® Registrar of Newspapers for India, Registration Number: 20897 – 1972

Keemat

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

Nov — Dec, 2022 **"56 Years in the Service of Consumers"** Vol 51 — No. 6

Glimpses from the AGM

Inside this issue

- **AGM Minutes.**
- **Soups for weight loss.**
- **Consumer court orders.**
- **The health benefits of grapes.**
- **Conditions that affect men and women differently.**

Consumer Guidance Society of India (CGSI)

Block J, Azad Maidan, Mahapalika Marg, Mumbai 400001. **Landline Phone:** +91-22-2262 1612
Toll Free: 1800-222262 **Cellular:** 8591373571 / 8591375883 / 8591398781.
Email: cgsibom@gmail.com, mah.helpline@gmail.com, **Website:** www.cgsiindia.org

Photographs from, Consumer Awareness & Educational Program, conducted by CGSI at Vichumbegaon, Panvel District, Navi Mumbai, Maharashtra, on 29 October 2022.

Program organized by TMV's Lokmanya Tilak Law College, Kharghar & Gram Panchayat of Vichumbegaon.

Dog – man's best enemy!

Editor – Ms. Jamna Vardachary

We are always looking for reasons to quarrel. We fight about language, food, religion… and now we are fighting about dogs – specifically, about stray dogs. How to control them, how to balance animal rights versus people's rights, how to prevent dog bites without annoying dog lovers.

Many strays are harmless. Ifat all they bite it is because of fear, not aggression. The dog feels threatened or trapped, so it fights back. Yes, stray dogs are a problem, but we created the problem. And we could solve it if we put our emotions aside and just used common sense.

How many stray dogs in India? Nobody knows for sure. According to the livestock census, there were 1.7 crores in 2012, declining to 1.5 crores in 2019. Other estimates say the current number is anywhere from 3 to 6 crores. Each year, 20,000 Indians die of rabies. Over 2 million dog bites are reported annually; the actual numbers are probably much higher. And except in Kerala, there is no provision for compensation for injury or death caused by strays.

Nowadays, stray dogs are called 'community dogs', although no community has ever claimed ownership. The population is growing, thanks to plentiful food (lots of garbage), a generally safe environment (very few people harass dogs), and sometimes because of thoughtless pet parents. Your baby has babies, you cannot find a home for them, so you quietly abandon the litter next to a dustbin and walk away.

Animals and ahimsa

Most Western countries are more dog-friendly than India, but they have pets, not strays. Their stray dogs are quickly caught, placed in shelters, and given away for adoption or euthanized. This is not possible in India – we have too many strays, very few shelters, and a tradition of *ahimsa*. Our stray dogs even enjoy legal protection. Article 51 of the Constitution says "It shall be the duty of every citizen to… have compassion for living creatures". Courts have ruled that compassion goes beyond no-cruelty; animals have the right to a dignified life, including food and protection. Article 21 ensures the right to life and personal liberty; courts have ruled that all living creatures (not just humans) enjoy this right.

Various laws apply: Prevention of Cruelty to Animals Act 1960, Animal Birth Control Rules 2001, and even some sections of the Indian Penal Code. These laws protect animal rights, as they should, but they also hamper dog control. For example, the laws make it difficult for residents to remove strays from a housing society. If a dog is caught and neutered by an authorized agency (e.g., the municipality), it must be returned unharmed to its original home area.

There are two sides: health and public safety on one hand, animal rights and ethics on the other. Balance is needed, but we seem to have gone too far to one side. India's judicial system is creaking, yet we have dozens of stray-dog cases in various courts. Some of these cases have reached the Supreme Court, and have been heard by single-judge, 2-judge, and even 3-judge benches!

Birth control vs problem control

The popular solution, favoured by animals' lovers as well as judges, is ABC (animal birth control), also known as TNR (trap, neuter, return). Trap the dogs humanely, neuter them so they cannot breed, and return them to their home areas. This sounds good, but scientifically it does not make sense.

Dogs are not very good at family planning. A female can have 20-30pups during her lifetime. If even one-quarter of the pups survive, the population will quickly recover. For ABC to work, you would need to neuter 70-80% of the population, which is almost impossible. Culling (humane killing) would be more effective, but it is not socially acceptable.

The only realistic solutions are better garbage disposal and wider availability of rabies injections. Both have challenges, but the relevant agencies have funds, trained staff, and many years of experience. The problem would not be eliminated, but it would be reduced to manageable levels.

Courting controversy

What does the law say? Let us look at two recent cases. Last year, the Delhi High Court ruled that stray dogs have a right to food and water, and citizens have the right to feed them, even inside a residential complex. The judgement, recently affirmed by the Supreme Court, says strays can be fed either at your home (or porch, driveway etc) or at spots designated by the Animal Welfare Board of India in consultation with the Residents Welfare Association.

If there is more than one pack of dogs, each pack should have a different feeding area "even if that means designating multiple areas in a locality". Every RWA should have an Animal Welfare Committee to ensure compliance with the law and to maintain harmony between feeders and other residents.

What if there are no dog lovers? "It shall be the duty and obligation of every RWA or municipal corporation (in case RWA is not available) to ensure that every community dog in every area has access to food and water in the absence of caregivers or community dog feeders in the said area".

 Editorial continued in page 4

The Bombay High Court took a different view. Last month it ruled that you can feed stray dogs only within your home (otherwise, Rs 200 fine), and only after adopting the dog and registering it with the municipality. The court also directed the municipality to act against those who feed stray dogs on the streets, and those who try to disrupt implementation of the order. The ruling only covers Nagpur city, but animal lovers all over India are furious. One activist said: "The court order says that those who feed dogs should also home them, but if municipalities want feeders to take responsibility, they should be provided with means like land and resources". Perhaps she should appeal to the Delhi High Court!

Homestay for dogs

In practical terms, what can you do if a pack of strays has taken up residence in your car park? Answer: not much, unless the dog lovers agree. Talk to them to see what measures they will accept. Then decide on feeding sites and hope for the best. Consult your municipal ward officer, but do not expect too much, because his hands are tied. Dog lovers will disagree, but here is my view. If you love dogs, keep a pet. Adopt from an animal shelter or bring a stray home. Do not feed strays, do not inflict your opinion on others. Feeding a hungry animal may be *punya*, but annoying or endangering your neighbours is definitely *paap*

Conditions That Affect Men and Women Differently

Medically Reviewed by Melinda Ratini, DO, MS (Courtesy: WebMD)

Heart Attack: The tell-tale heart attack sign of feeling like there is an elephant sitting on your chest is not as common in women as it is in men. Many women feel upper back pressure, jaw pain, and are short of breath. Or they may feel nauseated and dizzy instead. Though heart disease is the leading cause of death for both genders in the U.S., women are more likely to die after they have a heart attack.

Stroke: Nearly 55,000 more women than men have strokes each year in the U.S. Common symptoms are sudden weakness on one side, loss of speech and balance, and confusion. But women often have additional or different symptoms: fainting, agitation, hallucinations, vomiting, pain, hiccups, and seizures and typically have a worse recovery after a stroke.

Stress: Women are more likely to say they are stressed than men. Both sexes feel anger, crankiness, and muscle tension at near the same rates from stress, but women more often say it causes a headache, upset stomach, or makes them feel like they need to cry. Men are less likely to feel physical symptoms during times of stress than women.

Multiple Sclerosis: Diseases that affect the immune system are often more severe in men. For example, MS affects many more women than men overall, but when it comes to the progressive form (PPMS), men get it in equal numbers to women. PPMS tends to be harder to diagnose and treat than the relapsing remitting form of MS.

STDs: Women are less likely to have symptoms with sexually transmitted diseases (STDs) like chlamydia and gonorrhea. STDs can also lead to chronic pelvic inflammatory disease in women, causing fertility issues. Men seldom have such complications. The human papillomavirus (HPV) is also the main cause of cervical cancer in women.

Hair Loss: Men are far more likely to lose hair as they age than women. Some 40% of women will have hair thinning or hair loss, but 85% of men will have thinning hair by age 50. Men tend to lose hair in the same pattern -- their hairline goes farther and farther back (or receding hairline.) They may also get a bald spot on the crown of their head. Women have either thinning all over or random bald patches.

Acne: Hormones are often to blame for acne. Because women's hormones shift during periods, pregnancy, and throughout menopause, they are more prone to adult acne than men. Treatment can vary based on your sex, too. Doctors tend to prescribe meds that control hormones, like birth control, for women. Creams that you rub onto your skin are more common for men.

UTIs: Although women tend to get urinary tract infections (UTIs) more often, men's UTIs are more complicated. They have different causes, too. Women most often get them because of bacteria from sex or poop (their urethra is shorter and closer to that area). Men's UTIs are more likely to arise from something that blocks their urine stream, like an enlarged prostate or kidney stones.

Pain: More women live with chronic pain (pain that lasts longer than 6 months and does not seem to respond to treatment) than men. Their pain also tends to last longer and be more intense. Doctors are still trying to figure out why. Differences in hormones between the sexes may be to blame.

Osteoporosis: Because women are more likely to get osteoporosis, it is often overlooked in men. But men who have this lack of bone density and break a hip are twice as likely to die than women with osteoporosis who break a hip.

COVID-19: Men are more likely than women to have serious cases of COVID-19, though it is not clear why. It could be because men are more likely to have health problems, like high blood pressure, diabetes, and heart disease, that raise the odds for severe COVID-19 symptoms. Another possible reason: Women tend to have stronger immune systems than men, thanks to estrogen.

SOUPS FOR WEIGHT LOSS

Rajni Chetan, Nutritionist & Holistic Nutrition Coach, MSc (Dietetics & Food Services Management), B.Sc. Botany
Email: query@achchisehat.com or visit our website http://www.achchisehat.com

Meal planning is very important and helpful in weight loss. You must create the calorie deficit required for weight loss at the same time providing complete nutrition to the body to function and remain healthy. What you eat is just as important as how much you eat. Freshly made soups with wholesome ingredients, give you a big portion of recommended 5+ a day and make a satisfying meal. They keep you full for longer period and at the same time contain less calories, easy to digest, appetizing and satisfy your hunger, help in your weight loss goal. Below you will find some vegetarian soups which are light, healthy, delicious, low calorie and easy to make. They contain less than 200 calories per serving. So, pick from one of these and try. I am sure you will love these amazing soups loaded with flavor and texture.

1. Nachani (Ragi) soup:
Ingredients:
Nachani or Ragi flour – 1 tablespoon (15g)
Butter – 1tsp (5g)
Vegetables like carrots, French beans, capsicum, cauliflower, sweet corn, drum sticks, mushrooms, onion, garlic and ginger.

Preparation: Take a wok melt butter and add finely chopped garlic and then add finely chopped onion. Now add ragi flour and roast it on medium flame till nice aroma comes. Put off the flame and let it cool down then add around 500mi water mix well stirring continuously so that no lumps are formed and again put on the flame. Then add all finely chopped vegetables and let them cook for around 10 minutes. Then add salt, black pepper and serve it hot. Delicious soup is ready to enjoy.

2. Drumstick soup:
Ingredients:
Drumsticks – 3-4 sticks,
Moong dal (washed) – 1tsp (15g),
Onion – 1 big, Carrot – 1-2 no.,
Ginger – 1" piece
Few basil leaves and small cinnamon stick.

Preparation: Take a cooker add around 500ml of water and then add all the ingredients chopped in small pieces and pressure cook for 10 minutes. Put off the flame, let the steam cool, open the cooker and then blend the mixture and sieve it, add some more water if required. Again, put it on flame, now add salt, pepper and little chaat masala. Let it boil for a minute and lo tasty low-calorie, protein rich soup is ready to enjoy. You can have a big bowl of comforting soup. It will satisfy your hunger and will nourish your body and mind. Drumsticks is a super food and rich source of B vitamins and minerals; it has high amount of calcium and iron. So, add more drumsticks to your diet and make most of it.

3. GREEN SOUP:
Ingredients –
Oats – 1 Tablespoon (15g), Spinach – 1 bunch
Capsicum – 1 big, French bean – 50g
Fresh Peas – 50g (shelled),
Broccoli – few florets, Garlic – 3-4 cloves smashed,
Onion – 1, Butter – 5 g

Preparation: Dry roast the oats for 2-3 minutes and keep aside. Take a wok add butter and sauté the smashed garlic and then add onion and cook it little bit till onions turns pink and then add all ingredients except oats and 2 glasses of water and cover it, let it cook for around 10 minutes. Now add oats and let it cook for another 5 minutes on medium flame. If it is thick then you can add more water according to the desired consistency. Let it cool and then blend it. Again, put it on fire and add salt and black pepper according to taste. Give it a gentle boil. Soup is ready to serve.

It is delicious, inexpensive, packed with nutrients and so comforting, even children will love it.

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

CONSUMER GUIDANCE SOCIETY OF INDIA (CGSI)
The Societies Registration Act XXI of 1860: Ref. No. BOM 33/1966 GBBSD 04/04/1966 & The Bombay Public Trusts Act XXIX of 1950: Reg. No. F – 1381 (BOM) 20/05/1966 Block J, Azad Maidan, Opposite Cama Hospital, Mahapalika Marg, Mumbai 400001. **Website:** www.cgsiindia.org
E-mail: cgsibom@gmail.com; mah.helpline@gmail.com; **Toll Free Helpline:** 1800 – 222262
Landline Tel: +91-22-2262 1612 **Cellular:** 8591373571 / 8591375883 / 8591398781.

Printed by Ms. Jamna Vardhachary, **Published by** Ms. Jamna Vardhachary on behalf of Consumer Guidance Society of India, 'J' Block, Mahapalika Marg, Mumbai 400001.
Editor – Ms. Jamna Vardhachary.

Minutes of the 55th Annual General Meeting of Consumer Guidance Society of India (CGSI), at 4.00 PM on 23 Sept 2022 at Kotnis Sabhagriha, Saraswati High School, Mahim, Mumbai.

There was quorum at the scheduled time, and hence the meeting began at 4.00 PM with Dr. M. S. Kamath, Hon. General Secretary welcoming the Trustees, Chairman & Treasurer on to the stage. CGSI Chairman Dr. Sitaram Dixit thereafter welcomed the dignitaries on the dais.

President Prof. N. M. Rajadhyaksha and Vice President Dr. Shrish Walghule both were unable to attend the meeting due to health issues. In their absence, CGSI Managing Committee proposed that, Shri. Conrad Saldanha and Shri. Nooruddin Sevwala, to jointly preside over the meeting.

Proposed by Adv. R. P. Paranjape,
Seconded by Adv. Rajesh Kothari,
Passed unanimously.

Welcome by the Chairman

Dr. Sitaram Dixit, Chairman CGSI, welcomed l the participants to the 55th AGM, held after two years due to Covid pandemic lockdown. He said that even during lockdown times, CGSI worked in an exemplary fashion getting appreciation both from the public and the government alike. Pulse oximeters were tested during 2021-22; a necessary equipment during the Covid pandemic. Test results showed that 15% of Pulse oximeters were defective or not working properly.

CGSI's public awareness programs and educational reports and follow-ups on the matter also induced some of the manufacturers to rectify the anomalies present therein. CGSI also organized over 400 online seminars to increase awareness of consumer issues and basic financial/investment matters using the Google Meet platform. The Helpline was working from home, attending calls in time and ensuring call backs to make sure that no complaint went unheard. Attendees also saw a CGSI produced informative film on oximeters.

Address by the President

Shri. Nooruddin Sevwala, acting President started his address by wishing for a speedy recovery of both the President & the Vice-President. He requested the committee members to continue doing the good work of CGSI. CGSI does not just give lip service but goes all out to help and solve problems. He requested the office bearers to take up the problem of Mumbai potholes that makes life difficult, causing accidents, hold up traffic, wasting time and petrol.

Acting President Shri. Conrad Saldanha stated that CGSI is now becoming more important as we evolve, since consumers now have short or no time to try and rectify any misdemeanor. Here CGSI helps as a guardian of the average person.

Confirmation of the minutes of the 54th AGM

The minutes of the previous AGM, held online on 15th Sept 2021 were available in the Annual report booklet. As there were no queries or comments, Dr Kamath proposed to pass the minutes as read.

Proposed by Smt. Jamna Varadhachary.
Seconded by Shri. Anil Karandikar.
Passed unanimously.

Presentation of Annual Report for 2021-22

Dr. Kamath stated the Annual Report for activities for 2021-22 were sent in advance in the AGM Notice Booklet and requested that the same be taken as read and confirmed.

Proposed by Shri. Chetan Prabhu.
Seconded by Shri. Raj Talreja.
Passed unanimously.

Presentation of Accounts for 2021-22

Shri. Goutam Bhatia presented the Accounts for the year 2021-22. He said that CGSI had received a few questions which were routine and answered to the questioner's satisfaction. Questions were about Income Tax refunds in which CGSI went for settlement and has received all refunds except for 2019-20. CGSI spends Govt grants according to the norms. In 2022, we have over a crore in savings and this is invested well. He wondered why no one asked about CGSI's low electricity bill stating that this was because CGSI was one of the first to go in for solar panels for our electricity needs. Surplus generated goes to the BEST for adjustment as CGSI's credit.

Proposed by Shri. Dinesh Bhandare.
Seconded by Shri. Chetan Prabhu.
Passed unanimously.

Appointment of Auditors for 2022-23

The Managing Committee stated that the current auditors have done a good job and recommended to the General Body, to re-appoint M/s. S. C. Nagwekar & Co., to continue as Auditors for CGSI Accounts & Maharashtra Helpline Accounts separately for the next financial year 2022 – 2023 at a fee of Rs. 30,000 per account.

Proposed by Shri. Sundeep Puri.
Seconded by Shri. Chetan Prabhu.
Approved unanimously.

Confirmation of Panel of Returning Officers for 2023

The house approved the proposal of the Managing Committee to reappoint Advocate R. V. Paranjape, Shri. Anil Karandikar and Smt. Mercian Saldanha to the panel of returning officers for 2023.

Appointment of President & Vice-Presidents

The Managing Committee recommended the names of Chartered Accountant Shri. Sunil Karve as President, Dr. Shirish Waghulde and Shri. Sundeep Puri as Vice-Presidents.

Proposed by Shri. Vikrant Jindal.
Seconded by Shri. Dinesh Bhandare.
Approved unanimously.

Any Other Matter with the Permission of the Chair

CGSI thanked Advocate. Rajesh Kothari for handling pro-bono all our writ petitions in the courts.

25 September 2022

Shri. Conrad Saldanha **Shri. Nooruddin Sevwala**

Vote of thanks

There being no other matter, the meeting concluded with thanks to the Presidents.

Election to the Managing Committee & Declaration of Results.

Shri. Anil Karandikar, Election Returning Officer, stated that he had totally received 14 forms. One form was invalid. One form withdrawn. Therefore, there were 12 valid nominations for 12 available vacancies.

All the candidates – Elected Unopposed.

1. Dr. Manohar S. Kamath
2. Shri. Nandakumar Menon
3. Dr. Sitaram Dixit
4. Shri. Vikrant Jindal
5. Shri. Dinesh Bhandare
6. Smt. Jamna Varadhachary
7. Shri. Simon P. D'Costa
8. Shri. Rajesh R. Kothari
9. Shri. Arvind G. Basutkar
10. Smt. Anidita Kovoor
11. Shri. Goutam Bhatia
12. Shri. Santosh Shukla

Trustees & Acting Presidents at the AGM

CGSI Managing Committee: Year 2022 – 23			
TRUSTEES	Shri. B. V. Desai	Shri. Conrad Saldanha	Shri. Nooruddin Sevwala
	Shri. Sunil Karve **President**	Dr. Shirish Waghulde **Vice-President**	Shri. Sandeep Puri **Vice-President**
Dr. Sitaram Dixit **Chairperson**	Shri Simon D'Costa **Vice-Chairperson**	Dr. M. S. Kamath **General Secretary**	Shri. Goutam Bhatia **Treasurer**
Shri. Dinesh Bhandare **Joint Secretary** (Educational Program)	Shri. Santosh Shukla **Joint Secretary** (Navi Mumbai)	Shri. Shirish Kamdar **Joint Secretary** (Pune)	Smt. Anindita Kovoor **Joint Secretary** (Goa)
Shri. Vikrant Jindal **Joint Treasurer**	Shri. Rajesh Kothari **Director (Legal)**	Shri. Nandakumar Menon – **Director** (Financial Literacy Program)	Smt. Jamna Vardachary **Editor – Keemat**
Shri. Arvind Basutkar **Committee Member**	**Co-opted Committee Members**	Shri. Anil Karandikar	Shri. Shirish Kamdar
Invitee Members	Shri. Raj Talreja	Shri. Rajeev Singhal	Dr. Anita Kini
	Shri. Rajiv Kakade		

A mother and her daughter come to a local doctor. Doctor asks, "Okay, what seems to be the problem?" The mother says, "It is my daughter Suzie. She keeps getting these cravings, she is putting on weight and is sick most mornings". The doctor gives Suzie a good examination, and then turns to the mother and says, "Well, I do not know how to tell you this, but Suzie is pregnant. About 3 months would be my guess". The mother says, "Pregnant?! She cannot be, she has never ever been alone with a man! Have you, Suzie?" Suzie says, "No mom! I have never even kissed a man!" The doctor walks over to the window and just stares out of it. A few moments later, the mother says, "Is there something wrong out there, doctor?" The doctor replies, "Not really. It is just that the last time something like this happened, a star appeared in the East and three wise men came over the hill. I will be darned if I am going to miss them this time!"

Ways to Exercise if You Hate to Work Out

Reviewed by Tyler Wheeler, MD; Courtesy WebMed

Video Games: You can fence, box, dance, and play virtual tennis, basketball, and other sports. In one study, people who walked, ran, and climbed on a special mat during a fantasy role-playing game did more exercise than if they'd spent the same amount of time on a treadmill. As a bonus, if you play active games, you're more likely to do more "non-gaming" exercise.

Chores: Want to get two things done at once? You'll get a "moderate" workout if you wash and wax your car, clean out the gutters, or mop or vacuum the floors. It'll help get you in better physical shape, and a clean car or house may boost your mental well-being, too.

Gardening: You might not think of it as exercise, but if you dig, bend, and clip around your garden for 30 minutes or so, you'll get a decent workout. And it may even put you in a better mood. If you don't have a plot of your own, consider volunteering at a community garden. They can probably use the help.

Sex: You'll burn around 5 calories a minute, about as many as with a brisk walk. And you'll use about the same amount of oxygen as if you were raking leaves. Plus, research shows that it may help prevent heart disease, though that only seems to be true if you're in a healthy relationship.

Geocaching: If you like to take walks with a purpose, look online for secret "geocache" spots in cities, parks, or along hiking trails. You follow clues, usually GPS coordinates, to track them down. You could find a prize in the cache or sign your name in a journal that proves you were there.

Dancing: It can be social, and it's lots of fun, even if you do it by yourself. It can tone your muscles and strengthen your heart and lungs. It also might lift your spirits. All you need is a bit of music to get your groove going.

Take That Meeting on the Go: When you need to talk with a co-worker, hit the trail (or sidewalk) and kill two birds with one stone. You'll get some exercise, and it might also make your meeting more creative. Just keep it to no more than two or three people. More than that can make it hard to really engage.

Join a Team: Whatever your interest or skill level, there's probably a sports league in your area that will work for you. You'll be less likely to skip out because your teammates will count on you for practice sessions and games. And the heat of competition could make you forget you're getting a workout.

Outdoor Sports: If you like to be outside but don't want to commit to a league, head to the park and join a pickup game of whatever's going on: soccer, Ultimate Frisbee, touch football. Even playing catch will get you moving around.

Indoor Sports: Don't want to deal with hot or cold weather? Indoor games can get your competitive juices flowing, like basketball, racquetball, or volleyball. You can do many "outdoor sports" -- like swimming, soccer, and tennis -- indoors, too.

Interval Training: Just three 20-second "sprint" intervals -- running or cycling, for example -- seem to offer about the same benefit as a 50-minute jog. Even with the warmup, cool down, and rest between intervals, that's just 10 minutes of your time, compared with almost an hour for a run. Ask your doctor if you haven't exercised in a while, and start slow.

Batting Cage: You can practice your swing for a team if you're on one, or relive the glory days of your youth. Either way, you'll likely have to concentrate so hard on the ball coming at you that you won't have time to think about how you're getting some exercise. Just be sure to wear a helmet.

Walking: This doesn't have to be a purposeful stroll. Park at the back of the lot when you go to the store. Walk over to your co-worker to tell them something in person rather than send an email. When you take out the trash or pick up the mail, keep going around the block. All those steps add up.

Martial Arts: Get into shape while you learn how to defend yourself. It helps you focus your attention and may keep your brain sharper than sports like running. And "light" contact types like karate, judo, and taekwondo are pretty safe, compared with other sports, as long as you train with a qualified instructor.

Zombie Runs: You say you'll only run if something's chasing you? Well, that can be arranged. Zombie courses often have obstacles to get over or creeks to run through and may run on mud-covered trails. And if that's not enough motivation, members of "the living dead" watch from secret locations and jump out to steal your vital organs (in the form of flags) as you try to finish the race.

A Mexican man named Jose, went on a trip to America and see a baseball game, and when back home, he could tell his family all about it.
When he got there, the game was sold out, so he decided to climb to the top of a flag pole to get a better look.
On returning, his family was anxious to hear his experience: "What happened?" asked his family.
"Well, America is the nicest place in the world!!" he said. "Before the game started, all the people in the stands and all the players stood up, looked at me and shouted: "Aye Jose, can you see?"

Consumer court directs ICICI Bank to pay Rs 50,000 compensation to Chennai man

The Cuddalore district consumer redressal commission directed ICICI Bank to pay a compensation of Rs 50,000 to a customer in Chennai for deficiency in service and for causing mental agony, pain and suffering to him.

Commission president D Gopinath and members V N Parthiban and T Kalaiyarasi also directed the private bank to close Sharad Bhardwaj's credit card account for Rs 44,334 with subsequent outstanding interest within three weeks from the date of the order. They also directed the bank to pay him Rs 10,000 as litigation expenses within two months from the date of the order failing which the customer is entitled to recover Rs 60,000 with 9% interest per annum from the date of the order to till the date of realization.

In his complaint, Bhardwaj said a fraudulent transaction was done using his credit card on April 3 in 2013 without his knowledge. He received an SMS stating that his credit card was used to make a purchase of GBP 515.99 (Rs 44,334) at a firm specializing in selling and servicing scuba diving equipment.

He stated that he had never shared his password or any details of the card with anyone. He lodged a complaint with the ICICI customer care over the phone and blocked his card. He requested the customer care not to pay the merchant as it was a fraudulent transaction. He said the bank rejected his pleas and directed him to pay the due amount. He approached the RBI ombudsman, which advised him to lodge a complaint with the consumer court.

The bank argued that the disputed transaction has undergone a 3D secure authentication, which is a second-level authentication specifically built in for online transactions using ICICI Bank credit cards on merchant websites. It said that apart from the card verification value (CVV) number and the expiry date on his credit card, the personal six-digit 3D secure pin was also required in order to process the said transaction. The bank stoutly denied that the transaction was a fraudulent one.

Refund kin Rs 80,000, pay Rs 3 lakh in relief: Mumbai consumer body to hospital

Holding Kurla-based Kohinoor Hospital liable for taking a deposit of Rs 80,000 from the family of a police officer who suffered a stroke while on duty in 2015, even as the treatment was supposed to be free owing to an agreement with the state government, a district consumer commission has ordered it to refund the amount along with a compensation of around Rs 3.30 lakh. The police officer died days after being admitted, leaving behind his wife, child and parents.

"Despite repeated request, opponent number 1 (hospital) failed to refund the deposit amount. Because of the conduct and act of opponent number 1, which is contrary to the agreement, the complainant had suffered mental agony, harassment and financial loss without any fault on their part", said the Additional Mumbai Suburban District Consumer Disputes Redressal Commission.

On April 16, 2019, Amar Bhoi's parents Natthu and Pratibha Bhoi, and his wife Priyanka Bhoi and 4-year-old son moved the commission against the hospital and the Director General of Police. They said Amar was admitted in the hospital from December 4 to December 27, 2015. The expenses were to be borne by the state government, but the hospital collected Rs 80,000 on the condition that the same will be refunded after receiving the amount. However, Amar died on December 27, 2015. The family said that as per the letter dated February 15, 2016, the police commissioner had granted the sanction of Rs 3 lakh for the treatment. The family said that despite making several requests to the hospital to refund Rs 80,000, it failed to do so.

The hospital denied all allegations. They alleged that the complaint is time barred and liable to be dismissed. It was alleged that Rs 80,000 deposited was returned after the state approved it. They further alleged that the state had held back Rs 1 lakh.

The DIG alleged that as per the government notifications from 2005 and 2006, all police employees and their family members are entitled to free medical treatment. The DIG also submitted that the hospital should not have collected the deposit in view of tripartite agreement dated July 7, 2014. Hence, relief be granted to the family, the DIG said.

The commission also noted that the complaint was earlier filed before a consumer forum in Dhule, "but on ground of territorial jurisdiction, it was returned and filed before the appropriate authority", and does not amount to delay.

No refund for poor education claim: Surat consumer court

A consumer court in Surat has rejected a businessman's appeal seeking directions to a private school to refund the 'hefty' fees of his daughter on the ground that the institute had failed to provide quality education. The Consumer Disputes Redressal Commission, Surat, ruled that "education institute doesn't fall under the Consumer Protection Act' and rejected the 35-year-old businessman's appeal to cancel the recognition of the trust-run school besides refund of Rs 84,700.

The businessman from Parvat Patiya area had approached the commission in 2018, alleging that the school did not provide education as per the CBSE

standards even as it charged 'very high' fees. He also accused the school of mental harassment of the child. The appeal was rejected by the commission's chairman PP Mekhia and members Purvi Joshi, Tirthesh Mehta. The businessman had even approached the district education officer (DEO) saying that the school was 'selling' books to students in violation of rules. Shreyas Desai, advocate for the school, argued that the relationship between the school and a student is not that of a trader and consumer. "The court accepted this argument and rejected the complaint", said Desai", who also stressed that the school trust not 'a person '. The commission also accepted the submission that the education institute does not fall under Consumer Protection Act.

Charging for carry bag unethical: Gujarat consumer court

The Gujarat State Consumer Dispute Redressal Commission has ruled that a hypermarket charging for a carry bag is "unethical" and upheld an order for Rs 2,000 compensation along with a refund to the consumer.

This case involves a woman lawyer who lives in the Jivraj Park area, who bought sanitary pads and inner wear from the DMart outlet in Vejalpur in 2019. She paid the bill of Rs 213, but as the items she purchased could not be taken without a carry bag, she asked for one. The store refused to give her a carry bag for free and made her pay Rs 16 for it.

As the lawyer felt she was forced to pay for the carry bag, she sued the hypermarket with the Consumer Dispute Redressal Forum, Ahmedabad (rural) for the compulsion to pay for a carry bag, which she found to be of very low quality and could not have been used for more than a couple of occasions. DMart did not attend the proceedings before the forum, which went on to pass an ex parte order in July 2020. The store was told to refund the money charged for the bag with 8% interest. The forum concluded that charging for a carry bag was a deficiency in service and ordered DMart to pay Rs 2,000 to the lawyer as compensation for mental harassment and her expenditure on the litigation.

DMart challenged this order for compensation before the state commission and argued that there is no provision in law that mandates that a store must give a customer a carry bag. The commission rejected the argument and upheld the forum's conclusion that DMart had shown an unethical and unfair trade practice in demanding carry bag charges. Rejecting the appeal, commission's panel headed by judicial member M J Mehta said, "We are also endorsing the view that the demand for carry bag charges by the appellant (DMart) is unethical".

Arrange seva darshan or pay Rs 45 lakh compensation to devotee, consumer court tells Tirupati Tirumala Devasthanam

Is it 'deficiency of service' if a temple collects money for a special puja but refuses to provide darshan/puja on the allotted date? Yes, said a consumer court in Salem district of Tamil Nadu. It directed the Tirupati Tirumala Devasthanam (TTD) to either arrange a new date for the prestigious Melchat Vastram Seva to a devotee who had booked it 16 years ago or pay Rs 45 lakh as a compensation for "deficiency in service and mental agony".

This is perhaps a blessing-in-disguise of a kind for K R. Hari Baskar. He had paid Rs 12,250 in June 2006 and booked a slot for Melchat Vastram Seva at Tirupati Tirumala temple in the year 2020. He was heart-broken as the temple remained closed during the allotted period due to the pandemic. He was doubly distressed when the TTD informed him that he would not be given a new date for his rendezvous with the Lord. The options given to him was to either accept the VIP Break Darshan or refund the ticket money. Finding either of the offers not satisfactory, Hari Baskar lodged a complaint before a district consumer court in Salem.

On August 18, a bench of Salem district consumer disputes redressal commission comprising its president P. Ganeshram and member R. Ramola concluded that refusal of the TTD to allot a new date for Melchat Vastram Seva was a clear case of deficiency in service and the denial had caused mental agony to complainant Hari Baskar. He had been waiting for the said seva for more than one and half decades after paying the requisite amount fixed by the TTD. But he did not get to worship the God as a new date was not allotted to him.

"We find that it would be appropriate for the TTD to allow Hari Baskar to witness the Melchat Vastram Seva within a year and intimate him the prior to the date of darshan, or the TTD would be liable to pay sum of Rs 45 lakh as compensation towards for deficiency in service and mental agony caused to him", said the bench. It also ordered the TTD to refund the Rs 12,250 to Hari Baskar towards the cost of ticket amount within two months, along with 6% annual interest.

Three kids, talking and comparing their fathers.
First kid says: "My dad is the fastest. He is a drag racer and can do a quarter mile in 9.6 seconds".
Second kid says: "That is nothing! My dad is a fighter pilot and regularly breaks the speed of sound".
Third kid says: "My dad is faster than both your dads! He is in Govt service. He finishes work at 5 o'clock but is always home by lunchtime".

Uttarakhand: Car resale firm to pay Rs 5.6 lakh for delay in providing papers

The Haridwar district consumer court has ordered a car resale company to compensate its customer Avnish Sharma with Rs 5.6 lakh for failing to provide him registration certificate (RC) and transfer papers of the car on time. The court ordered True Value to pay Rs 50,000 as compensation for mental harassment and financial damages while Rs 10,000 is to be paid to the consumer for legal expenses. Besides, the court ordered the company to pay a special compensation of Rs 5 lakh to the consumer. The order was delivered on Friday.

Sharma had bought the vehicle from True Value on February 17, 2021 paying Rs 3.5 lakh. He was told that within a month, he will be provided with the papers of the car. After sometime, when Sharma visited True Value to collect papers, he was told that papers were lying at the head office and he should come in a few days to collect them. After a few days, he again went to True Value to learn that keys of the locker had gone missing. On reaching True Value after 10 days, he was informed that the person looking after his papers was out of town and he should come when the person returns.

"On July 2, 2021 when I again reached their office, they told me that my car's papers were not ready and I would have to pay Rs 7,500 to furnish the papers. However, I already have paid the amount", Sharma said, adding he lives in Laksar that is around 25 kilometres away and he had to take off from his job every time he visited True Value to collect the paper.

Contesting Sharma's claim, True Value said generally it takes minimum 150 days to prepare papers and due to some other reasons, it may take some more time and the customer was informed about the same. The court considered it as deficiency in services even after charging Rs 7,500 for furnishing the papers which were not provided to the consumer. After hearing arguments from both the sides, the consumer court passed the order.

Bengaluru consumer court to Air India: Refund Rs 44,000 cancellation fee

A Bengalurean from whom a cancellation fee of Rs 44,029 was collected by Air India after a flight from Bengaluru to London was cancelled due to Covid lockdown approached a city consumer court and won a refund of the amount. The court heard a plea from Hebbal resident Milin Jagdishbhai Parekh, 35, and ruled that the airline must refund the full ticket amount and incidental charges as the flight cancellation was because of no fault of the passenger.

Parekh spent Rs 1,35,143 to book the flight ticket on Air India in January 2020 through MakeMyTrip ticketing portal to fly from Bengaluru to London in April 2020. However, due to the lockdown that came into effect from the end of March 2020, Air India cancelled the flight due to the international flight ban and refunded Parekh the fare after deducting Rs 44,029 towards cancellation charges. The incidental charges of Rs 5,000 had not been refunded.

The infuriated customer questioned the airline as to how the cancellation fee can be deducted when the airline cancelled the flight and insisted that his full ticket sum must be refunded. The customer care of MakeMyTrip told Parekh that he had to take up the matter with the airline as they are helpless. Despite reaching out to Air India repeatedly, he did not receive a favorable response. Fed up, Parekh approached the Bangalore Urban 2nd Additional District Consumer Disputes Redressal Commission in Shantinagar on July 2020 and pursued a case against Air India for service deficiency.

'Can't keep balance amount of ticket fare'.

The airline representatives, despite being served a legal notice, failed to appear before the consumer forum. The airline's lawyer appeared after the given time and the same was not accepted by the court which declared the opposite party as ex-parte. The judges examined the evidence presented by the complainant, mainly the email sent to him by the Air India declaring him as a no-show for the flight and offering to reschedule the flight before any day till September 30, 2020. Air India was well aware that the international flight ban due to the Covid situation continued even to 2021 and in this case, it cancelled the flight due to unavoidable situation, the court noted, adding that declaring passenger as no-show, they can't keep the balance amount of the ticket fare paid by the customer. On September 28, 2022, the court ruled that Air India must refund the residual amount of Rs 44,029 and incidental charges of Rs 5,000 to the man within 45 days.

Bengaluru: Court pulls up firm for misleading patients

When it's proven medically there's no complete cure for varicose veins, how could you advertise a permanent solution for the condition? Posing this question to the city branch of a well-known chain of clinics, a Bengaluru consumer court ordered it to refund Rs 55,000 that a 66-year-old woman had paid for the treatment but ended up with a worsening condition. In March 2019, the woman from Kanakanagar Main Road came across various advertisements put up in Telugu magazines and newspapers by Homeocare International Private Limited on treatment for varicose veins. Hoping for a complete cure for the condition of her leg, she approached the Malleswaram branch of Homeocare on Sampige Road. An illiterate, the team coaxed her to pay a registration fee of Rs 5,000 and Rs 50,000 as full payment for three years of treatment. Having started the treatment at the clinic from mid-2019, the

woman underwent various sessions but experienced no improvement. With her condition worsening with the treatment, she backed out and sought a refund from the company, alleging it had misled her with advertisements. When she failed to get a favorable response, she approached the Bangalore 3rd Additional Urban District Consumer Disputes Redressal Commission in Shantinagar in August 2019 against the MD of the company and medical officer of the Malleswaram branch. The lawyer for Homeocare, however, claimed the complaint was false and an attempt to make unlawful monetary gain. He stated that the patient didn't cooperate with the treatment by reducing her body weight and controlling her eating habits, which worsened her condition. On September 20, 2022, the judges said the company had published misleading claims. Being in the medical field and aware of the treatment for the illness, the clinic representatives misguided people like the Bengaluru woman and collected the full amount in advance, they noted. This is a deficiency of service as false assurances were given and therefore, the clinic is liable to compensate the patient, the judges added. The court directed the firm to give back Rs 55,000 with interest to the woman apart from paying Rs 20,000 for causing her mental agony and an additional Rs 10,000 towards the court expenses, within 30 days of the order.

Consumer court directs Bharti Airtel to pay Rs 2 lakh compensation to subscriber

The Cuddalore district consumer disputes redressal commission has directed Bharti Airtel Limited to pay a compensation of Rs 2 lakh to a subscriber for deficiency in service, adopting unfair trade practices and causing mental agony to him.

Commission president D Gopinath and members V N Parthiban and T Kalaiyarasi also directed the telecommunication company to pay Rs 10,000 to the subscriber as litigation expenses within two months from the date of the order (October 17) failing which the subscriber is entitled to recover Rs 2.1 lakh with interest at the rate of 9% from the date of the order to till the date of realization. In his complaint, I Jeyasunder Victor of Virugambakkam said he was using a fixed line with broadband service at his office in Chennai provided by Bharti Airtel under the monthly plan of Rs 250. He said he was shocked to receive a bill for Rs 1,722 in December 2013 as against his monthly scheme of Rs 250. He said the company changed his plan without his knowledge. He claimed that the company, which initially maintained that he gave his consent for change in plan, later admitted its fault and declared that there was no pending amount towards his account. The subscriber then opted for a new plan, which costed Rs 599 per month.

However, much to his surprise again, he received a bill of Rs 1,852 in January 2014. He wrote to the company asking them to rectify the error in the bill. The company representatives called him over the phone and promised to adjust the excess amount in the next bill cycle. The subscriber argued that sending a bill with an excess amount and then trying to adjust the excess amount in future bills whenever customers object is not a good trade practice. He sent a legal notice to the company in January 2014.

Consumer court asks insurance company to give compensation over stolen SUV

The district consumer forum of Bhopal has partially allowed the suit for compensation of a person whose SUV had been stolen by two unidentified persons who drugged the driver making him unconscious. The insurance company had rejected the claim for compensation on the ground that the vehicle was being commercially used and information about the incident was given to the company late. The SUV owner had sought Rs 6,91.230 (the amount of insurance of the vehicle), Rs 50,000 for mental harassment and Rs 10,000 towards litigation fee.

The forum, president Yogesh Dutt Shukla and members Sunil Shrivastava and Pratibha Pandey, held that the driver had fallen unconscious after a cloth was put on his nose by two persons who had taken lift in his SUV while he was going to Jhansi from Shivpuri and therefore it was natural that a FIR about the incident was lodged after he regained consciousness and the insurance company was also given information about the incident the next day after the incident. The company had said that the vehicle by the travel agency was for commercial use the insurance claim can't be accepted.

The forum, said that the insurance company's contention that the SUV was being used for commercial purposes just because the driver Ramesh Rawat not only worked for the SUV owner but also for a travel agency was superfluous. Besides, the surveyor of the company had come to this conclusion without taking the statement of the driver or the owner of the travel agency in question. The insurance company has based its assumption on the ground that the vehicle had run 7,000 kms in only 4 months. The forum also pointed out that the insurance company has not disputed the incident of loot in which the SUV was taken away by two unidentified persons on March 19, 2014, while on way from Shivpuri to Jhansi and the police had closed the case after failing to trace the stolen SUV or the culprits, who had stolen it. On the basis of facts as put forth, it allowed the claim of the SUV owner partially asking the insurance company to pay him Rs 6,56,668, the IDV amount of the vehicle, Rs 5,000 for mental harassment and Rs 3,000 towards litigation fee. On non-payment of money within 2 months, the insurance company.....!

(Pages 9-12, Consumer News Courtesy TNN)

16 Ways You May Be Hurting Your Joints

Medically Reviewed by Tyler Wheeler, MD, Courtesy: WebMD

Carry Extra Weight: Your joints, which link your bones together, are sensitive to heavy loads. Every pound on your frame puts 4 pounds of stress on your knees. It also strains your back, hips, and feet. That causes wear and tear that can lead to damage, aches, and pain. Being overweight also triggers inflammation. That can make all your joints, including in your hands, stiff, painful, and swollen.

Text Too Much: 'Texting thumb' is a real thing. Your tendons can get irritated and lock your thumb in a curled position. All that looking down at your phone is just as bad for your neck and shoulders, too. Every inch your head drops forward raises the load on your muscles. If you bend your neck so far that your chin touches your chest, it's as if your neck has to support the weight of 5 heads instead of just one.

Steep Price of High Heels: They might look fab, but the higher they rise, the more your weight tips forward. Your thigh muscles have to work harder to keep your knee straight, which can cause pain. When heels go up, so does the twisting force in your knees. If you wear them every day, you boost your odds for osteoarthritis. That's when the bones and the cushioning between the bones break down.

Wear the Wrong Shoes: Worn-out shoes don't support your feet and ankles enough. That'll throw your knees, hips, and back out of whack. Also, make sure your sneakers are right for your sport. High tops for basketball, for example, can protect your ankles from sprains. But don't go overboard. Too much cushion or arch support means your foot can't move naturally, which could keep you in a cycle of pain.

Crack Your Knuckles: That satisfying pop comes from tiny bubbles bursting in the fluid around your joints. Or from ligaments snapping against bone. Despite what annoyed adults might have warned you, it doesn't cause arthritis. Still, it might be smart to stop. One study showed that this habit may cause your hands to swell and weaken your grip.

Lug a Big Bag: Whether it's a purse, backpack, or messenger bag, packing too much can cause neck and shoulder pain. Heavy weight on one shoulder throws off your balance and your walk. If you tend to carry things only on one side, the constant pull overstretches your muscles and tires out your joints. If you do that every day, your body's going to let you know loud and clear.

Use Wrong Muscles for the Job: When you put too much load on little muscles, your joints pay the price. If you need to open a heavy door, push with your shoulder instead of your fingers. When you lift something off the floor, bend at your knees and push up with your strong leg muscles. When you carry something, hold it close to you in the palms of your hands instead of stressing your fingers.

Sleep on Your Stomach: It might help with snoring, but not so much with the rest of your body. Lying on your tummy pushes your head back, which compresses your spine. Your head also will face in one direction for longer stretches than if you sleep on your back. All that puts pressure on other joints and muscles.

Skip Stretching: You don't need to be a yogi, but regular stretching can help strengthen your muscles and tendons. It also can make them more flexible. That allows your joints to move more easily and helps the muscles around them work better. That's key to healthy and stable joints.

Skimp on Strength Training: Once you turn 40, your bones start to get a little thinner and more likely to break. If you build muscle with strength training, it slows bone loss and triggers new growth. So, you not only get stronger muscles, but denser bones, too. Together, they stabilize your joints so you're less likely to get hurt.

Smoke and Chew Tobacco: Here's another reason to quit: Your joints will thank you. Nicotine from cigarettes and chewing tobacco cuts down on blood flow to your bones and to the cushioning discs in your back. It limits how much bone-building calcium your body can take in. It also breaks down estrogen, a hormone you need for bone health. And it slows new growth that thickens bones. All that makes your joints weaker and your hips more likely to break.

Don't Get Quality ZZZs: You may wonder how poor sleep can affect your joints. One study found that people with arthritis felt more pain after restless nights. That made them take a closer look. One theory is that when you don't sleep well, it triggers inflammation in your body. That might lead to joint problems over time. More research is needed, but in the meantime, it sure won't hurt to get good shut-eye.

Slouch and Slump: Your body's at its best when you work with it, not against it. That's why posture matters. When you slump in your chair, it puts more stress on your muscles and joints and tires them out. It's like always jamming on your car brakes when you could just ease down on the pedal instead. So keep your back straight and those shoulders back and down.

Ignore Pain: When you work out, you might think you just need to power through it. After all, no pain, no gain, right? It's true that some muscle soreness is OK. But not if it lasts for days or if your muscles are swollen or too sore to move or to touch. Joint pain isn't normal, so pay attention to it.

If you think you overdid it, ease up on your exercises. If the pain won't go away, check with your doctor.

Too Much Computer Time: It can literally be a pain in your neck -- and your elbows, wrists, back, and shoulders. The problem isn't just bad posture, but that you hold it for too long. That overworks your muscles. It also puts pressure on the discs in your back. If you're in a soft chair, prop up your arms with cushions to take the load off your shoulders and your neck. Be sure to get up and move every hour.

Repeat Poor Form: When you run, bike, or play tennis, you use the same motions over and over. But if your form is bad, you'll stress your body in all the wrong places.

If you overload your muscles, it puts more pressure on your joints, and you can end up with an injury like tennis elbow.

Easy Ways to Stay Active with Arthritis

Medically Reviewed by Tyler Wheeler, MD, Courtesy: WebMD

Do More With Your Smartphone: Do you have a fitness app on your smartphone or tablet yet? There's no shortage of choices for at-home, on-demand workouts. Ready to focus on strengthening a certain part of your body? There's an app for that. Want to ensure the exercises are gentle on sore joints? At least two dozen apps feature exercises or full workouts designed for people with arthritis.

Join a Local Fitness Class -- From Home: Before the age of social distancing, a fitness class was an in-person event. Not anymore. Many gyms and yoga studios now offer real-time classes online. Look for local establishments with online tai chi, restorative yoga, or other arthritis-friendly classes. That way, if you decide to go in person, you'll already feel like you know the instructor -- and can meet workout buddies who live near you.

Get a Fitness Tracker: Wearable fitness trackers motivate a lot of people to exercise more, and there are hundreds to choose from. (Major brands include Fitbit, Garmin, and Apple.) Features differ across trackers. At a minimum, most measure steps, calories burned, and heart rate. Keep in mind these aren't medical devices, so they may not be 100% accurate -- but they're pretty close.

Redefine Exercise: Regular exercise can ease joint pain, strengthen bones, improve sleep, boost energy, and lift your mood. But what if you don't like to exercise or simply don't have time? That's OK. Any physical exertion counts. That includes mowing the lawn, raking the leaves, washing your car, gardening, walking your dog, and even walking around your house when you're on the phone.

Grab a Chair: If you have arthritis in your knees or hips, aim to strengthen in your quadriceps, the muscles on the front of your thighs. They're key to knee and hip health. An easy move you can do any time of day: Sit in a chair and place both feet on the ground. Straighten one leg in front of you, then return to your starting position. Repeat with your other leg.

Stand on One Foot: You might not break a sweat, but over time you'll have better balance. That's important when your arthritis increases your risk of falls. Try this move three times a week: Stand with your feet hip-width apart and put your hands on your hips. Lift one leg off the floor by bending it back at the knee. Hold for up to 30 seconds and repeat on the other side. Over time, increase the number of repetitions you do as your balance improves.

Create a Balance Routine: Any activity that gets you on your feet will strengthen muscles that help lower your risk of falls. In fact, research shows that regular exercise can prevent up to 40% of fall injuries. But good balance will help you even more. String these exercises together to create a balance routine.

Practice standing on one foot: Add weights and do bicep curls while standing on one foot,

Walk backward,

Do tai chi

Work Out With the TV: Dust off your gaming system or check your cable lineup for exercise classes. Research suggests that fitness-focused video games, as well as programs that encourage physical activity, can help you get plenty of exercise. For joint flexibility and to improve your range of motion with arthritis, try your hand at balance games, dance, and yoga exercises.

(If you're totally new to video games, major players in gaming include Nintendo, Xbox, and PlayStation.)

Walk Your Dog (or Someone Else's): Research suggests that dog owners get more physical activity and walk more than their dog-less peers. Don't have a dog? You can still reap the fitness benefits by walking other people's dogs. Or better yet, volunteer as a dog walker at a shelter or dog rescue organization. Because walking keeps your joints flexible and your muscles strong, this low-impact, weight-bearing exercise is a good choice for people with arthritis.

Play Like a Kid Again: If you have kids, grandkids, or babysit for neighbors, make your time with them as active as possible. Play hide and seek, explore a park, dance, or go on ride bikes. Consider that your workout for the day. Because active time with kids can be tiring, practice good arthritis self-care.

Start and end each day with joint-friendly stretches, eat healthy food, and make sleep a priority.

Find Walking Partners: Instead of meeting for a meal or drinks, meet up with friends, family, or co-workers for brisk walks. If you need to socially distance, find a park or other outdoor area with plenty of space. When you have a partner to exercise with, you're more likely to feel motivated, be consistent, work harder, and be more adventurous with your physical activity.

Volunteer Your Time: Help yourself and other people by taking on volunteer projects that benefit both mind and body. Consider walking dogs at the local animal shelter, planting trees, coaching a youth sports team, or building houses. Studies show that older adults who volunteer regularly have a greater sense of well-being than those who don't. You'll reap the benefits of all that physical activity too.

Walk or Bike on Your Next Outing: You may be in the habit of driving everywhere, no matter how close your destination. But think about some of your favorite places -- stores, restaurants, the library, parks. Are any of them close enough to reach safely by foot (or bike)? If so, you'll get exercise while saving gas money. In addition, biking is easy on your joints while still giving you a good workout.

Park in the Last Spot -- or Farther: Walking is one of the best forms of exercise for arthritis, so find ways to fit it into your day. Whether you're driving to the mall, office, or supermarket, make a habit of parking in the spot farthest from the entrance. Then power walk -- or at least walk as fast as your joints allow -- to the front door. As this becomes easier, try parking even farther from your destination.

Add Up Your Exercise Time: In a perfect world, you'd easily meet the federal guidelines of 150 minutes of moderate-intensity physical activity every week. That's a brisk 30-minute walk, bike ride, or aquatics class 5 days a week. In the real world, joint pain and busy lives get in the way. So take some pressure off yourself: Aim for 10-minute spurts of physical activity a few times a day. You might be surprised how much it all adds up at the end of the week.

Sarah's parents are excited to meet her new boyfriend. This is the first time the 28-year-old has brought a man to meet her parents. Her mother slaved over a hot stove all day, while the father cleaned the house and cut the grass. They both wore their best clothes and waited for Sarah.

At 8PM they hear that ring. They open the door and Sarah is there, standing next to a huge man, full of tattoos, and a face that looks like it has been in every possible fight, with scars aplenty crossing his face.

He looks like he beats people for a living. After some hesitant pleasantries, the shocked parents take Sarah to the kitchen. "What the heck, Sarah?" asked her mother, "Why would you date a guy like that, he looks like a thug!" "You've got him all wrong".

Sarah, irritated, said, "he's an incredibly nice and charitable guy".

"What makes you say that?" asked her father.

"Well, just this month he spent 200 hours serving his community.

***

A couple invites their family over for Thanksgiving night and invites the whole family to spend the holiday and meal together.

The family gathers, but the couple's children are late and the mother-in-law complains aloud: "Ugh, your children, always late".

Eventually, everyone comes and sits down to eat, the mother-in-law insists on sitting at the head of the table and no one has the strength to argue with her.

After a few minutes, the hungry mother-in-law begins to complain: "Ugh, what's with the food here, why is it always late?"

A few minutes later, the couple bring out the meal they have prepared for their family, mostly cooked by the wife. Everyone eats and the evening continues. While they are in the middle of their main course, the mother-in-law says: "Ugh, I better start clearing the dishes so we can move on to the last dish on time".

A mere second after she gets up, the large wall clock hanging over the head of the table falls, reducing her chair to pieces and almost hitting her.

Everyone is in shock until the bride mumbles to herself: "Ugh, this clock... always late".

***

The wife who enjoys being put on a pedestal usually objects to being put on scale – Evan Esar

The Health Benefits of Grapes

Reviewed by Kathleen M. Zelman, MPH, RD, LD

What's So Great About Grapes

Grapes are a go-to snack for picnics and lunchboxes, but do not take them for granted. For thousands of years, they have been used in some cultures as medicine. Each of these small fruits is loaded with over 1,600 compounds -- and many of them can help keep you healthy.

Heart Help

Grapes are a good source of potassium, a mineral that helps balance fluids in your body. Potassium can help bring down high blood pressure and lower your risk of heart disease and stroke. Most people do not get enough of this nutrient, so eating grapes can help fill the gap.

Healthy Skin and Hair

Grape seeds are rich in vitamin E, which helps your skin stay smooth and hydrated. Other compounds in grapes may help prevent acne and increase blood flow to your scalp for healthier hair

Weight Loss

You would not think a fruit this sweet could help you drop some unwanted pounds, but grapes may do just that. A natural compound they contain appears to make it harder for your cells to store fat. It may also help fat cells in your body break up at a faster rate. Just be careful not to eat too many. One serving is 1/2 cup, or about 16 grapes.

Eye Protection

Natural chemicals in grapes ease inflammation in your body and help protect your cells from damage. That's good news for your eyes. Studies show that a diet that includes grapes can prevent or delay common eye diseases like cataracts and glaucoma.

Immune System Boost

A compound in grapes called resveratrol can help shore up the immune system -- your body's defense against germs. More research needs to be done to find out exactly how it may help, but one day, you might see resveratrol in products to help heal wounds or prevent bacterial infections.

Good for Your Brain

Resveratrol in grapes slows the breakdown of cells that naturally happens as you age. This may prevent harmful plaques from forming in your brain and slowing down how well it works.

Constipation Relief

The high-water content in grapes can help your digestive system run more smoothly. Grapes are also full of insoluble fiber, which can lead to softer stools.

Better Sleep

Grape skins are high in melatonin, a chemical that may improve sleep. Studies show melatonin eases jet lag and insomnia, and may help steady your mood.

Keep Blood Sugar Low

Grapes have a "low glycemic index," which means they do not raise your blood sugar too quickly. Because of that, they are a good fruit choice if you have diabetes. The polyphenols in purple grapes -- the compounds that give them their color -- may also help prevent type 2 diabetes.

Cancer Defense

Research shows antioxidants in grapes may prevent or delay the growth of cancer cells. Some cancers that they may protect you from include mouth, lung, throat, pancreas, prostate, and colon.

Fresh Fruit vs. Juice

Some supplements have the same nutrients as grapes, but eating fresh fruit seems to give you the most health benefits. And while grape juice is good for you as well, try not to drink it too often. Juice is high in sugar, and you will miss the dietary fiber that whole grapes have.

Choose the Right Color

The amount of antioxidants in grapes depends on the variety, where they are grown, and how they are picked and processed. It is clear, though, that dark red and purple grapes contain more antioxidants than white or green types.

What About Wine?

Red wine can have health benefits, too. But do not overdo it. Men should not drink more than 2 servings of alcohol each day. Women should stick to one. And if you do not drink alcohol, do not start now. You can easily enjoy fresh grapes and get health benefits from them, instead.

In Jerusalem, very old Jewish man had been going to the Wailing Wall to pray, twice every day, for a long, long time. A journalist heard about it and went to the Wailing Wall for an interview. After about 45 minutes, when he was leaving, she approached him “Sir, how long have you been coming to the Wall and praying?”

“For about 50 years”, said the old man.
“50 years! amazing! What do you pray for?”

“Well, I pray for peace. I pray for all the hatred to stop and I pray for all our children to grow up wise, in safety and friendship”.
“How do you feel after doing this for 50 years?”

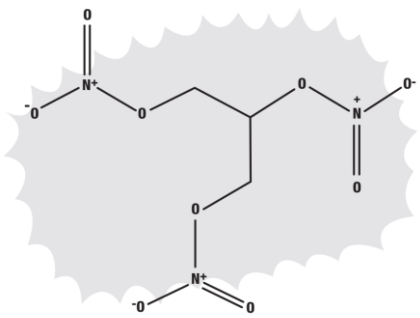
“Like I’m talking to a wall!”

Scientific Tit-bits

Dr. Sitaram Dixit, Chairman CGSI

How do explosives work?

When something burns very fast an explosion happens making a bang. We things burn in the open, say wood, paper, etc., it gets the oxygen it needs from the air. An explosive contains its own oxygen right next to the ingredients so that burning can happen very quickly. Some, explosives ignite very easily e.g., cap guns are set off by just hitting them with the tiny hammer in the gun. Gunpowder can be set off with a match. Nitroglycerin (see fig below) explode when dropped.

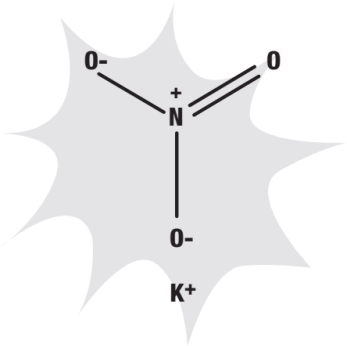


Explosives are safer to use, if they are difficult to set off, and only explode when required. Alfred Nobel figured out on how to let nitroglycerin soak into powdered clay resulting in dynamite, that will not explode just on dropping. Inside a stick of dynamite is a little firecracker and when we light the fuse of the firecracker it blows up, forcing the nitroglycerin to explode.

Like dynamite, TNT also needs a small explosive that is easier to ignite. A metal casing protects the primer or blasting cap generally triggered by electricity allowing the explosive to be set off from a distance, using long wires or a timer.

How do you make explosives?

When we mix something that will burn (fuel), such as charcoal or sulfur, with something that provides oxygen (oxidizer) we get an explosive. The closer we can get the fuel to the oxidizer, the faster it will burn. In gunpowder, the fuel is charcoal and sulfur, the oxidizer is potassium nitrate, Potassium nitrate is a chemical that when hot releases the three oxygen atoms in it enabling charcoal and the sulfur burn.



Oxidizer and the fuel are ground into a fine powder, and then carefully mixed. The finer the powders, the better the gunpowder. Mixing the powders with a little water to make a paste drying out the paste and the grinding it up makes the gunpowder more reliable helping it burn up all at once. Mixing a fuel well with air and igniting also explodes. Coal dust in a mine or flour dust in a mill mix in the air and when set off by a spark or a flame dust explosion happen. Gas explosions happen similarly when a flammable gas or vapor mixes well with air and then gets ignited.

Nitroglycerin and TNT are high explosives where, the same molecule has both the fuel and oxidizer, packed together. Since they are extremely close together it makes nitroglycerin and TNT much more powerful than gunpowder and when they detonate the molecule comes apart with the atoms rearranging themselves. The oxygen combines with the fuel very quickly, creating a big bang. Just like oxygen, chlorine, fluorine, iodine, and bromine are also good oxidizers.

What types of chemicals are in gunpowder?

Gunpowder or black powder mix makes charcoal, sulfur, and potassium nitrate. It is not in used anymore, because of the noise and smoke it makes when exploding also leaves a chemical residue that corrodes the gun barrel.

Smokeless high explosives like guncotton (cellulose nitrate) are too powerful to use in guns and cannons. However, diluting it with alcohol or like solvents makes it a jelly that we could harden and cut into tiny pieces, resulting in a less powerful explosive but still three times as powerful as black powder, with very little smoke.

Alfred Nobel, also invented a smokeless powder called Ballistite, from camphor, guncotton, and nitroglycerin. Cordite is a similar mixture of nitroglycerin, guncotton, and petroleum jelly that looks like grains or a string (or cord). The camphor and petroleum jelly slow down the rate of burning, making the powder not strong enough to destroy the gun barrel.

We call modern propellants as gun powder though they are not powders but little balls, flakes, or rods, often coated with graphite a gray powder a form of carbon, that conducts electricity but prevents static electricity from building up as a spark of static electricity could cause the gunpowder to ignite unexpectedly and explode.

My wife thinks that I am nosy. At least that is what she keeps scribbling in her diary – **Drake Sather.**

A man likes his wife to be just clever enough to comprehend his cleverness and just stupid enough to admire it. – **Israel Zangwill**

LAUGHTER THE BEST MEDICINE

Jokes are meant for amusement! It employs comedic vehicles like parody, satire, other material referencing, true people, organizations, religions, regions, country, sexuality, etc., making fun of them in ways that are obviously not true. Some jokes might be offensive to some readers as every individual's sense of humor is different. Our intent is not to offend or cause damage to anyone reading or understanding these jokes. If you trust that jokes could offend you, please do not read them! Despite this warning, if on reading you find, the jokes not to your liking, ignore and move on! Please be aware that they are simply just JOKES!

Khujliwal is lecturing his son about the importance of a good education.
"Dad, what's the difference between a man with a college degree and a man without?" said the son.
"Well son, you can perform the same job but the outcome will vary depending if you have a college degree or not!"
"How so?" asked his son
"You see, if you rob the country without a college degree you will be prosecuted as a criminal and sent to jail".
"What if I rob after I received a college degree?" asked the son
"In that case they will address you as a Krantikari from IIT with experience in the IRS".

Two mental patients, Jim and Neil, are sitting and playing checkers in the game room.
Jim says: "Wow do not ask what a terrible dream I had yesterday! I am in New York, get on the train on the way to you to Boston, fall asleep, and arrive in Chicago! Get on the train from Chicago to Boston, fall asleep again, and wake up in New York! It was back and forth like that all night long!"
Neil laughs and tells him: "I had an amazing dream yesterday, and I met a beautiful, famous woman".
Jim gets excited, asking, "Who?" Neil answers him: "Beyoncé! And what is she telling me? 'Can I come in to warm up?' ""Well, so what did you say?" Jim asks.
"I said to her, 'Why not? Let us have some fun! She went in, took off her clothes, went into the shower and came out with a towel to hug me on the couch
"Wow, what a dream..." says Jim with a hint of envy.
"Wait, that's not all", adds the other, "the second we sit down, another knock on the door. I open it, and who is standing in the entrance, wet from the rain?"
"Well, who?" asks Jim enthusiastically, "Scarlett Johansson! She also wants to go in to warm up! She goes in, takes off her clothes, takes a shower and comes to warm up with us on a sofa. And all night I am thinking what am I going to do with TWO of them?"
"What kind of friend are you?" complains Jim "Couldn't you have called me? Isn't one beautiful, famous girl enough for you?"
"You think I didn't try, Jim?", shouts Neil, suddenly upset. "I kept calling you all night, but you?
New York to Chicago, Chicago to New York, New York to Chicago..."

O'BRIEN'S VARIATION LAW: If you change queues, or car lanes the one you have left will start to move faster than the one you are in now.

Satan one night approached a priest himself. "Do not be frightened", said Satan. "I have an offer to make. I will make you tremendously powerful, famous and rich in return for just one small favor: half of your ability to hear.
"The priest was stunned. "Let me think about it for a few days". The next morning, the priest requested to meet the bishop. "Your Excellency, I need your advice for a temptation I have been given!" He told over his strange encounter.
The bishop was shocked. "A deal with Satan?! Do not do it, it will destroy your soul!" but he could see the priest was not convinced, so the bishop arranged a meeting with the archbishop. "Your Excellency, this priest has an urgent matter he needs advice about!" He told over the story. The archbishop bowed his head in silent prayer, and after a few moments responded. "Firstly, your hearing is a gift from God. It would be forbidden to sacrifice any part of it. Secondly, a deal with Satan?!? Never do it!" But the priest was not convinced. He was imagining all the wealth, fame and power he would receive, so the archbishop requested an audience with the Pope.
The three of them came into the Papal office in great awe. They sat, and the archbishop spoke. "Your Holiness, this priest has a terrible temptation and needs advice!"
"Sorry", said the Pope, "could you speak a little louder?"

A father, mother and child went out to spend time on the beach on a hot summer's day, but as soon as they reached the beach, they discovered that there was a black flag there, a sign not to enter the water. The boy really wanted to get in the water, but his mother did not agree and they stayed on the beach to rest in the sun and play in the sand.
After a few minutes, the father got bored and turned to his wife: "Keep an eye on the boy, I'm going into the water, there's no way the sea is really that dangerous".
After a few minutes the boy asked "Mom, why did you let dad get in the water and not me?"
"Because you and father are two different people and there are things he can do and you can't". answered the mother.
"Is it because dad knows how to swim really well?" continued the boy.
"Not really" answered the mother. "Is it because dad is big and strong?"
"No." "Then why is daddy allowed to enter the water and I am not?" the boy complained.
"Because daddy has life insurance and you do not".

Mr. Goutam Bhatia, Treasurer CGSI *(Sitting 6th from Right)* **and Mr. Nandakumar Menon,** *(Standing 1st Row – 3rd from Right)* **Financial Literacy Program Coordinator CGSI,** participated in a two days residential training program conducted by SEBI at the National Institute of Securities Management, Patalganga. The aim of the program was to train the trainers who would carry the message of SEBI to the investors.

The training covered a variety of subjects such as Investing in Securities Market & Due Diligence; How to invest in Primary and Secondary Markets; Precautions against misconduct and Frauds in Securities Markets and digital investing; Investors Charter and Investor Grievance Redressal Mechanism. The training was very informative from the investors and trainer's point of view. The two representatives of CGSI participated in a big way.

- Mr. Nandakumar Menon

Agency: "Sir, we found 3 candidates as per your requirements. How do you want their placements?"
Manager: "Put about 100 bricks in a closed room. Then send the candidates into the room and close the door, leave them alone and come back after a few hours and analyze the situation,
If they are counting the bricks, put them in Accounts department.
If they are recounting the bricks, put them in Auditing.
If they messed up the whole room with the bricks, put them in Engineering.
If they are arranging the bricks in some strange order, put them in Planning.
If they are throwing the bricks at each other, put them in Operations.
If they are sleeping, put them in Security.
If they broke the bricks into pieces, put them in Information Technology.
If they are sitting idle, put them in Human Resources
If they say they have tried different combinations yet not moved a single brick, put them in Sales.
If they have already left for the day, put them in Marketing.
If they are staring out of the window, put them in Strategic Planning. And…
If they are talking to each other and not a single brick has been touched, congratulate them and put them in Top Management".

Biggest Environmental Joke 😛

A small ATM room which is equipped with 2 ACs and 4 tubelights, working 24 hours, is asking me not to print receipt to save environment.. 😂😛😂

BSE
INVESTORS' PROTECTION FUND

HOW TO SAFEGUARD YOUR INVESTMENTS

Do not share your login ID and password with anyone.

It is not advisable to share your login details with anyone. Sharing your account details, can lead to your account being compromised.

INVEST RIGHT TOH FUTURE BRIGHT

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