



December 2015

NEWSLETTER

Council For Fair Business Practices



Message from the President

May the New Year unfold before you just like a new flower that blooms slowly unfolding each petal.

May each day of the New Year get filled up with sweet fragrance of contentment and peace.

Wishing all my fellow CFBP members and their families very Happy and Prosperous 2016.

I want to share something very interesting that I came across the other day!!

Krishna story: Bag with rotten potatoes! Once a kindergarten teacher decided to let her class play a game. The teacher told each child in the class to bring along a plastic bag containing a few potatoes. Each potato will be given a name of a person that the child hates, so the number of potatoes that a child will put in his/her plastic bag will depend on the number of people he/she hates. So when the day came, every child brought some potatoes with the name of the people he/she hated. Some had two potatoes; some three while some up to five potatoes. The teacher then told the children to carry with them the potatoes in the plastic bag wherever they go (even to the toilet) for one week. Days after days passed by, and the children started to complain due to the unpleasant smell let out by the rotten potatoes. Besides, those having five potatoes also had to carry heavier bags. After one week, the children were relieved because the game had finally ended. The teacher asked: "How did you feel while carrying the potatoes with you for one week?" The children let out their frustrations and started complaining of the trouble that they had to go through having to carry the heavy and smelly potatoes wherever they go. Then the teacher told them the hidden meaning behind the game. The teacher said: "This is exactly the situation when you carry your hatred for somebody inside your heart.

The stench of hatred will contaminate your heart and you will carry it with you wherever you go.

If you cannot tolerate the smell of rotten potatoes for just one week, can you imagine what is it like to have the stench of hatred in your heart for your lifetime!"

Moral of the story:

Throw away any hatred for anyone from your heart so that you will not carry sins for lifetimes. Forgiving others is the best attitude to take! Love others even if you don't like them.

kshamayaa rocate lakshmir braahmi sauri yatha prabha

kshaminam ashu bhagavaams tushyate harir ishvarah

"The duty of a brahmana is to culture the quality of forgiveness, which is illuminating like the sun. The Supreme Personality of Godhead, Hari, is pleased with those who are forgiving." (Srimad Bhagavatam: 9.15.40)

Shyamniwas Somani

President

Mr. H. N. Cama, Member of the CFBP



We heartily congratulate Hormusji Cama on being elected Chairman of the Prestigious body Press Trust of India (PTI). Other members of the board include former Chief Justice of India Mr. Lahoti, Former Foreign Secretary, Mr. S Sarin and Former Vice Chancellor, Delhi University Prof. Nayar.

Mr. Cama was also Chairman of the Media Research Users Council, Readership studies Council of India, Commonwealth Press Union-India and twice president of the Indian Newspaper Society.

WELCOME NEW MEMBER

ORDINARY MEMBERS

M/s. Everest Industries Limited — Delhi

M/s. Hindustan Nylons — Miraj

Council for Fair Business Practices: Founded on October 2, 1966, the Council for Fair Business Practices was born with the vision of creating an environment where business confidence is built through best business practices and fostered in an atmosphere of trust and respect between business and professionals, on the one hand, and consumers and other stake holders, on the other. Towards this end, it strives to promote the highest ethical standards in business and professions, maximum transparency, objective consideration of consumers' viewpoints as well as satisfying consumers with prompt, efficient and friendly service at a reasonable price.

OFFICE BEARERS 2014-16

President: Mr. Shyamniwas Somani

Vice President: Ms. Kalpana Munshi

Hon. Secretary: Mr. Bipin H. Kapadia

Hon. Treasurer: Mr. Anand Patwardhan

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Mr. Naresh Jain	Ms. Tarjani Vakil
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Ms. Swarn Kohli	Ms. Nargis Wadia
Prof. Vasudha Kamath	Dr. Renuka Gopalakrishnan

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Mr. V. B. Haribhakti	2004-2006
Mr. Dinesh Parekh	2006-2008
Mr. Ramesh K. Dhir	2008-2010
Mr. Suresh Goklaney	2010-2012
Mr. Hoshang S. Billimoria	2012-2014

Report of Seminar on “Investor Awareness Programme” — 8th October, 2015

Mr. Shyamniwas Somani, President CFBP welcomed the gathering, distinguished guests from J M Financial Services Ltd., and Axis Mutual Fund. Mr. Somani briefed about the activities of CFBP. Ms. Kalpana Munshi, Vice President and Co-Chairperson, Consumer Education Programmes Committee, then introduced the speakers namely Mr Krisna Singh, Axis Mutual Fund, Mr. Malay Shah, IFD Group, J M Financial Services Ltd. and Mr Kaushik Datta, JM Financial Services Ltd.



Then the speakers gave a detailed Presentation on the subjects which are outlined below.

PLANS FOR EVERY INVESTOR

- Save before you spend
- Park aside an emergency fund
- Buy a Term Insurance Policy
- Buy a Health Insurance Policy
- Contribute and Hold – EPF / PPF Investments
- So SIPs in Equity / Debt Mutual Funds for Future Goals
- Do Tax Planning in April and utilize all tax benefits
- Make a Will / Check nominations of all assets
- Have a trusted financial advisor

ACTION PLAN

- Plan your Goal before making investment.
- Prepare an investment plan with your financial advisor in line with your risk profile and returns expectations
- Take Inflation into consideration before planning for investment.
- Implement the plan through your financial advisor
- Evaluate and monitor on a regular basis

Thereafter the house was open for questions and answers. The speakers suitably answered all queries.

Ms. Asha Idnani, Chairperson, Consumer Grievances Redressal Committee then proposed a vote of thanks.



Report of Seminar on “Common Orthopedic Problems in the Elderly People” - 5th November, 2015

Mr. Shyamniwas Somani, President, CFBP welcomed the gathering, distinguished guests from Bhatia Hospital. Mr. Somani briefed about the activities of CFBP. Ms. Asha Idnani Co-Chairperson, Consumer Education Programmes Committee, then introduced the speakers namely Dr. Rahul Shah, Orthopedic Surgeon, Dr. Yashoda Wagh, Head – Physiotherapy Dept., Bhatia Hospital and Dr. R. B. Dastur, Medical Director, Bhatia Hospital.

Then the speakers gave a detailed Presentation on the subjects which are outlined below.

Most Common Orthopedic Problems

There are so many orthopedic problems it is almost impossible to list them. There are a few, however disorders and conditions are common and you will probably experience one or several of them at some point in your life.

1. Arthritis is a rheumatic disease that has symptoms of pain, limited movement, swelling and pain in connective tissues. There are almost 50 million people in the United States who experience some type of arthritis. Arthritis is chronic or rarely changes and can progress slowly, and unfortunately many of the causes of arthritis are unknown.
2. Osteoarthritis is a degenerative joint disease that middle aged and older adults experience. The joint cartilage breaks down as you age and it can occur in the hands, knees, spine or hips. Often you will hear osteoarthritis termed as degenerative arthritis or degenerative joint disease. It is very painful and one of the more common forms of orthopedic problems seen in doctor's offices.
3. Rheumatoid arthritis is a disease listed in the orthopedic section that causes sever inflammation of the joints. The inflammation is so severe that the functioning of the extremities becomes severely limited. Lumps generally form over the small joints and movement plus appearance is hampered. Adult rheumatoid arthritis last a lifetime and progressively gets worse. As an autoimmune disorder,

rheumatoid arthritis occurs when the body's immune system attacks its own healthy tissues and cells. If not watched, rheumatoid arthritis can also attack the heart and lungs.

4. Fractures are definite orthopedic problems. Open fractures or compound fractures include there bone protruding through the skin or a wound that exposes the bone through the skin. A closed fracture or simple fractures is a broken bone seen, but not exiting the skin through a wound. Greenstick fractures are incomplete fractures. A small portion of the bone is broken; other fractures are straight line fractures across the bone and spiral fractures are actual breaks that spiral around the bone.
5. Low back pain in an orthopedic condition that affects one out of ten people. Low back pain presents from mild and annoying to persistent and severe. If you have pain in your lower back your mobility is restricted and normal functioning is disturbed.

One of the most significant orthopedic health problems today, low back pain, can be caused by overuse and strenuous activities, improper use and exposure to continual vibrations. Traumas or injuries to the back can cause chronic low back pain and degeneration of the vertebrae is a definite cause of los back pain. If you are obese or have poor muscles tone you will experience low back pain and sprain that continually hurts. Did you know that smoking is a cause of low back pain? Studies have shown that smokers have increase occurrences of this type of orthopedic pain.

6. Neck pain can come from injuries or damage to the muscles and ligaments of the neck, a herniated cervical disk or arthritis. Tumors and congenital abnormalities of the vertebrae can cause severe neck pain. Twisting and straining is also a nick problem and neck pain can also cause headaches and general aching in shoulders and the back.

Every bone, tissues and tendon in the body is a part of the skeleton system and a potential contributor to orthopedic conditions. There are ways to prevent some of the minor injuries, and the best ways to prevent injuries to your bones and tendons is to keep up an exercise plant. Stretching, running,

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walking and aerobic helps not only the cardiovascular system but your bones and joints.

Preventing Orthopedic Disorders

Injury to the musculoskeletal system and orthopedic disorder can be prevented if control measures, exercising, and being aware of lifting, running, walking and working issues.

- A safe workplace that emphasizes musculoskeletal or orthopedic injuries is important. Preventing injuries in the workplace consists of evaluating the safety hazards and correcting. Have the proper ergonomic setups at your workstation. Repetitive strain injuries are an orthopedic risk for those who work in office situations.
- Lifting and moving heavy objects is a definite problem in workplace situations and cause orthopedic disorders. Lift close to your body rather than at the end of our reach. Ensure you have a very firm hold on the object and make sure you keep it balanced. If your feet are shoulder width apart you will have a solid base of support.

Always bend your knees and keep your back straight. Practice the lifting motion before you actually lift the object and think about how you will move before you lift.

Tighten stomach muscles as you lift. This will keep your back in good position and help prevent force on your spine.

Lift with our legs. Since your legs are stronger than you back muscles lifting with your legs give you more support and



strength. It is also recommended that you keep your eyes focused upwards to help with back straightening methods.

Do make sure the object is much too heavy or awkward, ask for help! It is easier to require a favour from a coworker than strain your back and be out for weeks with back pain.

- The shoulder is a very important part of the orthopedic system. This joint has the widest range of motion of any joint in the body. According to the National Institute of Arthritis and Musculoskeletal and Skin Disease, the shoulder is the most unstable joint in the body. Shoulder problems include sprain dislocations, separations, strains, bursitis, tendonitis, and torn rotator cuffs. You can also have frozen shoulder that is very painful and causes a very limited range of motion.



- Orthopedic disorders need to include a discussion of hand and finger conditions. There are many different bones, ligaments and muscles that allow for dexterity in the hand. A problem with the phalanges or the 14 bones in the fingers of each hand, the metacarpal bones or the 5 bones in the middle of the hand, and the carpal bones or the 8 bones that crate the wrists.

Arthritis or joint inflammation happen in many areas of the hand and wrists can cause pain, scaring, and disfigurement. Osteoarthritis or a degenerative joint disease is slow-progressing and causes hands to curl in and be unusable.

Carpal tunnel syndrome is a very public condition where the median nerve is compressed. The median nerve is the provider of motor and sensory functions to the thumb and three middle fingers and there are problems that definitely occur with this syndrome. You will have difficult gripping objects, numbness and pain, swollen feeling in fingers and burning or tingling in the hand.

Ganglion cysts are fluid filled cysts that develop the hand for no reason. You might experience wrist pain or just an annoying growth. Treatment is generally no necessary, but rest and splinting can help.

- Tendon problems include tendonitis and tenosynovitis. Tendonitis includes pain in the back of the elbow and forearm. This is cause by damage to the tendons the help bend the wrist backward.

Tendon problems include lateral epicondylitis or tennis elbow, medial epicondylitis or baseball elbow, rotator cuff tendonitis which is a shoulder disorder and DeQuervains's tenosynovitis that is tendon sheath swelling at the thumb.

Treatments for tendon problems include activity modification, ice, immobilization or splinting and steroid injections. You may also be required to use non-steroidal anti-inflammatory medication and as a last resort you might have to have surgery to relieve the symptoms of tendon problems.

Orthopedic disorders cover the gamut from tendons, bones to ligaments and back again. Keep your skeletal system functioning and in good healthy by eating right and exercising. Drink plenty of milk or fruits fortified with Vitamin D. Take care of your orthopedic requirements to ensure that you are able to run around and throw a baseball to kids in the park.

Thereafter the house was open for questions and answers. The speakers suitably answered all queries.

Mr. Bipin Kapadia, Hon. Secretary then proposed a vote of thanks.

Trapped In Lift? Follow This

What to do when you are trapped in a lift???

We never know when and where accidents will happen to us OR people around us.

Read on and hope this piece of information may help any of us.

One day, while in a lift, it suddenly broke down and it was falling from level 13 at a fast speed. Finally, the lift stopped at the 5th level.

When you are facing life and death situations, whatever decisions or actions you make decides your survival.

If you are caught in a lift breakdown, first thought in mind may be 'waiting to die'...

But after reading below, things will definitely be different the next time you are caught in a lift.

First – Quickly press all the different levels of buttons in the lift.

When the emergency electricity supply is being activated, it will stop the lift from falling further.

Second – Hold on tight to the handle (if there is any). It is to support your position and prevent you from falling or getting hurt when you loose your balance.

Third – Lean your back and head against the wall forming a straight line.

Leaning against the wall is to use it as a support for your back/spine as protection.

Fourth – Bend your knees Ligament is a flexible, connective tissue. Thus, the impact of fractured bones will be minimised during fall.

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Potential Cancer Symptoms You Mustn't Ignore

Cancer is one of the scariest afflictions of the 21st century. Different kinds of cancer can target different parts of the body for numerous reasons. Quite often the symptoms are ignored because people don't believe it can be the cause or are too afraid to find out that it is. Oncologists agree that early identification can save your life. If you are experiencing any of these 10 symptoms, you may want to visit your family physician and get tested.

1. A Change in the Appearance of a Mole



Moles can be a clear indicator of skin cancer. The sudden appearance of a mole, or change in shape/color/texture may all be signs of skin cancer. Contact a dermatologist as soon as possible in such a case.

2. A Persistent Change in Bowel Movements

A sudden and persistent change in bowel habits can be your warning sign of cancer. A difficulty in defecating may indicate that there is a mass blocking the bowels. A change in the color and/or consistency may also indicate a cancerous growth. Black or bloody stool should be reported to your physician immediately, and likewise with thin or ribbon-like stool. White/pale/grey stool may not indicate cancer but can still be a sign of a serious health risk and should be reported to your doctor.

3. A Persistent Change in Bladder Movements

Are you experiencing difficulty urinating or the appearance of blood in your urine? These can indicate prostate, kidney or bladder cancer, and it is highly recommended that you contact your physician.

4. A Persistent & Unexplained Pain



Random and infrequent pains are generally not an indication of Cancer, but a constant or persistently reoccurring pain may be the first tell-tale sign of cancer. Persistent abdomen pain can be a sign of ovarian cancer. Pain in the chest can indicate lung cancer and in some cases, reoccurring or constant headaches may serve as the first warning sign of brain or ocular cancer.

5. Persistent Hoarseness or Cough



cancerous – may be dangerous none-the-less.

A cough signals a disturbance or obstruction in your airways, but constant, painful and/or bloody coughing should be reported to a doctor. A constant cough can be your first warning for lung cancer, or potentially other respiratory problems that even if they're not

6. A Sudden Loss of Weight

Adults tend to have a harder time losing weight, so if you suddenly start losing weight even if not trying to, it should serve as a red flag. Don't treat it as a "gift", as tumors can often cause sudden weight loss.

7. A Persistent Difficulty Swallowing



We swallow food from the moment we're born, it is one of our most natural instincts. However, neck or esophagus cancer can cause a persistent trouble in swallowing.

Regardless of the risks of cancer, difficulty swallowing is a health risk on its own, so please contact your family physician.

8. An Unexplained Lump

If you noticed a new lump somewhere in your body, no matter the size, you'll want to have it checked. Lumps in your breasts can indicate breast cancer (in rare cases also in men), and testicular or prostate cancer may cause lumps in your testicles.

9. Persistent Unexpected Bleeding

Bleeding from the rectum can be an indication of colon cancer and vaginal bleeding outside of the normal cycle can often indicate cervical cancer. Remember that if you are experiencing bleeding without an open wound – it is a cause for concern.

10. A Sore that Doesn't Heal

Ever since you were a child, your body would heal any wounds you experienced. If you experience a wound that takes longer than three weeks to heal, it is not a normal thing and may be indicative of carcinoma, so have it checked without delay.

50 Ways to Save Money by Using Common Household Items

Which of us doesn't have toothpaste, rubber bands, or salt at home? There are many items in our homes that have many more uses than we realize, some of which can greatly improve our lives and save us money too. These 10 items most likely can be found in your home already, some probably just lie there, gathering dust. By knowing the extra uses you can get out of each item, you can employ them more effectively when you need them.

Toothpaste

1. Remove ink and lipstick stains – Leaky pen stained your shirt or pants? Apply some plain toothpaste on it and give it a good scrub, rinse, and repeat until the stain is gone. This trick works for lipstick stains as well.
2. Remove strong odors from your hands – If you were peeling garlic and can't seem to get rid of the smell, wash your hands with toothpaste instead of with soap.
3. Prevents fogging of glass surfaces – This is a trick I learned while diving. Plain toothpaste prevents glass surfaces from fogging, which is important while diving. It also works for bathroom mirrors, glass shower doors, etc.
4. Remove oil stains from walls – If you left your kid alone for a moment, only to return and discover he or she "decorated" the walls with crayons, then toothpaste is your friend. Grab a brush or microfiber cloth, put on some plain toothpaste and scrub the wall. Follow by using a wet cloth to wipe off the paste and enjoy your clean wall.
5. Polish diamonds – Grab an old toothbrush, put on some toothpaste and give your diamond ring or earrings a scrub. Use a damp cloth to remove the paste and watch how your diamonds sparkle again.



Rubber Bands

1. Better tool grip – If you've got sweaty hands or you're trying to unscrew something that was screwed in too tightly, try wrapping the handle of your tool with a few rubber bands. The rubber's natural qualities will provide for better grip, making every job that much easier. It even works for tightly-sealed jar lids.

2. Prevent glasses from slipping – If you're wearing prescription glasses even when you do physical exercise, you can use a rubber band to keep them securely in place. All you need to do is wrap a rubber band around the edges of the temples to keep your glasses from flying off.
3. Cushion falling remotes – If you have a history of accidentally dropping remote controls, you can wrap them in a couple of rubber bands. The rubber's elasticity will serve as shock absorbers and will cushion the remotes if / when you drop them.
4. Safely close cabinets – If you keep cleaning detergents and other poisonous materials in cabinets but want to keep your kids from opening the doors, wrap the handles tightly with a rubber band and keep your kids safe.
5. Revitalize an old broom – If your broom's bristles are too frayed, wrap a rubber band around them to keep them together again, which will get your broom to sweep like new.



Nail Polish

1. Strengthen screws – Is the handle of your favorite pot coming loose? Is your cupboard door loosening all the time? Unscrew them, apply clear nail polish to the screw, and then screw it back in and let the nail polish dry. Another benefit is that the polish prevents the screw from rusting.
2. Seal envelopes – If the adhesive on your envelope is too weak or non-existing, you can substitute it for clear nail polish. Just remember to keep the envelope sealed while the polish is drying.
3. Thread a needle – Are you struggling with threading a needle? Dip the tip of the thread into a bit of nail polish and let it dry. Now that it's hard you can thread the needle with ease.
4. Keep jewels from tarnishing – If you've got simple jewellery that might tarnish in time, coat them with a thin layer of clear nail polish. They'll remain tarnish-free and looking like new for a long time.
5. Tell your keys apart – If you've got a bunch of keys that look similar, apply different colored nail polish to the heads of the keys to help you tell them apart in an instant.



Dryer Sheets

1. Shoe deodorizer – If your sneakers are a source of foul smells, shove a dryer sheet into each shoe and leave them in overnight for odorless shoes come morning. This also works for suitcases and backpacks. To be even more “green”, you can use dryer sheets that have already been through the dryer.
2. Clean tough stains from pans – Burnt stains not coming off of your pan no matter how much you scrub? Pour water into the pan, pot, or baking dish and leave a dryer sheet in. Give it a few hours and those tough stains will become a thing of the past.
3. Effectively clean dust – If there are surfaces you want to dust but would rather not use a damp cloth on, substitute it for a dryer sheet, which is effective in removing dust even when it's dry.
4. Insect repellent – Mosquitoes and bees hate the smell of dryer sheets. You can leave some around you when you sleep or tuck some in hidden corners of the house. Don't smear them on yourself though, as they contain a lot of chemicals.
5. Remove scum from the shower – If your shower glass door is filled with scum stains, grab a dryer sheet and scrub them away with ease.



Vaseline

1. Protect your pets' cracked paws – If your pet is suffering from dry or cracked paws, rub on some Vaseline and massage it into the paw. It's best to do this after a walk.
2. Prevents mishaps when painting your nails – If you hate having to clean up after you apply nail polish, rub some Vaseline around the nail to prevent the polish from adhering to that surface.
3. Helps heal sunburns – Sunburns are unpleasant at best and painful at worst. Apply Vaseline to the burnt areas to help them heal faster and prevent the skin from cracking and peeling.
4. Prevents chafing – If you suffer from chafing and don't have talcum powder accessible, you can apply a little Vaseline to the chafing area to protect it.
5. Hides split ends – No time to go to the hair stylist? Use a little Vaseline on your split ends to hide them.



Pencils

1. Moth repellent – If you can't get mothballs, you can use pencil shavings instead. The smell of the shavings is an effective repellent.
2. Fix stuck zippers – If your zipper is stuck, rub the “teeth” on either side with the pencil's graphite, it'll act as a dry lubricant and free the zipper. This also works on old locks.
3. Pincushion substitute – Doing some sewing but can't find that darn pin cushion? Stick the needles into the pencil's eraser to keep them safe for the time being.
4. Temporary earring clasp – If you lost the back clasp of your earring, cut a piece of the eraser from a pencil and use it as a temporary clasp.
5. Clean the soles of your shoes – If you stepped in something sticky (like gum) and need to clean it somehow, a pencil will do the work perfectly.



Salt

1. Cleaning vegetables – The best way to wash vegetables is in a bowl of salt water. The salt and water combination is tough on dirt but harmless to the vegetable.
2. Better tasting coffee – Sprinkle a little bit of salt in your coffee to make it less acidic and bring out the real coffee flavors.
3. Cheese preserver – Dip napkins in salt water and use them to wrap pieces of cheese before putting them back in the fridge. The salt prevents mold from forming on the cheese, keeping it fresh for longer.
4. Clean wine stains – Spilled some wine on your table cloth? Cover it with salt and let it sit for about 30 minutes, and then clear the salt and wash it in the washing machine. The stain will be a thing of the past.
5. Relieve mosquito bites – If you've become a mosquito's meal and are now scratching yourself raw, dip a napkin or washcloth in salt water and apply to the bites. For tough bites you can add some olive oil.



Vinegar

1. Prevent fabrics from fading – If you're worried that your favorite piece of clothing will fade in the wash, soak it in an equal mix of water and vinegar for 15 minutes before the wash. The vinegar will protect the color.

2. Kill weeds – Did you know that by pouring vinegar on weeds you can effectively kill them?
3. Revive mushy vegetables – If your veggies have gained a mushy texture, you can fix it in a jiffy by dipping them in a mix of 2 cups of water and a teaspoon of vinegar for 10 minutes. Just remember to rinse them.
4. Clean your keyboard – Keyboards can get greasy and dirty, but cleaning them can be very easy. Unplug it from the computer, grab a microfiber cloth and dip it in a solution of equal parts water and vinegar, wring it as much as you can, and then wipe the grime off of the keys. If you need to clean between the keys, use cotton swabs.
5. Get rid of the smell of smoke – If you accidentally burned a dish and now the house stinks of smoke, grab a rag and dip it in vinegar, wring it, and then flap it around the room. It may feel silly, but the vinegar absorbs the smoke particles that make the house smell bad. You should also leave a bowl of vinegar in the kitchen for a few hours to absorb any leftover smell.



Toothpicks

1. Stop boiled water from overflowing – Scared of leaving a pot on the stove? Stick a toothpick between the pot and the lid. This will allow the steam to escape, preventing the pressure that causes water to overflow.
2. Find the ends of sticky tape with ease – If you hate struggling with a roll of tape just to find the end, stick a toothpick to the edge before putting the roll away to make it easy to find it next time.
3. Efficiently fry sausages – By running a toothpick through every pair of sausages, you can make sure that they fry evenly on all sides.
4. Keep young seedlings straight – Just like you'd use a piece of wood as a splint for a young tree, you can stick a few toothpicks around a young seedling to make sure it grows straight up.
5. Paint hard-to-reach corners – When painting, if you encounter corners, groove, or crevices that the brush doesn't reach, you can dip a toothpick in the paint and use it on those areas.



Talcum Powder

1. Easily remove rubber and latex gloves – If you have problems removing gloves once you're done using them, pour a bit of talcum into the glove before donning it. Once you're ready, the glove will come off with ease.
2. Remove sand with ease – If you're going to the beach, keep some talcum in the car. When you go back to it, pour talcum on your feet and give them a rub to get rid of any sand that may have gotten stuck to them.
3. Get rid of oil stains – If you got oil on your favorite shirt, dip a cotton ball in talcum and rub the stain until the oil's gone. Afterward, put the shirt in the wash and see how the oil stain has disappeared.
4. Free knotted necklaces – If your necklace is now in a bit of a tangle, sprinkle talcum powder over it and give it a shake. This will make it much easier to untangle it.
5. Ant repellent – Ants hate talcum, so if you find the place they're entering your house from, pour talcum over it and say bye bye to your ant problem.



Mr. Vikas Jha, Delhi Vs Reliance Communication, Delhi

Mr. Vikas Jha was using Reliance service and on 23rd Sep 2015 the balance of Rs. 138/- was surprisingly deducted to nil. A complaint was registered on the same day. On 24th Sep at 8.00 pm he got a message that the complaint has been resolved and the balance will be posted in your account soon. No balance was received and on 25th Sep he got a message, stating the amount was deducted against GPRS usage. But Mr. Jha's had 3G data pack having sufficient data balance till 24th sept 2015. The amount from the main balance is deducted only when the data pack is over. Tired with the follow up Mr. Jha lodged a complaint at CFBP.

CFBP took up the matter and got a positive response.

The Complainee wrote:

"Thank You so much sir for your interference in to the matter. I got my balance back and I hope this type of mistake will not come again by the Reliance operator. Thanks once again."

Mr. Ashok Kumar, Delhi Vs Franke Faber India Ltd, Pune

Mr. Ashok Kumar had purchased a Faber cooking gas stove. The glass of the gas stove got broken and after so many calls there was no response from the company. More than 3 months passed there was no sign of redressing his grievance, Mr. Ashok Kumar lodged a complaint at CFBP.

CFBP took up the matter and got a positive response.

The Complainee wrote:

"Dear Team, The complaint is resolved on 29.10.2015. Please find attached Job sheet."

Mr. Anant Thakur, Jharkhand Vs M/s. Shree Vignesh Indane (IOCL distributor)

Mr. Anant Thakur lodged a complaint at CFBP against his Indane Gas Distributor M/s. Shree Vignesh from Jharkhand. The complaint was on behalf of all the consumers because not only he but many people were harassed by the distributor. Non-delivery of cylinder after booking and several follow ups, asking for extra money, not listening to people and do what ever you want attitude etc made Mr. Thakur to lodge a complaint at CFBP against the distributor.

CFBP took up the matter and got a positive response.

The Complainee wrote:

"This is to notify that my complaint has been addressed satisfactorily. Thanks for the support."

Mr. Pillai, Tamil Nadu Vs IFB Industries Limited, Goa

Mr. Pillai had purchased an IFB Stabilizer in March 2015 for the Air conditioner. After few months the stabilizer had a short circuit and burnt smell came during night while the A/C was switched off. After registering a complaint the technician came and removed the stabilizer and asked him to contact the shop IFB Point in Trichy from where he purchased the A/C. When he reached there, he was said that the technician will come to collect the stabilizer and replace it. After few days the stabilizer was collected by the technician. Since there was delay in replacement and fed up with follow up Mr. Pillai lodged a complaint at CFBP.

CFBP took up the matter and got a positive response.

The Complainee wrote:

"Below issue is resolved, you may close the same at your end."

GOT A COMPLAINT?**We're here to help you**

Please contact us with all the details and supporting documents. Our Consumer Grievances Redressal Committee, headed by Ms. Asha Idnani, will help you in securing redressal of your grievance/complaint.

Our Legal Cell meets, on the 2nd & 4th Saturdays of every month. Leading consumer lawyer, Mr. Anand Patwardhan, heads the Legal Cell. Retd. Justice Sam Variava is on the Consumer Grievances Redressal Panel.

Send your complaint to:

Council for Fair Business Practices, Great Western Building 130/132, S. B. Road, Mumbai - 400 023.

Tel: 2288 5249/2284 2590 • Fax: 2284 4783

Email: cfbpoffice@gmail.com/cfbp@mtnl.net.in

Website: ccrc.in/cfbp.org.

ATTENTION

All complaints will also be posted on the CFBP website and the respective companies will be given an opportunity to respond. They will be graded on the speed and nature of their responses.

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COUNCIL FOR FAIR BUSINESS PRACTICES

Applications are Invited for

CFBP – JAMNALAL BAJAJ AWARDS FOR FAIR BUSINESS PRACTICES

The Awards are conferred every year on business and associations, which display an outstanding commitment to Fair Business Practices. It comprises the prestigious CFBP Trophy and a laudatory Citation.

The Awards are open to all Public/Private Sector, Co-operative Ventures, Service Industries, Partnership and Proprietary business, Federations/ Chambers of Commerce, Trade Association and Charitable organizations from all over India.

The Council for Fair Business Practices (CFBP) is a unique, self regulatory body of business and industry dedicated to upholding the voluntary Code of Fair Business Practices. Formed in 1966, CFBP instituted these Awards in 1988 in memory of the Shri Jamnalal Bajaj to honour those who adhere to Fair Business Practices in the interest of the consumer and the community at large.

All nominations should be received at CFBP office by 30th January, 2016

For details contact:

Council for Fair Business Practices (CFBP)

Great Western Building, 130/132, Shahid Bhagat Singh Road, Opp. Lion Gate,
Next to Cama Hall, Mumbai 400 023.

Phone: 2288 5249, 2284 2590 Fax: 2284 4783

E-mail: cfbpoffice@gmail.com • Website: www.cfbp.org/www.ccrcc.in



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