



Keemat

The Consumer's Voice – Value for Price, People and the Environment

November – December 2018

"52 Years in the Service of Consumers"

Volume 47 – No. 6



Inside this Issue

- Password Safety – In the Digital World.
- Interesting Medical Studies – Men v/s Women.
- AGM 2018 – Minutes.

Sender: Consumer Guidance Society Of India (CGSI)

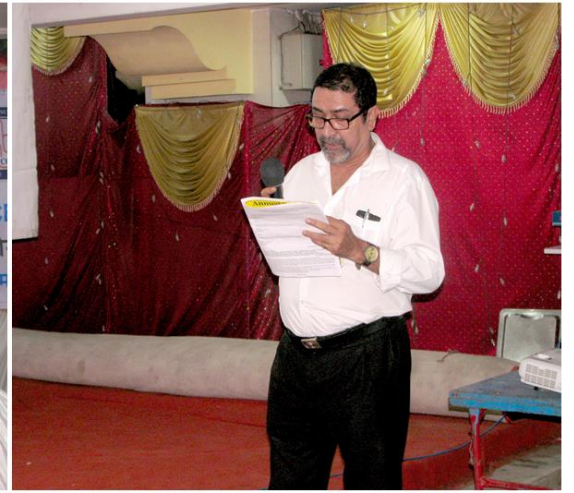
Block J, Azad Maidan, Mahapalika Marg, Mumbai 400001.

Landline Phone: +91-22-2262 1612 / 2265 9715

Cellular Phone: 83569 46121 / 79771 20091 / 79771 20059

Email: cgsibom@gmail.com **Website:** www.cgsiindia.org







For a few weeks, God's own country turned into hell. Floods in Kerala have killed nearly 500 people and destroyed 50,000 homes. Repair and rebuilding will cost more than ₹ 40,000 crores. What have we learnt from the tragedy? Why did it happen? Could it happen again? I am afraid it will. The floods were caused by a combination of factors: rainfall 40% above normal (the worst affected district, Idukki, received 70% above normal),

intense cloudbursts, topography, etc., but according to many experts, the biggest reason was poor management of reservoirs. The government refused to release water from reservoirs, insisting they had sufficient storage capacity. When the water reached danger levels, several large reservoirs released huge volumes almost simultaneously, triggering and greatly worsening the floods. This in itself is bad enough: in response to a once-in-a-century emergency, technical experts made the wrong decisions. The full truth is even worse – we are allowing vested interests and political considerations to destroy our natural resources.

Kerala is just the most recent example – remember the landslides and flash floods in Uttarakhand in 2013, last year's floods in Chennai, the current water shortage in Shimla or even the continuing destruction of mangroves in Mumbai. Uttarakhand happened because in the name of better infrastructure and convenience for pilgrims extensive building activities happened. Before destroying mangroves, one needs to remember that it was the extensive Peechavaram mangroves near the temple town of Chidambaram, which saved it during the tsunami, but they are blatantly and systematically destroying it in Mumbai, to yield more land for high rises.

Man-made disasters?

Natural disasters are natural, but the impacts are magnified by human action – damage to catchment areas, illegal mining, stone quarries, mining of river-sand. It is the old debate of development vs environment. Ideally, development should never harm the environment, but in practice, we have to tolerate some level of environmental damage in exchange for jobs and economic growth. With scientific analysis and objective decision-making, we can make sure the trade-off is favorable. Unfortunately, we have a history of making bad decisions, even when we know the consequences. Kerala is a good example. Large parts of Kerala lie within the Western Ghats, an ecological treasure-trove that covers part of six states: Gujarat, Maharashtra, Goa, Karnataka, Kerala and Tamil Nadu. For millennia, this hilly, forested region remained relatively undisturbed. "Development" came with plantations in the 19th century, and migration and industrialization in the 20th. Over the last few decades, mining and quarrying have increased exponentially. Many areas have seen a real estate boom, with houses and factories built on encroached forestland or in areas prone to floods or landslides.

In 2011, Government appointed committee led by renowned ecologist Madhav Gadgil highlighted the threats to the Western Ghats, warning that environmental damage would lead to floods

and landslides. The committee made a number of recommendations including a ban on new mines, restrictions on large infrastructure projects, and a complete ban on conversion of forestland. All six state governments rejected some or most of the recommendations. The central government 'buried' the report until the Delhi High Court forced them, under the Right to Information Act, to release a summary. The report was released, but of course, no action was taken. State governments (perhaps inspired by private investors) said the report was too idealistic and would hinder economic development.

In 2013, the government appointed a second committee, headed by eminent scientist, Krishnaswamy Kasturirangan, former head of ISRO. This committee was asked to examine the Gadgil report in light of state governments' objections and presumably to suggest something more acceptable. The second committee's report remains controversial. Some say it is more practical, others say it has significantly diluted the first committee's recommendations. For e.g., the sizes of protected areas and the degree of protection recommended by Kasturirangan, are much smaller than recommended by Gadgil, but even the diluted plan has not been – and may never be – implemented. For e.g., Kasturirangan recommends that environmentally sensitive areas totaling 57,000 sq. km be strictly protected – no mining, no big projects, no polluting industries. Of this 57,000 sq. km, 13,000 sq. km is in Kerala. The state government wants this further reduced to 10,000 sq. km. Similarly with other states. Karnataka disagrees with the recommendations because it plans to build dams, canals and power lines within the protected areas, to divert water to drought-prone parts of the state. Maharashtra disagrees because it wants new Special Economic Zones for industry and a new hill station for tourists.

Kerala today, Goa tomorrow?

Prof Gadgil and other experts have warned that many parts of the country are at risk – environmental damage is increasing, fueled at least partly by corruption. Uncontrolled tourism (e.g. Shimla, Lonavla, Kodaikanal) not only causes direct damage but also drains water and other resources. In Kodaikanal for example, the lovely huge lakes are drying up and the resort owners create artificial ones. In several states, rubble from stone quarries ends up in streambeds or gullies, making them more prone to flooding. Across the country, sand is mined from riverbeds, and soil erosion is silting up reservoirs. In Goa, the huge illegal mining industry is choking streams and disturbing water dynamics. As with previous disasters, the public response has been heart-warming. The armed forces, state agencies and thousands of volunteers together have performed miracles. Kerala will recover, of course. It is a highly educated, well-organized state and it is being supported, materially and in spirit, by the entire country, but when we can do so much as individuals, why do we do so little as a society? Petty corruption in India is declining, but big corruption remains and environmental corruption is the worst because the damage is irreversible. Practical, proven solutions are available. Our environmental laws are adequate, what is lacking is implementation and this requires public pressure. If we all raise our voices, governments will have to listen and hopefully get the government to listen to our sane voice to prevent another *Pralay*.

Letters to the Editor / CGSI

Latest issue (Keemat: September – October 2018) received today. One more excellent issue, particularly editorial. One of the best analysis of plastic ban to have read. Great work. Regards,

Sakuntala Narasimhan Bengaluru, Ex – VP CGSI
Email: sakunara@gmail.com

Thank you very much for your help for zerorization my SBI credit card on which they were wrongly charging without any purchase. Although made zero in their records without taking any payment, my name is spoiled in both in CIBIL and my bank without any fault from my side. I am again thank full to CGSI for all help. Regards,
Balbir Pal Saini, Email: bps@sbiil.com

Letters to the Editor / CGSI

16 THINGS THAT CAN DAMAGE YOUR COMPUTER

In the last 20 years, computers have become a necessity. People can spend hours in front of one at work, only to come back home and use their personal one, for which they paid a handsome sum. Sadly, many people unknowingly engage in actions that are harmful to their computer. We are all guilty of at one or two of these actions. I have compiled a list of 16 most common things we do incorrectly and how to do them without possibly needing to get your PC fixed.

1. **Blocking the Computer's Vents:** Trying to save space can often lead you to place your computer closely against the wall, desk, sofa, curtains, etc. The vents are vital in keeping the computer cool, and anything that blocks them may cause it to overheat. High temperatures damage the internal circuitry, so keeping the computer nice and cool by not blocking the vents should be a priority.
2. **Deleting System Files:** When we use our computer, we sometimes clog the hard drive with pictures, movies, music and other junk. When the hard drive is full, it works harder, making your computer sluggish. The problem arises when inexperienced users try to clear up space by deleting files they do not know, and more often than not – they delete important system files. Deleting these files can render the computer inoperable, or prevent certain features from functioning (example: deleting system files related to the sound drive can disable your ability to listen to music, etc.) Do not delete any files ending with .SYS, .DLL or .EXE, in particular from these directories: Program Files, System 32, Windows, Users.
3. **Cleaning the Screen with Liquids:** When you want to clean your computer screen, you probably use a wet wipe or some basic cleaning detergent, but this may actually damage it. Any type of liquid can cause corrosion if it gets into the screen and detergents (even natural ones) may damage the special coating on the screen. The best way to clean a computer screen is by using a dry microfiber cloth, or the same kind of cloth you use to clean your eyeglasses.
4. **Pushing the CD/DVD Tray to close it:** Even I do this from time to time, instead of pushing the open/close button on the drive. You may think that these actions are the same, but when you apply force to the drive, you can break the opening and closing mechanism. When closing the drive – use the button.
5. **Using the Same Password:** It may be easy to remember your password this way, but it also makes it easy for hackers and criminals to log into your private information, or worse. You would not want to use the same key for your home, car and bank account. If you hate remembering passwords, simply get a password management program LastPass or LogMeOnce.
6. **Not Restarting after Installing New Software:** When you install a new piece of software to the computer, some may ask you to restart it. You may feel that it is a waste of time, but these requests are not mere whims by developers. Some applications need to start up with the computer to function properly, so using them without the initial restart can result in them not working properly (or at all). Even if you do not have the patience, make it a habit to restart the PC on prompting.
7. **Browsing the Web without an Up-to-Date Antivirus:** This is a HUGE NO-NO! One of the most vital things you should have installed on your computer is an antivirus software. Browsing the internet exposes you to many malicious attacks from websites. Some try to collect data on you, some want to trick you into paying them, and some want to steal your identity. So make sure your computer has an antivirus software installed, and that it is updated.
8. **Letting Pets Get Too Close to the Computer:** If you are a pet-owner, you probably noticed that your pets use your computer as a pillow. Who can blame them? It's nice and warm. You may find it adorable, but it is actually very bad for your computer. Shed fur finds its way into the computer and

can block the vents, or jam internal fans, causing the computer to overheat. So keep your furry friends away from your computer, and have it cleaned at least once a year.

9. **Installing Programs Automatically:** You may not read the information in the various windows during a program installation, and many programs will offer to “save you the effort” and automatically install themselves. The problem arises when these programs install add-ons unwanted toolbars on your computer, which will, at best slow it down, and at worst steal your information. Next time you install anything, take a moment to read what is going on instead of just clicking “OK.”
10. **Opening the Computer Case When Still Plugged In:** It is recommended that you clean your computer every few months, clearing dust, fur, etc. from the case. Some of us do it themselves, but sometimes forget to unplug the computer from the power socket. While you may think that when the computer is off, it is safe to touch the insides, but it is not. There still is a current running inside, and touching any electrified part may short-circuit the computer and damage it, or worse – electrocute you.
11. **Putting Magnets on or near the Computer:** Regular hard drives use a magnetic system to store data. Unshielded cables can experience magnetic interferences, resulting in loss or corruption of data. Older CRT computer screens (not the LCD or LED kind) are also very susceptible to magnetic interferences. What all that means is that magnets are bad for computers, so keep them away from each other.
12. **Exposing the Computer to Heat:** Exposing your computer to direct heat such as sunlight or heaters can cause severe damage. Electronic devices such as computers produce heat, so adding more heat can cause plastic parts to melt, as well as soldering. Make sure to keep your computer nice and cool.
13. **Hitting the Case:** If you hear strange noises coming from inside the computer case, when the computer behaves sluggishly or when it stops reacting, many people feel that a good thump will fix the problem. Computers are full of delicate parts, and hitting them can cause these parts to become loose, disconnect cables and even break important parts. Next time you feel hitting your computer, take a breath, switch it off and let it rest for a minute before starting it up. If you hear strange noises, it can mean that something has gotten loose inside, so do not wait and take it to a technician for a checkup.
14. **Not Logging out of Your E-mail When You're Done:** Once you are done with your e-mails, you should log out from the service, even in a safe place your office or home. If you do not log off, you risk having a stranger accessing your account, exposing all of your personal information. If you need another reason, remember that you can reset your passwords via your e-mail account, so someone with access to it can access your other accounts.
15. **Using Force when Connecting a USB Device:** USB connections are great, they made connecting devices to your computer easy, using one type of connection. We use them for flash drives, charge smartphones, connect our keyboard and mouse, etc. The shape of the USB can sometimes be a of frustration when trying to connect it the wrong way. Even if you tried 2-3 times unsuccessfully, do not jam it in by force – doing so can break the connector and replacing it can cost a lot.
16. **Opening too Many Websites at Once:** When I go online, I sometimes end up with multiple internet browser windows or tabs open (my e-mail, Facebook, YouTube, etc.) but this requires that the computer allocate more RES to your various windows and tabs. The computer has a finite amount of RES, and when encumbered, it will become slow and unresponsive. Make a habit of not opening more than a total of 9 windows or tabs at any given time. Your computer will thank you.

Elm Belle, Email: elm2belle@gmail.com

My wife called, 'How long will you be with that newspaper? Will you come here and make your darling daughter eat her food? I tossed the paper away and rushed to the scene. My only daughter, Sindu, looked frightened; tears were welling up in her eyes. In front of her was a bowl filled to its brim with curd rice. Sindu is a nice child, quiet and intelligent for her age. I picked up the bowl. 'Sindu, darling, why don't you take a few mouthful of this curd rice? Just for Dad's sake, dear'.

Sindu softened a bit and wiped her tears with the back of her hands. 'Ok, Dad. I will eat - not just a few mouthfuls, but the whole lot of this, but, you should..... Sindu hesitated..... 'Dad, if I eat this entire curd Rice, will you give me whatever I ask for?' 'Promise!' I covered the pink soft hand extended by my daughter with mine and clinched the deal. Now I became a bit anxious. 'Sindu, dear, you shouldn't insist on getting a gaming computer or any such expensive items. I do not have that kind of money right now. Ok?'

'No, Dad. I do not want anything expensive.' Slowly and painfully, she finished eating the whole quantity. I was silently angry with my wife and my mother for forcing my little child to eat something that she detested. After the ordeal was through, Sindu came to me with her eyes open wide with expectation. All our attention was on her. 'Dad, I want to have my head shaved off, this Sunday!' was her demand. 'Atrocious!' shouted my wife, 'A girl child having her head shaved off? Impossible! She has been watching too much of television. Our culture is getting totally spoiled with these TV programs!' 'Never,Never in our family!' my mother rasped.

'Sindu, darling, why don't you ask for something else? We will be sad seeing you with a clean-shaven head.' 'Please, Sindu, why don't you try to understand our feelings?' I tried to plead with her. 'Dad, you saw how difficult it was for me to eat that Curd Rice'. Sindu was

MY RAI ON RAI: As nutty as fruitcake, as cool as a cucumber, as keen as...mustard. While I love food and food similes, I have refrained from using 'as keen as mustard' because it sounds odd... almost like saying, "Ajay was as keen as mustard to come out tonight"! Nevertheless, I am very keen on mustard, which is why now we talk about mustard oil or what we call "**Sarson ka tel.**" Mustard oil is wonderful for the heart and has glorious cardiovascular benefits. It contains both monounsaturated fats and polyunsaturated fats, whose role in lowering bad cholesterol and raising good cholesterol is well documented. Good cholesterol levels, in turn, prevent obesity, stave off kidney diseases, hyperthyroidism and contribute to good cardiovascular health.

Antibacterial agent: Did you know that mustard oil is antibacterial and anti-fungal? On the outside, applying mustard oil directly on that part of the skin troubled by bacterial or fungal infection is a wonderful way to treat them. On the inside, it helps

Mumbai Man Wins 4 Year 'Refund' Battle Against IRCTC. Do you think that refunding your cancelled railway ticket is a cakewalk? Well, Mumbai-based Aniruddha Shembavanekar's four-year-long consumer dispute against the IRCTC will prove otherwise. In April 2014, the Vile Parle resident had booked train tickets on the Howrah Mumbai mail for his wife and son, who wanted to travel from Jabalpur to Mumbai in June 2014. He was later informed that the train had been cancelled due to some unavoidable circumstances. In the light of the events that unfolded, he decided to book a train from Jabalpur to Nagpur and then a flight to Mumbai.

In October 2014, he filed a complaint stating that the IRCTC, (who he had reached out to) failed to refund his ticket money. Instead, he was told that the Ticket Deposit Receipt (TDR) filing deadline had been revised to 72 hours, and he had missed seeking the refund money within the stipulated time. Agitated by the firm's lack of

in tears. 'And you promised to grant me whatever I ask for. Now, you are going back on your words. Was it not you, who told me the story of King Harishchandra and its moral that we should honor our promises no matter what happens?'

It was time for me to call the shots. 'Our promise must be kept.' 'Are you out of your mind?' chorused my mother and wife. 'No. If we go back on our promises, she will never learn to honour her own. Sindu, your wish will be fulfilled.'

Sindu had a round-face and with her head clean-shaven, her eyes looked big and beautiful. On Monday morning, I dropped her at her school. It was a sad sight for me to watch my hairless Sindu walking towards her classroom. She turned around and waved. I waved back with a smile. Just then, a boy alighted from a car, and shouted, 'Sinduja, please wait for me!' What struck me was the hairless head of that boy..... 'May be, it is an in-stuff fashion', I thought.

A woman got out of car and came to me. She said 'Sir, your daughter Sinduja is great indeed! That boy who is walking along with your daughter is my son, Harish. He is suffering from..... leukemia', she paused to muffle her sobs. 'Harish could not attend the school for the whole of the last month. He lost all his hair due to the side effects of chemotherapy. He refused to come back to school fearing the unintentional but cruel teasing of schoolmates, Sinduja visited him last week and promised him that she will take care of the teasing issue but, I never imagined she would sacrifice her lovely hair for the sake of my son! Sir, you and your wife are blessed to have such a noble soul as your daughter.'

I stood transfixed with tears in my eyes, 'My little Angel, you are teaching me how selfless real love is!' The happiest people on this planet are not those who live on their own terms but those who change their terms for others! **P Narayana Murthy**

you beat bacterial infections in the intestines, colon and parts of your digestive tract. It is even a documented killer of dental bacteria and works especially well in root canal treatments.

Skin health: Loaded with vitamin E, mustard oil externally applied during massages can help fight sun damage, reduce wrinkles and fine lines. It also puts up an impressive fight against skin damage caused by pollution. It is a versatile oil, used a lot in the eastern part of India, viz., West Bengal, Odisha, Bihar. Use it to fry food, as a base for curries or even as an additive in your regular cooking to get the best mustard oil has to offer. For external use, please do check the quantities, combinations from an expert, for consumption, make sure you are not using adulterated versions, but do open your eyes and mind — to its glorious benefits. Sometimes solution to our health issues can be hiding in plain sight.

Pooja Makhija, Consulting Nutritionist & Clinical Dietician

action, Shembavanekar moved to the South Mumbai District consumer dispute redressal commission forum and filed a complaint. His battle to reclaim his money ended after the forum declared its order on the matter recently.

According to a DNA report, by Jovita Aranha the forum ruled that the ticket money had to be refunded since the railways had cancelled the train on its own. It criticised the claim of the railway subsidiary firm that mentioned that the complainant failed to file the TDR within 72 hours as 'unsustainable and baseless.' It noted that it was mandatory for the firm to refund the amount, as the consumer did not avail of their services and by denying the same; there was a deficiency of service. In conclusion, the forum ordered IRCTC to refund Shembavanekar the ticket amount of Rs 1,855. In addition, compensate him with Rs 7,500 towards the mental agony caused and Rs 2,500 towards his litigation charges.

Gayatri Mishra

Properties and Actions of Different Substances

Following mentioned Properties and Actions are based on various Ayurvedic nighantus.

SUBSTANCES	RASA (TASTE)	VIRYA (POTENCY)	VIPAKA (POST-DIGESTIVE EFFECT)	PROPERTIES AND ACTION ON TRIDOSA
SPICES AND CONDIMENTS				
Bay leaves	Pungent and Bitter	Heating	Pungent	Dry. Increases Pitta. Decreases Vata. and Kapha.
Black pepper	Pungent	Heating	Pungent	Light, dry, rough. Promotes digestion. Increases Pitta. Stimulates Vata. Relieves Kapha.
Cardamom	Sweet and Pungent	Heating	Sweet	Promotes digestion, good for heart. May stimulate Pitta, if taken in excess. Relieves Vata and Kapha.
Cinnamon	Sweet, Bitter and Pungent	Heating	Sweet	Relieves thirst and dryness of mouth, stimulates salivation. Stimulates Kapha. Decreases Vata and Pitta.
Clove	Pungent	Heating	Pungent	Promotes digestion. Improves taste and flavor of food. Increases Pitta. Decreases Vata and Kapha
Coriander leaves	Sweet	Cooling	Sweet	Specially reduces Pitta
Coriander seeds	Pungent and Astringent	Cooling	Sweet	Light, oily, dry. Reduces burning Increases Vata and Kapha. Relieves Pitta.
Cumin	Bitter, Pungent and Astringent	Heating	Pungent	Light, oily, smooth. Promotes digestion, relieves diarrhea. Stimulates Pitta. Decreases Vata and Kapha.
Fenugreek seeds	Bitter and Astringent	Heating	Pungent	Dry. Helpful in fever and arthritis. Increases Vata and Pitta, if taken in excess. Decreases Kapha
Garlic	Pungent	Heating	Pungent	Heavy, oily, smooth. And -rheumatic. Good for cough and worms. Increases Pitta. Relieves Vata and Kapha.
Ginger powder	Pungent	Heating	Sweet	Light, dry, rough. Promotes digestion. Detoxifying agent. Increases Pitta, if taken in excess. Relieves Vata and Kapha.
Mustard seeds	Salty	Heating	Pungent	Light, oily, sharp. Relieves muscular pain. Increases Pitta. Decreases Vata and Kapha.
Saffron	Sweet and Astringent	Cooling	Sweet	Smooth. Relieves hemorrhoids, reduces vomiting, helps stop hemoptysis. Increases Vata and Kapha. Relieves Pitta.
Salt (general)	Salty	Heating	Sweet	Heavy, rough. Promotes digestion, causes retention of water and hypertension. Increases Pitta and Kapha. Relieves Vata.
Sesame (seeds)	Sweet, Bitter and Astringent	Heating	Pungent	Heavy, oily, smooth, strengthening. Increases Pitta and Kapha. Decreases Vata.
Thymol	Bitter and Pungent	Heating	Pungent	Light, antihelminthic. Increases Pitta. Relieves Vata and Kapha.
Turmeric	Bitter, Pungent and Astringent	Heating	Pungent	Helps in diabetes, promotes digestion. Increases Vata and Pitta if taken in excess. Relieves Kapha
GRAINS				
Barley	Sweet and Astringent	Cooling	Sweet	Light, diuretic. Increases Vata. Decreases Pitta and Kapha
Basmati rice	Sweet	Cooling	Sweet	Light, soft, smooth, nourishing. Decreases Vata and Pitta. Moderate for Kapha in small quantity.
White rice (polished)	Sweet	Cooling	Sweet	Light, soft, smooth. Little nutrient value. Moderate for Kapha in small quantity. Reduces Vata and Pitta.

SUBSTANCES	RASA (TASTE)	VIRYA (POTENCY)	VIPAKA (POST-DIGESTIVE EFFECT)	PROPERTIES AND ACTION ON TRIDOSA
GRAINS				
Brown rice	Sweet	Heating	Sweet	Heavy. Increases Pitta and Kapha. Decreases Vata.
Corn	Sweet	Heating	Sweet	Light, dry. Increases Vata and Pitta. Reduces Kapha.
Oats (dry)	Sweet	Heating	Sweet	Heavy. Dry oats increases Vata and Pitta, reduces Kapha. Cooked oats increases Kapha, reduces Vata and Pitta.
Wheat	Sweet	Cooling	Sweet	Heavy. Increases Kapha. Reduces Vata and Pitta.
GRAINS				
Almond	Sweet	Heating	Sweet	Heavy, oily, energizer, aphrodisiac, rejuvenator. Increases Pitta and Kapha. Decreases Vata.
Cashew	Sweet	Heating	Sweet	Heavy, oily, aphrodisiac. Increases Pitta and Kapha. Decreases Vata.
Peanut	Sweet and Astringent	Heating	Sweet	Heavy, oily. Increases Pitta and Kapha.
Walnut	Sweet and Astringent	Heating	Sweet	Heavy, dry. Increases Pitta and Kapha. Decreases Vata.

Excerpted from 'A Practical Approach to the Science of Ayurveda: A Comprehensive Guide Healthy Living' by Acharya Balkrishna

Vegetarian diet helps keep Indian gut healthy: Study

Anonna Dutt, Email: anonna.dutt@htlive.com (Courtesy: Hindustan Times)

RESEARCHERS ALSO FOUND THAT DIVERSITY OF THE MICROBIOME WAS THE HIGHEST IN THOSE FROM RURAL AREAS, FOLLOWED BY URBAN AREA, AND THEN LEH RESIDENTS

NEW DELHI: The primarily vegetarian diet of rural Indians might be keeping their gut healthy and populated with good bacteria, a recent study has found. Scientists from Translational Health Science and Technology Institute in Faridabad found that gram positive bacteria is more populous in the gut of Indians than gram negative, as believed earlier. The human digestive tract is populated by trillions of bacteria that aid digestion by breaking down certain food types that the human body cannot digest. Gut microbes are also responsible for turning the inactive drug we take orally into active compounds.

"Past studies of the India microbiome had shown that the gram negative bacteria was more populous in the Indian gut, but that was because the kit being used to analyse the DNA was more sensitive to gram negative bacteria than gram positive ones," said Dr Babatosh Das, the lead researcher on paper, published in the journal, Scientific Reports. "The finding that the Indian gut dominantly has gram negative bacteria found in the gut of meat-eaters did not fit in with the diet of our population, which is primarily vegetarian," said Das.

The outer membrane of gram positive bacteria have lower amounts of lipopolysaccharides (LPS), which is an inflammatory agent and leads to inflammatory bowel disease (IBS). "The gram positive bacteria produce more enzyme for breaking down complex polysaccharides, which found in plant based foods," said Das.

The outer membrane makes gram-negative bacteria more resistant to antibiotics. Research into the role of good bacteria in human health is growing rapidly. "We now know that abrupt changes in the microbiome of a person's digestive tract can lead to malnourishment, several metabolic disorders, colorectal cancer, coronary heart disease, autoimmune diseases and even psychiatric ailments," said Dr Anoop Saraya, head of the department of gastroenterology, All India Institute of Medical Sciences (AIIMS), which also participated in the study that studied the faecal matter of 84 persons from urban and rural Ballabhgarh near Faridabad and rural Leh.

The researchers also found that the diversity of the microbiome was the highest in the individuals from rural areas, followed by urban area, and then Leh residents. The rural Ballabhgarh population had 62 species of gut bacteria; urban inhabitants had 61, whereas the Leh population had 55. Of these, 54 'core species' were common to all. "Although the diversity in the microbiome of the Leh population was less, they had higher gram negative bacteria because they eat more meat. But the dominant phylum was Bacteroidetes and not Proteobacteria, which are more inflammatory," said Das.

The study will help physicians choose better samples for faecal microbiota transplant used to treat acute IBS. "This understanding of Indian gut is important, especially as the field of faecal microbiome transplant is expanding and is now being considered for metabolic diseases and liver disorders," said Dr Saraya.

Buffaloes electrocuted, ryots sue company for negligence

Courtesy: The Times of India

BENGALURU: For those who rear cattle, the animals are like family. So, when two farmers from Bidar lost their buffaloes due to alleged negligence of the Gulbarga Electricity Supply Company Limited (GESCOM), they decided to seek justice. Not only did the ryots take the electricity company to a consumer court, they also won the cases. Top government officials, including a senior bureaucrat, have been ordered to pay compensation for the animals' death. Both buffaloes were electrocuted. Nand Kumar Gouli, 57, a farm labourer and milk vendor from Shah Gunj of Bidar district, was the proud owner of a 7-year-old buffalo, which yielded 3-4 litres of milk daily, a key source of income for his family. On July 31 2016, Gouli took his buffalo for grazing near Dr Biradar Hospital in JP Colony, Bidar. The animal, however, ventured near a transformer installed by GESCOM, which was not fenced. The animal suffered an electric shock and died on the spot. A devastated Gouli lodged a complaint with local police and informed GESCOM authorities about his loss. The officials, however, allegedly gave him a cheque of Rs 4,000 and said the fault was his as he had failed to keep track of the animal.

Determined to teach GESCOM authorities a lesson Gouli approached the District Consumer Disputes Redressal Forum in Bidar and lodged a complaint against the executive engineer of the company's Bidar division. On November 10, 2017, farmer and milk vendor Vishwanath Biradar from Hippalgaon village of Aurad taluk was tilling land he had taken on crop-sharing basis with a relative and had left his buffalo to graze in a field nearby. Around noon, Biradar was jolted by a noise and rushed to see if the buffalo was fine. But what he saw left him shattered. The animal lay dead. Police

probe later revealed a wire from an electric pole nearby had snapped, but was rolled and tied to the pole allegedly by GESCOM staffers. However, since a portion of the wire was touching the ground the whole area was electrified. Biradar too got a cold response from local GESCOM staff and decided to knock on the doors of the consumer forum. Putting forth its argument, the GESCOM attorney told the court that Biradar wasn't a GESCOM customer and hence was not entitled to pursue a case against the company. He further said Biradar had left the animal to graze in the field in an 'improper manner' and this had resulted in the death. In Gouli's case too, GESCOM maintained that the farmer was negligent in letting the animal loose. In fact, in this case, the attorney even rubbished the police probe and postmortem report as mere formalities and sought for the case to be dismissed.

The judges of the consumer forum, who heard the cases, pulled up the authorities for their slack response and even underscored the National Consumer Disputes Redressal Commission's (NCDRC) landmark ruling which said, 'Petitioner transmitting energy has duty to ensure safety and security of persons, animals and other objects.' While in the first case, GESCOM authorities knew the transformer was exposed, in the second, they were aware the wire had snapped, but failed to safeguard lives, the judges observed. In its verdicts pronounced in both cases in June-end, the consumer forum said the managing director of GESCOM and his subordinates must jointly pay Rs 56,000 with additional interest as compensation to Biradar who lost his buffalo. In Gouli's case, the court ordered the executive engineer (EE) of Bidar to pay the farmer Rs 50,000 with interest to buy a new buffalo.

Readers

Man jailed for calling woman 'disgusting'

Farhan Shaikh, Email: farhan.shaikh@hindustantimes.com (Courtesy: Hindustan Times)

Beware

MUMBAI: A 31-year-old man was sentenced to one year in jail for verbally abusing a woman in September 2014. The woman told the court that the accused, Rohan Rane, in an argument, called her a "bl***y high class person", "disgusting" and a "nuisance".

Around 9.45 am, the woman, who is a flight attendant, was waiting at Lamington Road in south Mumbai, for her pickup to arrive. Another car in the same lane was taking a reverse. In her testimony to the Girgaon court, she said, "The lane was empty when the vehicle was taking a reverse. At the same time, my pickup arrived. I asked the driver of the other car as to why he was taking so long to reverse his car?" As she was rushing the driver to take a reverse, Rane walked up to her and asked her what her problem was. She then asked Rane to either be polite or not talk to her. However, Rane did not listen to her and called her a "bl***y high class

person", the prosecution submitted. When she asked Rane to not speak to her, he said that she was a "nuisance." "You and your disgusting family are a nuisance to the entire building and the lane," Rane said. As she was late, she did not argue further.

However, in November, while she was accompanied by her sister and parents, she bumped into Rane and another man, Digambar Joshi. According to prosecution, she asked Rane if he was the same person she had a verbal spat with, which led to an argument. The woman's father then filed a complaint with the DB Marg police after which Rane submitted a written apology to the police. Rane was convicted for insulting the woman's modesty and was ordered to pay a fine of ₹5,000. Joshi, who was allegedly also present at the spot with Rane, was acquitted, as charges against him were not proved.

Stuck with soiled notes? Here's how you can exchange them (Courtesy: Postgully.com)

Being stuck with soiled or mutilated currency can be quite frustrating especially when you have no idea what to do with it. Find out all about handling such seemingly unusable notes and the conditions under which it can be exchanged.

- **Exchange at any bank:** As per the Reserve Bank of India (RBI), every bank has to accept mutilated, soiled or imperfect currency notes. So you can easily walk into your nearest bank and get your unusable notes exchanged. No fee will be charged for this facility. So whether you are a customer of a bank or not, you can exchange your damaged notes at any branch across the country.
- **Pay your bills:** Many people may not be aware of this, but you can pay your bill and tax at a bank using these notes.
- **Deposit in account:** You can also deposit the unusable notes in your account. As per the RBI guidelines, these notes cannot be re-issued to the public.

- **Exchange in 30 days in case of non-chest banks:** If you have up to five damaged currency notes, which your non-chest bank is unable to exchange, you can still deposit it for a receipt. In such cases you can get the payment will within 30 days of the deposit.
- **Notes, which cannot be exchanged:** There are still situations in which your notes cannot be exchanged, as per the RBI, currency notes, which are extremely brittle, badly burnt or inseparably stuck up, should not be accepted by the banks. Such notes are to be deposited at the Issue Office. Also, notes that bear slogans or political messages "cease to be a legal tender" and cannot be exchanged or deposited at a bank.
- **Notes that are deliberately cut:** If a bank official suspect that you have cut your notes deliberately, it will be rejected for exchange or deposit.

Password Safety – In the Digital World

Dr Sitaram Dixit, Chairman – CGSI

How much ever we hear or are even tired of hearing about password, it is still something that we cannot emphasize enough or ignore. Using a weak password is similar to keeping our doors unlocked. It could be true that until date, no one has robbed us however; it does not mean that it is safe to keep our doors unlocked especially when we are not around. One mistake is enough for one to lose everything and so is the case with the email, bank and other valuable accounts.

Generally, no one wants to remember over a dozen unique passwords for different accounts, and to avoid this most, use the same password across multiple sites. No doubt, this is very convenient but it can stunningly boomerang if a cybercriminal who gets access to any one of the account, automatically has access to all. To thwart this it is essentially wise to have a different password for every individual account.

Truly maybe our progressive technology will move us beyond passwords and usernames, but until then it is critical that we take little effort to employ strong passwords and not be the one to lose everything when we could have prevented all these problems with a few simple tweaks.

Poorest Passwords

In 2016 a company called SplashData in the United States of America tallied, evaluated and compiled up to over 2 million leaked passwords (kept safely hidden by owners) ranking them as “Worst Passwords of 2015”

1. 123456
2. password
3. 12345678
4. qwerty
5. 12345
6. 123456789
7. football
8. 1234
9. 1234567
10. baseball
11. welcomes
12. 1234567890
13. abc123
14. 111111
15. 1qaz2wsx

We can all see these are so simple passwords that we might as well not have it all as a hacker could easily guess and have a field day with our accounts. These passwords are extremely bad as they all have the same characteristics of easily hacked passwords. If you believe that your

password is safe because it does not appear on the list (could be cricket or hockey), it is better to think again. Let us understand as to what makes these passwords terrible and how we can ensure to make our accounts safe by making passwords better.

1. The Obvious Password

The worst passwords in the list above are the simple variants of the same basic password namely consecutive numbers or alphabets. People use this because it is easy to remember and type. It is important to note that passwords should not meant to be so easy and it takes only seconds to decipher for cyber criminals most of whom use automated hacking programs that try these common number passwords for hacking into accounts.

2. The Default Password

“Password” is a default password for most new devices and users have to change it to something more secure. However, most people are lazy, refuse or forget to change it, and hackers will have to make no effort to break into the account and help themselves to their satisfaction. It is advisable to change immediately the default username and password – such as admin/password or admin/admin in case of new device or accounts.

3. The Short Password

The longer the password size the better it is in terms of security. Even a single extra character – it could be a letter, number or symbol increases the possible space making the password difficult and much harder to crack. We can understand the futility of a short password if we note the worst passwords list with only two of them having more than eight characters that nowadays is not long enough for real protection. So keep adding on extra characters until the end.

4. “No Numbers / Symbols” Password

Longer the password the better it is. It could consist of only letters, symbols and numbers. However, a password that incorporates alphabetic letters in different cases, symbols and numbers is the best as this helps maximize the number of possible combinations for every single character. Using letters, gives us 26 possible choices per character while if we use numbers, symbols and letters, the exponential impact

increases it to a possible are 46 choices per character.

Although it is safe to think about using symbols and numbers in passwords there is a caveat that we should be all aware. Do not make letter-to-number or letter-to-symbol substitutions for individual characters. For example, say your password is “pleasePLEASE” then do not replace the “a” with @, the l with 1, the A with 4 or the E with 3. It is true that P13@s3P134S3 is a better password than the original, but for hacking software’s and cyber criminals knowing all the tricks of the trade, it actually is not a great password, as they can easily guess these substitutions eventually.

5. “Personal Information” Password

One should never ever use any personal information while making a new password. For e.g., one may be a big fan of a sport and passwords related to this are trivial to guess. Today access to social media profiles reveal all the necessary personal details at the finger’s click making it much easier for cyber criminals to guess weak passwords. A password without any relation to the owner is the best one.

6. The Pattern Password

Memorizing passwords using muscle memory by relaying on some kind of keyboard pattern is an effective way to memorize long otherwise nonsensical passwords. However, one should never resort to over simplistic patterns such as 1qaz2wsx, qwerty, or qwertyuiop.

So, What Makes a Good Password?

To summarize from the above discussion a good password is one that has all these characteristics.

1. Minimum EIGHT characters long, much longer the better it is.
2. Passwords should contain special characters such as #, @, \$, %, & and/or numbers.
3. Do not used words that you find in the dictionary.
4. Always use variations of upper and lower case letters.
5. Passwords must not consist of personal details like date of birth, phone number, spouse’s name, pet’s name, kid’s name, best friends name, login name, etc.

Golden
Words
of
Yore

यो ध्रुवाणि परित्यज्य अध्रुवं परिषेवते ।
ध्रुवाणि तस्य नश्यन्ति अध्रुवं नष्टमेव हि ।।

One, who gives up the permanent in
pursuance of the transient, loses the
permanent as well as the transient.

BE CAUTIOUS, DON'T LOSE YOUR MONEY, UNDERSTAND BASICS BEFORE INVESTING

Vivina Vishwanathan, Email: vivina.v@htlive.com (Courtesy: Hindustan Times)

MUMBAI: Planning to invest in mutual funds? Worried whether it is the right time to invest? Nimesh Shah, managing director and chief executive officer, ICICI Prudential Asset Management Co. Ltd, spoke to HTMoney, where he explains the basic parameters to consider before investing in mutual funds. Excerpts:

What should first time investors do while investing in mutual funds?

Mutual funds are more popular now than what it was say three to four years ago. We need to educate more people who are coming into the system. Firstly, understand that mutual fund is not just equity. There is debt and hybrid as well. Equity mutual funds invest in stocks of companies. Debt mutual funds invest in bonds of companies. Basic question for any investor is whether he has the appetite for volatility. Go for diversified fund to protect against volatility. Unless you are an expert and you have a strong view that a particular sector will do well, do not get into sector funds. Rather than taking one sector fund, it is better to go

for diversified funds. Right now, I would suggest investing in the large cap space. Although mid-cap is getting corrected, we believe it is still expensive.

How should you look at returns?

Mutual fund is not a guaranteed return product. You cannot say that it will give 7%, 8% or 10% returns for sure. It is not possible. Mutual funds are subject to market risk and that will remain. It means that when markets go up, mutual fund returns will go up. And when markets go down, mutual funds can go down as well. Mutual funds are designed to beat benchmark by a certain percentage. Say the target is to beat the benchmark by 300 basis points. If the fund manager beats the benchmark by 300 basis points, we will be very happy. What does it mean? Suppose the benchmark to the fund is Nifty and it gives 10% returns. Our fund should give 3% more return. Similarly, if market falls by 10%, my fund will also fall 7%. Nothing is guaranteed. Investors should understand that fund managers are looking to give

relative and not absolute returns. It is not like a bank FD which says that it promises to give a certain percentage after one year. We do not do that. You should understand that mutual fund is subject to volatility and fund managers are not magicians.

In that case, what are the basic parameters you should look at before investing?

Firstly, you should understand benchmark. You should invest in funds that give you returns better than benchmark. Fund managers are basically called relative performance givers. We have to do better than the benchmark. Next, you should not look at past returns and invest. You end up investing in expensive market. In fact, look at good fund house and a good fund with long-track record. Past returns are only an indication that the fund is run well. It gives credibility, but that should not be the only reason to invest. Past return should only be credibility dip stick. Do not look at one-year track record. Look at a five-year track record.

WITH TIMES, MONEY GOALS TOO CHANGE

Lovaii Navlakhi – Managing Director & Chief Executive Officer, International Money Matters Pvt. Ltd

With changing lifestyles, mortality rates and earning capacity, the financial goals of individuals, too, have shifted. Goals for a woman can be different from a man, which, in turn, can change for each generation. To give you a sense of the change in goals, let me tell you the story of a couple who came to us in their early thirties for a draft financial plan. Then, their goals included travel, home-loan closure and retirement. They preferred including child goals in the future plan review, but not immediately.

We charted out a financial plan for them looking closely at their goals, risk appetite, current net worth and future cash-flow projections. With both of them working in the IT industry, they could comfortably meet their required goals. We also looked into their insurance requirements and discussed its importance. However, they were of the opinion that company insurance policies were enough for now and they would reconsider it later. They began the required monthly SIP investments almost immediately.

Two years later, the husband died in a road accident, while the wife's finances took a back seat as she dealt with the grief. As a couple, they were trying to conceive through IVF and her priority was to succeed in it. Her financial goals now included building a charitable trust and a medical corpus for her in-laws. Given the situation, we focused

on protecting risks first, and then dealt with the priorities.

EMERGENCY CORPUS

It is essential to keep three-six months of living expenses easily accessible at any point in a liquid mutual fund. This would be utilised in case of future exigencies.

MEDICAL EXPENSES FOR SELF

Taking the insurance proceeds and current cash flow into account, we decided to keep ₹20 lakh aside in a liquid fund. It was emotionally important for her to continue to try IVF, but it was important for us not to let her get overwhelmed and spend all the money she had on it. As the validity of IVF is limited, the sum would be sufficient for it.

MEDICAL CORPUS FOR IN-LAWS

We made a plan to keep aside ₹10 lakh in a short-term debt fund for in-laws and slowly build it to ₹25 lakh over a couple of years through her monthly savings. Until then, we recommended adding in-laws to her company's medical policy. Additionally, we also suggested a health cover with ₹10 lakh as sum assured for her.

CHARITABLE TRUST

She had decided to keep aside 50% of the corpus received through insurance proceeds for it. There are different types of trusts—revocable, irrevocable, public and private, with definite or indefinite

beneficiaries. We suggested avoiding taking hasty decisions, and keeping the sum aside in a liquid or short-term fund. We were to build the structure of the trust and transfer the corpus once she took a call on the type of charity.

MEDIUM-TERM REQUIREMENT AND RETIREMENT

These were the other goals we wanted her to have. The idea was to keep some money aside for any medium-term requirement that may arise, without having to dip into her financial security. Her monthly surplus (after accounting for medical corpus for in-laws) was bifurcated and the retirement amount was invested in equities, with the rest invested in balanced funds, both through SIPs.

TERM INSURANCE

Now that her in-laws were dependent on her and she planned to have a child, term insurance was inevitable. It was our utmost priority, as after conceiving, she would have to wait until childbirth to get herself insured. We recommended a cover of ₹1 crore in the beginning, which could be reviewed later. Building relationships, empathizing and understanding the client's requirement is as critical as managing their finances. At times like these, the focus is on keeping the client in a safe place and not to lock her into products in an emotional state of mind.

Attachment is the root cause of fear and suffering and by giving up attachment one gains happiness!

Minutes of the 51st Annual General Meeting of Consumer Guidance Society of India, at 4.30 PM on 21 September 2018, at Kotnis Sabhagriha, Saraswati Mandir High School, Senapati Bapat Marg, Mahim, Mumbai 400016.

Dr. M. S. Kamath Hon. Secretary welcomed all CGSI members to the 51stAGM. Trustees Advocate S. D. Puri & Mr. Nooruddin Sevvala, President Professor N. M. Rajadhyaksha, Vice President Dr. Shirish Waghulde, Chairman Dr. Sitaram Dixit and Treasurer Mr. Vilas Wagh then took the stage.

Welcome by the Chairman

Dr. Sitaram Dixit in his welcome address said that, CGSI had an eventful year, having conducted many consumer education programs, attended consumer complainants both through helpline and in person and carried out consumer awareness/guidance camps. Achievements requiring special mention, include,

- Holding of a Circuit Bench Hearing of the National Consumer Disputes Redressal Commission in Mumbai to get consumers their rights at their doorsteps.
- Launch of "Solar Energy Awareness Film" and inauguration of CGSI mobile "APP" to help consumers assert their rights by Hon'ble Shri Girish Bapat. CGSI short film on solar energy in an easily understandable format was made at a low cost of only Rs. 30,000/- Installation of the solar panels is paying us rich dividends as electricity bills that were Rs 13000 – 15000 earlier are now only Rs. 600. Additionally we also get rebate for electricity generation and feeding it back to the grid. The film was screened thereafter.
- Receipt of an award in recognition for dedicated services to the consumer movement from Shri. Devendra Fadnavis – Chief Minister, Government of Maharashtra at a glittering function to celebrate World Consumer Day.

Address by the President

Professor N. M. Rajadhyaksha in his address said that people like Mr. S. D. Puri and the women who started this institution inspired him. It was a very significant achievement to getting the National Commission Circuit bench to Mumbai, as going to Delhi usually ends up with the litigant spending more than, that he/she will receive as compensation. He stated that CGSI seniors are working hard and he would like younger persons to join and work along with the seniors. The fact that the present team is elected unopposed shows the trust and appreciation they command. He appreciated the unity with which CGSI Committee Members work.

Confirmation of the minutes of the 50thAGM

Dr. M. S. Kamath then presented the minutes of the previous AGM and it was taken as read and approved.

Proposed by Mr. Punit Nayak

Seconded by Mr. B. V. Desai, Passed Unanimously

Presentation of Annual Report by the Hon. Secretary

Hon. Secretary Dr. M. S. Kamath said that the Annual report circulated enumerate all the achievements of the year. He highlighted that in the National Commission's sitting in Mumbai, we had 125 cases for Hearing and 75 cases were decided here. This works out to a 60% success percentage. Cases solved in Delhi are usually less than 10%. Next year too, the National Commission would visit Maharashtra and this time the venue was likely to be Pune. Dr. M. S. Kamath informed the house that CGSI added around Rs. 64 lakhs last year to the society's savings and proposed to the house to approve the report.

Proposed by Dr. S. G. Bhat

Seconded by Dr. Anita Kini, Passed Unanimously

Presentation of Accounts for 2017-18

Mr. Vilas Wagh stated that CGSI office did not receive any queries for clarification on accounts. Mr. Shabbir Kapadia wanted to know details about expenditure on the object of the trust. Hon Secretary said that CGSI spent only on (b) Educational programs as already detailed in the Income /Expenditure reports.

Mr. Kapadia also had some queries about accounting procedures, which were explained to his satisfaction. Mr. Kapadia wanted to know why Rs. 33,807/- pending from 2006/7 is not be written off as long years have elapsed. Dr. M. S. Kamath explained that it is "not accounted" and the matter is still sub-judice.

Mr. Yogesh Rana wanted to know why a large amount of money is in the bank account instead of a better investment with a higher yield. Dr. Kamath explained that generally, CGSI invested in 8% Govt. Bonds. We are waiting for some Govt., announcements, as we need safety first. Investing in other avenues has its own problems. It is now safe in Kotak Mahindra Bank at 6% interest.

Mr. Rana requested CGSI to make CDs of the solar energy and other films and sell it cheaply to members for promotion. The Chairman Dr. Sitaram Dixit said that download links of all CGSI films are available in our website and on "You Tube" for free download. The Accounts were then put up for approval.

Proposed by Mr. Simon D'Costa

Seconded by Mr. Sandeep Puri, Passed unanimously

Appointment of Auditors for the year 2018 – 2019

The house approved the recommendation of the Managing Committee to the General Body, to appoint M/s. S. C. Nagwekar & Co. as Auditors for CGSI Account & Maharashtra Helpline Account separately for the financial year 2018 – 2019 at an annual fee of Rs. 30,000.00 each.

Proposed by Mr. Dinesh Bhandare

Seconded by Mr. Yogesh Rana, Passed Unanimously

Nomination of President and Vice Presidents for the year 2018-2020

The Managing Committee recommended appointment of Prof. N. M. Rajadhyaksha for President and Dr. Shirish Waghulde as Vice-President.

Proposed By Mr. Simon D'Costa

Seconded by Mr. Surindra, Passed Unanimously

Confirmation of Panel of Returning Officers for 2019

The house approved the proposal of the Managing Committee to reappoint the following panel of returning officers.
Advocate R. V. Paranjpe,
Mr. Anil Karandikar and Ms. Mercian Saldanha

Proposed by Mr. Raj Talreja

Seconded by Mr. Rajiv Kakade, Passed Unanimously

Any Other Matter with the Permission of the Chair

CGSI honored Advocate S. D. Puri for his yeoman service to the consumers' cause, supporting and propagating CGSI's objectives during the past several years.

In his acceptance speech, Adv. Puri expressed his thanks for the honor stating he had seen the various changes in CGSI for the past many years. Today, every activity is done smoothly. No election by itself means recognition of the Committee's stellar work. Ten years back the previous managing committee were not even paying rent for the premises and were at the edge of being evicted. From that precarious position, the current team of activists have managed to have a healthy corpus all due to excellent work put in. Good teamwork, excellent service to the consumers and the helpline, have all done well. He gave his best wishes to all the members.

CGSI also honoured Mrs. Puri an active Rotarian with many awards for her work on education.

The Meeting also recorded its thanks to Mr. Nooruddin Sevwala and Prof. Rajadhyaksha for their time and support to CGSI activities inspite of their busy personal schedules. Mr. Sevwala said that CGSI has taken great strides and he is sure they will do so in future as well. Dr. Kamath suggested anyone who can give investment advice should meet CGSI Treasurer Mr. Vilas Wagh.

The President Prof. Rajadhyaksha thereafter asked the Secretary Dr. M. S. Kamath and the returning officer to proceed with the election formalities.

Election to the Managing Committee

Mr. Anil Karandikar, CGSI Election Returning Officer announced that there were four vacancies to the Committee this year and only four nominations received. The Members elected unopposed are,

1. **Dr. Sitaram Dixit**
2. **Dr. M. S. Kamath**
3. **Mr. Vilas Wagh**
4. **Ms. Anindita Kovoov**

The Meeting ended with thanks to the chair.

29 September 2018

Prof. N. M. Rajadhyaksha
President – CGSI

CGSI Managing Committee: Year 2018 – 2019					
Trustees Adv. S. D. Puri, Mr. Nooruddin Sevwala, Mr. Cornad Saldanha			President Prof. N. M. Rajadhyaksha		Vice-President Dr. Shirish Waghuldhe
Chairman Dr. Sitaram Dixit	Vice-Chairman Mr. Simon P. D’Costa		General Secretary Dr. M. S. Kamath		Treasurer Mr. Vilas Wagh
Joint Secretary: Educational Programs Mr. Dinesh S. Bhandare			Joint Secretary (Navi Mumbai) Mr. Santosh Shukla		Joint Treasurer Mr. Vikrant Jindal
Director: Legal Mr. Rajesh Kothari (Co-opted Member)	Director: Projects Mr. B. V. Desai		Office Administration & Co-ordination Ms. Anandita Kovoov and Mr. Goutam Bhatia (In-charge: - Solar, Electric, Electronics, etc.)		
Members: Mr. Raj Talreja, Ms. Navneet Chahal Co-opted Members: Mr. Anil Karandikar and Ms. Jamna Vardhachary (Editor: Keemat)			Invitees Mr. Shirish Kamdar (Pune), Dr. Anita Kini, Mr. Rajeev Singhal, Mr. Rajiv Kakade and Mr. Yogesh Vyas CA (Financial & Accounts Advisor)		

ATM transaction declined but amount got deducted Seven steps to recover the money

ATM transaction Declined but amount got deducted from your account. This has happened several times with many people due to some really bad ATM's at some places. It will take 7–15 days. You will definitely get your money back, in case you follow these steps.

1. Follow up with the bank on their customer care number. It might have been delayed due to a technical fault.
2. **If not solved:** Visit the nearest bank branch and get them to solve your problem and get an assurance from them.
3. **Again not satisfied:** Meet the Branch Manager if they still do not take action.
4. **Problem still not solved:** Grievance Cell. This is an exclusive unit dealing with customer grievances and headed by an executive of the rank of general manager. The complaints posted directly on the bank's website are also resolved by this department.
5. **If the problem still persists:** Banking ombudsman – This is a senior official appointed by the Reserve Bank of India to

redress customer complaints against deficiency in banking services, as per its scheme introduced in 1995. All scheduled commercial banks, regional rural banks and scheduled primary cooperative banks are covered under the scheme. So far, there are 15 ombudsmen, whose offices are located mostly in state capitals. Their addresses and contact details are available on the RBI website.

6. **Still not solved:** National Consumer Disputes Redressal Commission <http://ncdr.nic.in>. These are by far the biggest guys in the space and have some real powers to hold the bank accountable for harassment.
7. **Still troubled:** Legal Route. Go to the nearest District Court and sue the bank! This is the last and final resort available to you as a citizen of India. You may go on and fight a case, and even slap charges on the bank for recovery of legal costs.

Banks these days are quick in resolving such complaints. You can rest assured; you will get your money back without any problem.

9 Reasons Vitamins Could Make You Feel Worse!

Dr Denise Mann, MS

Vitamins and minerals promise many health benefits, but if you take too much, mix and match, or do not choose your brand wisely; they may leave you feeling lousy.

You are not getting what you think you are

The U.S. Food and Drug Administration does not test or regulate vitamins and supplements in the same way that they do drugs, explains Sreekant Cherukuri, MD, an otolaryngologist in private practice in Munster and Hobart, Indiana, who runs a website called SmartCeuticals. “There is nothing to say that what is on the label is in the product so it’s hard to know what you are buying,” he warns. “You may think you are getting a multivitamin when you are actually getting a chemical that is not for sale in the United States and you can end up feeling lousy ...or worse.” This is just one of the secrets that vitamin manufacturers do not want you to know. Avoid trouble by looking for the “U.S. Pharmacopeia Verified” mark, which means that the quality, purity and potency of the raw ingredients or finished products are verified by U. S. Pharmacopeia (USP). This stamp assures you that the product does, in fact, contain the ingredients listed on the label and that it has been made according to FDA’s Good Manufacturing Practices.

You are storing them all wrong

Yes, your refrigerator is cool, but it is also full of moisture, which can reduce vitamins’ shelf life and effectiveness. If you are taking the vitamin or supplement to feel better and stronger, it may not be able to do its job if not stored properly.

They harm your liver

Many herbal remedies and dietary supplements can also harm the liver including those that contain green tea extract, according to a study in Hepatology. These supplement-related liver injuries are on the rise, jumping from just 7 percent of all drug-induced liver injuries in 2004 to about 20 percent in 2014, the study showed. “Liver failure will present with jaundice or yellowing of the skin and/or overall malaise,” says Dr Cherukuri. “It can affect your digestion and cause constipation or diarrhoea,” he says. Do not miss these 12 vitamin mistakes you did not know you were making.

Your supplement contains too much caffeine

Energy shots, drinks, bars and supplements are all the rage, but many of these contain caffeine. “If you take an energy-boosting supplement that has high amounts of caffeine or another unknown stimulant, you can get the jitters, heart palpitations and high blood pressure,” Dr Cherukuri says. “It can also keep you up at night.”

Powdered or liquid mixes are often sold in bulk packages and can be particularly dangerous, which is why the FDA is cracking down this industry; government guidelines state that these are unlawful when sold in bulk quantities directly to consumers and is taking immediate steps to remove them from the market.

You take them on an empty stomach

While some vitamins are fine to take on an empty stomach, others—like vitamin C, folate, or iron—may cause nausea when your belly’s empty. Read the instructions on the label or ask your doctor how to best take your vitamin or supplement. There are other ways to make your vitamins more effective too.

You mix and match

Vitamins and supplements can interact with drugs or other supplements and leave you feeling lousy, says Dr Cherukuri. If you mix St. John’s wort (people take it for mild depression) with an herb that acts like a sedative—melatonin, ashwagandha or kava, valerian—you can end up feeling excessively drowsy, he says—or the supplement cocktail could have the opposite effect. “If you are taking a prescription blood thinner, and take a supplement that also thins the blood, you can develop a serious bleeding issue,” warns Dr Cherukuri. Garlic, ginkgo biloba, fish oil, ginger, feverfew, vitamin E and white willow bark also thin blood. Check out some other dangerous supplement-medication combos.

They increase risk for colon cancer

Two types of iron—ferric citrate and ferric EDTA—may increase your risk of colon cancer, and ferric citrate is used in iron supplements. Researchers looked at the effect of normal doses of these compounds

on two types of human colon cancer cells in a study. They noted an increase in cellular levels of cancer biomarkers—even when the iron doses were low. “Many stores and suppliers don’t actually state what kind of iron compound is present. Usually, it just says ‘iron’ or ‘iron mineral’, which is problematic for consumers,” says study author Nathalie Scheers, PhD, assistant professor at Chalmers University of Technology, in a news release. “As a researcher, I cannot recommend anything—that advice needs to come from the authorities. But speaking personally, if I needed an iron supplement, I would try to avoid ferric citrate.” Find out the vitamin myths you should be ignoring.

They interfere with the results of your lab tests

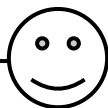
Many people take biotin (also known as vitamin B7) to strengthen their hair and nails, but high levels of biotin in your blood can interfere with the results of lab tests, such as so-called troponin screens which help diagnose heart attacks. “If you have had a lab test done and are concerned about the results, talk to your healthcare provider about the possibility of biotin interference,” the FDA recently warned.

You get too much of a good thing

Thirteen/Shutterstock Sometimes it is not the vitamin or mineral per se, but how much of it you take, warns Todd Sontag, DO, a family medicine specialist with Orlando Health Physician Associates in Florida. “We can get too much of a good thing, and some vitamins can be toxic in high doses while others will just be excreted through the urine,” he says. For example, too much folic acid may raise the risk of breast and colon cancers. “Too much [vitamin C] supplement (whether it be gummy, chewable, or powder), can lead to an upset stomach,” says Bianca Klotzman, a holistic nutritionist in New York City. What’s more, “too much vitamin D can lead to constipation, nausea, vomiting, poor appetite, and your calcium can begin to spill into your soft tissues,” she says. “The best practice is to take a blood test and then take only what your body is deficient in.” For a complete list of recommended dietary allowances for common vitamins, visit the National Institute of Medicine. Next, find out the 10 ways your body is telling you its low on key vitamins.

A man from New York City found himself in a spot of bother after the IRS returned his tax return to him due to an incorrectly answered question. One of the questions on his tax return asked him to list his dependents. A few days later, IRS received the following response: “12.1 million illegal immigrants, 1.1 million crackheads, 4.4 million unemployed deadbeats, 80,000 criminals in over 85 prisons, at least 450 idiots in Congress and numerous others who call themselves politicians, but are in fact nothing of the sort.”

In a strongly worded letter accompanying the man’s tax return, the IRS responded: “This answer is completely unacceptable and an insult to this government institution.”



In turn, he replied, “I thought it was quite detailed. Whom did I leave out?”

ATMS AND THE ART OF SKIMMING

Radha Rama Dorai - Managing Director, ATM & Allied Services, FIS (Courtesy: Hindustan Times)

You are fast asleep in your house in Mumbai when in the middle of the night you get a text message alerting you of an ATM withdrawal from your account. You read it only in the morning while casually checking your phone with a morning cup of tea. You immediately contact your bank, where you are told that the transaction took place in an ATM in a foreign country. You inform the bank that you were in Mumbai all along and your card was with you. The phone banking executive notes your complaint and advises you to lodge a police complaint and submit its copy to the bank. Now, what does a bank do on receipt of such a complaint by a harried customer?

The complaint internally travels down to the payments reconciliation and dispute management team of the bank. This team raises a 'charge-back' to the bank where the transaction has happened, through the network (VISA/Mastercard) through which the transaction has happened. There are clear guidelines by the networks on how such transactions will be treated. The networks constantly scrutinize such disputes and through advanced fraud detection, algorithms arrive at a possible 'point of compromise' i.e. the ATM or any other device through which the details on the magnetic strip of the card of the customer got copied. The bank which owns such a compromised device is usually required to bear the impact of such fraudulent transactions.

In your case, say you had used an ATM near your office a couple of days before the incident. That ATM turned out to be the 'compromised' ATM. It so turned out that a fraudster had attached a 'skimmer' to the card reader of the ATM and had a pin-hole camera fitted near the PIN entry pad on the ATM. A skimmer is a device, which is fitted into the card reader of the ATM and can read and copy the details of the magnetic strip of a card onto its memory.

Once the details of many such cards used on the compromised ATM are copied by the skimmer, the fraudster detaches it and uses the information to make duplicates of the card. By analysing the recordings of the concealed camera that recorded the PIN entry action of the customers, the fraudsters are able to identify the PIN.

Armed with a duplicate card and the PIN of the card, fraudsters withdraw money through ATMs. Skimming attacks are typically perpetrated by organised gangs having networks across the world. Card details are sold in the underground international market and that is how the card-cloned card got used in a foreign country.

To prevent skimming, banks have started placing anti-skimming devices in the card readers of their ATMs. The device detects any foreign object being fitted on the card reader and immediately puts the ATM out of service.

The fraudster is thus unable to get any card details. Banks are also migrating their ATMs to EMV (EuroMaster-Visa) standards for accepting cards on ATMs. This will happen in phases over the next three years, as it involves a field-upgrade of all ATMs. Once an ATM starts acquiring chipbased cards after migrating to EMV standards, ATMs will read the chip of your debit card rather than the magnetic strip. It is very difficult to skim a chip card compared to a magnetic strip card. If your card is still a magnetic strip-based card, get it replaced with a chip-based card so you can start using it on ATMs that get migrated to EMV and thus safeguard your card details. Till such time, it is worthwhile to be alert to any foreign objects on the ATM you are using and also to cover your PIN entry action with your other hand. Meanwhile, remember to cover your PIN entry action with your other hand.

25-year-old's chip card cloned; loses ₹2L

Jayprakash S Naidu jayprakash.naidu@hindustantimes.com (Courtesy: Hindustan Times)

MUMBAI: In a second case of chip card cloning reported this month, the Govandi police have registered a first information report (FIR) against unidentified cyber criminals after a 25-year old was cheated of ₹2.10 lakh. The accused withdrew the amount from the complainant's saving account from four different ATMs across Bihar. The crime has been filed yet another case of card cloning, through what is popularly known as the "skimming method."

According to the Govandi police, Vijay Morya has an account at the Chembur branch in a cooperative bank. Last month, a bank official visited Morya and inquired whether he had made any big transactions. Morya, at the time, denied having done so. However, the next day, when he went to withdraw money, he learnt that his card had been blocked. Upon inquiring with the bank, he was told that ₹2.10 lakh had been withdrawn from his bank account. He then submitted a written complaint to the police and an FIR was lodged for cheating, forgery and impersonation under provisions of the Indian Penal Code and Information Technology act."

"The money has been withdrawn from four different ATMs in Bihar. As the debit card of the victim was with him, we suspect his data was stolen and a cloned card was used to withdraw the money," said a police officer. "We suspect that the accused may have used his debit card for shopping at a mall or eatery, where his card got cloned. Cyber criminals often rig ATMs by attaching a skimmer and a micro-camera to steal card details. As of now we are trying to ascertain the location from where the data got leaked, along with help from the bank," he said. "The bank has still not returned my money. They are probing the case. I have written to RBI as well," said Morya.

The views expressed in 'Keemat' do not necessarily reflect those of CGSI, but rather are personal opinions of the author(s) concerned.



CONSUMER GUIDANCE SOCIETY OF INDIA (CGSI)

"The Bombay Public Trusts Act XXIX of 1950" (Reg. No. F - 1381 (BOM) 20/05/1966) &
"The Societies Registration Act XXI of 1860" (Ref. No. BOM 33/1966 GBBSD 04/04/1966)
Block J, Azad Maidan, Opposite Cama Hospital, Mahapalika Marg, Mumbai 400001.
Website: www.cgsiindia.org; E-mail: cgsibom@gmail.com; mah.helpline@gmail.com;



Landline Tel: +91-22-2262 1612 / 2265 9715 Cellular: 8356946121 / 7977120091 / 7977120059, Toll Free Helpline: 1800 - 222262

Printed by Ms. Jamna Vardhachary, Published by Ms. Jamna Vardhachary on behalf of Consumer Guidance Society of India, 'J' Block, Mahapalika Marg, Mumbai 400001 and Printed at Emkay Printers, Gala No - 202, Building - A, Diamond Industries Estate, Ketki Pada Road, Dahisar (East) Mumbai 400068 and Published at Consumer Guidance Society of India, 'J' Block, Mahapalika Marg, Mumbai 400 001. Editor - Ms. Jamna Vardhachary.

15 Surprising things between Men and Women!

(Courtesy: Compilation from Interesting Medical Studies, World Wide Web)

It is common to hear people say “it’s a man’s job,” when referring to specific tasks. Although this statement is not true at all, it still has a certain basis inherent in human biology. The differences between the sexes do not only add up to our reproductive organs, but also the structure of our bodies, the type of hormones that are secreted and the changes that have occurred over many years in the evolutionary processes.

Discover what the surprising biological differences are between men and women.

1. Men and women listen differently

When men listen, they use only the left part of their brain that is linked to language understanding, according to a study at Indiana University School of Medicine. It was found that women use both parts of the brain to listen to a conversation. This is why when talking to men it is important to be concise and clear, and for women, it is much easier to conduct detailed and lengthy conversations.

2. Men and women’s senses work differently

Men’s sense of smell and taste is less developed than most women, but their sense of vision is better. Researchers assess that this is a product of evolutionary processes because men were often hunters, making it easier for them to observe movement, while women gathered food, used their sense of smell and taste more.

3. Men are more likely to be left handed

There are three times more left-handed men than left-handed women, and science has not yet found an explanation for this phenomenon. However, researchers at the Australian National University have found that left-handed people can process more information than right-handed people can.

4. Men and women see differently in the dark

Women can see more things in the dark than men can. Men, on the other hand, do not see as well in the dark but can identify details equally at any distance.

5. Men have a physical advantage

Men can cope with exercise better than women, due to their blood volume can. On average, men with normal body weight have 4.5-5.6 liters of blood in their bodies, while women with normal body weight have 3.4-3.9 liters of blood in their bodies. Moreover, men’s blood is richer in hemoglobin and red blood cells, and all these differences cause more oxygen to reach their muscles during physical activity.

6. Only women suffer from cellulite

Because men and women have a different ratio of muscle, fat and connective tissue in their bodies, men do not suffer from cellulite. In general, men are born with more developed muscles than women are, and their skin contains more collagen, which helps it maintain its elasticity.

7. It is easier for men to sleep at night

The level of electrical activity in men’s brains decreases by 70% while sleeping, whereas in women it decreases by only 10%. The reason for this apparently lies in the history of human society. Men were hunters and used to rest when they were home, while women who were at home regularly took care of the children at all hours.

8. It is harder for women to lose weight

Men’s bodies burn more calories to supply energy to different muscles and organs. At the same time, men’s testosterone levels are seven times higher than women, which increases metabolic rate, despite the fact that men’s muscle mass is significantly higher than that of women’s.

9. It is easier for men to focus on moving objects

Men see objects in motion much better than stationary objects, probably because they were hunters in the past and used to follow prey. Today it makes men notice and be more attracted to women dancing, as opposed to women sitting in front of them.

10. Men suffer more from abdominal fat

Men are more likely to suffer from abdominal fat because their bodies do not accumulate fat under the skin as women’s bodies do; rather it is stored between the internal organs in the abdominal area. A fatty belly is dangerous and increases the risk of premature death, which explains why women live longer than men do.

11. Women have a stronger immune system

Men have a weaker immune system than women have and are more likely to contract infectious diseases. The reason for this is high testosterone levels, which have an anti-inflammatory effect. Testosterone strengthens the genes that reduce inflammation, so the body tends to produce fewer antibodies for diseases that attack it. Women, on the other hand, develop more antibodies for disease, and therefore over time, they are less ill than men are.

12. It is easier for men to hold it in

Men have a larger bladder, which needs to be emptied less often than women are. This is because women have more organs in the pelvic region, leaving less space for the bladder. An average male bladder can hold 800 ml before having to urinate urgently, while in women the bladder can contain 500 ml before it is necessary to empty it.

13. Men sweat more

Men’s bodies contain 1.5 times more sebaceous and sweat glands than women’s bodies do. This is why men’s bodies tend to be oilier than women’s are, and they tend to suffer more from sweat stains on clothes.

14. Men are also hotter

Men are more sensitive to high temperatures, but on the other hand, they are more protected from low temperatures. This is because the average body temperature of men is higher than that of women due to their faster metabolic rate.

15. Women have a greater variety of genes in the body

Men are simpler than women are genetically. Women have two X chromosomes while men have an X chromosome and a Y chromosome. An X chromosome contains between 900 and 1,200 genes, while the Y chromosome has only 78 genes, so biologically, the bodies of men are much less complex than women.

All these differences do not necessarily indicate that men or women are better or lesser in certain areas, but that they must face different challenges. Now that you know the biological differences between men and women, you cannot only get to know yourself better but also your partner.

A renowned psychologist was conducting a group therapy session with young mothers and their little children. After a few hours of talking, analyzing their words and behavior, he said, “I believe that all of you suffer from some obsession. He turned to the first mother saying, “You obviously have an obsession with food and therefore named your daughter Candy.” He turned to the second Mom, “Your obsession is money, manifesting in your child’s name, Penny,” He turned to the third Mom. “Your obsession is alcohol, expressing in your child’s name, Brandy.” At this point, one mother in the group got up, whispering to her little boy, “Come on, Dick, let’s go home.”



Five proven causes of cheating among spouses and ways to prevent them

(Courtesy: Compilation from Interesting Medical Studies, World Wide Web)

When a family is established, all parties want it to be happy and it is not surprising to learn that one measure of a family's happiness is loyalty in the relationship that started it all – but how can loyalty be preserved? Psychologist and marriage counselor Dr. Willard F. Harley Jr. of Minnesota conducted a series of trials on more than 800 couples and found that men and women have different basic needs that should be met in order to reduce the likelihood of cheating and enjoy a happy and healthy family. These "facts" from these experiments and their findings may not be suitable or hold true for everyone but according to Dr. Willard, they are certainly valid for most married couples.

1. He needs more sexual activity - she needs more affection

Men

Because of the high testosterone levels most men have, their sex drive is stronger than that of most women. According to Dr. Willard, there is a direct connection between men's need for sexual activity and women's need for affection, and if the man does not show love to his wife and does not treat her gently, there is a high chance that she will refuse to have sex with him when he wants to. Refusing to have sexual intercourse may make the man aggressive and frustrated – the two things, which create the distance.

Women

Many women need a soft and gentle interaction with their partners, especially ones that show the love they feel about them. You can express a softness that indicates love just by kissing and hugging them, but that is not enough. Small or large gifts, phone calls in the middle of the day, and signs showing the husband is looking after his wife will make the woman feel more protected and relaxed in her relationship thereby avoiding any cheating.

2. He needs good company – she needs conversation

Men

According to Dr. Willard's findings, most women take part in their husbands' hobbies, even if they did not engage in them before the start of the relationship. For example, a woman in a relationship with a man who likes to fish, watch football and so on can develop an interest in these areas. At the same time, as the marriage progresses, many women want their men to share their interests with them as well, or on the other hand, they stop taking interest in their husband's leisure activities and prefer to be left out of them. For most men, having their wives take part in their interests is very important, and according to Dr. Willard,

this is the second most important thing that drives most men to infidelity. They want to continue enjoying the things they love but also share this pleasure with their wives.

Women

Everyone needs someone to listen to them and react accordingly, and while dating, most couples talk for hours on end and genuinely enjoy it. Dr. Willard has found in his research that in order for a woman to feel satisfied in her marriage, she needs about 15 hours a week, in which the man pays attention to her and spends time with her as he did when they were still a young couple. If you do the math, it comes out to about 2 hours a day that can be spent in a variety of ways, and this is a time worth investing to maintain a healthy and happy relationship.

3. He needs attraction - she needs honesty

Men

It is no secret that most men do not always think with their brains, but sometimes with the limb between their legs, and the less attractive their woman is, the more likely they are to cheat. However, that does not mean she needs to find the fountain of youth and stay young and beautiful forever, only that she should take care of her appearance to some extent. After all, no one wants his or her partner to neglect himself or herself simply because they have reached a place of comfort in the relationship. This is often the case for women as well; therefore, men are not off the hook either and should be taking care of themselves too.

Women

Many men find it difficult to express their feelings, but it is important to do so for honesty in the relationship. Lack of sincerity does not necessarily mean that one is lying, but rather it could mean that the man is hiding and suppressing information such as feelings and thought. This suppression could quickly lead to a blowout in a moment of anger. In order not to lose, trust in each other, it is very important that men learn how to talk openly with their women, even about small things that may not seem essential to them. Men may not be aware of this, but they too need to reveal their emotions from time to time to learn how to deal with them correctly.

4. He needs a comfortable home – she needs financial security

Men

In most families, it is the man that deals with a variety of tasks that require judgment, thought, concern, planning for the future, etc., whether decisions are in the workplace or arrangements such as

mortgage payments or car insurance. Any small or big responsibility imposed on the man puts pressure on him, but most men know how to deal with this pressure - they just need to be able to relax at the end of the day. Therefore, most men care what the house looks like, and are more concerned with sitting down and relaxing in order to prepare for the next day. This does not mean that all men are allowed to idle around in the hopes they will not turn to another woman, but sometimes they can be allowed to take out the trash or wash the dishes "later" as long as it is clear to both sides that the chore will be done.

Women

Of course, women also have to deal with long to-do lists during the day, but in most families, the man is the main breadwinner, especially when a child arrives. Therefore, many women feel dependent on their spouses for the financial security of the family, and they want to know that they will be able to maintain their family life as they see fit. This does not mean that women are greedy, but only that they need to feel that they and their families have a good chance of being financially secure, to help ensure that everyone live in peace and tranquility.

5. He needs to be admired - she needs a husband who is committed

Men

Many men seem to be in competition with their friends, but in fact, they are in competition with themselves – the purpose of this competition is to experience a sense of pride. That is why most men want their wives and children to admire them, as that is what motivates them to be better husbands and fathers - it gives them a desire to do even more. All you have to do is simply compliment your man, for example, when he teaches your child how to ride a bicycle - a small word can have a huge impact on his sense of pride and his feeling about his life with his family.

Women

There is nothing like a mother's love for her children, and one of the most important things for women is that the man they chose to live with is a good father and role model to their children. For boys, it helps to build confidence and for girls, it helps to show them what their future husbands should look like. Therefore, it is very important that a husband knows how to be a good father to his children. The more confident the woman is that her man will help her raise her children properly, the less likely she is to go looking for another man.

Test a servant while in the discharge of his duty, a relative in difficulty, a friend in adversity and spouse in misfortune.

Consumer's Crossword!

(Answers to the clues are present interspersed in the current Keemat itself)

ACROSS

5. Indian king with morals. (13)
8. A medical study. (10)
9. A railway body. (5)
10. Treatment procedure. (12)
14. It is 7 times more in men. (12)
15. Discerning sex-organs (12)
16. Book of medicine. (12)
19. Apex bank. (3)
21. Superannuation (10)
23. Dog (3)
28. A healthy diet. (10)
35. Consumer forum. (5)
37. Harmful if uncontrolled (7)
38. A sedative. (9)
40. PC hard drive is full. (8)
41. An important nutrient. (8)
42. Women develop it more. (10)
44. Easily breakable. (7)
45. Duplicating. (7)
46. A vitamin. (6)
49. One fighting for rights? (8)

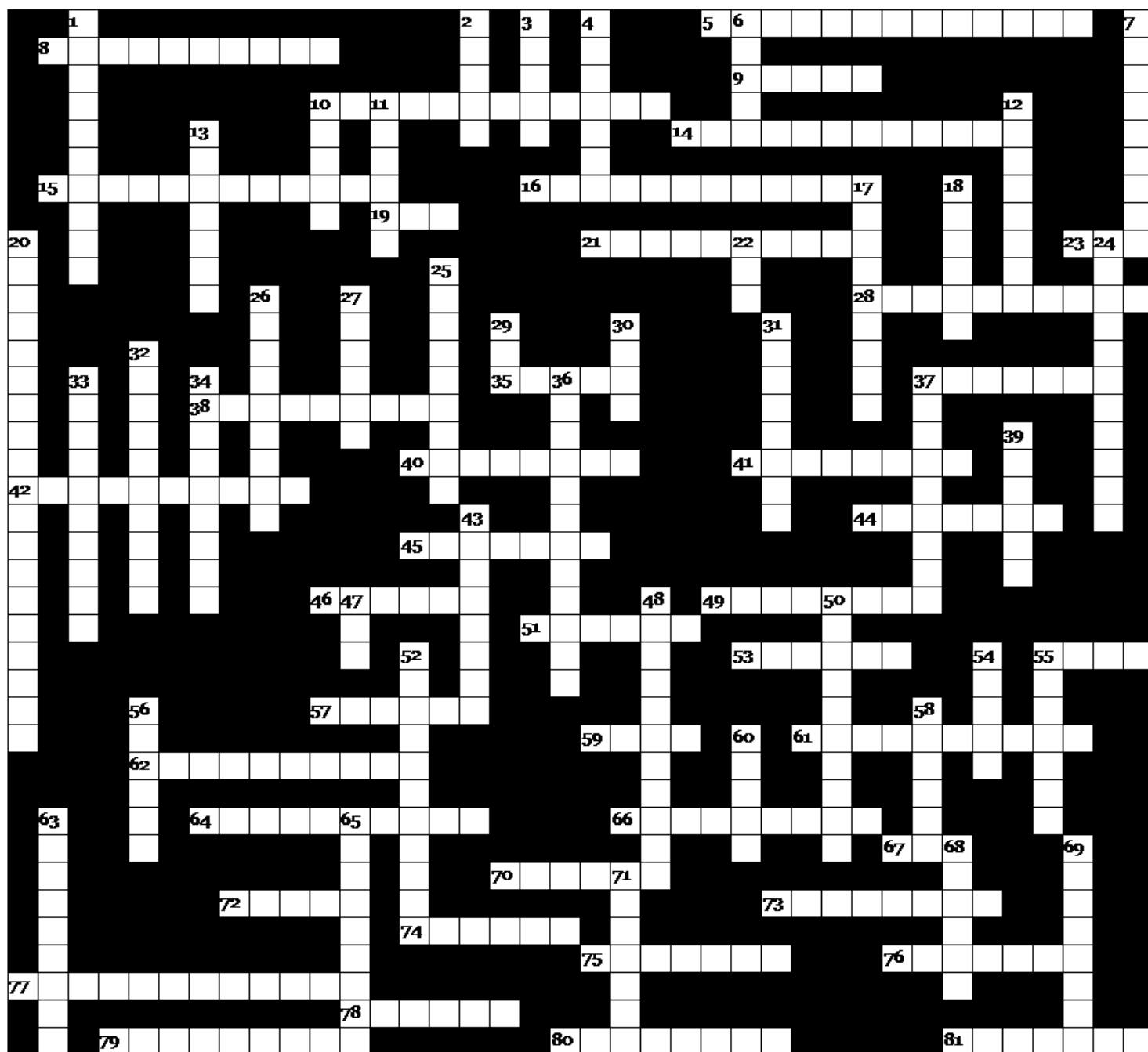
51. State in India. (6)

53. Make minor change. (6)
55. A shopping place. (4)
57. Collected funds (6)
59. Scientific organization. (4)
61. Reason for divorce? (10)
62. Connection? (10)
64. A bane in India. (10)
66. Farm animals. (9)
67. Criminals do to ATM's. (3)
70. Wedded to! (6)
72. Blocking overheats PC's. (5)
73. Longer the better. (8)
74. It thins blood. (6)
75. Women have smaller ones (7)
76. It copies magnetic strip. (7)
77. Excess vitamin D causes (12)
78. Excess folic acid raises risk. (6)
79. Stress (9)
80. An important distinguishing feature between the sexes (8)
81. Place in Mumbai. (7)

DOWN

1. Illegal immigrants. (10)
2. Exchange (5)
3. They are complex (5)
4. Place in Maharashtra. (7)
6. Hospital (5)
7. Removing sand. (9)
10. Rating agency. (5)
11. Place you may use a card. (6)
12. Life threatening disease. (8)
13. Supposedly women have (7)
17. Important Updates (9)
18. Grain (6)
20. An inflammatory agent. (19)
22. Financial card standard. (3)
24. without objections. (11)
25. Prisons have them. (9)
26. Soiled (9)
27. Anthelmintic (6)
29. They are simple. (3)
30. Popular English Name? (4)
31. Energy drinks have this. (8)

32. Its abrupt change can lead to ailments. (10)
33. Checks (10)
34. Offices in state capitals. (9)
36. On purpose. (12)
37. Temporary (9)
39. Floods. (6)
43. Indicates advancing age. (8)
47. Medical procedure. (3)
48. Improper PC could do it (11)
50. Confirmed. (10)
52. Realize others feeling. (11)
54. Mistakes (5)
55. Oil bearing seed. (7)
56. Contains oil. (6)
58. Affected by floods. (6)
60. Glands more in men. (5)
63. Glands less in women. (9)
65. To be after or chase. (9)
68. It thins blood. (6)
69. Member of a social club? (8)
71. High standard or quality (7)



Jokes are meant for amusement! It employs comedic vehicles like parody, satire and other material referencing, true people, organizations, regions, etc., making fun of them in ways that are obviously not true. Our intent is not to offend anyone! If you believe that jokes could offend you, please do not read them! Despite this warning, if on reading you find, the jokes not to your liking, ignore and move on! Please be aware that they are simply just **JOKES!**



LAUGHTER THE BEST MEDICINE



A man was sitting on the edge of the bed, observing his wife, looking at herself in the mirror. Since her birthday was not far off, he asked what she would like to have for her birthday.

"I'd like to be six again," she replied, still looking in the mirror.

On the morning of her birthday, he arose early, made her a nice big bowl of Lucky Charms and then took her to Six Flags theme park. What a day! He put her on every ride in the park - the Death Slide, Wall of Fear, Screaming Monster Roller Coaster - everything there. Five hours later, they staggered out of the theme park. Her head was reeling and her stomach felt upside down. He then took her to a McDonald's where he ordered her a Happy Meal with extra fries and a chocolate shake.

Then it was off to a movie, popcorn, a soda pop and her favorite candy, M&M's. What a fabulous adventure! Finally, she wobbled home with her husband and collapsed into bed exhausted.

He leaned over his wife with a big smile and lovingly asked, "Well dear, what was it like being six again?"

Her eyes slowly opened and her expression changed, "I meant my dress size, you dumbass!"

A cat dies and goes to Heaven. God meets him at the gate and says, "You have been a good cat all of these years. Anything you desire is yours, all you have to do is ask."

The cats says, "Well, I lived all my life with a poor family on a farm and had to sleep on hardwood floors."

God says, "Say no more." Instantly, a fluffy pillow appears.

A few days later, six mice are killed in a tragic accident and they go to Heaven. God meets them at the gate with the same offer that He made the cat.

The mice said, "All our lives we've had to run. Cats, dogs and even women with brooms have chased us. If we could only have a pair of roller skates, we wouldn't have to run anymore."

God says, "Say no more." Instantly, each mouse is fitted with a beautiful pair of tiny roller skates.

About a week later, God decides to check and see how the cat is doing. The cat is sound asleep on his new pillow. God gently wakes him and asks, "How are you doing? Are you happy here?"

The cat yawns, stretches and says, "Oh, I've never been happier in my life and 'Meals on Wheels' you've been sending are the best!"

A man called up RR Hospital and asked, "I want to know, if the patient Col Mehta in Room# 1438 is getting better?"

The duty MO replied, "He is doing very well. He had his first solid meal today, his BP is fine and if he continues improving, he might even be sent home in a couple of days!"

The man said, "Thank God! That's a wonderful news!"

Duty MO: I take it; you must be a close relative or friend!

Man: No ... No... I am Col Mehta. No one here tells me anything!

A man was taking his wife, who was pregnant with twins, to the hospital when - in his excitement - his car went out of control and crashed into an oak tree.

Upon regaining consciousness, he saw his brother, a relentless excellent practical joker, sitting at his bedside with the warm grin he would know since childhood.

He asked his brother how his wife was, and his brother replied, "Don't worry, everybody is fine and you have a son and a daughter. The hospital was in a real hurry to get the birth certificates filed and since both you and your wife were unconscious, I named them!"

The husband thinking to himself: "Oh no, what has he done now?" and he says with trepidation, "Well what did you name them?"

The brother replied, "I named the little girl Denise."

The husband, relieved, said, "That's a very pretty name! What did you come up with for my son?"

"Denephew," the brother replied.

A man running in front of a car gets tired; and a man running behind a car, gets tired.

A rich man goes on a week's tour of a forest taking his faithful pet pug along for company. One day, the pug starts chasing butterflies and before long discovers that he is lost. Wandering around, he notices a tiger heading rapidly in his direction with the obvious intention of having him for lunch. The pug thinks, "I'm in trouble!" Then he notices some bones on the ground close by, and immediately settles down to chew on the bones with his back to the approaching cat. Just as the tiger is about to leap, the pug exclaims loudly, "Boy, that was one delicious tiger. I wonder if there are any more around here!"

Hearing this, the tiger halts his attack in mid-stride, as terror comes over him and slinks away into the trees. "Whew," grunts the tiger. "That was close. That weird creature nearly had me."

Meanwhile, a monkey, who had been watching the whole scene from a nearby tree, figures he can put this knowledge to good use and trade it for protection from the tiger. Therefore, off he goes. However, the pug sees him heading after the tiger with great speed and figures that something must be more.

The monkey soon catches up with the tiger, spills the beans and strikes a deal for himself with the tiger. The tiger furious at being made a fool of, says, "Here monkey, hop on my back and see what's going to happen to that conniving little thing."

Now the pug sees the tiger coming with the monkey on his back and thinks, "What am I going to do now?" But instead of running, the dog sits down with his back to his attackers, pretending he hasn't seen them yet... and, just when they get close enough to hear, the pug says, "Where's that darn monkey? I sent him off over an hour ago to bring me another tiger!"

When he turns around... he is alone.

Recently a routine police patrol was parked outside a bar in the Outback. After last call, the officer noticed a man leaving the bar so apparently intoxicated that he could barely walk.

The man stumbles around the parking lot for a few minutes, with the officer quietly observing. After what seems an eternity, in which he tries his keys on five different vehicles, the man manages to find his car and fall into it.

He sits there for a few minutes as a number of other patrons leave the bar and drive off. Finally, he starts the car, switches the wipers on and off; it was a fine, dry summer night, flicks the blinkers on & off a couple of times, honks the horn, then switches on the lights.

He moves the vehicle forward a few inches, reverses a little and then remains for a few more minutes as some more of the other patrons' vehicles leave. At last, when his was the only car left in the parking lot, he pulled out and drove slowly down the road.

The police officer, having waited patiently all this time, now started up his patrol car, put on the flashing lights, and promptly pulled the man over and administered a breathalyzer test.

To his amazement, the breathalyzer indicated no evidence that the man had consumed any alcohol at all! Dumbfounded, the officer said, "I'll have to ask you to accompany me to the police station. This breathalyzer equipment must be broken."

"I doubt it, tonight I'm the designated decoy," says the man proudly

A husband and wife were driving down a country lane on their way to visit some friends. They came to a muddy patch in the road and the car became bogged. After a few minutes of trying to get the car out by themselves, they saw a young farmer coming down the lane, driving some oxen before him. The farmer stopped when he saw the couple in trouble and offered to pull the car out of mud for \$50. The husband accepted and minutes later, the car was free.

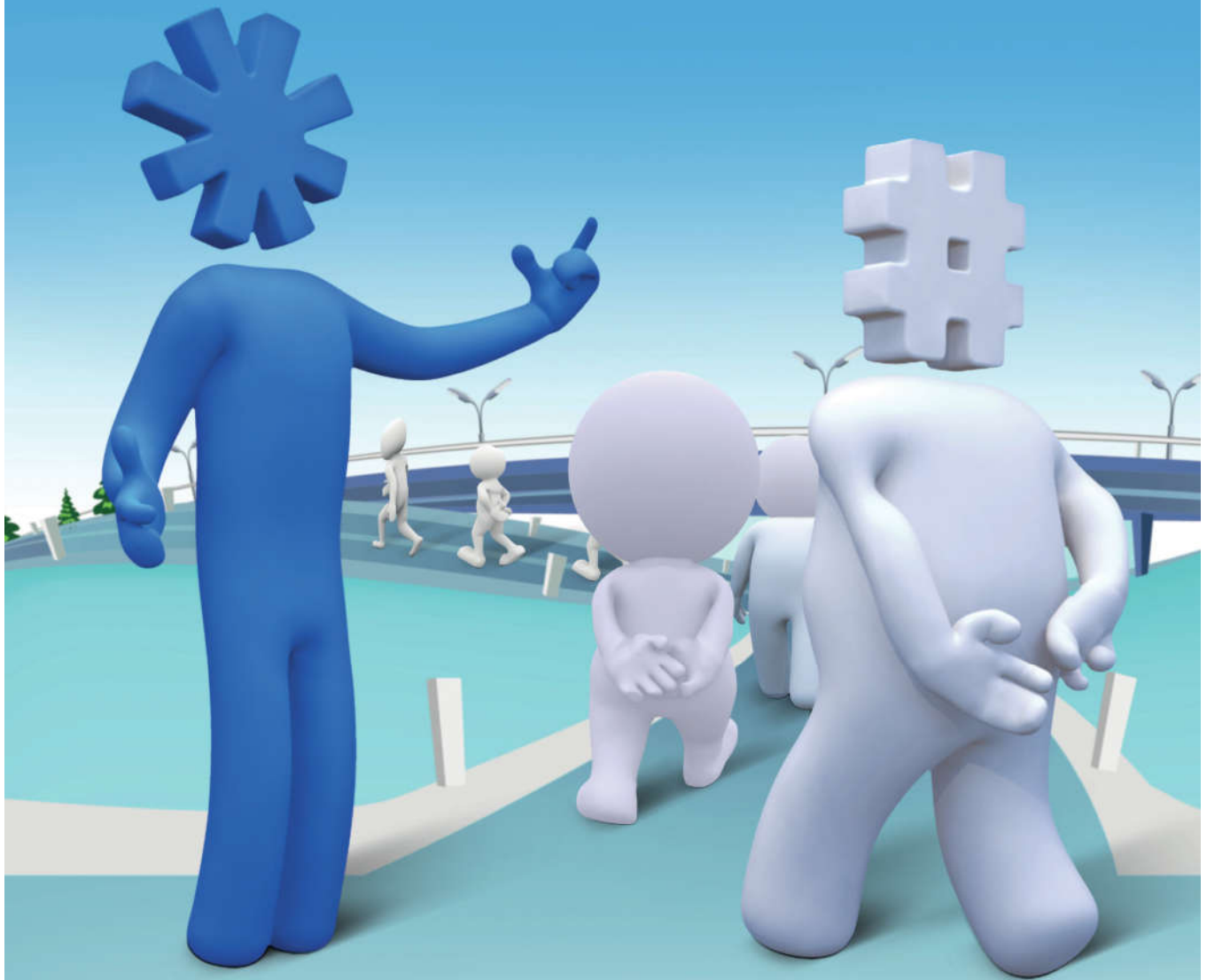
The farmer turned to the husband and said, "You know, you're the tenth car I've helped out of the mud today."

The husband looks around at the fields incredulously and asks the farmer, "When do you have time to plough your land, at night?"

"No," the young farmer replied seriously, "Night is when I put the water in the hole."



WHEN IT COMES TO INVESTING IN SHARES,
DON'T FOLLOW THE HERD.
FOLLOW A GOOD INVESTMENT ADVISOR INSTEAD.



Do your groundwork, make sure the company is reliable, the balance sheet looks good and the management is sound before investing.

Call 022 22728097

to report any market irregularity.
Issued in Public interest by BSE Investor Protection Fund.

The World's Fastest Exchange with a speed of 6 Microseconds.

Website: www.bseindia.com | Follow us on: [f/BSEIndia](https://www.facebook.com/BSEIndia) | [@BSEIndia](https://twitter.com/BSEIndia) | [in/BSEIndia](https://www.linkedin.com/company/BSEIndia) | [/BSEIndia](https://www.instagram.com/BSEIndia)

Disclaimer: Issued in public interest by BSE investor protection fund.