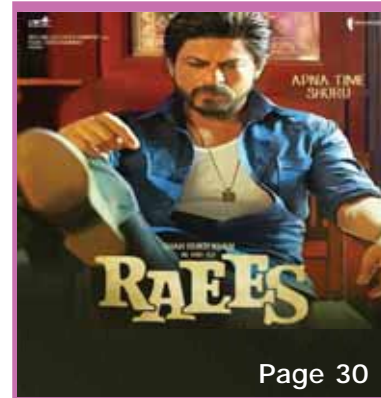




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Heroin Now Kills More People Than Guns In America

(Insider Bureau) For the first time ever, deaths in America due to heroin overdose outnumber gun homicides. And before you ask, no, the number of gun homicides hasn't been dropping. Good lord. The data, pulled from the CDC by the Washington Post, is dispiriting reminder of our nation's worsening opiate epidemic, which was started by money-hungry drug companies and continues to claim more lives year over year. Gun homicides for 2015 were estimated at 12,979; heroin killed 12,989. Heroin only accounts for a

portion of the substances being abused by opiate addicts. And as the Post points out, one of the deadliest is fentanyl, which is estimated to be between 50 and 100 times stronger than morphine. Some heroin dealers cut their supply with fentanyl, leading their customers to accidental overdoses due to the substance's astonishing potency. Drug and harm reduction forums have attempted to combat this by posting local alerts, warning others of potentially adulterated batches. Even still, CDC data shows fentanyl-related deaths shot up 75 percent between 2014

and 2015. The news also comes just a week after the DEA closed its open comment period on kratom, a substance which many claim have helped them safely withdraw from opiate use. Kratom occupies a legal grey area, and was briefly considered for emergency drug scheduling by the DEA until public outcry caused the agency to reconsider. Hopefully next year's data reveals more optimistic trends in both homicides and opiate deaths. But with life expectancy rates falling in the US for the first time since 1993 it's hard to hope for any drastic improvements.



Trump 'originals' say they're getting frozen out

Early Trump campaign operatives angst about their future as the Republican establishment muscles its way in.

(Agencies) They've been with him from the beginning — when no one believed he could win, and when the Republican Party establishment wanted absolutely nothing to do with him. But now, as President-elect Donald Trump

builds out his administration, the loyalists who helped launch his campaign and powered its stunning early victories are growing worried they won't be getting plum jobs. Many of them say they've heard nothing about their



career prospects and, during furtive huddles, have been commiserating with one another about how they can't seem to get their calls to top Trump transition brass returned. Some are convinced that party establishment figures who've taken the reins of the transition are giving them short shrift. Compounding their frustration is that a number of top posts are going to mainstream party figures who previously actively opposed Trump. The president-elect is seriously considering tapping Mitt Romney, a onetime leader of the Never Trump movement, to be secretary of state. He has already made Todd Ricketts, whose family funded an anti-Trump super PAC during the primaries, deputy commerce secretary. And on Thursday, Trump met with retired Navy Adm. James Stavridis, who had been vetted by Hillary Clinton as a possible vice presidential choice but now may end up in Trump's administration. (Contd on page 22)

Common man abides by Modi's digital push, electronic transactions swell

(Agencies) The demonetisation drive has forced millions of Indians to not just queue up at ATMs but also fall in line with the



Narendra Modi government's digital push, even as online payment services firms are laughing all the way to the bank. In a nation where most consumers have hitherto been dealing in cash, the

currency switch has provided the Centre an opportunity to give a big push to electronic transactions to improve transparency and weed out black money. (Contd on page 26)

Diwali stamp dedication ceremony hosted at the United Nations



ਪੰਜਾਬ, ਪੰਜਾਬੀ ਅਤੇ ਪੰਜਾਬੀਅਤ ਦਾ ਤਰਜਮਾਨ

PUNJABI DUNIYA

Jayalalithaa, Mamata Banerjee and women leaders: Linguistic sexism pollutes our political vocabulary



(Agencies) Indira Gandhi was once 'lauded' as "the only man in cabinet of old women." The sexist description—supposedly a tribute to Gandhi—was, simultaneously, a slight to women in general. This, unfortunately, is the kind of linguistic sexism that has peppered our political vocabulary, particularly in the way we tend to describe women leaders. The analytical frameworks within which these women leaders are studied are more often than not layered with sexism.

Unlike their male counterparts, women leaders are usually described with gendered and negative adjectives like 'mercurial,' 'emotional,' 'unpredictable,' and 'moody.' Such terms were frequently used in reference to J Jayalalithaa dur-

ing her long and eventful political tenure.

They are also routinely used in conversations surrounding two other significant women leaders—Mamata Banerjee and Mayawati. These women's personalities and their political modes of functioning are always commented on using an inherently patriarchal vocabulary.

Though dictatorial tendencies among male leaders are often taken for granted (or even celebrated,) the very same tendencies in women meet with greater flak or acidic criticisms. Jayalalithaa, for instance, was perhaps no more dictatorial than any other male political leader of significance (all political parties are ruled by a supreme leader who rules with an iron hand). Yet, the AIADMK

leader's authoritarian ways arguably attracted more flak than has, say, Bihar Chief Minister Nitish Kumar's autocratic way of functioning. And this is just one among many examples of male leaders who are known for brooking little or no dissidence within their parties, and for expecting unwavering and uncritical loyalty from colleagues.

Jayalalithaa was not very different in this respect—dictatorial and imperious in her style of functioning. She walled herself up behind a screen of inaccessibility. That image deified her, striking fear and admiration in the hearts of her colleagues, as well as the people at large. It's interesting to note in this context that admirers of both Jayalalithaa and Mamata Banerjee have admiringly depicted these leaders as Goddess Durga; a symbol of divine, feminine power.

In many ways, Jayalalithaa and Mamata Banerjee share some parts of their political trajectory. If the AIADMK chief was the 'other woman' (MGR introduced her to politics but she never was the outsider within in his life,) Banerjee had no mentor when she entered politics. Like Jayalalithaa, Banerjee was subjected to personal and political humiliation, to physical attacks by the CPI-M. Both women survived

and went on to become leaders occupying centerstage of regional and national politics.

In her obituary of Jayalalithaa in The Indian Express, Vaasanthi (author of Amma: Jayalalithaa's Journey from Movie Star to Political Queen,) writes: "She realised that the leader had to be projected as an exalted being with rare or superhuman qualities and the followers necessarily were mere mortals, upon whom she showered her grace." The AIADMK chief knew that all over the world, creating a powerful aura has been an effective strategy used by powerful leaders to control their respective party organisations. "It was more of a necessity for her, having to survive in a male-dominated chauvinistic political arena," Vaasanthi opines.

Herein lies the essence of Jayalalithaa's personal and political narrative. It would be impossible to undermine the impact of her early years—when she was mentored and dominated by political patron MG Ramachandran—on the personality that she evolved for the public. After breaking free of MGR's influence she evolved into an independent political power house.

The death of MGR left her vulnerable to attacks within her own party, as well as from her opponents

outside. MGR, as Jayalalithaa had on occasions mentioned, did not facilitate her emergence within the party. She faced a tough and lonely challenge, which she did successfully overcome. Once she held the reins of her party in a tight grasp, she became deified as Amma. But the journey to that ultimate position of power was traumatic and tough. Jayalalithaa suffered a great deal of humiliation—both physical and mental—at the hands of her male party colleagues. Not surprisingly, these experiences left an indelible impression on her.

In 1989, in the presence of then DMK Chief Minister M Karunanidhi, she was viciously, physically attacked on the floor of the Tamil Nadu assembly. Jayalalithaa left the assembly precincts, and the next time that she entered that same building was when she was elected chief minister two years later. Similar to Mamata Banerjee who, years after being dragged from Writers' Buildings by her hair during a protest, eventually took control of that building. Scandals, corruption, and criticism aside, no remembrance of leaders like Jayalalithaa can overlook these symbolically powerful moments of reversal and triumph, and the battles of sexism that she had to fight.

Panache Entertainment Inc's Miss, Teen and Mrs India New York 2016



(By Shilpa Jhurani) New York-Glitz, glamor and galore -- all came down on Sunday December 4, 2016, at the elegant venue of the Long Island Hilton! Nishi Bahl of Panache entertainment, in association with IFC, hosted the 35th Miss, 9th Teen and the 3rd Mrs. India New York Pageant! The largest reputed pageant held outside of India, this pageant has provided a platform and had past winners to many well achieved women, such as Bollywood actresses

Richa Sharma Dutt, and Aarti Chhabria. This year, a handful of New York's finest Miss, Youthful Teens, and Elegant Mrs took the ramp displaying the utmost qualities of beauty, grace, elegance, confidence and talent! Despite all being current Indian Americans, it became evident that each generation has been, is and still carrying on their cultural heritage, roots and culture forward; and very much alive even though being Seven seas away from home! The evening began with an exquisite reception hour, followed

by the main event. The event was highlighted by having the graceful presence of the evergreen Bollywood beauty Zeenat Aman! The evening opened with a very special opening dance, performed by the contestants themselves! An exclusive tribute to the Bollywood celebrity Zeenat Aman! The Miss ladies awed the audience with Aman's hit track

"Laila main Laila", followed by the Teens with the classic "Chura Liya", led by outgoing Teen winner Manjari Parikh and last but not the least, the Mrs. with the evergreen "Aap Jaisa Koi" led by outgoing Mrs. Neha Multani Verma. The Opening Dance was Choreographed by Senior dance Choreographer Shilpa Jhurani. The event

consisted of judged segments including Ethnic Wear, Evening Wear, Talent, and Question and Answer. Ramp walk Choreography was by Nishi Bahl of Panache Entertainment. A special guest performance set the stage on fire by singing Sensation Romee Khan singing few of his classic hits from his record winning albums.

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Rep. Tulsi Gabbard Honors 75th Anniversary of Pearl Harbor

Washington, DC—In a speech on the floor of the U.S. House of Representatives today, Rep. Tulsi Gabbard (HI-02) honored the 75th Anniversary of the attacks on Pearl Harbor: “My heart is in Hawai’i today. At almost this exact time, on this very day 75 years ago, the first bombs were dropped in the attack on Pearl Harbor. More than 2,400 people perished on that fateful day

that will forever live in infamy. “We remember our brothers and sisters who paid the ultimate price, and those who answered the call to serve in the months and years that followed, including our two former Senators Inouye and Akaka, and the more than 320,000 who gave their lives in that war. “We remember the Japanese Americans whose lives forever changed when after

the attack on Pearl Harbor, they were thrown into internment camps. And the brave Nisei, who in spite of these atrocities, volunteered to serve, forming the Nisei-only “Go For Broke” 442nd Infantry Regiment, serving courageously, and sacrificing greatly. “May we never forget what happened at Pearl Harbor, the lessons learned, and the sacrifices of all who served.”

Background: Last month, Rep. Tulsi Gabbard reintroduced a House resolution originally authored by Congressman Takai that commemorates the 75th anniversary of the attack on Pearl Harbor, and honoring the more than 320,000 men and women who gave their lives in defense of the United States during World War II.



Reception hosted for newly appointed Ambassador, Navtej Sarna

(By a staff reporter) Washington DC: The Indian American Community of Metropolitan Washington hosted a reception on December 4, 2016 at Fair Oaks, Virginia to welcome Ambassador Navtej Sarna who took charge as



Ambassador of India to the United States of America on November 5, 2016 and to bid farewell to Ambassador Taranjit Singh Sandhu, DCM who is proceeding for his next assignment as High Commissioner of India to Sri Lanka soon. The event was attended by over 350 prominent members of the Indian American Community. Speaking on the occasion, Ambassador Navtej Sarna hailed Indian American community for its remarkable success in various areas and highlighted their contributions in

strengthening Indo-US relationship. Ambassador Navtej Sarna announced a fresh initiative to improve the Consular service being provided by the Embassy. Starting first week of January 2017, Embassy and the five consulates located in New York, Houston, Chicago, Atlanta and San Francisco will hold “Open House” once every fortnight wherein Senior Embassy/Consulate officials will attend to grievances of public on Passport, Visa and OCI cards in person. The date and time of each Open House

session will be intimated on the website of the Embassy and the Consulates. In his remarks, Amb Taranjit Singh Sandhu, DCM also highlighted the role of the Indian American community in strengthening India US relationship. He stressed on the need to involve the youth of Indian American community in activities aimed at strengthening India US ties. The Indian-American Community of Metropolitan Washington felicitated him on the occasion.

‘Hewlett Packard’ & ‘India Today’ Honors “Ekal Vidyalaya Foundation”

By Prakash Waghmare Energized by its exemplary success in providing literacy and integrated development in villages across India, “Ekal Vidyalaya Foundation”, two years back, introduced an innovative digitized supplement to rural life to speed up its integration into the mainstream. This was never before conceived, leave alone an adopted approach to affect rural life.

Recently, Ekal was honored with the “Digital Trailblazer Award” at the Digital Conclave organized by ‘Hewlett Packard’ in association with ‘India Today Gr.’ for this unique initiative. The event was held at the Radisson Blue Hotel in Ranchi, Jharkhand on October 21, 2016. Shri Raghubar Das, the Chief Minister of Jharkhand state presented the award to Shri Lalan Kumar Sharma, Program Director of ‘Ekal Gramothan’ (village renaissance). Several luminaries including Mr. C.P Singh, the Minister for Urban Development, Mr. Sunil Barnwal, Secretary, Information Technology, Jharkhand state, Mr. Vivek Modwal, Country Manager Hewlett Packard and Ms. Aradhna Patnaik, Secretary Education and Human Resource Development attended the event. The award by Hewlett Packard and India Today is a great testament to the impact Ekal is creating in rural India.

Recently, Ekal had another occasion to put a feather in its cap of achievements. On Dec. 2, the US-India Chamber of Commerce of Dallas/Fort Worth, TX conferred ‘Leadership in Community Service Award’ on “Ekal Vidyalaya” at their annual Award Banquet. Dr. Robert Kaplan, President and CEO of Federal Reserve bank of Dallas was the key-note



speaker and Hon. Anupam Ray, Consul General of India (Houston) was the Chief Guest. According to Kaplan Fruitwala, a member of Ekal ‘Board of Directors’ and Reginal President of South-West region, ‘this Award is given after a rigorous and competitive evaluation process with regards to consistency, achievements and contributions to the Society and Ekal is very grateful that ‘US-India Chamber of Commerce’ has recognized Ekal’s efforts”. Last month also saw ‘Better Business Bureau’ (BBB) putting a seal of approval on ‘Ekal’ as the member of ‘Wise Giving Alliance’, a select group of honorable prestigious organizations for public charity.

Ekal, a non-profit organization, runs single teacher schools in over 54,000 rural remote villages that benefit 1.5 Million young children - more than half of which are girls. According to Mohan Wanchoo, who has pledged \$200,000 per year for several years, ‘Digital-Ekal’ works on many different levels and is a lightning rod to change the ‘face of villages’ as we know them today. Through ‘Ekal-On-Wheels’, a mobile computer training lab, Ekal imparts digital literacy to 5,000 students each year. By next



year, there would be 9 such computer-fitted van making rounds of villages and 45,000 students computer-literate, each year. They make use of spoken tutorials techniques, specially developed by IIT Bombay. Another initiative of Digital-Ekal is ‘Lok-Vidya’ or educating a common man. It provides practical information on vast number of topics related to indigenous conditions so as to improve personal health or crop output. To support and flourish this vast number of digital transactions, Ekal has erected several Internet Towers where the power is provided by solar-panels. ‘Tablet-Computer’ pilot program is under way in some of the villages where teachers make use of ‘Tablets’ loaded with educational material. According to Dr. Shubhangi Thakur, President of ‘Health Foundation for Rural India’ (another wing of ‘Ekal Vidyalaya’), for next year, ‘Tele-Medicine’, that remotely digitally diagnosis most common ailments, is under consideration, with help from ‘John Hopkins University’, Baltimore, USA. There is also a proposal to put the impoverished farmers directly in closer contact with the

market-place through digital technology. Hampered by unsanitary conditions and lack of awareness about personal hygiene, proper healthcare in all its form is a distant call in rural life. Inspired by PM Modi’s ‘Swachh Bharat’ (Clean India) clarion call, Ekal has embarked on clean environment campaign in several villages where the focus is on awareness and accountability of ones’s action. Himanshu Shah, CEO of ‘Shah Capital’, who has pledged \$100,000 per year for several years, is spearheading these efforts. Village folks are also being trained to conserve clean water and observe cleanliness in daily functionality. For this to become a way of life, habit-changing infrastructure is being vigorously promoted with necessary tools for their success. In short, ‘Ekal’ is expanding its horizon beyond basic Education, healthcare or village-development. With generous support from masses, it wants to play a major role molding the character of the nation itself. Kindly join and help Ekal through www.ekal.org.



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President Obama's Last Chance to Show Mercy

The Constitution gives presidents nearly unlimited authority to grant pardons and commute sentences — decisions that no future administration can reverse. Unfortunately, for most of his presidency, Barack Obama treated mercy as an afterthought. Even as thousands of men and women endured outrageously long sentences for low-level, nonviolent drug offenses as a result of the nation's misguided drug war, Mr. Obama granted relief to only a tiny handful.

In the last two years, however, Mr. Obama has changed course. In 2014 he directed the Justice Department to systematically review cases of people serving out sentences that would be far shorter had they been convicted under new, more lenient sentencing laws.

While that clemency process has moved far too slowly — beset by both administrative obstacles and bureaucratic resistance — grants have been accelerating throughout 2016. Mr. Obama has now shortened or ended the

sentences of more than 1,000 prisoners, and he will most likely be the first president since Lyndon Johnson to leave office with a smaller federal prison population than he inherited.

There are thousands more people deserving of release, but their prospects under the next administration don't look good. President-elect Donald Trump ran on a "law and order" platform that sounded a lot like the punitive approach that led to exploding prison populations in the first place. His choice for attorney general, Senator Jeff Sessions of Alabama, has fiercely opposed criminal sentencing reform and called Mr. Obama's grants of clemency an abuse of power.

In other words, for many federal inmates, their last hope lies in Mr. Obama's hands.

Up to now, the president has reviewed clemency requests on a case-by-case basis. With only weeks left in office, Mr. Obama should consider a bolder approach: blanket commutations for

those inmates still serving time under an old law that punished possession or sale of crack cocaine far more harshly than powder cocaine — a meaningless distinction that sent disproportionate numbers of young black and Latino men to prison for decades. Congress significantly reduced that disparity in 2010 (which Mr. Sessions supported), but did not apply the sentence reduction to people already in prison. Several thousand remain behind bars, and they're no less deserving of mercy just because their crimes occurred before 2010. Mr. Obama could order the release of most of these people right now. If he is worried about some committing new crimes, he could prioritize those who prison officials have already determined pose the lowest risk of violence. Or Mr. Obama could commute their sentences to what they would have received under the current law. The Justice Department says it will review all clemency petitions received before

Sept. 1 from drug offenders before Mr. Obama leaves office. The idea of blanket commutations is being pushed by a coalition of criminal-justice reform advocates, including former judges and prosecutors, who urged the president in a letter last week to use his clemency power aggressively while he still can. The group called for the release of thousands more nonviolent offenders in low-risk categories, including elderly inmates, who are the least likely of all to commit new crimes, and those with convictions for drugs other than crack. The coalition argues that it is possible to make these grants in the short time remaining, if the administration is committed to getting it done. Mr. Trump may well dismantle a lot of Mr. Obama's legacy, but he can't touch grants of clemency. Mr. Obama has taken important steps toward unwinding the decades-long imprisonment binge. With much of that progress now at risk, he has only a few weeks left to ensure a measure of justice and mercy for thousands of people.

Taiwan Feels Forgotten. But Not by Trump.

The atmosphere here is almost jubilant. The phone call last weekend from President Tsai Ing-wen of Taiwan to President-elect Donald J. Trump — the first contact between a Taiwanese president and an American president or president-elect since at least 1979 — has received rare bipartisan support here on this self-governing island off southern China. It was, many agree, a great thing for the country.

Still, in an interview on Tuesday, her first since the call, Ms. Tsai said that the implications of the direct contact with Mr. Trump were limited. "I have to stress that one phone call does not mean a policy shift," she told me and a small group of other American journalists who traveled here on a reporting trip organized by the East-West Center, a Hawaii-based nonprofit organization. "I do not foresee major policy shifts in the near future because we all see the value of stability in the region."

But Ms. Tsai's statement is unlikely to dampen the excitement. For the first time in years, this island of 23 million is making headlines around the world. That's cause for celebration in a country that usually feels abandoned and ignored — even if it remains unclear how United States policy toward China will really change under Mr. Trump.

"In Taiwan, we have this feeling that we are being forgotten by the world," said Szu-chien Hsu, a political scientist and president of the Taiwan Foundation for Democracy. "We are this vibrant democracy, but people always forget about us."

As China has grown in wealth and stature, Beijing has steadily chipped away at Taiwan's standing in the world. Taiwan's economy is the fifth largest in Asia and the 22nd largest in the world. Yet the island is shut out of membership in international organizations like the

United Nations, and can't even accept Olympic medals under its own flag or preferred name.

Even so, Taiwan has developed its own democratic traditions right under China's nose. Taiwanese are fiercely proud of their democracy. Many here crave recognition for this accomplishment. In our interview, Ms. Tsai alluded to the kinship that Taiwanese felt with liberal democracies like the United States as one reason for the contact with Mr. Trump. "The phone call was a way for us to express our respect for the U.S. election," she said. Meanwhile, in the United States, many foreign policy experts reacted with alarm. "The Chinese leadership will see this as a highly provocative action, of historic proportions," Evan Medeiros, a former Asia director at the National Security Council under President Obama, told *The Financial Times*. "With this kind of move, Trump is setting a foundation of enduring mistrust and strategic competition for U.S.-China relations."

The United States maintains a careful balancing act in its relations with Taiwan. Beijing views Taiwan as part of its sovereign territory, though the island has governed itself since 1949. China demands that other countries adhere to a "one China" policy, having diplomatic relations with Beijing or Taipei, but not both. A vast majority of the world, of course, chooses Beijing.

The foreign policy establishment's dismay over the call to Mr. Trump plays into the idea that the United States-China relationship is fragile and must be painstakingly nurtured to prevent international crisis. But this may be a fallacy. Relations between the two countries have remained largely stable since official diplomatic relations began in 1979, and even the Tiananmen Square



uprising and the 1996 Taiwan Strait crisis, when the United States sent two aircraft carrier battle groups to the area in response to provocative missile tests by China, did no lasting damage.

While United States-Taiwan relations remain informal but strong, some Taiwanese are frustrated with Washington's apparent fixation on pleasing China. "The people who quickly condemn this in the U.S., they do so either to kowtow to China or to attack Trump," Kwang-yin Liu, a reporter at *CommonWealth Magazine* in Taipei, told me. "Few really care about what values Taiwan stands for."

Ms. Tsai's call to Mr. Trump carries a risk for Taiwan, whose economy is closely intertwined with China's. China has already expressed its displeasure with Ms. Tsai's less Beijing-friendly administration by restricting mainland tourism to the island. Beijing's reaction to Ms. Tsai's conversation with Mr. Trump so far has been relatively mild, but it could easily retaliate for the phone call, further limiting tourist permits, or even poaching Taiwan's few remaining allies, for example, by offering trade

deals in exchange for recognizing China instead of Taiwan.

The latest country to switch its diplomatic relations from Taiwan to the People's Republic was the tiny African nation of Gambia in March. Further diplomatic losses would be a heavy blow to Taiwan. One senior government official, who spoke on condition of anonymity, told me, "We do not want to play this up to confront China."

It is, by contrast, far more difficult for China to retaliate against the United States without harming itself in the process. Such retaliation could include China's reluctance to sign on to American foreign policy priorities, like sanctions on Iran or efforts to halt North Korea's missile program — important, to be sure, but hardly existential threats to the United States.

Even though the repercussions it faces are far greater, Taiwan seems less afraid of standing up to the Goliath next door than its more powerful North American friend. Despite facing a sober future, Taiwanese will continue to celebrate what they see as an overdue recognition of their hard-won existence. The United States seems fainthearted by comparison.

On demonetisation, will Modi do a Morarji or a Pandit-ji?

The government's decision to demonetise Rs 500 and Rs 1,000 notes has rightly been described as an unprecedented move. It is difficult to think of any other economy that has been subjected to such an extraordinary measure in ordinary times. While there is no exact parallel, there is an instance in our own history that bears comparison: the Gold Control Order of 1963. And this comparison is instructive at many levels.

On January 9, 1963, finance minister Morarji Desai announced in a nationwide broadcast that starting the next day the possession of gold — barring personal ornaments — without declaration would be illegal. A Gold Control Board was established with wide powers of investigation and seizure of persons as well as confiscation of gold. A comprehensive industry-wide regulation was also introduced. Its centrepiece: a ban on making and selling of jewellery above 14 carats, as against the prevailing trend of 22-carat ornaments.

As with the ongoing demonetisation, the policy was effectively decided by one leader who consulted few experts. This was partly because of the need to maintain secrecy and partly because Desai knew his own mind. Those who were taken into confidence turned out to be as enthusiastic about the move. Prominent among these was Chief Economic Adviser IG Patel.

Then, as now, the underlying considerations for this move were wholly worthy. As Desai explained, the country was losing foreign exchange worth Rs 500-600 million every year owing the smuggling of gold. This foreign exchange was crucial for financing the development of India. He was convinced that only by curbing the demand for gold in India could smuggling be drastically contained. Against the backdrop of the war with China and declaration of national emergency, Desai felt the time was right to push through such a measure. The upsurge of patriotic sentiment would help tide over any short-term pain. He prevailed upon Prime Minister Nehru, who was distracted and reeling under the impact of the Chinese attack. Issuing the order proved to be the easiest part. Patel would subsequently admit that the effort to control the making and selling of gold ornaments "failed, and failed miserably." Ornaments were made in thousands of small establishments across rural and urban India. It proved impossible to monitor or licence this huge unorganised industry or to cut it off from the circulation of smuggled gold. The government had also failed to anticipate that the making of 14-carat ornaments would require new equipment, technology and chemicals. In consequence, a large number of small goldsmiths were thrown out of work while the larger players managed to adapt. Soon, the government faced countrywide protests by these goldsmiths.

The Order also met with considerable social resistance — not least because of harassment by freshly empowered officials. Moreover, gold served many purposes in India: A hedge against inflation, security to women without access to property, a status symbol. Weaning Indians off gold proved a lot trickier than Desai had anticipated. Above all, as Patel later conceded, was the "paramount question of individual freedom: what rights has the Government to interfere with people's personal preferences? The Opposition parties pounced on the government on these counts. The Jan Sangh and Swatantra Party, the Socialists and the Communists came together to attack the policy. Writing in Swarajya magazine, C Rajagopalachari thundered against the government's "dacoity": "the jewels and gold of our womenfolk have attracted...greedy eyes". Gold, he insisted, was the "honest and industrious family's village-bank, with no difficult forms and inaccessible counters for the illiterate." Desai was impervious to such considerations. In another nationwide address in July 1963, he admitted that large numbers of goldsmiths were unemployed but blandly insisted: "Ours is a large country and numerous opportunities are either available or can be created." He claimed that 99% of the population had no use for gold and those who did could manage with 14 carats. "This, really, is no sacrifice but only a service to the country." The Congress, however, was unwilling to toe this line. Faced with popular and political opposition, Nehru leaned on Desai to make concessions. Desai was forced to allow self-employed goldsmiths to repair and remake ornaments of more than 14 carats. But this tore a gaping hole in the Order and made its implementation more difficult. Soon after Desai himself was eased out of Cabinet under the so-called Kamaraj Plan. Indira Gandhi eventually revoked the Order in 1966.

However, Desai made a comeback as finance minister under Mrs Gandhi following her poor showing in the elections of 1967. In 1968, he pushed through a Gold Control Act, which built and expanded on the Order. The upshot was not a reduction in demand for gold but a huge spurt in smuggling and the development of a hawala market to finance it by remittance. The Act and its baleful consequences remained intact until VP Singh's government repealed it in 1990. The history of the Gold Control Order suggests that the government can take one of two tacks when a well-intentioned policy turns out to be ill-conceived and tardily executed. It could take a pragmatic decision like Nehru, accepting that the short-term costs were outweighing any potential benefits.

We need a law to streamline the rules

Irrespective of the long-term impact of the de-monetisation announcement, it should be clear that the country's political leadership is now in the mood for radical changes. Many next steps are being suggested ranging from a simplification of the direct tax system to rationalisation of labour laws. However, there is one piece of small legislation that could have very large multiplier effects: let's call it the Transparency of Rules Act (TRA).

Every successfully functioning country depends on the rule-of-law. All citizens are expected to know the country's laws and to follow it. Ignorance of the law is not accepted as defence. However, this assumes that it is easy for ordinary citizens to find out what is expected of them. We are not concerned here about the quality and content of the laws and regulations but about the ease of finding out the existing rules.

This is no easy task in India, where citizens are expected to comply with a multitude of rules, regulations, forms, taxes and other requirements imposed by various tiers of government. I am not referring to the great laws debated in Parliament but the rules that are used for administration. Matters are made worse with every small change as one has to follow a long paper trail of circulars and notifications to know the current requirements.

This opaque mesh of rules is so complicated that even government officials often do not know, or pretend not to know, the most up-to-date version. This is not only the cause of a lot of confusion but is perhaps the single-most important source of India's all-pervasive corruption and endless litigation. This is why we need a law that makes it the government's responsibility to present the common citizen with the latest rules and regulations in a comprehensible format. In order to work, such a law needs the following three elements.

The TRA must first specify that all rules, regulations, forms and other citizen-facing requirements must be placed on the website of the relevant department for them to be applicable (preferably in English, Hindi and regional language). Any rule that is not explicitly on the website should be deemed not to apply. Currently government websites often provide incomplete and outdated information that is misleading. No government official should be allowed to suddenly pull out an update or circular that was not already displayed on the website.

Note that this is not an entirely new idea as all state and central laws are currently required to be published in the Gazette. The new legislation extends this principle to the digital world and takes the additional step to say that a rule applies only if the citizen had a fighting chance of finding out about it on the website of the relevant department or agency. Simply placing a circular in the large heap of new rules and circulars in the Gazette is not good enough.

Second, all laws, rules and regulations need to be presented as an updated, unified whole at all times. Citizens should not have to wade through decades of circulars to find out the current state of play. This is already being done in some places on an ad hoc basis, but it is not useful if one is never completely sure that the so-called updated version has itself not been superseded. The format used by Wikipedia is a simple example of a format where the main text can be constantly updated but also allows people to look up document history in order to compare changes. A presentation of laws as an updated whole will have an additional benefit that it will make internal contradictions obvious.



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Modi Has Just Bet He Can Change India's Social Behaviour

Ashok Malik

There is no doubt that the hacking of Congress vice-president Rahul Gandhi's Twitter account was an unfortunate and criminal act. Yet, it would be churlish on part of the party to use this to attack the push for digital payments and a "less-cash economy" (not "cashless economy", for that is impossible).

What is the Narendra Modi government's motivation for a less-cash economy and what explains the Prime Minister's urging that people consider payments by cards and e-wallets accessible using mobile phones? Is this an afterthought to the primary target of demonetisation: black money kept in cash? Actually, it is complementary.

The government has calculated that a less inefficient and more transparent financial system has to have a bigger quantum of digital payments. Currently, just about one per cent of payments in India use this route. The digital nudge is also part of the war against future black money generation, tax avoidance, and costs - to individuals, financial institutions and government - that cash transactions entail.

This programme is not new. It was being spoken about even in the UPA years and some of the work for it - such as the Aadhar platform - was built by Manmohan Singh's government. Even so, as is so often the case in India, political parties in opposition are happy to junk positions and policies they have espoused in government. Something similar is happening in case of the Congress and digital payments.

Having said that, the trajectory is clear and unavoidable. It is worth recalling the early 1990s and the political discourse during the negotiations that led to the creation of the World Trade Organisation (WTO). The scaremongering then including painting the Dunkel Draft - the Swiss trade official Arthur Dunkel's document that became the basis of WTO - as the equivalent of the East India Company's charter. The left parties and sections of the BJP raised unfounded fears to attack the PV Narasimha Rao government.

In the end, WTO was formed and India became a founder member. The liberal trading order transformed India, making this country a beneficiary of globalisation. In fact, the BJP government that came to office at the end of the 1990s took even stronger steps to make India WTO-compliant.

While no two situations are exactly alike, it is instructive to compare the drive towards digital payments with India's entry into WTO. In both cases, there were (or will be) winners and losers. Both suggest overwhelming logic for overall benefit to the economy. Like India's entry into the international trading order, the acceptance of digital payments will also be gradual. The cash shortage following the demonetisation exercise will offer an initial impetus but this is only the start of a process.

The absolute abolition of cash is not feasible. No country has achieved this, though Sweden has come close. In India, the dependence on cash is not going to go away. The point is that in

areas and among groups and individuals that can transact as easily using a digital platform, can behaviour change be inculcated?

This is a question for both the rich, who can flash multiple credits, and for bottom-of-the-pyramid transactions. After all, if the Ola or Uber driver has quickly become comfortable with receiving digital payments, will he now be comfortable buying his groceries and spending his money in the same manner? How easily can Indians adapt to such technologies? History would recommend optimism, but this is still a substantial bet. Along with it comes political risk. Modi has staked a lot.

The opportunities offered by digital payments are immense. In September 2016, the McKinsey Global Institute (MGI) released a report titled Digital Finance for All: Powering Inclusive Growth in Emerging Economies. It made some telling assessments about India: "In India it may take several hours to visit a rural bank branch that is open only on weekdays, forcing people not only to lose time and money on travel but also often requiring them to take a day off of work...to make a simple deposit or withdrawal. We estimate that Indians lose more than \$2 billion a year in forgone income simply because of the time it takes travelling to and from a bank."

This example is relevant because of lines outside banks currently as people seek to deposit demonetised notes or withdraw their legal money. This is unacceptable, notwithstanding the "50 days of inconvenience" that the Prime

Minister has sought. The fact is, however, for many of those who have bank accounts in India, this is the predicament for the other 315 days of the year as well. Can digital payments address this? The scope is huge. As the MGI report found, digital payments services in India could add "US\$ 700 billion to GDP" by 2025 and create "21 million new jobs".

The challenge lies in infrastructure. Before the post-demonetisation surge, only 10 per cent of merchant outlets in India had point of sale (PoS) devices that read debit cards and so on. To push use of these, the government has just cut taxes on PoS devices. Frankly, behaviour change will need more incentives. Income tax rebates for individuals and businesses who move increasingly to digital payments could also be considered. South Korea began a similar programme in 1999. Today, it is a digital payments trendsetter in Asia.

Consumer behaviour tends to be tax sensitive. Incentives will be needed to push industries - trucking, agricultural purchases, construction - where wages are still distributed in cash towards digital payments. The payer will need to perceive immediate tax or other benefit in forcing his recipients to open bank accounts and getting direct payments, and in digitising payments along his supply or distribution chain. Such a process could be revolutionary but will not be achieved in a few short weeks. It will need to be sustained and built into the architecture of the budget of 2017 and the roll-out of GST. For Modi, this is not just a political or economic imperative; it is a colossal task of social engineering.

How Modi Has Sold Demonetisation To People

IP Bajpai

There never was going to be any roll back on demonetisation. This is not a Prime Minister who is into roll backs; Narendra Modi, having taken a stand, does not easily move from his position. And on something like this, which was clearly his decision, a decision that he trumpeted as the cleansing of black money, demanding the people stand by this national endeavor, a decision that he saw as clearly meeting the one promise he wanted to keep to the electorate, there was no going back.

To understand how strongly Mr Modi feels about what he has done is to understand that this is a decision that went against that core BJP constituency of traders and business people. These people have been the party's constant source of support, both political and financial, since pre-independence India, backing the right-wing Hindu movement through its various bodies and avatars: Mahasabha/RSS/Jana Sangh and now the BJP. These are the people who don't pay or at least avoid taxes, and always have cash in hand. So to have strangled their way of doing business, Mr Modi has risked losing this core element of support in search of something much bigger, capturing the minds of the vast mass of poor and middle class India who

feel they have been gypped by these very traders and money lenders for generations. And if the equanimity with which, so far, the average Indian has reacted, he seems to have judged the pulse of the nation very well. So having stretched and stuck his neck out, he was never going to release the guillotine of a rollback.

The closest similarity to this move was Indira Gandhi's nationalisation of banks and abolition of the privy purses under the clarion call of Garibi Hatao. Whatever the demerits of these moves, it gave her the political fuel to smash the opposition, collect an awesome victory and position herself as the Goddess of the deprived. It is this pro-poor image of the Congress since then that has kept the Grand Old Party hobbling along as a political force in India, even after they strayed into liberalisation and the opening of the economy. And this is the mantle that Mr Modi wants to grab and wear; it is the mantle that would convert the BJP from a right-wing Hindu party into a pro-poor, pro-development one, albeit one with a Hindu nationalist flavour. Mr Modi knows that once you capture the imagination of the pro-poor, it is easy to blame failure of any objective on anti-nationalism; something that Indira did brilliantly throughout her "reign".

The Prime Minister had in the 2014 election campaign harped on the Congress (UPA's) corruption and the vast amounts of black money that was floating both within and outside India. He had promised to bring the black back, and use the money for each and every Indian. And this search to get back the black has remained a key constituent of the BJP's policies. Unfortunately, both attempts get the public to surrender their black money, both abroad and here, have been signal failures. The last one in September managed to garner a measly 65,000-odd crores, which, when compared to the 1997 scheme which collected more than 33,000 crores (at that time, which is like 1,13,000 crores if corrected for inflation), was another slap in the face of the government. Mr Modi does not like failure, so failing twice to get his core constituents to pay up was probably enough to push him into this, instigating the sudden step to demonetisation.

In the way that he has sold demonetisation to the average Indian, of a surgical strike at a small minority of people who hoard and exploit the rest with their black economy, he has hit upon the very psyche of exploitation that most Indians hold: that of the fat lala sitting in shop with wads of notes under his mat,

charging whatever he feels like for provisions or loans. Every less privileged Indian has seen this image, and even those better off come across the shopkeepers who refuse to give you a bill, who refused credit cards by pretending they never had a swipe machine (suddenly these popped out after November 8), or the jeweler your bought ornaments from without being sure of the actual good content. It was an easy sell, and he has sold it well.

The Prime Minister and the government's rhetoric has followed a consistent line in the face of all criticism, that this is a revolutionary step in eliminating black money, all Indians must stand together and take the pain of this, all those against this are anti-national and don't want to eliminate black money. Which is why more rational arguments about how little black there was in currency notes (varying estimates from 1-5% of all currency), so this would not do much, to others on the possibility of the country going into recession, haven't cut much ice. It is a monumental political gamble and having taken it, there is no step back. The policy announcements that have followed have tried to address the concern that this single shot would not stop the world of black money, only temporarily derail it. (Contd on page 23)

PM Modi Completes Half-Way Mark In Silence That's Telling

Mani Shankar Aiyar

On 26 November, Modi crossed the half-way mark of his term. No one seems to have noticed it. Compared to the hoo-ha over his completion of 100 days, then one year, then two years, this milestone passed unobserved. Perhaps the unusual silence reflects Modi's concern over whether demonetization has proved a self-inflicted surgical strike on his own government. Certainly, there is an air of panic in all his statements since 9/11. He has twice shed copious tears in public, talked of people threatening him with burning, drowning, shooting - when there is nothing to show that anyone has any such intention - and even held out the delightful prospect of his picking up his jhola and walking into the sunset as a fakir. Why such depression as he embarks on the last one thousand days of his reign? Is it that he recognizes that what the Opposition has failed to do to him, he is doing to himself?

Modi being Modi, and Amit Shah being Amit Shah, the duo, I am sure, have plenty of tricks still in their bag. The present gnashing of teeth and beating of breasts might be but an attempt to divert the attention of people from their own misery to the misery of the Prime Minister, while hyping up the outcome of this alleged attack on black money far beyond the actual achievement, and then topping it off with a generous budget with lots of freebies, and perhaps a tip of a thousand or two in each Jan Dhan account to get people to believe that Robin Hood has robbed the rich to pay the poor. (And if people actually follow

the PM's extraordinary advice to not return money deposited by others in their Jan Dhan accounts, then how will they answer the IT sleuths who will demand to be told where the poor secured these "assets beyond their known sources of income"?)

Will any of this compensate for the damage being wreaked on the economy? For most independent expert estimates endorse former Prime Minister Manmohan Singh's dire apprehension that GDP growth might suffer a loss of up to 2%, that is, some 300,000 crore rupees. Much of this loss will be borne by farmers, khet-mazdoor, that vast army of about 92 per cent of the Indian workforce in the so-called informal sector, small traders, rehriwallahs, daily wage workers, particularly in construction, and extend to workers in the formal sector retrenched because of the collapse in manufacturing. The economy is gearing itself towards a recession and it will take time for the realization to dawn that this is the fateful outcome that awaits them in exchange for the dribs and drabs that Modi will attempt to dazzle the electorate with on the eve of the upcoming state assembly elections, including in such key states as UP and Punjab. (Is anyone in the Election Commission paying attention to this danger?)

The latest Economist has pointed out that comparable massive demonetization in Burma in 1987 led to revolt against the state; in the Soviet Union in 1991, it led to disintegration; and in North Korea in 2009, it led to widespread hunger. The Economist also

recalls the famous saying of John Maynard Keynes, possibly the greatest economist of the 20th century: "There is no subtler, no surer means of overturning the existing basis of society than to debauch the currency". Whatever Modi might be planning to "reward" the unwashed masses for standing in queues and not being able to access their own money, besides dislocating their livelihoods, once people begin to suffer the ravages in store for us as a country, their enthusiasm for those who have made them suffer for no fault of theirs will come raging back at the perpetrators.

For make no mistake, although many have been fooled into thinking that demonetization spells the end of black money, it will soon become apparent that it does nothing of the kind. Professor Emeritus at JNU, Arun Kumar, who has devoted a lifetime to researching black money, estimates that on average, the richest 3 per cent of Indians, who own the lion's share of black money, do not hold much more than Rs. 1.5-2 lakh per person in cash. The rest of the black money stock, estimated by the CBI at \$500 billion held abroad, apart from gold, jewellery, real estate, art treasures, and recycled money through Mauritius and similar routes, remains untouched. That is why the Modi/Jaitley "income disclosure scheme" has yielded only Rs. 65,000 crore or just 0.7 per cent of the estimated black money flow, while the capture of black stocks abroad, some Rs. 4,000 crores, has given but an infinitesimal share of the wealth illegally held off-shore. Modi's black money

claims are all illusion, gilly-gilly. Demonetization of 86 per cent of the value of all currency in circulation to secure, at most, one per cent of the black money flow is like using grape-shot to swat a fly. Where precision was required, indeed, where a "surgical strike" was truly required, the Modi government has indiscriminately hammered all Indians, the worst afflicted being the poorest. For the moment, they are being palliated with the thought that this "inconvenience" might be taken in their stride because the evil of black money will be ended. But what will their reaction be when they discover, as they must, that virtually nothing has changed and all that has happened is the usual drama and jumla of the Modi-Shah regime, especially because inflation, just possibly hyperinflation, and a serious downturn in economic activity are the price yet to be paid but all too evidently in store for them?

Prof. Arun Kumar also makes a point missed by most amateur comment on the black (or parallel) economy. It is that black and white are intertwined: they are generated together, and then, in the accounting, a part of it is siphoned off to avoid paying taxes and thus flows into the black economy. Perhaps a fifth of our economy lies in this "shadow economy". Hence the hit on black money is also going to affect the white economy. Modi, after having first said it would take but three days for matters to stabilize, has now infamously asked for 50 days' grace. That extended period of forgiveness has run more than half its course. (Contd on page 23)

Rajiv Gandhi, Jayalalithaa and I

Mani Shankar Aiyar

J Jayalalithaa has not left behind a void. She has left behind a legacy. It is the legacy left for her by her mentor, MGR, honed and polished by JJ to meet the challenges of the 21st century. Any expectation, therefore, of an imminent collapse of the AIADMK because it is now without a charismatic leader would, in my considered view, be misplaced.

When MGR broke from the DMK in the early '70s, it did indeed seem unlikely that this top-notch film star turned rookie politician would be able to establish a political rival to the all-powerful DMK. But succeed he did - and spectacularly. Over the 15 years or so of his leadership, the AIADMK fought the DMK in every panchayat, in every village, in every hamlet. Win or no, it established a political presence at the grassroots strong enough to take on its principal opponent, the DMK. This strong state-wide grassroots organization is what MGR bequeathed to his successor.

But who was to be his successor? His wife, Janaki, or a political upstart called Jayalalitha (without the additional 'a' that superstition bequeathed her when she was in the political wilderness after being routed in 1996). The entire second rung of the AIADMK leadership lined up behind Janaki,

confident they could control Janaki, whereas Jayalalitha was perceived as a prickly unguided missile. Jayalalitha held her ground. Firmly affixing herself beside MGR's dead body, she fought off all attempts by MGR's family to remove her. But when she clambered onto the gun-carriage carrying MGR to his funeral, Janaki and her team pushed her off the vehicle. That would have signaled the end of anyone's political ambitions but Jayalalitha.

The key to the immediate future lay not in any aspiring AIADMK leader's hands but in Rajiv Gandhi's. For whomever Rajiv threw in his lot with would be able to form the post-MGR government. Rajiv backed Janaki. But Janaki shot herself in the foot when she tried to buy the support of Congress MLAs instead of leaving it to Rajiv to issue the necessary High Command directive. That dished her. For, Rajiv was not willing to trust someone who would not trust him.

Tamil Nadu was brought under Governor's rule and Janaki exiled herself to the United States. The field was clear for a J Jayalalitha takeover - but not before persuading the cadres to look to her over the ramparts of the second-line leadership. Janaki's departure facilitated that. What made the difference was the state assembly elections declared to

bring Governor's Rule to an end. Karunanidhi stormed his way to Fort St. George, while the Congress, badly advised by veteran leader GK Moopanar to go it alone, languished a poor third despite Rajiv making 13 campaign tours of the state. The real winner was Jayalalitha, who, by January 1989, when the assembly election results were declared, had emerged as the unchallenged leader of her party, her former opponents in the party's leadership (many of whom had condemned her in the most vulgar language) either vanquished or shamefacedly aligning themselves behind her.

She quickly established a rapport with Rajiv recognizing that the Congress might need the support of the AIADMK in Delhi in exchange for Congress support to the AIADMK in Chennai. His past support to Janaki against Jayalalitha was binned. It was when Rajiv landed in Chennai to kick off the election campaign for the November 1989 elections that I first met Jayalalitha. She smiled warmly, exuding charm, and exclaimed, "I was looking forward to campaigning for you." I had just resigned from the IFS and was not quite ready to take on an electoral challenge. Rajiv lost the elections badly but Jayalalitha helped

the Congress steer its way to victory in most seats in Tamil Nadu. The next joint central/state elections came soon enough. The Congress once again lined up with the AIADMK for the May 1991 elections. The alliance was clearly on its way to victory. Then Rajiv arrived at Sriperumbudur on the night of 21 May. The rest is history. A human bomb took him away. That in itself ensured that the alliance would win every Lok Sabha seat and all but two of the assembly seats. Jayalalitha, of course, became Chief Minister. And I became a first-time MP. Early in the campaign, she fetched up in my constituency of Mayiladuturai. That was my initiation into the hold she had on the love of the people, mesmerized by her charisma. She made as many as six stops by road, one for each assembly segment, and at each of the stops, and all along the way, the crowds went wild with joy and excitement. Jayalalitha charmed them all. But the charm did not last long once she was sworn in. She grew imperious, arrogant, self-centered, concentrating all power in her person, and acquiring a damaging reputation for graft and nepotism. I remember a cartoon in a Tamil magazine showing a temple in the background and one villager reassuring the other that she was not coming to buy the temple but only for its kumbhabishekam! So I took to criticizing her ways in my weekly columns for the now-defunct Sunday magazine.

(Contd on page 23)

Making of a mammoth tragedy



By Manmohan Singh
Former Prime Minister of India

It is said that "money is an idea that inspires confidence". At the stroke of the midnight hour, on November 9, 2016, the confidence of more than a billion Indians was destroyed. Prime Minister Narendra Modi had declared that more than 85 per cent of the value of money held in notes of Rs.500 and Rs.1,000 was worthless overnight. In one impetuous decision, the Prime Minister has shattered the faith and confidence that hundreds of millions of Indians had reposed in the Government of India to protect them and their money.

The Prime Minister in his address to the nation said, "there comes a time in the history of a country's development when a need is felt for a strong and decisive step," and propounded two primary reasons for this decision. One was to check "enemies from across the border... using fake currency notes". The other was to "break the grip of corruption and black money".

Both these intentions are honourable and deserve to be supported whole-heartedly. Counterfeit currency and black money are as grave a threat to the idea of India as terrorism and social division. They deserve to be extinguished using all the firepower at our disposal. However, the popular saying "the road to hell is paved with good intentions" serves as a useful reminder and warning in this context.

The underlying premise behind the decision of the Prime Minister to render Rs.500 and Rs.1,000 currencies as illegal overnight seems to be this false notion that 'all cash is black money and all black money is in cash'. This is far from reality. Let us understand why. More than 90 per cent of India's workforce still earn their wages in cash. These consist of hundreds of millions of agriculture workers, construction workers and so on. While the number of bank branches in rural areas have nearly doubled since 2001, there are still more than 600 million Indians who live in a town or village with no bank.

Cash is the bedrock of the lives of these people. Their daily subsistence depends on their cash being accepted as a medium of valid currency. They save their money in cash which, as it grows, is stored in denominations of Rs.500 and Rs.1,000 notes. To tarnish these as 'black money' and throw the lives of these hundreds of millions of poor people in disarray is a mammoth tragedy. The vast majority of Indians earn in cash, transact in cash and save in cash, all legitimately. It is the fundamental duty of a democratically elected government in any sovereign nation to protect the rights and livelihood of its citizens. The recent decision by the Prime Minister is a travesty of this fundamental duty. Black money in India is a genuine concern. This is wealth that has been accumulated over years by those with unaccounted sources of income. Unlike the poor, holders of black money have access to various forms of wealth such as land, gold, foreign exchange, etc. There have been various attempts by many governments in the past decades to recover this illicit wealth through actions by the Income Tax department, the Enforcement Directorate and schemes such as Voluntary Disclosure. These measures were targeted strikes at only those suspected to be holders of such unaccounted wealth, not on

all citizens. Evidence from these past attempts has shown that a large majority of this unaccounted wealth is not stored in the form of cash. All black money is not in cash, only a tiny fraction is. Against this backdrop, the decision by the Prime Minister is bound to have obverse implications by causing grievous injury to the honest Indian who earns his/her wages in cash and a mere rap on the knuckles to the dishonest black money hoarder. To make it worse, the government has actually made it easier to generate such unaccounted wealth in the future by the introduction of a Rs.2,000 note. This brazen policy measure has neither tackled the stock of black money holistically nor has it stemmed the flow of it.

It is no surprise that the logistical challenge of replacing billions of old currency notes with new ones is a monumental one. It is a huge challenge in most nations, and in a country as vast and diverse as India it was bound to be doubly so. This is also one reason why most nations that have undertaken such currency swap operations have done so over a certain time period and not as a sudden overnight operation. It is heartbreaking to see and hear of millions of poor Indians standing in long lines to withdraw some money for basic sustenance. As someone who has experienced long lines for

rationed food during war time, I never imagined that one day I would find my own countrymen and women waiting endlessly for rationed money. That all of this suffering is due to one hasty decision makes it even more disconcerting.

The macroeconomic impact of this decision of the government is likely to be hazardous. At a time when India's trade numbers are at multi-year lows, industrial production is shrinking and job creation is anaemic, this policy can act as a negative shock to the economy. It is indeed true that India's cash to GDP ratio is very high vis-à-vis other nations. But this is also an indicator of the Indian economy's dependence on cash. Consumer confidence is an important economic variable in a nation's growth prospects. It is now evident that this sudden overnight ban on currency has dented the confidence of hundreds of millions of Indian consumers, which can have severe economic ramifications. The scars of an overnight depletion of the honest wealth of a vast majority of Indians combined with their ordeal of rationed access to new currency will be too deep to heal quickly. This can have ripple effects on GDP growth and job creation. It

The decision to demonetise will cause grievous injury to the honest Indian who earns wages in cash. The dishonest black money hoarder will get away with a mere rap on the knuckles

is my humble opinion that we as a nation should brace ourselves for a tough period over the coming months, needlessly so. Black money is a menace to our society that we need to eliminate. In doing so, we have to be mindful of the potential impact on hundreds of millions of other honest citizens. It may be tempting and self-fulfilling to believe that one has all the solutions and previous governments were merely lackadaisical in their attempts to curb black money. It is not so. Leaders and governments have to care for their weak and at no point can they abdicate this responsibility. Most policy decisions carry risks of unintended consequences. It is important to deftly balance these risks with the potential benefits of such decisions. Waging a war on black money may sound enticing. But it cannot entail even a single loss of life of an honest Indian.

Few gains, many losses: Industry comes to terms a month since demonetisation

(Agencies) A month and two pay-days after Prime Minister Narendra Modi stunned the country by announcing the cancellation of old Rs 500 and Rs 1,000 notes, the debate over its gains remains undecided. You are advised not to engage in this debate the people who are part of queues outside banks and ATMs, which remain long, or those who have lost their jobs. The standing committee on labour has sought a report from the government over job losses and non-payment of wages. According to the Centre of Indian Trade Unions, which claims to represent six million workers, more than half the units in the garment and hosiery hub of Tirupur in Tamil Nadu are shut. Those that are open have been paying only a fifth of a worker's wages. In the tea-gardens of West Bengal and Assam, where wages are paid twice a month, there is no payment in the second fortnight. Near Delhi, half the factories in Bawana and Okhla

are said to be shut. There is, however, a flicker of hope elsewhere, starting with cars. Wedding wows Thanks to the marriage season kicking in, there is a perk-up in sales. Cars and two-wheelers are popular gifts to the groom from the bride's family. "People are paying the down payment by cheques or demand drafts, and the rest through loans," said a Maruti Suzuki dealer in Delhi. In contrast to cars, mobile phone sales have fallen further. "Sales are straight down by 50% to 60%," said an industry leader, adding that the stakeholders were waiting for the government to intervene. The Indian Cellular Association has written to the government to allow the use of old notes but has not received a response. E-commerce companies are counting the blessing of a decline in cash on delivery (CoD), a costly and dodgy process. Otherwise, they have to contend with a decline of 15% to 20% in sales, according to consumer internet advisory

firm RedSeer Consultancy. CoD is down to a fifth of total orders, from the three-fourths it was before the demonetisation move.

Not so fast-moving Fast-moving consumer goods (FMCG) companies felt the heat as well. Dabur said that sales fell 30%. ITC admitted to an impact on demand but called it "temporary". For the largest of them, Hindustan Unilever (HUL), the wholesale trade bore the brunt. Cosmetics maker Marico said the northern and eastern regions had been affected more.

On the back foot

Sales of footwear and branded apparel have fallen. Woodland reported a 25% drop last month. Research by rating agency ICRA said that textile retailers faced the immediate impact. The impact on apparel manufacturers is expected to be felt after a few weeks because orders will fall.

Realty bitten

The real estate sector has seen a fall of 50% in enquiries in the low, middle and higher-middle

segment. Home-buyers are waiting for more cuts in interest rates and a further fall in prices, said Samantak Das, chief economist and national director of research at Knight Frank India, a property consultancy. Realty websites have seen a dip of 15% to 20% in the number of people searching for properties.

MSMEs maimed

The micro small and medium enterprises (MSME), where most transactions are in cash, have been hit the most. Sources said there could be huge job losses in this sector, which accounts for 20% of the country's gross domestic product.

Not very hospitable

In hospitality, the food and beverage segment has taken a hit of 25% to 30%. Smaller hotels suffered the worst. "With the cash crunch, they have seen a huge fall in demand," said an industry expert. Banquets, usually a money-spinner for hotels, have seen a 30% loss of business.

Amma no more: Tamil Nadu chief minister Jayalalithaa dies

(Agencies) Chennai : Chief minister of Tamil Nadu, leader to many Tamils and 'Amma' to millions, J Jayalalithaa died on Monday after undergoing treatment at Apollo Hospitals in Chennai for 75 days. She was 68.

Jayalalithaa, who was admitted to hospital on September 22 with complaints of fever and dehydration, suffered a cardiac arrest on Sunday evening. On Monday, Jayalalithaa continued to be very critical and was on extracorporeal membrane oxygenation (ECMO) and life support systems. And the end came at 11.30pm.

In a statement issued after midnight on Tuesday, Apollo Hospitals said: "It is with indescribable grief we announce the

sad demise of our esteemed honorable chief minister of Tamil Nadu Puratchi Thalavi Amma at 11.30pm today (5.12.2016). Our honourable chief minister Selvi J Jayalalithaa was admitted on 22.9.2016 with complaints of fever and dehydration and underlying comorbidities. The honourable chief minister subsequently recovered substantially to be able to take food orally.

"On this basis honorable chief minister was shifted from the advanced critical care unit to the high dependency unit where her health and vitals continued to improve under the close monitoring by our expert panel of specialists."

It said, "Unfortunately the honourable chief minister suffered a massive car-

diac arrest on December, 4 2016, even while our intensivist was in her room. The honourable chief minister was immediately administered resuscitation (CPR) and provided the ECMO support within the hour. ECMO is the most advanced treatment currently available internationally. Every possible clinical attempt was made to sustain her revival. However, despite our best efforts, our honourable chief minister's underlying conditions rendered her unable to recover and she passed away at 11.30pm today (5.12.2016)."

"Every member of the Apollo Hospitals family, the clinicians, the nursing and paramedical staff have strived hard to provide the highest standards of care to our



beloved chief minister. We have worked tirelessly combining the might of the clinical and technological resources at our command with the spirit of healing and compassion that inspires us. We join the nation and the people of Tamil Nadu in deeply mourning her loss," it said.

EC seeks major clean-up; Make bribery, paid news cognizable offences, says panel



(Agencies) New Delhi : Apprehending increased use of money power and paid news in the forthcoming state elections, chief election commissioner (CEC) Nasim Zaidi has requested the Centre to take urgent measures, including considering an ordi-

nance, to designate the malpractices as specific crimes.

The EC has recommended the Centre to make distribution of money among voters by candidates, their agents and supporters a cognizable offence under the Criminal Procedure Code so that offenders could be arrested without bail. He suggested hiking the jail term for filing a false affidavit from six months to two years which would bar a candidate from contesting for six years.

Such is the dimension of the cash menace that Zaidi suggested enacting a law through the ordinance route.

"If there is a will it can be done through ordinance," he said. Drawing a comparison with booth capturing, which was ram-

pant before 1990, Zaidi said bribery had assumed similar proportions and needed to be dealt with an iron hand. He said the EC was undertaking a clause-by-clause review of the Representation of the People Act. The CEC said paid news was another problem. "At present, we determine which news item is paid news+ and add the expenses incurred to the candidates' expenses, which is Rs 75 lakh for Lok Sabha elections and Rs 28 lakh for assembly elections. But with most candidates reporting poll expenses that are only 50% of the limit, we need to deal with the problem by making it an offence under the RP Act," Zaidi said.

The CEC said filing of false affidavits+ was rampant despite candidates

being mandated by the Supreme Court in the association of democratic reforms case in 2002 to declare their antecedents relating to crime, education and wealth. "It is a very serious problem," he said. "But the maximum punishment for filing a false affidavit is only six months. It should be made two years so as to make the candidate filing false affidavit suffer disqualification," Zaidi said. The CEC also said there were instances from UP and Maharashtra where elected representatives were not unseated, even after conviction and a sentence for over two years, and completed their term as the assemblies concerned did not notify their seats as vacant. "It is a clear violation of the SC judgment.

Enforcement Directorate slaps forex violation case on AirAsia



(Agencies) Mumbai: The Enforcement Directorate (ED) has registered a case of foreign exchange violation against AirAsia India and has summoned the airline's chief financial officer (CFO).

Malaysian low-fare carrier AirAsia Berhad and Tata Sons each own 49% in the airline while the remaining 2% is owned by chairman S Ramadorai and director R Venkataramanan.

An AirAsia spokesperson said, "We have not received any official communication yet; if and when we do, the company will take appropriate steps."

ED probing if consultant fee was bribe or terror fund

The ED has asked the CFO to submit some documents related to financial transactions. After the fallout between Ratan Tata and Cyrus Mistry, "unknown sources" provided the directorate with information on AirAsia, including its audit report conducted by Deloitte. Officials

stated that they had examined the audit report and found it genuine.

Sources said that Mistry's allegation of fraudulent payment to a private consultant company prima facie suggests FEMA violations. The enforcement agency is mainly focusing on three aspects of the case— whether the payment made to the consultant was for his services or if it was a bribe to government officials for favours.

It is also probing whether there is any substance in the allegations that money paid to the consultant was channelled to terrorists as one of his partner in another company was declared a terrorist by the

US, and that there were violations of foreign direct investment (FDI) norms.

Mistry, soon after he was replaced as chairman of Tata Sons on October 24, in a letter to Tata Sons board and trustees of Tata Trusts, had said, "Board members and trustees are also aware that in the case of AirAsia, ethical concerns have been raised with respect to certain transactions as well as the overall prevailing culture in the organization. A recent forensics investigation revealed fraudulent transactions of Rs 22 crore involving non-existent parties in India and Singapore." The audit report stated that one Rajendra Dubey was the liaison who

would set up meetings of AirAsia India's management with chief ministers and political leaders across the country. But, there was no contract between AirAsia and Dubey for these services. AirAsia India made a payment of Rs 12.28 crore against invoices of a Singapore-based entity in which Dubey was a director. There was no evidence about the actual services the Singapore company had provided. The report also stated that Dubey was a director in one more company along with a Dubai-based resident who had been declared a specially designated global terrorist by the US Department of Treasury.

Soon, there may be no booze shops on highways

(Agencies) New Delhi : Soon, there will be no liquor shops on national and state highways. On Wednesday, the Supreme Court reserved its order but made it clear that it would ban liquor vends on highways. A bench of Chief Justice T S Thakur and Justices D Y Chandrachud and L N Rao repeatedly said it would ensure that the menace of drunken driving on highways came to an end while dealing with a PIL by NGO 'Arrive Safe', which said 1.42 lakh people died annually in road accidents, many of them caused by drunken driving. The NGO had said

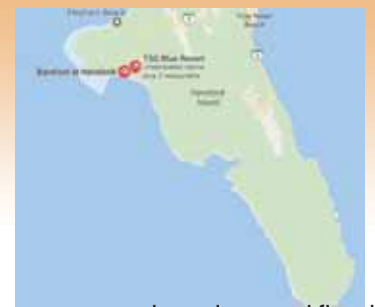
proximity and accessibility of liquor vends on highways was a major reason for drunken driving. Lawyers appearing for Puducherry, Punjab, Haryana and liquor merchants' associations pleaded that licences to run liquor vends were given as per rules and there should not be any sudden change causing huge loss to the exchequer. What startled the bench was the number of these vends on highways. On a stretch of 1km of national highway passing through Mahe (Puducherry), which links two parts of Kerala where bars have been banned, there are as



many as 64 liquor vends, which translates to a liquor vend every 15 metres. Mahe has a population of just 42,000.



1,400 tourists stuck as storm hits Andaman



The sea is extremely choppy. We have been told not to step out. There is no electricity or tap water," said Subhabrata Dutta, a tourist stranded in Havelock with his wife and 17-year-old son.

With so many tourists stranded on Havelock island, there are fears of food stocks running out, one of the tourists there said. The administration has declared an 'L1 disaster', which can be managed at the district level.

The four naval ships — NS Bitra, Bangaram, Kumbhir and LCU 38 — are expected to reach the islands on Friday. "The swell in the sea made rescue opera-

tions difficult. The ships are waiting off the island. Evacuation operations have been delayed," a Navy spokesperson said.

Dutta, a north Kolkata resident, flew to Port Blair on December 3. Two days later, the family went to Havelock. But within hours of setting foot on the island, the weather turned foul. "We heard Navy ships would come to rescue us but nothing happened. The wait indoors is getting tiresome," rued Dutta.

Around half the stranded tourists are from Bengal. Andaman officials said the cyclonic weather has uprooted trees, disrupted

power supply and caused flooding in some low-lying areas of Port Blair. Mobile and internet connectivity have also been snapped in many areas.

The officials, however, said the administration was fully geared to tackle any situation. The administration had called in the Navy as it feared a deep depression about 310km from Port Blair would intensify into a cyclonic storm and strike Havelock. The depression is slowly moving northwest towards the Andhra coast.

(Agencies) Port Blair/Kolkata : Around 1,400 tourists are stranded on Havelock and Neil islands in south Andaman due to cyclonic weather conditions+ and the Navy has pressed into service four ships to evacuate them.

The islands, some 40km from Port Blair, have been hit the most by the storm, caused by a depression currently centred 300km south-southwest of Port Blair, which is likely to develop into a cyclone in 48 hours and head west towards Andhra. The weather is expected to improve from Thursday. The naval ships remained 50km off Havelock on Wednesday as the sea was too rough to attempt approaching the jetty. "The island is being battered by sheets of rain and howling winds.

Less Than 30% Of Scrapped Currency Value Has Been Replaced In New Notes, According To RBI

made assurances of continuous and adequate supply of new currency notes and asked people not to hoard currency. The latest numbers partly explain why ATMS are still running dry and many banks report of inadequate cash. Out of the new currency that has been introduced, a big chunk has been in the new ₹2,000 currency notes, which have been hard to transact in, given the cash shortage of lower denominated notes, worsening the current cash crunch.

Separately, according to RBI, banks have already received

about ₹11.5 lakh crores in discontinued currency notes. That means about 80 per cent of the value of currency that was taken out of circulation (based on data by Credit Suisse) and over 75 per cent of value of notes based on official government data, has come back into the system so far. On Wednesday, while announcing monetary policy of keeping interest rates unchanged at 6.25%, RBI Governor Urjit Patel defended the demonetisation policy saying the decision was not taken in haste and "high" levels of secrecy had

to be maintained. On withdrawal limits, RBI said caps on withdrawals will be removed only when the situation normalises. Gandhi added that RBI has recalibrated presses in the past two weeks to print more ₹500 and ₹100 notes. However, no decision has been taken yet to reintroduce ₹1,000 notes. While Patel assured that the money deposited in the banks is a liability that RBI will honour, saying that withdrawal limits are not permanent. "There is no question of any trust deficit being breached anywhere," said Patel.



(Agencies) It's been nearly a month since demonetisation was announced and only about ₹4 lakh crore in new currency notes have been supplied, based on data shared by the Reserve Bank of India today. That is less than 30 per cent of the total value of money that was scrapped by the withdrawal of ₹1,000 and ₹500

notes. RBI Deputy Governor R. Gandhi told reporters on Wednesday that ₹4 lakh crore in new currency notes was released between 10 November and 5 December. It is estimated that currency worth about ₹14.18 lakh crores was declared invalid by the scrapping of old ₹1,000 and ₹500 notes. Gandhi

Sikh Body Orders Probe Into PM Modi's Cap Controversy

(Agencies) Chandigarh : The Shiromani Gurdwara Parbandhak Committee (SGPC) has asked the Sikh high priests to look into the controversy surrounding Prime Minister Narendra Modi's visit to Golden Temple while wearing a cap. "This matter regarding 'maryada' (Sikh religious code) comes under the purview of the Singh Sahiban (Sikh high priests). We have requested them to look into this issue if the 'maryada' was violated," SGPC President Kirpal Singh Badungar told the media in Amritsar on Wednesday. The SGPC move came following complaints on the issue and the controversy gaining ground on the social media that the Prime Minister had allegedly violated 'maryada' by wearing a cap instead of cov-



ering his head with a cloth. PM Modi, accompanied by Afghanistan President Ashraf Ghani, together visited the holiest of the Sikh shrines on December 3 during the 'Heart of Asia' conference. Both wore caps to cover their heads during their

visit. Covering the head with a 'rumala' (piece of cloth) or turban is mandatory for all devotees visiting Sikh shrines. Punjab Chief Minister Parkash Singh Badal and Deputy Chief Minister Sukhbir Singh Badal had accompanied PM Modi and President Ghani to the shrine.

Sasikala Natarajan's Alleged Midnight Coup Stunned Jayalalithaa's Party

(Agencies) Among the lasting images of J Jayalalithaa's funeral - the sea of supporters bound together by grief, the glass casket moving slowly in an open-air truck to Chennai's Marina Beach - the one that carries the maximum political weight is that of Sasikala Natarajan, dressed in a black sari, performing the last rites.

Ms Natarajan, 59, who lived with Ms Jayalalithaa in a palatial home valued at nearly 50 crores, has no official position in the AIADMK. And yet, her 24x7 access to the party chief, including in her last hours alive, allowed Ms Natarajan, who once sold video cassettes for a living, to ensure that Tamil Nadu's ruling party bent to her will.

Sources within the AIADMK, who asked not to be named, laid out how Ms

Natarajan may have maneuvered the party's transitioning away from Ms Jayalalithaa to a new leadership that has her approval. On Sunday at 4:30 pm, the Chief Minister had the massive cardiac arrest that she would not recover from. About six hours later, all legislators and ministers, including O Panneerselvam, were told that Ms Jayalalithaa was undergoing "a minor procedure." At 4 am, they were told she was being taken to the Intensive Care Unit for post-surgery care, but specially set-up screens blocked visitors from any view of the Chief Minister. Only Ms Natarajan and core advisors like former bureaucrat Sheela Balakrishnan were allowed near Ms Jayalalithaa.

(Agencies) The late J Jayalalithaa was a towering leader of the Tamil people, who revered her as Amma. But her impact on Delhi politics, though she did not seem to have too many aspirations for a national role, was significant too.

Always canny and sharp, she bore no allegiance to any party except to her own — or rather, she forged alliance with whoever it was expedient at the time and when the circumstances demanded it. Consider these key moments



Three Times Jayalalithaa Shook Up The Political Power Centre In Delhi

when she shook up the political establishment in Delhi during her long career, throwing both allies and enemies into a state of confusion with her shifting affiliations.

1. One of the early

instances of Jayalalithaa's notorious flip-flops came to the forefront in 1998, when the possibility of Sonia Gandhi becoming the prime minister became prominent. In spite of being on good terms with Rajiv

Gandhi, she described the scenario as a "national tragedy", but that didn't deter her in the least from calling Sonia Gandhi a "close friend" when the two met, and sat next to each other at the famous tea party

organised by Subramaniam Swamy.

2. Although senior leaders of the Bharatiya Janata Party (BJP), M Venkaiah Naidu and Narendra Modi, were fond of her till the end of her life, Jayalalithaa's

relationship with the party was far from constant. In 1998 her AIADMK party joined the National Democratic Alliance, headed by the BJP, but soon withdrew support after the then prime minister, Atal Bihari Vajpayee, refused to dismiss all pending corruption cases against her and the government of Tamil Nadu at the time, run by Dravida Munnetra Kazhagam (DMK), arch-rival of AIADMK. Her decision led to the downfall of the NDA, 13 months after it had assumed office.

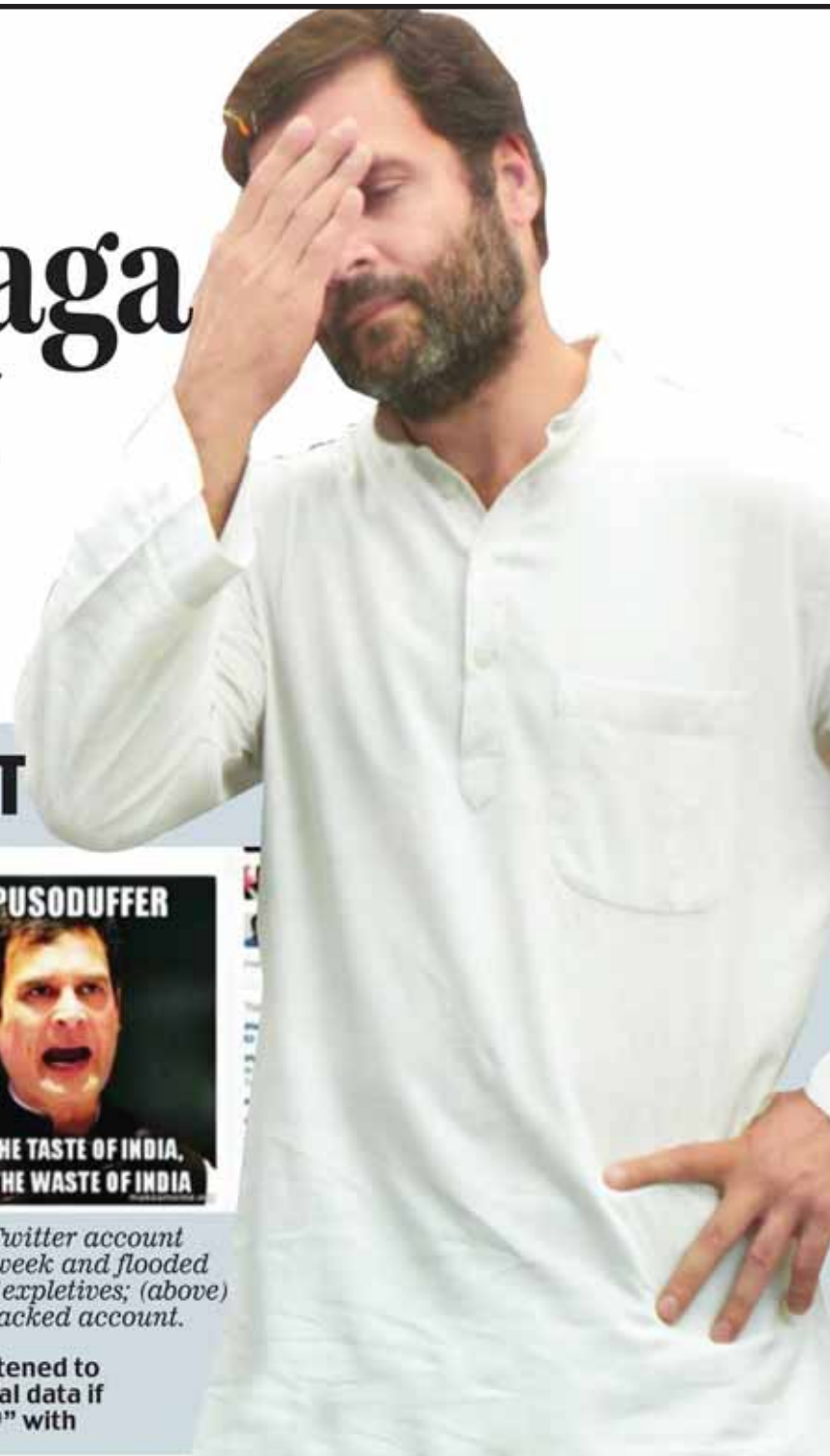
3. In 2011, she cast a huge blow to the Left, which, with the help of then General Secretary Prakash Karat had been trying to broker an alliance with AIADMK. Shortly before the assembly elections, she decided to sever all ties with the Communist Party of India (Marxist), leaving it in the lurch.

(Agencies) Professional hackers from five countries may have targeted the Twitter handle of Congress vice-president Rahul Gandhi, the Delhi Police said on Wednesday. However, investigators also believe that someone sitting in India may have tampered with the account using proxy servers and bouncing the Internet Protocol (IP) addresses to other nations. The five countries are Canada, the US, Thailand, Romania and Sweden, said Twitter officials. Rahul's account was hacked last week and flooded with tweets full of expletives as well as racist and homophobic slur. The hackers also removed his profile picture and changed the title of the account from @OfficeOfRG to an abusive one.

After receiving a reply from Twitter, the cyber cell of Delhi Police will write to Internet Service Providers in the five countries whose names have cropped up. A senior police official said, "If satisfactory details are not provided by the service providers, then Delhi Police will issue a Letter Rogatory to competent courts in these countries to get the details."

As per the reply from Twitter, the analysis of the detailed data shows that on November 30 the verified account of Rahul Gandhi was hacked. On the same day, the official account of the Congress was accessed from Bengaluru - the main server of the party's media cell (between 9.15pm and 9.30pm). However, on December 1, from 10.30am

RaGa's Twitter saga leads to 5 nations



WHO LET THE TWEETS OUT

- Rahul Gandhi's verified handle, @OfficeOfRG, tweeted abuses aimed at him and his family
- The tweets were deleted within minutes, but they did not go unnoticed
- One of the tweets was directed at Rahul Gandhi's opposition to the Centre's demonetisation move and another took a swipe at various scandals under the UPA government
- His handle name was also changed to an abusive one
- One of the tweets hinted that the people behind the hacking could be a group as they referred to themselves as the "legion"



Rahul Gandhi's Twitter account was hacked last week and flooded with tweets full of expletives; (above) a grab from his hacked account.

- They also threatened to "unleash" personal data if they were "f*****" with

onwards, the accounts were accessed from these five countries. The police say they are yet to get the log details

from the Congress server. The party has alleged that the attack was by "licensed trolls" and reflected "disturbing

insecurities of prevalent fascist culture". Mail Today had earlier reported that Rahul's Twitter handle may

have been hacked by using a proxy server, thus making it difficult for security agencies to track the culprits.

After PM's Warning, Jan Dhan Deposits Whittle Down, Banks Investigated

(Agencies) The government's warning to those who have been using or planning to use the symbol of financial inclusion of the poor -- the Jan Dhan accounts - to launder black money appears to have had effect, stemming the flow of deposits that had rung alarm bells.

The income tax department, meanwhile, has identified the clusters and branches where high value deposits have been made and these will be investigated soon, government sources said.

"The IT Department has a clear picture of the Jan Dhan

map. There are clusters and bank branches where the deposits have shot up and that's where the probe is going to start to find if these accounts have been misused, an official said.

There are a total of 25 crore Jan Dhan accounts in India. The total deposit in these accounts since August 2014, before the currency

ban announcement, was Rs. 46,000 crore and many of these accounts had been inactive. But within 10 days, deposits worth Rs. 21,000 crore made the government sit

up. On November 18, the government warned that the formerly inactive accounts where these deposits have been made will be scrutinised by the tax department. And those who are allowing misuse of their bank accounts may be prosecuted.

Recently, at a public rally in Moradabad, PM Modi had fired another salvo, saying, "Those misusing Jan Dhan accounts will be punished. Do not withdraw money deposited by black marketeers". The warning appears to have been heard. In the first week after the decision on currency notes was announced, November 8 to 15,



the total deposits received in Jan Dhan accounts was Rs.20,206 crore. In the second week, the flow was Rs. 11,347 crore. In the third week, it was reduced to Rs. 4,867 crore. On the first two days of December, the inflow went down to Rs.410 crore and Rs.389 crore respectively. The deposits had presented a

dilemma of sorts, say government sources. Between November 8 and December 2, Rs. 37,000 crore has been deposited in the accounts -- the average per account deposit is Rs. 13,113. Some government sources say this is not an alarming amount, given the need to bring cash to banks.

Almost \$170 Billion In Old Notes Deposited In Banks, Says Reserve Bank

The central bank said almost Rs. 11.55 lakh crore in old notes has been deposited back in the system.

(Agencies) The Reserve Bank of India today said it has supplied Rs. 4 lakh crore in new notes to banks, dismissing criticism that the decision to ban 500 and 1000 rupee notes last month was taken in haste.

While announcing its monetary policy, in which it surprised by keeping key lending rates unchanged, the central bank promised a continuous supply of new currency notes asking people not to hoard notes.

Demonetisation, it said, would result in short-run disruptions in cash-intensive sectors like retail, hotels, restaurants and

transportation.

"The demonetisation decision was not taken in haste but after detailed deliberations...The consequences were taken on board," said RBI governor Urjit Patel, stating that the central bank was conscious of the problems caused to people by cash crunch after the notes ban, aimed at unearthing black or undeclared money. He said the RBI had put in place "all dispensations" to ensure minimum disruption.

The central bank said almost Rs. 11.55 lakh crore in old notes has been deposited back in the system. People have till

December 30 to deposit old 500 and 1000 rupee notes in their bank accounts.

The withdrawal of old notes could result in temporary reduction in inflation by 10 to 15 basis points in the third quarter, RBI Deputy Governor R Gandhi said.

Prime Minister Narendra Modi had in a sudden announcement on NOVemehr 8 withdrawn high value old notes, which took out 86 per cent of the money in circulation. Opposition parties have since disrupted Parliament, attacking the government over the cash crunch that has followed,



accusing it of not thinking through demonetisation and causing extreme hardship to the people. The government has said that it has the support of the people, who understand that the inconvenience is temporary and

that the notes ban will lead to long-term benefits.

An estimated Rs. 15.5 lakh crore cash was wiped out from the economy in old high value currency of 500 and 1000 rupee banknotes.



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NOTE BAN EFFECT: Property registrations see dramatic dip in November as insiders say rates falling sharply in city

Month after demonetisation Real estate prices tumble, registrations plunge

(Agencies) The Centre's demonetisation move has come as a reality check for the realty market in the national capital region with registration of properties dipping by almost 30 per cent while kindling hopes of cheaper flats among prospective buyers.

Transactions in the sector usually involve a significant amount of cash exchange aimed at avoiding tax by under-reporting the value of the deal. But with such hidden money moving out of the market, prices are starting to tumble. With the government scrapping 86 per cent of available currency notes, registration of flats, plots and shops in Delhi has gone down by almost 30 per cent while in Gurgaon, the dip is nearly 25 per cent. Real estate data and analytics platform PropEquity predicted last month that the cash squeeze will wipe out over Rs 8 lakh crore worth market value of residential properties sold and unsold by developers since 2008 across 42 Indian cities.

According to Delhi government's revenue department, a total of 7,028 properties were registered in the Capital in October, but the number came down to 4,417 in November. In Gurgaon, the registries - of both commercial and residential real estate - has dropped from nearly 4,000 a month to less than 3,000, an official said. "The revenue from registration of properties in Gurgaon was nearly Rs 20 lakh a day before November 8 but since then the collection has declined to Rs 10-12 lakh per day. This is mainly because such transactions are made in cash," he said.

A senior official from Delhi's revenue department said there was a noticeable difference between the months of October and November. "It is certainly due to demonetisation, but that cannot be the only thing. To some extent, there might be general downslide in real estate," he said. Experts said this would bring down housing prices in NCR. Anoop Khari, a builder and real estate holder



PRICE TREMORS

15-20%

Slide in real estate prices in south Delhi

25-30%

Fall in registration of properties in National Capital

from Mehrauli, said, "Almost a third of transactions in real estate is made through black money. With the big currency notes banned, the market has taken a hit. The legal financing channels accounted for only a small part of all transactions in this space as Rs 500 and Rs 1,000 notes as transactions in this segment involved lots of cash payments."

Khari added that demonetisation will make it very difficult for any purchaser to pay in cash and for the seller to accept the old currency. "If the seller is not accepting old money or through legal channels, this

will automatically bring down sale and purchase of properties."

Anshuman Magazine, chairman of Commercial Real Estate Services, struck a different note. "While it may cause some worry in the near future, it looks positive in the long term," he said. "It will certainly help the real estate industry move towards transparency. Several steps taken by the Government in recent times - from the Real Estate Regulation Act and GST, to Real Estate Investment Trust - combined with this announcement, will further improve transparency and increase investor confidence in

the real estate market in the long run." With the Modi government also making its intentions clear of acting against benami properties, experts feel prices may cool further in the coming months. A real estate consultant said the only hope now is that once the demonetisation drive stabilises, banks will extend more housing loans. Industry insiders said the currency ban is expected to give a sales push as banks would be willing to lend more at attractive rates to those keen to buy flats and properties. This, however, will take at least four to six months, they said. We all know that large numbers of

transactions are made in cash in the real estate sector," said property dealer Ravi Kumar from south Delhi's Jasola area. "At present, there is a shortage of cash and sellers are not accepting old currency. So, there would be a decline in the sale and purchase of property."

Hemant Sharma, a real estate dealer from south Delhi, said: "If a 3BHK flat costs Rs 2 crore and the buyer wants to take it with new currency notes, he can easily get the apartment for Rs 1.70 crore, with a discount of 15 per cent. But if the buyer is paying in old currency, there is hardly a drop in price."

Journalist, Political Analyst, Actor Cho Ramaswamy Dies

(Agencies) Chennai : Cho Ramaswamy, a senior journalist, political analyst and actor, died on Wednesday at Apollo Hospital in Chennai, an official said. He was 82. A former BJP Rajya Sabha member, Mr Ramaswamy was ailing for some time and was in the hospital. He founded and edited the political magazine Thuglak and was fearless in criticising the ruling government in the state or at the centre. Mr Ramaswamy had personal rapport with many politicians in the country. Late Tamil Nadu Chief Minister J Jayalalithaa



was a good friend of Mr Ramaswamy and used to seek his views. A multi-faceted personality Mr Ramaswamy was also a play

writer and a stage actor. He

has also directed several movies and was also a screen play writer. Mr Ramaswamy has acted in movies along with MG Ramachandran, Sivaji Ganesan, Jayalalithaa, Kamal

Hassan, Rajinikanth and others. He has written, directed and acted in over 20 Tamil plays which were performed over 5,000 times, acted in 180 movies scripted 14 movies, directed four films. He is survived by wife, son and daughter. Prime Minister Narendra Modi, who visited Mr Ramaswamy when he was critically ill early this year, tweeted, "Cho Ramaswamy was a multidimensional personality, towering intellectual, great nationalist & fearless voice who was respected and admired."



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ਮੁਖੀ 'ਚ ਬਖਸ਼ਿਆ ਗਿਆ ਵੱਡਾ ਮੁਕੱਦਮਾ'

ਪੰਜਾਬ 'ਚ ਜਲ ਸੰਕਟ ਹੋਵੇ ਤਾਂ ਸਰਕਾਰ ਨੂੰ ਪੈਸਾ ਦੇਣਾ ਪਵੇਗਾ

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America's First Real Estate Presidency

The White House has been home to lawyers, generals, professors and career politicians, but never a real estate sharpie like Donald Trump. For more than five decades, intellectuals like Arthur M. Schlesinger Jr. have been warning us about the perils of the imperial presidency—the unrestrained expansion of presidential power beyond its proscribed constitutional limits. What they should have been bird-dogging was the advent of the real estate presidency.

If you're wondering what's behind Trump's transition antics over the past few weeks—exaggerating the sticker cost of Air Force One, rolling the dice on an official phone call with Taiwan, sweet talking/shaking down Carrier to keep its factory in the United States—look no further than the real estate mind-set, which defines the way Trump thinks and acts. As a real estate guy, he always craved risk, preaching its virtues in his 2007 book *Trump 101: The Way to Success*. "Frequently, the risk will be well worth the gamble, but sometimes it will be more than you can afford," he wrote. How true! His appetite for risk—and his impulsiveness—led him to assume loans for casinos and hotels in the 1990s and the 2000s that proved too dear. When he couldn't cover the loans, he was forced to make several trips to bankruptcy court to save his skin. Similarly, as president-elect, Trump has already rolled big. Last week, he shook up relations with China with a daring—or stupid, depending on your point of view—phone conversation with the president of Taiwan. His entire presidential run demonstrated his attraction to risk, as he called other candidates cruel names, operated with only a skeletal staff, and defied calls by the pros to run more ads and build campaign operations.

Then there's Trump's unique relationship with the truth, which earned him a chart-busting 59 four-

Pinocchio ratings from Washington Post fact-checker Glenn Kessler during the campaign. That's a whole lot of big, fat lies in a very short period; but by developer standards, it's a modest haul. Developers, to remain solvent, must crumple reality in a manner that keeps their clients, contractors, suppliers, partners and bankers content. It's a business in which lying is not a sin but a virtue. After all, the clients, contractors and suppliers are all lying to the developer, too. These lies aren't white lies in real estate land, they're green, situational truths spoken in the pursuit of dollars. Trump's business training clearly gave him a grounding in lying that has served him well in politics. He brazenly said on more than a dozen occasions during the campaign that he had never said things that he was on record saying. Lying worked so well for him that we can expect a surplus of Pinocchios and Pants-on-Fire ratings from the press when his lies emanate from the Oval Office. "Serious voter fraud in Virginia," he lied on Twitter two weeks ago, giving us a preview.

Not all real estate lies are lies. Many are mere exaggerations, as when a landlord hypes a property's sun-drenched patio that upon inspection turns out to be a grimy air shaft. Through his career, Trump has exaggerated the way other people breathe. A 2007 deposition in a court case caught him exaggerating 30 times—"needless, highly specific, easy to disprove" overstated, the Washington Post reported last summer. And this was when he was under oath! The hyperbole continued through the campaign, as Politico and other outlets recorded. He said his IQ is among the highest. In 1986, Trump explained the fungibility of truth that govern his real estate philosophy: "When I build something for somebody, I always add \$50 million or \$60 million onto the price. My guys come in, they say it's going to cost \$75

million. I say it's going to cost \$125 million, and I build it for \$100 million. Basically, I did a lousy job. But they think I did a great job." As president-elect these techniques are already infecting his governance, tweeting this week the cancellation of Boeing's new Air Force One project because costs were exceeding \$4 billion. The real number is closer to \$1.65 billion. Then followed a Twitter boast in which he took credit for a \$50 billion Japanese investment in the U.S.—in reality, the deal was not new, reported the Washington Post.

A real estate guy doesn't just sell things—he oversells them. For instance, Trump has mythicized the repair job he did on the Wollman skating rink in Central Park when the real story is much less heroic. He oversold his 58-story tower on Manhattan's Fifth Avenue as a 68-floor building. Floor 30 follows floor 19 in the tower. He oversold the size of campaign-rally audiences as well as Mike Pence's economic record in Indiana. "I will be the greatest jobs president that God ever created," he said at his campaign kickoff. Elsewhere, he has boasted of his riches, that he's the most militaristic person going, and that nobody builds a wall like him. Oh, he will hire the best people. As he becomes salesman-in-chief, we should prepare for a deluge of Trumpian advertisements for himself. Because that's what salesmen do.

The lust for gambling—a subset of risk—is endemic among the real estate crowd. Where developers differ from the common man is they almost exclusively wager with other people's money. Trump is no exception. He doesn't like to put up his own money for anything. For an alleged billionaire, he was pretty stingy with his cash. He promised to donate \$100 million but gave just \$56 million by late October. Historically, when one of his wagers goes bad, he asks banks to renegotiate and

restructure his debt. On the campaign trail, he proposed making his personal policy of renegotiating debt a national policy, persuading creditors to take a haircut—a preposterous but consistent notion. He's already spending other people's money to make his deals. In Indiana, he accepted the praise as he flung \$7 million in state tax breaks and state incentives at Carrier to keep them from shipping about 800 jobs to Mexico. Prepare yourself for a series of such casino policies from the Trump administration, especially as he jawbones corporations offshoring jobs. Real estate tends to be a family business, with the companies passed down to the children to continue. That's how Trump got his start in the business—Papa Fred brought him in. Trump has done the same for his eldest children and, extending that practice to government, has already dragged his children into government service. Ivanka is his climate change point-person. He



has big plans for his son-in-law, real estate guy Jared Kushner, who helped run his presidential campaign. He imagines a role for Kushner as his Middle East special master. If past is prologue, he might try to bestow the presidency upon one of the kids when he leaves in eight years. From his first days in real estate, Trump exploited the media to amplify his power and importance. "It was an early secret of his success that he embraced the media, which he recognized the tabloid circus was a natural arena for someone of his talents, or ego," New York Post and

Daily News gossip veteran George Rush told the New York Times last spring. Trump will govern not by news release but media event—televised rallies, dramatic on-scene negotiations like the Carrier deal, Twitter blasts, YouTube videos and high-profile stunts like the Taiwan phone call. He will make the output of Ronald Reagan's media manager, Michael Deaver, look like the amateur hour. If you're sick of Trump's high media profile, prepare to get sicker. For all his real estate style, to call Trump a real estate sharpie exaggerates his status.

RBI monetary policy

Three questions Urjit Patel never answered on demonetisation pain

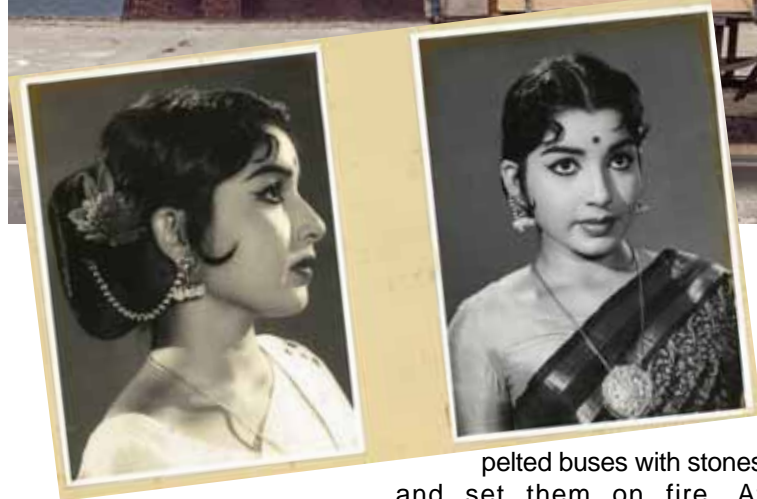
(Agencies) A rate cut or not wasn't anyway the central question of today's monetary policy, hence most questions at the post-policy presser weren't about the status-quo announced in rates or inflation outlook, but on what RBI thinks about the demonetisation exercise that has pushed the nation to an unprecedented cash crunch. Patel's presser disappointed in this backdrop, as the RBI governor didn't say anything new or offered any further clarity on several critical issues, other than repeating what already was known to the public. The only exception to this is the announcement of the figure of Rs 11.55 lakh crore—the deposits that have already come back to the banking system either by exchanging or depositing old notes. At the presser, Patel was largely singing the Narendra Modi-

government's tune on the demonetisation issue. The governor played down the impact of the demonetisation process on the economy beyond the short term, contradicting what the many private economists have warned. Patel also made it a point to state that there is no 'trust deficit' in the public post the demonetisation and even said most people are lauding the government's move that will help curb black money, terror funding and fake currency in the system. It isn't clear how does Patel knows people are happy or not about the note ban, without the backing of any detailed surveys. The governor also spoke about the benefit of moving to a cashless economy, something the government too has been highlighting all along. Here, the key take away is that Patel made all possible efforts to not give

any room for demonetisation-critics to speculate that RBI and government are not on the same page. Patel's clarification that there won't be any special dividend to the government post the demonetization exercise is largely irrelevant now because already close to Rs 12 lakh crore money have come back to the banking system out of the Rs 14 lakh demonetized on 8 November. But, this admission from the RBI officially rules out the speculations of "windfall" from the RBI to government and raises questions on what will be the tangible gains to the economy at the end of this painful exercise. There were no adequate explanations in the presser on the repeated flip-flops in rules and lack of transparency seen in the whole exercise of currency ban so far—in the presser.



What Happens When a State Is Run by Movie Stars?



On the evening of May 8, I stood in the offering hall of a Hindu temple in Chennai, the capital of the South Indian state of Tamil Nadu, amid a phalanx of anxious politicians dressed in their customary white shirts and dhotis. "Lord Perumal, we pray that justice will prevail," a priest intoned. "Tamil Nadu was on the verge of prosperity, but evil powers have left it stagnant. Let Amma resume her work. Let her opponents be punished. Let the evil that has imprisoned her be banished into hell." While we waited for the ceremony to begin, the politicians showed me their tattoos. The minister of higher education had a woman's plump face inscribed on his forearm. A district secretary had the words "Long Live Amma."

Amma means "mother," and in Tamil Nadu, it's the nickname for an indestructible politician named Jayalalitha Jayaram, a former actress who is now the general secretary of the state's ruling party, the A.I.A.D.M.K. Until Sept. 27, when she was sentenced to four years in prison, she was also the state's chief minister. The charge was "disproportionate assets": the court found that her wealth exceeded her known sources of income by 660 million rupees, or around \$10 million. A raid on her house found 10,500 saris, 750 pairs of shoes and 66 pounds of gold. It is a pittance compared with the 10-billion-rupee hauls some North Indian public servants are said to have amassed. Nevertheless, she was the first chief minister in India to be ejected from office for corruption.

Across the state, her followers

pelted buses with stones and set them on fire. At Perungalathur junction, on the highway to Chennai, people lay down in the road and tried to persuade bus drivers to turn the buses on them. "Run us over, run us over!" they yelled. "Why should we live when our Amma is in jail?" According to the A.I.A.D.M.K., hundreds of people committed suicide in response to her conviction, dozens by self-immolation.

How to account for this histrionic devotion? You don't find people begging bus drivers to kill them in Kerala, the state just next door. One explanation is movie mania. Before she went into politics, Jayalalitha was the most popular Tamil movie actress of her time, the heroine in more than 100 films. She followed the model of her mentor and co-star, an actor-politician named Marudhur Gopalan Ramachandran but more commonly known by his initials M.G.R. He ruled Tamil Nadu for 11 years, and since his death in 1987, Jayalalitha and her archenemy, a wily 92-year-old screenwriter named Muthuvel Karunanidhi, have taken turns running the state. As the head of the D.M.K. — the party to which M.G.R. belonged until their rivalry forced a split — Karunanidhi has built a cult following on par with Jayalalitha's. The two of them rule as if in a melodrama, having each other arrested, dropping snide insults and wild accusations, destroying each other's pet projects. The D.M.K. and the A.I.A.D.M.K. have almost no policy differences, but no other party can gain a foothold.

Three days before Jayalalitha's appeal, A.I.A.D.M.K. loyalists were staging

mass prayers in temples, mosques and churches. If she were to win, she would resume her seat as chief minister in time to contest the 2016 elections. If she were to lose, she would remain banished from politics for 10 years. In Madurai, party disciples broke 1,008 coconuts. In Coimbatore, 2,008 marched with urns of milk on their heads. At Chellapillai Rayar temple, 508 women lighted an equal number of oil lamps. The courtyard filled with the smell and haze of incense and the sound of hundreds of tiny brass bells. The politicians posed for photographs with a framed portrait of Jayalalitha. Their prayers were fueled by a dual hope: that God would take mercy on Jayalalitha and that Jayalalitha would take note of their efforts on her behalf. The best way to get her attention was to put on a performance of their own. You know you've entered Tamil Nadu when you begin to see Jayalalitha's face everywhere: a double-chinned Mona Lisa, her long, dark hair pulled back in a demure chignon. In the cities, her party members line the avenues with giant Jayalalitha billboards to prove their fealty, and her likeness stares out from posters all over the villages, where her biggest vote bank resides. Her face appears on the outside of the free laptops she distributes to students and then again on the desktops. There are Amma pharmacies for subsidized drugs and Amma canteens for 5-rupee meals; soon there will be Amma cinemas for cheap movies. The ubiquity of that face gives the state the feel of a cartoon dictatorship, much to the annoyance of Tamils indifferent to her charms.

Chennai in particular is a city whose self-image is genteel, cultured and intellectual, and some there are prone to deep embarrassment over the excesses of Amma worship. It is also the capital of the Tamil film industry,

the southern counterpart to Hindi-language Bollywood in the north. Its blockbusters are just as bombastic, and its fans are even more fervent: at every new release by the Tamil action star Rajinikanth, his admirers bathe posters of him in milk, a treatment typically reserved for idols in temples. But no actor has dominated Tamil culture like M.G.R., who is like a messianic hybrid of Elvis Presley and Ronald Reagan.

In the movies, M.G.R. was a swashbuckler: fencing with the dastardly, rescuing the innocent, dancing, romancing, laughing madly. Jayalalitha, born in 1948, grew up in his thrall, but wary of the cinema. Her father died when she was 2, and her mother, Sandhya, was a struggling second-rung actress who rarely came home. At 16, Jayalalitha was confident and voluptuous, a talented dancer with a knowing air. Sandhya's colleagues found her alluring and offered her parts in movies. Though Jayalalitha dreamed of becoming a lawyer, her mother pushed her to turn down a college scholarship and accept. One of her first films was "One in a Thousand," a starring role opposite M.G.R.

When M.G.R. stepped into the studio, everyone was expected to stand in respect. But on the set of "One in a Thousand,"

Jayalalitha sat cross-legged and kept right on reading her book. M.G.R. was intrigued. Despite their three-decade age difference, she turned out to be his perfect on-screen foil: flirty one moment, haughty the next, worldly and earthy and vivacious. Rolling in the grass in a song sequence from the film "The Sacred Dwelling," he pounces for a kiss, only to end up with a flower in his mouth; she bites the petals from his lips and flings them aside with her teeth. That they were lovers was an open secret, though M.G.R. was married to a former co-star named Janaki. Over the next eight years Jayalalitha and M.G.R. starred together in 28 films.

By the time they met, M.G.R. was strongly associated with the Dravidian Progress Federation, or D.M.K. The party grew out of a movement against the brutal social order of the era in which lower-caste Tamils were denied public resources and often forbidden even to wear shoes or ride bicycles. Dravidian activists protested the dominance of Brahmins in Tamil Nadu and of Hindi-speaking northerners on the national level. Fatefully, the D.M.K. came of age just as the cinema craze took hold in India, and many of its ideologues were screenwriters, M.G.R.'s close friend Karunanidhi among them.



DEVIL IS IN DETAILS

Time gives Trump 'devil horns' while featuring him as Person of the Year



Memes flooded the internet, with comparisons made to 'Lord of the Rings' of the Rings devil Sauron.



Some social media users pointed out that the pose was strikingly similar to Hitler's on 1938 cover.

TIME Magazine has been accused of giving Donald Trump horns and likening him to Hitler with its person of the year cover. The magazine named the President-elect as its person of the year on Wednesday and published a portrait photo of Trump on the cover.

But the internet was quick to criticize the cover image with many suggesting the magazine subtly portrayed Trump as the devil. Others drew similarities between Trump's image and a cover shot of Adolf Hitler.

The various theories made the rounds of Twitter. Some said the placement of the letter M above Trump's head made it seem like the President-elect had two red horns. "Shocked that TIME has appropriated Satan himself, but at least they gave him the devil horns he deserves," one Twitter user wrote. "The low-key devil horns on the Trumpy Time POY cover are 100," another said.

Another Twitter user said: "The time magazine cover places the M so it looks like DT has horns. Shameful."

Some pointed out that Trump posing in an armchair was strikingly similar to a cover that featured Hitler from 1941. "Interesting how @Time put Hitler and Trump in similar chairs and positions, back-to-back. Intentional I'm sure," one Twitter

user wrote.

Another said: "Hitler, Stalin, Putin and now Trump. All have been person of the year. @realDonaldTrump is in bad company. Ok I get it Time, makes sense."

Hitler was named Time's 1938 Man of the Year but the



cover from that issue showed a black and white illustration drawn by Rudolph Von Ripper that showed Hitler from the back. The President-elect was declared the latest winner of the annual honor on Wednesday morning, beating out finalists including Hillary Clinton, Beyonce and Vladimir Putin.

Trump beat out Clinton & Putin for the honour

Time editor-in-chief Nancy Gibbs said it was the easiest decision the magazine has ever made for the honor. They cited the upheaval in American politics brought about by his election campaign and victory. "It's hard to measure the scale of his disruption," Time said in its announcement.

Time makes its annual choice based on the impact a person has on world events — good or bad.

Watch Out, Alec Baldwin: Duterte Tries Out Trump Impersonation

(Agencies) Philippine leader Rodrigo Duterte is working on his own impression of President-elect Donald Trump. In a speech in Manila on Wednesday night, Duterte imitated Trump's voice and accent while recalling their telephone conversation on Dec. 2. He said that Trump wanted to fix "bad relations" with the Philippines stemming from President Barack Obama's criticism of his deadly war on drugs. "If you listen to how Trump talks to me now,

I have already turned into a saint," Duterte said in a speech at the presidential palace. By contrast, he said, Obama pictured "the Philippines -- well of course, including me -- to be murderers and everything." Duterte's latest comments indicate that ties between the security allies may improve under Trump. The Philippine leader in October announced a shift in foreign policy toward China while telling Obama to "go to hell" for

opposing his drugs war, which has killed thousands of alleged dealers and users. Impersonating the real-estate mogul, Duterte said Trump told him: "You're doing great. I know what's your worry about these Americans criticizing you. You are doing good, go ahead." Duterte said that Trump used curse words in describing a "problem in the border of Mexico and America." "When you come to Washington DC or New York City, look

me up and we'll have coffee," Duterte said, impersonating Trump. "And maybe you can give me a suggestion, one or two how to solve this goddamn, son of a bitch." Trump, who went on Twitter to publicize his phone call with Taiwan's leader last week, has yet to comment on his conversation with Duterte. He has criticized Alec Baldwin's impression of him on Saturday Night Live, saying on Twitter that it "just can't get any worse. Sad."



Say What, Al Gore, Ivanka Trump and Donald Trump?



(Agencies) Good for Al Gore for meeting with Donald Trump on Monday. Good for Ivanka Trump for inviting Gore to come in for a talk on climate change, and good for President-elect Trump for embracing the encounter.

Alas, though, a single meeting does not an environmental policy make; skepticism is in order. The ultimate proof will only come from the appointments Trump makes for his key environmental and energy jobs and the direction he

gives them — whether to press ahead with U.S. leadership on mitigating climate change and introducing clean energy and efficiency standards, or abandon that role, as Trump previously indicated he might, and try to revive the U.S. coal industry and unleash more drilling for fossil fuels from sea to shining sea.

Ivanka clearly has an influence on her father's thinking, and the fact that she went out of her way to set up a meeting with Gore,

who has done more to alert the world to the perils of climate change than anyone else on the planet, and the fact that Gore described the meeting as "a sincere search for areas of common ground ... to be continued," offer a glimmer of hope.

When my publisher had Trump in to The Times recently, it became clear to me that very few people had thought he would win election, and so the people who were gathered around him for the last year and a half were not exactly America's best and brightest. Extreme, long-shot campaigns often attract a Star Wars bar collection of extreme opportunists and conspiracy theorists — and the Trump campaign was the Good Ship Lollipop for many such types. For a man who seems to learn mostly from those in his friendship circle, or from TV news shows, such an unbalanced team made many of Trump's bad instincts worse. Some of those charac-

ters were from the coal and oil industries, and they saw in Trump their last chance to kill the renewable energy revolution at a time when many other Republicans were already moving on.

One hopes that Ivanka is telling her father that nothing would force his critics — in America and abroad — to give him a second look more than if he names serious scientists to the key environmental jobs.

And I suspect that Trump himself discovered during the campaign that outside of the U.S.'s coal-mining regions, a vast majority of Americans understand not only that human-generated climate change is real, but also that when residents of both Beijing and New Delhi can't breathe, clean energy systems will become the next great global industry. They represent a huge manufacturing export market.

It would be flat-out crazy for America to give up its leadership in this field by turning back to

burning dirty lumps of coal when wind and solar are beginning to beat fossil fuels in price without subsidies.

I don't expect Trump to abandon his effort to increase oil drilling or to ban coal. But I laud Gore for trying to work with him on this issue, because if Trump was to embrace the science of climate change, it would be game over for the fossilized climate deniers who remain in his own party. (Many Republican lawmakers would be relieved.) It's also probably his single best peacetime possibility to unite Americans.

A fantasy? Maybe. But it is worth remembering how the last G.O.P. administration evolved. Texas oilman George W. Bush went from shocking the world by announcing a U.S. withdrawal from the Kyoto climate treaty to embracing "wind and solar" and calling for Americans "to address the serious challenge of climate change" in his 2007 State of the Union address.

Survey shows some young European women believe non-consensual sex is okay and rape is acceptable

(Agencies) On behalf of the European Commission, a survey was carried out and later it was found that about 27 per cent of Europeans think that it depends on certain circumstances, for rape to be acceptable.

Washington Post reported the survey which asked Europeans if sex without consent could be justified for one or all of the following reasons:

Nearly 30,000 Europeans responded to the survey where 27 per cent young men and 20 per cent of young women believed that non-consensual sex was acceptable in all of the aforementioned circumstances, or in one at least.

Close to 50 per cent of respondents in Romania and Hungary were likely to excuse rape. The highest number of people who believed rape was okay belong to Malta, Cyprus, Latvia, Lithuania, and Estonia.

ON THE OTHER HAND

Countries like Sweden, Denmark, Finland, and the Netherlands had some of the lowest number of people who accepted rape. But, still six to 15 per cent of people in these countries would still excuse rape for one or more of the

reasons mentioned above.

After analysing the survey, The Daily Dot quoted, "It's worth noting that most of the 'reasons' suggested by the European survey placed blame on the victim of the rape or assault—showing that many societies in Europe believe assailants have more rights over the bodies of others than people, especially women, have over themselves".



Apart from Europeans, recently, even Americans elected a president who said he would grab women by we all know 'what'. And talking about our land of Kama Sutra, rape is the fourth most common crime against women in the Democratic Republic of India, and in 98 per cent of the cases, rapes are committed by someone known to the victim.

The President of the United States Will Not Give Up His Apprentice Producing Credit or Paycheck

(Agencies) Donald Trump isn't ready to leave the world of reality television behind when he heads to Washington next month, via Variety: Trump will remain an exec producer on NBC's "Celebrity Apprentice," which is returning Jan. 2 after a two-year hiatus with new host Arnold Schwarzenegger.

MGM confirmed to Variety that Trump has retained his EP credit on the series. ... In the credit sequence, Trump's name will air after that of "Apprentice" creator Mark Burnett and before Schwarzenegger, who is also an exec producer of the new incarnation along with Page Feldman and Eric Van Wagenen.

Trump Tower confirmed the news in a statement to the Hollywood Reporter. "Mr. Trump has a big stake in the show and conceived of it with Mark Burnett," spokes-

woman Hope Hicks said in a statement. "Additional details regarding his business interests will be shared December 15th."

NBC made a big deal about cutting business ties with Trump back in 2015 after he launched his campaign with an anti-immigrant rant that became his mission statement. The network brass, it would seem, feels differently about being associated with xenophobic President-elect Trump than it did about being associated with xenophobic GOP candidate Trump.

The financial terms of the deal were not announced, but Variety reports that Trump's per-episode fee is likely to be in "the low five-figures, at minimum," and that it will be paid by way of MGM, which produces the show, and not NBC, which airs it. That, however, is a distinction without much difference, since Trump and the network's fi-

nancial interests will nonetheless be intertwined once again. Even if Trump were to donate his royalties from this season to charity—unlikely!—he'd still stand to benefit on the backend from franchise fees. Starting this January, what's good for the Celebrity Apprentice will be good for Trump and good for NBC.

The network, of course, has a news division. NBC News famously deferred to the network's entertainment division over the Access Hollywood video, allowing it to get scooped by the Washington Post. Shortly after, Apprentice co-creator Mark Burnett faced pressure to release behind-the-scenes footage from his show, but ultimately did not citing legal concerns. At the time, Burnett spoke out against what he said was the "hatred, division, and misogyny" in Trump's campaign.

Trump 'originals' say they're getting frozen out

The concerns have become so intense that Karen Giorno, a Trump aide who oversaw his successful Florida campaign during the Republican primaries, recently had a telephone conversation with the president-elect in which she expressed concern that Trump loyalists wouldn't be getting White House roles. During the call, which was described by three sources, Giorno also said she was alarmed that his establishment-minded choice for White House chief of staff, outgoing Republican National Committee Chairman Reince Priebus, wouldn't support the early staffers who worked for him. (Neither Giorno nor a Trump spokesperson would comment.)

Transition officials say it's far too early for anyone to lose hope. At this juncture, the president-elect has announced only a few senior-ranking positions and has focused most of his time on filling high-level Cabinet posts. But the angst provides a window into the early machinations of a divided administration, one that was catapulted to victory by a ragtag group of conservative outsiders running against a party establishment but that now is being co-opted by that establishment.

Roger Stone, a Republican strategist and longtime Trump friend, has given voice to the concerns. During a Wednesday appearance guest-hosting Alex Jones' radio show, Stone said he visited Trump Tower this week and found "an armada of retreads from the old Republican Party, both the congressional wing of the party and the Romney-McCain-Bush burnouts

who are trying to board this ship."

"I saw people and heard about people whose names I haven't heard in 25 to 30 years," he added. "These are people who did nothing whatsoever to elect Donald Trump and they're people who don't share Donald Trump's values. They disagree with him on trade, they disagree with him on monetary policy, they disagree with him on immigration. Yet, they seek glory and titles."

As it stands, a number of Trump originals, as they call themselves, have yet to be promised positions in the administration. That includes people like George Gigicos, Trump's director of advance; Michael Glassner, the former deputy campaign manager; and Stuart Jolly, the former national field director. The staffers who led Trump's campaign in early primary states — like Matt Ciepielowski, Charles Munoz and James Merrill — haven't been offered positions, either. Nor has Mike Rubino, who oversaw Trump's campaign in several states, or Stephanie Milligan, who ran his Oklahoma campaign. For some, it isn't for lack of trying. Jolly, has had talks with people close to the transition, said sources briefed on the matter. But it's unclear whether he's being considered for any coveted positions. Jolly declined to comment.

Some may do something else entirely. Alan Cobb, who was national director of coalitions, is working on the transition but has not been offered an administration job and instead is exploring a campaign for a soon-to-be-open congressional seat

in Kansas.

There are even questions about the fates of Corey Lewandowski and Hope Hicks, two early Trump aides who have practically become household names. Lewandowski spent part of the week working out of Trump Tower. Hicks has frequently been at Trump's side during the transition.

In interviews, a handful of Trump originals, none of whom agreed for their names to be used, said they were deeply frustrated about the lack of clarity around their futures. Some said they had risked their careers working for Trump, having been warned by friends that they would never get another job in politics once he lost. Others said they felt cut of the loop and were struggling to get information about what's in store for them.

Most of the early campaign hires would never have been considered for the high-ranking jobs that are currently being allocated and would be more qualified for lower-profile jobs that tend to get filled out later in the process.

But many Trump loyalists worry that no one is looking out for them, since they were brought in by Lewandowski and his allies. The campaign leadership turned over multiple times since those early days, giving them less connection to the folks who took Trump across the finish line.

Several say they feel alienated from the transition effort — especially from Priebus, an establishment figure who will be White House chief of staff. Priebus collided bitterly earlier this year with

Lewandowski, who as Trump's first campaign manager hired many of the originals, and played a major role in his June firing.

While the originals fret, Priebus is moving aggressively to lock down top positions for his allies. Two Priebus lieutenants, Sean Spicer and RNC chief of staff Katie Walsh, are expected to fill senior roles.

"Those people now have big jobs, while Corey Lewandowski, Alan Cobb, Karen Giorno and others are on the outside with their noses pressed against the glass," one early Trump campaign staffer groused.

Those involved in the transition say they expect many of Trump's early aides to get plum jobs. It's possible, for example, that Gigicos will be offered director of White House advance. He has overseen planning for Trump's appearance at Saturday's Army-Navy football game in Baltimore.

"Even most of the people closest to Trump have not been offered jobs," said one transition source. "I get that some of these people are concerned, but many of them have been told that they'll be taken care of. There has actually been an effort to keep them."

For some, the reassurance isn't enough. "None of us are exactly Cabinet-level," said one staffer who is among those pinning for a job but so far hasn't been given any promises. "Most of us just want to do a good job and help the country, but apparently we don't play the game very well."

A Japanese Billionaire Just Showed How Corporations Are Going to Manipulate Trump

(Agencies) On Tuesday afternoon, Donald Trump emerged triumphantly into the lobby of his midtown office tower and threw his arm behind Masayoshi Son, the billionaire CEO of the Japanese telecommunications and tech giant SoftBank. The two had just finished a private meeting in the president-elect's office, and Son was grinning wildly. "Ladies and gentlemen, this is Masa of SoftBank from Japan, and he has just agreed to invest \$50 billion in the United States, and 50,000 jobs," (Contd on page 22) Trump told the press gaggle, before tacking on a superlative. "And he's one of the great men of industry." The two shook hands. Of course, the day would not have been complete without a self-congratulatory tweet. So continued Trump's pre-inauguration deal-making blitz, which began last week when he and Vice President-elect Mike Pence cajoled Carrier into keeping 730 jobs at a plant in Indiana rather than sending them to Mexico. Like that bargain, which Trump had claimed would save some 1,100 jobs, this one quickly turned out to be something less than it initially appeared. And it may have revealed something even more troubling: How CEOs will take advantage of Trump's desire to be seen making bargains to further their own interests.

First, it seems likely that SoftBank was already planning its big investment in the U.S. before Trump's win. The money, Son explained, was coming from a \$100 billion tech fund SoftBank had created with Saudi Arabia back in October. When reporters asked how he would create those 50,000 jobs, Son said he intended to "in-

vest into the new startup companies in the United States." In other words, he's apparently planning to plunge more venture capital into Silicon Valley, as people tend to do when they want to bet on the global technology sector. SoftBank and its partners may use much of their money to buy up existing companies, as well. "In addition to startups, Mr. Son also has his sights on acquisitions as large as \$30 billion, a person familiar with his thinking" told the Wall Street Journal.

There were other ambiguities. During the press conference, Son held up a piece of paper with the logos of SoftBank and Foxconn, which manufactures Apple's iPhones. It read: "Commit to invest \$50bn + \$7bn in the US; generate 50k + 50k new jobs in the US; next four years." This has led some speculate that Foxconn might be planning to open a U.S. plant, though nobody is quite sure. The Financial Times noted that SoftBank and Foxconn have partnered previously, and that Foxconn "confirmed it is in 'preliminary discussions' about a potential investment in the US but gave no other detail."

For all the question marks, Trump got his headlines about investment and jobs, which were shared thousands upon thousands of times. And what did Son get? A one-on-one with the next president, and the opportunity to lay the groundwork for a

merger he's been dreaming of for years. You see, SoftBank is the majority owner of Sprint, which it attempted to combine with T-Mobile back in 2014. It gave up on the deal, however, once it became



clear that U.S. antitrust regulators would never approve it. The government had blocked AT&T from gobbling up T-Mobile back in 2011, and by all accounts, the decision had worked out wonderfully for consumers as the smaller company began to compete hard on price and services. With Trump heading to the

White House, though, a lot of people think SoftBank and Sprint might give the acquisition another go. Unsurprisingly, the Journal reports that "Mr. Son planned to tell Mr. Trump about what happened with T-Mobile, and how he had wanted to invest in the U.S. but the regulatory climate was too harsh so he invested outside the U.S. instead, the person familiar with the matter said."

This is part of what's so deeply worrying about Trump's publicity strategy of cutting deals with individual businesses to keep jobs in the U.S. It's bad enough that companies that refuse to cooperate when the White House comes knocking will face the risk of retribution. But it also creates an opportunity for a favor-seeking CEO to engage in some high-level crony capitalism.

Rajiv Gandhi, Jayalalithaa and I

She was furious. We grew distant, then very distant, and although I stayed with the Congress when Moopanar set up his breakaway Tamil Maanila Congress and allied with the DMK, Jayalalitha sent word that while her local workers would not oppose me, she had instructed them to keep away from my election campaign. That suited me fine as I had begun to look on her as a liability. Of course, I lost - by the same massive margin I had won the first time round. But she lost too - every seat in the assembly but one. Moreover, she was trounced in her own assembly segment. When MGR broke from the DMK in the early '70s, it did indeed seem unlikely that this top-notch film star turned rookie politician would be able to establish a political rival to the all-powerful DMK. But succeed he did - and spectacularly. Over the 15 years or so of his leadership, the AIADMK fought the DMK in every panchayat, in every village, in every hamlet. Win or no, it established a political presence at the grassroots strong enough to take on its principal opponent, the DMK. This strong state-wide grassroots organization is what MGR bequeathed to his successor.

But who was to be his successor? His wife, Janaki, or a political upstart called Jayalalitha (without the additional 'a' that superstition bequeathed her when she was in the political wilderness after being routed in 1996). The entire second rung of the AIADMK leadership lined up behind Janaki, confident they could control Janaki, whereas Jayalalitha was perceived as a prickly unguided missile. Jayalalitha held her ground. Firmly affixing herself beside MGR's dead

body, she fought off all attempts by MGR's family to remove her. But when she clambered onto the gun-carriage carrying MGR to his funeral, Janaki and her team pushed her off the vehicle. That would have signaled the end of anyone's political ambitions but Jayalalitha. The key to the immediate future lay not in any aspiring AIADMK leader's hands but in Rajiv Gandhi's. For whomever Rajiv threw in his lot with would be able to form the post-MGR government. Rajiv backed Janaki. But Janaki shot herself in the foot when she tried to buy the support of Congress MLAs instead of leaving it to Rajiv to issue the necessary High Command directive. That dished her. For, Rajiv was not willing to trust someone who would not trust him.

Tamil Nadu was brought under Governor's rule and Janaki exiled herself to the United States. The field was clear for a J Jayalalitha takeover - but not before persuading the cadres to look to her over the ramparts of the second-line leadership. Janaki's departure facilitated that. What made the difference was the state assembly elections declared to bring Governor's Rule to an end. Karunanidhi stormed his way to Fort St. George, while the Congress, badly advised by veteran leader GK Moopanar to go it alone, languished a poor third despite Rajiv making 13 campaign tours of the state. The real winner was Jayalalitha, who, by January 1989, when the assembly election results were declared, had emerged as the unchallenged leader of her party, her former opponents in the party's leadership (many of whom had condemned her in the

most vulgar language) either vanquished or shamefacedly aligning themselves behind her.

She quickly established a rapport with Rajiv recognizing that the Congress might need the support of the AIADMK in Delhi in exchange for Congress support to the AIADMK in Chennai. His past support to Janaki against Jayalalitha was binned. It was when Rajiv landed in Chennai to kick off the election campaign for the November 1989 elections that I first met Jayalalitha. She smiled warmly, exuding charm, and exclaimed, "I was looking forward to campaigning for you." I had just resigned from the IFS and was not quite ready to take on an electoral challenge. Rajiv lost the elections badly but Jayalalitha helped the Congress steer its way to victory in most seats in Tamil Nadu. The next joint central/state elections came soon enough. The Congress once again lined up with the AIADMK for the May 1991 elections. The alliance was clearly on its way to victory. Then Rajiv arrived at Sriperumbudur on the night of 21 May. The rest is history. A human bomb took him away. That in itself ensured that the alliance would win every Lok Sabha seat and all but two of the assembly seats. Jayalalitha, of course, became Chief Minister. And I became a first-time MP.

Early in the campaign, she fetched up in my constituency of Mayiladuturai. That was my initiation into the hold she had on the love of the people, mesmerized by her charisma. She made as many as six stops by road, one for

each assembly segment, and at each of the stops, and all along the way, the crowds went wild with joy and excitement. Jayalalitha charmed them all.

But the charm did not last long once she was sworn in. She grew imperious, arrogant, self-centered, concentrating all power in her person, and acquiring a damaging reputation for graft and nepotism. I remember a cartoon in a Tamil magazine showing a temple in the background and one villager reassuring the other that she was not coming to buy the temple but only for its kumbhabhishekam! So I took to criticizing her ways in my weekly columns for the now-defunct Sunday magazine. She was furious. We grew distant, then very distant, and although I stayed with the Congress when Moopanar set up his breakaway Tamil Maanila Congress and allied with the DMK, Jayalalitha sent word that while her local workers would not oppose me, she had instructed them to keep away from my election campaign. That suited me fine as I had begun to look on her as a liability. Of course, I lost - by the same massive margin I had won the first time round. But she lost too - every seat in the assembly but one. Moreover, she was trounced in her own assembly segment. But with dogged determination, she persisted. Such was her self-confidence that she easily persuaded her cadres that all was not lost and not just recovery but absolute victory was just around the corner. Within two years, by 1998, her votes in the Lok Sabha were what made Vajpayee Prime Minister; within a year, it was her votes that pulled him down. She had proved herself both King-maker and King-breaker. She was back in business. Those years in Opposition were my halcyon

years with her. She knew she was in the right on the Cauvery water dispute - but did not quite know why. I was arguing the Tamil Nadu case in my Indian Express columns. We talked - and the next thing I knew was that two of my columns were re-issued without a comma changed as her official statements on the subject. It made my day. We moved into the 1999 elections in tandem and I found myself back in parliament. By 2001, she had overwhelmingly won back her Chief Ministerial seat.

PM Modi Completes Half-Way Mark In Silence That's Telling

What has emerged is that some 47 billion new notes need to be printed immediately to replace the banned notes and soiled valid notes to meet Modi's 50-day goal. We have, at best, a maximum capacity in our security presses to churn out about 32.5 billion notes over the next year. So in order to restore a measure of normalcy in liquidity in circulation, it is not 50 days that Modi would need, but nearer 500! You can fool some of the people all of the time, and all of the people some of the time, but not all of the people all of the time. Meanwhile, Trump has marked Modi's mid-point by showing up the extent to which Modi's foreign policy has succeeded in "isolating" Pakistan. The next President of the US, helped to victory by the slogan so aptly provided by the newly-formed Movivist group, Hindus for Republicans, "Ab ki sarkar/Trump sarkar", has received the following "Thank You" note from Donald Trump. Speaking over the 'phone to Nawaz Sharif, Trump exclaimed in words he has not denied:

How Modi Has Sold Demonetisation To People

Offering a second bite (at a more costly rate) to declare black holdings is the major step towards that. Alongside is the implicit threat of scrutiny and raids. More importantly, there is a promise that more will follow post December 30. Even looking at the world of campaign financing does not seem to be out of the realm of reforms; many believe that much will follow, in January and in the budget.

The problem that remains is that has the mindset of the those in the black market really changed? Yes, the fishmonger is getting a swipe machine or an e-payment gateway, others who did not give bills are making them, but will this continue beyond December? The seizure

of 4!crores, and that too in new notes in Bengaluru, shows how deep the corrupt practices in this country are. Firstly, where, without the connivance of bank officials would anyone be able to get hold of such a large sum of Rs. 2,000 notes? Secondly, the government engineers who were raised seem to have no qualms about collecting money for favours done. And by all accounts, the ubiquitous bootlegger is back in circulation, offering deferred payment for whatever takes your fancy. Corruption is so wide spread that the cures are going to be difficult to find.

How is the government going to address this? Where is the transparency in government

going to come from to stop the politician-engineer-contractor nexus? How are tax rates going to be rationalised so that it makes no sense to avoid them? The current multi-layered GST rates are an example of where people try to avoid or fiddle, with the connivance of the tax officer, the category that products fall into. These GST rates are a political compromise, but in that are the seeds of its corruption. Nothing in this country works, unless it is this or that. Too many choices means too much room to manoeuvre.

Similarly, the effort to make us cashless, is not simple or short. Getting card machines into a shop takes more than two weeks if not a month. It needs

documentation, scrutiny and even a visit to the establishment before a machine appears. And since these machines are imported, they will take time for delivery, even with the lower duty. More smart phone type of attachments also perform these tasks, but again need time to reach the market. The servers in the system have already been hanging with the increased volume of digital transactions and need to be upgraded. Other phone-based payment systems are great, but involve a level of literacy higher than swipe card machines. And finally, the shopkeeper does not want to pay the charges ranging from 0.6% to 2.5% on usage

of the card. Neither does the buyer. So how do you incentivize them?

Despite all these and many other concerns, Modi has climbed onto the tiger, and isn't getting off. He will exploit his policies against black-marketeering to the hilt and is likely to succeed politically, at least in the short run, just as Indira did, until inflation and the failing economy allowed Jai Prakash to lead a successful movement against her. The recent municipal victories in Maharashtra and Gujarat show support for him. And if he continues to politically succeed, he will have changed the political game in India completely.

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How to Hide \$400 Million

When a wealthy businessman set out to divorce his wife, their fortune vanished. The quest to find it would reveal the depths of an offshore financial system bigger than the U.S. economy.

A few weeks after she realized her husband was finally leaving her, Sarah Pursglove flew down to the Bahamas to figure out how much money he really had. Like many women married to very wealthy men, she didn't know much about the family accounts. Her husband, a Finnish entrepreneur named Robert Oesterlund, had sworn to a Canadian court that his immediately calculable "net family property" totaled just a few million dollars. Pursglove was skeptical. She could come up with several family purchases worth more than that off the top of her head. There was the 165-foot yacht, *Déjà Vu* — that cost a few million dollars a year just to keep on the water. There was the \$30 million penthouse at the Toronto Four Seasons, which was still being renovated. It wasn't their only home. The *Déjà Vu* wasn't even their only yacht.

Pursglove grew up in a working-class family. She did not consider herself to be a complicated person, or a greedy one. Recent events in her life had, however, inculcated a newfound habit of suspicion. Her husband's tirades, his frequent absences and threats to leave, had led inexorably to the day when she tailed him through the streets of Toronto and caught him picking up an interior designer for what appeared to be a romantic ski getaway. She had been with Oesterlund since she was 25 and scraping by as a cruise ship's photographer. Now, as she assessed her crumbling marriage and girded for divorce, she wondered what else she didn't know.

Her first answers came that morning in the Bahamas, as she quickly rifled through papers in their soon-to-be-former vacation home. She didn't have long: The caretaker, Pursglove suspected, was loyal to her husband and would soon alert him that she was there. In a pile of mail was a statement from a bank in Luxembourg showing an account with at least \$30 million in cash. She had never seen it before.

There were two laptops — one with baby photos of their younger daughter, which she set aside. In a cupboard were documents concerning not only Xacti, the internet company she and Oesterlund had built, but also oddly named corporations in other states and countries. Finally, there was a statement from their accounting firm. She had never seen that before, either. The accountants seemed to think her husband was worth at least \$300 million.

But even as Pursglove was repacking her suitcase for the flight home, her family's fortune was vanishing into an almost impenetrable array of shell companies, bank accounts and trusts, part of a worldwide financial system catering exclusively to the very wealthy. In recent decades, this system has become astonishingly effective at "offshoring" wealth — detaching assets, through complex layers of ownership and legal planning, from their actual owners, often by hiding them in another country. Created by lawyers, accountants and private bankers and operating out of a global archipelago of European principalities, former British colonies and Asian city-states, the system has one main purpose: to make the richest people in the world appear to own as little as possible.

Pursglove would soon learn, however, that navigating this offshore archipelago is not easy. In any given year, trillions of dollars sit safely in the offshore financial world, effectively stateless, protected by legions of well-compensated defenders and a tangle of laws deliberately designed to impede creditors and tax collectors. Even the United States government finds it challenging: A special Internal Revenue Service division known as the "wealth squad," set up in 2010 to crack down on high-end tax evaders with multinational holdings, today has enough manpower to assess only about 200 cases a year.

Pursglove would rely on her

own wealth squad: a pair of highly creative lawyers, using Pursglove herself as the ultimate informant. It would take them more than two years and millions of dollars to breach the defenses of the offshore financial world. Their efforts would leave a trail of thousands of pages of court documents through Canada and the United States, revealing the inner workings of a system exquisitely engineered to repel scrutiny.

But much of her family's financial situation was still a mystery when she first saw the bank statement on her husband's desk in the Bahamas, Pursglove later told me. She packed the laptop and documents, left her suitcase near the front door and went for one last walk on their beach. When she returned to the house, the caretaker was nowhere to be seen. A different member of the household staff, a kindly older man who tended to the landscaping and washed the family boats, had already put her suitcase into a waiting taxicab. She hugged him goodbye and drove to the airport.

When she opened her suitcase at the security line, there was no laptop. No paperwork. It was all gone. Robert Oesterlund wasn't born rich, either. When Pursglove first met him, on a cruise ship off Helsinki in the '90s, he ran a struggling flower-import business. He was tall, with piercing blue eyes and a boyish charisma that outlasted his initial awkwardness. Pursglove, who grew up in Wales, found him charming. They married in 1998, on the Caribbean island Dominica, and settled in the United States. Living in Florida and New York, they started a series of companies. Oesterlund came up with most of the ideas, Pursglove would later state in court filings, and ran the companies day to day. Pursglove hired the employees, trained them and helped manage the offices. Their earliest

success was a direct-mail firm called Credit Key Express, which promised credit cards to people with bad credit. Later they started Columbia House-style online membership clubs that sold discounted movie posters, books, DVDs, even dietary supplements. Xacti, which came to enfold most of their ventures, sold banner ads, video games and various other kinds of software, including "toolbars" that promised to clean viruses off your computer or free up space on your hard drive. The businesses threw off enormous amounts of cash, and by the mid-2000s, Oesterlund and his wife had become wildly rich. They bought a \$5 million house back in Finland and their first yacht, a 48-foot cruiser.

Pursglove is 47, with a round, watchful face and well-kept brown hair. I first met her in the spring of 2015, over coffee in New York. She rarely smiled, and I found her unexpectedly reserved for the wife of a jet-setting, large-living entrepreneur. She explained that Oesterlund was the flamboyant one, an insecure man ruined by his sudden wealth. "I was his stop button — 'No, we don't need it,'" Pursglove told me. "He was kind of never content. He always needed to buy the next thing." In 2007, they bought their first private jet, and then a bigger boat, an 82-footer that Pursglove named Integrity. She liked the name, she explained. "At the time, Robert was — I thought he had integrity."

Not everyone agreed. In 1999, the Florida attorney general sued to shut down Credit Key Express, saying that it misled customers into thinking they would receive preapproved credit cards. (In fact, all they got for their money was a list of banks that might give them credit cards.) Some years after Credit Key Express shut down, the Florida attorney general came after Xacti's club businesses, claiming that Oesterlund's companies had again misled customers. According to court filings, they had abused what

are known as "negative options": Customers would provide their credit card number for a "trial offer," only to be charged a monthly fee, disclosed in the fine print and difficult to cancel.

In 2010, Oesterlund, on behalf of his companies, signed an agreement with the Florida attorney general promising to abstain from deceptive marketing practices. But officials in Iowa and Oregon also began scrutinizing the businesses. Despite Oesterlund's promises, consumer complaints continued to pile up, and in 2013, Florida's attorney general finally sued Xacti and its club businesses, extracting a \$500,000 settlement. When the investigations began, in 2009, Pursglove was living with the two children in Boca Raton, but Oesterlund lived on Integrity in the Bahamas, unable to join them. He had overstayed an earlier visa, and the United States denied him a green card. The denial and the investigations enraged him, Pursglove told me. He employed dozens of people in Florida, he fumed, and had provided the United States millions of dollars in tax revenue. He told his wife their businesses were being unfairly harassed by bureaucrats. Going forward, Pursglove explained, "he wanted to pay as little taxes as possible to the U.S."

In 2011, they went into contract on the penthouse in Toronto, hoping to unite the family eventually in Canada and establish residency for Oesterlund there. While it was being renovated, they bought yet another boat, the 165-foot yacht they named *Déjà Vu*, and spent a year sailing around Europe and the Caribbean, with tutors for the kids. But their relationship would soon grow strained. Oesterlund later testified that their marriage was a "rocky ride ever since the start," but Pursglove blamed their new lifestyle.

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RBI allowing of credit/debit cards for online transactions below ₹2000, without a second authentication, will greatly improve the success rate of online transactions, and grow online commerce and cashless payments.

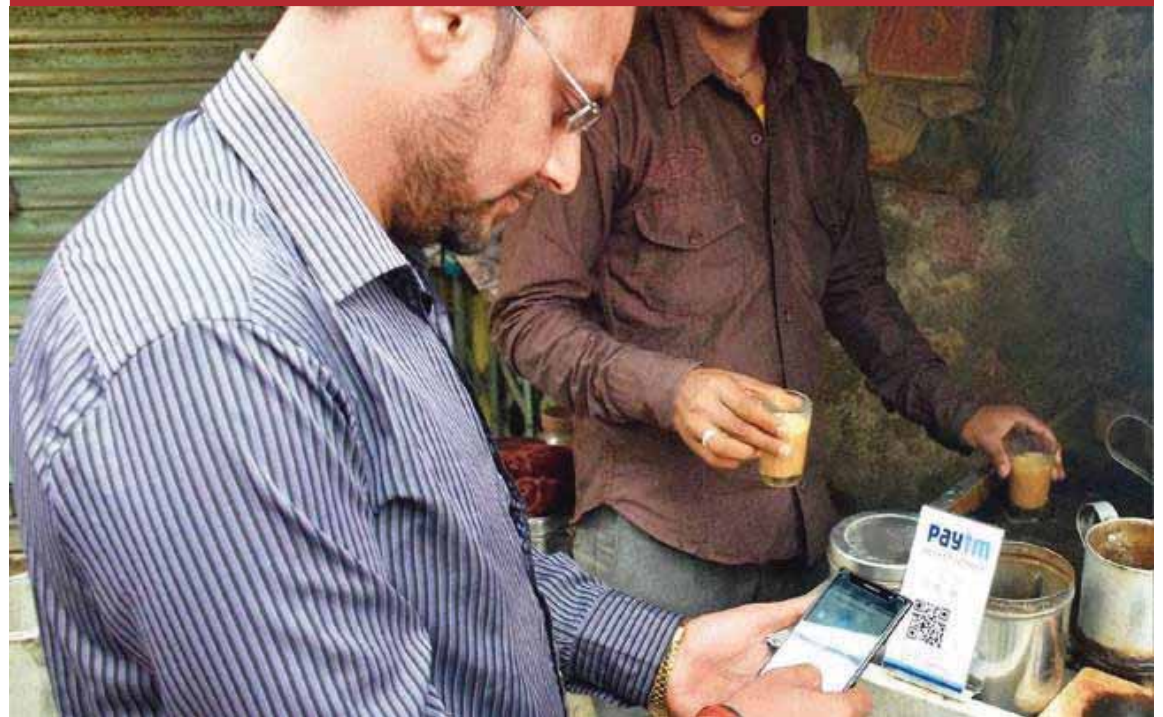
—GOVIND RAJAN
CEO OF FREECHARGE

The apple which was selling at ₹180 per kg till the first week of November is easily available at ₹120 per kg. Similarly, cash crunch has resulted in low demand as hence prices of vegetables too have come down.

—A TRADER AT GHAZIPUR
MANDI

Common man abides by Modi's digital push, electronic transactions swell

Currency switch pushes common man to use electronic transactions and do away with dependence on cash in hand.



At present, digital payments account for 15 per cent of the \$1.5 trillion worth of consumer spending in this country. This could rise to 60-70 per cent of overall consumer spending in the next two years, said Mrinal Sinha, operations head at e-wallet company MobiKwik. The scope appears to be reflected in the sudden surge in transactions of e-wallet companies such as Paytm, MobiKwik and FreeCharge.

The government expects the move to pay off as cash-starved consumers are taking the plunge to cross the psychological barrier of switching to digital transactions with which they were uncomfortable until now.

A senior Finance ministry official told Mail Today that with more transactions coming online there will be greater transparency, which will make it possible to ensure a higher degree of tax compliance. Mobile payments and commerce platform Paytm claimed it crossed seven million transactions worth Rs 120 crore on November 22.

The immediate impact of demonetisation is visible in the national Capital where even small traders took to digital modes of payment including e-wallets. Tea sellers, vegetable vendors and neighbourhood grocery stores started accepting money through e-wallets after the government banned Rs 500 and Rs 1,000 notes, sweeping away 86 per cent of India's total currency in circulation.

Tea and vegetable sellers in most parts of the city began transaction through digital wallets while the parking lot operators particularly in malls too accepted payments through cards of e-wallets.

Similarly, patients had the option of paying doctors' fee through e-wallets at many private clinics and hospitals. Even as the ruling AAP in Delhi went all guns blazing against the demonetisation move, auto-rickshaw drivers, a key vote bank of the party, supported the ban. Several auto rickshaw unions in Delhi took out march in support of demonetisation. They said with App-based taxi services going cashless, fewer people opted for auto rickshaws.

The consumer class too appeared happy with the currency ban as they saw prices of commodities like pulses, edible oil, fruits and vegetables coming down in retail market. "The apple which was selling at Rs 180 per kg till the first week of November is easily available at prices as low as Rs 120 per kg. Similarly, cash crunch has resulted in low demand as hence

prices of vegetables too have come down," said a trader at Gazipur mandi.

Paytm with its latest app update on Wednesday announced a feature for small and medium businesses to accept payments from consumers using all bank's debit/credit cards and UPI apps.

This is expected to further accelerate the pace of digital transactions. MobiKwik claims a five-fold growth in downloads of its smartphone app and a 20-time growth in usage of its platform this month.

FreeCharge has seen

wallet load transactions grow eight times and a nine-fold growth in consumer transactions. The government, on its part, has asked banks to install 10 lakh additional point of sale (PoS) terminals within four months to give a fillip to digital transactions across the country. Banks have placed orders for 6 lakh PoS machines and another 4 lakh are likely to be ordered in the next few days. There are about 15 lakh PoS terminals currently across different merchants to facilitate card based payments. As part of the plan to expand the digital

payments ecosystem and facilitate the move towards cashless transactions, the government has decided that an additional one million new PoS terminals should be installed by March 31. The RBI has made it easier for users to use their credit/debit cards for online transactions below Rs 2000 without second authentication. "This will improve success rate of online transactions, which will grow both online commerce and cashless payments in India," said Govind Rajan, CEO of FreeCharge.

India-sized polar ice melts into sea, considered a major global crisis

Sea ice off Antarctica and in the Arctic is at record lows for this time of year after declining by twice the size of Alaska in a sign of rising global temperatures, climate scientists say. Against a trend of global warming and a steady retreat of ice at earth's northern tip, ice floating on the Southern Ocean off Antarctica has tended to expand in recent years.

But now it is shrinking at both ends of the planet, a development alarming scientists and to which a build-up of man-made greenhouse gases, an El Nino weather event that this year unlocked heat from the Pacific Ocean and freak natural swings may all be contributing.

"There are some really crazy things going on," said Mark Serreze, director of the US National Snow and Ice Data Center (NSIDC) in Boulder, Colorado, saying temperatures in parts of the Arctic were 20 degrees Celsius (36°F) above normal

some days in November. Worldwide, this year is on track to be the warmest on record. Combined, the extent of polar sea ice on Dec. 4 was about 3.84 million square kilometers (1.48 million square miles) below the 1981-2010 average, according to NSIDC satellite measurements. That is roughly the size of India, or two Alaskas. Antarctica's expanding sea ice in many recent years has been a big theme for those who doubt global warming is man-made. John Turner of the British Antarctic Survey said chilly westerly winds that sweep around the continent, perhaps insulating it from the effects of global warming, were the weakest for November in two decades. That may have let more heat seep south, he said. A recovery of the high-altitude ozone layer over Antarctica, which led to cooler air over the continent when it was damaged by now-banned industrial chemicals, may also be a factor. But Turner

said it was hard to pinpoint exactly what was happening. "When we began getting satellite data from 1979 the sea ice started to decrease. Everyone said it was global warming... but then it started to increase again," he said. Accepting mainstream scientific findings and responding to increases in floods and heat waves and rising sea levels, almost 200 governments last year agreed to phase out fossil fuels this century and limit the global temperature rise above pre-industrial levels to less than two degrees Celsius. US President-elect Donald Trump, who has called man-made climate change a hoax, has threatened to pull out of that agreement, reached in Paris in December. Last month he however also said he had an "open mind". The polar regions are radically different from each other because the Arctic is an ocean ringed by land and Antarctica is a vast land mass surrounded by water.



Life in Obamacare's Dead Zone

Excluded from the Affordable Care Act because of politics, thousands of poor Americans grapple with the toll physical and psychological of being uninsured.

In the Riverview Gardens apartment complex, roused by the sounds of her neighbors waking, Janet Foy stepped over the anatomy-and-physiology textbook she fell asleep reading and vowed to herself that today would be the day she finally came back to life. That today she could start reclaiming some of the confidence she once felt when she stood onstage at church and sang about forgiveness and redemption and You who make all things new. At 56, Foy was broke, jobless and living with her older sister in public housing in Kansas City, Mo., and she didn't feel much like singing anymore.

Recently, she had been told by a manager at a Victoria's Secret that there was no need to leave her résumé. But not too long ago, she wanted me to know, she was pulling in \$1,000 a week at a Merle Norman makeup store, helping other people look and feel their best. But then she took in her brother to try to help him overcome an addiction, and soon she was pulled under financially as he spiraled out of control. She would show up to work too overwhelmed and exhausted to make any sales, and had to dip into her savings until that was gone. She begged to borrow against her next paycheck but eventually lost her apartment and moved into a friend's spare room.

How are you holding up? people would ask. I'm good, girl, she would say. Praise the Lord! But inside, she felt like the sci-fi movies she had seen in which "a person becomes encapsulated," suspended between consciousness and oblivion. Finally, on the phone with her sister one night, she broke down: I'm not right, I feel like I am dying. "She was always the steady one," her sister,

Karen Smith Walker, says. "The one who could solve any problem. Always with a book. Always studying." But now, after years of living with this desperation, Foy didn't know how to find her way through it anymore.

"I tried to get Obamacare," Foy recalls. "I called the number, and when the woman told me what it would cost me, I just about dropped the phone. She told me I'd needed to make at least \$12,000 a year for there to be any help to make it something I might be able to afford. Which still doesn't make a lot of sense to me, even now, that having no money meant I got no help when I really needed it."

She also learned that she could not expect any help from Medicaid, which in her home state remained available only if you fit the criteria sometimes known by the shorthand "poor and" — poor and pregnant, poor and disabled. As a single childless woman, she could not forget about it. There was no going to a doctor, even if she felt, as she put it, "like I was falling to pieces inside."

But then one day she found herself sobbing in front of a nurse and a social worker, members of a team dispatched by the local safety-net clinic to embed themselves in the lives of the uninsured residents of the apartment complex where Foy lived — a grass-roots, door-to-door, last-ditch effort to reach those who would otherwise, as one resident delicately put it, "remain S.O.L." The team, part of a program called Community-Centered Care, or C3, developed by the Samuel U. Rodgers Clinic of Kansas City in partnership with the Housing Authority of Kansas City and the Truman Medical Center, used their collective expertise to help the uninsured come up with

creative interventions for their health concerns, beyond relying on a regimen of studious neglect supplemented with panicked, bankrupting visits to the E.R. Some days that meant knocking on apartment doors and offering on-the-spot blood-pressure readings. Other days it meant arranging for guest speakers to come and lead on-site classes about reducing stress or cooking nutritiously with limited ingredients. In Foy's case, it meant a referral to a therapist, who promptly gave her an explanation for her suffering. "My neurotransmitters were going pphht," she told me. "They were just shot, after all that loss and trauma I had been through." The therapist treated Foy for depression — at no cost. That was a benefit for residents who worked with the C3 team: They received three free visits to the nearby Sam Rodgers Health Center, which they could use for any treatments offered there, including dental work.

After her first session with the therapist, Foy started to imagine what it might be like to feel normal again. But after her third visit, sessions would cost \$35; modest, she knew, but still more than she could afford. Over the last few years, she learned there was more than one kind of death, like the inability to lift yourself out of a bad place. Now that she had begun to do just that, she dreaded the possibility of losing it all over again.

According to the most recent census data, the uninsured portion of the United States population has fallen to 9 percent, with the sharpest drop registered among those living in households with incomes of less than 200 percent of the federal poverty level (which, translated into dollar terms, is the equivalent of an income of \$48,600 a year for a family of four, or \$23,760 for a single person). According to the Kaiser Family Foundation, more than 11 million people have purchased

private health insurance plans through the Affordable Care Act exchanges, and a majority report incomes between 100 percent and 250 percent of the federal poverty level. It would seem that lower-income Americans are among the greatest beneficiaries of the A.C.A.'s reforms. And yet in some states this same population also remains, paradoxically, among the reforms' greatest losers. This subpopulation is living inside a kind of "dead zone," as Foy put it to me one day, searching for the right metaphor to describe her predicament. Along and suspended silence, she called it, "like when you can't receive a single call, a single text." How these dead zones formed is a matter of unanticipated consequences. The A.C.A.'s architects did not predict that the Supreme Court would rule in 2012 that it was up to each state whether to expand Medicaid eligibility, which is how they imagined Americans with the most modest incomes would receive coverage.

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**RANVEER
KI BEFIKRI**

**BABA
HINDUSTANI**

Yoga guru Ramdev picked up Ranveer Singh and twirled him around, much to the delight of the audience.

एजेंडा आज तक

'WILL BREAK HEGEMONY OF INTERNATIONAL COMPANIES'

BOLLYWOOD heartthrob Ranveer Singh, and yoga guru Baba Ramdev danced and took the audience by storm at the '5th Agenda Aaj Tak' in Taj Palace Hotel, Chanakyapuri, on Tuesday. And, to the surprise of all, Baba ji (as Ranveer called him throughout) not just outwitted the actor but lifted him and swirled him around on his shoulders.

The embarrassed actor later commented, "Ye aap ne kya kiya baba ji? Meri female fans bhi hain yahan. Main baccha lagta hun? Kahin meri tight pant phat jati to." But it was those in the audience who were left in splits as the jokes kept coming from the duo. Yoga guru Baba Ramdev also talked about his his FMCG venture Patanjali Ayurved, which is targeting to shore up production to ₹one lakh crore by 2020.

"Patanjali has been registering 100 per cent growth for the last four years and this year too we have been growing at the same pace. Our target is to take our in-house production to ₹50,000 crore in the next two-three years and ultimately reach the target of ₹1 lakh crore by 2020," Ramdev said. The aim is to end the hegemony of international companies on the Indian economy, he said.

Meanwhile, the Bajirao Mastani actor said talked about his filmy passion that brought him into mainstream Hindi cinema.

"I am a total filmi keeda. I love Hindi masala mainstream movies. I have lived and grown up seeing movies of Amitabh Bachhan, Shahrukh Khan - the king of romance, Salman Khan and Aamir Khan. I wake up every morning thanking my stars that my dream of becoming an actor came through."

'I AM COMPLETE MARRIAGE MATERIAL'

Much to the admiration of the audience, when the anchor asked him about the actors that contributed to his acting, and someone screamed out "Deepika," the dashing hero said, "Wo to yahan rehti hai" pointing to his heart.

Unlike his contemporaries, the powerhouse 31-year-old actor has never kept his relationships under wraps. But the Lootera actor revealed that he might come across as a very forward and outspoken person but in the matter of love, he is very traditional.

With the social media and mobile phones taking over, the way people are communicating with each other has an effect on

the way they approach romantic relationships. But when I was born, there was no mobile or social media. My idea of love is very traditional. Main lagta progressive hu, but hu traditional. In fact, I am complete marriage material," he said.

If he shared his idea of love, he also spilled the beans on his first crush. The Dil Dhadakne Do actor in his tongue-and-cheek manner revealed that he started early and his first crush was in Class 1. "We had a very beautiful Anglo-Indian teacher in school. She was my first crush. But soon after, there was this South Indian girl I had crush on," said Ranveer.

He said he expressed his love to her by writing 'I Love You' on a piece of paper. But the very next day he was suspended for three days.

MUSCLE & MUSE

'I FRIEND-ZONE MEN VERY QUICKLY'

Anushka Sharma is a name to reckon with. This year, she has tasted immense success with Sultan, in which she held her own despite Salman Khan being in it; and in Ae Dil Hai Mushkil, she was loved by all for her role of Alizeh opposite Ranbir Kapoor.

As far as her on and off-screen equation with actors Ranbir Kapoor and Ranveer Singh is concerned, Anushka is known to bully both of them. Speaking at the Agenda Aaj Tak 2016, Anushka cleared the air. "I friendzone men very quickly. This is a speciality of mine. I quickly draw a line, when it comes to men, and tell that that you're my friend."

"I think my friendship with them is really good... more so with Ranbir Kapoor, because we have recently worked together (for Ae Dil Hai Mushkil) and we have a great understanding. Also, when you spend your sad times together, you come closer. We have done Bombay Velvet together, which was a colossal flop. That drew us closer," said Anushka.



LADY SULTAN!

Anushka Sharma



BORDER KA BANDOBAST

Bikram Singh and VP Malik (left).

'Time to pay back Pak in same coin'

BUOYED by the current political leadership's open support, time is ripe for the Indian Army to go for "covert operations" and take Pakistan by complete surprise, said two ex-chiefs of Army Staff at the '5th Agenda Aaj Tak' on Tuesday.

Retired generals Bikram Singh and VP Malik spoke candidly about 'surgical strikes,' effect of demonetisation on terrorism, and the current equation between the Army and the BJP dispensation. "The two main jihadi organisations that are bleeding India today are Lashkar-e-Taiba and Jaish-e-Mohammad. These have also estab-

lished their relevance among the public by helping in flood relief, etc. The Pak Army knows very well that it can't win with us in a conventional war, hence it feeds these," General Bikram Singh informed.

Retired generals say govt support makes difference

"Unfortunately, India hasn't taken this route before as Geneva Conventions prohibit it and we are a responsible democracy. But, it is time that

we utilise all our asymmetric warfare tactics - political, military, intelligence, economic, psychological - to beat them," he added.

General Malik concurred with his friend and said the moment is ripe, with the army receiving unprecedented support from the government. "What the Congress and opposition parties are saying, that such 'surgical strikes' have taken place before, is true. But the difference this time is that the government backed us. Earlier, we undertook such adventures at our own risk and even feared being censured by the political leadership," he said.



Victoria's richest Secret Angel Adriana Lima flaunted her ample cleavage as she slipped into a skintight leather dress during a New York red carpet event.

LIMA IN LEATHER

SHE'S made a name for herself strutting her enviable curves on the Victoria's Secret Fashion Show runway since 1999.

And now, Adriana Lima was sure to exhibited her incredible figure on Wednesday night as she slipped into a skintight leather dress as she attended the Corkcicle Presents Sword & Sound at Shop Studios in New York. The model mum-of-two stunned in the figure-hugging plunging navy number that displayed her ample cleavage as she posed for pictures at the event. The 35-year-old—who is reported to be the richest Victo-

ria's Secret Angel, with an estimated worth of \$75 million (₹7.5 crores)—worked her best angles for the camera as she attempted to contain her bust in the calf grazing midi.

Adriana's eye-popping display highlighted her delicate décolletage as the daring neckline cut all the way down to her narrow waist.

Upping the sex factor, the saucy wardrobe choice featured a full-length silver zip detail that teased at her never-ending lithe limbs as she sashayed her way up the red carpet.



Consecutive box office failures have made Johnny Depp the biggest loser in Hollywood.

Overrated star cast

Depp named Forbes' most overpaid actor for the second year in a row

JOHNNY Depp has been named as the most overpaid actor in Hollywood by Forbes for the second year in a row. Depp's last big movie, *Alice Through the Looking Glass*, was the latest flop in a series of under-performing films, such as 2014's *Transcendence* and the panned *Mortdecai*.

The consecutive box office failures has made Depp the biggest loser in Hollywood, returning just \$2.80 (₹188.8) at the box office for every \$1 (₹67.43) he is paid.

The dismal return is actually an improvement on last year, when he made film producers just \$1.80 (₹121.37) per \$1. And he is in good company. It seems that the most famous men in Hollywood all seem to have one thing in common—they are very overpaid. George Clooney, Bradley Cooper and Channing Tatum are also in the top ten of underperformers.

Will Smith ranks second after he too suffered a string of disappointments at the box office. Concussion in particular, although earning him an Oscar nomination, barely broke even on its \$34 million (₹3.4 crores) budget.

Combined with the actor's huge Hollywood pay package, Smith returns just \$5 (₹337.18) for his movies, for every \$1 he earns. Tatum came in third despite scoring some box office hits last year such as *Magic Mike XXL* which made \$122 million (₹12.2 crores) on a \$14.8 million (₹1.4 crores) budget. But earlier flop, *Jupiter Ascending* which made just \$8 million (₹80 lakhs) above its block-



WILL SMITH \$5 for every \$1



CHANNING TATUM \$6 for every \$1

buster budget, means Tatum returns just \$6 (₹404.61) for every \$1 he is paid.

This year's list is dominated by Hollywood's biggest leading men who can frequently demand eight figure pay packets—despite increasingly poor box office performances.

In fact, only one woman made it onto the list, Julia Roberts who earns her movies \$10.80 (₹728.30) for every dollar she makes.

Roberts' pay is considerably lower than her male counterparts but her latest films, *'Mother's Day'* and *'Money Maker'* have brought down her ratio.

Forbes breaks its numbers down by looking at the last three films each actor starred in, not including animated films, movies where the actor had a minor role, or movies that were released on fewer than 2,000 screens, which excludes all independent films. The amount it took to make the film was subtracted from the total box office and that number for each of the actor's last three films was then divided by their salary for those three films.



JULIA ROBERTS \$10.8 for every \$1



Kim Kardashian And Kanye West Are Not Divorcing, E! News Declares

(Agencies) Fret not, dear mortals, the love of Kimye lives on. Rumors started spreading like wildfire this week that Kim Kardashian and Kanye West were on the brink of divorce, with Us Weekly reporting that the reality star is ready to file. A Kardashian "friend" told Us that she has been distancing herself from him since his release from the hospital.

"It will take some time before she can do anything," the friend said, adding that Kardashian wants full custody of their children, North and Saint, "but she doesn't want to stay married ... She cares about Kanye and feels relieved he's getting the help he needs, but she's felt trapped for a while."

The official media mouthpiece of the Kardashians, the "Keeping Up With the Kardashians" Twitter account, said the rumors are false. Someone close to Kardashian's legal team told E! that the reports are inaccurate. "I know for a fact that's not true," the source said of the divorce. The couple, who has been married for two years, has had their ups and downs recently? from West's hospitalization to Kardashian's October armed robbery in Paris. "It's been a very hard couple of months," a source told E!.

Priyanka Chopra's Quantico to be taken off air?



(Agencies) Bollywood actress Priyanka Chopra's American political-thriller show Quantico Season 2 is not doing a great job at keeping the show's pace and intrigue level intact, according to recent reports. And there have even been rumours doing the rounds that the show might be taken off air if its ratings continue to dip. The official Twitter handle of the writers of the show called Quantico WritersRoom recently took to the social media to announce that the show will now be aired on the Monday 10 pm slot: "We will see your faces on Monday nights at 10pm starting January 23rd. New night. More intense than ever. #quantico." According to Variety, the second season of the show has managed to gain the viewership of only one percent TV watchers in Nielsen's live-plus-same day ratings and has barely 3 million views. The show's numerous plot twists and non-linear narrative has also not worked in its favour. Quantico earlier used to air on Sundays at 10 pm.

Mom-in-law Sharmila: Kareena has carried her pregnancy gracefully, looking forward to be grandma

On her 72nd birthday, Sharmila Tagore spoke about how excited she is to become a grandmother to Saif Ali Khan and Kareena Kapoor Khan's baby.



(Agencies) Veteran actor and to-be-grandmom Sharmila Tagore, who turns 72 today, cannot contain her excitement about becoming daadi to son Saif Ali Khan and his wife Kareena Kapoor Khan's cub this very month. She is also appreciative of the way her bahu Kareena has carried off her pregnant look in public in the past few months.

Speaking to DNA, Sharmila spoke about her daughter-in-law Kareena and said, "Kareena has been so lovely. She has carried her pregnancy effortlessly and gracefullyâ€kisiki nazar na lag jaye. She is enjoying every moment of her pregnancy. She is dressing up, going out and being so natural and beautiful about it." The two-time National Award-winning actor remembered the time she was pregnant, a time during which she had to say no to a number of films.

"While I was pregnant, I said no to many films, like Khilona, Tere Mere Sapne, Haathi Mere Saathi, Caravan, Kati Patangâ€. films that made the careers of so many actresses," Sharmila said.

However she added that she does not regret losing out on these roles and that she is enjoying this "grandmotherly phase" of her life.

Like her bahu, even Sharmila did not hide her pregnancy back in her heyday. She said that when she was pregnant, all she wanted was to plan a family, and career was not her prior-

ity at that point.

"I didn't want to hide my pregnancy and then distress my producers. They were all thankful to me," the 72-year-old actor said.

Looking back at 2016, Sharmila got emotional and reminisced how the year began with her late husband Mansur 'Tiger Pataudi' Ali Khan's birth anniversary and now in a few days,

she will turn grandmother.

"Now the year ends with the birth of Kareena and Saif's child. I am quite looking forward to being a grandmother again. It can't get any better. We are all looking forward to this," Sharmila signed off. Kareena Kapoor Khan is currently in her last trimester. She and Saif are expected to welcome their first baby on December 20 this year.

Nervousness never lets me be over-confident: Vaani Kapoor



(Agencies) She ventured into Bollywood in 2013 with Yash Raj Films' "Shuddh Desi Romance" and now, three years later, has bagged a film directed by Aditya Chopra. Actress Vaani Kapoor says that she does get nervous about her movies doing well or not, but added that it's this nervousness that ensures she does not be-

come over confident. "I stress, worry, get nervous and I start to over-think about a lot of things, but I think a little bit of doubt and nervousness always keeps me on my feet. Strangely, I feel that it is a good thing. It always gets me through... It (nervousness) will never let me be over-confident in my life," Vaani told IANS over phone from Mumbai. Before venturing into Bollywood, Vaani worked as a model, though the actress says "a part of me always wanted to be an actor". "Modelling is something I couldn't see as my forte or something that I would do for the rest of my life. It just says that it is a step closer to where I want to be, which was acting. So I thought if there's ever a chance... I was very clear in my head that I am going to make the most of it and work hard towards it," said Vaani.

Shah Rukh to sport three looks in 'Raees'



(Agencies) Costume designer Sheetal Sharma, who has done the look for Shah Rukh Khan for his film "Raees" says that the superstar will be seen in three different looks in the film. "The story of the film starts from a normal boy from small town to becoming a big person so you all will see that transformation in his looks. "There are three different phases of his life and we had to gradually show the progression so basically he has three different looks in the film," Sharma told media. Set in 1980s Gujarat, "Raees" tells the story of a bootlegger whose business is thwarted by a tough policeman. The film is produced by Excel Entertainment and Red Chillies Entertainment. Sharma also feels Shah Rukh is very open to experimenting with his looks. "It's always a pleasure to work with Shah Rukh because he is so open for experimenting with his looks. He came up with some wonderful suggestions during trials and he tries to make the character as real as possible," she said.

"My Second First Film"- In The Words Of Our Director Aditya Chopra



a lot you become more cautious and when you become cautious you tend to lose the one thing that drove you to do this in the first place, fearless passion. I figured it's time to reboot myself.

What kind of film would I make if I were 23 today? I don't think I would have made DDLJ because the experiences and influences of that 23-year-old would be very different to today's 23-year-old guy. Today if Raj tells Simran that I'll take you only when Bauji gives your hand to me, Simran would turn around and say "Dude I'm going, when you patch up with my dad come and find me and we'll take it from there." The world has changed. Definitions of love have changed. More importantly, women have changed. Today they are equal to men (actually stronger) in every possible way. This truly has

changed the rules of love forever. Who asks whom out first? Who says I love you first? Do we say I love you at all? Who breaks up first? I wanted to feel as if I'm making my first film. To achieve this, the most important decision I took was to surround myself with people I didn't know. Since the film is set in Paris I chose a full French crew. All my key technicians, the cinematographer, production designer, costume designer, etc. were all French. Since I was a complete stranger to them, they did not come with any baggage of my past achievements and treated me as any regular director. And since they were unknown to me and my style of film-making, I could rediscover myself as a student of cinema once again. The other important decision I took towards my unlearning process was to let go of

my greatest strengths. In all my writing work till date there are 3 pillars on which all my films lean on: Dramatic Conflict, Heightened Emotions and Intense Romance. I decided to break these pillars and see if I could survive without my favourite tools. It was scary but liberating.

So at 45, I'm being fearless once again. I'm stepping out of my comfort zone and into the minefield of the young and restless. Unlearning everything that I know and trying to figure out if I'm still relevant to the youth today. For the 3 odd films that I have directed in the last 21 years the audience has over-indulged me and given me great success each time. I'm hoping they will indulge me once more. I want to end with saying I'm Befikar in keeping with the spirit of my film but honestly, I'm shit scared!!!

(Agencies) I was 23 when I started shooting DDLJ. I was young and fearless. I knew nothing, so I thought I knew everything. I thought I was making the best film ever made. God was kind and in spite of it not being the best film ever made, He gave it more success than it probably deserved. It's been 21 years since DDLJ and I have worked

tirelessly producing loads of films, building a studio model, even wrote and directed a couple of films on the way. All the while I gained a lot of knowledge and experience, I came to know a lot of things.

But with knowledge came a sense of fear as well... Fear of failure, fear of not meeting expectations. When you know

Turner to create exclusive video content for Snapchat to broaden reach among millennials

(Agencies) Turner Broadcasting System Inc will create more video content for mobile app Snapchat and collaborate with the social media company on advertising, Turner said on Wednesday, as they expand a partnership to broaden their reach among millennials. TV networks of the Time Warner Inc unit, including TBS and Adult Swim, will create original series exclusively for the unit of Snap, Inc, the broadcaster said in a statement.

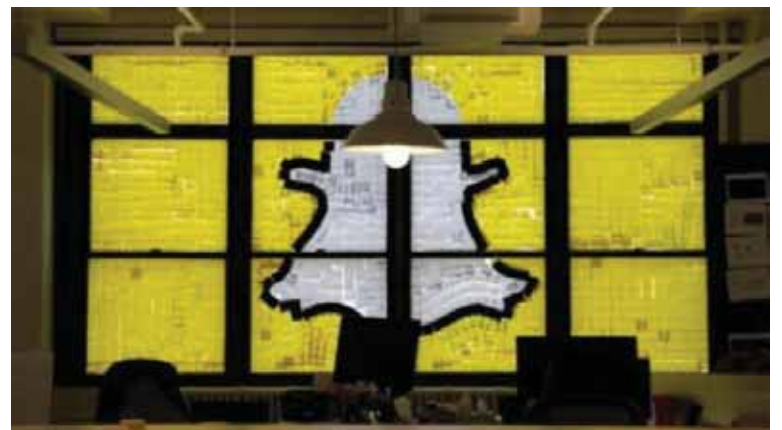
The companies also renewed their March agreement for Snapchat to create Live Stories, collections of user-submitted photos and videos centered around a specific event, with sports shows from Turner. The shows in-

clude the National Collegiate Athletic Association (NCAA) Division I Men's Basketball Championship and the Professional Golfers' Association (PGA) Championship.

The partnership began with the launch of Snapchat's Discover feature which allows companies to offer and manage their own content. The original channels included Turner's CNN and Bleacher Report, a San Francisco-based sports news website.

Bleacher Report, which had been available worldwide except in the United States, France and Australia, will launch a U.S. Discover channel on Jan. 4. CNN will increase its content on Discover.

Snap has partnered with multiple traditional U.S. media companies, including Viacom Inc and Comcast Corp's NBCUniversal, as it prepares to go public early next year. This year Turner has also invested in digital media companies Mashable and Refinery29, and launched a digital video startup within CNN called Great Big Story.



Saif-Kareena, Virat-Anushka, SRK, Katrina Kaif:

Manish Malhotra's 50th B'Day Was Loaded With Stars

(Agencies) Bollywood's most adored fashion designer, Manish Malhotra, a man whose designs practically define the trending fashion in Bollywood, brought in his 50th birthday



last night at the Taj Lands End hotel in the upscale Bandra area of Mumbai. From frequent collaborators Karan Johar and Shah Rukh Khan to Saif Ali Khan and a heavily pregnant Kareena Kapoor, to Virat Kohli and Anushka Sharma (who walked hand-in-hand), to the young brigade comprising Sidharth Malhotra, Alia Bhatt, Parineeti Chopra, and Shraddha Kapoor, the party was a star-studded affair, possibly the most well-attended bash in a while. Notable

absentees from the bash included Ranveer-Deepika, Ranbir Kapoor, Shahid Kapur-Mira Rajput, Kangna Ranaut, and Kajol-Ajay Devgn. Here, have a look at the pictures from



Festival Circuit Favorite "Miss India America" Now Available on Netflix



(Los Angeles, CA – December 5, 2016) After theatrical runs in Washington, D.C., Chicago and San Jose, 23 sold-out screenings at mainstream and South Asian film festivals around North America and multiple audience and jury awards under its belt, the smart, witty, coming-of-age comedy feature, "Miss India America," is now available to watch on Netflix. The brainchild of husband/wife creative team Ravi Kapoor (director/co-writer) and Meera Simhan (actor/co-writer), the cross-cultural comedy is set against the backdrop of the Indian beauty pageant world in Los

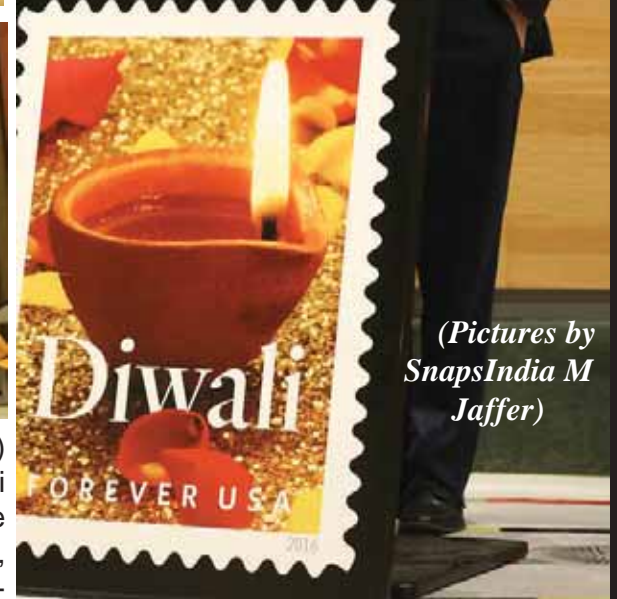
Angeles. Inspired by Simhan's one-woman-show of the same title, "Miss India America" stars Tiya Sircar (The Internship, 17 Again, Vampire Diaries, The Good Place) and Hannah Simone (of Fox television series New Girl fame), along with a supporting cast of talented actors, including Kosha Patel, Satya Bhabha, Cas Anwar, Rizwan Manji, Anjali Bhimani and Bernard White. Produced by Megha Kadakia and Saurabh Kikani and distributed by MarVista Entertainment, the feature film "establishes an authentic tone that pays respect to Indian cultural norms, while poking gentle fun at these traditions," raves The Hollywood Reporter. "This film has already had such an incredible journey around North America," said co-producers Kadakia and Kikani. "We are thrilled that our passion project is now available to the masses on an important and viable platform such as Netflix. We hope audiences continue to embrace the film, just as they have on the big screens."

Diwali postage stamp dedication ceremony hosted at the United Nations



“A Small Stamp for a Great Festival of Lights - Celebrating the Living Heritage of over a Billion People and Honoring the 7 year Long Quest of a Woman to Have it Immortalized in a Stamp”

Mrs. Ranju Batra



(Pictures by SnapsIndia M Jaffer)



(BY TSA Insider staff reporter)
United Nations : The festival of Diwali may be over, but the celebrations are still going on. More than 20 countries, including two UN Security Council permanent members- France and the UK-pledged their support to a dedication ceremony hosted by Manhattan power couple, Ravi & Ranju Batra at the United Nations.

On Dec. 5, Diwali Stamp dedication ceremony took place with participation of Indian community to commemorate the release of Diwali post-

age stamp by the USPS (United States Postal Service).

India's Permanent Representative to the UN Syed Akbaruddin, was among many other dignitaries who recognized the efforts of Mrs. Ranju Batra, Chair of the Diwali stamp project. Ranju in her speech narrated a 7 year long journey to get the commemorative stamp issued.