

Groundwork

"Kalita, can you lend me about fifty Rupees?"

"Fifty rupees? Let me see...."

"I wish you had asked me the day before yesterday..."

Ramen Kalita looked at Ashwini Baruah with some surprise: Many people, he knew, were wont to take loans from him. But as far as he was aware, this was the first time that Ashwini Baruah had come with such a request.

Ashwini Baruah was looking anxiously at him. So Ramen Kalita felt that he had to explain his position: "I had some money with me till day before yesterday, - at least around 200 Rupees. But Bhatta reminded me that I had not payed two premiums for my insurance policy. So I paid the amount. My nephew wrote to me asking me for some money to pay his mess dues. So I sent him some money also. My wife, too, had been complaining that her shoes were in bad shape and she needed a new pair. You cannot imagine how costly shoes are now---".

Suddenly Ashwini Baruah smiled, and raising his hand like a traffic police man, announced "Halt!" Then, getting up from the chair, he continued, "Don't worry. I understand your problem... Now, I should 'about turn'... he stood up, "and forward march. My next stop now is our Dwijen Bhatta. I tried you first. Please do not mind."

"Wait, wait," replied Ramen Kalita "Why should you march out like this. Why should I mind? But I am really feeling bad. You have come to my place after such a long time and I could not help you. Please do not mind.... . But you did not let me finish what I was about to say. I think I can give you about fifteen or twenty rupees now, will that do?"

"Fifteen-twenty? Good. At least, its something. You know that saying; - it is small droplets of water that form an ocean. - I will also give a try at Bhatta's place."

"Yes, I am sure you can get it from him. He is always solvent. It is a pity that you have come at the fag end of the month. - I feel really bad. What is the date today.." Ramen Kalita looked at the calendar.

"Twenty-eighth of the month" Ashwini Baruah replied with a smile. "Three beautiful days to go before the first day of the next month".

"Let me see," Ramen Kalita hesitantly said. "Tomorrow is a Sunday. Is it very urgent for you? Can you manage till Monday? I mean I may have a little amount in the bank by then, although it is unlikely. The chances of my account going overdraft are more I guess."

"No, no. Thanks anyway. I may also have something in the bank. I needed the money tonight. There is a problem... I shall tell you later. (Ramen Kalita was eager to know what the problem was, but he refrained from asking as he thought his friend might feel bad. Anyway he had already said that he would tell everything later). Okay, let me go now and take a chance elsewhere."

"Wait a bit. What is the rush? At least have a cup of tea."

"Okay then."

Ashwini Baruah took his seat again under the light. Ramen Kalita turned the regulator to increase the speed of the fan. He opened a packet of cigarette and gave one to Ashwini Baruah and lit one himself. Blowing out a mouthful of smoke he looked at Ashwini Baruah. He had never expected this kind of situation. In their office, Ashwini Baruah was the kind of person who never borrowed money from anyone. On the other hand, he was the one always ready to lend to others. Also, he never asked anyone to return the loan. His shoes always shone, - they could even be used as a mirror, - even his well ironed white shirt was dazzling.. He always had a cheerful face and could make everyone laugh in the office with his repertoire of jokes. What kind of urgent problem could such a person have, - and that too in the evening?

One cannot really know a person from his outer looks and behaviour, thought Ramen Kalita. --- Looking towards the inner room, he shouted to his wife, "Our friend Baruah has come." Mrs Kalita came into the room with a tray of betel nuts and paan. Ashwini Baruah smartly jumped to his feet like a young military cadet, with folded hands. "How are you" he asked with a smile. "How is your back pain? You look much better now". Mrs Kalita gave a diffident smile. "Is that you, Mamoni?" continued Kalita. "Why are you hiding behind your mother? Why are you so shy? Come out. I am your friend, Zimli's papa. - That's a good girl. You have grown up since I saw you last. Next time I come to out place you must grow so tall (indicating a height with his hands). What? You cannot grow up so fast? Why not? Do you not eat your food properly?.... I wonder when the kids are hungry and when they are not. Minu always has problems feeding my two kids.... Where is Bhaiti. still not returned from the playground?"

"Please bring your family along sometime," Mrs Kalita said.

"Minu always wants to come. It's my fault. Somehow, I have not managed to bring them."

"What about bringing a cup of tea for Baruah" said Kalita.

"Yes, I am bringing tea. It will be ready in no time," - and she went inside.

After Mrs Kalita and Mamoni had gone inside, Ramen Kalita said "Today is Saturday. I doubt that you will find Bhatta. He goes out to play cards on Saturday evenings, you know. Talking of Bhatta, I would not have paid those two premiums if I had known that you would require money. I could have paid three premiums together after getting next month's pay. That's not a major deal as I would have to pay about eight annas as fine. By the way, since you are going to Bhatta's place, he may ask you to insure your life".

Bhatta was also an insurance agent. Ashwini Baruah laughed aloud. "Bhatta has given upon me. He has realized that he cannot get blood out of stone."

"But you are not a stone. You have lots of blood."

"Ho ho! Full of blood! I am a bloody fellow."

"I did not mean it in that sense. But why do not you go for insurance. Bhatta is, after all, our colleague. He is doing a side business. We have all taken policies from him. So why not you too? Moreover, I do not think that I have to tell you why one needs to insure one's life. We have families, our children are growing up. Our pension and gratuity rules are yet to be fixed....."

As was his habit, Kalita's thoughts veered to the common problems "I wonder how many years we will have to wait, - for our pensions etc., that is There is no news of the status of the memorandum that we submitted to the Deputy Secretary". Suddenly Kalita realized that he had veered away from the original topic and was discussing issues which should be talked about in the office.

"What I was saying? Oh yes. Our kids are growing up. We will need money for their education. Our daughter's marriages, too, will also be costly affairs. One insurance — say a fifteen year policy... . Of course Bhatta must have already told you all the details.. And, God forbid, if something should happen to you..."

Ashwini Baruah raised his hand and said, "See, my life line is very long ".....

"At the same time," Baruah said with a smile, "I have made some provisions for the future. I deposit money in the provident fund account, I have opened a cumulative time deposit in the post office, and I have also bought a few shares in the name of Minu."

"Oh you have bought shares? Of which company?"

"Of tea companies. Why are you interested?"

"Hmmm" Ramen Kalita thought for a while. Then he said, "I guess it will be a good idea to buy a few shares--- say of a major chemicals company or of a textile company---."

"I can help you in buying share of a tea company. If you are serious, I shall take the necessary papers to the office on Monday."

"That will be a good idea. But I still think that you should still give the insurance a second thought. Nothing is better than insurance.

"Actually the problem is that it is difficult to withdraw money deposited in insurance schemes in times of need. Imagine! I will not be able to withdraw my own money deposited in such schemes. That is what puts me off. But you can withdraw money from provident fund whenever you need to. It takes only three days. Bhatta always says that I shall get 60 percent income tax rebate from insured amount. But I get the same rebate with the amount deposited in the provident fund account."

"But if you go for insurance, your life risk is also covered. Yes, I understand your life line is long. But still you should not take a risk."

"Hmmm yes" Ashwini Baruah admitted, "I may have an accident. Maybe I will have to spend the rest of my life in bed after fracturing both hands—if something like

that happens ---"

"Yes if something like that happens, then?"

Ashwini Baruah pointed upwards and said with a smile "God is always up there to take care of such eventualities."

"Yes, of course, God...But you know the rule, -. It is only when you help yourself that God will extend a helping hand. If you do not try anything and simply sit back taking it for granted that God will come to your rescue, God will also not come forward to help."

"Oh is that the rule? Ha ha ha! Alright, alright! I have stayed within the rules then. I just did not go for any insurance due to some valid reasons..But I have other precautions - . I have opened a GPF account, done CTD, bought shares. And I plan to rent out my house after it is completed. You know, Kalita, I cannot think of so many rules. There is only one life, and I do not want to spend it thinking of future. My life line says I shall live long, and that's enough for me. I live carefully, cross the roads with care. So dramatic accidents are unlikely. I lead a regular life, go to bed on time, get up on time, I am careful about the food. I do not drink. Of course, I smoke, but never after dinner. So I do not think I shall suffer from diseases like heart disease, lung cancer, blood cancer etc? Not a chance."

Ashwini Baruah crushed out the cigarette end in the ashtray. Ramen Kalita looked towards Baruah with his cigarette butt in his fingers. Yes, indeed, it was difficult to think that Ashwini Baruah would suffer from cancer. He was always a careful person, as he himself had said. He never spent extravagantly. It was impossible to think that this person might face a major crisis in life, or become invalid following an accident. But then, of course, an accident is an accident. Still.... His life line may really be long; he has a bright and healthy face, - in fact really a "bloody" person in a sense!. His hair line was receding a bit, but his hair was still black. He has strong teeth, and a bright smile. Of course, he cannot spend his life thinking about the future. He is a happy person. There is that young man in the office—Sanjib Kakati who is always morose. Ashwini Baruah had once slapped his back hard and said, "Hey brother, why are you so morose all the time? Are you in love or something? Look at us. We have so many problems. But I we are still enjoying life. You are still a bachelor, - enjoy your life. We should have been young bachelors like you—I was a happy bachelor enjoying life until Ma put pressure on me to get married as she wanted to see her daughter in law before dying—you know she was getting old, and was a widow too. I was under pressure, you understand, to get married in order to keep the tradition alive. And that finished my happy bachelor life!"

Of course, no one can say that the end of the bachelor life was unhappy for him. He has a beautiful wife, his health has improved, his laughter has become happier, he has bought a scooter and roars around the city roads with his wife, son and daughter. He has become more involved in the other activities in office, like association, variety shows, picnic, and so on and so forth....

"Still", said Ramen Kalita, "Insurance covers the risk factor, that's the main issue."

"But throwing away my hard earned money is also a risk. I cannot think of doing so."

"Huh, why talk about throwing away money. The money can be wasted if someone commits suicide. After the insurance policy is matured, you will get back your money with a big bonus. Even if something happens to you before the policy is matured, your nominee will get the money immediately. Let us assume that you die in a train accident or you are killed, the nominee will get the insured amount."

"Do not worry Kalita. I will not face any accident," Ashwini Baruah said lightly.

"I also hope so, - but natural death I mean"

Ashwini Baruah helped Kalita, "Natural death, you mean a normal death?"

"Yes, a normal death, like death due to old age or due to some disease. At least the nominee will get the insured amount even if the policy is not matured".

"Yes I have nothing to comment on that," Ashwini Baruah said, slightly irritated. Then, after a short silence, he looked around and said quickly "Oh you have already brought tea Mrs Kalita".

Mrs Kalita had come in with a tray. Ramen Kalita kept looking at Ashwini Baruah's smiling face with surprise.