# BLAME IT ON ME

# A REAL LIFE BLACK COMEDY

Seshadri Reddy

&

Harish Reddy



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## Preface

The scriptures got it perfectly right. The unfolding of the universe is but a *Lila*, a cosmic play. Indeed, Lila is an apt metaphor for the dream-like reality that we experience on a daily basis. We often make futile attempts to run away from it, but it doggedly pursues us with all its paradoxes, contradictions and futilities. Despite all its quirks, life is a source of never-ending creativity and surprises which we should all tap into to the fullest.

The idea of *Blame it on me* lay dormant for long, my father having related all the experiences described in this book to me over the last twenty years. While I thoroughly enjoyed his stories, I also felt that, if left unwritten, and with no one to relate them, all these experiences would eventually vanish into a void and be lost forever. And although my father has always toyed with the idea of putting these experiences down on paper, some egging on my part may have contributed, in its own small way, to the final push in writing this book.

Some of the inspiration for this book comes from none other than Franz Kafka, who wrote about a nightmarish, dehumanized world with its bureaucratic labyrinths and totalitarian societies. The term Kafkaesque has been described as "marked by a senseless, disorienting, often menacing complexity" and "characterized by surreal distortion and a sense of impending danger." *Blame it on me* certainly fits the description of Kafkaesque – maybe a bit too well. Certainly, we are all complicit in the events of *Blame it on me*.

People are always puzzled when they hear these Kafkaesque stories; they ask my father: "You are always coming up with such stories. Why does it happen only to you?" My father's standard response is "It happens all around you, but you do not take cognizance!" It is my observation that the humour of any situation, especially if one is personally involved in it, is more apparent only after the event. As the situation unfolds, we are usually either too blind to see the inherent humour of the situation, or we reject the humour and perceive it as a threat to the ego, which takes itself too seriously.

How the Lila continues to unfold is anybody's guess. There seems to be no controller, coordinator, or planner – just spontaneous events. One thing seems certain: the play itself will never end. Almost 250 million years ago, the Permian mass extinction destroyed a majority of the earth's species. However, life continued, and millions of years and billions of human beings later, we stand at another critical juncture in the evolution of this pale blue planet – the only place we can call home. Meanwhile, enjoy reading these bits of one person's experiences in the grander scheme of the

universe. While you read this book, you may discover some important clues about how the dance of life is likely to unfold and ponder if there is a possibility of humanity continuing to play a role.

Harish Reddy

San Francisco 2009

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# Prologue

# Enlightenment

The greatest gift is to give people your enlightenment, to share it. It has to be the greatest.

– GAUTAMA BUDDHA, 563-483 B.C

The strongest principle of growth lies in human choice.

-GEORGE ELLIOT

Humanism believes that the individual attains the good life by harmoniously combining personal satisfactions and continuous self-development with significant work and other activities that contribute to the welfare of the community.

-CORLISS LAMONT

I attained enlightenment of a new kind when I crossed over to what is popularly seen as the *wrong* (but what I would like to believe is the *wiser*) side of 60. This illumination impelled me to document my life's experiences, which have been a mix of the curious and the quixotic.

All my life, I have been inclined to think that I must be somewhat crazy, for I seem to have the knack of inviting problems and getting into trouble – all the time. After considerable experience and research, I surmised that my personal genes did not harbour this malady; rather, that the insanity was embedded in the genetic makeup of the society we live in. I retired recently, and besides watching the world – which does not appear to follow any logical pattern – go by, I indulge in some introspection. It seems that no one is concerned about anyone else in his or her quest to achieve some target or the other. In my case, I have achieved all my planned targets during my active years and now have some valuable assets to protect; however, I find that I would have been happier had I achieved age and nothing but age. Renouncing this complex world would have been so much easier.

There is so much chaos all around simply because someone does not man his designated post. Occasionally, the chaos is caused by lack of training. However, the main causes of this fiasco are sheer indifference, lack of discipline and human insensitivity; indeed, it makes you wonder how much *humanity* the human species still possesses. Stephen Hawking the renowned astrophysicist recently stated, "Primitive life is common and intelligent life is fairly rare in the universe." He added, "Some would say that it has yet to occur on earth." This implies that human beings are selfstyled intelligent species but do not have the intellect in absolute terms. All the evidence on earth points to this effect.

The world has become so chaotic that every time I step out of my house for a chore, I come back with a long, often incredible story to tell my wife Suguna. However, she thinks that such things happen to me only because of my imprudence. Worse, she would claim that had she been out for the task, she would have negotiated the twists and turns in the process more skilfully; and the world would have functioned the better for it. Unfortunately, nothing could be further from truth. The secret is that she makes me do all her work except shopping; there is not even a ghost of a chance that she would ever come face to face with the harsh reality outside the safe precincts of home. Chances are that she will never know the truth. I made sure that she read this paragraph immediately after I wrote it, for fear that she would bitterly complain and protest later over my "insolence." As luck would have it, she read this and took it in good humour.

Now let us get back to the possibility of renunciation. I recently read the Bhagavad Gita (hereafter referred to as the Gita) in the hope of attaining quick enlightenment. According to sages of yore, enlightenment cannot be attained through scholarship, intelligence, or even meditation. In other words, there is no answer to this vexing question, let alone shortcuts or quick fixes. Nevertheless, I am a compulsive optimist, and I strongly recommend that every doubting Thomas read the Gita so that he or she could morph into a redoubtable Thomas. I concede that I am totally influenced by the writings in Gita, but I have some practical difficulties in complying with the Lord's advice, or call it the Lord's wish, command, or whatever.

So what is the next best thing to do? Perhaps, as in the academic tradition, achieving fifty percent of the Lord's wish, as per one's convenience, would suffice to open the gate of Nirvana to the practitioner. However, I do not think God is so liberal; his conscience would not permit such blatant lowering of the standards of enlightenment. Nevertheless, I strongly believe in perseverance and am confident of achieving Nirvana in the near future – say within the next one million human years, which I understand is the minimum unit of God's time scale, roughly equivalent to the time taken by him to bat an eyelid.

For the benefit of those who wish to enhance their knowledge of the Divine, I give below an abridged version of the description of the Supreme Self, as gathered from the scriptures:

God is eternal, indestructible, all-pervading, imperishable, incomprehensible, unborn, changeless, ancient, inexhaustible, stable, immovable, unmanifest, and unthinkable. Weapons cleave it not, fire burns it not, water moistens it not, and wind dries it not.

I hope this is all crystal clear to you now!

I have always been inspired by the example of Lord Buddha who was enlightened while meditating under a bodhi tree at the age of 35. He had been only 29 when he suddenly renounced all worldly pleasures and left his palace, his young wife Yasodhara, and his newborn son Rahula. The suddenness of his departure is inexplicable. In my case, if and when I decided to leave my home and the family, I would have preferred to leisurely drive away in my car after a heavy breakfast – in case I should have a problem with my lunch. I would of course carry my laptop computer, cell phone, and credit cards along – just in case. According to *Buddhism in a Nutshell*, by the act of attaining Buddhahood, the Buddha

proclaimed to the world the latent inconceivable possibilities and the creative power of man. Instead of placing an unseen Almighty God over man who arbitrarily controls the destinies of mankind, and making him subservient to a supreme power, he raised the worth of mankind. It was he who taught that man can gain his deliverance and purification by his own exertion without depending on an external God or mediating priests. It was he who taught the ego-centric world the noble ideal of selfless service. It was he who revolted against the degrading caste system and taught equality of mankind and gave equal opportunities for all to distinguish themselves in every walk of life.

I was extremely delighted to note that Lord Buddha was of the same opinion as me, and I could not agree with him more.

You might wonder why I am going into so much detail. You will know, not before long, from the next few pages.

The almighty Vishnu has, to the best of my knowledge, not incarnated for the last few millennia. I thought that perhaps it was time for him to make an appearance on this sacred earth, and I could be a fortunate soul in associating myself with him – hopefully without any hindrance or interference by the Government of India, the State Government, a local body such as the Municipal Corporation, or even some of my fellow countrymen.

However, a new kind of enlightenment dawned upon me due to some apparently not-sosignificant happenings in recent times, which I shall explain shortly. The epiphany occurred while I was sipping my morning coffee on a couch in the comfort of my home – instead of sitting on a hard rock under a bodhi tree somewhere in Bihar, notorious as the 'wild west of the Indian east'. I realized that either the tenure of God's existence was over a long time ago (God being eternal, this was unlikely to be the case) or that God might have gone crazy trying to set His creation right – over which His writ does not seem to run any longer. There is also a distinct possibility of God being on vacation.

During the days of my innocence and ignorance, I used to suffer a lot of nonsense while going about my work, meandering like a stream that takes a turn at every rock that comes its way in order to proceed further. This trait is sometimes called a "virtue", especially by the doves. However, the hawks, who are tough, mean business, and want speed, think otherwise. With the advent of the satellite revolution, I chanced upon hearing a few hawks debating some vague issues on television. Sometimes, there were only doves present, but often doves and hawks would battle each other. They would participate in furious group discussions on various issues sponsored by some multinationals. To my utter amazement and chagrin, they all seemed much more enlightened than me. They appeared to be very intelligent and wise; however, they were clueless regarding the possible remedies for the problems facing humankind.

I had hitherto been a dove myself on the whole. After being influenced by the hawks, I *dovetailed* myself subconsciously into a hawkish point of view. So now you have a new hybrid species – that of the hawkish dove. I am glad I morphed into one, for I would not then tend to be partisan any longer. From now on, I would be tough and demand efficiency, while being humane. If a similar species evolved, be it bullish bears or bearish bulls, there would be more stability in stock markets around the globe, thus avoiding a lot of unnecessary heartburn.

We the people of India, governed by the elected representatives of *some* people of India, whose names fortuitously appear in the voter lists, must realize this and stop depending on God for everything. We should start acting on our own to create a congenial atmosphere to make our short lives on this earth worthwhile. What I have said above is to impress upon my readers to do their bit and not burden God to undo our errant behaviour. Let us perform the duties assigned to us by society, by chance or design.

Am I beginning to sound like a Swamiji at a spirited discourse? Far from it. Please relax! I would do no such thing. Moreover, since I do not wish to do your job, you have to be your own Swamiji. I am busy performing my prescribed duties and am not presumptuous enough to assume that I can change the whole world. I am aware that the effect of a discourse would last only so long as the discourse is on. Once the discourse runs its course, almost certainly, you will be in a hurry to get back home, and you may wonder, "What was new in what was said?" and "You knew it all along." I only intend to narrate my experiences; you just have get the message and act on your own if you wish to reap the benefits of living in a better world in the future.

I have decided to write this book to make light of the grave situation by narrating my close encounters of the comic kind. I hope that my readers will appreciate the full import of the following episodes and make some positive contributions to improve the quality of life on this earth – at least in their immediate neighbourhood.

Various episodes are narrated in the following pages to enlighten my readers. The idea is not to help you attain Nirvana; rather, it is to present convincing evidence to motivate you, swing you into positive action, and make this world a better place.

## Chapter 1

## The Phony Trigger of my Enlightenment

The first rule of any technology used in a business is that automation applied to an efficient operation will magnify the efficiency. The second is that automation applied to an inefficient operation will magnify the inefficiency.

-BILL GATES

#### The Number does not Exist!

I saw a half-page newspaper advertisement in *The Hindu* dated 28 March 2008 by BSNL (Bharat Sanchar Nigam Limited), offering various Internet broadband packages at very low prices. In all likelihood, they had advertised similarly in many other major Indian newspapers, on more than one occasion. It was probably a multimillion dollar advertisement campaign. The prospective customers were urged to call a toll free number for help.

My BSNL landline had been dead for nearly three weeks. Since there was a problem with the automated fault registration system, I had registered a complaint with the BSNL manual system. When I dialled the automated fault booking system number, the machine coldly responded "Thank you for using BSNL service", without bothering to ask me about the nature of my problem, or even my telephone number. I tried again, in vain. The machine insisted on thanking me once again for using BSNL service – for reasons best known to it. If it were a human being, I would have personally met him to satisfy my curiosity as to why he had thanked me. BSNL's man and machine probably felt a necessity or obligation to thank me for using BSNL despite such unacceptable standards of performance. The man and the machine may have conspired to divert my attention, since they were clueless about the problem and had no solutions to offer. Nothing happened for three weeks despite my daily telephone calls to the manual system.

Now let us return to the problem of acquiring the broadband Internet package from BSNL, whose multimillion dollar advertisement campaign had successfully commanded my attention. Since my landline was dead, I picked up my cell phone and called the toll free number. After a brief suspense, a recorded message materialized.

It said, "Sorry, your call cannot be processed."

The response was rather cryptic and terse, and no reason was stated. Imprudently, I tried once again but got an identical response. Apparently, the multimillion dollar advertisement campaign had not provided for answering customer queries. BSNL may have done this as a cost reduction measure, or they may have not yet got over the psyche of their old monopoly days when there was no competition.

Eventually, I managed to get the telephone number of BSNL technical support and expressed my intention to acquire a broadband connection. The BSNL man advised me to visit their office personally to submit my application. They seemed to be entirely out of tune with the contemporary and competitive business environment. Any other organization in this business would have sent their representative to my residence; in the worst case scenario, they would have at least asked me to register my request on the Internet. BSNL was probably planning on creating more traffic jams so that no one could move around, and more people would be constrained to use their landlines or mobiles to get some real work done. It was definitely a conspiracy of sorts.

I apologize for digressing, but let's return to the problem of my BSNL landline. I picked up my cell phone and called BSNL's automated response service line number to register my complaint, since their manual complaint system was only registering – but not acting. What follows is entertainment truly fit for the gods – or at least for emperors, kings and satraps.

Here is a detailed account of the call and automated response.

I dial the number.

The automaton replies, "Welcome to BSNL fault booking system. Press 1 for response in English, press 2 for Telugu or press 3 for Hindi."

I press number 1.

"Please enter the faulty telephone number."

I oblige promptly and enter my telephone number.

The system repeats my number, and drones, "If it is correct press 1 or press 2 to re-enter."

I press button 1. So far so good.

"Please enter your alternate telephone number," it continued.

I enter the telephone number of my neighbour, knowing fully well that there was only one chance in a million that BSNL would call me back on that number to give me feedback.

Again, I go through the ritual of validating this alternate telephone number. BSNL is so meticulous!

The fussy machine continues, "Please press 1 if the phone is completely dead, press 2 if the service is partial, or press 3 if any other reason."

How sensitive the system is to the microscopic nature of the problem! I press 1 and wait with bated breath.

The automaton appears to understand my request and announces, "Please wait. Your request is being processed."

A thunderous silence for a few moments; my blood pressure shoots up.

Presently, the automated response system starts playing "soothing music", almost as if it knew what I was experiencing at the other end.

Even the most tolerant person would not approve of the tune BSNL selected. I had to endure several rounds of "*Sare jahan se achcha, Hindustan hamara*…" in all their entirety. Even conceding that the contents of the song were true, this long-winded refrain was surely the most annoying and inappropriate song under the circumstances. I wait it out, as time stands still, hoping against hope that my efforts would bear fruit at the end.

The machine abruptly comes back to life: "You have a problem with your registration of the complaint."

A problem indeed. I would have thought it was BSNL's problem, but BSNL thinks it was mine; we were deadlocked. They could not, or did not want to, accept that there was a fault in their fault booking system; they were in denial. Instead, they accused me as if I had made a mistake in the process of registering my complaint – such as pressing the prescribed numbers on the phone pad on demand.

At this point, I desperately appeal to God for a favourable outcome. But then I remembered that God was either asleep or on vacation, and it would be pointless appealing to a nebulous, transcendental entity at this point anyway. Never mind, I thought. All this effort would be worthwhile as long as I got some guidance from BSNL on how to proceed.

"Please dial 0 to contact the supervisor."

I press 0.

I hear a voice saying "The number does not exist. Please check the number you have dialled." End of ordeal! However, I am not one to quit so easily. Assuming that perhaps my cell phone was not compatible with BSNL (high hopes), I use my neighbour's landline and call BSNL's "automated fault registration" service line once again. The entire dialogue repeats exactly as before. The system was very consistent – consistently broken.

Finally, I got the cell phone number of the local BSNL supervisor and called him to protest in the strongest terms. To my amazement, a telephone repairperson materialized at my door out of thin air within a few minutes. The earlier farcical proceedings had traumatized me, so I had to compose myself and narrate my predicament to him. He listened nonchalantly, looking askance at me with the unspoken words "So what is new?" Within the next hour, my telephone line was set right. The telephone repairperson appeared before me once again with a triumphant smile and a half-stretched out hand. I renewed my faith in BSNL, after liberally tipping the linesman for his "excellent performance." There was no sense of proportion, not to speak of any sense of remorse, despite such an inordinate delay in providing service.

I chose to get philosophical. All's well that ends well.

### **Broadband Internet Service on Demand**

A few days later, I saw an advertisement by BSNL offering broadband Internet on demand that required some online registration by the customers. The prospective customers were advised to log in at www.bsnl.co.in/service/dataoneform.php for online registration. I was happy to learn that BSNL had come of age at last, having added a new phrase – "Service on Demand" – to their vocabulary. I was excited at the offer, since I would not have to go to their headquarters (Telephone Bhavan) personally, thus saving a lot of time and money.

I promptly went online to register, but the registration was not without its share of troubles. After I entered all the requisite data online, it displayed an error message: "Please enter the name of your town", although this had already been entered. The BSNL computer probably thought that I was an out-of-towner and it desired to have reconfirmation. I re-entered all the data and clicked *GO*. The following error message appeared again: "Please enter the following fields." I looked below the error message; there was no indication of what was missing. I shut down my computer and restarted the whole process after an hour or so. By then, BSNL was in a mood to accept my online registration. A message flashed: Registration successful!

After a week or so, I got a call from BSNL confirming that my telephone line had been activated for the Internet connection. However, I had to wait for a modem to be installed to make my Internet connection operational. After another two weeks, a service technician from BSNL called me up and asked me where my telephone was located so that he could come over and install the modem. I scolded him that BSNL should know where their own telephone lines lie. In any case, I had given my address in the online registration form. The clueless technician said that all he had was my telephone number and an order from his (probably clueless as well) manager to install the modem at my residence. I gave him directions to reach my house.

After a few days, he called me up again and said that he could not locate my house. I gave him some graphic details of the location of my residence and asked him to look for me – waving my hand – at the entrance to my house. The service technician finally arrived at my residence along with his supervisor. I asked the technician why two persons had come for the job when, clearly, one would suffice. He answered that his supervisor had come along to coordinate his activities. I had never heard of a case where one person was required to coordinate the activities of just one other person. I was under the impression that a supervisor was needed to coordinate the activities of a small or large group of workers. It is possible that this was some sort of sophisticated coordination protocol dreamed up by some highly qualified and clever employees at BSNL. After all, their "advanced" degrees had to be put to some use.

He installed a modem and asked me to verify the result. I looked at the modem description and noticed that it was not what I had ordered. I had ordered a TYPE-II modem with superior features (Wi-Fi), whereas the technician had installed a TYPE-I modem. I protested, and he called up his headquarters and stated the problem. The man at the headquarters advised that I retain the TYPE-I modem for the time being and ask for conversion to a TYPE-II modem in due course. He was kind enough to give me a BSNL helpline number. I said that if "help" were forthcoming from BSNL, I would need no "enemies."

I politely declined the offer and asked him to take back the TYPE-I modem and replace it with what I had ordered in the first place. He pleaded helplessness, stating that his department strictly performed installations as per instructions from their headquarters and could not coordinate any changes. He advised me go through the process of online registration once again, since my earlier registration had become null and void. He walked away with the TYPE-I modem – into oblivion. TYPE-II was still a distant dream.

So that was how the installation of the broadband Internet connection fell through, thanks to my "reliable" friends at BSNL. I was back to square one! Once again, I went through the tyranny of online registration.

I forgot about the episode for about three months. I did get my bills from BSNL regularly, which were paid through my credit card as per standing instructions. I did not scrutinize the bills as I still had some faith (however little) in the mighty BSNL. After about three months, I revived my broadband Internet efforts – this formidable task had assumed the status of *Complex Project*. I sent in a manual application in the prescribed format, since online orders processed by the BSNL system never saw the light of day.

However, BSNL refused to entertain my order. Do you want to know why? The "concerned" supervisor had smartly keyed in some code into his supercomputer to uncover the secret. The computer said, "This customer has the BSNL broadband Internet connection already and the new manual application is illegitimate. Two connections on the same telephone line are not possible."

The computer was precise in its assessment of the problem – but not the kind of precision I was looking for. The computer confirmed that my BSNL broadband Internet connection had been live and kicking for more than two months – it was kicking me all right.

It transpired that once a work order is processed on the automated system and issued to the field supervisor for installation, the job is deemed to be complete. That is the level of supreme confidence that the mindless computer has on the performance of the BSNL staff. The computer does not doubt the ability of the field staff in carrying out the orders; it goes ahead and records the connection as complete. According to *computerji*, the number of dogs booked at destination is equal to the number of dogs delivered at destination. Never mind the number of dogs that died on the way or even escaped from the transportation cages. The recipient of the dog-consignment knows better.

I would not have been agitated in the least at this sordid state of affairs, had it not been for the fact that the computer sent me the bills for having "supplied the modem" and "activated" my broadband connection – which clearly never happened. BSNL had never installed the modem, and therefore the question of a broadband Internet connection did not arise.

To authenticate the episode, I give below the facts and some documentary evidence. BILL FOR THE PERIOD 01-AUG-08 TO 31-AUG-08

- 1. BILL NO: T080920086305
- 2. BILL DATE: 08-Sep-08
- 3. BILL AMOUNT: INR 1800 for modem + INR 500 towards monthly charge for broadband service.

#### BILL FOR THE PERIOD 01-SEPT-08 TO 30-SEPT-2008

- 1. BILL NO: T0810200863651614
- 2. BILL DATE: 08-Oct-08

3. BILL AMOUNT: INR 500 towards monthly charge for broad band service.

Thus, I paid INR 2800 in two months, without having received any service, just for the pleasure and honour of having been associated with BSNL.

On explaining the facts of the case, the supervisor suggested that we approach the concerned technical officer to look into the matter. Note the lack of commitment: The technical officer would just *look into* but not sort out the problem. Not surprisingly, the concerned officer was not available to solve my problem. He may have been attending to some other pressing matter such as restoring the faulty BSNL telephone line of his boss's wife.

For want of space and time, I will now halt this Kafkaesque narration and get busy dreaming of a refund from BSNL.

# Chapter 2 A Foreigner Infant

You will never understand bureaucracies until you understand that for bureaucrats procedure is everything and outcomes are nothing.

-THOMAS SOWELL

### The Police Commissioner's Office

Recently, my wife and I spent a few months with our son Satish and his family in the U.S. On our return journey, we brought our infant granddaughter Anika, an American citizen by birth, back with us to the city of Hyderabad. Her visa stipulated that no registration was required for her stay in India up to a period of 6 months. Unfortunately, her scheduled stay in India would exceed the stipulated period by just one week. I would not take any chances with the Indian bureaucracy for love or money and decided to register her arrival; I had my task cut out for me. I gathered from an acquaintance of mine that we had to register the foreigner's arrival at the office of the Police Commissioner in Hyderabad.

As was usual, I warned myself that such a task, though simple on the face of it, could not be done as easily as one would like to believe. Lo and behold, we are dealing here with public servants, also known as bureaucrats, who have morphed into our *imperial masters*. I was in the dark regarding the exact location of the office responsible for the registration of foreigners arriving in India; I was also unaware of the nature of the required documentation. I was not foolhardy enough to search for this information on the Internet, notwithstanding the laws on citizens' right to information. I would have to 1) locate the concerned office and 2) compile the requisite documents. On first impulse, the task did not appear to be too formidable to accomplish. Nevertheless, I did not like to hazard a guess on this. Only time would tell.

I decided to put to test my extensive experience in the administration and running of large business enterprises. Locating the concerned office would be relatively easy; it was only a matter of time and the money required for conveyance. What about documentation? For a person like me, with countless years of experience in handling tons of paperwork, it would be a cakewalk – or so I thought. I wanted to complete the task as soon as possible, fearing the impending summer. I gathered copies of all the conceivable documents such as the baby's passport, birth certificate, passport photographs, air tickets, and more. In addition, I collected a copy of my son's passport, his employment certificate, and proof of his residence in the U.S., besides a copy of my passport and

proof of residence. As a measure of abundant precaution, I also obtained a letter from my son certifying that the baby would be under my care during her stay in India. Thus armed to the teeth with various documents, I felt confident though a bit weary. I chose an auspicious day and set my best foot forward at 10:30 a.m. I would have preferred to put forward the best tyre of my car instead of my best foot had I known the exact location of the concerned office.

I did not dare to drive around in the congested city in chaotic traffic trying to locate the concerned office. I finally decided to hire the ubiquitous autorickshaw for conveyance. The auto driver knew the location of the Police Commissioner's office in downtown Hyderabad. The first leg of the journey was unexpectedly eventless, until I reached the downtown office of the Police Commissioner at 11 a.m. The office of the all-too-powerful Commissioner had two large gates opening directly onto the hazardous main road. I noticed that both the gates were closed but manned by two smartly dressed security guards. I thought that the office was closed because of some public holiday. Not knowing what to do, I prompted the auto driver to stop in front of the closed main gate, which he did. It was a no parking zone, but the security guard did not raise any objection. Traffic in the lane now came to a grinding halt, blocked by the parked auto. The security guard did not take cognizance of the disrupted traffic right in front of the mighty Police Commissioner's office. I got down from the auto and asked him for entry into the Commissioner's office. He greeted me warmly on the assumption that any well-dressed man wanting to enter the Commissioner's office in all probability must be some very important and influential person. He politely guided me to enter the office through another gate located in the side lane. I was curious to know why the closed gates on the main road were being manned, while the operating gates were in a side lane. Meanwhile, the traffic held up in the lane behind my notorious auto became restive and put pressure on us to move on. I missed the opportunity to satisfy my curiosity for want of time and moved on to the operating gate on the side lane, which was unmanned.

However, I did not enter the office through the unmanned gate, since I was apprehensive of being accused of trespassing. Suddenly my sixth sense whispered in the ear that the job could not be as easy as entering the Commissioner's office through the side gate, in the first attempt. I went back to the main gate accompanied by the auto driver to make further enquiry regarding the purpose of my visit, which I did not disclose earlier. Again, the security guard greeted me with a friendly and knowing smile and became attentive to what I had to say. I asked him if I had come to the right place to register the arrival of foreigners, in this case an American. The word *American* inspired awe and admiration in him, which was evident on his face. He was pleased at the opportunity to help an American. I did not tell him specifically that my granddaughter was an American citizen. He

mistakenly assumed that I was the American citizen – even though my accent should have alerted him to the contrary. Much to my delight, he appeared to be well-informed about the police administration and the local topography.

He said that I would have to go to the old Police Commissioner's office located in the old city for registration of arrival of foreigners. I asked him for directions to get there. He explained the route to me in detail, but I could not comprehend anything beyond the first right turn I would have to make. In the meantime, the auto driver standing by my side became impatient. I asked him if he had followed the directions explained by the security guard so that he could drive me there. He looked horrified as though he had just spotted a ghost. I looked askance at the driver. The security guard was closely monitoring the situation with great sincerity and attention to detail. The auto driver said that he would not venture to drive around in the old city, which was known for chaotic and heavy traffic. I could not agree with him more and was sympathetic to his objections and reservations. I was on the verge of paying him and looking for alternate transport. As I mentioned earlier, the security guard was watching closely and could not digest the driver's objection to transporting an *American*. The guard wanted to avert an "international incident."

He turned aggressive and screamed at the driver in Hindi "*Kya re, Police Commissioner office ke saamne mazak kar raha hein kya? Kaisee himmat teri! Yeh sahib ko purana Commissioner Office ke paas foren le chalo, nahi to...*" (Hey! Are you kidding in front of the Police Commissioner's office? How dare you! Take this gentleman to the old Commissioner's office in the old city immediately, or else...)

The auto driver obviously knew what a police officer could do if displeased. He meekly asked me to get into the auto parked near the side entrance to proceed further. I was relieved at the thought that I did not have to hunt for an alternate mode transport to reach my exotic destination. The auto proceeded towards the historic old city; the second leg of my travail had commenced.

No sooner had we entered the old city than a motorcyclist tried to squeeze through a narrow space in between my auto (on his left) and a speeding public transport bus (on his right). However, the bus driver, a speed fiend, suddenly decided to swerve to his left, probably to halt at the next bus stop located nearby – on left extreme of the road. I was engrossed in my thoughts and did not pay much attention to details of the surrounding events, normally expected to be harmless and inconsequential. Then I heard some pedestrians screaming, suggesting an impending disaster that made me have a closer look around. As the motorcyclist was trying to overtake my auto ignoring the bus on his right some levers on his bike seemed to have become entangled with the footboard of the bus. The motorcyclist lost control on his bike as it was dragged along by the juggernaut. Then

there was more screaming at a raised pitch by the onlookers. I do not know why so many people hang around on the already overcrowded streets, but sometimes they are useful in saving lives. The screaming reached its crescendo. Providentially, the clamour raised by the pedestrians drew the attention of the speed fiend, who had the quick reflexes and presence of mind to stop the bus immediately. A life was thus saved, or at least a few human limbs retained their original location.

Had the motorcyclist not intervened, I might have had the exciting experience of being dragged along by the bus – in his place. I could appreciate the reason why the auto driver was reluctant to drive me around in the old city. I feared that he would dump me on the street and turn around to reach some safe haven to eke out a less life-threatening livelihood. Thankfully, he seemed determined to honour his commitment to reach me up to the final destination – perhaps the threats he received earlier from the security guard were still ringing in his ears; I was greatly relieved. As for the incorrigible motorcyclist, it was not over yet. Let me narrate the rest of the story briefly. I expected that he would be shaken up a great deal, disentangle his bike from the footboard of the bus, and rest for a while on the footpath to compose himself. Was I wrong! I was not even close. He did no such thing; he was unperturbed. He did not attempt to move even his little finger to pull out his bike. He got down from his bike and approached the bus driver, who appeared remorseless. He started questioning the poker-faced driver as to why he had not seen his bike while suddenly swerving the bus. He sounded as though he just wanted the information, which could serve him as a useful tip in future, for when he rode on his bike alongside a big bus.

In the meantime, traffic came to a grinding halt. The restive commuters held up in the traffic jam had no interest in knowing the details of the accident; they were certainly not interested in knowing the reason why the bus driver suddenly swerved to the left. They just wanted to move on. However, our man on the bike was earnestly persevering to gather the information from the bus driver. He entered the bus to get a bit closer to the driver, probably to repeat his critical question, suspecting that the bus driver had not heard him earlier from a distance. The situation was getting out of hand as traffic continued to pile up. The impasse had to be broken in order to bring some order to the rapidly deteriorating situation. Some of the commuters decided to act at last. A few of them huddled together for a minute to discuss various options available to break the impasse. After some brainstorming, it dawned upon them that it was as simple as pushing the man and his magnificent machine onto the roadside, which they did after some careful planning. They pulled out the bike from the footboard of the bus with considerable ease and pulled the man too out of the bus, which was not as easy as pulling out the bike. In the end, the plan was executed with amazing speed

and efficacy. The man of the day moved on, riding on his magnificent machine as if nothing had happened. The traffic started moving again and so did the third leg of my travail.

I could not spot any traffic police around throughout the sojourn. Perhaps, all the traffic police were having their annual convention to formulate a policy on increasing the quantum of fines to be collected from the offending commuters; this would be to compensate for the additional financial burden to the exchequer arising out of the increasing the number of traffic police in the city. After all, it is the state's responsibility to provide enough employment to the people. The top guns at the traffic controller's headquarters may also be toying with the idea of stimulating growth in the number of traffic offences. They would do this by tampering with traffic signals to confuse the commuters, leading to more violations, while being seated comfortably in the central control room in front of the supercomputer's monitors. The chief controller of traffic may be keen to improve the financial health of his department by way of increasing the number of offences and the quantum of fine per offence. The problem was to be solved through a simple arithmetic process. Brilliant, indeed! He knew his job well. If I were the traffic controller, I would be foolishly toiling on the dusty roads trying to figure out ways and means of streamlining the traffic – a function that is so unimportant, even irrelevant. I would have been fired within 30 days of assuming charge for being so "out of sync" with the state's objectives. The state only wants troubled waters to increase the cache of fish. Another conspiracy theory!

The auto driver meandered through the seemingly unending lanes and bylanes in the old city and somehow reached the final destination. I had my share of luck that day. Firstly, I got there alive with all my limbs intact. More importantly, there were plenty of parking spaces available at my destination, which is so rare elsewhere. I could persuade my driver to park his auto there and wait for my return after the job so that he could drive me back home as well – hopefully the same day.

The security guards at the main entrance were not as friendly as at the downtown office; they were more business like. They did not even look at me, and there was no sign of warmth. After signing in the register stating my name, telephone number, entry time, and purpose of my visit, I was subjected to a rigorous security check – as in an airport – before I could enter. Thereafter, things started moving fast. I reported at the front desk and stated the purpose of my visit. I had to furnish all the details, which I had already entered in the register at the main gate, once again. They probably wished to keep two identical registers, lest they should have any problems if they lose one. However, there was a risk in all this redundancy. Over time, the multiple copies would get out of sync. Eventually, one of the copies might state my last name as *Reddy*, and the other one might state it as *Rao*. It's not impossible!

I proceeded towards the concerned inspector's office responsible for registering the arrival details of foreigners. As I reached for the door, the attendant at the door asked me for a mandatory coupon with a waitlist number on it in order to gain entry in to the office. At that time, I was the only one at the counter with a foreigner registration request. However, the attendant could not care less if I was the only one in waiting. I *had* to get a numbered coupon as per the system. Left with no choice, I went to the concerned clerk and asked for the mandatory entry coupon. I expected him to issue a printed, official-looking coupon with a number neatly printed on it. The clerk looked at me with contempt, as if I had interrupted him just as he was about to discover the answer to the meaning of life, the universe, everything. He looked for a piece of paper to generate a waitlist numbered coupon. His table was clean with absolutely nothing on it, not even a piece of paper. He scanned the floor and got lucky. He picked up a piece of scrap paper from the floor, which was flying by, carried over by the wind by divine intervention. He tore it into two pieces. He wrote number (1) on one piece and gave it to me, unsigned. He retained the other piece for the next visitor.

I could have just as well made that coupon myself on some decent piece of paper which was available in abundance in my briefcase, had I known it was so simple and no signature was required. My ignorance of the procedure to generate coupons was, indeed, a blessing in disguise. I was lucky that I did not get that idea earlier, in which case the police readily present at the Commissioner's office might have arrested me immediately – for submitting a falsified document. I understand that the police force has a policy of zero tolerance towards falsified and forged documents, which is why I consider myself lucky for not falling to the temptation of breaching their security system with a fabricated coupon – that too with a premium waitlist number such as (1). I presented the so-called "original, genuine, unsigned coupon" with number (1) scribbled on it at the entrance of the Inspector's office and finally gained entry. While going in, I noticed that the door attendant had thrown the coveted coupon (1) away; he did not preserve it for posterity. At last, I was at the right place for action. I reached the inspector's desk and stated the purpose of my visit. He was very polite and offered all the help and assistance I needed for registration, and he did this as per the prescribed rules. He also offered me a seat in front. Settling down comfortably on the chair, I was my confident self, as I was armed to the teeth with the necessary documents as stated earlier.

"Show me the baby's passport," said the Inspector.

I did.

"Show me the baby," thundered the Inspector.

The way he made the demand, he appeared to be sure that the baby was tucked away in the file of documents I was holding close to my chest. However, I was not taken aback. I had been forewarned by a friend of mine who had gone through a similar ordeal, and was fully armed, or so I thought. "I will first complete the documentation and bring the baby to your office later, as I would not like to inconvenience the baby while moving around and waiting," I said.

The inspector maintained stoic silence for a few seconds, probably trying to mentally recall the relevant clauses in the *Police Policy Manual* concerning the rules applicable to foreigner infants. You see, he did not want to be a party to violation of the policy, which he considered sacrosanct. I was on tenterhooks, while the Inspector was on the horns of a moral dilemma. Being unable to recall the rules, he did not want to appear ignorant or unreasonable.

To break the ice, a canteen boy miraculously appeared and served him his third cup of tea for the day. After having the third sip of his third cup of hot tea, he appeared more relaxed, and relented.

Notwithstanding the official policy implications of his discretionary action, the Inspector responded favourably and accepted my suggestion. The cup of tea was on my side and sympathetic to the baby.

I was off the hook, for now.

"Show me the birth certificate of the baby," said the Inspector.

I did.

"Show me your passport and proof of address," said the Inspector.

I presented the documents.

"Give me 4 passport size photographs of the baby," asked the Inspector.

I sank in my chair. I had in my possession only three copies of the photograph.

I put on a brave face and gave him the three copies, hoping that he would not insist on the fourth copy.

Inspector went on to the next demand. "Show me the parent's passport and proof of residence," he said.

I presented a copy of my son's passport and proof of residence. I thought that only the father's passport would suffice. I thought that I was getting somewhere.

However, the Inspector persisted, "Show me the passport copy of the baby's mother."

I did not have it and admitted that fact.

"My daughter in law is in the U.S. and I will have to get it from her," I said.

He was unmoved, since apparently this was a mandatory document.

I gave up hope and reconciled myself to the prospect of many more visits to this hellish office. However, on the brighter side, now I knew the exact location of the office and no more searches on Google were required.

"One more thing," said the Inspector.

"What is it?" I queried uneasily.

The Inspector said mechanically, "You have to execute a bond on stamp paper stating that you will be liable for legal action if you do not take proper care of your granddaughter while in India."

He went on to say that I would have execute a bond stating that I shall not have any objection if and when the infant baby *decides* to go back to her parents in the U.S.

This procedure is only for an overstay in India beyond 6 months. What happens if the stay is less than 6 months? Well, in that case I will not be liable for legal action in case of any negligence in the care of my infant granddaughter. Moreover, I can have an objection to her going back to her parents.

I had had enough by now.

I asked for the requisite application form, which he gave me promptly. He turned over the application form and asked me to write by hand, on the reverse side, a list of the mandatory documents to be submitted along with the application. He could have had the list printed on the form itself as a matter of routine. But that would be too much to expect!

Nervously, I wrote down the list of documents mentioned by him earlier with a shaky hand, fearing that he may ask for more documents. I expected that he would add a few more documents to the already gargantuan list.

Thankfully, he did not. Poor solace!

"Shall I leave?" I asked the Inspector in a faint voice.

"Please hold on," he said.

I was on edge, not knowing what would happen next.

It appeared he wanted to help me some more by way of additional information. Firstly, he said that if the registration were delayed beyond 180 days, I would have to pay a late fee. That meant I could get away lightly, and no action could be taken against me for the delay. Moreover, I would not be liable for legal action in case of negligence in the care of the baby and could have an objection to her return to the U.S until such time I submit the application form – along with the late fee. He did not realize that the payment of a late fee was the least of my problems. My problem lay in the mountain of documentation and the life-threatening journeys to the office.

Secondly, he said that there was a private service facility at an arm's distance from the gate of the office to provide all the bonds on stamp paper duly typed in a proper format. All I had to do was pay up and sign. What a relief!

He also assured me that if I submitted the application along with the requisite documents between 10 a.m and noon on any working day, he would promptly issue an approval letter same day after 2:30 p.m so that I would not need make another trip. How considerate of him! I was expecting that the approval letter would be a standard routine document, which could be issued instantly. But that was not to be.

As I prepared to leave, the inspector said to me in a friendly tone, "Please do not forget to bring the baby along with the application form."

It sounded as though he visualized that my granddaughter was also a document to be attached (or, heaven forbid, stapled) to the application form. My fate was sealed. The baby and I would have to hang around at the Commissioner's office between noon and 2:30 p.m – at least. If everything went well, the baby and I would have to wait for a minimum period of two and a half hours at the friendly Inspector's office. The actual waiting time could easily be double the estimated time which I daresay would be, in all probability, about five hours. So I would have to start packing up some life-support system components for the baby during the waiting period, a list that might match or exceed the list of documents to be submitted along with the application.

I can only complain to myself, since it is not a matter of national importance and there is no one in authority available to listen to my complaints.

I got into the waiting auto rickshaw and prompted the driver to proceed home. He enquired, "*Aap ka kaam ho gaya kya, sahib*?" ("Your job is done, sir?"). I said, "Yes, sort of." He remembered the location of my house where he picked me up earlier in the day – seemed like ages ago – and drove without asking any further questions. I did not have to explain, or even speak. I finally reached home with a heavy heart.

#### The Police Commissioner's Office Redux

I started preparing for my next visit to the Police Commissioner's office for registration of my granddaughter's arrival in India, who was a foreigner in the eyes of law. In the meantime, the baby continued to be a *high security risk* in the absence of police registration and the documentation that goes with it.

After a month or so, I headed towards the Police Commissioner's office, fully prepared with all requisite documents. This time I did not trust the autorickshaw but hired a taxi to go to the Commissioner's office. My wife accompanied me so that she could take care of the baby during the entire registration process. We carried baby food, drinking water, milk powder, a flask of hot water, a pack of diapers, baby wipes, band-aids, a spare set of clothes, toys, tissues, napkins, biscuits, an emergency medical kit, a sleeping bag, and much more, just in case.

Since I knew the exact location of the office, we had no difficulty in reaching our destination. The baby went through the usual security check before entering the Commissioner's office, and so did we. We reported to the front desk and obtained the waitlist coupon. There was a constable at the entrance to the inspector's office. I heard him screaming at some visitors standing near the door, "Don't stand there and block the passage. Move aside." Those visitors were a bit embarrassed and moved away from the cantankerous constable. However, the constable was still standing there talking to a colleague and blocking the way. As a result, we could not enter the office. I had to excuse myself loudly, whereupon he reluctantly moved aside, and we made an entry.

Soon, we reported to the inspector concerned and submitted all the documents. He underlined all the critical information in red and declared the documents sufficient for the purpose. I had submitted only one copy of each, since the printed application form did not specify the number of copies required of each of those documents. I presumed (reasonably) that one copy of each would suffice. However, the inspector quickly wrote on each of those documents the number of required copies. He evidently did not subscribe to the concept of paperwork reduction. It also seemed to me that he wanted to give more business to the photocopy centre outside the office. Once bitten twice shy. I had kept with me enough photocopies of all those documents and handed over all the requisite extra copies to the inspector immediately. He did not look too pleased with my 'rapid action plan', but he accepted the application. The Inspector informed me that the Assistant Commissioner of Police (ACP) himself would have to see the baby before putting his final stamp of approval on the permit. Some procedure that!

As we approached the Big Boss (ACP), the baby started crying; she was probably getting irritated by the bureaucratic cruelty to infants. The ACP did not even look at the baby's face but only looked at the documents. The ACP certainly did not want a crying baby on his lap. He said that the baby could go back home, but I would have to wait for about three hours to collect the precious registration-cum-permit document. Thereafter, my wife went back home in the taxi, baby in arm, but I stayed on. It was around noon, and I had to stick around for about three more hours. The mercury had shot up to 40 degrees Celsius, and I did not dare venture out in the extreme heat. I sat

in the visitors' room and dozed off. Occasionally, a tea vendor would disturb me with his offer to serve a spoon of tea at a price of five rupees. I gave him ten rupees and ordered two spoons of tea served in a tiny plastic cup. It kept me engaged for the next five minutes; I dozed off again. The Inspector entered the visitors' room at 3 p.m. sharp and called for me. He had the final registration-cum-permit document in his hands, and I stretched out my hand to collect it. He swiftly withdrew the paper and asked me to see him at his table.

I went to his table wearily. He gave me a broad smile and asked me if I was happy that the registration paper was ready in proper time. I did not say anything. He said that he expected some returns for the good job done by him, but entirely at my pleasure. He asked me to present the baby's passport to him once again and gave me a hint. I did not want to be seen or caught while bribing a police officer. There might have been some surveillance cameras around or some media men conducting a sting operation. I knew better. I opened my handbag and put my wallet and passport inside the bag. Inside of the dark interior of the bag, I quickly transferred an "instrument of value" from the wallet to the centrefold of the passport – without exposing the act to a prying eye or a camera. I pulled out the passport from the bag – with the insert concealed inside – and handed it over to the Inspector. He put the passport inside his table drawer, took it out again in a swift manoeuvre, and returned it to me. The passport weighed less when it was back in my hand.

I finally got the registration-cum-permit document concerning the infant foreigner baby.

The registration document was valid for the baby's stay in India for a period of five years, subject to the validity of the passport, multiple entries permitted. It was also stated that the foreigner would be liable for prosecution, with a possibility of imprisonment for a period of five years, in case of overstay beyond five years. If the law were strictly applied, the infant baby would be punishable until the age of six years! The erring baby would be able to celebrate only her eleventh birthday with her parents in U.S., after her five-year incarceration. What's more, there was another catch. The registration document also stated that the permit was to be surrendered to the issuing officer before leaving the country. I sought some clarification on this. What happens if the baby goes back to the U.S immediately after a six-month period? If the permit were to be surrendered to the issuing officer before departure, then what would be the point in getting a permit for a five-year period – with multiple entries? The inspector asked me to ignore the clause on surrendering of the permit. He advised me to present a photocopy of the permit in the unlikely event of being asked by someone at any point of time. Perhaps, he meant that I surrender only a photocopy of the permit and not the original. In any case, we had to ignore some rules of the permit, issued by the Police

Commissioner's office, as per the Inspector's interpretation. I kept the original permit in a file and kept enough photocopies at hand, just in case.

I came out after completing my Mission Impossible. Now I had to find a way of getting back home in one piece, without suffering sunstroke or getting hit by a bus. I started walking down the street and gestured to the passing autorickshaws to stop. None of the auto drivers showed any signs of having noticed me. I kept walking and hailing for an autorickshaw, in vain for over a mile. I was rather perplexed. Why was no one noticing me? Was I a spirit not visible to humans? I recalled having seen a Hollywood movie wherein a man was shot dead by a mugger. The man did not realize he was dead but was transformed immediately into a spirit that did not ascend to heaven or descend to hell. His spirit started moving around on earth - for business as usual. However, no interaction was possible between the living and the dead, and the dead man did not realize that he was dead. It was a clear case of a confused spirit mistaking itself for a living body. I panicked and thought that I might have indeed lost my life inside the Commissioner's office, and transformed into a spirit as in the Hollywood movie. Was I a spirit or a living human? I wanted to make a scientific check - true or false? I deliberately bumped hard into an electric pole and was glad to get a large painful bump on my forehead soon after. I was very much alive and kicking after all. On the contrary, I understood that I was trapped inside a haunted zone infected by the spirits of auto drivers who had lost their lives in traffic accidents.

Luck was on my side, however, and I did manage to escape from the haunted zone and find an autorickshaw with an agreeable driver. However, the auto driver refused to operate the electronic fare meter and demanded a lumpsum package deal at one hundred rupees to take me home. Needless to say, this amount was *way above* the estimated metered fare. The transport authorities had recently made electronic meters mandatory, since the auto mafia was tampering with the mechanical meters with intent to cheat the commuters. What is the ground reality? The auto drivers do not need to go through the ordeal of tinkering with the meters anymore. They have discovered a better and more practical way. They just do not operate the fare meters, electronic or mechanical. They seal the meters with plastic hoods and demand their pound of flesh. The package deal system of auto fare had evolved. The fare is determined – entirely at the discretion of the auto drivers. The market forces were in full play based on the supply and demand pattern. Some free enterprise! But where were the enforcement authorities, the custodians of the law? The lords and protectors of mere mortals were missing in action on the hot, dusty, overcrowded streets.

The summer heat was too oppressive and started getting the better of me. I agreed to part with my pound of flesh without shedding a drop of blood. I entered the auto rickshaw and headed home

at last. We had barely moved a mile when the autorickshaw stopped. The driver said that the gearshifter cable had given way. He pulled out a new spare cable from his toolbox and fixed it in about ten minutes. We moved on, but the auto started moving jerkily after another mile. I was a bit intrigued. The driver had just replaced the cable, and there should not have been any problem. The auto driver confessed that he had used a spare clutch cable in place of a gear-shifter cable, as he did not have the right spare. The cable was not compatible, consequently causing the jerky movement. He asked me not to worry and assured me that I would be home soon. We were in the middle of dense and chaotic traffic, and there was no way of getting a new gear shifter cable.

The driver said, "Just you watch."

He manoeuvred the jerky auto in such a way that he was soon riding alongside another auto. He synchronized with the other auto rickshaw, started to talk to the other auto driver, and befriended him. He asked the other driver if he could spare a new gear-shifter cable. Magically, the other driver pulled out a new gear-shifter cable from under his seat and transferred it to my auto driver. They performed this acrobatic feat while both vehicles were moving in parallel, in bumper to bumper heavy traffic, at reckless speed. My auto driver pulled over onto the footpath where he could assemble the gear-shifter cable in peace. We were soon moving again at high speed, and I finally arrived home. My wife asked me why I was so late; I just said, "It is a long story. Please read the episode in my book."

# **Chapter 3 Evolution of the Bank**

Believing would be easier if God would show himself by depositing a million dollars in a Swiss bank account in my name.

-WOODY ALLEN

Banking establishments are more dangerous than standing armies. -THOMAS JEFFERSON

### The Bank and the Virtual Queue

THE OTHER DAY, MY WIFE REQUESTED ME to drive her to the bank; she had a locker facility in their safe deposit vault with some of her jewellery that she wished to wear on the day of a family wedding ceremony. I readily agreed. I love to visit banks, as I find them to be an endless source of entertainment, free of cost. One of the sources of my amusement is the mechanics of the queue at the "single window cash counter." We reached the locker room at the bank, after completing the requisite formalities. I took a bet with my wife that I would almost certainly spot a big hole in the bank's system before we left. As my wife was busy in the safe deposit vault, I walked up to my favourite spot, the "single window cash counter," where the trouble generally is.

In my experience, the queue at any counter at a bank is more virtual than real. The customers do not believe in forming physical queues. The beast in them which is active until they reach the door of the bank goes into hibernation, and the bee in them comes into full play. For the buzzing customers, money is honey. They form a beehive (not a beeline) around the hapless person providing the service at the concerned counter. The service provider has to make a mental note of the chronological arrival sequence of the customers in real time, in order to provide the requisite service to the bees on first come first served basis. The service provider needs to have the memory and processing power of a supercomputer in order to scan the faces of his disorderly customers as they arrive, codify them into some digital format, and mentally list them in order of their arrival, in real-time, while he keeps doing his job. If I were a clerk at any bank, I would simply refuse to entertain any customer unless he or she stood in the queue in an orderly manner. Easier said than done. After all, there was a huge poster on the wall confidently proclaiming, "THE CUSTOMER IS ALWAYS RIGHT." No one can flout this principle, lest he or she should get into the bad books of the esteemed customers as also the bank's management and face the prospects of a ruined career.

Since I cannot influence the bank on the issue of forming an orderly physical queue, I found an ingenious way to circumvent this vexing and seemingly insurmountable problem. Here is how.

Please do not interfere with the bees already latched onto the beehive around a service counter; you might be stirring a hornet's nest. They do not affect your waiting time, as they are already ahead of you in the virtual queue. In all fairness, they should get service ahead of you. The agony will be over in a short time; I can vouch for it. Your turn will come sooner than later if you imitate my method, briefly documented in the following paragraphs.

I certainly do not latch on to the existing beehive, but I stand at a safe distance of exactly one foot behind the beehive. I insist that any customer arriving after me stand in the queue behind me. If a customer does not fall in line with me, I make a showdown and, if need be, create a scene, which can be embarrassing to the bank employees. No one could say I am wrong, because I am observably right and on high moral ground. It is altogether a different matter, if another beehive is formed behind me, in which case I am trapped between two beehives. In any case, my turn is assured after the complete front beehive is served their honey. Let the next batch of bees go through the agony, if they do not understand the full implication of my strategy.

The moral of the story is: "It is better to be an ant rather than a bee."

Please emulate the ants, which know the benefits of moving in a line, bar some rogue ants or those who have lost their way and are moving at random. Just be watchful, and make sure that you are not trampled upon, as it happens to ants sometimes.

Now let me take you back to my favourite spot – the "single window cash counter." To my bewilderment, I saw two queues near the "single window cash counter" instead of the usual single queue. On top of that, the queues were in perfect order. I knew something was amiss, and I sensed a potential story, just waiting to be unearthed. "Why two lines?" I mused. On a closer look, I spotted two counters there in place of the earlier one counter. They were christened "single window number 1" (SW1) and "single window number 2" (SW2). All along, I had been under the impression that there can be only one *single window* by definition. Now I saw *two single windows* adjacent to each other. Some ignorance on my part! It dawned upon me that those two single windows must have been providing identical service and the names "single window number 1" and "single window now seemingly resolved, my attention turned to the perfectness of the queues.

"Why were these two queues so perfect?" I wondered. I had some lingering doubts. However, I could not figure out the mystery for quite some time. I decided to up the ante to get to the bottom of it; I started researching. From a distance, I saw a control panel placed at the geometrical centre of

SW1 and SW2 titled "COUPONS FOR QUEUE"; some customers were furiously pressing some buttons on the panel. On making further enquiries with the bank staff, I gathered that it was a coupon dispenser and that no one would be entertained at the cash counters without a valid, numbered coupon. The coupon was obtainable from the dispenser – for which there was another virtual queue in between the two single window counters. The policy at the two single window cash counters was exceptionally clear. No coupon, no service.

What about a coupon to line up for the coupon dispenser? Apparently, there was none. As a result, there was the usual beehive around the coupon dispenser (between SW1 and SW2), although this beehive moved at a different rate than the other beehives. I wanted to unearth the mystery of the coupon system, much like a scientist trying to uncover the secret of life's origin. As I approached the coupon machine to take a closer look, I noticed two conspicuously large red buttons numbered 1 and 2 on the panel (let's call them B1 and B2), with some operating instructions below. As I did not want to disturb the beehive around the contrivance (lest I get stung), I quickly withdrew.

If there was a coupon system, why were the people standing in the perfect queues at SW1 and SW2? They should have been relaxing on some luxurious sofa sets, waiting to be called by some prompting system to approach the counter on their turn, in quiet dignity. As it transpired, such a system was already in place. An electronic indicator, positioned above the counters, was flashing the coupon numbers to call the customers on their turn. To investigate the reason why people were unnecessarily standing in queues despite the new ostensibly sensible system, I also obtained a coupon by hitting the big red button numbered 2 on the coupon dispenser and infiltrated the queue at the SW2. To obtain the coupon, I was constrained to behave as a bee, on one time basis – for a laudable purpose, in my opinion.

I asked my immediate neighbours in the queue, "We all have coupons. Why are we standing in the queue?"

They gave a stunningly simple answer in one loud voice of unison: "There is no place to sit anywhere!"

A valid reason, indeed. No holes to be found here. The system was working, or so I thought.

However, it was too good to be true. How could there be an *orderly* queue? This term is an oxymoron in India. And what happens to the bet I had with my wife? What a loss of face!

As I said earlier, I had infiltrated the queue at SW2.

The queue at the SW1 was operating relatively smoothly. But I sensed some trouble at SW2, where I was standing. Many persons, not all, after reaching the head of the counter, were returning to the coupon dispenser with bitterness writ large on their faces.

I left SW2 to investigate the new incident. I tried to interview the persons revisiting the coupon dispenser queue (i.e. beehive), after exiting the queue at SW2.

I asked one bee, "Why have you gone back to the coupon dispenser?"

The bee responded, "The clerk at SW2 rejected the coupon I obtained by pressing B2 on the dispenser. He is demanding that I press B1 to get a new coupon for production at SW2."

I asked "Why so? B2 must be for SW2 – sounds reasonable."

He answered sheepishly "I do not know. I am simply following the instructions from the counter clerk."

He was not much of help.

I repeated my question to the next disconsolate bee I could find.

He said, in a rude manner, that he was in a hurry to go out; he jostled me aside and walked straight out.

I forgave him for his rude behaviour and violence. Perhaps, the rude bee was very upset over the coupon conflict and entitled to lose his mental balance. After all, he was only human – and a bee too.

I believe in perseverance. I had noticed that one smart bee, who was among the last to arrive at the bank, miraculously completed his job at SW2 in record time and was about to leave. I tried my luck with this smart bee by asking him how he managed to complete his work so fast at SW2.

He paused, smiled, and asked me to read the printed instructions on coupon dispensing panel carefully. He said that he had already read the small print below the large red buttons on the panel. He also said that he would have been glad to explain the contents of the small print to me in detail, if only he had some more time on his hands. He whispered to me, before joining his wife who was impatiently standing and waiting for him nearby, that she had given him only five minutes at the bank to finish his work; he would like to comply with her request. Thus saying, he walked out of the bank along with his wife, fully pleased with his stellar performance at the bank. He seemed to be the only one who had read the small print on the coupon dispenser, the secret of which was yet to be revealed to me. I was not as smart as this bee who read the fine print, and my Mission Impossible was yet to be accomplished.

I was left to my own wits and resources to find the underlying cause of it all. Moreover, I had taken the bet with my wife that I would find a big hole in the bank before we left. Here was my chance to win. The big hole was most certainly there. Only, I did not know exactly where it was. Just then, my wife came out of the safe deposit vault and asked me to take her home immediately. She averred that it was already noon, and she had not yet prepared lunch. I pleaded with her to give

me only five more minutes – a clue I got from the third bee – and promised to accept a corresponding delay in having my lunch. She relented and comfortably settled down on a sofa nearby, oblivious of the conflict situation brewing at SW2.

As part of my ceaseless efforts to get to the core of the problem, if not to the bottom of it all, I went closer to the mischievous coupon dispensing contrivance that was deriving gratification by issuing invalid coupons to some customers who anxiously wanted to join the orderly queue at either SW1 or SW2, according to their preference. I bent over the device earnestly to read the small print below B1 and B2 to enlighten myself.

The small print below B1 said: Please hit this button to obtain wait list numbered coupons for both SW1 and SW2 for cash transactions only.

The small print below B2 said: Please hit this button for other services viz. new accounts, fixed deposits and loans.

For the benefit of my readers, I want to mention here that the *other* services were located at *another* corner of the room, miles away from the hi-tech coupon dispensing gadget. In other words, B2 was miles away from the service counters at which the dispensed coupons were expected to be presented.

Did you get it?

Most customers, nearly all of them, including me, never cared to read the small print.

They all presumed that B1 must be for SW1 and B2 must be for SW2, as the numbers 1 and 2 tallied perfectly and were located closer to their respective single windows.

I do not fault them for this presumption. They had made perfectly reasonable assumptions. Who cares to read small print anywhere, anyway?

Moreover, the device was placed perfectly at the geometric centre of the two single windows. Technically speaking, B1 was closer to SW1 and B2 was closer to SW2, thus leaving no room for doubt in the minds of the harried customers. The mystery was resolved by just reading the small print. It was as simple as that. All complex problems arise out of simple causes and have easy solutions and can be fixed effortlessly – if only there are no vested interests at the high places concerned.

B2 was neither for SW1 nor SW2 – but for a remotely located service counter; that was the conclusion of the investigation.

I finished this probe in 4 minutes and 59 seconds. Just then, my wife said, "Let us get going." She sounded eager to go home. The agreed time of five minutes was over. Nevertheless, I was raring to go at the bank itself. I bravely said to my wife, "Please wait for five more minutes. My job is not finished as yet."

She knew that I had no *real* job at all. She did not ask any audible question, but I could read a very clear question on her face: "What now?"

I gatecrashed into the manager's office and quickly reported to him my observation on the queue system at the two single windows.

He did not look impressed with my feedback.

He said, in a matter of fact tone, "I know the problem already, but I am clueless for now. I am yet to think of a remedy. Shall I post a man there to help the customers to press the right button? Maybe you have some suggestions."

I gave the following suggestion:

"The service providers at SW1 and SW2 may be instructed to accept the invalid coupons generated by B2. Also, a new single button machine may be installed there to issue coupons for queuing up at the two button machine with printed instructions urging them to carefully read the small print below the big red buttons, and in the interim period issue coupons manually in lieu of the proposed single button machine on the same basis. This would result in killing two birds, not two buttons, in one shot. In addition to educating the customers on the intricacies of operating the two button machine, it would induce some order at the said machine, by way of introducing an orderly third queue between the two queues at the two single window counters.

"How strange!" he said in an excited voice, "This idea of the third queue did not occur to me earlier. Thank you for your suggestion. Please take it as implemented within the next one week."

I thanked him for accepting my humble suggestion and was about to leave, since my next five minutes were running out as well.

He said again, "If possible, please meet me again sometime next week. I have many more such problems at the bank; this is only the tip of the iceberg. I will be grateful if you could offer more of such dazzling suggestions. There is a possibility of the bank hiring you as a consultant, which I would gladly recommend to the top management of the bank – a proposal for which would be put up at the forthcoming meeting of the company's Board of Directors."

I said, "Thank you for the offer, but I am busy with other pressing matters."

Had I accepted that assignment, it would have been exceedingly unfair to the rest of the world which was already in queue to seek my advice and exploit my expertise, even without having the benefit of a waitlist coupon dispenser, such as the one at the bank. I had another queue to handle, a million times longer than the one at the bank. Moreover, the bank may hassle me everyday to profit out of my expertise and to justify the remuneration I was likely to be paid by them. Besides, I would like to work peacefully at my own convenience and pace, you see.

I did not tell him that, as he seemed to be interested only in his job. He wanted to mind only his own business. He was not interested in any business of mine, or anything else.

As expected, I had a story to tell my wife. I narrated my story in the car itself on the way back home.

She retorted, "You must be hallucinating; I saw nothing of that sort at the cash counters."

It was not an unexpected response from her.

Her concentration was only on the locker in the safe deposit vault, for which purpose she had come to the bank in the first place; she preferred to mind her business!

The bank manager was minding his own business!

The customers at bank were minding their own business!

The two-button device was minding its own business!

My wife was minding her own business!

However, I was not!

I was not minding my business, as I considered that everybody's business was a concern of mine. No one was appreciating this laudable trait in me. Nevertheless, I insisted on serving the world, selflessly, notwithstanding the lack of any appreciation or even remuneration.

It takes all sorts to make this world.

On reaching home, I reflected more on the incident at the bank, while my wife got busy with her work.

Then I had a flashback to my various encounters with banks, stretching over a period of half a century, which I shall briefly narrate in the following pages.

### **My First Savings Account**

In the early fifties, and possibly even earlier, mere mortals in this part of the "modern" world had never heard of a bank. The medium of instruction at my school then was in Telugu. Of course, we were taught all the English alphabets, and a few words; we were even able to form some simple sentences in the English language – just enough to help the oppressive British administration lord over us. They never predicted that this country would have more people speaking good English than the entire population of British Isles, in due course.

I could barely read the name on the signboard of the only bank in town. The name of the bank was almost the full extent of my knowledge of banks. I had heard that banks had something to do with money and that their employees were very well compensated. Unbelievably, I had never seen a cheque, not to speak of a demand draft, until I graduated in the field of Mechanical Engineering from the Indian Institute of Technology, Madras in the year 1964. My entire childhood, adolescence, and even part of adulthood passed by without any involvement with banks. You see, ours was a cash-based system, and barter at times. During the course of my education, the subject of banks completely slipped my mind, partly due to academic pressures. My father used to send me cash via money order. The money order form was designed to include a tear-off slip at the bottom, which provided some space for the sender to write a few words on it to the recipient. For the entire duration of my five-year undergraduate years, the letter-cum-money order said the same one thing every single time. Following is the text of all the letters I received from my father: "Please do not spend any money unless it is absolutely essential"! Even buying books was not considered essential. We had to spend endless hours at the library copying some notes from the available textbooks. There were no photo-copying machines those days. Anyway, I managed to graduate successfully from the Indian Institute of Technology, with distinction no less.

After taking up an engineering job in the year 1964, I slowly learned some rudimentary aspects of banking, such as filling in some forms for depositing or withdrawing cash. I also heard of an exotic instrument called the cheque. My ambition to open a savings account at some bank or the other was rekindled after getting my very first salary – in cash. I considered opening a bank account at the end of the month, to deposit my savings of the month.

But with a meagre salary of rupees 250 per month, an equivalent of US\$50 at the ruling exchange rate, I had only five rupees left in my pocket at the end of the month, an equivalent of US\$1. I was offended to say the least, and a bit furious that my prestigious qualifications were not fetching me a much larger income. I certainly deserved a better income. So my dream of opening a bank account started fading away. Just then, a multinational bank called National and Grindlays Bank announced that a customer could open a savings account at their bank with only five rupees, equivalent of US\$1 at the ruling exchange rate.

Happily, I rushed to the bank and approached the concerned officer, who gave me an account opening form. The whole banking business was alien to me. The officer said that I needed someone who already had an account at the bank to introduce me to the bank and sign on the form to that effect. I foresaw no problem there. There were always some existing customers present at the bank.

I spotted a queue at the cash counter with about ten people in the line. I approached the last person in the queue presuming that he had an account there, and without batting an eyelid, I asked him to sign on the savings account opening form as introducer. He looked a bit puzzled. I thought he was unaware of the account opening procedure – hence the puzzled look on his face.

I did not then understand the implication of requesting a total stranger to introduce me to the bank. He asked me about my background which I explained briefly. In the end, I mentioned that I had five rupees to be deposited in the bank. The mention of the amount of five rupees saved the day for me; I made his day too, in the process. He laughed and signed on the form, after writing down his name and account number. I must have looked quite harmless to him at that time. The officer at the bank gave me a passbook for recording my cash transactions at the bank. There were only six pages in the mini-sized passbook, and I was apprehensive about the sufficiency of the limited space to record a multitude of my financial entries that were expected to materialize in the near future. However, I did not dare ask. I just gathered enough courage to ask for a chequebook in order to operate my account. He said with a frown on his face that I must have a balance of at least one thousand rupees in order to be eligible for a chequebook facility. I was a bit disappointed and left the bank's premises, but not before browsing all the posters displayed there prominently urging the customers to save as much as possible with a promise that the bank would keep their money safe. At last, I had a bank account – that too at a multinational bank, although the familiar abbreviation MNC had not been coined at that time.

Now let us get back to my bank account. Let me confess right away, here and now, that it was the only transaction I ever made at National and Grindlays Bank. I always ended up with cash of less than five rupees, equivalent of one US\$1, at the end of any month for the next one year.

After a year, I left the job and the city looking for greener pastures. I got a job at a large business enterprise at Bombay, where my salary doubled to five hundred rupees a month, equivalent of US\$100 per month at that time. I now wanted to open a bank account at Bombay. However, I had the same problem again – no cash at the end of the month. One day, I suddenly recalled my old account with National and Grindlays Bank and decided to recover my *five rupees*. I went to their Bombay branch and presented my passbook along with a letter requesting them to close my account and refund my balance of five rupees plus interest, if any. Those days, there were no computers, and there was no system of networking of the branches. The bank advised me to submit my request at their Madras branch only. Since going physically to Madras was not a viable option, I posted a letter to them along with the passbook requesting them to close my account and refund the balance of five rupees by post after about three weeks. I could not appreciate the bank's action, at that time, in sending me a cheque by post for such a small amount. "What is the

big deal," I thought; after all, it was my money. I even toyed with the idea of recovering the interest on the five rupees for a period of one year. The accumulated interest may have reached a huge sum of a quarter of a dollar.

This is the true story of the opening and closing of my bank account. I have come a long way since then; maybe it is the world that has come a long way over the years, and I am only a minute part of it. Now, I have a couple of savings accounts, debit and credit cards, along with passwords for online banking over the net. I also have a stock trading account on some integrated platform, linking my savings account, the so-called D-mat account and trading account, real time. I can buy or sell shares by just hitting some buttons on the keyboard of my laptop from the comfort of my home, notwithstanding the high probability of selling myself and my home too in the process.

I have more to say on my banking history.

#### **Second Savings Account**

Back in early seventies, I had rented an apartment at Chembur, a sleepy suburb of Bombay and was well settled. I was married by then and had two children. My plan to open a bank account continued to remain elusive. I had a job working for a big industrial group that paid *small* salaries.

One day I had a surprise visitor who knocked on my door sometime early in the morning on a bank holiday. He introduced himself as the local branch manager of the State Bank of Mysore at Chembur. He informed me that he was trying to increase his customer base at the new branch. He had been assigned to head this bank, and the apparent gravity of the assignment required him to work even on holidays. He pleaded with me to open a savings account at the bank. I knew that he had come to the wrong place, but he did not care to know. He just wanted a customer to increase the numbers - not in terms of money but in terms of the number of account holders to start with. He seemed well experienced and wise; he knew that once he had the numbers, money would follow. He advised me to open a savings account, starting with a minimal deposit of rupees one hundred, equivalent of about US\$10. Recalling my previous experience, I told him that National and Grindlays Bank allowed for opening of saving accounts, starting only with US\$1. He said that it was a long time ago and that things had changed since. After some negotiations, he agreed to open an account starting with rupees 50 (US\$5), as a special case. In his opinion, I was a potentially good customer, albeit with some transient financial difficulties. I agreed. He did not expect to snare a customer so easily. He did not carry the account opening forms or receipt book. He sent a form to my residence the next day via courier. I was yet to accumulate a surplus of fifty rupees and could not go to the bank for almost two weeks. I was waiting for my next month's salary.

The bank manger appeared again at my door on a Sunday morning after about two weeks, which happened to be the last day of the month. He was fully geared up to complete the documentation required to open my new savings account, as he had a target to reach by end of the month. So was I, with cash on my hand. Normally the company disbursed salaries on last working day of the month, but they had a policy to pay salaries on the last day but one of the month if a holiday popped up on the last working day of any month. That explains how I managed the cash before the end of the month. I handed over to him fifty rupees toward the deposit. He filled in the application form himself, signed himself as an introducer, and instantly gave me a passbook with handwritten entries – a normal practice those days. No computers! He also gave me a handwritten receipt for fifty rupees. The only thing he did not do was to sign for me too. I just had to sign on the form and collect my bank passbook. In light of my previous unpleasant experience at National and Grindlays Bank at Madras, I did not ask him for a chequebook. You see, after some years of experience on the streets, I had developed a good sense of proportion; I was showing some signs of maturity.

The bank manger thanked me profusely and left.

The bank made a home delivery of my savings account passbook. Excellent home service indeed!

I had, at last, a genuine bank account, although with a nearly nil balance.

This was the beginning of a new era, hopefully a prosperous one.

This is the true story of my second savings bank account.

The rest is more history.

# **Banks and Home Loans**

In the early seventies, I was desperately in need of a loan to purchase an apartment at Bombay, where I was employed. As I mentioned earlier, the "big industry, small salary" state of affairs wasn't working out too well. Even rented homes were hard to come by. Those days, the concept of home loans was alien. One had to save enough money to pay the full cost of a home in one go, which would require more than a lifetime – too late! Private loans from predatory lenders were the only option. In any case, I walked into some banks at random to enquire if there was any way of obtaining a loan for the purchase of a house. They replied in the negative. They gave me some unsolicited advice that I could sell some of my inherited properties, if any, to generate cash or that I request my father-in-law to advance a loan for the purpose. They were sure that he would oblige

readily since it was a matter of providing a roof over his daughter's head. All the banks said, "No home loans, please."

The bankers were much wiser and very cautious those days. With such prudent and boring business policies, there could be no financial crisis – and no progress either. Had the banks adopted this policy all over the world until date, the subprime lending crisis in the U.S that set off a chain reaction all over the world would never have occurred. However, the Americans are smart. They do not intend to carry the entire financial burden, in spite of the fact that it is a crisis of their own making. They knew that the crisis would arise sooner or later and distributed the risk all over the world by way of complex and innovative financial securities under various heads to camouflage their real intent. The rest of the world woke up, rather too late. However, the damage was already done; it reflected in the collapse of the stock markets and some not-so-smart banks, and a general financial crisis all over the world.

Now back to my home loan. I did purchase a home soon thereafter by generating barely enough money to buy a home, by way of the following measures:

- 1. I sold my family jewellery.
- 2. I sold some of my inherited land at my ancestral village.
- 3. I borrowed some money from my father-in-law a clue from the benevolent banks.
- 4. I withdrew the full amount of my provident (retirement) fund from my employer, which was permissible under the law.
- I obtained a car loan from my employer and diverted some funds for purchasing the home. Nothing illegal of course.
- 6. I sold my old motorcycle.
- 7. Maybe I did not eat adequately for a couple of months. I do not remember.

However, the ironic part of this home purchasing project was yet to come. Being an upright citizen, I declared the acquisition of my home in my annual income tax returns. The income tax officer, who suspected the veracity of my financial source, summoned me and demanded an explanation regarding the sources of my finance for the said acquisition. He said that the value of the asset was disproportionate to my level of income. I narrated all the above-mentioned sources, bar the last one, for want of evidence. He did not believe me when I said that my father-in-law had given me a loan from his retirement funds. On the other hand, he may have wanted to investigate how my father-in-law got that money. I had to obtain an affidavit, with all the supporting documents, from my father-in-

in-law to prove my claim to the income tax officer as to the genuineness of my source. With the overzealous income tax officer off my back, the wheel of time finally moved on.

This was a blessing in disguise, for housing was so cheap those days because of the cash crunch. The property value appreciated a hundredfold at Bombay by the time I retired. I sold my home at Bombay and went back to Hyderabad, my hometown, where the real estate had not yet boomed and built a decent home there to lead a "peaceful and carefree retired life." Peaceful or not, only time will tell.

Over the years, the home loan concept has undergone a sea change. Loans were now easily available, subject to proper documentation. Fair enough. Recently my sons purchased some properties at Hyderabad, and we approached some banks for home loans. The reactions from the banks were varied; there seemed to be no consistency in the system other than the fact that it was consistently inconsistent. I submitted the property details to three banks, the details of which are described next.

#### **Bank B (B for bureaucratic)**

I applied to Bank "B", called thus for the sake of anonymity, for a home loan. The loan application was rejected on the grounds that a critical document concerning ownership of some land was not available. Their lawyer demanded that I produce a 20-year-old record of the resolution passed by the Board of Directors of a company that originally owned the property, regarding change of ownership from the original owner to the present owner. I went to the concerned bank manager and stated that board resolutions were confidential in nature and not open to the public. Moreover, I did not know who I should approach for the document, and no company was likely to store documents that had reached fossil status. Even if they were stored, a colony of ravenous termites would have consumed those documents a long time ago. I informed him that all the legally acceptable ownership documents were available. However, he expressed his inability to influence his lawyers – though he agreed with my point of view. But the lawyers stubbornly wanted to know what the Board of Directors, most of who might not even be alive today, said twenty years ago. The legal eagles want what they want! They have nothing to lose.

The bank manger mumbled, "Sorry, sir," and showed me the door.

When I was about to leave, he called me back and said, "Sir, would you like to keep some long term fixed deposits with us? Being a senior citizen, you would be entitled to an additional interest of one percent over the normal rate." I said, "If you can somehow convince your legal department to

withdraw the objection and grant me the loan, I will have no hesitation to divert part of the loan amount towards the long term fixed deposit with you."

This bank is too bureaucratic – needlessly so.

### Bank L ( L for lazy)

I then went to the Bank "L". I underestimated my financial requirements and applied only for a small amount towards the loan. Later on, I needed more money for that purpose, to which I was entitled. I had all the documents they needed and requested them to increase the loan amount. However, they said that they had revised their policy the previous week; now they would not entertain any changes to the original amount already applied for. Perhaps, there was a communication gap in the bank; there could be no other reason. All the officers sit in their chairs and do not go out to meet their customers outside the bank's premises. Customers have to go to the chair concerned for service. Perhaps, they were too lazy to reprocess my loan application.

Anyhow, I at least got the original amount sanctioned by the bank. Later on, I found an error in their record as to the amount of monthly instalment to be paid by me towards repayment of loan. The amount was on lesser side. Of course, it was *my* responsibility to educate them on this matter. I went to the bank and requested them to increase the instalment fearing that they might charge me a penalty later for not paying right amount in proper time.

This bank was clearly too lethargic!

### Bank D (D for dynamic)

I did not go to bank "D". The bank came to me.

You only have to call, and the concerned officer shows up at your home to provide his services. He even completes all the documentation for you including making photocopies.

You request for a loan, and the amount is sanctioned right away.

You ask for an amendment to increase loan amount. It is approved immediately subject to eligibility.

I got all I wanted from this bank. What was the catch? They charged high interest rates. What a dynamic bank!

#### **Banks and Credibility: My Trials and Tribulations**

#### **International Debit Cards**

A bank can also let you down sometimes – be ever vigilant. Not that it helps, but at least you can say you tried. You cannot predict the time or nature of the assault by that species of beast known as

bank. Anyway, please put your ear to the ground to feel the vibrations of impending disasters arising out of bank's actions (or inactions). There may be a chance that you could be forewarned and forearmed to deal with the situation. However, be aware that when you put your ear too much to the ground, your back becomes vulnerable. Banks are just looking for it to save their own backs.

I will quote but a few instances of my trials and tribulations in dealing with banks.

Once, while travelling in the U.S., I had carried with me two international debit cards issued to me by two different banks in India. I needed to purchase a few things, while on the move. I presented a debit card at a shopping mall. The cashier at the counter, after swiping the card, mumbled that the card was disabled. I was a bit embarrassed. Wearily, I pulled out the second debit card and presented it to the cashier. After swiping the second card, he said "Not valid," this time with a suspicious look on his face. I felt humiliated! I could not fathom the underlying cause. I was sure that I had enough balance in my bank accounts. However, I knew that "If things can go wrong, they most certainly will." I had never trusted those debit cards to work outside of one mile from the bank in times of crisis. However, they work very well whenever I blow up my money on some dubious purchases. I had carried enough cash to see me through the entire tour abroad – and my next visit too. With this foresight, I managed to tide over the awkward situation.

You may be eager to know why my international debit cards did not function as expected. I found out the reason a day after the incident. I was browsing a newspaper on the Internet. There was some front-page news just for me; it screamed, "Global *Trust* Bank loses its *middle* name". That was my bank – the source of my international debit card. The bank was busted; the reason for which is not important to us, at least for now. One reason is as good as any other. You got it!

As for the second card, I had to call my bank that issued it. It seems that a businessperson who had an account at this bank got into some trouble with the income tax sleuths. The income tax department had issued an order to the bank to freeze his account – and those of any other account holders at the bank who had some financial transactions with him. That meant that all the unfortunate souls who had the misfortune of associating themselves (if only financially) with that businessperson were also suspects. Incidentally, that businessperson was a tenant of mine from whom I used to receive some rent every month. It so happened that both of us had accounts at the same bank, and the clever income tax officers spotted these transactions. To compound the already complex problem, both of us had same surname, and the tax sleuths got even more suspicious. They thought that we were related to each other and were involved in some money-laundering racket; the truth was that I was not even laundering my clothes. Consequently, my account was also frozen. That explains why my second international debit card was dishonoured at the mall. At least, these

banks should have communicated the problems to me in a prompt manner, but that is not the tradition. Am I asking for too much? What a quirk of fate! *As my wife says, such things can happen to only me.* 

#### **Education Loan**

Going back in time now, after graduating from the Indian Institute of Technology, Madras, I wanted to pursue my higher studies in the U.S. I secured admission to do my Masters degree at a few universities in the States. All I needed was US\$1800 to cover the entire cost my education, including food and accommodation. In those cash-strapped days, there was no one to loan me that amount. I wrote back to a particular university of my interest that I had a financial problem. They suggested that if I took up some part-time work at the university, I would be able to earn at least half the required amount. Thus, I needed only US\$900 to fulfil my life's ambition, but earning those few dollars needed two lives here. I ran to a bank and asked a customer relations officer at the bank if there was any chance of my getting a loan from them.

"No education loans, please!" was the cryptic answer.

There ended my dream – rather abruptly and in tears.

The story continues. Please read on.

Many years later, my younger son, Harish, wanted to do his Masters degree in computer science in America after graduating from the University of Bombay; he expected my financial help. History repeats itself, sometimes in a more vicious form. By that time, banks in India had introduced the word *loan* in their dictionary. By then, I did manage to get a small housing loan from my bank and had purchased a house too. I had some money to spare for my son's further education in the U.S., but not enough. I went to my bank for an education loan for my son. The response was surprisingly positive. They asked me for the usual documentation such as proof of admission into the university, an estimate of the costs involved, the degree certificate, marks sheets, a certificate of good conduct, a copy of the passport, a collateral from me, a bond from me (assuring them that I would pay the equated monthly instalments), proof of my employment, my pay slips for the last 3 months, a bank statement of mine, my income tax clearance certificate, and more. It was indeed an impressive list of documents – enough to consume three tall trees.

After verifying the authenticity of my loan application and the documents thereof, the bank manager informed me that he would forward my application to their headquarters at Bombay for sanction and asked me to contact him after a month. I requested him to inform me (via phone) regarding the outcome of my loan application. He nodded unenthusiastically, almost dismissively.

As you may have guessed from the general trend in this book, the call never materialized, not even to give me a status update. I had to go to the bank personally after a month. The manager said that a response was expected from his headquarters sometime within the next two weeks. This time around, I did not request him to call me on the phone. Instead, I made the call. He informed me that my loan had been sanctioned, and I should expect to receive an official letter from the bank shortly. In the meantime, my son had already left for the U.S. to be on time for his first semester at the Arizona State University. I could arrange for enough money to cover his expenses during the first semester.

Soon, I received a letter from the bank giving me the details of sanctioned loan amount, mode of repayment, and other details. The letter also included the word "Congratulations." With great elation, I went to the bank to collect the sanctioned loan amount.

The bank manager said, "Where is your son?"

Innocuous enough.

Proudly, I said, "My son has already joined Arizona State University in the States."

I noticed a frown on his face instead of the anticipated smile. I felt my world crumbling in front of eyes. He referred to some policy manual and gave me a depressing look.

He said in a sympathetic tone, "The bank policy states that a loan can not be disbursed once the student leaves the Indian shores or airspace."

I entered into an argument with him, but he had no time or patience to give me a hearing. After a while, he showed me the door and turned his attention to some other pressing matter.

I said, "I know where the door is!" and walked out in a huff.

Please do not ask me how I managed the rest of the finance. I have no time or space to tell another tale concerning education loans. For now, it would suffice to say, "Beg, borrow or steal." You got it.

# **My Stock Trading Account**

I promise that this is the last tale of my trouble with banks, unless you are a glutton for punishment. Recently, I happened to see a large catchy billboard at the head of a bank at Banjara Hills, Hyderabad. It enthusiastically declared, "Free! Free! Early bird gets the worm! Open your stock trading account. No registration fee applicable for the first 100 customers." I did have a plan to open such an account and was happy to see the bright billboard and its contents. I went in, but warily. There was a special interrogation cell inside the bank, catering to the customers interested in opening such an account. I was the only early bird at the counter, or so I thought. After the event, I realized that I was an early *worm* and not the proverbial early bird. I was told that the scheme provided an integrated state of the art platform linking my savings account, the so called D-Mat account and stock trading account. I could buy or sell stocks online at the click of a mouse from the comfort of my home, and it was perfectly true.

The officer said, "I have no application forms now. Kindly see me after a week."

I asked, "Why so much fanfare, if you do not even have the required stationery?"

He replied, "Sorry Sir, I am chasing my headquarters for the stationery and expect to get the printed forms in less than a week."

He asked me to bring proof of my identity, proof of my residence, and, of course, three passport photographs. I was happy that this was the shortest list of documentation I had ever come across. I requested him to inform me as soon as he was in possession of the required forms.

You guessed right – the call never came.

So I went to visit him personally a week after. He recognized me and greeted me warmly. I asked him for the forms, impatiently.

He gave me one form to fill in and said, "Sir, you need to fill in a second form, of which we are out of stock, but you will get it next week. Please see me again sometime next week."

This appeared to be the beginning of an *n-form* process, in discrete steps, separated by sufficiently long time intervals. The value of *n* was unknown at this point.

Resignedly, I filled in the form and gave it back to him along with relevant documents asked for – including three passport photographs. I asked him to attach the photographs to the form. Instead, I saw him dropping my form number one (F1) into his table drawer – while slipping the photographs into his shirt pocket.

I went to see him at the bank a week later to get form number two (F2). An attendant there told me that the concerned officer was on leave and that he did not know when he would come back. He had no other information. I went to the bank again after a week. The concerned officer was there this time, and I asked him for F2 which he gave me readily. I filled in the form and gave it back to him. He asked me for the "documents and photographs", which I had already given him along with F1 earlier, but he seemed to have forgotten about it. I was at my wit's end! I asked him to recall the event when he dropped F1 into his table drawer while slipping the photographs for F1 into his shirt pocket.

He agreed and said, "Yes, I remember now" while looking in his shirt pocket for the F1 photographs.

I kept my cool and asked him if he was wearing the same shirt for the last so many weeks without even a wash, and expected to find the photographs still in his shirt pocket. He looked

sheepish. Once again, I gave him three more of my passport photographs, which I normally keep in my wallet, for exactly such cases.

He was grateful and continued, "One more thing, Sir. You have to sign a contract on a stamped paper and pay rupees six hundred on that account."

I said, "What? The billboard says it is 'Free! Free!""

He calmly responded that only registration was free, but the cost of bond paper had to be borne by yours truly. Now you know why I said earlier that I was only an early worm and not an early bird. It was the bank that was the early bird, trying to get this early worm. The bank-bird hybrid collected and ate up my six hundred rupees, in lieu of this worm.

The officer continued, "Sir your job is over. All you have to do is to come to the bank next week, sign the contract, and collect the password for online stock trading."

I would not have complained much about paying six hundred rupees, had he not asked me to come once again to the bank the next week. I did not want to upset the apple cart, now that I was close to getting my *Mission Impossible 2* accomplished.

I went to the bank at the appointed hour to sign the contract on stock trading. The officer pulled out a pre-printed contract, comprising several pages with a few blanks to be filled in. He asked me the details of my name, date of birth, residential address, and contact telephone number to be inserted in the pre-printed format, and politely offered to write it down for me. I asked him to pull out my F1 and F2, wherein he could find all my personal details. He said that he had forwarded those forms to their head office. I asked for a piece of paper and a pen to write down the details asked for. He had a pen but not the elusive paper. Consequently, he requested me to write down the details directly on the contract form, which I did. I asked him for the passwords for online trading.

He said, "Sir, you will get the passwords in a sealed cover by courier within a week's time."

I was not able to decipher as to why he was always saying *next week* or *within one week* for correcting any lapse. *One week* had to be involved, somehow.

Now that the job was (almost) done, he said, "Sir, I want a personal favour from you. My management is pressing me to get at least 100 customers, but so far I have managed to book only 25 customers. I would be grateful if you could possibly introduce to me some prospective customers to open a stock trading account with the bank."

I said, "I am surprised how you managed to get even those 25 customers, judging by the service I have received from you. You need to work faster and harder. Have you seen the text of the advertisement on the billboard regarding the early bird incentive for the 100 customers? Can you really handle such a large number of early birds?" He was too dim to understand what I was trying to convey to him. On the contrary, he was audacious enough to request me once again for help despite causing me so much inconvenience.

Before leaving, I said, "Sure, I will help you out. Please get back to me some time next week."

What I said went way over his head! He looked fully satisfied with my response. The loathsome *next week* was perfectly acceptable to him.

I heard him say his earnest last words, as I started to leave: "Sir, you can trade in stocks within minutes after getting the passwords by courier, possibly next week."

That was what I wanted to hear, the word *minutes*, but I did not like the tag *next week* attached to it.

Now this to my readers: I am sure that you have not kept track of the number of weeks I toiled to get the stock trading approval and the passwords. Neither did I. If you wish, you can re-read the episode to make a count of the countless number of weeks. In my opinion, it would suffice to know that it took "several weeks" to get that job done. However, some inquisitive persons may want to know the exact figure to satisfy their curiosity. Anyway, I leave it to their good judgment and let them use their discretion.

Within a week, I got a sealed password kit comprising two passwords. Within minutes, as the officer at the bank advised, I went online to buy some shares, as the stock market was extremely bullish at that time. There was money to be made, working from home and just clicking away. I tried to log in at the prescribed website. The system prompted me to enter passwords at three separate windows, but I had only two passwords. How could that be? Anyhow, I tried some trial and error methods with the available two passwords. Every time I tried to sign into the system, the word *error* flashed on the computer screen. After a few unsuccessful attempts, I was locked out by the system. The system allowed only a limited number of password entry errors as a security measure to protect the account holders from hackers. On a closer look, I understood that I had to enter one of the passwords in two places. However, it was too late by then. The system locked me out. I missed my opportunity to make some easy money. I did not have time to clear the mess, as I had to go to America the next day and would not be back for a few months. I did not remember to make a note of my username and passwords before my departure.

While in the States, I watched the insane climb of stock market indices on the Internet. I was upset that I was not ready for some action to make big money, as I did not have access to my trading account; consequently, I could not buy any shares in the bullish market. I cannot say now, how much money I would have pumped into the stocks. Perhaps, I would have invested a significant amount that could make or mar me. I returned to India after about two months and rested at home

for a week or so to overcome the jet lag. I was not in the mood to buy stocks; I was sleeping when the stock exchanges were open. Then the lid came off the subprime lending crisis in the States. Those in the lending business were smart enough to spread their risk all over the world by marketing "innovative" and complex financial securities. The greedy investors did not see it coming. There was mayhem at the bourses; some banks collapsed; there was a free fall in share prices. Predictably, there was bloodbath at the Mumbai stock exchange too. Was I glad that I did not enter the lion's den! Many homes were destroyed in this melee. Providentially, my home is intact.

In this particular case, the folly of the bank saved my home and me.

# Chapter 4 It's a Mad, Mad, Mad, Mad World: My Travails of Travel

There are no foreign lands. It is the traveller only who is foreign. -ROBERT LOUIS STEVENSON

When you travel, remember that a foreign country is not designed to make you comfortable. It is designed to make its own people comfortable.

-CLIFTON FADIMAN

I have had the opportunity to travel all over the world, for both work and pleasure. I would like to narrate some of my interesting experiences while I was travelling abroad.

# **Italian Chronicles**

When I was planning my trip to Italy, a few of my friends cautioned me that I must be careful while travelling in Italy. Following is the list of precautions they suggested that I take:

- 1. Be weary of petty thieves hanging around every street corner, picking pockets.
- 2. Be on the alert at tourist spots, as someone is sure to play the most unexpected trick on you.
- 3. Keep your money at three different places, equally divided, so that you have some money left for food at least and do not have to beg on the streets until rescue arrives.
- 4. In addition, you must keep the address and contact numbers of the nearest Indian consulate, just in case.
- 5. Do not trust even an angel with wings and a halo. The wings are fake, and an invisible gadget might power the halo.
- 6. Travel in a group safety is in numbers.
- 7. Keep some dry fruits at hand to meet your nutritional needs if you are stranded in some godforsaken place.
- 8. Stitch a cell phone to your skin, lest someone should try to steal it.
- 9. Write all the essential information on your underwear, with a permanent marker. It would no only be hard for anyone to steal your underwear but what's more, no one may be interested in doing so, for obvious reasons.

- 10. Leave your will behind before you leave home. You won't regret it.
- 11. Carry your travel bag, with the strap around your neck; do not rely on your shoulder, as some one can easily snatch it away the bag, not the shoulder.
- 12. Do not look anyone in the eye. Just mind your business; if you do not have any business, make it up. Look focused.
- 13. Never declare that you are a tourist.
- 14. Never look up your tourist map in the open. That would give a clue to predators who are omnipresent. Pretend that you are a local person. Do not ask for help; find your own way.
- 15. Never give the impression that you have lost your way. Only losers lose their way.
- 16. Trust only one person and that is you.
- 17. You need to invoke your sixth sense at every step, in addition to the normal five. You'll also need a lot of luck.

After hearing all the tips from my friends, I had to prioritize the list of do's and don'ts. I did not wish to have a long checklist of precautions, as it would be difficult to remember them. Even if I did record them on a piece of paper, in all probability, it would not be accessible right when I needed it most. I just wanted a single point formula. What might that be?

I recalled the wise counsel of the Chinese philosopher, Confucius: "*The golden rule is that there is no golden rule.*"

Your experience would not be much of an aid. Every time your cat is up the tree, it would be a new experience to bring it down. It is a different technique each time.

Ok, this suited me. I decided to be myself all the time.

Now let me present to you: my Italian chronicles.

### **Roman Holiday**

Rome was the first city I visited, accompanied by my wife. Contrary to the advice stated in the tourist guidebook, I had made my hotel reservation near the railway station. The book warned that the area in and around the railway station was a "seedy and shady joint", and a tourist might get into trouble – although it did not specify what kind. But I thought that it would be a convenient place to stay at, as I could easily find public transport, restaurants, and shopping malls, all at close quarters. I had my hotel reservation for only two days and I had to subsequently shift to another hotel nearby.

I joined a tourist group, comprising mostly Americans, to go around the city and see various historic and magnificent monuments. The monuments were indeed magnificent, but the American tourists wanted to move fast! They just wanted to take pictures with their digital cameras and view them later in their hotel rooms. I did not see them looking at the monuments, much less appreciate them at any point of time. I even gave some unsolicited advice to my fellow American tourists that they could download all those pictures over the Internet, and it would be a very good idea to look at the monuments, pause and ponder. However, they would have none of it. Old habits die hard. They continued, as hitherto, clicking away on their digital devices. They just wanted to move on, like a spaceship moving at the speed of light, but with no destination planned – each one of them doing his or her own thing.

I also saw many Japanese tourists moving around, in near perfect lines, carrying some flags and identity badges. No one could get lost. They wanted to stick together. They were not straying from their main objective of seeing every monument to its last detail. Of course, they were taking pictures with their state-of-the-art digital cameras.

I also saw a number of Indians scattered in various tourist groups. They were not homogeneous in their tourism habits. "When in Rome, do as the Romans do" was their motto, except they did not seem to know what the Romans do. Under these circumstances, when merged with alien tourists, they did the next best thing. They did what the Japanese did, while they were with Japanese. They did what the Americans did, while they were with the Americans.

On the first day of my itinerary, I had not encountered the much speculated blow, while in Italy. It was too good to be true.

We visited Vatican City the next morning. Before entering the Vatican museum, I wanted to buy a bottle of mineral water. They were readily available; I saw a sample bottle of mineral water, the brand name of which I cannot recall now, displayed prominently in a shop. The bottle looked very large, maybe two litres in size. There was also a price list displayed – US\$1 per bottle, no size specified. I thought it was a good bargain – only one dollar for 2 litres of mineral water – considering that we were budget travellers. I gave a dollar bill and asked him for a bottle. In the blink of an eye, he gave me a printed receipt for one dollar and pushed my dollar bill deep into his cashbox. The transaction was over irrevocably, cash received and bill made. Contractual obligation must be met, at least from my side. I asked him to hand over the bottle, pointing my index finger at the large bottle on display. He gave me a frown and handed over another bottle of just a quarter litre. I queried as to why he had displayed the large bottle and why the pricelist did not specify the size of the bottle; clearly this amounted to misleading the tourists with intent to profiteering. He

said, "Exactly. The price list does not say that the price was applicable for 2-litre bottle." I got the message; *my* argument was in *his* favour. The next batch of victims was already in queue. I moved on, sulking. I did not dare ask for the price of the 2- litre bottle!

We entered the museum. Undoubtedly, it is among the best in the world, simply overwhelming. Only, it would have been more enjoyable had there been some price control on mineral water bottles at the entrance to the museum.

Towards the end, we were passing through the famous Sistine Chapel, the main attraction with all the resplendent frescoes. I noticed that a man by my side was not looking at any of those paintings, probably under the impression that they were merely some more of the innumerable paintings he had already seen. He was looking tired and devoid of any interest in the Sistine Chapel. "What was the big deal?" he seemed to think – or so I thought. I decided to intervene. What was he going to say back home, after the tour? What will they think of him if he pleads ignorance on the Sistine Chapel and its resplendent frescoes? I tried to explain the frescoes to him – *Creation of Adam, The Last Judgment*, and *The Temptation of Christ*. He said, "I see!" without even glancing at the frescoes, and walked out of the museum.

I could not fathom as to what could be his grievance against the Sistine Chapel. After getting out of the museum, I saw the same person hanging around there and twiddling his thumbs. Was he some kind of nut? Instantly, I decided to play the nutcracker. I could not contain my curiosity and tried to strike a conversation with him, with intent to unravel the origin of his total disinterest in the Sistine Chapel. It so transpired that the man was a museum attendant posted at the Sistine Chapel to protect the paintings from the onslaught of curious tourists. On top of that, he was at that post for the last decade. It was apparent that his interest became decadent after a decade at the Sistine Chapel. Look before you leap! I should have enquired about his antecedents before trying to educate him on the Sistine Chapel.

On the way back from the museum, the tourist bus driver halted at a souvenir shop nearby and egged on the tourists to go in there. He said that we could spend as much time as we wanted in the souvenir shop, and he would wait for the last passenger before driving back. Some tourists did enter the shop, including my wife and me. The display in the shop was pretty dazzling and mesmerizing. All our fellow tourists trooped out within minutes. Americans, you see – always on the move. My wife wanted to buy a souvenir, a small marble icon of Venus, about ten inches in size, priced US\$50. We spent about five more minutes in the payment and packing of the icon. The rest of our fellow tourists did not like our taking those extra five minutes; they were very impatient. However, the driver was the boss. In his scheme of suzerainty over the bus, there was no escape for any

tourist. He looked at our purchase rather appreciatively. I think I know the reason why the driver was "keen" that all the tourists must retain their pleasant memories of their visit to the Vatican City, by way of acquiring a souvenir, especially at that particular souvenir shop.

Next morning we shifted to a new hotel nearby. We had our breakfast and planned to explore the city, moving about in the subway. We had our subway map and a tourist map with the "must see places" marked on it.

We wanted some local currency, the lira. The exchange rate of dollar to lira ran into a huge number, around 1600 lire to a dollar. Before leaving, I went to the front desk of the hotel to convert some of my dollars into lire. I gave a 100-dollar bill for exchange, thinking that I would get the normal official exchange rate. Just as in the case of the billing for a bottle of mineral water at the Vatican Museum, which you may please recall, the desk clerk produced a print out of the exchange transaction immediately – even before I put my wallet back into my pocket. On receiving the lire, I counted the amount, even before reading the bill of exchange. To my surprise, I got an exchange rate of about 10 percent lower than the official rate. When confronted, the clerk pulled out a sheet of paper from a drawer listing their rates of exchange for various currencies and showed it to me. The exchange rate in the hotel's list was indeed 10 percent lower than the official rate.

I asked the clerk why the exchange rates were not prominently displayed at the counter, as is usually done in most hotels. She was obviously well-versed in her response and gleefully responded that she followed only the hotel's exchange rate and that I should have asked, if in doubt. How and why on earth was I supposed be in doubt! It was a million lira question. At the official exchange rate, it was "a six hundred and forty (640) dollar question," and not "a sixty four thousand (64,000) dollar question," as you might possibly think. Thus, I received the second blow after the mineral water incident. Light blows anyway, but a blow is a blow. Being outsmarted and outwitted is the real issue, which hurts. Well, I knew beforehand what was in store for me, and I could not whine about it.

Armed with 10 per cent less lire and tourist maps of "must see places," we reached for the nearest subway station. We entered the station and looked for a ticket vending machine. Only recently, we had gone on a trip to Tokyo. The state-of-the-art subways had modern ticket vending machines there, and we expected a similar system in Rome. However, to our bewilderment, we could find neither ticket vending machines nor the manual counters for issue of tickets. On doing some research and asking a few of the people passing by, we learned that we had to buy train tickets at some bookstores located outside the subway. It was some revelation! After moving around in the city, we reached our hotel by evening.

We had some spare time in the evening and decided to explore the neighbourhood by walk. We walked up to the railway station. We entered a souvenir shop at the station which had many marble icons on sale – the mythical Venus included. I found an identical small marble icon of Venus, just like the one we bought at the Vatican City at a price of US\$50. At this shop, it was priced at US\$10 only, but I had paid a steep price of US\$50 for that at the Vatican City. To cut my losses, I bought two more marble icons of Venus at this shop, thrice the size of the one I bought earlier, at a price of US\$25 each. Well, I got two large ones at a cost of US\$50, instead of a small one. In this ingenious way, I brought down the average price drastically. *I scored my first win over the Italian brigade*! However, the souvenir mafia was unaware of their defeat, and I did not intend to let them know until I left Italian airspace. I could not confront them with my wits alone, as I did not have the firepower to match.

After a while, I wanted to have a cup of coffee. I was always on guard against pickpockets; I had always kept my wallet well protected. I used to stuff some toilet paper in colourful envelopes and keep them all in my external pockets. They looked bulky and visible to the naked eye of pickpockets. As I stood before the coffee counter, a dubious looking huge guy stood behind me. I suspected that he was up to some mischief, as I found him standing very close to me, even though there was no crowd there. The phenomenon of only two persons in the queue, standing very close to each other, calls for suspicion. I clutched onto my pockets containing the toilet paper. I did not want to lose even the toilet paper. As I picked up my cup of coffee, the man behind me purchased a small piece of candy and rushed away. He had to purchase something since he was in queue! I thought that I had outsmarted him and saved my toilet paper. After I was done with the cup of coffee, I probed my pockets. I was crestfallen to notice that my external pockets were empty. I lost all my toilet paper. Pickpocketed! I was on guard all the time and, surely, there was no way he could have picked my pockets. "How could it happen," I wondered. I think the only way he could have picked my pocket was by hypnotizing me for a moment. There was no other way. Next time, I would have to undergo some special training to resist hypnosis by Italian pickpockets. In a way, I was happy that I managed to fool an Italian pickpocket; I had scored my second win! I visualized the humiliated look on his pickpocketing face when he was left foolishly clutching the toilet paper. Sweet revenge!

Later, we tried to walk back to our hotel, which was indeed quite close to the railway station. It looked all too simple and we did not care to keep a route map with us. After walking for a few minutes, to our puzzlement, we found ourselves at the railway station once again – from where we started in the first place trying to reach our hotel. I panicked. It seemed that we had taken a wrong

turn somewhere and had ended up walking in the opposite direction. I tried to recall the name of the hotel so that I could hire a taxi and go back to the hotel. I could not recall the name of the hotel either, as I was in a state of panic. I was at my wits' end, but I had to find a way out of the difficult situation. My wife looked well composed with no sign of panic. After all, her man was beside her. I was flattered by the level of her confidence in my abilities to rise to any occasion and tide over any piquant situation. I took a deep breath, composed myself, and put my thinking cap on. It worked!

Providentially, I recalled the foreign exchange incident, when I got a receipt for my transaction. That piece of celestial paper was still in my wallet, with the name of the hotel on it. I did not want to walk back to the hotel anymore, even though I had come to know of the name of the hotel. I was sufficiently demoralized after the incident and feared the prospects of walking back to the railway station once more. Greatly relieved, we hailed for a taxi and got into it. Putting on an air confidence, I asked him to proceed to the hotel, stating the name of the hotel.

He looked a bit amazed and said, "Why do you want a taxi? The hotel is only a few meters away. You can easily walk it out."

I did some quick thinking. I said that I had a cramp in my foot and could not walk. He did not look convinced as he had seen me walk up to the taxi comfortably, without the usual limp associated with a cramp. He did not raise any more doubts. After all, he was going to be paid for no work at all. We reached our hotel a few seconds later. I forgot about the imaginary cramp and walked energetically towards the hotel. I looked back while entering the hotel. What did I see? The taxi driver was still waiting there, looking for my limp that never was.

After our gratifying visit of Rome, we requested the hotel to call for a taxi to take us to the airport so that we could catch a plane to Milan early next morning. They called up a taxi company, and fare to the airport was pre-determined at US\$80. On the way to the airport, the taxi driver asked us to name the airport. I did. He said that there were two airports in Rome and that he had agreed for a fare of US\$80, assuming that we were going to the nearer airport. He asked us to pay US\$120 since our airport was further away. He was just bluffing. The hotel made no mistake in communication to the taxi company the previous night; all details were given meticulously. I did not say a word until we reached the airport. I handed him only US\$80 and requested him to go back to the hotel and collect the balance US\$40 from them, who in fact had booked the taxi. There were cops around. The taxi driver mumbled something and drove away in despair. With this, I scored another win over the taxi brigand, apart from outsmarting *the pickpocket* and *the souvenir axis*.

I wished to have a cup of coffee before check-in. I saw a coffee vendor close by and there were two huge guys hanging around there, apparently without any orientation. "Oh! Not again," I said to myself and moved away to a safe distance from the coffee vendor and away from the two huge guys. They looked like brothers of the pickpocket at Milan railway station who had robbed me of my toilet paper the previous day, because they were of same size and shape as of the pickpocket. I strongly suspected that the pickpocket at Milan railway station was very much upset to find only toilet paper in his loot; he wanted to teach me a lesson or two. It's infra dig for a seasoned professional pickpocket to be outwitted by a mere mortal such as me. It definitely warranted some revenge! Therefore, he must have put me under surveillance and deputed his two brothers to stalk me and complete the unfinished task of robbing my money. However, those two huge guys were no match to my sting – I was getting smarter by the hour while in Italy. Of course, credit goes to the Italians for sharpening my dormant survival instincts.

My next cup of coffee was still in the process of brewing, waiting to be served midair, on my way to Milan.

#### The Milieu at Milan

I had some business in Milan, Italy, looking for some new technology for the company that I worked for. The prospective Italian collaborator had given me a positive signal that we could work out a mutually beneficial deal and start manufacturing some machines in India.

My wife also accompanied me on the trip. Their marketing manager received us at the airport. I expressed my desire to visit the Duomo, the famous Church at Piazza del Duomo on the way to the hotel. He readily obliged but had some reservations about finding a parking spot for our car near the church. I assured him that I would be more than satisfied to just have a glimpse of the structure from inside the car, as he drove along, if possible, I would like to take a picture of mine, while standing in front of the church. He said he would try his best to enable me to have the glimpse, since I had travelled almost quarter-way across the world. As we approached the church, we saw the futility of trying to find a parking spot. We found not an inch of space anywhere to park our car. We were also amused by the way the cars were parked all along the road, with two rear wheels on the road and the front wheels on the footpaths. It was a compromise formula; this way, pedestrians would still have some space to walk on the footpaths, and roads could still have an extra lane for the passing automobiles. Our host did not want to disappoint us. It seems that the local residents there have some parking spots earmarked for their specific use. Outsiders were not allowed to park their cars there; they take the risk of paying a heavy penalty for violation of the rules. Luckily, we found such a vacant spot near the church and stealthily parked our car there, hoping that the authorized person would not turn up for the next ten minutes, by which time we would have had a glimpse of the church and also manage the photograph in front of the church.

Now let us talk about the church. We spent two whole minutes admiring the structure. The Duomo was indeed an awe-inspiring structure and its size was staggering! There were about 3000 statues, fitted on the exterior, one too many. The beautiful statues were not fitted artistically, but they appeared to be just stored out there. Obviously, those who built the Duomo do not appear to have any sense of proportion; they must have been interested only in number crunching. They did not know when to quit. I also suspect that they had more than 3000 statues, acquired by plunder of the erstwhile Roman Empire. There was just no room left for the fitment of the surplus statues on the exterior of the church. What happened to those surplus statues, you may ask. If you excavate the surrounding areas, you might find many beautiful statues, abandoned by those noble souls who built the church. Time had just buried them.

We had just three minutes left to take the photograph. However, there were residential buildings all around the church, and one could never see the whole of the church at one time, much less get a good vantage point for photography. The viewer was always too close to see the church, to view the whole of it. The church was very tall, necessitating viewing it from a distance. If we went the requisite distance, we could not see even a part of the structure, for the church was totally blocked by the residential buildings. Catch-22! Anyway, my host took a picture covering the church to the maximum extent possible, with me standing at the centre. We got back to our car and, mercifully, no one had objected to our sly parking. We had accomplished our Mission Impossible in just five minutes: to explore the awesome Duomo that was built over a period of about 500 years, and take a photograph too. It was a no mean feat.

We reached the hotel and rested a while. The Lago or Lake Maggiore was right in front of our hotel and we enjoyed the evening on the lakeshore. The lake was unique in that it was about 40 miles long, but we could see the river bank on the other side.

I had a meeting the next morning to chalk out a plan of action for a technical collaboration. Next morning, I visited their office and had a meeting with the chairman and the managing director of the company. I made my presentation regarding the manufacturing capabilities we had back home and the competence of our engineering team. I presented a manufacturing plan after projecting market demand. We also discussed the cost and selling price of the proposed machine. I was taken around their factory as is customary during such visits. There was some production going on in their steel foundry, which had nothing to do with my assignment. To my surprise, they manoeuvred my visit in such a way that we spent most of the time at the foundry itself. I politely asked them to show me their machine manufacturing facilities and activity, but they had none to show. They did have a few machines, which were idle. There was no assembly work either. The only thing they showed me was some packing and shipping of a couple of machines, which they had procured from a local subcontractor. It seemed that the company's costs were too heavy to be accepted by their customers and they planned to subcontract all their work. They had a good technology base and good designs too.

It transpired that the company did not have much of an order book due to the ongoing recessionary market. Even the local suppliers in Italy had become too expensive for the market. They had to offload their work elsewhere. They were under the impression that we in India would come very cheap – what with our cheap labour, low overheads, and the like. I explained to them that we were capable of maintaining the same quality standards as they did in Europe. I explained to them that although the workers were paid low wages in India, they did not work very efficiently,

and the cost of material such as metals, plastics, and chemicals was more or less same all over the world; hence, there could only be only a marginal reduction in the cost. If we considered transportation costs (for shipping the machines back to Europe), it would not be a viable proposition.

We were under the impression that the machines manufactured in India could be marketed in India and the neighbouring countries. However, they insisted that we supply the machines or parts at about half their Italian costs; we could have no control on their technology. We were expected to be mere subcontractors. I aspired to be a pied piper to attract new technical collaborations, but faced the prospects of becoming a puppet in their hands. I am no puppet; I can only be a puppeteer. Well, they would learn their lessons in due course. They wanted our blood, but we were anaemic. We wanted their flesh, but they were too skinny. As there was no meeting ground, we parted as friends.

While I was sweating it out at the factory, my host was kind enough to arrange for my wife to visit a nearby picturesque island. They also arranged for a sumptuous lunch sans pasta. I made a request to them to add pasta to the menu. Back home I could not say that I visited Italy and did not taste any pasta. That would be ridiculous.

Later in the day, my wife and I shifted to a hotel in Milan downtown and had a good night's sleep.

This visit reminds me of an article titled 'We must Demand our Pound of Flesh' that I wrote for the *Financial Express* some years ago. I tried to push the idea that India should not go cheap, that we must demand a fair price for any product we export; that all trading must be on equal terms; that profit making is not the exclusive prerogative of the advanced nations. And lastly, that we must fight it out, and face the consequences if we must. After all, we have nothing to lose except some sleep...

Incidentally, we were to proceed to Venice the next morning. You might have heard of the Shakespearean *Merchant of Venice* who demanded his pound of flesh from a borrower.

The next day, we went to see the fresco 'The Last Supper' at Museo Cenacolo Vinciano. The painting on the wall had faded away and was barely visible. We learned that the priests living there in those medieval times did not realize the value of the painting; they used candles in the room for light. The smoke from those candles dulled the invaluable painting over the years. Just before leaving, I took a picture of the remains of *The Last Supper* with my camera, but forgot to suppress the flash. The attendant took objection to my flash. He said that the repeated flashing of cameras could ruin *The Last Supper*. My camera did not produce smoke, as the candles had. I think that

objecting to a distant camera flash was stretching the issue a bit too far. They had locked the stable after the horses had bolted. In any case, camera flashes could hardly dull the remains of *The Last Supper* any further. It was barely visible, and at its worst, because of the smoky candles of medieval priests – not my flash.

The museum attendant continued to do his job of preserving what remained of the *The Last* Supper – which was on its last leg. After the visit to *The Last Supper*, we proceeded to have our own last supper at Milan. Only, no one would paint the scene of ours for posterity. The historic moment passed unnoticed, unrecorded, and unpainted.

The good news is that the fresco was subsequently renovated by modern technology. However, the fresco is no more the original. It is a clone – an illegal one.

#### The Reincarnation of the Shakespearean Merchant of Venice

We reached Milan railway station early in the morning to catch the train to Venice. High hopes! There was an announcement that the train would be late by an hour. The hour was over in, well, exactly one hour's time. There was no trace of the train. Then the usual routine announcements were made repeatedly, that there would be further delay. Passengers were squatting on the floor all over the platform. They all looked relaxed and did not seem to be in a hurry nor were they impatient. Disruption of train services in this area seemed to be a common trend. They were happily chatting away to their hearts' content. If this were to happen in America, all hell would have broken loose; the media would have gone berserk.

Finally, the train arrived at the platform, four hours late. We had planned to leave for London the next morning and were very disappointed at the thought that we would not have adequate time to explore Venice. Anyway, we were glad that we were on the move. We reached Venice late in the afternoon. We had booked a room, very much in advance, at a hotel at Piazza San Marco at a tariff of US\$150 per day. We expected to see a fancy 5-star hotel with decently furnished rooms at that price. However, to our astonishment, we found that the hotel was located in a narrow and crowded street, and had small and shabby rooms; it looked like a 0-star hotel. Anyway, we were more interested in exploring Venice. We could not care less about the standard of the hotel. Only, we were disappointed at the room tariff of US\$150 per day for such a mean hotel room.

We had very limited time to explore the historic and unique city of Venice; we moved fast. We visited the church at Piazza San Marco and noted the important details displayed inside, such as the names of the priests who served at the church once upon a time and other "critical information" as to "who sat where, while at service." Next, we took a canal ride. Then we walked down the long

and narrow streets and bought a Venetian mask; it was just like what we saw in the movies. We wanted a ride on a gondola, but we were discouraged by the price tag. They quoted a price of US\$100 for only a half-hour tour along the canal. We wanted to share a gondola with another family so that our share would be only US\$50. But no one wanted to share a gondola with strangers. We decided to take the waterway service on the main canal. After aimlessly drifting along in the main canal waters for an hour, we got down at some place to have our dinner. Thereafter, we wanted to get back to the hotel for some dinner. After dinner, we got on to a boat on the wrong side of the canal and went in the opposite direction. We realized our mistake quickly and changed our course without much effort. We reached our hotel room and had a good night's sleep. So far, every thing worked out very smoothly, without any untoward incident. The next morning, we entered the hotel restaurant for the advertised complimentary breakfast. Until then, I did not experience the familiar Italian blow at Venice – too good to be true. However, my Venetian trouble was just a minute away.

We had about an hour's time left to take a water taxi to reach the airport – and then onward to London.

The stinking dining room was no bigger than 100 square feet. There were not enough seats, and we had to eat while standing. Apparently, the hotel believed in just breaking the fast. The complimentary breakfast included only two slices of bread, butter and jam, and a cup of coffee. There was no milk, no cereal, no meat, and no fruit – it was nothing short of preposterous!

At a tariff of US\$150 per day, surely we deserved a better deal. I saw some boiled eggs in a corner of the dining room and thought they were part of the breakfast service. I went there to pick up a boiled egg. An Eagle stood watching. As I picked up a boiled egg, the Eagle-Man instantly flew at me menacingly, and asked me to pay an extra charge of US\$5 for an egg. I was flabbergasted that the hotel deemed it fit to collect extra money, that too at an excessive price of US\$5 for a mere boiled egg, after collecting a room tariff of US\$150 for the day. Fortunately, I had not taken a bite until then and had a chance to put it back where it belonged. As for the greed of the hotel owner Merchant of Venice, the less said the better.

I started despising romantic Venice for this unholy act of trying to charge an extra amount of US\$5 for a lowly boiled egg – in addition to the room tariff of US\$150 per day. Back home, I could have bought 100 boiled eggs for U\$5. I was glad that I did not fall for the boiled egg at Venice. However, I now remember the magnificent city of Venice only for the miserable and lowly boiled egg. All the images of Venetian splendour were erased from my mind. Surely, this modern Merchant of Venice is going to be hauled on superheated burning coals on reaching hell for his crimes against

humanity. Heaven is definitely out of his reach unless he gives a free boiled egg to the sentinel at the gates of heaven before entry – and one boiled egg each to all the occupants of heaven, if and when he makes inroads into it. One might treat it as a "bribe", and another might interpret it as an act of atonement. Never mind – only the result counts in the end.

Personally, I would not envy him even if he could manage entry into heaven by means of a planeload of boiled eggs. Planeload, I said – and not a truckload – because I believe that the heavens are in the sky. A spaceship might be a still better option, for the heavens could possibly be somewhere in the outer space. However, a mere hotel owner would not be able to afford it, and even if he could, it may just not be worth it. Surely, this man must have been the reincarnated soul of the Shakespearean Merchant of Venice of medieval times. Why was he born in Venice again? Just to deny me a lowly boiled egg! That was my fate. When I read *The Merchant of Venice* while in school, I never imagined that I would be haunted by that merciless unrepentant soul in my later years. I must drag him to the International Court of Justice and charge him with crimes against humanity and crimes against the heavens as well. No one must go hungry at San Marco square, Venice for want of a lowly boiled egg in the future; it is an insult to all of Europe. Let us keep it that way.

Out next destination was London.

# London: Current Home of the Kohinoor Diamond

The long journey from Venice to London spanned a large part of Europe. I had a window seat and could take a picture of the Alps en route. After landing at London Heathrow Airport, I planned to take a train to reach my hotel at Piccadilly Circus. At the immigration clearance counter, the officer concerned let me through without asking any questions. However, he appeared to get a doubt regarding my wife's passport. He had a close and hard look at it. I did not know why; he did not explain to me the nature of the problem. He showed the passport to a fellow officer, who also looked at it – very attentively. They whispered something in each other's ears. It seemed that their doubt, whatever the mysterious nature of it was, was not resolved. Then a third officer entered the scene with a magnifying glass in his right hand. People in the queue, behind us, looked at us suspiciously. It seemed that they wanted to tell a story back home – that they were witness to some immigration fraud. They were looking expectantly for some excitement, as was evident on their faces. The third officer held the passport of my wife in his left hand and put the magnifying glass close to the passport with his right hand; he was still not satisfied. Then, he put the passport on a

desk for proper support so that he could handle the magnifying glass with enhanced concentration. Maybe, they were bored with their routine and were longing to have some fun at our expense.

While all this drama was in progress, I noticed that a fourth immigration officer was playing the role of an observer. He was looking at my face for any signs of panic. Perhaps, he thought that I would panic and try to run away if I were doing some thing illegal. He was all set to block me, if I tried to run away. They did not know a single thing about me; I had just come from Italy, with an impressive track record of survival in a hostile and alien land; Italy had made me a seasoned traveller. It was a blessing in disguise; I had learned all the tricks of the trade from my Italian friends - formerly my tormentors and foes. There was no way that Englishmen with magnifying glasses could intimidate me. Even if the passports were to be forgeries - which they weren't, of course - I would know from my Italian sojourn how to convince the authorities as to the "genuineness" of my documents and wriggle out of the tricky situation with considerable ease. In this particular case, I was clean. The observant officer saw my nonchalant posture all the while. In the end, all the four officers huddled together for a minute and decided to let us go, without much ado. The crowd behind us seemed disappointed. They missed a big, entertaining story. I can only guess the reason for this drama. Probably they played this drama routinely, as an intimidation technique at frequent intervals, hoping that some criminals may give away themselves, in a state of panic.

After claiming our baggage, we were all set to leave the airport. As I said earlier, we wanted to take a train to London downtown. I was looking up for some signs for directions to the train terminus. There were none. I thought of going to an Information Desk to ask for directions. In the meanwhile, my shoelace came undone, and I bent down to tie it. Guess what I saw on the floor. There was a conspicuous arrow on the floor with the text "Go this way to London Train." There was a chain of arrows all the way from the baggage claim area leading right up to the train terminus. The system was so easy, catering well to the hapless international crowd. This is all possible only if one cared to look at the floor. I am not sure if they had installed electronic sensors below the arrows, to enable even visually challenged people to probe their way right up to the train. It took about an hour for us to reach our hotel at Piccadilly Circus. We checked in and proceeded to our room. First things first – I needed a bath. I looked for a bathroom in the hotel room, as any person would normally do. There was only a washbasin in the room and no bath. I called up the reception and conveyed my pressing problem.

The receptionist replied, "The bathrooms are located in the common area on each floor. The bathroom facilities, generally in locked condition, are common to all residents. You need to call

reception every time you need to use the bathroom. An attendant will come and give you a towel, lead you up to a common bathroom, unlock it, and let you in. However, after your bath, you can leave the towel anywhere you like, which the hotel staff will collect in due course. Please do not forget to lock the bathroom behind you."

I exclaimed, "I can understand if the bath facilities are common. Why lock the bathrooms?"

The receptionist replied, "Sir, there are a lot of homeless people around on the streets. They enter the hotel stealthily and use our bath facilities – hence the control."

In spite of centuries of plundering, the managers of the British Empire were incapable of eliminating poverty even within their own borders. What a travesty!

I had no further queries. I was in a hurry to go to the bathroom and get over with it. I shuddered at the possibility of needing to go to the bathroom urgently. I only hoped that their food would not upset my stomach.

That is all I have to say about the bathrooms in the hotel located in the glamorous London downtown.

Our son, who was pursuing his higher studies in dentistry at London, joined us a little later. He took us to the Hard Rock hotel for a quick bite. Later, he took us around the city of London. We did the usual tourist stuff: visited Madam Tussauds wax museum, London dungeons, Hyde Park, and a few other tourist spots. We enjoyed a short cruise on the river Thames.

We also wanted to see the Kohinoor diamond at the Tower of London. We found out that the entrance fee was about twelve pounds at that time. As you all know, Kohinoor diamond had its roots in India. The British stole it as part of their usual modus operandi in every country they ever occupied and pillaged.

The tourist information on the Tower of London read: "The tower had been the seat of British Government and living quarters of monarchs and the repository of the Crown Jewels. It also served as a prison for high profile royal prisoners, for some time. The Crown Jewels of England are considered to be the most valuable and one of the largest jewellery collections in existence, Kohinoor included."

It was ironic that I would have to pay twelve pounds to see the Kohinoor diamond, which would have continued to be in the possession of India – had history taken a different course. For the three of us, we would have to pay 36 pounds, had we decided to enter the Tower of London.

We decided not to enter the tower. We could not bear the thought of paying the thieves to see our stolen diamonds. On a sad note, we returned to our hotel with rooms sans bath. We had to do something about the homeless people of London, so that we need not encounter the locked bathrooms in the hotel during our next visit. We would rather prefer to donate the amount of 36 pounds to any trust in service of homeless people in the entire commonwealth territory, including England, London in particular, instead of blowing up that sum for a visit to the tower of London.

After London, we headed for France.

# Merci, Merci, Paris

I was in Paris to participate in the International Textile Machinery Exhibition. My wife accompanied me on the trip. I requested my younger son Harish, who was working in the U.S., to join me at Paris for a family get-together. On the second day of the exhibition, there was a strike by the subway employees, disrupting all the train services. We were using the train service to commute between the hotel and the exhibition. We had to walk back to our hotel, which was a bit strenuous. The strike continued for a few more days. Strikes were a common feature in France, I gathered. Our legs were sore with all the excessive walking in the following two days, and we could hardly move about in the exhibition to acquaint ourselves with the latest technology.

While I was sitting in a restaurant at the exhibition munching on my sandwich, a total stranger greeted me and sat at the same table. He was well-dressed and appeared to be in his early forties. He also had an identity badge stuck on his jacket. I assumed that he was one of the executives organizing a stall in the exhibition.

He said, "How are you doing?"

I said, "Fine, thank you. Do I know you?"

He said, "No, not actually. I am a manager in a fashion apparel company in Italy. I am in Paris to participate in a fashion show, to push some of our upmarket products in France. I have come to visit this Textile Machinery Exhibition, as I am interested in textiles too, a subject closely connected with fashion apparel industry to which I belong."

His accent was heavily Italian that made me very suspicious and I immediately upped my ante. I suspected that he had been trailing me all along in hot pursuit at the behest of pickpocket association of Italy and the taxi drivers' union of Milan, to avenge the defeat of their constituents. The pickpocket who robbed my toilet paper at the railway station and the taxi driver who was denied the additional fare of US\$40 at Milan airport had not given up on their revenge mission, I feared.

The apparel man said, "I have completed my job at the fashion show and am anxious to get back home."

I said, "Well, I guess you are."

He added, "I am in deep trouble. I am completely broke. I have a car, but I do not even have enough money for gas to drive home."

When the Italian uttered the word money, a small chill went down my spine.

I responded, "How did it happen?"

The apparel man said, "Last night I gambled heavily and lost all my money. My credit cards have reached their upper limits and I do not have any friends in Paris. Now I am left to my own resources to tide over this difficult situation."

I said sympathetically, "I am sorry to hear that. What do you intend to do now? Any plan of action?"

He said, "Yes. You see I have some of these designer jackets which I displayed at the fashion show."

Simultaneously, he opened a large bag he had with him and pulled out some of the designer jackets. On a closer look, I found that they were really upmarket. My suspicion about the Italian's intentions slightly weakened.

He said, "I want to sell these jackets and use the money to get back home."

I said, "It is a good idea, but these jackets belong to your organization, and you may be asked to return them. How would you explain that to your boss?"

He said, "I am desperate now. I have no other alternative. I have got to sell these. By the way, are you interested in buying some of these?"

There must be catch, I feared. The jackets may be cheap imitations or even stolen goods he was trying to palm off. I hesitated.

He continued, "I have ten of these jackets. Each one is worth US\$300. However, I will give it to you for only US\$100 each because of my urgent need of money."

The time of reckoning had come.

I said to myself, "Here is an Italian I am dealing with, who might possibly be on a revenge mission on behalf of the pickpockets and taxi drivers of Milan. I must get away from it all!"

I thought that if I offered to buy the designer jackets at a very low and ridiculous price, he might just move away in search of a new customer, or worm, as the case might be.

I said in a helpful tone, "Thank you for your offer. I would have loved to buy each jacket at the price offered by you, but I have only US\$50 to spare."

He brightened up thinking that I would pay at least US\$50 for a jacket.

He said, "Ok! It is a deal. Take one of these for US\$50."

I still had my own doubts; there must be a catch. I still felt like getting away without buying.

After some quick thinking, I said, "You see I have two sons and I do not want to buy only one jacket. Also, I do not expect you to give me two jackets for US\$50."

I expected him to walk away, contemptuously. It did not happen that way.

He said, "Ok, in that case I have no other alternative but to give you two designer jackets for US\$50."

I felt sorry for him. However, it was as matter of money, and I was still not sure if those jackets weren't cheap imitation stuff – there was no room for emotions. I knew that even cheap imitations did not come that cheap. I handed him a fifty-dollar bill and picked up two jackets. I have two sons. I did not bluff him on that. What I said was true, albeit without any honourable intention behind that truth. Perhaps, I robbed an innocent Italian, by offering scrap prices for designer jackets.

He was about to leave.

I said, "Please wait."

He quickly pushed the fifty-dollar bill deeper into his pocket, lest I should change my mind, return the two jackets, and take back my fifty-dollar bill.

He looked at me and said, "Yes?"

I said, "I am just curious. If you do not mind, please tell me what you would do if you were asked to return those jackets to your company?"

He said, "I now know the market value for each of these jackets is only US\$25. You have just proved that! I need at least US\$200 to get back home – and maybe an additional US\$50 for food and drinks on the way. Therefore, I have to sell all the remaining eight jackets in Paris to get US\$200 more. If I tell the truth to my boss, he would demand that I pay up US\$3000 towards the cost of those ten designer jackets. I will take my chances and tell them that I lost the jackets at the fashion parade in Paris, in which case they might be able to claim the amount from their insurance coverage, which I think they have. If, for any other reason, they insist that I pay up US\$3000, I will quit the job."

I said, "OK then. Wish you luck" and was about to walk away.

I heard him ask me, "Sir, do you want to buy the remaining eight jackets for your friends back home."

I should admit that I was tempted to buy them, as they were dirt cheap. I had told him earlier that I had only US\$50; if I pulled out another US\$200 from my wallet, what would he think of me? A liar.

I said, "Thank you for the offer, but I do not have so many friends."

After the exhibition, we visited Notre Dame, Versailles, L'arc de triumph and a few other tourist spots.

We wanted to see Eiffel Tower by night – to see it illuminated. I called up a tourist information service and asked them for directions.

I asked, "How do I get to Eiffel Tower?"

A female voice responded in a mix of English and French: "Eiffel Tour?"

I did not know then, that tower is called *tour* in French. I thought she was trying to give me details of some *tour* operator to take me to the Eiffel tower.

I said, "No, I am not interested in any Eiffel tour. I am interested in going to the Eiffel Tower on my own. I just want to know the route and the best way to get there."

She responded, "Not interested in Eiffel Tour?"

I said, "No, not interested in Eiffel Tour."

She asked, "Then why are you asking me about Eiffel Tour?"

I said, "I did not ask for Eiffel tour. You are talking about it."

She said, "No, you are asking me about Eiffel Tour."

The conversation was going on in an endless loop. I wanted end the conversation, as we were not heading anywhere.

I said, "Thank you.""

She said, "Merci."

I did not know then, that the French say Merci for "Thank you."

I asked, "Why are you asking for mercy? Are you in some kind of trouble?"

She doubled her mercies, "Merci, Merci."

I concluded that she wanted me to be twice as merciful and stop bothering her. I hung up. I thought that she was crazy. She must have thought that I was crazy.

Anyway, we finally reached the Eiffel Tower at 10 p.m. It looked like it was broad daylight at 10 p.m. I looked at my watch to see if it was really 10 P.M. Unfortunately, it was. I realized that sun sets late in that season, but I did not realize that the sun would set *that late*. We had to hang around there for another two hours to see the Eiffel Tour illuminated.

At Versailles palace, we had to deposit our camera at the main entrance before entering the palace premises. After exploring the palace, we came out of another door – forgetting about our camera. To recover our camera, we would have to buy a ticket once again, and stand in the long serpentine queue to enter the locker room where the camera was stored. I tried to tell the guard about my problem and requested him to let me in without a ticket. He knew only French and did not understand what I was saying. In the melee, my son entered surreptitiously and recovered my camera.

While my wife rested in the hotel room, my son took me to an unusually big beer joint. There were three thousand varieties of beer procured from various countries to choose from and ten different types of ambience to sit back and sip the beer. You could choose a room with every conceivable ambience – a quiet room, a room playing movies, a room with live band, a room with recorded music, a dark room, a well-lit room, and the like. What was the catch? A first time visitor there, especially a tourist, would almost certainly pick up a wrong beer. It is difficult to choose from among 3000 varieties. My last beer at Paris was less than satisfactory.

Soon, it was goodbye to Paris and the "Eiffel Tour" and we were on our way back home.

#### Wandering in the Mystical Orient

A few years ago, my wife and I travelled east, mixing business with pleasure – more pleasure and business as usual. The route: Hyderabad-Hong Kong-Tokyo-Osaka-Kyoto-Osaka-Tokyo-Bangkok-Hyderabad.

#### The Concrete Jungle of Hong Kong

I looked down through the window as the plane descended to land at Hong Kong airport. It looked like the plane was plunging into the sea. I panicked! However, the landing was smooth with the usual thud of the landing gear on touchdown of the plane. On a closer look, I noted that it was the runway that was jetting out into the sea. They must have reclaimed the land in the sea to build the airstrip, for want of space in the city. We hired a taxi and proceeded to our hotel. On the way, we saw many skyscrapers that looked a bit old and were precariously standing their ground. Many adjacent buildings had connecting bridges for sky-transfer of the occupants. One does not have to enter a building from the street. They really seemed starved for space. What a concrete jungle it was! We saw a monstrous apartment building complex that was probably housing thousands of families. There were many tall beautiful buildings as well, and the skyline was spectacular.

We planned to do the inevitable tourist stuff and booked our seats to join a tourist group. We were asked to be ready by 8 a.m. the next morning for pickup. We were in the hotel lobby sharp at 8

a.m. An hour passed, and there was no trace of the tourist bus. We enquired with the hotel reception, but they could not give us any satisfactory explanation. The lady tourist guide appeared at the hotel at around 10 a.m. and told us that they were still in the process of picking up some more tourists. She said she would be back, but did not say when. Finally, the bus arrived at 11 a.m. – three hours late. It appeared that the greedy tourist operator, a Merchant of Hong Kong evolved in a more vicious form from the legendary Merchant of Venice, was hunting for tourists, hopping from hotel to hotel to fill in the last seat in the bus. We had no choice.

We were taken to the usual tourist spots such as Stanley market, Jumbo floating hotel, a temple and a few other places, which I cannot recall. We viewed the skyline from atop the tallest building in Hong Kong. Fully saturated, we wanted to get back to our hotel.

At the end of the trip, the tourist guide introduced us to a teenage girl who was her daughter. She said that she would love to have us remember our pleasant memories of Hong Kong by way of having a group photograph. She said that her daughter, who enjoyed photography as a hobby, would arrange for that. I thought that it was free of cost and so did the other fellow tourists. She took a picture of the entire tourist group with a signature background of Hong Kong. In no time at all, she came back with a number of copies of the group photograph and handed over one to each family. We wanted to get moving and got in to the bus. Then, the devious tourist guide dropped the bombshell. She said that we would have to pay for the picture at the rate of HK\$20 each before getting off the bus at the designated stops. We did not want to part with our money for a group photograph, as there were a million better things to do with our money. I led the mutiny, saying that she should have quoted the price beforehand. She looked disappointed at having lost the expected booty. She quickly recovered and said that it was voluntary and we could return the photographs if we so wished. By then, most of the tourists in the group had thrown away the photograph – including yours truly.

Can anyone state a single reason why anyone would want to keep such a photograph, much less pay for it? I saw someone making the payment as they got out of the bus. I did not want to pay for that "historic" photograph. I looked around on the floor of the bus and found many mutilated photographs lying there. I quickly picked up ten of them, selected five which were in reasonably in good condition, and threw away the remaining pictures. As I got off, I handed over those five pictures to the tourist guide. At first, she was stunned to get five pictures, instead of one. I had almost got off the bus when she thrust one of those pictures back in my hands and said, "Please keep it" – probably as an incentive for having given her five pictures, or perhaps she might have

been upset at me for leading the mutiny. As the bus moved on, I took the opportunity to throw that picture into the nearest garbage bin; the "historic" group photograph was lost to posterity forever.

It was time to head to Tokyo.

#### **Tokyo: A Yen for Work**

After getting off at the Narita airport, we took the subway to Tokyo central railway station. I expected to get out of the Tokyo railway station easily, but could not find any exit signs. The Japanese are very helpful to tourists. I asked the man at a help window how to exit the station using sign language. He pointed his finger up – easy, I thought. I took the escalator and moved a level up. I faced the same problem again. I asked someone passing by for directions to get out of the station. He pointed his finger up – again. I got the message and moved one level up again. Yet, no signs of exit; I asked for help again. The person I contacted knew a bit of English and told me to go further up. I went up the stairs but had to cross some gate. That gate was operating only for one-way movement of people, and I was moving in the opposite direction and could not pass through – for obvious reasons. I was moving at random disrupting the normal flow of commuters. Some security guards and inspectors were watching us, but they did not object to our random movement. They do not bother any foreigners. In fact, one inspector unlocked a normally closed gate, and helped us pass through so that we could move on. I thought that I was about to reach the final exit – at last. However, I was nowhere near the final ground level exit. I was tired of asking for help and decided to find my own way.

I feared that I was trapped inside the core of the earth.

After some thought, I concluded that Japan had no technology to go so deep inside the earth and that only America could construct something so deep beneath the earth, albeit only in Hollywood movies. I mustered up enough courage to move on, but warily. My wife tagged along with full confidence in my ability to reach the surface from the core of the earth – where the underground train tracks were located. We kept moving up any escalator that we came across; at last we started smelling some fresh air and found our way out.

We took a taxi, and then on it was a cakewalk all the way to our hotel. The tariff was only US\$150 for a suite in a five-star hotel at Ginza, as we had booked our accommodation well in advance. The hotel staff was purely Japanese, with no knowledge of English. However, they could understand sign language and pictorial communication drawn on a piece of paper.

After checking in at the hotel, we took a walk in the fashionable Ginza area. The illumination was so intense that Times Square in New York would fade in comparison. We were naturally

craving for some Indian food, having been away from home for so long. One does not have to know Japanese to read the menu nor is it even necessary to enter the hotel to find out details. The replicas in colourful, molded plastic of every dish were on display at the entrance of most restaurants, with price tags. At the entrance of a hotel at Ginza, we saw a plastic replica of the Indian biryani. We almost decided to enter the hotel. However, I saw the tag, which showed a price equivalent of US\$25 per dish, which was small enough to fit in one's pocket. The price was a step above the sky. Back home, we could buy the dish double that size for just US\$1. Fifty times more expensive! The Japanese were getting priced out. Instead, we went to McDonalds and ate to our satisfaction for just US\$5 each.

We returned to the hotel. Before going to bed, we asked the concierge for directions to go to Disneyland in sign language. The Japanese attendant pulled out a subway map and showed it to us. There were two train stations near the Disneyland, and we wanted to know which one of those would be nearer to the destination. He did not know, but called up someone on the phone who could speak some English and asked me to talk to him about my problem. I asked for precise directions to Disneyland. He said some thing in half English and half Japanese. I gave up, but pretended to understand. I said "Thank you" and hung up. The hotel staff was very happy that my problem was "solved."

The next day we visited Disneyland. We saw many visitors, mostly kids, running towards a show called *MicroWorld*; there was long queue there. We too joined the queue, but at the tail end. It was a 3-D show, wherein we were dwarfed before some giant dogs and birds; we enjoyed the show. We also went on a rollercoaster ride and saw a number of shows. We took the last train back to our hotel. By the time we walked from the subway station to the hotel, it was late in the night. It all looked very safe; no one around looked dubious. We also noticed that most of the commuters in the trains were dozing away most of the time. Why? You may ask. I learned that most of them worked very hard and late into the night. That made them starved of sleep.

The subway network was excellent. However, one must be careful about the right exit from any subway station, else it would take a mile to recover. There were too many exit points and too many inter connections between stations. However, for routine commuters it was a wonderful arrangement. Undoubtedly, it is the best in the world. Ticket vending machines were state of the art design, train frequency was high, and there was enough room for everyone even at peak hours. No hassles anywhere. Without knowing a single letter of the Japanese alphabet, we could understand all the signs and moved about without ever getting confused or lost. It was an excellent system indeed. The local Japanese people were very kind and polite to foreigners, unlike in Europe. On the streets,

we saw groups of Japanese schoolchildren moving in perfect queues. No straying. I made a mental comparison to the imaginary queues back home. The only problem in Japan was the high prices of goods and services, unlike in the U.S.

After a couple of days, we headed for Osaka to participate in the International Textile exhibition. Everything worked out smoothly. We visited Kyoto Palace, and on seeing thousands of visitors there, we feared the possibility of a stampede. However, they all moved in an orderly manner without even touching each other, an infectious virtue of the Japanese.

After the visit to Osaka, we wanted to go back to Tokyo by the Bullet train. I tried to buy a ticket for this train, but the clerk at the ticket counter did not know anything about it. He gave me a ticket anyway for some other train. Later on, I came to know that the Bullet train was popularly known only as *Shinkansen*. As we got into our train, I saw another train on the adjacent track. Some one said it was the Bullet train heading for Tokyo. There it was, right under my nose, but I had missed it; I should have made thorough enquiries before buying the tickets.

Sayonara Tokyo.

Finally, we were on our way to Bangkok.

## **Bangkok: Value for your Money**

On landing at Bangkok airport, my wife and I were required to obtain a spot visa to get through immigration check before we could enter the city. We needed to fill out a visa application form, affix a passport photograph on it, and submit the form along with an application fee of about US\$5. We were required to pay the visa fee in local currency. Fortunately, we had passport photographs and local currency with us and managed to get visas stamped on our passports immediately. Some travellers had neither passport photographs nor local currency. They had travellers cheques, but there were no exchange facilities to encash them in the near vicinity. There were no automatic photo machines for the travellers to obtain passport photographs. I heard the clerk at the visa issue counter telling them that foreign exchange and photography facilities were available at the airport entrance. I knew that one needed a visa to get through the immigration counter and reach the airport entrance area. Consequently, how could anyone get photographs and foreign exchange for the visa *without a visa*? It was a Catch-22 situation. I was in a hurry and exited the airport after passing through immigration check. I had no time to find out how they got over the Catch-22 situation – although I'll admit I was a bit curious.

We reached our hotel by taxi and checked in. The next morning we hired a taxi and a tourist guide to visit all the must-see tourist spots. We enjoyed a boat ride on the canal to see the so-called floating market. There were only two boats hawking some tourist baubles. We were told that there were innumerable boats several years ago; however, hawking goods on the canal and the number of such boats had since then dwindled. However, there were some shops on the bank, which were deemed to be part of the floating market. We bought some handicrafts made out of fish bones.

The next day, we planned a visit to the famous Pattaya beach. We hired a speedboat to visit the island, at US\$25 for the whole day – very cheap indeed. The speedboat owner was not happy about just the two of us blowing up US\$25. He tried his best to get a few more tourists to join us and share the expenses. Had it been in the U.S., such a kind gesture would be unthinkable. Anyway, we reached the island within an hour by the speedboat, at around 11 a.m. We booked our lunch. Interestingly, we had to choose between some live crabs, lobsters or fish, which were immersed in water tanks. We had to return for our lunch after an hour, by which time those living beings would be toasted. We saw the sparse corals beneath the waters; pollution had taken its toll. We glanced at the visitors immersed in some water sports.

After lunch, at noon, we wished to get back to our hotel and rest in the afternoon. We called the guide and speedboat operator and requested them to prepare for leaving. They were astonished and

said, "You want to return in just one hour's time, after spending US\$25? Why don't you enjoy the whole day – for which you have paid?" We were moved by their concern for our money. We said that we had to catch a plane in the evening and unfortunately had to leave early. Thai people seemed to be very hospitable, in general.

We checked out of the hotel some time next morning and asked for the bill. They sent some hotel attendant to inspect our room, to ensure that nothing was missing. We had to wait for a few minutes, after which the attendant came back and declared that a towel was missing. They wanted to charge us for the missing towel at US\$3. I took the attendant back to the room and conducted a thorough search for missing towel. My wife had inadvertently dropped the towel in the trash bin before checking out – and we found it. You may please recall the towel system at the London Hotel, where we could leave the towels anywhere inside the hotel, preferably near the common bathrooms; they would pick them up in due course. What a contrast! Londoners do not care about towels, but Thais do !

## Chapter 5 U.S. Calling

America is so vast that almost everything said about it is likely to be true, and the opposite is probably equally true.

–JAMES T. FARRELL

Being an American is a spectator sport. -BROCK FIANT

If the sun never set on the British Empire, it seems it doesn't on the the United States either. Everyone wants to go there as either a visitor or a migrant, legal or illegal. Perhaps it is because of what we see in Hollywood movies where Americans travel to distant galaxies, drill a tunnel to reach the core of the earth, repel an alien attack, make war or peace as might be expedient, bomb any point on the earth with extreme precision, and print any quantity of dollars to improve the world economy. Be it an alien invasion or the spread of terrorism, the U.S fingerwags at the rest of the world to cooperate in their great struggle – or else!

## **America: Here I Come**

The advice I received from all and sundry before I travelled to the U.S was in sharp contrast to the dire warnings I encountered before I went to Italy. There was an eerie unanimity regarding people's opinion of the U.S. Everyone, even those who had never visited the place and those who could not even spell the name of the country, confidently referred to it as the "greatest country" in the whole world and held America in such awe. However, I was not one to be misled by such slavish praise. After all, they had once elected a president who seemed to be somewhat lacking in many critical departments and was always threatening people he had never seen in remote parts of the world – which he could not locate on a map with a magnifying glass. I was hoping that I would not accidentally bump into him when I was visiting Washington, D.C. But then, I was relieved when someone mentioned that he spent most of his time vacationing in Texas instead of solving his country's many social and economic problems.

The odd thing about the U.S as a country is that almost everyone wants to go there. Presumably, this is to improve their standard of living and escape from adverse conditions in their home countries – created by the U.S itself. As a result of this vast influx of people into their country, I had

heard that the U.S. visa office in India, especially since 9/11, was very particular about verifying identity and reasons for visiting their country. As preparation for the interview at the visa office, I had to request my sons in the U.S to send me various documents to prove their bona fides. Additionally, I also had to purchase medical insurance because I had heard from an unfortunate friend that without insurance, even looking at a doctor's grinning face would cost you as much as the airfare from India to America. In fact, I had also heard from another knowledgeable source that even with medical insurance, you would still have to pay a fortune. However, I had no choice; I would have to take the risk. Anyway, I surmised that the possibility of falling into an open manhole in the U.S was remote. Nevertheless, I was concerned that I might be run over by a car, the population of which was more than the number of people there.

The visit to the visa office was somewhat anti-climactic. The documents were all neatly arranged and ready to be whipped out at a split seconds notice. I had developed this skill from my local experiences. However, I was hoping that the visa officer would not be as demanding as the indigenous bureaucrats were. The visa officer was rather curt, and I suspected that he was not in the mood for any conversation. If he decided not to give me a visa, I figured there was no possibility of convincing him otherwise.

"Passport?" he asked.

I handed over my passport nervously.

"Reason for visit?" he asked.

I explained briefly that I was visiting my sons in the U.S, and that I planned to visit various other places as well.

That was it! After showing him a few other documents, he seemed convinced. I contemplated showing him the additional mountain of documents I had compiled, but I knew better. The visa officer would probably despise the unnecessary conversation and might even get suspicious about my gratuitous offer to prove my travel credentials. The interview was over in a flash. I was soon on my way to the U.S.

My wife and I spent six months with our two sons settled in America. My elder son is a dental surgeon at Westmont, Chicago, and my younger son is a software engineer at San Francisco.

#### **U.S. Vocabulary: Acclimatization**

I went from Westmont to downtown Chicago by train, for the first time. I exited Union railway station and crossed over onto the nearest street. I wanted to visit the Sears Tower, the tallest building in Chicago. I asked someone on the street for directions to the Sears Tower, and he said,

"Cross over." I went across the street and asked a passerby for more directions, and he said, "Look up." I looked up and saw the Sears Tower, towering right above my head. In fact, I was already in front of the Sears Tower when I started asking for directions. I should have looked around more carefully before asking. I felt silly! Anyway, I bought an entrance ticket for US\$10 and reached the observatory on the top floor of the tallest building. I looked down and started wondering why I spent US\$10 just to see where I came from to enter the tower. It felt like just a meaningless ritual; I came down shortly thereafter.

I wanted to take the subway to move around the downtown area, which would hopefully turn out more interesting than the Sears Tower. As I walked along a street, I saw a "SUBWAY" signboard at the head of a building. I entered the building and expected to see some ticketing windows and some train platforms. However, I saw only some food counters serving sandwiches and coffee. I thought that the station might be somewhere deep inside. I probed for a way to get further inside, to find the tracks, but only found a small passage leading to some kind of basement. I took the stairs, walked down – and found a bathroom. I looked for some more passages to go even deeper inside, but it seemed to be a dead end. This reminded me of my infinite ascent from the Tokyo subway – except this time I was headed in the opposite direction. I had no choice but to go back up and out of the "subway." As I walked along another street, I saw another "SUBWAY" signboard. I tried my luck one more time and went inside only to find sandwiches – again; there was no trace of any underground trains. I knew then that something was amiss.

I asked the sandwich girl for directions to reach a subway.

She said, "You are right inside one. What kind of sandwich do you want?"

I said, "I do not want any sandwiches. I want to take a train."

She asked, "Then what are you here for?"

I said, "I saw a "SUBWAY" signboard at the head of this building. Which way do I proceed to find a train?"

She looked a bit perplexed and said, "Oh! You want to take a train. You will find the station, just a block away."

I walked another block, found another "SUBWAY", and went inside – only to find sandwiches and more sandwiches. I started wondering if there was any conspiracy being hatched against me. I wanted to have some fruit juice, as I was tired of walking. I entered a shop called *Jamba Juice* and asked for some "fruit juice without ice." The server did not understand what I said. I said once again, "Fruit juice without ice, please." No sign of any understanding still. In the meantime, three more customers lined up, and I moved aside and watched.

The one in line asked, "Juice and no ice."

He was promptly served.

The second person in line asked, "Juice and ice" and got his glass of juice immediately.

Then why was I not getting my glass of juice?

By then, I understood that one had to use standard terminology, such as "Ice" or "No Ice" The novel term, "without ice" was not in their vocabulary. Thus enlightened, I eventually managed to buy a drink.

I went to a bookstore, got a subway map, and proceeded more systematically to find my train. I entered a station, which was close by. I made a grand entry, only to find a "SUBWAY" inside the subway. I decided to study the subway stuff a bit deeper. I read all the display signs in the "SUBWAY" which listed different types of sandwiches with prices alongside. On top of the list was the text "Subway Sandwiches." The mystery was finally solved: "SUBWAY" was a *sandwich shop*, not a metro railway station. I should have been a bit smarter to realize that earlier. I would have taken a bite of the Subway sandwich much earlier instead of biting the dust. I ordered a sandwich and coffee. There was no problem with the sandwich part of the order. I had asked for a small cup of coffee, but I was handed over what looked like a very large cup. Back home, a cup of coffee – even half that size – would have been considered a very large one.

I said, "There must be a mistake. I do not want a large cup. Please give me a small one."

The server said, "This is the smallest we have got. To make it smaller, you can spill out some coffee if you wish."

I sat down at a table to munch on my sandwich.

Two guys sat at the same table with two large cups of coffee.

One guy said to the other, "Is the coffee hot enough?"

The other guy replied, "Ya, cool."

The guy continued, "Ya, that is cool."

I intervened and asked those guys, "Why do you not ask them to heat your coffee once again, if it is cool?"

One of the guys said, "Why? The coffee is pretty hot and we can sip it for the next one hour."

I said, "I heard you say cool. Why did you say cool, then?"

"Cool means good; in this case it means hot," they said in one voice.

"OK, cool then," I said.

My cup of coffee got cold by the time I finished my sandwich.

I told those guys, "My coffee is cool now."

One of them said, "Cool, then."

I said, "I like it hot, but it is not."

He said, "When you said cool, I thought you meant it was hot."

"Ya, cool," I said and walked out of the SUBWAY, without drinking the cool coffee.

I moved at random inside the subway, just to familiarize myself with the system.

Later, I entered a restaurant for lunch. The system was to choose our own ingredients such as vegetables, meat, and spices, fill in a bowl, and hand over the bowl to the cook.

I said to the cook, "Please cook well, and longer."

The cook stared at me blankly.

The next person in line with a bowlful said, "Make it well done, please."

The cook put the contents on a pan over the fire, added some more spices, and held it for a minute – before transferring the contents back to the customer's bowl.

I asked that customer, "What is the meaning of *well done*?" Of course, everyone wants everything well done."

He explained, "The term well done is used for cooking well and longer."

Armed with this knowledge, I turned to the cook, handed over my bowl to him, and said with an air of familiarity, "Please make it well done"

The cook was an Indian. The cook identified me as an Indian and responded in Hindi by saying, *"Achha pakane ka hai kya, sahib?"* which roughly translates to *"Well cooked."* 

On my next visit to Chicago downtown, I went to *Pizza Hut* and asked for a half-pizza. I paid up and waited for my hot pizza.

The server at the counter asked, "Here or to go?"

I did not quite understand his question.

I said dumbly, "Pizza."

The robotic server repeated, "Here or to go?"

I still did not understand his question, but took a literal meaning of the question.

I said, "I want to eat my pizza here and then to go."

He said, "It will take some time. Please take a seat, and I will come and give you the pizza."

I took a seat and waited for a few minutes. The pizza guy came to me and handed over one paper plate with a quarter-pizza on it and a box containing another piece of quarter-pizza, neatly packed.

I asked, "Why is the pizza in two parts?"

The pizza whiz said, "This quarter-pizza is for you to eat here and the other quarter-pizza is for you to take and go."

I did not have the heart to discuss the matter any further and said, "Thank you, you have been a great help!"

It was my fault that I did not decipher the code of pizza delivery system. I also did not comprehend whether the pizza whiz was being malicious. I gave him the benefit of doubt as he may really have been genuine.

On a different occasion, I entered a grocery store to buy some bread.

The shopkeeper asked, "Whide or whead?"

I asked, "Whad?"

He asked again, "Whide or whead?"

I did not know what to say, but took a chance and said, "Whide."

The shopkeeper gave me some white bread. That enabled me decode the shopkeeper's response. "Whide" was "White" and "Whead" was "Wheat". After numerous such encounters, I could not decipher whether my English was getting better or worse. One thing was for sure, that I had started learning a new kind of Esperanto.

## The Supermarket

On one occasion, I was strolling down the street when I happened to pass by one of those huge, ugly-looking generic supermarket chains. The mammoth store appeared to occupy almost the size of a cricket field. That is a lot of food, I thought to myself, more than anyone would ever need in their entire lifetime and enough to feed a small country for a year. My curiosity got the better of me and I headed towards the store. It was getting dark, and a huge garish sign proclaimed the name of the supermarket in eye-catching red. The monstrosity of a sign stood in stark contrast to the rest of the landscape.

As I walked by the side of the store, I saw a massive truck which had magically inserted itself into a gap in the wall; I figured that various food items and other merchandise were being unloaded into the store. I had read somewhere about *food miles* and the massive distances which food travels from its time of production until it reaches its destination. I was aware that a significant amount of energy was being used in the food system for processing, storing, transporting, and packaging. I had read that, every year, nearly 270 million pounds of grapes arrive in California, most of them shipped from Chile to the port of Los Angeles. Their 5,900-mile journey in cargo ships and trucks releases 7,000 tons of global warming pollutants each year. I shuddered at the possibility of encountering so

many grapes all at once and quickly moved on to the entrance of the store. I noticed that there was a medium-sized group of people assembled outside the store. Based on the signs they were holding – and their loud voices – I gathered that this was a strike by the supermarket workers. For a moment, I thought I was back in France, where strikes are a common feature. I was having second thoughts about entering, but I was determined to complete my visit to the store. I later learned that the workers were striking to protect their health insurance, extremely low wages, and lack of eligibility for pension plans. I had also recently watched the movie *The Corporation* and knew that the corporation that owned the supermarket chain would be a lethal force to reckon with. The store was still operational, so I assumed that not all the workers were striking or that they had found replacement workers.

The entrance doors slid sideways as I approached, welcoming me in a strangely indifferent and mechanical fashion. I was in, finally. It took me a moment to adjust to the harsh fluorescents. Soon I was beholding the massive aisles of items ranging from vegetables, dairy products, alcohol, bread, and junk food, which coexisted happily with other aisles that proudly displayed numerous cleaning fluids, paper plates, spoons, knives, cans, bottles, toothbrushes, and pain medications, in what seemed to be an endless, colourful field of plastic. I mentally summed up the total amount of pesticide that might have gone into the food on display or the various toxic chemicals that comprised the cleaning fluids, but I quickly dismissed the thought and kept the figure to myself, lest it should spark a ferocious debate on television.

I ventured over to the junk food section to see if what I had heard about the variety was true; I was not disappointed. The shelves were flooded with an astounding variety of snacks. An entire aisle was devoted to just ice cream. Refrigerator after refrigerator were filled to the brim with every conceivable variety of ice cream with exotic sounding names such as *Neapolitan*, *Praline Pecan* and *Dulce De Leche*. Apparently, the shoppers had no problem with this seemingly endless and intimidating variety. In a few swift and expert motions – which reflected long years of experience – they managed to scoop out exactly the right flavour of ice cream. I tried to unsuccessfully to locate some plain chocolate ice cream – no luck.

Based on the sheer volume of available snacks, I found it not very surprising that there was currently an obesity epidemic in the U.S. With such widespread consumption of saturated fats and dairy products, I would be surprised if they were still alive at 50. My son had also warned me not to buy any milk from this store, because the milk was obtained from cows that were injected with growth hormones to increase milk production. Such milk posed a potential health hazard to unsuspecting consumers. I also learned later that the companies that sold this milk were fighting to

prevent labelling indicating that the milk was tainted. This was in some respects similar to selling a cigarette packet without the statutory health warning. I inspected the label on the carton and, indeed, they were very silent about the presence of a potential health hazard in the milk.

Walking past the ice cream section, I reached the medicines section, ironically located right next to the junk food section. I wondered how many items in the store were directly responsible for the existence of the medicines section. It was not sized very modestly either. There was as much variety as in the ice cream section. I had not realized that pain came in so many different flavours; there were a hundred possibilities just to treat a common cold. They all promised exactly the same thing, *Instant Relief*, for various durations ranging from 4 hours to 24 hours – but never for more than a day. They came in a plethora of forms such as pills, sprays, balms, syrups and ointments, in a variety of colours and strengths ranging from mild to regular to extra strength to maximum strength with an extensive range in-between depending on the precise magnitude of the pain. Some of them promised to put you to sleep, some of them promised to keep you awake, some did both. Even children in pain were lovingly catered to with colourful liquids, which supposedly tasted like fruit.

For anyone who was not satisfied with these unlimited possibilities, a pharmacy just around the corner handed out medications that were stronger that the maximum strength that was available in the regular aisle. Out of curiosity, I asked the woman at the pharmacy how one would go about getting some medication from there. She scolded me that she could not hand out any medications from the pharmacy without a doctor's prescription. I persisted; I asked her if she would accept a prescription from a doctor in India and if it was OK that the prescription was not in English. At first, she was flummoxed, but she quickly picked up on the fact that I was asking way too many unnecessary questions. I thanked her for her valuable information and quickly walked away in case she decided to summon the solitary, lowly paid, pensionless security guard, who was walking aimlessly near the front of the store hoping to nab some trouble making shoppers.

As I walked on, I wondered if I was walking around in a small town. I happened to notice a sign exhorting me to use some blood pressure medication. I was already on blood pressure medication with a different name, so I decided to reject the offer. However, my eyes fell on some equipment that promised to give me an accurate reading of my blood pressure down to six decimal points. I had not checked my own blood pressure in a while, and since this was free, I decided to give it a shot. After some brief stumbling around with the apparatus, I discovered much to my dismay that my blood pressure was twice as bad. I panicked briefly, but then common sense prevailed. I suspected that the instrument was defective and breathed a sigh of relief. I had an urge to walk up to the pharmacy again and complain loudly about their defective equipment and the angst it had

caused me, but I changed my mind. I was sure the pharmacy lady would call the security guard this time.

By now, the sheer magnitude of everything had left me a bit light-headed. I had not even covered a quarter of the store. At some level, I still wanted to check out the infinite variety of vegetables, cheese, bread, beer, cereal, pet food, teas, coffees, juices, bottled water, water filters, party plates, knives, spoons, first-aid kits and the whole gamut of food items ranging from low-fat to full-fat to no-fat which promised to help me lose weight. However, by this point, I did not want any fat-free food. In fact, I had lost all appetite for any food. I felt like a child who had gobbled up too many sweets. Fearing an oncoming headache, I briefly contemplated wandering into to the medication section and purchasing a maximum strength painkiller or, if necessary, even beg the pharmacist for some medication that exceeded maximum strength. Fortunately, I quickly came to my senses. I hastily headed towards the nearest exit, which thanked me for visiting during business hours, and hurried past the still striking workers. I hoped their strike would be successful and decided to visit a smaller store the next time.

## **Melting Pot**

The Wikipedia defines a Melting Pot as "an analogy for the way in which homogeneous societies develop, in which the ingredients in the pot – people of different cultures, races and religions – are combined so as to develop a multi-ethnic society." The term, which originates from the U.S, is often used to describe societies experiencing large-scale immigration from many different countries.

A direct consequence of this Melting Pot is the proliferation of ethnic restaurants throughout the U.S. A vast array of cuisines including Italian, Japanese, French, Vietnamese, Cambodian, Caribbean, Tex-Mex, Russian, Korean, Cuban, Mongolian, Scandinavian, Himalayan, Chinese, Middle-Eastern, Ethiopian, Indian, Irish, Malaysian and many others are always at your disposal depending on your inclination and bank balance. I decided to try out a few.

#### Le Restaurant Francais

I have always wondered why French food gets so much respect and eternal adulation. I suppose that restaurant names like *Chapeau!*, *Fleur De Lys*, *Mistral Rotisserie Provencale*, and *Rue Saint Jacques* are meant to simultaneously impress and intimidate the unsuspecting diner. Presumably, if an uninitiated diner is unfamiliar with all the alleged delicacies, intricacies and all-consuming glory of French cuisine, then he or she might simply be labelled by the arrogant connoisseur as an

unsophisticated rustic with an illiterate palate incapable of deciphering the exponential subtleties of French food. With food terms such as *Sucre Semoule*, *Ragout*, *Rămoulade*, *Confiture D'Agrumes*, and *Profiteroles*, who wouldn't find the prospect of French dining a bit challenging – other than the French, of course?

The dictionary defines a connoisseur as "one who understands the details, technique, or principles of an art and is competent to act as a critical judge" or "one who enjoys with discrimination and appreciation of subtleties." I decided to experience all the reputed pleasures of fine French dining myself instead of putting blind faith in the high priests of French cuisine. Interestingly, I had read that a couple of top rated French chefs (Alain Zick in 1966 and Bernard Loiseau in 2003) had committed suicide when popular restaurant guides downgraded the rating for their restaurants. I immediately imagined the proverbial sword of Damocles hanging over the chef's head in the kitchen.

I suspected that French restaurants might also be quite skilled at making deep forays into my not so deep pockets. I might even go so far as to call it daylight robbery. Fortunately, I had the moral and (more importantly) financial support of some braver comrades, who recommended a restaurant and assured me that they would accompany me on this culinary adventure.

We were finally at the restaurant. First, I will give credit where it is due. The decor and the ambience in the restaurant were exotic. Unfortunately, in my experience, decor and ambience are mostly an excuse for setting ridiculous prices while covering up the underlying shortcomings of the food.

Fortunately, the server addressed us mostly in English after some initial greetings in French. We were in America, after all! I was famished at that point, so we quickly ordered something to start with. For appetizers, we had some seafood in the form of mussels and scallops. The mussels were decent but the scallops were somewhat comical. We were a party of three. Given that this is a French restaurant, we were not really expecting a boatload of scallops. But just two? Trust me, they were not big. I was hoping for at least three so that we could evenly divide it among ourselves, but no such luck. What really irritated me was the price tag of 15US\$ – that worked out to 7.50US\$ per tiny scallop. OK, French restaurant, I thought, controlling my annoyance. They probably like to charge a lot for no rhyme or reason other than manufactured image and inflated claims of delicious food.

As for the entree, I was in the mood for some more seafood. I had the unenviable task of choosing between *Coriander Crusted Grilled Lock Duart Salmon on Mixed Greens with Roasted Fennel* and *Oven Dried Tomatoes* or *Sushi grade Ahi Tuna mixed with soy and shallots garnished* 

with chive oil and served with a seaweed salad. I felt like a fish out of water – not unlike the one I was about to eat. To resolve this pressing problem, my dining companions suggested that I go for the first option since it looked less challenging, and I was at least familiar with *coriander* and *tomatoes*. When I finally took a bite, I found it rather underwhelming. There was nothing in the dish that made my senses tingle with excitement. But my senses *really* started tingling when I realized later that the dish was priced at a staggering 32\$. It is a French restaurant, and this must be the right price, I reconciled. At least, I was willing to experiment. No damage done except for a dead fish, some frustrated taste buds and a minor pecuniary blow. Anyway, the fish was dead before I arrived at the restaurant and I could not be held responsible for its death.

I was also curious about an item on the menu called *Foie Gras Terrine with mango chutney & toasted brioche*. My companions whispered to me that *Foie Gras* (French for "fat liver") was the liver of a duck or a goose. *Foie Gras* is produced by force-feeding grain to ducks and geese several times a day through a pipe inserted into their throats, causing their livers to expand and potentially burst. Not only did this sound extremely cruel, but it also reminded me, for some reason, of the neo-liberal economic reforms imposed by the IMF and World Bank on unsuspecting Third World countries. There are also cities that have attempted to ban this dish due to the cruel treatment involved. I recalled some philosophy by the French philosopher Rene Descartes who maintained that animals were nothing but "automatons" or "robots" that did not possess souls and could not experience pain. Unfortunately, that philosophy seems to have been widely adopted in many circles. I shivered involuntarily and decided to give the Foie Gras a pass.

The dessert turned out to be more pleasant. The rum cake was great. Even my supposedly unsophisticated palate could quickly discern its high quality, and I enjoyed it thoroughly. French cuisine had finally lived up to its reputation – in this particular case. However, if you added extra rum, it was a whopping 10\$ extra. I politely declined the extra offer for obvious reasons.

To make matters worse, the restaurant also added a 3\$ *Open Food* fee. The *Open Food* fee applies if you share food with someone else on the table. Isn't that ridiculous?

I concluded that anyone at the restaurant who looked downcast was paying for the meal from his own pocket. Anyone who looked bright and happy and was constantly praising the French for all their delectable food items had either consumed copious amounts of alcohol or was dining on corporate expense – or more likely both at the same time.

I believe that dining is a highly subjective experience, so an objective assessment of foreign cuisines is a futile exercise. Either you like it or you don't depending on those finicky taste buds. There is no absolute assessment that works for everyone. Maybe French cuisine is an acquired taste.

Fortunately or unfortunately, I have no time, money or inclination to acquire this taste. I will probably end up saving the lives of a few ducks and geese as well, besides saving some money for myself.

#### Chicken Tikka Masala or Saag Paneer?

After my mostly uninspiring French dining experience, I was ready to try out some local Indian fare in San Francisco. It turns out that there are three categories of Indian restaurants in this area.

- Dirt Cheap Indian (also the tastiest, if not the healthiest): These are often labelled as "Pakistani-Indian cuisine", and as the name indicates, this is mainly northern cuisine. These restaurants seem to sprout up almost everyday all over the city. These are extremely popular indeed.
- 2. Pretentious Indian: These tend to adjust Indian food to suit the local American palate. They tend to be expensive relative to *Category 1*. The prices at such Indian restaurants may be considered to be "nighttime robbery" as opposed to the "daylight robbery" of the French restaurants, as described earlier.
- 3. Inexpensive South Indian: These serve delicious, authentic South Indian fare and are harder to find.

Categories that are more detailed are possible, but at the apex level, this should suffice. I decided to give Category 1 a try, since the French restaurant had resulted in some financial damage.

The Pakistani-Indian restaurant was truly a hole in the wall and in the not-so-pleasant part of the town. The ambience was in stark contrast to the French restaurant. I felt temporarily disoriented; was I back in India? The place was completely packed and filled with a good mix of Indians and Americans – all of them hungrily working on chunks of chicken, beef, and lamb, with heaps of naan and rice occupying the rest of the available space. We had to wait for at least twenty minutes before we reached the ordering counter. The person at the counter took our complete order without looking at us even once. He seemed to be used to the chaos and the serpentine queue; he probably had the system and his senses completely under control. I wondered what would happen if our food arrived before we secured a table, but my worries were unfounded. Everything seemed perfectly synchronized. They truly had streamlined the process.

We finally managed to get a table. The decor was quite meagre, and the table was covered with an indifferent looking green, plastic tablecloth. A fluorescent light flickered intermittently above the table, "adding" to the ambience. I also detected a very light smell of disinfectant. I surmised that this was a remnant after the cleaning crew did their job. I did not mind that, as it seemed to make the experience more authentic – in a twisted way.

While waiting for the food, I eavesdropped on some of the conversations at the neighbouring tables. Most of the Indians appeared to be those who had moved there in the last 10 years or so and had engineering jobs at Silicon Valley. They did not seem to have changed one bit since they moved from India, except perhaps in terms of a doubling of weight – possibly from repeated visits to this very restaurant. Some of them looked tired, perhaps, from shuttling between tough work and parenting. However, most of them seemed genuinely excited to be there. Maybe a few looked somewhat jaded. Perhaps some were missing mommy's food or perhaps thinking about having to get back to work on Monday. The conversations alternated between technology talk (Google stock is rising, Microsoft is evil, I work for Oracle), sports talk (cricket mainly), travel talk (I went to Switzerland for my honeymoon, I drove down to Vegas last weekend) and car talk (which car is better?) or baby talk (day care is expensive, how old is your baby, she's really grown, which school is she going to?). A young Indian couple stared blankly into space; perhaps, they had nothing to say to each other, or they had a fight (My guess: she wanted Thai food, he wanted Indian food). A few times, someone would mention words such as green card, visa and citizenship. They seemed to know the intricate details of every single document needed to be submitted to the ever-demanding U.S. Immigration Department.

As far as the Americans were concerned, I noticed a mysterious phenomenon. Although the menu had at least 50 different items, the American diners seemed rather cautious. Without too many exceptions (the exceptions were only for the truly brave), the only dishes they would order were *Chicken Tikka Masala* or *Saag Paneer*. I found their pronunciation of the menu items quite amusing, the same way the French might find my pronunciation of their menu items funny. I turned my attention to our own table, where delicious-looking food had now magically made its appearance. And I was not disappointed. The conversations of the crowd receded into the background. After wolfing down most of the food, I was satiated. I decided to walk in order to digest some of the food. Even the panhandlers (or beggars, as they say in India), who seemed to be abound in that area, did not bother me. I happily parted with a few dollars for their benefit, as I was not fleeced at the Indian restaurant.

#### Vegan Mania

A bewildering fact about dining out in America is the sheer variety of options. This has resulted in very detailed, technical specifications to distinguish between various cuisines. It also creates certain

expectations about the kind of people you might encounter in various eating establishments. It also seems that diet, overall lifestyle, and demeanour are very closely related. As an example of how diet and lifestyle might be tied together, a specific cuisine might have a strong fan base of younger people who might boast of being members of Greenpeace (an organization focusing on environmental issues) or they make it a point to let you know that they've just returned from a stimulating session of yoga.

As I was researching my various options, I noticed a new beast – although the cuisine is quite the opposite of beastly, as we will soon see. At glance, I thought the cuisine was vegetarian, but then I quickly realized that this was a novel creation in the American gastronomic domain – The Vegan restaurant. Veganism is defined as a diet and lifestyle that seeks to exclude the use of animals for food, clothing, or any other purpose. I tried to find an analogy to Indian food, but things got a bit confusing here. Strict Veganism in America not only excludes the use of animals for food, but also for clothing or any other purpose. Strict veganism would thus also imply excluding the use of wool, fur, silk, and leather for adornment and attire. It appears that the Indian Vegan concept applies only to food – not to clothing. To make things more confusing, there are other relaxed categories such as lacto-vegetarianism, which includes dairy products but excludes eggs, ovo-vegetarianism which includes eggs but not dairy, and lacto-ovo-vegetarianism includes both eggs and dairy products. Confused yet?

I also learned about People for the Ethical Treatment of Animals (PETA), which is the largest animal rights organization in the world.

If you thought vegetarian cuisine was limiting, then you would not be impressed by Veganism. Not only do strict vegans not consume poultry and seafood, but they also avoid all dairy products and eggs. I wondered what kind of new twists this might involve and decided to make a bold visit to a vegan restaurant in the neighbourhood. For such a specialized cuisine, I was surprised to find one within walking distance.

While I was waiting to be seated in the restaurant, I noticed a lot of informational flyers and pamphlets on a little desk by the door. I naively picked up a few of them to keep myself busy while waiting. I was greeted by very graphic images of cute animals being subjected to unimaginable cruelty in various slaughterhouses. My stomach churned uncomfortably from this morbid welcome, but I continued reading. My morbid thoughts were interrupted by a server who led me to my table. Finally!

The decor was fairly pleasant, and the patio in the back had the atmosphere of a lush rain forest. They had certainly worked on making the experience natural and pleasant. For a vegan restaurant, I was amazed at the variety of options that were available. All the items involved a new vegan interpretation of standard items such as noodles, sandwiches, salads, and more. I was amazed that all these items were vegan. I marvelled at the creativity that must have been at work in crafting the menu. What would ordinarily have been meat in a dish was deftly "simulated" by tofu, seitan (wheat gluten), soy, tempeh, and other non-animal sources of protein. This was quite a different variation on the vegetarian food that I was used to. I finally ordered a noodle dish which turned out to be quite delicious. For dessert, I was curious how they might pull it off without any dairy products. I wasn't disappointed. They had all the usual items such as vegan ice cream, vegan cookies, vegan cakes, and vegan pies – all completely vegan and quite tasty. After enjoying my dessert, I headed back home contemplating the merits and demerits of Veganism and its distinctive personality, philosophy and flavour.

## Return journey: Safe Passage without a "Valid Passport"

At the end of six months, we packed up and headed to Chicago (ORD) airport to catch a plane to Hyderabad via Frankfurt. While checking in, the attendant declared that one of my check-in bags was overweight by one kg and demanded that I pay a penal charge of US\$50. I had to reopen my bag and throw away some knick-knackery worth US\$2 and weighing one kg, thus saving US\$48 for myself. In good old times, airlines never used to question the weighty aspect of any baggage. As I was about to leave after check-in, I was asked to show my handbag. They carefully weighed my handbag and declared that it was overweight by three kg. Penal charges again! I protested saying that I had some books in the bag and that a reasonable amount of reading material should be allowed over and above the permissible limit, as per the airlines' baggage rules.

She would not listen; she had the audacity to say that a crate of books could not be allowed. I said that I did not see any crate of books around and, surely, it would not be possible to fit in a crate of books in such a tiny handbag. She refused to let me go. I had to take some books out of my handbag to prove my point. Even then, she insisted that I throw away some books in order to reduce the weight of my handbag. I must have been her enemy in our previous birth; she was seeking revenge. I handed over some books to my son, who had come to see me off at the airport, and asked them to weigh my bag again. The weight was now acceptable to my enemy. They let me go, at last!

Later, I took back the books from my son and put them in my handbag again. I bought a few more books at the bookstall and added them to my hand baggage. At the security check, the books were declared safe, and I passed through, as the security staff was concerned only about safety and could not care less about the weight. We took off as scheduled.

The plane landed at Frankfurt on time, and we had to catch another plane to Hyderabad. We had to go through security check once again. Before enplaning, an officer checked our passports and asked us to step aside. I wondered why. The officer pointed to the hand-written correction on the expiry date of my wife's passport. Year 2006 was corrected by hand as year 2016. Our trip was in the year 2008; technically, we were travelling without a valid passport – if it was proven that the validity was only up to 2006. He said that the passport was tampered with, and we would be detained for further investigation, and possible incarceration in Germany. I explained that the passport was genuine, and that the correction was made by the issuing authority to increase the passport validity period from ten years to twenty years, as was the practice in India at that time. I also showed him an excerpt from the website of the U.S. Embassy :

PRESS RELEASES 2005 U.S. Government Accepts 20-Year Passport as Valid Travel Document 20 April 2005 NEW DELHI – The Consular Section of the Embassy of the United States of America advises the traveling public that, contrary to recent press accounts, the United States Government recognizes and accepts all Indian passports, including the 20-year passport, as a valid travel document duly issued by the Government of India to Indian citizens.

Luckily, the officer was convinced, and we were allowed to proceed. With a sigh of relief, we settled into our seats on the plane. I decided to obtain a new passport for my wife, as it would be dangerous to travel with the corrected passport. Anyhow, we reached home safely.

Later, I went to the passport office in Hyderabad to enquire about the handwritten correction and check the validity of the passport on their computer system. Horror of horrors! The computer showed the passport expiration date as year 2006 instead of 2016, and we had travelled to the United States in the year 2008. Had the officer at Frankfurt airport called the passport office of Hyderabad, they would have blindly said that the passport had expired in 2006. Nobody at Frankfurt would have believed us. We could have been in some serious trouble, courtesy the Hyderabad passport office. I went to the passport-issuing officer to make further enquiries about the discrepancy between what was written on the passport and what the computer system showed. He told me that the U.S. embassy had advised them not to issue passports with twenty-year validity and had also suggested that they issue passports with only ten-year validity – as was the global practice. Based on this, all the dates were unilaterally changed on their computer system to comply with the American request, without any warning to the passport holders. They did not foresee the serious consequences of their imprudent action. Anyway, I could not undo what had happened.

Soon, I was on a new Mission Impossible – to obtain a new passport for my wife. I downloaded an application form over the Internet, filled in the relevant details, and went to passport office to submit the application along with requisite documents. At the entrance of the passport office, a security guard said that the applicant (my wife) must go personally to submit the application. I clarified that the official website of the passport office clearly stated that a representative could submit an application and showed him the prescribed authority letter from my wife. Unfortunately, he was unaware of the existence of the Internet, let alone the existence of the official website of the organization he was working for. He did not care to understand what I was trying to say.

He simply said, "Orders from the boss."

The official website run by central government of India had no basis.

Everyone was setting up a new set of arbitrary rules, which could change at any moment.

I asked my wife to go to the passport office the next day to submit the application for a new passport. She went there at 10 a.m. the next morning, the usual opening hours of the passport office. However, she was not allowed inside, as there was too much crowd. People were in queue at an unearthly hour of 3 a.m. to make an entry into the passport office. The crowd was simply too much, and the passport office was simply too inefficient. I hired a taxi at 2 a.m. the next morning, took my wife to the passport office, and stood in the queue at the entrance. We got our waitlisted entry coupon at around 6 a.m. with entry time specified as 11 a.m. Should we call it cruel or barbaric?

We went back home, had our breakfast, and returned to the passport office. We met the concerned passport officer and tried to submit the application. On scrutiny, he declared that we had to use a different form to obtain a new passport booklet with corrections incorporated. I said that as per their computer system, the passport had expired, and it had to be treated as an application for renewal, for which I had chosen the right format from their official website. He informed us that the data in the computer system was false, and his manual record said that the passport was valid until 2016. Therefore, I had to apply for new booklet with a new application. I had to! I almost lost my sanity!

I downloaded another form over the Internet and prepared a new application. We were back at the passport office at 2 a.m. the next morning. What tyranny! Mildly put, it was total oppression. We got the requisite waitlist coupon at around 6 a.m and went in at 10 a.m. It took only 5 minutes to submit our application, and we were told to collect our new passport the next day. Charitably, there was a special counter to issue passport booklets to the applicants, and we managed to get our new passport without much difficulty that day, after so much difficulty earlier.

# Chapter 6 Some Mothers do 'ave 'em!

It is impossible to make anything foolproof because fools are so ingenious.

-MURPHY'S LAW

You see a lot of smart guys with dumb women, but you hardly ever see a smart woman with a dumb guy.

-Erica Jong

## The Caretaker and his Family

WE NEEDED A CARETAKER WITH SOME BASIC education to work at our residential building in Hyderabad. We sent word to our contact person at our ancestral village to locate someone willing to take up the job. We promised that we would provide free residential accommodation, water, and electricity – in addition to a reasonable monthly remuneration. We also agreed to employ his wife as domestic help. We got some feedback that a person along with his wife and three kids were willing to take up the job. We were told that he had studied at the local high school up to the tenth grade. We presumed that since he had passed out of the high school, he might be of some help in doing some paperwork as well. We agreed to employ him based on these assumptions.

One fine morning, the caretaker family arrived at our building. His father-in-law also accompanied him, ostensibly to help them settle down at the new job. I could not understand why the caretaker needed the assistance of his father-in-law to settle down at our building. He could have been very much on his own; there was no difficulty in settling down. Every facility was provided to the caretaker's family, free of cost, in the basement of our building, and the entire family was employed in the same building. There was hardly any need to go out. Even the neighbourhood provision stores were in close proximity.

We explained to him his routine duties as caretaker of the building, such as operating the water pump, switching the lights on and off, watering the plants, cleaning up the basement, and the like. Simply put, his prescribed duties were the simplest on the face of the earth. However, he seemed to have some unexpected difficulty in understanding even a simple thing such as the opening or closing of a valve in the water pipeline. We thought that he perhaps needed some more time to get a hang of things as a caretaker of the building. We gave them a week's time to organize their new home and cooking facilities, before commencing regular work. I noticed that he was idling away all the time, and his wife was doing all the household chores and looking after their kids. His wife started working in our house as domestic help. She was very quick on the uptake and did her work efficiently. Her five-year-old daughter was a smart, intelligent girl. I noticed that the little girl was guiding her father at every step, while it should have been the other way round. We promised to put her in the local high school and bear all the educational expenses as well.

On the seventh day, I summoned the caretaker and explained to him the job he would have to do the next morning: open the valve, switch on the water pump, and wait for the overhead water tank to get full. Very simple indeed. I thought that he would have no doubts whatsoever in operating the pump. I was afraid that I might overwhelm him if I gave him a complicated to task to start with. However, he had a serious doubt.

He asked me with a straight face, "Sir, how would I know when the water tank gets full?"

I clarified, "Please keep looking up at the water tank. The water will overflow when the tank is full."

He sought further clarification, "Will the water overflow from top or bottom of the tank?"

I thought that he was pulling my leg. Smart guy, I thought. I did not know what was coming.

I replied, "Of course the water will overflow from the top."

From now on let us call him Mr. CT (CT for caretaker), for the sake of brevity.

The next day, early in the morning, there was a knock on my door. Mr. CT reported that the water tank was full. I presumed that he had switched off the water pump and sent him away. He left. There was a knock on my door again after ten minutes. Mr. CT turned up to say that the basement was flooded with water. I asked him what had caused the flood, but he was clueless. I ran down to see what had happened. The water pump was still on and the tank was overflowing, causing the flood. I switched off the pump immediately and asked him why he did not switch off the pump. He recalled my instructions and said that he was told to start the pump and keep looking at the overhead water tank until it overflowed. That was what he did precisely. I realized that I had not told him to switch off the pump after the tank got full. He had interpreted my instructions too literally and was behaving like a robot with a simplistic program. It was *obviously* my mistake; I did not give him precise "stop" instructions.

The next morning, I stood near him to ensure that he did not repeat the previous day's mistake. He finally seemed to understand the water pumping process. He also understood why and how the basement got flooded the previous day. He had at last mastered the art of pumping water into the overhead tank and knew when to stop. He was getting smarter. He understood the physics of it all.

Some mothers do'ave 'em!

## The Question of Security

One evening, I had just returned home after a short walk. I saw Mr. CT talking to a group of dubious looking persons who had parked their car in front of our building. On seeing me approaching the entrance, they took off in their car. I asked Mr. CT what it was all about. It transpired that the strangers were asking for the names of all our family members and some other personal details. They also wanted to know if we were at home and queried about our general movements as to when we when we went out and when we returned home. Mr. CT proudly told me that he had given them all our personal information to the last detail. I advised Mr. CT not to entertain any inquisitive and nosey strangers in future. He wanted to know why. I did not even attempt to explain to him the dangers involved in giving personal information to total strangers, as my words would go way above his head anyway. I asked him to follow my instructions – "No information, personal or otherwise, shall be given to strangers in future." He said he would comply with the instructions even though he did not appear to be convinced about the logical and philosophical aspects of my decision.

The next day, I saw Mr. CT opening the main gate to let in a stranger's car inside our building compound. I asked him who it was and why he had let him in. He said that the stranger wanted to take a U-turn on the road in front of our building, but he could not do so as the car was too big and the road was too narrow. Therefore, on request, he had allowed the car in to enable the stranger to take a U-turn and go his way. Mr. CT hastened to add that he did not give any of our personal information to the stranger. He said that he generally allowed all strangers in, but without giving any personal information – as my instructions were very clear on the subject of strangers. That was the last straw! I did not have the heart to explain to him the dangers of freely letting in strangers without any restrictions. My words would have been wasted on Mr. CT; our learned and wise Mr. CT had other ideas. One day I would like to sit with him to seek his "wise counsel."

I said, "Please do not open the gate to strangers."

He replied in the affirmative, but looked unconvinced – as usual. I asked him to simply follow my instructions. Only, I suspected that he was following all my instructions already. The only problem was coming up with an infinite set of instructions that would satisfy his infinite doubts. Mr. CT was not making any progress. Strangely enough, I must confess that I was beginning to enjoy his larking about.

Some mothers do 'ave 'em!

## A Brick-by-brick approach

There were about twenty scattered bricks in the basement, the remains of some construction work. I asked Mr. CT to collect all those bricks and pile them up in a corner.

Mr. CT asked, "Which corner?" I replied, "Any corner you choose."

He looked indecisive and stood very still like an animal caught in the headlights. He was simply not capable of making such tough decisions. He wanted specific instructions every step of the way. I could have as well deployed a robot for the job, which would have become smarter in due course based on the recorded electronic data bank of previous experiences. However, our "learned" Mr. CT saw no need to learn any thing new – or he was simply incapable of doing so.

I pointed my finger towards the nearest corner to minimize the effort. Mr. CT carried one brick to the corner and stood there like a lamppost, still holding the brick in his hands. If I was to do the job, I would have carried at least five bricks in one go.

I asked, "What is the problem? Why are you standing there?"

He answered with a question, "How do I keep it? Vertically or in flat position?"

I said, "Keep it flat, so it would be more stable."

He kept the brick down and started staring at the brick. I asked him to speed up his excruciatingly slow process and bring the other bricks. He brought one more brick to the destination. He carried only one brick at a time; efficiency was out of question.

He asked me the same question again, "How do I keep it? Vertically or in flat position?"

I said, "Keep it flat."

He queried again, "Shall I keep this brick next to the first one or stack on top of it?"

I said, "Please keep it any way you like."

He could not make up his mind and stood still, staring at the brick.

I said, "Keep it in flat position and next to the first brick."

He asked again, "Shall I keep them close to each other or a little apart?"

I replied, "Keep them touching each other."

He did exactly that.

I expected him to move on and carry the rest of the bricks to the corner. However, he asked for further instructions!

I said, "I already told you to bring all the bricks here and pile them up."

He brought the third brick, and to my annoyance, asked again, "Where do I keep it?"

I said, "Keep it flat on the floor, close to the second brick."

He executed the instruction precisely.

He asked again, "How do I stack all the twenty bricks? Please tell me the configuration in terms of the number of rows, columns and layers."

He was behaving like a robot, without a mind of his own. He needed instructions, every step of the way. What's more, he had a defective memory chip, with no retentive power. I was simply exasperated! I squatted on the floor, asked him to bring all the bricks to the corner, and hand them over to me, so that I could stack them up myself.

He had to have a doubt, in any case. Doubt after doubt and doubt before doubt!

He asked, "Do you want the bricks to be brought here immediately or a little later?"

I said, "Please take your time, but keep doing it."

Slowly, he brought all the bricks and handed them over to me – one at a time. I stacked them up at random. It did not matter to me, whatever the stacking pattern.

Mr. CT interrupted, "Sir, you are not stacking up the bricks properly. It would be better to keep them aligned, all in one direction."

He was getting smarter; I was beginning to get dim-witted.

I needed a re-evaluation of myself. He was driving me insane.

After "successful" completion of the brick assignment, I gave him the next job. There was a deep ditch to be refilled with some earth and gravel left over after some recent construction work. There was a heap of gravel next to the ditch and a shovel too. I asked Mr. CT to fill in the ditch and went out for a while. I returned to the scene after an hour to see what the dim-witted CT was doing. He was sitting by the ditch and throwing a fistful of gravel into the ditch – once a minute. He was unmindful of the shovel lying right under his nose. Perhaps, he believed more in his fist than the appliance. I roughly estimated that at the current rate of filling, it would take him at least 25 years to fill the ditch. I was in no mood to educate him any further; I asked him to step aside. I took the shovel in my hand and pushed all the earth and gravel from the heap into the ditch, in just under five minutes. Even so, Mr. CT did not think that he was doing anything wrong. He was following his "innovative" technique, and I was following mine. That was the only difference.

On another occasion, I was painting a fence in the garden. I opened a can of paint and wanted to stir the contents for a uniform consistency. I asked Mr CT to fetch something to stir the paint with (such as a stick). There were plenty of trees, plants, and bushes in the garden. He could have easily pulled out a small, dry twig from any one of the trees or plants for the purpose. I just wanted to watch the fun and did not suggest anything to him. He went away somewhere, ostensibly to look for a stick. He came after a few minutes later, empty-handed and looking rather sheepish. He could not

find a stick. I said nothing to him. I pulled out a twig from the nearest plant, a few feet away, used it to stir the paint, and went ahead with my painting job. Mr CT watched me doing it, rather nonchalantly. He did not look embarrassed. What was the big deal, he seemed to think. Anyone could do it! He did have his thinking cap on, but sadly nothing below it!

Some mothers do 'ave 'em!

## **Routine Work Schedule**

Mr. CT was expected to perform his routine duties such as pumping water, cleaning the basement area, and washing cars on his own without any specific instructions. I gave him the sequence in which he was to perform his tasks as well as some general instructions. However, he was doing the chores at random; he was unable to remember the sequence of the jobs. Therefore, I was compelled to give him a written schedule, listing time and task, on a piece of paper. I thought that he would understand the written schedule, as he had passed out of high school and had some basic education.

The next day, I saw him doing the chores at random again, without any regard to the sequence. When confronted, he confessed that he could not read or understand the written schedule. I was astonished that a high school graduate could not even read such a simple chart and admonished him for that. I learned later that there was no system of examination in his school from the seventh grade to the tenth grade. One only had to attend the school to move forward. Mr. CT never learned anything substantial at the school and never faced any academic tests until he reached the school final. He flunked the school final examination and dropped out. He gained age and nothing but age at the school; yet, he was a "learned man," who made me unlearn what I had learned. Our learned man could not even read! Then I recalled the contents of his resume. He had stated that he had studied up to tenth grade, but he never said that he had passed out of high school. He was technically correct in declaring his educational qualifications.

Life must go on with or without education. I made a pictorial schedule for him to inject some method into the madness. In the first column, I put a picture of a clock showing time; in the second column, I put a picture for each task. For instance, I put a picture of a man holding a hosepipe to indicate gardening time. I put a picture of a plateful of food to indicate lunch time. I put a picture of a broom to indicate that it was time to sweep the floor. I downloaded all the required images from Google. The chart was very clear and simple; one had to be brain-dead not to understand it.

Mr. CT has mastered his job – at last!

Some mothers do 'ave 'em!

## A New Interpretation of the Space-Time Continuum

Mr. CT could never say specifically how much time a task would take in terms of hours or minutes. He could, at best, say that a particular task would take "less time", "more time", or "a lot of time" – a simple three-slab system. Likewise, he could never state a distance in terms of miles, yards, or feet. He had devised only a simple three-tier system. He would only say "near", "far", or "extremely far."

One day, I asked Mr. CT to give me the location of a flour mill, which he frequented every week for grinding foodgrains for his family. I asked him for directions to reach the flour mill starting from a particular landmark building.

He said, "Please take a right turn at the landmark building and you will reach the flour mill."

I had my misgivings about his directions – for obvious reasons.

I asked, "How far is the flour mill from the landmark building?"

He said, "Near."

I asked, "How near is it? Can you tell me the distance in terms of yards, since it is near?"

He answered, "I can not say how many yards, but it is near."

I asked, "How near?"

He said, "Not very near, but near."

I asked, "Is it far?"

He said, "Not very far."

I was getting nowhere. Knowing about our Mr. CT, I did not want to take any chances. If I were to follow his directions, I might end up on the other side of the earth, or even some other planet in distant space – populated by CT species. I asked him to hop into my car and requested him to take me to the flour mill. We were on our way.

He asked me to take a right turn at the landmark building. I went a few yards, which distance I considered as "near," and asked Mr. CT if we were close to the flour mill.

He said, "Not yet. Please drive on."

I proceeded further and covered a distance of one mile.

Then he said, "Please take a left turn here and the second right turn later."

I went on and on for another two miles. I thought we were lost. We had almost travelled three miles from the landmark building.

Suddenly, Mr. CT said, "Stop!"

We were right in front of the elusive flour mill. I had my mission accomplished, barely.

I managed to decode Mr. CT's standards of distance. Here is the summary.

- 1. "Near" means any distance ranging from one foot to three miles.
- 2. "Far" means any distance over and above three miles, but the upper limit is flexible.
- 3. "Extremely far" means any distance that would take more than a day to walk and "slightly less than infinity."

Can anyone dare to educate Mr. CT on the concept of a light year of distance? I dare say I tried, but in vain! I spent a considerable amount of time and energy trying to explain to Mr. CT about this business of a light year. A light year is the distance travelled by light over a period of one year at the speed of 186,000 miles per second. Can you guess what Mr. CT made of it? After some serious study of the concept of a light year for one week, he came back and reported to me that a light year meant a distance that can be roughly placed anywhere between "far" and "extremely far" – as per "CT standards" of measurement of distance. I was very much impressed. Mr. CT had started to think, at last.

I am dying to teach him about the theory of relativity, as propounded by Albert Einstein. Mr. Einstein, please do not turn in your grave. Let us see what happens when an incredible mind is merged into an obtuse mind. Hopefully, there will not be a nuclear explosion. All minds are equally powerful in their own way, but some are *more equal* than the others are.

Some mothers do 'ave'em!

## Safety

We have an electrical switchboard in the basement of our building, specifically provided for connecting a generator. Mr CT was expected to clean the switchboard occasionally, as part of routine housekeeping. One day, our housemaid working in the basement suddenly raised an alarm. Incidentally, I happened to be standing close by. She screamed, "Fire! Fire!" and pointed her finger at the switchboard, gasping. The electrical switchboard was on fire; I immediately switched off the electrical mains to contain further damage. Soon, I managed to put out the fire with an extinguisher.

On enquiry, it transpired that Mr CT had directed a water jet at the electrical switchboard in order to "clean" it, and in the process, he had caused an electric short circuit and the resultant fire. He should have just wiped off the dust with a piece of cloth. However, he thought that he had come up with a "better" and "faster" way to clean the switchboard, hence the water jet. Very innovative! He was not familiar with the concept of an electrical network. His knowledge was limited to merely switching - on or off. Oh, I forgot to mention another fact. He also knew that he would suffer an electric shock if he ever touched a live and bare wire. Perhaps, he wanted to avoid an electric shock

while cleaning the switchboard and tried remote control – standing at a safe distance and directing a water jet at it.

But for fortuitous circumstances, my expensive home would have gone up in flames. I did not fire him, still! However, I bought another home in the city to accommodate our family, just in case Mr CT made the same mistake again; I might not be so lucky the next time.

Some mothers do 'ave 'em!

# Chapter 7 Days of Innocence

Experience, which destroys innocence, also leads one back to it. -JAMES ARTHUR BALDWIN

It's never safe to be nostalgic about something until you're absolutely certain there's no chance of its coming back.

-BILL VAUGHN

Let us do some time travel. We now go back to my childhood days in pre-independent India; the clock is reset to the year 1942. I was born in the year 1942 – when the Quit India Movement was initiated against the British rule. Perhaps, my arrival into this world was the key factor that heralded the Quit India Movement and the subsequent dawn of independence. I was an indomitable freedom fighter right at birth and the British knew it, so they started packing up. But I was not ready to shoulder the responsibilities of running independent India as an infant; the British waited until I was five years old, up on my feet, and off to school. The British must then have felt that India was in safe hands, and India became independent and had its tryst with destiny at midnight on August 14, 1947. At last, we were breathing free; our lungs were full of free and fresh air, but our stomachs empty. The granaries were empty. The whole country was just an empty shell, with meagre resources and grossly inadequate infrastructure. This chapter reflects the metamorphosis in the socio-economic conditions in India from pre-independence times until today.

My father was the village administrative officer of British vintage, designated *Munsiff*. He was paid a monthly salary of 40 rupees, equivalent of US\$1 at today's exchange rate. This position was roughly equivalent to that of a U.S. Sheriff in the Wild West. His responsibilities comprised collection of land revenue, maintenance of law and order, assistance to government officials, and so on. Four henchmen assisted him in carrying out his duties, who were each paid a monthly salary of ten rupees, roughly equivalent to a quarter of a U.S. dollar at today's exchange rate. He was also the unofficial judge of the village, settling disputes among villagers. He was empowered to imprison any offender of the law for a day or two. I remember that my father, the Munsiff, once imprisoned a rogue for the crime of beating up his father, and he had that man tied to a pillar at the manger with a rope, alongside the cattle – for a whole day.

Our family owned agricultural land to an extent of 1000 acres – about half of the entire village holding! We had a granary which was sufficient to feed the entire village for one whole year in times of famine. As a measure of goodwill, he also lent money to needy villagers at a nominal or nil interest rate. Many of the borrowers could never pay back, but they served in our fields to compensate. Our infrastructure comprised twenty oxen, twenty cows, ten buffalos, ten bullock carts, a horse, a cattle shed, a huge residential building, an office premise, three granaries, and a variety of agricultural implements – a very impressive list indeed!

We were just unyoked from the colonial British, an empire that never saw a sunset those days. I do not know why they never said anything about sunrise on the British Empire. In other words, the sun was always hovering over the British Empire. That means there was no nightfall in all of the British Empire, which was why, perhaps, the British did not sleep well in those days. In addition, they had a huge responsibility of civilizing the world – by robbing and pillaging. I do not know if the British have now reconciled to the present fact that the sun sets on British Empire, even before rising. I leave it to them to pause and ponder over. I have no colonial ambitions nor do I wish to subjugate any person or nation. I wish the British well, and freedom for all times to come. However, I hear something else. I have no time to elaborate on this. Please watch the TV channels, CNN and BBC, closely. You will come to know.

#### **Enter Village School**

At the age of five, I was carried daily by a loyal servant, on his shoulder, to the local village school, which was just a 100 feet way from our home. Another servant carried my bag containing a slate and a slate pencil. I remember to have worn a new outfit that day and was accompanied by a whipping boy. After all, I was the son of the village chieftain, and the teacher had no right to scold me, much less cane me. The teacher was expected to be content just punishing the whipping boy whenever I did not perform academically. Another servant was employed to take me home for snacking – whenever I felt like it.

I was admitted into the first grade and was given my pictorial Telugu alphabet book. There was only one teacher in the whole school, for all the five grades. He was the headmaster, teacher, caretaker, administrator, accounts clerk and what have you – all rolled into one. The first grade students did not have to use a slate for writing. Writing on paper was simply out of the question. We, the first graders, were instructed by the teacher to go to the riverside and bring some fine sand to the school. In my case, I sent my servant to fetch the required quantity of sand from the riverbed, while I played in the backyard of the school with my whipping boy. Some privilege that was! You

might wonder what the sand was for. Hold your breath! We were instructed to spread the sand on the floor of the school. Can you guess why? All the graders sat on the floor in a row, back against the wall. The teacher wrote the alphabet on the floor over the thin layer of sand in front of each kid and asked us to overwrite on it with our thumbs or forefingers for the rest of the day, practicing the alphabet to near perfection.

The alphabet I wrote and overwrote on the layer of sand looked somewhat like a mutilated snake at the end of the day. The teacher did not look too pleased with the snake, and the whipping boy had it. As for the numbers, we had to recite from one to hundred till our voices turned hoarse. We spent the whole year learning the 56 Telugu alphabets and the numbers up to 100.

Enter the second grade; we learned to write some words, not on a sand layer, but on a slate with a slate pencil.

Enter the third grade; we learned to form sentences gained some expertise in basic arithmetic. We had to memorize all the mathematical multiplication tables and recite them at high speed. There was no dividing line between third, fourth and fifth grade students. All the students sat together, and the teacher taught various subjects at random, mostly concentrating on language and mathematics. History, geography and physical sciences were relegated to the background; the teacher was probably not proficient at those subjects. A student had the option to advance to the next grade for one subject and remain in the previous grade for another. We had three years to completely learn all of the specified subjects, at our own pace, not necessarily in any particular order. It all depended on the ability and aptitude of the students. The system was flexible and amazingly successful. I strongly recommend that this primeval system be practiced in our modern schools, at least up to middle school. You are bound to see positive results and less school dropouts. John Dewey, one of the great educational thinkers of the 20th century has a lot more to say on this topic.

My mother never asked me about what I was learning at school. She was concerned only about feeding me all the time and keeping me in good health. It was a very happy childhood. There was no pressure from any quarters. No one could rob us of our childhood. We played all the time; I do not remember having done any homework until I was ten years old.

The wall clock at our home was the only clock in the village, and most people had never heard of a wristwatch. At school, we had no clock, and it was not mandatory to enter the school at any specific time. Starting time was after the breakfast, whatever that might be. It was lunch break when the sun was directly above our heads. We could go home for lunch and take our own time to return – if at all we decided to go back. When the shadow reached the western windowsill of the school, it was time to go home. The villagers were a relaxed lot and had no business with time. It was more

than enough to state the time as early morning, late in the morning, midday, afternoon, evening, night, or bedtime. I wish I could go back to those days.

#### **Enter High School**

There was only one high school in the entire district those days. There was a competitive entrance examination conducted to join the high school, for aspirants over the age of ten years. The entrance examination was conducted for proficiency in only language and arithmetic. The question papers were so simple that everyone passed except the brain dead. Some competition that! For instance, one of the questions was to write an essay on a cow.

I wrote thus:

A cow has four legs. It has two eyes. It has one head with two horns. It eats grass. It gives milk sometimes, but not always. It can walk on four legs. It can also run when chased by a bull. A cow keeps eating while sleeping also. It looks innocent and harmless.

That was more than enough to satisfy the requirements to enter the high school. We never had birth certificate system those days, and no one cared about the date of birth. For entering high school, we had to declare our approximate date of birth. The minimum age requirement to enter a high school was ten years. Therefore, we worked backwards to arrive at the fictitious date of birth – by shifting the date of admission by ten years. If the date of commencement of high school were June 1, 1952, the entire batch of students that year would have their date of birth as June 1, 1942.

We were given a timetable on the day of school. I still remember Monday's schedule.

PERIOD1: English PERIOD2: Science PERIOD3: Mathematics PERIOD4: Hindi PERIOD5: Special Telugu

PERIOD6: General Telugu

PERIOD7: Social Studies

I had never seen a timetable while at the village school, and the concept was very alien to me. As I said, almost all the students at my village school sat before only one teacher for the entire day. Only after the concerned teachers arrived – one after the other at the specific period to teach a specific subject – did the idea of a timetable start sinking.

I was elected as the prefect of the class.

My seniors at high school had nicknamed many teachers, and I had picked up some of those nicknames such as Fat One, Short One, Loud One, Mad One, Angry One, Wicked One, Strict One, Bald One, Dumb One, and the like. This was only part of the hilarity. The nickname phenomenon almost did me in, on my third day at the school. I did not think that there was any thing derogatory about those nicknames. After all, what was in a name? A name was just a name. A naive kid indeed!

One of the teachers did not turn up at the class at the appointed hour. It was my duty, as the prefect, to locate that teacher. Incidentally, his nickname was Mad One. I went to the teachers' room in search of that teacher, but I did not find him there. There were some teachers sitting around a table and chatting away. I approached the group and asked, "Where is the Mad One?" They all burst into a loud laughter. Something was definitely amiss. They all seemed to understand what I was asking for. I quickly turned my tail and ran out. I narrated the incident to an older classmate of mine, who told me that those names were derogatory and should not be uttered in public. That was the first embarrassing incident of my life! Fortunately, the information never reached the Mad One; I was safe. Probably, the other teachers did not like the Mad One; they might have enjoyed the joke and never complained. And so the Mad One never got a chance to get madder.

Soon, I was to reckon with another alien phenomenon called Annual Sports Day. In the village, we had played many country games and made our own rules. No one really cared to know if there were any actual rules for any game or sport. For instance, we played cricket with a bat wider than the wicket itself. One only had to keep the bat in front of the wicket, and the bowler could not dismiss the batsman, no matter what. One had to lose his wicket deliberately, when bored. Our football was of the same size as a tennis ball, that too stuffed with cotton. There were only five real footballs in the entire district those days.

The physical training instructor was organizing the Annual Sports Day. I wanted to have a chance at the 440 yards running race and accordingly signed up.

Before the start of the race, the instructor explained the purpose of six tracks on the oval racecourse and the concept of handicap. As you probably know already, the runner on the inner track starts at point zero and the runners on the outer tracks start with a handicap. In our case, we had to run two rounds on the oval tracks. The instructor advised us that we should stick to our assigned lanes in the first round, but we could then cut across into the inner lane after the first round. I misunderstood him on the point of cutting across into the inner lane at start of the second round – exactly how, we'll see soon.

The great race began. We started to run immediately after the toy gunshot which signalled the commencement of the race. The round soon ended, and I was lagging behind at fourth position. I

was also beginning to get tired and saw no chance of recovery. The participants were crossing over into the inner lane at start of the second round, and I thought they were making a mistake. Here was my chance to win! The spectators were cheering the runners in a loud pitch. What did I do next? I ran across the entire field, diagonally, overtaking all the other runners. The loud pitch of the spectators suddenly became even louder as I made "progress." They were all aghast at my action of running across the field instead of sticking to the racetracks. Have you ever heard of a *rogue elephant* or a *rogue state*? Now you had a *rogue runner*. However, I thought they were all appreciating and cheering me up for overtaking the other runners. I continued the race unmindful of my unintelligent action. The cheering reached a crescendo, and I had made "sporting history." The sad part of it all was that even after cutting across the entire filed, I came fourth in the race. Thus, the instructor was spared the trouble of disqualifying me.

The instructor was ashamed of himself at this gross miscommunication and owned up responsibility for that mishap. It was not my fault. Not at all! The instructor consoled me and promised to train me well for the race at the next year's annual sports day. My ambition to become a "Sports Superstar" came to an abrupt end. I never dared to enter any track event, thereafter and ever after. Instead, I concentrated on academics, a field of my core competence.

The medium of instruction was in Telugu at the village school, and we were being initiated to the English language at high school, with just one subject on English literature. All the subjects such as mathematics, physical sciences, and social studies were still taught in the vernacular language, Telugu. We had some difficulty in learning the English language. We just memorized the entire textbook without understanding anything, least of all the grammar.

Once I had to appear for a test in English – a test in writing opposites. For instance, we had to write *girl* as the opposite word of *boy*, as per the demonstration by the teacher. One of the words in the actual question paper was Ram (uncastrated male sheep) for which I was expected to write the opposite word, which should have been Ewe (female sheep). I remembered only the demonstrated words – *girl* vs. *boy*. I thought that the teacher had asked me a trick question. My vocabulary in English was next to nothing, but my logical abilities were excellent. Therefore, I decided to fight the question with all I had – just my logical ability. I presumed Ram was the name of the mythological Rama, and the opposite word had to be the name of his consort Sita. If Ram was the boy, then the girl had to be Sita. Some logic that! However, there was still a catch, which I had to overcome. The alphabet *a* was missing at the end of Ram, the word in the question paper. So how was I to tackle the problem? I thought of a simple logical way out. So what might that be? Guess what! I removed the alphabet 'a' from the word Sita, and converted it to a new word – 'Sit'. I

answered that the opposite word of 'Ram' as 'Sit'. I wrote both the words Rama and Sita sans the letter 'a'.

I was anxious to know if I had got it right; this was true test of my logical abilities. I got the corrected answer paper back from the teacher, the next day. He underlined my answer in red ink and gave me zero marks for that answer. He was not intelligent enough to understand the logical process and my effort behind formulating the answer. He underlined, in red, anything that was not 'Ewe'. I wish he had discussed the issue with me after evaluation of my answer paper. If he had understood the lofty heights of my logic, he might have considered giving me at least partial credit.

On another occasion, the English teacher tried to teach us how to make compound sentences using a conjunction. At the end of the period, he wrote two long sentences on the black board and asked us to make a single compound sentence out of them. I did not fully understand then, the difference between a *sentence* and a *line*. I misunderstood and thought that I had to squeeze those two long sentences into a single line on the paper. Easy, I thought. All I had to do was to just copy what was written on the blackboard. I tried to squeeze those two long sentences into a single line. However, some words overflowed onto the second line. I had to write still smaller to fit the two sentences into a single line, so I sharpened my pencil with great skill. I tried repeatedly, but in vain. I was striking out the previous line every time and reached the end of the page. The teacher would not give me another answer sheet for such a short test. Therefore, I had to use an eraser to wipe out the entire page, and you know what happens when one tries to erase so much writing on a sheet of paper.

To add to the drama, I tiptoed over to the teacher's table when he was not looking, stole another answer sheet, and continued with my Mission Impossible. While going back to my seat, I stole a glance at someone else's answer sheet and noticed that the answer had extended to about three lines, but with the word 'and' between the sentences. I was quick to learn, and I came out with flying colours that day. I now knew the difference between a *sentence* and a *line*.

The next day, the teacher gave us a surprise test, to write an essay describing our summer vacation. He stipulated that we write a minimum of ten lines on the subject. Normally, test schedules were announced in advance, and we used to go fully prepared, memorizing all the answers. I could barely think of one sentence on the subject, which was "I spent my summer vacation at my native village." I was no loser! I thought of a way out. Can you guess what I did to make up ten lines out of such a small sentence? Please do not hazard a guess. I recalled that I had learned the difference between a sentence and a line, the previous day. I decided to put this knowledge into practice. In this particular case, the teacher had asked for ten lines and not ten

sentences, expecting us to write at least few words in a line, as we normally do. He was not aware of what was in store for him. All I did was to write one word on each line to achieve the targeted ten lines. You might be wondering how I squeezed the tenth line out of the nine words in my sentence. My logic worked magically. I put the period (.) on the last line! Please do not ask me about the end result, as I do not want to even think about it any more!

Once, our history teacher taught us in great detail about emperor Ashoka the Great. He also explained the various reasons why Ashoka the Great was considered great. Among others, one of the reasons stated was that he had organized the digging of wells to provide drinking water and the planting of trees to provide cool shade to travellers, all along the highways. Later, the teacher gave us a test and asked us to list the reasons for Ashoka the Great's greatness. In the answer book, I wrote all the points concerning Ashoka the Great except the point about the wells and the trees. The teacher cut some marks on account of the incomplete answer. I protested saying that there was a severe shortage of drinking water in our village and there were hardly any trees along the roads. I remarked that I did not believe that Ashoka the Great had done a great job of it. For my impertinence, he made me stand up on the last bench in the class for an hour, the usual punishment for indiscipline in those days. Standing on the bench for an hour in the presence of classmates was quite humiliating – although it was for a good cause.

Life must go on, and I moved on without ever acknowledging Ashoka the Great's greatness.

Notwithstanding the trials and tribulations in the process of learning at school, I scored first rank in the final examination conducted by the University board. Not bad at all!

Slowly and steadily, I graduated from a village kid to a small town boy.

#### **Enter College**

After I was through with high school, I joined Andhra Loyola College at Vijayawada to complete my PUC or pre-university course.

The entire medium of instruction was in English. What a shock that was! At high school, I used to memorize the entire textbook of English in order to manage the examinations, whereas I had no problem with the other subjects, which were taught in Telugu.

Now I tried to memorize some lessons in physics and even mathematics over the next few days. I barely managed my test in physics by memorizing all of Newton's laws of motion before appearing for the test. Apparently, this could not go on. Simply, there were too many technical subjects, and too much to memorize, beyond anyone's capacity to learn by heart. The only redeeming feature was that all my fellow students were in the same predicament. We were all in the same boat. The Principal of the college was fully aware of the problem and organized special coaching classes in English, deploying some rapid action force. We just had one year to go before we got into a professional course such as engineering or medicine. Our entire future depended on how fast we learned English. It was a do or die situation. But never say die! The youthful energy was in full play, and we worked very hard at the English language. Soon, we were able to read Shakespeare. No mean feat!

We started making progress and became proficient in physics, chemistry and mathematics – by understanding, not memorizing the subjects. I even managed to score first rank in the pre-university course at the college.

Getting into a professional college was a cakewalk, with all those top grades in physical sciences and mathematics at the pre-university course.

Now, I was ready to join a college of engineering.

#### **Enter IIT, Madras**

I was admitted into the Indian Institute of Technology, Madras in the year 1959.

The Institute, one among the four higher technological institutions (IITs) founded by an act of Indian Parliament, was declared an Institute of national importance. The Institute did live up to its expectations in the years to come.

There were only three branches of engineering offered at the Institute viz mechanical, electrical and civil. Electronics was still in a nascent stage of development, and there were no computers those days. Computer science was still in the realm of science fiction. We had only radios, no television.

Now, for some digression. The concept of television appeared only in some mythological texts – as *Divya-Drishti* (roughly translated into English as "divine view"). As for radio, it was commonplace. There are episodes of *Akashvani* (radio) and *Divya-Drishti* (television) in the epic *Mahabharatha*. Lord Yama, the God of death, addressed the emperor Yudhishtir, during his exile, over *Akashvani* (voice over the sky). Sanjaya, a noble in Kaurava's court, who watched the combat between the forces of *Pandavs* and *Kauravas* thanks to his *Divya-Drishti*, kept the blind King Dhritharashtra informed of the happenings.

The Government of India had established the Indian Institute of Technology, Madras in collaboration with the Government of West Germany. Most of the professors were German and not very adept at the English language, though they were very knowledgeable in their respective fields of expertise. It reminded me of the English in my high school days. The Germans had the

opportunity to develop and exploit their native genius, as their medium of instruction was in Deutsch; however, our genius in India did not surface for a long time as the medium of instruction was in an alien language. Now that the English language has taken its roots in India and qualified to be considered a native language, the dormant genius has begun to surface and there would be no stopping it.

I was still an out-of-towner, very rustic, and unused to the ways of a big city –confronted with the demands of an institute of higher learning in a big city.

We had to make some engineering drawings as part of the curriculum in the first year of the engineering course. Of course, we had to use the time-honoured pencil, eraser and scale to make the designs on a drawing board. There were no computers those days. I was a bit lazy and never used a blade to sharpen my pencils. I was using my nails to sharpen my pencils, as and when it was absolutely necessary. My drawings were a little fudged up as a result. The German professor was keeping a watch over me and caught me red-handed while I was going nature's way of sharpening a pencil with my nails. He did not admonish me for that. He sat silently by my side and opened my box of pencils. He patiently sharpened all my pencils himself with a sharpener, used an emery paper to give final shape to the pencil tips, and walked away silently. I got the message. No more kidding around! It was not just kidstuff any more. Slowly, I was being acclimatized to the new rarefied academic environment.

Over the weekend, I got a message from an old friend of mine who wanted to meet me at a place called Tambaram, a distant suburb in the city of Madras. Someone advised me to take a suburban train to go up to Tambaram. It would be just like the city bus service, I was told. I took the advice literally. I reached the nearest suburban station to catch my train to my destination. I presumed that, as in a bus, I could purchase a ticket in the train itself. I reached the platform by crossing over the railway tracks and enquired with a regular commuter about the procedure for buying a ticket. He told me to buy a ticket at the booking office located near the entrance. I started to proceed towards the booking office but, to my horror, saw a ticket collector at the gate, asking the passengers to show their tickets. I slowly and nonchalantly changed my direction and started to walk across the train tracks to go out of the station on the sly. Before I landed on the other side of the tracks, another ticket collector literally stopped me on the tracks and demanded that I pay up a fine of one rupee for ticketless travel. He did not believe my story; instead, he scolded me, "A smart educated young man like you ought to know better!" I had only one rupee with me at that time and paid up the fine; consequently, I could not visit my friend. I sent a message to my friend that I could

not see him as I was busy preparing for some examination at the Institute. No cell phones those days.

There were no electronic calculators those days. We used a mechanical gadget called slide-rule for calculations. Occasionally, we used logarithmic tables instead. There were no photocopying machines then; we had to type the text on a mechanical typewriter or laboriously write by hand. There was no Subscriber Trunk Dialling (STD) then; we had to go to a post office and book a trunk call and wait for half a day to materialize the call. There was no emailing then. We had to post a letter or send a telegram in case of an emergency. There were no cell phones; even landlines were not easily accessible. And there were no computers and, of course, no Internet. We had to spend half a day at the library just to find the location of a place called Timbuktu. No googling! There were no antibiotics, and we had to make do with some sulpha-drugs. There was no television, only radio – poor solace!

Some greenhorns might wonder how we survived. We did not know then what we were missing, which is why we survived. In fact, it's likely that we did well at school because we did not spend extraordinary amounts of time "researching" on the Internet.

I do not wish to elaborate on the boring aspects of academics at the Indian Institute of Technology. You might as well guess the details. For now, it would suffice to say that we had to burn midnight oil all the time – before finally passing out of the institute.

Finally, I graduated in mechanical engineering with flying colours, in the year 1964.

S. Radhakrishnan, the Vice president of India at that time, presented our scrolls on the convocation day.

#### **Enter the Real World**

I took a job at an engineering firm in Madras and entered the real world in the year 1964. My starting monthly salary was rupees 250 per month, an equivalent of US\$50 at the ruling exchange rate and US\$6 at today's exchange rate. That money was enough to eat at least once a day and to cover the expenses of hunting for a new and better paying job.

After a year, I left the job and the city looking for greener pastures. I got a job at a large business enterprise in Bombay – they doubled my salary to 500 rupees a month, equivalent of US \$100 per month at that time.

I entered the megacity of Bombay with just one hundred rupees in my pocket, an equivalent of US\$20 at that time. Early one fine morning, I landed at Bombay railway station, then known as Victoria Terminus – a legacy of the British rule. I arrived with a large steel trunk in my hand – or

was it on my head? I did not engage a porter or hire a taxi, as I wished to conserve my measly one hundred rupees. I had to survive in the big bad city for a month with just a hundred rupees in my pocket to begin with, until I got my first salary. The steel trunk contained some engineering books, three pairs of clothes, a shaving set, an alarm timepiece, and a file of my academic credentials.

I had made no reservation at any hotel. There were no communication channels to do that, in those days. I simply walked along the street looking for a hotel with the trunk on my shoulder, as it was too heavy to be carried by hand. It was still dark – very early in the morning. After walking for about half a mile at random, I located a C-grade hotel called Sher-e-Punjab. I booked a room there; the tariff was four rupees per day. In addition, I had to spend two rupees for lunch and dinner. The next morning, I had a balance of 94 rupees. At that rate of expense, I would not have lasted in Bombay for more than two weeks. The next morning, I reported for work at the factory. Breakfast and lunch were free at work, and that bolstered my financial situation a great deal.

I looked for some cheaper accommodation nearer the factory, at a suburb called Thane. I found a hotel that offered a room for two rupees a day, and I shifted from the earlier "expensive hotel" to the new place immediately. By the time I settled down at the new hotel, I was down to 90 rupees, a precarious situation indeed!

I quickly made a three-line expense budget to survive the month.

CASH ON HAND = 90 rupees BALANCE NUMBER OF DAYS TILL THE NEXT PAYDAY = 30 AVERAGE EXPENSE BUDGET PER DAY = three rupees

I would have to pay two rupees for the room, leaving a balance of one rupee for dinner. No other expense could be incurred!

The room at the new hotel was stuffy and smelling of food, as the kitchen was close by. The restrooms were common. What else could I expect at that tariff? There were several knocks on the door all through the night. However, I did not answer the knock, as I was too tired and depressed at the jam I was in.

The next morning, I went to the factory by some conveyance arranged by the company. A colleague of mine, who knew where I was staying, showed me that morning's newspaper. I was shocked to see the news that a murder had taken place in that hotel the previous night. It transpired that the hotel was a gambling den and a haven for prostitution. The several knocks on my room all

through the night now made sense. For the half of the night, it must have been the prostitutes; for the second half, it must have been the police!

Obviously, that sordid place did not befit my lofty academic credentials. In the evening, I checked out of that hotel and went to another hotel nearby. There, the rooms were not available readily. However, the hotel manager offered me a bed in the dormitory at a tariff of two rupees a day, which I readily accepted – any old port in a storm! I felt like a tramp, as portrayed in the old silent movies of Charlie Chaplin; the scenes were remarkably similar. The manager also gave me a chain, a lock, and a key. I said that I might not need a lock, as I did not have a separate room to lock. It was an open dormitory – no doors! He immediately clarified that I would have to chain my baggage to a leg of the steel cot allocated to me so that no one would steal it. Some security measures! Anyway, I had no choice at my kind of budget. For the time in my life, I understood the full import of the age-old adage: "Beggars can't be Choosers."

After what felt like an interminable month, I received my salary; I now had a grand total of 500 rupees in my pocket. I was no more a tramp. I shifted to a new room, all for myself. I had learned what the real world looked like. Earlier, I had visualized the world as a bed of roses, albeit with a few thorns here and there; I was not even close. I realized that if you are a tramp, you are likely to encounter only thorns – with an occasional faded rose petal.

The comic aspects of my workplace may find some place in my next book.

# Chapter 8 No one Hears you Scream on the Internet

Hooked on Internet? Help is a just a click away. -ANONYMOUS

We've heard that a million monkeys at a million keyboards could produce the complete works of Shakespeare; now, thanks to the Internet, we know that is not true. –ROBERT WILENSKY, PROFESSOR OF COMPUTER SCIENCE AT UC BERKELEY

The Internet is a double-edged sword; you have got to know how to wield it. The Internet is a wild horse; you need to know how to ride it. The Internet is fraught with danger; you have to have your defences in place. The Internet could be vulgar; you must learn to keep away, unless you are a party to it. The Internet is infested with predators on the prowl; you need to be slippery. The Internet is flooded with garbage; you have to sift through it. The Internet promises lots of free stuff; however, there is no such thing as a free lunch. The Internet is infinite; you need to be focused, else, you will be lost. The Internet could be addictive; you have to guard yourself against this addiction.

#### Spam

Most of you have probably experienced SPAM mail.

Recently, I received an unsolicited e-mail from a real estate company saying, "Thank you for making us the number one property portal...." I did not know head or tail of this portal earlier; therefore, I could not have possibly contributed anything to making this the number one portal as claimed. Maybe I had a bout of amnesia. Had they given me undue credit? Maybe they expected me to certify that it was the number one portal indeed! Of course, they were frantic for more hits.

I keep getting unsolicited emails from local singles. They do not seem to know my age or sexual orientation. I get unsolicited emails touting medicines which I do not need – at least for now. I get emails from government officials in some African nations, requesting me to provide fake bills for providing some imaginary services and share some of their loot.

I get offers of free gifts, but there is a catch. I am required to log in and view their seemingly unending series of advertisements. After some patient viewing, I feel like sending to them free gifts instead.

I get email offers to award me a university degree in the field of medicine, at a very competitive price of US\$100. I was tempted to change my profession from engineering to medicine. I know how to prescribe some painkillers and laxatives. However, I gave up the idea, as I do not know what to prescribe if a patient arrives at my "clinic" with symptoms of pain and constipation at the same time.

One email screamed, "Work from home and earn up to US\$500 per day." I thought that I had a job offer to make some easy money, but instead I was offered a CD explaining the technique – at a price of US\$500. Probably, they expected me to sell such CDs to the gullible, at the rate of one a day. But how?

#### **Identity Theft**

Recently, I got the following email from an identity-theft scamster, which is self-explanatory.

Date: Tue, 8 Apr 2008 20:42:54 -0700

From: cjstelzner@charter.net

Subject: Congratulations.

You have Won I lottery, Five Hundred Thousand British Pounds.

Please contact Sir Anthony Anderson.

Email: siranthonyanderson@hotmail.com with the following information for claims.

(1) BENEFICIARY FIRST AND LAST NAME

(2) NATIONALITY

(3) COUNTRY

- (4) STATE AND CITY
- (5) RESIDENTIAL ADDRESS
- (6) DATE OF BIRTH
- (7) GENDER
- (8) OCCUPATION
- (9) MOBILE TEL.NUMBER

Sir Richard Lloyds

Co-coordinator(Online Promo Programme).

Sir Lloyds was trying to get my personal details by luring me with the imaginary lottery win.

I replied as under: RE: My Lottery Win. From: Seshadri Reddy To: siranthonyanderson@hotmail.com Subject: My Lottery Win. Date: Wed, 9 Apr 2008 10:47:02 +0530 Copy to: "Sir" Anthony Anderson Dear "Sir" Richard Lloyds,

Thank you very much for your email informing me of my exciting WIN of 500,000 British Pounds. I will be able to give you my personal details only after receiving a Demand Draft, for 500,000 British Pounds. I would prefer to have a demand draft, as cheques are in the habit of bouncing. I cannot accept the amount by a cheque. The inconvenience caused to you is much regretted. Please send only a Demand Draft for 500,000 British Pounds, and not a cheque. If possible, please try to send the amount in US Dollars.

Kindly let me have your following personal details, so that I can get to know you better, before we proceed further.

- 1) YOUR FIRST AND LAST NAME
- 2) NATIONALITY
- 3) COUNTRY
- 4) STATE AND CITY
- 5) RESIDENTIAL ADDRESS
- 6) DATE OF BIRTH
- 7) GENDER
- 8) OCCUPATION
- 9) MOBILE TEL.NUMBER
- 10) \*Your PASSPORT NUMBER, date of issue and expiry date.
- Please also send the above details for all your family members too!

\*In view of the urgency of the matter, please scan all pages of your passport and send to me by email, immediately. Please also send me by post, a photocopy of your passport, for the sake of good order and confirmation. If for any reason, you want the money back, I will return the amount to you by cheque. It is likely to bounce! I am fully aware that there is no such thing as free lunch in this world, unless you steal one.

Regards, Yours Sincerely,

Reddy

Pat came, another email from the scamster. This time he raised the lottery win amount from half a million to one million Pound Sterling!

Date: Wed, 9 Apr 2008 00:37:51 +0000

Subject: 2008 {ONLINE BONANZA } 2008

From: info@uknationallottery.co.uk

UK NATIONAL LOTTERY HEADQUARTERS

The Marina Offices, St Peters Yacht Basin, Newcastle upon Tyne,

NE6 1HX England

Dear Lucky Winner,

As part of our NEW Year Online Bonanza held on 8th of April 2008, we are pleased to inform you of the result of the just concluded annual final draws of UNITED KINGDOM NTERNATIONAL PROGRAMS. After this automated computer ballot, your email address emerged as one of two winners in the category \\"A\\".

You are therefore been approved to claim the sum of 1,000,000 (One Million Pounds Sterling) with the information below:

REFNo:UK/9420X2/68

BATCH No: 074/05/ZY369

Contact Person: Mr. Brown Luis

Telephone: +44-704-577-5887

Email:uk claimsagentdept05@yahoo.co.uk

(1) FULL NAME

(2) FULL ADDRESS

(3) NATIONALITY

(4) DATE OF BIRTH

(5) OCCUPATION

(6) TELEPHONE NUMBER

(7) SEX

## Sincerely, Mrs. Cecilia Moore FOR UK NATIONAL LOTTERY.

My reply followed as under.

RE: 2008 {ONLINE BONANZA} 2008

From: Seshadri Reddy

Sent: Friday, April 11, 2008 11:03:13 AM

To: uk\_claimsagentdept05@yahoo.co.uk

Copy to: Mr. Brown Luis Dear Mrs. Cecilia Moore, Subject: UK NATIONAL LOTTERY HEADQUARTERS

Thank you very much for your communication regarding my lottery win of a million pound sterling. I cannot tell you how excited I am! I very much regret to inform you that I have to politely decline this offer of one million pound sterling. I think you will appreciate the reason for my declining this offer. I have already won a lottery of 500,000 pounds only yesterday. I do not know how to spend the half-a-million pounds that I have already won. I do not wish to be burdened by this additional one million dollars. However, if you insist that I accept the one million pounds, I will be able to name a trust for utilization of these funds for a social cause. An early response will be much appreciated. If I win another lottery, please do not bother to even inform me. I will reject the offer *ab initio*!

Thanking you, Yours Sincerely, Reddy.

#### **Domain Name Mania**

Try to register a domain name with a registrar; in all probability, the name would have been already booked and not available. Almost every word in the dictionary, the name of every city in the world and the title of every subject in academia has been "dot-commed." The whole world is at it! You have only a one in a million chance of registering a name you want.

For instance, search for availability of the domain name of the city Hyderabad, and you will get the following result.

Unavailable Domain(s)

We're sorry, the domain(s) below are not available at this time. You can make a private offer to the registrant of record or backorder the domain so you can be the "next in line" when it becomes available.

www.hyderabad.com

www.hyderabad.net

www.hyderabad.org

www.hyderabad.info

www.hyderabad.biz

You ask for the domain name of the locality, banjarahills (Banjara Hills) and you would get the following result.

Unavailable Domain(s) We're sorry, the domain(s) below are not available at this time. You can make a private offer to the registrant of record or backorder the domain so you can be the "next in line" when it becomes available.

www.banjarahills.com

www.banjarahills.net

www.banjarahills.org

www.banjarahills.info

www.banjarahills.biz

If you search for domain names for business, entertainment, shows, movies, actors, restaurants, hotels and so on - you will meet the same fate. You will not get the name; you can only be "next in line." For how long? Your guess is as good as mine.

So, how do you start a website with a meaningful name? Please do not ask me. If you cannot beat them, you join them.

#### **Email: Transmission of Information**

No doubt, email is a tool out of the ordinary.

Call up someone over the phone and try to make him or her to note down some information such as an address, flight details, or an agenda for a meeting. In all probability, that person may ask you to send an email giving those details, even before you had a chance to rattle out the information. This may be due to one of the following three reasons:

- 1. That person might not have either a paper or a writing instrument handy.
- 2. That person might not be confident of noting down the information accurately.
- 3. He or she wants you to shut up.

This third reason has the highest probability.

People take too way much liberty in the usage of the English language in emails.. Some examples are:

No capital letter required at start of a sentence.

Words can be condensed.

U replaces you.

The word to is substituted by numeral 2.

And so *happy birthday to you* is stated as *happy bd 2* U. It might be further condensed to *hbd2U* by the unorthodox.

More examples:

Thanx for Thanks

Xtreme for Extreme

cwot means complete waste of time.

I think the English language is destined to end up in Xtreme Anarchy in the email world.

#### Phishing

Phishing is a method of illegally capturing personal security information over the internet. Did you know that responding to a phishing email addressed to you can wipe out your bank balance clean? Someone may pretend to be someone else in order to steal your personal security information such as passwords and account numbers. For instance, a scamster may replicate a bank's website and mislead you into believing that it is genuine, with intent to steal your passwords, credit card numbers, and so on. You can guess the consequences. An imposter may also ask you to pay a renewal fee for some services that are provided to you by someone else.

Recently I received an email from a scamster asking me to pay for renewal of a domain name for the next three years. Fortunately, he appeared to be a novice at this game. He demanded that I send a cheque to him towards the fee – quoting ten times the actual price – instead of the standard fee prescribed by the registrar. He wanted payment by cheque and was not interested in payment by credit card as is usually done in such cases. I replied to his email asking him for further details of his modus operandi and his wicked ways. Not a peep from him thereafter.

# Chapter 9 Bureaucracy: The Silence of the Lambs

Bureaucracy is the art of making the possible impossible. --JAVIER PASCUAL SALCEDO

Our government... teaches the whole people by its example. If the government becomes the lawbreaker, it breeds contempt for law; it invites every man to become a law unto himself; it invites anarchy.

-LOUIS BRANDEIS

Inevitably, one is bound to face the bureaucracy, eyeball to eyeball. I am no exception and neither are my many friends and family members. What can one expect out of such an encounter? Intimidation, dehumanization, humiliation, inaction and exploitation – all rolled into one vicious blend.

I would love to narrate a few of my very real encounters with the bureaucracy, but I must confess here and now that the vicious nature of the bureaucracy is so intense and unfathomable that I could not find appropriate words to describe these episodes.

I tried to refresh my perception of bureaucracy and gathered the following definitions from a few reputable sources.

1 a: a body of non-elective government officials

1 b: an administrative policy-making group

2: government characterized by specialization of functions, adherence to fixed rules, and a hierarchy of authority

3: a system of administration marked by "officialism", red tape and proliferation (*Merriam Webster*)

Specific form of organization defined by complexity, division of labour, permanence, professional management, hierarchical coordination and control, strict chain of command, and legal authority. It is distinguished from informal and collegial organizations. In its ideal form,

bureaucracy is impersonal and rational and based on rules rather than ties of kinship. (*Encyclopaedia Brittanica*)

Bureaucracy is the structure and set of regulations in place to control activity, usually in large organizations and government. As opposed to adhocracy, it is represented by standardized procedure (rule-following) that dictates the execution of most or all processes within the body, formal division of powers, hierarchy, and relationships. (*Wikipedia*)

Whatever the original intention (malicious or not), modern day bureaucracies are characterized by red-tape, sluggishness, dusty files, and superfluous layers and have degenerated into a real hindrance to progress over the years..

It appears that the bureaucracies are now re-engineered by their constituents to intimidate the people, stifle creativity, and usurp power. In their quest for absolute power, bureaucracies end up being extremely dehumanizing – treating people as things. I bet you can never pin down a bureaucrat; they have curious ways of bucking accountability. They have the patronage of their colleagues and their political masters. True partnership indeed! The whole system is on their side.

Of course, there are systems in place to counter bureaucratic injustice, such as appellate tribunals and many such "temples of justice." Alas, the counter mechanisms are more bureaucratic than the executive part – a curious case of the cure being deadlier than the disease. What might be the possible remedy? Please do not ask me. Just serve your time, in a manner as may be dictated by the bureaucratic system in place in your area. In my case, I just keep running for my life all the time, away from the bureaucratic menace, albeit with little success. I have given up any hope that I may have harboured in my heart – or is it in my mind – of escape from this bureaucratic web of horror.

#### **Illegal Constructions in the Megacity**

I recently purchased an apartment in Hyderabad, India. Concurrently, I saw a government notification that penal charges would be levied on illegal constructions and on deviations in constructions with respect to the approved plans. I presumed that government would hold the builders of the apartments accountable for any deviations in constructions, as the homeowners have no role to play in the drawing approvals or the construction activity. Generally, the homeowners are only responsible for making the payments necessary for the purchase; they are clueless about the deviations. However, I received a notice from the municipal corporation that I must pay appropriate

penal charges and get the apartment regularized. I was also threatened that the electricity and water connections to my apartment would be cut off if I did not comply. I could have managed the water threat by buying up mineral water for drinking, cooking, and bathing, but I was horrified at the idea of living without electricity. My coffee maker and laptop computer would then come to a grinding halt. Minus coffee and computer, my life would most certainly be paralyzed.

As I had purchased the apartment from a builder, I was in the dark about the alleged "deviations." I naively presumed that that the builder had followed the prescribed norms for construction of the building. The builder had registered the apartment in my name along with a drawing of actual construction, but he had not given me a copy of the approved drawing. It appears that the government was unable to trace the builders, and the homeowners became sitting ducks. Logically, the government should protect the homeowners from unscrupulous builders and go after them in order to collect the penal charges. Instead, the government had decided to target the homeowners who are easy to trace and indulged in hot pursuit and mob-like coercive methods to collect the so-called penal regularization charges. In the meanwhile, certain interest groups approached the courts to neutralize the high-handed approach of the government. For reasons best known to the custodians of law, the issue remains unresolved for several years. After all, the government needs money for obvious reasons as also for *not so obvious reasons*. The bureaucratic tyranny continues. All the homeowners are advised by the government to follow the "compulsory disclosure scheme," pertaining to the deviations in construction of apartments and buildings – or else!

The questions to be answered now are:

1. How are the homeowners to assess the alleged deviations in absence of the approved drawings?

2. How did the builders, who are directly responsible for the deviations, manage to get off the hook?

3. In the first place, why did the law enforcement authorities allow the illegal constructions, clearly visible from a long distance to the naked eye of even a child, on such a large scale?

The powers that be know the answers, but they have a lot to hide.

In any case, I approached my builder to help me work out the deviations in construction with respect to the approved drawing and paid up the penal regularization charges to the municipal corporation. The builder cursed the government for the policy, but expressed no remorse at his illegal building activities.

Knowing fully well the nature of the bureaucratic infrastructure of the government, I can bet my bottom dollar that it is impossible to bring any order into the chaotic situation concerning building activity. Only ten percent of homeowners have responded to the government notification and cared to make a disclosure of the deviations, possibly with a deeper and more sinister motive than the bureaucrats in this game. How do the bureaucrats handle the remaining ninety percent of defaulting homeowners? The entire population has turned out to be more bureaucratic than the official bureaucrats. All the citizens have now morphed into a new species – the pseudo-bureaucrats. They have evolved a set of unwritten rules to go by, for self-governance, notwithstanding the official rules. Now we have the bureaucrats pitted against the pseudo bureaucrats. However, numbers do count. The official bureaucrats are outnumbered and, surely, they would be incapacitated in due course. Maybe, I am wrong in saying so. They might be already defunct.

When people flout the rules en masse, what can the government do? Nothing, of course. The government has to opt for the easy way out – *If you cannot beat them, you join them*. I read in the newspapers that even most of the government buildings were not built as per the approved plans. They were not trying to regularize the constructions either. The government is certainly on shaky moral ground to be regularizing illegal actions of organizations or citizens – while ignoring its own violations. By levying a penalty and regularizing the illegal structures, what is the message that the rulers are sending to the public?

Such citizens would be further encouraged to flout the rules with impunity. Even the lawabiding citizens would get "ideas," to fish in troubled waters. For instance, some homeowners and builders who had not violated any rules earlier expanded the existing structures such as adding an extra floor illegally, after the government's notification concerning regularization – which unwittingly guaranteed immunity to defaulters; they got away after paying some penal charges. The "penal action" announced by the government had the opposite effect of what was intended. The intention was to arrest further growth of illegal structures. Instead, even legal structures became illegal. After all, who is worried about paying a small penalty, when a windfall is thrust on them? In one extreme case, a homeowner who had a single floor building produced a computer-edited picture of six floors, applied for approval, and paid up the penal charges. He is sure to construct the balance five floors before the government even opens up his application, which is likely to take about a year.

If the government so desires, I would like to suggest a simple and ingenious way to collect penal regularization charges from the homeowners. I am most certain that the entire city is illegal as far as building construction is concerned. I am not so sure about other aspects of the city, concerning the

rule of the law. Since all the buildings in the city are fully or partially illegal and have deviations with respect to the approved drawings, the government can safely slap a penal tax on all home owners, assuming a modest average of 10 per cent deviations in the actual construction with respect to the approved plans. I bet that no one is going to complain. Anyone who does not comply with the government notification can easily be nailed, as everyone's cupboard is made out of super-transparent glass with a large number of skeletons inside.

Everyone has something to hide. People have much more to hide than those running the government. The government is at least obliged to be transparent by "law," but people are not! The government and the people know each other too well. Neither can win, based on merits of a case – there is no merit on either side – until and unless the *long arm of the law* decides to favour someone or the other by whatever "criteria."

#### **Election Identity Card**

To cast a vote during any election process, one has to produce an election identity card issued by the Municipal Corporation. The government and the Election Commission are very keen that every responsible citizen obtains his or her election identity card. This card also serves as a valid proof of photo identity. As a responsible citizen, I attempted to obtain an election identity card. My endeavour to obtain the election identity card dates back to the last years of the twentieth century.

#### **My First Attempt**

At the commencement of twenty-first century, the Municipal Corporation announced in the newspapers that they had organized certain centres to accept application forms from citizens and arrange for photographs for issue of election identity cards. I promptly went to the prescribed centre located in a neighbourhood school to apply for an election identity card. I thought that it must be a simple matter such as filling a routine form and providing a photo identity and proof of residence. The procedure was in fact very simple, just as I had envisaged. However, the problem lay elsewhere. The crowd! The centre entrusted with the task of issuing the cards was so small that it could barely accommodate a dozen people at a time. I was totally unprepared to compete with such a large crowd – comprising so many people that I preferred to count the number of stars in the sky rather than venture to count the number of people in waiting. The crowd spilled over onto the street, and the next. I was stupefied for a moment but quickly recovered enough to make a rough estimate of the time required to handle all those applications ready for submission. With so many unknown variables, I could only work out a time range that stood anywhere between a hundred years to a

millennium. I gave up and went back home, wondering why the concerned authorities had not organized the activity in a large football stadium that could accommodate the crowds.

#### **My Second Attempt**

Five years went by and the next election to the legislature was around the corner. As usual, the government went through the ritual of announcing in the newspapers the procedure for issue of election identity cards. As instructed by the government notification, I went to the regional municipal office to collect a printed application form. The concerned clerk appeared to be very busy doing God knows what, and I was completely ignored. While I was making a futile attempt to draw his attention, a sweeper in the office came to me and offered to help. I stated the purpose of my visit to the sweeper. The sweeper said that he knew where the application forms were lying. He said that all those forms were stacked on the floor in the corner of a room, for want of space in the storage racks. He added that the forms got scattered all over the office over a period, and that he had gathered a few of them during the process of sweeping. He had his own secret hiding place for those printed forms. Magically, he materialized two printed forms out of nowhere, gave them to me with his right hand while simultaneously stretching out his left hand, which was not retracted for quite some time. I placed a small financial instrument of value in his left hand, which made him finally retract that hand while beaming a sheepish smile.

I filled in the application form giving the requisite data for me and my wife. I also attached the mandatory photo identity cards and the proof of address to the application. I went back to the municipal office after a couple of weeks to submit the application form. As the clerk scrutinized my application form, I noticed the formation of deep wrinkles on his forehead. He said that the format of the application had been changed and demanded that I fill in a new modified application form for submission. The positive aspect was that he gave me a new printed application form instantly. But, there was a catch. Filling in the new form was relatively a simple matter, but I would have to go back home to obtain the signature of my wife on the application form. Another trip to the municipal office looked imminent.

Before going back, I eavesdropped on the applicant next in line. He did have a new modified application form. He told the municipal clerk that he was a homeless person who stayed on a footpath near an electric pole. As for the address, he said that he could only give the number painted on the electric pole. The clerk was bewildered as he was not clear about the government's policy concerning homeless persons. Anyhow, the clerk asked him to sign on the form and submit it for consideration. The homeless man quickly moved aside, signed on the application form, and forged

the signature of his wife immediately. He nonchalantly handed over the application form to the indifferent looking clerk – who accepted it. He was not prepared to make another trip to the municipal office, a busy homeless person that he was. My own university education was of no avail, and I reconciled myself to making my third trip to the municipal office – and possibly a fourth.

#### **My Third Attempt**

Somehow my name appeared in the voter list based on my application form – a product of my second attempt. However, I never received the election identity card, as the Municipal Corporation could not organize the photographs. Another three years passed by. This time around, the municipal corporation was determined to make the project of issuing election identity cards a resounding success. Accordingly, they decided to hire the services of a private organization to visit the voters at their respective homes, collect their personal details, take digital photos on the spot, and produce laminated election identity cards.

Applications for the issue of election identity cards were not required anymore. Sounds good. But what was the catch? The enumerators would go to all the homes in a particular street at random, and unannounced. Most of the citizens were not available at their homes as they had gone about their business. They also missed out a few homes. As the elections neared, there was a last minute drive to complete the backlog. The enumerators did come to my home ultimately, but my wife was away at that time and her photograph could not be taken. They gave us the option to submit our own passport photographs, which would be used for producing the laminated election identity cards. I was more than happy to hand over the photographs to the enumerators, who clipped them to a bulky register containing all the names and addresses. I never got the election identity card, even after my third attempt. The reason? The enumerators lost my photographs as the clips were too slack to hold them on to the register. I went to the polling booth to cast my vote during the recently held elections. Our names did appear in the list sans photographs; we were allowed to cast our votes on production of a driving license as a photo identity card.

On 14 July 2008, one local newspaper reproduced a page of the voters list, wherein a photograph of Mahatma Gandhi had appeared against the name of a mere mortal voter. How I wish I had an election identity card for myself, with a photo of Mahatma Gandhi.

#### The Final Assault

The Chief Electoral Officer, Government of Andhra Pradesh put up a full page notification in the newspaper *The Hindu* dated 12 December 2008 that screamed, "GET YOUR NAME INCLUDED

# OR CORRECTED AND PHOTOGRAPH ADDED IN THE PHOTO ELECTORAL ROLL. LAST DATE: 18-12-2008."

That our bureaucrats are so meticulous and work to a plan, as always, was reflected in the schedule given in the full page notification in the newspaper:

THE SCHEDULE

Draft publication of photo electoral rolls: 03-12-2008. (How kind of them!)

Filing of claims and objections: 03 to 18-12-2008. (True democracy!)

Special campaign days: 13 and 14-12-2008. (Beyond belief!)

Disposal of claims and objections by: 31-12-2008. (Day dreaming?)

Final publication of photo electoral rolls: 10-01-2009 (High Hopes!)

Strangely, the sarkari babu was silent on the date by which the election identity cards would be dispatched to the citizens. No deadlines for him, you see! All deadlines are only for the mere mortal citizen – whose spirit is anyway long dead and gone.

The bureaucrats also had to display their brilliant administrative skills to earn the admiration of the illiterate and semi-literate common man. The newspaper notification enlightened the prospective voters on a procedure to get the coveted election identity cards, by specifying the appropriate application forms, detailed as under:

Forms

For inclusion of Names, apply in Form-6.

For deletions/objections, apply in Form-6A.

For correction of entry, apply in Form-8.

For transposition of entry, apply in Form-8A.

Mercifully, the number of forms was only four. Only the best of bureaucrats can condense such a "complex administrative task" into a mere four forms. If only the concerned bureaucrat had used his common sense, one form would have sufficed for the purpose. It was the last straw. I gave up. I felt an urge to migrate to some other democratic country that might offer me an election identity card and allow me to participate in the process of electing people's representatives. I have been nurturing an ambition to contest elections myself, but then I have miserably failed even to acquire an election identity card.

#### **Small Entrepreneurs**

How do small entrepreneurs deal with bureaucracy when the going is bad? If they blink, they go downhill rapidly. Does the bureaucracy come to their rescue? Please do not be naive. It would be a

good idea not to land in trouble in the place. If one were in trouble, going to the petty officials at the cutting edge level for help would be a smart thing to do. Officials at the cutting edge do not care for rules or policy guidelines. They can twist and turn any case, and the higher-ups would not take notice, as they are busy otherwise. The higher you go for redressal of any grievance, greater would be the cost of the "remedy" – and lesser would be the prospect of success.

I would like to narrate a recent case involving the closure of some business by my brother. All along, I was aware that setting up a business would be tough – what with a plethora of bureaucratic controls – but did not realize that closing down a business would be tougher!

My brother started a small stone-crushing unit in early 1990s. Later, he started a hot-mix plant and took up some government contracts to lay bitumen roads. The contracts were concluded with a provision that the major raw material viz. bitumen would be supplied by the Government. However, subsequently the government stipulated that the contractors would have to procure bitumen from the open market and set up a benchmark price for the material for reimbursement. In practice, however, the bitumen prices skyrocketed way above the benchmark price, and there was no escalation clause in the overall pricing for laying bitumen roads. The contract prices were fixed, and the contractors started bleeding as the cost of laying roads far exceeded the revenues. The contractors had two options: either abandon the project and forgo the cost incurred until date or continue to execute the orders and bleed further. It was a true Catch-22 situation.

The day of reckoning came eventually, and my brother closed down his business and put up the construction equipment on fire sale. My brother started corresponding with the Directorate of Mining and Geology, the agency dealing with the issue.

Following is the chronological sequence of events leading to final closure of the business. Please note the time span – or rather a *timeless span* between the events.

DEC 2000: My brother wrote a letter to the Assistant Director, Mines and Geology, regarding suspension of the stone crushing operations.

MAR 2001: My brother sent a letter to the Assistant Director, Mines and Geology, requesting for cancellation of quarry license to avoid further payment of mining royalty to the government. The letter was sent under certificate of posting on 16 March 2001, as it was not convenient to submit the letter in person at the concerned government department, which was situated at the district headquarters, Kurnool.

JUNE 2002: A demand notice was served by the mining department to pay royalty for the years 2001-2002 amounting to Rs. 8,750, ignoring the letters sent my brother earlier. My brother sent copies of earlier correspondence to the mining department to waive royalty imposed.

OCT 2003: Another demand notice was received for payment of cumulative royalty amounting to Rs. 35,684, ignoring the representation made by my brother.

Nov 2003: My brother sent a reply stating that he had paid royalties fully up to the date of closure of the stone crushing unit, up to March 2001, with documentary evidence, and a request to withdraw the demand notice.

DEC 2003: The mining department replied to my brother stating that the letter of March 2001 sent by my brother was not traceable in their office and demanded proof of having sent that letter of request for cancellation of license.

DEC 2003: My brother sent a reply to the mining department giving a copy of the letter under reference and a certificate of posting dated 16 March 2001 issued by the postal department.

AUG 2004: A determination letter dated 24 August 2004 was issued by the mining department with a demand for payment of royalty amounting to Rs. 62,618 – continuing to ignore the evidence put up by my brother.

JAN 2005: My brother sent a legal notice to the mining department to withdraw the demand notice for payment of royalty beyond the date of closure of the stone-crushing unit.

FEB 2007: The Mining department ignored all the previous correspondence including the legal notice from my brother and sent another demand notice dated February 15, 2007 for payment of cumulative royalty amounting to Rs. 1,09,914 inclusive of interest for "delayed payment."

That was how, the demand for payment of royalty escalated from Rs. 8,750 rupees to Rs. 1,09,914 over a period of five years despite closure of business, thanks to the bureaucratic obstinacy.

MAR 2007: An appeal was filed to the Director of Mines and Geology headquartered at Hyderabad on 20 March 2007 for consideration.

AUG 2007: There was a hearing on 4 August 2007.

SEPT 2007: The appeal was dismissed by the Director of Mines, after a lapse of 6 months from the date of the appeal, ignoring all the facts of the case. Further, another demand notice was issued by mining department for cumulative payment of Rs. 1,11,557.

Nov 2007: My brother put up a revision petition to the government for justice.

MAR 2008: The hearing took place on 4 March 2008. The concerned officials continued to maintain silence on the issue. There was no progress even after a lapse of eight years!

Another drama was unfolding in the intervening period. It seems that vigilance department officials visited the project site in the year 2001 and noted some discrepancies in the stock of certain material. As the business was closed, there was no one available at site to answer their queries. The

vigilance department served a notice demanding payment of a penalty of Rs. 3,600, but it was posted to a wrong address. My brother was blissfully unaware of the notice. Years passed by. One fine morning in the year 2008, after a gap of about six years, another notice arrived demanding a payment of Rs. 39,600 rupees, inclusive of penalty over the original amount of Rs. 3,600.

It turned out to be a vicious tangled web of bureaucratic horror.

Finally, my brother used some political influence with a Cabinet Minister, to pressure the officials and favourably consider the revision petition.

AUG 2008: My brother received unofficial intimation from the mining department that the government had given a favourable decision on the revision petition.

Hopefully, there will be a successful conclusion. Life goes on.

## **Chapter 10**

### The Unreal World of Real Estate

Buy land, they're not making it anymore. -MARK TWAIN

Landlords, like all other men, love to reap where they never sowed. -KARL MARX

#### Land Sharks

THERE HAD BEEN A PHENOMENAL RISE in realty prices over the past two years. The real estate market boomed for some time, then bombed. In the intervening period, I attempted to buy an apartment in an upscale gated community. There was a blitzkrieg advertisement campaign for a housing and office complex in the new part of the city. The property was so hot that a hundred apartments were sold in a single day. I was about to pay up some advance for booking an apartment in this project. However, there was a news item the very next morning stating that the land selected for this project belonged to a Trust and was under litigation. Before the news leaked out, almost all the apartments were sold. This project had prior approval of the government. The political Opposition party was up in arms against the project, as the builder had no legal right to the landed property. To add some theatrics, a senior Opposition leader went public saying that even if he were to lose his life, he would not allow the project to materialize. The high court judge ruled that the land belonged to almighty God and the project was declared illegal. I gave up the idea of buying the apartment. For a month or so, this project was not in the news.

One day I visited this building site – only to find some brisk activity there. The project was progressing well. The senior politician in the opposition, who staked his life to thwart this project, was very much alive and kicking. The higher court overturned the judgment of the lower court and the land belonged to God no more.

Could you guess why and how? Yes, you guessed right!

#### Mandatory "Gift" of Land

A gift, as we know it, is an act or instance of giving. A gift cannot be demanded or made mandatory.

Unfortunately, that is exactly what the new rules on real estate development amount to, in our city of Hyderabad.

Strange are the ways of the government.

There is a massive project undertaken by the government to build a 162 km-long around the city of Hyderabad, christened Outer Ring Road – ORR. The government had designated a certain area adjacent to this road as a growth corridor subject to certain rules and regulations for organized development. This is to say that other areas could be in disarray.

What is the catch?

The government knows that the land alongside the outer ring road – by virtue of proximity to the new communication line – would fetch a higher price. So the real estate developers scramble for a piece of the action, and so does the government. How does the government acquire the land without paying? Just make rules!

The recent orders make it mandatory for every developer with plans in the growth corridor to hand over five percent of the total area to the government. Not only should this piece of land be reserved and offered free of cost but it has to be done through a *gift deed*.

Ever heard of a "mandatory gift"? You have - now.

#### Lethal Cash

A few years ago, an announcement by the government regarding the setting up of a new international airport at Hyderabad sent the land prices in the vicinity of the airport soaring a hundred fold. Poor farmers owning some barren land suddenly became very rich and some intermediaries too, in the process. Not to miss out on the airport-sent opportunity, I too decided to buy some land near the airport. An estate agent took me to a village near the airport to show me some land on sale. I heard this story from some villagers.

An old farmer sold some of his land to a realtor. The realtor offered to give him a cheque or demand draft toward payment for the land, amounting to a few million rupees. The old farmer was not familiar with the banking system and doubted how a small piece of paper – such as a cheque or demand draft – could be worth millions of rupees. He demanded payment in cash. The realtor had no other alternative but to collect all the cash that was needed. He hired a small truck to carry the large amount of cash to the old farmer's residence. Earlier, the old farmer had never handled cash of more than a few hundred rupees at a time. On seeing a truckload of cash, he was overwhelmed by shock, surprise and disbelief; instantly, his heart stopped beating! He had his two sons by his side when he collapsed after the stroke. The realtor felt it was not an opportune moment to complete the transaction and prepared to beat a hasty retreat.

However, the two "devoted" sons of the old farmer did not wish to let down their father and were determined to complete their father's mission. They requested the realtor to wait and quickly laid the father's dead body aside and covered it with a sheet of white cloth. They took possession of all the cash and completed the land deal. May the old farmer's soul rest in peace, wherever that might be – in the sky above or mud below.

#### Land Grabbing

There is a belief that when someone states that he or she owns a piece of land, Mother Earth, who must have seen the ownership of each piece of land changing from one person to another a million times, from time immemorial, smiles – sarcastically. Ownership of land is but a short-lived bubble, and we all know that!

However, the human species is obsessed with the ambition of owning as much land as possible. You might have read the story written by Leo Tolstoy titled *How Much Land Does a Man Need*? If you have not, please do read this illuminating story. Some persons go to any length to acquire more and more land.

Please read on.

#### The Vanishing Trick

After retirement, I was looking for a plot of land to build a house in Hyderabad. I located a vacant plot in an upscale locality and made some enquiries regarding the owner's willingness to sell. To my delight, it was available for sale and at a very reasonable price too. But there was a catch. I came to know that there was some litigation concerning the ownership of the plot in question. It transpired that the owners of various plots on the street encroached upon some land of the neighbour. It set off a chain reaction, and it happened in both the directions – left to right and right to left. Many houses were also built; boundary lines shifted. As a result, some plots vanished from the face of the earth, or at least from the layout map. The result was that the owners of the vanished plots sued their neighbours. The matter became *sub judice*. No transactions were possible until the stronger and richer side won. So I looked elsewhere for my requirement, but I had to pay more for a residential plot sans litigation.

#### **Communists: Struggle for Land**

It was election time, and the Communists, the champions of the poor, wanted to hog some limelight by means of a vote-catching gimmick, helped along by the media that is ever willing to sensationalize the dumbest of mundane events.

The Communists came out with an election strategy. They started a new movement called "Struggle for Land" – land for the landless poor. As part of their nefarious plot, they instigated the poor to forcibly occupy land in seemingly random locations. The concept of town planning is alien to the champions of the poor. I wish the Communists would work for population control, which would be the best way to make land available for all. How are we to allot adequate land for a population of a billion plus in the country?

An instance of the great struggle for land, spearheaded by the communists, is narrated here.

We had hired the services of a family, hailing from our native village, for domestic help and housed them in our basement. They did have some agricultural land and a house of their own in the village. They had come to the city to make some extra money on the side. One day, they all went missing. I learned that they had gone out on a land-grabbing mission – inspired by the Communists. They declared themselves as "poor, landless, and homeless."

The Communist party workers mobilized some poor families to participate in a TV show which was part of the election campaign, concerning the purported struggle for land. The families involved were advised to carry some construction material such as bamboos and tarpaulin sheets to a predestined place where they could erect hutments. Many gullible and greedy families participated in the movement and erected some huts using their own material. Lo and behold, the land became their own. At least, that was what the naive participants were made to believe. How does all this fit into the legal framework?

All the while, the police had tracked the forcible and unauthorized occupation of land by the "benevolent" Communists and their followers. While the hutments were being erected, the police looked the other way, giving the impression that the law was on the side of the violators. Police were wise to do so, else there could be violence.

Meanwhile, the Communist leaders, some of whom practice the ugliest form of capitalism in their personal lives, returned to their luxury homes before sundown. The next day, some vandals came to the site, demolished the hutments, and carried away all the construction material such as bamboos and tarpaulin sheets in truckloads – free of cost. Whoever said there is no such thing as free lunch in this world.

I am not sure if the vandals were deployed by the police or by the Communist leaders themselves. A cleverly planned conspiracy against the poor, it seemed. In any case, the whole process of the great struggle for land was peaceful. The vandals were richly rewarded. I strongly suspect that they were the Communist party workers. The Communist leaders got some free TV coverage, which might fetch some extra votes in the forthcoming elections.

#### **Manipulation of Land Records**

A friend of mine owned a piece of land in a suburb, and he had not visited that place for a few years. One fine morning, he decided to sell that bit of land and visited the place along with a prospective buyer. To his dismay, he found that there was a house already built by someone else – on his land. When confronted, the "new owner" presented "genuine registration documents" and claimed ownership. My friend went to the registrar's office, lodged a complaint about the encroachment, and presented his original registration document of ownership. It was revealed that the original document was erased from the records at the registrar's office and fraudulently replaced by another registration document transferring the ownership to a new party. My friend wanted to proceed legally and sent a notice to the "new owner," to that effect.

A week later, a dubious character appeared at the residence of my friend and suggested an outof-court settlement, and offered a nominal price for his land that was way below the market value. There was an implicit threat in the offer: agree to the proposal or else! It was the handiwork of the land mafia in collusion with the officials. My friend pursued the matter, in vain. No one in a position of authority heard him scream. He had to just give up. Such instances are legion.

# Chapter 11 Calling NRIs (Non-Resident Indians)

If anything can go wrong, it will. -MURPHY'S LAW

If a series of events can go wrong, they will do so in the worst possible sequence. -MURPHY'S EXTENDED LAW

NRIs have a special place in Indian society. The word NRI conjures up the images of higher education, special skills, prosperity, style, intellect, elegance, and other such seemingly desirable qualities. They are perceived to be wealthy, especially those based in the United States. In times of a national crisis or adverse economic situation, the nation looks forward to their inputs – in financial terms in general and in lobbying for the nation occasionally at various international forums.

India beckons them to bring in advanced technology, invest in setting up industries, open bank accounts, and more. I think they are doing a good job of it, subject to a *win-win situation* of course.

The banks, the government, and various institutions scream that NRIs are most welcome to set foot in India, in whichever field that may be, and that all the services would be provided instantly. I am yet to figure out the scale of instant service measurement in terms of time – similar to a map, where they might say 1 inch = 1 mile. I estimate that "instant response" means action with in a month's time. Likewise, single window service means one window at start only, and multiple windows lurking behind the so-called single window. Soon NRIs setting their foot in India are trapped in a complex maze. Nevertheless, some NRIs are smart; they know how to work around the problems.

# **Bank Accounts for NRIs**

I saw a large, colourful wall poster in front of a bank in my neighbourhood, which promised the opening of accounts for NRIs – instantly. I was planning to open an NRI account for my son, who is a residing in the U.S. I walked in, to enquire as to their definition of "instant." The concerned officer told me that the NRI account would be opened "instantly" on the same day of the application, subject to submission of various supporting documents such as a copy of passport, proof of residence, proof of employment, a copy of latest bank account in the country of residence,

and a power of attorney to the representative in India. Of course, two passport size photographs were also required. The application had to be signed by the NRI. How much time do you think that the whole process of application with requisite documentation would take – considering that the applicant was halfway across the world? In my case, it took four weeks to gather the application and the supporting documents.

I went to the bank and submitted the application after a month or so. However, I was advised to get the power of attorney issued in the U.S., ratified by the local registrar's office. Again, it took me a week's time to comply. The story at the registrar's office might divert your attention. I shall not elaborate. I shall only mention one small inconvenience I faced at the registrar's office. I had to apply for ratification of the power of attorney on plain paper, with a stamp of two rupees (about 5 cents - US) towards the processing fee. There was a large queue at the stamp issue counter and it took me two hours to get the stamp. In the meanwhile, the staff assigned to receive the applications went out for lunch. There were no chairs at the office to rest my tired feet; I waited under a tree in front of the registrar's office for one more hour, until the staff arrived. It was a dawn-to-dusk job, just to submit the application. It is another matter that it took me three more days, and as many visits to the registrar's office, to get the power of attorney ratified.

Now let's get back to the bank accounts. There are two types of accounts applicable to NRIs. NRE ACCOUNT: Non Residential External account, permitting repatriation of funds if need be. NRO ACCOUNT: Non Residential Ordinary account, a rupee account.

I went to the bank again with the application and requisite documentation. The officer at the bank volunteered to fill in certain blanks in the application form, pertaining to specific services I would be interested in. I asked for a debit card, a phone-banking ID and a net banking password. The officer assured me that all the papers and the debit card would be couriered to me shortly. Within a week, I got a letter from the bank, giving me the details of my customer ID and NRE/NRO account numbers. A large instruction booklet in small print also arrived along with the letter.

I waited for about a month for my net banking ID and debit card, in vain. I went to the bank again and complained that the promised papers and the debit card had never reached me. On enquiry, it was revealed that the courier service could not locate my address and the papers were returned to the bank. It was amazing that the courier person did not locate my home, which was within stone's throw of the bank and on the main road. It was later reported that the net-banking password kit was returned to their head office for security reasons, in view of the delay in delivery. I asked them to reset my net banking password, which they did, but it would take about a week to get the new password kit. I went to the bank again after a week and got the password kit. I tried to login at the bank's website; "Wrong password" said the computer.

I went to the bank again and complained. On investigation, it transpired that the password kit given to me was the old misplaced and relocated kit. It was not valid, since my request to reset the password was being implemented. I went to the bank after a week, and at last, I got my valid net banking password kit. They did not trust the courier service this time and kept the papers with them for personal delivery.

I forgot about the debit card, until the computer prompted me about it during one of my net banking operations. I went to the bank again and asked for the debit card, which was not processed. It seemed that the officer processing my NRI account did not make the appropriate entry in my application form – hence the problem. The officer quickly pulled out a new printed application form for issue of debit card and gave it to me. He asked me to obtain the signature of my son on it. I told him that I had the power of attorney and could sign on his behalf. He said that the applicant himself had to sign on the form since it was the first time, not withstanding my power of attorney. Of course, a passport size photo was needed once again with a signature across it. I got the new debit card application signed by my son residing in the U.S., in collaboration with the Indian and U.S. postal services. Anyhow, I received the debit card shortly thereafter.

Moral of the story: Instantly means "within three months" – if lucky.

# **PAN Card Process**

It is mandatory for any income tax payer to obtain a PAN card (Permanent Account Number card) from the Income Tax Authority. One has to quote the PAN in the income tax returns, and in certain bank transactions. This card also serves as a valid Photo ID.

I decided to get PAN cards for my two sons who are NRIs (Non Resident Indians), presently based in the U.S.

### PA(I)N Application for my Younger Son

I browsed the income tax website to familiarize myself with the procedure for obtaining a PAN card. As per the website, I just had to download the application form from the internet and apply for the PAN card at the prescribed centre in Hyderabad, along with some mandatory documents, such as passport copy, proof of address etc. The website promised to send the PAN card within a week's time.

I went to the prescribed centre after a hearty breakfast with the hope of submitting my application form in a few minutes' time and getting back home in time for lunch. Tall expectations!

As soon as I reached the application centre, I was greeted with a notice that the computer system was down and that the inconvenience was very much regretted. No one could tell me how long it would take to fix the computer system. There were no seats to relax at the office, while in waiting; I paced up and down for the next one hour. Then they announced that it would take a few more hours for the system to get back to life. To keep my life intact in the meantime, I went back home to rejuvenate myself. Braving the hot afternoon sun, I went to the application centre once again after my lunch. I tried to submit the NRI application for a fast track process, as was promised by the bureaucrats, in general.

# The hurdle

I submitted the application form along with the processing and postage fee – as prescribed. The man at the counter asked me for some extra payment since it was a NRI application with a foreign address involving extra postal tariff. I clarified that the PAN card had to be sent to the local address of the representative applicant, as was evident in the application form itself. He gave an approving nod, which I did not dare interpret. However, he asked me to get the application cleared by the manager, since it was a case of an NRI. I somehow reached the busy manager, who was on the phone all the time, and drew his attention. I thought I would be put on a fast track. Instead, he rummaged through my application material, with the sole purpose of picking holes. I had submitted all the documents prescribed in the instruction sheet. The manager wanted to go beyond the call of duty and asked me to produce my power of attorney document to represent my son. I said that it was not specified in the instruction sheet, but he insisted on it. I pulled out a copy of my power of attorney and produced it before him. He appeared to be disappointed that I had come fully armed and was not willing to give up. He asked me if the power of attorney was ratified at the registrar's office. I nodded and showed the registrar's stamp and his signature on the document. He was determined to be one-up over me and asked me to show the original document. Much to his surprise, I did.

He was exasperated, and his enthusiasm started fading away in the face of such a formidable opponent. His "creative juices" stopped flowing (not that he had much of it to begin with). He grudgingly put his sign of approval on the application. I promptly went back to the counter and submitted the application form. The man behind the counter accepted the application and gave me an acknowledgement slip. At last, I was free to go back home in time for dinner. It dawned upon me that it was a dawn-to-dusk job and certainly not a few minutes job as envisaged earlier. Anyway, I was happy that it was not a dawn-to-dawn job. Poor solace!

### The inevitable delay

I did not get the PAN card for a month, and I sent a reminder letter to them, which I am sure had been thrown into a waste paper basket. I visited the application centre again and lodged my complaint. The concerned clerk tracked my PAN card on their computer system and reported that the card was indeed ready, but the courier could not locate my address, which was why my card was not delivered to me. In the meanwhile, my PAN card was sent to their head office for safe custody. I said that I would personally go to their office to collect my PAN card as I had lost confidence in their courier service and requested them to get the card back from the head office. The clerk asked me to check with him after a week or so. I asked for a phone number which I could call before making the third visit to their office. He said that it was impossible to attend to phone calls, as the complaints were infinite in number. Instead, he asked me to track the PAN card myself on the net, if I had the application number and the coupon number. I had the coupon number given at the time of submission but not the application number. The downloaded forms do not have the application numbers. Only the printed forms sold at the application centre have the serial numbers. So how do I log in at their website to track the PAN card in the absence of the application number? Anyway, I realized later that the website was designed to accept either of the two numbers viz coupon number or the application number. The website was not explicit on the log-in criteria. Things seemed to be headed towards some kind of resolution.

### Arrival

The PAN card was now tantalizingly within reach. I went to the PAN application centre after a week – for the third time. I had the coveted PAN card in my hands at last.

### PA(I)N Application for my Elder Son

Armed with the above experience, I applied for a permanent account number for my elder son, at a prescribed application centre, as per the information provided in the website of Income Tax Department on 20 March 2008. As I did not receive the PAN card for quite some time, I tried to track the status of issue of PAN card on 15 April 2008 on the Income Tax Department's website.

The following inputs were required:

APPLICATION NUMBER:

COUPON NUMBER:

Based on the previous experience I had gained while processing PAN card for my younger son, I was familiar with the system and keyed in the inputs with an air of confidence.

I got the following output from the PAN Tracker.

### Pan Tracker:

APPLN NUMBER: 031395466 COUPON NUMBER: 025345785 PAN NUMBER: ANNPR\*\*\*\* Status: Card Despatched Despatch Date: 31-MAR-2008 DESPATCH MODE: By POST

I waited for two more weeks for the PAN card to arrive, but in vain. Even snail mail would not take that long; it was quite probable that the card was ready, but not posted. I logged in at the income tax website again to track the coveted PAN Card. What do you think was the output? Please do not blame me this time. The following status report flashed on my computer screen.

### Pan Tracker:

APPLN NUMBER: *null* COUPON NUMBER: NA PAN NUMBER: NA APPL\_NAME: NA STATUS: NA DESPATCH DATE: NA DESPATCH MODE: NA NA means "NOT APPLICABLE."

I could not figure out what was "NOT APPLICABLE."

And *null* seemed to invalidate my very existence on this earth.

Back to square one! I was at my wits' end and prayed for divine intervention!

God always helps me when my chips are down – even when on vacation.

Within seconds, there was a knock on my door and a courier appeared and delivered the PAN card, which was supposed to have been posted on March 31, 2008. The PAN card must have journeyed around the earth at least ten times – during the intervening one month – before reaching

my door. Perhaps, the card made some quick detours into the outer space as well, to make contact with extraterrestrials. If the PAN card could talk, it would have many interesting things to say regarding its exciting journey.

# Chapter 12 A Kid's Perspective

I know I grew up very naive and sheltered, but I like that. I feel sad when I see kids who have experienced too much too young. I am just learning myself what the real world is like. I am glad I could wait this long before I had to deal with reality.

-KATIE HOLMES

Drive like Hell, you will be there. –INDIAN TRAFFIC SIGN

My grandson, Arjun, lives with his parents, Satish and Vinitha, in Chicago. He visited Hyderabad, India for his summer vacation in 2008. We were happy to have him visit us. He was just ten years old at that time. He saw me writing this book and asked me if I could devote a chapter to him. I agreed to do so, but with a proviso that he would have to write the narrative himself. I suggested that he write and compare his personal experiences in America and India.

He was at it for about a week and wrote down a few pages on some of his comic experiences in India. I queried as to why he had not written any thing about his comic experiences in the U.S. He answered that only India was a *happening* place, and nothing of significance ever happened in America. Hard to believe! It's possible that he perceived America as formulaic and unvarying. According to him, funny and exciting things happen only in India, and nothing of that sort ever happens in America. I encouraged him to go ahead and write about his experiences in India. However, he was curious to know how much money I would be able to make by publishing the book; he suggested that he would take his cut of about 10% of the revenue on account of his contribution to the book. His estimate of the revenue was around one million US\$, but he could not figure out how much 10% of a million US\$ would amount to. However, I offered to give him US\$100 for each page he wrote. He showed me some handwritten pages and quickly worked out his anticipated income @ US\$100 per page. I clarified that I would give him US\$100 per page in typed format, but not for each handwritten page that might shrink on typing. He was not convinced but agreed to the offer rather reluctantly.

Given below is the text, provided by my grandson, recounting his experiences in Hyderabad. I typed and edited his write-up; the rest of the chapter roughly covers what he wrote.

I spent my summer vacation, summer of 2008, with my grandparents in Hyderabad, India. My plane from Chicago landed at Hyderabad, shortly after midnight, and my grandfather came to the international airport to pick me up. He was very happy to see me and promised to make my vacation exciting, full of fun and adventure. It was an hour's drive from the airport to my grandfather's house in Jubilee Hills.

# The Crowds at Midnight

On the way home, we weaved through heavy traffic, and there were people in thousands – everywhere. If this were America, I would not have seen a single person on the street at that unearthly hour. What were so many people doing on the street so late in the night? I asked my grandfather about it. He said that there were over a billion people in India, and even if a tiny fraction spills onto the street, it would result in a huge crowd – at any time of the day or night. Never mind what they were doing on the street; they were probably just hanging around. Some of them were probably homeless. Some of them might even have been *insomaniacs* who could not sleep at home; insomaniacs was a new expression coined by my grandfather to describe a "maniac suffering from insomnia."

We reached home and went to bed; I dreamed about the exciting times ahead.

# **The Social Network**

The next day we had a family get-together over lunch; there were over 30 guests. My grandma introduced all of them to me. There were grannies, uncles, aunties, cousins, nephews, and many more. I did not know earlier that I had so many relatives. It was reassuring to know that I had so many handy relatives. Every one of them invited me to dinner – as per my convenience. I would have to migrate to India in order to accept all those invitations. They were all very friendly and full of genuine love and affection.

# **Crazy Traffic and Speed Fiends**

After a day's rest, my grandfather took me for a drive around the city. There were endless squabbles on the road; drivers were jumping the traffic signals routinely. It appears that red means "Go" and green too means "Go."

What is the rule for stopping the car at a junction?" I asked my grandfather.

He answered, "You stop your car only when you suspect that you might crash into another vehicle or run over a pedestrian."

"At least in Hyderabad," he added, with a frown on his face.

I had no other question about the traffic rules. It was so simple – there was only one rule to follow.

You try to reverse your car on a busy road here, and you realize that there is a total lack of concern or courtesy from the others on the road. The vehicles come from left and right, and no vehicle or man stops or slows down for you. Man or beast behind the wheel, one can never say.

I also found some people driving in the opposite direction, on right side of road instead of left, especially motorcyclists. They were following a shortcut to their destination. In America, the rule is to keep to the right while driving; in India, the official rule is to keep to the left. Here, they have best of both the worlds; one can drive on left, right or centre. Crazy!

Some were driving at reckless speed, especially the ones driving buses (public transport) and taxis. They had to maintain their tight schedules, and money was to be made. My grandfather calls them speed fiends.

My grandfather used to yell at the traffic violators sometimes. Once a group of people were standing and chatting in the middle of the street. My grandfather drove his car toward the group wanting to admonish them. On noticing that they were all cops, he drove by silently. He could not confront the cops!

On one occasion, a motorcyclist was driving on the wrong side of the road. My grandfather wanted to rattle him by pretending to drive right into him. As we got closer, we saw a traffic policeman in his uniform riding the motorbike. Probably, the traffic cop was looking for a shortcut. We had to move aside and let the cop proceed further so that he could attend to his "sacred" duty of controlling the traffic.

What was worse: the cops looked the other way when the road users broke every existing traffic rule. They just could not cope with the situation. The only way to control the traffic would be to attach a trained monkey to every vehicle in town, while on the move.

I heard that the Traffic Commissioner gave President Bill Clinton, during his visit to Hyderabad, a driving license. However, Clinton could not dare to drive around for fear of causing further traffic chaos in the city of Hyderabad.

During one of those nightmarish drives, I noticed that my grandfather got highly irritable and started screaming at the traffic violators.

"Why are you losing your temper grandpa? It is not good for your health," I said.

"It is called road rage," he replied.

"May I suggest a cure for your road rage?" I averred.

"Please do," he responded, looking rather baffled.

I counselled my grandfather, "Please look at it this way. I play many video games using my PlayStation. One of my favourite video games is driving at high speed with lots of obstacles on the road; I never lose my temper. Likewise, you could imagine that you are playing a video game while driving on the road. Then I am sure you will not get into a rage and might even begin enjoying driving in chaotic traffic."

My grandfather fell silent. After a while, he confirmed to me that my guidance was doing miracles for him.

I hinted that I intended to shop for new video games; I hoped that he would buy some for me, as a token of his appreciation of my valuable suggestion. He just smiled.

Soon came another battering from the traffic police. On one particular drive, we reached the Jubilee Hills crossroads – which had traffic signals. We noticed that none of the drivers were stopping on red at the junction. My grandfather was the only one who did not ignore the traffic signals and cared to stop on red. The traffic police at the junction, who was indifferent to the traffic violators until then, was amused to see my grandfather stopping his car at the red signal. He came near our car and asked for my grandfather's driving license, which my grandfather presented.

"What is the matter?" asked my grandfather.

"Your front wheels are touching the zebra crossing, which is a serious violation," said the traffic police.

"I am the only one who respected the traffic signal. This is no violation at all, in comparison to others who are totally ignoring the traffic signals," said my grandfather.

The traffic police just shrugged his shoulders.

"What now?" asked my grandfather.

"Pay the penalty of course," said the police wielding his cash receipt book and a baton. My grandfather handed over a hundred-rupee note to the policeman towards payment of the penalty. The policeman shamelessly put both the cash and the receipt book in his pocket and walked away without giving us a receipt. Someone just got richer by one hundred rupees – another common example of daylight robbery.

# The Beggars

We went for a drive one day and were in the midst of a traffic jam. A woman approached our car and requested me to roll down my window glass, which I did. She seemed to suffer from a severe cold and had a leaky nose. She stretched out her hand right inside the car and in front of me. I thought that she wanted a tissue paper to wipe her nose clean. I gave her a tissue paper from my pack in the car. She took it and stretched out her hand again. I gave her another tissue. She mumbled something inaudible. I looked askance at my grandfather, who was silently watching the situation. He explained to me that she was a poor beggar who was requesting me to give her some change, and that she did not even understand the concept of a tissue paper. I felt a bit awkward because of the misunderstanding. In the meanwhile, the woman drifted away – hoping to find her next benefactor.

I used to go for tennis classes every morning at the GVK tennis academy, close to our residence. There was an old beggar at the crossroads who had a bandage on his right foot. He was limping, to evoke sympathy, in the hope that the passing cars might part with some change. I used to see him everyday on my way to the tennis academy and on the way back as well. I closely observed his movements; he had his belongings hanging by the branch of a tree on the footpath, close to his begging spot. He seemed to have a pair of spotlessly clean clothes in his bag, which he was wearing while resting – and not begging. One day, I noticed that the bandage had shifted from his right foot to the left. I'm guessing that he had no problem with his right foot, in the first place. Probably, the constant bandaging on his right foot. One day, I saw him crossing the road with great ease, dodging the speeding vehicles. The old man seemed quite agile, and he was running like a professional athlete, unmindful of the bandage on his foot. That confirmed my earlier suspicion about the origin of his bandage.

He was able to collect alms at the rate of about one rupee per minute. That amounts to sixty rupees per hour. Assuming that he begged from 9 a.m. to 5 p.m, he would probably "earn" Rs. 480 per day – which income I understand was way about the poverty line. We could classify him as *middle class*, if income was the main criteria.

Begging is a rewarding profession - though not a decent one.

### The Bugs

Once, my grandfather was driving me to the movies. While he was driving, I saw a bug on the dashboard in front of me and drew his attention to it. Without warning, he thrashed the bug with his bare hand, but the bug did not die immediately. I was shocked at this sudden development – so was the poor bug. The bug flew around randomly and furiously, while I jumped from my car seat, and started screaming. There was a cop nearby, who signalled us to stop. He came over to probe. He might have thought that it was a case of kidnapping; he let us go after enquiring.

In America, I rarely saw any bugs around. When one spots a bug around in America, it is a big incident. It is quite different in India, a tropical country. I saw plenty of ants, bees, wasps, lizards, dragonflies, earthworms, hairy caterpillars, centipedes and butterflies everywhere. No one ever cared to look at them. In the beginning, I used to draw the attention of my grandmother whenever I spotted a bug. She used to say, "What was the big deal?"

Later on, I got used to it and became bolder, bold enough to turn a hornet's nest. I am no longer scared of bugs.

# The Fun Part

Hyderabad is a historic city, and there are a number of tourist spots such as medieval forts, museums, mosques, and massive tombs. The city has a 500-year-old history.

There is no dearth of amusement opportunities.

My grandfather made sure that my holiday was packed with fun – every minute of it.

We visited the zoological park and went on a safari trip. We saw several tigers and lions freely roaming around in the sanctuary, and took some pictures. Once a tiger suddenly jumped in front of our safari van, and the driver applied the brakes abruptly; we were all thrown off our seats. Luckily, my accompanying little sister fell on me and was unhurt.

I attended a wedding in the family. As part of the tradition in Hindu marriage rituals here, I was elected as *Thodu pendli koduku*, the rough Telugu equivalent of 'Best Man'. My grandma bought me fancy wedding attire for the occasion. We had a whale of a time, partying and dancing.

I went swimming at the Jubilee hills club, occasionally.

I went for a boat ride at Durgam Cheruvu, a lake near Jubilee Hills.

I saw a number of Telugu and Hindi movies, with my grand parents, at a multiplex. I saw *Spiderman 3* at the IMAX theatre.

There is a huge 500-acre park right across the road near my grandfather's house. I used to play there on a treetop house. There were many dancing peacocks in the park, which were so enchanting to watch.

I enjoyed playing tennis at the academy.

It was a memorable holiday.

# **Epilogue**

# **A Grand Illusion of Democracy**

The oppressed are allowed once every few years to decide which particular representatives of the oppressing class are to represent and repress them.

-KARL MARX

The greatest thing about democracy is that it gives every voter a chance to do something stupid. -ART SPANDER

The most effective way to restrict democracy is to transfer decision-making from the public arena to unaccountable institutions: kings and princes, priestly castes, military juntas, party dictatorships, or modern corporations.

-NOAM CHOMSKY

I had always been skeptical of the oft-quoted statement by our politicians and the media alike – that the *United States is the greatest democracy, and India is the largest democracy* in the world. Some bigwig went to the extent of declaring that the U.S and India were natural allies because of the shared "democratic values". Initially, I took the statement at its face value. As my hair turned greyer, I began to suspect that something was amiss about this observation. I decided to put my thinking cap on and tried to analyze this statement, based on my experience of ground realities.

# **Definition and Concept of Democracy**

To begin with, I tried to refresh my knowledge pertaining to the concept of democracy, in a literal sense. Given below are the excerpts from various sources as to the definition of democracy:

Democracy is a system of government by which political sovereignty is retained by the people and exercised directly by citizens. In modern times, it has also been used to refer to a constitutional republic where the people have a voice through their elected representatives. Even though there is no universally accepted definition of *democracy*, there are two principles that any definition of democracy include. The principle is that all members of the society have equal access to power and the second that all members enjoy universally recognized freedoms and liberties. (*Wikipedia*)

1 a: government by the people; especially : rule of the majority b: a government in which the supreme power is vested in the people and exercised by them directly or indirectly through a system of representation usually involving periodically held free elections. (*Merriam Webster*)
I have my own unique understanding of some of the principles related to democracy, which are outlined below – flipside in italics.

The rule of law (*Laws are made to be bent or broken*) Equality before law (*Some persons are more equal than others*) Majority rule (*Domination by the minority*) Minority rights (*Majority riots*) Human rights (*Human irresponsibility*) Free and fair elections (*Free and unfair manipulations*)

In essence, sovereignty of the people appears to be the main pillar of democracy. Democracy includes the ability of the public to determine its own affairs and to have easy access to information.

In practice, however, the sovereignty of the people happens to be the first casualty in an "evolved" democracy. This "evolved" conception of democracy – the one that exists in practice – is that the public must be prevented at any cost from managing their own affairs. This bizarre idea requires that democracy be left in the hands of the privileged elite – the rulers who are "elected" via the so-called elections.

What is your experience? I suspect that, as a common man, your experience is likely to be with the alternate conception.

Now let us see the actual functioning of "the greatest" and "the largest" democracies. I would prefer to start with the greatest democracy that the United States apparently is. Greatest must come first, of course. It is the universal protocol.

## **Democracy: U.S. Style**

During my visits to the U.S, I used to watch a lot of television. Can you guess why? I had no freedom of movement in this freedom-loving nation since I did not possess a car. I had to hang around at home most of the time, but I had freedom to watch unlimited television. No car, no freedom of movement. My freedom of movement was severely curtailed in the land of greatest democracy. There is no public transport system worth writing home about.

For a while, I was under a form of psychological deception – the grand illusion that *America is the greatest functioning democracy in the world*. At the outset, I was much impressed by the sheer

magnitude of the highway network, gleaming cars, dazzling malls, countless TV channels, luxury housing in gated communities, the infinite variety of household gadgets and so on. Moreover, any information was just a phone call or a mouse click away. The systems were so standardized that no one needed to carry his or her grey matter around. One had to carry only his wallet and credit cards.

There are lively and animated debates on television over every issue, relevant or otherwise. The participants (or personalities) express seemingly different opinions on every issue – a true sign of democracy. The uninitiated would certainly be enamoured by this exhibition of apparently *limitless* freedom of expression. However, on closer scrutiny, one would realize that the range of opinions is so narrow that, except for the language and style, all participants were expressing the same *opinion* or *non-opinion*. The viewer would not be any wiser about the debated issue after an hour of watching the incredibly animated and exciting debates. The debates are generally confined to a narrow range of acceptable opinions, acceptable to the hands that feed the media. The highly visible long arm of the corporate world is at work, in sync with the government, a tool in their hands – christened "democratically elected government of the people, for the people and by the people." An American presidential election campaign is the archetype of these stereotypical debates. All the presidential candidates express the same *opinion* or *non-opinion* on any issue; only the language and style are different. Their proposed policies are nearly identical, with cosmetic differences, and only experts can interpret the policies.

Ask a common person on the street as to where a presidential candidate stands on a particular issue; you are more than likely to draw a blank. Worse still, they remember certain viewpoints expressed by the politicians, but they cannot recall whether it came from a Democrat or a Republican. During an election campaign, I happened to hear a speech by Arnold Schwarzenegger, who tried to explain the difference between the Democratic Party and Republican Party. I could not understand what he said, but I could hear the loud cheers of the audience. It sounded more like a joke rather than a serious statement. I do hope to run into Arnold one day and obtain some clarifications regarding the differences between the Democrats and the Republicans.

If you want to understand the policy, you need to discuss the same with the presidential candidate himself – in person. Even then, you are likely to come out more confused than ever. A presidential election is a gigantic advertisement process and a formidable public relations exercise. It is certainly not about people's issues. It is all about winning an election by presenting the most desirable image. There is a strong correlation between the amount of money spent on the campaign and the eventual winner. In a democracy, all men are equal, but all wealthy ones are *more equal* than others.

For instance, the presidential candidates speak of affordable health care for all. It is virtually impossible to understand how they plan to achieve it – assuming they even have any intention of achieving it.

Words and more words! Less and lesser health care!

The insurance moguls and the pharmaceutical demigods do not like the idea of affordable health insurance for all. In that case, health insurance would no more be a lucrative business proposition. All stakeholders would then pull out of this game, and the cure turns deadlier the disease – unless, of course, a more efficient and universal system is agreed upon and implemented. Until then, the presidential hopefuls are merely conjuring up dreams of health care for the feeble and the needy.

The corporate elite of the automobile industry do not like the idea of either reducing carbon emissions or improving public transport. Only the sales of automobiles count. The ubiquitous media is ever at their service, touting their products and services. As an offshoot, the insurance companies have a field day.

The retail giants do not like the idea of small neighbourhood stores. The small traders are driven out of the market. Money power, you see! The media is not in a position to work in the best interest of the people, since they do not wish to lose the advertising revenue from the corporations – who supposedly are in a position to decide as to what is good for the people. The media has to serve the advertisers, presidential candidates included. The media strategy is to sensationalize a scandal, beat it to death, and move on to the next one. Media is not about communication or education of the people; it is all about making money. Interest of the people is the casualty of the media's quest for profit. Celebrity gossip, mindless fashion, cosmetics, junk food, painkiller or anti-depression medication, stock market gyrations, *find-a-mate* services, and the like occupy considerable media space. Perhaps, *find-a-mate* services are a real people's issue. What about the other real issues such as healthcare, higher education, corruption at high places, foreign policy matters, oil wars, and fabricated pretext for wars? They do not seem to matter, and they do not fetch advertising revenues. Who cares!

### The Fatal Case of a Femme Fatale

How the media space is grossly violated is discernible from the following episode, which I happened to watch on television. It was like a television soap opera.

A famous and glamorous young model died in her sleep in a hotel room, presumably by an overdose of some prescription drug.

The television media went berserk. We were subjected to *Breaking News* every 30 minutes. Countless hours were dedicated to this issue of "national importance." The entire nation was glued to the television.

First, there was a furore over the cause of death. The media was extremely concerned about the tragedy and left no stone unturned to unearth the cause of the femme fatale's premature death. The attending physicians were hounded by the media round the clock. The media had the obligation to tell the nation the truth – expeditiously! The doctors came up with a theory, and media moved on to the next episode.

The model had an infant baby to be looked after. Whose baby is it anyway? In earlier times, the identity of the mother was a certainty, but the father was a matter of opinion. In these modern times, fatherhood can be established by a DNA test. It is no more a matter of opinion.

There was some serious debate and speculation about the identity of the biological father of the child. The media mill worked overtime to compile a list of the model's ex-boyfriends. How is it their business, I cannot figure out. However, the media made it their business to reveal the truth concerning the origins of the baby – in order to discharge their duty to inform the uninformed public. The origin of the universe – the big bang – was of secondary importance. The nation wanted to know about the identity of the biological father as quickly as possible.

The list of ex-boyfriends published by the media gave certain ideas to those big boys who had an intimate relationship with the femme fatale. Many of them claimed responsibility for the fatherhood – probably, not in the interest of the baby, but to have a dip in the celebrity's wealth. Then the estranged grandmother of the baby tried to come in as a spoiler, in vain. She wanted to take custody of the baby and her assets. The law would have to take its own course, of course. Then there were the inevitable court proceedings for days on end. The entire court proceedings were shown live on television. The media would settle for nothing less. People had to be informed of the situation on a real-time basis as the mysterious events unfolded.

Then the DNA test was called for – that would take some time. The people got restive and they could hardly wait for the test results. The resourceful media found a way out to satisfy the curiosity of the public. The TV reporters traced a software professional who had developed some computer software to virtually age the child to adulthood, using the baby's current portraits. A computer-generated futuristic adult image of the baby was compared with the images of the ex-boyfriends of the model. Amazingly, the features in the adult image of the baby tallied with those of a claimant to fatherhood. The media announced the *truth* concerning the origin of the baby ahead of the results of the DNA test – much to the delight of the public.

However, there was a lingering doubt in the minds of public about the computer wizardry. The whole nation awaited the formal results of the DNA test with bated breath. Soon after, the DNA test results were made public. The fatherhood was proven beyond doubt and was officially confirmed by the judiciary. Interestingly, the software professional was on the mark with his computer-generated prediction. The media was a step ahead of the judiciary. I hope that the computer professional was sufficiently rewarded for all his "hard work."

This show went on for more than a week, non-stop.

While delivering the final verdict, the judge burst into tears expressing his personal grief over the tragedy. He probably did that for the benefit of the TV media – to produce a grand finale. The whole nation was relieved as the issue was amicably settled, and the baby was safe in the hands of the biological father. I wish that every baby in the U.S is similarly taken care of by the media, sans the sensational value.

This episode was erased from the public mind soon after the *breaking news* of a new scandal, concerning a philandering big-time politician. The media went to the extent of exposing, in graphic detail, as to who were the women he had affairs with, the duration of each encounter, the venues he chose for the escapades including the names of the hotels as also the room numbers and the total cost involved along with detailed break-up of his hotel bills, taxi fares, airfares, and so on. It is quite *democratic* and *legitimate* to probe into the personal lives of public figures.

Meanwhile, other pressing matters concerning the well-being of the public were relegated to the background. Strange are the ways of the world and the ways of the U.S in particular.

*The central idea is to divert the attention of the people from the real issues* that might cause some embarrassment to the democratically elected government or the corporate entity, the *de facto* government. The show must go on. And it does!

### Illusions

#### Prosperity

The corporations and the media perpetually project an illusion of prosperity. America is the envy of the world. Superhighways, fancy cars, haute couture, hyper malls, theatres, luxury homes, high-end hotels, and easy finance are but some of the trappings ostensibly reflecting the awesome dimensions of American prosperity. Yes, they have it all, but not for all. It is but natural that not every American can have it all, for it would then mean that there would be nothing left for the rest of the world. There are human beings elsewhere, equally competent, albeit with lesser firepower to indulge in the *grab-it-all* game. It is not an exclusive prerogative of the U.S. The slip is beginning to show.

Hollywood is another jewel in the crown. Fortunately (or unfortunately), the products of Hollywood are accessible to the poorest of the poor, all over the world. I love the United States for Hollywood. Hollywood gives us assurance that the U.S would step in to save the world whenever there is an alien invasion. But who can save a hapless country from an American invasion?

The prosperity is only for the elite crowd and not for mere mortals. Of course, it is nature's way. Prosperity for all would lead to a monotonous, stereotypical way of life. None can appreciate the state of prosperity, if there is no disparity. Variety is the spice of life – disparity included.

An average American seems to spend about a quarter of his or her income on transport – courtesy of the car lobby and the robber oil barons.

They spend approximately a quarter of their income to pay the mortgage for their cardboard homes, which might not survive until the last instalment is paid. The homes might either need major repairs after a while or go up in flames. Those cardboard homes might be blown away by tornados. There is also a distinct possibility of those homes being taken over by predatory lenders.

The Americans are constrained to spend a substantial amount of money either to cool or heat their homes and cars. They are also proud of the fact that their *per capita* consumption of energy is the highest in the world. Highest for what purpose?

Cost of health insurance is terrifying. Less said, better it is.

Higher education is out of reach for many.

What is left in the kitty?

Please do not ask me for statistics. Lies, damned lies and statistics!

To cap it all, the banking industry in the U.S. has converted the whole world into a gargantuan casino. The reckless investments and manipulations by the financial institutions and banks have resulted in the severest financial meltdown – never before seen in the living memory. According to the "experts" who are responsible for the crisis, subprime lending is the root cause of this malady. I suspect that there is more to it than meets the eye; it appears to be a diversionary tactic adopted by the coalition of the sinful. The financial crisis cannot possibly be a single-cause phenomenon. It is, I believe, the net result of the *haves* trying to *have more* and by dubious means at that, be it in the field of real estate, politics, or the stock market. The U.S, while being busy policing the world, missed out on policing their own banks and financial institutions. Huge sums of money have been "invested" in wars for long term gains, the full impact and import of which are not visible yet. The year 2008 will be remembered for a long time to come – for wrong reasons. The whole world is so intertwined that when the American financial market melts, the whole world follows suit. The result: many a hapless citizen (a code word for the common person) has lost their lifetime savings

though no fault of their own. This is what that can happen in an unfettered, capitalistic system. Illusive and deceptive prosperity can vanish, faster than one would like to believe, but will it be allowed to vanish by the Dream Merchants of New York and their ilk?

I am sure these Merchants of Venice are working out "new and innovative means" to perpetuate the illusion. I do not know how much midnight oil they are burning – working overtime; we can only hope that it will not create an oil crisis.

I can guess what the financial whiz kids and their masters are working at, at this very moment. You may please recall the recession following the bursting of the technology bubble in the last years of the twentieth century. A new bubble had to be fashioned to sustain the illusion. And what was the new bubble? It was the housing bubble, of course! So the technology bubble was replaced by the housing bubble, and everyone got a momentary reprieve, only to face, sooner than later, the impending nasty reaction coming in a more vicious form. Now they face the brunt of financial meltdown. The contagion is spreading all over the world, and no nation seems insulated.

As for the new bubble which is now being fashioned to sustain the illusion, I have to maintain some confidentiality, lest I should offend the Global Money Masters. It is top secret for now. Let me try and manoeuvre a leak to the media – ever hungry for news and scandals in particular.

As long as the rest of the world is tempted to emulate the pattern of the American paradigm of "prosperity," one bubble after another will be conjured up by the financial wizards, destined to burst in due course trapping many innocent people in their web.

For now I would like to dream that the rest of the world gets smarter in the twenty- century and the west stops dreaming that that they are more equal than the others. I do not fancy that the west goes down but certainly wish and expect that the down and under move up.

### Supremacy

The powers that be overstate American supremacy in the global order. They have their junior partners to assist them in the process.

No doubt, American firepower is awesome. They can destroy physical targets beyond imagination, but ask them to rebuild and you draw a blank.

Why is the gas price escalating in U.S.? It is not exactly because the Americans are using more cars. It is the American war machine with its tentacles all over the world, which is guzzling the gas. It is a different matter that the war machine is spreading itself thin. Or is the focus on gas prices merely an excuse to continue U.S. military presence everywhere with promises of cheaper gas in

the future? Perhaps, the cost of gas is a result of manipulations by the shadowy power brokers on Wall Street. In any case – one thing is certain – there is no democracy involved.

The burden of supremacy has to be borne by the freedom-loving people of America.

All said and done, it seems that the rest of the world is in a bigger muddle, and American supremacy is likely to hold sway for some time to come.

You had better be with them or else you are deemed to be against them.

Be a friend of America. If you have friends like America, don't need enemies.

The American dream of unipolar world in the twenty- century was short lived.

Tether Russia plan did not work out. All of us know of the outcome at Georgia in the year 2008 – in the very first decade of the *American Century*. It would be naive to believe that the U.S was not in the scheme of things in precipitating the conflict in the Russian neighbourhood. Predictable, Russia won the war – hands down. America cannot intervene directly in the war against Russia, as Georgia is not a member of NATO. Good alibi! Is it not? The fact of the matter is that U.S has no wherewithal to flex their muscle along the Russian borders. The bluff has been called.

Tether China policy is not going to work out. China is a major supplier of goods for the Americans and a formidable financial creditor. America will never be debt-free. They would need Chinese goods on credit – all the time. "Made in China" itself has become a powerful household umbrella brand name for A to Z products in the U.S. Americans do not wish to dirty their hands by manufacturing silly stuff. They need China to do the dirty work. America knows where the money is; they know it is in arms sales, printing dollars, basic research, entertainment, the war against terror, the war on drugs, and a direct undersea gas pipeline across the Atlantic from the Middle East. America wants to subcontract all the work associated with these objectives. Any takers?

Tether Iran policy is risky. Middle East will burn!

Now tether India policy is at play. It is bound to have a reverse effect. Who can tether a billion people? No way. Not even a ghost of a chance! The tail cannot wag the dog.

What about Europe and Japan? Status quo. Already tethered! Please do not reveal this secret.

America, the supreme entity, cannot behold this illusory form — unipolar captaincy – for too long. The reasons are manifold and diverse. Now let us see the larger picture of this small world, certainly retaining the two poles and as created by God.

The U.S seeks to make this world unipolar, with the obvious intent toward hegemony over the rest of the world. There is a slight dichotomy here. They also want a multipolar Asia with in the precincts of a unipolar system for remote control of the region, without using their own resources, through manipulation of rebel forces within this block. The spirit is willing, but the flesh is weak.

Russia wants to revert to a bipolar world. They had tasted blood earlier.

China, the rising economic power, seeks a unipolar Asia and a multipolar world, which is best of both worlds – with the main intent of molding a sinocentric Asia.

India is sure to throw a wet blanket on this aspiration – by spending billions of dollars on unnecessary weapons.

Japan wishes for a multipolar world and a multipolar Asia for reasons of unhooking from the U.S and fencing against their awesome neighbour.

India seeks to go with the wind, swim down the stream and, in addition, confuse the rest of the world as to where exactly they stand. In general, most countries try things that have worked in the past, but India tries things that have never worked in the past, ever. No one can ever fathom the great Indian rope trick. Howzat!

As for Europe, let us consider the region as an extended arm of U.S. Europe refutes this truth, sometimes.

The above is only the essence. There is enough material in the media on this subject, and I prefer to be brief here. I do not intend to say things that you already know or you think you know. I suggest that you don't believe what you think.

I do not wish to annoy the *supercop* either. They may be watching me from outer space and may decide to zap my house with a missile.

# **Democracy: Indian Style**

The type of democracy prevailing in India, mildly put, could be branded as *free for all*, a euphemism for chaotic socio-political (dis)order. The added feature of our democracy is that we have all the rightful rights (sounds like pure democracy) and no responsibilities whatsoever.

### Definition

At the cost of repetition, I give below the definition of democracy, already stated earlier in this chapter, with the noble intention of providing a ready reference to my readers, who might have possibly forgotten the principle of democracy or may be confused about it – having had vast practical experience as to how democracy functions in India. Kindly read the following definition carefully in view of the great importance of the matter.

Democracy is a system of government by which political sovereignty is retained by the people and exercised directly by citizens. In modern times, it has also been used to refer to a constitutional republic where the people have a voice through their elected representatives. Even though there is no universally accepted definition of *democracy*, there are two principles that any definition of democracy include. The principle is that all members of the society have equal access to power and the second that all members enjoy universally recognized freedoms and liberties. (Wikipedia)

# **Electoral Process**

Yes, we do have elections – of sorts.

Vote is the instrument, in the hands of people, by virtue of which a people's representative is elected. It is altogether a different matter that the people's representative morphs into a representative of only his kith and kin – and friends sometimes – no sooner than he takes oath of office. Now let us see the ground realities.

The hurdle is the process of voter registration and acquiring an election identity card.

In my case, I have been trying, for over a decade, to obtain an election identity card – in vain. I have already narrated the story concerning my serious efforts to acquire the card in my earlier chapter titled *Bureaucracy: The Silence of the Lambs*.

However, my name appeared magically in the voters list, albeit without a photograph. They let me exercise my franchise on presenting my passport as proof of my identity - a document considered a notch above the rest.

On Dec 3, 2008, a news item appeared in a local Telugu newspaper:

A batch of 7000 voter identity cards was found in a garbage bin in the city of Hyderabad. These cards were supposed to be delivered by the civic authorities to the registered voters at their respective homes.

The civic authorities and their staff in the city, numbering in their thousands, are too busy to handle the task – God knows doing what. But, I also know what God knows in this particular matter, as I frequently visit the municipal office to undo what they do and face the tyranny of even the smallest fry in the office exercising certain powers. If one thinks that the civic authorities were in the service of people, he or she would be sadly mistaken. Money talks! After all, civic authorities are not expected to be civil!

Now back to the election identity cards found in the garbage bin.

According to the press reports, the civic authorities hired an agent to distribute the cards – as they were busy otherwise in the "service" of the people concerning other pressing matters, the details of which are not known to the ordinary public.

It transpired that the agent was influenced by certain interested parties to deliver the cards only to those worthy people aligned with a particular political party, and dump the rest in a resting place. The garbage dump happened to be the ultimate resting place – for the voter identity cards of the less worthy. The political manipulators know their vote bank too well.

This episode takes me back to the nascent times of the Indian nation.

I happened to participate in the election campaigns, right from childhood, in rural constituencies. Let me start with election process in my native village (Khairuppala, Kurnool District, Andhra Pradesh) in the early fifties, when India was still a young and naive nation. The Congress party was at the helm of affairs. Since the Congress party was instrumental (at least, that's what we're supposed to think) in securing freedom from the British yoke, people voted this party to absolute power. The election symbol of the Congress party was a pair of bullocks tied to a yoke. This election symbol appealed positively to the rural masses, mainly involved in agriculture using animal power – Bull power and not Horse power. They were impressed by the Bull symbol, the image of an animal so close to their heart and their agricultural operations. It is ironic that the bulls were yoked, as were the people under British rule. Many people still liked the idea of being yoked, as were the bulls. The Congress party must have thought it fit to yoke the people and not open the floodgates of hard won freedom.

I was assigned the task of pasting election posters on tree trunks, along with a few assistants at my command. My job was to explain the naive villagers how to vote and not who to vote for. Voting for the Congress party was taken for granted. I was about 10 years old at that time and my words counted, being the son of the village munsiff. Most Congress candidates won the elections hands down.

The Congress party enjoyed absolute power for several decades without any checks and balances. Inevitably, absolute power corrupted the Congress party absolutely.

The Congress party refused to change with times and never allowed the country to integrate with the rest of the world. Things were at near standstill for 50 years, with control Raj, benefiting only the elite. The bureaucrats – the offspring of British rule – behaved exactly as they did prior to independence. They continued to control the populace and not serve them. They were the new masters.

The Congress monopoly ended after running its course. Other political forces surfaced over time and the rules of the game changed drastically.

## **Multiplicity of Political Outfits sans Ideology**

A number of political parties evolved with the sole aim of occupying the seats of power. Most were regional parties, with no ideological moorings. More often than not, they were dynastic in nature, with not even a pretence of democracy. No one cares to hold even a fig leaf to camouflage the dynastic element.

The electorate is no less a culprit. People voted based on caste and money power of the political candidates. Musclemen have a field day in forming groups based on caste or religion and selling these vote banks to politicians – for a consideration. If a pious few try to vote for the right candidate, their efforts are frustrated by musclemen rigging the elections. At the end of the voting day, the leftover ballot papers are simply stamped and dropped in the ballot boxes in favour of the money-wielding candidates, often in connivance of the electoral officers.

# **Political Alliances/Coalitions**

With the advent of multiplicity of political parties, no single party could achieve even a simple majority in the parliament to form a central government. These political parties are constrained to form ragtag coalitions to form a government. Some national parties do have some ideological moorings of sorts, based on which a ruling coalition is formed. Then the regional parties become the "King Makers" and coalition partners, thus diluting the common ideological base.

In the states, the situation is worse as the regional parties have little or no ideological base. As a result, all coalitions being carved out of political expediency (be it at the centre or in the states), turn into marriages of convenience comprising power mongers and power brokers. The net result: a mockery of democracy.

# Horse trading

Recently, our central government was about to fall as a result of a no-confidence motion by some coalition partners. The left parties were not happy with the government on account of a not-so-transparent nuclear deal with U.S and withdrew their support to the government. However, the political equations changed in the country at speed of light and the government survived, for better or worse. Some opportunistic political parties align with different political conglomerates of conflicting ideologies – at different points of time. To hell with ideology; to be in a position of power is more important.

Of course, the clinching votes came by way of horse trading. MPs (Members of Parliament) were on sale. Some MPs displayed wads and wads of currency notes in the Parliament, alleged to have been used in horse trading. People took it in their stride. The justice system promised to get to the bottom of it all. I wonder why they call it "bottom of it all", while everything is on top, for the whole world to see. A notorious MP who crossed the floor to support the government stated that he suddenly suffered severe pangs of guilt and voted according to his conscience. I am pretty sure that there was nothing but cash involved in his "conscientious decision," as I happen to know the antecedents of this MP only too well.

### **Freedom of the Press**

You might have been led to believe that the free press is the sentinel of democracy. Far from it!

Some big-time political bosses own newspapers and television channels, which are extensively used as their propaganda machinery. They also double as money-spinners. Lies and half-truths are pumped into the populace.

The net result: disinformation and more disinformation.

Then the voter is expected to make an informed decision. Inevitably, we have a citizenry making irrational choices based on confusing and conflicting information.

# "Spirit of freedom": All in a Day's Walk

I am a free citizen, in a free and democratic country. What else can one possibly wish to be? One fine morning, I decided to take a walk in the neighbourhood and exercise my right to some fresh air besides exercising my physical body. I stepped out of my home in Jubilee Hills, an upmarket residential area into which I had recently moved in.

I wanted to walk on the footpath but found a lot of encroachments that made it impossible for me to stick to it. I stepped onto the road and a young motorcyclist zoomed past at lightening speed, about an inch away from me. I shook my head in disbelief and muttered: these youngsters! Before I could compose myself, two more motorcyclists came riding abreast and they did better than the previous rider – by zooming past, just a millimetre away from me. I shook my head again and more violently this time. Then I thought to myself that my head might fall off if I shook it too often, as the motorcyclists were unlikely to mend their ways. I panicked and got back on to the footpath where a new set of hurdles confronted me. A lot of construction material had spilled over onto the footpath from some buildings under construction. Some cable operators had dug many trenches on the road to lay underground cables, and the resultant gravel had piled up on the footpaths. There was a vicious onslaught on the footpaths from both sides.

Mercifully, nothing was falling from the skies; heavens are kindly, indeed. I made some progress and ambled on. Some motley hawkers, apparently without any license, were doing brisk business on the footpaths. I was carrying a road map with me that showed a road of 80 feet in width, but the actual road width appeared to be only 40 feet. 20 feet were taken away by encroachment by the builders, and 20 feet were taken away by innumerable ramshackle petty shops. The municipal corporation officials know every inch of it forwards and backwards, but they do not like to enforce the law – for obvious reasons. In addition, there were a number of garbage dumps on the footpath. Yes, we have *unbridled freedom* to encroach and litter.

I know that a maximum of only three floors are permissible for construction of any building in this locality, as per the rules of the municipal corporation. However, I found several buildings that had more number of floors than what was permissible. Yes, we have *unrestrained freedom* to break the rules. In this case, sky is the limit to our freedom and literally so. We can build as many storeys as the sky can take, notwithstanding the prescribed norms. After all, we are in a free country.

I looked into the map and located the names of some bylanes, which I intended to explore. I looked for some signboards that could lead me into any of those bylanes. There were signboards galore. If you thought that they were pointing towards any street by name or number, you are sadly mistaken. None of them pertained to what I was looking for. Instead, I saw several signboards pertaining to some clinics, beauty parlours, provision stores, medical shops, wine shops, restaurants, and the like. The municipal corporation does not feel it is necessary to provide street signs. We can appreciate this point of view to some extent, but who has permitted the private parties to erect ugly signboards all over – as they wished. Then, I recalled the nature of our freedom. Yes, we have *uninhibited freedom* to misuse public places for personal use.

On my way back, I saw many autorickshaws carrying school-children. I recognized the auto rickshaws only by the sound they made. Can you guess why? Each rickshaw was carrying about eight children; some of them were butting out of the inner space – virtually camouflaging the entire vehicle. In other words, the vehicles were like beehives. Safety of the children was thrown to the winds. Yes, we have *full freedom* to hurt our children and ourselves.

Freedom unlimited!

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