German Delegation from GIZ visits CGSI
Jodi No. 1 - NSS & CGSI! NSS Co-ordinators visit CGSI office on 13th February 2014

Treasurer Mr. Vilas Wagh addresses a meeting of senior citizens on 22nd February 2014
Editorial – Dr. S. G. Bhat

How safe is Indian railways now?
Indian railways has the biggest net work in the world, offering cheap fares and is a popular mode of travel for a passenger compared to any other mode of transport. Many amenities are available by way of sleeper coaches, AC coaches, food service in long distance trains, punctuality, advance booking, on-line booking of tickets etc.

However, some of the recent incidents like, tragic fires in compartments of the Bangalore-Nanded Express on December 8, 2013 and the Mumbai-Dehradun Express on January 8, 2014 are a nightmare for any passenger. The accident has killed more than 50 innocent passengers. The reason of the fire may be due to short-circuit or poor maintenance or negligence on the part of railways or by a burning cigarette butt by a passenger. It is the responsibility of the railways to take a serious action promptly as also introduce modern fire safety mechanisms. Railways have provided special cabins for the handicapped but it needs monitoring as a paraplegic Ms. Nita Panchal aged 30 years in wheel chair, trying to board the New Delhi-Ahmadabad Rajdhani Express on February 3, 2014, along with other handicapped passengers, got stuck on the narrow swing door for 20 minutes. She was pulled out by other passengers, resulting in tugging of her feet, experiencing pain. She could not get any help from the railways or the police. Railways should take care to see that such incidents do not occur in future.

Railway accidents are common among commuters for various reasons. Ms. Monica More, aged 16, a college student in Mumbai lost both her arms falling from a train and admitted to a Municipal Hospital in Mumbai. She is undergoing agony and her uncle is demanding compensation for treatment. The gap between the platform and train is about 12” on Ghatkopar railway station. A serious concern to note is the recent introduction of new rakes in the suburban trains in Mumbai. These new rakes has created a wide gap between the platform and the floor of the new rake, which is very much higher than the old rakes, resulting in fall of passengers, unable to board the crowded short halting trains. It has become more difficult for the elderly and the children to board and get off the crowded trains, and are, prone to falls and accidents. Immediate action to solve the problem is the responsibility of the railways. It seems railway management is contemplating to raise the platform level and bring down the wide gap between the rakes and the platforms.

It is a herculean task for the railways to implement this as both suburban trains and railway platforms are crowded and will cause inconvenience to the passengers, labourers and difficulties in material handling. How many years will it take to complete this project without any accident is anybody’s guess? This type of bad management planning are not expected from the Indian railways and this needs investigation and punishment, so that such calamities are prevented in the future. Keeping the interest of the passengers in mind and the reputation of Indian railways, the railway ministry should take prompt action with respect to passenger safety and service.

FORM IV (See Rule 8)

Statement about ownership and other particulars of the periodical, KEEMAT

| 1. Place of Publication | : Consumer Guidance Society of India (CGSI), Block J, Azad Maiden, Mahapalika Marg, Opp. Cama Hospital, Mumbai – 400 001. |
| 2. Periodicity | : Bi-Monthly |
| 3. Printer’s Name | : Dr. S. G. Bhat, CGSI |
| 4. Publisher’s Nationality | : Indian |
| 5. Editor’s Address | : Block J, Azad Maiden, Mahapalika Marg, Opp. Cama Hospital, Mumbai – 400 001. |
| 6. Names and addresses of individuals who own : the periodical and partners or shareholders holding more than 1% of the total capital. | : None or Consumer Guidance Society of India |

I Dr. S. G. Bhat, hereby declare that the particulars given above are true to the best of my knowledge and belief.

Date : 01 / 03 / 2014

Sd / -
Dr. S. G. Bhat
Publisher

KEEMAT: March – April 2014
Letters to the Editor

Brand Loyalty – What Price?

During my childhood days, I used to visit my grandparents every Sunday. One of the lasting memories from these visits is the slickly groomed, jet-black hair of my uncle, who was not married then. The secret of this grooming, as I came to know by and by, was the hair oil. Marketed under a famous personal care brand, it was dark red in colour with a very agreeable fragrance.

Decades later when I met my uncle at a family function, I reminisced the awe with which I held that hair oil. It was then my uncle narrated an incident, which is the theme of this essay. Apparently, that hair oil with its very distinctive colour and fragrance had disappeared overnight from the market, much to the consternation of my uncle. He then trawled scores of stores (there were no malls then) only to be left high and dry. Out of sheer exasperation, he wrote to the manufacturers, and in under a fortnight he was more than pleasantly surprised to receive a parcel from them. It contained a dozen bottles of his favourite hair oil, enough to take care of his grooming needs for 3 years. A letter in the parcel profusely thanked him for his brand loyalty and went on to explain the circumstances under which the company was forced to withdraw the product from the market.

I recalled this episode some years ago when something similar happened to me. An after shave that I was fond of after using for many years suddenly vanished from the shelves. Unlike my uncle, I did not have the time or the inclination to write to the manufacturer. I quietly accepted its disappearance and settled down to another brand. Then with equal suddenness, it made a magical reappearance and I started using it again, but earlier this year, it has disappeared yet again from the stores and I am fervently hoping that it will make another comeback. To come to the premise of this essay, should producers take brand loyalty of consumers for granted. What should they do to sustain and protect the interests of the loyal consumers? What means and methods should they adopt to engage with the loyal consumers?

Lest you begin to dismiss that these arguments are applicable only to products of vanity and grooming, let me recount another incident with more painful consequences. My grandmother was suffering from chronic rheumatism and was regularly required to take cortisone, a type of steroids, to alleviate the bone crushing pain. Once due to lockout, chemists ran out of supplies of a particular brand of the drug. The family doctor prescribed a substitute made by a competitor, but it did not have the same effect. Grandmother had bouts of excruciating pain until the lockout was lifted in the manufacturing unit of the original brand. The generic chemical was the same, the dosage was the same, but it is an enduring mystery as to why the substitute did not work for her. The psychological effects of brand are probably mysterious. Perhaps it is better not to fall in love with a brand!

K. Sahasranaman, Pune.
k.sahasranaman@gmail.com

"Microwave Safe" – A Common Misnomer

A microwave oven is recommended for defrosting, reheating and even cooking of food. It is a boon to the busy home manager stressed for time management. The ideal material for a microwave utensil must be transparent to permit the rays to pass through the vessel or container and heat the food. Ceramic material, glassware and certain plastics, preferably round or oval shaped, are suitable but only if marked 'microwave safe' in words or by graphic symbols.

I bought a set of three mixing bowls with plastic lid of 'POLO Yera International' brand manufactured by Shreno Ltd. (Glass Division), member of Alembic group of companies, based in Vadodara (Gujarat), from Big Bazaar, Kandivali (East), in Mumbai.

On the inside of the lid was embossed, "In microwave oven, bowl with lid can be used for defrosting and reheating." Some manufacturers, including Shreno, stipulate, "up to 5 minutes is safe for microwave heating." Being guided by this information, I kept one of the bowls with some food item for microwave reheating keyed for 30 seconds. Within moments, I heard a crack, which after opening the oven revealed that the so-called microwave safe container failed to live up to its claim. When I complained to the manufacturer by e-mail, I got a reply that this is a "one in a hundred" chance event, which can happen in any home. A cheeky reply, indeed. If the food was fluid, it could have spilled all over the turntable or splattered the oven walls with possible damage to the unit.

A similar incident occurred with the so-called French opal crockery ‘La Opala’. I wish to caution my fellow 'domestic managers' about such misleading product claims even by reputed manufacturers.

Madhavi Wagle, Mumbai.
Telephoone: 9769604335
Drugs Storage & Dispensing

The article "Do Medications Really Expire?" (Keemat, Jan-Feb 2014) seems to be written in frivolity rather than the seriousness the subject matter deserves. Whatever has a beginning must have an end, and this includes drugs.

The rate of decay varies with the molecular structure of the active ingredient in the drug. The most important factor that governs potency of a medicine after manufacture, and its effective life, is the condition of storage in the pharmacy (generally a chemist) and in the home of the patient (consumer). Both may overlook or ignore "special storage conditions" appearing on the package label.

From the consumer's viewpoint, a pharmaceutical product - which actually is a formulation of chemical compounds, must retain the therapeutic characteristics of the active drug(s) right up to the moment of actual use. From the regulatory angle, the product should retain the original standards of strength, quality, and purity for full duration of its shelf life with slight deviations permitted as per pharmacopoeias. The products are in various forms, oral and injectible, solid (powder, tablet coated / uncoated), capsule (soft / hard), granule, ointment and gel, emulsion / suspension, liquid, lotion and syrup.

Storage Recommendations: These relate to (1) a product requiring no stipulated storage conditions and (2) a product with specified storage instructions. Different terminologies apply such as cool / dry / dark place away (or sheltered) from direct sunlight. Store "cool" is understood to be "around 15 degrees C," or as the Indian Pharmacopoeia (IP) defines "any temperature between 8 and 25 degrees C (refrigerator temperature is between 2 and 8 degrees C)". Freezing can ruin product stability - distinct from ingredient stability - as in the case of liquid & emulsion preparations including suspensions. "Excessive heat" is regarded as > 40 deg C. While the data generated by drug manufacturers are based mostly on chemical kinetics under accelerated conditions that are extrapolated to actual ambient storage conditions, no study is reportedly made on the behavior of the formulation during use under conditions prevalent in the consumer's environment. Apart from oxidative deterioration due to ingress of air from frequent opening of the container for dispensing the dose to the patient, there is also likelihood of microbial contamination as a result. The "in-use stability" thus becomes relevant.

Expiry Date: A question commonly asked as in the article 'Do medicines really expire (or die) as in living organisms?' The active therapeutic agents are stable or labile. Hence, the answer to this question is not definitive. Wouldn't it be better if 'use by or not later than' is stipulated similar to that on food packets 'best before'. There is always a safety margin kept for actual degradation on storage just as "overages" are added to compensate for storage losses in active ingredients, e.g. vitamins in aqueous vehicle. Moreover, the directions are printed exclusively in English on most packs, which have no impact on a large section of the population.

Storage recommendations should preferably be given in the form of signs / symbols for easy understanding. It is, however, imperative that a 'date of discarding' (post-opening) is stated on the label in case the two dates (pre- and post-opening) are at wide variance. Medicines with in-use lives far below the expiry period (eye drops for instance) must be labeled accordingly. Such label information cautions the patient who discontinues a medicine before it is exhausted and resumes treatment at a later date by which time the medicine might be ineffective or even unsafe.

Sterility is an important criterion for injectibles and I.V. solutions. There are frequent reports of fungus development manifesting on storage even before the expiry date indicating improper sterilization technique during manufacture, or contaminated containers. However until recently, Ayurvedic and homoeopathic medicines did not declare expiry date, only date of manufacture. Now, expiry date or "xx months from the month of manufacture" is printed on pack.

Packaging: The primary purpose of a package is to present a product to the buyer. Another equally important objective is to preserve the contents from spoilage and protect them from damage. Medicines are packed mainly in glass and rigid plastic bottles, multilayer laminated polymer squeezeable tubes that have now replaced collapsible aluminum tubes, and metalized (aluminum) plastic strips. The label should be regarded as an important informative document for use by the patient and doctor as well. Hence, it is not prudent to buy cut strips of tablets since some vital information such as composition; manufacturer and expiry date would be lost. Occasionally, a tablet or a capsule might be missing or broken in the strip due to goof-up of the packaging machinery.

Narendra Wagle
Email: naren_wagle@hotmail.com

Husband to wife: Today is a fine day. The next day, he says the same, today is a fine day.

After a week, the wife can't take it and asks her husband: Since a week, you've been saying, 'Today is a fine day'. What's the matter?

Husband: Last week we had an argument, you said, 'I will leave you one fine day.'
Goofing-up Laminating property documents & Certificates

Most of us are tempted to get the documents laminated to preserve these. "We had our property documents laminated for their safe keeping. This was years ago."

Recently we tried for a bank loan and mortgage our property documents. At the final stage of verification of original documents, the Bank Lawyer flatly refused even to look at the documents saying that they are laminated. The reason being that, since they are laminated, the original documents cannot be differentiated from the color photocopies. Appears, it was a hard-learned truth as the Bank was duped by the color photocopies of the original documents, duly laminated and presented. We were asked to get the documents de-laminated! Else, forgo the loan. The concept of de-laminating was something like "OMG, Is it possible?" to us. We started our search of the Holy Grail aka searching those who can de - laminated. Frantic calls to friends did not yield any results.

The internet is a funny thing; it gave us the address of one at Lahore in Pakistan. That apart, we got another person in our own Bangalore who quoted Rs 3500 per document, with 20 documents on hand we were looking at cool 70 K for de-lamination. We were about to be robbed. The words of Don Vito Corleone immortalized by Mario Puzo in The Godfather, "The lawyer with the briefcase can steal more money than the man with the gun." flashed before of me. My wife had no problems in delivering Marlon Brandos deep voice of "I told you so and you are an *******" and many other truths perhaps only found in Sun Tzu’s writings.

At last, we could find someone at Mysore who agreed for Rs 500 per paper. We rushed to Mysore from Bangalore, got them done. The whole experience has left us with lot of knowledge.

We have a lesson here. Please do not laminate the original property documents. The Banks would not touch them. No loans can be taken on them. Even the buyers would hesitate at the time of sales. Further, please be careful while receiving such laminated documents in a transaction.

Whilst browsing, I have also come across where the people have run into Visa problems while submitting the laminated mark sheets, degree certificates."

J. Madhavan, Bengaluru

Thank you so much for such an informative seminar! All our EOS members are truly grateful to you and your team. We really appreciate the efforts taken by CGSI for improving our society. Please do let us know if you have similar lectures organized in future. Also would like to know how we can contribute to such noble cause. Thanks once again! Best regards,

Neha Pharsole, Manager-Quality, EOS Power India Pvt. Ltd., Unit # 57, SDF II , SEEPZ , Andheri (East), Mumbai 96. Web site: www.eospower.com Phone: +91 22 67744000 Ext. 4034, neha.pharsole@eospower.com

A woman has now changed her habit of how she lists her names on her cell phone after her handbag was stolen. Her handbag, which contained her cell phone, credit card, wallet, etc., was stolen. 20 minutes later when she called her hubby, from a pay phone telling him what had happened, he says, 'I received your SMS, asking about our PIN number and I’ve replied a little while ago.' When they rushed down to the bank, the bank staff tells them all the money was already withdrawn. The thief had actually used the stolen cell phone to text 'hubby' in the contact list and got hold of the PIN number. Within 20 minutes, he had withdrawn all the money from their bank account.

Moral lesson:
1. Do not disclose the relationship between you and the people in your cell phone contact list. Avoid using names like Home, Honey, Hubby, Sweetheart, Wife, Sister, Dad, Mom, Brother, etc.
2. Importantly, when sensitive information is being asked through SMS, CONFIRM by calling back.
3. When you get an SMS from friends/family to meet them somewhere, be sure to call them back to confirm that the message came from them. If you cannot reach them, be very careful about going to the places called to meet ‘family/friends’ who text you.

Phone Fraud Beware: Incoming calls from specific phone numbers, if answered are charged exorbitantly apart, from causing, other related problems. People are now receiving calls from +375602605281, +37127913091, or any number starting with a +375 or +371, even 081. Only one ring and they hang up, leaving a missed call message. It is one of those numbers that charge $15-$30 if you call back. Moreover, they can copy your contact list in 3 sec. If you have bank or credit card details on your phone, they can copy that too. +375 code is for Belarus & +371 is for Latvia. Do not answer or call back to these numbers.
Beware - Common Tricks Played by Realtors While Selling Property

Pankaj Mathpal

As the real estate sector has become increasingly popular and increasingly transparent, so have the real estate developers. For making way to sell residential and other projects, most developers employ various sales and marketing strategies to lure individuals interested in buying a property as well as property for investment.

Buyers, while looking at a residential property, hope to make a good deal since it's their lifetime of savings that is at stake. Therefore, it becomes all the more important to be cautious and smart when seeking housing. As there are many a trap that may be set by developers in the arena to entice buyers.

Here are some common traps laid down by realtors that you need to stay wary of.

“Prices will increase in the near future, & this is the best deal!”

Most real estate agents as well as developers will present to you the same idea almost every time. They will try and convince you that this is the best time to invest in that property because, shortly, the same property might be available in much higher prices.

However, the present condition of real estate in the urban cities of India holds contrary to popular belief. Owing to the large number of 'unsold' inventories that these developers have hoarded and fewer buyers, it is safe to say that the market has gone a little on the sluggish path.

In any case, it is extremely hard to determine exactly how much rent a property is going to fetch in the coming future. Between 4-5% of the property value is considered to be a reasonable annual rent amount, usually, but it becomes hard to keep the rent up in this range if the property prices are on an increase.

“We did not make any corrections to our prices.”

It has been observed that in India that the property prices have undergone 'corrections'. It has also been a food for thought circulated by the media. However, your developer or dealer might simply try and shun these reports claiming that his/her area is in its boom and such corrections, though a reality in other locations, have not been made in his/her particular area because of the preferable features such as the location, facilities, etc. However, there may be lesser truth to the whole statement.

On the face, developers may shirk from out rightly lowering the prices. However, they have learnt by now the art of reducing net prices by offering lucrative discounts, reducing gym memberships, etc. In fact, the stamp duty and registration charges are also born by the builder in certain cases.

“We offer the most affordable housing in the locality.”

While hunting for a suitable house property, it’s quite pertinent that you, as a consumer, are well aware of the prices and the general trends in real estate in that particular area. It’s not very hard for the dealer to make you fall prey to the 'most affordable' story.

What you must, however, check is that whether this particular dealer, while offering you a lower price, is compromising on the 'flat/land area' most importantly, and also some amenities that the other developers might be offering.

It has been seen that the median apartment size has decreased over the years in urban India.

“Pre EMI sharing schemes”

The whole idea of the pre-EMI sharing scheme is that when you take a home loan, it gets disbursed across the construction stages. Hence, you need not pay EMIs on the loan until the construction is over and you have the possession in hand. However, homebuyers tend to pay the loan interest, from first disbursement and many developers nitpick pre-EMI sharing schemes where they pay this amount for a time period of, say two years.

Prior to choosing such a pre-EMI scheme, the buyer needs to make sure that the developer has not padded up the cost by not offering any discounts or good deals. Bargaining beforehand might play a good role at this juncture.

“We can refund the payment any time you don't like the house.”

It is recommended that the buyer does not blindly believe such a statement put forward by the developer while sealing the deal. It is simply so because most dealers, at the time of selling a property, ask for cash and it is very difficult to get a return on that. Besides, many of them may also charge you between 10-20% of the amount while giving you the return that you have asked for.

In order to avoid such a situation, one must read the sale agreement carefully. Since the contract is binding to both the sides, if either of them fails his/her commitment, the other party gets the right to assume the contract as null and void.
We have built the exact home you dream about.

A layperson might not be able to comprehend the nitty gritty of the blueprints of a house property or apartments, etc. To make it all fairly simple, some model apartments are made so that the buyer knows exactly how the apartment will look like. However, it is not as simple as that. The amenities in the model flat may be much more than what is offered in the contract and even certain furniture setting and lighting might give the model flat of being bigger in size than it actually is. It is wise to act cautiously and not presume details while seeking housing property. Understanding the details of the property and market conditions will help overcome the probability of falling for the traps dealers might have set for the buyers.

A tomato that is red like our heart is loaded with lycopene a pure heart and blood food.

New customs form for Indians, Foreigners from 1 January 2014

There will not be any immigration form for Indians returning from abroad. Passengers flying into India will have to fill in a new customs form on their arrival from the New Year while the need to fill immigration form for returning Indians is being done away with. All passengers coming to India will be filling up an 'Indian Customs Declaration Form' seeking details that will be different from the detachable perforated strip, which is part of the immigration card now. "There will be a separate form for customs authorities and immigration card from the new year onwards," official sources said. From January 1, Indians will have to fill up immigration form only when they go out. "There will not be any immigration form for Indians returning from abroad,"

Authorities have also introduced new fields for declaration of dutiable and prohibited goods. Travelers would be asked to specifically declare any prohibited articles, gold jewellery (over free allowance), gold bullion, & Indian currency exceeding Rs 7,500. The passengers will have to give details of countries visited in the past six days and mention their passport numbers on the new form, which was not there earlier.

Old fields like declaration of satellite phone, foreign currency exceeding USD 5,000 or equivalent, aggregate value of foreign exchange including currency exceeding USD 10,000 or equivalent, meat, meat products, dairy products, fish or poultry products and seeds, plants, fruits, flowers and other planting material have been retained in the new format. The passengers will also have to give details of baggage being carried by them in a separate column instead of pieces of hand baggage and checked in baggage separately.

As per norms, maps and literature where Indian external boundaries have been shown incorrectly, narcotic drugs and psychotropic substances, goods violating any of the legally enforceable intellectual property rights and wildlife products come into the category of prohibited items. Counterfeit currency notes or coin or fake currency notes and specified live birds and animals are also prohibited for import by passengers.

Passengers of Indian origin and foreigners of over 10 years of age residing in India (and coming from Nepal, Bhutan, Myanmar and China) are eligible for duty free allowance of Rs 6,000. Whereas, a duty free allowance of Rs 35,000 can be availed by such passengers in case they are coming from other than these four nations.

As per rules, a tourist of foreign origin gets a duty free allowance of Rs 8,000. Indian passenger, who has been residing abroad for over one year, can get gold jewellery worth Rs 50,000 (for man) and 1-lakhs rupees (for woman) without paying any import duty. All passengers are also eligible to bring with them liquor or wine up to two liters, 200 numbers of cigarettes, up to 50 numbers of cigars or 250 gms of tobacco. Passengers of 18 years and above age can also bring one laptop computer (notebook computer) without payment of customs duty, the rules say. Customs duty is leviable at the rate of 36.05% (basic customs duty 35% + education cess at the rate of 3 %) on the value of dutiable goods that is in excess of the duty free allowance. Officials said the purpose behind having separate forms is to ensure quick and timely filtering of collected information about passengers and avoid duplication of data.

The Finance Ministry has issued a notification of new "Customs Baggage Declaration Regulations, 2013" which will come into force from Jan 1, 2014. These regulations shall apply to baggage of passengers coming to India. The new facility will help authorities to keep a check on duty frauds and cases of under-valuation, the sources said. Besides, they would also be able to keep a record of gold jewellery and bullion being brought into the country, they said. There are 19 international airports in the country, Srinagar, Amritsar, Jaipur, Delhi, Ahmadabad, Guwahati, Nagpur, Mumbai, Kolkata, Hyderabad, Goa, Bengaluru, Chennai, Calicut, Coimbatore, Tiruchirapalli, Kochi, Thiruvananthapuram & Port Blair.

3 AM Telephone Call
Caller: “Hey, are you asleep?”
Receiver: “No, I am Skydiving!”
FINE FRAGRANCE – PERFUMES

Dr. Sitaram Dixit – Chairman, CGSI

Aromatic brews flaunting, gossamer like qualities like power, mystery, sport, sensuality, passion, practicality, etc., have always beckoned and bewitched humans, down the ages. Prayer or penance, to cure or to conquer, fragrances were intertwined with the lives of the ancients finding immortality in civilisations especially amongst Egyptians, Greeks, Mesopotamians, Romans, Indians, etc. Social and economic development of a society in any age has close relations to consumer preferences and desire for different and newer fragrances. The success of any fine fragrance depends on, not only the co-ordination and interrelationship of the many phases of creativity but in fulfilling the continually increasing consumer consumption and demand i.e., its intrinsic value.

NEED OF FINE FRAGRANCES

People groom themselves to bolster their self-assurance in dealing with people in their sphere of influence. The fragrance used should be appropriate to their personalities with the delicate breath of their fragrance gently stressing their personalities with the delicate breath of their sph self. We should consider that a fragrance is not only a matter of good taste. Fragrance and base note thus making every fragrance different / distinct from one another. One however should also not over try in searching for the right fragrance. If we try out too much in quick succession, our nose will no longer be able to differentiate between what we like and what we do not like. Try no more than four similar or five to six different fragrances at a time. Also, try them out on un-fragnanced areas of your body, far apart from one another as possible. In addition, remember that a fragrance will smell differently on every skin. There is no guarantee that we will like what smells so good on someone else when we wear it ourselves. We should consider this very important, aspect too, in choosing a personal fragrance.

ALCOHOLIC PERFUMES

Artistry and creativity lies in creating the concentrate fragrance oil, based either on a single smell or in a complex symphony using hundreds of different aroma components. The procedure for making a fine fragrance or alcoholic perfume or cologne using fragrance oil concentrate is very simple. The difference between fine fragrance types is merely the concentration of the fragrance oil and other ingredients namely alcohol and water, or carrier oil (for oil-based fine fragrances).

Ancient India introduced fragrances as a product for adornment to the world. However, the use of alcohol as a carrier solvent originated in Europe. Today highly refined alcoholic perfumes or fine fragrances are the outgrowths of the invention of the distillation process. The first alcoholic fragrance commercialised is “Eau de Cologne” by its originator “Giovanni Paolo Feminis” under the brand name “EAU – Admirable”, and sold in Cologne to French soldiers who carried it back to France calling it “Eau de Cologne”.

A NOTE ON ALCOHOL

The odourless alcohol used in perfumery is ethanol. This is the same type that is in booze, and so strictly regulated and impossible to obtain without alcohol permit. Ethanol available through government permit in India is mostly from fermentation of sugarcane molasses. Sale of ethanol, as a pure substance, or in the form of alcoholic beverages, attracts heavy taxes. In order to relieve non-beverage industries of this tax burden, governments specify formulations for denatured alcohol, which consists of ethanol blended with various additives to render it unfit for human consumption. These additives, called denaturants, are generally either toxic (such as methanol) or have unpleasant tastes or odours (such as taste of bitter almonds).
as Denatonium benzoate). Specialty denatured alcohols are denatured alcohol formulations intended for a particular industrial use, containing denaturants chosen so as not to interfere with that use. While there are no taxes, on purchasers of specialty denatured alcohols, they must have a government issued permit for the particular formulation they use and must comply with other regulations.

We can purchase completely denatured synthetic alcohol formulations for any legal purpose, without permit, bond, or other regulatory compliance. It is difficult to isolate a product fit for human consumption from completely denatured synthetic alcohol. Imported special denatured synthetic ethyl alcohol with added “Bitrex” is however easily available in 500 ml bottles in the chemical market without the mandatory alcohol permits. “Bitrex” is an odourless chemical, which renders the alcohol undrinkable as it makes the alcohol extremely bitter and unpleasant to taste. Other denaturants used may be Diethyl Phthalate, 2% n-Propanol, etc. Synthetic special denatured alcohol in comparison to natural ethanol is slightly expensive but available freely for use.

Ethanol, or ethyl alcohol is a flammable, volatile, colourless, slightly toxic chemical compound with a distinctive odour and we should take necessary and relevant care during its use. Generally, we refer to ethanol simply as alcohol. We can also represent the molecular formula as EtOH, CH₃CH₂OH, C₂H₅OH or as its empirical formula C₂H₆O.

**WHY CONSUMERS SHOULD STOP USING FABRIC / HANKY PERFUME OR FRAGRANCES AVAILABLE CHEAPLY ON ROAD SIDE STALLS & NEAR RAILWAY STATIONS!**

All of us now know that sale of natural ethanol is strictly regulated and so impossible to obtain without alcohol permit. Denatured synthetic alcohols although available without permit or regulatory compliance is however very expensive. Some manufacturers to get over these problems avoid using ethyl alcohol and instead use TOXIC METHYL ALCOHOL as replacement. Unscrupulous manufacturers could use branded container packing for marketers to sell spurious methanol based fragrances.

**Branded fabric and hanky perfumes available in upmarket stalls could also be containing methanol as a carrier solvent. Consumers should necessarily read the fine print labels before purchase and use.**

Methanol, also known as methyl alcohol, carbinol, wood alcohol or wood spirits, is an industrial chemical compound with chemical formula CH₃OH and easily available at almost half the price of government controlled ethanol. Methanol is the simplest alcohol, is light, volatile, colourless, flammable, POISONOUS liquid with a distinctive odour that is somewhat milder and sweeter than ethanol (ethyl alcohol). We can now produce methanol synthetically from methane by a multi-step chemical process. Methanol is frequently used as a denaturant additive for ethanol manufactured for industrial uses, this addition of a poison economically exempts industrial ethanol from the rather significant ‘liquor’ taxes it attracts as a levy as it is the essence of all potable alcoholic beverages.

**The initial symptoms of methanol intoxication are those of CENTRAL NERVOUS SYSTEM DEPRESSION, HEADACHE, DIZZINESS, NAUSEA, LACK OF COORDINATION, CONFUSION, DROWSINESS, AND WITH SUFFICIENTLY LARGE DOSES, UNCONSCIOUSNESS, AND DEATH.**

Methanol is intoxicating but not directly poisonous. It is toxic by its breakdown (toxication), by the enzyme alcohol dehydrogenase in the liver by forming formic acid and formaldehyde which CAUSE BLINDNESS by destruction of the optic nerve. Methanol ingestion can also be fatal due to its CNS depressant properties in the same manner as ethanol poisoning. It enters the body by ingestion, inhalation, or absorption through the skin. Though it is miscible with water, methanol is very hard to wash off the skin. Methyl alcohol is a de-fatting agent and may cause skin to become dry and cracked. Skin absorption can occur; symptoms may parallel inhalation exposure. Continued exposure may cause eye lesions.

The initial symptoms of methanol exposure are usually less severe than the symptoms resulting from the ingestion of a similar quantity of ethyl alcohol. Once the initial symptoms have passed, a second set of symptoms arises 10–30 hours after the initial exposure to methanol: blurring or COMPLETE LOSS OF VISION, TOGETHER WITH ACIDOSIS. These symptoms result from the accumulation of toxic levels of formate in the bloodstream.

### Sr. No | Alcoholic Fragrances | Fragrance % | Alcohol : Water |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>After Shave Lotion</td>
<td>1.0-2.5</td>
<td>70 : 30</td>
</tr>
<tr>
<td>2</td>
<td>Splash Cologne</td>
<td>1.0-3.0</td>
<td>80 : 20</td>
</tr>
<tr>
<td>3</td>
<td>Eau de Cologne</td>
<td>2.0-5.0</td>
<td>80 : 20</td>
</tr>
<tr>
<td>4</td>
<td>Eau de Toilette</td>
<td>3.0-8.0</td>
<td>90-80 : 10-20</td>
</tr>
<tr>
<td>5</td>
<td>Eau de Perfume</td>
<td>10.0-15.0</td>
<td>90-80 : 10-20</td>
</tr>
<tr>
<td>6</td>
<td>Perfume</td>
<td>15.0-30.0</td>
<td>90-95 : 10-05</td>
</tr>
</tbody>
</table>

KEEMAT: March – April 2014
and may progress to DEATH BY RESPIRATORY FAILURE.

If anyone ingests methanol, contact a doctor immediately. The usual fatal dose: 100–125 ml. Toxic effects take hours to start and effective antidotes can often prevent permanent damage. This is treated using ethanol or fomepizole. Either of these drugs acts to slow down the action of alcohol dehydrogenase on methanol by means of competitive inhibition, so that the kidneys excrete it rather than it transforming into toxic metabolites.

HOW TO MAKE A FINE FRAGRANCE USING SPECIAL DENATURED SYNTHETIC ETHYL ALCOHOL AVAILABLE:

1. Purchase readily available IFRA approved / compliant concentrate fragrance oil or prepare by combining different fragrance concentrates as per desired odour profiles.
2. Add fragrance oil to synthetic alcohol & then add distilled / potable water free from microorganisms in the required proportions.
3. Slowly stir to mix, ensuring total dispersal of fragrance in alcohol.
4. The product should be clear. In case it is hazy, add some more alcohol to get a clear solution.
5. Allow the mixture to mature for a minimum of 48 hours (to 6 weeks) ...longer, the better.
6. Adjust strength (if desired) by adding more water or fragrance. Mix well.
7. Fill up the alcoholic fragrance in suitable glass spray bottles for use.
8. We can also add colours, sequestering agents, U. V absorbers, antioxidants, etc., to avoid deterioration of colour, odour and clarity, or to improve shelf life.

NON ALCOHOLIC, OIL BASED PERFUMES

A cursory look at the world fragrance market will reveal the trend of alcohol free fragrances becoming popular. The basic underlying reason for this global market trend might be different. Volatile Organic Chemical (VOC) restrictions, environmental pressures, religious constraints in Islamic nations, and political climate coupled with government restriction of alcohol usage in consumer products has helped to create this new market segment of non-alcoholic fine fragrances.

Perfume oil is another perfume delivery system that uses neither ethyl alcohol nor toxic methanol as a carrier solvent. There are many advantages of using oil-based perfumes over alcohol-based fragrances apart from the need to follow governmental rules and regulatory requirements or use expensive synthetic denatured alcohol. Alcohol is drying to the skin. Oil does not evaporate like alcohol, so the odor strength, can actually lasts longer on skin. People who are allergic to perfumes could be actually only allergic to alcohol; such persons can use oil-based fragrances instead and pander to their desires.

To make non-alcoholic perfume oil, substitute alcohol and water with a carrier oil. We can use Mineral Oil or Liquid Paraffin or any de-odorized vegetable oils. However Jojoba wax, (Jojoba is actually not an oil, but a wax and is liquid at room temperature), is recommended since it has a long shelf life, is odorless and does not turn rancid. Moreover, it blends into the skin without leaving any greasy feel.

SOLID PERFUME

Another form of fragrance delivery system and very easy to make is a solid perfume. It consists of 12 parts of Light liquid paraffin or mineral oil as carrier oil, 2 parts of beeswax, and 0.5 to 1 part fragrance concentrate. Take wax and oil together and melt. The mixture is then somewhat cooled. When still in the molten state, fragrance is added and mixed well. It is then poured into a wide mouth container jars. In case the product obtained is too hard, add more oil or less beeswax. Similarly adjust fragrance dosage if too strong, or weak etc.

DRY FRAGRANCE SPRAY

If in case you desire a fragrance spray that goes dry on spraying then a silicone carrier is used replacing alcohol and water. "Cyclomethicone" is perfect for this purpose as it evaporates very quickly and delivers the fragrance without leaving any wetness behind.

"Cyclomethicone" is however expensive in comparison to synthetic alcohol. Fragrance concentrate to cyclomethicone ratio is normally about 1:3 to 1:6 (or greater). Greater the amount of cyclomethicone in the product, weaker will be the odor concentration.

ALCOHOLS, FRAGRANCE OILS, CAN CATCH FIRE. TAKE ADEQUATE CARE DURING USE. PLEASE NOTE THAT SOME INDIVIDUALS CAN BE ALLERGIC TO AROMA CHEMICALS & FRAGRANCES.

Bureau of Indian Standards (BIS) has launched a Reward Scheme for Informer(s) who provide specific information for detection of Misuse of BIS Standard Marks ( and ), leading to seizure of goods and penalty. Informers would be eligible for a reward of a maximum of Rs 5000/- for providing information about any manufacturer of product affixing Standard Mark ( Mark) on his product without a valid licence. Information about firms hallmarking jewellery without getting recognition from the BIS (Mark) etc. With the growing popularity of ISI Mark and Hallmarked Gold Jewellery, the instances of misuse of ISI Mark and Hallmark are also on the rise. There are growing number of unscrupulous Manufacturers and Jewelers/Hallmarking Centers who are trying to mislead the consumers by use of Standard Mark without a valid licence from BIS. Information about unscrupulous manufacturers can go a long way in curbing such malpractices thus taking the quality movement forward in our country. For complete details, see BIS website at http://www.bis.org.in/other/REWARDSCHEME.pdf
How to make a Legally Valid WILL (Courtesy: Various references from net)

Making the WILL during our lifetime is one of the most important aspects of one life. The hard work done throughout our life could waste in a moment if one happens to die without making a WILL as to who will be the successor. Many examples exist when the government takes over the property of individuals due to non-availability of a clear, legally valid WILL and the successors suffer a lot to settle the claims in their favor.

In the absence of a legally valid WILL, legal heirs will need to complete many legal formalities to transfer assets in their name. Hence, making a WILL well in time in our lifetime is as important as living a healthy life.

Any one above 21 years of age can make a WILL. The procedure of making a legally valid WILL is very simple in India as compared with many other countries of the world. In India, one can even make the WILL on a plain paper. It is not necessary to make the WILL on judicial or non-judicial stamp paper. One can get the WILL typed on a plain paper, however, it is advisable to write the WILL in one’s own hand writing as it is easier to verify later in case of any doubts raised by relatives.

On the first paragraph of the WILL we have to declare that, we are making this WILL in our full senses and without any kind of pressure. It is essential to list out all our assets that we own in the WILL, item by item. Mention the approximate current values of the house, land, or any other property clearly in the WILL. After listing out all the assets like bank fixed deposits, postal investments, mutual funds, share certificates owned, one must indicate where all such documents are stored.

 Preserve such critical documents in the bank safe deposit box. One can also keep the detailed records on a personal computer. However, looking to the security problems likely as seen recently in computer systems it is advisable to keep a hand written record in a special diary stored safely away from other routine documents.

At the end of the WILL, one must specify as to who shall own the assets, item by item after death. We can also distribute the assets to more than one individual. We can also form a trust of 2 or 3 persons who shall be empowered to execute the WILL as per one’s wish after death. The trustees can be anybody above 21 years of age. If one is giving their assets to a minor, make sure to appoint a custodian of the assets until the minor person reaches adulthood. This custodian must be a trustworthy person.

After writing the WILL completely, one must sign the WILL very carefully in the presence of two independent witnesses at the least. These witnesses have to sign after the writer’s signature certifying that the writer has signed the WILL in their presence. Indicate the date and place clearly at the bottom of the WILL. All the pages of the WILL need to be signed by the writer and all the witnesses. If we make any correction on the WILL, then the person making the WILL and all the witnesses must countersign such corrections.

It is not mandatory for the witnesses to read the entire WILL. Ideally, select witnesses who are not related. They can be friends, neighbors, colleagues at work, etc. They only certify that the person making the WILL has signed the WILL in their presence and are not the party in making the WILL. It is advisable to write the WILL on good quality thick white paper that will not spoil over time. Do not fold the WILL and store it in a full size plastic envelope. Seal the envelope after completing all the formalities. The seal must bear the signature of the person making the WILL and the date of sealing. The witnesses need not sign the seal of the envelope.

Registration of the WILL is not mandatory, but one can register the WILL with the sub-registrar or registrar office at nominal fees. It is not legally required to get the WILL executed in a court of law or in presence of a judicial Magistrate in India. However, one can execute the WILL in the presence of Magistrate or a public notary, nominated by the government authorities and seal it in their presence. Do not take too many photocopies of the WILL. At the most, take one copy and store it separately from the original WILL. Store the original WILL safely in a bank safe deposit box. Inform the next of kin as to where the WILL is stored. One can change the WILL any time one wishes. However, make sure to mention that this WILL is the latest and supersedes all earlier WILL’s. Making a WILL in India is a very simple task, still 65% of Indians die without making a WILL creating problems for their close relatives. Such matters go to court taking several years to resolve and arrive at any verdict.

Machine Readable Passport (MRP) is a travel document where the data on the identity page is encoded in Optical Character Recognition (OCR) format. The International Civil Aviation Organization (ICAO) has set 24th November 2015, deadline, for globally phasing out all non MRP’s.

Indian citizens who have handwritten passports with validity beyond 24th November 2015 should apply for reissue of passports and obtain MRP passports well before the deadline in order to avoid inconvenience in obtaining visa / immigration papers as per Ministry of External Affairs, Govt. of India.
Mercury found in 44% of fairness creams in India, says CSE study

Toxic metal mercury, which is not allowed to be used in cosmetics in India, is found in 44% of the fairness creams in India, a study by the Centre for Science and Environment (CSE) has found. It also found chromium and nickel in around 50% of the lipstick samples it tested.

The CSE’s Pollution Monitoring Lab (PML), which did the study, says use of mercury in cosmetics is prohibited in India. But PML found mercury in 44% of the fairness creams it tested. It also found chromium in 50% and nickel in 43% of the lipstick samples, tested. The CSE had also tested for lead and cadmium but they were not found in any of the products. The study also tested samples of anti-ageing creams and lip balms. But it did not find any heavy metal in anti-aging creams and lip balms.

“Mercury is not supposed to be present in cosmetic products. Their mere presence in these products is completely illegal and unlawful,” said CSE’s director general Sunita Narain. “Additionally, the fact that our lab did not find mercury in 56% of the products tested suggests that the industry has the capacity and wherewithal to clean up their act. Many companies are following the law – what is stopping the others from doing so?” she asked.

Under the Drugs & Cosmetics Acts and Rules of India, mercury, a neurotoxin, is banned for use in cosmetics. Inorganic mercury present in fairness creams can damage kidneys and may cause rashes, skin discoloration, and scarring. It can also cause anxiety, depression, psychosis, and peripheral neuropathy.

CSE’s deputy director general Chandra Bhushan, who is also PML’s head, said, “What is coming out very clearly is that this sector has extremely weak regulations and almost no enforcement of whatever laws that exist.” In an attempt to gauge the safety of the cosmetic products it tested, the CSE compared the levels of heavy metals found with their Acceptable Daily Intake (ADI) limits. ADI is the maximum amount of a toxin that a person can be exposed to over a lifetime without any appreciable health risk. However, since India has not set any limits for ADI of mercury, the CSE compared the amount of mercury in fairness creams with the ADI set by the US Environmental Protection Agency (USEPA). The study showed that the whitening creams may contribute up to 71% of the ADI for mercury, depending upon the product and the amount of the fairness cream used.

For the study, the CSE tested 73 cosmetic products of four different categories for heavy metals. Thirty-two fairness creams (26 for women and 6 for men) were tested for mercury. Thirty lipsticks, eight lip balms and three anti-ageing creams were tested for lead, cadmium, chromium, and nickel. The samples included both Indian and the international cosmetic brands along with a few herbal products as well.

Airline told to pay Rs 40,000 for not allowing ‘valid’ passenger to fly

A consumer forum has directed JetKonnect to pay Rs 40,000 compensation to a Mumbai resident, who was not allowed to board a Bagdogra-Kolkata flight in 2010 due to overbooking. The forum observed that the airline should have accommodated the flyer on the flight as he had a valid ticket. The forum said that the airline's behaviour amounted to deficiency in service. Abhishek Agarwal filed the complaint before the Mumbai Suburban District Consumer Disputes Redressal Forum on March 31, 2011. Agarwal was scheduled to travel from Bagdogra to Mumbai via Kolkata on April 4, 2010. He had booked a ticket through an agent for Rs 5,700. On the day of the journey, Agarwal said he arrived at the airport ahead of the schedule but was told that all the seats were full and that he could not board the flight. Agarwal had to go back and could only take a via-Delhi flight the next day. He said he was forced to spend money to book a hotel in Bagdogra.

Agarwal said that he was severely inconvenienced and had to face hardship. When he returned to the city, Agarwal wrote a letter to the airline and sought compensation. The airline offered him a domestic flight ticket, which he rejected. Aggrieved, he filed a complaint before the forum. The airline did not respond to the forum notices. The forum then decided to pass an ex parte order.

Taking into consideration the e-mail correspondence between Agarwal and the airline, the forum said it was evident the airline had accepted Agarwal’s version. It pointed out that the airline cannot shirk off responsibilities only by offering a ticket. (Courtesy: TNN)
Laundry told to pay Rs 45 K for damaging wedding outfit

MUMBAI district consumer forum has directed a Chembur laundry to pay Rs 45,000 compensation to a woman after it damaged her silk ghagra choli that was given for dry cleaning in 2011. The woman, who had worn the outfit for her wedding, fought the case herself in a consumer forum.

Bina Furiya filed a complaint before the Additional Mumbai District Consumer Dispute Redressal Forum on November 3 last year. She gave her three-piece outfit, including the ghagra, blouse, and dupatta to Mahavir Cleaners & Dryers on December 14, 2011. Furiya paid Rs 430, for which she was given a bill and was assured that the clothes would be delivered on December 20, 2011. But when Furiya went to shop that day, she was told that the clothes were given to another dry cleaner and were not yet received. She was told to return after a few days.

When Furiya finally received the clothes, she was shocked to see that they were torn and burnt. She said that she had not given the laundry permission to outsource the work. Furiya said that she was unable to wear the outfit again due to the shop’s negligence.

When she sought damages, the dry cleaner agreed to pay her only Rs 10,000. Aggrieved she sent a notice on February 17 last year and sought further compensation. However, Furiya got no response. When she sent a second notice in April last year, the dry cleaners responded that though they agreed that the clothes were damaged, they were not responsible for paying for it. They alleged that the clothes were very old and hence were damaged easily.

Furiya filed a complaint with the forum, stating that the response was false and malafide. The dry cleaners made only one appearance in the forum. In July, the forum decided to pass an ex parte order. The forum observed that the dry cleaners had admitted that the clothes were damaged and were guilty of deficiency in service.

(Courtesy: TNN)
Treating cough & cold or flu or pain? OTC Drugs are not entirely risk free

Hundreds of over-the-counter and prescription medications contain acetaminophen making it the most commonly used drug ingredient found in pain relievers, fever reducers, sleep aids, cough & cold, and allergy medicine. It is especially important during cold & flu season to understand the dangers of mixing medicines. Used correctly, acetaminophen is safe, effective, and able to treat many symptoms, however if one consumes more acetaminophen than the daily limit, serious liver damage is possible.

Make sure to read labels before consuming medicines. Do not take more than the recommended doses. Taking more acetaminophen than recommended can cause serious liver damage. Never take multiple medicines that contain acetaminophen as it makes it much easier to accidentally overdose. This cold & flu season please double check on medicines as doubling up on the same active ingredient will expose our body to the potential harm of overdosing. Consumers who self treat pain and cold or flu symptoms may turn to more than one product, often multi-ingredient, without realizing that they’re putting themselves at potential risk of stomach or liver problems. Take care.
I HAVE never had a mammogram. I’m almost 50, nearly a decade into the age when the screening is recommended by the American Cancer Society. I’m college educated, adequately insured, and I am the bane of my health care providers. Once, my midwife went so far as to request that I never speak of my decision in any space where other patients might hear.

This week, I was vindicated. On Tuesday, a Canadian study, one of the largest ever done on mammograms, was published in the British Medical Journal. The study found that mammograms did not reduce breast cancer deaths in women around my age compared to physical exams, and that one in five women screened was over diagnosed, possibly leading to unnecessary surgery or radiation.

It seems astonishing, but it reinforced what smaller studies had told me, as someone with no family history of breast cancer: that getting a mammogram was unlikely to affect my chances of dying from the disease. What it would do is increase the probability of my mistakenly becoming a breast-cancer patient. When I was in my late 30s, my midwife suggested I get a baseline mammogram, followed by annual screenings. I was ready to do it. I assumed my research into it would be mere due diligence.

This kind of research was a new habit of mine, born of necessity. When our son was 18 months old, he developed a devastating tumor on his spinal cord. We waited for the doctors to tell us what to do, but the diagnoses and suggestions were scattered — it’s cancer, it’s not cancer, it’s half-cancerous, we need radiation, we don’t need radiation, its life threatening, it’s benign. We opted for surgery, and it was deemed a success. Doctors waved us out of the hospital with balloons. But a few weeks later, we were urgently summoned back. The oncologists had decided that he needed another operation to make sure they had removed all of the tumor.

It made me realize that, despite the surety with which the medical professionals had presented things, it was all a best guess based on the available information. So I started doing my own research, to try to make the best decisions for our baby. I soon began to wonder why I didn’t study my own health care decisions as thoroughly as I did his, so I started looking into mammograms. The more I found, the more I doubted. I was stunned by a 2001 Cochrane review, considered to be the gold standard for evidence-based studies that concluded, “The currently available reliable evidence has not shown a survival benefit of mass screening for breast cancer.” Everywhere, I saw pink ribbons and messages that mammograms save lives. But no matter how many times I read the numbers, I wasn’t convinced that I should get one.

Over the years, my choice has spurred concern from health care practitioners as well as the person who is most worried about my health: my mother, in her 80’s, is still a religious mammogrammer. She has described how nerve-racking the post-procedure waiting room is — you shiver in the cooled air until you’re sent home or get the ominous “The doctor needs to talk to you.” One day a few years ago, she was the one called to stay. They had found something “suspicious,” and she felt her world falling apart.

When my mother told me this, the first thing I thought of was the high rates of over & misdiagnoses, and I told her so. But she still spent over a month in a panic, waiting for the follow-up, which then was somehow done incorrectly and had to be repeated one more time. Finally, multiple painful mammograms later, they concluded it had all been a mistake. And oddly, the false urgency has continued: She has been getting notices reminding her to make an appointment for another mammogram in six months because she is now “high-risk.”

 Patients want reassurances. We feel we have to test, so we can find out if we’re sick. We rarely consider that the test itself might make us sick — perhaps through repeated exposure to radiation — or that there are health advantages for the nontester like me, who gains time, sheds stress and potentially dodges the harm of a false positive or unnecessary treatment. This isn’t the answer for everyone. But as parents and patients, we have no choice but to try to become conversant in medicine, even if it makes some doctors bristle.

Our medical experts are an invaluable resource, but in the end, it’s up to each of us how we want to proceed. I now have a new primary care physician who still refers me to the mammography center, but when he hands me the slip, he smiles and says, “But I suspect you won’t do it,” and I get the feeling he respects my reasons.

I wonder if, some day in the not too distant future, he’ll say, “This test actually seems to have more risks than rewards,” and stop handing out that slip at all.

*Courtesy: The New York Times*
Antibacterial soaps use may outweigh benefits

London, Dec 2013: The Food and Drug Administration in America has ordered a safety review of antibacterial soaps after a new study warned that such products contain ingredients that make humans resistant to antibiotics.

Colleen Rogers, an FDA microbiologist, said that the new data suggests that the risks associated with long-term, daily use of antibacterial soaps may outweigh the benefits as such products may also have "unanticipated hormonal effects that are of concern," the BBC reported.

FDA said in a statement that scientists had tested the effects of chemicals in such products on animals and found that they do indeed alter hormones. The statement added that it is now important to be checking the results on humans because so many people use them. FDA has asked manufacturers to show evidence that such soaps are safe and more effective against infection than plain soap and water. Source: Times of India

Doctor wins case of medical negligence, excess billing against hospital

PUNE, December 2013: Citizens dragging doctors and hospitals to court for medical negligence is a well-documented fact. But here's a case in which a medical practitioner with 35 years of experience filed a complaint of medical negligence against a prominent hospital in the city, and has won the case too. Dr. Gulum Mohammed Patel (65) has not only been awarded compensation but he will also get refund of the excess bill charged to him a common complaint of patients.

In an order that highlights the way patients, in this case an MBBS doctor, get medical treatment, the Pune District Consumer Disputes Redressal Forum has recently directed Inamdar Multi-Speciality Hospital in Fatimanagar to pay Rs 10,000 towards compensation to the doctor for its nursing staff's negligence.

The forum has also directed the hospital to pay Rs 10,000 for mental and physical suffering and Rs 3,000 by way of cost of the complaint to Patel within six weeks from the date of receipt of the copy of the order. Besides, the forum has also asked the hospital to pay Rs 1,856 to the doctor for excess billing.

"The amount of compensation is not important. What is shocking is that I being a medical practitioner had to suffer physical pain and mental torture from my own brethren," said Patel, a resident of Brahma Majestic on NIBM Road. "I would not have gone to court, but it is important to highlight the way some people from the medical community behave and take patients for granted. Though I am a doctor, I had to suffer. Just imagine the plight of the patients who don't know anything about the medical treatment," he said.

Dr Patel's misery began in July last year when he had gone to Mahabaleshwar with his family. "After returning, I suffered from loose motions. My family insisted I get admitted to Inamdar hospital, which is near my house," he said.

Dr Patel said the nursing staff at the hospital put him on saline, which caused him immense pain. "After some time, there was swelling on my left arm. The needle was not properly inserted in the vein, which resulted in swelling of the tendon. The swelling and pain persisted even when I was discharged the next day," he said.

He complained to the hospital staff, which asked him to continue taking the medicine given during discharge. However, when the swelling and pain persisted, Dr. Patel said he ran from one doctor to another. "It took nearly nine months for the swelling and the pain to go, that too after getting treatment at another top hospital in the city," he told the forum during the hearing. "If the staff is not able to put a patient properly on saline, it speaks poorly about the hospital. Such is the condition in several hospitals in the city."

The billing was equally shocking for Dr. Patel. "I was given three salines but charged for eight. I was given three bottles of metronidazole, but charged for seven bottles," he claimed. Dr. Patel said even the mandatory pathological test required for a patient suffering from loose motions was not carried out. "This test is very important to find out whether the patient is suffering from cholera or not. It is called stool hanging drop test," Dr. Patel said, adding that though he was given medicines worth Rs. 1000, he was billed for Rs. 3,000.

The forum president V P Utpat while awarding the compensation said, "It reveals from the record that there was negligence on the part of the nursing staff while giving treatment. The complainant had to suffer a lot of pain...the pain and suffering cannot be determined as there is no parameter to measure them."

The hospital denied the charges of medical negligence and excess billing. "The matter is sub judice, we won't like to comment. We are appealing against the order of the forum," said Dr. Parvez Inamdar, medical director of the hospital. Source: Times of India
An old nun who was living in a convent next to a
construction site noticed the coarse language of the
workers and decided to spend some time with them
to correct their ways. She decided she would take her
lunch; sit with the workers and have a little chat with
them about ‘Jesus Christ the Lord.’ She put her
sandwich in a bag and walked over to the spot where
the men were eating.
Sporting a smile, she walked up to the group and
asked, "Do you men know Jesus Christ?"
They shook their heads and looked at each other,
very confused. One of the workers looked up into the
steelworks and yelled out,
"Anybody up there know Jesus Christ?"
One of the steelworkers yelled down, "Why?"
Worker yells back, "His mom is here with his lunch."

A Sardar Doctor opens a clinic and writes outside,
'For any treatment, pay Rs. 100 only. If we cannot
treat you, we will pay you back Rs. 200.'
A Pathan comes, with an intention to commit fraud
and get Rs. 200, says, Doctor, 'I cannot feel any taste
on my tongue.'
Doctor asks the Nurse to put few drops of medicine
from box no 22.
The Pathan shouts: 'Oh my God it is very bitter.'
Doctor: Congratulations your sense of taste is back.
The Pathan is angry on losing Rs. 100.
After 2 weeks, the Pathan comes back. This time he
thinks to get back his previous Rs. 100 too.
Pathan: 'Doctor I have lost my memory.'
Doctor: Nurse! Please put some drops of medicine
from Box no 22 on his tongue.'
Pathan: 'Wait doctor that medicine is for recovering
the sense of taste.'
Doctor: 'Congratulations your memory is back.'
Moral: Never try to cheat a smart Sardar.

An inspirational speaker said, “The Best years of my
life were spent in the arms of a woman, who wasn’t
my wife.” .......... Audience is in shock and silence.
He then adds, “She was my mother”
A big round of applause and laughter follows!
A very daring husband tries to crack this at home.
After dinner, he says loudly to his wife in the kitchen,
“The Best years of my life were spent in the arms of a
woman, who wasn’t my wife”
Standing for a moment, he tries to recall the second
line of that inspirational speaker.
By the time he gains his senses, he is on a hospital
bed, recovering from burns of boiling water!
Moral: Do not copy, if you cannot paste!

Boy: “Your teeth are like stars.”
Girl: “Awww.... Thanks! Do they shine that much?”
Boy: “No actually, they are far away from each other!”

Politicians make all wars, but very few of them die in
one – H. I. Menken

Recession Humor:
Bumper Sticker: Recession is worse than a divorce;
you lose half your fortune and still have your wife.
The only "deposits" being made on a Ferrari are the
ones made by birds, flying over them.

A company director decided to award Rs. 10000 for
the best idea, for saving the company money during
recession. A young executive who suggested reducing
the prize money to Rs. 100 won it.

Q: What is the difference between communism
and capitalism?
A: In communism, we nationalize the banks and then
push them to bankruptcy. In capitalism, we push
the banks to bankruptcy and then nationalize them.

Q: What is the difference between an investment
banker and a large pizza?
A: A large pizza can feed a family of four.

Q: With the current market turmoil, what is the
easiest way to make a small fortune?
A: Start with a large one.

At a school cafeteria, children queue up for a special
lunch. The teacher in-charge, posts a note on the
large pile of apple tray placed at the head of the
table, “Take only ONE. God is watching”.
At the other end of the table, in a large pile of
chocolate chips, a child sticks up a note “Take all
that you want. God is watching the apples”

A boy goes to a doctor, “Doctor what are your fees for
visiting a patient’s home?”
Doctor: Rs 300.00
The Doctor and the boy reach home soon.
Doctor: “Where is the patient?”
Boy: There is no patient doctor, the taxi driver asked
for Rs. 500 for dropping me home.

A college professor asked his English class students
to write a sentence that would combine both humor
and seriousness at the same time.
The winning sentence was, “Regular naps prevent old
age, especially if you take them while driving a car!”

Wife: “What do you like in me most – my pretty face
or my sexy body? After looking at her from head to
toe, Husband, “I very much like your sense of humor”

During their silver anniversary, a wife reminded her
husband: “Do you remember when you proposed to
me, I was so overwhelmed, that I did not talk to you
nearly for an hour?”
Husband: “Yes Honey that was the happiest hour of
my life.”

KEEMAT: March - April 2014