



Keemat

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

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"53 Years in the Service of Consumers"

Volume 49 – No. 2



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Budget 2020 tax regime: What changes

Govt has proposed a new I-T regime that provides for low tax rates for those who opt to forgo 'certain' deductions and exemptions

FOR SALARY EARNERS

| Income (before deductions) | Deductions | Standard deduction | Taxable income (Old) | Net tax payable (Old) | Taxable income (New) | Net tax payable (New) | Savings | Beneficial |
|----------------------------|------------|--------------------|----------------------|-----------------------|----------------------|-----------------------|---------|------------|
| 7,00,000 | 1,50,000 | 50,000 | 5,00,000 | - | 7,00,000 | 33,800 | -33,800 | Old |
| 8,00,000 | 1,50,000 | 50,000 | 6,00,000 | 33,800 | 8,00,000 | 46,800 | -13,000 | Old |
| 9,00,000 | 1,50,000 | 50,000 | 7,00,000 | 54,600 | 9,00,000 | 62,400 | -7,800 | Old |
| 10,00,000 | 1,50,000 | 50,000 | 8,00,000 | 75,400 | 10,00,000 | 78,000 | -2,600 | Old |
| 11,00,000 | 1,50,000 | 50,000 | 9,00,000 | 96,200 | 11,00,000 | 98,800 | -2,600 | Old |
| 12,00,000 | 1,50,000 | 50,000 | 10,00,000 | 1,17,000 | 12,00,000 | 1,19,600 | -2,600 | Old |
| 13,00,000 | 1,50,000 | 50,000 | 11,00,000 | 1,48,200 | 13,00,000 | 1,43,000 | 5,200 | New |
| 14,00,000 | 1,50,000 | 50,000 | 12,00,000 | 1,79,400 | 14,00,000 | 1,69,000 | 10,400 | New |
| 15,00,000 | 1,50,000 | 50,000 | 13,00,000 | 2,10,600 | 15,00,000 | 1,95,000 | 15,600 | New |
| 16,00,000 | 1,50,000 | 50,000 | 14,00,000 | 2,41,800 | 16,00,000 | 2,26,200 | 15,600 | New |
| 17,00,000 | 1,50,000 | 50,000 | 15,00,000 | 2,73,000 | 17,00,000 | 2,57,400 | 15,600 | New |
| 18,00,000 | 1,50,000 | 50,000 | 16,00,000 | 3,04,200 | 18,00,000 | 2,88,600 | 15,600 | New |
| 19,00,000 | 1,50,000 | 50,000 | 17,00,000 | 3,35,400 | 19,00,000 | 3,19,800 | 15,600 | New |
| 20,00,000 | 1,50,000 | 50,000 | 18,00,000 | 3,66,600 | 20,00,000 | 3,51,000 | 15,600 | New |
| 21,00,000 | 1,50,000 | 50,000 | 19,00,000 | 3,97,800 | 21,00,000 | 3,82,200 | 15,600 | New |
| 22,00,000 | 1,50,000 | 50,000 | 20,00,000 | 4,29,000 | 22,00,000 | 4,13,400 | 15,600 | New |
| 23,00,000 | 1,50,000 | 50,000 | 21,00,000 | 4,60,200 | 23,00,000 | 4,44,600 | 15,600 | New |
| 24,00,000 | 1,50,000 | 50,000 | 22,00,000 | 4,91,400 | 24,00,000 | 4,75,800 | 15,600 | New |
| 25,00,000 | 1,50,000 | 50,000 | 23,00,000 | 5,22,600 | 25,00,000 | 5,07,000 | 15,600 | New |
| 26,00,000 | 1,50,000 | 50,000 | 24,00,000 | 5,53,800 | 26,00,000 | 5,38,200 | 15,600 | New |
| 27,00,000 | 1,50,000 | 50,000 | 25,00,000 | 5,85,000 | 27,00,000 | 5,69,400 | 15,600 | New |
| 28,00,000 | 1,50,000 | 50,000 | 26,00,000 | 6,16,200 | 28,00,000 | 6,00,600 | 15,600 | New |
| 29,00,000 | 1,50,000 | 50,000 | 27,00,000 | 6,47,400 | 29,00,000 | 6,31,800 | 15,600 | New |
| 30,00,000 | 1,50,000 | 50,000 | 28,00,000 | 6,78,600 | 30,00,000 | 6,63,000 | 15,600 | New |
| 31,00,000 | 1,50,000 | 50,000 | 29,00,000 | 7,09,800 | 31,00,000 | 6,94,200 | 15,600 | New |
| 32,00,000 | 1,50,000 | 50,000 | 30,00,000 | 7,41,000 | 32,00,000 | 7,25,400 | 15,600 | New |

FOR NON-SALARY EARNERS

| Income (before deductions) | Deductions | Taxable income (Old) | Net tax payable (Old) | Taxable income (New) | Net Tax Payable (New) | Savings | Beneficial |
|----------------------------|------------|----------------------|-----------------------|----------------------|-----------------------|---------|------------|
| 6,50,000 | 1,50,000 | 5,00,000 | - | 6,50,000 | 28,600 | -28,600 | Old |
| 7,50,000 | 1,50,000 | 6,00,000 | 33,800 | 7,50,000 | 39,000 | -5,200 | Old |
| 8,50,000 | 1,50,000 | 7,00,000 | 54,600 | 8,50,000 | 54,600 | - | Old/New |
| 9,50,000 | 1,50,000 | 8,00,000 | 75,400 | 9,50,000 | 70,200 | 5,200 | New |
| 10,50,000 | 1,50,000 | 9,00,000 | 96,200 | 10,50,000 | 88,400 | 7,800 | New |
| 11,50,000 | 1,50,000 | 10,00,000 | 1,17,000 | 11,50,000 | 1,09,200 | 7,800 | New |
| 12,50,000 | 1,50,000 | 11,00,000 | 1,48,200 | 12,50,000 | 1,30,000 | 18,200 | New |
| 13,50,000 | 1,50,000 | 12,00,000 | 1,79,400 | 13,50,000 | 1,56,000 | 23,400 | New |
| 14,50,000 | 1,50,000 | 13,00,000 | 2,10,600 | 14,50,000 | 1,82,000 | 28,600 | New |
| 15,50,000 | 1,50,000 | 14,00,000 | 2,41,800 | 15,50,000 | 2,10,600 | 31,200 | New |
| 16,50,000 | 1,50,000 | 15,00,000 | 2,73,000 | 16,50,000 | 2,41,800 | 31,200 | New |
| 17,50,000 | 1,50,000 | 16,00,000 | 3,04,200 | 17,50,000 | 2,73,000 | 31,200 | New |
| 18,50,000 | 1,50,000 | 17,00,000 | 3,35,400 | 18,50,000 | 3,04,200 | 31,200 | New |
| 19,50,000 | 1,50,000 | 18,00,000 | 3,66,600 | 19,50,000 | 3,35,400 | 31,200 | New |
| 20,50,000 | 1,50,000 | 19,00,000 | 3,97,800 | 20,50,000 | 3,66,600 | 31,200 | New |
| 21,50,000 | 1,50,000 | 20,00,000 | 4,29,000 | 21,50,000 | 3,97,800 | 31,200 | New |
| 22,50,000 | 1,50,000 | 21,00,000 | 4,60,200 | 22,50,000 | 4,29,000 | 31,200 | New |
| 23,50,000 | 1,50,000 | 22,00,000 | 4,91,400 | 23,50,000 | 4,60,200 | 31,200 | New |
| 24,50,000 | 1,50,000 | 23,00,000 | 5,22,600 | 24,50,000 | 4,91,400 | 31,200 | New |
| 25,50,000 | 1,50,000 | 24,00,000 | 5,53,800 | 25,50,000 | 5,22,600 | 31,200 | New |
| 26,50,000 | 1,50,000 | 25,00,000 | 5,85,000 | 26,50,000 | 5,53,800 | 31,200 | New |
| 27,50,000 | 1,50,000 | 26,00,000 | 6,16,200 | 27,50,000 | 5,85,000 | 31,200 | New |
| 28,50,000 | 1,50,000 | 27,00,000 | 6,47,400 | 28,50,000 | 6,16,200 | 31,200 | New |
| 29,50,000 | 1,50,000 | 28,00,000 | 6,78,600 | 29,50,000 | 6,47,400 | 31,200 | New |
| 30,50,000 | 1,50,000 | 29,00,000 | 7,09,800 | 30,50,000 | 6,78,600 | 31,200 | New |
| 31,50,000 | 1,50,000 | 30,00,000 | 7,41,000 | 31,50,000 | 7,09,800 | 31,200 | New |

ALL FIGURES IN ₹

Fair & Lovely

The world is obsessed with skin complexion. White is clean, pure, beautiful and marriageable. Dark, or even wheatish, is unacceptable. Are we being unfair to the un-fair?

Color discrimination is everywhere. Matrimonial advertisements in India are only one example. Look at television advertisements. Every model, male or female, baby or grandparent, is unrealistically fair. Darker faces appear only as the “before” part of a before-and-after commercial. In the USA, ad agencies are beginning to use models of color. Not for ethical reasons but because they are targeting African-American customers. The models, although dark, are much fairer than the average African-American.

Numerous studies in different countries have shown that complexion is a factor in job recruitment, salaries and promotion, especially in jobs like sales or front office. In the Middle East, Filipino housemaids earn significantly more than African girls, for exactly the same work. In the USA, a study looked at 12,000 women prisoners, all African-American (black) but of different shades. Lighter-skinned women received prison sentences 12% shorter (on average) than darker women charged with the same crime, even after adjusting for other appearance-related factors like weight.

A couple of years ago, researchers interviewed 1200 Mumbai women of different ages and backgrounds: students, professionals, housewives. About 40% used fairness creams; more than 30% used them daily. According to the World Health Organization, 60% of women and 10% of men in India use skin lighteners. These figures are possibly exaggerated, but clearly, we have a serious problem with color. What used to be called skin whitening or bleaching is now referred to as lightening, brightening or glowing. The internet gives you thousands of pages of questionable advice from beauty professionals. For example, an alleged dermatologist recommends a 30-minute procedure, using something called a radio frequency machine to “get instant skin glow before hitting that party”.

On most subjects, a web search will generally lead you in the right direction – but not with cosmetics, and definitely not with skin lightening. There are thousands of online beauty forums, sponsored posts and YouTube make-up videos, but only a few places where the common woman can get reliable information.

The dark side: Most skin lightening products work (if they work at all) by reducing the amount of melanin that your body produces. This can be done in various ways, most commonly by disrupting the production of an enzyme called tyrosinase, which is crucial in making melanin. The problem is that many fairness creams contain potentially harmful products like hydroquinone, corticosteroids or mercury. The side effects range from none to severe. A small minority might suffer from rashes or swelling; and in the worst cases, kidney or nerve damage. Other interesting (but fortunately rare) side effects include “addiction” to steroid-based whitening creams, some users develop rashes or itchiness if they stop using the creams, so they continue.

Not just India: If you think Indians are crazy about fairness, look at Africa. Aggressive, repeated bleaching is common in Nigeria,

Ms. Jamna Vardhachary, Hon. Editor

Ghana South Africa, Kenya and many other countries. If you think this is a modern trend, look at history. In ancient Egypt, women applied a mixture of honey and olive oil to lighten their complexion. In 1000 BC, Greeks would rub chalk powder on their faces. In 500 BC, the Chinese and Japanese used rice powder. In 19th century Europe, women ate arsenic wafers. They knew arsenic was poisonous, but they believed tiny amounts would lighten the skin without killing.



Color in India: A 13th century Ayurvedic text says: “Take *masur* (lentil) and pound with *madhu* (honey). The paste so prepared, rubbed for seven nights, gives the splendor of the petals of the white lotus flower to the face”. One question often asked is: Ram, Krishna and Draupadi were all dark and very beautiful. Were we color-neutral in the good old days? Nobody really knows. One theory is that invaders or colonizers – Persians, Mughals, Europeans – were generally lighter than “indigenous” people. So gradually, fairness became associated with strength, wealth or success. Fairness became aspirational.

Morality and color: Is there an ethical side to this debate? Millions of girls suffer a lifetime of color discrimination. Many misuse skin lightening products due to social pressure, misinformation or other reasons. Quality brands are expensive, so they go for cheaper but unsafe alternatives. Pregnant women add saffron to milk – making a big hole in the household budget – believing it will make their child fair. All this is clearly wrong. But there are also people who make the decision consciously, after understanding the costs, benefits and risks of skin lightening. Is it worth it? Is it ethically correct? In my opinion, the answer to both questions are, “Probably Yes”.

Whether we admit it or not, most Indians prefer girls with a fair complexion. A pleasing appearance is always an advantage, for both men and women; and complexion is a big part of appearance. If you want to give yourself a boost, there is absolutely nothing wrong. Want to become taller? Wear heels. Slimmer? Go on a diet. Fairer? Use whiteners. Nobody complains when women wear heels. Why should we complain when they use fairness cream? We all face social pressure to look good. In previous generations, this social pressure was mostly on girls. As a result, clothes and cosmetics were mostly for women only.

Today, there is pressure on men as well, so they have progressed from plain soap-and-water to Fair and Handsome. I remember a young girl at a TV music contest on TV a few months ago. She was a brilliant singer, but she was low on confidence, I am dark, she said. This has happened to me earlier as well... Judges prefer girls who are fair and beautiful. Color discrimination is not a small thing; if the victim is young and impressionable, she could be scarred for life. If I prefer fair complexions, that's OK. What is not OK is to hurt someone simply because I don't like the color of their skin. When will India stop discriminating on the basis of color?

Keemat Cover Photo Legend

Milk Testing in progress at Cosmopolitan Education Society, Valia College of Arts, Commerce & Science, Andheri, Mumbai.

Audience attending a consumer awareness program on Telecom organized by Kolhapur Investors Association (KIA), Kolhapur.

Mr. Dinesh Bhandare, Hon. Joint Secretary, CGSI giving a talk at Kolhapur Investors Association (KIA).

Dr. M. S. Kamath, Hon. Gen Secretary, CGSI addressing students of the Cosmopolitan Education Society, Valia College of Arts, Commerce & Science.

Letters to the Editor / CGSI

Madam, this is a valuable issue of Keemat, packed with useful information: (a) Editorial (b) "Egg as food" (c) "Contrarian views expressed by SHARAN (d) Vegetarianism and more. We need to thank CGSI Ex-president Shri. Narendra Wagle for unearthing the 13-year-old letter The Mahatma as Manager which is nothing less than a gem.

There appears to be a slip-up between your Cover and the Page-3 "Keemat Cover Photo Legend" regarding one of the senior Government officials. The banner behind the dais shows, in

Devanagari, "Shri Arun Deshpande" while the Legend mentions "Mr. Arun Deshmukh", presumably referring to the same person.

Oscar Fernandes (Life member No. 930)

Our sincere apologies to all Keemat readers, in wrongly mentioning the names in "Keemat Cover Photo Legend".

The correct name is Shri. Arun Deshpande.

I had bought the Hitachi refrigerator in October 2016. Within a year we noticed that the door is not closing properly. When I called the Service center, they said there is a crack in the door. They wanted us to change the door and pay for that. When we told that it was in warranty period there were not replying. Then we approached CGSI and when the letter went from their side, they agreed to replace the door. But now again in November 2019 the LED light stopped working. Again, I complained to the service center. When they came for service, we told the door is not closing properly. Again, the door was having the crack in the same point. Even after repeated reminders the LED was not replaced. They said the product is not available.

Again, we contacted CGSI. They sent a mail to Hitachi. But after a month also there was no response. Then I contacted CGSI again. I was told to write a mail to Hitachi headquarters in Japan. Initially I was hesitant to mail as I was thinking they will not respond. But there was no other option. At last I wrote the mail to Japan. Next day morning Hitachi service center people called me to tell that they are having the LED lights & next day only they replaced the light. They said they will change the door with only transport charges. They sent the senior person also while changing the door. He told that this was possible only because of the mail to Japan. A big thanks to CGSI for advice.

Dr. Anita Kini.

In 2019, I faced a very similar problem with Motorola Landline Telephone. Motorola (India) & Local Importer, dilly-dallied repairs to my instrument for 3-4 months waiting for the warranty to expire, later insisting for payments as warranty was over. I eventually wrote to Motorola Inc. (USA) who first repaired the phone for free and when the problem recurred within a month, they replaced the instrument.

"मेरा भारत महान ।" or "My India is Great!"

Dr. Sitaram Dixit, Chairman – CGSI

I confirm I have received the refund from Vijay Sales. Special thanks to Dr. Kamath and Maharashtra Consumer Helpline for their efforts. Now, I have ordered same model fan from Amazon yesterday and will receive within 1 day. Something I should have done earlier.

Rutul Mohile.

CGSI Toll Free Consumer Help Line: 1800 22 22 62 & Email: mah.helpline@gmail.com

आरोप्यते शिला शैले यत्नेन महता यथा ।
निपात्यते क्षणेनाधस्तथात्मा गुणदोषयोः ।।

– हितोपदेशः

It requires a great effort to lift a boulder up the hill; but it can be rolled down so easily. Similarly, it requires great effort to uplift our spirit, but to stoop to vice is easy.

– Hitopadeshah

Little Johnnie boards a public bus and sits down right behind the driver. He begins to speak, "If my mom was a cow and my dad was a bull, I would be a little calf. If my mom was a hen and my dad was a rooster, I would be a little chick. If my mom was a deer and my dad was a buck, I would be a little deer. If my mom was a duck and my dad was a goose, I would be a little duckling". After listening to the boy rambling on and on in the same manner for a while, the bus driver begins to get annoyed. He turns around and says to Johnnie, "What if your mom was a drunk and your dad was a bum?" In an instant, Johnnie responds, "I would be a bus driver". The bus driver probably should have seen it coming!

That is Johnnie!

FORM IV (See Rule 8)

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

Date: 01 / 03 / 2020

Sd / -

Ms. Jamna Vardhachary
Publisher, Printer, Editor

THE CONSUMER COURT DECLINE IN INDIA – CAN IT BE ARRESTED?

Dr. M. S. Kamath , General Secretary – CGSI

A New Consumer Protection Act 2019, has been enacted by Parliament. Rules to implement the same have not been notified. Looking at the experience of the CPA 1986, and with the Consumer Fora being subject to the pressure of the backlog of the Old Act, the Consumer Guidance Society of India has formulated a few points which may be considered by the authorities while enacting the new Rules, to ensure smooth working and 'ease of getting justice' for getting justice by litigating consumers.

The Grim Scenario

According to statistics, a huge backlog of cases in the various Consumer Courts makes a mockery of a law which is supposed to provide economical, efficacious and quick redressal of Complaints (judgments are to be awarded within 90 days of filing the Complaint).

The Indictment

Consumers who come to the various Fora, the State Commission and National Commission invariably return angry, frustrated and disappointed with the repeated adjournments and 'Board Discharged' announcements. After all, cases which do not involve major points of law and need only determination of finding out whether goods were defective or services deficient, should not take years to be decided.

What does a Consumer who has purchased a Car or a Refrigerator which turns out to be defective do with the item purchased while the Court takes 3-4 years to decide on the merits of his case? What does a flat purchaser do when a developer/builder does not give him possession of his flat for 5 years and then is told to wait for a similar period while the Court decides his case? How does one tackle the problems of Pal Peugeot and hundreds of Time Share Companies, Resorts and Finance Companies (who have been ordered to return the Deposits to the consumers), which have declared themselves insolvent by the time the Consumer Court decided that the consumer's money is to be returned with interest?

The failure of the Consumer Redressal System has got its greatest 'No Confidence' vote by the average Consumer, if and when one analyses the filing of cases in the District Fora of Mumbai. In an era of mushrooming consumer demands, consumption, and grievances, the filing of Complaints has fallen by 50 to 60% in these Fora! This really seems paradoxical considering that the Central and State Governments are spending crores of rupees in 'educating' the consumer of his rights, through advertisements and programmes on Television and 'Consumer Weeks' and encouraging them to fight anti-consumer practices by filing cases in Consumer Courts!

Why the backlog?

In a discussion on India and its current problems in Parliament, someone had said 'It is not the Constitution of India that has failed Indians, but Indians have failed the Constitution'. This analogy can be repeated for the ills that plague the Consumer Redressal System in India today. Apathy by the Government in regulating, administering and financing the Consumer Courts, the plethora of Advocates lining the corridors of the Consumer Courts, the inclination of the judiciary to tackle consumer matters as in civil courts and the liberal attitude in granting adjournments has led to a situation wherein the Consumer Court movement is on the verge of imminent collapse.

What is the remedy?

Without going into the historical aspects of the cause for the failure of Consumer Courts to adjudicate and provide relief to litigants in Maharashtra and the huge backlog which threatens to drown the very system, it is time for all concerned (viz. the Government, the Presiding authorities of the Consumer Courts, Litigants, Advocates

and Consumer Bodies) to stir themselves up to put the system back on track. The following main areas need to be pushed to achieve it.

I. INFRASTRUCTURE

- a. The Government will have to immediately upgrade the infrastructure of the Consumer Courts. Administration must bear in mind the fact that keeping the customer (i.e. the consumer) happy is a part of good governance.
- b. A substantial amount of the moneys spent on 'Programmes for education' and advertisements must be channelled by the State and Central Government to set up a system that can redress Complaints once made.
- c. Since a substantial amount of work has already been done in the setting up of Consumer Courts, it would be seen that **ADDITIONAL FINANCE** and **BETTER STAFFING** could lead to tremendously improved results in the function of Consumer Courts.
- d. To this end, the Government can and should:
 - i. immediately identify areas where money and staff are needed to improve the system and allocate them on war footing.
 - ii. empower the Presiding Officer of the Consumer Courts as the nodal authority for implementation of a time-bound programme to get their act in place.
 - iii. Appoint a Supervisory team at State and District levels to see that the Plan is implemented within a time-bound frame.

II. JUDICIAL ACTIVISM

Though strictly not 'Courts' but quasi-judicial bodies by Statute and practice (government 'agencies' as per the Act), Presiding Officers of the Consumer Courts should be accountable for their performance. The following steps can achieve the above.

- a. As soon as the Respondent files his Reply, the matter should be set down for pre-trial Hearing, when the Presiding Officer should make efforts to resolve the dispute as far as possible. Mediation & Conciliation should be given Top Priority.
- b. If the dispute cannot be resolved at such Hearing, the matter should be set down for trial as soon as possible since the Consumer Court is supposed to settle the dispute by a Summary Trial.
- c. Adjournments should be rarely if ever given. The Act itself puts stringent conditions on the granting of adjournments and the Supreme Court has come down heavily on this practice in the landmark **Dr. J.J. Merchant** Case. Heavy costs will deter requests for adjournments.
- d. It is seen that normally it is the President of the forum who passes all Judgments and the members only affix their assent to the same. Every member on the Bench should pass Orders in cases in proportion to the amount of work and their individual specialty. This practice can and will reduce the burden on the President by at least two-third, there being at least three members (including President) on each Forum.

HOW TO GET RID OF THE BACKLOG?

The backlog in the National Commission, State Commission and some of the District Fora will not and cannot be worked out by the above formula, purely because of the sheer numbers involved. An interim, ad hoc system will hence have to be created to clear the backlog in these cases.

- a. Special Benches to attend to the backlog will hence have to be set up (the Act provides for such Benches). Each Specially Constituted Bench for attending to the backlog will and must decide 8 (eight) cases on every working day. Presuming that each Court will work for 250 days in the year, a backlog of 2000 cases will hence be disposed off in one year.
- b. In proportion to the outstanding cases in each Forum and/or the State Commission, one Specially Constituted Bench for

every 2000 cases will hence be needed. The government will of course, have to provide necessary facilities for each Bench, but this should be possible considering the exigencies of the situation and as a 'Special Effort' in the facts and circumstances of the case.

- c. The State Commissions have the maximum backlog of cases, largely pertaining to Appeals from all over the State. It should be feasible and possible to have some of these Special Benches within the area of 3-4 Districts from wherein such appeals have germinated, so that the Consumer is afforded 'justice as close as possible to his doorstep' (which is what Consumer Law is all about any way).
- d. The Existing District Forum, State Commission and the National Commission, in the meantime, should attend to all the recent and new cases filed in the interim, on the same principles of expeditious disposal, to prevent addition to the already existing backlog.
- e. Matters pertaining to small amounts in dispute and statutory bodies and public sector organizations like MTNL, MSEB, Seeds disputes etc. could be settled by 'Mediation & Conciliation' for quick disposal of cases. It is important to note that the Act does not mandate a judicial person only as member of the Bench.

Finally, it is acknowledged that there could be better fine tuning of the above formulae as things move along. However, the need for prompt action and the crying need for redressing the Redressal Authorities is undeniable.

Implementation of the above, is a 'Win-Win' situation for all concerned. The Government would like the consumer movement to thrive, consumer bodies would have achieved their goal of serving the consumers, the litigants would be freed of tiring and prolonged litigation, the lawyers would finish their cases and collect their fees and the Presiding Officers and their staff would have more smiling faces in their Offices, rather than the grumpy, angry ones today. The larger social good would also be served in keeping with the UN Charter of protection of consumers.

Points for implementation by Consumer Affairs Ministry for improvement of functioning of Consumer Courts

1. Clearing the Backlog

- Thousands of cases are pending in the National Commission (NC), State Commission (SC). To clear this backlog in a year's time, 8 additional benches are required. This is based on the presumption that the SC (or its benches) will have to dispose off 8 cases per day on an average, and will work for 250 days in a year.
- It would be ideal if the State can set up these additional benches of the State Commission distributed around the State, so that the litigants do not have to travel large distances for "quick, efficient and cheap" justice as envisaged in the Consumer Protection Act.
- It should be remembered that cases continue to be filed daily and 'routine work and disposal within 90 days should still be the goal of the existing Forums.
- The costs of one such Forum/Commission in terms of manpower would be Rs. 50 lakhs per year (as per information available). For about 8 Benches of the State Commission + 5 Benches of the District Forum **for a period of SIX MONTHS ONLY, to act as Fast Track Courts and clear the backlog**, the costs would be about Rs. 6.50 crores.

2. Personnel

Adequate staff must be appointed at the DF's. A separate cadre with a well-defined hierarchy should be created. The administrative control over the staff should vest with the President of the concerned Fora. The common complaint of Presidents of Consumer Courts is that the staff does not heed their orders.

3. Premises

Lack of appropriate premises for the State Commission (SC) and the District Fora (DF) is a long-time grievance. Proper premises should be provided to the SC and all DF's. The convenience of the litigants should be the governing concern.

4. Office facilities

Lack of stationery, photocopying facilities, postage stamps etc. are the most often cited reasons for delays by presidents of many DFs. Provision of these basic office facilities should be ensured. Installing computers will also help in improving the working of the fora, and in today's environment, can be considered a "must".

5. Active participation of Members of the Consumer Courts in administration and in passing Orders

Members of the Benches nominated hereinabove must hear and pass Orders in at least one-fourth of all matters. A Training Course for the members on the lines of similar existing Courses being held at the IIPA at Delhi should be held for all the members to lay down the guidelines for such activity.

Other points

1. Current Deputy/Assistant/Under Secretaries may be sent on deputation, for six months only, to the various Forums and the State Commission to help in quick disposal of the outstanding cases, as additional members.

2. Requisitioning of premises for setting up of additional Forums/Benches of the State Commission to be expedited.

3. All Members of the different Benches **MUST** pass orders in matters on which they are capable of adjudication. Members must be trained in the art of passing Orders as per the judicial format, by training them at IIPA. The IIPA has a set pattern to train the District Forum members on this aspect, which has been approved by the National Commission.

4. There is a dearth of stenos to pass Orders – this is the common complaint in all Forums. There are excellent Software's to convert Voice to typed word available in the market, which can easily be harnessed to take 'dictation' of the Orders passed by the Presidents and Members of the Fora/Commission. The Forum should be given the normal quota of stenos + 1 additional steno till the backlog of cases is cleared. This will lead to greater disposal of cases. There are people now trained in 'Medical Transcription' looking for jobs – the 'Transcription Schools' may be approached for sending their good students for the purpose of 'directly typing' the Order on the Computer.

5. Courier services are cheaper (by about 50%), more efficient, user-friendly (no need to go to the Post Office) and bring back receipts of delivery promptly. Since the Rules permit the same, names of courier services in each district should be nominated immediately.

6. The Bombay High Court and the National Commission is using Law College Students to help the Commission to sort out the matters, classify them and help the overall functioning of the Commission. This method of speeding up work to be replicated in those Forums where there is a substantial backlog of cases. This can be a 'Recognized Internship' for Law College Students, who can add this to their CV

7. Registrars of different Forums may be asked to send Monthly Reports on Orders passed in different Forums. The Report may give the following information in addition to the statistical data.

- (i) Cases which have been decided on merit.
- (ii) Cases decided ex-parte, dismissed in default and settled out of Court.

(iii) No. of cases in which the Presidents and individual members have passed the Awards in connection with (1 & 2).

8. All the above to be placed before the Monitoring Committee on monthly basis, so that there is vigorous and regular follow-up of the programme for reducing the back-log of cases in the Consumer Courts.

Points for Consideration at Judicial level for improvement of functioning of Consumer Courts.

1. Passing of Orders

The Members of the Bench, other than the President, rarely pass any Orders. In some DFs and SCs the Presidents do not even allow the other Members to take active part in the proceedings. Their lack of legal background is the oft quoted excuse. But in many matters, the issues at stake do not require application of any legal fundamentals. In such matters, the other Members of the bench should be entrusted with deciding the case and passing appropriate Orders. This will also reduce the burden on the President and expedite the process of disposal of cases.

2. Rate of disposal of cases

The rate of disposal of cases in the DFs ranges from less than 1 case per day to a maximum of about 2 per day. The rate in most of the DFs is less than 2 cases per day. The DF's should be set a target of disposing at least 7-8 cases per day. If the President disposes of 4 cases per day and the two other Members each dispose 2 cases per day, this target is easily met. This measure alone would wipe out the backlog in most DF's.

3. Appointment of Presidents and Judicial Officers

Getting suitable personnel for appointment as Presidents and Judicial Officers of the DFs is another bottleneck. The High Court may use its good offices to help get competent Members to serve on the benches of the SCs and the DF's. **A 'Waiting List' of Presidents/Members for each district needs to be in place to take care of sudden, unexpected vacancies.**

4. Working Hours

The National Commission sits from 10:30 a.m. to 5:00 p.m. But most DF's sit for only 2-3 hours per day. This has been a major cause of the crippling backlog of cases. All the DF's should be made to sit for at least 6 hours per day. As per the CPA, the working days of the SC and the DF's should be those of the state Government. The CPA does not provide for any vacation of the court. There is no harm if the Court has an additional sitting from 5 – 8 p.m. in the interest of litigants and advocates who would be otherwise gainfully occupied during the rest of the day. The first part of the

morning (9.30 a.m. to 10.30 a.m. should be utilized by the President/Members to sit individually in their chambers and divide the day's Board into two/three parts for a 'Roll Call'. At this stage, all matters which do not require to wait for Final Hearing (e.g. filing of Documents, Applications etc.) may be disposed off and only those matters ripe for Hearing may be asked to report to the full Bench in Court at 10.30/11.00 a.m.

F frivolous applications and willful delays should be clamped down upon with very heavy costs, to discourage time-wasting tactics by any litigant.

5. Orientation programmes for Judicial Officers

Training programmes must be conducted for Judicial officers to orient them to the methodologies and requirements of the consumer fora. The Government's training facility, at state level may be utilized for the purpose. The programme could be designed around the IIPA or the IARB pattern, set up by the National Commission for a similar purpose in New Delhi.

6. Procedures to be followed

The CPA provides for a summary trial bereft of the technicalities and bindings of the CPC. Long arguments, prolonged cross examinations, technicalities, etc., should be disallowed. ***The issues at stake should be framed precisely right at the outset and the litigants not permitted to stray away from the same.*** Orders should be short and to the point, and delivered within 15 days of the Final Hearing, which is enunciated in the Regulations of the Act

7. Cooperation of the Bar

The cooperation of the Bar is essential for speedy disposal of cases. The frequent requests and grants of adjournment has been a bane of the system. While the CPA specifically forbids more than 1 adjournment, these are granted on flimsy grounds like the Senior Counsel is busy elsewhere etc. Adjournments should be granted only in rare and exceptional cases.

8. Use of Voluntary services

Voluntary services may be utilized to help in the administration of the fora. Students of law, Members of voluntary organizations, etc. can help in classification of cases, dispatching Orders, grouping of matters with a common point at stake, etc.

9. Funds

A 'Contingency Fund' should be available with the Registrar/President of each Forum to take care of emergencies/exigencies which may arise in the implementation of the above.

Reward for GST payers soon through a new lottery scheme

The Ministry of Finance is planning to come up with a lottery scheme to lure customers to pay Goods and Services Tax (GST). This will be a step to improve compliance and check on tax leakage, a senior Finance Ministry official told ANI. The lottery scheme plan is to hold daily and monthly lotteries for customers who take a copy of the bill after paying GST for business to consumer transactions, the official said.

The bill will have to be uploaded on a dedicated portal or app which will be made later. The app of the portal will auto-capture phone number, bill number and GST number of the trader through which names of winners will be selected, the official added. Once the consensus at officer's level is reached then it will be put before GST Council meeting. Monthly reward through lotteries will be 'high' to lure customers in paying GST. It will also help to mop up GST collections. A minimum threshold for bills would be decided to participate in the lottery and would exclude water and electricity

bills. The prize for the lottery would come from the consumer welfare fund.

The scheme is on similar lines with the one introduced by Delhi government to reward customers for paying Value Added Tax, the ministry official said. Delhi Government had introduced 'Bill Banao, Inaam Pao' scheme in 2015 during the VAT regime. As per the scheme introduced by the Delhi government, a customer was eligible for a prize of five times the taxable value subject to a cap of ₹50,000, if he made a purchase from a registered dealer. The minimum taxable value of goods was ₹100 and included eateries.

Once the lottery scheme system is introduced it will also help to keep a check on the traders who are collecting GST from people but not depositing the same with the government. "Once we make system traders forging entries will fear being caught", said another official from the ministry.

Butt Emissions: Study Finds Even Extinguished Cigarettes Give Off Toxins

Alison Gillespie, Courtesy: The National Institute of Standards and Technology (NIST) - USA

Cigarette butts pile up in parks, beaches, streets and bus stops, places where all types of littering are frowned upon. An estimated more than five trillion butts are generated by smokers worldwide each year, and concern about their environmental impact has prompted studies of how they affect water and wildlife habitats. But despite their prevalence, almost no one has studied the airborne emissions coming off these tiny bits of trash. When Dustin Poppendieck was asked to evaluate them, he was skeptical. As a measurement scientist at the National Institute of Standards and Technology (NIST) he realized there was no standard way of analyzing the amounts of chemicals swirling in the air around cigarettes hours and days after they'd been put out, and he was intrigued. But he also thought there might not be enough chemicals present to make the measurements meaningful. What his team found, however, was that a used butt — one that is cold to the touch — can in one day give off the equivalent of up to 14% of the nicotine that an actively burning cigarette emits.

"I was absolutely surprised", said Poppendieck. "The numbers are significant and could have important impacts when butts are disposed of indoors or in cars". The NIST measurements were performed under an interagency agreement with the Food and Drug Administration as part of its analysis of the overall impact of cigarette smoking on people's lives.

For a long time, most of the health impacts of smoking were misunderstood and often underestimated, in part because the emissions of cigarettes had not been fully assessed. Measurements and epidemiological studies over the last 50 years have improved our understanding of the health impacts of tobacco. We now know a good deal about how cigarette smoking affects smokers' own bodies as they inhale and exhale, referred to as mainstream smoking. Work has also been done to establish the health effects of secondhand smoke, which is the emissions from the end of a cigarette, pipe or cigar, and the smoke that is exhaled by smokers. More recently, research has also examined thirdhand exposure, which comes from the chemical residue that stays on surfaces such as walls, furniture, hair, clothing and toys after a cigarette has been extinguished. Like mainstream smoking and secondhand smoke, thirdhand exposure can increase the risk of cancers and cause numerous other health problems, especially in the still-developing bodies and brains of infants and children.

The overall goal of the recent NIST study was to quantify the emissions from extinguished cigarettes and discover what happens to those emissions when the butts are left in different environments. Poppendieck's team measured eight of the hundreds of chemicals typically emitted from cigarettes, including four that are on the FDA list of harmful and potentially harmful

constituents. They also measured triacetin, a plasticizer often used to make filters stiff. Filters were added to cigarettes in the 1950s. While they do collect part of what comes off a burning cigarette, they don't fully negate the exposure from inhaling tobacco smoke. Filters provide a kind of handle for cigarette users who want to avoid burning their lips or fingers, wasting tobacco, or having to pull stray tobacco bits off their tongues. Triacetin can make up as much as 10% of a filter and its low volatility means it doesn't evaporate quickly at normal temperatures, so it could be a good indicator of long-term emissions from butt, Poppendieck explains.

The question that Poppendieck and his team considered, therefore, was not the impact of filters on smokers themselves. Rather, they focused on emissions from discarded butts, which are largely just used filters. "If you have ever sat on a park bench when somebody next to you smoked, then they got up and left their cigarette butt behind, that odor you were smelling is indicative of what we are trying to capture and measure," Poppendieck said. "Anyone with a good sense of smell knows it's there".

The team had to "smoke" over 2,100 cigarettes, although the scientists didn't actually light up and inhale. Instead Poppendieck's team built a "smoking machine" that uses robotic movements to simulate what humans do when they light up. The machine was made to move air through each cigarette in the same way, to remove some potential variables associated with the behavior of actual smokers.

Extinguished cigarettes were placed in a walk-in, stainless steel chamber in order to characterize airborne emissions. The team also tried to determine if environmental differences in temperature, humidity and saturation in water would change those emission rates. Most of the chemicals from the extinguished butts were emitted in the first 24 hours, Poppendieck noted. However, nicotine and triacetin concentrations were still about 50% of the initial level five days later. The team also found that butts emitted these chemicals at higher rates when the air temperature was higher. "The nicotine coming from a butt over seven days could be comparable to the nicotine emitted from mainstream and sidestream [secondhand or thirdhand] smoke during active smoking", Poppendieck said. This means if you don't empty an ashtray in your home for a week, the amount of nicotine exposure to nonsmokers could be double current estimates.

Figuring out what to call these newly discovered and measured emissions has been challenging. In the lab, Poppendieck and his team refer to them loosely as "after smoke" or just butt emissions. No matter what terminology is used, the research team wants people to know that the chemicals remain long after the cigarette goes out. People have been asked to not throw their cigarettes out car windows, because it takes years for the butts to degrade. Poppendieck wants people to also know they can put used butts in sealable metal or glass jars with sand instead of leaving them out in the open.

"You might think that by never smoking in your car when kids are present, you are protecting the nonsmokers or children around you", Poppendieck said. "But if the ashtray in your hot car is full of butts that are emitting these chemicals, exposure is happening".

Reference Papers:

1. M. Gong, N. Daniels, D. Poppendieck. Measurement of chemical emission rates from cigarette butts into air – Indoor Air.
2. D. Poppendieck, M. Gong, V. Pham. Influence of temperature, relative humidity, and water saturation on airborne emissions from cigarette butts – Science of the Total Environment.

A professor, a CEO and a janitor are in a forest when they discover a magic fairy. The fairy says, "I will give you what you most desire if you do someone else's job for a day".

The professor says, "I'll be an elementary school teacher. What can be so hard about teaching a bunch of 6-year-olds how to read?" So, he is teleported into a fairyland classroom. After a few minutes, all the kids' screaming gets to his nerves, so he throws all his supplies and gives up.

The C.E.O. says, "I'll be a waiter. All you do is carry food back and forth. This'll be a breeze". So, he is teleported to a fairyland restaurant. After about an hour, all the annoying customers drive him insane, so he smashes his plates on the ground and gives up. The janitor says, "I'll be an artist". In the fairyland art facility, he glues all the classroom supplies and shattered plates to a canvas, then finally sells it for a million dollars in a fairyland art gallery. The fairy asks the janitor how he was so clever.

The janitor says, "I got a Master's degree in Modern art."



Vegetarianism – The Scientific & Spiritual Basis (Part II)

Jashwant B. Mehta, Email: mehtagroup@theemerald.com, jashwant@theemerald.com

Osteoporosis and Protein Connection, Loss of calcium

The non-vegetarians end up having excess protein and are prone to battle bone disease. The Researchers attribute this to the fact that excess protein interferes with the absorption and retention of calcium prompts the body to excrete calcium making them prone to Osteoporosis in old age.

Reducing your intake of Pesticides

In an analysis carried out by the FDA it was found that meat contains approximately 14 times more pesticides than do plant foods, a dairy product 5.5 times more. Thus, by eating foods of animal origin, one ingests greatly concentrated amounts of hazardous chemicals. Analysis of various food by the FDA shows that meat, poultry, fish, cheese and other dairy products contain level of these pesticides more often and in greater amount than other foods.

The danger of contamination

A study of the non-vegetarian food items such as chickens and

prawns available in Mumbai city reveal the abnormal risk factors for health. Here are the extracts from the news report appearing in the **Indian Express**, a leading English daily

What Newsline found

- Bacteria 100-200 times in excess
- Lead 2-24 times in excess
- Mercury 8-10 times in excess
- Salmonella, E-coli, that should be absent.

newspaper published from Mumbai, confirming this.

“Mumbai’s Chicken, Prawns Unsafe for Eating

The white prawns were freshly plucked from the sea. Professionally cut chicken was weighed and wrapped at a clean, not so smelly counter. We assumed we had bought healthy, safe food from Crawford Market. But over a week spent in petri dishes, the chicken and prawns failed to match their appetizing looks during lab tests at SNDT University.

The tests are based on random, limited samples, but results indicate there are quality problems the authorities must address. Submitted to tests immediately after purchase, the prawns flunked shelling and washing-the shell absorbs most of the heavy metal from polluted marine waters. The good-looking chicken played foul, packing in a count of 1,49,00,000 bacteria-over 100 times the norm.

Found laced with toxins and dangerous organisms, the chicken and prawns revealed lead content over 20 times above European standards. That’s also uncomfortably close to the 2.5 mg/kg limit set by the Prevention of Food Adulteration Act (PFA). ”

According to the Center for Science in the Public Interest in the US, which has stringent food standards, 25 per cent of all chickens sold in the United States carries salmonella bacteria and, the CDC estimates, 70 percent to 90 percent of chickens contain the bacteria campylobacter (some strains of which are antibiotic-resistant), approximately 5 percent of cows carry the lethal strain of E.coli O157:H7 (which causes virulent diseases and death), and 30 percent of pigs slaughtered each year for food are infected with toxoplasmosis (caused by parasites).

Fish: Is it really good?

Fish oil has been said to protect against coronary heart disease as it helps in decreasing the tendency of the blood to clot. It therefore slows down the coagulation. However, fish oil also contains fairly high level of cholesterol as it is an animal source. It has almost 500 mg. Cholesterol/ 100 gm. which is quite high for a heart patient.

Further, any oil always has an additional risk factor because of triglyceride and therefore the advantage of fish oil is more than nullified due to these risk factors.

Seventh-Day Adventists

The Adventists movement was founded by William Miller in the U.S.A. The followers of this faith practice abstinence from smoking, alcohol, drugs and practice vegetarianism.

A major study was carried out in the U.S. between 1976-1988 on the general health and mortality of the Adventists. It was found that of the 34,192 participants, all members of the Seventh-Day Adventist church: Compared to the non-vegetarians, the total no. of persons suffering from high blood pressure, diabetes and colon cancer were 50% less and the no. of rheumatoid arthritis and prostate cancer were 66% less.

Harry Shoerats among the longest living persons in the world (111 years) was a vegetarian who worked as a craftsman till he was 104 years old and cycled to work daily until he was 100. (Source - Website of ‘The Indian Vegetarian Congress’)

The Lowest and Highest Life Expectancies in the World

After World War II, scientists began for the first time to compile comprehensive statistics correlating the diet-styles and health of all the populations in the world. One of the facts that emerged consistently was the strong correlation between heavy flesh-eating and short life expectancy. The Eskimos, the Laplanders, the Greenlanders and the Russian Kurgi tribes² stood out as the populations with the highest animal flesh consumption in the world – and as among the populations with the lowest life expectancies, often only about 30 years.

It was found further that this was not due to the severity of their climates alone. Others peoples, living in harsh conditions, but subsisting with little or no animal flesh, had some of the highest life expectancies in the world. World health statistics found, for example, that an unusually large number of the Russian Caucasians, the Yucatan Indians, the East Indian Todas and the Pakistan Hunzakuts have life expectancies of 90 to 100 years.

The cultures with the very longest life spans in the world are the Vilcambas, who reside in the Andes of Ecuador, the Abkhasians, who live on the Black Sea in the USSR, and the Hunzas, who live in the Himalayas of Northern Pakistan. Researchers discovered a "striking similarity" in the diets of these groups, scattered through they are in different parts of the planet. All three are either totally vegetarian or close to it. Particularly striking to researchers who have visited these cultures is that the people not only live so long, but that they enjoy full, active lives through their many years, and show no signs of the many degenerative diseases that afflict the elderly in our culture.

Dr. Neal Bernard is among a host of experts who have research findings on their side to prove that being a veggie is in ... As the President of the Physicians Committee for Responsible Medicine (PCRM), a US-based group of 6,000 physicians that promotes preventive medicine, Dr. Bernard quotes from his own research and those of cardiac rehabilitation gurus like Dean Ornish on the role of a vegetarian diet in reducing heart ailments, diabetes, cancer, blood pressure, kidney stones and even osteoporosis. Dr. Dean Ornish has proven angiographically that a reversal of heart disease is possible by the comprehensive lifestyle changes which includes dietary modifications. Dr. Bimal Chhajer, a Delhi based Cardiologist and a disciple of Dr. Dean Ornish strongly recommends a vegetarian diet for his patients undergoing treatment of preventive medicine for cardiac ailments.

Precautions for a vegetarian diet

What vegetarians have to do to prevent the high incidence of heart disease, and obesity is to reduce the high intake of fats in the form of oils, ghee (butter oil), milk and milk products. Milk being an animal product has high cholesterol and fat. It is advisable to remove the fats before consuming the milk or milk products. Skimmed milk or double toned milk is very suitable for consumption for all sedentary adults.

A diet that consists too much of root vegetables, which are mainly starch, can cause the serious condition of kwashiorkor (lack of protein), which prevents proper growth in children.

It should be noted that some vegetables must be cooked first as they are difficult to digest. Examples are the starchy root and seed vegetables. Some must be peeled, too, because the skins contain poisons; examples are the bitter cassava and green-skinned potatoes.

Increasing trend towards vegetarianism

Apart from the ethical and the spiritual considerations, the health aspect of the diet is also playing its part in the increasing trend towards vegetarianism. It is estimated that in US alone where meat eating is among the highest, every year nearly 2 million people are switching over to vegetarian diet, most of them due to the health factor. "Vegetarian food sales are savoring double-digit growth. Top restaurants have added more meatless dishes. Trendy "living foods" or "raw" restaurants are sprouting up". (Time magazine, *ibid*)

In the last three decades, large number of Indian restaurants have come up in many parts of the World. They offer abundant varieties of delectable vegetable cuisine and are becoming increasingly popular with the local population especially for those who prefer vegetarian diet.

VEGETARIAN SPORTS PERSONALITIES & ANIMAL KINGDOM

a) Vegetarian Sports Personalities

At one point of time, it was widely believed that vegetarian diet is not suitable for sportsmen. However it is now well established that a balanced vegetarian diet provides the required proteins, carbohydrates and required nutrition and is less hazardous for the health, more and more sportsmen and women have switched over to vegetarianism and the list includes several world record holding sportsmen some of whom are even vegans who do not even consume dairy products i.e. milk, cheese etc.

Martina Navratilova, the famous tennis ace, joined the international animal rights organization called **People for the Ethical Treatment of Animals (PETA)** as a result of which she took to vegetarianism.

Boris Becker, who has to his credit several tennis titles including the Wimbledon, is a vegetarian.

Chris Campbell, who was the world wrestling champion in 1981, is a vegetarian.

We might not generally expect to find a vegetarian in world championship body-building competitions, but **Andreas Cahling**, the Swedish body builder who won the 1980 Mr. International title, is a vegetarian, and has been for over ten years in the highest-level international competitions.

Former champion body builder, **Bill Pearl** is also a vegetarian. The world record for distance butterfly stroke swimming is held jointly by **James and Jonathan deDonato**. They are both vegetarians

Kalpna Chawla, the first woman US astronaut hailing from India, when checked by a NASA doctor in America was found to have 'very clean innards' as she was vegetarian.

Robert DiCostella, the Olympic marathon champion, is a vegetarian.

Sally Eastall, a vegan, stood 13th in the 1992 Barcelona Olympics Women's Marathon.

R S Gangadhara, a vegetarian researcher, has spent winter months at Maitri, the Indian research station in Antarctica.

There is a wide-spread belief that for cold climate, vegetarian diet is not suitable. However, by taking adequate precautions it is possible to withstand the extreme cold conditions.

Roy Hilligan, who won the title of 'Mr. America' is a vegetarian.

Dave Scott, universally recognized as the greatest Triathlete in the world by winning the Hawaii's legendary Ironman Triathlon four times which no one has ever won is a vegetarian. The event consists, in succession, of a 2.4-mile ocean swim, a 112-mile cycle, and then a 26.2-mile run.

Dr. Ruth Heidrich, a vegan, holds the World Champion Triathlete title having won 60 races (highest annual total) during 1997.

Thomas Hellriegel, the first German Ironman winner (1997), is a vegetarian.

Carl Lewis, winner of nine Olympic gold medals, is a vegetarian.

The late **Katherine Monbiot**, a vegan, was the women's arm-wrestling champion and nutritional advisor to Chelsea First Division Football Club.

The famous Indian Test Cricketer, **Anil Kumble** who holds the record of highest number of wickets in Test matches for India is a vegetarian.

No man in the history of sports has ever dominated an event as **Edwin Moses** has done in the 400-meter hurdles. The Olympic gold medalist went eight years without losing a race. Edwin Moses is a vegetarian.

The legendary 6'-8" 320 lb. wrestler **Killer Kowalski** is a vegetarian.

The Olympic ski champion, **Anton Innauer**, is a vegetarian.

Richard Abele, weighing only 97 pounds, recently won the United States Karate Association Championship, getting his fifth-degree black belt. Abele, who has won eight US championships, is a vegan not eating flesh, eggs, or dairy products.

Aaron Pryor, welter weight world boxing champion, is a vegetarian.

Paavo Nurmi, the 'Flying Finn' set twenty world records in distance running, and won nine Olympic medals. He was a vegetarian.

Murray Rose, one of the greatest swimmers who won three gold medals in 1956, Melbourne Olympics and became four years later the first man in history in 1960 Olympics to retain his 400-meter freestyle title was a vegetarian since childhood.

Stan Price holds the world record for the bench press in his weight class. Stan Price is a vegetarian.

Pat Reeves, a vegan, was the British Women's power-lifting champion for eight years.

The entire Japanese baseball team **Seibu Lions** won the Pacific League Championship consecutively for 2 yrs. after switching over to a vegetarian diet.

Joginder Singh, world's oldest active sportsman, is a vegetarian. At the age of 105 years, he is able to run 100 meters in 20 seconds.

Emmil Watson, gladiators' athlete, is a vegetarian.

Pierreo Verot holds the world's record for downhill endurance skiing. He is a vegetarian.

Judith Shakeshaft, a vegan, is the Welsh Masters Mountain Bike and Welsh Cyclo-Cross champion

b) The sturdy, strong and energetic vegetarians from the animal kingdom

Burly vegetarians from the animal kingdom include **bulls, rhinos, hippopotamus, gorillas** and of course the mightiest of all the animals, the **elephants**. Although known as the king of jungle, when the question of strength comes, the lion is no match for the elephant. Such is a might of the elephant that in a fight between these two, many a times, the lion is bodily lifted by the elephant with its trunk and crushed under its feet. So scared is the 'king of jungle' of mighty elephants that it even avoids the path treaded by the elephants and prefers to take a different route. The author has witnessed this during his trip to Masaimara Park in Kenya when seeing a herd of elephants numbering 4 from a distance, the lions numbering 4 or 5 silently changed the route and quietly escaped.

One of the most popular and energetic animals the **horse** is also a vegetarian. In fact, the unit for measuring the energy i.e. **horsepower** is named after this animal. **Camel**, among the most useful desert animals, not only known for its stamina but also for its endurance can even stay without water for days together in the desert is also a vegetarian.

An interesting similarity among all the plant eating animals is that they never fight among themselves and in spite of sharing the same territory they meet on friendly terms. They are all docile and peace-loving. They never attack any other living creatures including the humans. Even the mighty Gorilla which is considered the 'hulking monster of humor tales' is in reality among the gentlest and most peaceable of animals. In 2000 hours of direct observation it had shown only 5 minutes of aggressive behavior. (Source: - Our magnificent wild life' – A Readers Digest publication)

ECONOMIC / ENVIRONMENTAL ASPECTS

(a) A misplaced belief

There is a misconceived belief that if entire population of the world were to be vegetarian, there could be shortage of food as there may not be enough of grain left for everybody to eat. In fact, the author himself was also carried away by this false notion during his childhood. However, this is contrary to the facts. The reality is that meat or poultry industry is mainly dependent on the animals or birds who are raised specially to provide the source of food either meat or chicken. The word 'farm' is popular for such an activity in the same manner as the farms where grains or vegetables or fruits are grown.

USA is the most striking example in this regard. As many as 10780 million birds and animals raised in these farms in the year 2008

were killed for food (of which nearly 600 million were mammals. The total no. of animals & birds killed in the whole world during this period for food were staggering 58 billion!).

The animals raised on these farms are fed with grains, most of which is suitable for human consumption. The amount of grains fed to these animals is such a huge quantity that it can sustain a lot many more people than those sustained from the meat available by killing of these animals raised in these farms. Most of the livestock in the USA i.e. pigs, cattle, lambs, goats etc. are raised specifically to supply meat. The Americans are among the biggest meat consumers in the world. As many as 150 lbs. of meat is consumed by an average American per annum of which beef and pork constitute 93%. U.S.A. is also one of the **largest producers of the grains in the world**. However, most of the grains including the corn, oat and barley etc. produced in the USA is utilized to feed the livestock. It produces 1.5 billion bushels of corn annually which is almost 55% of the world's total production. (1 bushel is equivalent to 8 gallons by volume). However, 80% of the corn produced is fed to the livestock and only 20% is consumed by the human beings.

Similar, is the story of oat, which is one of the valuable cereal grains. Of the one billion bushels of oats produced per annum, as much as 85% is utilized for feeding the livestock. In the case of Barley, a cereal, which was chiefly used for making bread in Europe all through before it was gradually replaced by wheat and rye and whose nutritive contents are very similar to wheat and oats as much as 40% of the total 350 million bushels produced per year, is utilized as feed for feeding livestock raised in animal farms. So well-regulated is the linkage between the **grain production and the supply of meat that the prices of beef and pork is directly linked to the prices of grains**. Price of 100 pounds of pig flesh is linked to 11.5 to 15 bushels of corn. Thus, if prices of corn go down, the prices of pigs go down.

Some protagonists of non-vegetarian diet try to justify their stand that if animals now regularly slaughtered were allowed to breed unchecked there would be far too many left and the world would be overrun by them. This argument has obvious answer in the fact that the nature always has its own checks and balances. Even the mighty dinosaurs met their own fate and when any species overgrows the check is automatically provided by the nature. Even in such a scenario, where there are too many stray dogs found on the streets and likely to create problem for the citizens, it is human to have them sterilized to control their population rather than killing them.

(b) Criminal wastage

Now look at the further statistics of the wastage of precious grains being utilized to produce meat or chicken in an animal farm in USA

- 10 kgs. of grains is required to be fed to cattle to produce 1 kg. of beef. The energy value of this 10 kgs. of grains is nearly 12 times higher than 1 kg. of beef.
- 5 kgs. of grains has to be fed to pigs for obtaining 1 kg. of pork. This 5 kgs. of grains has 5 times higher energy value than 1 kg. of pork.
- 2.5 kgs. of grains needed to be fed to poultry to produce 1 kg. of chicken, will provide 4 times more energy than 1 kg. of chicken.

While the pigs are raised by solely feeding them with grains viz. corn, the cows are raised by being fed with fodder or forage in combination with grains. There are vast areas of land reserved for raising this fodder or forage. This land could very well be utilized for better use for producing more grains for human consumption.

40-60 million in the world die of starvation every year and nearly a quarter of the human population is suffering from malnutrition. **If only part of the edible grain which is fed to the livestock**

in the USA and other countries is to be utilized for human consumption, there would be no malnutrition and hunger in any of the developing countries of the world. It is nay certain that if the vegetarianism is propagated vigorously, the planet earth will have enough food to sustain not only the present human population but also the increased number for many more years for future.

(c) Supporting 'green earth' movement

While so much is being discussed about 'green earth' movement, it is indeed surprising that there is hardly any talk or discussion on the lavish misuse of natural resources due to animal and birds farming. Water that is becoming scarce, or land that can be used for growing forests or for sustaining grain production for feeding increasing world population and fossil fuels which are desperately needed to supply our energy needs are all squandered and grossly misused by the practice of animal farming and non-vegetarian diet.

The production of 1 kg. (2.25 lbs.) of wheat requires 250 liters (60 gallons) of water whereas to produce 1 kg. (2.25 lbs.) of meat requires 2500 liters (600 gallons) of water! In the U.S.A. alone, more than half of all the water used for all purposes is used for livestock production.

The U.S.A. is the most striking example of devastation of forest due to promotion of non-vegetarian diet. For each acre of American forest that is cleared to make room for parking lots, roads, houses, shopping centers, etc. seven acres of forest are converted into land for grazing livestock and/or growing livestock feed.

(d) Fishery products

While the arguments for feeding the livestock from the edible grain may not apply to fish, the fact remains that a part of fish production itself is utilized for animal and poultry feeding. The supply of fish directly consumed for human food is less than one percent of the world's diet and 50% of the total fishery products are lost in manufacturing and processing. It will be interesting to know that a square mile of sea produces on an average 13000 tons of vegetation annually which is 5 times the production of vegetation on land. A time may come when harnessing this tremendous source of food might open new vistas for the mankind.

(e) Preserving fish population:

Because of our voracious appetite for fish, 39 percent of the oceans' fish species are overharvested, and the Food & Agriculture Organization reports that 11 of 15 of the world's major fishing grounds have become depleted.

ETHICAL / SPIRITUAL ASPECTS

(a) The suffering of the animals and the birds before the act of slaughter

Besides the inhumanity involved in the act of slaughter itself, there are countless other cruelties that precede the final killing of animals. The suffering involved in the transport of slaughter of animals is well known, being a common sickening sight. Animals transported by trucks, are loaded so closely that their movement is impossible and suffocation result. Loading/unloading itself is done with shocking callousness. Animals are prodded in the sensitive parts of their bodies with pointed instruments or electric prods and their tails are mercilessly twisted to get them moving. Very often, they are bodily picked up and thrown into the truck, on top of other animals. Unloading requires a similar ritual resulting in further injuries. Even when transported long distances, the animals are not given water, leave alone food.

Some reach their destination dead and many with fractured bones. Legs are sometimes intentionally broken to aid easy handling. The agony they undergo till they are ironically relieved of it at the end, is simply

unspeakable. Any sort of cruelty that one can imagine is perpetrated on them. (Source: 'Vegetarian Life Style' Pub: Beauty Without Cruelty – Pune based NGO)

The treatment of live chickens during transport to selling points and butcheries is an everyday sight. They are transported to far away cities in overcrowded lorries, without food and water and often subjected to the hot sun or rain for long hours. They can also be seen being carried upside down in bunches hanging from the handlebars of bicycles, their legs tied together, or crammed into baskets in suffocating conditions and kept by the roadside for sale. They are sometimes taken directly to restaurants where they await slaughter upon orders received from customers.

(b) Glimpses into a poultry farm

The layers (the egg-laying chickens) are crowded in small cages made of wire-mesh in which they can hardly move or spread their wings. This lack of space to stretch their limbs causes their legs to get deformed. Artificial lighting round the clock simulates daylight and thereby tricks chicken into laying more eggs.

Painful de-beaking is done to prevent them from injuring themselves and others during fights that break out as a natural consequence of their close and stressful confinement. They are fed yellow color, antibiotics, and hormones daily. Everything fed is for a specific production advantage such as the colored dye for darker yellow egg-yolks. The chicks are separated from their mothers at birth. Excess male chicks not to be raised as broilers are generally killed by crushing whereas the female ones are raised for egg production.

Like poultry farms, there are also farms for raising Ostrich, Turkey and Turtles. Even snails are bred so that they can be converted into 'gastronomic delights. As many as two thousand snails are packed into a one square meter tray without any nourishment for two to three days for their final journey to be killed for food.

With the opening of the Indian economy, non-vegetarian foods are widely introduced in the country and market is being created for exotic meats of animals such as that of turkey, oyster, snail, quail, partridge (tittar), migratory birds, ostrich, kangaroo, wallaby, pangolin, peacock, rabbit, hare, deer, porcupine, wild boar, bison, dolphin – name them and they are made available as novelty foods. One does not need much imagination to realize the conditions under which these poor creatures are specially bred, housed and slaughtered. For example, in America exotic meats served include those of ratite (cassowary, emu, ostrich, kiwi, rhea), bear, lion, zebra, alligator, rattle snake and squirrel brain.

(c) Fishing

The list of cruel and unnatural methods and materials used by the fishing industry is endless; for example, fish removed from water and placed on ice gasp for air for about fifteen minutes before they die. The treatment of shellfish is indeed most cruel. **They are commonly boiled alive and sometimes living crabs and lobsters are cut up and the flesh is scraped out of the live creature.** The Queen conch meat is removed by making a hole in the shell, inserting a blade and detaching the animal; this meat is then removed by freezing or boiling to avoid damaging the shell. Live mussels' beards are pulled off and steamed.

Crabs are considered fresh if claws move when pressed between the eyes; **they are often made immobile by twisting off and breaking their legs and pincers, then killed by boiling alive in salt water or court-bouillon (stock), but for better quality crab meat they are smashed between the eyes with a heavy object like a pestle.** And, as sharks' fins are sliced off, they linger and die. (Source: Ibid)

(TO BE CONTINUED IN THE NEXT ISSUE OF KEEMAT)

Body Composition Analysis

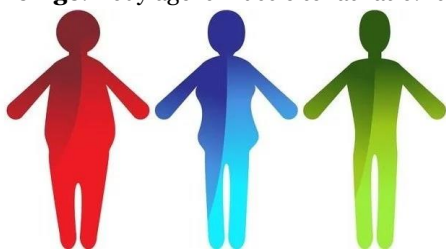
Report by Dr. K.S. Murthy



Sri Shanmukhananda Fine Arts and Sangeetha Sabha Women's wing featured Dr. (Mrs.) **Kanchana Jayaram Kapadia** (Calorie Culture; Dietician and Nutritionist)'s talk on Body Composition Analysis and Bioelectrical Impedance Analysis, a non-invasive measurement of body fat, lean muscle and hydration to understand body composition and the kind of changes to make to get within range.

Body Mass Index (BMI): A standard ratio of weight to height used as general indicator of health. Ideal value is 18.5 to 25 for both females and males.

Body Age / Metabolic Age: Body age is muscle to fat ratio. It is a measure of how 'old' your physical body is based upon your health and fitness level. Based on the biometric readings and analysis of the



machine, it gives you certain age irrespective of your biological age and calculated on 4 components that becomes your weight viz. body fat, muscle mass, bone mass and body water. By and large this reading is higher than your biological age and lower for some and for some inspirational role models the readings as much as 20 years. Ideal value would be to have body age similar to biological age. But if you like to aspire to be fitter and healthier, it is recommended to have body age less than your biological age. If your body age is less than your actual age, you are considered fit and in good health and if it is more, you need to alter your diet and exercise habits as it puts you at higher risk of health problems. Graphical representation of body age of 3 women with same age biologically (30 years old), height (158 cm) and weight (54.8 kgs). Looking at body fat (%) and metabolism, first with lower body fat (body age of 25), second with body fat of 22.6% (body and biological age same) and the third body fat of 31.5% has body age of 35. Though the weight is same, fat (%) and body ages are different. We should aspire to emulate the 2nd one in the middle.

Body Fat (%): Amount of body fat mass related to the total body weight. Value (KG) of fat divided by body weight. Body fat increases when you consume a surplus of calories. Ensure you don't consume surplus of what you need and also burn what you have already stored as fat.

Visceral Fat: Important form of fat located deep in the core abdominal area, surrounding and protecting internal organs. It has to be in the range of 1-12, if excess of 12 you are at the risk of obesity and metabolic disorder related conditions like diabetes (type 2), heart disease, high blood pressure etc. This reading takes a while to change but it normally changes as you age for the worse. As you age, there is a tendency for the fat in the body to get redistributed and accrue in the abdominal region. For late 30 and 40, the reading will not stay that way if you actively do something about it.

Muscle Mass is the weight of muscle in the body. It includes all forms of muscle – skeletal, heart, digestive system and the water contained within these muscle groups. This water will reflect in your muscle mass reading and not body water reading. Similarly, segmental muscle mass denotes this value in that particular segment. Needless to say, the arms and legs will have skeletal muscle only. Trunk region is where you have heart muscle and digestive muscle. Ideal mass values (WHO, FDAC, DC approved)

are debatable. Body weight of 60-65% for women and 70-75% for men. For instance, if one weighs 100 kgs, muscle mass is 60 kgs.

Suppose one loses weight and comes down to 50 kgs, then muscle mass should be 30 kgs. The strategy when losing weight is to lose without losing muscle. When you are trying to attempt weight loss, you have to monitor muscle mass while ensuring no dip in that. With respect to age, muscle mass tends to go down by every decade, even as much as 5%. This is where the analysis is helpful. Following lifestyle program for a month, you see a 3 kg drop of scale. You may not know whether that weight came down from fat, muscle or water and that could cause health problems.

Doing analysis of this kind once between 6-8 weeks, gives insight into lifestyle changes. One pound of fat vs muscle, fat occupies more space. Two men having same height and weight but looking at their body structure one is leaner (cross section of his muscle, more red than yellow. Therefore, he has high muscle mass in comparison to body fat (%). The other with protruding stomach and cross section of his muscle is much higher amount of yellow and lower amount of red. Ideally muscle mass is much higher than your body fat (%), which has to be addressed with diet and activity.

Bone Mass: Predicted weight of bone mineral in your body. The reading by no means can replace bone density scan. Can it be done in isolation to determine risk of osteoporosis or how much calcium, one should consume? The answer is no. This reading in isolation may not work and likely to change slowly on this analysis. It is only to give you an idea of how much bone mineral you have in the bones in your body. Standard values denote minimum value. For women and men based on actual weight of their body, there is a minimum bone mass reading that you should have and many of us are under that reading. Thus, you have to work towards increasing the bone mineral density, which is a combined effort by diet and exercise.

Body Water (%): It is total amount of fluid in the body relative to total body weight. This reading fluctuates hour to hour because it is controlled by how much we sweat, have we emptied bladder or full bladder, just eating, something to drink, exercise etc. It is observed that people have body water (%) lower than ideal value (45-60% for women and for men 50-65%). Drinking at least 3-4 liters water per day changes the reading. Sweating and active all the time causes high rate of water loss.

Daily Calorie Intake (DCI): It is sum of BMR, DIT and DAM. Estimate of the body total number of calories consumed daily to maintain your weight. DCI (total number of calories body uses daily) and BMR (minimum number of calories for the body to function – heart, lungs, brain) point towards metabolic level (metabolism). BMR reading is lower than DCI reading. Unlike BMR, it also factors in calories required for the daily household activities and diet induced thermogenesis (calories) required for digestion. With DCI value of 1500, to lose weight, you should aim to consume ≤ 1200 calories and focus on burn more calories by being active.

DIT: Diet Induced Thermogenesis. Whenever you eat, you do use some energy to digest that food. It is small as compared to the calories we take.

Daily Activity Metabolism (DAM): It is number of calories burnt in your household chores.

Segmental Body Fat & Muscle Mass: Denotes the muscle and fat readings for each of the major body segments. Monitoring these over times will help you adjust your lifestyle to current imbalances, avoid injury and maximize results. Body fat reading in body

segments (right arm, left arm, right leg, left leg and trunk-area from neck to ground). Ideal values for women and men are different depending on age, body structure, childbirth, hormones etc.

Basic Metabolic Rate (BMR): Estimate of the daily minimum number of calories that your body requires when at rest including sleeping in order for heart, lungs and brain to function effectively and maintain your current weight. A person with a higher BMR burns more calories. As you age, BMR changes. For youngsters it

keeps going up till they reach 18 after which it slowly starts decreasing again. People with low BMR will have a tendency for weight gain. The best way to increase BMR is to increase muscle mass (calorie consuming center of the body). Higher the muscle mass, higher the BMR. Minimum number of calories your body requires for effective functioning. If you follow lifestyle changes and try to lose weight, eating less than BMR is not recommended but control quality of food and lifestyle. At the same time increase your calorie expenditure through active life.

Cannot File Consumer Plea in Case of Educational Institutes

Kanchan Chaudhari, (Courtesy: Hindustan Times)

Mumbai: The national consumer disputes redressal commission (NCDRC) has held that education and incidental activities are not services, as contemplated under Consumer Protection Act, 1986, and consumer complaints cannot be levied against educational institutions, even if they lack affiliation and fail to issue a promised degree. A bench of NCDRC president justice RK Agarwal and members, justice VK Jain and justice M Shreeshha on Tuesday dismissed several complaints filed by parents of students who had taken admission for the Bachelor of Medicine and Bachelor of Surgery (MBBS) course offered by Vinayaka Mission University and the Institute of Medical Sciences and Research at Mayani in Khatav tehsil of Satara district.

The complainants accused the education institutes of deficiency of service and adopting unfair trade practices. The parents alleged the institutions induced them with false claims that the university had

the requisite approvals, and students admitted in the offshore program in 2005-06 – comprising a two-year study in Thailand and two-and-half-year study at the medical institute – would get MBBS degrees. According to the complaint, the institutes claimed the course was recognized by the Medical Council of India (MCI). However, parents were later told that students would receive foreign medical degrees and would need to pass an MCI screening test, to practice medicine in India. The students were then informed that they were not allowed to appear for the test. The complainants then approached NCDRC and sought compensation of ₹1.45 crore. The university and the medical college opposed the pleas, stating that education was not a commodity and students were not consumers. The NCDRC bench accepted their arguments and held that activities incidental to education, including transportation of children to school, will also not amount to rendering any consumer service.

One Night of Bad Sleep May Raise Alzheimer's Risk

By Dennis Thompson – HealthDay Reporter

Poor sleep has been linked to the development of dementia and Alzheimer's disease, and now a new study suggests a possible reason why. A small group of young, healthy men deprived of just one night of sleep had higher blood levels of tau protein than when they had a full and uninterrupted night of rest, researchers reported in a study published online Jan. 8 in *Neurology*. "This is interesting as accumulation of the protein tau is seen in the brains of individuals afflicted by Alzheimer's disease, or most common forms of dementia", said senior study author Dr. Jonathan Cedernaes, a senior researcher at Uppsala University in Sweden. The researchers did not find any similar increase in amyloid beta, another brain protein long linked to Alzheimer's, the Swedish researchers said. The new findings come as Alzheimer's research has started to shift its focus towards tau as a more important cause of brain damage associated with the disease. Another group of researchers recently reported in the journal *Science Translational Medicine* that they can predict with reasonable accuracy which brain regions will wither and atrophy in Alzheimer's by identifying the places where tau protein "tangles" have accumulated.

Tau is a protein found in normally active neurons, and it is typically cleared from the brain rapidly, Cedernaes said. But in Alzheimer's patients, tau sticks together to form tangles that linger in the brain. For this latest study, researchers recruited 15 men with an average age of 22, all of whom said they regularly get seven to nine hours of quality sleep each night. The researchers observed each man through two sets of two-day sleep cycles. In the first cycle, they got two good nights of sleep, but in the second cycle they were deprived of sleep for one night. The men had an average 17% increase in tau levels in their blood after a night of sleep deprivation, compared to an average 2% increase in tau levels after a good night of sleep, the findings showed. No other biomarkers associated with Alzheimer's showed a similarly significant change, including amyloid beta, according to the report. At this point, scientists don't know why tau might build up in the bloodstream of people who've had bad sleep,

Cedernaes said. "When neurons are more active, they secrete more tau", Cedernaes said. "It may be that when we remain awake for extended periods of time -- much longer than the 15 to 18 daily hours that we are supposed to -- then this increases levels of tau in the brain to a point where it exceeds the brain's ability to clear it effectively for a given 24-hour period." Sleeplessness might also affect the way in which the body clears tau protein from the brain, said Keith Fargo, director of scientific programs and outreach at the Alzheimer's Association.

"Everyone produces amyloid and tau in their brain every day, and the brain is supposed to take out the trash", Fargo said. "The thinking is if the sleep is disrupted in some way, the processes involved in taking out the trash are disrupted". Another possibility is that tau is released from brain cells when they are damaged, Fargo added. For example, head trauma can increase blood levels of tau. "If a brain cell dies, the tau can spill out of the brain cell", Fargo explained. "Maybe what you're seeing is a loss of brain cell integrity if you're not sleeping". Although the findings are interesting, Fargo noted that this was a very small study involving only young people. Larger studies involving middle-aged folks who have poor sleep for more than just one night- perhaps a week or a month- would provide even better data that could be more closely tied to dementia and Alzheimer's, Fargo said. Cedernaes agreed that more research is needed to come to a better understanding of this association. "At present, we do not know exactly what these changes represent, nor do we have any data indicating that a single or even multiple nights of sleep loss lead to some permanent harmful event in the brain", Cedernaes said. "Many individuals are forced to undergo repeated bouts of sleep loss and maintain perfect cognition throughout life".

Ref: Jonathan Cedernaes, M.D., Ph.D., senior researcher, Uppsala University, Sweden; Keith Fargo, Ph.D., director, scientific programs & outreach, Alzheimer's Association; *Neurology*, online.

WHEAT – THE PERFECT CHRONIC POISON, NOW

Aniruddha Nandi, Email: nandiviv@rediffmail.com

The rising incidence of obesity, metabolic syndrome, cardiovascular diseases and even cancer, can perhaps be traced back to the humble bread. Few foods are more comforting and enjoyable than bread in the form of butter topped toast, delicious sandwich, flaky croissant, tasty bun, vada-pau, pau bhaji etc., not to mention tandoori rotis, chapattis, buttered naans etc. What is the common ingredient? Refined wheat and flour (even whole grain flour). Just thinking about them makes your mouth water. The blissful 'intoxication' you experience when eating the above is real., in fact bread is the original food addiction. Bread produces compounds called "Gluteomorphins" which engage opioid receptors in the brain (as in the case of morphine and heroin). If you have cheese toppings then you multiply the effect with "Casomorphins". This explains the euphoric rush of pleasure you feel, when biting into a crusty slice of pizza with bubbly, melted cheese. To make sure that you come back for more, the blood sugar spike, elevates Dopamine, the craving neurochemical from which "dope" originates. Bread is a "Drug" that causes a repetitive cycle of cravings for more bread. Historically it goes back to the ancient Biblical; times – "Give us this day our daily bread". It was so revered in ancient Greece that the rest of the meal was considered condiment or bread's accompaniment.

This led the famous cardiologist, Dr. William Davis (author of Wheat Belly) to call wheat, "the perfect chronic poison". An average American consumes 55 pounds of wheat flour every year, making refined flour the number one source of calories in the American diet and India is no different as wheat and flour comprises the staple diet of a large chunk of the population. Obesity has reached epidemic proportions in both the countries, with life style diseases - diabetes, cancer, heart disease- not far behind. Refined wheat and flour have become a public health catastrophe. The fuzzy glow you feel when you bite into a slice of warm bread is short lived, leaving you feeling sluggish and foggy headed, causing you to gain unsightly fat on your belly, butt and thighs, while packing deadly visceral fat around your internal organs. Gluten is the least damaging of the components in wheat flour. We will deal with all the damaging compounds, one by one.

AMYLOPECTIN-A is a little-known compound that makes the Glycemic Index of wheat, among the highest of all foods. We all know how important it is to keep blood sugar stable, to lead a healthy life. Rapid blood sugar and insulin spikes, promote a cascade of inflammation and oxidation cycles. Triggering these forces repeatedly, dramatically increases risk for cancer, Alzheimer's Disease, heart disease, fatty liver syndrome, diabetes, macular degeneration, physical aging (wrinkles) etc. Wheat, including so-called "healthy" whole wheat, spikes blood sugar more than almost any other food, even when the same number of carbs is consumed. The reason is that 75% of the carbohydrates in wheat are in the form of Amylopectin A, which is rapidly transformed to glucose by the body. Eating just two slices of whole wheat bread, spikes blood sugar, more than a can of soda, eating a candy bar, consuming six teaspoons of refined sugar.

Besides diabetes, heart disease etc., the damage bread can do to gut, should make us think the next time we butter the next piece of bread. There is little awareness about bread and gut and it has cost millions of people their health and quality of life. Celiac Disease is a serious and often life-threatening condition, caused by sensitivity to grains that contain Gluten. Many who suffer from this, cannot consume even the slightest speck of wheat without severe digestive pain and embarrassing symptoms. Then there is Crohn's Disease, Inflammatory Bowel Disease (IBD), that result in debilitating cramping, bloating and digestive distress, when wheat is consumed. Bread can cause "Fire in your belly" even if you feel no digestive distress. This leads people to believe that if you can eat

bread without belly problems, then there is no harm done. 50% of newly diagnosed celiac patients have no digestive symptoms meaning half the people sensitive to wheat can still consume it without typical stomach problems. Every bite is causing silent damage to your gut, quietly setting you up for serious disease. Wheat causes chronic gut inflammation as compounds in it can do direct damage to every tissue in your body. It happens to everyone who consumes wheat. The inflammatory protein "Gluten" is partly to blame, multifarious conditions can be caused by gluten, ranging from benign canker sores to diseases as serious as cancer. Gluten is only a fraction of the story as bread contains deadlier components. Modern wheat can produce more than 23,788 unique proteins and any one of these can trigger an inflammatory response. Some people react severely to wheat while others show no reaction to gluten.

The most dangerous proteins in wheat are Lectins, which the plants use to protect themselves from insects, bacteria and humans. They are designed to poison and the poison "RICIN", deadly in amounts as small as half a grain of sand, is a Lectin. Lectins will not kill overnight but can make us very sick over time. Lectins are sticky molecules and this property is used to bind to cell membranes, especially cells that line the intestines, interfering with digestion and causing chronic inflammation. The long-term consequences of chronic inflammation are severe. The lining of gut is extremely sensitive and is slightly damaged every time we eat. Normally the damage is repaired quickly and the lining of gut is regenerated with new cells. Lectins slow this vital regeneration to a crawl. By attaching to intestinal walls, they prevent cells from regenerating fast enough to keep the gut lining intact. They not only slow down repair but attack your gut as they wedge into gut wall, pry apart the tight junctions between cells. This fan's the flames of inflammation, start a fire in the belly and prevent repair and regeneration. When the gut is healthy, beneficial nutrients easily pass through while bacteria, viruses, yeast, allergenic proteins and bits of undigested food are blocked from entering the bloodstream. But when the critical gut barrier is inflamed and the tight junctions are pried apart, harmful substances seep from digestive system into bloodstream. Once these compounds enter bloodstream, they wreak havoc leading to "Leaky Gut Syndrome". They cause chronic aches, joints and fatigue, rashes, eczema, pimples, brain fog, depression, anxiety, insomnia etc. With unwanted substances leaking from digestive system into blood, creates constant inflammation- the cornerstone of disease.

As pathogens, proteins, undigested food particles seep into blood, the immune system mounts an attack against the foreign invaders. This dramatically increases the number and severity of food allergies, intolerances, seasonal allergies and is the root cause of modern allergy epidemic. Immune system is not designed to engage in a continuous war. Constant hyper vigilance ultimately takes a toll, the immune system grows weaker, making you prone to illnesses and infections. A weak immune system is the least of the problems as 'Autoimmune Disease' takes over. Immune system has incredible power to destroy tissues and cells to protect you but this defensive weapon should be pointed towards the enemy and not pointed back at you. That is exactly what happens when immune system is triggered by every bite of food you take.

Constant overstimulation results in the loss of ability to recognize self from enemy. Instead of destroying foreign invaders, it wages war on healthy tissues and organs – colon, thyroid, joints, nervous system, brain. There are more than 100 different autoimmune conditions and the number of people affected is truly staggering. Autoimmune Diseases are among the top 10 causes of death and can be incredibly debilitating – crushing fatigue and weakness; chronic joint, muscle and bone pain; headaches, brain fog and poor

concentration; insomnia, mood swings, anxiety and depression; digestive problems, skin problems and sinus infections. It has almost become an epidemic, yet no one knows the cause. The cause and the cure begin with the food on your plate with the conditions being reversible and preventable.

However, if we think that replacing traditional bread with “gluten free” varieties are the answer, we may need to seriously reconsider. Most gluten free bread, cereals, crackers, cookies etc., use ingredients that are not much better than those made with wheat, while some are even worse. Like preserved foods, they contain chemical preservatives, soy protein, dough conditioners, inflammatory seed oils, corn, rice syrup, GMOs and in most cases they also contain Lectins like in flours made from rice, corn, beans, buckwheat, barley rye, teff, quinoa (some are even more dangerous than the lectins in wheat). Most gluten free products use flours and starches with higher glycemic values that can increase blood sugar faster and higher than wheat itself. These powdered starches increase blood sugar higher than whole wheat and trigger weight

gain in abdomen, increase blood sugar, insulin resistance, diabetes, cataracts, arthritis and are NOT HEALTHY REPLACEMENTS. It is not surprising that most people gain weight on a gluten free diet. Some gluten free products contain very high levels of Arsenic. Chronic arsenic exposure leads to headaches, fatigue, brain fog, digestive issues, heart disease, cancer, diabetes and even death, even at very low levels. Rice flour, rice syrup, common ingredients of gluten free products, can be dangerous. Rice plants use silica to strengthen their stalks, while arsenic and silica look alike, readily pulled by the plant from the soil (even organic varieties) and is almost found in all the rice varieties.

The reader might feel that there has been enough wheat bashing, but wait till you read about the most dangerous form of Lectins, you may have never heard about as all the noise is about GLUTEN. It is called wheat germ agglutinin (WGA), which is cardiotoxic, immunotoxic, cytotoxic and neurotoxic and no one has ever mentioned about it to you. WGA can exert the above effects in minute concentrations, just one kernel of wheat contains 16.7 trillion molecules of this toxic compound. Imagine the cumulative effect of eating bread with every meal with the highest concentrations found in supposedly healthy whole and sprouted grains. WGA is the reason, why it is nearly impossible to burn fat and lose weight when you consume bread. Insulin is the fat storage hormone and when insulin and glucose levels are high, fat storage increases and fat burning stops, making high glycemic bread, so effective at making you fat. WGA looks like insulin, bonding directly to insulin receptors, thus increasing fat storage and blocking ability to burn stored fat. This is not the only way it disrupts hormonal function as it also blocks Leptin. Leptin is extremely important when it comes to your appetite and weight as it tells your brain when to eat and when you have had enough. Leptin resistance disrupts the “stop eating” signal leading to fat accumulation and preventing you from shedding excess fat.

Dr. William Davis had rung the warning bells decades ago, besides many others thereafter. Why have you not heard of this before? What are the champions of public health doing about this? What steps have the regulatory bodies doing about this? Why have the cash rich FMCG companies, with their highly touted research laboratories, been only singing the goodness of their products and shoving the dangers under the bushel?

Modern wheat is a shade of original wheat grain during ancient times, with 18 chromosomes being manipulated to the current day 50+ chromosomes, in chase of ever eluding El Dorado of higher productivity, higher profits. Human safety, health and quality of life have all been sacrificed at the altar of COMMERCE, with the authorities, regulators cheering them on. You do not have to go far to find the reason for the Obesity epidemic, soaring incidences of Diabetes, Cancer. Arthritis.

God can provide all our NEEDS but has no place for our GREED. If this is progress, someone please stop this Earth, I want to get off.

"No purpose of existence or object of human life is attained by one who is miserly at the sight of the needy". Nitidvishastika 23.

FIND THE QUOTE

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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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Consumer's Crossword!

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

ACROSS

1. Sporting event (9)
4. Signs of aging. (8)
8. Lifestyle disease (8)
13. Needs (10)
14. Causes infection. (9)
15. Bread. (9)
16. Apt. (4)
19. South East Asian country. (8)
20. Angry. (7)
24. Back. (4)
25. Glut (8)
26. Supporters. (9)
28. Stingy. (7)
30. Kill. (9)
31. Carbohydrate. (11)
32. Russian Tribe. (5)

34. Human organ. (7)
35. Usefully (9)
37. Drug. (6)
38. Emits light. (3)
39. Desert animal. (5)
42. Pig flesh. (4)
43. Bacteria. (10)
44. A disease. (6)
46. Wrong. (9)
50. Cranky. (6)
51. India's Name (6)
53. Grain. (6)
54. European Nation (6)
57. Colleagues. (7)
58. Govt College (4)
59. Bone disease. (12)
64. Obedience (10)
65. Abdominal. (8)

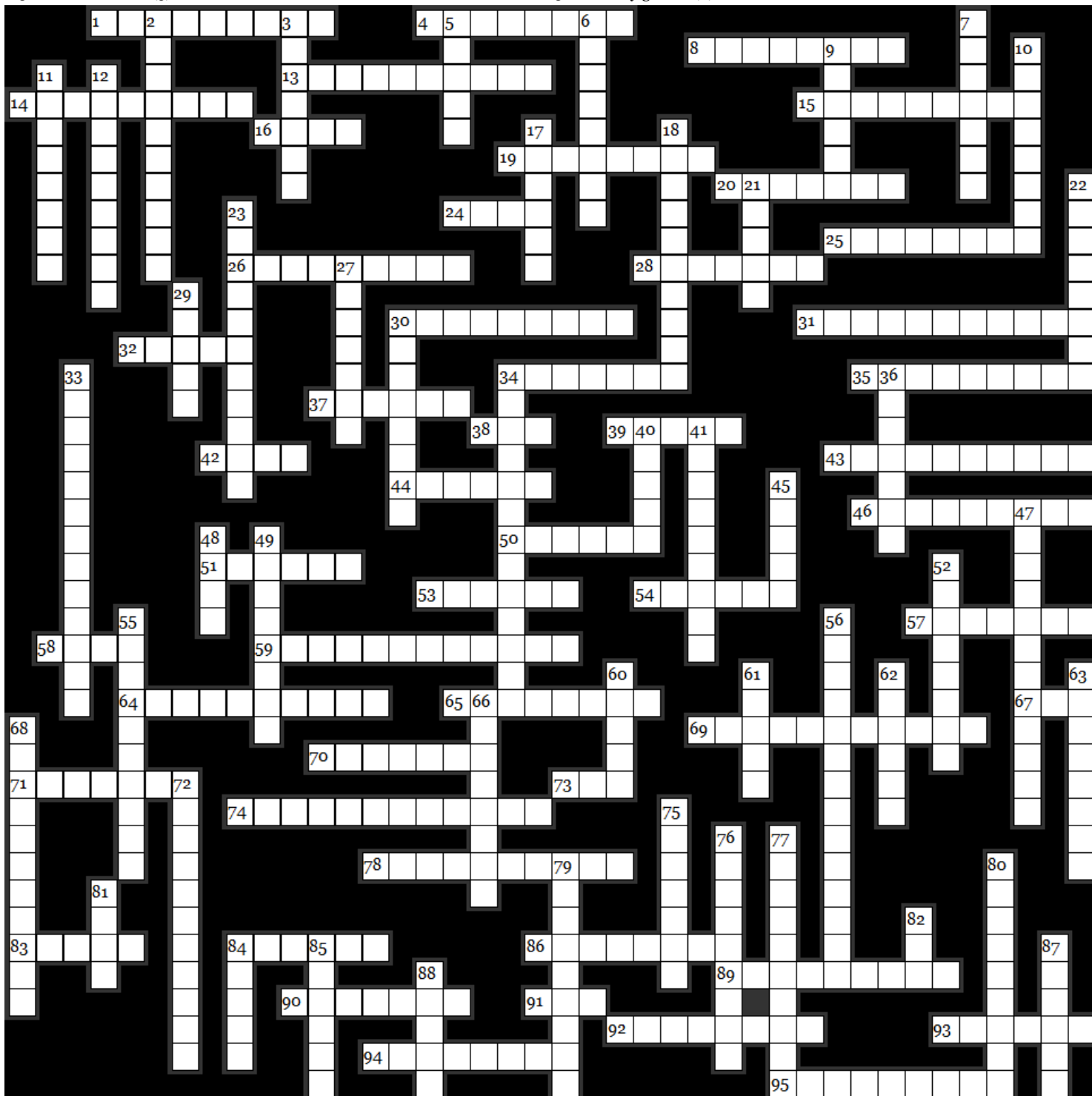
67. Human body Muscle to Fat ratio. (3)
69. Crises. (11)
70. Acne. (7)
71. Poison Protein? (7)
73. Protein type. (3)
74. Burly. (12)
78. Writing aids. (10)
83. Attach. (5)
84. Cool box. (6)
86. Male Chicken. (8)
89. Pakistanis. (9)
90. Pending. (7)
91. Tax. (3)
92. Repeated Talk (8)
93. Pakistani. (6)
94. Drug. (8)
95. Move in herds. (9)

DOWN

2. Summons. (10)
3. Fat. (7)
5. Deadly poison. (5)
6. Speed-up. (8)
7. Japanese Inc. (7)
9. Poultry animal. (6)
10. American Inc. (8)
11. Workforce. (8)
12. Germs. (9)
17. Name of a Tehsil. (6)
18. Voiced. (10)
21. Consumer body. (5)
22. Pledge (8)
23. Lack of protein. (11)
27. Held. (7)
29. Leave out. (5)
30. Healthy grains. (8)

33. Deliberately Delay (5-7). (13)
34. Calories. (13)
36. A product of the human brain. (7)
40. Livid. (5)
41. Competent. (9)
45. Male Duck. (5)
47. Pacification. (12)
48. Medical degree. (4)
49. Exotic meat. (8)
52. Waste (8)
55. Russians. (10)
56. Poison Skin of this Vegetable (6-7) (14)
60. Renowned Politician. (5)
61. Now Poisonous? (5)

62. Nests in a clock? (6)
63. Poor sleep could develop this. (8)
66. Sleeplessness. (8)
68. Gutless? (11)
72. Winning team. (11)
75. Deed. (7)
76. Limit. (9)
77. Avoid. (10)
79. Assigned (9)
80. Petitioners. (9)
81. Unattractive. (4)
82. Intestines. (3)
84. Setting. (5)
85. Shortage. (6)
87. Avoids even dairy products. (6)
88. Get into. (5)



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



LAUGHTER THE BEST MEDICINE



Roger Federer: "Do you know that India is the world's largest market for tennis balls and rackets?"
Sachin Tendulkar: "Yes! We love tennis but our first love is cricket!"
Federer: "I heard that, you play cricket with tennis balls?"
Sachin: "Yes, that is true".
Federer: "Then what do you do with the tennis rackets?"
Sachin: "We connect batteries to it and kill mosquitoes".

Two very good friends meet during their journey afterlife to.....
Friend 1: Hey! Friend 2: Hi!!
Friend 1: So how did you die? Friend 2: I froze to death.
Friend 1: How terrible!
Friend 2: It was not so bad, after a while I got a warm feeling inside and died peacefully. Anyways, how did you die?
Friend 1: Well I thought my husband was cheating and when I got home, he was watching TV and eating chips.
Friend 2: And? How did you die?
Friend 1: Well I knew he was cheating so I ran around the entire house looking. I looked in the closet, under the bed, in the cars, behind the couch, in the pantry balcony and even on the roof. Well by the time I finished searching the roof, I was too tired that I got a heart attack and died. The 2nd friend starts crying.
"What's the matter?" Asks the 1st friend, "Why are you crying?"
The 2nd friend says, "Why you couldn't start with the FRIDGE!?"

Five surgeons are discussing on the best patients to operate on.
1st surgeon says, "I like to see accountants on my operating table because when you open them up, everything inside is numbered".
The 2nd responds, "You should try electricians! Everything inside them is color-coded".
The 3rd surgeon says, "I really think librarians are the best; everything inside them is in alphabetical order".
The 4th surgeon chimes in, "I like construction workers...they always understand when you have a few parts leftover in the end and when the job takes longer than you said it would".
But the 5th surgeon shut them all up with this observation, "You're all wrong. Politicians are the easiest to operate on. There are no guts, heart or spine and the head and butts are interchangeable".

I took a cab and told the cabbie I was in a hurry. The cabbie said no problem and started speeding through the streets. We came on a yellow light and instead of slowing down, he sped up and shot through the intersection. I said, "Hey, should you slow down a bit?"
"Don't worry about it, Sir, all of my buddies drive this way".
We came up on a red light, again he sped through the intersection. I am seriously concerned for my life now, "Would you please drive more carefully?"
"Don't worry, all my buddies drive this way and we have been fine".
Then we came up on a green light. The cabbie came to a dead stop. I got curious, "Why have you stopped on a green light?"
"Oh, I got to be careful cause one of my buddies could be driving on the other street".

Irish Bobby went to America for his dream was to make a lot of money. Luck striking like lightning, he found himself invited to "Who Wants to Be a Millionaire". Many questions later and he is doing rather well. He is at the final question for a million dollars, he has only one lifeline left - phone a friend.
Question comes: "Which bird does not make a nest? A) a Sparrow, B) a Swallow, C) a Blackbird or D) a Cuckoo
Bobby does not know so he calls his friend Billy. Billy answers 'by Christ Bobby, it's a cuckoo - 100%'. Bobby goes with the advice his friend gave him and indeed that answer wins the million dollars.
Afterward, Bobby rings Billy and asks him 'How the heck did you know that? You're no bird expert!'
'Well Bobby you idiot', says Billy, "What an easy question, He lives in a bloody clock, right?"

Santa and his wife file an application for divorce.
Judge: How will you divide your kids you have 3 children?
Santa: OK! We will re-apply NEXT YEAR...

Jogi was overseeing his herd in a remote mountainous pasture in Thailand when suddenly a brand-new car advance towards him out of a cloud of dust. The driver, ultra-modern man leans out the window and says, "If I tell you exactly how many cows and calves you have in your herd, will you give me a calf?"
Jogi looks at the man, who obviously seems to know all and looking his peacefully grazing herd, calmly says, "Sure, why not?"
The yuppie parks his car, whips out his Dell notebook computer, connects it to his Apple iPhone and surfs to a NASA page on the Internet, where he calls up a GPS satellite to get an exact fix on his location which he then feeds to another NASA satellite that scans the area in an ultra-high-resolution photo. The young man then opens the digital photo in Adobe Photoshop and exports it to an image processing facility in Hamburg, Germany. Within seconds, he receives an email on his Apple iPad® that the image is processed and the data stored. He then accesses an MS-SQL database through an ODBC connected Excel spreadsheet with email on his Galaxy S5® and, after a few minutes, receives a response. Finally, he prints out a full-color, 15-page report on his hi-tech, miniaturized HP LaserJet printer, turns to Jogi and says, "You have exactly 1,586 cows and calves".
"Wow, Well, I guess you can take one of my calves", says Jogi.
He watches the man select one of the animals and looks on with amusement as the man stuffs it into the trunk of his car. Jogi then says to the man, "Hey, if I can tell you exactly what your business is and who you are, will you give me back my calf?"
The young man thinks about it and then says, "Okay, why not?"
"You're Pappu, the internationally renowned politician", says Jogi.
"Wow! that's correct", says the yuppie, "how did you guess that?"
"No guessing required", answers Jogi. "You showed up here even though nobody called you; you want to get paid for an answer I already knew, to a question I never asked. You used millions of dollars' worth of equipment trying to show me how much smarter you are than me. You do not know how working people make a living and you know nothing about cows, for that matter. This is a herd of sheep; now give me back my dog".

A man boarded an airplane and took his seat. As he settled in, he glanced up and saw the most beautiful woman boarding the plane. He soon realized she was heading straight towards his seat. As fate would have it, she took the seat right beside his. Eager to strike up a conversation, he blurted out, "Business trip or pleasure?"
She turned, smiled and said, "Business. I'm going to the Annual Nymphomaniacs of America Convention in Boston".
He swallowed hard. Here was the most gorgeous woman he had ever seen sitting next to him and she was going to a meeting of nymphomaniacs. Struggling to maintain his composure, he calmly asked, "What's your business role at this convention?"
"Lecturer - Speaker", she responded. "I use information that I have learned from my personal experiences to debunk some of the popular myths about sexuality".
"Really?" he said. "And what kind of myths are there?"
"Well", she explained, "one popular myth is that African-American men are the most well-endowed of all men, when in fact it is the Native American Indian who is most likely to possess that trait. Another popular myth is that Frenchmen are the best lovers when, really it is men of Jewish descent who are the best. I have also discovered that the lover with absolutely the best stamina is the Southern Redneck". Suddenly the woman becomes a little uncomfortable and blushing, says. "I'm sorry, I shouldn't really be discussing all this with you. I don't even know your name".
"Tonto, Tonto Goldstein, but friends call me Bubba", the man says

Modern Commandment: Love thy neighbor all through the day.....

.....but first make sure the spouse is away!

Husband can pay less maintenance

NARSI BENWAL
Mumbai

In a significant ruling, the Bombay High Court recently ruled that a husband cannot be asked to pay a high amount of maintenance if the wife earns more than him. The HC accordingly, reduced the amount to be paid to a wife from Rs 1,000 to Rs 750. The important order was in

pronounced recently by a single-judge bench of Justice Anant Badar while allowing a petition filed by 65-year-old Mehboob Shaikh (changed name), who had challenged the orders of a family court at Solapur.

Solapur court had asked Mehboob, a retired driver with the state transport, to pay Rs 1,000 per month to his wife Dilshad (changed

name), who too is a senior citizen.

In his plea, Mehboob claimed that he being a retired driver, was surviving only on a pension from the state. He received amount of Rs 1,700 per month.

The husband further highlighted that his wife, a former employee of a bidi factory, too received a pension of Rs 900. He further apprised the bench of Jus-

tice Badar that his wife also received rent of Rs 900 per month, as she had rented one of her rooms.

Accordingly, Mehboob argued that the family court erred in ordering the maintenance amount and also failed to appreciate the facts of the case in a proper sense.

Having considered the material on record, Justice Badar said, "The quantum

if wife earns more than him, rules HC



of maintenance always lies in the discretion of the trial court. This discretion can be interfered with only when it is shown

to be exercised arbitrarily and capriciously."

The bench further said that the family court gave a positive finding on the quantum of maintenance by assessing it to be Rs 1,000 per month.

"However, to my mind, when the income earned by the respective parties is considered, it is apparent that the family court has not exercised discretion, in

awarding maintenance, judiciously," Justice Badar said.

"When the wife, that is, the aggrieved person under the law, as seen from the record, is getting a monthly income of Rs 1,800 as against that of Rs 1,700, which is being

earned by the husband by way of pension, the awarding of a maintenance of Rs 1,000 per month to the wife

cannot be said to be a legal and proper exercise of discretion," Justice Badar ruled.

The court further noted that the husband, Mehboob, is more than 65 years of age.

"Therefore, a just and proper maintenance payable by him to his wife would be an amount of Rs 750 per month," Justice Badar held.

Happy New Year

Saarvari Nama Samvatsara

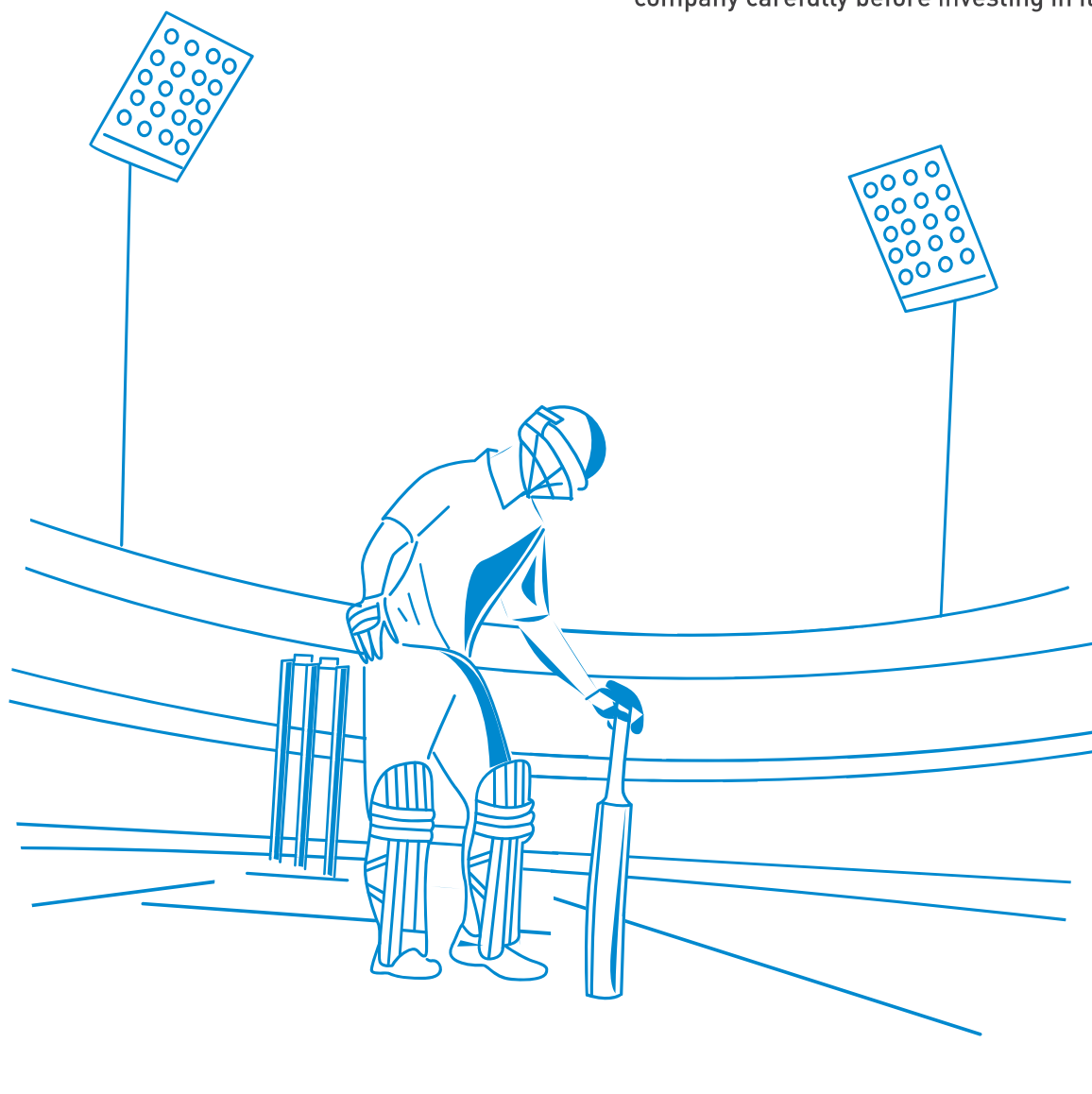
1942 Saka Era – 25 Mar 2020

2077 Vikram Era – 25 Mar 2020

5121 Kali Era – 14 April 2020

TO AVOID GETTING OUT, PAY ATTENTION TO EVERY DETAIL.

Don't invest in a company
just because the stock market is doing well.
Study the financial reports of the
company carefully before investing in it.



**INVEST RIGHT
TOH FUTURE BRIGHT**