January – February 2017

“50 Years” in the Service of Consumers

Keemat
Value for Price, People and the Environment

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Photographs – CGSI’s Consumer Grievance Redressal Camps

Jalgaon

Sindhudurg

Nandurbar
Dear Readers,

Welcome to the latest issue of Keemat wherein, the articles cover a range of issues, from faulty advertisements and cyber criminals to medical guidance. However, let us start by saying goodbye to our long-time Honorary Editor, Dr. S. G. Bhat, who has stepped down citing age, despite our best efforts to persuade him to stay. He has left behind a solid platform, on which we can build together; with a promise that he will continue to be available for help and guidance. We wish him all the best.

We have all seen (or perhaps written) complaint letters. They may seem to be a phenomenon of the digital age, with people more willing and able to share their problems, but complaint letters are, in fact, nearly as old as civilization. The first such letter was written 3,775 years ago. The letter, unearthed in Iraq and now housed in a London museum, is about poor customer service. It was sent by a furious man named Nanni to a Babylonian copper merchant who apparently treated Nanni’s messenger rather poorly. The full letter is published on page 5 in this issue. We do not know how the merchant responded, but this is clearly a problem of long standing!

Any land records office is a maze - the combination of unhelpful staff and byzantine procedures can defeat most complainants. We must commend the farmer from Maharashtra, who complained against a government inspector and won redressal. The farmer wanted to get his fields measured for land records purposes. He paid the prescribed fee but the inspector repeatedly postponed the measurement. He even convinced the farmer that there was a problem with his documents, took his signature on a blank paper, and demanded another fee. The farmer summoned up enough courage, went to the district consumer forum and got his redressal. This judgment, we hope, will encourage others to go to consumer forum. Even government officers are not beyond the reach of consumer courts.

Recently, hotels and restaurants have started adding a service charge to the bill, calling it “service levy”. A service charge is a tip. However, a levy is non-transparent and borders on unfair trade practice - many customers assume it is a (mandatory) government levy. Hotels should make it clear, with signboards or other means, that the “service levy” is optional, and hope our members will protest when needed.

As you are aware, a number of CGSI campaigns are ongoing in several cities. These campaigns have multiple objectives: to make consumers aware of rights and procedures (e.g. how to complain, and to whom), and compile information as a first step to consumers awareness. As an example is a case settled a few months ago. The circumstances were straightforward. A patient was admitted to a heart clinic; her sodium levels were found to be very low. She was administered sodium, but too much and too quickly, without proper monitoring. This caused serious side effects including brain damage. The patient had to be taken to another hospital, and subsequently passed away. The case was argued in the consumer forum and the family received compensation of Rs 9 lakhs – nine years after the case was filed. Clearly, the speed of our justice system has a long way to go.

We will be happy to receive feedback from our readers: your comments on articles published your suggestions and even short articles or observations that would be of interest to other readers. We look forward to hearing from you.

Complain loudly – You have the right! Mrs. Jamna Vardhachary, Hon Editor

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Letters to the Editor / CGSI

This is arguably one of the best times of the year. You are in the thick of the holiday season. Everyone is shoving ladoos and pedas in your face, and you revel in the fact that you will be perpetually, temptingly, surrounded by food for weeks. To talk caution and health right now is nothing short of being the party pooper. Nobody wants to be that woman. But that woman I must be...

HEAR ME OUT, I MEAN WELL ... The fact of the matter is that taking holiday weight off is one of the hardest things to do, and even a few kilos accumulate over time as lethargy sets in. There is still some time to go, but why kick-start the new year with 'weight' from the previous year? Start now. Slapping your own wrist off the buffet table is one of the hardest things to do. That is why I will not ply you with numerous tips. Instead, I just want to leave you with one idea: The Teacup Principle.

HOW IT WORKS... If you remember this, you have pretty much got the season covered. The Teacup Principle is essentially my way of conveying how best to deal with situations when you fall off the healthy eating wagon. Say you are at a party. You have been disciplined, sticking to the veggies with the dahi dips, passing over the fried stuff. Just as you are about to start patting yourself on the back, your hand starts moving towards a golden-fried potato that comes with its very own cheesy dip. What difference will one potato make; you think as you reach out for the snack and then liberally douse it in its accompaniment. As you munch satifierly and close your eyes, you reopen them to find that the plate has not moved. Well, since it is clearly there to be eaten, you reach for one more. And one more. And since you have already broken your diet by now, you may as well enjoy the rest of the spread. One misstep becomes six fried potatoes, a second helping of kheer, three chocolates and a sugary mock tail. And that, in essence, is the Teacup Principle.

Many of us have an all-or-nothing approach to eating healthy. We follow either it with perfect precision or none at all. We have good days and cheat days with nothing in between. I compare the all-or-nothing approach to breaking a set of six teacups. You broke one teacup by accident, sure. But do you have to deliberately break the other five? Accidents happen. But do you have to compound your calorie intake?

Keep in mind that it takes 3,500 calories to gain a pound of weight. If you slipped and made a 100-calorie mistake, not catching yourself makes it a 1000-calorie mistake. Three days like this, and you have gained a pound. It is that simple and that quick. Remember the Teacup Principle the next time you are at a soirée, a wedding or a family function. After all, it is a festival time, and you do not want to be bogged down by that 'heavy' feeling later, do you?

Pooja Makhija, Consulting Nutritionist & Clinical Dietician

Rude cell phone users are anywhere, where there is a cell phone signal. Most people who are being impolite do not even realize what they are doing. Could that be you? Then, Please practice 'Cell Phone Etiquette.'

The following are the various steps

1. The First Principle: It is not other people's responsibility to cope with your mobile phone use; it is your responsibility to use your mobile phone inoffensively. Please note that "inoffensively" is not defined by what you expect others to tolerate, but by what others do in fact find offensive. Ignore this principle, and you are sure to be rude.

2. Following directly from the First Principle: You should assume that someone who asks you to turn your cell phone (or audio player) down or off is in good faith and you should comply in good faith. They have a reason for asking, and it is probably not that they are trying to dominate you or hassle you or restrict your God-given right to free expression. (For example, people with temporal lobe epilepsy may find that certain sounds trigger seizures, and some people have neurosensory issues that cause extraneous noise to be a severe difficulty rather than a mild annoyance.)

3. Stay away from others while talking on the phone. If possible, keep a 10-foot (3 meter) distance between you and anyone else whenever you talk on your phone. Most people do not want to hear what you are talking about.

4. Try not to talk on the phone in any enclosed spaces, even if you are more than 10 feet away from anyone. They can still hear you (because it is an enclosed space) and usually, they are forced to just sit there and listen (and maybe be annoyed to some extent).

5. Do not talk too loudly. Generally, you do not have to shout in the microphone to be heard on the other end. In fact, doing so often makes it harder for you to be understood. In addition, shouting on the phone disrupts people around you.

6. Do not put your phone on speaker. Just as many people do not want to hear your end of the conversation, they do not want to hear the other person either.

7. Do not talk about personal details in public. Personal is just that: personal. If callers want to talk about personal details, tell them that you will call them back later; move somewhere where you can have a little privacy, or switch to text messaging.

8. Do not multi-task. Avoid making calls while driving, shopping, banking, waiting in line or doing almost anything that involves interacting with other human beings. In some situations, it puts your life and the lives of others in danger, and in other situations, it can bother some people.

9. Know where not to use your phone. Some places are inappropriate for cell phone usage, so avoid talking on your cell phone or having it ring while in the following places: Bathrooms, Elevators, Hospitals, Waiting rooms, Restaurants, Auditoriums, Taxicabs, Buses, Trains, Meetings, Libraries, Museums, Places of worship, School, Lectures, Live performances, Funerals, Weddings, Movie theaters, while visiting relatives. In fact, anywhere else where people are likely to be disturbed, unless it is important and you cannot go anywhere.

10. Turn your phone off at when are asked to on a plane.

11. Do not use your phone when having a meal with someone. Ideally, you should turn it off entirely. If you are anticipating an important call, let the person you are with know beforehand that you are expecting a call that you will need to take. No matter what, do not hold a conversation at the table; step away, follow step 1, and do not stay away any longer than you would for a bathroom break. Never text at the table, even if the face-to-face conversation dies down. It will be seen as disrespectful.

12. Turn off your phone at the movie theater. Even if your phone is on vibrating, people can hear it during quiet parts of the movie. The light from your phone's screen is also very distracting. Do not check the time, do not check your text messages; just turn it off until the movie is over. If you get an important call that you must answer, exit the theatre before taking it.

13. Learn to text. When you are in an enclosed space, or you cannot put yourself 10 feet out of everyone's way, it is inappropriate to talk but it is potentially acceptable to receive and send text messages. In such cases, keep the following rules of texting etiquette in mind:

14. Use the vibrate feature instead of an audible text alert.

15. Only text when you are standing still or sitting and out of anyone's way. Do not text while you walk or drive.

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16. Do not text while doing anything that requires you to be attentive, such as waiting at an intersection for the pedestrian signal.
17. Do not text while at a meeting or conference. You should give the speaker your undivided attention.
18. Limit phone use during gatherings with your friends. Some friends (with or without cell phones) will find it annoying and inconsiderate.

A recent article from the British Medical Journal lends much needed insight into the sugar vs., salt debate. I often tell my patients that sugar is their enemy (and other foods that quickly turn to glucose). We all know that heart disease is the leading cause of premature mortality in the developed world and hypertension is one of the biggest risk factors. This information shifts the conversation. To avoid hypertension and heart disease, we should be focusing on the sugar in our diets. Hypertension is a primary or contributing factor in almost 350,000 deaths and costs $50 billion annually (2009 data). Based on this study, dietary guidelines should target sugar-high fructose corn syrup in particular.

High fructose corn syrup is the most common sweetener used in processed food and drinks such as sugary fruit juice and soda. A diet consisting of daily added sugar intake that adds up to a quarter of total daily calories can triple a person’s heart disease risk compared to people who consume less than 10 percent. Consuming more than 74 grams of fructose a day can also lead to a 77% higher risk of blood pressure above 160/110 mm Hg. Processed foods are a major source of both sodium and sugar (in the form of refined carbohydrates). These refined carbohydrates (starches) are quickly converted in the body to glucose, raising blood glucose and insulin levels, contributing to insulin resistance and causing weight gain. Sugars, especially monosaccharide fructose, are now being more closely associated with development of hypertension and increased cardiovascular risk through a variety of mechanisms. Lowering fat in our diets by increasing sugars, (i.e. fat-free ice cream) is likely doing even more damage due to increased intake of simple carbohydrates and sugar. It seems that the drive to lowering sodium may actually be increasing hypertension and heart disease.

So what is the best diet to avoid cardiovascular disease? Vegetarian, vegan, paleo, Mediterranean, low fat, high fat? I have nothing against those who choose a vegan or vegetarian diet for themselves. However, be aware of the simple carbohydrates (breads, pasta and white rice) which will lead to higher risk of hypertension and heart disease. Low fat likely is not the answer in the presence of simple carbohydrates. Atkins has been shown to be difficult to sustain and I am not convinced in its true form it is a healthy long-term diet. I tend to recommend a Mediterranean type diet-one rich in vegetables, moderate fruit intake, healthy proteins, monounsaturated fats, and low in simple carbohydrates (garlic bread and pizza are NOT found in the Mediterranean diet plan). The CDC estimates that 16% of total caloric intake for children and adolescents currently comes from added sugars. More than 40% of calories from added sugar come from sugar-laden beverages, like soda. We should remember that the naturally occurring sugar found in fruit and vegetables have not been found to have harmful effects on our health. When it comes to adding sugar, do not. As a society, we need to address this now to prevent our children from having a lifetime of ill health.

Lt. Jason Valadao, Naval Hospital, Camp

A work (book) does not become sanctified only because it is ancient, so also a work does not deserve criticism only because it is new. The wise scrutinizes a work and gives an opinion on its merit whereas the ignorant is swept by others’ opinions.

– Malavikagnimitram

19. Avoid sending others text messages containing anything that you would not say in real life. It is very hard to convey tones and sarcasm in texting and email, so realize that some things may come across as sounding unusual or offensive.
20. Never send a message with sexual overtones, or one that could be construed as a threat.

Meera Neelakantan


AN ANCIENT CONSUMER COMPLAINT LETTER

Sitting behind a sheet of glass at the British Museum in London, inscribed on a clay tablet in an ancient script known as cuneiform, is solid proof of two things: firstly, that poor customer service—an affliction that somehow feels like a modern phenomenon—has actually been a plague on societies for at least 3775 long years, and secondly, that humans will never really change. For this is in fact a letter of complaint, sent by a furious man named Nanni to a Babylonian copper merchant called Ea-nasir, in which the said customer makes very clear his dissatisfaction with the service experienced by his messengers. The letter was discovered in Southern Iraq, in a place then known as Ur.

Transcript

Tell Ea-nasir: Nanni sends the following message:

When you came, you said to me as follows: “I will give Gimil-Sin (when he comes) fine quality copper ingots.” You left then but you did not do what you promised me. You put ingots, which were not good before my messenger (Sit-Sin) and said: “If you want to take them, take them; if you do not want to take them, go away!”

What do you take me for that you treat somebody like me with such contempt? I have sent as messengers gentlemen like ourselves to collect the bag with my money (deposited with you) but you have treated me with contempt by sending them back to me empty-handed several times, and that through enemy territory. Is there anyone among the merchants who trade with Telmun who has treated me in this way? You alone treat my messenger with contempt! On account of that one (trifling) mina of silver which I owe you, you feel free to speak in such a way, while I have given to the palace on your behalf 1,080 pounds of copper, and umi-abum has likewise given 1,080 pounds of copper, apart from what we both have had written on a sealed tablet to be kept in the temple of Samas.

How have you treated me for that copper? You have withheld my moneybag from me in enemy territory; it is now up to you to restore (my money) to me in full.

Take cognizance that (from now on) I will not accept here any copper from you that is not of fine quality. I shall (from now on) select and take the ingots individually in my own account of that one (trifling) mina of silver which I owe you, you feel free to speak in such a way, while I have given to the palace on your behalf 1,080 pounds of copper, and umi-abum has likewise given 1,080 pounds of copper, apart from what we both have had written on a sealed tablet to be kept in the temple of Samas.

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Myths and Realities in Hypertension

Dr. K. S. Murthy, Pidilite Industries Ltd

(Excerpts of a talk and discussion by Dr. Sudhir Ranjan Dash, Hypertension Specialist, Consultant at Jaslok Hospital, Conwest Jain Clinic & Sushrusa)

Blood Pressure (BP) is one of the vital statistics like temperature, pulse and heart assessed by a doctor. It has potential of under estimation and difficulties in interpreting results. The common person has to understand what has to be done when it goes high and how to manage it.

JNC guidelines: Hypertension (HT) is increase in BP, ≤140/90 mm of mercury defined by Joint National Committee (JNC) irrespective of age, sex and race. It has two components - systolic (heart pumping blood into arteries) and diastolic (filling of arteries with a resistance which body creates). For normal patients, it is ≤120/80 anything beyond can lead to pre-hypertension and on to high BP.

Target organ damage: Complications related to high BP can cause stroke or paralysis; heart failure or heart attack; kidney failure and retina damage due to diabetes and HT together cause loss of vision. It is vital that BP should be maintained and controlled within normal limits.

Factors affecting BP: Diurnal variation i.e. morning hours BP is different to the night and there are external environmental triggers which can affect the reading. There is variation from minimum to maximum and the inflexion is systolic within normal limits (130 mm). During 10 minutes of visit to the clinic of a doctor - BP taken by the doctor and by the nurse indicated 25-30 mm higher when it is taken by the physician and low threshold in case of nurse. This is called White Coat HT, BP shoots up due to anxiety when you meet the doctor.

Problems: BP of normal patient is on the low side but White Coat HT is Clinic HT where patient is in normal category, there is a sudden surge whereas Mask HT patients can control BP at their will. These points are difficult to assess during the clinic visit and they can end up having target organ damage.

Newer techniques: BP True is an instrument, which takes BP automatically without the presence of nurse or physician. It takes 10 readings, averages out and reduces White Coat HT. Automated measurement machine helps to measure BP in 24 hours and decide whether there is need of drug or not.

Salt intake: DASH’s diet for prevention of HT contains whole grain, fish and meat with vegetables and fruits, less amount of salt, beverages and sweets.

Conclusion: HT is a silent killer defined by WHO and responsible for significant morbidity and mortality by causing target organ damage. It is the most common cause of renal failure besides diabetes.

Mammography: What You Need to Know

Did you know that mammograms are still the best tool for breast cancer screening? It is true, and the U.S. Food and Drug approves mammography to help keep you safe.

How Does the Test Work — and Is It Painful?

A mammogram is a low-dose X-ray picture of the breast. Getting a mammogram is the best way to find breast cancer early, because it can show breast lumps when they are too small for you or your health care provider to feel them. Thermograms and nipple aspirate tests are not substitutes for mammograms. You should ask your health care provider when and how often you should schedule a mammogram, says Helen J. Barr, M.D., director of the Division of Mammography Quality Standards in FDA’s Center for Devices and Radiological Health (CDRH).

To get a mammogram, you will need to take off your shirt and bra. While standing in front of the machine, a technologist will position your breast on a small platform. A clear plastic plate will press down on your breast while acquiring the mammogram. If you are worried about how the procedure feels, you should know that most women do not find it painful.

Medications are to be taken regularly. Compliance about medication is a must and when it is under control if you stop on your own then it rebounds and during that period you may develop mal cardiac ill function and stroke. With borderline HT, rule out the possibility of White Coat HT and take the advantage of home BP and ambulatory BP wherever applicable. Diet has great influence on BP and it is essential to follow dietary guidelines.

Difference between 3D and 2D Mammograms?

Advanced mammography devices that perform 3D digital breast tomosynthesis, a technology that creates cross-sectional (3D) images of the breast from X-rays taken from multiple angles. These devices provide informative images of the breast tissue and are helpful in evaluating dense breast tissue. “Dense breast tissue can make cancers more difficult to find on a mammogram,” says Barr. After conducting premarket reviews, FDA determined that there was a reasonable assurance that the new 3D devices were safe and effective for their intended use. “FDA’s approval of 3D mammography devices was based on a review of clinical studies involving multiple radiologists and hundreds of cases,” says Ochs.

“FDA also sought input on the safety and effectiveness of the devices from a panel of non-FDA clinical and technical experts. You can ask your doctor if 3D mammography or additional 3D imaging methods, such as ultrasound or MRI, is an option for you. Ochs adds, “The results from multiple studies show that the combination of 3D & 2D imaging can improve breast cancer screening for all.”

VITAMIN D MAY BOOST BREAST CANCER SURVIVAL

Women with higher Vitamin D levels in their blood following a breast cancer diagnosis have significantly better survival rates, reports a new study in the journal JAMA Oncology. While Vitamin D’s best known for its role in strengthening bones and teeth, its deficiency has been linked to raised risk of some cancers as well as other chronic conditions, such as asthma. A study of 1,666 women diagnosed with invasive breast cancer showed that high Vitamin D levels lowered overall risk of death among the survivors.

Facility Certification

FDA, or FDA-approved certifying agencies, certifies mammogram facilities and “Consumers should look for that certificate which should be prominently displayed.”
COCONUT OIL BLOOM
Laura Cassiday – Associate Editor of Inform at A.O.C.S (USA)

Coconut is the oil du jour, attracting endorsements from athletes and celebrities for its alleged health promoting effects. The oil once considered exotic outside of the tropics, is showing up in supermarkets and health food stores everywhere, often advertised as a “functional food.” Yet not long ago, coconut oil was reviled by health experts, lumped in the same unhealthful category as lard and tallow because of its high content of saturated fat. As saturated fat has embarked on the long road to exoneration, many people are starting to appreciate the unique physical and chemical characteristics of coconut oil, not only as cooking oil; but also as a cosmetic ingredient, an antimicrobial agent, a bio-fuel and even a possible medicine for ailments ranging from obesity to Alzheimer’s disease; but does the scientific evidence of coconut oil’s benefits justify the hype?

Health effects
The unique metabolism of MCFAs may explain some of coconut oil’s physiological effects. Despite warnings against saturated fat in general, epidemiological studies have demonstrated no correlation between coconut oil consumption and coronary heart disease (Dayrit F. M., http://doi.org/10.1007/s11746-014-2562-7, 2015). Indeed, traditional coconut consuming populations, such as Polynesians, typically show a favorable lipid profile, low levels of atherosclerosis and a low incidence of heart disease. As early as 1960, a human feeding study of C6-C12 saturated fatty acids showed only a transient rise in serum cholesterol with consumption of MCFAs (Hashim, S.A., et al., Lancet). A 2003 meta-analysis of 60 controlled trials concluded that ingestion of lauric acid the predominant fatty acid in coconut oil increased total cholesterol, but much of this increase was due to HDL cholesterol, resulting in a decreased total: HDL ratio (Mensink, R.P., et al., Am. J. Clin. Nutr., 2003.)

In an animal study comparing virgin coconut oil (VCO) showed reduced levels of total cholesterol, triglycerides, and LDL cholesterol, and increased levels of HDL cholesterol, compared with rats fed refined and deodorized (RBD) copra oil (Nevin, K., and Rajamohan, T., Clin. Biochem, 2004.) The researchers attributed the difference to the presence of polyphenols in VCO. When the researchers isolated the polyphenols from VCO, they found that the antioxidants prevented in vitro LDL oxidation. Oxidized LDL cholesterol increases inflammation in arteries and promotes atherosclerosis.

Alzheimer’s disease
Although experimental evidence is lacking, some researchers have theorized that the ketone bodies generated from MCFAs in coconut oil could help treat neurological disorders such as Alzheimer’s disease. Scientists have already established that a ketogenic diet—a high-fat, low carbohydrate, adequate protein eating plan—can drastically reduce the rate of seizures in epileptic children who are resistant to drug therapies (Watkins C., Inform, 2016). The lack of carbohydrates in the ketogenic diet forces the liver to convert fat into ketone bodies, which can cross the blood-brain barrier and be used as a source of energy by the brain. However, the mechanism by which ketone bodies can help prevent epileptic seizures in some patients is still unknown.

In Alzheimer’s disease, certain parts of the brain have an impaired ability to use glucose, partially due to disruption of insulin signaling. Thus, ketone bodies may help alleviate symptoms of Alzheimer’s by providing an alternative energy source for the brain. Researchers have also proposed that polyphenols and plant hormones called cytokinins in VCO may prevent aggregation of amyloid-β, the peptide that forms plaques in the brains of people with Alzheimer’s disease. Antioxidants such as polyphenols also scavenge free radicals that clinical trials and animal studies using formulations of medium-chain triacylglycerides have reported cognitive improvements in Alzheimer’s disease (Fernando WM, et al., http://doi.org/10.1017/S0007114515001452, 2015). In an in vitro study, neurons treated with amyloid-β showed higher survival rates if they were co-treated with coconut oil. However, no large randomized clinical trials have been conducted on coconut oil and Alzheimer’s disease, so much research is needed before coconut oil can be recommended as an effective treatment for this neurological disorder.

Personal Care
Coconut oil is a common ingredient in personal care products such as soaps, lotions and cosmetics. Also, lauric acid and its derivatives (e.g., lauryl sulfate) are used as detergents and surfactants in cleansers. Rubbing VCO directly on the skin can boost the skin’s moisture and lip content, similar to mineral oil (Agero, A. I., and Verallo-Rowell, V.M., Dermatitis, 2004). Coconut oil may confer antiseptic properties to lotions or moisturizers that could benefit people with certain skin conditions.

Coconut oil also has applications in hair care. “Coconut oil has a high affinity for hair proteins and, because of lauric acid’s low molecular weight and straight linear chain, is able to penetrate inside the hair shaft,” say Oi-Ming Lai, professor of bioprocess technology at University Putra Malaysia, in Serdang. “Coconut oil reduces protein loss for both undamaged and damaged hair when used as a pre-wash and post-wash grooming product.”

Food ingredient
Coconut oil is perhaps most known for its use as cooking oil, but it is also used extensively by the food industry in baked products, processed foods and infant formulas. Because coconut oil is almost completely saturated fat, it is much less susceptible to heat induced damage than unsaturated fats. The oil has a long shelf life, 2 years on an average. Many people find coconut oil to have attractive sensory attributes. “When coconut oil is solid, at room temperature, it’s pure white, and when it’s melted it looks just like water,” says Foale. “This lovely oil has a very gentle aroma and its subtle taste—a pleasant taste, but not a strong taste.” He says that coconut oil can replace butter or shortening in “all manner of recipes.”

Quality Control
For someone choosing to consume coconut oil for its suspected health benefits, VCO is a better choice than RBD copra oil because of its higher content of polyphenols and other bioactive compounds. But how can consumers be certain they are purchasing high quality coconut oil? To ensure quality, Codex Alimentarius has established standards for VCO. Likewise, (APCC) the Asian and Pacific Coconut Community an intergovernmental agency of 18 coconut-producing countries that oversee global trade and other aspects of the coconut industry have standards for VCO.

Rediscovery
Coconut oil has a long history of use in tropical regions, but people elsewhere are now just discovering the varied uses of the oil. “From a historical perspective, the current rise in popularity of coconut oil in the U.S. and Europe can be seen as rediscovery,
After updating your password for the umpteenth time, have you resorted to using one you know you’ll remember because you’ve used it before? Have you ever given up on an online purchase because you just didn’t feel like creating a new account? If you have done any of those things, it might be the result of “security fatigue.” It exposes online users to risk and costs businesses money in lost customers.

A new study from the National Institute of Standards and Technology (NIST) found that a majority of the typical computer users they interviewed experienced security fatigue that often leads users to risky computing behavior at work and in their personal lives. Security fatigue is defined in the study as a weariness or reluctance to deal with computer security. As one of the study’s research subjects said about computer security, “I don’t pay any attention to those things anymore…People get weary from being bombarded by ‘watch out for this or watch out for that.’ “The finding that the general public is suffering from security fatigue is important because it has implications in the workplace and in people’s everyday life,” cognitive psychologist and co-author Brian Stanton said. “It is critical because so many people bank online, and since health care and other valuable information is being moved to the internet.” “If people can’t use security, they are not going to, and then we and our nation won’t be secure,” Stanton said.

The study, published this week in IEEE’s IT Professional, draws on data from a qualitative study on computer users’ perception and beliefs about cyber security and online privacy. The subjects ranged in age from their 20s to their 60s, hailed from urban, suburban and rural areas and held a variety of jobs. The interviews focused on the subjects’ work and home computer use, specifically about online activity, including shopping and banking, computer security, security terminology, security icons and tools. “We weren’t even looking for fatigue in our interviews, but we got this overwhelming feeling of weariness throughout all of the data,” computer scientist and co-author Mary Theofanos said. “Years ago, you had one password to keep up with at work,” she said. “Now people are being asked to remember 25 or 30. We haven’t really thought about cyber security expanding and what it has done to people.”

The multidisciplinary team learned that the majority of their average computer users felt overwhelmed and bombarded, and they got tired of being on constant alert, adopting safe behavior and trying to understand the nuances of online security issues. When asked to make more computer security decisions than they are able to manage, they experience decision fatigue, which leads to security fatigue. Researchers found that the result of weariness leads to feelings of resignation and loss of control. These reactions can lead to avoiding decisions, choosing the easiest option among alternatives, making decisions influenced by immediate motivations, behaving impulsively, and failing to follow security rules.

Comments among those who expressed feelings of security fatigue included:
- “I get tired of remembering my username and passwords.”
- “I never remember the PIN numbers; there are too many things for me to remember. It is frustrating to have to remember this useless information.”
- “It also bothers me when I have to go through more additional security measures to access my things, or get locked out of my own account because I forgot as I accidentally typed in my password incorrectly.”
- Participants also wonder why they would be targeted in a cyber attack. The data showed that many interviewees did not feel important enough for anyone to want to take their information, nor did they know anyone who had ever been hacked.
- Commenter’s also expressed the sentiment that safeguarding data is someone else’s responsibility, leaving computer security up to their bank, online store or someone with more experience.
- Individuals also questioned how they could effectively protect their data when large organizations frequently fall victim to cyber attacks.

The data provided evidence for three ways to ease security fatigue and help users maintain secure online habits and behavior. They are:
- Limit the number of security decisions users need to make;
- Make it simple for users to choose the right security action; &
- Design for consistent decision making whenever possible.

To obtain a clearer picture of computer security behavior, the researchers will be interviewing additional computer users of varying levels of responsibility, including cyber security professionals; mid-level employees with responsibilities to protect personally identifiable information in fields such as health care, finance and education; and workers who use computers but for whom security is not their primary responsibility. Stanton and Theofanos suggest it will take a multidisciplinary team of computer security experts, psychologists, sociologists and anthropologists working together to improve computer security issues, including behavior, to manage security fatigue.

"Security Fatigue" Can Cause Computer Users to Feel Hopeless and Act Recklessly, New Study Suggests

**B. Stanton, M. F. Theofanos, S. S. Prettyman and S. Furman**

Keemat: January – February 2017
Introduction

Today people all over the world spend a good amount of money on cosmetics. Modern day cosmetics claim to improve human skin, hair, body, etc., with promises many times going beyond cosmetic claims. Some typical examples include products for treating acne, dandruff, hair restoration, promising to increase collagen and elastin production that results in a more elastic, firmer skin with lower number of wrinkles. Sometimes commercials advertisements claims reduction of inflammation, avert facial muscle contractions, and regenerate cells by boosting the activity of genes, and thereby give similar results as injections or surgery. Some of them promise to treat medical conditions, such as acne, rosacea, eczema and psoriasis indicating treatment or prevention of a disease affecting human body functions and structure.

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.

Law and its practical implementation

The law does not require FDA approval for selling cosmetics unlike drugs that needs a review and approval before marketing. The point to remember is that there is a very thin line between saying that the products will enhance a person’s appearance to stating that they will make structural changes to the skin, prevent or treat certain medical conditions. However, many companies cross this line as indicated by the proliferation of unlawful, claims on the product advertised and sold especially on the Internet. Simply speaking products intended to cleanse or beautify are cosmetics and one’s intended to treat or prevent disease, or affect the structure or function of the body are drugs.

Products that behave as both cosmetics and drugs include anti-dandruff shampoos, antiperspirant-deodorants; makeup with SPF (sun protection factor) also should ideally fulfill applicable requirements for both cosmetics and drugs. If these wonder products make drug claims then, should they not also evaluate these with a clinical study like drugs?

Fashions, cosmetics and cosmeceuticals

Fashion is a popular style or practice that aesthetically expresses cultural values in a society. Fashion includes all embracing multiple categories, from adornment to clothing, accessories (e.g., handbags, earrings) and cosmetics. Worldwide fashion brands generally have both apparel and cosmetics product lines. The pressure to innovate becoming important, in this industry, it is no surprise that evidence based medicine and its application to cosmetics have become common. The hybrid term “cosmeceutical” proposed by Mr. Raymond Reed in 1961 from “cosmetic” & “pharmaceutical” seem apt when referring to “active,” science based cosmetics that have, or are purported to have, medicinal properties.

Although terms such as “cosmeceutical” or “active cosmetics” or “dermocosmetics” are popular medical terms, the cosmetics industry does not use them directly in its advertising, fearing that such deceptive claims could annoy, offend and insult a consumer’s intelligence who then could become cynical and defensive toward distrustful advertising claims doubting advertisers, the media and the authority. In any case, consumers are more likely to appreciate a natural product than a cosmeceutical having scientifically proven synthetics.

Advertisement claims

The FDA focuses largely upon the physical safety of cosmetics and ignores any significant reasonability of advertising claims that contain deceptive content. We can divide most advertising claims into three categories namely subjective, performance oriented and scientific, with almost all cosmetics claims more deceptive than acceptable. Closer examination will reveal that nearly all superiority claims are false, whereas scientific, performance claims endorsements are vague omitting important information.

Cosmetic claims

Although most cosmetic claims suggest well-being and happiness for the user, there is no clear substantiation, scientific evidence or consumer testing and if present the methodologies and data to back the claims is much questionable. Cosmeceuticals products in this category include anti-aging or anti-wrinkle products, fat-reducing creams, facial scrubs for smoother, firmer skin, all claiming to eliminate wrinkles, rather than telling they simply conceal them. Cosmetic companies in today’s competitive market environment design claims, with adequate help from their formulation, legal and marketing professionals not only to hoodwink consumers, but also to protect themselves from legal complications and government interventions.

Typical cosmetic claim types include the following

- Basing claims on phony scientific studies and medical research giving the product an aura of respectability.
- Implicitly and explicitly implying the product is safe for use.
• Making use of non-standard terms like hypoallergenic, tested by dermatologists, naturally medicated, etc.
• Using common cosmetic ingredients in a formulation but expressing the same in advertisements with exotic terms.
• Use general claims without any specifics.

We can subdivide the above main claim categories further.

• Ambiguous viz., “Cosmeceutical Calmer” it conveys nothing.
• Cautious e.g., “The product contains Vitamin E a known antioxidant”. The advertisement will never say the levels present and whether it is efficacious as an antioxidant when it is available in the product at that level.
• Complimentary, “You are worth it!”
• Different or unique e.g., “No other skin cream”, implying that the product was tested with all the other creams available in the world market.
• Empty, viz., making use of phrases like “Approved by skin dermatologists”, without revealing as to who were they.
• Endorsement from current and aging celebrities, film and sports stars.
• Extreme, or extraordinary claims where in false conclusions are projected by making use of incorrect substantiation, unsubstantiated or uncorrelated data, without any valid proofs or supporting data, in vitro data, etc.
• Questioning, e.g., “Does not your skin, need this miracle product?"
• Statistical, e.g., “88% users like it"
• Vague e.g., “Your skin glows like gold"

Some typical misleading cosmetics advertising claims include

• “Our award winning product”
• “This is the best lotion in the world”
• “Clinical proven.”
• “Inspired by groundbreaking DNA research”
• “2% BHA”
• “100% fragrance free”
• “Your skin feels softer”
• “Your skin blossoms overnight”
• “Looks more radiant”
• “Glow like gold”
• “12-hour makeup to instantly cover flaws”
• “Dermatologists recommended ingredient that treats and helps prevent breakouts”
• “No animal testing”
• “All you need for all day confidence”
• “Make visibly clearer skin a way of life”
• “Time is on your side”
• “Inspired by science”
• “The product is clinically tested.” (Omits information on how and where the product was tested.)
• “This product brings miracles to your skin”
• “The claim is classified as being acceptable”

Health supplements in a cosmetic parlance

The deceptive sale or advertising of products (not proven safe or effective) that claim to be effective against medical conditions or otherwise favorable to health is also a “health fraud”. Apart from swindling money, they can also lead consumers to delay proper treatment, in turn causing serious and fatal injuries. With the advent of internet, peddlers of fraudulent “health” products are primarily active here to sell their goods.

Some common types of health fraud advertised in cyber space include the following.

Unproven arthritis remedies without any adequate scientific background but only endorsed by celebrities is one product widely advertised. Sale of bogus dietary supplements for weight gain, and ones containing amino acids, enzymes, herbs, animal extracts, vitamins and minerals, claiming that it allows you to eat all you want and lose weight effortlessly are growing in leaps and bounds with most of these products benefits unproven. Moreover, they may contain unlisted dangerous prescription drug ingredients.

Today we find numerous illegal drugs selling online namely say dietary supplements for treating erectile dysfunction, and for enhancing sexual performance and could contain potentially unlisted harmful ingredients. Sales of fraudulent diabetes “treatments” with bogus claims, counterfeit and less potent influenza products are other common frauds promoted on the net. Phony cancer treatment and weight loss or weight gain products that contain unapproved and undisclosed chemical ingredients form a major portion of this list. These products available in form of tablets, capsules, teas, tonics, salves, creams, etc., and under the guise of different brand names, can present a serious health risk when taken in dosages as recommended on the product label.

One commonly advertised product is treating cancer using an herbal medicine, with no clinically proven benefits. Black salves falsely promise to draw cancer out from the skin, when in reality they could actually be potentially corrosive to skin tissues. Common sense and modern medical knowledge says that cancer requires personalizing treatment by a specialist medical practitioner. Only a legitimate clinical study can confirm an experimental cancer treatment. On date, there is no single device, drug or treatment available that one can use to treat all the different types of cancers. Legitimate early treatments by a medical professional, only can help people with the human immunodeficiency virus (HIV); delay its progress to AIDS. AIDS now is incurable. To rely on unproven products can be dangerous, causing delay in seeking legitimate medical treatments, clinically correct to improve the quality of life of the person.

As consumers, we have to be aware of these potential health frauds, learn all about the techniques and gimmicks that fraudulent marketers generally use to gain our attention and trust. Testimonials from persons saying they have used the product sound convincing, but are in no way a substitute to scientific proof and can be easily a fraud. Professional looking web sites and heavily paid marketing celebrities can also lie to fool us. Avoid all web sites that do not list the company’s name, physical address of their company, manufacturing factory license number, telephones or other contact information. Never self diagnose or treat oneself with questionable products, but always consult your medical doctor.

Typical misleading health food advertising claims include

• claims that a product is a quick, effective cure-all or a diagnostic tool for a wide variety of ailments
• suggestions that a product can treat or cure diseases
• promotions using words such as “scientific breakthrough”, “miraculous cure”, “secret ingredient” and “ancient remedy”
• text with impressive-sounding terms such as: “hunger stimulation point” and “thermogenesis” for a weight loss product
• undocumented case histories by consumers or doctors claiming amazing results
• limited availability and advance payment requirements
• promises of no-risk, money-back guarantees
• promises of an “easy” fix
• claims that the product is “natural” or “non-toxic” (which doesn’t necessarily mean safe)
Cosmeceuticals or is it plain cheating?

Injections marketed to whiten or lighten skin complexion often promise to set right uneven skin tone; sort out skin discoloration issues in addition to whitening and lightening the skin. These injection products are selling online and in unlikely retail outlets and health spas. They can be potentially unsafe and ineffective, may contain unknown harmful ingredients or contaminants. Injecting an unknown substance into a vein or muscle or under the skin our body, without any knowledge of what it is or contains can be a considerable safety risk to users. In addition, improper or unsafe injections may also transmit disease, infection and result in serious injury as these products could contain ingredients like glutathione, collagen or even human placenta and no one is sure whether the product complies with FDA regulations of good manufacturing practices. OTC skin bleaching products that could contain ammoniated mercury are new drugs, without any FDA approval process for new drugs. Consumers in general, should be cautious of using any product selling online with exaggerated claims effectiveness and safety, without consulting a qualified medical practitioner.

Products containing Mercury

Complexion creams should help our skin and not damage it. Avoid antiseptic soaps, skin creams and beauty lotions that contain mercury. Check the label and if the words like “mercurous chloride”, “calomel”, “mercuric”, or “mercurio” or “mercury” are present on the label, mercury is in it. Stop using the product immediately. The major culprits are skin lighteners and anti-aging treatments that remove age spots, freckles, blemishes, wrinkles and some products for adolescents as an acne treatment. Manufactured abroad these products usually sell in illegal shops by the roadside and are promoted online on social media sites through mobile apps. If ingredients listing are, absent on the label of any cosmetic or nonprescription body care products, it is better to avoid using them. Even though the promotion of these products is like cosmetics, they could well be unapproved illegal new drugs under the law.

Dangers of Mercury

Exposing oneself to mercury can have serious health consequences not only to the user but also to their families. Babies are particularly sensitive to the harm as mercury can adversely affect their developing brains and nervous systems. Newborns are also vulnerable as mercury can pass into their bodies through breast milk. Typical signs and symptoms of mercury poisoning are changes in vision or hearing, depression, irritability memory problems, numbness and tingling in hands, feet or around mouth, shyness and tremors.

Hair removal techniques

The practice of professional hair removal methods is another commercial promotion we come across in cyber space media. Understanding the positives and negatives of these various methods can help consumers take an informed decision.

Laser Hair Removal Creams

Laser destroys hair follicles with heat. Laser Hair Removal creams and is a topical application for use as an anesthetic to minimize pain prior to laser hair removal procedure. It is better that consumers discuss on the appropriate use and procedures with a medical professional and understand the circumstances for use. These creams are useful to numb the skin and using a product containing the lowest amount of anesthetic drugs is preferable. There are reports of serious life-threatening side effects after use of these skin-numbing products prior to laser hair removal. Laser hair removal can itself give rise to blistering, discoloration after treatment, swelling, redness and scarring. Avoiding sunlight during the healing process after hair removal is important.

Needle epilators

It introduces a fine wire under the skin, close to the hair shaft, and into the hair follicle. An electric current through the wire destroys the hair root at the bottom of the follicle to loosen the hair for removal with simple tweezers.

Medical electrolysis devices

Electrolysis is a permanent hair removal method by destroying hair follicle and its growth with a shortwave radio frequency, by keeping a thin probe in the hair follicle. Improper technique and infection from non-sterile needles can increase the total time for complete hair removal and the risk of skin scarring.

Tweezer epilators

This method also uses an electric current to remove hair. The tweezers first clutches the hair close to the skin. The application of electrical energy at the tip of the tweezer cuts the hair. Success of this method for permanent hair removal is in doubt.

Depilatories

Depilatories or hair removers are available in creams, lotions, gels, aerosols, roll-on forms and either highly alkaline or highly acidic formulations. It affects the protein structure of the skin hair, causing it to dissolve into a jelly like mass that is easy for the user to wipe off from the skin. Consumers should follow manufacturer’s instructions and heed to all warnings printed on the product label. It is wiser to carry out a preliminary skin patch test for an allergy and irritation before using the product. There are reports of burns, blisters, stinging, itchy rashes and skin peeling due to use of depilatories and other types of cosmetic hair removers. Strictly avoid using depilatories for eyebrows, around eyes, or on inflamed or broken skin.

Waxing

Chemical depilatories remove hair at the skin’s surface, whereas waxing plucks hairs out of the follicle, below the surface. Firstly, allow a layer of melted wax applied to the skin to harden. Thereafter, pull off the hardened wax briskly in the reverse direction to that of hair growth. The wax will take away the uprooted hair along with it. Cold waxes, are soft at room temperature. This allows the user to use cold wax directly on to skin without the need to melt and/and harden. People with diabetes and circulatory problems should not use any of these products. Do not use waxes over varicose veins, on moles, on warts, on eyelashes, over nose or ears, on nipples, on the genital areas, and on irritated, chapped or sunburned skin. Similar to chemical depilatories, it is better to do a preliminary test on a small skin area for allergic reaction or irritation.

Sugaring

It is similar to waxing. Spread a heated sugar mixture on the skin. Cover it with a strip of fabric and then lift off to remove hair. This ancient technique may also cause skin irritation and infection.

Shaving

Contrary to popular belief, shaving does not change the color, texture, or the growth rate of hair. Using a clean razor with a sharp blade, after wetting the hair and shaving in the direction in which the hairs lies only can help lessen skin irritation and cuts.
Study report on commercial advertisements

A recent study published in “Journal of Global Fashion Marketing” says that overall only 18% of the claims made in commercials for cosmetics is trustworthy. All other claims are vague, almost half of them actually make false scientific or subjective claims and most of the times only spread outright lies.

Conclusions

In a competitive environment, every product tries to stand out and differentiate itself from its competitor. However, the fact remains that the products have to speak for themselves in its appeal and performance. No skin product can turn back the biological clock or effectively replace more costly surgical procedures. Can a simple skin cream be better than an actual face-lift, or could a body cream replace medical surgery?

Buyers to get refund if builders fail to hand over flats on time

Prabhakar Sinha – Times of India

From May 1, 2017, all new house purchases will come with three commitments - a date of possession in writing, full refund of the amount paid with 10.9% interest in case of delay beyond the committed date of possession and interest for the delayed period in case the buyer doesn’t want the refund. The Narendra Modi government on Wednesday notified a standard house purchase agreement that builders all over India will have to sign with homebuyers. The notification under the recently enacted Real Estate Regulation Act will result in automatic termination of the sale agreement in case of a delay beyond the committed date of possession. The builder will have to make the refund within 45 days since termination. Buyers who don’t want to withdraw from delayed projects will be entitled to interest payment for the period of delay.

The guidelines have provided for compensation in case of delayed delivery even for ongoing projects, but the new sale agreements will apply only to projects launched from May 2017, when the law comes into force. But the new rules exempt any interest liability on the developer for delay caused by force majeure conditions such as war, floods, cyclone and drought. At the same time, if a buyer defaults on payments, the developer can terminate the contract. The number of delayed payments is something that builders and buyers can mutually decide. The builder will have flexibility in deducting the booking amount and interest liability from the repayment made to the buyer.

The sale agreement also stipulates that the total price of an apartment or a plot shall be escalation-free except when development charges are increased by the competent authorities. Besides receiving timely payment from buyers, the agreement also provides for certain rights of promoters such as interest in case of delay in payments by buyer and additional payments for increase in carpet area up to 3% of area originally offered. The agreement also makes it mandatory for a developer to disclose the total number of apartments, carpet area, the number and area of garages, and the date of grant of commencement certificate by the local authority among other things.

The genetics of blood pressure — Dr. Tianna Hicklin,
(Courtesy NIH, USA)

Blood delivers nutrients and oxygen to all parts of your body. High blood pressure, or hypertension, is a common disease in which blood flows through blood vessels at higher than normal pressures. A high force of blood flow can damage and weaken your blood vessels. Over time, hypertension can harm different organs, including the heart, kidneys, brain and eyes. To learn more about how genes might affect our blood pressure (BP), three international research teams that included NIH researchers analyzed hundreds of thousands of people’s genomes to look for genetic variations associated with blood pressure regulation. NIH’s National Heart, Lung and Blood Institute (NHLBI), National Institute on Aging (NIA), and National Human Genome Research Institute (NHGRI) funded the research, among many others. Results were published online on September 12, 2016 in Nature Genetics.

The first study analyzed Cardio-Metabochip microarray data from 74 studies that included over 342,000 people of European ancestry. Using these data, the researchers identified 66 blood-pressure associated regions of the genome (loci), 17 of which were previously unknown. Analyses suggested that many of the newly identified loci might play a role within cells lining blood vessels in controlling blood pressure. There was no enrichment of a single predominant genetic pathway in the data, reflecting the complexity of blood pressure influences. The group found comparable results in a group of more than 327,000 people. Their meta-analysis of Human Exome Bead Chip gene array (Exome Chip) data revealed 31 new BP - associated loci and confirmed 39 that had been previously identified. These loci were strongly linked to genetic risk of heart disease and heart attack. A third team led by UK based researchers used Exome Chip data to screen nearly 350,000 people. Their meta-analysis identified 30 new blood-pressure-associated regions of the genome. Taken together, these studies expand our understanding of the genetic components of BP by doubling the number of reported BP genes. They also highlight potential new targets for treating BP or hypertension.

“High blood pressure, or hypertension, is a major cause of heart disease and stroke worldwide, but its underlying causes are poorly understood,” says Dr. Christopher Newton-Cheh of Massachusetts General Hospital, a senior author of the first 2 papers. “Existing therapies target only a small subset of the pathways that contribute to hypertension, so identifying additional genes that influence blood pressure can point us in new directions, giving us exciting new leads for drug development.”

Vested interest groups, justifying phony promotions clandestinely propagate among consumers, a wrong notion that in this competitive environment, major consumer product manufacturers will among themselves act as “watchdogs” and will directly challenge their opponents on exaggerated product claims and false promotions. History proves as to how far this is true.

Lest we forget, “Birds of the same feather flock together”, “You scratch my back and I scratch yours” syndrome exists in this business and will continue to do so until eternity. It is better that as consumers we are wary of any miracle products that do not have a scientific study specifically backing up its claims. In any case, it is nicer personalities and human inner beauty that are more physically, mentally, socially and morally attractive.

Always remember, “Whenever a product seems TOO good to be true, probably the product is NO good!” — Dr. Sitaram Dixit
Ever tried to eat just one potato chip, or take just one bite of chocolate cake? It may feel impossible. A little nibble triggers an urge to eat more. Some people feel driven to keep eating to the point where the food’s no longer enjoyable. You know the resulting weight gain will harm your health. So why do you keep eating when it’s not in your best interest?

Out-of-control behaviors around food can look and feel remarkably similar to an addiction to drugs and other substances. In fact, imaging studies have shown that addictive drugs can hijack the same brain pathways that control eating and pleasurable responses to foods. NIH-funded researchers are closely studying the biology of overeating to try to find new ways to help people curb these out-of-control behaviors.

“There’s an addictive element to foods—especially high-fat, high-sugar foods—that drives many of us to overeat,” says Dr. Nora Volkow, director of NIH’s National Institute on Drug Abuse. She’s been studying the brain’s role in drug addiction and obesity for more than 20 years. Volkow and other scientists have found that high-calorie foods, like addictive drugs, can trigger the brain’s reward system, releasing brain chemicals such as dopamine that make you feel terrific. So it’s natural to want more. In fact, wanting more helped early humans survive.

“Our brains are hardwired to respond positively to foods that have a high content of fat or sugar, because these foods helped our ancestors survive in an environment where food was scarce,” Volkow says. “In today’s society, though, highly rewarding foods are everywhere. And our brain’s reward system for foods is now a liability.” Seeing, smelling, tasting or even hearing certain cues—from food ads on the radio to the smell of cinnamon buns in a shopping mall—can make us crave fattening foods when we’re not even hungry. Brain studies show that food cues can be especially strong in people who are obese or at risk for weight gain. In one NIH-funded study, volunteers who had a heightened brain response to a sip of a milkshake when they weren’t hungry were more likely to gain weight a year later. While some brain areas drive us to seek sweets and fatty foods, other regions at the front of the brain can help us control our urges. We can help our “rational” brain regions take control by avoiding tasty temptations and developing healthy habits. “Each of us should be aware if there are certain foods that we can’t stop eating once we start. Avoid having them at home. Don’t buy them or start eating them, because that might trigger binge eating,” Volkow says.

Make healthy eating a part of your everyday routine by swapping unhealthy habits with healthy ones. Eat fruit instead of cookies as a daily dessert, or have a mid-day snack of crunchy carrots instead of potato chips. Instead of walking directly to the refrigerator after work, take a walk through your neighborhood. Over time, healthy habits can become wired in your brain. You’ll do them without even thinking, Volkow says. “Childhood and teen years are ideal times to develop healthy habits; Healthy eating habits will help protect them in the future against the diseases associated with obesity.”

**Control Your Eating**
- Stick to a shopping list. It helps to shop when you’re not hungry.
- Remove temptation. Don’t bring high fat or sugary foods into your home.
- Change your surroundings to avoid overeating; e.g., don’t eat while watching TV.
- Meet friends in places that don’t serve food.
- Use smaller plates. We tend to eat most of what’s on our plates, no matter the size.
- Don’t reward successes with food. Choose other rewards you’ll enjoy, like a movie, a massage or personal time.
- Seek help. Ask friends and family for support. Consider enrolling in a class or program.
- Forgive yourself if you overeat. We all have occasional setbacks.

**DNA changes predict longevity at a Glance** – Dr. Harrison Wein

Certain DNA changes can better predict a person’s life expectancy than traditional risk factors such as age. The findings could lead to novel insights into the molecular mechanisms of aging and new ways to evaluate methods for slowing the rate of aging. Our DNA changes as we age. Some of these changes are epigenetic—they modify DNA without altering the genetic sequence itself. Epigenetic changes affect how genes are turned on and off, or expressed, and thus help regulate how cells in different parts of the body use the same genetic code. Previous studies have shown that levels of one type of epigenetic modification, called DNA methylation, roughly reflect a person’s age.

Recent work suggests that epigenetic age might also be associated with health outcomes independent of chronological age. Dr. Steve Horvath from the University of California, Los Angeles and his colleagues set out to investigate the relationship between epigenetic age and mortality. The researchers analyzed DNA in blood samples from more than 13,000 people, including non-Hispanic whites, Hispanics and African Americans. Many of the samples came from large NIH-funded studies, including the Framingham Heart Study and the Women’s Health Initiative. The researchers were funded in part by NIH’s National Institute on Aging (NIA). The team also included scientists from NIA and NIH’s National Heart, Lung, and Blood Institute (NHLBI). The study appeared on September 28, 2016, in Aging.

The researchers tested different models of epigenetic age. Different cell types—even similar ones like various blood cell types—have different epigenetic patterns. As people get older, the mix of immune cells in their blood shifts. When these age-related changes to blood cell composition were factored in, the researchers’ epigenetic age model predicted mortality from all causes better than previous measures of epigenetic age. The relationship between epigenetic age and mortality was significant within both sexes and across all the ethnic groups in the study.

“Our findings show that the epigenetic clock was able to predict the lifespan of Caucasians, Hispanics, and African-Americans in these cohorts, even after adjusting for traditional risk factors like age, gender, smoking, body-mass index, and disease history,” says NIA’s Dr. Brian Chen, the study’s first author.

These results support the notion that epigenetic age captures some aspect of biological aging over and above chronological age and other risk factors. “Our research reveals valuable clues into what causes human aging, marking a first step toward developing targeted methods to slow the process,” Horvath says. The precise roles that epigenetic factors play in aging and death remain unknown and require further study. It’s important to note that many risk factors, including smoking, diabetes and high blood pressure, have stronger effects on mortality than epigenetic age.
Be an alert consumer and avoid email frauds!

Dr. Sitaram Dixit, Chairman – CGSI

Emails are an important factor of modern living whether we like it or not. One survey says that an average person spends daily about 6.3 hours on the net, either checking email communications, messaging, texting, surfing or is busy with social media sites. Taking note of these tendencies smart fraud artists are successfully and profitably exploiting the comparative lax security around email communications to gain access to individual’s accounts to steal both money and identity. We are all by now familiar with the different types of frauds that seems legitimate enough to fool one, with disastrous consequences. Let us now again familiarize ourselves with the most popular types of email-based attacks and learn how to protect ourselves from becoming an email fraud victim.

Phishing Attacks

A phishing email appears to come from a legitimate source ensnaring an unwary victim who responds to the mail thinking it to be a genuine official communication. For example, we all have accounts with large national banks and receive email alerts from them regularly for a variety of reasons. One day we could receive an email asking us to visit their website to update our profile. Generally, the subject line says, “Your online banking is blocked!” seemingly serious to us. In a hurry, if one clicks on the link, it does not actually lead to the bank’s website but takes us to a fake website that looks just like the real thing. On entering the customer ID and password to update our profile information, we close the page believing that we have just protected ourselves from fraud when in reality we have actually given away the keys to our account. Scammers thereafter immediately transfer our money from the account and perhaps have even downloaded malicious software onto our computer all in a matter of minutes.

Person-in-the-Middle Attacks

There are many ways to detect a phishing email, viz., use of incorrect grammar or spelling, hostile language or doubtful links, however the person-in-the-middle attacks are more damaging and difficult to detect easily since this person secretly intercepts and amends the email message between two unsuspecting parties. The attacker may change the original transaction instructions sent to us by our lender by sending our hard-earned funds to the cheat’s bank account instead and by the time we discover this, it is too late. To prevent this type of attack it is better to change ideally our email settings to request a digital certificate that electronically certifies the identity of the email sender, for all sensitive emails.

Email Safety

The low cost and high speed of delivery is largely responsible behind the widespread use of email, for personal and business communications. Email service providers primary focus is to deliver emails and not in verifying their contents or origin. Securing email transactions is never the topmost priority, for them. This is the main reason why email attacks have been on the rise. Protecting online resources and information is difficult, as digital communication, and computer technology are all a newer rapidly changing phenomenon still in its infancy, in comparison to other disciplines like science and engineering. Truly, no one wants outsiders to read our email, but with email frauds increasing, is it incorrect for consumers to expect email service providers to employ security protocols that verify emails are actually coming from the right persons? Since these mechanisms are complicated to implement, requiring long lead times, to integrate into existing systems, many providers do not adopt these protections. It is now the right time for email service providers to take steps to reduce the incidence of email frauds by implementing mechanisms to verify an email’s origin. For consumers, it is any day better to be aware that email is coming only from an authentic source and not from any shady crime ring syndicate!

What we can do as consumers

We know that occasionally things will go wrong. While the service providers jointly work to resolve overall information security concerns, we in parallel as consumers can follow these simple steps to improve our workings by doing the right thing with our actions daily to make a positive difference. Taking these measures, things may still not be always right, but at least can be effective to lower the risk, like wearing our seat belt or a helmet while driving. Doing little things can also make a big difference.

- Close old accounts if not in use.
- Weak, default or stolen passwords were responsible for 63% percent of confirmed data breaches in 2015. Secure active accounts by using additional ways to access our account easily at the same time while making it difficult for others to open. Most large internet sites nowadays offer multi-factor authentication (MFA) and this tool can make accounts are more secure.
- Protect information. Avoid sharing personal information like full name, address, birthday, etc. online. Check a website’s privacy options regularly and enable them at the highest level as those options keep changing frequently.
- If an email looks fishy, it is probably ‘phishy.’ Fraudulent emails links, website posts and comments, tweets, and fraudulent online advertisements are all suspects that cybercriminals use to do their dirty job.
- Secure all mobile devices. Make it difficult for thieves to gain unauthorized access to email accounts by using lock screen authentication, pass code, biometric or some other means.
- Update. Update. Update. Update the software on all devices regularly. New updates can sometimes cause unwanted glitches, however it usually addresses specific security vulnerabilities in software that leave a system open to attack.
Cyber crooks con ex-lawyer of ₹18 lakh

**SNARED** 75-year-old was told he had won Rs4.05 crore, paid ‘processing fees’ in more than 40 instalments

**HT EXCLUSIVE**

**Sagar Rajput** sagar.rajput@hindustantimes.com

**MUMBAI**: Cyber thieves conned a 75-year-old retired high court lawyer in believing he had won Rs4.05 crore from ‘Mukes Ambani Foundation’, a fictitious entity, and convinced him to hand over Rs18.36 lakh of his life savings as ‘processing fees’. The case was registered by the Kalachowk police and is being investigated by the cybercrime police.

The police said in November 2015, Jacob Anderson, one of the alleged con men, sent the complainant an email saying he had won Rs4.05 crore from the bogus foundation, which was “distributing unclaimed British money”.

An officer at Kalachowk police station said, “The senior citizen replied to the email and asked about the procedure. He was initially told to pay Rs9,000 as processing fees.”

After this, Anderson allegedly kept in touch with the complainant through associates, who identified themselves as Malegam and Alpasa Sharmar and asked the lawyer for varying sums of money.

“The victim paid Rs18.36 lakh in more than 40 transactions, as they kept demanding small amounts from him. Initially they would contact him by email but whenever there was a delay in making a payment, they would telephone him,” said an officer.

The victim, who held a senior position in a nationalised bank after ending his law practice, told the police in his complaint that the accused brainwashed him into paying up.

He may have lost even more if not for a lucky accident. A police officer said, “The complainant’s wife once heard him consulting a friend about the matter and informed their son and daughter about it. They spoke to him and he told them what had happened.”

The complainant is yet to ascertain the exact amount he lost as he is unable to recollect every detail owing to his age.

His family pegged the loss at Rs18.36 lakh based on bank receipts. They submitted an application to the police in July 2016, which was converted into a first information report on September 29.

**‘KBC LOTTERY’ AND OTHER SCAMS**

**JUNE 2016**: The Worli police arrested three people for duping a street-food vendor of Rs 3.30 lakh. They told him he had won Rs 25 lakh in the ‘Kaun Banega Crorepati lottery’ and convinced him to pay them varying amounts to claim his prize.

**JUNE 2015**: Actor Karan Singh Grover received a message from a con man posing as ‘Audi Motors from United Kingdom’, which said he had won Rs 4.31 crore. Within days, he had paid Rs770 lakh in ‘customs clearance and processing fees’

**JULY 2010**: The cybercrime cell of the police arrested a gang of four who allegedly sent emails to various people, claiming they had won huge sums in a lottery and asking them to deposit varying sums in several bank accounts.

**SCAM VS REALITY**

- **SCAM**: Double your money in two months or less
- **REALITY**: All schemes offering such returns in short spans of time have no legal sanction

- **SCAM**: Paying you with post-dated cheques
- **REALITY**: Postdated cheques are not a guaranteed payment device as they could bounce when you finally try to cash them in

- **SCAM**: Claiming amazing returns by investing your money in some wonder projects or plantations
- **REALITY**: There are no projects, especially agriculture-based, which can give returns in less than a year. In fact, tree plantations take at least 10 years to mature

- **SCAM**: Win huge sums of money by being a part of a gift chain — that is, you gift a certain amount of money to two people, then find two more subscribers, and so on
- **REALITY**: Such ‘gift schemes’ and chains are an offence under the Prize, Chits and Money Circulation Schemes (Banning) Act of 1978

Initially, they contacted the victim via email, but whenever there was a delay in making the payments, the accused would telephone him.

AN OFFICER FROM THE KALACHOWKIE POLICE STATION

Keemat: January – February 2017
Cyber crooks hack pharma firm’s email, try to con client of ₹4.3 crore

REPEAT This is the 2nd time hackers have targetted Jindal Drugs; after a similar hack last year, a client paid them Rs5 lakh

WHAT IS A MAN-IN-THE-MIDDLE ATTACK?

It is a cybercrime in which the attacker hacks into an official e-mail account of a company and finds out about its upcoming transactions with other companies. Once the hacker gets all the required information, including the invoice that has details of the transactions, he creates a fake e-mail address that closely resembles one from the company and asks the opposite party to send the money to a new bank account. An official from the cyber police said, “The hacker gives one of many possible reasons the change in bank account—that a government audit is in progress, that there is an issue with the current bank account, or that they need the money delivered to a different branch in another country.”

The officer added it is also possible that the hackers get the information they need from people within the companies they target.

CHARGES

Man-in-the-middle scams attract the following charges:

- Sections 420 (cheating) and 419 (cheating by personation) of the Indian Penal Code
- Sections 66C (fraudulently or dishonestly using the electronic signature, password or unique identification feature of another person) and 66D (cheating by personation using a computer resource) of the Information Technology Act.

STAYING SAFE ONLINE

Three ways to prevent online attacks and scams, suggested by the cyber police

Before making a financial transaction, phone the person and check the details of the bank account where the money is to be sent. Most business transactions with foreign companies take place on email. It is suggested company representatives meet in person to talk at length about the deals and keep in touch throughout to avoid being cheated.

As a preventive measure, apprise your employees about how man-in-middle attacks, data theft and other cyber offences.

Beware of viruses and spam e-mails. Clicking on them may compromise your data.

IN NUMBERS

19 Number of cases registered in 2015
₹4.33 cr Money involved

HOW TO CONTACT THE CYBER POLICE

You can report any online crime to the Mumbai police’s cyber wing:

24x7 helpline: 9820810007
Telephone: 022-26504008
E-mail: cyberpost-mum@mumbai.police.gov.in
Postal address: Cyber Police Station, First Floor, Bandra Kurla Complex Police Station, Bandra (E), Mumbai 400051

Using these, they open accounts in nationalised banks and use them in the scam. “When we start our investigations, our first step will be to get the details of the accounts as we trace the people who were made to give up their documents for small amounts of money,” said an investigator.

Mumbai: Cyber criminals hacked into email accounts of pharmaceutical firm Jindal Drugs Pvt Limited (JDPL) and used the information in them to impersonate a company official and ask one of its clients to make an urgent payment of $6,38,580 (₹4.37 crore). The hacked accounts belonged to the firm’s accountant and sales department.

This is the second time hackers have compromised JDPL’s systems; in August 2013, cyber criminals – suspected to be from the same gang – duped one of the company’s clients in Delhi of ₹5 lakh using the same method. This time, however, no money was lost as the client contacted JDPL before making the payment.

According to the police, the incident took place last month, after which Sanjay Kekiti, general manager in JDPL’s legal department, registered a complaint with the Marine Drive police. JDPL’s main branch is at Balkhambewar building, Nariman Point.

An officer from Marine Drive police station, who did not wish to be named, said, “Company officials believe that the attackers hacked into their system and got details of their clients. They then created a fake email ID that closely resembled those of the firm’s accountant and sales department and emailed a client, demanding money. They claimed there was a problem with their usual bank accounts and sent them details of two new accounts, asking them to make an immediate payment.”

The officer added, “As a similar incident had taken place earlier, JDPL officials had told their clients to contact them before making any payments. In this case the client did so, following which JDPL lodged a police complaint.”
Consumer’s Crossword! (Answers to the clues are present interspersed in the current Keemat itself)

ACROSS
1. A person with reddish hairs (6)
4. They are good free radical scavengers (12)
7. Purchasers will get it for all delayed delivery of housing projects. (12)
8. One pulls it to empty a bathtub. (4)
10. Computer technology is so, in comparison to science / engineering. (7)
14. NCDRC is such consumer forum. (4)
15. Clicking on such e-mail could compromise data (4)
16. You have to put this off while on a plane. (5)
17. Heart pumping blood into arteries (8)
20. A fishy email is generally so. (6)
22. These drugs numb the skin before hair removal (10)
24. Crooks do this to a victim’s email to cheat (4)
26. One should avoid talking on cell phone when attending this always. (8)
29. Do a skin patch test before using hair removers to avoid this later. (7)
33. Hacking an official e-mail account of others to find out details (10)
35. An ancient script of Iraq. (9)
36. It is a high content of saturated fat (4)
40. Another name for national parks security personnel. (7)
42. These cause diseases in humans and animals. (6)
43. Hypertension can cause this failure (5)
46. High BP is its major cause. (6)
47. The mix of these cells in human blood shifts as one gets older. (6)
48. Such children are resistant to drug therapies. (9)
50. The government officially notifies its rules and regulation here. (7)
54. This largely influences blood pressure. (4)
55. A 3D imaging method to check illness. (10)
56. These tissues make cancer evaluation difficult. (5)
57. It triggers the brains reward system. (5)
60. This crunchy food is better than potato chips. (7)
61. They are heavily paid to lie and fool consumers (11)
65. This is better than a call. (4)
66. It embraces multiple categories from clothing to cosmetics (7)
68. This type of coconut oil reduces cholesterol levels (6)
70. No one wants them to read their emails. (9)
74. High BP can cause this. (9)
75. You need to avoid this to put off weight (5)
76. It is present in dark chocolates (9)
77. People suffering from this disease should avoid hair waxing (8)
78. It can damage due to diabetes (6)
79. It can pass into the bodies of newborns through breast milk (7)

DOWN
2. This indicates a potential problem in human breast. (4)
3. Higher, the Vitamin D levels, better the survival rates from this. (6)
5. This is a mammogram (5)
6. Such products do not have any scientific study backing its claims (7)
7. The rhythm regulating different body functions. (9)
9. It is used to gain a consumers attention in health (4)
10. An outcome of an airplane having engine trouble (5)
12. Coconut fiber (4)
13. Daily calories come from added sugar due to intake of these. (9)
18. A medical condition - its treatment claim is present in cosmetics. (4)
19. You do not get this without valid reasons (4)
20. Criminals approach these people for their identity documents to open new bank accounts. (4)
21. Most cosmetics claim to improve this (4)
23. One should not use waxing over this (5)
25. Molten coconut oil looks like it. (5)
27. They are both drugs and cosmetics (14)
28. The wise give it on merit after due study. (7)
29. Such consumers only can avoid email frauds (5)
30. You have to do this to your PC account to avoid misuse. (4)
31. Its heat destroys hair follicles. (5)
32. Emails are popular because of this cost. (3)
34. Overtime, Hypertension can harm this body organ. (5)
37. It is useful in screening human breast (10)
38. Helps to get good sleep. (4)
39. Sometimes, software updates cause this. (8)
41. Most cosmetics claim to improve this (4)
44. Charity organizations receive these. (9)
45. Sending such messages is unlawful and dangerous. (6)
49. It requires 3500 calories to gain this weight. (5)
51. A permanent hair removal technique (12)
52. People the world over spend money on such products after seeing advertisement claims. (9)
53. People become so and overeat due to the high fat and sugar content in foods. (9)
58. Sound can trigger these in individuals suffering from temporal lobe epilepsy. (8)
59. Testimonials cannot substitute this proof (10)
62. A flat buyer will get this from now in full for delay in all building projects. (6)
63. It is not a part of Mediterranean diet (5)
64. An unhealthy food everyone likes to eat. (5)
67. Such messages may come across as offensive. (7)
69. Cosmetics cannot do this to diseases (4)
71. Speaking loudly on your cell is considered so! (4)
72. False or untrue (5)
73. This speed of delivery is making emails popular. (4)


**LAUGHTER THE BEST MEDICINE**

A drunk staggered out of a bar and runs into two priests. He goes over to the first priest and says, “Dude, I’m Jesus Christ!”, and the priest says, “No son, you’re not.” The drunk then goes over to the second priest and says, “Man, I’m Jesus Christ!” Then the priest says, “No son, you’re not.” Finally, the drunk had enough and said, “Here, I’ll prove it.” He walks back into the bar with both priests. The bartender looks up, sees the drunk and says, “Jesus Christ, you’re back AGAIN?”

Two guys are standing in line to enter heaven. One turns around and asks the other how he died. “I froze to death, how about you?” “I had a heart attack,” says the other. “How did that happen?” “Well, I suspected my wife was cheating on me, so after work I went straight home. I ran upstairs to find my wife sleeping by herself. I ran back downstairs and looked in all the hiding spots. When I was running back up the stairs, I had a heart attack.” “That’s ironic.” “Why?” “If you would’ve looked in the fridge, we’d both be alive.”

A local charity office realizes that the organization had never received a donation from the town’s most successful lawyer. The person in charge of collecting contributions calls to persuade him to contribute.

“Our research shows that out of a yearly income of at least $500,000, you did not give a penny to charity. Wouldn’t you like to give back to the community in some way?” says the rep. The lawyer mulls this over for a moment and replies, “First, did your research also show that my mother is dying after a long illness, and has medical bills that are several times her annual income?” Embarrassed, the rep mumbles, “Um, no.”

The lawyer interrupts, “Or that my brother, a disabled veteran, is blind and confined to a wheelchair?” The stricken rep begins to stammer out an apology, but the lawyer interrupts again. “Or that my sister’s husband died in a traffic accident,” the lawyer’s voice rising in indignation, “leaving her penniless with three children.” Humiliated and completely beaten, rep says, “I had no idea.” On a roll, the lawyer cut him off once again, “So if I don’t give any money to them, why should I give any to you?”

Two Irishmen friends are drinking together at one of their homes. One friend takes out a bottle of Irish whiskey and asks the other, “Will you pour this bottle out on my grave if I die first?” His friend replies, “Do you mind if I pass it through my kidneys first?”

A man asks a farmer near a field, “Sorry sir, would you mind if I crossed your field instead of going around it? You see, I have to cross your field instead of going around it? You see, I have to catch the 4:23 train.” The farmer says, “Sure, go right ahead and if my bull sees you, you’ll even catch the 4:11 one.”

A woman named Shirley was from Beverly Hills. One day, she has a heart attack and taken to Cedars Sinai Hospital. While on the operating table, she has a near death experience. She sees God and asks, “Is this it?”

God says, “No, you have another 30 to 40 years to live.” Upon her recovery, she decides to stay in the hospital, have collagen shots, cheek implants, a face-lift, liposuction and breast augmentation. She even has someone dye her hair. She figures that since she has another 30 to 40 years, she might as well make the most of it. She walks out of Cedars Sinai lobby after the last operation, and an ambulance speeding up to the hospital kills her. She arrives in front of God and says, “I thought you said I had another 30 to 40 years?”

God replies, “Shirley! I’m so sorry, I didn’t recognize you!”

Two men are discussing their lives. One says, “I’m getting married. I’m sick of a messy apartment, dirty dishes and no clothes to wear.” The other one, “Hey, I’m getting divorced for the same reasons.”

One day a man was walking in the woods when he gets lost. For two days, he roams around trying to find a way out. Over on a rock ledge he spots a bald eagle. He kills it, and starts to eat. Surprisingly, a couple of park rangers happen to find him at that moment, and arrest him for killing an endangered species. In court, he pleads innocent to the charges against him, claiming that if he did not eat the bald eagle he would have died from starvation. The judge rules in his favor.

In the judge’s closing statement he asks the man, “I would like you to tell me something before I let you go. I have never eaten a bald eagle nor, ever plan on it, but what did it taste like?”

The man answers, “Well, it tasted like a cross between a whooping crane and a spotted owl!”

There were five people aboard an airplane having engine trouble getting ready to crash; however, there were only four parachutes. Everyone wonders what he or she should do to determine who should get the parachutes.

One person says that he was the smartest thing that hit the face of the Earth, and that he was too smart to die. He takes one of the parachutes and jumps out of the aircraft.

The second person says that she was too important to die, she had children and a family to take care of and they depend on her to care for them. She takes one of the parachutes and jumps out.

The third person says that he was too important to die because his family depends on him for survival. He was the head of household and the sole breadwinner so he takes one of the parachutes and jumps out of the aircraft.

Finally, there are only two people left, and one parachute. One person is a 12-year-old boy, and the other was a 65-year-old man. The old man says, “Well son, I have lived a good life, and you are too young to die, you have a long life ahead of you, so you take the last parachute. The boy asks, “Why, Sir?”

The old man says, “Well, there is only one parachute left.” The little lad says, “Sir there are really two parachutes left.”

The old man asks, excitedly, “Yeah? How?”

“Well,” replies the boy, “you know that guy who thought he was the smartest and greatest thing that hit the face of the Earth? He grabbed my backpack.”

A blonde and a redhead have a ranch. They have just lost their bull. The women need to buy another, but only have $500. The red head tells the blonde, “I will go to the market and see if I can find one for under that amount. If I can, I will send you a telegram.” She goes to the market and finds one for $490. Having only one dollar left, she goes to the telegraph office and finds out that it costs one dollar per word. She is stumped on how to tell her friend to bring the truck and trailer. Finally, she tells the telegraph operator to send the word “comfortable.”

Skeptical, the operator asks, “How will she know to come with the trailer from just that word?”

Redhead says, “She’s a blonde and reads slow; ‘Come for ta bull.”

Husband brings the child home from KG school and asks his wife, “He’s been crying all the way home. Isn’t he sick or something?”

“No,” she says, “He was just trying to tell him isn’t our Pinkie.”

A man to a psychiatrist: “How do you select who should be admitted to your facility?”

The psychiatrist replies: “We fill a bathtub with water and give the person a spoon, a cup and a bucket. Then we ask that person to empty the bathtub.”

The man smiles: “Ah, I understand, a sane one takes the bucket.”

The Psychiatrist replies: “No, a sane guy pulls the plug. Do you want a room with or without an AC?”

Anton, do you think I am a bad mother? My name is Paul.

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

Aurangabad

Sangli

Solapur

Satara

Solapur
WHEN IT COMES TO INVESTING IN SHARES,
DON’T FOLLOW THE HERD.
FOLLOW A GOOD INVESTMENT ADVISOR INSTEAD.

Do your groundwork, make sure the company is reliable, the balance sheet looks good
and the management is sound before investing.

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