

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

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Firecrackers are usually designed to produce a loud bang or flashes of light. But the top firecracker in 2023 was a simple hundred-rupee device which produces harmless colored smoke. A group of young(ish) people decided to protest against the system by setting off “smoke bombs” within and outside Parliament. This was alarming, of course; but what was even more alarming was the way politicians and the media reacted. What should have been straightforward investigation, became a circus.

Jobless and stressed

First, who was responsible, and why... The perpetrators were a small group of Bhagat Singh fans, from different places and very different backgrounds. They were in their twenties and thirties. We do not know how much they knew about Bhagat Singh (except for the bomb throwing), or whether they, like him, were willing to die for a cause; but from what we know so far, they were simply being foolish.

Every society has problems, and every government tries to solve them. If the solution does not work, people can, and should, protest; but a protest is effective only when it spreads awareness or galvanizes people into action. This did neither. The smoke bombers had slogans and placards about various issues: unemployment, inequality, lack of opportunity... These problems are widespread but also well known. Smoke bombs will not highlight these problems because everyone already knows. They will not force the government to solve them, nor are they likely to trigger more protests. These people will go to jail, the media will move on to new stories, and their “sacrifice” will be in vain.

Security failure

In a society that has a fetish about VIP security, how did this happen? Visitors passes are hard to get. There are multiple check points before entering Parliament. Security was beefed up because this was the anniversary of the 2011 attack on Parliament, and threats had been received. Yet, a group of crazy/misguided people pulled it off quite easily. Had they been real terrorists with training and equipment, the outcome would have been catastrophic.

The authorities were quick to offer excuses. These people had no criminal record and were not on any watch list. The Parliamentary Security Service is

severely under-staffed, especially in the lower grades that man the outer security ring. Two-thirds of sanctioned posts in these grades are lying vacant. Equipment is outdated, unable to detect non-metallic items (the smoke canisters were made of plastic), and far inferior to the scanners used at airports. The system relies heavily on manual frisking; but security staff are few and visitors are many, so frisking is only superficial.



Mindless media

Our TV channels are not known for being either sober or insightful, but this time they rose to new heights. Outside Parliament, senior TV professionals fought over possession of a used canister. One enterprising reporter snatched it away in the melee, hurdled a fence, and ran to his camera man to begin a triumphant “exclusive”.

Once the suspects were identified, the media went into overdrive. Reporters cornered family members who were in obvious distress, asking stupid questions... What were your emotions, what was going through your mind when you heard the news? The questions were insensitive and merciless, even accounting for the fact that channels need TRPs and reporters were just doing their job.

There were heated debates and wild accusations. Talk-show experts linked the perpetrators with communists, Muslim extremists, Hindu extremists, *buddhi jeevis*... choose whichever you prefer. One side showed a photo of a conspirator with an opposition politician; the implication was that the opposition party somehow supported the attack. This was a group photo, completely irrelevant to the incident. All it proved was that politicians have excellent support staff, able to quickly dig up information to embarrass their opponents.

August house in December

Anything the media does, parliament can do better! The opposition made a demand: Amit Shah and/or Modiji must address the House and explain what happened. The government refused, and both sides grossly over-reacted. The Opposition decided to disrupt Parliament. The government responded by suspending 146 MPs from the Lok Sabha and Rajya

Sabha, including people, who are known to be sober and sensible. Some of the suspended MPs gathered on the steps of the Parliament building, where they watched, and thoroughly enjoyed, a senior politician mocking the Vice President. The government was furious, either with the mimicry (which wasn't bad, to be fair) or because Rahul Baba took a video.

With the suspensions, the INDIA opposition bloc lost half its Rajya Sabha members and more than two-thirds of its Lok Sabha members. With so many missing, debate became almost meaningless.

Every session of Parliament is important, but this session was particularly so. Four important bills were to be passed: three overhauling the criminal justice system and one making it easier for the government to control the Election Commission.

Other draft bills were to be discussed, which would tighten regulation of information platforms and news portals, allowing government to regulate not

only newspapers and news channels but also OTT platforms like Netflix and Amazon Prime, individual YouTubers, and even users of WhatsApp and Zoom. The bills were generally seen to be good, although with some shortcomings, but they deserved proper discussion. Thanks to the suspensions and the TV coverage, there was little or no discussion on any of these bills, either in Parliament or in the media.

Smoke bombs were set off, and Parliament stopped working. This is cause-and-effect, but also a sign that Indian politics is broken. The government had no excuse for refusing to address the House. The Opposition had every right to be angry, but it had no right to abandon its basic duty simply to score political points.

An MP's job is to discuss laws and generally contribute to good governance. If you cannot do that, or even pretend to do that, perhaps you should look for a different job.

KEEMAT, WISHES ALL ITS READERS A VERY HAPPY & PROSPEROUS 2024

In a small village, a couple was famous for the husband being 102 years old and his wife being 98 years old, both in terrific condition, working their farm every day and having bodies of much younger people.

One day, a visitor to the village, curious about the couple, approached the old man at his farm. The old man was cutting wood without a shirt on, sweat glistening on a body that seemed to a man half his age.

The visitor introduced himself and asked the old man: "I hear you are 102!"

"That's correct". said the old man with a smile.

"Wow, I must say, you look in amazing shape!"

"Thank you". Said the old man humbly.

"Do you mind if I ask-" "-How am I this healthy at my age?" finished the old man.

"Help me carry all this wood back home and I'll tell you". The visitor agrees and they make their way inside.

"You see", says the old man, "I've been married for 75 years. Now, when we got married, I made a little arrangement with the wife. Every time we have an argument, the loser of said argument must run for 5 kms. Seeing, as we have a typical marriage, I've been running 5 kms almost every day for 75 years! That's why I'm in the great shape you see, I am."

"But if that's the case", said the puzzled visitor, "how come your wife is in such great shape too?"

"Well", smiles the old man, "she usually runs after me to check and make sure I finish the whole five".

\$%#

A blond rings up an airline, and asks, "How long are your flights from America to England?"

Woman on the phone says, "Just a minute..."

The blond says, "Thanks!" and hangs up the phone.



Man sues dealer for excluding car's chassis no. in scrap cert

A Bengaluru man, who gave away his old car for scrapping had a harrowing time after a dealer refused to include its chassis number in the scrapping certificate, making deregister of the vehicle difficult. Worried that the chassis number could be misused, the man approached a city consumer court, which ordered the scrap dealer to issue a fresh certificate with all details and pay him a compensation of Rs 3,000 for causing him trouble.

In mid-2023, Devanahalli resident Rakesh Mehta decided to scrap his car carrying a Haryana registration and approached Madasan Balasubramani who runs Thirumurugan Old Scrap Shop at Kannamangala Gate in Devanahalli.

Balasubramani carried out the job for a fee and sent Mehta the video of the vehicle being scrapped along with the scrapping certificate. But much to his chagrin, the Bengalee found that the chassis number of the vehicle was not mentioned in the certificate. Mehta tried to convince Balasubramani to issue a proper certificate but the latter kept evading.

FIR on loss

Mehta then approached police and got a First Information Report (FIR) registered about the loss of the chassis number of his car. With police asking him to get a scrapping certificate, including the GST number and stamp of the dealer, Mehta was again in a fix.

As a last resort, he approached the Bangalore 1st Additional District Consumer Disputes Redressal Commission in Shantinagar in September 2023 with a case against the scrapyard and its owner.

Mehta argued his case on his own but Balasubramani failed to appear despite a legal notice being issued. On December 29, 2023, the judges noted that the scrap dealer must issue a certificate to Mehta after including the GST number, his official stamp and with his signature on all pages of the certificate. The court also ordered the opposite party to pay Rs 3,000 towards court expenses of Mehta within two months of the order.

Woman sues e-tailer for selling overpriced shampoo, wins Rs 20,000

A Bengaluru woman sued e-commerce major Flipkart for selling her a bottle of shampoo above its MRP (maximum retail price) during its famous Big Billion Days sale. A city consumer court that heard her case slammed the firm for unfair trade practice and ordered it to pay the customer a compensation of Rs 20,000, apart refunding her Rs 96 collected in excess from her towards the product.

Drawn by advertisements on the Flipkart sale, Palace Guttahalli resident Sowmya P ordered a bottle of Patanjali Kesh Kanti protein hair cleanser in October 2019. On October 3, she received the shampoo and paid Rs 191 through PhonePe. But much to her shock, she noticed that the MRP printed on the bottle was Rs 95, but the invoice mentioned Rs 191. Further examination revealed that the same product on

Flipkart app was listed as costing Rs 140 with an additional Rs 99 for shipping.

Sowmya contacted the customer care of Flipkart only to be told to return the product and receive a refund. She was assured that the firm would change its policy on such sales, but noticed that no action had been initiated by Flipkart against the shampoo seller HBK Enterprises from Surat.

The same month, the 34-year-old woman approached the Bangalore IVth additional district consumer disputes redressal commission in Shantinagar with a complaint against Flipkart Internet Private Limited in Varthur Hobli and HBK Enterprises for charging more than the prescribed MRP for the shampoo.

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

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The woman presented her case on her own with photographs and other documents. Flipkart's counsel, however, denied the allegations and said that there was no service deficiency on its part.

However, despite several contentions in court, the counsel failed to justify why the firm, through its seller, sold the product at a price more than the MRP.

In a verdict pronounced on October 13, 2023, the judges of the consumer forum said Flipkart's argument wasn't substantiated and its defence wasn't tenable under law and couldn't be considered

on merits. It's crystal clear that the e-commerce company had sold the shampoo at an excess price to make unlawful gain, which is an act of unfair trade practice, the judges said.

The court ordered Flipkart to refund Rs 96 collected in excess from the Bengaluru woman for the shampoo and pay Rs 10,000 as compensation for deficiency in service. The court further ordered the firm to also pay her Rs 5,000 for the unfair trade practice and Rs 5,000 towards her court expenses.

Despite consumer court rulings, carry bags still carrying price tag

Last month, a Delhi consumer court directed Reliance Trends to pay Rs 3,000 for charging a customer Rs 7 for a carry bag. The firm argued the complainant's case lacked valid cause of action and seemed more like an effort to benefit financially.

Purchasing the carry bag was optional and customers were not compelled to buy one, the company said, adding the consumer had willingly purchased it and was billed accordingly. In a similar case, a consumer court in Bengaluru on Oct 4, fined furniture brand Ikea Rs 3,000 for charging Rs 20 for a carry bag.

Despite consumer courts across India passing orders against it, the practice of charging for carry bags is widespread. Several people TOI spoke to complained it's an additional expense when they go out to buy anything. Rhea Anand, a 21-year-old MNC executive, said, "I have been charged Rs 10 for a gift bag at the DIY store in Kamla Nagar. They don't provide any other bags except gift bags".

Mehfooz Alam (37), a resident of east Delhi, said, "Charging for a carry bag is wrong practice and must stop. I have been carrying my own bag for years now. According to lawyers, the practice is unfair and illegal, but there is no credible deterrence as disposal of such cases can take up to four years.

"As per rules, no brand, retailer or shopkeeper can charge consumers for plastic/paper/cloth carry bags that have their logo. Neither should brands treat consumers as their advertisement agents nor should they use 'ignorance of law' as an excuse", said Sanjay Sharma, a practicing advocate in Delhi.

Rule 15 of the Plastic Waste Management (Amended) Rules, 2018, which pertained to explicit pricing of plastic bags, has been omitted. Hence, vendors and

retailers are not supposed to put a price tag on bags. "If any brand does, the consumer has the right to file a complaint in a consumer forum under Section 12 of the Consumer Protection Act, 1986, read with Section 2(1)(R) for unfair trade practices," said Sharma.

Moreover, if any brand wants to charge consumers for carry bags, under the law, it is at liberty to do so for unbranded ones, but with their prior intimation and consent and by displaying the information at conspicuous places in the premises.

Manisha Bhandari, an advocate practicing in Delhi high court and Supreme Court, told TOI: "I have had to fight every time I go shopping as they charge me for carry bags. Now, I carry my own. This should be included in the school curriculum so the next generation is more aware".

Some brands said they don't charge for carry bags that have their brand name. "We follow the spirit of the law and have stopped charging for carry bags. Our brand is conscious of sustainability, so we issue only paper bags", said Devarajan Iyer, executive director and CEO, Lifestyle.

According to lawyers, the practice of charging for carry bags began in 2011 when the Union ministry of environment and forests issued the Plastic Waste (Management and Handling) Rules, mandating "no (plastic) carry bags shall be made available free of cost by retailers to consumers". Retailers then started charging for paper/cloth bags.

A lawyer, not wishing to be named, said the "overburdened" consumer courts at times take years to decide the dispute: "We need credible deterrence to check this practice in the form of severe penalties".

Elderly man to his doctor, 'Doc, I think I'm getting senile. Several times lately, I have forgotten to zip up'. 'That's not senility', replied the doctor. 'Senility is when you forget to zip down'.

The slogan of a televangelist, "God will grant you all the money I need".



If alerted promptly, bank must compensate for cyber fraud: Consumer court

A bank is liable to compensate its customers for the money lost in cyber fraud if they are promptly alerted, and not doing so is serious carelessness.

The Navsari Consumer Disputes Redressal Commission (CDRC) made these scathing observations while ordering the State Bank of India (SBI) to pay a UPI cyber fraud victim Rs 39,578 as she personally walked into the branch the same day, she lost the money. The commission observed that the bank could have promptly acted as it has all the technical wherewithal to know where the siphoned-off money was deposited.

In this case, Navsari resident Vidhi Suhagiya, who has an account in the SBI's Fuvara branch, lost Rs 59,078 in cyber fraud and the money was debited without her knowledge on December 22, 2021.

She immediately walked into the branch and informed them about the cheating. After lodging a complaint on the cyber-crime helpline, police managed to freeze Rs 19,500 that was deposited in a Federal Bank account. Cops transferred the money to her account following a court order. CDRC junked bank's argument that it was customer's mistake.

However, as the bank was dragging its feet on the remaining Rs 39,578, she sent a legal notice to SBI on December 14, 2022. As the bank did not reply, Suhagiya lodged a complaint with the consumer commission.

Suhagiya's advocate argued, "The bank informed us

that Rs 39,578 was transferred to an account of ICICI Bank. But they did not take any action to get it back. The amount was debited through UPI and without sharing of OTP or password to anyone".

Arguing that she was defrauded due to her carelessness, the bank's advocate contended that it was only because of the bank's SMS system that the woman came to know about the debit. "After the customer informed the bank, SBI acted as per banking guidelines. The bank had sent an e-mail to the UPI authority which replied that the amount was deposited in ICICI Bank and steps were taken to freeze the amount".

CDRC, however, rejected the bank's argument that the mistake was that of the customer and that it was not liable to compensate. It observed that the complainant had informed the bank the same day "but there is no evidence on record that the bank had acted on the complaint".

"When any amount is debited from an account, the bank has online details about the account it has been deposited in. So, if the bank wants, it can inform the other bank to stop payment or freeze the amount. In this case, the bank failed to do so which resulted in financial loss to the complainant", observed the commission.

The bank failed to provide any evidence that it had tried to recover that amount. "The bank did not act promptly on the complaint and committed serious carelessness and a mistake in service".

Coffee spilled on Mac: Bengaluru woman sues Apple for repairs, loses case

After accidentally spilling coffee on her brand-new Apple laptop and being charged for repair, despite having AppleCare+ coverage for product damage, a Bengaluru woman sued Apple India, but lost the case. The company successfully argued that unexpected or unintentional damage to internal parts due to liquid spills weren't covered under AppleCare+.

The 31-year-old woman purchased a MacBook Pro 13-inch laptop on January 5 last year. She paid Rs 1,74,307 for the device and purchased an AppleCare+ coverage for Rs 22,900, which promised unlimited incidents of accidental damage protection.

A few days later, she accidentally spilled coffee on the keyboard, after which the device stopped powering up. She approached the store and deposited the laptop with a complaint. Claiming that internal damage to the laptop caused by the liquid was not covered completely under AppleCare+, the seller

returned the damaged laptop.

On January 23, the woman approached the third additional district consumer disputes redressal commission with a complaint against Apple India Pvt Ltd, iCare Ample Technologies and Imagine Store, accusing them of unfair trade practices.

In its verdict, the consumer court noted that the customer, despite approaching the court, had contacted Apple's authorized service center and got the damaged laptop fixed on February 4. She had concealed the matter in the complaint and failed to prove her claim.

Lawyer: "Doctor, as a result of your examinations, would you say the woman was pregnant?"

Doctor: "Yes, she was pregnant, but not as a result of my examination".

(Taken from an actual trial)



Why Mosquitoes Prefer to Bite Certain People

Dr. Liji Thomas, MD; Reviewed by Danielle Ellis, B.Sc. (News Medical Life Sciences)

Mosquito bites are annoying, unpleasant, sometimes painful, often the cause of allergic reactions – but also potentially deadly. These insects kill more people than any other animal on Earth.

Mosquitoes transmit pathogens that cause serious tropical diseases such as malaria, dengue, Zika, West Nile virus, and Japanese encephalitis. Global warming is causing mosquito habitats to expand northward, threatening an increased mosquito-borne disease (MBD) burden in the future.

People who strongly attract mosquitoes are obviously at higher risk for MBD. What is the science behind the differences in mosquito-human attractiveness?

The mosquito's sense of smell

Mosquitoes track down potential hosts with visual cues as well as with combinations of odorants called “kairomones”. The final short-range phase of the mosquito's human-sensing flight is directed by the host's body heat. Heat and odor suffice for the versatile mosquito if CO₂ sensing is impaired.

Mosquitoes have multiple ‘noses’ or olfactory organs – the antennae, the proboscis, and the maxillary palps. These are rich in olfactory receptors. The signals are carried back to olfactory sensory neurons (OSNs). Mosquitoes have up to 80 types of OSNs, depending on the species.

OSN axons that carry the same signals, irrespective of location, end in the same glomerulus, an organ in the brain mapping the odor source. These signals are processed to tell the mosquito where the host is.

Kairomones are chemical signals that attract one species to another for the benefit of the former. They play a crucial role in long-range mosquito-human attraction. Kairomones are detected by three types of olfactory or smell receptors: the odorant, gustatory, and ionotropic receptors (OR, GR, and IR, respectively).

The human scent is made up of hundreds of volatile substances forming individual signatures. These include carbon dioxide (CO₂), lactic acid, ammonia, organic fatty acids, ketones, aldehydes, alcohols, and esters. Combinations of human kairomones are stronger than single attractants.

In many animal species, each OSN detects only one type of odor molecule, but a recent study in the mosquito species *Aedes aegypti* revealed that a single OSN tracks multiple olfactory receptors. This may explain how they sense the right blend of odorants that signals ‘humanness’.

Mosquitoes sense CO₂ in exhaled air from about 30 feet, using GRs on cpA neurons, making it the main long-range attractant. Body odors and CO₂ are sensed by ORs on cpB and cpC neurons via the olfactory receptor co-receptor (Orco).

The antennal Ir8a receptors selectively recognize human odors in the presence of CO₂. Deficiencies in the IR coreceptor genes Ir8a, Ir25a, or Ir76b weaken the response to human odors while preserving the preference for the strong attractors.

Individual kairomones like carboxylic acids produce minimal OR activation without CO₂. Conversely, body odors enhance CO₂ sensitivity. CO₂ restores odor attractiveness in Orco-deficient mutants. Without ORs, selectivity for humans is lost.

Carboxylic acids include lactic acid, which is concentrated in the sweat of humans relative to animals. Lactic acid is produced in oxygen-deficient conditions, such as exercise. Thus, recent exercise is likely to attract mosquitoes.

Scientists must factor in individual variability when studying MBD transmission and comparing different studies.

Genetic factors

Mosquito-human attraction depends on body odor intensity and composition. The human scent depends on the number of skin glands, the skin pH, the metabolic rate, body mass, and the rate and intensity of respiration, as well as the skin microbiota.

Mosquito attractiveness is thus determined by genetic, dietary, and environmental factors.

The HLA system in humans encodes human scent kairomones like sulcatone, geranylacetone, decanal, undecanal, 2-methylbutanoic acid, tetradecanoic acid and octanal. Interestingly, sulcatone can become a repellent or masking chemical at high concentrations. Multiple other gene variants could result in different combinations and concentrations of kairomones.

Additionally, some alleles or gene variants affect the risk of mosquito-borne infection, of symptomatic disease, and thus the risk of transmission as well. West Nile virus-linked symptomatic infection is more likely in people bearing the rs333 gene variant, while symptomatic dengue is more common among those with the TNF- α -308G/A SNP. Japanese encephalitis risk is higher with the ICAM-1 K469E gene variant.

Environmental factors

Mosquito-human attractions change with age, body size, and physiological changes, as well as the distance from the host. Bananas and perhaps alcohol may enhance mosquito attractiveness, but not garlic or vitamin B supplements.

Pregnant women attract more mosquitoes, due to the greater body heat and metabolic rate, and perhaps a distinctive scent.

Compounds like methyl dihydrojasmonate in perfumes, and isopropyl tetradecanoate in deodorants, or the smell of clothing, may mask human scent or reduce olfactory sensitivity.

Dengue-infected *Ae. aegypti* mosquitoes are more active and sensitive to kairomones. La Crosse virus infection reduces blood feeding, thus increasing the number of meals and, thus, bites. Repellants are less effective against infected mosquitoes.

Malaria also attracts mosquitoes due to a distinct “malaria smell” enriched for aldehydes and thioethers, during the gametocyte stage of *Plasmodium* which can develop further only in the mosquito host.

These are parasite-induced changes in the individual's breath and scent composition, assisted by malaria-associated changes in skin bacteria. *Plasmodium* also stimulates the release of a volatile attractant called (E)-4-hydroxy-3-methyl-but-2-enyl pyrophosphate (HMBPP) from infected red cells.

Mosquito-borne diseases

Female mosquitoes bite warm-blooded mammals to obtain protein for egg-laying. During these bites, they suck up pathogens and become infected, to later deposit them in the host tissues, transmitting the infection to other hosts.

MBDs contribute about 17% of infectious diseases worldwide, associated with encephalitis, kidney failure, meningitis, and fetal defects if acquired during pregnancy. About 50% of the world's population is exposed to malaria and 40% to dengue. Anopheline mosquitoes carry *Plasmodium*, the malarial parasite that causes over 200 million cases of malaria a year and over 400,000 deaths, mostly in sub-Saharan Africa. Dengue causes 400 million infections and 96 million cases annually.

Zika virus infection in pregnancy is associated with a rise in congenital disabilities of the central nervous system as well as Guillain-Barre syndrome. West Nile virus is the leading domestic insect-borne neuroinvasive virus in the mainland USA.

Culicine mosquitoes such as *Ae. Aegypti* carry dengue and Zika virus, yellow fever, and chikungunya viruses. The impact of such diseases includes acute and chronic illness, death, loss of economic opportunities, and huge healthcare expenditures.

Two mosquito bites at least are necessary for malaria transmission, first to suck in the infectious gametocyte stage of *Plasmodium*, and then to inject it at the sporozoite stage (about two weeks later) into a new host.

Conclusion

People who attract mosquitoes have specific scents with high carboxylic acid content. They could probably be identifiable by chemical or genetic testing. People with MBDs are also at higher risk and should also receive targeted advice on how to avoid mosquito bites. Personal protection and environmental hygiene remain key measures.

Earlier research has identified almost 140 chemicals, like ethyl pyruvate and cyclopentanone, that interact with Ir8a receptors. “As we learn about how odor is encoded in their olfactory system, we can create compounds that are more effective based on their biology”. says Professor Meg Younger of Boston University College of Arts and Sciences.

Such compounds could exploit the mosquito's sense of smell to:

- direct mosquitoes away from human dwellings
- capture them in traps
- treat them with chemicals that kill the hatching larvae
- disrupt mating
- create repellents such as the widely used pyrethroids and lemongrass oil
- mask human scent as with DEET

“These potentially affordable ‘mask’ and ‘pull’ strategies could be used in a complementary manner, offering an ideal solution and much needed relief wherever mosquito-borne diseases are endemic”, according to Dr. Anandasankar Ray of the University of California, Riverside.

Gene-editing techniques like CRISPR/Cas9 could help to identify the genetic signature of mosquito olfaction. It could also lead to the ability to wipe out these insects by mutations that suppress olfactory host-seeking.

How do you know your girlfriend is getting fat?
She fits into your wife's clothes.

What is the difference between Jesus and a picture of Jesus?
It only takes one nail to hang a picture of Jesus.



Only 7% of Indian consumers buy fruits, vegetables online: Survey (by Aryaman Gupta, Published in Business Standard)

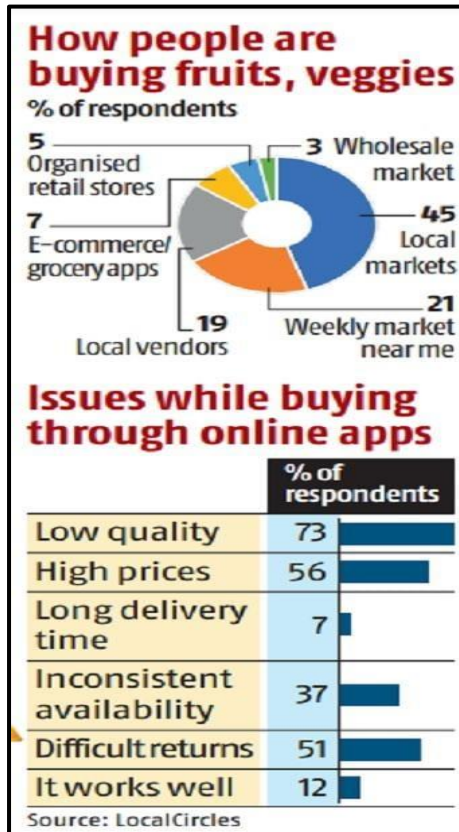
Seven% of Indian consumers purchase fruits and vegetables through online channels, according to a survey by LocalCircles.

Despite many platforms like Zepto, Swiggy Indtamart, Blinkit, Big Basket, Amazon fresh and Jiomart, among others, delivering fresh produce at the doorstep, consumers are fast moving away from buying fruits and vegetables online, largely due to reduced discounts and value and the quality of produce staying average at best, the report said.

“Quality of fruits and vegetables delivered via online platforms was always average and the return/refund process mostly painful, according to consumers,” said Sachin Taparia, Founder of LocalCircles.

“However, due to competitive prices and good discounts, most tended to ignore these shortcomings. With discounts reducing and risk of COVID minimal, many consumers are now buying the majority of their fresh supplies from the local market, buying only incidentals or topping up via online grocery apps,” he said.

According to Taparia, the returns and refund of fresh produce is another major issue where some of the apps expect a consumer to spend 5-15 minutes to request a refund of small quantities of fresh produce, which is not practical.



LIC Asked to Pay Rs 1.50 Lakh Compensation for Changing Insurance Plan and Policy Tenure

Moneylife Digital Team 10 January 2024

Upholding an order passed by the state commission for deficiency in service, the national consumer disputes redressal commission (NCDRC) directed Life Insurance Corporation of India (LIC) to pay Rs1.50 lakh for damages and Rs21,000 for appeal expenses to a consumer. In this case, LIC agent had changed the policy amount, plan, tenure and premium period.

In an order last month, the NCDRC bench of Dr Inderjit Singh (presiding member) says, “We are in agreement with the observations of the Rajasthan state consumer disputes redressal commission with respect to the deficiency in service on the part of the insurance company. There is no illegality or material irregularity or jurisdictional error in the order of the state commission hence the same is upheld.”

In November 2002, Champa Lal Joshi from Badgaow village in Udaipur district bought a 25-year insurance policy from LIC under plan 47-25 for Rs5 lakh for an annual premium. However, he alleged the proposal form, which he filled out and signed, was changed by the LIC agent.

The agent changed the plan to 47-15 from 47-25, cut down the insured amount to Rs2 lakh from Rs5 lakh, changed the policy tenure to 15 years from 25 years, and changed the policy premium payment term to

half year from annual payment. Mr. Joshi alleged that the agent attested his own signatures on the cuttings (changes made in proposal form).

Aggrieved by the act of the LIC agent, Mr. Joshi filed a complaint before the Udaipur district consumer disputes redressal forum. However, on 17 May 2015, the district forum dismissed the complaint.

Mr. Joshi’s appeal, however, was allowed by the state commission. While setting aside the district forum’s order, the state commission directed LIC to pay Rs1.50 lakh for damages and Rs21,000 for appeal expenses to Mr. Joshi.

In the order, the state commission observed that “Though the policy has remained in force for 15 years, in our opinion, it is not proper to make changes as the policy is maturing next year in 2017 and the complainant will be getting all the benefits. It is a deficiency in service on the part of the insurance company that they issued the policy without verifying the cuttings made on the main contents of the proposal form, i.e., the insured amount and insurance period from the insured.

Ordinarily, agents do this for their commission and the insurance company also issued the policy for increasing their business purposes.”

Aggrieved by the order, LIC filed a revision appeal before NCDRC. During the hearing, the counsel for LIC argued that “The insured (Mr. Joshi) was well aware about the plan which was amended. Further, due to the age factor, the policy was amended with the consent of the policyholder. The amended plan was T&T 47-15, the sum assured was Rs2 lakh and for which Mr. Joshi was paying Rs6,578 half-yearly premium for 10 years, so the insured knew it better about the policy as he was paying double the amount of premium.”

“Further, the policyholder could have utilized the free look period, but Mr. Joshi never objected to the policy for the same in the long-time span of about 10 years,” the counsel argued.

The counsel for Mr. Joshi argued that without a written request and signature on the application and proposal form, LIC ex-parte changed the original and important conditions of the proposal form by their representatives (agent). “Further, LIC and its agent made changes without the consent of the proposer, which is a serious fault. The insurance company, its agent or representative have to inform in writing, but LIC issued policy as per changed conditions by accepting the signature of the agent (on the proposal form). The provision of a cooling-off option was not mentioned in the policy. LIC also changed the original insurance proposal without the consent and knowledge of the proposer. The material information regarding economic benefits in the original insurance proposal is a serious fault in services.”

After perusing the orders of the state commission, district forum, other relevant records and rival contentions of the parties, NCDRC observed that the insurance policy has since matured and Mr. Joshi has received the maturity amount under the policy.

Dr Singh from NCDRC also referred to the order passed by the state commission. In the order, the state commission stated, “In our opinion, the insurance company issued the policy in spite of cutting in the proposal form. Though signatures have been put on the cutting by the agent of the insurance company, the signatures of the proposer (Mr. Joshi) should also be there on the cuttings. At the time of issuing the policy, the insurance company was to ensure if these cuttings are in fact true or not. After filling the proposal form, cuttings were made on the proposal form by the agent and office and thereafter, issuing a policy cannot be said to be in good faith.”

“It is true that Mr. Joshi, after receiving the policy, did not go through its contents. In normal course, the policyholders do not read the contents of the policy while they do not have any doubt about the conditions. Mr. Joshi was not in doubt for the reason that he was told about the yearly premium of about Rs5,100. It is the say of Mr. Joshi that the agent said that there could be some difference in premium calculation and so he kept on paying the premium. It

was not in his knowledge that the insured amount and insurance period has been reduced. We are not in agreement with the decision of district forum that the insured should have read the policy conditions after getting the insurance policy. Insurance agreement is based on good faith but the insurance company ignored the said principal.”

NCDRC, while referring to a judgement by the Supreme Court (Rubi Chandra Dutta vs United India Insurance Co Ltd), says the scope of a revision petition is limited.

“Such powers can be exercised only if there is some prima facie jurisdictional error appearing in the impugned order. There is no illegality or material irregularity or jurisdictional error in the order of the state commission,” the bench said, while dismissing the revision petition filed by LIC.

(Revision Petition No2298 of 2016

Date: 28 December 2023)



Are you a victim of Online Financial Fraud?

Immediately call Helpline Number 1930

and register your complaint at www.cybercrime.gov.in

A husband and wife sat down at their table at a coffee shop in New York City. The wife saw a pretty young woman sitting at a table and wearing the most gorgeous pair of shoes she's ever seen. "I'd love to know where that lady got those shoes," she said to him. "Maybe I should ask her."

Husband: "Allow me, my love." Wife beams at him. "What a sweet gentleman! Thanks, Sweetie".

The husband walks over to the young woman and asks, "Where did you get those shoes?"

"I got them in a store just around the corner from here," replied the woman.

"Nice. How much were they?"

"Oh, around 500 dollars."

"Thanks for letting me know."

The husband returned to his table and said to his wife, "She got her shoes in Los Angeles."



Fraud Alert: Beware of Low-interest Loan and Job Scams

Yogesh Sapkale, Courtesy: Money Life

Mumbai-based Manoj Kumar Poddar needed a business loan and when someone offered him the loan at a lower interest rate, he readily agreed. He even paid nearly Rs1 crore as a fee or commission to obtain the 'attractive' (read lower) interest rate offered on the loan. However, he neither received the loan nor the lower interest. He is one of the victims of the loan fraud. But more about it later.

In a positive development, the Union ministry of electronics and information technology (MeitY) has blocked over 100 websites involved in organized investment or task-based part-time job frauds. These websites, which facilitate task-based or organized illegal investment-related economic crimes, are operated by overseas actors and use digital advertisement, chat messengers and mule or rented accounts.

Low-interest Loan Scam

So, let us look at what the low-interest scam is all about, where a person loses money without getting a loan. A report in the Times of India (ToI) says, Mumbai based Manoj Kumar came in contact with Kartik Kishore Ravi alias Mohammed Dawood Khan alias Srinivasan from Anna Nagar in Chennai, who has since been arrested. "Srinivasan promised to arrange for Rs45 crore at 9.6% annual interest, with a few riders — he had to shell out 2.25% as brokerage, 10% as loan processing fee, mortgage property, and pay four monthly instalments upfront."

After meetings with Mr. Srinivasan and his associates, Mr. Poddar shared the documents required for the loan and paid Rs98 lakh, including Rs2 lakh in cash. The report goes on to say that even after the loan processing formalities were completed, the loan amount was not disbursed. Further, when the businessman asked Mr. Srinivasan and his associates about the loan, he got evasive replies. The businessman then approached his bank to cancel the transfer of funds from his account but was told that the money had already been credited and withdrawn from the account.

Mr. Poddar then filed a complaint with the Ghatkopar police station. Quoting the Mumbai police, the newspaper reports that in April, the Chennai police arrested Mr. Srinivasan in a cheating case. Five similar cheating cases were registered against Mr. Srinivasan in Mumbai, Thane, Pune and Latur.

Most people need a loan at some or the other time and lending money is the bread and butter of financial institutions (FIs), including banks. FIs try to gain as much information as possible about the borrower and ask for as many documents as possible

that would help reduce their risk. Borrowers submit all necessary documents, but some find it difficult to put together all the necessary documents; and that is when touts and fraudsters like Mr. Srinivasan come into play. They promise loans on easier terms and with lower interest rates from reputed lenders. However, for a borrower, it is of utmost importance to visit or check all details of the loan from official sources instead of simply believing whatever the tout or agent says.

Things get worse when people use a digital app in order to obtain a loan. Most borrowers fail to read all the terms and conditions, the rate of interest and charges, including pre-payment or foreclosure. Remember, the interest component on such credit or loans (yes, these are loans given by lenders associated with the app and reflect on your credit report) is quite high. If you are not prompt in paying the equated monthly instalments (EMIs), you may end up in a loan trap.

Job or Task Scams

The Indian cybercrime coordination center (I4C), an initiative of the Union ministry of home affairs (MHA), through the national cybercrime threat analytics unit (NCTAU), has identified and recommended blocking over 100 websites involved in organized investment or task-based part-time job frauds.

Several complaints were received through the 1930 helpline and national cybercrime reporting portal (NCRP). These offences pose a significant threat to the citizens and also involve data security concerns.

This fraud starts by launching targeted advertisements on platforms like Google and Meta using keywords like 'Ghar baithe job' or 'Ghar baithe kamai kaise karen' in multiple languages.

These fraudsters mainly target retired employees, women and unemployed youth looking for part-time jobs. After clicking the advertisement, an agent using WhatsApp or Telegram starts a conversation with the potential victim and convinces the victim to perform some tasks like video likes, subscribe and maps rating.

After completing the initial tasks, the victim is given some commission and asked to invest more to get higher returns against a few more tasks. After gaining confidence, when the victim deposits a larger sum, the money is frozen, leaving the victim in the lurch.

MHA asked users to be alert and take precautions, especially before investing in very high commission-paying online schemes sponsored over the Internet.

Dos and Don'ts After a Bad Night's Sleep

Medically Reviewed by Carol DerSarkissian, MD

Bad Night?: You're dragging after a night of tossing and turning. It's probably going to be a tough day at work. What can you do to make things a little easier and make sure you sleep better tonight?

Don't: Hit The Snooze Button: Is there anything sweeter? It's not like you're really "sleeping in", and that extra 10 minutes is just the thing to give you a bit of extra energy, right? Not really. You need up to an hour of extra ZZZs before it helps. Otherwise, you're really just creating stress for yourself by shortening your morning prep time.

Don't: Sleep In: You decide to take the morning off. You can make up that sleep from 9 to noon, right? Tempting, but probably a bad idea. You set your body's "internal clock" when you go to bed and get up at the same time each day. It's best to stick to that routine, even if you didn't sleep well. It'll help get your cycle back on track.

Do: Get Some Sun: It helps your body set its clock. It can also help counter sleeplessness by helping your mood and brain. So, if you want to get more sleep tonight than last night, wake up and greet the light of the day. It helps to get out in the middle of the day, too. If you're in an office, maybe take a little stroll through the park around lunchtime.

Do: Get Some Caffeine, but Not Too Much: If you skip your regular morning coffee, you may get even groggier. It could also make you irritable and give you a headache. So have some. A little extra might even help you stay alert. Remember, though, that it sticks around in your system for several hours. So don't overdo it. And don't have caffeine - coffee or otherwise - close to bedtime.

Do: Exercise - at The Right Time: It can improve your sleep and help you fall asleep more quickly, but don't do it too close to bedtime because it stimulates your body to make something called cortisol. That's a hormone that makes you more alert. That's good when you're trying to wake up for work, but it's not so good when you're trying to get back to sleep. If you exercise in the afternoon or evening, try to finish at least 3 hours before you go to bed.

Do: Nap -- the Right Amount: A 20-minute nap will sharpen your attention and motor skills. A 90-minute one may improve your creative thinking. But naps between 20 and 90 minutes (or your own personal sweet spot) can leave you more groggy than when you started. Set an alarm. Keep in mind that a nap of any length, especially later in the day, can make it harder to get to sleep in the evening. That can lead to a vicious cycle of sleeplessness and a messed-up sleep routine.

Don't: Drink Alcohol: It can make you sleepy. But after a few hours, as your body processes the alcohol,

it wakes you up. And the quality of the sleep you do get after a few drinks may not be as good.

Maybe: Take Melatonin: Your body makes it naturally and usually makes enough. But you can try a supplement of 1 to 3 milligrams 2 hours before bedtime after a sleepless night. It doesn't make you sleepy, but can have a calming effect that can lead to sleep. Don't take it if you're pregnant or breastfeeding, if you have seizures, an autoimmune disease, or depression. If you have diabetes or high blood pressure, talk to doctor before you take it.

Do: Eat Light and Early: If you don't want to repeat last night's lack of sleep, a big greasy burger, fries, and a shake at 11 p.m. probably won't help. Eat a lighter dinner several hours before bed. If you're hungry later, snack lightly on foods that don't disturb sleep. Toast or yogurt are often easy on the system.

Don't: Smoke: You probably know that smoking is bad for your health. But if you're already a smoker and you're trying for a good night's sleep, try not to do it too close to bedtime. Like caffeine, tobacco is a stimulant that can keep you from getting to sleep. Talk to your doctor about ways to quit smoking.

Don't: Surf the Internet: Too much of any light after the sun goes down can mess up your sleep, but the "blue light" given off by your smartphone, computer, or tablet is especially bad. Calm yourself before bed. Keep your bedroom dark and quiet, too.

Do: Hydrate: You want to drink enough fluids so that you don't wake up thirsty in the middle of the night, but not so much that you wake up because you need to pee. And of course, avoid alcohol and caffeine close to bedtime.

Don't: Make Big Decisions: Without proper sleep, your judgment goes down the tubes. Overworked brain cells can't put thoughts together or remember basic information. Even your basic understanding of an event as it happens may be different. So, keep your head together and wait. Things may be clearer after a good night's rest.

Do: Chill Out for Bedtime: Start to relax as bedtime approaches: no bright lights or stressful talks or activities. Try to keep your bedroom dark and quiet. And cool, too: 60-67 F is ideal.

When to See Your Doctor: Sometimes sleeplessness is natural. A big event in your life - good or bad - may cause it. If this happens now and then, it may be nothing to worry about. If sleep problems start to change your general mood and work habits, it may be time to talk to your doctor. It's especially true if problems stick around for a month or more. Together, you can figure out why you're having trouble sleeping and what to do next.

Scientific Tit-bits

Dr. Sitaram Dixit, Chairman, CGSI

Chemicals athletes drink before a race.

Number of supplements are marketed to runners and cyclists to improve performance during races. However, the diet before the race or during training and of the mental state of the athlete than of any special powers of the ingredients are important. In other words, if the athlete is missing something, adding it back helps. If an athlete believes the supplement helps, then the placebo effect (deceiving one in feeling better) may also improve performance.

Sometimes, taking a lot of supplements before a race can harm performance if they cause digestive upset or other problems, or have negative side effects. Many coaches and professionals recommend doing nothing special for a race, only what one does during training. Some supplements claim to improve performance. Sodium phosphate or sodium bicarbonate is taken to buffer the lactic acid that builds up in muscles that are working without sufficient oxygen, however these before a race can cause digestive problems lowering performance.

Caffeine (coffee) taken as a stimulant is safe, but it is a urinary stimulant, and stopping to pee could affect race time. Antioxidants such as vitamin E, beta carotene, selenium, and vitamin C are safe (though you can overdose on selenium, which affects insulin) and may help prevent some damage caused by strenuous exercise, but wouldn't help performance in the race itself, but may cause stomach upset.

Some believe that supplements relax the artery walls (vasodilators) opening the arteries increasing blood flow to the muscles, but body regulates blood pressure carefully to make sure there is enough oxygen to the brain, and fainting during a race could affect time, as being lightheaded does not improve performance, except possibly sleep. Combining vasodilators with dehydration is not a good idea.

Having adequate salt for a long race can help prevent cramping and losing magnesium and calcium electrolytes through sweat can cause cramps.

How chemistry helps our health?

Breaking our leg, would be able to heal just fine without any chemical assistance other than a good diet, but one feels better by taking some acetylsalicylic acid (aspirin). If case of bacterial infection, some antibiotic chemicals that stop bacteria from growing, or kill the bacteria, helps.

Knowledge of nutrition, i.e., the chemistry of our food saves lives and help people live longer. Lack of a balanced diet or enough sun, can be replaced a

chemist's knowledge of vitamins and minerals. Soap, toothpaste, acne medications, sunscreens, iodine, and chlorinated water all helps one keep clean and free of infections.

Chemistry really helps in serious health problems. Chemicals such as the insulin treats diabetes or the antivirals used to treat HIV are lifesavers. Chemical drugs help to treat cancer, heart disease, and stroke can prolong lives by years.

However, some chemicals are dangerous but its knowledge can also save lives. The chemistry of poisonous substances (toxicology) helps keep us safe, helps control pests that can affect our health, such as mosquitoes, rats and mice, cockroaches, and flies. Pesticides also increase crop yields, allowing more people to get the nutrition they need.

How human body is related to chemistry?

Human body is made of chemicals and understanding chemistry helps keep it healthy. Our bones are made of calcium phosphate, blood has iron in it to carry oxygen, is needed for our cells to burn the glucose fuel for energy. The cells are enclosed in membranes of phospholipid molecules, and they function using enzymes made up of protein. Protein makes up our muscles, skin, and hair.

Chemistry happens all throughout our body and we can change the chemistry of our body. For e.g., the proteins in our hair can be changed to have more connections between them by adding chemicals to the hair to get a "permanent" wave to curl the hair. Adding fluorine to our teeth to make them less prone to cavities.

संस्कृत भाषा का चमत्कार देखिए।

अहिः = सर्पः
अहिरिपुः = गरुडः
अहिरिपुपतिः = विष्णुः
अहिरिपुपतिकान्ता = लक्ष्मीः
अहिरिपुपतिकान्तातातः = सागरः
अहिरिपुपतिकान्तातातसम्बद्धः = रामः
अहिरिपुपतिकान्तातातसम्बद्धकान्ता = सीता
अहिरिपुपतिकान्तातातसम्बद्धकान्ताहरः = रावणः
अहिरिपुपतिकान्तातातसम्बद्धकान्ताहरतनयः = मेघनादः
अहिरिपुपतिकान्तातातसम्बद्धकान्ताहरतनयनिहन्तुप्राणदाता = लक्ष्मणः
अहिरिपुपतिकान्तातातसम्बद्धकान्ताहरतनयनिहन्तुप्राणदाता = हनुमान्
अहिरिपुपतिकान्तातातसम्बद्धकान्ताहरतनयनिहन्तुप्राणदातृध्वजः = अर्जुनः
अहिरिपुपतिकान्तातातसम्बद्धकान्ताहरतनयनिहन्तुप्राणदातृध्वजसखा = श्रीकृष्णः
अहिरिपुपतिकान्तातातसम्बद्धकान्ताहरतनयनिहन्तुप्राणदातृध्वजसखिसुतः = प्रद्युम्नः
अहिरिपुपतिकान्तातातसम्बद्धकान्ताहरतनयनिहन्तुप्राणदातृध्वजसखिसुतसुतः = अनिरुद्धः
अहिरिपुपतिकान्तातातसम्बद्धकान्ताहरतनयनिहन्तुप्राणदातृध्वजसखिसुतसुतकान्तातातसम्बद्धकान्ता = उषा
अहिरिपुपतिकान्तातातसम्बद्धकान्ताहरतनयनिहन्तुप्राणदातृध्वजसखिसुतसुतकान्तातातः = बाणासुरः
अहिरिपुपतिकान्तातातसम्बद्धकान्ताहरतनयनिहन्तुप्राणदातृध्वजसखिसुतसुतकान्तातातसम्बद्धकान्ता = शिवः
अहिरिपुपतिकान्तातातसम्बद्धकान्ताहरतनयनिहन्तुप्राणदातृध्वजसखिसुतसुतकान्तातातसम्बद्धकान्तातातसम्बद्धकान्ता = पार्वती
अहिरिपुपतिकान्तातातसम्बद्धकान्ताहरतनयनिहन्तुप्राणदातृध्वजसखिसुतसुतकान्तातातसम्बद्धकान्तापिता = हिमालयः
अहिरिपुपतिकान्तातातसम्बद्धकान्ताहरतनयनिहन्तुप्राणदातृध्वजसखिसुतसुतकान्तातातसम्बद्धकान्तापितृशिरोव
हा = गङ्गा, सा मां पुनानु इति अन्वयः।

विश्व की किसी अन्य भाषा में इतना सामर्थ्य नहीं है।

Study shows low-fat milk may increase prediabetes risk, high-fat yogurt lowers it

Pooja Toshniwal Paharia, Reviewed by Sussha Cheriyeath, M.Sc. Courtesy: News Medical Life Sciences

In a recent study published in *The American Journal of Clinical Nutrition*, researchers determined the association between dairy consumption and the incidence of prediabetes. They also evaluated associations between dairy product type and metabolic factors, lifestyle behavior, and foods as potential factors underlying the relationship between dairy intake and prediabetes.

Prediabetes is a condition in which glucose levels in the blood are higher than the normal limit but less than the cutoff for diabetes. It raises cardiovascular disease and type 2 diabetes risk, underscoring the need to identify modifiable contributory factors, such as food, to avoid this disease. Dairy products, which provide vitamins and minerals, can also contain detrimental substances such as salt, saturated fat, and added sugars. The evidence on the link between dairy consumption and prediabetes is mixed.

About the study

In the present study, researchers investigated whether prediabetes risk at baseline was associated with particular dairy products.

The study included 74,132 Lifelines study participants. The researchers measured baseline dairy consumption using validated food-frequency questionnaires (FFQs). At follow-up, prediabetes was assessed using the World Health Organization (WHO)/International Expert Committee (IEC) guidelines as fasting blood glucose ranging from 110 to 125 mg/dL and glycated hemoglobin (HbA1c) levels ranging from 6.0% to 6.5%.

The researchers used Poisson regression modeling to calculate the relative risk (RR) values adjusted for demographic factors (age, gender, educational attainment), lifestyle behavior (physical activity, smoking status, alcohol intake), food consumption (calorie intake, food groups), and diabetes history among family members. In addition, they used mixed-graphical modeling networks to assess interconnections. The researchers conducted baseline evaluations from 2006 to 2013 and subsequent assessments from 2014 to 2018, with follow-ups scheduled every five years.

General practitioners and family members recruited individuals, and they also self-registered online. The dairy products investigated included fermented dairy, yogurt, milk, cream, ice cream, and cheese. The team withdrew blood from all participants at study initiation and follow-up evaluations to determine fasting blood glucose levels using the glucose hexokinase technique and HbA1c using turbidimetric inhibition immunoassays.

The researchers used the American Diabetes Association's (ADA) prediabetes criteria for sensitivity analysis, including fasting blood glucose levels and HbA1c values. Adjustments for possible confounders such as low-density lipoprotein cholesterol (LDL-C), triacylglycerols (TAGs), hypertension, and waist circumference were also made. Pregnant women, those under the age of 18 years, those with incomplete dietary data, psychiatric disorders, and those with a short life expectancy were all excluded from the research. Individuals with implausible calorie consumption, prediabetes or diabetes, or missing prediabetes data at baseline were also eliminated. The study also excluded 27,710 individuals without follow-up data, 5,272 individuals with missing prediabetes data, and 461 individuals who developed diabetes at follow-up.

Results

The mean participant age was 46; 60% were female, and 19% were smokers. The mean value of dairy consumption was four servings per day, mainly comprising high-fat-type cheese, low-fat-type milk, and low-fat-type yogurt in portions of 1.2 servings, 0.6 servings, and 0.2 servings per day, respectively. The mean values for waist circumference and body mass index (BMI) were 89 cm and 26 kg/m², respectively, and 12% of participants were obese (body mass index equal to or above 30 kg m⁻²).

Individuals with increased daily dairy consumption (uppermost quartile, mean of six servings per day) compared to those with lower dairy consumption (lowermost quartile, mean of two servings per day) were older (mean age, 48 years compared to 43 years), more physically fit (220 minutes per week vs. 180 minutes per week), had elevated alcohol consumption (7.9 vs. 7.0), had elevated blood pressure more often (25% vs. 21%), and had marginally higher total cholesterol levels and waist circumference.

Among the 74,132 Dutch participants, 3.7% developed prediabetes. Most dairy products had neutral associations with prediabetes, with low-fat-type milk and plain milk consumption increasing the risk. High-fat-type yogurt (25% of yogurt consumption) was related to a lower risk. Low-fat-type milk was linked to energy-dense foods like meat, cheese, and bread, while high-fat-type yogurt showed no clear association with lifestyle risk factors and food consumption.

High-fat-type dairy consumption was linked to a lower prediabetes risk among individuals over 60 years old, but non-significant associations were found for other ages. High-fat-type yogurt was related to lower prediabetes risk in highly educated

individuals, while low-fat-type cheese was related to higher risk. Baseline diabetes risk scores were linked to the total dairy intake and all dairy products, with a higher risk resulting in reduced high-fat-type dairy and increased low-fat-type dairy intake.

Overall, the study findings showed a relationship between low-fat milk intake and prediabetes, with plain and low-fat milk associated with a greater risk in the top quartile. In contrast, high-fat-type yogurt was related to a reduced risk. However, this link was no longer significant after controlling for other food categories.

The low centrality and predictability for low-fat milk consumption might be due to calorie intake and waist

size. High-fat-type yogurt was linked to a decreased incidence of prediabetes only among those with high educational attainment, presumably due to a combination of risk factors. More study is needed to uncover the underlying processes that relate yogurt to diabetes.

Journal reference:

Isabel AL. Slurink et al., Dairy consumption and incident prediabetes: prospective associations and network models in the large population-based Lifelines Study. *The American Journal of Clinical Nutrition*, 118 (2023), 1077–1090.

Vegetarian diet linked to lower risk of insomnia, study suggests **By Dr. Sanchari Sinha Dutta, Ph.D.**

A study published in the *European Journal of Clinical Nutrition* reveals that people following a vegetarian diet may have a lower risk of insomnia, a common sleep disorder.

Background

Insomnia is a common sleep disorder characterized by difficulty falling and staying asleep for at least three nights per week for at least three months. The condition is associated with a higher risk of cardiovascular disease, stroke, abnormal blood lipid profile, diabetes, anxiety, and depression. In addition, insomnia can reduce the overall quality of life, cognitive functions, and work productivity and increase automobile accident risk.

Cognitive behavioral therapy and sedative-hypnotic drugs are two effective treatment options for insomnia. However, various disadvantages, such as accessibility, adherence, cost, risk of drug abuse, addiction, and withdrawal, potentially restrict the use of these treatments. This highlights the need to identify modifiable lifestyle factors to reduce insomnia risk.

Recent evidence indicates that adherence to the Mediterranean dietary pattern can improve sleep quality and reduce insomnia risk. A healthy dietary pattern is known to reduce inflammation and maintain gut microbial composition, which in turn can improve sleep quality. In this study, scientists have investigated the relationship between plant-based dietary patterns and the risk of insomnia.

Study design

The study was conducted on a total of 5,821 participants from The Tzu Chi Health Study. This prospective cohort study recruited participants from the Tzu Chi population between 2007 and 2009 and

followed up with them until 2018. All participants were advised to consume plant-based (vegetarian) diets and avoid smoking and drinking alcohol. Participants who avoided meat and seafood for over a year were considered vegetarians.

A healthful plant-based index (hPDI) was calculated to determine adherence to a healthy plant-based diet. A higher hPDI would represent higher intakes of healthful plant foods and lower intakes of both unhealthful plant foods and animal foods.

Incident cases of insomnia were obtained from the National Health Insurance Research Database (NHIRD). All participants were followed up via this database until the date of insomnia diagnosis, death, termination of enrollment in the NHI program, or the end of the study period (Dec 31, 2018), whichever came first. Appropriate statistical analyses were carried out to determine the association between plant-based diet and insomnia risk.

Important observations

A total of 5,821 Tzu Chi volunteers participated in the study, of whom about 29% were vegetarians and had higher hPDI scores compared to non-vegetarians. The dietary intake analysis of the participants indicated that vegetarians have a higher intake of healthy and unhealthy plant-based foods and a lower intake of animal-based foods than non-vegetarians. Consumption of dairy products was lower among female vegetarians than among female non-vegetarians. Notably, consumption of meat was also low among non-vegetarians.

Risk of insomnia

A total of 464 incident cases of insomnia were identified in the study population during the study follow-up period.

After adjusting for potential confounders, a lower risk of insomnia was observed among vegetarians compared to that among non-vegetarians. In particular, a significantly lower risk of insomnia was seen among male participants with the highest hPDI scores. However, no such association was observed among female participants.

Furthermore, a significant association was observed between the consumption of healthful plant-based foods and lower risk of insomnia. In contrast, consumption of animal-based foods was found to increase the risk of insomnia significantly. These associations were observed only among male participants. Among female participants, consumption of healthful and unhealthful plant-based foods was found to reduce the risk of insomnia marginally.

Study significance

The study finds that people consuming plant-based foods have a lower risk of insomnia. The study

findings suggest that plant-based diets may improve sleep quality and reduce insomnia risk.

As discussed by the scientists in the paper, a vegetarian diet can help improve sleep quality in many ways. Such diets contain high amounts of fruits, vegetables, legumes, and nuts, which are rich sources of tryptophan and melatonin. Tryptophan is a precursor of melatonin and serotonin, which play vital roles in regulating the sleep cycle. Moreover, evidence indicates that vegetarian diets are effective in reducing inflammation and improving gut microbial composition, which collectively can have a beneficial impact on sleep quality.

Journal reference:

Gan ZH. 2023. Plant-based dietary patterns and risk of insomnia: a prospective study. *European Journal of Clinical Nutrition*.

Healthy plant-based diet associated with lower risk of type 2 diabetes **Reviewed by Medical University of Vienna**

At least 75 % of type 2 diabetes cases could be avoided by adopting a healthy lifestyle. A plant-based diet has been shown to play a key role in this. With limitations - as demonstrated in a study led by Tilman Kühn from MedUni Vienna's Center for Public Health: A more plant-based diet only develops its protective effects if not only the consumption of animal-based foods, but also industrially processed and highly sugary foods is reduced. For the first time, the scientists identified improvements in metabolism and liver and kidney function as reasons for the positive effects of a healthy plant-based diet, in addition to the associated lower likelihood of obesity. The study results were recently published in the journal "Diabetes & Metabolism".

According to analyses by the research team, a healthy plant-based diet with plenty of fresh fruit and vegetables and whole meal products reduces the risk of diabetes by 24 %, even in the presence of a genetic predisposition and other diabetes risk factors such as obesity, advanced age or a lack of physical activity. Unhealthy plant-based diets with a high proportion of sweets, refined grains and sugary drinks, on the other hand, are associated with an increased risk of type 2 diabetes.

Key biomarkers identified

The research was carried out with 113,097 participants in the large-scale British cohort study (UK Biobank) over an observation period of twelve years. According to their findings, the reasons behind the anti-diabetic effect of a healthy plant-based diet

go far beyond the well-known lower body fat percentage and waist circumference.

"Our study is the first to identify biomarkers of central metabolic processes and organ functions as mediators of the health effects of a plant-based diet", says Tilman Kühn, Professor of Public Health Nutrition at MedUni Vienna and the University of Vienna, who led the study in close collaboration with researchers from Queen's University Belfast. The investigations confirmed that normal values for blood lipids (triglycerides), blood sugar (HbA1c), inflammatory parameters (CRP) and the insulin-like growth factor (IGF1) are associated with a low risk of diabetes.

Further benefits discovered

It has also been demonstrated how important the full function of the liver and kidneys is in diabetes prevention. Both organs play a major role in people who already have diabetes. "However, our research has now shown that a healthy plant-based diet can improve liver and kidney function and thus reduce the risk of diabetes," says Kühn, outlining a previously underestimated benefit of a conscious plant-based diet.

Journal reference:

Thompson, A. S., et al. (2024). A healthful plant-based diet is associated with lower type 2 diabetes risk via improved metabolic state and organ function: A prospective cohort study. *Diabetes & Metabolism*.



LAUGHTER THE BEST MEDICINE



Jokes are meant for amusement! It employs comedic vehicles like parody, satire, other material referencing, true people, organizations, religions, regions, country, sexuality, etc., making fun of them in ways that are obviously not true. Some jokes might be offensive to some readers as every individual's sense of humor is different. Our intent is not to offend or cause damage to anyone reading or understanding these jokes. If you trust 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!

One day, a drunk man busted into the mayor's office shouting "This country is c*ap! This country is c*ap!"

An irritated police officer ran towards him and asked, "What did you say?"

The drunk replies, "A disgraced country, c*ap, I said!"

The officer decided to arrest the man, handcuffed and took him to the police station. The next day, they went to court, the drunk claimed that he indeed said 'this country is a disgrace', but he meant Iran.

The judge was irritated at the officer for wasting his time, so he imposed a hefty fine on the officer for abusing his power.

As they were leaving the court, the officer said, "How is it that you curse and I get fined?"

"Didn't I tell you?" said the drunk, patting him on the back, "This country is c*ap." ...

A man is lying in the hospital, waiting to be the first person in history to receive a brain transplant. A doctor comes in and says "Congratulations! But unfortunately, since this is a new procedure, your insurance isn't going to cover it all. So, we're going to give you 3 choices for brains and you can decide which you can afford".

"Okay, what are they?" Says the man to the doctor. The doctor says "Well, first there's engineer brain, that's \$100 an ounce. Then there's astrophysicist brain, that'll cost you \$200 an ounce. Finally, there's politician brain, most expensive at \$1000 an ounce".

The man looks at the doctor, surprised. "That's absurd! Why is the politician brain so expensive?"

The doctor turns to him and says "Sir, do you have any idea as to how MANY politicians it takes to get an ounce of brain!?"

An Irishman took his son to the bar on his birthday to buy him his first drink. The father bought his son a stout, but he didn't like it and didn't want to drink. The father decided to drink it for him ordering an ale he didn't like either. So, the father drank and ordered Lager, cider, cream ale... Irish whiskeys, etc., the son didn't like any, so the father decided to give up. By the time they left the bar. The father was so drunk he could barely push his son's stroller home.

Many years ago, a smart old sculptor was finally allowed to leave the Soviet Union and emigrate to the United States where his son lived. When he was searched at the Moscow airport, the customs official found a bust of Lenin.

Customs: "What is that?"

Do not say, "What is that?" say "Who is that?" That is Lenin! The genius who thought up this worker's paradise!" The official smiled and let the old man go.

The old man arrived at JFK airport, where an American customs official found the bust of Lenin.

Customs: "What is that?"

Do not say, "What is that?" say "Who is that?" That is Lenin! The bastard! I'll put him on display in my toilet for all the years he prevented me from having a good US life". The official smiled letting him through.

When he arrived at his family's house in Brooklyn, his grandson saw him unpack the bust.

Grandson: "Who is that, grandpa?"

Old man: Don't say, "Who is that?" say, "What is that?", That, my child, is eight pounds of gold!"

One day a Soviet Party member is walking through red square when he hears a man shout "down with the tyrant and his stupid mustache".

Immediately the party member drags the man to Stalin and explains what he said. Stalin, furious asks: why did you say that?

The man replies he was talking about Hitler.

Stalin listens and decides the man is telling the truth. He agrees with his sentiments and sends the man.

The party member is about to go as well but is stopped by Stalin and asked: "Tell me, comrade, which tyrant with a stupid mustache were you thinking of when you dragged the man here?"

A woman turns to her husband on their silver wedding anniversary and says, 'Darling, will you still love me when my hair turns grey?'

Her husband replies, 'Why not? I stuck with you through the other six shades.'

Why Mumbaikars losing lakhs in online fraud daily are unable to register complaints

Written by Mohamed Thaver, (Courtesy, The Indian Express)

ON JULY 1 this year, when Thane resident Ali Nawaz received a phone call about his electricity bill payment pending, he was confused as he had already made the payment. However, since the caller said that his electricity supply would be disconnected, he tried making the payment and lost Rs. 4,500. That is when he realized he had been duped. A friend advised the distraught Nawaz to call cyber-crime helpline number 1930 that promised to recover money if called during the golden hour – within one hour of the crime. He quickly dialed the number but the call did not get through. He dialed multiple times – the line got cut or no one answered, following which he gave up. Nawaz then tried the cyber-crime website cybercrime.gov.in but gave up after he found the process too complicated, immediately after the harrowing experience.

A few days later he tried to file an online complaint again and it took him two days to successfully register a complaint. Nawaz then received a message with a mobile number of a personnel from the local police station who would contact him. The person, however, never called or even answered the call. A few days later, much to his bewilderment, he received an email from the portal that his query had been resolved.

Priya (name changed) had a similar experience and lost Rs. 1,300 while making an online order. When she called the Mumbai Police helpline number, she was asked to call 1930. However, she could not get through even after multiple attempts. She then tried the cyber-crime website and gave up after finding the process too cumbersome.

In order to find out if these were isolated incidents, The Indian Express called up the helpline number at least 15 times between August, September and October, but got through only twice. Many of the instances, there was an automated response following which the line was cut with the message “line busy”. This has been the story of several Mumbaikars who had called up 1930 – a country wide cyber-crime helpline number, after being victims of frauds. Mumbai, considered the financial capital of the country, is plagued by cyber-crimes with lakhs of rupees estimated to be lost daily to fraudsters calling from various parts of the state.

Ironically, the pilot project of the dedicated national cyber helpline number 1930, developed by the ICCC (Indian Cyber Crime Coordination Centre), was carried out in Mumbai in June 2022. After the pilot was successful, it was replicated in other parts of the country. In Maharashtra, the 1930 helpline is divided into calls coming to Mumbai and those to the rest of Maharashtra. Earlier this year, the Maharashtra Cyber – the nodal body for cyber-crimes in the state – took over the 1930 calls that came to Mumbai as well. Upset, senior officers of the Mumbai police then raised the issue with ICCC and in June, the Mumbai Police was again given the control of 1930 for calls to Mumbai. Deputy Commissioner of Police DS Swamy, holding additional charge of cyber-crime, overseeing the 1930 Mumbai helpline, said that in September, they received 262 calls per day on an average and blocked fraudulently transferred amounts of Rs. 6.17 lakh every day. Another senior officer said that in June this year, after the helpline was brought back to Mumbai Police

from Maharashtra Cyber, there were some technical glitches for some time, due to which calls were not answered.

An officer from Maharashtra cyber police that handles calls from the rest of Maharashtra said that they have 23 phone lines. On callers not being able to get through, the officer said that till recently they had 6-8 persons taking calls in one shift that was increased to 11 persons to take calls from across the city. However, due a technical glitch calls from Navi Mumbai, Thane, Virar and nearby places, were flooding the helpline. When we have enough people to take calls, people will be able to get through easily. At present, we are able to respond to at least one-third of the calls we receive with cyber complaints,” the officer added.

Another officer said that they are soon going to take up the issue of proper geo fencing so that the Mumbai helpline number does not receive calls from Thane, Navi Mumbai, Mira Bhayandar and other places around Mumbai that should go to the Maharashtra Cyber helpline.

The Maharashtra Cyber officer conceded that they have their own share of problems. Initially, the cyber police used employees from Maharashtra State Security Corporation (MSSC). They left after the cyber police did not pay remuneration in time. At present, the cyber police use home guards to take calls. A source said, “It is difficult to manage with them too as since it is a voluntary force, not everyone shows up every day.”



	Mumbai	Maharashtra*
Calls received	8,486	66,594
Calls from outside Mumbai	2,914	-
Average calls answered daily	282	2,200
Actionable calls	2,515	6,670
Amount put on hold	₹ 1.85 cr	₹ 9.92 cr
Average amount blocked daily	₹ 6.17 Lakh	₹ 33 Lakh

* Excluding Mumbai

The officer, however, said that all these issues will be taken care of once the Maharashtra Cyber project, for which the state government has approved a whopping Rs. 837 crore last month, becomes functional. A five-storey property with an area of one lakh square feet in Navi Mumbai has been taken by the government for the purpose. On one of the floors, there will be a 100-member strong call center to take calls from across the state.

The officer said, “We are hoping the cyber project will become operational in a few months. Once that happens, the cyber police will have a better approach to calls made by cyber victims from across the state.” The officer, however, said that it was not yet decided if calls from Mumbai will also be taken by this call center or it will remain with the Mumbai Police Commissionerate.

However, with lakhs of rupees estimated to be lost daily in the financial capital that sees an ever-increasing number of cyber-crimes, even a delay of a few months could prove costly. When asked about the difficulty faced by citizens to register complaints on cyber-crime portal, a nodal officer from Maharashtra said, “The portal caters to the entire country and hence needs as many details and faces high traffic. However, the team is working on it and it will soon be made much more accessible.”

Shopping on an unverified
e-commerce site is risky.
**And so is dealing with an
unregistered broker.**



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