



ग्राहक सेवा सुरक्षा संतोष

Keemat

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

September – October 2018

“52 Years in the Service of Consumers”

Volume 47 – No. 5



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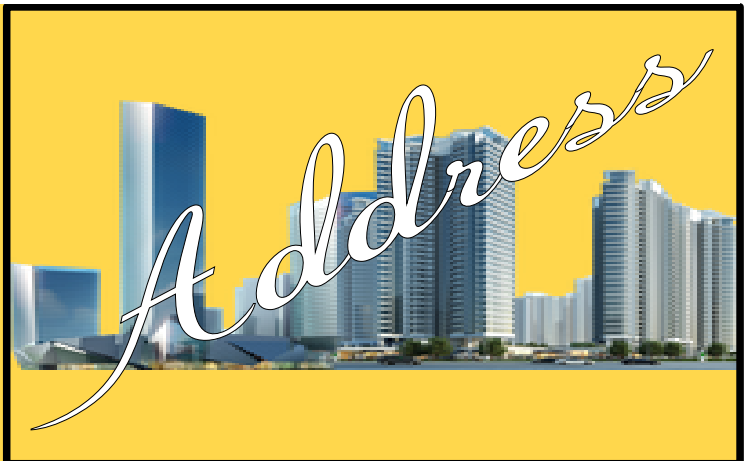
Sender: Consumer Guidance Society Of India (CGSI)

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





Some photographs of 'Consumer Awareness Programs' conducted by CGSI

Plastic Ban

Ms. Jamna Vardhachary, Hon Editor



Mumbaikars will be greatly encouraged by the state government's ban on single-use plastic bags, bottles and cutlery. The ban is well intended, but is it well planned? The notification was issued on 23 March,

amended on 11 April, came into effect on 24 June and was then 'clarified' through additional circulars in June and July and harassment by BMC inspectors does not help. The ban is welcome, but surely, we could have done without the confusion and ambiguity. Does it target the most polluting products? It is already impacting disproportionately, the small vendors. They used to "parcel" tea, juice even sambar in small plastic bags. That business is gone. Why make exemptions and rollbacks – were these factors not considered at the planning stage? Are there practical arrangements in place, to ensure that the ban will work?

Plastic waste dirties our cities, damages our health and pollutes our water. Since the first plastics were invented in the early 1900s, the world has accumulated 7-8 billion tons of plastic waste. Less than 10% of this waste is recycled globally; 10% is burnt causing air pollution and 80% remains in the environment – in landfills, river sediments or floating in the oceans. On the other hand, modern society cannot survive without plastics. For many specialized applications, there is simply no alternative and for ordinary household goods, plastic is usually cheaper and more easily available – and sometimes even more eco-friendly – than the alternatives. Take plastic bags for example. They are cheaper and more durable than paper bags but paper is a "natural" product and safely decomposes into organic material. So are paper bags better for the environment? In fact, compared to paper bags, plastic bags require much less water and energy to manufacture and recycle and we need to cut down trees to make paper. Already deforestation beyond way acceptable limits is a vexing problem. Plastics on the other hand generate less solid waste (being lighter) and cause less air and water pollution during recycling. Paper recycling requires massive amounts of chemicals.

If we compare the known costs, plastic wins, but plastic also has huge environmental costs. The problem is many of these environmental costs are difficult to

calculate, hence the confusion. Having said that, a complete ban on plastic bags is not the end of the world. Thirty years ago, we bought 'Sugar and Atta' loose – and the shopkeeper would open a jute sack, measure out what you needed, and pour it into a bag made from recycled newspapers. We may prefer hermetically sealed, ISO – certified plastic packaging, but loose sugar will not kill us. The point is plastic waste, recycling and environmental policies are complex issues. They require comprehensive solutions and corruption-free implementation, not ad hoc measures to address one small part of a very big problem. Perhaps BMC inspectors should first crack down on untreated industrial effluents and uncontrolled burning of garbage – Plastic bags can come later.

Cost, convenience, conscience

What we wear, what we eat, what we buy... every day we try to strike a balance between cost, convenience and conscience. Disposable plastic bags are cheaper and more convenient, but your conscience will say, use a cloth bag. For the same reason, perhaps you would be willing to buy soft drinks in glass bottles, pay a small deposit, and wash and exchange the bottles. We all did that earlier. Fortunately, society has woken up to the threat of environmental damage. People are willing to pay extra for eco-friendly products.

At least 25 states have bans or restrictions on plastics, and the government aims to eliminate single-use plastics by 2022. If we want to enjoy the benefits of plastic, we have to live with some level of pollution or environmental damage, but new technologies can help us minimize the damage without losing the benefits. Japanese scientists have improved a naturally occurring enzyme that eats PET, the material used to make plastic bottles. Plastic cups, tetra packs are hard to recycle because they have a waterproof layer; so manufacturers are experimenting with cups made from starch or cellulose (biodegradable) or from cardboard (fully recyclable). Composite and multi-layer plastics are difficult to recycle, but scientists are finding new ways to separate them into components that can be recycled into other plastic products or converted to industrial chemicals.

A plan for plastic

As always, the challenge is enforcement. Thin polythene bags (less than 50 microns)

are banned in 19 states, but the bags are still widely used, because the alternatives are expensive or inconvenient and enforcement is poor. Even if the ban is enforced, it may not work unless recycling is made convenient for manufacturers as well as consumers. For example, if PET bottles are replaced with glass, how much will it cost companies to re-organize distribution and storage? How is the consumer affected? Do I have to pay a deposit? Can I return empty bottles or only exchange them for full bottles? What happens if the bottle is chipped? Will the shopkeeper give me back my 50 paise or will he offer a sweet instead? These issues will eventually be sorted out but it would have been better if the practical aspects had been agreed upon (or at least discussed) before the ban was announced.

Changes in industry are driven by economics – manufacturing and transport costs, durability, breakage etc. This is why glass bottles have been replaced by PET or aluminum and wooden furniture by plastics. Based strictly on economics, this trend will continue, but governments are now looking at the unknown (environmental) costs and designing policies to encourage green technology. Many green technologies are expensive at first, so governments provide subsidies to encourage their manufacture and use. India has done this quite successfully, for example with solar panels and wind energy, but not so much for products that can replace plastic.

Clean and green

Plastic recycling is not always easy. It requires sophisticated techniques and equipment as well as an efficient system to collect and deliver recyclable waste to recycling plants. India recycles much more than most countries. We are thrifty by nature. We are reluctant to throw anything away, preferring to wash and re-use many "disposable" products from milk bags to shaving razors, but we also have a large population, so the rubbish heaps and pollution levels keep increasing. Mumbai generates at least 8,000 tons of waste per day – more than many countries. Often, the biggest problem is not plastic or pollution but littering. Even with poor enforcement, confusing BMC regulations and ineffective recycling systems, we can still make a huge difference as individuals. Re-use wherever possible, recycle diligently, dispose of waste responsibly and convince your friends to do the same. A clean, green Mumbai is not as difficult as we imagine.

OF EVERY FIVE FOOD AND VEGETABLE SAMPLES IN MUMBAI, AT LEAST ONE IS UNFIT FOR CONSUMPTION, food and civil supplies minister, Girish Bapat, told the lawmakers at the ongoing legislative assembly session at Nagpur. "It's largely true that in agricultural produce and fruits markets, carbide (calcium carbide—a hazardous chemical used as ripening agent) is used. On failing the food tests, cases were filed against the culprits under Food Safety & Consumer Protection Act, 2006," Bapat added.

Letters to the Editor / CGSI

DOCTORS OR GREEDY BUSINESSMEN? BEWARE!

An Indian newspaper recently published that some renowned doctors have resigned from their posts in New Delhi. The reason being, their CEO/CFO has been pushing them to increase hospital earnings through following approaches:

- Converting the minor injuries cases to Operational Procedure. That means when a patient undergoes a surgical procedure, the hospital earns huge money in comparison to what the patient pays for the normal consultancy fees.
- Extending the duration of in-patients' stay in hospital so that earnings of hospital can be increased because of medical and general facilities provided to the patients for extended time.
- Instead of suggesting healthy life-style (diet change and exercise) to avoid becoming sugar patients, start the diabetes medicines for the people who are on the verge of developing diabetes. (There is a test through which one can find out if he has the chances of becoming diabetes patient).
- Giving costly medicines (such as antibiotics/BP control/anti-acids etc.) even if the customer may only need anti-allergy or basic off-the-shelf medicine.
- Creating emotional situation to convert normal pregnancy cases to procedural deliveries.
- Prescribing costly branded medicines (as doctors and hospitals get percentage based commission for each medicine sold).

Commentary: Medical profession has turned into huge moneymaking business. The patients are treated as moneymaking machines. Huge amount of revenue is generated with above

mentioned tricks / approaches. This article was originally posted at dailytenminutes.com. While respective authorities take notice of it, here are some recommendations for you to consider as patients:

- Before you visit your doctor, do a little online research about your symptoms. (You may have an instant issue, which could heal itself in a week time automatically). Yes, your body is capable of fighting many diseases naturally.
- Ask the doctor many questions about your symptoms giving him the message that you have the proper background knowledge, so he will not be able to deceive you.
- Ask the doctor if you can bypass the medicines or use minimal dosage of medicines to recover.
- If the doctor prescribes you many medical tests, ask him the reasoning for each test on how important this test is?
- If the doctor concludes that you have a specific disease such as high BP, Diabetes, heart issue or any other chronic disease, then do consider taking second opinion to be sure about it, because visiting a second doctor gives you a lot of exposure about your health concern and enables you to have better decision on what needs to be done for recovery.

With the hope that respective ministries and authorities set strong mechanisms to eradicate and minimize this issue, you need to know that your health as well as your money are very precious, hence do not let anyone play with or steal your valuable possessions at any cost. Wishing you all best health, happy mind and soul!

Junaid Tahir

CHEQUE BOUNCE LAW: KNOW YOUR LEGAL RIGHTS

DISHONOR OF CHEQUE or **CHEQUE BOUNCE** occurs when a cheque, presented in the bank is returned unpaid. It could occur due to insufficient funds in the bank account of the person who has issued the cheque or the signature on the cheque is not matching with the original signature of that person. You can proceed against the person who has issued such a cheque under various provisions of law. The most important useful provision to consider is Section 138 of The Negotiable Instruments Act.

Important things to keep in mind:

The first step to take in a cheque bounce case is to send a demand letter or legal notice to the person who has issued the cheque also called as 'drawer'. The demand notice can either be drafted by the aggrieved person himself or he can also take help from a lawyer to draft the same. A demand notice should be sent within 30 days from the date on which the receipt of cheque bounce is given by the bank to which the cheque is presented. However, if the drawer does not pay the amount within the stipulated period of 15 days from the date on which the legal notice is sent to him, then the aggrieved person could even file a cheque bounce case against the drawer.

Documents required for filing a cheque bounce case:

- 1) Original cheque and return memo
- 2) Copy of notice and original postal receipts.
- 3) Evidence affidavit.

Where cheque bounce, case is filed?

There has been quite some debate regarding the area of jurisdiction of a cheque bounce case, but recent Supreme Court rulings have clarified the issue. The cheque bounce case should be filed in the area where the cheque was submitted by you, to be honored.

Who can file a cheque bounce case?

Ordinarily, the payee of the cheque files the cheque bounce case. In special cases, the case can also be filed through a power of attorney.

It is important to note that it is mandatory for the complainant to appear before the magistrate and examined under oath.

What is a material alteration?

Changing the amount of the cheque, changing the name of the payee (the person to whom the check is given), or making other changes on the cheque, such as the date or the name of the drawee (the person from whose bank account the cheque is withdrawing funds) or paying bank can be considered as material alteration. If the cheque is dishonored due to material alterations on the cheque, then you are not entitled to file a cheque bounce case.

How do I defend against a frivolous cheque bounce case?

In certain business transactions, cheques are used as a method for payment of money or as a security. However, there have been instances where after the completion of the business transaction, the person tries to fraudulently encash the cheque and subsequently files a false complaint in the court. Hence, the manner to defend a frivolous cheque bounce case is to show that there was no legal subsistence debt at the time the cheque was issued. Hence, you will have to show that the cheque was given as a way of security and no debt existed at that point of time.

Case against companies and firms:

If you want to file a cheque bounce case against your company or firm, the people you can file the cheque bounce case against are the directors and/or partners of the company or firm. You could even file a cheque bounce case against the firm or company.

Alternate remedies:

Generally, a civil suit for recovery of money is filed in a cheque bounce case. In serious cases where the cheque amount is big and cases where applicable, a criminal complaint for cheating could also be filed under section 420 of the Indian Penal Code (IPC).

Advocate Dhruv Banerji, Supreme Court of India

HOW TO TELL IF YOUR PHONE IS HACKED

Your phone is not as private as you think it is, and we have yet to be able to purchase a phone that cannot be hacked. To reduce the potential risks, bear in mind the following tips, teaching you how to recognize a phone that has been hacked, as well as how to protect your phone from malevolence.

1. How your phone can be hacked

- The easiest way for hackers to take possession of your phone is through apps like Spy Phone App, Spyzie, Theonespy or Spysera.
- It can also occur through an unprotected Wi-Fi network in a cafe or airport. When you log on to public Wi-Fi, you actually share all your traffic with everyone around.
- There is also a risk of all your data being revealed and transferred when charging your phone via an unknown USB (even if on an airplane or a car).
- Hacking can also take place through SMS phishing, which happens when you receive a message with a link saying that it is, for instance, your bank statement, a money transfer or your photos. When you click on the link and download the file, all your phone contents are revealed to the hackers.
- It is also possible for hackers to read your text messages, listen to your phone calls and track your cell phone locations with the help of Signaling System SS7 - used by majority of telephone stations all over the world.

2. How to recognize that your phone has been hacked

- You may notice that your phone has suddenly started to run out of juice very quickly. This can happen when an unknown app is running inside your phone.
- Noticing that your phone gets warm, even if you had not made a call, is a sign that there is an unknown app running.

- Your phone reboots itself. You may see it switch off, dial numbers or start applications. Unless your system has broken down, it could be tapping.
- You may notice unknown phone numbers in your recent calls.
- You are unable to switch off your device. Instead, your phone starts opening different apps, increasing the lighting and so on.
- You may also experience noises or echo during calls that you have not had before.
- When unfamiliar apps pop up on your phone, or a strange message is sent to numbers in your address book, you have likely been hacked.

3. I have been hacked, what do I do?

- If you have been hacked, the first thing you should do is reset your passwords. Starting with your email account, followed by your financial and other critical accounts. Resetting your email passwords first is important because all other accounts are typically sent to your email.
- If you are locked out of your account or blocked from accessing it, most Web services have steps in place so you can get back in. For instance, Facebook has a system where you can use a trusted source, such as a friend to help you take back your account. Be sure to search each service's help section for specific instructions.
- It is also important to let your contacts know that you have been hacked, reporting the issue to the site. Also, run a scan of your computer or mobile device using a trusted, and up-to-date antivirus program.
- Should you experience identity theft, order a copy of your credit reports, and file an initial fraud alert with the three major credit bureaus: Equifax, Experian & TransUnion. Then contact your local police and report the identity theft, and request new cards from your bank and credit card companies.

Be sure to continue to monitor your monthly statements for any unusual activity.

- As such, there is no way to eliminate the risk of hack attacks and other cybercrimes. The important thing to do is to safeguard and arm yourself by protecting your phone and minimizing damage.

4. How to protect your phone

- If you receive a message with a link and you cannot see the full URL, do not open it.
- When charging your phone through an unknown computer, choose the setting, 'only charging'.
- Never, use the 'remember passwords' function.
- Switch off your automatic connection to public Wi-Fi networks and choose them manually instead.
- Be sure to also avoid networks with suspicious names such as free internet, or Wi-Fi free. Always choose networks that are protected with a password, especially if you are in a cafe.
- Never, make an online purchase or transfer money on public Wi-Fi networks.
- Add a password to your phone.
- Run a mobile anti-virus software, protecting your device from the inside out with comprehensive security software. McAfee Mobile Security is free for both Android and iOS, and this will help to protect your device and its data from hackers.
- Be sure to keep your phone updated, as this will help defend against updated threats.
- Check your credit card statements regularly, ensuring that there are no suspicious payments.

Elm Belle

Email: elm2belle@gmail.com

I read the article on DEMAT in magazine "Keemat" July - August 2018 issue. It is indeed very interesting and useful to all investors. Like DEMAT, NSDL has also raised NIR - National Insurance Repository platform to hold all insurance policies in digital form. All details of policyholders are stored, periodically updated and the policy is held in electronic form. At maturity of the insurance policy, policyholder need not submit any details to the Insurer Company, but Insurer Company, at maturity pulls data from NIR and credits maturity fund directly to the bank account of the policyholder.

My son, Harshal Patel, had insurance policy with HDFC life, held in electronic form held with NIR. Policy was maturing on 18-06-2018. Before two months of maturity of the policy (during March - April 2018), his e-Insurance account number was shared with HDFC Life. Based on the data with NIR, HDFC life confirmed details of his bank account like, bank name, bank account number, IFSC code of the bank over phone and HDFC Life confirmed through email dated 13-04-2018 that, on maturity, the claim will be processed and maturity proceeds will be credited to his bank account. When the policy matured (on 18-06-2018), although they had all details and they confirmed, they adopted unfair practice, just to keep huge fund with them, they held Rs. 11.93 lacs for 25 days for no reason. My son faced lot of harassment to get his fund Rs. 11.93 lakh during the delayed period of 25 days. They continued

asking to submit all details again in spite they had everything on record crediting funds only after my son submitted all details again. HDFC life has adopted unfair practice. If this was to be done, what is the use of having e-Insurance account and to keep insurance policy in electronic form? Can we claim, for compensations for the hardships we faced? If yes, How? Please guide us. Hope to hear from you soon. I wish my matter is published in "Keemat" to make people and all investors aware of the incident. Thanks.

Kiritkumar Patel, Life Member CGSI

Excellent issue - Editorial in particular, about living wills, is the best I have read on the subject. I am now looking forward to scheduling my cataract surgery (after that, dentures, then ear surgery) I need a new body, not body parts.... (I have written living wills but not sure how to register. Corrupt rascals in B'lore extract bribes for everything, including registering at the registrars. Best wishes,

Sakuntala Narasimhan, Ex-Vice President CGSI

When Little Johnny's dad asked for his report card, he replied that he did not have one. "Why not?" asked his father. "My friend Peter borrowed it to scare his mama and papa," Johnny replied, laughing hysterically.



Properties and Actions of Different Substances

In the below mentioned table, some variations may be found in context to Rasa, Virya, Vipaka, Properties and Actions on different substances in various treatises such as Caraka Samhita, Susruta Samhita, Astanga Hridaya, Bhavprakasa and other Ayurvedic nighantus. 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
SWEETENER				
Cane sugar	Sweet	Cooling	Sweet	Heavy, smooth, oily. Increases fat and Kaphas. Relieves Vata and Pitta
LEGUMES				
African gram	Sweet	Cooling	Sweet	Light, grain, reduces fever. Increases Vata. Decreases Pitta and Kapha.
Black gram	Sweet	Heating	Sweet	Strengthening, aphrodisiac. Increases Vata, Pitta and Kapha.
Black lentil	Sweet	Heating	Sweet	Grahi, strengthening. Increases Vata. Decreases Pitta and Kapha.
Bengal gram	Astringent	Cooling	Sweet	Light, dry, reduces fever. Increases Tridosa.
Horse gram	Astringent	Heating	Pungent	Reduces fever, hiccough, burning, flatus. Increases Pitta. Decreases Kapha.
Kidney beans	Sweet and Astringent	Cooling	Sweet	Heavy, dry, rough, laxative. Increases Vata and Kapha. Decreases Pitta
Linseed	Sweet and Pungent	Heating	Pungent	Heavy. Alleviates Tridosa.
Mung beans	Sweet and Astringent	Cooling	Sweet	Light, rough, grdhi, good for eyes, reduces fever. Increases Vata. Decreases Pitta and Kapha.
Pigeon Pea	Sweet and Astringent	Cooling	Sweet	Light, grdhi, Increases Vata. Decreases Pitta and Kapha.
Red lentil	Sweet and Astringent	Cooling	Sweet	Easy to digest. Increases Pitta. Relieves Vata and Kapha.
Soybeans	Sweet and Astringent	Cooling	Sweet	Heavy, oily, smooth, laxative. Increases Vata and Kapha. Decreases Pitta
VEGETABLES				
Beet	Sweet	Heating	Sweet	Heavy, smooth. Relieves Anemia. May increase Pitta and Kapha, when taken in excess. Decreases Vata.
Broccoli	Sweet and Astringent	Cooling	Pungent	Rough, dry. Increases Vata. Decreases Pitta and Kapha.
Cabbage	Sweet and Astringent	Cooling	Pungent	Rough, dry. Increases Vata. Decreases Pitta and Kapha.
Carrot	Sweet and Bitter	Cooling	Pungent	Heavy. Reduces hemorrhoids. Increases Pitta, if taken in excess. Reduces Vata and Kapha.
Cauliflower	Astringent	Cooling	Pungent	Rough, dry, light. Promotes flatus. Increases Vata. Relieves Pitta and Kapha.
Cucumber	Sweet and Astringent	Cooling	Pungent	Heavy, grahi, tastant. Increases Kapha. Relieves Vata and Pitta.
Flat beans	Sweet and Astringent	Heating	Sour	Heavy, causes constipation. Alleviates Kapha.

जीवन की हर परिसिथि में हमारे पास हमेशा दो रास्ते होते हैं, भाग लो या भाग लो ॥

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
VEGETABLES				
Lettuce	Astringent	Cooling	Sweet	Light, rough, watery. Easy to digest, creates lightness in the body, promotes flatus, if taken in excess. Increases Vata.
Lady finger	Sweet and Astringent	Cooling	Pungent	Rough, slimy. Moderate for Vata, Pitta and Kapha.
Onion (raw)	Pungent	Heating	Pungent	Heavy, appetizing, strengthening. Stimulates libido. Relieves fever when applied externally. Increases Vata and Pitta.
Pea	Sweet	Cooling	Sweet	Light, dry. Alleviates Tridosa.
Potato	Sweet and Astringent	Cooling	Sweet	Light, dry, rough. Increases Vata. Decreases Pitta and Kapha.
Radish leaves	Pungent	Heating	Sweet	Relieves flatus, promotes digestion. May increase Pitta. Decreases Vata and Kapha.
Spinach	Astringent	Cooling	Pungent	Rough, dry. Increases Vata and Pitta. Decreases Kapha.
Sprouts (general)	Mildly Astringent	Cooling	Sweet	Light to digest. May aggravate Vata if taken in excess, good for Pitta and Kapha.
Tomato	Sweet and Sour	Heating	Sour	Light, moist. Increases Vata, Pitta and Kapha.
FRUITS				
Apple	Sweet and Astringent	Cooling	Sweet	Heavy, nourishing, tastant. Increases Vata and semen. Decreases Pitta. Moderate for Kapha in
Banana	Sweet and Astringent	Cooling	Sweet	Heavy, smooth. Laxative, if taken in excess. Increases Pitta and Kapha. Decreases Vata.
Coconut	Sweet and Astringent	Cooling	Sweet	Oily, smooth, nourishing, strengthening. Increases Kapha, if taken in excess. Relives Vata and Pitta.
Figs (ripe)	Sweet and Astringent	Cooling	Sweet	Heavy, nourishing. Delays digestion. Increases Kapha. Relieves Vata and Pitta.
Grapes (purple)	Sweet, Sour and Astringent	Cooling	Sweet	Smooth, watery, strengthening, laxative. Increases Kapha. Decreases Vata and Pitta.
Melons (general)	Sweet	Cooling	Sweet	Heavy, watery. Increases Kapha. Relieves Vata and Pitta. Watermelon increases Vata.
Orange	Sweet and Sour	Heating	Sweet	Heavy. Promotes appetite. Increases Pitta and Kapha. Decreases Vata.
Peaches	Sweet and Astringent	Heating	Sweet	Heavy, watery. Increases Pitta and Kapha. Decreases Vata.
Pears	Sweet and Astringent	Cooling	Sweet	Light, aphrodisiac. Alleviates Tridosa.
Plums (Sweet)	Sweet and Astringent	Heating	Sweet	Heavy, watery. Increases Pitta and Kapha. Decreases Vata.
Pomegranate	Sweet, Sour and Astringent	Cooling	Sweet	Smooth, oily. Stimulates digestion, helps to form red blood cells in anemia. Increases Vata. Decreases Pitta and Kapha.

(Excerpted from the book 'A Practical Approach To The Science Of Ayurveda: A Comprehensive Guide For Healthy Living' by Acharya Balkrishna)



In the wonderland of Investment
ANSHANT BAG

Salary paid in arrears – tax treatment

Though this is a topic that has been covered in the past, at least from our email box, it seems to us that reader understanding of this subject is not too clear. Routinely, we receive emails querying the income tax treatment, if any, on arrears of pay. Some taxpayers weren't even aware of the tax deduction available and went ahead and paid full tax on the income without claiming any deduction. Therefore, a reiteration of this topic is well overdue.

When arrears of pay are received in any particular year, it could artificially raise the tax liability in that year. This happens because due to the receipt of arrears, the total income and consequently the tax payable increases. For instance, Vikram worked as a sales representative of a leading branded jewellery manufacturer. His remuneration was payable on a salary cum commission basis. On account of some reconciliation issues with the head office, the commission payable in respect of some sales made in the year 2011 remained unpaid. In time, the issue was resolved and the outstanding amount due to Vikram was paid to him in 2018. However, this was unfair to

Vikram. Had he originally received the money in the years that he was supposed to receive it, the additional tax would have been staggered over the years instead of converging in one year as a lump sum payment.

Therefore, the law allows a tax deduction under Sec. 89(1) for this additional tax burden and we will be examining the same in detail. Incidentally, this deduction is available to every taxpayer who gets salary in advance or in arrears, whether such person is a government employee or is working in the private sector.

Sec. 89(1)

Basically, the relief under Sec. 89(1) is arithmetical. It involves the ascertaining the two amounts of tax – the first is the amount of tax applicable to the total income including the extra amount in the year of receipt. The second is calculating the amount of tax by adding the arrears to the total income. The difference between the two amounts is the amount of deduction allowed.

In other words, if the taxpayer is required to pay any additional amount of tax (in the year of receipt) than what he would have

otherwise paid, had he received the money in the year(s) that he was supposed to receive it, such additional tax need not be paid i.e. it can be reduced from the tax payable.

Let us take a numerical example to understand this issue. In the aforementioned case, let's say Vikram receives Rs 2 lakh in the current year as arrears of pay. This money was actually the additional sales incentive pertaining to the year 2011.

Year	Particulars	Amt (Rs.)	Amt (Rs.)
2018	Tax payable with arrears of incentive	2,40,000	
	Tax payable without arrears of incentive	1,80,000	60,000
	Difference		
2011	Tax payable including incentive	1,70,000	
	Tax payable excluding incentive	1,35,000	35,000
	Difference		
	Extra tax payable by Vikram just on account of the arrears (Sec 89(1) deduction)		25,000

To sum

Now let's assume that ordinarily, as per his salary level, Vikram would have paid a tax of Rs 1,80,000. But just because of the inclusion of the sales incentive his tax payable climbs to Rs

For simplicity and ease of understanding, in the example, we have assumed that the arrears are being received only in respect of

2,40,000. Now, for a moment let's go back to the year 2011. That year, Vikram had paid a tax of Rs 1,35,000. But had the sales incentive been paid to him then itself, he would have paid a higher tax of Rs 1,70,000. Given this data, let us calculate the tax deduction available to Vikram. (Note that these figures are hypothetical and meant as an example for ease of understanding – in reality, actual computations will have to be undertaken.)

one year i.e. 2011. In practical life, generally arrears may be received for multiple years in the past. In such cases, the computation of tax for each individual year would have to be undertaken to arrive at the accurate amount of the additional tax payable.

Also it is important to note that since a deduction under Sec. 89(1) reduces the final amount of tax payable to that extent, it would also reduce the TDS on salary. Employers should indicate to the employer that a lower TDS needs to be deducted by way of furnishing Form No. 10E. This form represents a true and authentic statement of the total income of the earlier years to which the arrears pertain. There is no warrant for a notice under Sec. 148 or calling for returns of income of the earlier years. (Circular No. 331, dated 22.3.1982)

Lastly, since it is the extra tax on the arrears that is the relief admissible under Sec. 89(1), it follows that if there is no excess, no relief is admissible. In other words, if the tax in the year of receipt works out to be actually lower than what was payable in the past, no relief under Sec. 89(1) can be claimed.

The authors may be contacted at wonderlandconsultants@yahoo.com

The local bar was so sure that its bartender was the strongest man around that they offered a standing \$1000 bet. The bartender would squeeze a lemon until all the juice ran into a glass, and hand the lemon to a patron. Anyone who could squeeze one more drop of juice out would win the money. Many people had tried over time (weight lifters, dockworkers, etc.) but nobody could do it. One day this scrawny little man came into the bar, wearing thick glasses and a polyester suit, and said in a tiny squeaky voice, "I'd like to try the bet." After the laughter had died down, the bartender said OK, grabbed a lemon and squeezed away. Then he handed the wrinkled remains of the rind to the little man. However, the crowd's laughter turned to total silence as the man clenched his fist around the lemon and six drops fell into the glass.

As the crowd cheered, the bartender paid the \$1000 and asked the little man, "What do you do for a living?" The man replied, "I'm a tax officer."



A man and his wife were at odds and not talking to each other. In the evening, the man suddenly remembered that he needed his wife to wake him up the next day at 5 am so he could make it in time for a business flight. Since he did not want to be the first to break the silence, he wrote to her on a piece of paper. "Please wake me up at 5 am" and left the note on the bedside table. The next morning the man woke up only to find that it was nine o'clock and he had missed the flight. He jumped out of bed furiously to find out why his wife had not awakened him and came across a note on his bedside table. The note read, "It is 5 am, Please wake up."

Environmental Sustainability Lessons from Ancient India

Dr Sitaram Dixit, Chairman – CGSI

We are aware that environment and ecology comprising air, earth, water, plants and animals play a very significant role imperative in sustaining human life and civilisation. Human civilisation can flourish only if there is consistent harmony among various stakeholders in making optimum sustainable use of the world natural resources and take responsibility to protect the environment from any degradation and damage. Today all nations' weather developed; developing or underdeveloped is all suffering from the environmental crisis of pollution. Environmental pollution problems are by far the most rapidly growing concern for people both staying in a small village and in a highly developed smart cities around the world.

In today's world people are suffering from pollution, imbalance in environmental cycles, typhoid, cholera, jaundice, hepatitis and other water and air borne diseases in addition to cancer that is only increasing day by day. Environmental degradation due to deforestation, siltation, air, land, insanitation, water and noise pollution all pose a grave threat not only to the quality of human life but also to its basic survival. The condition is slowly turning so serious in our modern technological society that it is no longer feasible for anyone of us to ignore. This awareness about ecology among humanists is only a response to the rampant environmental degradation and destruction of varying dimensions that is happening as a corollary to technological accomplishments.

Environment and ecology not only influence human behaviour but also the culture of a nation and Indian culture is no different. In this respect the study of our ancient Vedic literature could prove to be of great value as these scriptures prescribes various actions to follow for preserving the geographical, climatic and environmental condition preventing pollution benefiting healthy life and living. Vedas are the world oldest literature in Sanskrit serving the human race from time immemorial. Ancient Indian civilisation flourished with our seers contributing to linguistics, mathematics, agriculture and horticulture, natural sciences like physics, chemistry, biology, engineering and technology, architecture, aeronautics and navigation, cosmology, astronomy and astrology, medicine and high philosophy, etc., when other parts of the world were undeveloped or in total darkness.

Even though ancient Indian civilisation did not face environmental related problems as acutely as in recent times, the Hindu culture very clearly depicts the moral sense of ecology and the inseparable human nature relationship. Although ancient India did not face ecological problem we can surely trace the awareness that existed when we study the literary records such as the Vedas, Smritis, Samhitas, Puranas, Upanishads, Niti Shastras. It is true that there does not exist separate literary treatises that deals on environment as a subject of study however, indirectly we do find mention of these principles in books of religion, laws, literature, etc. Sanskrit literature is a treasure house of knowledge and wisdom regarding human and social welfare and harmony, unity, fraternity, peace and prosperity also teaching us to take steps for the protection of our clean environment. Jain and Buddhist traditions too made efforts to emphasis and establish these basic Vedic principles of ecological harmony eventually synthesising it both physically and spiritually in forming a responsible ethical philosophy.

Vedas the most precious Indian heritage and the source of all knowledge is a collection of thoughts and ideas about living and non-living matter that influences culture and environment on the existence of human, plant and animal life. Ancient Hindus living in proximity to nature made them realise their indebtedness to nature for its splendour and usefulness to society and made them one with nature. The following hymn (Rigveda 8. 58. 2) confirm this thought. In order to survive the world around them and to improve their quality and quantity of life, Vedic people learnt to harness the

एक एवाग्निर्बहुधा समिद्ध एकः सूर्यो विश्वमनु प्रभूतः।
एकैवोषाः सर्वमिदं वि भात्येकं वा इदं वि बभूव सर्वम्॥

-ऋग्वेद ८.५८.२

Agni, the sole one is kindled in many ways.
Sun, the sole one manifests in all things.
Usha, the sole one illuminates all universe.
The one (Sole Power) has become all this.
- Rigveda 8. 58. 2

power of nature and we can observe this from their various references about air, water, plants, animals, etc., and their efforts to keep the environmental balance in check as per the demands of society. This close relation was able to elicit the understanding of nature to win co-operation of the winds, rain for monsoon regularity, astronomical recurrences to control the adverse impact of natural occurrences like earthquakes, river flow, floods, forest fires and other major elements in nature. Early Indians attitude toward nature was not dominating but rather treating themselves as a small part of the entire cosmos, in addition to treating the entire universe as one family. The Sanskrit saying talks on behalf of the entire human community that is now apt and relevant for consideration in a world full of terrorism and turmoil.

"वसुधैव कुटुम्बुकम्"
"The whole world is one family"

The Vedas and Smritis mention that air, water, land and mechanical devices are the four the main causes of environmental pollution. Air is the basis of human life and all measures to control air pollution are necessary. Atharvaveda asserts that pure air is itself a medicine and directs that one should take care to maintain its sanctity. It says that the oxygen laden air invigorates the vitality of the human life force and the when passing through the human intestines/bowels removes all impurities and disorders (Atharvaveda 4. 13. 3). The Rigveda calls fresh air as the panacea of all diseases and directs one not to destroy or do anything to reduce the oxygen content in it. (Rigveda 6. 37. 3). Pollution free clean environment keeps all people, birds and animals live happily (Atharvaveda 8. 2. 25). The Rigveda and the Atharvaveda mentions that a layer of "mahatulba" covers the earth all around and to harm this layer is destructive to the earth similar to tearing or damaging the membrane for the embryo. (Rigveda 10 .51. 1 & Atharvaveda 4. 2. 8). Today the hole formation in the ozone layer that absorbs 99% of the ultraviolet rays of the sun is making us all anxious.

Vedic literature amply stress that to maintain environmental purity the correct balance of the interrelated mutually sustaining celestial bodies namely the sun, the space and earth is essential. The sun is the energy source; the space provides possibility of rain and the earth uses this energy to provide food grains and oxygen for sustaining life. Trees and plants provide oxygen and depend on rains for survival. Earth, water, air and fire all together is necessary for supporting life on earth. In order to safeguard habitation, afforestation and to prevent pollution, suggest the following.

- Plant more trees.
- Ban felling of trees.
- Protect forests.
- Purify environment.
- Use solar energy
- Use electromagnetic waves.
- Take special efforts to plant herbal and medicinal plants.
- Keep balance between fire (Agneya) & coolness (Somiya tatva).
- Desist from polluting land and water.

Today when we are struggling for a better environment, the Vedas actually teach us to take steps for the protection of clean environment. Rigveda, Yajurveda, Samaveda and Atharvaveda all clearly recognise the importance of maintaining the seasonal cycles that leads to climatic changes largely due to inappropriate human behaviour and actions. The ancients treated nature holistically giving utmost reverence to preserving its various entities and elements.

"माता भूमि पुत्रुहान पृथ्व्या"
"Earth is my mother and I am her son"

The Sanskrit shloka clearly indicates the relationship of humans with earth comparing it to like a mother and child inferring that one should not harm either the environment or its flora and fauna. Another significant prayer in Rigveda actually invokes the divine to intervene and protect the environment.

मधु वाता ऋतायते मधुक्षरन्ति सिन्धवः । माध्वीर्नः सन्त्वोषधीः ॥
मधु नक्तमुतोषसो मधुमत पार्थिवं रजः । मधु दयौरस्तु नः पिता ॥
मधुमान नो वनस्पतिर्मधुमानस्तु सूर्यः । माध्वीर्गावो भवन्तु नः ॥
शं नो मित्रः शं वरुणः शं नो भवत्वयमा ।
शं न इन्द्रो बृहस्पतिः शं नो विष्णुरुक्रमः ॥
ॐ शान्तिः ॐ शान्तिः ॐ शान्तिः ॥

- ऋग्वेद

The winds waft sweets, the rivers pour sweets for the man who keeps the law, so may the plants be sweet for us.

Sweet be the night, sweet be the dawn, sweet the terrestrial atmosphere and sweet be our father heaven to us.

May the tall tree be full of sweets for us and full of sweets be the Sun, may our milch- kine be sweet for us.

Be Mitra gracious unto us, Varuṇa and Aryaman too, Indra, Bṛihaspati be kind and Viṣṇu of the mighty stride.

Om! Let there be Peace in me!

Om! Let there be Peace in my environment!

Om! Let there be Peace in the forces that act on me!

- Rigveda

Hinduism conceptually worships the five cardinal elements of nature namely, Earth, Water, Air, Light & Cosmos. Various beliefs and customs prevalent in Hindu homes repeatedly remind one about environmental conservation and ecological balance. We all know that plant ecology keeps environment in balance. The ancient seers of the Matsya Puran, considering this very fact cleverly utilised this in tune with the Indian psyche by comparing trees to humans propagating a message of immense environmental importance. The basic instinct of most people be to having their own children or otherwise at least adopt to continue life itself. Humans procreate to continuing their lineage, passing on their knowledge, possessions, empires, businesses etc. In an Indian milieu, daughters mostly leave their maternal homes to build a new house after marriage therefore not surprisingly becoming customary in most societies to desire and beget at least one son.

Water from time immemorial has always been an important natural resource need for sustaining life. In ancient ages, water availability issue was only in terms of distance, however today water availability itself is a problem with staring scarcity due to excessive pollution. India from ancient times considers it fundamental to keep water bodies clean and do rain harvesting. Ancient Indian tradition lays great emphasis on maintaining and nurturing water bodies using all available water purification techniques (e.g., jala-kataka-renu powder). The Vedas says that every person has to do two kinds of deeds, one for self, another for society. It recommends deeds like building a well, an artificial pond for rainwater-harvesting, opening a school, hospital, a residential inn, etc., for the benefit of the society.

The closest water source is mostly building a well, conserved with raised walls with steps to climb up close to it to help draw water with pulleys and buckets. Since, drawing water daily from the well involves hard work people took care to use it carefully without wasting it. Vāpī is a much bigger well, or rather a huge open catchment area, well-marked with walls and steps to climb down as water level drop after usage, could store water for a whole village for the dry months. Vāpī in addition also had water outlets outside for animals to drink. Bāvaḍī the current Hindi word originates from the Sanskrit word vāpī. A hrada is a natural reservoir formed in the calm area of a river bend so naturally much larger than a vāpī. Similarly, the current Hindi word 'haud' originates from hrada. The importance of son (to carry on with the family business or knowledge) in earlier times was so much that they felt right to compare a son to ten such huge reservoirs, a metaphor acknowledging the importance of a son. However, more important than a son is a tree, emphasising that trees are greater than their son is. A tree naturally develops an ecosystem around itself, supporting different insects, birds, animals in addition to humans, enriching the environment with oxygen and soil with its dead leaves as nutrients. A son would only take care of his family, whereas a tree could take care of ten such families, therefore the significance of trees is that they are ten times more important than an already important son (child) is.

Disclaimer: Specific readers may feel offended that the above paragraphs lays undue importance on sons at the cost of daughters, however please realise the main point, here is to stress the importance of trees for the environment. Please note the author is not trying to emphasize the importance of sons over daughters (even though it reflects the cultural desire to have at least one son). Note these shlokas does not compare daughters against sons, but only emphasizes the importance of trees. A son would pass on one lineage unlike a tree that will selflessly help so many life forms for generations! Moreover, for group nouns, most languages use the masculine form address (for e.g., we call a group of lions, lionesses, cubs as 'a pride of lions', similarly, the word putra covers both son and daughter even though it specifically means son. Additionally, many times authors also choose words to fit the meter of the shloka, instead of a longer word for children. **Readers may please note!**

दशकूपसमा वापी दशवापीसमो ह्रदः ।

दशह्रदसमः पुत्रो दशपुत्रसमो द्रुमः ॥

- मत्स्य पुरान १५४:५१२

A pond equals ten wells and a reservoir equals ten ponds.

A son equals ten reservoirs, and a tree equals ten sons!

- Matsya Puran 154 : 512

The religious books and culture of Indians also attach abundant prominence on Tulshi (Basil), Ashvattah (Pippala Peepal, *Ficus religiosa Peepal*), Vatavriksha (Banyan) and various other trees with many shlokas available in Vedic literature expounding the benefits and importance of these trees to humans. One good example is the prayer to the Peepal trees wherein it states the presence of the Hindu Trinity and the second from Shrimad Bhagvata that states that all the trees have divinity (Gods) existing in them. One shloka in the Atharvaveda also prohibits the cutting of the Banyan tree citing its health benefits and the resident presence of the divine.

मूलतो ब्रह्मरूपाय मध्यतो विष्णु रूपिणे ।
अग्रतः शिवरूपाय वृक्षराजाय ते नमः ॥
My salutations to the King of the Trees,
Whose root is the form of Lord Brahma,
Whose middle is the form of Lord Vishnu,
and Whose top is the form of Lord Shiva!

मूल ब्रह्मा त्वचा विष्णु शाखा रुद्रोमहेश्वरः ।
पातले पातले देवानाम् वृक्षराज नमोस्तुते ॥
- श्रीमद् भागवत
With Brahma in your roots, Vishnu in
your body, Shiva in your branches and
other Gods & Goddesses living in your
leaves, Oh Tree - the King I salute you!
- Srimad Bhagwat

अश्वत्थो देवसदनस्तृतीयस्यामितो दिवि ।
तत्रामृतस्य चक्षणं देवाः कुष्ठमवन्वत ॥
- अथर्ववेद ५.४.३
It is prohibited to cut Vat Vriksha as
Gods live in this tree and you get no
disease where this tree is planted.
- Atharvaveda 5. 4. 3

Linking the existence of divinity in these trees prohibits its indiscriminate cutting for self-use. Modern scientific studies also support the ancient theory that Peepal & Banyan consume the maximum amount of carbon dioxide from air and release oxygen thereby balancing air quality. Incidentally, Peepal & Banyan partially continue to do this even during night enabling humans to sleep under it even at night. The Rigveda and Aushadhi Sukta even go to the extent of addressing these trees "Oh Mother, hundreds are your birth places and thousands are your shoots."

To encourage active plantation the Varaha Purana (12-2-39) in one of the shloka states, "Those who plant one Peepul (*ficus religiosa*), one Neem (*azadiricht indica*), one Bargad (*Ficus bengalensis*), ten flowering trees, two Pomegranates, two Oranges, and five Mango trees can never go to hell." Hindus have also worshipped many other trees for specific purposes. Some common ones are Bakula, Bilva, Champaka, Coconut, Kadamba, Rudraksha, etc. Maitrayani Samhita describes mother earth as the source of all kinds of medicinal plants and a "Devajayani" or adored by the deities. Sage Manu suggests punishments to persons indiscriminately cutting down valuable trees. Yagnas existed during Vedic times to purify even the environment. The ancients knew that mountains cause rains and provide medicines and to save them, advised people to live there instead of in the villages.

Even today, Hindus do 'Sankalpam' (Intention or Purpose of a ritual) during the start of religious ceremonies. It is 'Maha Sankalpam' (extensive) in case of a more important ceremony, in which recitation of the names of seven holy forests, seven holy cities and all the major holy rivers in India and all the major

temples in the country and giving respect to the trees and forests is mandatory. The Yajurveda (Rudram and Chamakam Mantras) calls Lord Shiva as the Lord of the Forests (Vanas Pathi), Lord of the Trees (Vrkshanaam Pathi) and Lord of the Animals (Pasupathi) in several hymns. Some Vedic hymns also describe Lord Shiva as a big forest and his hair (the trees and leaves) as green! The Hindu religion pays respect to nature, always remember its value to prevent destruction if the environment. Orthodox Hindus even today begs for pardon, before putting their feet on the ground when they wake up in the morning. This shloka stands testimony to this.

समुद्रवसने देवि पर्वतस्तनमण्डिते ।
विष्णुपत्नि नमस्तुभ्यं पादस्पर्श क्षमस्व मे ॥
Mother Earth, who has the ocean as clothes,
adorned by mountains and forests, and is the
consort of Lord Vishnu, I bow to you to please
forgive me for touching you with my feet.

The Sun, fire, birds and animals, too play an important role in purifying our environment and Vedas mention their various beneficial characteristics desiring their welfare. Birds, forest animals and domesticated animals all have their own environment and from a human perspective, all are equally important. The general advice the clearly stands out of the Vedic text is that all animals should be safe, protected and lead a healthy life. Protection of bird and animals is inherent in the Hindu way of life. The first four earthly incarnations of Lord Vishnu viz., Matsya, Kurma, Varaha and Narashima all signify divine animal forms of the almighty lord making their life secure. Hindus worship even a cobra snake during Naga Panchami and bulls during Sankranti.

Vedas strictly ban the killing of animals. Vedic shlokas also ban the killing of scavenger animals that feed on carcasses and filth. The following are some shlokas from Vedas testifying these valid facts.

यस्मिन् सर्वानि भूतान्यात्मैवाभूद्विजानतः ।
तत्र को मोहः कः शोकः एकत्वमनुपश्यतः ॥
- यजुर्वेद ४०. ७
See all living beings as souls. Do not
feel infatuation or anguish at their
sight. Experience oneness with them.
- Yajurveda 40. 7

अग्न्या यजमानस्य पशून्पाहि ॥
- यजुर्वेद १.१।
"O humans! Animals are
Aghnya (that ought not to
be killed) protect the
animals."
- Yajurveda 1. 1.

पशुंस्त्रायेथा ७ - यजुर्वेद ६. ११
Protect the animals - Yajurveda 6. 11

अनागोहत्या वै भीमा कृत्ये मा नो गामश्च पुरुषं वधीः ।
- अथर्ववेद १०. १. २९
It is definitely a great sin to kill
innocents. Do not kill cows, horses
and people.
- Atharvaveda 10. 1. 29

घृतं दुहानामदितिं जनायाग्ने मा हिगमंसीः - यजुर्वेद १३. ४९
 आरे गोहा नृहा वधो वो अस्तु - ऋग्वेद ७. ५६. १७
 Do not kill cows and bulls who always deserve to be protected - Yajurveda 13. 49

Cow slaughter is a heinous crime equivalent to a human murder and those who commit this crime should be punished. - Rigveda 7. 53. 17

इमं मा हिगमसीरेकशङ्गं पशुं कनिक्रदं वाजिनं वाजिनेषु । - यजुर्वेद १३. ४८
 Do not slaughter this one hoofed animal that neighs and who goes with a speed faster than most of the animals. - Yajurveda 13. 48

Vedas have a lowly view on people killing animals and eating meat.

य आमं मांसमदन्ति पौरुषेयं च ये क्रविः ।
 गर्भान्खादन्ति केशवास्तानितो नाशयामसि ॥
 - अथर्ववेद ८. ६. २३

We ought to destroy all those who eat cooked as well as uncooked meat and meat involving the destruction of males / females fetus and eggs.
 - Atharvaveda 8. 6. 23

अनुमन्ता विशसिता निहन्ता क्रयविक्रयी ।
 संस्कर्ता चोपहर्ता च खादकश्चेति घातकाः ॥
 - मनु स्मृति ५. ५१

Those who permit slaying of animals, those who bring animals for slaughter, those who slaughter, those who sell meat, those who purchase meat, those who prepare dishes out of it, those who serve that meat and those who eat are all murderers.
 - Manu Smriti 5. 51

Various details study of Vedic texts clearly depicts the vision of the sages that pure water, air, environment, etc., are essential for good health and happiness and hence found the presence of the divine in all of them. Keeping the environmental scenario unpolluted, clean and peaceful was necessary to spend the general life span of humans in ancient India that was around hundred to hundred and twenty years. The following verse from the Yajurveda (24/36) expresses the desire of the ancients to spend their life span of hundred years or above without any ailment. This they could only achieve if they spent their life in an unpolluted clean and peaceful environment strictly within the framework of the Vedic way of life.

The world is surely today more efficient, industrially forward looking and information oriented. However, it is an ecologically deficient society essentially compromising for better lifestyle, status and power. The Yajurveda prayer to the God almighty to maintain and preserve the environment comprising all its constituents is apt for us to know. Thus, Vedas clearly gives us a message indicating that the world environment belongs to all living beings and necessities protection by all, for everyone's well-being.

तच्चक्षुर्देवहितं पुरस्ताच्छुक्रमुच्चरत् ।
 पश्येम शरदः शतं, जीवम शरदः शतं,
 उक्षुण्वाम शरदः शतं, प्रब्रवाम शरदः शतं,
 शतमदीनाः स्याम शरदः शतं, भुयश्च शरदः शतात् ॥२४॥
 - यजुर्वेद ॥३६॥

O Lord, who sees all living beings and is the wellwisher of the Devas, I pray, to you to grant me hundred years of life, with correct eyesight for hundred years, right hearing for hundred years, powerful speech for hundred years and be independent to carry out human activities for hundred years or for even more than a hundred years. ||24||
 - Yajurveda || 36||

ॐ द्यौः शान्ति रतिरक्षंशान्तिः
 पथिवी ु शान्ति रापः शान्तिरोषधयः शान्तिः।
 वनस्पियः शान्ति विश्वेदेवाःशान्ति र्बिह्वशान्तिः
 सर्वशान्तिः शान्तिरेवशान्तिः सा मा शान्तिरेथधा॥
 ॐ शान्तिः शान्तिः शान्तिः॥
 - शुक्ल यजुर्वेद ॥३६-१७॥

Let there be balance in the space!
 Let there be balance in the sky!
 Let there be peace on the earth!
 Let there be calmness!
 Let there be growth in the plants!
 Let there be growth in the tree!
 Let there is grace in the Gods!
 Let there be bliss in the Brahman!
 Let there be balance in everything!
 Let there be peace and peace!
 Let such peace be with everyone of us!
 - Shukla Yajurveda ||36-17||

Hinduism is an environmentally sensitive and friendly philosophy, laying emphasis on the conservation of nature and protection of the environment. Our Vedic literature provides sufficient knowledge about all aspects of life including environment and conservation.

Ancient India was famous as a society that made immense contribution to civilization with its education, knowledge power and spirituality. Our ancestors who were outspoken defenders of nature respected and cared for its balance. This awareness and understanding on the ecological sustainability in solving specific environmental issues is today is what we unfortunately overlook. We will have a balanced, peaceful life, only if we refrain from disturbing our surroundings; make sufficient efforts in planting trees, conserving soil, protect biological diversity, harness natural energy largely to maintain a balanced environmental harmony. With guidance from our ancient heritage, it is time to reignite our dormant inner energy to light up our minds and embark on a constructive endeavour to bring peace, prosperity and happiness to our Nation and the world at large.

ईशावास्यमिदं सर्वं यत्किञ्च जगत्यां जगत् ।
 तेन त्यक्तेन भुञ्जीथा मा गृधः कस्यस्विद्धनम् ॥
 - ईशोपनिषद्, मन्त्र 1

God pervades the entire universe,
 Enjoy all of nature as gifts from God,
 but with a spirit of renunciation!
 Do not be attached to them!
 Do not covet the wealth of others;
 Control Greed!
 - Isha Upanishad, Mantra 1

Aadhaar security enhanced with Virtual ID

Courtesy: Hindustan Times, Nakul Shridhar Email: letters@hindustantimes.com

NEW DELHI: The Unique Identification Authority of India (UIDAI) said on Saturday that its Virtual identification (VID) system is now operational with telecom operators and e-sign providers. The randomized 16-digit VID can be produced by any user, and map it with his or her biometrics, and provide access to limited demographic data such as name, address and gender. A user can generate any number of VIDs, but only one will be active at one time. VIDs help increase user Aadhaar privacy as agencies cannot collect actual Aadhaar numbers. The VID cannot be traced back to the Aadhaar number.

Agencies have been given a grace period until 31 August to migrate to VID and UID Token, said UIDAI. "We are requesting with these agencies to fully migrate to production environment by the stipulated date," Ajay Bhushan Pandey, chief executive of UIDAI said in a statement. It said it would impose disincentives or terminate licenses for non-complying agencies. It would levy a fee per transaction for agencies that have not migrated to the updated communication protocols, dubbed API 2.5 and e-KYC API 2.5, after

30 June. However, it said the fee, which is ~0.20 per transaction, would be waived off if agencies migrate completely to VID by 31 July. The initial deadline set for these agencies was 31 May, which UIDAI extended by a month as the agencies were still preparing for the shift. UIDAI categorized telecom operators and e-sign providers among other agencies as 'local' Authentication Agencies (AUAs) in January. Local AUAs can use only the VID for authentication, while global AUAs can ask for the actual 12-digit Aadhaar number and access full demographic data of the user. Banks fall into this category.

UIDAI also said it was in the process of reviewing classification of Global and Local AUAs based on the security and risk assessment of the authentication process of the AUAs. Pending this review, AUAs, which were not classified earlier, are now being provisionally classified. Pandey said that UIDAI proposes to introduce other forms of data verification in the 'near future', and the same may be provided to AUAs for identity verification in lieu of global or local.

GM CONTENT IN IMPORTED PACKAGED FOOD: CSE

NEW DELHI: One in three packaged foods tested by the Centre for Science and Environment (CSE) had genetically modified (GM) content, the group said, highlighting the need for regulations on the manufacture, import and sale of such foods. CSE tested 65 products by just picking them up from markets in Delhi, Gujarat and Punjab. Of these 30 were made in India and 35 imported. All but 2 of the 21 that tested positive for GM content were imported. Most of them were imported into India by third party importers and not by the brand owners. The food products that tested GM positive include infant food for children with allergies, edible oils, corn and pancake syrup, popcorn, cereals and snacks.

"Genetically modified processed food cannot be sold or traded in India without government approval but we found they are being widely sold here. As high as 80% of the packaged foods that we found (GM- positive) were imported from abroad," said Sunita Narain, director general, CSE. While many of the imported foods are American, they are rarely imported from the US by the third-party importers who usually prefer to import the same products from West Asia or South-East Asia. Section 22 of the Food Safety and Standards Act, 2006, prohibits the manufacture, distribution, sale or import of GM food unless regulated. The Food Safety and Standards Authority of India (FSSAI) are in the process of formulating regulations for the production, import and sale of GM foods. "No approvals are being done for want of regulations and companies are taking advantage of the loopholes. Once the regulations are in place, we will grant approvals keeping the regulations in mind on a case-to-case basis," said Pawan Agarwal, CEO of FSSAI. The Coalition for a GM-free India slammed the

government's stand on the issue. "... the government knowingly created a regulatory vacuum in which there is no authority taking responsibility to put a check on such GM foods from coming into our food supply chain," said the Coalition in a statement. GM foods are those produced from genetically modified organisms or ingredients that have had changes introduced into their DNA, using genetic engineering techniques, as opposed to traditional crossbreeding. Of the 21 products that tested positive for GM, the labels of 13 did not mention they had GM content; three products made false claims that no GM ingredient had been used. The companies do not see themselves to be in the wrong.

Kellogg's Froot Loops tested positive but a company spokesperson said, "Kellogg India, as a responsible corporate citizen, abides by the food regulations of India. Kellogg India does not use any GM ingredients in the products manufactured or marketed by Kellogg India" The Froot Loops that tested positive for GM were imported by a third-party importer based in New Delhi. Other products that tested positive included those made by Quaker Oats Company and American Garden Co. and General Mills Inc., although in all of these cases third-party importers imported the products. In the case of infant food for lactose-intolerant children, though (two products of Abbot were tested and found to have GM content), the products were imported into India by the local subsidiary of the manufacturer, Abbot. "All of Abbott's infant nutrition products in India fully comply with local regulations, our products have been approved by FSSAI and Bureau of Indian Standards and are safe to consume," said an Abbott spokesperson.

Courtesy: Hindustan Times

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.

Woman banks on stranger to bail her out at ATM, loses ₹4.2L in cyber fraud

AT SANTACRUZ The cheat offered to help 26-year-old at ATM kiosk and exchanged his card with hers

Imposter promises to unlock card, dupes man of ₹18K

Jayprakash S Naidu
 ■ jayprakash.naidu@hindustantimes.com

MUMBAI: A 26-year-old high school teacher from Santacruz lost Rs4.20lakh in cyber crime after a man clandestinely exchanged his card with hers at an ATM kiosk, said the police. He offered to help her as she had some problem in withdrawing money from the ATM.

The fraud later used the woman's card to withdraw Rs4.2lakh from her account.

On June 14, the woman went to her bank in Santacruz to deposit money which she wanted to transfer into her sister's account. After depositing the money, she went to withdraw money from an ATM.

She told the police she inserted the ATM card but could not access her account.

"A man standing nearby told her that she was not inserting the card properly. He asked for her card and inserted it in the ATM slot. He then told her to enter the PIN, which he noticed. However, she was unable to withdraw money. He told her to try another ATM. There too, her card did not work," said an officer from Santacruz police station.

Just as a chameleon changes colors, the low and wicked too put on three different colors. At first, he acts as relative, next as a friend does and at the end, he turns out to be an enemy. - *Nitidvishastika 47*

Even when honored, rogues do not forgo their wickedness. Does a crescent become round even after residing on the head of Lord Shiva? *Nitidvishastika 114*

Never share your secrets with anybody. It will destroy you. - *Chanakya*

HOW TO FOIL FRAUDSTERS

- Never give your credit card/debit card to a stranger.** If you do, please ensure that he has not changed the card with another one. This is a new trick used by fraudsters
- Never believe callers,** who tell you that are from your bank. They seek your ATM card details under some pretext. Always remember banks never call their customers
- Never hand over your ATM card** to any person while making a payment. Always swipe the card yourself and enter the PIN, making sure that no one sees it
- Never write your four-digit PIN** on ATM card's cover
- If possible,** open a separate bank account with a minimum balance of Rs10,000 or Rs20,000. Even if a fraud misuses your card, he will not be able to steal all your savings

Meanwhile, the man stealthily left the first ATM, said the officer. When she approached her bank, saying that the card was not working, she was told to apply for a new one.

She got to know about the fraud on June 26 when her brother called her up about the debited amount. Although, she received messages on the transactions, they were not read, said the officer.

The woman's bank told her that the card, which was not working, belonged to a woman

from Gujarat and was blocked. She then realized that the man who had met her at the ATM exchanged her card with the blocked one.

She has filed a complaint with the police who are on the lookout for the man.

MUMBAI: A 71-year-old man from Santacruz was duped of Rs18,000 by an imposter who took details of the victim's ATM card on the pretext of unlocking it. The incident took place last month when the senior citizen, a retired government employee, received a phone call, said the police. The caller, who posed as an executive from the man's bank, informed him that his card had been blocked.

The senior citizen told the caller that he would check with his bank next day why his card has been blocked. The imposter further told the man that there was no need to visit the bank as they had an online facility to check the status of the card. He gave his card details to the caller, which led to the loss. Vicky Shah, a cyber law expert, said, "If it is found that the imposter was using a SIM card issued on forged documents then the telecom service provider could also be made a party to the case."

JAYPRAKASH S NAIDU

Poor Sleep Habits in Adolescence Correlated with Cardiovascular Risk

Dr. Francis Collins (*Courtesy: National Institute of Health, USA*)

Just ask any parent or teacher, most of today's teens and pre-teens don't seem to get enough sleep. And what sleep they do get is often poor quality — no great surprise, given that smartphones and other electronic devices are usually never far from their reach. Now, an NIH-funded team has uncovered the strongest evidence yet that this lack of quality sleep may be setting our kids up for some serious health issues later in life.

The team's study of more than 800 adolescents, ages 11 through 13, confirmed that many are getting an insufficient amount of undisturbed, restful sleep each night. While earlier studies had found a link between sleep duration and obesity, the new work shows that a wide range of other cardiovascular risk factors are affected by both too little sleep and poor sleep quality. When compared to well-rested kids, sleep-deprived youth were found to have higher blood pressure, bigger waistlines and lower levels of high-density lipoprotein (HDL) cholesterol, which is associated with lower risk of cardiovascular disease.

These findings, published in the journal *Pediatrics*, come from a study led by Elsie Taveras from the Massachusetts General Hospital for Children and Harvard T. H. Chan School of Public Health, Boston. Taveras and team worked with a large group of kids participating in Project Viva, a long-term research study of more than 2,000 women and their children. They asked the adolescents to wear a wristwatch-like device that recorded their sleep times for at least seven days, which is long enough to get an idea of their sleep patterns.

The results were certainly nothing to snooze about. The adolescents got on average less than seven and half hours of sleep each night. One in three regularly slept less than seven hours per night, while only 2% met or exceeded the minimum sleep recommendations for their age. The American Academy of Sleep Medicine recommends that teens sleep eight to 10 hours per night. Pre-teens should have a minimum of nine hours of sleep nightly.

More than half of the participants also showed poor sleep efficiency. That's measured as the proportion of nighttime sleep during which a person is actually asleep. A sleep efficiency of less

than 85% is generally considered insufficient and an indicator of poor sleep quality. The researchers wondered how this lack of sleep might affect their cardiovascular health. To get the answer, the researchers calculated for each participant a combined risk score, which incorporated waist circumference, blood pressure, cholesterol, insulin resistance and triglycerides, the main constituent of body fat.

The researchers' analyses showed that adolescents who got the least sleep each night also had the highest risk scores. It was the same story for poor sleep efficiency. In fact, shorter sleep duration and poorer sleep efficiency were negatively associated with waist size, blood pressure and HDL levels. Those correlations with sleep deprivation and/or disturbance also persisted even when potentially confounding factors were accounted for, including socioeconomic status, race, and puberty, as well as body mass index (BMI), how much time the adolescents spent watching TV, and how often they ate fast food. Obesity and cardiovascular risk factors in childhood often lead to cardiovascular disease later in life. So, the findings suggest a lack of good sleep is sending far too many of our kids off to an unhealthy future well before they've graduated from high school.

Of course, epidemiologists will remind us that correlation doesn't equal causation. So it's still possible that some other factors are driving both the poor sleep and the cardiovascular risk factors in these young people. But these results are certainly a wake-up call (pardon the pun) to take adolescent sleep patterns more seriously. In addition to a sleep efficiency of 85% or more, good sleep generally includes falling asleep within 30 minutes of going to bed and waking no more than once during the night for an "awake" time of no more than 20 minutes.

To get more and better sleep, the Centers for Diseases Control and Prevention recommends a consistent bedtime in a dark, quiet, and comfortable room free of electronic devices. With those hectic final weeks of the school year now behind us, parents might consider finding ways this summer to make sure their kids eat a balanced diet, get lots of exercise and, put down their cell phones at night, to get the right amounts of sleep that their bodies truly need.

FREE WEBSITE TO CHECK WHAT IS IN OUR SKINCARE PRODUCTS

Dr. Sitaram Dixit – Chairman, CGSI

Consumers generally wonder as to what ingredients go into making creams that softens our hands or moisturizes our skin. In the market, there exist many cosmetic brands to take care of our skin, hair, etc., and all of them have a long list of ingredients, which most consumers hardly understand or care for. Although many people do glance over the ingredients every now and then, it feels like reading another language, as the name of the ingredients is so difficult to read or pronounce for a general consumer with poor or rudimentary knowledge of chemistry. However if one really want to know what ingredients are being used in the products that one is using for skin care, then visiting "INCIDecoder" website, will resolve this problem as it list all the ingredients of a product that one uses and lets one know if they are good or bad for the skin.

The website called "INCIDecoder" tells in a very simple language if the ingredient in use in our cream is good or bad. The website will

list all the ingredients in the cream we select and give us a detailed report on what the ingredient is and whether it is good or bad for our skin also telling if the ingredient is good or bad for your skin and what the ingredient does and how it works. The website is new and they are still building on their database. If in case one does not find the product, looking for, then one can leave the email address on the website to receive an update notification if any.

Conclusion: The website database is quite good, but still one may not find some products in there as it is a new website and they are still in the process of updating it. Eventually we will find most available in it. The good part however, is that all of us can now easily know which ingredients are in use in which skincare product and decide whether it is good for use or one need to change the product in use.

Check out, "INCIDecoder."

A busload of politicians was driving down a country road one afternoon, when all of a sudden, the bus ran off the road and crashed into a tree in an old farmer's field. Seeing what happened, the old farmer went over to investigate and proceeded to dig a hole and bury them. Somehow, some of the politicians survived and continued to plead for someone to rescue them from beneath the earth. A few days later, the local sheriff came out, saw the crashed bus and asked the old farmer, "Were they all dead?" "Well," the old farmer replied with a very thoughtful expression, "some of them said they weren't, but you know how all these politicians lie and one can never trust them."



7 Health Benefits of Drinking Only Water (Source: Lifehack)

The body relies on water to remain in a functioning condition. We all know that if we don't drink water for 3-5 days we will die, but what happens when you only drink water? Outstanding things happen, that's what! Undertaking a special water regimen isn't easily achievable for some, but it's worth giving it a shot. Here's what can happen when we drink only water for 30 days, without needing to change our exercise routine or diet.

Mental creativity & performance boost:

When we drink only water for 30 days, our brain will start to react faster. Since the brain needs tons of oxygen to operate efficiently, and water is a great source of oxygen, our brainpower will boost, helping one think and focus better. Furthermore, it also makes one keen, quick and clever. Ingesting 8-10 cups of water daily improves 30% cognitive performance.

Age more slowly than our peers do:

Drinking water helps to decelerate the aging process by keeping our skin adequately hydrated. It moisturizes our skin, keeping it soft, plump, glowing and wrinkle-free. It also helps to maintain muscle tone. To get these benefits, we must consume pure water. In an article published by the Daily Mail, a 42-year-old woman managed to make herself appear ten years younger in just 30 days by drinking just water. She started by drinking

three liters of water a day to overcome her long-standing headaches and poor digestion dilemma. After only a month, she was absolutely stunned by the results. Both of her problems were resolved, and she fully recovered from the effects of chronic dehydration. She says, "I genuinely can't believe the difference in my face. I look like a different woman. The dark shadows around my eyes have all but disappeared and the blotches have gone. My skin is almost as dewy as it was when I was a child. The transformation is nothing short of remarkable. I'm feeling leaner and fitter, which is amazing, since the only thing I've changed is the amount of water I drink."

Immunity will strengthen: A Slovakian proverb says "pure water is the world's first and foremost medicine" and this is no exaggeration. Water acts as a catalyst for the renewal of optimal body functions. Drinking adequate amount of water supports the performance of your kidneys and liver. These organs help to eliminate toxic substances from the body.

Have a stronger heart: Water decreases the threat of a heart attack by preventing our blood from thickening and by lowering your blood pressure. One glass of water an hour before bed is said to prevent a heart attack or stroke. It makes it easier for the heart to send freshly oxygenated blood to our vital organs. The American Journal of

Epidemiology published a six-year study that found that people who consumed more than five glasses of water a day were 41% less likely to die from a heart attack than those who drank fewer than two glasses.

Bones will strengthen: Water helps to rebuild shock absorber cartilage, so our joints can move smoothly, curtailing joint damage triggered by tension. Testimonies give evidence that joint flexibility improves with adequate water consumption.

Lose fat: When we drink only water for 30 days, our body removes irritable and harmful waste products from our vital organs. This makes our body cleaner and helps to trim body fat. In the beginning, an increase in weight could become a concern as our body might retain water before adjusting to the higher intake consumption. Water acts as an appetite suppressant, so drinking one or two glasses of water before a meal will mean that we eat less. Consuming water at regular intervals throughout the day will also assist with our weight management.

Metabolism will enhance: Studies suggest that consistently drinking water every day stimulates a more dynamic metabolism, regardless of your diet. Consuming two cups of water just after you wake up increases your metabolism by 24% according to the Health Fitness Revolution.

MYTHS AND FACTS ABOUT DENTAL TREATMENT

Dr. Aditi Parikh (B. D. S); Dr. Dinesh K. Daftary, M. D. S, FDS, RCPS (Glasgow), Dental Surgeon, Specialist – Oral Path & Med

It is an uncanny fact that myths in the medical and dental sciences have a habit of being accepted as facts over time. It is very important to demystify these myths, as majority of the principles are simple and obvious.

Myth – Professional cleaning / scaling of tartar loosens teeth.

Fact – Tartar/ calculus deposits irritate the gums and can cause inflammation and bleeding. If the tartar is not removed, the gums may recede and the supporting bone around the teeth gets affected. Initially, it is a reversible process, and gums and bone return to normalcy once the tartar is removed. Ideally, dental check-ups should be done once every six months, and cleaning should be done depending on the degree of tartar accumulation.

Myth – Dental treatment should be avoided during pregnancy.

Fact – Ideally, every female patient should clear the dental situation before pregnancy, but if dental treatment is required then best be done during the second trimester of pregnancy and the gynecologists should be kept in the picture.

Myth – Baby teeth (milk teeth) are going to fall, so why treat it.

Fact – Children can get as bad a toothache (or even more) than that for adults. Brushing teeth twice daily is imperative, in addition to rinsing the mouth after meals. It is advisable to start the habit of cleaning the infant's teeth soon after they appear in the mouth. Family members should be actively involved in this.

Myth – Milk teeth need not be cared for because these teeth will anyway be replaced by permanent teeth.

Fact – Early loss of milk teeth will interfere with chewing and affect the child's nutrition and growth. If milk teeth are lost before their time, it causes disturbances and the permanent teeth may erupt in irregular positions. This is one of the reasons children may have crowded teeth and later require orthodontic treatment, commonly known as 'braces'.

Myth – If you have a cavity, you will know it, and will get pain.

Fact – Initial tooth decay may not show any symptoms. Pain and swelling are associated with advanced tooth decay,

causing damage to the nerve of the tooth, requiring root canal (endodontic) treatment or extraction. At times, in spite of this, people do not get pain hence the treatment eventually gets extensive and prolonged. Regular dental check-ups can help keep a check, not only to prevent, but also to ensure that cavities do not reach an advanced stage.

Myth – Once a decayed tooth (caries) is treated, problem is over.

Fact – Dental decay is treated by various restorative materials. If good hygiene is not maintained, decay can start again around the restoration. Whenever a tooth is filled, it requires regular care. Dental check-ups are more important in such situations.

Myth – When the gums bleed, it is better not to brush the teeth.

Fact – Bleeding of gums is a sign that they are inflamed and unhealthy. This usually is a result of plaque and food particles accumulating around the teeth. Brushing the teeth with the correct toothbrush by the proper technique removes the plaque and helps the gums recover.

Consumer's Crossword!

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

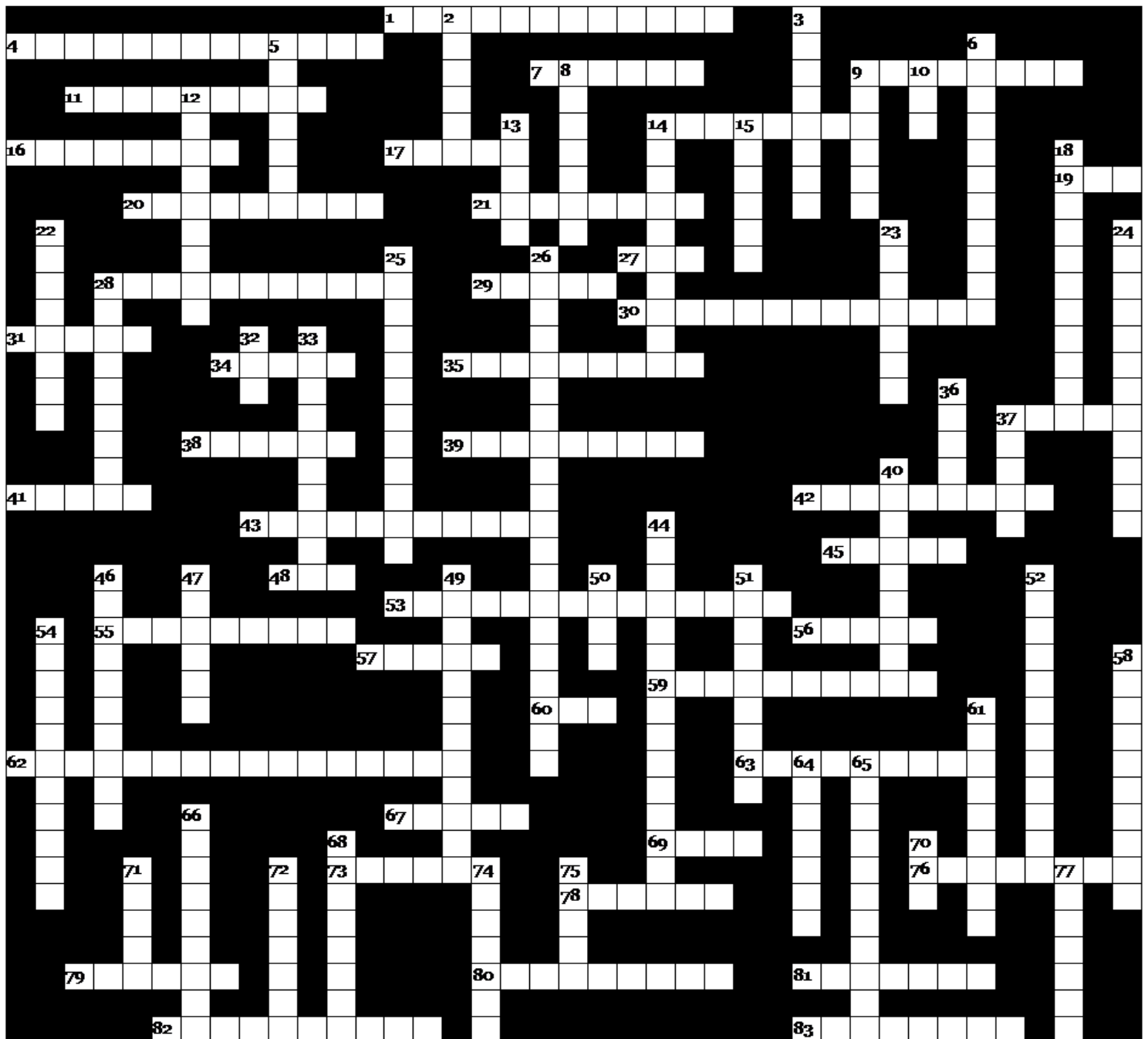
ACROSS

1. Loudly without control. (12)
4. Starches are so. (13)
7. Brushing could remove this. (6)
9. Dr's moneymaking machine. (8)
11. Earlier generations. (9)
14. False person. (8)
16. Home where you are born. (8)
17. Sages. (5)
19. Cholesterol type. (3)
20. Scientific subject. (9)
21. It could cause bleeding. (8)
27. A Token. (3)
28. Fruit. (11)
29. Humans should control this. (5)
30. A US hospital for children. (13)
31. Stick? (5)
34. Ancient books of knowledge. (5)
35. Worker in a bar. (9)
37. Area developing authority. (5)
38. It could cause inflammation. (6)
39. Ozone layer (9)
41. Apple increases this. (5)

42. Name of a tree. (9)
43. Doctors collect these fees. (11)
45. Godly beings. (5)
48. An identification system. (3)
53. Heart disease. (14)
55. Increase. (9)
56. Citrus fruit. (5)
57. Necessary for life functioning. (5)
59. Drinking water enhances it. (10)
60. Cheating cases are filed under. (3)
62. Ancient book of sayings. (16)
63. Evidence document? (9)
67. Natural life process. (5)
69. Food item. (4)
73. That ought not to be killed. (6)
76. Unknown person. (8)
78. Fire. (6)
79. Place in the US. (6)
80. Affected (9)
81. Grave. (7)
82. Platform holding digital info. (10)
83. Language of communication. (8)

DOWN

2. A phone apps. (6)
3. It relieves constipation. (8)
5. Delayed payments made. (7)
6. Scientists? (11)
8. Vegetable. (7)
9. Forgive. (6)
10. Tax paid before payments. (3)
12. Animals feeding on carcasses. (9)
13. Regulatory agency. (5)
14. Brighten (10)
15. Trees release this. (6)
18. An ayurvedic book. (11)
22. Historical figure. (8)
23. Experienced (7)
24. A musculoskeletal disorder. (12)
25. Packaging sealing technique. (12)
26. Selling needs Govt. approval. (20)
28. Necessary to continue lineage. (9)
32. A plastic type. (3)
33. Equinox. (10)
36. Place hosting an ATM. (5)
37. Untruths. (5)
40. False or incorrect. (9)
44. Harmful fruit ripening agent. (15)
46. Pain killers. (10)
47. Decayed tooth. (6)
49. Wrong-doing. (12)
50. A large well. (4)
51. Intention of a ritual. (9)
52. Payment. (12)
54. One can never trust them. (11)
58. People staying in Mumbai. (10)
61. Computer program. (9)
64. Tiredness. (7)
65. Lack of water leads to this. (11)
66. A biodegradable material. (9)
68. An eye ailment. (8)
70. Fastest exchange? (3)
71. Truths. (5)
72. Wise sayings. (7)
74. An identification proof. (9)
75. It easily decomposes. (5)
77. An Indian state. (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 rookie police officer was assigned to ride in a cruiser with an experienced partner. A call comes over the car's radio telling them to disperse some people loitering. The officers drive to the street and observe a small crowd standing on a corner. The rookie rolls down his window and said, 'Let's get off the corner.'

No one moves, so he resorts to the loudspeaker. 'Let's get off the corner!' it booms. Still, no one seemed to take any notice. 'Alright if you don't move after I count to three, I'm breaking out my baton!' the rookie cries.

Intimidated, the group of people began to leave in a hurry, casting puzzled glances in his direction. Proud of his first official act, the police officer turns to his partner asking, 'Well, how did I do?' 'Pretty good,' replies the veteran, 'especially since this is a bus stop.'

An elderly man in Miami calls his son in New York and says, "I hate to ruin your day, but I have to tell you, that your mother and I are divorcing. Forty-five years of misery is enough."

"Pop, what are you talking about?" the son screams.

"We can't stand the sight of each other any longer, we're sick of each other, and I'm sick of talking about this, so you call your sister in Chicago and tell her," and he hangs up.

Frantic, the son calls his sister, who explodes on the phone, "Like heck they're getting divorced," she shouts, "I'll take care of this." She calls her father immediately and screams at the old man, "You are NOT getting divorced! Do not do a single thing until I get there. I am calling my brother back, and we will both be there tomorrow. Until then, don't do a thing, DO YOU HEAR ME?" and hangs up. The old man hangs up his phone and turns to his wife. "Okay," he says, "They're coming for Christmas and paying their own airfares."

A person goes to a girl's house for the first time, and she shows him into the living room. She excuses herself to go to the kitchen to get them some snacks and drinks. As he is standing there alone, he notices a cute little vase on the mantle. He picks it up, and as he is looking at it, she walks back in. He says, "What's this?"

She says, "Oh, my father's ashes are in there."

He turns beet red in horror and goes, "Geez, oh . . . I . . ."

She says, "Yeah, he's too lazy to go to the kitchen to get an ashtray."

John and his wife are getting ready for bed. The wife is standing in front of a full-length mirror taking a hard look at herself.

"You know love," she says, "I look in the mirror and I see an old woman. My face is all wrinkled, my boobs are barely above my waist and my bum is hanging out a mile. I've got fat legs and my arms are all flabby." She turns to John and says, "Tell me something positive to make me feel better about myself."

He thinks about it for a bit and then says in a soft voice.

"Well there's nothing wrong with your eyesight."

A famous British explorer is an invitee to a seaside town to give a talk about his adventures in the African jungle.

"Can you imagine a people so primitive that they love to eat the embryos of a certain bird and slices of the belly of a certain animal?" the explorer asked the assembled audience.

Its members gasp and look around at each other in horror,

"They also grind up grass seed, make it into a paste, burn it over a fire, then smear the result with a greasy mess that's extracted from the mammary fluid of certain other animals," he continues.

"Utterly barbaric! How can people live like that?" says lone voice.

"All I've described is a breakfast of bacon, eggs and buttered toast, Sir!" retorts the explorer.

Moral: Do not judge cultures before you understand your own!

An old person was working out in the gym when he spots a sweet young thing. He asks the trainer who is nearby, "What machine in here should I use to impress that sweet thing over there?"

The trainer looks him up and down and says, "I think you should try the ATM in the lobby."

Three people die together in an accident and go to heaven.

When they get there, St. Peter says, "We only have one rule here in heaven: Don't step on the ducks!"

They enter heaven, sure enough; there are ducks all over the place. It is almost impossible not to step on a duck, and although they try their best to avoid them, the first person accidentally steps on one. Along comes St. Peter with the ugliest woman he has ever seen. St. Peter chains them together and says:

"Your punishment for stepping on a duck is to spend eternity chained to the ugly woman!"

The next day, the second person steps accidentally on a duck, and along comes St. Peter, who does not miss a thing, and with him is another extremely ugly woman.

He chains them together with the same admonishment as the first. The third person observing all this and not wanting to be chains for all eternity to an ugly woman is very, VERY careful.

He manages to go months without stepping on any ducks, but one day St. Peter comes up to him with the most gorgeous woman he has ever laid eyes on: a very tall, tan, curvaceous, sexy blonde.

St. Peter chains them together without saying a word.

The person remarks, "I wonder what I did to deserve being chained to you for all of eternity?"

She says, "I don't know about you, but I stepped on a duck!"

After being with her all-evening, the man could not take another minute with his blind date.

Earlier, he had secretly arranged to have a friend call him on the phone so he would have an excuse to leave for something like this. When he returned to the table, he lowered his eyes, put on a grim expression, "I have some bad news. My grandfather just died."

"Thank God, If yours hadn't, mine would have had to!" she replies.

A 6th-grade teacher posed the following problem to her class:

"A wealthy man dies and leaves ten million dollars.

One-fifth is to go to his wife; one-fifth is to go to his son, one-sixth to his butler, and the rest to charity.

Now, what does each get?"

After a long silence in the classroom, one little boy raises his hand. With complete sincerity in his voice, he answers, "A lawyer!"

With all the new technology regarding fertility, an 88-year-old woman was able to give birth to a baby recently. When she was discharged from the hospital and went home, various relatives came to visit. "May we see the new baby?" one of them asked.

"Not yet," says, "I'll make coffee, then we can visit for a while." Another half hour passes before another relative asked, "May we see the new baby now?"

"No, not yet," says the mother.

A while later the guests asked again, "May we see the baby now?"

"No, not yet," replies the mother.

Growing impatient, they ask, "Well, when can we see the baby?"

"When it cries!" she tells them.

"When it cries, why do we have to wait until it cries?" they gasp.

"Because, I forgot where I put it."

"What time does the library open?" the man on the phone asks.

Annoyed, the librarian composes himself before he answers.

"9 am," comes the reply. "And what's the idea of calling me at home in the middle of the night to ask a question like that?"

"Not until 9 am?" the man asks in a disappointed voice.

The librarian angry, says, "No, not until 9 am, why do you want to get in before 9 am?"

"Who said I wanted to get in?" the man sighs, "I want to get out."

Question: What changes from liquid to solid at a high temperature?

USA: Science does not support it. France: It is an absurd question.

U. K.: Google has no answer. Japan: Sorry, we have no idea

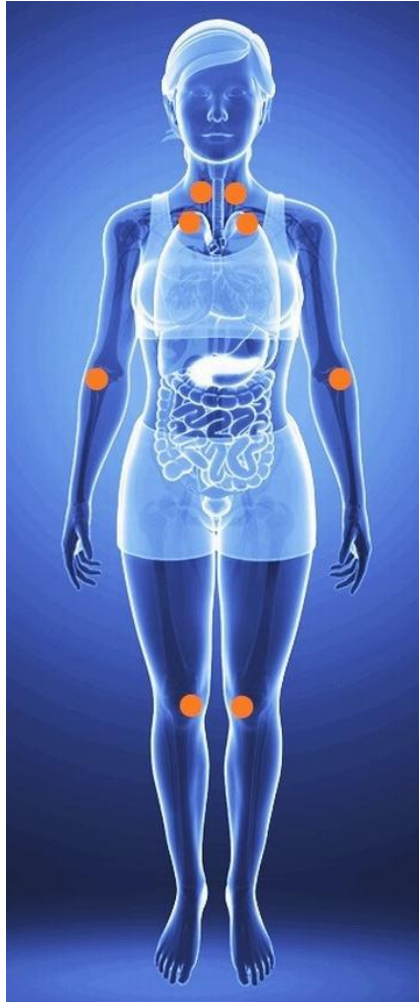
India: "You idiots..... It's Idli!"

Guide: The Symptoms and Facts of Fibromyalgia (Courtesy: Health & Lifestyle)

Do you experience pain all over your body but do not understand why? While fatigue may be a probable cause, it could also be fibromyalgia a mysterious ailment that doctors around the world argue about. They have no probable cause as to how it arises or whether it even exists. The only thing physicians agree on is that if you do suffer from fibromyalgia you need to take care of your health without delay. Below, is a brief explanation of fibromyalgia.

What are the symptoms?

- You experience persistent pain for more than three months.
- You feel stiff and tired in the morning.
- You have an interrupted sleep pattern.
- At times you experience pain in some points of your body more intensely than in others.
- You have frequent headaches.
- Your periods are very painful.
- You feel discomfort in the bowels and during urination.
- You react to cold and heat, sharp smells and noise.
- Body temperature rises without reason.
- You experience unaccountable sensations in your body, especially in your limbs, numbness, burning, swelling etc.
- You find it difficult to concentrate and remember things.



- You feel constantly irritated / depressed.

Know the Facts

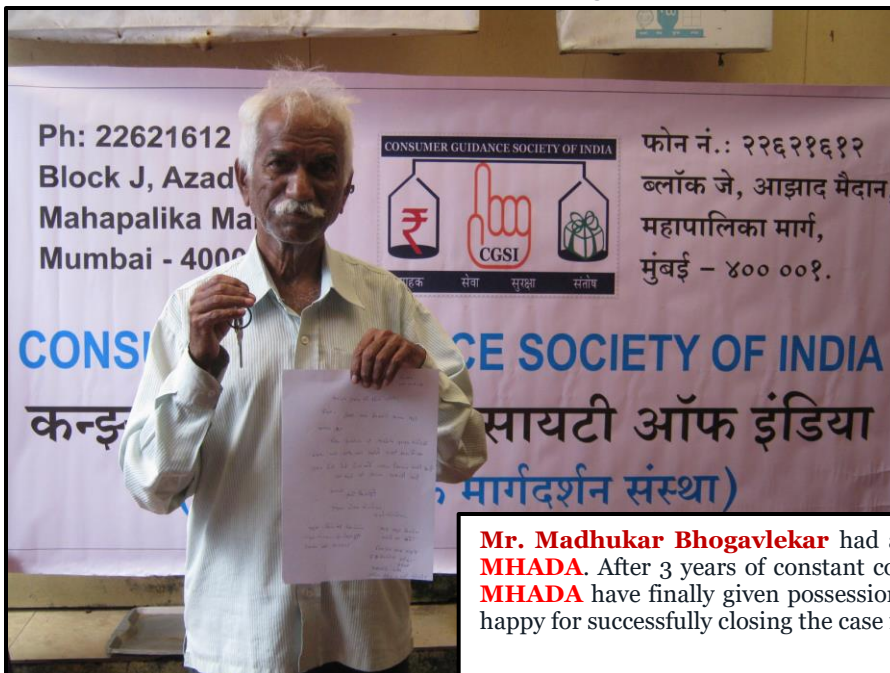
- Fibromyalgia is not a disease, it is just subjective sensations. Fibromyalgia is one of the most common disorders of the musculoskeletal system. However, little is known about it and it is still unknown what exactly causes it.
- It only affects elderly women. Children may also be affected by fibromyalgia. However, a majority are usually diagnosed between the years of 20 to 50 years of age. Statistically, it is more common in women, but men do suffer from fibromyalgia too.
- The pain is tolerable. This is far from the truth. Fibromyalgia can be rather painful.
- It also increases the risk of stroke, particularly in young people.

What to Do

- Firstly, consult a doctor. Only a doctor will properly be able to diagnose whether you have fibromyalgia and prescribe the right treatment.
- You may need drug therapy. Doctors prescribe Analgesics and anti-inflammatories to treat fibromyalgia or sometimes even antidepressants.
- Engage in physical activity, massage and other treatments that will help restore the body's mobility. Japan uses short sessions of cryotherapy.
- Yoga and swimming are also excellent choices for relief.
- Find ways to restore emotional balance.
- Think of ways you can reduce and relieve negative attitudes and depression.
- Doctors even recommend pet therapy to reduce the symptoms.

Pain Points Map

- A great way to check if you suffer from fibromyalgia is to press the marked points as illustrated in the diagram.
- As a rule, the resulting pain is dull and shallow and its focal area is not too large.

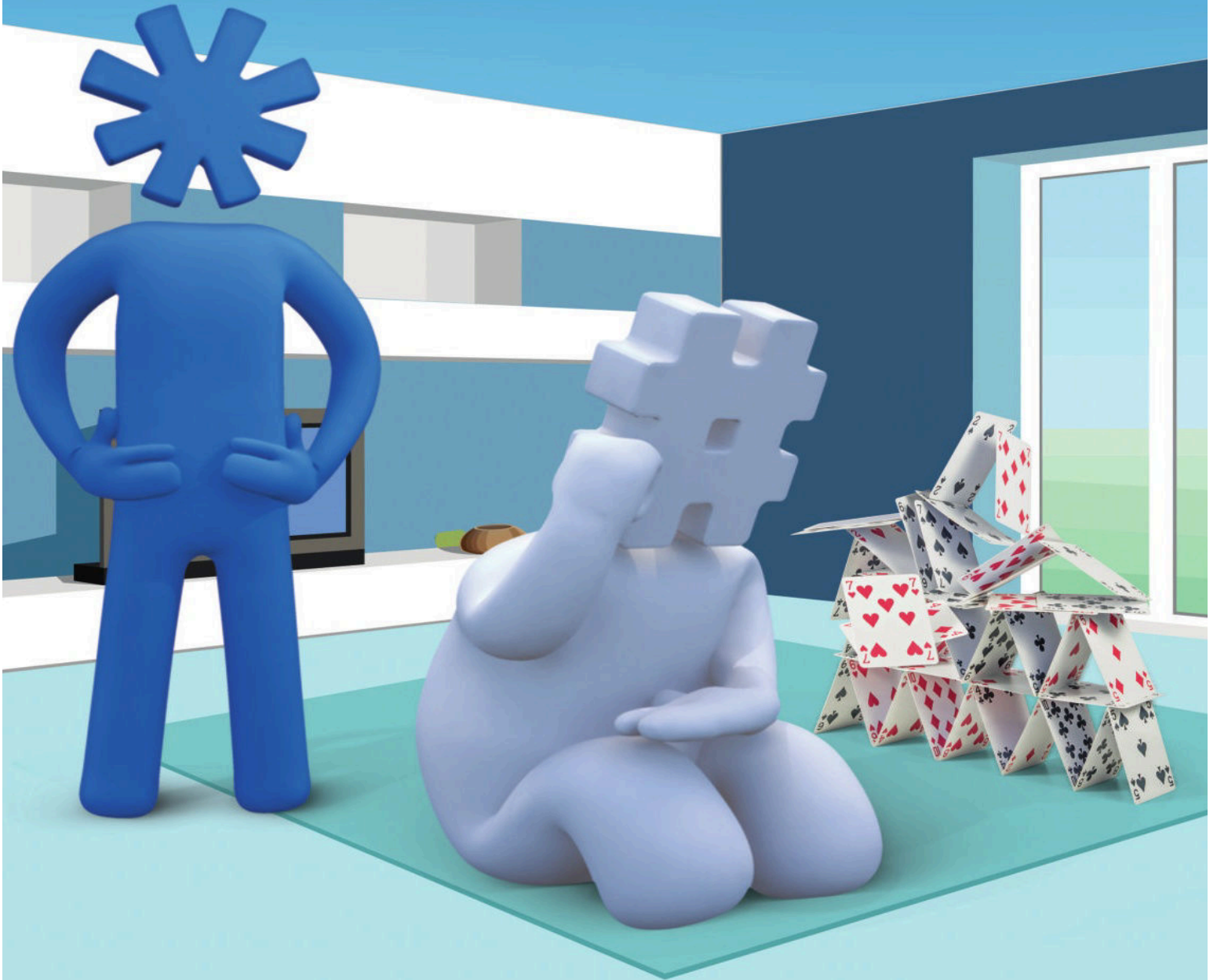


Mr. Madhukar Bhogavlekar had approached **CGSI** regarding a complaint against **MHADA**. After 3 years of constant co-ordination by **Ms. Trupti Raul** staff of **CGSI**, **MHADA** have finally given possession of the flat allotted to Mr. Bhogavlekar. **CGSI** is happy for successfully closing the case in a consumers favour.

Anindita Koor, CGSI MC Member.

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