Mr. Ranjan Varma at Gaya College, Jharkhand

Mr. Sanjay Vij from BIS at K. K. Wagh College, Nasik

Mr. Ranjan Varma & CGSI Staff, Mr. P. D. Kulkarni at the Magadha Mahila College, Patna

Mr. Sanjay Vij, from BIS & CGSI Staff Ms. Pranali with authorities of Sakpal College, Nasik
KEEMAT: January – February 2015

Editorial – Dr. S. G. Bhat

IS COMMON SALT EXPENSIVE TO THE CONSUMER DUE TO IODISED SALT LOBBY?

Common salt made by natural solar evaporation, used for hundreds of years in India is an essential ingredient of foodstuff and makes the food tasty, due to the presence of not only sodium chloride but also other minerals like calcium, magnesium and potassium, which are beneficial for the human health.

Mahatma Gandhiji’s Satyagraha in 1930 was against the British rule to tax, the common salt used by the entire population. However, today one should realize that the price of common salt has gone up due to the manufacture of table salt in the pretext of iodized salt, needed by only 2% of the population, especially those living in hilly areas and tribal regions. Rest of the population is forced to use iodized salt made compulsory by the Government in 2000. The ban was withdrawn after some time, as there was agitation from the consumer organizations.

The Government again, proposed a ban on the use of common salt from May 17, 2006 and a PIL filed again by proponents of sea salt who have formed a Forum, 'Sada Namak Bachao Abhiyan' and the order has been stayed by the Bombay High Court. It opposed the ban on sea salt, saying it is a Government’s conspiracy in favor of multinational iodized salt lobby, without taking into consideration a common person’s needs without any valid reason for the ban. Those affected due to iodine deficiency can be given iodine tablets, instead of every one consuming iodized salt, which is expensive for the poor man.

A consumer has a choice now to whichever salt you want to consume. Inspite of all this many brands of iodized salts in the market, the elite class of consumers used only iodized salt, which may give rise to blood pressure resulting in heart ailments, which is increasing in India, and this may be one of the reasons. Human blood needs many minerals, which come from the foodstuff, but if one eats, excess sodium chloride it is harmful. It is better to consume natural common sea salt use of which is time tested for centuries in India.

The Universal Salt Iodized Program helped many manufacturers to make iodized salt by purifying the common salt by expensive vacuum evaporation technique making the finished product expensive and the cost of sea salt increased due to demand by the industry and the poor has to pay nearly half the price more for iodized table salt. It is for the public distribution branch of the Government to make available sea salt in plastic pouches of 1 kg and must be sold along with iodized salt in malls as well as in Kirana shops. Let the dream of Mahatma Gandhiji’s Salt Satyagraha be remembered in 2015 and make available common salt at a reasonable price.

Night shift may up obesity risk

Washington

People who work the night shift are more likely to be obese than those on a normal schedule because they burn less energy during a 24-hour period, a US study said, reports IANS.

Researchers have known that people who work and eat at night when their bodies are biologically prepared to sleep are prone to gain weight. But the reasons have not been clear, according to Xinhua.

The new study published in the US journal Proceedings of the National Academy of Sciences, analysed 14 healthy adults over a six-day period.

For the first two days, the participants followed a normal schedule sleeping at night and staying awake during the day. They then transitioned to a three-day shift work schedule when their routines were reversed.

"When people are on a shift work-type schedule, their daily energy expenditure is reduced and unless they were to reduce their food intake, this by itself could lead to weight gain," said Kenneth Wright, director of University of Colorado Boulder’s Sleep and Chronobiology Laboratory and senior author of the paper.

Consumer Guidance Society of India published during November 2014 the above PUBLIC NOTICE in various leading English & Marathi language newspapers of Maharashtra for the information of the Public at large. We are carrying this notice again in KEEMAT exclusively for informing all CGSI members and readers.
Friends, All of you, who are reading this, please note that this is written with the best of intentions. The idea is to highlight to the world in general and our country in particular about the manner in which people with vested interests are playing with the emotions of people. The sufferings of people are capitalized by Feng Shui, Vastu Shastra experts, Gem experts, Rudraksha dealers, Astrologers, etc. Do not be cheated, beware. The irony is most of the people are happy to be fooled, enjoy being fooled and never use common sense. Those so-called predictors and company, exploiting the gullible, vulnerable persons who lack self-confidence, are prospering.

The development of the Internet and the World Wide Web has provided fodder to all these organizations that have a great looking website along with testimonials. Most websites do not reveal the identity of the person who is bearing testimony to the success of their efforts. Honestly, one does not know how much to believe in them. Making money is fine but if commercial interests are being camouflaged under the garb of spirituality, then that is gross injustice, isn’t it?

**Astrology** is a science that has been developed for the benefit of humanity. The noble intention behind astrology is to forewarn an individual about impending dangers and suggest pariharas (suitable remedial measures) so that individuals can protect themselves. However, today astrology has become a business. How do you know if an astrologer is real? Anyone who asks you for a fee is doing great injustice to the field of astrology. A good astrologer will not be led by his sense of avarice and will ask for a donation for a charitable / social cause or accept something in kind like clothes for the poor. Some astrologers also accept fruits and flowers. An astrologer who runs a business like set up charging Rs. 100, Rs. 500, Rs. 1000 etc from his clients will also not predict the future correctly. Have you not seen this is in so many Hindi movies?

A leading astrologer in a national daily (who names his column after the elephant god) charges Rs. 3500/- for a query to predict your future. The amount will increase depending upon your requirements. A single Email to him will be met with a reply giving his bank account number, IFSC Code, MICR No., as well as that of his family members who may have accounts in other banks. Am I running down anyone? Not at all. All that I am saying is that an astrological prediction made after demanding money is almost always rendered useless. There are very few astrologers who look at a horoscope without charging any fees. This nobility and kindness actually strengthens their powers. Those who let greed take away their astrological competence will find the latter getting diluted as the years pass by.

An aged Brahmin set out to build a temple for Lord Hanuman. One of the astrologers from Kerala predicted doom saying that in the process of building this temple, the Lord would be so glad with his services that he would call him by his side. The Brahmin started trembling with fear not knowing what to do. At some point of time, he was forced to share this with his wife. The intrepid woman asked her husband not to worry and said that she had greater faith in the Lord than the astrological prediction. The Brahmin man is still living almost two decades after the astrological prediction.

Many of the Kerala astrologers also are experts in charging you exorbitant amounts (in thousands and lakhs) by frightening you. If you are weak minded, then either you will fall prey to their charms or you will end up worrying about it. A good astrologer will never predict doom or death at all. One of my relatives was going through a very tough phase in his life. He consulted many astrologers most of whom said a variety of pariharas (remedies). One astrologer even predicted that he would live for a 100 years. Sadly, the relative died due to health complications.

**Rudrakshas:** Sadly, the Rudrakshas considered, as tears of Lord Shiva have become hot property now thanks to many unscrupulous people doubling up as numerologists and astrologers. Secondly, the genuineness of Rudrakshas is always a bone of contention. Rudrakshas offered as gifts by elders in the family or those given by the religious mutts have greater potency than the ones that are sold at astronomical prices with tall claims. To make matters worse, some businesspersons have converted the divine mission of selling Rudrakshas into a robust and successful business model. They offer you discounts, free gifts, and what not. Each of these firms are experts in pulling down each other. Go by your instincts and if you really want to try one, go for what is being advised by great saints, gurus, and yogis. If in doubt, surrender yourself to Tryambakeshwar (the mighty and powerful Lord Shiva) who will always

**Gems:** If gems can rid you of all your problems, then everyone would be a happy soul on this earth. Gems are at best placebos. Genuine gems may have good effects but who will authenticate their genuineness? A Google search will reveal many businesspersons who are trading in Gems and charging Rs. 500 (minimum) for preparing your horoscope. No prizes for guessing that two horoscopes prepared by two different gemologists will never be the same. Most of websites have self-proclaimed experts and babas whose intention seems to be nothing more than earning a fast buck. It is also sad that jewelers double up as gemologists with scant regard to the authenticity of their forecasts. Gems also have become status symbols even as the agents charge a bomb for some of these gems. It is funny how some of the gemologists argue that they will charge a fee for looking at your horoscope and then when you buy a gem from them, they will deduct these charges from the price of the gem. An additional point is – all of them have their bank account numbers, IFSC codes readily stored in their websites and even mobile phones. Purchasing gems is best done through references. If you are not sure, there is one alternative. You can rely on the gem called faith in the Almighty. This gem will never fail you and will always produce positive results.
come to your rescue. Rest assured that if you pray to the Lord to forgive you for all your sins, he would stand by you. Lord Shiva and Goddess Uma Parvati are called (mother - father) precisely because of this. Please note that I am not demeaning Rudrakshas at all. Rudrakshas are intense and powerful and can really work wonders on your physical and mental well-being. The problem arises because Rudrakshas are sold like aatta – dal and offering quick fix solutions. A reference check from a close friend or relative can be a good testimonial.

The truth is that unscrupulous people have ruined the prospects of not only the masses and those who are in need of divine intervention but also have made the genuine people (who lack the quality of self-marketing themselves) withdraw from the scene altogether. So what then is the solution for our problems? Man can shape his destiny himself by thinking positively and by believing in himself and the strength of his mind. Faith is a great healer. Devotion to the Almighty in whatever form never goes waste. Always pray for forgiveness of your sins. Chanting of mantras and observing silence for a few minutes in a day is a great step. Meditation and Yoga are excellent tools. Breath is that which connects your mind with your body, concentrate on your breathing and your health problems will diminish. Pray every single day, even if it is only for 10 minutes. Light a lamp everyday to ward off the darkness in your mind and homes. Prayers can move mountains. Never, ever give up on your prayers. Even if the expected outcomes are delayed, do not lose heart. Take recourse in the Bhagavad Gita. Look at the lessons the Ramayana teaches. Write the name of Rama in a notebook every single day. Even if you write 10 times in a day, it will boost your energy. As Lord Rama says, “Anyone who comes to me and has faith in me, I continue to be by his side always.” Have implicit trust in the Lord. The power of positive visualization is immense.

Many Indian families do not know their roots or their family deity. Propitiating the family deity will definitely give results, always.

Positive affirmation statements can only work wonders for you. Your thoughts shape your character and your future and believe me; the power of the mind is so intense that you can achieve whatever you want with this. In today’s strife-laden world, meditation techniques are the best means to heal you. The mind can really work magic on you. To reiterate, a man’s destiny is shaped by the man himself. The physical well being of an individual is intricately linked to his mental well-being. Never lose track of this. Only when both physical and mental aspects are in perfect harmony with each other, we can be at peace with ourselves and lead a happy life.

Kalakad Ganapathy

Scientists cannot seem to make up their mind about cell phones. Are they causing radiation? Yes. Is it harmful to us? They are not sure. However, putting all their reports together, a pattern of tips and precautions becomes clear. The most important thing you need to know right away, is that the phone is sometimes transmitting a stronger (and as such more hazardous) signal, while at other times it will transmit very weakly or not at all.

- Keep some distance – Hold the cell phone away from body to the extent possible.
- Use a headset (wired or Bluetooth) to keep the handset away from your head.
- Do not press the phone handset against your head. Radio Frequency (RF) energy is inversely proportional to the square of the distance from the source – being very close increases energy absorption much more.
- Limit the length of mobile calls. Use text (SMS) as compared to voice wherever possible.
- Put the cell phone on speaker mode.
- Use your phone where reception is good. If the radio signal is weak, a mobile phone will increase its transmission power. Find a strong signal and avoid movement.
- Metal water are good conductors of radio waves so avoid using a mobile phone while wearing metal-framed glasses or having wet hair.
- Let the call connect before putting the handset on your ear or start speaking and listening – A mobile phone first makes the communication at higher power and then reduces power to an adequate level. More power is radiated during call connecting time.
- If you have a choice, use a landline (wired) phone, not a mobile phone.
- When your phone is ON, do not carry it in chest/breast or pants pocket. As it may harm your fertility or your heart.
- When a mobile phone is ON, it automatically transmits at high power every 1 or 2 minutes to check (poll) the network.
- Reduce mobile phone use by children, as a younger person will likely have a longer lifetime exposure to radiation from cell phones.
- People having active medical implants should preferably keep the cell phone at least 15 cm away from the implant.
- While purchasing a Mobile Handset check the SAR value of the mobile phone. It can be searched on internet if its model number and make is known.
- The RF radiation is increased by Mobile phones when used in a car to overcome the window shielding. So try to reduce such use or stop it all together.

SIVA RMH TRICHY Email: pbsiva60.rmh@gmail.com

Massaging a dog's tail with oil, and keeping it straight with a rope around it for twelve years does not make it straight. Similarly, we cannot change a person’s natural behaviour and characteristics.
I am very much thankful for your support in solving my problem. My wife was admitted in ‘Jakhotiya Nursing Home, Khopoli’ from 10th September 2014 to 14th September 2014 for maternity. At the time of discharge, I asked the Doctor for main hospital bill, but Doctor refused to give ‘main hospital bill’. I got only receipts for the bill. I asked again & again to the Doctor for main hospital bill, But Doctor was not ready to give main hospital Bill. Then, within 10 to 15 days, I made a phone call in your office (CONSUMER GUIDANCE SOCIETY OF INDIA) for help & proper guidance. I was advised to send a registered letter first to ‘Jakhotiya Nursing Home’, Khopoli demanding main hospital bill. I did as per suggestion obtained from your office. Within one week, I got good reply from ‘Jakhotiya Nursing Home’. I got ‘main hospital bill’ from the Hospital. Thank you. Regards,

Swapnil KrishnaKant Dixit, A/P – Sanaswadi, Tal-Shirur, Dist-Pune 412208. Email: swapnildixit2011@gmail.com

Thank you for your concern. The Videocon washing machine was repaired within a few days after the email was send to TeKCare India Pvt. Ltd., cc to Videocon Industries Ltd. and a cc to Consumer Guidance Society of India. Thank you for your assistance and guidance. Sincerely,

Theo D’souza, Email: theodsouza@gmail.com

Sir, This is with reference to your letter No.CG/MSK561 dt.13/11/2014 and would like to inform you that Beyond Vineyard Resort have agreed to give us 6 nights stay and the validity for the same is till 31st March 2015. We are happy with the settlement and thank you for your help and guidance. Thanking you, yours faithfully,

Lalit Pahwa, Email: newwomanmag@gmail.com

I wish to bring to your kind attention that “Samsung India Limited” has finally resolved my problem. They have taken back their faulty machine and have refunded the money I had paid them. It was not an easy task to get them refund my money. I had to put a lot of pressure on them through various sources. I am thankful to CGSI for their continued support provided to me in this regard. CGSI is a wonderful organization supporting vulnerable consumers in their fight for justice. I thank everyone at CGSI for precious time and support that they extend to one and all. Thanking you, yours truly,

Mr. Paul Jacob, Navi Mumbai 400705. Email: paul@pmrhr.com Cell: 9323266808, 9323166808

With reference to above, I have made a complaint to you for my fridge (against M/s. Whirlpool of India Ltd. - the Manufacturer & M/s. Croma - the Seller) for not solving my problem of fridge. But I am glad to inform you that after taking my matter in your hand my problem is solved by M/s. Whirlpool of India Ltd. on 7th Nov. 14. I am thankful to you for the same and for taking interest in solving my complaint. With regards,

Tarunkumar Solanki, Mumbai 400068. Mobile +9198701 37473; Email: t.h.solanki@gmail.com

NEW DELHI: The innocuous feeding bottle could be silently causing serious harm to babies’ health in many cities. A study by Toxics Link, an environmental NGO, has found high bisphenol A levels even in BPA-free feeding bottles. Persistent exposure to BPA, a chemical used to harden plastics, has been linked to disruption of normal hormone levels, behavioral problems, increased risk of cancer and many other health issues.

Several scientific studies have confirmed that BPA often leaches out from the bottles during boiling, brushing, or vigorous washing.

For the Toxics Link’s study, 14 samples of feeding bottles were collected from Delhi, Baripada in Odisha and Bhopal in MP. Researchers were shocked to find 50% of BPA-free samples with BPA levels exceeding the EU threshold of 0.6 parts per million (PPM). In one of the bottles, the BPA concentration was 9.8ppm, about 16 times the limit, and 78.5% of the samples contained BPA.

The feeding bottles in India are regulated by the Infant Milk Substitutes, Feeding Bottles and Infant Foods (Regulation of Production, Supply and Distribution) Act, 1992, as amended in 2003. The act mandates that all the feeding bottles sold in India will have to adhere to the specifications of the Bureau of Indian Standards. ‘The BIS revised the standard for feeding bottles in 2013 and prepared a draft notification banning BPA. Leave aside enforcement, even the changes have not been notified,” said Satish Sinha, Associate Director, Toxics Link.

Considering the mental and physical impacts on infants, most countries either have phased out BPA or very stringently regulate its use. Canada was the first to ban the use of BPA in baby feeding bottles. The European Union has followed suit, while countries such as the US, France, Japan, China, Malaysia and Turkey have either imposed a ban or opted for a voluntary phase-out.

Feeling demoralised bad for your heart

New York

Vital exhaustion, the combination of fatigue, increased irritability, and feeling demoralised, may raise a healthy man or woman’s risk of first-time cardiovascular disease by 25 percent, says a study, reports IANS. “Our study shows vital exhaustion is an important risk factor for the development of cardiovascular disease in otherwise healthy people,” said lead author Randy Cohen from Mount Sinai St. Luke’s and Mount Sinai Roosevelt hospitals.

“Loss of vitality thus adds to a growing number of psychosocial risk factors that have now been linked to the development of cardiovascular disease, including anxiety, depression, and social isolation,” Cohen added.

TOXIC CHEMICAL FOUND IN FEEDING BOTTLES (TNN | Nov 5, 2014, 04.08AM IST)

KEEMAT: January – February 2015
DO YOU KNOW THE VARAKH ON YOUR SWEETS?
Pramoda Chitrabhanu; Jain Meditation International Center, New York

Do you know whether the varakh (silver foil) used in many Jain temples on the idols and in some religious ceremonies is vegetarian? Do you know how the varakh on your sweets (mithai) is manufactured?

As a child, I remember always asking for those sweets that had silver foil on them. Even today, children as well as adults go for varakh on the sweets. Its popular appeal has a stronger hold on people’s mind, increasing the demand and there by it’s supply. If people know the source and method of making it, I am sure they will never eat the silver-coated sweets again. Let us find out the procedure from the article written by Beauty Without Cruelty (BWC), India branch. We are thankful to them for this valuable information.

If you look beyond the glitter of varakh, into the sheds where it is produced, and at the lives that are sacrificed to make this possible, you would think twice before buying that box of sweets topped with the precious silver foil! Silver foil, or varakh, as it is generally known in India, adds glitter to Indian sweets (mithai), supari (betel leaf), and fruits. Also, it is used in Ayurvedic medicines and on deities in many Jain temples. The silver-topped sweet is even served as prasad in temples and on auspicious and religious occasions. Varakh is also used in flavored syrups as in kesar (saffron) syrup.

Several years ago, as suggested by BWC, Indian Airlines instructed their caterers to stop the use of varakh on sweets (mithai) served on board their flights. Today, many ask for sweets without varakh, having realized the cruelty involved in its preparation. According to a feature article in Business India, an astounding 275 tons of silver are eaten annually into foil for sweets and chyavanprash! That is a whopping 2,75,000 kilograms! (At the present market rate that would cost a phenomenal Rs. 165 Crore.

Just how is varakh made and what is it that makes its preparation and consumption so sinful? Varakh is not derived from an animal source. However, a crucial material of animal origin, ox-gut, is used in its manufacture. This ox-gut is obtained from the slaughterhouse.

In the by lanes of the villages of Ahmedabad (Gujarat state, India) and other cities, amidst filthy surroundings, placed between layers of ox-gut, small thin strips of silver are hammered to produce the glittering foil. The intestine (ox-gut), smeared with blood and mucus, is pulled out from the slaughtered animal by the butcher at the slaughterhouse, and sold for the specific purpose. Note that it is not a by-product of slaughter, but like everything else meat, hide, and bones are sold by weight. This is then taken away to be cleaned and used in the manufacture of varakh.

The gut of an average cow, measuring 540 inches in length and 3 inches in diameter, is cut open into a piece measuring 540” x 10”. From this, strips of 9” x 10” are cut to give approximately 60 pieces of ox-gut, which are then piled one onto another and bound to form a book of 171 leaves. Next, small thin strips of silver are placed between the sheets and the book slipped into a leather pouch (note that the use of leather-an animal product again). Artisans then hammer these bundles continuously for a day to produce extremely thin foils of silver of 3” x 5”.

The leather and ox-gut, being supple, can withstand the intense manual hammering for up to 8 hours a day till such time as the silver is beaten to the desired thickness. When ready, the foil is carefully lifted from between the leaves of ox-gut and placed between sheets of paper to be sold to the sweet makers (mithaiwallas). A booklet of 160 foils weighs approximately 10 grams and costs about Rs. 200.

To make a single booklet of 171 sheets, the guts of 3 cows are used. And the yield per book is generally 160 foils of silver, the rest of which may be damaged or unfit for use. Thus, one book, used on an average of 300 days of the year yields approximately 48,000 foils of silver, which means that each ox-gut yields an estimated 16,000 foils. The leather used for the pouch to hold the book (made from ox-gut), is cowhide or calf leather, and uses about 232 sq. inches of material. Assuming the size of an average cowhide to be 18 sq. ft or 2,600 sq. Inches, the yield per hide will be approximately 10 leather pouches.

Usually 4 foils are used per kilograms (2.2 lbs.) of sweets and the ox-gut of one cow is used to produce foil for approximately 4,000 kilograms (9,000 lbs.) of sweets. It is estimated (by Surveys) that the average consumption of sweets by a middle class family of four in India is about 100 kilograms per year. Thus, an average middle class Indian family of four consuming approximately 100 kg of sweets per year for forty years consumes silver foil produced with the gut of 3 cows and one-tenth of a cowhide!

India is not the only country where foil is made. In Germany, small-specialized enterprises produce gold leaf, which is beaten down to 1/10,000-millimeter thickness, for decorative and technical purposes by similar methods. The Jews use the gold foil for as much the same purposes, namely for food preparations, as it is in India.

In India, the 275 tons of silver that are beaten annually into varakh utilize intestines of 516,000 cows and calf leather of 17,200 animals each year.

Therefore, we hope that someone; somewhere will develop an alternative process for the making of varakh without using ox-gut.
The Supreme Court today slammed the Centre for the delay in putting in place a deterrent law to check adulteration of milk and milk products with harmful chemical substances. A Bench comprising Justices MYEqbal and Shiva Kirti Singh said it wanted the government to have the relevant law passed at least in the coming winter session of Parliament. The government had informed the court eight months ago that a new law was in the offf but nothing had been done so far, it noted. It also directed the Centre to file a status report within four weeks detailing the steps being taken to prevent adulteration. The Bench noted that reports submitted by various agencies clearly showed that synthetic milk and milk products continued to be sold in the market. Such milk contained urea, starch, glucose/sugar, caustic soda, refined white paint, paper pulp, detergent and other such chemicals, putting at risk the health of the entire population. The characteristic white color of the milk was being achieved by adding white paint while refined oil was used as a substitute for milk fat. In the December 5, 2013 order, the apex court had noted that Uttar Pradesh, West Bengal and Odisha had made adulteration of food products punishable with life imprisonment and fine in addition. “Considering the seriousness of the offence, it is important that similar amendments are to be made in other states as well,” the SC had said in the order. At a hearing on March 13 this year, the Centre had submitted to the court a letter written by the Health Ministry stating that the process had been initiated to amend the Food Safety and Standards Act in the light of SC’s observations in the case. The court had then lamented that most of the states were prosecuting the offenders under laws merely meant for imposition of penalties and were reluctant to enact tougher laws. It had directed all the states to file detailed affidavits within three weeks, covering all aspects of adulteration, the number of samples collected during raids and the cases initiated and the percentage of conviction.

The SC is hearing a PIL filed by Swami Achyutanandan Tirth and others. Representing the petitioners, advocate Anurag Tomar pleaded with the Bench to direct the states to put in place a zero-tolerance mechanism to check the menace. The Bench slated the next hearing for December 10. Law enforcement authorities had told the court that they conducted large-scale inspections during the festival seasons such as Diwali and Dasehra. The Bench noted that the affidavits filed by the states did not disclose the provisions under which the offenders were booked and the outcome of the cases.

**Synthetic milk: A health hazard**

The sale of synthetic milk goes on unabated. Such milk is a mix of deadly chemicals such as urea, starch, glucose/sugar, caustic soda, refined white paint, paper pulp and detergents. The characteristic white color is achieved by adding white paint, while refined oil is used as a substitute for milk fat. The cost of preparing synthetic milk is very less. The synthetically prepared milk is blended with natural milk and sold in the market. Synthetic milk poses serious threat to health and lives of consumers. Pregnant women and children are most vulnerable. We hope and trust that the Centre will take appropriate measures in the winter session of Parliament. It is high time. Adulteration in milk is going on and states should act. Either the government amends their food safety act or makes new laws. The matter is very, very serious. Urgent actions are needed - Supreme Court Bench

**Department of Consumer Affairs & ASCI join hands to stop misleading advertisements**

*Writer: exchange4media News Service*

Strengthening its mission towards self-regulation in advertising, Department of Consumer Affairs (DoCA), of the Ministry of Consumer Affairs, Food & Public Distribution has officially partnered with Advertising Standard Council of India (ASCI) to augment the efforts on stopping misleading advertisements. The collaboration will see joint efforts to evaluate and pass strictures against the violators. The six priority sectors that would be covered are:

- Agriculture and food
- Health
- Education
- Housing
- Financial services
- E-commerce

DoCA will redirect the complaints received by it to ASCI to avoid duplication of processing of complaints against advertisements that is already under process by ASCI. The complaints will be evaluated across media like print, packaging, internet, outdoor, wall paintings, posters, billboards, etc. Commenting on the partnership, G. Gurucharan, Additional Secretary, DoCA added, “The problem of misleading advertisements and the consequent unfair trade practices that arise is widespread - across sectors, mediums and geographies. DoCA’s effort is to build a coalition of stakeholders to combat this menace - partnering with ASCI is an important step”.

Narendra Ambwani, ASCI Chairman added, “It’s a moment of pride for ASCI to have received such support from DoCA. Earlier our work has been recognized by various government bodies like Ministry of Information and Broadcasting (MIB), Medical Council of India (MCI) etc. It’s highly motivating to see such developments and this partnership has widened ASCI’s scope for complaints.”

While the operational aspects of this collaboration between DoCA and ASCI is being worked upon, DoCA has requested ASCI to flag off advertisements that are in clear violation of the law (e.g. claims regarding cure of diseases such as diabetes, cancer, sexual impotence, leucoderma (white spots), paralysis, etc. covered under the Drugs and Magic Remedies Act). This would enable prompt action against such non-scrupulous advertisers and protect consumer interest.

This partnership will go a long way in ensuring that all ads released in the country are honest, decent, safe and fair to competition.
Marketing Claims in Cosmetics – True or False?

Dr. Sitaram Dixit, Chairman, CGSI

Every cosmetic marketing company wants its products to be attractive and enticing so that consumers readily buy it. Some of them even willingly overlook the strict barriers and guidelines law presents to manufacture and sell. Another trick they employ is to say deliberately that it does not contain a particular ingredient thereby implying that its product is safer in comparison to competitive products and this could be far from the actual truth.

DEFINITIONS

“Cosmetic” means any article intended to be rubbed, poured, sprinkled or sprayed on, or introduced into, or otherwise applied to, the human body or any part thereof for cleansing, beautifying, promoting attractiveness, or altering the appearance, and includes any article intended for use as a component of cosmetic.

“Drug” includes,
1. all medicines for internal or external use of human beings or animals and all substances intended to be used for or in the diagnosis, treatment, mitigation or prevention of any disease or disorder in human beings or animals, including preparations applied on human body for the purpose of repelling insects like mosquitoes;
2. such substances (other than food) intended to affect the structure or any function of the human body or intended to be used for the destruction of [vermin] or insects which cause disease in human beings or animals, as may be specified from time to time by the Central Government by notification in the Official Gazette;
3. all substances intended for use as components of a drug including empty gelatin capsules; and
4. such devices intended for internal or external use in the diagnosis, treatment, mitigation or prevention of disease or disorder in human beings or animals, as may be specified from time to time by the Central Government by notification in the Official Gazette, after consultation with the Board.

“Ayurvedic, Siddha or Unani drug” includes all medicines intended for internal or external use for or in the diagnosis, treatment, mitigation or prevention of disease or disorder in human beings or animals, and manufactured exclusively in accordance with the formulae described in, the authoritative books of Ayurvedic, Siddha and Unani Tibb systems of medicine, specified in the First Schedule.

FALSE CLAIMS - ADVERTISEMENTS

The status of many borderline products falling between medicinal product and cosmetics is difficult to determine. In addition, the products should adhere to existing laws comply with weights, measures, labeling rules and regulations. Compliance with law is mandatory and companies have to adopt the same if it wants to flourish or even survive in the market.

Consumers should look out for any infringement to these regulations especially in cases where products fall on the borderline between a medicinal product and cosmetics. The proliferation of products misleading consumers into believing that it will exert a physiological effect is only increasing day by day. Nowadays some manufacturers have no qualms to jeopardize a rational consumer’s credibility with product suggestions and claims that are outright ludicrous. Today cosmetic claims seen are “kills the bacteria responsible”, “moisturizing the skin to stop it from becoming dry”, etc. Any product that uses the word “heal” or states the product will be a remedy or for treating, an aliment is breaking the law. Logically are not claims, to relieve symptoms, to cure, remedy, or heal a specific disease, or adverse condition of body or mind, medicinal claims? Think about it!

The beauty industry targets consumers in the areas of stress, obesity, lifestyles and for being healthy. To look beautiful actually, one requires good food habits, diet, plenty of exercise and good amount of sleep, avoidance of alcohol and smoking. Once a person is able to get to a right combination of the above factors, it will initiate him or her to look and feel good. One should stay out of the mid-noon hot sun as it leads to premature aging of skin, but avoiding sunlight totally will lead to “Vitamin D” deficiency. Claiming that a product “maintain”, “help to maintain”, “support”, etc., may not directly claim to heal but isn’t in a sense, imply that the product is for treating / preventing an adverse health condition?

Consumer commonsense balance will surely get disturbed hearing unbelievable promises of magical products that can reduce weight in a single application. Many products advertised now, and that claims such magical remedies include drinking herbal tea to reduce weight, a body wrap that shrinks adipose tissue of fat or cellulite, eliminating toxins from the body through the lymphatic system, exfoliating, smoothening, and softening skin, tightening loose skin tissue, firming up, and tightening it enabling one to lose 5-15 inches in jiffy.

It is important for consumers to note that our body removes toxins using our liver and kidneys with sufficient help of our lungs and nose that inhales oxygen and exhales carbon dioxide. Our lungs eliminate any damaging phlegm accumulated in our body by coughing. Lymph nodes act as filters and in association with the reticular connective tissue filled with lymphocytes’ collect and destroy bacteria’s and viruses. When a body is fighting an infection, lymphocytes multiply rapidly producing a characteristic swelling in the lymph nodes.

Untrue claims that a bandage soaked in colloidal clay can remove toxins could prove dangerous if some naive consumer seeing such advertisements believes it to be true and uses it to sort out an actual medical problem without approaching a medical practitioner.

Moreover, we measure weight in kilograms and grams and not in inches and centimeters as some advertisers suggest, all the more ridiculously untrue, saying that one can lose weight by wrapping one’s body with a few bandage like products for an hour or so everyday. Surprisingly we still see such advertisements claims promoted on TV with the relevant authorities.
neither stopping nor prosecuting the advertisers but ignoring it totally.

**NOT PRESENT – ADVERTISEMENTS**

Cosmetic scientists to improve efficacy always try to add wonderful ingredients in their formulations. However, today the new marketing trend is to inform consumers, what is not present in the formula. The consumer in any case is not aware, about the replacement the formula uses for the missing ingredient and whether it is better than the regular one.

Natural ingredients often aver to be safer to chemicals in cosmetic product claims. This is far from truth. Nature is without doubt a wonderful provider of ingredients but to assume that all things natural are good is very erroneous. It is true that cancer drugs like “Taxol”, “Vincrastine”, “Vinblastine”, and “Podophytoxine” do come from nature, but at the same time deadly poisons like “Strychnine”, “Colchicines”, “Nicotine”, and “Rotenone” are also coming from natural plants.

**CONTAINS NO PARABENS**

This is another unessential claim. We find parabens in nature, safe also occurring in the food we eat. 4-hydroxybenzoic acid and its various analogues are present in barley, strawberries, blackcurrants, peaches, carrot, onions, cocoa beans and vanilla. We find it in fruit juices, yeast extract, wine, vinegar and even cheese. Incidentally, Scandinavian cloudberry contains benzoic acid, sorbic acid, salicylic acid, 2-hydroxybenzoic acid, methyl, and propyl paraben, making cloudberries resistant to microbial spoilage. About 122 plants contain 4-hydroxybenzoic acid naturally and so using it in cosmetics as a preservative in very small quantities (below 0.3%) should not ideally cause major alarm.

Some researches in UK, USA, Australia, & Europe claim the presence of parabens in breast cancer patients however, linking it to the use of parabens-containing cosmetics without any conclusive evidence seems illogical. Some published data indicates that parabens demonstrates weak estrogenic activity in animal experiments and that enzymes present in the skin and subcutaneous fat cells are capable of breaking down topically applied parabens. In this respect, we can consider parabens in cosmetic products as safe if used as directed by the formulator. It is unbelievable that companies can also make mileage and unique sales pitches by saying parabens are unsafe when in reality the opposite is true. Any company trying increase sales by creating a scare of using parabens is both scientifically uninformed & technically incompetent to be in this business.

**CONTAINS NO CHEMICALS**

To be frank actually this claim is not even worth commenting as irresponsible advertising that imply a product to be “chemical free” is certainly misleading and ethically incorrect. Everything on this world is chemical even air & water. Vacuum alone is chemical free and only an educated consumer will be able to take an informed decision on their purchase in such cases.

**CONTAINS NO PRESERVATIVES**

Is this another way of telling that the product does not contain preservatives officially permitted by legislation? Can a product offer sufficient preservative action and allow it to pass microbial challenge test mandatory by law? Some raw materials when added to a product reduce the level of preservative required to protect the product offering sufficient preservative action allowing it to pass the mandatory microbial challenge test. These materials could be aroma chemicals, essential oils, botanical extracts, etc. However, are botanical extracts itself preserved by using chemicals and can we check it? In this case, the botanical extract is definitely not a natural preservative. Many natural cosmetics use these tricks to market their products. It is better for consumers to know that high levels of alcohol, glycols, and sugars in cosmetics also give a high level of preservation.

**CONTAINS NO PETRO CHEMICALS**

The Britannica concise encyclopedia defines petrochemicals as “strictly any of a large class of chemicals (as distinct from fuels) derived from petroleum and natural gas. The category also includes organic chemicals, a few organic compounds including carbon black, sulfur, and ammonia. Can we unequivocally say that all chemicals are petrochemical derivatives? The answer is a strict no as some chemicals do have alternative sources of manufacture (e.g., ethanol from fermentation, or benzene from coal). Just like crude oil and natural gas, petrochemicals consist of carbon and hydrogen and so are hydrocarbons.

Petrochemicals find use as feed stock raw materials for manufacture of ethylene, propylene, benzene, toluene, xylene, naphthalene and butadiene. Separating naturals from synthetics and categorizing them differently is difficult as one can trace all synthetics having their origins to a natural source. Conversely, most natural ingredients at some point or other during its lifetime involve the use of synthetic ingredients or process.

Webster’s new college dictionary has a number of interesting definitions for the word “natural”.

- Growing as a native and without cultivation
- Occurring in conformity with the ordinary course of nature
- Produced by nature
- Inferred from nature
- Consonant with nature
- Relating to nature
- Having or constituting a classification based on features existing in nature.

Geologists believe that during the past many centuries incompletely decayed remains of prehistoric marine animals and terrestrial plants mixed with mud remain buried under thick layers of sedimentary rocks. The high levels of heat and pressure caused these buried remains metamorphose into waxy ‘Kerogen’ which ultimately through the process of catagenesis was converted into liquid and gaseous hydrocarbons. The hydrocarbons then migrated through adjacent rock layers to collect within and under porous rocks or reservoirs forming oil fields. The alternate theory to the above biogenic petroleum origin is proposed by Thomas Gold. It suggests that large amounts of carbon exist naturally on earth. Some of them are in the form of hydrocarbons. Hydrocarbons are less dense than aqueous pore fluids and so they migrate in the upward direction. Microbes deep down in these deposits convert them into different types of hydrocarbons. Coal too comes from dead plants buried and compacted beneath sediments many millions of years ago.
Thermodynamic calculations and experimental studies carried out prove that n-alkanes do not spontaneously evolve from methane at pressures found in sedimentary rock basins but gets generated at 200 km or deeper below earth surface. In light of the above definitions, one can argue that petroleum oil and coal are natural. Are they not fossil remains of prehistoric animals and plants? True they are a million years old but are certainly natural!

Similarly, all external applications used on human body are artificial, as it did not exist at birth. In the same vein, can we say that flower extract obtained from rose petals is artificial, as it did not exist in nature? We use a number of synthetic fertilizers in cultivating plant crop. So are all crop plants synthetic? In fact a plant growing wild in the woods may also require artificial process to isolate and purify the active ingredient, so………………………………This debate can make us realize how difficult it is to discriminate an ingredient as natural or synthetic. Petrochemical does also have some wonderful products like petroleum jelly or petrolatum a very safe and protective moisturizing skin barrier and liked by most dermatologists over the years.

CONTAINS NO SYNTHETIC FRAGRANCES

Fragrances should not have prohibited aroma chemicals, limit allergens and declare it as per law. Truthfully speaking we find some ingredients declared as allergens in natural essential oils. Manufacturers advocating fully natural fragrances being better than synthetic fragrances probably are very poor in aroma chemistry.

CONTAINS NO SLS / SULFATES

SLS or Sodium Lauryl Sulfate is one of the most natural detergents produced from nature by humans. SLS is a simple chemical substance structurally and relatively easy to prepare. It is a remarkable foaming agent giving copious bubbles leaving our skin and hair squeaky clean. It is a detergent closer to coconut fatty acid and to say it is carcinogenic is a little far fetched.

In July 2000, CTFA (Cosmetic Toiletry and Fragrance Association; www.ctfa.org) issued the following response statement. Internet spread rumors about SLS and SLES (Sodium Lauryl Ether Sulfate/Sodium Laureth Sulfate) being unsafe are false and unsubstantiated. “It has come to our attention that an e-mail is currently circulating on the internet which falsely states that SLS & SLES ingredients used primarily in some cosmetics ‘rinse off’ products are unsafe. The story relayed via e-mail is an unsubstantiated story. It is typical of internet rumors notorious for inaccurate and false information.

There is no evidence of harm from the use of either SLS or SLES as used in cosmetic products. Both ingredients were reviewed in 1983 by the Cosmetic Ingredient Review (CIR) Expert Panel and found to be safe. Complete reports on both ingredients are available from CIR.”

Other organizations like The Canadian Health Protection Branch’, The American Cancer Society’, The National Industrial Chemicals Notification & Assessment Scheme, Australia’, issued similar statements branding internet rumors as hoax.

Current data available do not indicate SLS to be a skin sensitizer, genotoxic, carcinogenic or a reproductive toxicant. The toxicity of SLS is restricted to acute skin and eye irritation. Chronic toxicity on oral study of rats indicates primary local irritation. We see adverse health effects only at high doses of SLS in laboratory animals and the risk of such exposure to humans is low as the amount of SLS in cosmetics and so hence potential exposure is comparatively smaller. In any case, instances of leaving SLS on skin are minimal as it is a detergent and most times, we would rinse it off with water.

CONTAINS NO PEG/ ETHOXylATES

This claim is gibberish to create a marketing opportunity either based on ignorance and/or the intention to cheat consumers. The truth is we produce an ethoxylate by grafting an ethylene oxide unit onto a carbon chain structure. The fully reacted ethylene oxide results in a much milder molecule. Ethylene oxide in its raw state is carcinogenic but once reacted fully it is safe. SLS on chemical reaction with ethylene oxide gives SLES. Interestingly SLES has eight times lower irritancy than the original SLS. Further, more the ethoxylation we carry to SLES to achieve a higher mole ethoxylate (normal is two moles) the lower the irritancy.

In shampoo formulations we find a blend of SLES or SLS (say 75%) and (25%) of CAB (Cocamidopropyl Betaine). Blending the two gives irritancy values far less than if we use either of the products alone, thanks to synergistic effect. Ethoxylates are good fragrance solubilisers and is generally a part of the formulation in Eau de toilette, after shave lotions, deodorant sprays and other cosmetic emulsions. Ethylene oxide is a carcinogen in its raw state but when reacted to get an ethoxylated compound it is safe, similar to an acid being corrosive in nature but turning into a safe salt when reacted with a strong alkali.

CONTAINS NO SILICONE

Dimethicone is an inert material in cosmetics for lubricating the skin. To claim it as being absent as so the cosmetic is better is itself a puzzle. Looks some cosmetic manufacturers to improve sales want to link it to prosthetic silicone breast implants that leaked causing problems to the users who had such implants.

ORGANIC COSMETICS

Film actors and celebrities usually promote these expensive cosmetic products in TV channels. The organic certification scheme design is primarily for food products. It indicates that the manufacture of the food material is under organic conditions.

Personally, organic certification makes no sense. Water is not organic surprisingly, although it falls from the sky as a pure substance; further purified by distillation and demineralization to remove impurities. Is an organic product different from the regular one? I have no convincing answer to this question, a mystery to me until date. Some of my colleagues in the industry say that organic
essential oils and plant extracts are of inferior quality, are dark colored, sometimes rancid and with a poor odor profile. I am of the strong belief that organic material is a very good way for companies to make consumers pay four to five times the normal price for an inferior product and make substantial profit margins.

**IMPORTANCE OF CONSUMER AWARENESS AND EDUCATION**

Earlier cosmetics were sold on aesthetics, color, look and feel without making any biological claims, however this is no longer so with marketers making simple cosmetics to cosmeceuticals. Today products contain active ingredients that provide added benefits on the final product. In such cases, it is of paramount importance that all advertisements and claims should reveal the truth in accordance to and in confirmation with science. Making credible claims should be an important aspect in marketing and for all marketers. Instead, what we encounter today are marketing claims more farcical and absolute untruths peddled as gospel facts. Prosecution of such companies for unfair trading and misleading advertisements is one way to put an end to this. The second is for consumers to boycott such products voluntarily. In order to do this consumers have to become aware of facts by educating themselves about the materials they want to use so that they are able to identify ridiculous claims of companies who do not mind being dishonest and guilty of meaning less promotional statements to make a fast buck.

**FOOD REFRIGERATION TIPS**

Very often we keep all our fresh foods in the fridge to prevent it from going bad, but should we keep it all refrigerated. No! Here are 10 common foods we should avoid from cooling too much, to prevent ruining it also destroying its taste.

1. **Tomatoes**: The fridge does keep tomatoes fresh, but it does this by stopping the process of ripening. When this process stops, the tomato loses its flavor. In addition to the loss of flavor, the refrigerator also changes the texture of the tomato, making it powdery or floury. Keep tomatoes out of cooling, in a basket.

2. **Basil**: When one keeps fresh basil in the refrigerator, it withers very quickly, but before it withers all the way and becomes unusable, it absorbs the taste of the foods kept close to it. The best way to keep fresh basil is outside the fridge, in a glass of fresh water, just like flowers.

3. **Potatoes**: The cold of the fridge turns the starch in the potato into sugar at a faster pace, and we get a sweet, yet grainy potato. Keep potatoes in a sealed sack, in a cool, not cold place. Exposing to sunlight makes them grow ‘eyes’.

4. **Onions**: The damp in the fridge makes the onion soft and moldy. The best way to keep onions is in a cool and dry place, outside the fridge. Keep green onions in the fridge because of their high percentage of water content. Be sure not to keep onions next to the potatoes, because it will make them both go bad faster.

5. **Avocado**: If we are waiting for the avocado to ripen, we should never put it in the fridge. A refrigerator does well by the avocado, but only if it has already ripened, and we want to prevent it from going bad.

6. **Garlic**: When we keep garlic in the refrigerator, it begins to shoot out and grow green stalks. In addition, it will get a moldy, sticky texture. It is best to keep garlic in a dry, cool place.

7. **Bread**: When it comes to bread, there are a number of options. Keep in a fridge only sliced bread for use within a few days. When we keep bread for longer, the fridge will make it dry out faster, and so it is best to keep it somewhere closed off, but not in the refrigerator. If we only rarely eat the bread, keep it in the freezer.

8. **Olive Oil**: Keep olive oil in somewhere dark and cool, but when put in refrigeration, it freezes and becomes very much alike butter. However, we can thaw it again to its original state.

9. **Coffee**: Storing coffee in the fridge makes it quickly lose its flavor and even absorb the flavor of foods stored near it. Keep coffee in the dark, somewhere cool. However, we may keep a large amount of coffee at home in the depths of the freezer and not near the door.

10. **Honey**: One of the most fascinating facts about honey is that it never goes bad. A thousand years old honey will still be good. Do not keep honey in the fridge, as it will make it a solid. Always keep honey at room temperature.

**WHAT IS SWINE FLU?**

The human respiratory infection caused by an influenza virus H1N1 strain — popularly known as swine flu — was first recognised in 2009.

The H1N1 virus is contagious and can spread from human to human. Symptoms of swine flu in people are similar to the symptoms of regular human flu and include fever, cough, sore throat, body aches, headache, chills and fatigue.

Technically, the term “swine flu” refers to influenza in pigs. Occasionally, pigs transmit the influenza virus to people.

**PRECAUTIONS AGAINST H1N1 OR SWINE FLU**

- Covering your nose and mouth with a tissue when you cough or sneeze.
- Washing your hands often.
- You can also use alcohol-based hand cleaners.
- Avoiding touching your eyes, nose or mouth. Germs spread this way.
- Trying to avoid close contact with sick people.

**KEEMAT WISHES ALL ITS READERS, A VERY HAPPY & PROSPEROUS NEW YEAR.**

KEEMAT: January – February 2015
Indian customers most tolerant: Survey, John Sarkar, TNN, NEW DELHI

Will online shoppers warm up to Flipkart again after it botched up their chances of landing a good deal on the Big Billion Day sale? It seems like they would, reveals a global survey. Indians are the most tolerant customers in the world with 66% of them willing to give companies a second or more chances when faced with poor customer service, says the survey, which measures customer service of companies across the world. This is in stark contrast to customers in Japan (52%), Italy (45%) and Mexico (44%), who say that companies do not get a second chance to make a good impression when it comes to customer service. However, the findings also suggest that Indian consumers are also very touchy with 71% having dropped an intended purchase due to poor customer service. "The highly networked Indian customer presents a phenomenal opportunity as he wields a wide sphere of 'word of mouth' influence and is willing to pay a premium to companies providing great service. So, focusing on delivering outstanding service will ultimately help companies to grow. Businesses can build advocates by delivering good customer service," said Sanjay Rishi, president, American Express South Asia.
FROM JANUARY 2015, LIFE-SAVING DRUGS TO SHOW GOVT-FIXED RATES IN BOLD RED; Sushmi Dey, TNN

NEW DELHI: All life saving drugs from January 2015 will come with a bold red strip on their packs highlighting price as fixed by the government and specify if they are under price control.

Signaling a New Year gift for consumers, the government is set to make it mandatory for regulated drugs to print on their packs ’DPCO Scheduled Drug’ in black ink on a bold red strip along with their ceiling price per unit, an official source said. The move will enable consumers, who are presently highly dependent on doctors and chemists, to make an informed choice while purchasing medicines.

In case of overcharging, consumers can directly call National Pharmaceutical Pricing Authority’s (NPPA) helpline number 1800111255 or voice helpline 1800114424 to lodge a complaint. “The proposal has been discussed with the ministry of consumer affairs, food and public distribution and health ministry. There is overall consensus that there is a need to protect consumer interest in the use of medicines,” the official said. The NPPA, which regulates and monitors prices of medicines, is anchoring the move. This is the second such populist move related to medicines proposed in the past one week.

The government also proposed to bring at least 100 more drugs under price control by making corrections in the existing Drug Price Control Order, 2013.

The health ministry has launched a toll-free number 18001803024 where people can call and report side effects and problems faced by them along with details of the medicine, suspected to have caused the adverse reaction. The information then would be screened and assessed by the Adverse Drug Reaction Monitoring Centers, using international parameters set by WHO, a steering committee set up by the health ministry will periodically review the data and suggest any intervention required. The government would also share this database with international agencies including WHO which manages the Global Pharmacovigilance Database.
Street vendor who paid rent to corporation is its consumer

Kanchan Chaudhari
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MUMBAI: The Thane district consumer forum recently held a street vendor who paid rent to the Mira Bhayander Municipal Corporation for a space allotted to her for a milk stall qualified as its consumer, according to the definition laid down by the Consumer Protection Act, 1986.

The consumer forum has directed the civic body to pay Rs 1.50 lakh to the Bhayander (East) resident, for illegally cancelling her licence to sell milk and demolishing her stall on a footpath.

“The opponent (municipal corporation) has given the land to the complainant on rent, and since the complainant has paid the rent, the complainant is a consumer as defined under section 2(1)(b) of the Consumer Protection Act,” the forum said.

Shenalata Pawar, being unemployed, had applied to the civic body for a licence to sell milk, and asked for public space to set up a stall. In May 2007, the licence department granted her the licence and permission to set up a stall in a pavement on Nalghar Road. Pawar spent Rs 50,000 and set up the stall, opening shop in August 2007. Barely a month later, civic officials ordered her to shift the stall, saying locals and the corporator had complained the stall obstructed traffic.

The woman approached civic officials and was allotted another spot in November 2011. Two months later, she was told her licence had been cancelled, and instructed to remove the stall. While she was pursuing the matter with licence department officials, the anti-encroachment department demolished her stall, prompting her to approach the consumer forum.

The municipal corporation contested her complaint, saying the complainant and the civic body did not share a relationship of consumer and service provider. The consumer forum, however, noted the complainant had paid Rs 4,740 to the corporation, and since the sum included rent, the woman qualified as a consumer of the civic body. The forum concluded the licence cancellation was illegal.

Four Valuable Tips to Avoid Being Scammed

There are scam artists born every day, but only a select few have made it to the top of their trade. You’ll become more familiar with the types of scams and the masterminds behind them, to avoid getting scammed in the future. These 4 valuable tips will help you spot a scam from a mile away:

1. **The Ponzi Scheme** - The man infamous for having a scheme named after him. Although most people associate the Ponzi scheme with Bernie Madoff, Charles Ponzi coined the term first. Charles Ponzi gained notoriety in the early 1920’s by promising investors tremendous returns with very low risk involved. He would set up a legitimate business company and slowly defraud it over a short period. Ponzi had amassed a fortune of over $20 million before his capture and arrest.

   **Tip:** Beware of any “get rich quick” investment opportunities that sound “too good to be true”. The odds are that it’s most likely a scam.

2. **The Madoff Scam** - When it comes to fraud, there is one name that stands above the rest, and that name is Bernie Madoff. Bernie Madoff was responsible for milking many investors out of billions of dollars. It is estimated that he stole over $65 billion in total throughout the course of his criminal career. He created the largest Ponzi scheme in U.S. history. It is speculated that he began his Ponzi scheme as far back as the 1980’s until his arrest in 2009.

   **Tip:** Make sure you have a trusted and reputable broker before you make any financial investments in the stock market. Take the time to do your research, it’s well worth it.

3. **The Abagnale Scam** - Abagnale is best known for his incredible and cunning impersonation tactics. He would go so as to impersonate an airline pilot, a physician and an attorney. Abagnale was also noted for many daring escapes, including one escape from a moving airplane at JFK Airport. Catch Me If You Can was a movie based on his autobiography, with Leonardo Dicaprio portraying him in the lead role. He currently works as the most sought after authority on forgery and embezzlement, even working with the FBI in a twisted bit of ironic fate.

   **Tip:** Do not accept personal checks from people you don’t know or trust without proper verification.

4. **The Internet Scam** - Scam artists are abundant on the Internet. The Internet makes it even easier due to anonymity. Email scams, such as the Nigerian 419 scam, are the most popular ones used. The email tells you that you were carefully selected by the Nigerian government to transfer funds. It goes further to say that, you will be well compensated for your troubles. Do not open any emails unless you recognize the sender.

   **Tip:** Don’t hand out your credit card information to anyone over the Internet unless you know them or trust the sender. Likewise, do not give personal information, such as social security, to anyone either. For all the online shoppers out there, make sure you only use reputable and secured websites before making any payment transactions online.
TV producer loses ₹10.5 lakh to an offer he couldn’t refuse

CHEATED Posing as British ambassador, fraudsters posted an online ad for the sale of a luxury car

KEEP THESE IN MIND

BEFORE JUMPING AT THAT DEAL, BEWARE

OCTOBER: The city police busted a fake job racket and arrested one member. The gang would advertise fictitious job opportunities in reputable establishments in the UK on a popular classifieds website and collect money from respondents in the name of formalities. One of the gang members posed himself as a British deputy high commissioner official. The complainant Abhilash Tuttli, 26, responded to a job offer in a UK hotel. The fraudsters asked him to deposit Rs49,000 to get an anti-terrorist certificate. Suspicious, Tuttli checked with the British high commission and discovered the fraud.

“Never share details of your bank account on websites you are not sure about. This makes your account vulnerable. Cyber criminals can easily access your details and use them to withdraw money from your accounts.”

VIJAY MUKHI, cyber crime expert

MUMBAI: A gang of cyber criminals recently duped a well-known Juhu-based producer of a popular reality show of Rs10.5 lakh by posing online as the British ambassador.

The accused had posted an advertisement on behalf of the British ambassador to India on an online marketing site, in which they put his car—a Jaguar—for sale for Rs20 lakh.

Police insiders said the producer had expressed an interest in buying the car, following which a woman contacted him and gave him details of the car. “The woman told him that the car was owned by the British Ambassador; who had just retired. He was returning to the UK and wanted to sell the car urgently and hence was quoting a lower price,” said a police officer, requesting anonymity.

The producer told her that he would only make a decision on buying the car after speaking to the actual owners.

“After this, two people posing as David and Tony spoke to the complainant identifying themselves as the owners. The complainant was satisfied and deposited Rs1 lakh as an advance in a bank account on their instructions,” said another officer from the Juhu police station.

The producer later deposited around Rs2.5 lakh in two instalments towards insurance fees and international taxes.

The money was deposited in two different accounts of the same bank. The producer sensed something was amiss when he spotted differences in the bank receipts. He then visited the bank, which confirmed the fraud.

Further, the producer approached the Juhu police, who registered a case of cheating and impersonation under relevant sections of the Indian Penal Code and the Information Technology Act.

A probe revealed that the gang had opened multiple accounts in the same bank earlier. The calls made to the producer were traced to Navi Mumbai. The police found that daily transactions worth lakhs of rupees were made from the fraudsters’ bank accounts, leading them to believe that the incident was part of a larger racket.
Forget laymen, even doctors do not get adequate information about the drugs they prescribe for their patients. Drug companies advertise prescription drugs in medical journals to boost sales, but a majority of them does not give doctors vital information such as adverse effects the medicines can have with other drugs, according to a study published in a recent edition of Indian Journal of Medical Ethics.

Most doctors depend on advertisements in medical journals or direct marketing by representatives to gather information about new medications. Lack of complete information prevents doctors from using the drug in a rational manner, the authors said. After studying 54 advertisements of more than 145 drugs printed in the Journal of Indian Medical Association between December 2011 and November 12, researchers from MGM Medical College and LSK Hospital, Bihar found that while all advertisements mentioned brand names, only 61% of them mentioned approved therapeutic uses. Only two of the 145 ads mentioned names of ingredients known to cause problems. They found major adverse drug reactions mentioned in only two advertisements. Precautions, contraindications and warnings were listed in two advertisements and major interactions were mentioned in just one advertisement.

While doctors said they depend on advertisements in medical journals as one of the sources of drug information, the Medical Council of India, the apex body for regulating medical practices in India, it has urged doctors to be careful while they prescribe medicines.

**RBI ISSUES FINAL GUIDELINES FOR THE BHARAT BILL PAYMENT SYSTEM (BBPS),** Press Trust of India, Mumbai

The Reserve Bank today came out with the final guidelines for the Bharat Bill Payment System (BBPS), which will help consumers pay multiple bills like electricity, telephone and school fees at a single point of transaction. "The BBPS is an integrated bill payment system offering inter-operable and accessible bill payment service to customers through a network of agents, enabling multiple payment modes, and providing instant confirmation of payment," the RBI said in a notification this evening.

The RBI-promoted payment retail gateway and the issuer of the Rupay debit Cards, the National Payment Corporation of India (NPCI) has been appointed as the nodal body. The apex banks has set a Rs 100-crore net worth and domestic registration as qualifying conditions for those seeking to be authorized collection agents. RBI Governor Raghuram Rajan had first announced the central bank’s intention to set up BBPS in the second quarterly monetary policy review last year, after which a committee was constituted to suggest the way forward. Based on the recommendations, it posted the draft guidelines on the same on August 7. The move will help track all the payments being made in economy, including cash payments to utilities, schools, and telcos among others. Stressing on the need to have such a system in place, the RBI pointed to a 2013 estimate, which said over 30,800 million bills amounting to Rs 6,22,300 crore are generated each year in the top 20 cities alone. The final guidelines came a day after the RBI came out with the final guidelines for licensing of payment and small banks. To start with, the aggregators, who will be operating under a single brand name across the country, will collect repetitive bills, which come in monthly, bi-monthly or quarterly cycles like utility bills, it said, adding the aim is to gradually include payments for school or university fees and municipal taxes.

The National Payment Corporation of India (NPCI) has been appointed as the nodal body, which will set the standards, and take care of clearing and settlement as the Bharat Bill Payment Central Unit (BBPCU).

**CONSUMERS’ CONSENT MUST FOR VAS PRODUCTS EMBEDDED IN SIM: TRAI** Press Trust of India, New Delhi

To check mis-selling by telecom operators, sectoral regulator Telecom Regulatory Authority of India (TRAI) has directed them to seek explicit consent of consumers before activating value-added services embedded in SIM cards. TRAI said it has received complaints wherein value added services (VAS) embedded in the SIM card were activated by operators without consent. The SIM cards come embedded with various utility and other value added products.

"...It observed that the genesis of some of the complaints is that a number of VAS products are embedded in the SIM card and in many cases the consumer accidentally or unknowingly clicks these products and the consumer is immediately charged for the service," TRAI said. It added in such cases, the consumer is not provided with any information regarding the applicable charges and without being offered any opportunity to give consent as to whether he wants to proceed or not. TRAI had earlier directed telecom operators to obtain explicit consent of consumers “through consumer originated SMS or e-mail or FAX or in writing within 24 hours of activation of the value added service and charge the consumer only if confirmation is received from him”. The regulator said services embedded in SIM cards relate to pay use VAS products and are not subscription based VAS products and the telecom operators have not implemented its directions for such products. The operators said that since SIM embedded VAS products are not subscription based and TRAI’s directions are applicable for only subscription based VAS. "Now, therefore, the Authority hereby directs all access service providers to ensure within sixty days of issue of this direction that the VAS for products embedded in SIM application tool kit (STK) of SIM card is provided to the consumer only after obtaining the explicit consent of the consumer”. TRAI has taken several measures to protect the interest of consumers from time to time to prohibit activation of value added services without the explicit consent of consumers. TRAI has also issued directions, which prohibit activation of value added services without the explicit consent of the consumers and has prescribed the manner to obtain consent. TRAI has also made it simpler for the customers to deactivate VAS through a common toll-free number (155223) accessible through SMS or call across all operators.
### LAUGHTER THE BEST MEDICINE

#### One man's father dies he does not cry, when his brother dies he does not cry. His sister dies, he does not cry. His mother dies, still he does not cry, but when his wife dies, he cries uncontrollably more.


The person says. Do not get me wrong. When my father died, all the elder men said to me not to cry as we are like your father. When my mother died, all the women said not to cry as we are like your mother. When my sister, died all them said we are like your sister but when my wife died, not a single person said, I am like your wife!

#### A husband and wife are jointly trying to set up a new password for their computer. The husband puts, "Mypenis". Wife falls on the ground laughing because on the screen it says, "Error. Not long enough."

A couple once had a wish to get their credit card back. They went to the genie and asked for that wish. The genie says, "Since I can only grant three wishes, you may each have one wish, you also instructed us to ignore the 'H.'"

#### A blonde, a brunette, and a redhead stuck on an island discover a magic lamp. They rub and rub, and sure enough, out pops a genie. The genie says, "Since I can only grant three wishes, you may each have one." The brunette says, "I've been stuck here for years. I miss my family, my husband and my life. I just want to go home." Poof! The brunette gets her wish, and she is returned to her family.

The redhead says, "I've also been stuck here for years, and I wish I could go home, too." Poof! The redhead gets her wish, and she is returned to her family.

The blonde starts crying uncontrollably. The genie asks, "My dear, what's the matter?" The blonde whispers, 'I wish my two friends were still here........

#### A child asked his father, "How were people born?"

Father: "Adam and Eve made babies, and then their babies became adults and made babies, and so on."

The child goes to his mother, asking her the same question and she tells, "We were monkeys then we evolved to become like we are now." The child run back to his father and says, "You lied to me!"

Father: "No, your mom was talking about her side of the family."

#### A pickpocket was pronounced guilty and sentenced to 8 months jail term with an option of Rs. 2000 fine by the judge. His defence lawyer knowing that his client could not pay the fine, pleaded with the judge asking; "Your honor, my client can only afford Rs. 500, but if you allow him a few minutes in the crowd

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Three contractors are bidding to fix a broken fence at the Govt. office. One is from UP, another is from Bihar, and the third is a local. All three go with an official to examine the fence. The UP contractor takes out a tape measure and does some measuring, then works some figures with a pencil. "Well," he says, "I figure the job will run about Rs. 900. Rs. 400 for materials, Rs. 400 for my crew, & Rs. 100 profit for me." The Bihar contractor also does some measuring / figuring, and then says, "I can do this job for Rs. 700. Rs. 300 for materials, Rs. 300 for my team, & Rs. 100 profit for me." The local contractor does not measure or figure, but leaps over to the official and whispers, "Rs. 2,700." The official, incredulous, says, "You didn't even measure like the other guys! How did you come up with such a high figure?" The local contractor whispers back, "Rs. 1000 for me, Rs. 1000 for you, and we hire the guy from Bihar to fix the fence." "OK, done!" replies the government official. "Mera Bharat Mahan!"

#### Having dug to a depth of 1,000 meters last year, French scientists found traces of copper wire dating back 1,000 years and came to the conclusion that their ancestors had a telephone network all those centuries ago. Not to be outdone by the French, English scientists dig to a depth of 2,000 meters and shortly after headlines in the UK newspapers read: "English archaeologists have found traces of 2,000-year-old fiber-optic cable and have concluded that their ancestors had an advanced high-Tech digital communications network a thousand years earlier than the French. One week later, Indian Newspapers reported the following: "After digging as deep as 5,000 meters in a Punjab marketplace, a group of scientists found absolutely nothing and concluded that, 5,000 years ago, Punjabis were already using wireless technology."

#### The PM of China called President Bush to console him after the Pentagon attack: 'I'm very sorry to hear about the attack a big tragedy, however, in case you are missing any documents from the Pentagon, please do not worry we have copies of everything.'

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Caution PNG Customers

It has been brought to our notice that some fraudulent elements like Mahanagar Gas Stove Service Centre / Mahanagar Gas Stove Service / Mahanagar Gas Service, etc. posing as representatives of Mahanagar Gas Limited (MGL) have been duping our customers. We wish to inform once again that we have not authorized any of the above mentioned agents to approach consumers directly.

Some areas of concern, where you need to be cautious are listed for your information, highlighting the appropriate action you are required to take in these matters related to our services.

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<tr>
<th>ACTIVITY</th>
<th>DOs</th>
<th>DON'Ts</th>
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<tr>
<td>1. Installation of Gas Geysers</td>
<td>Place a request with MGL &amp; get a unique number. MGL will use that number to communicate with you for the technical survey &amp; installation.</td>
<td>1. Do not install gas geysers through unauthorized agents. 2. To ensure safety, gas geysers should not be installed without proper technical survey by MGL.</td>
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<tr>
<td>2. Meter Readers</td>
<td>1. Check the identity of the meter reader &amp; in case of doubt contact MGL’s Helpline number. 2. Insist for MGL’s authorized letter of identification 3. Know your billing cycle (MGL billing is bi-monthly)</td>
<td>1. Do not let unauthorized personnel within your premises. 2. Do not ask meter readers gas pipe related queries. (Meter readers are strictly for meter reading only and not authorized to answer technical queries) 3. Do not buy any accessories; MGL does not promote sale of accessories 4. Do not leave the person unattended in your house.</td>
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<tr>
<td>3. Gas Mechanics / Authorized Sales Personnel / Maintenance Service Providers</td>
<td>1. In case of any technical problem contact MGL’s Helpline. 2. Call the Helpline in case of doubt regarding identity of the mechanic / sales / service personnel 3. Ask for price list and bill for any job done.</td>
<td>Only MGL authorized plumbers, TPI and MGL Engineer In - Charge will address your queries / complaints, apart from these do not entertain any unauthorized personnel approaching without proper identification / consumer number / complaint number.</td>
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Except for Meter Reading, we depute our representatives only on customer’s request. Each of these requests is given a docket number for future reference. To log a request or in case of any doubt, regarding the person’s identity, please contact our Customer Helpline 1917 or 2659 4500 or 6156 4500 from 8 am to 10 pm daily.

We appeal to all the customers to be aware of such fraudulent elements and refrain from dealing with them. In case of any such incidence, report to local police station and to us at the earliest. Please do not pay cash to anybody.

Please contact our Emergency Toll Free No. 1800 22 99 44 or 24012400 for Gas Leak or Fire complaints.

*let us join hands to a safe & secure environment*