Inside this issue.

- CGSI AGM 2017 – Minutes.
- Eye Health, Advisory on Antibiotics Usage.
- Tips on Insurance / Investing.

Sender: CONSUMER GUIDANCE SOCIETY OF INDIA
Block J, Azad Maidan, Mahapalika Marg, Mumbai 400001.
Telephone: +91-22-2262 1612 / 2265 9715
E-mail: cgsibom@gmail.com Website: www.cgsiindia.org
A GROWING THREAT

WORLDWIDE
1.9 billion adults (35%) are overweight; over 600 million (13%) are obese

IN INDIA
12.6% of women and 9.3% of men are overweight or obese, on average

GLOBALLY
41 million children under the age of 5 are either overweight or obese

SOURCE: WORLD HEALTH ORGANISATION

LONGEVITY MAY NOT NECESSARILY BE GOOD

Dental amalgam is a mixture of metals—liquid mercury and a powdered alloy composed of silver, tin and copper—being used for over 150 years to fill tooth cavities. Approximately 50% of the mixture is elemental mercury that reacts with and binds together silver/copper/tin alloy particles to form an amalgam.

BENEFITS
- Dental amalgam fillings are strong, long-lasting and least expensive
- Less likely to come off than other fillings

POTENTIAL RISKS
1. Dental amalgam releases low levels of mercury in the form of vapour that can be absorbed by lungs
2. High levels of mercury vapour exposure are associated with adverse effects on brain and kidneys

ALTERNATIVES
- Glass ionomer cement, ceramics and gold alloys; but they are costlier

SWEAT THE CANCER OUT
Excess weight may increase the risk of a benign blood disorder progressing into cancer, according to a study that suggests shedding extra pounds may prevent the deadly disease.

A FAT RISK FACTOR
Being overweight or obese has been known to increase the risk of multiple myeloma—a cancer of the plasma cells in the blood and bone marrow that develops after age 60.

Multiple myeloma is preceded by the blood disorder monoclonal gammopathy of undetermined significance (MGUS).

It is a precancerous condition that does not cause symptoms and often goes undiagnosed.

WHAT’S NEW IN THIS STUDY
The new study at the Washington University definitively establishes obesity as a risk factor for developing multiple myeloma.

Overweight and obese MGUS patients had a 55% and 98% higher risk of progression to multiple myeloma than normal-weight MGUS patients.

CGSI’s Program at JSPM’s Imperial College of Engineering & Research, Wagholi, Pune.
There are two India’s: one shining, and the other struggling in poverty. Nowhere is this distinction more stark than with the problem of malnutrition. The typical Keemat reader (urban, middle-income and white-collar) is more likely to suffer from obesity than malnutrition. In the other India, millions of people perform arduous manual labor on a severely deficient diet. The plight of children is horrifying. Although things have improved considerably over the past 30 years, half of India’s young children (below 5 years) are chronically malnourished. Nearly 20 percent are acutely malnourished: they already suffer from nutrition-related medical problems, and are at risk of even more problems as they grow older. At the other extreme, obesity levels are rising sharply among middle-class urban children. A CGSI survey some years ago found that almost every school lunch-box contained at least one item of junk food! They were counselled and were advised about the things they ought to put into the lunch box. How far it was carried out, we do not know.

Let us look at the two India’s separately. First, non-shining India. Many families simply cannot afford to buy enough food. Poor, uneducated mothers make the wrong food choices. The effects of bad nutrition are exacerbated by lack of medical care, poor sanitation and shortage of clean drinking water. Malnourished mothers tend to have malnourished children. Simple, low-cost solutions are available. Every state has government programs offering nutrition education, subsidized food and other support; but many of these programs are overwhelmed by the sheer scale of the problem. The G in CGSI stands for Guidance, and this is where each of us can make a difference. Many of us employ domestic help. If you feel, your maid is not in the best of health, and especially if each of us can make a difference. Many of us employ domestic help. If you feel, your maid is not in the best of health, and especially if she has young children, talk to her. In some cases, she knows about nutrition but cannot afford a better diet, but in many cases, the problem is lack of knowledge. Surveys have shown a surprising lack of nutrition awareness even among educated middle-income people.

Healthy eating does not need to be complicated or expensive. The key is a balanced meal: rice, dal, green vegetables and as much fruit as meat, fish or chicken as one can afford – no supplements or costly ‘health foods’ needed. In the south of India, e.g., leftover rice was left soaking in water overnight. It would ferment and in the morning, it was given as breakfast with a little buttermilk. Very healthy and cheap. In the north, a handful of chana soaked overnight, made a quick-breakfast. Every state has its healthy food. Ragi is popular in Karnataka, Jowar and Bajri in Maharashtra, Sattu flour in Bihar and so on. These need to be propagated. The problem is people have gone away from their traditional food habits. This has a lot to do with commerce driven ads. When you see a nice looking child eating say cereal or roti smeared with a thick layer of jam, or a star propagating a health drink, everyone is tempted. These ads are also shown as perfect for the lunch box. This also affects the lower middle class whose children also watch the same ads on TV and the parents due to pester power succumb and waste a lot of money on such buys. It would be more sensible to buy healthier options with that money.

Now for shining India. Even here, misperceptions about nutrition are common. A balanced meal containing all the food groups will give you almost all the protein you need. Any extra protein is a bonus, not an essential requirement. That ‘tired feeling’ in most cases may be due to other factors like stress, lack of exercise or lack of sleep, not lack of nutrition, of course if you doing extra sports or gymming, then you may need to add extra but for that they need to consult the nutritionist. We are not trying to give exact numbers, but only making the point that a conventional diet with a few commonsense rules is perfectly adequate for the typical sedentary, urban white-collar worker. You do not need the latest miracle food, whether it’s energy-boosting quinoa or anti-aging Omega-3 capsules. Do not believe all the Ads you see. We know the basic rules already, although we tend to ignore them. Stay away from junk food – if you need a snack, have a banana. Grilling or sautéing is better than frying, whether it’s meat, potatoes or anything else. Another ongoing discussion is about fats. Coconut oil and ghee both were almost banned, saying they give rise to cholesterol. Now the latest surveys have given it a clean chit. There are so many oils each one claiming to be better than the last one. A good thumb rule would be use oils from seeds. This is what our elders did. Oil is heated to process. It is better to use cold pressed oils where the nutrients are kept intact. Here again the advertisement world is responsible for confusion on which oil to use.

These days’ people travel a lot and watch a lot of cooking shows. They see ingredients being used like imported olive oils, vegetables and fruits and want to try those in their kitchen. These are obviously expensive. Things grown in your own state comes to you fast and the nutrients stay intact. All the top nutrition experts say eat produce which are grown near you, their advice cook vegetables for as little time as possible; the longer they are cooked, the greater the loss of nutrients. Cut down on salt. Put less sugar in your tea. Keep your diet as varied as possible – different types of dals, different vegetables. Different types of roti, Use millets, eat more fruits and different types of fruits, as far as possible locally grown. Diet fads, more politely known as food trends, often do not have a scientific basis, regardless of what their proponents say. Remember that your parents and grandparents led more active lives than you do, and managed perfectly well with a traditional diet without falling into the trap of advertising gimmicks. Just use common sense. Take oils like coconut, til, groundnut or mustard, ghee, but in moderation, and stick to a sensible balanced diet. Our food is perfectly balanced and we need to follow it for a healthy life.

**Watch out While Applying for Passport, Looking for Jobs Abroad**

| Fill up your passport application form and pay money at the counter of the Passport office personally. Avoid using services of agents loitering outside |
| The Passport Authority does not approve ‘authorised’ agents |
| Passports cannot be sold. Touts may try it on you, but remember traveling on a bogus passport is illegal |
| Look for the registration number of recruiting agents on all ads for jobs outside India |
| An agent is bound to provide employment within 60 days of making the final payment |

**Get Help**

If you think something’s wrong, immediately contact the local police station or Economic Offences Wing, Crime Branch, CID, Opp Mahatma Phule Market, Mumbai- 400 001
Letters to the Editor / CGSI

Eat or Delete - 8am to 8pm

It’s 6 pm. You dial home only to have the phone answered by someone who doesn’t sound remotely like your husband, mother, child. By virtue of some force greater than you, you seem to have dialed the neighborhood vada paao guy instead! Ah well, you shrug, this must be a sign and as you proceed to order three vada paos with extra green chilies, you convince yourself that this qualifies as an emergency. What you have essentially done is let your end-of-day energy slump do the talking. You need a steady stream of energy through the day to ensure that you are best equipped to tackle the work at hand. Nourishing energy can be obtained not only through what you eat but how you eat it. Here’s how to do it:

PLAN: Plan the menu in advance. If you come into office with pre-prepared meals and fillers to include a healthy lunch, teatime snack, and fruits and biscuits, you are far less likely to bypass conventional nutritional wisdom.

GET COMPLEX: Everything you eat, be it a biscuit, a cupcake or an energy drink gets converted into glucose, which is what gives you energy. Some foods convert quickly (sugary or processed foods) and give you a quick burst of energy followed by a resounding crash. These foods tire you out faster than home-cooked meals. Foods like lean meats, eggs, fresh vegetables and fruits release sugar slowly to keep you energized through the day.

EAT EVERY TWO HOURS: What you eat is as important as how you eat. Eating every two hours serve a dual purpose. It keeps you energized for a long time and keeps your eye of the proverbial pie - as your body is not left to feel like it is starving between meals - reducing the urge to binge. Digestion itself is a process that requires energy, burns calories and subsequently kick starting your metabolism.

WATER: Dehydration tires you out. Keep a water bottle on your desk and drink two one liter bottles at work every day. High Fat Diet Falls in the Category of Junk Foods, which give High Calories but Low Nutritional Benefits?

Tale: Prickly Problems

Personal care products used for intimate feminine hygiene sometimes may be fraught with serious health consequences. Precautions must be taken in off-label application of dusting powders, deo-sprays, skin creams and body lotions, to preclude the tort of contributory negligence.

When the mercury rises with hot and humid winds blowing, the problem of prickly heat surfaces on the skin. Talcum powders are frequently resorted to control this condition. Tale formulations contain a mineral, finely ground hydrated magnesium silicate, with added ingredients like calcium carbonate, magnesium carbonate, calcium silicate, stearates, boric acid, colloidal clay, starch, glycol (e.g., dipropylene), fragrance and auxiliary agents such as protective or disinfectant factors (e.g., triclosan or triclocarban). In the past, hexachlorophene (known as G-11, Givaudan (Switzerland)) was employed as a germicide in a wide spectrum of cosmetics - bath soaps, toothpaste and body deodorants. It was later banned in India owing to pressure from consumer groups including CGSI since adverse reactions manifested on the user. In the U.S. the brand is pHisoHex (products to be sold only under prescription).

Health risks: As mined, talc is likely to contain tetanus (Clostridium tetani) spores which probably persist in adjuvants including fuller’s earth and kaolin (china clay). The total bacterial count in talc revealed in laboratory tests varies from 100 to as high as 200,000 (lakh) per gram, some of the microorganisms may as well be pathogenic. Dermatologists say that talcum powders are used indiscriminately by consumers to treat anything from a mild heat rash to severe forms of skin lesions. Use of talcum powder as a “cure-all” for inflamed, broken skin, bruises or cuts, is positively dangerous. These powders are also used on children around areas prone to diaper rash, maybe for other types of dermatoses and secondary infections too.

There are reports of baby powders applied on the umbilical cord of new-born infants causing harm even deaths. Most talcum powders although containing preservatives may still be microbiologically unsafe. Mixed cosmetic raw materials in their natural state are vulnerable to microbial contamination hence the need for sterilization. Packaging material (cardboard boxes) is also the culprit if made from recycled cellulose waste pulp. Unfortunately, manufacturers in general do not declare on the pack whether the product has been subjected to a sterilization process; if not, they must caution the user to avoid applying it on sensitive skin susceptible to further injury.

User profile: Branded talcum powders are very popular in the South (nearly half the quantum of sales), least in the East (about 20 per cent), the balance equally divided amongst the North and West regions of the country. Though climatic conditions do influence the selection of these formulations, the obsession with a ‘fair’ skin motivates consumers of talcum powders (both women and men) to apply them on the face rather than on the body. Actually, a talcum powder is less regarded as a cosmetic and something of a traditional toiletry item for everyday widespread use. It must be noted that manufacture of a talc does not require high technology inputs, hence there are many small producers of perhaps unlicensed products, imitations/fake of well-known brands, placed on shop shelves and hairdressers'/beauticians' table-tops. It’s the result of prevailing laxity of the administrative machinery.

The Reuters news report published in Keemat (July-August, 2017) raises an important issue of ovarian cancer resulting from long-term use of talcum powder in female hygiene. Cancer, according to an oncologist, is growth of cells “shamelessly and aimlessly”. What triggers this unwanted development of body cells, any particular chemical ingredient in tale? A cosmetic is a cocktail of chemicals, even the perfume and coloring matter might cause irritation particularly to delicate body parts. (Chlorine-bleached “whiter-than-white” tampons were found to be contaminated with dioxin, a highly potent initiator of organ damage with complications in the immune and reproductive systems. This is an important risk factor considered by activists in U. S. A., U. K. and Canada. Toxicological studies in Sweden have confirmed that rare cancers such as soft tissue sarcoma would result, see Keemat, October 1996, p. 18). So beware, a seemingly innocuous item could be dangerous!

Narendra Wagle, Past President, CGSI

A Walker / Cyclist – is such a disaster for the economy?
1. She/he doesn’t buy a car and does not take a car loan.
2. Does not buy vehicle insurance or expensive fuel.
3. Does not use the services of repair shops and car washes.
4. Does not use paid parking.
5. Does not become obese or diabetic.

Yes, and well, dammit! Healthy people are not needed for economy.
• They do not buy drugs. They do not go to private doctors.
• They do not increase the country’s GDP!
On the contrary, every new McDonald’s / Pizza / Fast Food outlet creates minimum 30 jobs: 10 Dentists, 10 Cardiologists and 10 Weight Loss Experts. You too are welcome to Ponder!

Keemat: November – December 2017
HINGLEHISH (Hindi English), Apropos of the article in July-August 2017 Keemat by S. Balaji (also circulated in the internet) I am submitting my contribution as follows:

1. Mother Promise: One of the Ten Commandments (set of Biblical laws) stipulates, “Thou shall not take the name of the Lord in vain”, meaning you should not swear “Bhagwan Kasam”. Swear = promise (conduct, to do) on oath according to Oxford Dictionary.

2. Cousin Sibling: Literal translation of chacherha bhai (paternal uncle's son). Indian relatives have specific nomenclatures - chacha, chachii (paternal uncle, aunt); mama, mami (maternal uncle, aunt); bua (father's sister), mausi (mother's sister), and many more. A common appellation for a South Indian relative is “co-brother-in-law”, husband of wife's sister (saadoo in Hindi). (So, the emphasis is on specificity of relationship, paramparic 'extended' Indian family).

3. When I met a colleague in Delhi I was questioned, aap ka shubh naam kya hai. I naughtily retorted, “I have no bad name to make me badnaam.”

4. Just as “return back” revert back or wapas jawab is a commonly used phrase.

5. Rubber: Oxford Dictionary says 'rubber' is used for 'erasing pencil marks'.

6. Picture: Colloquially picture = 'film' (ref. Oxford Dictionary) or movie commonly understood in Britain (may not be in USA). A television channel broadcasting Hindi films is captioned “pictures”, so 'picture' is an accepted legitimate word for ‘movie’

7. I recall, “Mention not” was a don’t mention it/do not worry, or “no problem” replacement of common usage terminology such as “you’re welcome”.

8. Pass out: The phrase is used in the context of depart, (of cadet) who has completed military training, hence “passing out parade”. Seeing our teacher pass by, a student remarked, Prof. K. just passed away (hilarious).


10. Would be: “Would be” is an Indianised version of wife (or bride)-to-be, honewalai patni. It would be correct to use would-be for someone “hoping (or aspiring) to be”.

Finally to end in a lighter vein

i) This is attributed to someone from Kerala (Malayalee accent). Niece: Hello ankle
Uncle: Hi knees
A truly joint family

ii) Much Tom-Tomming of a name: A 25-year old Israeli computer programmer officially changed his name from Tomer Krissi to tomor.com. This was to signify the millennium year 2000.

iii) Name Game: John Butcher weds Jane Lamb, they nicknamed their child as Cutlet. Jeet Kharabanda of Bharat becomes Win Truman in the West just as Jaikishan would change to Jackson in a Hindi movie.

iv) Fool Name: The first is first of first, the second and third are nothing; the last is first of last. Who am I?

v) Spell-checks: Anglicized form of Thakkar is Thacker (a la Thakre to Thackeray), Mittal to Meattle, and Shinde to Scindia. Portuguese equivalent (in Goa) of Katam is Camotim, and Wagle to Vaglo.

Keemat: November – December 2017

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**Doctoring names:**

Dolus .... Ophthalmologist (eye related)
Mandakine .... Knee (orthopedic) surgeon
Dilawar .... Heart specialist
Kanvinde .... Ear physician
Potnis .... Gastro-enterologist

Narendra Wagle, Past President, CGSI.

Latest issues of Keemat are again very interesting, full of useful information. You are doing a great job! I keep thinking maybe I should write something for Keemat but life seems to be getting out of hand, too many problems - health, family, mobile and laptop that need to be replaced...(Don’t have the energy...) etc... Nevertheless...here is my contribution!

First, a story from real life. The Government of India has annual national awards for institutions and individuals who have done significant work for consumer protection. During the tenure of Shri. P. V. Narasimha Rao as Prime Minister, one year these awards were scheduled to be given by him at Delhi. Entry was strictly according to security norms, and even my brother was not permitted to accompany me though I was an awardee. Media persons and TV crews swarmed the place, waiting for the PM.

A few minutes before the function, it became known that he would not be coming and that the minister for consumer affairs would preside instead. Immediately the TV crews and newsmen packed up and left – it was no longer “news” worthy. When I joined Femina in 1978, CGSI used to send out periodically announcements and invitations to the press, but none of the editorial staff was interested ("not as interesting as reporting on a beauty contest or interviewing a film star").

Why it is that consumer rights are seen as “unimportant” or low priority, when every single person, from the newborn to the elderly, is a ‘consumer’ (of medicines, clothing, food, air, water)? Even the unborn, in fact, are consumers since they are affected by food and medicines ingested by the pregnant woman). No other law or rule concerns each and every citizen the way consumer issues do, and yet, the ministry for consumer affairs, and consumer news, are seen as “less important”, not worthy of big headlines. Does this make sense? To mark 70 years of independence, there have been many articles, in the mainstream media, assessing progress made by women or Dalits, or legal developments, but none about progress in terms of consumer protection!

No mainstream publication reported on the massive $ 417 million fine imposed on Johnson and Johnson Company in August 2017, by a U.S. jury, for health problems caused by its talcum powder. Why was it not seen as ‘important’? Tale is used on every newborn infant, millions of women use it (especially in our tropics) so why was it not ‘big news’? According to an Associated Press report available on the internet, the company’s internal documents reveal that it knew about the risks for 30 years but failed to warn users.

Mammoth companies Bayer and Monsanto were barred from merging, by the European Commission, also in August, according to a report from the global People’s Health Movement (PHM which has membership around the world for exchanging information on health issues affecting people worldwide). A merger of these two giant multinationals would have raised their clout significantly against consumers’ rights (Bayer was connected with developing poison gases during World War 2 and conducting unethical drug trials, while Monsanto made news through ruthless legal battles against small farmers in its promotion of genetically modified crops). Indian consumers did not hear about this proposed merger, or its stalling by Europe, either, although it concerns us. Products from both multinationals are sold widely in India.
Amendments were proposed to the Consumer Protection Act, in 2014 that many activists opposed; the proposal seems to have been quietly shelved, not because activists opposed them but because consumer rights do not enjoy high priority in the corridors of power and decision-making. As it is, the three-tier dispute resolution mechanism, introduced three decades ago, has deteriorated badly, with cases taking many years (instead of the “quick” resolution that the Act promised.) Over 4.19 lakh complaints have piled up at district, state and national levels, but consumers’ needs and rights seem nowhere near the list of preoccupations of the government.

Bengaluru based Deccan Herald, one of the leading English dailies of the country, used to carry a consumer column till 2009; leading lawyers used to contribute to this column, with information and suggestions. That column has vanished, to be replaced by more coverage for food, fashion and films. Fortnightly magazine Femina was a pioneer in carrying a consumer page in every issue during the 1980s, even processing complaints from readers. That has vanished too, with the focus shifting to glamour and fashion and glossy ads.

Recent issues of Keemat have reported on several cyber-crimes and credit card frauds. Even educated citizens like doctors have been duped and lost money. These are of great interest to everyone, especially since ‘cashless’ is the new mantra and people are forced to shift transactions to cards or online. Given the 300-odd million ‘illiterates’ we have in India, how do people protect themselves against fraudulent debits? Even vegetable vendors own smart phones these days, but who is educating them about protecting their interests and not falling prey to tricksters. They don’t read Keemat, and cannot be reached through print media anyway. Even among the urban educated, Keemat’s circulation doesn’t come anywhere near the readership enjoyed by popular magazines. Publications like Keemat do not survive on advertisement revenues, unlike conventional magazines and papers, and the cost (Keemat) of public indifference, can be substantial, in terms of eroded services, shoddy goods and lack of accountability in administration, which ultimately affects all of us. So how do we address this problem? How do we become a mass-based, powerful group that our lawmakers and administrators cannot ignore?

We can. October sees an annual ritual of remembering Mahatma Gandhi. Apart from non-violence and Satyagraha, one of the things he advocated was “Each one teach one”. If each one of us, urban educated citizens, ‘teaches’ just one other person -- the maid servant who comes in daily, the watchman in our building, the slum children in the vicinity -- about consumer rights, legal developments, news pertaining to consumers’ rights, couldn’t we make a difference? A movement that enjoys mass support can force the government to take note of our needs and rights.

Like the CGSI does, I have given talks in many schools, using games and fun-items, to sensitize children to consumer protection (turn it into a game, and it goes down very well -- I have seen children return home and share their excitement with parents, ‘educating’ them in turn, whether it is traffic complaint cards distributed free at police stations, or taking down numbers of vehicles that break the law, or checking MRP !). I recall an illiterate construction laborer with whom I shared a news item about a new state scheme to extend insurance and free treatment facilities for construction workers -- and he used that information, sharing it with co-workers. Otherwise, who tells them about such schemes? Not the contractor (who is not interested in empowering his workers or paying premia for them). The government doesn’t bother -- and illiterate workers don’t read newspapers. The only way is to share our information with those who don’t or can’t access it, and therefore fail to claim their rights legitimately available under the law.

Each-on-teach-one is a practical way of widening the consumer movement. A visiting American consumer activist once remarked, during a meeting at CGSI, “You are one billion plus! There’s strength in numbers, you know...” Very true, we have strength in numbers, but are not using it. We could pay tribute to the Father of the Nation, by sharing information, orally, with disadvantaged citizens, even if we cannot all attend meetings or workshops -- housebound, retired people in particular, like me, can derive enormous satisfaction through ‘each-one-teach-one’, increasing functional as well as real literacy. Due to prolonged health problems, I am mostly housebound now, but look forward eagerly to 6 P.M. every day, when the watchman’s teenage daughter comes, for help with her homework but also to chat about news items from the daily paper. I feel, at the end of the day, that I have done something useful and worthwhile, apart from just cooking and cleaning. Try it, for a start, even if you are a college student yourself. The rewards are for not only the person you are helping with cleaning, but also for yourself, in terms of a strengthened populace of aware citizens for our future so that we can demand better service and a better deal.

Civic involvement is necessary and obligatory for democracy to be effective, and such civic involvement can start in a small way too, in your own home.

Sakuntala Narasimhan, Bengaluru, Past Vice President, CGSI.

This is with reference to your (Dr M. S. Kamath Sir) comment in Hindustan Times news dated 1st May 2017, which is as follows. “SSC/HSC board used to publish screenshots of Proprietary softwares in text books”. Hence, it was expected that board would remove such screenshots in future editions of the textbooks. We FOSS activists were very happy to hear this. However, the circular released by Board dated 1 July 2016 gives ONLY the permission to use open source software’s. Board has NOT agreed to adopt open source software’s in its own textbooks. To be precise, there are screenshots of MS Word, MS PowerPoint, Tally, etc., in their latest textbooks. (For e.g., X Standard Science, Topic ICT, first edition June 2017). On the other hand, it should be noted that all ICT textbooks of NCERT always show screenshots of free softwares and therefore are vendor neutral.

So long as there are screenshots of proprietary softwares in the textbooks, all such circulars will be “toothless tigers”. So it is clear that board is deliberately framing the circulars according to its convenience and dancing to the tune of proprietary software vendors. Very few progressive schools may adopt free and Open softwares as per 1 July circular but others will not go for it due to the screenshots of proprietary softwares in textbooks. It is clear that if board follows the NCERT’s ethical path by adopting free softwares through illustrations and screenshots, then it will be practically impossible to teach proprietary softwares in schools. Students and parents will get annoyed if Photoshop is taught when textbook gives screenshots of Gimp! So Migration to free softwares will be much easier and schools will adopt it promptly.

It is not difficult to raise voice against this marketing of Software vendors through textbooks if we unite. We must demand to take back such textbooks and replace them withscreenshots of Community Softwares. It must be done as early as possible. We hope that stronger organisations like CGSI will take initiative in this regard. ILUG-BOM, being an informal group, will be very happy to play supportive role. Our group is in touch with a few similar organisations, which work in open source movement. Looking forward to hearing from you. Thanks and regards.

Milind Oka (Indian Linux Users Group, Mumbai) 8652305696 (wa); 986917079
## CGSI Managing Committee: Year 2017 – 2018

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<td>Co-opted Members: Mr. Anil Karandikar and Ms. Jamna Vardhachary (Editor: Keemat)</td>
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**Smelling good? Take care, it might take a toll on your health**

What if someone says that the cologne you wear can make you sick—would you believe it? Well, you might have to.

As many as one in three people experiences headaches, asthma, rashes and other symptoms due to sensitivity to fragrances, according to a research cited in The Case Against Fragrance by author Kate Grenville.

A previous study, in 2014, found that three quarters of women suffering from migraines caused by odours, said perfume was the lead cause, reports The Independent.

Grenville was inspired to investigate the effects that artificial smells have on our health when she taped over the cracks in her hotel room doors to block the smell of diffusers in the corridor, fearing it would trigger a migraine.

While researching the book, she found that almost all modern perfumes and scents are made using artificial chemicals.

Surprisingly, even the natural essential oils, that are the basis of many fragrances, have toxic effects that have only recently been recognized in a separate study. The properties [in some natural essential oils] that enable scents to travel, can stimulate immune reactions, according to Ian Musgrave, a senior lecturer in pharmacology. For example, B-damascenone is a compound in rose essential oil which can cause allergic reactions.

It is noteworthy that perfume manufacturers are not liable to declare their ingredients as they are considered a trade secret.

**EXERCISE KEEPS ARTERIES HEALTHY**

Regular brisk walking or cycling, can improve artery health in people with Type 2 diabetes, and prevent heart disease says a study in the journal *Current Diabetes Reviews*. Compromised arterial health is an underlying mechanism that promotes the progression of heart disease, which is the leading cause of death in people with T2D. While it has been consistently shown that exercise helps manage heart disease, blood pressure medication is the main treatment for arterial health disorders.
Deprived of sleep? You may soon face some health issues

AGENCIES
London

Sleep is the easiest thing to forget by hardworking individuals. What we don’t realize is, when sleep fails, one’s health declines along with the quality of life. According to The Independent, here’s what can happen when you’re sleep deprived:

1. Your appearance can suffer
   The Sun conducted an experiment where 18-year-old Chloe de Garis survived on just four hours’ sleep for three nights. She ended up looking “quite ill,” with bloodshot eyes and dark circles, a pale complexion and spots.

2. You can become more prone to disease
   Long-term sleep deprivation can make you more prone to heart disease, high blood pressure and diabetes, according to the NHS.

3. You can put on weight
   Research shows that people who sleep for less than seven hours a night tend to gain more weight and have a higher risk of becoming obese. This is believed to be because the sleep-deprived have lower levels of leptin, which is the chemical that makes you feel full, and increased levels of the hunger-stimulating hormone ghrelin.

4. It can affect your brain
   We all know the familiar brain fog after a rough night’s sleep, but long-term sleep deprivation can do damage, too. It can lead to depression and anxiety according to the NHS — as well as bipolar disorder. Humans voluntarily suppress unwanted memories as part of a totally healthy process.

5. You can say goodbye to your sex drive
   Research shows those who get less sleep have a lower sex drive, according to the NHS, so there’s an incentive for an early lights-out.

6. Your memory is affected
   Sleep optimises the process where we collect and sort new memories, remembering the important and discarding the useless. —ANI

With unsafe levels of lead, sindoor acts as slow poison

Washington: Sindoor, the scarlet powder used by Hindu women to place a bindi on their forehead, or in the case of married women, apply in their hair parting, may contain unsafe levels of lead, which is associated with lower IQ and growth delays in children, a study of samples from India and the US has found.

Researchers from Rutgers University reported that 83 per cent of the samples collected from the US and 78 per cent collected from India had at least 1.0 mg of lead per gram of cosmetic powder. Meanwhile, 19 per cent of the samples collected in New Jersey and 43 per cent of the samples collected from India exceeded the 20 microgramme of lead per gramme of cosmetic powder limit imposed by the US Food and Drug Administration (FDA).

“There is no safe level of lead. That’s why we believe sindoor powder shouldn’t be sold or brought into the US unless it is lead-free,” said Derek Shendell, associate professor at Rutgers. Researchers tested 118 samples — 95 from stores in New Jersey and 23 from stores in Mumbai and New Delhi — and the results indicated about one-third of the samples contained lead levels above the limit set by the US FDA.

“We should be screening children from the south Asian community to make sure they do not have elevated levels of lead in their blood,” said William Halperin, professor at Rutgers.

—PTI

Breast-feeding can lower child’s asthma risk later

Washington DC: Here’s another reason for new mothers to breastfeed their babies. According to a new study, breastfed newborns have a 45 per cent lower risk of asthma exacerbation later in life.

Researchers analysed 960 children aged four to 12, who were using regular asthma medication.

Dr Anke Maitland-van der Zee said that although the study has shown that breastfeeding has a protective factor for asthma exacerbation, it is unclear if there’s a causal relation between breast-feeding and asthma exacerbation.

However, changes in the composition and activity of gut microbiome in early life can influence the immune system and these changes might indirectly lead to changes in asthma later in life. —ANI

DAD’S LIFESTYLE CAN AFFECT UNBORN’S HEALTH

A man’s diet before he becomes a father can have an impact on his unborn child’s health, showed the first research that studied the behavioural and hormonal effects of a man’s diet on offspring. The results suggest that the diet of one generation may affect the next, which makes it important for both mums and dads to consider factors such as diet, alcohol consumption and smoking, before conceiving. The research was published in the journal Psychoneuroendocrinology.
Construction firm duped of ₹1 crore

MUMBAI: Two of a group of four were arrested in Sewri for allegedly duping a construction company of Rs1.12 crore on the pretext of loaning them Rs100 crore. Things went south when one of the accused accidentally shared his original number with the complainant.

The Sewri police has arrested Vijay Tribhuvan, 37 who allegedly posed as a managing director of a company, and Sagar Chaudhary, the alleged mastermind. The four had also rented an office in Powai.

In 2015, a Visakhapatnam-based company started a new project in Mumbai and set up an office in Sewri. They were in desperate need of money for the project. So one of the company officials advised them to contact Chaudhary.

An officer from Sewri police station said, “The company officials met the gang of fraudsters in September 2015 and struck a deal the next month. The accused said they will sanction the Rs1,12,000 loan but needed the company to pay a processing fee of Rs1,12,000.” During this meeting, Tribhuvan gave the company officials his personal number by mistake. The company gave them the fees in their Powai office the same month. But after that whenever the complainant followed up with them, they said since the amount was huge they were looking for an auspicious occasion to sanction it. The company officials realised that they had been duped when the alleged pranksters stopped answering their calls. The officials even visited their Powai office, which was shut.

In March 2016, the company officials filed a complaint with the Sewri police station. A case was registered under sections 420 (cheating and dishonestly inducing delivery of property) and 34 (acts done by several persons in furtherance of common intention) of the Indian Penal Code.

The investigating officers initially had a tough time finding any clue that could lead them to the fraudsters. “During the investigation, one of the officials had a phone number which the accused had accidentally given it to them during their first meeting and he had written it down on a paper. We got his call data record and nabbed him from his Navi Mumbai residence,” said an officer.

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

CONSUMER GUIDANCE SOCIETY OF INDIA (CGSI)


Block J, Azad Maidan, Opposite Cama Hospital, Mahapalika Marg, Mumbai 400001.
Website: www.cgsiindia.org; E-mail: cgsibom@gmail.com; mah helpline@gmail.com; Tel: +91-22-2262 1612 / 2265 9715, Toll Free Helpline: 1800 – 22262


- The fragrance of flowers spreads only in the direction of the wind, but the goodness of a person spreads in all directions.
- Even if a snake is not poisonous, it should pretend to be venomous.

Sayings of Chanakya

Man cheats 62-year-old of ₹35K in a bank in Andheri

MUMBAI: A man allegedly duped a senior citizen inside a bank in Andheri (East) of Rs35,000 on the pretext of showing her a torn note in a cash bundle. The police are still looking for him.

According to the Andheri police, the incident took place on August 1 at around 1:40 pm in a bank in Andheri (East).

The victim Sunanada Sonavane, 62, had withdrawn Rs30,000 and was on her way out when the accused went up to her and said that one of the Rs500 note in her bundle was torn.

At the pretext of showing the torn note he took the bundle and removed Rs50,000 from it. Before she could realise that he had removed some money from the bundle the accused had left.

The woman then rushed to Andheri police station to file a complaint. An FIR was later registered under section 420 (cheating) of the Indian Penal Code. The police suspect it could be a history sheeter and are sifting through the CCTV footage to see if the accused can be seen on it.
Minutes of the 50th Annual General Meeting of Consumer Guidance Society of India, at 4:30 PM on 8 September 2017, at the Kitte Bhandari Hall, Gokhale Road (North), Opposite Kohinoor Square, Near Gadharki Chowk, Dadar (West), Mumbai 400028.

The Meeting started on time after ensuring adequate quorum. Dr. M. S. Kamath Hon. Secretary welcomed all CGSI members to the 50th AGM of CGSI. Trustees Adv. S. D. Puri & Mr. Nooruddin Sevvala, President Prof. N. M. Rajadhyaksha, Vice President Dr. Shirish Waghulde, Chairman Dr. Sitaram Dixit and Treasurer Mr. Vilas Wagh then took the stage.

**Welcome by the Chairman**

Dr. Sitaram Dixit in his welcome address said, completing 50 active years and stepping into the 51st year is a special landmark in the history of our institution. CGSI has had an eventful year, having addressed 25000 complainants through our helpline and about 400 complainants personally in CGSI and Mahim center. The walkathon held in the 50th year was a big success during the last financial year. A delegation of the European Parliamentary committee visited CGSI (without any fanfare) met our committee members talked to our staff and went away with an excellent impression about our work in consumer help.

The Indian Institute of Mass Communications Research, under the aegis of The Information and Broadcasting Ministry, Govt. of India, as part of their research project sent a team to learn and understand, as to how CGSI successfully disseminates awareness about consumer rights, educate and help consumers. They too gave an excellent report about CGSI, our activities and their personal learnings from us. CGSI held many more activities during the year and Hon. Secretary Dr. M. S. Kamath's report and July-Aug 2017, Keemat AGM issue has it all listed.

**Address by the President**

The President Prof. N. M. Rajadhyaksha in his address stated that CGSI is working with enthusiasm as a cohesive team. 51 years is not a short span and we have achieved many things in this time, expanded our horizons, disseminate information of how to use products and how to get help in case of faulty product or services. He emphasized that we also need to tell consumers, their obligation to the public, nature and environment not just their rights.

The managing committee team advised by senior members are working all the while in consumer's interests without seeking anything in return and spending their own time and often money as well. He further opined that when the managing committee decides something good for the organization or consumers, it should not every time put it to the general body for ratifications. It should be well within their rights to decide, although the general feeling was that a ratification by the general body puts the stamp of approval to the decision, a CGSI precedence all along.

**Confirmation of the minutes of the 49th AGM**

Dr. M. S. Kamath then presented the minutes of the last AGM, and as it was circulated, nearly a month ago said that it be taken as read and approved.

*Proposed by Mr. Vikrant Jindal
Seconded by Mr. Ramesh Nayak
Passed Unanimously*

**Presentation of Annual Report by the Hon. General Secretary**

Hon. Secretary Dr. M. S. Kamath touched upon a few significant activities of the year. Consumer welfare minister Mr. Girish Bapat had given a mandate to CGSI to provide consumer guidance and education to cover all the districts in Maharashtra. Dr. M. S. Kamath informed the house that we have covered every district successfully to the minister's complete satisfaction and the minister was very happy with our performance.

The visit of the European Parliamentary committee was very fruitful. Surprisingly unlike Indian parliamentarians, they came without any security guards just as warm folks and interacted with all of us including staffs on how we do our consumer awareness and financial literacy programs leaving CGSI premises very satisfied by giving a very good report.

Maharashtra board syllabus forced schools to use expensive Microsoft Windows and Office Applications for all their work. CGSI’s appeal to Govt. against this practice now allows schools to use any Open software in their schools resulting in massive savings year on year.

Dr. M. S. Kamath informed the house that CGSI collected around Rs. 57 lakhs last year to put it in our total savings to a healthy and enviable balance of around Rs. 3 crores and thereafter proposed to the GB to approve the report.

*Proposed by Ms. Jamna Varadhachary
Seconded by Dr. J. V. Parekh
Passed Unanimously*

**Presentation of Accounts for 2016-17**

Mr. Vilas Wagh said CGSI office received one letter from Mr. Anil Dhumak regarding issues and matters already addressed in earlier AGM’s with the passing of relevant resolutions ratifying the same. CGSI also received one letter on the evening of 7 September, well past the deadline seeking clarifications. CGSI will answer the same later and post it to the seeking member. Accounts then put up for approval.

*Proposed by Narendra Gandhi
Seconded by Satish Manel.
Passed unanimously*

**Appointment of Auditors for the year 2016 – 2017**

The house approved the recommendation of the Managing Committee to the General Body, to appoint M/s. S. C. Nagwekar & Co. as Auditors for CGSI Account & Maharashtra Helpline Account separately for the financial year 2016 – 2017 at an annual fee of Rs. 20,000.00 each.

*Proposed by Mr. Goutam Bhatia
Seconded by Ms. Arun Datey
Passed Unanimously*

**Confirmation of Panel of Returning Officers for 2018**

The house approved the proposal of the managing committee to reappoint the following panel of returning officers. Advocate R. V. Paranjpe, Mr. Anil Karandikar and Ms. Mercian Saldanha

*Proposed by Mr. Raj Talreja
Seconded by Dr. S. G. Bhat
Passed Unanimously*
Any Other Matter with the Permission of Chair

The President honored Mr. Bhagwan Karia for his yeoman service to the consumers cause, supporting and propagating CGSI’s objectives during the past several years. It was due to his effort and long years of follow-up that the Sales Tax Authorities have mandated that marketers should only use ordinary paper to print and issue receipts and not thermal paper that gets automatically erased after a month or so thereby rendering it useless as proof of purchase. In his acceptance speech, Mr. Bhagwan Karia said, that he would not have been successful but for the help and support of CGSI. Mr. B. V. Desai and Dr. M. S. Kamath not only gave him moral support to carry on with this work but also accompanied him to various offices whenever required. He further stated that he would continue to fight for consumers in other fields as well.

CGSI life member Mr. V. K. Doshi suggested the following

1. Late Mr. M. R. Pai had set up “The Forum of Free Enterprises” that is not doing much after his demise. He wanted to know if CGSI could join with them and have lectures on various topics.
2. Near CSMT a “Junkha Bhakhah” stall which is supposed to be for ex-servicemen, is being run by others without valid license. We could take it over and use the space.
3. Luxury buses stow all luggage in their space without giving any receipt. They should either give receipt or allow the passenger to put it in the bus whereby consumers can keep an eye on it and prevent theft.
4. Mr. Doshi suggested having AGM related pages in Keemat as a pull out for member’s convenience.

Election to the Managing Committee

There were four vacancies to the Committee this year and only four nominations received. Members elected unopposed are,

1. Mr. Bhaskar V. Desai
2. Ms. Navneet Chahal
3. Mr. Raj Talreja
4. Mr. Vikrant Jindal

The Meeting ended with thanks to the chair.

Prof. N. M. Rajadhyaksha
President – CGSI

9 September 2017

Cyber fraudster dupes 44-yr-old Bandra bank manager of ₹19K

Jayprakash S Naidu
jayprakash.naidu@hindustantimes.com

MUMBAI: A manager of a public sector bank in Bandra lost ₹19,000 to a cyber fraudster.

The suspect tricked her into revealing her debit card details by impersonating her colleague from IT department.

The BKCI police said on Monday that the 44-year-old victim has a current and a savings account in the branch. One of her accounts was blocked.

Last month, while on duty she received a phone call from the fraudster who posed as the manager of the bank’s IT department and enquired about her blocked account.

The woman did not suspect anything amiss because it was a personal information which she thought only employees of the bank would be aware of.

The conman told her that he needed her 16 digit debit card number to unblock the account and she gave it to him. He then asked for the one time password (OTP) she received on her mobile at the pretext of a verification process being underway. Soon after, the woman received a message informing her that ₹19,000 was withdrawn from her account.

Incidentally, her phone got switched off after she received the message. The accused then called her on her second mobile number in a bid to dupe her of more money.

She, however, disconnected the call and approached the BKCI police station.

An FIR was filed for impersonation and cheating and identity theft.

The victim has been working as a bank manager since 1993, was posted at the Bandra Branch.

THE VICTIM HAS BEEN WORKING AS A BANK MANAGER SINCE 1993, WAS POSTED AT THE BANDRA BRANCH.

SAFETY TIPS FOR ONLINE BANKING

Change your password regularly.

Don’t use public computers to for online transactions.

Don’t share customer ID and password.

Keep checking your savings account regularly.

Always use licensed anti-virus software.

Type your netbanking URL.

Fraudsters can lure you into entering your user ID and password on a website that resembles your bank’s. Always check the URL of your bank’s website.

Avoid easy-to-guess passwords such as first names, birthdays and telephone numbers.

Always log out after completing transaction.

Install a personal firewall to prevent hackers from gaining access to your home computer.

God permeates all Creation. Whatever is left over by Him, after offering Him, enjoy only that much. Do not rob what belongs to others - Upanishad

Golden words of Yore

Prof. N. M. Rajadhyaksha
President – CGSI

9 September 2017

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Eye Health

Report by Dr. K. S. Murthy on a talk by Dr. Aniruddha Mahindrakar at Bayer Science Exhibition

Eyes are one of our sensory organs. Speaking about the eyeball, Dr. Aniruddha Mahindrakar an MS in ophthalmology said that when we open our eyelids wide, we could see the bony part around the eye, which is called orbit that goes round, and our eyeball is in this orbit. How do eyes work? He explains details about the structure of the eye and how it works.

Cornea: Transparent, allows the light to pass, and protects the eye. Pupil helps in regulating the amount of light that goes into the eye. When we are in bright sun, the pupil constricts and becomes small so that the bright light does not affect us. In the dark, the pupil dilates and when more light enters the eye, you will be able to see even in the dark. Lens helps in focusing. Retina behind is the spotlight of processor, which helps in processing.

Computer Vision Syndrome (CVS): Continuous use of the computer can affect your eyes and cause strain. We blink 22 times per minute and while working on a computer, our blinking reduces to 4-6 times because of staring.

FQAs: Steps to reduce computer strain.

1. Have regular eye checkup;
2. Make sure there is adequate light on the screen and no glare from the screen. When there is, brightness screens too can reflect light coming from some angle and affects seeing the exact content on the computer.
3. Use proper lighting and from proper direction to reduce glare.
4. Adjust the brightness of the computer screen.
5. Monitor display quality has to be good.
6. While using computer, blink consciously to prevent eye problems. Blink rapidly take breaks. Children in particular should inform their teacher or parents when they have difficulty seeing properly so that the problem can be detected early and treated.
7. Exercise and stretch your eyes.
8. Take intermittent breaks (for instance after 20 minutes of use) by looking away from the computer at a distant object.
9. Modify your workstation, exercise when sitting.

Objectives: Learn about nutrients in the diet that contributes to eye health.

Nutrients of interest: Things good for eyes are, Vitamin A, C and E. Carrots and Carotenoid, β-carotene and Lutein, zeaxentin precursor for Vitamin A; mango, citrus, lemon, orange, raw strawberry (ascorbic acid), etc. Cooking reduces content of Vitamin C. Almonds for Vitamin E, hazelnuts, corn oil, olive oil, spinach, peanuts. Micronutrients. Omega-3 fatty acids essentially present in the fish. Also in some vegetarian foods.

Poor diet is equal to poor eyesight: Long-term exposure causes damage to eyes and results in age related macular degeneration and even cataract leading to blindness. Ideal food plan is safe for all. Foods that cause elevated blood glucose should be avoided.

How to identify a child in need and experiencing a vision problem: Eyes are not looking straight, squinting, frequent headaches, not interested in reading, writing and other things and frequently rubbing eyes. It is important to check with eye specialist to avoid loss of vision.

Diabetes: Can affect the eyes. Blood vessels on the retina are damaged, ruptured and bleed inside the eye. The blood resulting in inability to see and blindness blocks the light waves going into the eye. Take care to avoid this and take the patient to eye doctor for a checkup and operation, if required. There are treatments like injections before operation.

Laser microscope: Light falls on retina and microscope magnifies. Microscopic picture of back part of retina and this part of cells are called rods and cones, which help us seeing in dark and bright light respectively. Bleeding spots in-patient having diabetes. Green light is a special treatment light, which helps in closing them, and surgery is not done directly.

Common eye disorders: Sunglasses should be used while going outside in the sun. Eyeglasses (spectacles) with numbers are minus (concave) or plus (convex).

Near sightedness (myopia): Most children have minus number and myopia. Distant vision is blurred without glasses.

Why we see a blur: Cornea and lens are able to focus light inside the eye. But when they are not properly organized, the light coming from outside is not focusing properly like window glasses some of which are clear and transparent while others are unclear so what we see through that glass is blurred, also when the transparency is lost or light not refracting properly in the glass.

Most common visual problem: Hyperopia (farsightedness) and astigmatism.

Glasses or eye muscle exercise: Spectacles will not cure our eyes but helps in improving the focus. When concave lens help slightly diverging the ray of light, it helps focusing.

When you use somebody else’s glasses, what happens? Spectacles are prepared by checking power of the eye and if you use someone else’s spectacles, light will not focus properly inside the eye while your eyes will try to adjust and focus and that will lead to strain on the eye causing headache and eye pain. If you constantly keep doing that, it will lead to a different number, and one should only use one’s personal glasses.

Cataract: When the lens is not working properly, it becomes opaque, light does not enter the eye thereby hindering the vision, and one will become blind. The condition in which the lens become opaque and does not work well is called cataract.

Dr. Mahindrakar having given an insight about an eyesight and diet for the eyes hoped the children would make appropriate changes.

Dr. Aniruddha Mahindrakar is an MS in ophthalmology, member of American Society of Retina Specialists, vitreoretinal surgeon and has performed more than 3000 surgeries for retinal detachment and diabetes retinopathy during the past 14 years.
20 to 30-yr-olds at maximum risk of hypertension in Maximum City

ONLINE SURVEY Unhealthy lifestyle of eating junk and packed food items the main cause

- SWAPNIL MISHRA
  Mumbai

The maximum city that never sleeps has taken its toll on the youth in the 20-30 age group. Modern lifestyle with its stresses has impacted this age group adversely, as per an online study conducted by World Health Organisation (WHO) on May 17.

The study reveals that 39% of the people in Mumbai suffer from hypertension and people in the 20-30 year category are more prone to hypertension.

Of the 500 participants, 370 were men and 130 women. While 265 were in the age group of 20-30 years, 212 in the category of 30-50 years and 23 were above the age of 50. The survey also showed a lack of awareness of overall health awareness.

“Only 23% among these go for regular medical checkups,” said a doctor.

Dr. Pradeep Gadge, diabetologist, said the youth are more prone to hypertension as they have very unhealthy lifestyle of eating junk and packed food items.

“The survey found those in the age group of 20-30 suffered from hypertension because of irregular sleeping patterns, bad food habits, lack of exercise and deprivation of sleep. The youngsters affected should get themselves checked up,” added Dr. Gadge.

Dr. Gadge further said that a steady rise in consumption of fast food or high consumption of salt are few of the major causes of hypertension.

“All types of packaged food contain sodium which leads to an increase in its intake. Due to this, people suffer from high blood pressure,” said Dr. Gadge.

A senior doctor of King Edward Memorial Hospital said more than half the population in the city did not know the normal range of blood pressure. “Every third person in the city suffers from hypertension, while 56% are unaware of the normal blood pressure range,” added a senior doctor.

A senior doctor further said that long-term high blood pressure is a major risk factor for coronary artery disease, stroke, heart failure, peripheral vascular disease, vision loss and chronic kidney disease.

“The number of people living with hypertension is predicted to touch 1.56 billion worldwide by the year 2025,” said a senior doctor.

Dr. Amol Pawar, internal medicine and cardio diabetes expert, Zen Hospital said youngsters tend to ignore their health and focus on a career oriented lifestyle.

“In the last 15 years, there is 10-15% rise in hypertension patients which falls under the age group of 25-40,” said Dr. Pawar.

HC clerk cheated of ₹48K on pretext of GST

Sagar Rajput
sagar.rajput@hindustantimes.com

MUMBAI: A 38-year-old Bombay high court clerk was allegedly cheated of Rs 48,000 by a man she met on a matrimonial website who told her to pay the sum as Goods and Services Tax (GST).

According to the police, the woman, a divorcee, befriended one Vivek Patel through a matrimonial site in the second week of June.

Patel claimed to be a resident of London and an employee of a shipping company. An officer from Azad Maidan police station, requesting anonymity said, “The two became close friends and even started video-calling each other. In the last week of June, Patel said he was sending her some ornaments as a gift.”

According to the police, on July 18 she got a phone call from a courier boy who said he was a courier boy.

THE COURIER SAID SHE HAD TO PAY A CERTAIN AMOUNT AS GST AND CUSTOMS DUTY

The person said there was a parcel for her and she had to pay a certain amount as GST and customs duty.

The investigating officers suspect Patel and the courier boy are the same person, who telephoned the women from different numbers.

The officer said, “The woman got a call from a courier boy who said that in order to get the parcel, she would have to pay Rs 48,000 as customs duty and GST. The victim was even asked to mail her Aadhaar card as a proof of her identity.”

According to the police, Deepa then deposited the amount in an account given to her by the courier boy. Later, when she consulted her friends, she learnt that she had been cheated. A case was registered with the Azad Maidan police station on Wednesday.

Senior police inspector Vijay Kadam said, “We have got both the numbers and are trying to trace them.”

The case was registered under sections 419 (punishment for cheating by personation) and 420 (cheating and dishonestly inducing delivery of property) of the Indian Penal Code along with sections 66 (C) and 66 (D) of the Information Technology Act.
The survey was conducted by two city-based chest physicians. Called 'Choose Life', it was conducted in five cities - Mumbai, Delhi, Lucknow, Kolkata and Bangalore - this month. It studied 3,000 men aged 25 to 50 years. It was conducted by a team of doctors who smoked at least 10 cigarettes a day. The study was not conducted only among smokers (the control group). The Mumbai group had 200 participants.

Dr Prabhudas Pardiwal, a pulmonologist from Fortis Hospital who led the study, said: 'Hypertension is a chronic kidney disease and vascular disease that can increase heart rate and blood pressure. We found that smokers had a higher incidence of hypertension.'

The study found that smokers had a higher incidence of hypertension than non-smokers. This is a worrying trend that needs to be addressed. The study also found that smokers had a higher incidence of mental health problems. This is a worrying trend that needs to be addressed.

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How to pick the right health insurance policy

Deepti Bhaskaran

CHENNAI: It is not easy to find a health insurance plan that is suited to your needs. Not because there aren't enough plans out there, but because there are too many. To help you pick a policy that's best suited to your needs, Mint has published the 2017 edition of Mint SecureNow Mediclaim Ratings in association with our knowledge partner SecureNow Insurance Broker Pvt. Ltd. In MSMR we rated 80 policies from 23 insurers. We crunched data to look at the policies in terms of their price, key product benefits and claims experience—so you wouldn’t have to.

Our ratings cover 18 different categories of individual and family floater segments. A family floater considers the entire family as one unit, so if one member makes a claim, the insurance coverage reduces by that much for all the members in the policy year. For both individual and floater policies we rated products across three sum-insured categories—10 lakhs, 20 lakhs and 50 lakhs. In the floater segment, we have taken a family of three where the eldest member is 30 years old and a family of four where the eldest member is 45 years old. In the individuals’ segment we have four age categories—30 years, 45 years, 60 years and 75 years. This year, we have also created a separate rating score for individuals up to 60 years of age and individuals in the 75 years category, as we believe that the relevant product features for a senior citizen are different to those for non-senior citizens. In each of these rating scores, policies are rated across the three broad features of price, product features and claims experience.

Every year, we listen to you—our readers—to make the ratings more meaningful by adding parameters that we think are essential for health insurance policies. And the feedback is that our ratings did not reflect the sharp spike in premiums that you have to pay while renewing policies. We realize that this is an important factor—you can’t buy a policy that’s the cheapest when you are young but is among the most expensive as you age. So here is what we have done this time: we rated the premiums by averaging the future premiums for a particular age band, so that we could rate the policies on how well they aged. We also identified four new features that are important for a good health insurance policy.

These are outpatient benefit, in-built critical illness cover, restore benefits and wellness programmes. In all, more than 400 policy combinations were rated.

Policies with most of the essential features that we have pointed out in the rating scale have been rated A and their score lies between 65% and 100%.

Subsequently policies shift to B with a score of 45% or more and the rest get pushed to C category. ‘A’ rated products are policies that have done well broadly on all the three essential parameters of price, product benefit and claims settlement record, but we recommend you don’t stop at looking at the top-rated products alone.

Go to bit.ly/2uXYYKh and look at the granular ratings. Here you can look at how policies have done on individual parameters and how the final score was arrived at.

Keep the ratings scale handy with you to compare. You should also read this link to understand the methodology bit.ly/2f0xXSp and look up bit.ly/2ghbN8R to understand what we did differently this time.

SLEEP APNEA RAISES RISK OF GOUT

Sleep apnea raises the chances of developing gout, a painful disease of the big toe and other joints caused by elevated levels of uric acid in the blood. After a year, people with sleep apnea (paused or interrupted breathing during sleep) were found to be about 50% more likely to have had a gout attack. The risk remained irrespective of gender, age or obesity. The study was done on 9,865 people with sleep apnea who were compared with 43,598 healthy controls. Treating sleep apnea may help reduce gout attacks, said the study published in the Journal Arthritis and Rheumatology.

Insurance scam: 10 more in state cheated

MUMBAI: A day after the Mumbai police busted a Noida call centre promising high returns and arrested eight men, 10 more people in the state have complained that they were also cheated by agents. Active for four years, the gang has cheated more than 100 people, offering insurance policies, said a crime branch officer.

The fraud came to light after a woman from Malad registered a complaint in February. She was allegedly duped of Rs22 lakh paid in eight instalments between April 2015 and February 2017.

The arrested accused are Kapitan Singh Chauhan alias Bobby, 26, Ashish Gupta, 30, Anil Singh Ranawat, 24, Rajnath Singh Chauhan, 19, Harish Goswami, 28, Raja Tiwari, 20, Rinku Solanki, 24, and Upendra Badoraya, 24.

All the accused were produced in the court and remanded in police custody till August 24. Chauhan and Gupta had earlier worked in an insurance firm. Chauhan was arrested from Goa.

Keemat: November – December 2017

MANISH PATHAK
Expert advises KYC for FB to curb rise in cybercrime in Maharashtra

ALARMING At least 40% of such crimes in Mumbai are related to Facebook. Law enforcement agency wants FB to decentralise its server for quick detection.

The rapid diffusion of technology and high penetration rate of internet in urban as well as rural India, say 31%, have armed cybercriminals to exploit internet users on the virtual world.

Mark Zuckerberg’s Facebook has brought the world in one neighbourhood.

The latest data of Facebook users (April 2017) across the globe reveals that India is the second largest country with 213 million Facebook users after the US where 219 million people have their accounts on the world’s largest social networking sites. Its lucrative applications like free audio and video calling are engaging more people to get easily connected with others.

The experts believe that the cybercriminals follow internet users and they get updated with the new technologies to exploit. The criminals are devising unique ways to commit new and disturbing crimes on the world’s largest social networking site, Facebook.

The law enforcement agencies in India are having a hard time to police cybercrime on Facebook for certain reasons. “In Mumbai, at least 40% of cybercrimes registered at Cyber Cell at Bandra Kurla Complex (BKC) are related to Facebook and the detection rate is 10% which is alarmingly low,” said a senior Indian Police Services (IPS) officer of Mumbai police, requesting anonymity.

FB should start KYC norms

The security feature in social media is very important. Today anyone can open fake accounts on Facebook to settle their personal score on the virtual world. It is easy for one to resort to choose internet world to malign the image of one’s rival.

“The spokesman of Ministry of Home Affairs (MHA), KS Dhawal, has said, “MHA looks after the security aspects and technical things are being looked by ministry of Information Technology and I&B looks after the social media part. So, this is the coordination between three ministries of Government of India. There is a nodal agency of Ministry of Electronics and Information Technology called ‘Computer Emergency Response Team (CERT)’ that looks after security aspects of Cyber threats like hacking and phishing.”

Decentralise FB server

Facebook has become an easy tool for fraud placement and matrimonial agencies. Stalking and cyberbullying on the world’s largest social networking site are the least among the long list of cybercrimes. Such fraudsters and scammers use proxy server to disguise their main Internet Protocol (IP) address. And, also, to avoid being easily traced by law enforcement agencies.

The IPS officer said that the investigators have to wait for the response from Facebook executives to locate the Internet Protocol (IP) address of the accused. “The server of Facebook is not in India. They have set up their server only in Ireland and it takes lengthy time to get the IP address of the cyber criminals, who cleverly use proxy servers to avoid being traced.”

“During the last leg of 2016, we (the Mumbai police) had put an oral proposal before the visiting Facebook executives to decentralise its server. If it is done, we will be able to catch the accused faster than the current scenario,” said the IPS officer.

However, Facebook was not available to comment.
Consumer’s Crossword! (Answers to the clues are present interspersed in the current Keemat itself)

ACROSS
1. Health declines if you forgo. (5)
4. You check this before buying goods. (3)
8. Weight (6)
9. Grain alternative. (6)
11. Govt. regulator. (4)
12. They risk mental illness. (7)
15. Cold storage. (6)
16. Place in Mumbai (5)
17. They sell bogus passports. (5)
20. Govt. payment for imports. (4)
22. High BP. (12)
23. Cakes have these. (5)
25. M. K. Gandhi advocated it. (10)
26. Loss of sleep affects it. (9)
27. Regular cyclists do not become. (5)
30. Consumers should also be aware of it. (10)
33. Insurance policy type. (10)
34. Ailment. (6)
35. A nodal agency for cybercrimes. (4)
36. You wear this to smell good. (7)
38. God permeates. (8)
40. Loss of sleep affects it. (10)
43. Dental filling. (8)
45. Common food type. (4)
47. Insurance policy type. (7)
48. Sly smile. (4)
50. It spreads in the direction of the wind. (9)
52. Research University. (7)
54. Some snakes are so. (8)
55. It can lead to blindness. (8)
57. Study among people about topics. (6)
58. It may prevent hackers to access your computer records. (8)
59. One should reduce its consumption. (7)
60. Mined talc may contain spores. (7)
61. Metal in dental amalgam. (7)
65. Usually typical urban white-collar workers (9)
67. Smokers are becoming so. (14)
68. You have to encash to get money (6)
69. Makes you tired. (11)
71. Inner surface of the eye. (6)
73. Place in Mumbai. (6)
75. Makes you tired. (11)
76. Distant vision not clear. (6)
77. Inner surface of the eye. (6)
79. Many workers do. (5)
81. A cord connecting a child with its mother. (9)
82. Harmful metal. (4)
83. New tax. (3)
84. Odor may cause this to some people. (9)
86. Fragrances may have effects on users. (5)
87. Regular walking improves its health. (6)
88. The transparent portion of the eye. (6)
89. Working so, a team can achieve its goals. (10)
90. Passport authority does not appoint. (6)

DOWN
1. A healthy food flour. (5)
2. Payments made to insurance companies. (8)
3. Monthly payments. (3)
5. It may prevent hackers to access your computer records. (9)
6. Ancient Indian book. (9)
7. A magazine popular with women. (6)
10. Capital city in Europe. (6)
13. Eye doctor (15)
14. It amuses you. (5)
15. Regulatory body. (3)
18. It reduces microbes. (13)
19. Regular eating reduces this urge. (5)
21. It causes headache and eye pain. (6)
24. Entries in such paper are erased. (7)
28. Healthy millet. (5)
29. Consciously do while using computers. (5)
31. Mercury adversely affects it. (5)
32. It subscribes school textbooks. (5)
33. Doctor should be so. (9)
37. An identity card. (7)
40. Division of the state police force. (3)
41. Owner of Facebook (4)
42. Ex-PM of India. (3)
44. Bad for unborn child’s health. (7)
46. Glasses. (10)
49. Avoid such PC’s in financial transactions. (6)
51. An Indian tradition. (7)
53. Yellow color liquid? (5)
54. Caused by smoking. (8)
55. You should take care of these books. (6)
56. Prone to high BP. (6)
62. Loss of sleep affects it. (6)
63. Mercury affects it. (7)
64. Obese (10)
66. Place in north India. (5)
69. Interrupted breathing. (5)
71. A popular disinfectant (9)
74. Required for visiting foreign countries. (4)
76. Type of cancer. (7)
78. Investor face this in high markets. (7)
80. Unclear sight. (4)
82. Uric acid increase in blood leads to this disease. (4)
A group of young women decided to arrange for a camp with their mothers-in-law to hopefully get to know and understand each other better. Two buses were hired, one for the mothers-in-law and the other for the daughters-in-law. Unfortunately, the bus with the mothers-in-law was involved in an accident and all the passengers died on the spot. The daughters-in-law (women being women) shed a few tears but they were all puzzled by one sister who wailed uncontrollably for what they perceived to be her loss.

Her friend asked her, “Forgive me for asking, why are you crying, so hard, I didn’t realize you were so close to your mother-in-law?” To which she replied crying, “My mother-in-law missed the bus!”

She hurried to the pharmacy to get medication, got back to her car and found that she had locked her keys inside.

The woman found an old rusty coat hanger left on the ground. She looked at it and said: “I don’t know how to use this.”

She bowed her head and asked God to send her some HELP. Within 5 minutes, a beat-up old motorcycle pulled up, driven by a bearded man who was wearing an old biker skull rag. He got off his cycle and asked if he could help.

She said: “Yes, my daughter is sick. I have locked my keys in my car. I must get home. Please, can you use this hanger to unlock my car?” He said, “Sure.” He walked over to the car, and in less than a minute, the car was open.

She hugged the man and through tears said: “Thank You, God, for sending me such a very nice man.”

The man heard her little prayer and replied: “Lady, I am NOT a nice man. I just got out of prison yesterday; I was in prison for car theft.”

The woman hugged the man again, sobbing, “Oh, thank you, God! You even sent me a Professional! GOD IS GREAT!”

Boy: Mom, teacher punished me for something I did not do. (Mother--That is terrible; I will talk to your teacher, about this! What is it you did not do?)

Boy: “My homework!”

After robbing the bank, 1 robber to clerk, did you see me robbing?
Clerk: Yes, I saw you. Robber kills him
He then asks the next clerk, Did you?
Second Clerk: No, but my wife saw you!

One morning at a doctor’s clinic, a patient arrives complaining of serious back pain. The doctor examines him and asks him: “tell me what happened to your back.”

The patient: “Sir, I work for a local night club. This morning I go to my apartment early and hear some noise in my bedroom. On entering, I knew someone had been with my wife and the balcony door was open. I rushed out of the balcony door and did not find anyone. As I looked down from the balcony, I saw a man running out and he was dressing himself. I was very angry; I grabbed the fridge and threw it at him. It was heavy, and I strained my back.”

Few hours later, 2nd patient arrives as if he has been in a car wreck.

The doctor: “My previous patient looked bad, but you look terrible, what the hell happened to you?”

2nd patient: “You know I have been unemployed for a while now, today was the first day at my new job, I forgot to set my alarm and I was late. I was running out of the building, getting dressed at the same time, a fridge hit me. I don’t know how and where from this fridge fell on me?”

Before closing hours, the third patient comes to the clinic. He looks like he was punished in hell. The doctor is shocked.

Doctor: “What is the hell happened to you?”

3rd patient: “Well, it started like this, I was in a fridge.”

Woman: “Did you clean out the refrigerator as I told you?”
Maid: “Yes, man and everything was very tasty”

Teacher: What do you call a person who cannot hear anything?
Santa: You can call him anything, because he cannot hear anything.

A woman tourist went to a country on a vacation. In the evening, she was toddling on the beach. A security person came to her and said, “Mam only one-piece is allowed here.”

The woman was in awe, thinking which one to remove.

A little boy was doing his maths homework, saying to himself, 2+5 the son of bitch is 7, 3+6 the son of bitch is 9.

His mother heard this & gasped: “2+5 the son of bitch is 7, 3+6 the son of bitch is 9.”

His father heard this and said: “Squeeze 18 lemons and drink the juice all at once.”

The little boy answered: “Ooh, they do very fancy stuff with you these days!”
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