

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

March — April, 2024 **“58 Years in the Service of Consumers”** Vol 53 — No. 2



Inside this issue

- ◆ What to know about living alone after 60.
- ◆ Things your body needs as you age.
- ◆ Chemicals — How to lower your risk.
- ◆ Caution to investors.
- ◆ Consumer Court News.



Consumer Guidance Society of India (CGSI)

Block J, Azad Maidan, Mahapalika Marg, Mumbai 400001. **Landline Phone:** +91-22-2262 1612

Toll Free: 1800-222262 **Cellular:** 8591373571 / 8591375883 / 8591398781.

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



GPS Map
Camera Lite

Eastern Fwy, Darukhana, Mazgaon, Mumbai, Maharashtra 400010, India



GPS Map



GPS Map
Camera Lite

C2, Shri Sant Appa Maharaj Darshan bldg, Nr Namaskar Mandal, Lal Chowki Kalyan W,
Annabhau Sathe Nagar, Khadakpada, Kalyan, Maharashtra 421301, India

The Ambani wedding is several months away, but even the pre-wedding festivities took the country by storm. Newspapers, TV and social media were full of it. Expensive gifts, celebrity guests, designer dresses, air-conditioned tents... For the first son's wedding, the sky (Akash) was the limit. For the second son, the budget was truly Anant.

The whole show was brilliantly organized, as you would expect from the Ambanis. Some estimates say over 1000 crores were spent, so one wonders what the actual wedding will cost. Of course it's their money. They worked hard for it, and nobody can complain about how they spend it. But that still begs the question: why are we, the public, obsessed with a wedding we have nothing to do with?

For the family, it's a special occasion. For everyone else, it's entertainment. In today's world, every event is magnified, glorified, sparkle-ified. It completely fills our lives for a few days, and is then replaced by the next event or trend. Perhaps it is because we love celebrities.

Cricketers, film stars, billionaires... whatever they do is news. Millions of people follow them on social media, comment on their statements or their clothes, and gush over their children's birthday parties. Mukesh Ambani is a super-celebrity; and the guest list included almost every VIP we have heard of.

But let us come down to earth and talk about regular weddings. Once upon a time, the whole village would be invited if the host could afford it – and often, even if he could not. But families and social networks were mostly local, so numbers were limited and travel was not too cumbersome.

In most places, weddings happened soon after the harvest, so food was available. Gradually, things changed. People migrated to cities, social connections became wider and more diverse, incomes and aspirations grew. A middle-class wedding today is very different from what it was a generation ago.

Bigger versus better

Once, weddings were between families; the bride and groom had very little say. Today, even though most marriages are still arranged, it is more about what the couple want. It is also about what the parents want – after all, they are paying!

How much to spend? The answer should be easy, for example 25 percent of your savings. Whatever the limit, it should be set at the beginning, before you do anything else. But there are other considerations as well. We want to impress the in-laws or make the neighbors' envious. We want to make a statement.



What functions to have? Twenty years ago, wedding ceremonies were straightforward. Each community had its own set of rituals, and the program was dictated by tradition. Not any longer. Now South Indians have *sangeet* and *mehendi*; perhaps in a few years North Indians will add flavors from the South.

Today's youngsters have wider cultural exposure than their parents did, and are more willing to try new things – and of course, new clothes. Earlier, a simple dhoti or sari was enough. Now you need designer lehengas, sherwanis, and a different color-palette for each function.

What food to serve? Catering has changed beyond recognition. Previously, wedding menus were almost fixed. If you told me the groom's surname, I could tell you exactly what would be served. Today people compete to offer the widest, most exotic menus. Not just a chaat station and a pasta counter, but global cuisine – Afghani gosht, Burmese lahpet, Greek spanakopita... the menu is limited only by the wedding planner's imagination.

Spend wisely

A wedding is once in a lifetime (we hope), so we do whatever we can to make it memorable; but there are limits. Aspiration plus stupidity equals debt. This is true of many things, but especially true of weddings. It is common to see large dowries, extravagant ceremonies, and a budget that far exceeds what the family can afford. For generations, people have gone into debt for *beti ki shaadi*. This is nothing new, but today's aspirational wedding is a recipe for disaster, especially for people with limited income.

Surely some of the money could be better spent. Instead of a destination wedding with 2000 guests, why not have something more modest, and put the rest in mutual funds in your child's name? Of course

there are people to whom these things do not matter. They have the money, their children are already provided for, and they have the luxury of being able to create 'fun moments' regardless of cost. For the vast majority, careful financial planning is essential – but often lacking. If a billionaire spends 10 crores on a wedding, it will barely impact his finances. If an ordinary man spends 10 lakhs, he could remain in debt for the rest of his life.

Weddings are fun. Family and friends get together, we celebrate, we give and receive blessings. Amidst our desire to make a splash or to climb the social ladder, perhaps we should remember the original purpose of a wedding: to cement ties, to announce that the couple have begun the next stage of their lives. Ideally the guests should be a small group, whom the couple know well and are comfortable with. Shaadi ki Baadai Ho!

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 Societies Registration Act XXI of 1860: Ref. No. BOM 33/1966 GBBSD 04/04/1966 & The Bombay Public Trusts Act XXIX of 1950: Reg. No. F – 1381 (BOM) 20/05/1966 Block J, Azad Maidan, Opposite Cama Hospital, Mahapalika Marg, Mumbai 400001. **Website:** www.cgsiindia.org

E-mail: cgsibom@gmail.com; mah.helpline@gmail.com; **Toll Free Helpline:** 1800 – 222262

Landline Tel: +91-22-2262 1612 **Cellular:** 8591373571 / 8591375883 / 8591398781.

The Laws of Karma that one cannot escape!

After Kurukshetra war got over, Dhritarashtra asked Lord Krishna, "I had 100 sons, why all of them were killed?"

Lord Shri Krishna told Dhritarashtra the reason for the death of his hundred sons. Lord Krishna replied, "50 lifetimes ago, you were a hunter. While hunting, you tried to shoot a male bird. It flew away". Shri. Krishna continued "In anger, you ruthlessly slaughtered the 100 baby birds in the nest. Father-bird had to watch in helpless agony. It is, because you caused that father-bird the pain of seeing the death of his 100 sons, you too had to bear the pain of your 100 sons dying".

Dhritarashtra said, "Ok, but why did I have to wait for fifty lifetimes?"

Lord Krishna answered, "You were accumulating punya (pious credits) during the last fifty lifetimes to get 100 sons - because that requires a lot of punya, then you got the reaction for the pap (sin) that you have done fifty lifetimes ago".

Shri. Krishna says in the Bhagavad-Gita (4.17) "Gahana Karmano Gatih".

The way in which action and reaction works is very complex. God knows best as to which reaction one must get at what time and in what condition.

Therefore, some reaction may come in this lifetime, some in the next and some in a distant future lifetime.

There is a saying, The mills of God grind slow; but they grind exceedingly fine. So, we will have to account every single action, eventually.

Shrimad Bhagavatam gives example: if we have a cowshed with 1000 calves and if we leave a mother cow there, she will easily find out where her calf is among those thousands. She has this mystical ability.

Similarly, our karma will find us among the millions on this planet. There may be thousands going on the road but only one meets with an accident. It is not by chance; it is by karma.

The law of karma works exceedingly fine, it may be slow to act, but no one can escape.

(From, Dr. Sitaram Dixit, Chairman, CGSI. Miscellaneous Collections)

Joint Press Release on Caution to Investors

It has been brought to the notice of the Exchanges that some unscrupulous persons/entities operating through Indian and International mobile numbers, through social media platforms like WhatsApp Groups, Telegram Channels, Facebook, Instagram Channels, etc. are falsely claiming to be associated with reputed financial institutions, showcasing fake certificates purportedly issued by SEBI/ Exchanges.

The activities of such persons/ entities may include:

- Claims of being associated with organizations/individuals of repute,
- Providing unregulated trading platforms and unauthorized trading applications which resembles or impersonate Applications/Websites of registered trading members,
- Luring to join/create "Institutional account" to get guaranteed/high returns,
- Offering assured/guaranteed returns on Investment in Capital/Forex/Commodities market,
- Offering to handle trading account of investors by asking investors to share their login credentials (including passwords),
- Claiming to facilitate pre-IPO subscriptions with false promises of assured profits, Offering dabba/ illegal trading services.

Investors are cautioned and advised NOT to deal with such persons/ entities in any manner including participation on their illegal platforms. Such participation is at investor's own risk, cost and consequences as such illegal trading platforms are neither approved nor endorsed by the SEBI/Exchanges.

The investors are also cautioned and advised not to subscribe to any such scheme/ product offered by any person offering indicative/ assured/ guaranteed returns in the stock market as the same is prohibited by law. Further, investors are advised not to share their trading credentials such as user id/password or any other sensitive information with anyone.

It is imperative for investors to understand that investments offering high returns usually involve high risk including fraud risk and there can be no guarantees of assured returns in the securities market.

Investors are urged to observe utmost caution, conduct due diligence, and verify the registration status of any entity claiming to be a SEBI/NSE/BSE/MCX/MSE/NCDEX registered intermediary. It may also be noted that Exchanges have provided a facility on their website as given below, to check the details of the registered members and its Authorised Persons.

Further, the designated bank accounts named as client bank accounts to receive/pay money from/to investors as disclosed by the trading members to Exchanges are also displayed under the said link. Investors are advised to check the details while dealing with any entity.

NSE - "Know/ Locate your Stock Broker" option under the link

["https://www.nseindia.com/invest/find-a-stock-broker"](https://www.nseindia.com/invest/find-a-stock-broker)

BSE - "Member and Authorised Person's details" option under the link

["https://www.bseindia.com/members/MembershipDirectory.aspx"](https://www.bseindia.com/members/MembershipDirectory.aspx)

MCX - "Member and Authorised Person's Details" option under the link

["https://www.mcxindia.com/membership/notice-board/Member-AP-Details"](https://www.mcxindia.com/membership/notice-board/Member-AP-Details)

NCDEX - Member Directory option under the link

["https://ncdex.com/member_directory"](https://ncdex.com/member_directory) and Authorized Person's Directory option under the link

["https://ncdex.com/authorised_person"](https://ncdex.com/authorised_person)

MSEI - "Know/Locate Your Stock Broker" option under the link

["https://membershauth.msei.in/Authorizedperson/sitepages/MemberDetails.aspx"](https://membershauth.msei.in/Authorizedperson/sitepages/MemberDetails.aspx)

The investors may note that for any kind of disputes relating to such prohibited schemes none of the following recourses will be available to investors:

- Benefits of investor protection under Exchange's Jurisdiction
- Exchange dispute resolution mechanism
- Investor grievance redressal mechanism administered by Exchange.
- Investors are advised to take note of the above.



Issued in the interest of investors

What to Know About Living Alone After 60

Medically Reviewed by Jabeen Begum, MD, Written by WebMD Editorial Contributors

It is a key part of the human psyche to be social and coexist with other people. We are so hard-wired to be social and interact with people that denying it can cause mental health conditions such as depression.

Yet even with this predisposition toward social behavior, 27% of Americans 60 and over are living alone. When compared with other countries, this is an unusually high number, the second highest in the world. For instance, in countries like Algeria and Afghanistan, the number of older adults living alone is less than 5%.

There are several reasons why an older adult over 60 may find themselves alone:

- By choice
- Spouse death
- Divorce
- No children
- No living family
- No family living nearby

Here is how you can live your best life while living alone after 60.

You Can Be Alone Without Being Lonely

Being alone is not necessarily the same as being lonely. Being alone simply means that you do not have anyone else in your space, and you may be OK with that. Being lonely is an entirely different matter and stems from an emotional state of feeling isolated.

You may crave human company, but for whatever reason it does not happen, and you are left with an empty feeling and longing for companionship.

If you are living alone and experiencing feelings of loneliness, there are ways to change it. Loneliness can cause certain health conditions if something is not done to address it.

Loneliness in Those Over 60

Loneliness is a serious problem among older adults. One report found that more than 30% of adults over 45 experience loneliness. It also found that almost a quarter of adults 65 and older are experiencing social isolation.

Social isolation causes deep loneliness, and with that can come several health conditions. Research shows: A person who is experiencing social isolation is significantly more likely to die prematurely from conditions such as a heart attack, stroke, or diabetes.

Loneliness causes or increases depression, suicide, and anxiety.

Heart failure patients who experience loneliness are four times more likely to die.

A person who is socially isolated is approximately 50% more likely to get dementia.

Loneliness can disrupt sleep, raise blood pressure, and increase stress levels.

A person who is socially isolated, has poor social relationships, or is lonely has a 32% increased risk of stroke and a 29% increased risk of heart disease.

Loneliness can be a predictor of functional decline and even death in adults over 60.

Tips for Beating Loneliness

If you are experiencing loneliness, it is time to make a change. Try these tips for managing loneliness and living your best life:

Think about what triggers your loneliness.

Does it happen when you hear a certain song on the radio? When you smell a certain aroma? Do you feel lonely on certain days of the week? Does weather affect it? Getting a good grasp of what is causing you to feel lonely can help you stop feeling lonely. Find positive activities to fill those empty spaces.

Try a sport or physical activity.

Did you golf years ago or ride your bike? You may want to give that another try. Doing something enjoyable that gets you active can help you feel better faster.

Give your diet an overhaul.

Certain foods just drag you down. Sugar is a huge culprit. Opt for fresh, natural foods when you can to help you feel better.

Do a word puzzle, crossword puzzle, or brain games.

Keeping your mind active is not only a healthy part of aging, but it can also help alleviate the depressive fog of loneliness. Grab a friend, either in real life or online, and have a little friendly competition or work the puzzles together. You will feel your spirits lift in no time.

Take a walk to get some exercise.

Being physically active is good for your mind as well as your body. Walking is a great, low-impact way to get your heart rate up and sweat a little, but there are other ways as well. You can take a class, join a gym, or get a friend and do some simple workouts.

Think about getting a pet.

A pet is not a replacement for humans, but they can be very good company, especially when you are feeling down.

Get some sleep.

Everything looks better after a good night's sleep. Loneliness can cause you to have sleep problems, which only makes you feel worse. By finding ways to get good, restful, restorative sleep, you can combat feelings of loneliness and depression at the same time.

Try something new.

Think of some activities you always wanted to try but never took the plunge. Now go out there and try them. Learn a language, take a class in wreath

making, or try your hand at baking — the possibilities are endless.

Connect with people.

Find ways to be around people, whether you take some classes, visit your area's senior center, or volunteer.

Resources for Older Adults Who Are Lonely

There are some very good resources for older adults. Many have special programs that will draw older adults into social situations and events. See what they have in your area.

Things Your Body Needs as You Age

Medically Reviewed by Carol DerSarkissian, MD, Written by Paul Frysh, WebMD

Calcium

With age, you can start to lose more of this mineral than you absorb. That can make your bones break more easily (osteoporosis), especially for women after menopause. Calcium helps your muscles, nerves, cells, and blood vessels work right. You get most of it from your bones, which get it from food. Women over 50 and men over 70 should get about 20% more than other adults. Milk, yogurt, and cheese are good sources.

Vitamin B12

It helps make blood and nerve cells. You get it naturally from animal foods like meat, fish, eggs, and dairy. Pills, shots, and "B12-fortified" foods, like breakfast cereal, are other sources. Most Americans eat enough, but age can change that. Up to 30% of people over 50 have atrophic gastritis, which makes it harder for your body to absorb it from foods. Antacids, some meds, and weight loss surgery can contribute to a lack of B12.

Vitamin D

Your body needs it to absorb calcium. So, take them in tandem to help prevent osteoporosis. Vitamin D also helps your muscles, nerves, and immune system work right. Most people get some vitamin D from sunlight. But your body is less able to convert sun's rays to vitamin D as you age. It is harder to get this vitamin from foods, but fatty fish like salmon, mackerel, and sardines are a good source.

Vitamin B6

Your body uses it to fight germs and to make energy. It also helps babies' brains grow. You need more B6 as you get older. Some studies have found links between high B6 blood levels in seniors and

better memory. But the vitamin does not seem to improve mental abilities in people with dementia. Chickpeas are an easy and inexpensive source. So are liver, fatty fish and fortified breakfast cereals.

Magnesium

It helps your body make protein and bone, and it keeps your blood sugar stable. You can get it from nuts, seeds, and leafy greens. But older people tend to eat less of it. Plus, they are more likely to have long-term health conditions or take many medications, both of which may leave you short of magnesium.

Probiotics

These "friendly" bacteria are good for your gut. You get them from fermented foods like yogurt or sauerkraut, or from supplements. They can help with digestive issues like diarrhea or irritable bowel syndrome, and may even protect against allergies. Probiotics are likely safe if you are healthy. But talk to your doctor first if you have any medical issues or a weakened immune system.

Omega-3s

These fatty acids are called "essential" because your body cannot make them. They are important for your eyes, brain, and sperm cells. They also could help protect against age-related disease like Alzheimer's, arthritis, and macular degeneration, which can cause blindness. Unless your doctor says otherwise, it is best to get your omega-3s from food like fatty fish, walnuts, canola oil, or flaxseed.

Zinc

Many American seniors do not get enough of this underappreciated micronutrient. It helps your sense

of smell and taste, and fights infections and inflammation -- all important jobs in older bodies. Zinc also may protect your vision. Oysters are by far the best source of this mineral. Otherwise, you can get it from beef, crab, and fortified breakfast cereals.

Selenium

It protects your cells from damage and infection, and keeps your thyroid working the right way. Selenium also can keep your muscles strong, and may help prevent age-linked illnesses like dementia, some types of cancer, and thyroid disease. Just one or two Brazil nuts a day should be enough. Do not overdo it. Too much selenium can make your hair fall out and turn your nails brittle.

Potassium

Potassium plays a part in almost everything inside your body, including your heart, kidneys, muscles, and nerves. It also may help protect against stroke, high blood pressure, and osteoporosis. Many Americans do not get enough. Dried apricots, bananas, spinach, milk, and yogurt are good sources. Ask your doctor before you take supplements. They can interfere with medications for high blood pressure, migraine, and other conditions.

Folate

This natural form of vitamin B9 is in leafy greens, nuts, beans, and other foods. Pregnant women take a lab-made form of vitamin B9 called folic acid to help prevent birth defects. Folate helps with cell growth and may protect against stroke and certain cancers. Most Americans get enough. Folate found in foods is safe. But too much folic acid from supplements or

fortified foods can raise your odds of having colon cancer or nerve damage.

Fiber

You probably know fiber is good for you. But did you know it is even more important as you age? Fiber helps protect against strokes, helps you poop more regularly, and lowers your cholesterol and blood sugar -- big benefits in older bodies. Women over 50 should get at least 21 grams a day, while men need 30 grams, but most people do not get that much. That is equal to about 6-8 servings of whole grains, or 8-10 servings of vegetables.

Where to Get Them

Whether it is vitamins, minerals, or fiber, it is best to get them from foods instead of pills. But that can be a challenge for some older Americans, especially if you do not eat a balanced diet. You are most likely to lack vitamin D, potassium, calcium, or dietary fiber. If you think you need more than you can get from food, talk to your doctor about supplements that will be safe with your meds, diet, and health.

Multivitamins

There is little, if any, proof that multivitamins benefit seniors who are otherwise healthy. The U.S. Preventive Services Task Force recommends against daily multivitamins to ward off cancer or heart disease.

Multivitamins marketed at seniors may be tailored with higher doses of vitamins D or B12 or less iron. But unless you have a poor appetite or have conditions that keep you from eating a healthy diet, you probably do not need them.

Forever Chemicals Are Everywhere, But You Can Lower Your Risk

Written by Amanda Loudin, WebMD

Maybe they should be called “everywhere chemicals”, instead of forever chemicals.

Either way, these long-lasting, commonplace substances are used in everything from water bottles to makeup, stain and water-resistant coatings, nonstick cookware, and more.

They leak into your drinking water, many of the foods you eat, and turn into toxic dust in your home. These chemicals have been around for over 80 years and serve their purposes well, such as providing stain resistance for your new carpeting or sofa. But they are virtually indestructible and can contaminate everything they meet.

More than likely, they are in your blood and can harm health, some cancers, immune system suppression, and other diseases may be linked to the substances.

This month, medical journal *The Lancet* released the results of a study linking prenatal phthalate exposure to adverse birth outcomes in the United States.

So, what is a consumer to do? Is it possible to avoid phthalates, like PFAS (perfluoroalkyl and polyfluoroalkyl substances), aka forever chemicals?

“It can feel overwhelming sometimes”, says Erica Cirino, communications manager for the Plastic Pollution Coalition and author of *Thicker Than Water*. “On an individual level, you can’t eliminate all of your exposure, but you can minimize it”.

There are signs that times are changing. Just this week, the FDA announced that U.S. companies will no longer use grease-proofing materials that contain PFAS. That change means that fast-food wrappers,

microwave popcorn bags, and pet food bags will no longer contain the harmful chemicals. The FDA called the move a win for public health and promises to continue researching risk levels.

“PFAS and food go together like oil and water – they do not. Our lunch should not be wrapped in toxic chemicals”, Danielle Melgar, an advocate for consumer safety group U.S. PIRG Education Fund, said in a statement. “When virtually all Americans have PFAS in our bodies and expectant mothers can even pass PFAS to their babies, there is no time to waste in eliminating ‘forever chemicals’ wherever possible. We applaud the FDA’s announcement and this critical progress in wiping this absurd threat from our plates”.

You Are What You Eat

One of the first places to take stock of your forever chemical exposure is the food you eat and water you drink. According to the Environmental Protection Agency, water, air, fish, and soil all show varying levels of contamination from forever chemicals. “It’s hubris to think we can dump chemicals into the environment and that they won’t contaminate our food sources”, said Gail Carlson, PhD, director of the Buck Lab for Climate and Environment at Colby College in Maine.

What is unknown, in many cases, is whether those contamination levels are high enough to harm human health. But you can find out if your tap water is considered safe, said Tasha Stoiber, PhD, a senior scientist at the Environmental Working Group. “You can check out our tap water database to see if there are issues in your area”, she said. “If so, we recommend a water filter, either a reverse osmosis filter or carbon filtration system”.

Food is another area to try to limit your forever chemical exposure, and with a few simple steps, you can make a difference. “Look for unpackaged foods, with minimal processing”, Cirino said. If it is available and if you can afford it, try buying organic produce.

The products you use for cooking and storing food also count. Aim for glass over plastic, cast iron or uncoated ceramic versus nonstick cookware, and as much as possible, cook at home instead of relying on takeout.

Testing has uncovered high levels of PFAS in food wrappers for burgers, drinks, and more, which is one reason the FDA worked toward the changes it

announced this week. When you do get takeout, transfer those foods to your own plates as quickly as possible so that you reduce the time your meals are exposed to the harmful chemicals.

Finally, consider how much seafood you eat. While it is a nutrition powerhouse and has less environmental impact than mutton, shellfish and other types of fish that consume high levels of microplastics. Much remains unknown about how much of that gets into the human body when seafood is eaten.

“It’s like the advice we give pregnant women when it comes to seafood and mercury”, Carlson said. “We walk the line by saying seafood has many health advantages, but it also contains chemicals and mercury”.

When it comes to food and water, there is no avoiding forever chemicals entirely, and you still need to nourish your body. Aim to strike a balance between reduction and healthy nutrition, the experts said.

In Your Home

Beyond food and water sources, you can also reduce forever chemicals in your home by making wise purchases.

“If you’re buying new furniture or adding new flooring, opt for wood floors” and avoid products with stain-resistant coatings”, Stoiber said. “PFAS don’t stay in textiles, and over time those coatings break down and shed into house dust, which is how you’re exposed to them”. Be sure to dust and vacuum frequently, she said, to reduce that dust.

Clothing is another source of forever chemical exposure, particularly in outdoor gear. Think Gore-Tex coatings, for instance – wonderful for keeping rain and snow out but, until recently, loaded with PFAS. The brand has announced its intent to stop using the chemicals, but it is important to do some homework on any of the brands you wear. Opt for natural fabrics like wool and cotton, where possible, and learn if your pieces have any special coatings on them.

Products like cosmetics, personal care items, and even dental floss also contain their share of forever chemicals.

With increasing public demand for their removal, some brands are offering alternatives, so shop with that in mind.

One night I said to my wife Ruth, “Do you feel that sex and excitement have gone out of our marriage? Ruth said, “I will discuss it with you during the next commercial break”. ----- Milton Berele

After twenty-five years of marriage, my wife and I have finally achieved sexual compatibility. Now we get simultaneous headaches. ----- Clifforn Kuhn

Love may be blind, but marriage is a real eye opener -----Bruce Lansky

Delhi consumer court orders Maruti dealer to pay Rs 2 lakh to customer for selling defective car

The Delhi consumer court has ordered a Maruti Suzuki car dealer in the city to pay Rs 2 lakh as compensation to a car owner after the speedometer of his brand-new vehicle stopped working within 24 hours of purchase.

The complainant, Arun Kumar, who purchased a Wagon R for over Rs 4.5 lakh from a showroom in Amar Colony, Lajpat Nagar in May 2012, was shocked to notice the next day that the speedometer was not giving accurate results.

While awarding the compensation, the Delhi State Consumer Disputes Redressal Commission observed that the defects in the car in the very first week of purchase point to negligence from part of the staff.

“It is indeed true that if a brand-new car gives trouble within a few years of its purchase, any consumer shall feel dissatisfied. In the present case the respondent (Kumar) took the pains to take the new car to the workshop and no doubt, this constitutes mental agony”, noted the commission in an order dated February 7.

When he contacted the showroom, the staff told Kumar that his speedometer would be rectified in three hours. However, he was allegedly informed later that his vehicle had met with a small accident while it was being taken to the workshop to fix the defect, resulting in a scratch at the bumper. The showroom staff told Kumar they required another

day to fix all issues. His vehicle was finally returned on May 8 night.

When Kumar inspected his vehicle the next day in daylight, he noticed that the left side of the Wagon R was repainted, the rim portion was damaged and there were paint marks on the seat cover. The company allegedly told Kumar that his vehicle was taken to the police station in Amar Colony where the car remained for an entire day.

Kumar submitted before the consumer court that the opposite party (showroom) intentionally delivered the vehicle in the night, so that the complainant was unable to see the damage.

The complainant had requested the company to replace his vehicle and to give an undertaking that the company will be responsible for any loss faced by him due to the accident in question.

Siding with Kumar, a district consumer court in 2018 directed the car dealer to replace his car, following which the company had moved the Delhi State Consumer Disputes Redressal Commission which ordered Rs 2 lakh compensation to the car owner for the pain and mental agony caused to him.

The Commission reduced the compensation to Rs 2 lakh noting that in the present case, no expert opinion or evidence was filed to substantively prove the manufacturing defect.

Flipkart, OnePlus fined by consumer court for selling old phone as new

Walmart-backed e-commerce giant Flipkart and Chinese smartphone manufacturer OnePlus have been fined Rs30,000 for selling a used phone as a new one. In addition to the fine, State Consumer Disputes Redressal Commission in Chandigarh has ordered the company to refund the full amount paid by the complainant, Ashwani Chawla.

The commission's members, Padma Pandey and Preetinder Singh, presided over the hearing and made the ruling. During the hearing, it was revealed that the phone in question had been activated four months before Chawla purchased it. The commission noted that the phone was received from Flipkart as a brand-new handset, but the service record indicated that it had been activated earlier. Chawla had ordered a new One Plus HR5G through Flipkart in July 2023. However, after encountering significant issues with the phone, he discovered that it had been used before he bought it. Chawla reached out to the OnePlus service center, but received no response from the manufacturer, seller, or the online platform. Frustrated with the lack of support, he decided to

purchase a new phone and filed a complaint with the commission. Chawla also highlighted that he received two invoices for the same transaction, with the second one including a handling fee of Rs 49. The commission deemed this fee unreasonable, as the first bill already included shipping and handling charges. The commission's ruling concluded that the phone sold to Chawla was indeed old and used. It also criticized Flipkart, OnePlus, and the retailer for their lack of concern in resolving the issue.

The commission stated that the evidence presented clearly showed that the complainant had to go through a lot of trouble to seek a solution, but the opposite parties showed little interest in addressing the complaint and prioritized profit over customer satisfaction. As a result, the commission ordered Flipkart, OnePlus, and the retailer to refund Rs40,941 for the mobile phone and the additional Rs49 charged for handling. This ruling serves as a warning to e-commerce platforms and manufacturers to prioritize customer satisfaction and ensure the sale of genuine, new products.

Consumer Court Directs Matrimony.com to Refund and Compensate Rs 1 Lakh for Non-Delivery of Wedding Video

Courtesy Law Trends

In a recent ruling by the Consumer Disputes Redressal Forum in Ernakulam, plaintiffs Ratheesh B. and Dhanesh B., residents of Aroor, Cherthala, emerged victorious in their legal battle against Matrimony.com Limited. The complaint, filed under Section 12 of the Consumer Protection Act, 1986, alleged that despite full payment, Matrimony.com failed to deliver a video album of a marriage reception held on August 27, 2017.

The forum, presided over by Mr. D.B. Binu, Mr. V. Ramachandran, and Mrs. Sreevidhia T.N, carefully deliberated the evidence presented and rendered a comprehensive judgment. In his statement, President D.B. Binu stated, “The complainants are consumers under the Consumer Protection Act, 1986, as they availed videography services for consideration paid to the opposite parties”.

The evidence presented by the plaintiffs, including receipts and credit card statements, corroborated their claims of financial transactions and agreements

made with Matrimony.com. Despite multiple payments totaling Rs. 36,000, the opposite party failed to fulfill their contractual obligation to deliver the video album, citing technical issues. President Binu remarked, “The evidence and arguments presented highlight the emotional and financial repercussions suffered by the complainants due to the opposite party’s negligence”.

The forum found Matrimony.com liable for deficiency in service and unfair trade practices, ordering them to refund Rs. 40,000 for the undelivered services, pay Rs. 1,00,000 as compensation for emotional distress and mental agony, and cover the cost of proceedings amounting to Rs. 20,000.

President Binu emphasized, “The opposite parties are jointly and severally liable for compliance with the directions mentioned above, which must be executed within 30 days from the date of receiving a copy of this order”.

Court orders EV manufacturer to pay ₹30k to customer over flawed e-bike records

Bengaluru: A consumer court ordered Ola Electric Mobility Pvt Ltd and Ola Experience Centre, Rajajinagar, to pay a Bengalurean a compensation of Rs 20,000 for the deficient service it provided him when he purchased an Ola electric bike and pay another Rs 10,000 as legal cost within 45 days. Lalit Kumar Tiwari, 31, had approached the 3rd Additional Bengaluru Urban District Consumer Disputes Redressal Commission after the Ola electric bike he was delivered bore a registration number that was different from what was earlier confirmed. The vehicle’s insurance policy and mobile application, due to the mismatch, became unusable as they were linked to the particulars of the earlier promised registration number.

Tiwari had booked an Ola S1 Pro Midnight Blue Model and paid the entire purchase price of Rs 1,54,000 on May 27, 2023. Almost two weeks later, on June 12, he was informed by the relationship manager at the Ola Experience Centre, Rajajinagar store that his booking had been cancelled in the system and he had to re-register his purchase. Tiwari renewed his booking and his e-bike’s registration number was KA 04 KN 5339. Finally, on July 1, a vehicle without a number plate and a registration number different from the one confirmed was delivered to him, causing him “continuous mental suffering and hardship”.

The vehicle’s registration number was KA 04 KN 2970. The insurance policy, effective from June 12, had been issued for the earlier number and was thus

void for the delivered e-bike. Since the records of the company showed the vehicle bearing registration number KA 04 KN 2970 was delivered to the complainant, he was not able to use the Ola Electric mobile application (that helps with remote locking and unlocking, trunk access, real-time charging updates, etc.) which was linked to the earlier number. He was also not able to get a plastic registration certificate card because of the number mismatch.

Tiwari approached the consumer court with a complaint against Ola Electric Mobility Pvt Ltd, Ola Experience Centre and a relationship manager working at the store, seeking compensation of Rs 2.5 lakh plus legal charges. Following the proceedings, the court found the relationship manager had failed to fulfil his promise to fix the number plate a week after the delivery. The court also found that the chassis number of the vehicle delivered, as shown in the records, was different from the number of the bike given to him, making it tough for the complainant to use the vehicle on the road. In its January 20 order, the court also directed Ola to affix the vehicle registration number plate, rectify defects in the records about the subject vehicle, delete the insurance policy in the name of the complainant in respect of vehicle registration number ending ‘5339’, delete complainant’s name in respect of the vehicle ‘5339’ in its records and make sure the Ola mobile app is usable by the complainant

Courtesy: The Times of India

YOU WOULD LOVE THIS SENSIBLE JAPANESE DOCTOR: ~ 😞 😊

Q: Doctor, I have heard that cardiovascular exercise can prolong life. Is this true?

A: Heart only good for so many beats, and that is it... Do not waste time on exercise. Everything wears out eventually. Speeding up heart not make you live longer; it is like saying you extend life of a car by driving faster. Want to live longer? Take nap.

Q: Should I reduce my alcohol intake?

A: Oh no. Wine made from fruit. Fruit very good. Brandy distilled wine, that means they take water out of fruity bit so you get even more of goodness that way. Beer also made of grain. Grain is good too. Bottoms up!

Q: What are some of the advantages of participating in a regular exercise program?

A: Cannot think of one, sorry.

My philosophy: No pain... so good!

Q: Aren't fried foods bad for you?

A: YOU NOT LISTENING! Food fried in vegetable oil. How getting more vegetable be bad?

Q: Is chocolate bad for me?

A: You crazy?!? HEL-LO-O!! Cocoa bean! Another vegetable! It best feel-good food around!

Q: Is swimming good for your figure?

A: If swimming good for figure, explain whale to me.

Q: Is getting in shape important for me?

A: Hey! 'Round' is also a shape!

Well... I hope this has cleared up any misconceptions you may have had about food and diets.

Finally, the Japanese Doctor summed up: Look mister, Life should NOT be a journey to the grave

with the intention of arriving safely in an attractive and well-preserved body, but rather to skid in sideways - Beer in one hand - chocolate in the other - body thoroughly used up, totally worn out and screaming "WOO-HOO, what a ride my life was"!!!!!! 😞 Eat whatever you like because you will still DIE, do not allow motivational speakers deceive.

1. The inventor of the treadmill died at the age of 54

2. The inventor of gymnastics died at the age of 57

3. The world bodybuilding champion died at 41

4. The best footballer Maradona, died at 60.

BUT

5. The KFC inventor died at 94.

6. Inventor of Nutella brand died at the age of 88.

7. Cigarette maker Winston died at the age of 102.

8. The inventor of opium died at the age of 116 and that too in an earthquake.

9. Hennessey inventor dies at 98.

How doctors conclude that exercise prolongs life?

The rabbit is always jumping up and down but it lives for only 2 years and the turtle that does not exercise at all, lives 400 years. So, take some rest, Chill, stay cool, eat, drink and enjoy your life. You will still die Share this with a friend who needs a good laugh 😞 😞 😞 Laughter is the best medicine. - It will certainly add some quality days to your life.

FORM IV (See Rule 8)

Statement about ownership and other particulars of the periodical, Keemat

Place of Publication

: Consumer Guidance Society of India (CGSI), Block J, Azad Maidan, Mahapalika Marg, Opp. Cama Hospital, Mumbai – 400 001.

Periodicity

: Bi-Monthly

Printer's Name

: Ms. Jamna Vardhachary, CGSI

Publisher's Nationality

: Indian

Editor's Address

: Block J, Azad Maidan, Mahapalika Marg, Opp. Cama Hospital, Mumbai – 400001.

Names & addresses of individuals who own the periodical & partners or shareholders holding more than 1% of the total capital.

: None

: Wholly owned by Consumer Guidance Society of India

I Ms. Jamna Vardhachary, hereby declare that the particulars given above are true to the best of my knowledge and belief.

Sd/-

Date: 01/03/2024

Ms. Jamna Vardhachary Publisher, Printer, Editor

INTERNATIONALS WOMEN'S DAY

Compiled by Dr. K. S. Murthy

UN theme for 2024 - Invest in women, accelerate progress. The world is facing crises, ranging from geopolitical conflicts to soaring poverty levels and the escalating impacts of climate change. These challenges can only be addressed by solutions that empower women. The campaign theme is 'Let's Inspire Inclusion'.



"Behind every successful man is a woman" Groucho Marx. Mother, Girlfriend, wife, daughter, sister, bhabhi, mami, aunty, women are stars in every role. Juggling with home-and-career, woman starts earning, there is more income in the family, better health, and better education for the children. Management Consultant **Sharu Rangnekar** on men vs. women in a micro study said how a woman who manages the kitchen (house) will give the best lessons.



Ninety-nine years ago on March 8, Women's Day was celebrated in Copenhagen, Denmark to advocate equal rights for women around the world. **Clara Zetkin** (Leader of the Women's Office for the Social Democratic Party in Germany) tabled the idea of an International Women's Day (IWD). She proposed that every year in every country there should be a celebration on the same day – Women's Day to press for their demands. The conference of over 100 women from 17 countries, representing unions, socialist parties, working women's clubs greeted Zetkin's suggestion with unanimous approval and thus IWD was born. The first IWD event was held in 1911. Each year around the world, organisations choose different themes that reflect global and local gender issues.



With a unifying theme "Chemistry – our life, our future" the International Year of Chemistry (IYC 2011) was a worldwide celebration of chemistry and its contributions to the well-being of humankind. Polish-born French physicist, **Marie Curie** was the first woman to win a Nobel Prize and sole winner for chemistry in 1911 for discovery of the elements Radium and Polonium impact on the scientific world and the role of woman reflects how chemistry affects and improves our lives and our society is an inspiration to women scientists.



India had the unique advantage of women occupying top positions in politics long before the developed nations (Margaret Thatcher – "If you want something, ask a man, but something done ask a woman") since democracy has been in full bloom.

Mrs. Indira Gandhi made history as first woman to serve as the Prime Minister of India holding office from 1966-1977 and to receive the Bharat Ratna Award and influential leader in a male-dominated society was a symbol of feminism.



President (Mrs. Vijaya Lakshmi Pandit, the first woman elected President of the UN General Assembly) besides Mrs. Pratibha Patil and Mrs. Sucheta Kripalani (Chief Minister of UP), Dr. (Mrs.) Snehlata Deshmukh, former Vice Chancellor of Bombay University.

International Women's Day honours women's accomplishments, their rights, equality, empowerment, and related themes. It also calls for action for advancing equality for all. Over the past 150 years. The role of women has undergone significant transformations worldwide. While efforts continue for universal equal rights, here are some women who broke the glass ceiling.



Savitribai Phule (1831-1897) known as the mother of Indian Feminism was a pioneer in educating girls and marginalised communities. She became India's first female teacher founded a shelter for destitute women and played a vital role in advocating for equality across all classes.

Justice M.Fatima Beevi (1927-2023) made history in 1989 when she became the woman to be appointed as a judge to the Supreme Court of India. She has been honoured with prestigious awards such as Bharat Jyothi Award and the honorary D.Litt Mahila Award in 1990.



Kalpana Chawla achieved remarkable feat by becoming the first woman of Indian origin to venture into space in 1997. She served as mission specialist and operated the robotic arm during her first space mission.

Dr. Rukhmabai Bhikaji, a trail blazer in medicine and women's rights in the 19th century played a key role in rising the age of consent for women in 1891. She studied in London School of Medicine for Women in 1889 and later became India's first practicing female doctor upon her return in 1894.





Begum Hazrat Mahal was among the earliest female freedom fighters of India during the country's First War of Independence in 1857. She never surrendered to the British and continued to resist even during her exile, making her a significant figure in history.



Kiran Mazumdar Shaw, Founder and Chairperson, the first-generation Billionaire entrepreneur and global business leader who founded Biocon in 1978 and has over 45 years of experience in biotechnology.



Kiran Bedi – Breaking stereotypes, she became India's first woman IPS officer. Her entry into the Indian Police Service inspired many women to pursue career in law enforcement.



Reita Powell Faria; born 23 August 1943 is an Indian physician, former model, and the winner of Miss World 1966 pageant. She is the first Miss World winner to be qualified as a medical doctor.

Women achievers inspire with success stories and ideas, recount personal experiences making impact and manage the time between work and family in



gender diversity and level playing field. Let us 'reinvent opportunity for working-women and for progress of all women in various areas including education, health, politics etc.

IWD has been celebrated globally by the centres of women's education and issues were presented by the champions of women. The attitude of society towards the girl child or woman needs improvement. Women are creative, born managers, honest, sincere and bring warmth by making home away from home. They bring a lot of dignity to the workplace and above all are queens of their homes.

Women achievers of high performance not only make their families proud but also the nation. A tribute to true icons of our time! Women's Day is celebrated by various institutions on 8th March 2024.

Teamwork is the Key to Success

"Coming together is a beginning, keeping together is progress and working together is success" Henry Ford.

Once the five fingers of the hand argued which is the best and most needed among them.

Thumb: Nothing can be held without its support.

Index finger: Point at something, putting some one in his place!

Middle finger: Tallest of all the fingers.

Ring finger: Indicate status by the type of ring worn on it.

Little finger: When both hands are folded for praying, it is at the front and when unfolded again, it was at the centre.

All fingers are indispensable for praying, rest of the fingers realised that they all are equally important.



Individually, they cannot accomplish much, but together they can perform diverse tasks such as a simple act of Picking up a paper.

Complex ones like Brushing teeth, Eating, Dressing, Playing etc.

Unity is uniformity in strength and harmony is diverse.

Moral: Just as the 5 fingers of a hand work together; individuals should put aside their egos and work together as a team to accomplish tasks successfully. Work well with different personalities and capabilities of your team and create opportunities to bring ideas together to achieve goals.

Scientific Tit-bits

Dr. Sitaram Dixit, Chairman, CGSI

Why are there so many colors of plants?

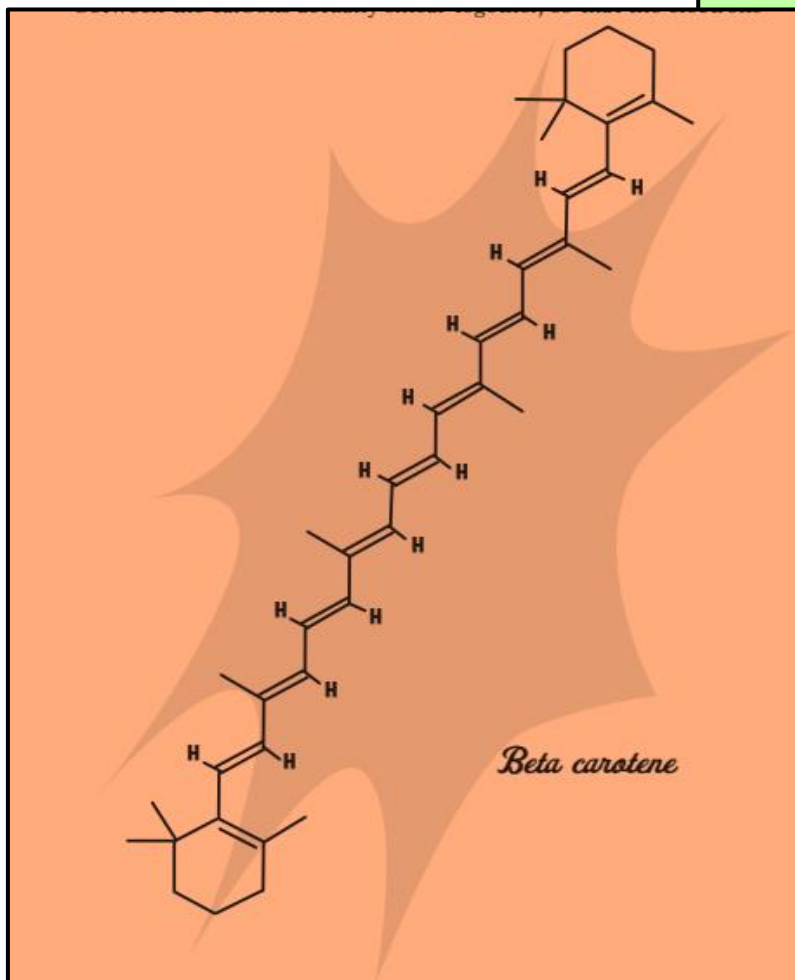
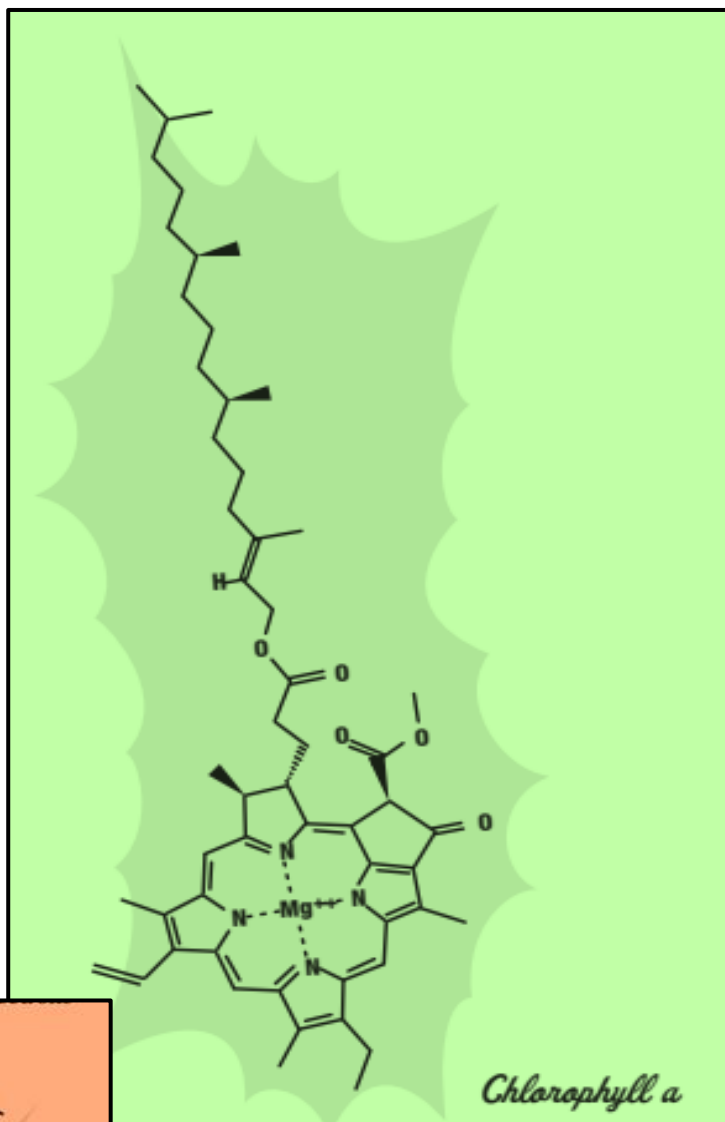
Plants have three main pigment molecules in their leaves viz., chlorophylls, carotenoids, and anthocyanins. Apart from the leaves, plants may also have colorful barks.

Most leaves are of various shades of green due to the chlorophylls [chloros (green) and phyllon (leaf).] There are six types of chlorophylls in plants, two main ones being “chlorophyll a” and “chlorophyll b.”

“Chlorophyll a” absorbs purple and orange light the most and “Chlorophyll b” absorbs mostly blue and yellow. Since neither of them absorbs green, the leaf looks green as that light reflects to our eyes instead of it absorbing by the leaf.

Chlorophyll molecules have a ring shape at one end, with a magnesium atom in the center. When we boil a leaf in water, this magnesium atom replaces with a hydrogen atom, and the color changes from bright green to the dull color.

Carotenes are the pigments that make the yellows and oranges of corn, squash, and carrots. Beta carotene molecule is long and has lots of double bonds alternating with single bonds.



The electrons slosh from one end of the molecule to the other, which reflect light whose wavelength matches the sloshing—a long molecule reflects reds.

Shorter groups of alternating double and single bonds, like the ring in chlorophyll, reflect shorter wavelengths of light, in this case green.

Anthocyanins the third pigment in plants use also have rings with alternating double and single bonds and since they tend to be smaller, they reflect blue and violet colors.

Grape juice is purple because of anthocyanins. Anthocyanins change their color if we change their acidity. Adding vinegar to grape juice, turns it red.

I never knew what real happiness was until I got married, and by then it was too late. ----- Max Kaufman

Causes of Muscle Twitches and Spasms

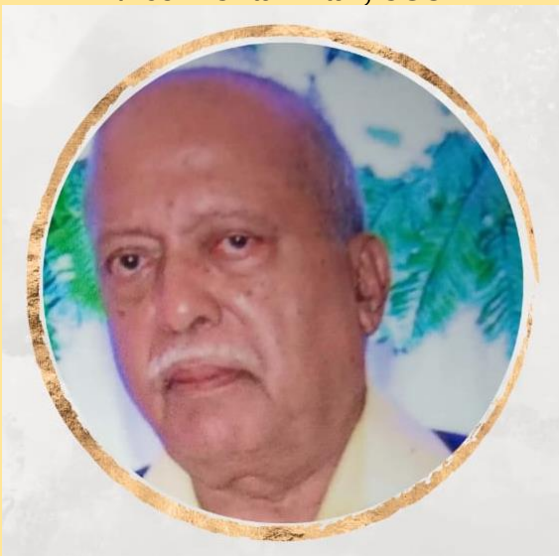
Medically Reviewed by Nayana Ambardekar, MD, Written by Danny Bonvissuto

Muscles Have a Mind of Their Own: You tell your muscles what to do without thinking about it. But sometimes they do their own thing -- they might pulse or contract and cannot relax. Twitches and spasms are most common in the thighs, calves, hands, arms, belly, ribcage, and the arches of your foot. They can involve part of a muscle, all of it, or a group of muscles. Doctors are not sure why they happen, but a few common triggers can set them off.

Eyelid Twitches: Eyelid feel like it is giving you Morse code? That is called myokymia. These random twitches, which can feel faint or really bug you, happen on the upper or lower lid. Triggers range from stress and smoking to wind, bright light, too much caffeine, and lack of sleep. Though annoying, the twitches are harmless and usually go away quickly, but they can come back the next few days.

When Eyelid Twitches Don't Go Away: Twitches that last more than a few days could be a sign of an eye issue, like dry eyes or glaucoma. They could also happen if you have a problem that affects movement in your face muscles. In rare cases, eye twitches can be a sign of brain or nerve disorders like Bell's palsy, multiple sclerosis, and Tourette's syndrome. But these conditions will cause other symptoms, too.

Sad Demise – Mr. Simon D'Costa
14 Sep 1944 – 13 Jan 2024
Vice – Chairman, CGSI



Mr. Simon Dcosta was born to parents Cyril and Lucy, in a simple family among 4 brothers and 2 sisters. As the eldest, he took up the responsibility of the family at a very young age by joining the Navy after his studies before going abroad for work. He came to Mumbai in 1996, as a manager in the Catholic Gymkhana.

He kept his life busy with some or the other activity, viz., forming the ALM, helping the railways starting reservation counters, escalators, etc., in Mahim. He was a member of ZRUCC railways & Vice-Chairman of CGSI.

Simon a God-fearing person full of trust on his faith, was always on his toes helping the poor and the needy of Mumbai in some way or the other until his very end. He leaves behind his wife Letitia, son Elton, daughter-in-law Avitha & grand-daughter Elvia.

CGSI and all his associates will surely miss and remember him for all the works he has done in his life.

Low in Electrolytes: Your muscles depend on minerals, like potassium and magnesium, to work properly. If you are running low on them, your body sends you a message with cramps and spasms. Exercise or heavy sweating can deplete you, some medications too. You might also lose electrolytes after a bout of diarrhea or vomiting.

Not Enough Water: If you do not get enough to drink, your muscles will be more likely to twitch and spasm. It is not just the water - when you sweat a lot or lose body fluids when sick, you also lose electrolytes, another reason for twitching muscles.

Stress: You can sometimes blame stress for headaches or insomnia, but it can also cause tension and pain in your muscles. Try a relaxation technique, like massage or meditation, to work them out.

Too Much Caffeine: Caffeine can get you going in the morning and pull you out of the afternoon slump, but too much can trigger muscle twitches. Stimulant drugs, like amphetamines, have the same effect.

Lack of Sleep and Exhaustion: If you are tired or run-down, twitches and spasms can be one way your body lets you know. Muscles might also feel achy and sore or just generally weak.

You are Out of Shape: If you notice spasms after a workout or walk, you may need to spend more time building your muscles. When you do not work them enough, they are likely to get too tired, and cramp up.

Medication: If you have high blood pressure or heart disease, your doctor may put you on water pills, also called diuretics. They make you pee more, which lowers the amount of potassium in your body -- and can bring on muscle spasms. Other medications, like some antidepressants, epilepsy, and psychosis drugs may also make your eyelid twitch.

Serotonin Syndrome: If your muscles are twitching within a few hours of taking a new drug or changing your dose, call your doctor. You might have this condition, which happens when some medications, drugs, or supplements cause too much of the brain chemical serotonin to build up in your body. This is a serious condition that usually comes with very high fever and symptoms needing medical attention.

Kidney Disease: Kidneys often do not give early warning signs that they are slowing down. When they lose a lot of their ability to work, you might notice muscle cramps, along with other symptoms. If you have diabetes, high blood pressure, or other kidney-related issues, check with your doctor if spasms start.

Lou Gehrig's Disease (or ALS): Twitching muscles in the hands and feet can be one of the early symptoms of amyotrophic lateral sclerosis (ALS). It happens because the nerves that send messages from the brain and spinal cord to the muscles stop working, sending irregular messages before stopping totally.

Pinched Spinal Nerve: When spinal nerves leave the spinal cord, they pass between the bones of the spine to specific parts of the body. Sometimes the disks between the bones slip or rupture and move, pinching the spinal nerve in the process. You might feel the changes in the muscles that nerve controls. Your doctor can diagnose the issue during a physical exam or with an MRI or CT scan.

Neuropathy: When nerve cells are damaged, it changes the way they communicate with each other and with the brain. Twitches and spasms can be warning signs that this common condition is affecting the nerves that control your muscles. Some people are born with it, but it can happen because of an injury, infection, disease, alcoholism, and some medications. Diabetes also causes neuropathy.

Isaacs' Syndrome: This rare condition happens when your nerves keep sending signals that make your muscles move, even though your brain or spinal cord is not telling them to, that causes muscle twitches, cramps, and stiffness, making your muscles ripple. Neuromyotonia (Isaac's Synd.) symptoms continue even when asleep or under general anesthesia.

Happy New Year

9 April 2024 – Vikram Samvat 2081, Saka Era 1946, Chaitra 26
14 April 2024 – Krodhi Varsha – Kali Samvat 5125, Chaitra 01

Re संस्कृत

सूर्य संवेदना पुष्पे, दीप्ति
sūrya samvedanā puspe, dipti
कारुण्यगंधने।
kārunyagandhane

लब्ध्वा शुभं नववर्षेऽस्मिन्
labdhvā śubham navavarṣe'smin

कुर्यात्सर्वस्य मंगलम् ॥
kuryātsarvasya mangalam

As the sun gives light, the sensation gives birth to compassion, and the flowers always spread their fragrance. The same way, may our new year be a pleasant one for us every day, every moment.

जिस तरह सूर्य प्रकाश देता है, संवेदना करुणा को जन्म देती है, पुष्प सदैव महकता रहता है, उसी तरह आने वाला हमारा यह नूतन वर्ष आपके लिए हर दिन, हर पल के लिए मंगलमय हो।

नववर्ष की हार्दिक शुभकामनायें!



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!

At 4.00 PM, when Central Bank was closing for the day, the Branch Manager received a phone call from a Woman in a very sweet, melodious voice. From the other end of the phone, the lascivious Lady murmured like a fountain falling from a hill, "Sir, I desperately need rupees 2 lakh in cash. I will get the cheque in 10 minutes. Will you please wait for me?"

The Manager overwhelmed by the Woman's melodious voice ordered his Cashier to keep the money ready, who angry and with utter annoyance, started getting ready to pay two lakh rupees.

Meanwhile, a huge, fat, ugly-looking woman patted the door of the Branch Manager office and said in a melodious voice, "Can I come in, Sir?"

For so long, the Manager had imagined the face of a beautiful Woman, but when he saw this real Woman, he became speechless for a while. Regaining his senses quickly he said, "Sorry Madam, the cash is closed today. Come tomorrow".

"You could have said that over the phone!" the Woman said angrily, walking out with a bang.

The Cashier, who was waiting ready to pay, said angrily to the Manager, "If you had NOT to pay, why did you hold me back?"

The Manager said, "My boy you also must know the international rule of banks - "If WORDS & FIGURE do not match, the payment will be declined".

Bishop tells Priest, "Next week onward you move to a new parish". Priest in turn tells the congregation the news and after the service a woman comes up to him crying, "This is terrible news father, just terrible. You cannot leave us. Refuse the move, tell the bishop to find someone else for the other church".

The priest puts his arm on the woman's shoulder and says, "I realize this is difficult news for you Mrs. Johnson, but who knows? Maybe the next priest for this parish will be even better than me".

"Oh sure", Mrs. Johnson says in hysterics. "That's what they told me the last time too!"

A stingy old lawyer who diagnosed with a terminal illness was determined to prove wrong the old saying, "You can't take it with you".

After much thought and consideration, the old ambulance-chaser finally figured out how to take at least some of his money with him when he died.

He instructed his wife to go to the bank and withdraw enough money to fill two pillowcases. He then directed her to take the bags of money to the attic and leave them directly above his bed. His plan: When he passed away, he would reach out and grab the bags on his way to heaven.

Several weeks after the funeral, the deceased lawyer's wife, up in the attic cleaning came upon the two forgotten pillowcases stuffed with cash. "Oh, that old fool", she exclaimed. "I knew he should have had me put the money in the basement".

The court questions a man facing violation, for adding horse meat to chicken stew in his restaurant, why he did and how much horse meat was in it.

"For the money of course and I solemnly swear I always kept the ratio 50:50!"

While the infraction caused many unhappy customers, upon seeing the man's honesty the judge decides not to revoke his license. However, he in turn must always advertise that horse is part of the ingredients.

With a sigh of relief, the restaurant owner pays the fine and walks out of the court house with his wife and friend.

He friend asked him "Did you really put horse meat or did you add anything else with the chicken?"

"Nope. Only horse meat and chicken".

"Now tell me the truth man, come on, it was mostly horse meat, wasn't it?"

"Nope. It was always 50:50... one horse per one chicken".

A daughter got a watch for her birthday, thinking it was so cool she showed it to the neighbor. He asked, "That is a pretty watch you have there! Does it tell you the time?" She laughed and said, "No, this is an old-fashioned watch! You must look at it!"

I just asked my husband if he remembers what today is..... Scaring men is easy.



GPS Map
Camera Lite



GPS Map
Camera Lite



1, Barrister Nath Pai Marg, Darukhana, Byculla, Mumbai, Maharashtra 400010, India



GPS Map
Camera Lite

If you believe getting a TV
for ₹599 is too good to be true.

**Then why believe
fake stock market tips
to be true?**



INVEST RIGHT TOH FUTURE BRIGHT

Visit <https://www.bseipf.com/doandonts.html> to know safe investing practices.