





# Branded pure ghee packs may be adulterated?

It is a surprise to see on India TV a report on ghee adulterated with Animal Fat to 40% level in Meerat under the brand name of MURLIWALLA Ghee. It is shown how animal fat is produced by boiling slauter house bones and adhering meats in open pans heated by open fire. Pure ghee is mixed with Animal Fat, Palm oil / Palm stearin in the ratio of 40:20:40 and sold in branded plastic jars, tetra-pack like packs filled with adulterated ghee blended in a ghee factory. Sometime ghee essences are added. They are packed under the brand name of AMUL, ANIK etc. A representative from TV visited the factories and shown to viewers on TV. Similar operations also taking place at Aligarh as reported. It is alarming that such activities taking place inside ghee producing factories, with or without the knowledge of the Regulators. It amounts to the quality of sealed packs of well known brands are questionable and how a consumer can detect this spurious ghee is another question. Vegetarians may be able to detect if they use spurious ghee with animal fat, while heated for frying purposes, wherein one can smell obnoxious odor. In fact more than 3 decades ago, imported animal fat (Mutton Tallow used for soap manufacture) which looked like vanaspati, was sold as vanaspati in consumer packs by a well known company. This was detected and there was uproar in Parliament and Govt. of India immediately banned import of Mutton Tallow even today. But what happens to the local production of animal fats which is supposed to be used for industrial purposes like leather tanning, cheap quality soap by the unorganized sector, is a big question!

In order to detect adulteration of ghee with vanaspati, addition of 5% sesame oil was made compulsory during vanaspati manufacture, nearly 50 years ago. Now one has to detect addition of Mutton-tallow to ghee.

It is well known that Trans Fatty Aids (TFA) in Indian Vanaspati is injurious to human health. Inspite of this, it is high time that P.F.A. Act takes action and introduces limits for TFA in vanaspati.

In view of the above a consumer has to be alert with regard to quality of Ghee, edible oils, milk and substandard quality of imported wheat. The regulatory bodies have to punish the offenders and Govt. of India has the responsibility to monitor the Health of the Nation.

**Dr. S. G. Bhat**

Editor

### **CORRIGENDUM IN NOTICE OF ELECTION FOR FOUR MEMBERS TO THE MANAGING COMMITTEE**

1. Due to an inadvertent Error, the date for Announcement of the Final List of Candidates was mentioned as August 29, 2007 at 4.00 p.m., in the Nomination Paper for Elections at the 40th AGM.

**The correct date is 5th September 2007 at 4.00 p.m.**

**The corrected announcement hence reads as : Last date of receiving nomination forms is September 1st 2007 upto 1.00 p.m. Scrutiny of nomination paper on September 3rd, 2007 at 3.00 p.m. Withdrawal of candidature not later than September 5th 2007 at 3.00 p.m. Announcement of final list of candidates, September 5th 2007 at 4.00 p.m. on CGSI Office Notice Board.**

2. Voting will be from 2.00 p.m. to 4.00 p.m. at the same venue as the AGM.

Venue : New Law College (Ruparel College Campus), Senapati Bapat Marg, Opp. Matunga Road (West).

**PLEASE ATTEND 40TH AGM ON SEPT 8, 2007 AT 4 P.M.**



## Should doctors be allowed to settle consumer disputes through an internal mechanism?

Ever since the medical profession has been roped in under the category of 'service' under the Consumer Protection Act, 1986, doctors have had a chip on their shoulder that the medical profession is a noble one and medical matters being very complicated in nature, the

**'Doctors have been faced with the reality of being hauled up before Consumer Courts by patients who have had a grievance against the services provided by the medical fraternity.'**

medical fraternity and its work should be kept out of the purview of the Consumer Protection Act. There were many agitations by doctors in the early '90s to express protest and solidarity with the above thought

process, but the Order of the Supreme Court in *Indian Medical Association vs. V.P. Shantha* set aside all doubts on the subject. In this historic order, the Supreme Court clearly laid down that the medical Profession was one more service provider like many others and the Act did not provide for any exemption for doctors and hospitals from being under its scrutiny.

Since then, doctors have been faced with the reality of being hauled up before Consumer Courts by patients who have had a grievance against the services provided by the medical fraternity. There have been many landmark Judgments, including ones that ban a person who has qualified in one branch of medicine from practicing another in which he has no qualifications, the concept that a close relative of an affected person is also a consumer and the like.

Over the years, doctors have also realized that the CPA is a better system of adjudication than the notorious system of 'mob trials', which have seen hospitals and doctors all over the country being attacked and desecrated at the slightest suspicion of misdemeanour. On the other hand, the Judiciary has always been struggling to dispose off 'complicated' medical cases, where the judiciary often has no inkling

of the processes and systems involved in a technical subject like medicine. It is in this context that both jurists and the medical profession have been thinking of an alternative complaints redressal mechanism in which the both the consumer and the doctor will have the satisfaction of getting justice in matters pertaining to medical negligence.

The Indian Medical Association (IMA) headquarters at Delhi has been working overtime to set into motion such a mechanism over the years. A meeting was held in Thiruvananthapuram in 2004, where the foundation of such a mechanism was laid. To take some more steps in the direction of implementing an alternative system of grievance redressal, another meeting was held in Ahmedabad on Sunday 29<sup>th</sup> July 2007 by the IMA in conjunction with the Indian Institute of Public Administration (IIPA) and the Consumer Coordination Council (CCC). CGSI was also invited to participate in the meeting and Dr. M.S. Kamath, Hon. General Secretary represented the Organisation.

In the first presentation on the expectations of consumers from the medical profession, Mr. Bejon Mishra, Executive Director of VOICE (an NGO from Delhi) stressed on the need for the medical profession to be transparent in its dealings and to learn to listen to the patient's voice. He said that most Indian patients were very sympathetic to doctors and their problems but doctors often relied too much on technology and spent very little time with patients and this had led to distrust and a litany of grievances. He pointed out that making money was not the sole goal of the medical

**'Dr. Gupta, speaking on standards of care while handling patients, outlined the need for setting up standard practices while dealing with patients like counseling, history taking, prescription writing and the like.'**

profession and there was a need for sensitivity and care in handling people who were sick, confused and overawed by the situation.

Dr. V.C. Pillai, Past President of IMA, spoke on behalf of the medical community. While stating that patients had huge expectations from doctors thanks to a feeling that every disease could be cured with modern technology, he admitted that a breakdown in

communication between doctors and patients was largely responsible for the present impasse where doctors were attacked by relatives in case of an adverse outcome in a case. He strongly criticised the media, which has developed a craze for sound bytes, in sensationalizing all medical matters whether there was merit in the allegation or not, and adding to the overall feeling of distrust between doctors and patients. He felt organizations like the IMA could play a very helpful role in bridging the increasing divide between doctors and patients that has developed over the years.

The piece de resistance of the entire set of presentations was the talk by Dr. Gupta of the Quality Council of India. Dr. Gupta, speaking on standards of care while handling patients, outlined the need for setting up standard practices while dealing with patients like counseling, history taking, prescription writing and the like. He pointed out that if all the various parameters were standardized and there was a protocol to monitor whether every body in a hospital was following the

**‘IMA should not have a ‘Union of Doctors’ mentality, but make an honest effort to find out where the system was being misled by a few erring doctors who should be brought to book quickly to prevent damage to the system. ’**

same, the question of grievances and their redressal would be almost non-existent. He noted that technology and standards of care were varying from place to place and time to time, but if the standards at various points were laid down, then the question of individual variations did not arise. He also stressed on the basic qualities of ‘care’ rather than cure which patients were demanding and which the doctors often would not appreciate.

The talks were followed by a group discussion to recommend an alternative method of solving patient grievances in lieu

of litigation. Speaking on behalf of CGSI, Dr. Kamath said that there was a need for a transparent system monitored by persons of high integrity and headed by a Retired Judge of the High Court, if a mechanism, which would be accepted by all, was to be devised. He stated that IMA should not have a ‘Union of Doctors’ mentality, but make an honest effort to find out where the system was being misled by a few erring doctors who should be brought to book quickly to prevent damage to the system. He vehemently stated that Consumer Organisations should be prominent in the system, which would be set up to offer such remedies, and said that there were several organizations and persons all over the country who would volunteer for this onerous task, if it met the needs of patients.

The meeting ended with a list of suggestions made by the participants, which will be fine-tuned by the CCC and IMA and handed over to the higher authorities for further action.

## Letters to the Editor



CGSI, Mumbai - 400 001

Dear Sir,

Re : Meeting on 10th June.

My Congratulations.

It was a very well organised Meeting, Well conducted, Well attended and very much time conscious. The Business was conducted well and within limits

My Kudos to you.

Thanking you,

Yours sincerely

K. G. Shete

Consumer Guidance Society of India, Mumbai - 1

Dear Sir,

We are extremely thankful to you for arranging a lecture on ‘Consumer Awareness’ for our children of ‘Summer Camp - 2007’ on 26th April 2007 taken by Shri. Gajanan Patil. Our children liked and learned a lot due to good explanation of Shri. Gajanan Patil.

Thanking you, once again and expecting your cooperation in our future programmes too.

Thanking you,

Yours sincerely

Trupti Prahladrai Thakkar (Member)



# Fortification of Food with Micronutrients

*Dr. J. S. Pai, Executive Director  
PFNDAI, Mumbai*



Food is fortified in order to overcome nutritional deficiencies in any particular population of a region due to consumption of certain diet that may deprive them of certain nutrients like vitamins and minerals. Several foods were fortified in India, for example iodised salt, lysine enriched bread, infant foods, vanaspati (hydrogenated fat), margarine, milk etc. Fortification and enrichment are similar in the sense

deficiency disease in that population, whereas enrichment is carried out to generally elevate the nutritive value of the enriched food. Restoration is also a process in which nutrients are added, but the purpose is to add nutrients so those nutrients lost during processing are added back to restore the original level.

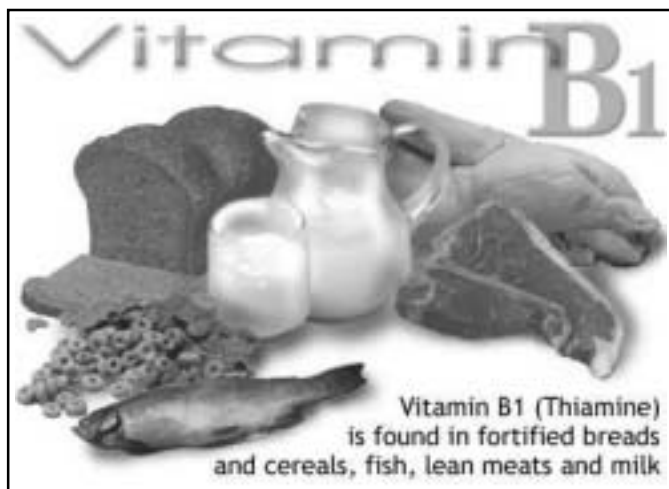
**‘In fortification, a nutrient is added to commonly consumed foods thereby improving the quality of the diet. Food is referred to as the food vehicle and the nutrient is the fortificant.’**

that food after both fortification and enrichment, would have nutrient level more than originally present. Some nutrients may not be present at all before adding. The only difference being, fortification is generally

In fortification, a nutrient is added to commonly consumed foods thereby improving the quality of the diet. Food is referred to as the food vehicle and the nutrient is the fortificant. A food fortification is employed when there is a widespread and consistent nutritional deficiency in the population. Globally, three common deficiencies are seen namely, iodine, vitamin A and iron, all of which are needed in small quantities and so are called micronutrients.

Governments with the help of NGOs and international agencies tried to eliminate or reduce micronutrient deficiencies. After laudable results with iodine deficiency disorders through salt fortification, efforts are on to tackle other micronutrient deficiencies through fortification. Although fortification can be done at household or community

**‘While undertaking food fortification programmes, care must be taken to understand that population groups needing improved nutrition are the poor and have limited access to fortified foods. The poor often suffer from multiple micronutrient deficiencies.’**



*Nutrients added to for fortification.*

levels, it is generally undertaken industrially. Different foods may be fortified with a micronutrient e.g. salt with iodine or with more than one e.g. salt with iodine and iron or wheat with several micronutrients. To ensure the greater success and sustainability of fortification, it



*Taste look and flavour of food should not changed due to fortification.*

- Food used all the time and in regular amounts
- Taste, look and flavour of the food should not change due to fortification
- Fortificant should withstand conditions of cooking, processing, transport and storage
- Food not be consumed in excess amounts which might create a risk of consumption at toxic levels of the fortificant
- Fortified food should be affordable to the target population

FAO assists different governments in several ways in Fortification Programmes. From its experience in earlier projects, it helps in setting criteria and identifying prerequisites in new or ongoing projects, which are considered essential for the success of a programme.

should be undertaken along with poverty reduction programme, other interventional programmes promoting consumption of adequate nutritious foods, especially among the vulnerable groups.

Fortification does not affect the dietary patterns of the population unlike the supplements. For iron, one may have to eat foods rich in iron in addition to the present diet, which may change the dietary pattern, which may either create resistance or will be unaffordable. Because fortification does not alter the food consumption behaviour the programme can be implemented quickly and sustained for a long time, as it is population based. It is both preventive and very cost effective.

While undertaking food fortification programmes, care must be taken to understand that population groups needing improved nutrition are the poor and have limited access to fortified foods. The poor often suffer from multiple micronutrient deficiencies and deficiencies arise generally due to inadequate intakes of the overall diet. Standards for fortification of different foods have not yet been fully resolved with respect to nutrient levels, stability as well as consumer acceptance among other factors. Nevertheless, fortification is of unquestionable value in protecting nutritional status of vulnerable groups.

### **Foods to be fortified**

Specific criteria should be met when choosing the appropriate food vehicle for fortification.

- Food consumed by all population groups or by most of the target population vulnerable to nutritional deficiencies

The actual beneficiaries of fortification need to be identified and their nutritional needs and dietary practices must be analysed. If wheat is to be fortified and part of the target group does not consume wheat at all, they need to be excluded from the programme. If rice is to be fortified and washing, a practice commonly used by people removes the nutrient added, then programme will fail. Other inputs that will be given include estimates of population size, helpful in assessment of cost. This includes comprehensive data, including socio-economic data, on prevalence of deficiencies, food consumption (including micronutrient intake) and the food habits and attitudes.

### **Difficulties to be encountered**

Technological problems of fortification can be overcome, but years of trials and development require considerable costs, which can limit their implementation and effectiveness. Analysis of these issues prior to launch of any programme is necessary. Although funds for start-up costs may be available from external sources,

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sustenance of the programme for alleviating the deficiency on long-term basis needs a lot of support.

Effective participation and interest of the industry requires proper food legislation, laying down clear standards in product development, manufacture, marketing and consumer protection with respect to effective quality assurance. Standards also include regulations for claims and labelling, which may be advantageous in creating awareness.

The planning and implementation of fortification programme is complex and requires involvement of various technical, industrial and civic groups and finally consumers in a coordinated manner. External agencies can support these programmes but for proper sustainability the fortification, programme must be “country-driven” rather than “agency-driven”. The programme also must be linked with nutrition education programme, and success cannot be attained unless public concerns are addressed properly and there is a wide involvement of public.

**‘Interactions between nutrients added with other ingredients have to be considered. Vitamin C improves absorption of iron whereas phytic acid lowers it. Iron accelerates degradation of certain vitamins and also affects flavour and colour ingredients.’**

FAO assists the governments in micronutrient fortification of food programmes by providing technical assistance in setting up legal aspects for food control, strengthening existing food control structures after evaluation of present systems, preparation technical manuals and guidelines, facilitating collaboration of industry groups, laboratories and international expertise, developing food composition database, dietary assessment in population groups, technical assistance in nutrition education programmes, and strengthening programmes by facilitating linkages with ongoing programmes.



*fortification safeguards consumers from nutritional deficiencies.*

## Technical considerations while formulating fortified foods

Properties of food product to be fortified such as pH, water activity, water content influence the stability of nutrients. Macro-ingredients like protein and fibre, affect the stability and bioavailability of added nutrients. Fortification may alter sensory qualities of the product. Iron can affect colour and flavour adversely. Ascorbic acid can change pH, which can be solved by using its sodium salt. Carotenes can change the colour of food.

It is important to first select the form, from among the chemical form available, of nutrient best suited for the application, e.g. choosing between niacin and niacinamide. The choice will affect price, functional properties, stability and bioavailability.

Interactions between nutrients added with other ingredients have to be considered. Vitamin C improves absorption of iron whereas phytic acid lowers it. Iron accelerates degradation of certain vitamins and also affects flavour and colour ingredients.

Most vitamins are sensitive to high temperatures but their degradation may be reduced by using HTST process. Freezing is beneficial for nutrients. Blanching and washing not only leaches out water-soluble vitamins but many minerals are also lost.

Package plays an important role today and its influence by intended application and shelf-life of product and stability of nutrients. Vitamins C and A and carotenes are sensitive to oxidation and must be protected from air, Vitamin B2 is sensitive to light and B1 is heat sensitive. Proper care needs to be taken in processing and package design. Encapsulated forms are sometimes used. While they are more expensive but the cost may be justified by the extra stability against heat, moisture or oxygen.

Once the decision has been made regarding the form of nutrients to be used and their commercial availability, a strategy can be devised to incorporate them into foods. One must decide whether powder or liquid form is to be used, whether to inject or spray on to the product etc. If there are interactions between

nutrients are possible, they may be separated either by encapsulation or added at different points of processing stages to minimise their contact. Nutrient mixture must be carefully formulated to optimise their storage, handling and conveying. Some mixtures have a tendency to lump, slowing the production. Since vitamins are heat sensitive, they may be added at a point to minimise exposure to heat and added as late as possible in process to reduce degradation, but not so late that their uniformity throughout the product is affected. When fortificant is added early in the process and thoroughly mixed into the product during subsequent processes, reliability and accuracy of the metering equipment is very critical. The equipment should also be able to adjust fortification rate to different production rates. When nutrients are applied as sprays, there are additional factors that need consideration such as effective covering most of the surface areas and ensuring that uniformity will be there is any portion of the product. Variability in micronutrient application is unavoidable especially when spray applied so declaration of nutrient on label should assure levels in each serving, consumer unit or shipping case.

### Fortification Focus Today

Manufacturer may include nutrients to foods through liquids or dry premixes having desired levels of vitamins, minerals and other nutrients. Many processed foods today are enriched with vitamins and minerals and some of them have a functional role in foods as well. Ascorbic acid and tocopherols are useful in preventing oxidation and carotenes are used as colorants in many dairy and bakery products and beverages.

**‘Fortification traditionally has been used to safeguard consumers from nutritional deficiencies. This role is changing as foods are produced not only for protection against deficiencies but are tailor-made for maximum health benefits.’**

Recommended Daily Allowances of nutrients have undergone modification so consumers can consume these at levels that prevent deficiency and also avoid intakes having adverse effects. Scientific



*Cereal, grain products need to be enriched with iron, vitamins B1, B2, niacin and folate.*

knowledge regarding their roles has developed substantially since the inception of the RDAs, so the recommended intake may address not only prevention of nutritional deficiency diseases like rickets but also the reduction of risk of osteoporosis, cancer and cardiovascular disease. The new values may focus on both deficiency and promotion of good health. Food & Nutrition Board

(USA) in collaboration with Health Canada have coined new title, Dietary Reference Intakes (DRI) to include both the prevention of deficiency and health benefits.

Currently, cereal grain products need to be enriched with iron, vitamins B1, B2, niacin and folate, while enrichment with calcium and vitamin D is optional. Scientists want all to be made mandatory. The benefits of this would be significant in reduction in osteoporosis and colon cancer over time, which would result in savings of \$3 billion per year in medical costs while the cost of enrichment would be no more than \$19 million. Food & Nutrition Board has made recommendations for trials to test prevention potential of vitamins C & E, selenium and beta-carotene. It is accepted worldwide that nutraceuticals used in foods will advance health and a large percentage of new products focuses on health.

Fortification is no longer limited to speciality diet food. As the word “health” adds marketing advantage, many food products are fortified with significant levels of nutrients. Breakfast cereals have been competing on this basis for years. A huge ready-to-eat (ATE) and many snack and fast food items are prime candidates for fortification. With lifestyle changes, it is very difficult to avoid eating out and miss out on nutritious square meals, so if these “fast foods” or foods from food service institutions. Technology is also being developed alongside to minimise the adverse effects of fortification

on sensory properties and shelf life. With iron fortification, stability and absorption are very important criteria. Complexing with EDTA has given a desirable product although a bit expensive. Vitamins like A and C are easily oxidised so protecting them with encapsulation would give enhancement in stability.



*Ready to eat snack & fast food items are prime candidates for fortification.*

application of science and technology is needed in developing new products to tackle these issues. Foods today are evolving from traditional three meals a day to individual meal solutions wherever possible, in canteens, on roads, cafeteria, or in office. Innovations in packaging and positioning are also required besides innovations in process and ingredients.

Already many products like biscuits have started adding dietary fibre and some vitamins and minerals like Ca. These

### **Future Challenges**

Fortification traditionally has been used to safeguard consumers from nutritional deficiencies. This role is changing as foods are produced not only for protection against deficiencies but are tailor-made for maximum health benefits.

Today's population especially in urban areas consists of large percentage suffering from high blood pressure, high cholesterol level and diabetes. Careful

levels may be added not for overcoming deficiency but to extend health, for example, higher levels of calcium have advantage of bone health. Fibre is quite useful in diabetes and cardiovascular diseases. When nutraceuticals are permitted in foods and dietary supplements, there will be a large number of products under this category. The scope of fortification may have to be widened.

Courtesy : PFNDAI Bulletin

## **Obesity among adolescent school children on the rise**

*K Sriramulu, Hyderabad*

Overweight and obesity are rapidly escalating health problems in developed and also

developing countries. Excess body fat, in particular abdominal fat, is a harbinger of several adverse metabolic consequences, which include impaired glucose tolerance, hyperlipidaemia and other features of metabolic syndrome. Against this background, the National Institute of Nutrition carried out a survey in Ranga Reddy district, which encircles the Hyderabad city in Andhra Pradesh, to pinpoint the prevalence of overweight and obesity and its predictors among urban adolescent school children. The survey threw light on several interesting aspects.

Fourteen schools catering to low (3), middle (4) and upper middle-income (7) groups were selected for the survey by multistage stratified random sampling procedure. Anthropometric (study of human body measurements) measurement, that is height and weight, were taken on 1,825 adolescent school children (boys 1048 and girls 777). Information on socio-economic and demographic particulars, theft perceptions and practices on diet, life style patterns and physical activities were assessed, the report pointed out.

The results of the survey revealed that the prevalence of overweight and obesity was 11%. The problem was significantly higher among the students in private and private aided institutions (12.7% and 17.2% respectively) rather than in government schools (3% only). It was higher among the high socio-economic status (19.3%) as compared to the low (4.5%) and low middle (9%), according to the report made available to Food & Beverages News. The survey also found that the problem of overweight and obesity was lower among the school-going children, who engaged themselves in household activities for three or more hours a day. It was, on the other hand, marginally higher among the children (11.5%), who were watching television for more than an hour a day compared to those who were sitting before the box for less than an hour (6.5%). The problem was higher (11%) among the adolescent school children in the urban area of Ranga Reddy district than their counterparts (0.6%) in rural areas of the same district, the report said.

The lack of nutrition education, incorporating benefits of physical activity, was the reason for the problem in urban areas of the district, the report concluded.

*Food & Beverage News April 14, 2007*



# Joint depositors cannot pledge Fixed Deposit without common consent

It is common practice for persons to hold Fixed Deposits and bank Accounts in Joint names to avoid complications in case one of the partners dies or is unavailable for any reason whatsoever to encash moneys from the account. Both partners then have an equal right to use the account freely for all purposes like depositing and withdrawing money, issuing cheques etc. However, can one of the partners of such an account pledge money from the account or offer it as a surety/guarantee for a loan or mortgage.

The Supreme Court had the opportunity to analyse this issue in *Anumati vs. Punjab National Bank*. The Complainant and her husband had a Fixed Deposit in joint names in the bank, which the husband used to pledge against a mortgage which the husband had taken. The husband defaulted in payment and the Bank adjusted the amount due from the Fixed Deposit which was pledged with it.

The lady protested that the Fixed Deposit, though on joint basis, did not permit the Bank to adjust a loan from any one of the joint holders, at which the Bank retaliated that the account was on the principle of 'payment to either or survivor' basis. The matter landed in the District Consumer Dispute Redressal Forum, which ruled that the bank had no right to carry out such unilateral action without both partners' permission.

Aggrieved by this decision, the Bank went in Appeal to the State

Commission which reversed the ruling of the District Forum and permitted the Bank to hold the money in the Deposit as guarantee and adjust the loan/mortgage. This was confirmed by the National Consumer Dispute Redressal Commission in further revision.

**'The Supreme Court held that the terms and conditions of the Fixed Deposit was for payment to either or survivor of the interest and the principal in the instant case. Elucidating further and going through books of banking and the relevant law, the Supreme Court further stated that there was clear differentiation between payment of interest and/or repayment and the right of either partner to pledge the Fixed Deposit with another person or the Bank itself.'**

Undeterred by the fact that the Fixed Deposit was for a relatively small sum of Rs. 20,000/- the determined consumer took the matter to the Supreme Court of India. Taking all aspects of the matter into consideration, the

Supreme Court held that the terms and conditions of the Fixed Deposit was for payment to either or survivor of the interest and the principal in the instant case. Elucidating further and going through books of banking and the relevant law, the Supreme Court further stated that there was clear differentiation between payment of interest and/or repayment and the right of either partner to pledge the Fixed Deposit with another person or the Bank itself.

It was noted that the contract of the Fixed Deposit and the rights of both partners to individually enjoy the benefits, was only regarding the interest and repayment and did not give the Bank the unfetter right to take the permission of one of the partners to dispose off the amount in any other way. The permission given being of a limited nature, the bank had absolutely no right to permit one partner from dealing with the Deposit in a manner not mentioned in the contract.

The Bank tried to plead that it be allowed to attach at least fifty percent of the amount of the Fixed Deposit in the instant case, but even this was disallowed as there was no provision in law to do so.

**'Depositor & Account holders of securities are advised to nominate, inspite of joint holding, as precautionary measure.'**

**Editor**

## LPG COMPANY IS RESPONSIBLE FOR GAS LEAKAGE

A consumer in Kurnool, Andhra Pradesh was awarded a sum of Rs. 2,10,000/- in a case of gas leakage leading to explosion, by the Andhra Pradesh State Consumer Dispute Redressal Commission, some time ago.

In *S. Nagi Reddy vs. Indian Oil Corporation*, the State Commission was faced with a query on whether the occurrence of an explosion on the premises of the Complainant could be attributed to a defective LPG cylinder.

Reddy alleged that the cylinder had a defective valve, which was causing leakage of LPG in his house. One day prior to the incident, the valve was attended to by the mechanic of the Corporation, who stated that the pin of the valve was damaged and led to the leakage. Nothing however was done immediately to rectify the same and at 3.00 a.m. on 11<sup>th</sup> May



addition to causing injury to his son. Reddy filed an FIR with the Police, who noted the extensive damages caused by the explosion and losses arising therefrom.

In the District Forum where the case was initially filed, the Corporation stated that the type of explosion that took place was not of the type which took place when a cylinder exploded. In addition, they pointed out there were no flames and no fire took place in the

area of the explosion. Finally, the cylinder which was alleged to have caused the explosion, was found intact at the time of survey of the place by the Police and the Corporation officers. They hence denied any liability arising out of the incident.

The District Forum was of the view, which was confirmed by the State Commission that the very fact that there was a leakage in the cylinder and that the same was left unattended was enough evidence to conclude that the explosion was caused on account of it. The Courts further noted that the fact of the explosion itself was not denied by the Corporation and with no other likely cause, the same could be attributed to the faulty valve which led to such explosion. The mechanic's report clearly established both the cause of the accident and the negligence of the Corporation, they stated.

## LAW HELPS THOSE, WHO HELP THEMSELVES!

A driver of a dead man used his boss's ATM Card to withdraw a sum of Rs. 53,200/- from his Bank Account, leaving his heirs with red faces all over.

Mr. Amarnath Saha had a Savings Bank Account with the ANZ Grindlays Bank in its Salt Lake Branch at Calcutta. Initially, the account was on a single name, but later on it was converted into a joint account with his daughter. Saha was a modern man and believed in the use of technology. He took an ATM Card for withdrawal of cash from his account when needed, and took recourse to this facility regularly.

Unfortunately, on some occasions, Saha had given the ATM Card and the Security PIN number to his driver to draw money on his

**'Unfortunately, on some occasions, Saha had given the ATM Card and the Security PIN number to his driver to draw money on his behalf, when he was very busy.'**

behalf, when he was very busy. On 29.12.1998, Amarnath Saha died and his heirs instructed the Bank to stop all transactions in his account till further notice.

However, to their shock, in the account statement received in January, they found that some one had unauthorisedly drawn a sum in excess of Rs. 50,000/- from their father's account. They contacted the Bank, who informed them that the money was drawn by using the ATM

**'Reddy alleged that the cylinder had a defective valve, which was causing leakage of LPG in his house. One day prior to the incident, the valve was attended to by the mechanic of the Corporation, who stated that the pin of the valve was damaged and led to the leakage.'**

1997, there was a deafening explosion which caused tremendous damage to Reddy's building, in

Card at one of the Bank's ATM outlets. It was pointed out to the Bank that the account was 'frozen' by the heirs, but the Bank replied that this did not apply to use of the ATM Card since the account was not 'closed'. The heirs did not accept this theory and asked the bank for a full refund of the money, to which the bank refused.



On the basis of the above, the matter landed in the Consumer Courts of West Bengal.

During the trial, it came to light that the deceased person had given access of his card to his driver on more than one occasion. It was further proved that it was the same person who had misused the facility at the ATM to steal the money in the account.

While deciding the case of Smt. Mitali Saha and Maya Saha vs. ANZ Grindlays Bank, the State Consumer Dispute Redressal Commission of West Bengal observed that use of the ATM Card by the driver "was clearly in violation of the terms and conditions of the operation of the ATM, as it is the stipulation of the Bank that the ATM Card holder should himself make use of the ATM Card and PIN for withdrawal from the ATM and he must not allow anybody else to do the same on his behalf". The State Commission held that by violating this condition the consumer had knowingly and deliberately exposed himself to the

risk of fraud and that the Bank was hence not liable for the same.

### **CAN YOU DRAG BMC TO A CONSUMER COURT?**

It is the season of discontent in Mumbai. The rains have paralyzed life in the city for three days in a row and the citizens are seething with rage at the lackadaisical attitude of the Municipal Corporation. Many would be tempted to ask in these circumstances: can we drag the BMC to a consumer court for 'deficiency in service'?

This interesting issue has already been tackled by the Tamilnadu State Consumer Dispute

**'The Commission held that payment of water tax did not mean that the consumer was 'hiring the services' of the Water Supply Board. Since the Consumer Protection Act envisages deficiency of hired services or defective goods, the person who had the grievance was not a consumer under the Act.'**

Redressal Commission in *Managing Director, Chennai Metro Water Supply vs. S.T. Vaithialingam*. Complainant Vaithialingam of Chennai was directed by the City's Water Supply Department to deposit a monthly sum of money for supply of water to him. On his doing so, he found that the water supply was erratic and often non-existent, because of the perennial water shortage in Chennai. The consumer

went to the District Forum at Chennai and stated that since he had been asked to deposit money and had paid the same willingly, he had fulfilled his part of the contract, and it was now the turn of the Water Supply Body to ensure regular water supply. The District Forum upheld his contention and asked the Corporation to supply water to him on a regular basis.

Alarmed at the larger implication of this Order, the Water Supply Board appealed to the State Commission for succour. Going through all the facts and circumstances of the case, the State Commission held that the supply and availability of water depended on various factors like the season, monsoon factor and demand from consumers. Further, the Commission stated that the Supply board did not have control of many of the factors to ensure regular supply to consumers. The Court further held that it would not be fair for it to order the Board to supply water to the consumers on a continuous basis, in these difficult circumstances.

On a different plane, the Commission held that payment of water tax did not mean that the consumer was 'hiring the services' of the Water Supply Board. Since the Consumer Protection Act envisages deficiency of hired services or defective goods, the person who had the grievance was not a consumer under the Act, and hence had no access to relief from the consumer courts.

The Order of the lower court was set aside and the services given by the Authority taken out of the purview of the Consumer Protection Act, by this order. Does one hear huge sighs of relief in the Offices of the BMC?



## Dada-Dadi and Indian Economy

*Sandeep Shanbhag*

Today I am going to tell you a Dada-Dadi story. Dada was a very enterprising and intelligent boy who earned his living by shining shoes at the road side. The income was hardly anything to write home about because of the competition. Once when he was taking a walk on the outskirts of the city he happened to come across a busy construction site of a housing complex. One building was ready and occupied and the others were in various stages of completion. He was enterprising enough to realise that if he shifts his service to this location, he will have not only the first mover advantage but perhaps also a monopoly for sometime. It was an excellent decision, something to write home about. At his native place he had a sister who was largely idle, doing odd jobs now and then. He invited her to join him. She agreed and he wasted no time in bringing her to join him. She too started polishing shoes at a little distance away from him.

However, some time later, Dada realised that bringing his sister in was a mistake. The demand for polishing shoes having remained the same, the income got divided between the two. Formerly, one person was fully employed and was earning a certain amount. Now, two persons are half employed and earning half the amount each. The family has now lost the earnings, however meager, that the sister was earning.

When a beggar gets some money, he cannot be said to be

employed. In other words, when money gets transferred from one



*Senior citizens taking active part in various businesses.*

person to another, without getting any goods or services in return, there is no addition to the Gross Domestic Product (GDP) of the nation. Our Dada had ipso facto turned his sister into a beggar.

**‘When a beggar gets some money, he cannot be said to be employed. In other words, when money gets transferred from one person to another, without getting any goods or services in return.’**

This is disguised employment which is worse than the real unemployment. The real unemployment can be identified, quantified and addressed to. Disguised employment makes the solution to unemployment a real difficult task. India suffers a lot from

such disguised or pseudo employment.

Fortunately, the problem of this disguised employment got solved automatically when one more building was occupied. After other buildings were ready, other Dada-Dadis joined them and there was enough work for all.

After some time, all these Dada-Dadis faced a much bigger problem. Some entrepreneur bought a shed in the locality and installed some electric shoe shining machines. He also reduced the cost of raw material by purchasing it directly from the manufacturers. This enabled him to reduce the rate by as much as 40%.

All the Dada-Dadis became frantic with the fear of losing their livelihood and so were the retail shop owners from whom the polish, varnish, brushes etc. were bought. They launched protest marches and hunger strikes. Fortunately, the municipal elections were round the corner and they were able to garner the support from some of the politicians. The entrepreneur promised to employ all the Dada-Dadis in his different ventures spread all over the town. He also ensured that their salaries would match their current earnings. The Dada-Dadis demanded significantly more than what they were earning. Even when this was agreed to, they desired the benefits of leave salary. Even when this was granted, there came a demand for provident fund, then gratuity, then etc. During all

this time, the residents of the building complex were mute observers though it was they who were affected directly by the denial of the benefit of technology. Very strange indeed!

The project was delayed with no solution in sight. Finally, a little after the election results were announced, the entrepreneur was successful in obtaining a license for his new venture.

This is a typical problem from which the entire country is suffering. The advantage of large-scale operations and adoption of technology is denied on flimsy grounds, possibly politically motivated, resulting in impediment to our going-global dreams. This is the reason why some of the imported goods which suffer additional shipment costs are available cheaper than the same goods produced indigenously.

The traditional methods of tinkering with the CRR, SLR and interest rates have ceased to be as



*Checking on interest rates and inflation.*

effective to contain inflation as they were in the past. It has become highly imperative that these methods have to be supplemented and supported by the adoption of modern technologies and large-scale



*Enjoying working in a family business.*

**‘The advantage of large-scale operations and adoption of technology is denied on flimsy grounds, possibly politically motivated, resulting in impediment to our going-global dreams.’**

operations. Remember the high-decibel campaign launched by the various unions against introduction of computers, especially in the banking industry.

Our GDP is around 9% but the contribution of industrial GDP is a little higher than 11% and that of agriculture is around a little lower than 3% (in spite of healthy monsoon) during the last year). The produce per hectare of land is much lower than that of other countries across the globe in spite of the various subsidies doled out to the farm sector by way of cost of fertilizers, seeds, electricity, water and other inputs. The major input is the loans given at highly subsidised rates. Taking all this into consideration, that the problem of the laggard growth in this sector is not properly addressed

is evinced from the large number of suicides of the farmers. Remember the ‘Urban Land Ceiling Act’ which was obviously the main cause of the low growth of this sector. Remove the subsidies and the growth will surely be in the negative zone.

The most unfortunate situation is that the consumer pays a maximum retail price on the farm produce but what the farmer gets for his efforts, thanks to the commissions charged by the intermediaries, is so little that he prefers to commit suicide. The various retail malls which are getting established across the length and breadth of the country are geared to rewarding the farmer more handsomely and simultaneously making the product available to the consumers at a price lesser than that charged by Dada-Dadi retail shops by eliminating all the intermediaries, including Dada-Dadi.

So is the situation for installation of Special Economic Zones and similar ventures.

The laws of economy have a large gravitational force and given time, will take effect in due course. Finally, the projects will come into existence but the delay will cause immense harm to the economy of the country.

I do not blame the politicians for this misendeavour as much as the consumer, who is the ultimate loser but strangely, watches the goings on with complacency. Unless he educates himself to realise that it is he and no one else but he who can correct the situation, he will continue to be taken for a big ride.

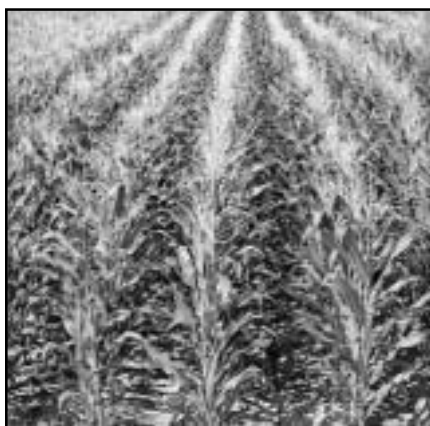


### Bio-fuel demand to hike food prices

The switch to growing fuel crops will take land out of food production and increase the price of products like sugar, maize and palm oils

Food prices will rise in 10 years as nearly twice as much sugarcane, maize and oilseed rape is grown to fuel cars, and people in countries adopt meat-based diets, said the UN in its assessment of farming trends.

The move to “agrofuels”, which are expected to marginally lower climate change emissions and reduce US and European oil dependency, is being led by the US, Brazil, Europe and China. Last year more than a third of the total US



*Growing fuel crops takes land out of food production.*

maize crop went to ethanol for fuel, a 48% increase on 2005. Brazil and China grew the crops on nearly 20m hectares of land. This area could double in 10 years, said the UN report on trend up to 2016.

But the switch to growing fuel crops will take land out of food production and increase the price of commodities such as sugar, maize

and palm oils, said the report, which was prepared by the World Food Organisation and the OECD.

While higher food prices are profitable for the mainly largescale farmers who grow them, they threaten the economies of food-importing countries as well as the urban poor.

The higher food prices will also mean extra costs for livestock farmers who must buy feed.

**‘But the switch to growing fuel crops will take land out of food production and increase the price of commodities such as sugar, maize and palm oils.’**

But the report did not consider the effect on food supplies of floods, droughts and other extreme weather linked to climate change. The price of wheat and some other food is edging record levels after devastating weather in Australia, the running down of grain reserves in the US and drought in Africa. Food price inflation stands at over 6% a year in some developing countries.

Continuing growth will increase the amount of meat reared. Nearly 30% more beef, 50% more pig meat and 25% more poultry are expected to be consumed in developing countries by 2016, with 70% more skimmed milk powder and sugar.



*Agro/Crops using millions of hectares of land.*

A report from 11 non-governmental groups has also said the rush to energy crops was encouraging intensive, industrial agriculture at the expense of sustainable food production. “The whole agrofuel process is going far too fast, pushed by corporations and governments before any controls are in place,” said Oscar Reyes of the Transnational Institute.

A parallel report by Grain said the agro-fuel rush was causing social damage. “The Indian government is talking of planting 14 million hectares of land with jatropha (a fast-growing tree). The Inter-American Development Bank says that Brazil has 120 million hectares that could be cultivated with agro-fuel crops; an industry lobby is speaking of 379 million hectares being available in 15 African countries. We are talking about expropriation on an unprecedented scale. It means the privatisation of communal land, farmer evictions, rising food prices, competition for water resources, and the cutting down of forests and conservation areas,” said Teresa Anderson, of Grain.

## FDA to take action against 5 dairies

The Maharashtra State Food and Drug Administration (FDA) is initiating action against five dairies supplying milk to Mumbai as they were found adulterating milk with starch to increase the solid natural fat. This was discovered in the raids conducted recently, FDA commissioner Dhanraj Khanatkar said. "We will initiate action against these dairies and start prosecution under the Prevention of Food Adulteration Act." Upset with the adulteration in milk, deputy chief



*Rampant milk adulteration.*

minister R. R. Patil and water resources minister Ajit Pawar had asked the former FDA Commissioner Amitabh Chandra to crack down on the adulterators. At a meeting of Dudh Mahasangh held in May, Pawar had brought a bottle of milk adulteration which indicated that 25% of milk was adulterated at the dairy level.

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## Surge in farm price worrying, says study

The surge in prices of farm products over the past year increased inflation concerns in many developing countries, according to a study. The study, co-written by the Organisation for Economic Cooperation and Development (OECD) and the FAO, said although a large part of the rise in prices was due to strong demand for non-farm products, more pressure was being felt through higher demand for food products.

"This pressure can be either direct, through growing demand and

**'The surge in demand for grains, oilseeds and sugar to make bio-fuels, combined with growing demand from developing countries and a drop in world stocks to historically low levels, have sent prices rocketing around the globe.'**

The surge in demand for grains, oilseeds and sugar to make bio-fuels, combined with growing demand from developing countries and a drop in world stocks to historically low levels, have sent prices rocketing around the globe.

In the US and Europe, wheat prices have gained more than 30% over the last three months and are now at levels unseen for more than 10 years. The steep climb in food costs, which economists have termed as 'angflation,' also hit other commodities such as milk, livestock, coffee and cocoa on a combination of robust global demand and weather jitters. In their outlook for 2007-16, OECD and FAO said they did not expect the rise to reverse in the next decade and that it would most hurt developing countries as well as the poor in urban populations.



*Surge in prices of farm product.*

changes in consumption patterns as incomes rise, or indirect as alternative uses of food crops, such as inputs for bio-fuels, have led to higher domestic prices," the study said. The study cited India where inflation rates of above 6% have led to both fears of an over-heating economy and concerns that surging demand for wheat would continue to exceed supply.


### Managing stress can cut stroke risk!

Coping well with stress can cut the risk of a heart stroke by almost a quarter, a study conducted by the University of Cambridge has revealed. A team of researchers from the university based their conclusions on a seven-year study of more than 20,000 people by recording 452 strokes and over 100,000 stressful life events among the participants. Those who were able to take a well-rounded approach to problems had a 24 per cent lower risk of stroke compared to others, according to the study which has been published in the medical journal 'Stroke'. "Our findings suggest that people who are able to adapt more rapidly to stressful circumstances in their lives had a lower risk of stroke," the BBC reported, quoting the university's lead researcher Dr Paul Surtees as saying. "Whilst many questions remain to be answered by further research, this evidence raises

the possibility that improving our ability to respond to stress may have benefits for vascular health," he said. Dr Surtees said that the relationship between stress and stroke was probably complex. He, however, claimed that there was a wealth of anecdotal evidence suggesting a link between the two. "It is becoming clear that understanding the very complex nature of stress and its connection to stroke will allow us to design better stroke prevention interventions and help save lives," said Dr Isabel Lee from the UK-based The Stroke Association which funded the study. It may be mentioned that every year nearly 12 million people worldwide die from cardiovascular diseases with most of them in the developing countries, according to World Health Organisation statistics.

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### Grow iron-rich plants to nourish world, says study

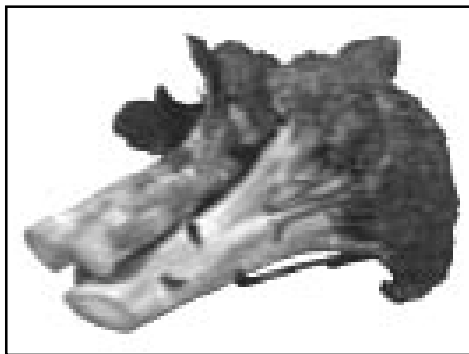


Growing iron-rich plants may be the best way to combat iron deficiencies in people around the world, Swiss scientists said recently. With genetic engineering and selective breeding of such plants, growers can make strides against a problem that affects two billion people worldwide, they wrote in the Lancet medical journal.

The World Health Organization estimates that a fifth or children under five and a fifth of all women in developing countries are anaemic due to too little iron in their diets. "The high prevalence of iron deficiency in the developing world has substantial health and economic costs, including poor pregnancy outcome, impaired school performance, and decreased productivity," researchers at the Swiss Federal Institute of Technology in Zurich wrote.

Iron deficiency is also a problem in developed nations such as the United Kingdom, where up to 21 per cent of girls and women are affected, they wrote. The researchers evaluated a

number of strategies that tackle nutritional iron deficiency on a global scale. Iron-rich meat is too costly for many in the developing world, they said. Iron supplements in pill form are difficult to distribute in those nations, and many people are reluctant to take them. While fortifying foods such as wheat-flour or rice with iron has worked well, genetically enriching these plants would preserve more of the mineral during processing.



*Broccoli rich in iron.*

However, genetic engineering of food is widely rejected in many countries. "The use of genetic manipulation of course requires all the necessary attention to the concerns attached to them," said Dr. Francesco Branca, regional adviser on nutrition and food security at the World Health Organization's Regional Office for Europe. Still, Branca said in a telephone interview,

"It's an interesting option. It's a simple option. But it has to go hand in hand with other good dietary practices." For example, other food and drink items such as tea can inhibit iron absorption, he added.

## Bittersweet Truths

In these times of calorie-sin and sweet-tooth-guilt, artificial sweeteners seem just the way out. They cut down on calories, help you stay in shape and control your blood sugar levels even as you indulge yourself. For Indians, who, on an average, consume an equivalent of 20-25 teaspoons of sugar a day, sweeteners are obviously an attractive alternative. But how good are they for your health?



*Just a spoon full of sugar.*

Several studies carried out by the Delhi Diabetics Research Centre (DDRC) question the long-term effects of the sweeteners. Says Dr. A. K. Jhin-gan, chairman, DDRC, "It is believed that sweeteners are safe substitutes for sugar and food made out of them can be had in any amounts. That's untrue."

**'Don't binge on the sweetener-sprinkled halwa. The jury is still out on the long-term effects of artificial sweeteners.'**

Over the years, all variants of artificial sweeteners like Sugar Free, Equal and Splenda etc. have undergone long periods of review and debate. Experts insist that the slew of artificial sweeteners flooding the market be taken only under medical supervision. Dr. S. K. Wangnoo, senior consultant, department of endocrinology, Indraprastha Apollo Hospital, suggests that one should not consume

artificial sweeteners more than four to five times a day. "These chemical combinations also do great harm to your vital organs and hence call for medical supervision," he says.

In studies carried out by DDRC, parents of Type I and Type II diabetic children complained of changes in the behaviour of children when they consumed a lot of diet drinks, sugarfree chocolates and other items. "Many of the children turned aggressive, complained of lack of sleep and were found to be short-tempered," said Dr. Jhingan.

Excessive use of artificial sweeteners can also lead to pain in the abdomen, vomiting, nausea, headache, giddiness, body and joint pains or memory failure. "Prolonged use of these sweeteners can lead to serious problems. People suffering from hypertension, high blood pressure, Parkinson's disease, emotional and mental disorders and pregnant women should also watch their intake," says Dr. Anoop Misra, who heads the department of diabetes and metabolic diseases at Delhi's Fortis Hospital.

While experts don't recommend excessive use of artificial sweeteners, there is not enough evidence to say that they are harmful. The way out? Out for natural substitutes. "Stevia is one of the most widely used natural supplements. It's basically a naturally sweet herb. Though it hasn't been approved by the FDA, it is quite safe," says Dr. Wangnoo.

SWEETENER	BRAND	COMMENTS	SIDE-EFFECTS
Sucralose	Splenda Available in india. Approved by FDA.	Safe (can safely be used by pregnant women and nursing mothers)	Not adequately known
Sugar alcohols	Sorbitol, xylitol, mannitol, maltitol etc. Available in India. Approved by FDA..	Probably safe	May cause bloating, gas or diarrhoea when consumed in large quantity.
Aspartame	Equal, Sweetex, Sugar Free, Sugar Free gold. Available in India. Approved by FDA..	Proably safe	Neurological problems, headache and allergic reactions. Patients with Phenyl Ketone Urea should avoid it.
Stevia	Sweet leaf Available in India. Not approved by FDA..	Inadequately tested (not approved by FDA)	
Saccharin	Sweet 'N' Low. Not available in India.	Unsafe	Studies have shown that it causes bladder cancer in rats.



A hot-air balloonist had drifted off course. He saw a man on the ground and yelled, "Excuse me, can you tell me where I am?"

"Yea," the guy said.

"You're in a ballon."

"You must work in IT," the balloonist said.

"How did you know?"

"What you told me is technically correct, but of no use to anyone."

"And you must work in management," the man on the ground retorted.

"Yea."

"You don't know where you are or where you're going, but you expect me to help. And you're in the same position you were in before we met, but now it's my fault."

□□□

"Everything's in order," says a doctor to a patient after giving her a check-up. But I would advise you spend more time in the fresh air, and dress more warmly in winter."

The woman comes home and her husband asks what the doctor said.

"He said that I absolutely must go on vacation to the seaside every summer, and buy a mink coat to wear in winter."

□□□

My Brother-in-law, Walter, a priest, was giving his seven-year-old son, Paul, some final tips on proper etiquette before they left for a newlywed's home for dinner. He explained the hostess had little experience in cooking and would be nervous about her first dinner party.

"No matter how the food tasted," Walter said, "remember to be polite and to say thank you."

As they were leaving the party, Paul turned to the hostess, "Thank you for supper," he said. "It was a lot better than Dad thought it was going to be."

□□□

An Atheist is walking through the forest when Big Foot jumps out at him. As he approaches menacingly, the atheist yells, "Lord, save me!"

Second later, a voice rumbles from heaven, I thought you didn't believe in me."

"Well," the man says, "untill a minute ago, I didn't believe in Big Foot either."

□□□

Not long after giving birth to our son, my wife, Linda, said she'd love to have a cup of tea. I immediately asked the nurse for hot water, a tea bag and milk, and she brought a small pot filled with hot water. Before I could add the tea bag, Linda poured milk into the cup, added the hot water, leaned back and announced, "This is the best tea I've had in my life!"

□□□

Travelling on a crowded tube train, I was startled to see a girl thrust her arm in the air, grasping the hand of the man close behind her. The man looked really embarrassed.

"Does anyone own this?" she announced to all assembled. "I've just found it attached to my botton."

□□□

A traffic slowed for a red light along the beach strip at Sydeney's Botany Bay. I noticed a man on the median strip holding a cardboard box resembling a tray. Two drivers kindly tossed coins into the box and, as I came alongside the man, I asked him what charity he was helping.

"None," he said with a smile. "I'm just trying to get back to the beach with these ice creams before they melt."

□□□

I felt like my boyfriend, Brian, was taking me for granted. "You're never home," I complained. "All you want to do is hand out with your buddies. We only go out if they're not available."

"That's not ture," Brian protested. "You know I would rather be with you than have fun."

□□□

## **Important Message to all members of CGSI**

The Bye-laws (also known as the Memorandum of Association and Rules & Regulations) of CGSI had been framed in 1965, at the time of founding the Society.

In the past decade, with enormous changes in the social and economic scenario in India, the Managing Committee and other well-wishers of CGSI have been thinking that some changes and amendments to the Constitution of the Society are essential to meet the challenges to the consumer in the 21<sup>st</sup> century.

This work was taken up about 18 months ago, with limited headway. A Constitution Review Committee headed by our President Mr. Sharad Upasani is now looking into the various changes, which may be incorporated into the CGSI Constitution, in view of what is stated above.

**All members of the Society are hereby notified that if they wish to suggest any points, amendments or alterations in the Constitution (also known as the Rules & Regulations) of CGSI, they may do so by sending them the same in writing to the Office of the Society on or before 15<sup>th</sup> September 2007. The suggestions may be sent by Post or Courier, but preferably by a method in which Proof of Delivery is included. E-mails if sent may be considered, but it may not be possible to acknowledge the same.**

The Constitution Review Committee will take into consideration all suggestions received by it, before drawing up the final draft of the Revised Constitution to be put up before the General Body for adoption.

A Copy of the Memorandum of Association and Rules & Regulations is available at the Office of the Society and also at the web-site of the CGSI [www.cgsiindia.org](http://www.cgsiindia.org). Members are requested to procure/peruse the same prior to making their suggestions, if they so desire.

**N.M. Rajadhyaksha**  
*Chairman.*

**Dr. M.S. Kamath**  
*Hon. General Secretary.*

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**CONSUMER GUIDANCE SOCIETY OF INDIA**  
BLOCK J, MAHAPALIKAMARG, MUMBAI 400 001.

**MEMBER, CONSUMER CO-ORDINATION COUNCIL AND CONSUMERS INTERNATIONAL**  
(CCC and CI are coalition of Indian and federation of world consumer organisations respectively.)

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