CONSUMER GUIDANCE SOCIETY OF INDIA
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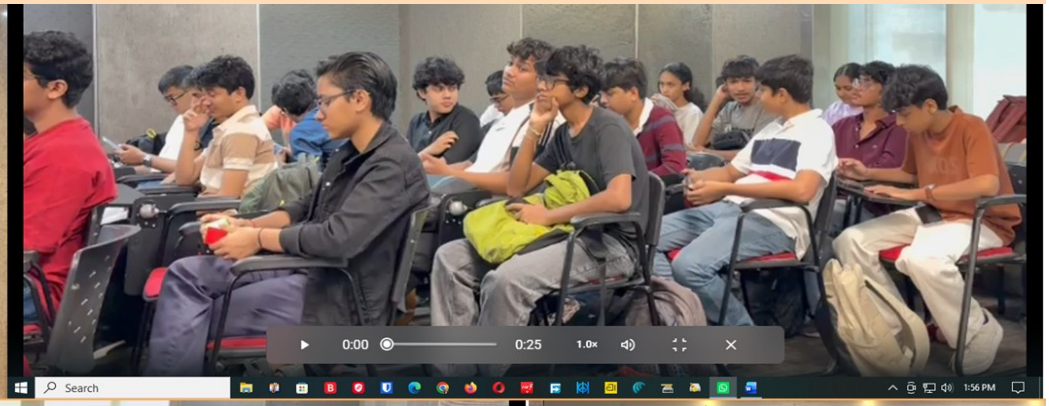
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Keemat

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

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Narsee Monjee College of Commerce & Economics, Vile Parle, Mumbai





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Cockroaches of the World

Editor: Jamna Vardachary



Cockroaches are everywhere.

They were first reported in India a few months ago, and have now spread to, or perhaps *swayambhu*-ed in, several European countries. Albania, France, Germany, Greece, Italy, Portugal, Spain… Who is protesting and why, how are governments reacting, and how should we respond?

In Europe, the protests started with different objectives in each country.

In Albania, they were triggered by a scheme (proposed by Donald Trump's daughter and seconded by the Albanian prime minister) to convert an ecologically sensitive area into a luxury tourist resort.

In Spain, the catalyst was housing – prevent landlords from evicting tenants for non-payment of rent.

In France, it was about teacher shortages and poor facilities at schools.

In Germany, it was a proposal to make military service compulsory for men once they turned 18. In each case, demands broadened as the protests grew and more groups came on board. Eventually the focus was mainly on economics – jobs, cost of living, and welfare programs for the poor.

For example, in France, protests began at a single school in Paris. School staff went on strike, complaining about teacher shortages and poor facilities. Students joined them, and protests spread to hundreds of schools across the country. Then graduating students protested against the online system for allocating places in universities and vocational training courses; they said the system was biased against students from poor families. Finally, they were joined by a well-known, well-organized group known as the Yellow Vests, and the focus shifted to taxes, cost of living and economic inequality.

Perhaps the movements in Europe were apolitical at first, led by youth who were angry with the system. But politicians quickly jumped in, hoping it would help them win elections. Where the organizers found the money, or even the skills, to organize coordinated, large-scale protests is a mystery.

In Germany, the protests were launched by Gen Z Regelt, an organization that describes its membership as students and young activists. It raised 18,000 euros from GoFundMe donations, and somehow this was sufficient for posters, flyers, social media advertising, website, and large-scale mobilization! The leader is an 18-year-old student who is preparing for their equivalent of NEET. He says he funded the initial protests with profits earned from his side-business of web design.

Compare and contrast

The cockroach movement in India is both similar and different. Certainly, it is more honest, i.e., openly political, with no attempt to pretend it is funded by millions of youngsters donating their pocket money.

Like in Europe, protesters' demands have broadened. The Cockroach Janta Party began with a simple straightforward demand: the education minister must resign because of NEET paper leaks. Then, quite reasonably, they demanded broader reform of the education system. As more supporters joined them, they grew more ambitious: relaxation of eligibility criteria for exams, financial compensation for students affected by paper leaks, cost of private education, police crowd-control methods, youth unemployment, electricity bills, inflation, cost of living… and now, electoral procedures like SIR. Basically, whatever sells.

There are important differences too. European protests were much larger and more violent, so police responded more harshly. Tear gas and water cannons were used liberally. Sometimes police dogs, armored vehicles, helicopters and SWAT teams were waiting, ready to provide back-up if needed. Fortunately, or unfortunately, Indian police are better organized and more experienced. They know to use precisely the right amount of violence to control a crowd.

Another difference was crime. In multiple European cities, criminals used the opportunity to loot shops – not randomly, but expensive shops at

prime locations. This did not happen in India, for obvious reasons.

Across Europe, there were protests in 200 cities in 12 countries. In France, the number of protesters country-wide on a single day (consecutive Saturdays) was 5.5, 4.1 and 3.2 lakhs. Even the smallest number is far greater than anything we could imagine in India, if we adjust for population. Unlike Europe, we don't have financial safety nets. Even if you're angry, you still must go to work!

The biggest difference is interesting. In Europe, there are protests because welfare programs are declining. In India, welfare programs and freebies are increasing. We are protesting because the gap between aspirations and reality is widening.

For decades, European governments spent lavishly on welfare programs, education and pensions – in fact they over-spent lavishly. Now their economies are stagnating, so they are cutting back. Today's youth know they will not enjoy the same benefits their parents did. The India story is different. The economy may be growing, but aspirations are growing even faster. Today's youth want much more than their parents ever had, and they're worried they won't get it.

The bottom line

Ultimately, these protests are about money, or the lack of it. "Money" includes two things. First, anything related to money – jobs, housing, lifestyle, even education (= opportunity). Second, inequality in money, i.e. rich vs poor.

India has a K-shaped economy. The rich get richer, the poor get poorer, and people in the middle struggle to remain where they are. No matter what the statistics say, the next decade will be difficult. The number of people declaring 1 crore annual income has increased 15-fold in the last 10 years, but most people are not necessarily doing better. AI is threatening to eliminate entry-level white-collar jobs. Manufacturing is not growing, and most service jobs pay poorly. You have a degree but no job and no prospects; naturally the youth are frustrated.

Perhaps it is time to accept this reality. We all told our children the old story: "I had to walk 10 km to school every day, I had to study under a lamp post, your generation has it much easier." It's time for a new story: "Things were easy in my time – study hard, get a job, settle down. Your generation will have it much harder, so be prepared. Just do your best, and keep your expectations realistic."

Unfortunately, this is where we run into Aspirational India... the youngster who wants an expensive phone so that he can make reels and become a YouTube millionaire, or wants to go for higher studies in USA so that he can become CEO of Google. Call it belief in karma, destiny or whatever, the older generation was more malleable, more accepting. People were willing to suffer for years, hoping to get a small reward at the end. Not anymore.

There is no point complaining about cockroaches. Our generation created the conditions that bred them, by voting for the wrong party or by spoiling our children. Now it's their country and their time.

We are simply bystanders. But it would be interesting to see what happens when the cockroaches grow up and have baby cockroaches.

CONSUMER GUIDANCE SOCIETY OF INDIA (CGSI)

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Rs 1.4 lakh maternity suite had cockroaches, houseflies; Motherhood Hospital ordered to pay Rs 60,000

Curated by: Ragini Jaiswal (courtesy: Money Control)

A premium private suite costing Rs 1.4 lakh was supposed to offer a couple a comfortable and hygienic environment as they welcomed their newborn. Instead, they alleged that their room at Motherhood Hospital's Lullanagar branch in Pune was infested with cockroaches and houseflies, with the insects allegedly reaching their food and even the breast pump used to feed their baby, as News18 reported.

The III Additional Bengaluru Urban District Consumer Disputes Redressal Commission has now held Motherhood Hospital responsible for deficiency in service and directed it to pay Rs 50,000 as compensation for the mental agony suffered by the couple. The hospital was also ordered to pay Rs 10,000 towards litigation expenses. The consumer forum, however, did not order the hospital to refund the amount paid for the premium suite, noting that the mother and child had received adequate medical treatment and no health complications were reported.

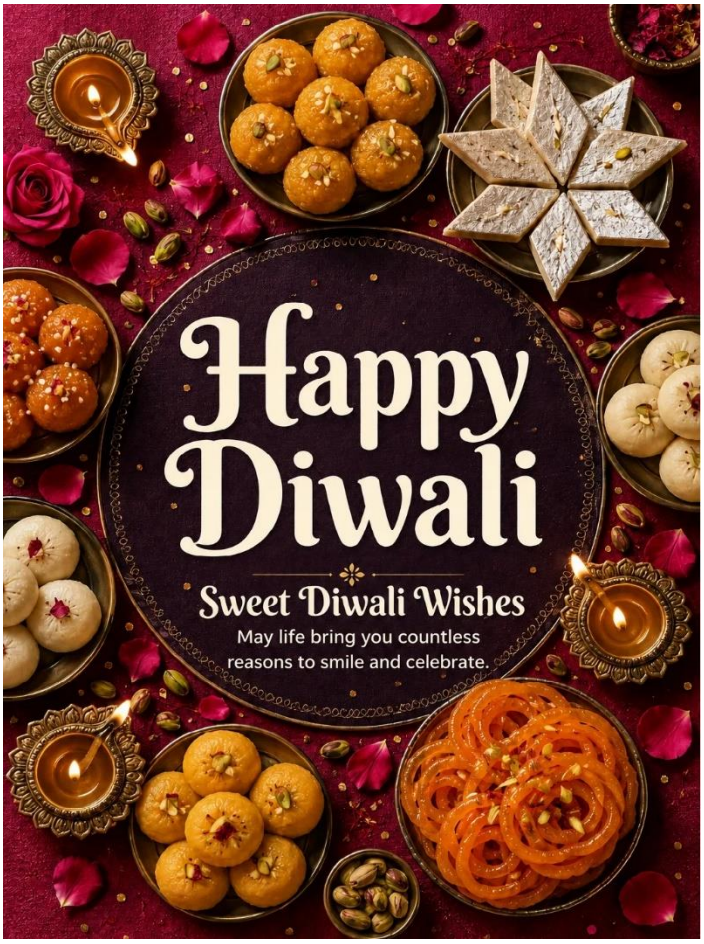
The complaint was filed by Shweta Pratap Jadhav, a resident of HSR Layout, and her husband Anand Dubey. The couple chose the Pune branch because Jadhav's maternal family lived in the city, and they were also influenced by the hospital brand's reputation. Jadhav was admitted on August 21, 2024, while Dubey paid Rs 1,43,518 for the premium private suite, apart from the medical expenses, according to report.

According to the complaint, the couple noticed cockroaches and houseflies in the suite at around 2 am on their first night. The insects were allegedly seen on the floor, near food kept on a table and on the bed where Jadhav was resting. The couple was particularly concerned after allegedly finding pests on the breast pump being used to feed their newborn. They complained to hospital staff and were subsequently shifted to another suite.

Dubey later wrote to the hospital on December 18, 2024, describing the experience as traumatic. The couple eventually approached the consumer commission on July 29, 2025, seeking a refund of Rs 1,43,518, Rs 20 lakh in compensation, and litigation expenses.

Motherhood Hospital denied the allegations. It said staff had responded promptly, offered alternative rooms and instructed sanitation personnel to conduct hourly checks. The hospital also said preventive measures, including gel-based treatment were put in place. A pen drive containing videos of cockroaches inside the suite was submitted as evidence. The hospital did not dispute the existence or authenticity of the recordings.

The commission observed, "It is the bounden duty of the hospital to maintain hygienic conditions," and held that the failure to maintain such standards amounted to deficiency in service. The forum ultimately awarded Rs 50,000 for mental agony and Rs 10,000 towards litigation costs, taking the total amount payable by the hospital according to News 18.



Consumer court tells wedding photographer to pay bride ₹35k after his team arrives 70 minutes late to the event

A district consumer court in Karnataka's Hassan recently directed a wedding photographer and his associate to pay ₹35,000 to a bride for failing to personally cover her wedding despite an alleged promise to do so and for sending a team of assistants who arrived late and missed important ceremonies [*Chinmayi v. Karthik Singh*].

The consumer commission also noted that the photographer's failure to personally photograph the event amounted to a breach of his contract with the bride.

Punjab consumer court orders Singapore Airlines to pay ₹50k for not serving food on 15-hour flight

The Punjab State Consumer Disputes Redressal Commission recently held Singapore Airlines liable for deficiency in service after a passenger alleged that his wife, mother-in-law and 11-month-old daughter did not get proper food during a 15-hour flight from Delhi to Melbourne.

The Commission held that the absence of a special meal request did not absolve the airline of its duty to provide ordinary meals, particularly when an 11-month-old child was travelling.

Alliance Air pays over ₹16 lakh to 33 passengers after consumer court issues NBW over flight cancellation

Over two years after abruptly cancelling a Hyderabad–Mysore flight, Alliance Air has cleared more than ₹16 lakh in compensation to 33 passengers following the issuance of non-bailable warrants by a Hyderabad consumer commission ***[Radha Devi Mandhana vs M/s The Alliance Aviation Ltd].***

The District Consumer Disputes Redressal Commission-II, Hyderabad, comprising President **Vakkanti Narasimha Rao** and Members **P V T R Jawahar Babu** and **Suma Vala**, terminated execution proceedings on October 14 after recording satisfaction of the decree. The Bench also recalled the non-bailable warrants (NBWs) previously issued against airline officials.

The dispute arose from an incident on June 2, 2022, when a 33-member family group, including senior citizens and infants, arrived at Hyderabad's Rajiv Gandhi International Airport to board a flight to Mysore.

Less than three hours before departure, the airline sent an SMS notifying them of the flight's cancellation. Left stranded without assistance or refreshments, the passengers offered alternate seats only for a few members of the group, which they could not take.

Alliance Air then issued a written communication advising them to cancel their trip entirely. The cancellation resulted in a forfeiture of ₹2.70 lakh spent on non-refundable hotel stays in Ooty and Mudumalai, alongside pre-booked cab rentals.

By an order dated July 11, 2024, the Commission held Alliance Air guilty of gross deficiency in service and non-compliance with Directorate General of Civil Aviation (DGCA) passenger care norms. The carrier was directed to pay ₹2.70 lakh towards actual financial losses, ₹9.90 lakh in aggregate compensation (₹30,000 per passenger), and ₹20,000 in litigation costs within 45 days, failing which the awarded amount would attract 12% annual interest.

The complaint against Air India was dismissed as it was a distinct corporate entity after its privatization. When the airline failed to satisfy the award, the consumers filed an execution plea. On August 25 this year, the Commission dismissed the airline's Section 317 CrPC application seeking exemption from personal appearance, observed continued non-compliance and issued NBWs against the airline.

Following the coercive order, the carrier delivered a demand draft covering the entire decretal sum along with accrued default interest, taking the total payout past ₹16 lakh. Closing the execution matter, the Commission noted:

"In view of the compliance of the order in toto and a memo filed with regard to the full satisfaction... as the order was complied and as per the not pressed endorsement made and full satisfaction memo filed this E.A. is terminated the NBW's issued is recalled."

Adv Dinesh Gilda appeared for the complainants.

Fungus found in organic butter, woman wins Rs 1 lakh payout from shop, manufacturer

Written by: Ashish Shaji, Courtesy: The Indian Express

The District Consumer Disputes Redressal Commission-II, Hyderabad, has directed a retailer and a butter manufacturer to pay a total of Rs 2 lakh in punitive damages and compensation after a woman was sold an organic cooking butter allegedly covered in fungus.

President **Vakkanti Narasimha Rao** and members **P V T R Jawahar Babu** and **Suma Vala** directed the two companies to pay Rs 50,000 each to the complainant as compensation and pay another Rs 50,000 each as punitive damages and deposit the same into the consumer welfare fund.

"That the 2nd opposite party who is the manufacturer of the product failed to check the storage conditions and temperature maintained for the storage of the product put the product for the sale in the outlet of the 1st opposite party number. That the 1st opposite party (seller) also failed to take proper care to maintain the storage temperature...," the commission noted.

Compensation and punitive damages

According to the complainant, she had purchased a cooking butter pack from a retailer by paying Rs 230. She alleged that after reaching home, when she opened the pack, the butter was covered in fungus. She approached the retailer with the product but alleged that its staff responded irresponsibly and threatened her. She subsequently contacted the manufacturer and issued a legal notice to it and the concerned authorities, including the FSSAI.

The manufacturer replied to the legal notice, indicating that the retailer's open chiller had failed to maintain the recommended storage temperature.

The retailer denied the allegations and said that they are only a retailer and seller of the product and no role to play with respect to the manufacturing or packaging and marketing of the product's pre-packed, sealed food products. The manufacturer told the commission that immediately after receiving the complaint from the complainant, their expert committee visited the store and examined the product in depth, investigated the temperatures of the cold storage, refrigerator and found that the cold storage temperatures were not in synchronization with the product specific temperature.

After examining a report, the commission held that both the opposite parties failed to take any preventive measures to safeguard the quality of the organic cooking butter purchased by the consumers. "...the opposite parties here in failed to take precautionary measures to maintain the recommended storage temperature required and as such the food material packed becomes adulterated and becomes harmful for human consumption, if it was consumed without noticing the contamination," the commission observed.

It therefore directed the opposite parties to refund the purchase price of Rs 230 and pay the aforesaid compensation and punitive damages along with Rs 10,000 litigation costs. The commission directed both companies to discontinue the unfair or restrictive trade practices and not repeat them. It also directed that copies of the order be sent to the FSSAI, Telangana food safety authorities, the Union Ministry of Consumer Affairs, the Supreme Court and the Telangana High Court.

Takeaway

Retailers and manufacturers must ensure that perishable food products are stored at the recommended temperatures to prevent contamination and safeguard consumers' health.

Bengaluru consumer court orders Sherlock's Pub to pay customer ₹3k over ₹128 service charge

Sherlock's Pub was directed to refund a ₹128 service charge it had asked a customer to pay, along with interest, apart from paying him ₹3,000 as compensation and litigation costs.

The Bengaluru Urban District Consumer Disputes Redressal Commission recently emphasized that restaurants and pubs cannot compel consumers to pay a service charge.

IRCTC ordered to pay Re 1 to Kerala passenger over shortfall in train ticket refund

Written by: Ashish Shaji, Courtesy: The Indian Express

The complainant alleged that he was refunded Re 1 less than what was due. A Kerala passenger who received Re 1 less in his refund after cancelling a train ticket has won the refund in a consumer battle with the Indian Railway Catering and Tourism Corporation (IRCTC). The Kasaragod District Consumer Commission has directed the operator to pay him the amount along with a Rs 3,100 payout.

President **Krishnan K** and member **Beena KG** ordered the railway ticketing corporation to pay Rs 100 as compensation for deficiency in service and Rs 3,000 towards litigation costs.

"...complaint is allowed in part opposite party directed to refund Rs 1 with 9% interest from date of cancellation of date of ticket that is 17.08.2024 till realization and Rs 100 towards compensation for deficiency in service and unfair trade practices and Rs 3000 as cost of litigation to the complainant within 30 days," the commission ordered.

Re 1 refund ordered

The complainant had booked an AC three-tier train ticket for Rs 553 on August 11, 2024, for a journey scheduled for August 20. He cancelled the ticket on August 17, more than 48 hours before the scheduled journey.

According to the complaint, IRCTC deducted Rs 180 as cancellation charges and 5 per cent GST, amounting to Rs 9. The commission recorded that the amount refundable to the passenger was Rs 341, but IRCTC refunded only Rs 340, leaving a shortfall of Re 1.

The complainant approached the commission, alleging that the shortfall had caused him confusion, mental agony and a breach of trust. He sought Rs 1 lakh as compensation for confusion, another Rs 1 lakh for breach of trust, Rs 5,000 towards litigation costs and the remaining Re 1.

IRCTC filed its version; however, it was rejected by the commission on the ground that it was barred by limitation. The Commission noted that IRCTC had not attempted to justify the deduction of Re 1. It held that the failure to refund the exact amount due constituted deficiency in service and an unfair trade practice, making the corporation liable to refund the shortfall and pay compensation.

"Just because one rupee is paid less, the said fact really counts and complainant is entitled to Rs 100 as compensation. Complainant is also eligible for cost of litigation fixed as Rs 3,000," the order read.

The commission partly allowed the complaint and directed IRCTC to refund Re 1 and pay Rs 100 as compensation and Rs 3,000 towards litigation costs. It directed the corporation to comply within 30 days of receiving the order.

Indian Railways extends 45-paise travel insurance

In a recent development, the Ministry of Railways extended the Optional Travel Insurance (OTI) scheme to passengers booking reserved tickets at railway reservation counters. Starting October 27, passengers can opt for travel insurance cover of up to Rs 10 lakh by paying just 45 paise per person, including taxes.

Until now, the facility was available only to passengers booking e-tickets through the Indian Railway Catering and Tourism Corporation (IRCTC) website and mobile app. Now, the extension will bring passengers purchasing reserved tickets through Passenger Reservation System (PRS) counters under the same insurance framework.

Earlier this month, the Supreme Court directed Indian Railways to provide travel insurance coverage to tickets purchased at reservation counters from October 27. The court warned that the Railway Board would be held directly responsible for any failure to implement the order.

Takeaway

Even a shortfall of Re 1 in a refund can amount to deficiency in service, and service providers must ensure that customers receive the exact amount due to them. CALL THE NATIONAL CONSUMER HELPLINE AT 1915 FOR ASSISTANCE.

Family of 24 gets off train over no water in washrooms, Railways told to pay Rs 16,000

Written by: Ashish Shaji Courtesy: The Indian Express.

The complainant stated that he informed railway police personnel on the train, but they were unable to resolve the issue.

A consumer commission in Karnataka has directed South Western Railway to pay Rs 16,000 to a passenger over the lack of water in a train's washrooms, which allegedly forced him and his family of 24 members to get down midway through their journey and buy fresh tickets.

President **T Shivanna** and member **B D Yoganand**a held Railways guilty of deficiency in service and directed it to refund the ticket fare of Rs 1,000, pay Rs 10,000 as compensation, and Rs 5,000 towards litigation expenses.

"...this Commission is of the firm opinion that, the said acts of omission and commission by the OPs is nothing but, deficiency in service on their part towards the complainant...," the order dated October 17 read.

Why did the commission award compensation?

According to the complainant, he was travelling with 20 adults and four children after visiting the Tirupati-Tirumala temples in April 2025, and boarded a train from Yeshwanthapura railway station in Bengaluru for Shivamogga on April 15, 2025. During the journey, the family alleged that the washrooms in their coach had no water.

According to the complaint, the passenger informed railway police personnel on the train, but they were unable to resolve the issue. On their advice, he allegedly got down at a railway station and lodged a complaint with the station master. The family subsequently continued its journey to Shivamogga on another train after purchasing additional tickets worth Rs 1,760.

The railway officials denied the allegation, and said that the claim was baseless and unsupported by evidence. They said coaches were provided with water before departing from the originating station and that no complaint had been registered on April 15, 2024, regarding the train.

Examining the documentary evidence on record including the train tickets, the commission held that these documents established that the family had travelled on the train before getting down at a railway station and continuing the journey on another train. The commission noted that the complainant had also produced the copy of the complaint. It observed that the opposite parties nowhere in their pleadings have whispered anything about the complaint lodged by the complainant.

It further noted that the opposite parties had also failed to prove and produce any evidence or documents that could prove that there was no any problem of water availability in the washrooms of the coach in which the complainant and his family members travelled.

The commission observed that the complainant and his family members were put to inconvenience due to the water problem in the washrooms of the coach. Holding the railway officials jointly and severally liable for deficiency in service, the commission partly allowed the complaint and granted relief to the complainant.

Takeaway

Railway authorities are responsible for ensuring basic passenger amenities, including water in train washrooms, and must promptly address passenger complaints.

CALL THE NATIONAL CONSUMER HELPLINE AT **1915** FOR ASSISTANCE.

Indian Railways mobile charging time: The Ministry of Railways has issued strict instructions to keep mobile charging points in train coaches switched off for six hours, from 11 PM to 5 AM, to prevent fire hazards and ensure passenger safety. The move comes following an incident in the South Eastern Railway (SER) zone, where onboard staff failed to switch off the mobile charging points during the night. Subsequently, a passenger's power bank exploded while charging, producing smoke.

No mobile charging from 11 PM to 5 AM
In a letter dated October 26, 2026, addressed to the Principal Chief Mechanical Engineers (PCMEs) of all Railway Zones, the Railway Board directed zonal railways to issue necessary instructions to concerned staff to ensure strict compliance with the rule. It said mobile charging points in train coaches must remain switched off between 11 PM and 5 AM.

Mumbai Cyber Fraud: 78-Year-Old Bandra Woman Duped Of ₹5.85 Crore in Fake HDFC Insurance Policy Scam

Poonam Apraj (Courtesy: The Free Press Journal)

Mumbai: A 78-year-old woman from Bandra West has allegedly been cheated of ₹5.85 crore by cyber fraudsters who lured her with the promise of receiving nearly ₹4 crore from a purported HDFC Bank insurance policy. The accused allegedly posed as insurance company officials, sent her a fake identity card bearing the logo of the Insurance Regulatory and Development Authority of India (IRDAI), and repeatedly demanded money under various pretexts, including GST payments and charges for issuing a final order.

The West Cyber Police have registered a case against one unidentified suspects and several beneficiary bank account holders in connection with the fraud, which allegedly took place between December 14, 2023, and October 7, 2026.According to the FIR, 78-year-old women complainant, who has been residing with her husband at West Coast Apartments on St Joseph Road in Bandra West since 1993, she runs a tours and travels business.

Complainant stated that on December 14, 2023, she received a call from a person using mobile number 7303527361, who identified himself as Vipul Agarwal. The caller allegedly referred to an HDFC Bank policy bearing number 16054090 in her name and told her that the policy's maturity or penalty amount was ₹1,74,512. On March 5, 2024, another person, identifying himself as Santosh Mishra, contacted her from a different number and claimed that Agarwal had died and that he had taken over his responsibilities. Mishra allegedly told her that the policy amount was approximately ₹4 crore and that she would have to pay around ₹50 lakh to receive the money.

The accused also allegedly sent her an identity card bearing the IRDAI logo, a photograph and the employee ID ACT00010 through WhatsApp. On September 5, 2024, Mishra contacted her again using a new mobile number, claiming that his previous number had been discontinued. He allegedly introduced her to a woman named Meenakshi, who posed as an HDFC Bank employee and repeatedly demanded money under various pretexts, including GST payments and other charges, to release the purported policy amount.

Acting on their instructions, the complainant allegedly transferred a total of ₹5,85,74,004 through NEFT and RTGS transactions from her IndusInd Bank joint account to various bank accounts provided by the accused. A detailed statement containing the transactions has been submitted to the police as part of the FIR.

In June 2026, Mishra allegedly demanded an additional ₹73 lakh, claiming that the payment was necessary to obtain a final order for releasing the policy proceeds. When the woman expressed her inability to pay the amount, she allegedly received a call from a person identifying himself as Akash Mittal, who claimed to be an HDFC Bank employee and described Meenakshi as his junior. He allegedly persuaded her to arrange the money to complete the process.

The complainant stated that the accused continued to demand money under different pretexts. Suspecting foul play, she approached HDFC Bank to verify whether such a policy existed in her name. She was subsequently informed that no such policy existed and that she had been cheated. When she attempted to contact Mishra, his phone was switched off, following which she reported the fraud through the national cybercrime helpline 1930. She submitted five complaint acknowledgement numbers to the police, along with a copy of the identity card allegedly sent by the accused and authenticated copies of text messages received on her mobile phone.

The West Cyber Police have registered a case against the persons using mobile numbers 7303527361, 8130968431, 7309557215 and 7466936116, identified in the complaint as Vipul Agarwal, Santosh Mishra and Akash Mittal, respectively, along with the holders of the beneficiary bank accounts involved in the transactions. Further investigation is underway.

In life, there are only two things to worry about

Either you are well, or you are sick: If you are well, there's nothing to worry about! If you are sick, there are two things to worry about.

Either you get better, or you die. If you get better, there's nothing to worry about! If you die, there are two things to worry about.

Going to Heaven, or going to Hell. If you go to Heaven, there's nothing to worry about! If you go to Hell, you'll be so busy shaking hands with all your friends that you won't have time to worry.....So why worry at all??

Insurer denies wife's ankle surgery claim over 'hidden illness,' husband wins Rs 1.36 lakh

Written by: Richa Sahay Courtesy: The Indian Express

A Srinagar man has won Rs 1.36 lakh from an insurance company after it refused to reimburse the cost of his wife's ankle surgery, citing a pre-existing heart condition that it claimed had not been disclosed when the policy was renewed. The consumer commission found that the insurer had failed to provide evidence to support its claim that the heart condition had not been disclosed.

A bench of president **Farah Deeba** and member **Shabnam Munshi** was hearing the complaint filed by a man whose wife was also covered under his health insurance policy and underwent surgery after fracturing her right ankle in August 2024.

"The complainant has established his entitlement to reimbursement of the admissible medical expenses proved on record, and that the opposite party (insurance company) has failed to substantiate the ground of non-disclosure relied upon to justify denial of the claim," the October 22 order read.

Fall, surgery, bills

The man claimed that he secured the health insurance policy effective from May 2024 to May 2025 with a sum assured of Rs 10 lakh after paying a premium of Rs 70,680. According to the complainant, the policy covered him and his wife and was a renewal of an earlier policy. He claimed that during the validity of the insurance policy, his wife fell in her house, resulting in a fracture in her right ankle and was admitted to a hospital in August 2024. He added that his wife had to undergo surgery at the hospital for treatment of the fracture and was later discharged.

According to the man, he incurred expenses of Rs 1.50 lakh on his wife's treatment, including Rs 84,370 in hospital charges and an additional Rs 30,000 to Rs 40,000 on medicines and related expenses. He raised a claim with the insurance company seeking reimbursement of the medical expenses. However, the insurer rejected it on the ground that his wife had a pre-existing cardiac condition that had not been disclosed.

The man maintained that the policy was a renewal and not a fresh policy. He argued that rejecting the claim amounted to deficiency in service and an unfair trade practice. He approached the commission seeking reimbursement and compensation. The man was represented by advocate N A Shalla before the commission.

Insurer's defense

The insurance company, through advocate Tariq Ahmad Malik, said it does not provide a cashless facility and claimed the complainant's wife had some kind of long-standing disease. The lawyer added that the claim was rejected due to an undisclosed pre-existing disease and this was communicated to the complainant by a letter in August 2024. The insurer further argued that it had rejected only the request for cashless authorization and that the complainant had not subsequently approached it for reimbursement. It also claimed that the insured had failed to submit the documents required to process the claim. The company denied any deficiency in service or unfair trade practice.

'No evidence'

The commission found that the policy schedule established the coverage of the complainant's wife during the relevant period. "The hospital documents establish that she was admitted for a bimalleolar fracture of the right ankle and underwent surgical treatment during the subsistence of the policy," it observed. The commission noted that the final hospital bill established charges of Rs 84,370, but the additional expenditure claimed by the complainant was not independently supported by documentary evidence. It also found that the insurance company's claim that the complainant had never sought reimbursement was not supported by evidence.

The commission held that the insurer's allegation of non-disclosure could not be accepted merely because it was mentioned in the rejection letter. The insurer had failed to establish that the alleged cardiac condition existed at the relevant time or that material information had been deliberately withheld, it said.

Accordingly, the commission directed the insurance company to pay Rs 84,370 towards the medical expenses incurred on the treatment of the complainant's wife. It also ordered the insurer to pay Rs 50,000 as compensation for pain, agony, harassment and financial loss, and Rs 2,000 towards litigation costs.

Takeaway

This ruling highlights that an insurance company cannot reject a medical claim merely by alleging non-disclosure of a pre-existing illness until they successfully prove the same.

Family Finds Chicken Pieces in Veg Biryani Served at Bengaluru Airport Restaurant, Heated Argument with Restaurant Staff

A family travelling through Bengaluru airport was, left shocked after allegedly finding pieces of chicken in a vegetarian biryani they had ordered from a restaurant at Terminal 1. The discovery sparked a heated exchange with the restaurant staff, with the family seeking an explanation from the manager and chef over the alleged food mix-up. The incident became known after Piyush Agrawal, a user on X (formerly Twitter), shared videos of the confrontation along with details of what had happened.

Family Alleges Non-Veg Food Was Served Instead of Veg Biryani

According to Agrawal's account, the family had placed an order for vegetarian biryani at Taste of India, an outlet located near gates 16 and 17 at Terminal 1 of Kempe Gowda International Airport in Bengaluru. However, while eating, they allegedly noticed small pieces of chicken in the supposedly vegetarian preparation.

One of the videos shared online showed a woman from the family displaying an almost empty plate with visible pieces of chicken. Expressing his anger while recording the food, Agrawal said, "Look, we ordered veg biryani, and found tiny pieces of chicken in this."

The situation soon escalates as the family confronts the restaurant employees and demands the call for the manager to address the complaint.

Manager And Chef Confronted Over Alleged Food Mix-Up

The videos also captured an airport staff member questioning the restaurant employees and raising his voice over the incident. He repeatedly asked them to call the manager and explain how chicken could have been served in an order placed for vegetarian food.

The restaurant's manager and chef eventually arrived at the scene. However, the confrontation continued, with those present seeking accountability and an explanation for the alleged lapse.

In his social media post, Agrawal claimed that the family followed a strictly vegetarian diet and that even the children had consumed the food without realizing it contained chicken. He said the experience had deeply upset the family and hurt their religious sentiments.

Agrawal further alleged that the restaurant's manager and chef acknowledged that the biryani contained chicken. The family reportedly said it had retained the bill and other evidence related to the order.

Family Seeks FSSAI Probe, Demands CCTV Footage

Following the incident, the family urged the Food Safety and Standards Authority of India (FSSAI), Bengaluru airport authorities and other relevant officials to investigate the matter.

They called for the restaurant's CCTV recordings and order details to be examined to establish how the alleged mix-up occurred. The family also demanded strict action if the allegations were found to be true.

A poor man takes a stroll on a Friday evening, thinking about what he can do to get some extra cash in his life.

Suddenly, out of a puff of smoke steps the Devil himself! He whispers, terrifyingly, "Take all the money in your purse, go to this casino, and put them on the number 27!"

The man is first shocked, then becomes curious, and quickly yields, goes to the casino, puts all the money he could pull out of the ATM on 27. He is shocked when he wins!

Excited he exits the casino and meets the Devil again. The latter is silent for a moment and then says again, "Take all your money - all that you've won - go inside and put them on 27!"

"Again?!" - "Yes! Do it!" - The man quickly yields, goes in again, puts all the money on 27 and ... wins again!

Now everyone in the casino is amazed, they check the wheel, nope no tilt or bias (and it was outputting numbers randomly before), seems like genuine luck, reluctantly he's given almost two hundred thousand dollars and leaves elated.



Outside he meets the Devil again who again tells him to go put everything on 27, the man is shocked but does, and wins for the third time!

And now he's given most of the casino's bank, millions of dollars, walks out shining like a star, and says to the Devil, "I don't know why people say you're the most sinister being there is, you've been so kind to me today!!"

The Devil gives him a pained look and says: "You know something? You are the luckiest son of a gun I've ever bloody seen!!!"

Healthy Eating for Weight Loss

by Emily Halnon, Medically Reviewed by Christine Mikstas (Courtesy: WebMD)

What Is a Healthy Diet?

Most health experts recommend that you eat a balanced, healthy diet to maintain or lose weight. But you're probably wondering, what exactly is a healthy diet?

"A healthy, balanced diet includes a variety of foods that provide all the essential nutrients your body needs to function well," says Amy Kimberlain, MS, RDN, CDCES, a Miami-based registered dietitian and spokesperson for the Academy of Nutrition and Dietetics.

The major food groups and essential nutrients include:

- Fruits and vegetables (such as kale, spinach, broccoli, red peppers, berries, and citrus fruits)
- Proteins (found in chicken, fish, milk, and eggs)
- Healthy fats (found in avocado, nuts, salmon, tuna, and oils)
- Whole grains (such as oats, quinoa, and whole wheat bread)
- Vitamins (such as vitamins A, B, C, D, E, and K)
- Minerals (such as calcium, potassium, and iron)
- Water (both in what you drink and what's naturally in foods)
- Whether you're dieting or not, everyone needs a mix of nutrients, ideally from foods, because they include what your body needs to stay healthy.

According to Kimberlain, a general rule to follow is to:

- fill half your plate with fruits and vegetables
- split the other half between whole grains and lean protein
- add in a healthy fat and drink water with your meal

It's important to remember that everyone has different nutritional needs, so your plate may look different than your friend's, Kimberlain says. "Each person will have individualized goals based on various factors, like age, activity level, and health goals, so it's important to discuss them with a registered dietitian or nutritionist to create an individualized plan based on their needs," she says.

A good resource to plan meals is MyPlate, which makes it easy to map out just how much of each food type to include.

A healthy, balanced diet is made up of a wide variety of foods that provide all the essential nutrients, which include fruits and vegetables, proteins, healthy fats, whole grains, vitamins and minerals, and water. Everyone has different needs with nutrition. Working with a dietician can help you reach the best plan for your individual needs.

Healthy Foods to Lose Weight

"To use healthy foods for weight loss, focus on nutrient-dense, high-fiber meals that keep you full and satisfied," Kimberlain says. The best way to eat healthy foods is to think about what you need to add to your diet instead of restricting yourself, she says.

Reasons You're Not Losing Weight

Exactly how many calories you should get per day depends on your goals, your age, your sex, and how active you are. Cutting your calories too much can make your diet hard to stick with and may not give you the nutrients your body needs. A dietitian can help you figure out the right plan for you.

Other helpful tips include:

- Drink water as your main beverage.
- Choose nonfat or 1% milk instead of 2% or whole milk. Plant-based milk, like soy or almond milk, is also a great choice.
- Pick lean meat instead of fatty meat.
- Select breads and cereals that are made with whole grains.
- Replace saturated fats with unsaturated fats, like olive oil, avocado, nuts, seeds, when you can. Omega-3s, which you can get from fatty fish, flaxseeds, and walnuts, are especially good fats.
- Don't feel that you must completely avoid all foods that have fat, cholesterol, or sodium. It's your average over a few days, not in a single food or even a single meal, that's important.
- Check the food labels on packaged foods to help you budget fat, cholesterol, and sodium over several days.
- Cook at home to manage what you're eating. Have healthy snacks on hand, like baby carrots, fruit, and yogurt, so you choose them instead of processed and packaged foods. Make a shopping list and don't go to the grocery store hungry.

- Keep added sugar and salt to a minimum.
- In addition to eating healthy, aim to move more, get good sleep, and reduce stress, Kimberlain says.

Calories and Their Role in Weight Loss

Calories are a measurement, like an inch or a tablespoon. They note how much energy is released when your body breaks down food. The more calories a food has, the more energy it can provide to the body.

When you eat more calories than you need, your body stores the extra calories as fat. Even low-carb and fat-free foods can have a lot of calories that can be stored as fat.

Try to be mindful of your portion sizes and listen to your hunger cues to help you eat what you need to stay full between meals, Kimberlain says.

If you eat a high-calorie food or meal, balance your intake by choosing low-calorie foods the rest of the day or the next day. Also, it's best that you don't skip meals, as that can cause overeating at your next one.

Protein and Weight Loss

Proteins help repair and maintain your body, including muscle. You can get protein in all types of food. Good sources include fish, meat, poultry, eggs, cheese, nuts, beans, and other legumes.

Eating Fat and Losing Weight

Your body needs some fat. But most Americans get too much of it, which makes high cholesterol and heart disease more likely.

There are several types of fats:

- Saturated fats. These are found in cheese, meat, whole-fat dairy products, butter, and palm and coconut oils. You should limit these. Depending on whether you have certain health conditions like high cholesterol, heart disease, diabetes. A dietitian or your doctor can let you know your limit.
- Polyunsaturated fats. These include omega-3 fatty acids (found in soybean oil, canola oil, walnuts, flaxseed, and fish, including trout, herring, and salmon) and omega-6 fatty acids (found in soybean oil, corn oil, and safflower oil).
- Monounsaturated fats. These come from plant sources. They're found in nuts, vegetable oil, canola oil, olive oil, sunflower oil, safflower oil, and avocado.
- Cholesterol. This is another type of fat found in foods that come from animals.
- Trans fat. Some trans-fat is naturally found in fatty meat and dairy products. Artificial trans fats have been widely used in packaged baked goods and microwave popcorn. They're bad for heart health, so avoid them as much as possible. Although trans fats are less common in recent years, you can still look at the nutrition facts label to see how much trans-fat is in an item. Know that something that says "0 g trans-fat" may have up to half a gram of trans fat in it. So, always check the ingredients list: If it mentions "partially hydrogenated" oils, those are trans fats.

Carbs and Weight Loss

Carbohydrates give your body fuel in the form of glucose, which is a type of sugar. Some research suggests at least 25% of total daily carbs in your diet is needed to get the energy your body needs.

The Dietary Guidelines for Americans recommend getting about 45% to 65% of total daily calories from carbohydrates. Most Americans eat too many carbohydrates, especially processed carbs, which can lead to obesity, prediabetes, and diabetes.

Some carbs are rich in nutrients. Those include whole grains, fruits, vegetables, and legumes. Other carbs are sugary and starchy, and not high in nutrients, so you should limit those. These include candy, pastries, cookies, chips, soft drinks, and fruit drinks.

Vitamins and Weight Loss

Vitamins help with chemical reactions in the body. In general, vitamins must come from the diet; the body doesn't make them. There are 13 essential vitamins. Your body can store vitamins A, D, E, and K, and it can be a problem if you get too much of them. Vitamin C and the B vitamins don't build up in your body, so you need to keep getting them regularly in your diet.

Minerals

Like vitamins, minerals must come from the diet. Your body needs them, but it can't make them. You need more of some minerals (such as calcium, potassium, and iron) than others. For instance, you need only small amounts of the minerals zinc, selenium, and copper.

Water Intake and Weight Loss

Water has no calories or nutrients, but it keeps you hydrated. It also makes up about 50%-70% of body weight. You can drink water or get it from

foods that naturally have water in them, like fruits and vegetables.

Are smoothies healthy?

How healthy a smoothie is depends on how you make them. "Smoothies can be created to be more satisfying and nutrient-dense, depending on the portion size and ingredients used," says Kimberlain.

To increase your smoothie's benefits, you can try mixing in:

- Protein (like Greek yogurt, cottage cheese, nuts, and nut butter).
- Fruit (fresh or frozen adds good nutrients and natural sweetness).
- Vegetables (such as leafy greens, which add nutrients without changing the taste)
- Milk or a plant-based alternative (like oat milk).

Healthy Eating Plan for Weight Loss

Aim to build all three of your meals around the essential nutrients you need every day, including lean proteins, fruits and vegetables, whole grains, and healthy fats. Try to mix up the colors on your plate and the types of food you're eating to get a wide variety of nutrients. The best general guideline is to fill half of your plate with fruits and vegetables and split the other half between lean protein and whole grains.

"The best meals share a few key traits: balanced, satisfying, nutrient-dense, and calorie-conscious without being restrictive," Kimberlain says.

Here are a few meal plan ideas and foods to add to your plate based on nutrients you'd like to add to your diet:

1. **Lean proteins, which are a filling and muscle-building source of food**
- Breakfast - eggs or nonfat yogurt
- Lunch - sandwich with turkey and low-fat cheese
- Dinner - grilled chicken or tofu, fish, or beans

2. **Fruits and vegetables, which are high in fiber and nutrients**
- Breakfast - spinach and bell pepper omelet or scramble with a side of berries or citrus fruits
- Lunch - salad with spinach or kale, turkey sandwich with bell peppers and tomato, with baby carrots and hummus on the side
- Dinner - steamed or roasted broccoli, bell peppers, and zucchini

3. **Whole grain carbohydrates, which give you lots of energy for your day**
- Breakfast -whole-grain toast or oatmeal
- Lunch - whole-grain sandwich bread or brown rice as a base for your meal
- Dinner - a side of sweet potatoes or quinoa

4. **Healthy fats, which help your food taste better and help you stay full between meals**
- Breakfast - eggs with olive oil, avocado toast
- Lunch - leafy green salad with avocado and oil-based salad dressings
- Dinner - salmon / tuna, prepared with olive oil.

Takeaways

A healthy, balanced diet is made up of a wide variety of foods that provide all the essential nutrients, which include fruits and vegetables, proteins, healthy fats, whole grains, vitamins and minerals, and water. Everyone has different needs with nutrition. Working with a dietician can help you reach the best plan for your individual needs.

Weight Loss FAQs

1. **What is the healthiest meal for losing weight?**
There isn't a single "healthiest meal" for weight loss, but the best meals are "balanced, satisfying, nutrient-dense, and calorie-conscious without being restrictive," Kimberlain says.

2. **What is the best diet plan for weight loss?**
It's best to aim for slow weight loss versus quick results. Try to choose one healthy habit, like eating more lean protein or walking a mile a day, and add that into your life before moving onto the next small goal. Little by little, it will add up to major wins, she says.

3. **How to lose 10 kg in 10 days?**
It might be possible to lose 10 kg in 10 days, but it's not recommended. The weight loss will probably be temporary and quick-fix diets often work because you lose water and muscle mass, whereas you really want to be burning fat and keeping (or building) your muscles.

What is the 30-30-30 rule for weight loss?

The 30-30-30 plan involves eating 30 grams of protein within 30 minutes of getting out of bed and then exercising for 30 minutes through cardio. The idea is that it may help you stay full for longer and feel more energized, but there's no research to support this approach.

Psychological Benefits of Friendship

by WebMD Editorial Contributors, Medically Reviewed by Smitha Bhandari, MD

If you've ever had a friend that you could laugh, cry, and share your most intimate secrets with, then you know how powerful friendship can be. It's having someone in your life that can lift you up when you're low and celebrate your victories with you. Friendships can have a major impact on your health and well-being, but it's not always easy to build or maintain them. Read on to understand the importance of friendships in your life and what you can do to develop and nurture new ones.

Benefits of Friendship

Friends not only prevent loneliness but they also:

- Increase your sense of belonging and purpose
- Boost your happiness and reduce your stress
- Improve your self-confidence and self-worth
- Help you cope with traumas, such as divorce, serious illness, job loss, or the death of a loved one
- Encourage you to change or avoid unhealthy lifestyle habits, such as excessive drinking or lack of exercise
- Help put your problems in context to develop a stronger sense of meaning and direction
- Increase feelings of security and help protect against stress
- Ease the emotional impact of difficulties and offer new ideas about tackling them

Good times: Don't discount the simple pleasure of being in company with other people that you like. This can often lead to laughter and taking part in activities that raise the spirits and provide a distraction from the more serious side of life.

Reciprocity: The give and take between partners in a friendship is an important part of the process. People enjoy doing something for someone they like. The reciprocity that exists in a relationship helps sustain it over time and ensures that the friendship lasts. Friends also play a significant role in promoting your overall health. Adults with strong social support are at lower risk of many medical conditions. These include depression, high blood pressure, and obesity.

Why Friendship Matters

Advances in technology allow us to connect with anyone in the world with a click of a button. But having hundreds of friends online isn't quite the same as a few close friends you can really connect with on a deep level. This doesn't mean you can't have friends online. Just try to remember to prioritize face-to-face interaction too.

Tips for Making New Friends

When you're looking for a friend, try to find someone that you can trust. It's important to share a deep level of understanding and have good communication.

Some things a good friend will do include:

- Show a genuine interest in your life, what you have to say, and how you think and feel
- Accept you exactly as you are
- Listen to you without judgment
- Not trying to tell you how to think and feel or changing the subject
- Share things about themselves, so you have an open exchange of vulnerability

Two-way street

A friendship is a two-way street. Both individuals must feel comfortable supporting and accepting each other. This creates and shares a bond of trust and loyalty. When you're looking for potential friends, consider the people you may have interacted with before.

Think about people who:

- You've worked or taken classes with
- You've been friends with in the past but have since lost touch
- You've enjoyed chatting with at social gatherings
- You share family ties with

Try putting yourself out there and reaching out to different people to see what resonates. Here are a few ways to do so.

- **Attend community events:** Look for groups or clubs that are set up to explore an interest or hobby you have. You can find groups like this on social media, community bulletin boards, or other places online by doing a simple Google search for meetups in your area.
- **Volunteer:** Volunteering can be a great way to do something meaningful in your community and spark potential friendships too. It's easy to form strong connections when you work with people having mutual interests.
- **Try new things:** Take a college or community education course to meet people who have similar interests. You can also explore classes at a local gym, senior center, or community fitness facility.
- **Join a faith community:** This can be a great way to get involved with social events, playing music, or aiding a cause that you believe in with people you like.

Psychological Limits of Friendship
Keep in mind that although friendship can be a powerful way to support you through all the difficulties of your life, it's not a substitute for mental health treatment. If you have emotional experiences that affect your ability to function, consider talking to a licensed mental health professional.

Above all, stay positive
You may not become friends with everyone you meet, and that's okay! Maintaining a friendly attitude and demeanor can improve your life relationships. It also increases your chances of attracting more like-minded people into your life.

How Grief Can Affect Your Health

by Paul Frysh, Medically Reviewed by Jabeen Begum, MD (Courtesy WebMD)

Sleep Problems: Grief can keep you from getting the regular sleep your mind and body need. You might have trouble going to sleep, or you might wake up often in the night or even sleep too much. Good sleep habits can help. Wind down slowly before bed with something calm like a bath, a book, or breathing exercises, and go to bed and wake up at the same time each day.

Fatigue: The emotional toll of grief can drain your energy. To keep up your strength, be sure to eat enough, even if you don't feel like it. And exercise -- something as simple as a short walk can really help. It's also good to stay connected with family and friends. And a mental health professional or a support group may be able to give you a sense of connection, along with tools to help you through your grief.

Immune System: There's some evidence that grief can take a toll on your body's ability to fight illness and infection, especially if it goes on for a long time. Talk to your doctor or a mental health professional if you're having trouble coming to terms with your loss.

Inflammation: This happens when your immune system responds to something it sees as a threat and makes tissues in your body swell. It can play a role in heart disease, arthritis, diabetes, asthma, and possibly cancer. There's evidence that grief is linked to inflammation, and some studies show the more severe the grief, the more serious the inflammation. Exercise and eating right can help you manage it.

Anxiety: The events that cause grief can make you feel like you don't have control over your life. You might be concerned about your financial future or being alone or the possibility of losing someone else. Some worry is normal, but if your anxiety lasts longer than a few months or gets in the way of your normal work or home life, it may be time to talk to a mental health professional.

Cortisol: This is sometimes called the "stress hormone," and your body may release more of it than usual into your bloodstream in the 6 months after the loss of a loved one. High levels of cortisol over a long period can raise your chances of heart disease or high blood pressure.

Digestion: Grief can lead you to stop eating on a regular schedule or to binge eat. And stress hormones can make you nauseous or bother your stomach and the rest of your digestive tract. You might have stomach cramps, diarrhea, constipation, ulcers, and even irritable bowel syndrome. If you have stomach issues that won't go away, your doctor can help you find ways to treat them.

Aches and Pains: Grief may make you more likely to have joint pain, back pain, or headaches. Part of the reason could be the muscle tension caused by the stress hormones your body releases in response to grief. This should get better over time, but talk to your doctor about how to manage the pain if it doesn't go away.

Heart Rate: Serious grief can keep your pulse high for as long as 6 months. This faster rate, which could be caused by anxiety or the release of cortisol, might your chances of heart problems. Talk to your doctor about adding or changing your medication, especially if you already have heart issues.

Broken Heart Syndrome: The sudden loss of a spouse or loved one can cause a jolt of intense emotion and trigger hormones that lead to sharp chest pain and trouble breathing. Your heart may not pump blood as well for a while. It can feel like a heart attack, but it usually doesn't damage your heart or block your arteries. Most people get better within a few days or weeks.

Higher Heart Attack Risk: In the first day of grief over the loss of someone close, your chances of having a heart attack are higher than normal. They go down over the course of the first week, but your odds may stay higher than usual for the first month. Try to get enough sleep, and watch for signs of heart attack like chest and stomach pain, cold sweats, nausea, and dizziness.

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!

A Portuguese man goes to the doctor. After the test results, the doctor says:" Mr. D'Silva, you're in very good shape for a 50-year-old".
"And who said I'm 50?"
"How old are you?"
"I just turned 67 in March".
"No way! And how old was your father when he died?"
"And who said my father died?"
"Oh, sorry. How old is your father?"
"The old man is 88".
"88?! That is great!
And how old was your grandfather when he died?"
"And who said he died?" "I am sorry. How old is he?"
"107, and he still rides a bicycle".
"That is wonderful!
And your great-grandfather? What did he die of?"
"And who said he died?
He is 124 and he is getting married next week".
"Now that's too much!" Says the doctor, annoyed.
"Why would a 124-year-old man want to get married?"
"He didn't want to... but he got the young girl pregnant."

This guy in his 50s goes to the doctor.
"What's your daily activity level like?" the doctor asks.
"Why do you ask?"
"Well, a guy your age, probably not eating all that healthy, probably not getting that much exercise..."
The guy shrugs. "Yesterday afternoon, I waded along the edge of a lake and outran a wild dog in the heavy brush."
"Well, that sounds pretty good," the doctor comments.
"That's nothing," the guy says. "The day before, I marched up and down several hills and outran a couple of bears."
"That sounds really impressive."
"And last weekend, I crawled out of quicksand, stood in a patch of poison ivy, and knocked down a small tree."
"Well," the doctor says, "it sounds like you're one hell of an outdoorsman!"
"Nah," the guy replies, "I'm just real lousy at golf."

A visitor in the hospital walking through the newborns room looks at one baby and smiles.
Man: 'Hi, I am George. What is your name?'
Baby: 'Alex.' The man looks at him in shock.
George: 'When were you born?'
Alex: 'Three days ago, at 6:20 P.M.'
George: 'Who are your parents?'
Alex: 'My Mom is Laura Princeton, she is a programmer and Dad is Thomas Princeton, an engineer, should come visiting in three hours.'
George: 'Amazing! How do you know all that already?'
Alex: 'Well I wasn't born yesterday, you know.'

Two guys were at the golf course playing alone. One approaches the other and suggests they play together since they are without partners to play against. The second guy agrees and they start a round of golf. As they finish one hole and head for the next, one of them realizes he had left his jacket back at the previous one.
"Hang on a sec," he said to his new friend, "I'll just run back and get it."
As he approaches the previous hole, he notices two women about to tee off. Suddenly he stops, turns around, and heads back.
"Holy Hell! That could have been awkward! That was my wife and mistress back there!"
"Good Lord!" says his friend, "That could have ended badly! I will run back and get it for you."
Like the first guy, he gets half way to the previous tee, turns around, and heads back.
Reaching his friend, he looked somewhat flustered saying "Small world, isn't it?"

Grandma and Grandpa were visiting their grandkids overnight, when Grandpa finds a bottle of Viagra in his grandson's medicine cabinet, he asks about using one of the pills.
The grandson says, "I do not think you should take one. They are very strong and expensive."
"How much?" asked Grandpa.
"$20.00 a pill," he replied.
"I don't care," said Grandpa,
"I would still like to try one, before we leave, I will put the money under the pillow.
"Later the next morning, the grandson finds $120 under his pillow.
He calls Grandpa, "I told you each pill was $20, not $120.
"I know," said Grandpa. "The hundred is a gift from Grandma!"

Stone Stories



Our ancestors were trailblazers, in fashionable dressing, immaculate makeup, exquisite ornaments, impeccable grooming, and mirror gazing. This is evident in the stone-carved fashionable figurines found in thousands of years old mandirs.



STONE WONDERS
Isn't this ornamental dress beyond imagination?



The carvings on the stone walls of the various mandirs depict: 1. astronauts wearing full helmets and gloves with visible cuffs, prioritizing head and hand protection 2. a soldier using a telescope, war rocket launching pad that is holding the missiles/combustible arrows (Halebidu mandir, 12th century) 3. women using devices like mobile and tablets (Sun mandir, Modhera, Gujarat) 4. a parachute carving (Rangaswamy mandir, Srirangam) 5. carving of a Bicycle (2000 years old Panchavarna Swamy mandir) 6. detailed Sperm-Ovum fertilization and further cell division (Varamurtheeswara mandir) 7. embryonic development (Shri Kalabhairava mandir, Tamilnadu) 8. the process of delivery showing doctors and nurses (Ranganathaswamy mandir) 9. ongoing CPR procedure on a child (Hoysala mandir, Karnataka) 10. the Earth as little flattened at the poles (Somanathapura mandir) 11. carvings of dinosaurs (Angkorwat mandir) 12. the use of medical instruments in the field of dentistry



Atmanathar mandir is a definite evidence to the mandir architectural skills of ancient sculptors and engineers. Look at the ceiling with ornamental snake, rings, nuts, bolts, the entire roof with hanging rings, different types of rods, and the huge stone door at Tharamangalam Kailasanathar mandir. All are made up of GRANITE stone.

Beyond spirituality, ancient mandirs serve as open books of knowledge and wisdom offering the opportunity to acquire hidden and intricate sciences through daily visits.

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