Indian Oil Retired Officers Welfare Association, Chennai celebrated its Silver Jubilee on 17th December 2016 at MLM Marriage Hall Mahalingapuram, Chennai. Apart from a number of former Chairmen, Finance Directors and serving senior management personnel, office bearers of number of Units and Chapters, the grand function was attended by more than 800 members and their families. All the participants received traditional welcome at the entrance from the Unit President/ Vice-president and women retirees.

The function started with playing of Nadaswaram, a cultural tradition of South. Founder members of the Association, Octogenarians, former chairman of IOC & past president of Southern Unit and Director (HR) were honoured with Shawl, bouquet and memento. Office bearers from IROWA Delhi, Kolkata, all the Southern states and Vadodra were given special welcome with Shawl and memento.

The special highlights of the function were - cutting of 25 kg cake, donation of Rs. 25000/- to children of migratory labour and release of a book titled Fond Reminisces - a compilation of humorous anecdotes by a retired officer Mr R Y Rao - released by director HR.

The sumptuous lunch was followed by distribution of an attractive gift, memento and the book to all the participants. The function concluded with vote of thanks by General Secretary, Mr. A. R. Vijayaraghavan.

The organizers deserve special compliments for making excellent arrangements on a mega scale against heavy odds - passing away of the Chief Minister of Tamil Nadu and hurricane which disrupted the city life for 4-5 days.

Delhi Unit has donated two sets of Tabla and one Harmonium to the Blind School, Sadiq Nagar, New Delhi on 12th Dec. 2016.

Visit to the Blind School was a rare experience for us where we came to know that students very quickly learn how to go about in the School premises without any aid and take care of the daily rituals. They roam around in the school as if they do not have any physical disability. We must admire the training provided to them by the school faculty.

When we visited the school for presentation of donation items a class teacher was telling a joke and children were laughing and enjoying.

They are given excellent training in manners. Since without the Southern states and Vadodra were given special welcome with Shawl and memento.

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The year 2017 has arrived with a bang, giving us the opportunity to share series of good news. Our respected Ex-Chairman, Sh. M. A. Pathan has agreed to join IROWA EC as Patron. During his maiden address as Patron, he advised that long-pending 1.5% PBT issue has been cleared by the MOPNG.

Shri V. C. Agrawal, President, IROWA, New Delhi informed that revision of Medical Scheme and allied matters pending with IOC Management, have been cleared and awaiting IOC Board's approval. Early announcement is expected. Shri V. C. Agrawal welcomed Shri Satish Kumar, Ex-ED (HR) as EC Member. Shri Satish Kumar comes with a wealth of experience on HR and other issues, relevant to retirees, so also pension issue of 2007 retirees (duly approved by IOCL), pending with MOPNG is being followed for early approval.
Frankly Speaking

How to make IROWA News Letter available to each and every member spread out all over the country is a million dollar question.

It is a sad commentary on the lethargy of the postal authorities. As per our experience 20% of our News Letters get lost on the way.

Since we are receiving many complaints and requests for the News Letter once again it is incumbent upon us to advise the methodology of dispatching the News Letter by us to our members.

IROWA, New Delhi has hired the services of an agent for dispatching the News Letter. Our stickers indicate the pin code along with the address of each member.

The dispatching agent takes a bag on hire from postal authorities and puts all the News Letters for our six Units separately, seals them and hands over to the postal authorities. At the destination postal authorities dispatch News Letters as per the pin code. This results in least handling of our News Letters by the postal department at dispatching location i.e. Delhi.

In Delhi News Letters in bulk arranged as per the pin codes are handed over to the postal authorities. We, on our part, have tried on experimental basis dispatching the News Letters through the courier services in Delhi only and the results are very very disappointing apart from being cost prohibitive.

We have been advised by the Postal Authorities that as per policy ordinary post has no priority. We are also observing that undelivered letters used to be sent back to us have also stopped coming in.

Our members getting their copy of the Quarterly Magazine timely is important. Therefore, we have consistently followed the system of uploading the Issue on irowaapex@gmail.com promptly after printing.

Any suggestion for improving the dispatch system is welcome.

God Bless us.

Between us.

R D Mathur

President, Shri V. C. Agrawal and members of Executive Committee of IROWA, New Delhi, convey their good wishes for Happy, Healthy and Prosperous New Year to all the members and their families.
sight they do not know if any person standing in their path, they politely wish good morning or good afternoon on a personal touch.

Our experience is that despite their physical handicaps they are happy-go-lucky lot and are making the best of their circumstances.

**Lucknow Chapter**

Meeting of Lucknow Chapter of IROWA was held on 8 October 2016.

Members welcomed the new members who had retired recently and joined IROWA Lucknow chapter taking the number of members to **63**.

Members were reminded to claim their miscellaneous and domiciliary medical bills, if not done so far, for early settlement.

A few issues related to medical facilities were raised/discussed and members were briefed about the prevailing IOC policies.

In the recent past there have been cases where members expired without leaving a **WILL**. As a result, the rightful successors had to face lot of problems in getting the properties, shares and bank accounts transferred in their names. Accordingly, the need for writing a **WILL** was emphasized.

A second reading of 'What a spouse should do on an uneventful happening' by A.B. Mehta, M. Ismail Nerekar and C. Sivakumar published on page 9 of our July, 2016 Issue will throw further light on the subject.

**Bengaluru Chapter**

Bengaluru Chapter organises quarterly get together at Ladies Club, Malleswaram.

Possibly, Bengaluru is the only chapter where the event is hosted by ladies.

The get together on 22nd October 2016 was attended by IROWA members from Mangalore, Bhubaneswar and Delhi also. They were welcomed and given opportunity to introduce themselves. New members also introduced themselves.

The ladies packed prayer, regional songs, skit (Filter Coffee), dance on all-time hit Hindi number 'Kajra Muhabbat Wala' fashion show (varieties of Silk Saris and Lehanga Choli) back to back to ensure best possible utilisation of time.

Members' Directory of Karnataka Chapter containing useful information and forms for IROWA & IROBF MEMBERSHIP was distributed.

Home cooked authentic Karnataka mouth-watering recipes like Puran Poli with ghee, Coconut Burfi and Peda as well as Pulao, Paratha Sabji served by ladies was appreciated by one and all. Last but not the least gifts for everybody was ensured by the lady organizers.

An outside the box idea of dress code - white shirt or white kurta pajama for gents and green saree for the ladies - different shades of green added to the friendly environment.

Last item on the agenda was selection of 'best dressed female' by male members and 'best dressed male' by female members. An attractive gift was presented to the selected members.

Pictures say what thousand words can't:

**Noida Chapter**

The monthly meeting of Noida Chapter was held on the 16th October, a week before Deepawali festival. After the usual discussions on the official issues pending with the IOC management, a cultural event was organized to celebrate the forthcoming Deepawali festival.

A number of events were organized by Sh V K Dhingra for which prize distribution was done. Each member was given Deepawali gift. The meeting was attended by members accompanied by their spouses. The Meeting was followed by sumptuous dinner. All the members and the spouses highly appreciated the event and thoroughly enjoyed. A few members also sang songs and made the function a great success. The prizes were distributed by Major B.P Mathur.

**Faridabad Chapter**

Monthly meeting of December, 2016 was held on 26th and attended by nearly 100 members and spouses. The Chapter also invited executive committee members from IROWA, New Delhi.

Faridabad Chapter has not skipped a single meeting after starting such meetings and get-togethers 12 years back.

At the outset Mr Jitendra Mohan Sagar welcomed Executive Committee members from Delhi. Most of the participants knew Mr Tandon and Mr V. V. Jain very well and expressed their happiness on meeting these stalwarts after many years.

The venue was appropriate for the number of participants and arrangements were made keeping in mind the interest of ladies and gents.

Ladies were provided separate space for enjoying their get-together whereas gents took the opportunity of getting elaborate update on pending issues with IOC Management and Ministry from Shri J.K. Puri, General Secretary, IROWA.
Special care was taken by the Chapter to keep the snacks at tea time and lunch light to suit senior citizens. Even the sweet dish was Sewai Kheer - the lightest sweet dish possible.

Sumptuous lunch in the open with lot of sunshine was followed by distribution of Packets of Ghazak and Moongphali - the right choice of gift in peak winters.

All the units and chapters have played a very active role in promoting IROBF taking the number of memberships to 1600+. Apart from increase in the number of memberships the voluntary contributions have also come in a big way particularly from units and chapters in the South.

However, still there is a large gap between memberships of IROWA and IROBF. Lists of members of IROWA who are not members of IROBF have been sent to Units and Chapters and some of them have done commendable work for enrollment.

The limit of assistance has been increased from Rs. 20,000/- to Rs. 30,000/-. Person seeking financial assistance will make an application giving relevant details such as:

1. Name of Officer, Employee No, Date of Retirement, Grade at the time of retirement, Department and location from where retired.
2. Amount of annuity being received from LIC,  
3. Amount of Ex-gratia being received, if any.
4. PRMAS : Whether claiming Medical on actual or self-certification basis.
5. Special Grounds which are causing excessive drain to the retiree / spouse.
6. Any other relevant information.

Application to be addressed to:
The General Secretary, IROBF,  
C/o C-87, Ground Floor, Panchsheel Enclave, Usha Sadan, New Delhi-110017
Or by email at: irowaapex@gmail.com

IROBF extends financial assistance to non-member OFFICERS of IROWA and IROBF also.

Let us jointly pledge to exceed our last year enrolment as we have another 3 months in the financial year.

With best wishes to you and your families for the new year.

Contributed by
S. C. Tandon
Vice-president

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**Eye Care**

William Blake described eyes as "windows of the soul", connecting us to the outer world. We also use them to express our feelings in a way that is often more powerful than spoken words.

We can sum up Eye Care under following headings:

**Tonics for the Eye**

- Vit A essential for healthy eyes and normal eyesight.Anti oxidants (lutein, zeaxanthin, omega 3FA) together with Zinc help to reduce the risk of developing ARMD.
- Surplus amounts present in carrots, green leafy vegetables, yellow and dark coloured fruits, whole grains, beans, nuts etc.

**Protection of Eyes**

- UV-A and UV-B rays cause eye disorders like cataract, pterygium etc. So, protect them with wide brimmed hat and UV rays blocking sun glasses.
- Wear safety glasses / goggles at work, while welding or operating heavy machinery.
- Wear protective eye wear during sports like basketball, tennis, hockey etc to prevent injury to eye.
- Avoid children playing with sharp and pointed objects, holicolours, crackers etc.
- In an AC room, use a humidifier, to keep humidity between 30-50% and also use lubricants, to relieve dry and itchy eyes.

**Warning symptoms / signs in the eyes that should not be ignored:**

1. Sudden / progressive blurring or loss of vision
2. Distortion of image
3. Floaters or flashes of light
4. Pain in the eyes
5. Redness or discharge from the eye
- Incase of any chemical injury, wash the eye with

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**CAUTION**

One of our retiree colleagues received a phone call from one Shri Dipak Sharma purportedly from Central Fund Disbursement Unit of Indian Oil Corporation Limited, Mayur Vihar Branch.

The caller asked following documents / information for direct transfer of his SABF enhanced pension to his bank account:
- PAN Card, Aadhaar Card, Cancelled cheque, SABF Annuity Number and LIC Policy Number
The caller is a fraudster and trying to collect vital personal information with ulterior motive.

Please do not share such information on phone/email with anyone.

Caution received from:
Tamali Dey
Assistant Manager (HR)
Eastern Region Pipelines,
Ph: 033-22810797

Dated: 10.01.2017

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- Copious amount of water for 10-15 min and show to an eye specialist.
- In case of physical trauma to the eye, avoid nose blowing. Cover the eye with a plastic shield or glass and rush to the hospital.

Regular Screening
- Above 40 years, regular eye check up annually is a must to detect any disease at its earliest and prevent its progression before any permanent damage occurs.
- Common eye diseases at this age are cataract, glaucoma, ARMD etc.
- If suffering from systemic diseases like DM, BP etc., regular eye check up should be done.
- All children should undergo an eye screening test at around 3-5 years of age to detect any refractive error, deviation of eyes, lazy eye etc. Children already wearing glasses should follow up 6 monthly.

Eye care for Computer Users
- 20-20-20 Rule (after 20-30 min, look 20 feet away for 20 sec)
- Position your monitor about one arm’s length and below your eye level, so that you do not strain your neck.
- Keep blinking in between.
- Use artificial tears to keep your eyes lubricated.

Exercises for Eyes
Eye exercises keep them healthy and strain free.
2. Relaxation Exercises – Rub your palms together for about 15-20 sec. When they feel warm, cup them over your closed eyes and let your vision relax in total darkness for few min.

Good Vision Habits
- Quit smoking and control weight as they are linked to eyes diseases like glaucoma, cataract, ARMD etc.
- If a foreign body gets into your eyes, don’t rub it. Flush it out with water. If not relieved, consult an eye specialist.
- For any problem in the eye, self medication or medication on the advice of a chemist should be avoided.
- If you are allergic to any medicine, discontinue it.
- If you use contact lens, follow instructions to use them properly.
- For eye testing, always visit an eye specialist (not an optician).

Advances in Ophthalmology (Available with Us)
A. Cataract Surgery Techniques
- Microincision Cataract Surgery, MICS (sub 2mm incision) offers a walk in walk out cataract surgery with a painless, stitchless and bandageless procedure.
- Femtocataract Surgery (Lensar machine) i.e. bladefree cataract surgery offers better outcomes with more precision and accuracy.

B. Premium IOLs
- With the introduction of premium iols like toric, multifocal, accommodative etc. cataract surgery has now become a refractive surgery.
- Patients can now make a choice depending on their requirement with reduced dependency on glasses.

C. Glaucoma Therapy
- Better anti glaucoma medicines with preservative free formulation and reduced dosage have improved the patient compliance and consistency, with decreased surgical intervention.
- The intraocular shunt device for glaucoma patients has eliminated the need for eye drops also.

D. Implants for Macular Degeneration
- Time-release implants with next-generation Anti-VEGFs have replaced intravitreal injections as the most effective treatment for age-related macular

E. Refractive Surgery
- With newer and advanced technology, patients of any age group can get rid of glasses through refractive procedures like, LASIK, PRK, ICL etc.
- With cutting edge Femtolasik technique i.e. bladefree removal of glasses, the same procedure can be done with more precision and accuracy.

F. Oculoplasty
Don’t let your face reveal your age. You facial wrinkles, under eye bags, and blepharospasm can now be treated with Injection Botox. Consult your oculoplastic surgeon for more information.

Contributed by Dr. Sameer Sud

Stay Fit and Fine
Healthy eating is not just about strict dietary, limitations, staying unrealistically thin or depriving yourself of the food you love. Rather, it’s about feeling great, having more energy and stabilizing your mood.

People often think of healthy eating, but are clueless about what to eat and how much to eat.

For any healthy diet, moderation is very important. It means eating only as much food as your body needs. You should feel satisfied at the end of a meal, but not stuffed.

Moderation is also about balance. We all need a balance of carbohydrates, protein, fat, fibre, vitamins and minerals to sustain a healthy body. “Those who do not follow proper diet or skip their meals in order to lose weight can face a lot of issues, like low blood pressure,
unstable level of insulin, irregular menstruation cycle, faster ageing process, eating disorder, electrolyte imbalance, osteoporosis in women, weak muscles, etc. So, it is very important to eat in moderation. Also one should drink lot of water”.

Give a gap of at least Half or One hour between dinner and sleeping time. This will digest the food properly. One should also avoid late night eating. Add a lot of veggies and fruits in the meals along with some whole grains, brown rice, beans for long lasting energy. Instead of being overly concerned with counting calories or measuring portions, people should think of their diet in terms of variety and freshness.

Take small steps, like adding a salad, which is full of different vegetables, to the diet and switch from butter to olive oil when cooking. As the small changes become a habit, one can continue to add more healthy choices to one’s diet.

Every change you make to improve your diet matters. Starving is a strict no because it reduces the metabolism rate. And when the metabolism rate is reduced the food gets deposited which turns into unhealthy fat, hence, people put on more weight.

Contributed by S A Purushothaman

The Effect of Aging on Your Digestion

As you age, your gastrointestinal tract does too. That means that it is important to monitor the foods you eat not only to maintain a healthy weight, but also to ensure that you are taking the best care of your digestive system. Here are five ways that your digestion can change as you age and tips for taking the best care of yourself and your health.

1. Chewing

As you age, chewing food can become more difficult, especially if you have dentures or poor dentition. You may not think of chewing as part of the digestive process, but it is in fact the first and most important step in taking care of your digestive system. When you chew, you are breaking down the food so that the stomach acid and intestinal enzymes can later break it apart into nutrients to be absorbed into your intestines.

In order to avoid choking on your food or slowing down your digestion, make sure to chew your food as thoroughly as possible or to cut up your food into smaller pieces. Also, it is important to continue visiting the dentist on a regular basis, about twice a year to make sure that your mouth is healthy and ready to chew. Taking calcium and vitamin D supplements or getting them through your diet can also help with your digestion and other aspects of your internal health. Women ages 50-70 should get about 1,200 mg of calcium and 600 IUs of vitamin D and men of the same age should get 1,000 mg of calcium and 600 IUs of vitamin D daily.

2. Swallowing

After chewing, the next most important aspect of your digestion is swallowing your food properly. As you age, your esophagus, or the pipe that connects your mouth with your stomach, does not contract like it used to, make it more difficult to swallow larger pieces of food. Indeed, when individuals over 50 need to swallow large pieces of food, it can take them 50 to 100 percent longer for the food to make its way to your stomach because your esophagus muscles are out of shape.

One of the most common conditions among aging individuals is called gastroesophageal reflux disease (GERD), which can cause pain or a burning sensation in your chest when you digest and even the narrowing of your esophagus. Although there is no cure for a narrowing esophagus, one way to prevent this condition and to maximize your digestion with age is to chew your food slowly and in small pieces and to exercise and maintain a healthy weight. Avoid foods high in fat or sodium, which can worsen the feeling of heart burn or reflux, and if the symptoms still do not subside, it is recommended to visit your doctor for medical treatment.

3. Your Stomach

At the end of your esophagus lies the entry into your stomach called the lower esophageal sphincter. As you age, this ring-like muscle at the opening of the stomach gets weaker, once again contributing to heartburn and acid reflux. The muscle fails to relax properly, which allows acid and sometimes other stomach contents to make their way back up the esophagus pipe.

It is important that if you have suffered from heartburn or indigestion in the past to take note of the foods that may make you feel that way. Spicy and highly acidic foods are some of the major triggers for this condition, along with citrus fruits and high-fat foods. It helps to eat smaller meals that are low in acid and sodium because this can dramatically decrease your chances for heartburn.

Another common condition to watch out for in your stomach is called H. Pylori, or a bacteria on your stomach lining that can cause ulcers or sores in the morning or when your stomach is empty. The infection can be detected through blood tests and endoscopy, a small tube inserted in your mouth that extends down to your stomach. If you discover that you have H. Pylori there is no need to worry because the condition can be treated with a combination of antibiotics and acid-suppressing medications.

4. Intestines

...
With age, your intestines start to get lazy when it comes to absorbing key nutrients like calcium, vitamins A, B-12, K and D). This is because the muscle movements get slower and the colon function also changes. As a result, adults from ages 50 and up may experience more constipation and have a greater risk of developing colon cancer or diverticulitis, a condition in which small pouches in the colon become infected.

As mentioned above, it is recommended to make up for these missing vitamins either in your diet or with supplements. You can relieve your constipation by increasing your daily fiber intake and decreasing your intake of fatty and high-cholesterol foods. In order to naturally increase your fiber intake, eat more whole grains and try to have a fruit or vegetable with every meal.

Here are some great ways to naturally increase your daily fiber intake.

5. Your Lever

You may not know that people ages 60 and over have a greater risk of developing gallstones, or hard crystals that form in the gallbladder when your liver is unable to process the cholesterol and other parts of its bile. Bile is a substance you need to digest fat, which is made by the liver, but is stored in the gallbladder. Your risk for gallstones increases with age because the bile duct at the opening of your intestine narrows, forcing the bile to stay in the gallbladder for longer periods of time, which causes it to harden.

In order to help prevent the formation of gallstones, which can be painful and often require removal surgeries, it is recommended to strictly control your fat intake so as not to overwhelm your gallbladder. Unfortunately, if you have gallstones you most likely won’t experience symptoms, and if you do it is usually a mild pain in the pit of your stomach or the upper right part of your belly. The pain can even spread to your right upper back and shoulder blade. If you experience or have experienced any of these symptoms, it is important to immediately contact your doctor.

Lastly, make sure that you remain in constant consultation with your doctor about your digestive health, and ask for extra blood or breath tests the next time you have a check-up.

Contributed by
J C Buddhiraja

ORGAN, EYE & BODY DONATION

In Delhi NCR Region Dadhichi Deh Dan Samiti (DDDS) promotes organ, eye and body donation. The donor is required to fill up the prescribed form for donating eyes, organs or body. The form is to be signed and donor's photograph is to be affixed. It is also required to be witnessed by two witnesses one of whom should be a close relative who should take responsibility of informing DDDS at the time of donor's death. It is advisable to keep a photocopy of the completed form for record/future reference. The donor is expected to always keep the card with him for ease of communication upon his death.

In other cities and towns donors can donate their eyes, organs or body to government hospitals, if they so desire, as private hospitals are not authorized.

In some parts of the country individuals and organisations are also doing commendable work in this direction. Case in point is of Father Davis Chiramel, parish priest of the St. Francis Xavier Church in the costal village of Vadananpally, near Thrissur, Kerala who is working full time on Organ donation after donating his kidney for a Hindu. (Reader’s Digest, October, 2015).

The organs of brain dead patients without any chance of survival can be best used because withdrawal of life support system can be timed in such cases making the transplant possible.

Many people, during their lifetime, convey their desire to their families that in the event of their prolonged requirement of life support systems they should be allowed to die peacefully and their families saved from long periods of anxiety and enormous expenses which accompany such condition. However, this matter is under consideration of the High Court whether in such circumstances the patient can be allowed to meet his peaceful end.

The form for donating eyes, organs or body can be downloaded from our website: www.irowaapex.com or www.dehdan.org.

For arranging a lecture on Deh Dan for any group within Delhi, NCR you may contact at the following address:
DDDS Office,
W-99, Greater Kailash - I,
New Delhi - 110048
Phone: 9810127735 / 9811598598

Members of IROWA may please share these details with their relatives, contacts and organisations like Resident Welfare Associations (RAWs), clubs NGOs and other groups with which they may be associated for dissemination of information on the subject for benefiting the humanity.

Organ donation is at a primitive stage in our society. However, more than 5,000 people have pledged their body/ eyes/ organs with Dadhichi Deh Dan Samiti. There are some families also who have pledged their bodies.

There is a very long queue of patients running into thousands staring at death / waiting for donation of heart, kidney, liver, pancreas, lungs etc. Let us put in our might in this noble cause.

Contributed by
Anand Mohan Mathur
SILVER JUBILEE CELEBRATIONS - IROWA, CHANNAI
The Best Home Remedies For Cracked Heels

Cracked heels, or heel fissures, are a common condition in which the skin begins to break along the outer edge of the heel. The skin there becomes very dry, hard and flaky, which causes the fissures to occur. Some of these fissures may even lead to painful bleeding. But there's no need to lose hope, because there are excellent home remedies to treat this condition. Let's review some of them.

What Causes Cracked Heels?

Cracked heels can happen to anyone for a variety of reasons, but here are some of the most commonly found responsible factors:

~ Walking barefoot for extended periods of time
~ Regular use of sandals
~ Living in dry climates
~ Wearing open backed shoes
~ Thick, hard and inflexible skin around the heels
~ Walking or standing on your heels for a long time
~ Pregnancy
~ Lack of proper support from footwear around the heel
~ Prolonged standing on hard floors
~ Inactive sweat glands
~ Being obese or overweight
~ Athlete's Foot, eczema or other skin conditions
~ Deficiency in minerals, vitamins, or zinc
~ Thyroid problems or Diabetes
~ Flat feet or high arched heels

How Can You Treat Cracked Heels?

One of the most important habits to adopt if you have cracked heels, or have had it in the past, is to keep your feet moisturized at all time. Use a soft foot file on your cracked heels to reduce the development of fissures and to remove dry and dead skin cells. Remember, getting rid of cracked heels can be a bit of a process, and the condition will not disappear overnight.

1. Use Oils

Hydrogenated vegetable oil is said to be very good at treating cracked heels. Other oils that are good for treating the condition are: sesame, coconut, olive and vegetable oils.

First clean your feet with soap and water and pat them dry. If you already have cracks in your heels, rub your feet down for a few minutes with a pumice stone to get rid of the dry skin. Then, clean the area with a tissue and apply the oils to any cracks or sores in your heels. Rub the oils in liberally and leave the oil on your feet overnight. For effective results, apply oil each night for a week and you will experience a dramatic improvement in your cracked heels.

2. Ripe Bananas

Bananas can be an excellent moisturizer if they are used correctly. Mash up the banana and apply the mixture to your dry and cracked heels. Leave it on your feet for 15 minutes, then wash off the mixture with warm water. Later, use cold water to wash off the remainder and to refresh your feet.

3. Paraffin Wax

If you experience pain from cracked heels, paraffin wax can give you almost instant relief. Mix the paraffin with coconut or mustard oil and then heat it up until the wax melts. Use the resulting liquid and apply it to your feet to be left overnight or wash it off in the morning. You'll be amazed at the results!

4. Lemon Juice

Applying lemon juice to cracked heels will soften the skin as lemon has acidic properties. Stick your feet in a bucket of lukewarm water and lemon juice for 10 to 15 minutes to hydrate your feet. Once you finish, clean your feet with a pumice stone and pat your feet dry.

5. Rice Flour With Honey and Vinegar

This is a great natural scrub for removing dead skin cells. To make the scrub, take 2 tablespoons of rice flour and mix it with 2-3 tablespoons of honey and vinegar. This should make a thick paste. Then, soak your feet in warm water for 10 minutes, apply the scrub on your heels and wash it off with warm water after it's dry.

6. Honey

Using just honey alone can also aid your cracked heels because it has antibacterial and moisturizing properties. When you soak your feet, mix 2-3 tablespoons of honey into the warm water and soak your feet for 15 minutes. This will leave your feet feeling moist and supple.

7. Salt Water

Believe it or not, this is an excellent remedy for dry and cracking heels, and it may be why most of the beach bums you know have soft, baby-like feet.

Place your feet into a bucket of salty warm water and leave them there for 15 minutes. Now remove your feet and place them in a bucket of cold water for 10 minutes. This will improve your blood circulation to your feet.

8. Indian Lilac or Neem Leaves

If you are able to purchase this herb fresh or have a paste available to you at your natural foods store, this solution is most effective in ridding of cracked heels for an extended period of time. Apply a mixture of neem leaf powder and turmeric powder to the cracked area of your heels. Leave the mixture there for 15 minutes to hydrate your feet. Once the paste dries, apply it to your feet to be left overnight or wash it off in the morning. You'll be amazed at the results!

9. Petroleum Jelly

If you regularly scrub your cracked heels with a pumice stone, and then apply petroleum jelly, this will help you get rid of the dryness. After you have scrubbed your feet with a pumice stone, apply petroleum jelly to them before you go to bed. You will wake with softer and mostly crack-free heels.

10. Rosewater and Glycerin

Mix together equal amounts of rosewater and glycerin and rub the mixture over your cracked heels.
If any of the fissures are open or bleeding, this could sting as a result of the glycerin (it contain alcohol). This should keep your skin soft for hours, and the mixture can be easily applied before you put on sandals or walk around barefoot outside.

**May also interest you:**
Effective At-Home Treatments for Ingrown Toenails
28 Reasons to Keep Those Orange Peels Around!
Keep Your Hair On Your Head With These Natural Remedies

11. **Drinking Water**
It is important to keep your body hydrated, as this will prevent your feet from going dry. You should drink 12-15 glasses of water a day to give your heel the necessary elasticity so it won't crack in the future.

12. **Watch Your Calcium Intake**
To improve the state of your cracked heels, you need to watch your calcium intake. Add foods like yogurt, milk and cheese, broccoli or fish to your diet.

13. **Vitamin E and Iron**
By adding Vitamin E to your diet, you will significantly aid in the occurrence of cracked heels. Foods like vegetable oils, green vegetables, nuts and whole grains are great sources of vitamin E that you should try to incorporate into your diet. Iron is also important for curing cracked heels, so make sure that you are eating enough meat, chicken, and fish.

14. **Omega 3 Fatty Acids**
Foods like flaxseeds, flaxseed oil, and cold water fish are known to be rich sources of Omega 3, which helps reduce the effect of cracked heels.

If you suffer from cracked heels, try some of these natural and home-made remedies, and you are sure to have soft, supple feet.

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**We Will Miss Them**

1. Shri Prehlad Kakkar  
   Delhi  1381
2. Shri Sudershan Nayar  
   Delhi  3100
3. Shri Daulat Singh  
   Gurgaon
4. Shri A. R. Rajdeo  
   Mumbai

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**Disclaimer**

The opinion and contents published in IROWA News Letter are of the contributor/writer.

Readers are requested to consult their physicians before starting any medicines, herbs, therapies etc. suggested in any write-up.

The publisher and members of the editorial board are not responsible for opinions and recommendations in the articles published.

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**1 line humor – no fun, its serious!**

[1] Regular naps prevent old age, especially if you take them while driving.
[2] Having one child makes you a parent; having two you are a referee.
[3] Marriage is a relationship in which one person is always right and the other is the husband!
[4] I believe we should all pay our tax with a smile. I tried - but they wanted cash.
[5] A child's greatest period of growth is the month after you've purchased new school uniforms.
[6] Don't feel bad. A lot of people have no talent.
[7] Don't marry the person you want to live with, marry the one you cannot live without, but whatever you do, you'll regret it later.
[8] You can't buy love, but you pay heavily for it.
[9] Bad officials are elected by good citizens who do not vote.
[10] Laziness is nothing more than the habit of resting before you get tired.
[11] Marriage is give and take. You’d better give it to her or she’ll take it anyway.
[12] My wife and I always compromise. I admit I'm wrong and she agrees with me.
[13] Those who can't laugh at themselves leave the job to others.
[15] A successful marriage requires falling in love many times, always with the same person.
[16] You’re getting old when you enjoy remembering things more than doing them.
[17] It doesn't matter how often a married man changes his job, he still ends up with the same boss.
[18] Real friends are the ones who survive transitions between address books.
[19] Saving is the best thing. Especially when your parents have done it for you.
[20] Wise men talk because they have something to say; fools talk because they have to say something.
[21] They call our language the mother tongue because the father seldom gets to speak!
[22] Man: Is there any way for long life?  
   Dr: Get married.  
   Man: Will it help?  
   Dr: No, but then the thought of long life will never come.
[23] Why do couples hold hands during their wedding? It’s a formality just like two boxers shaking hands before the fight begins!
[24] Wife: Darling today is our anniversary, what should we do?
Husband: Let us stand in silence for 2 minutes.

[25] It's funny when people discuss Love Marriage vs Arranged. It's like asking someone, if suicide is better or being murdered.

[26] There is only one perfect child in the world and every mother has it.

[27] There is only one perfect wife in the world and every neighbor has it!

Contributed by Khushi Khubchandani

Ethics of Life

In this world of E-mails, E-ticket, E-paper, E-recharge, E-transfer and the latest E-Governance...
Never Forget "E-shwar (God)" who makes E-verything E-asy for E-everyone E-veryday.
"E" is the most Eminent letter in almost every situation.
Men or Women don't exist without "E".
House or Home can't be made without "E".
Bread or Butter can't be found without "E".
"E" is the beginning of "Ethics" and end of "Life"
It is beginning of "Existence" and the end of "Trouble."
It is beginning of "Evolve" and the beginning of "End"
It's not in 'War' but twice in 'Peace'.
It's once in 'Hell' but twice in 'Heaven'.
"E" represented Emotions
"Hence, all emotional relations like Father, Mother, Brother, Sister, Wife Friends have 'E' in them."
"E" also represents 'Effort' Energy
Without "E", we would have no Love, Life, Wife, Friends or Hope.
And 'See', 'Hear', 'Smell', or 'Taste' as 'Eye' 'Ear', 'Nose', Heart 'Tongue' are incomplete without "e".
Henceforth GO with "E" but without E-GO.

Contributed by V. V. Jain

Confessions of a Retired MCP

“I am Bhagya's Yajman” explained the man on the other end of the line in chaste Kannada to my utter consternation. Yejman in my language meant master. How can some body be the master of somebody else, that also in this modern age where slavery is abolished by law? Bhagya is our domestic help. Is she a slave of some body?
Oh, that is her husband. In their community, they call their husbands yejman explained my all-knowing wife. Perhaps they belong to a community of MCPs.
In my case I also belong to the category of MCPs but to a lesser degree. I never called or boasted myself as the yejman of my wife, of course she would have skinned me alive for it. Perhaps, I inherited the trait from my late father who was a confirmed self-opinionated MCP, a dangerous combination. He was a giant of a man and towered over my puny, slender built, sweet mother. If my father said it is night at midday, mother will purr concurrence in a sweet voice. I have never seen any confrontation between them. I used to wonder seeing them talking to each other for hours in the evenings. Both were made for each other. They always went out together. Father had definite opinion of womanhood and how a wife should be. He used to invoke a Sanskrit verse for all of us to hear what a god wife should be and which went something like this "Paradoosha bhashini, madyapani, paragriha pravesini .........bharyam thayajayam dasa puthra suneeeni". Translated into English it meant several conditions for a good wife; entering somebody else's house, drinking alcohol, talking ill of people and many more, one can reject his wife even if she has produced ten children. He was also a prohibitionist with definite views on alcohol. Once when we went home on vacation he called my wife and told her “I think this fellow drinks” and then gave her an advice “If a fellow drinks, he will have all other vices”. It took all my energy to threaten her not to reveal my occasional drinking habits. I was sure if my father had looked into her eyes and asked her directly, she would have split the beans.
My father was not a riffraff. He was a post graduate and a judge. I used to pity those criminals who got on the other end of his justice Father hated women going for jobs leaving their children in somebody else's care. A woman's place is at home, looking after the children, he used to thunder: “All the God's creations do that. Why not humans". He blamed the lack of care by mothers for all the ills we are facing today. When my mother predeceased him, he was a shattered man. He went on to live till the ripe age of 93. But he lived on his own terms and never changed his convictions till the end.
My father was lucky. He did not have any daughters to confront him. My MCP days came to an end when my daughters started growing up. They started working. They started arguing about gender equality and women's rights. My MCP days got further beating once I retired. My wife was waiting to give the home baton to me. “Now you look after the house, let me take some rest”. All my argument that my company gave me rest and retirement for all the hard work I have done and the sweat and tears I shed, for the past more than three decades, fell on deaf ears. “I know that you people were enjoying in the office pretending to be busy and working. That is why you never used to take any leave” Kalpana told me everything”. Kalpana was her friend and my junior colleague in the office and I never thought she can be such a namak haram. And here I am now a toothless MCP doing house chorus, dreaming of my good old service days and thinking how lucky my father was.

Contributed by Navnith Krishnan

MCP:
A man who thinks that women are inferior or lesser than men and who acts on or makes statements to that effect. An example of a male chauvinist is a man who loudly tells everyone that the only place women belong is in the kitchen, barefoot and pregnant.
Corrections for next Directory of Members

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<td>3.</td>
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<td>Shri Dhingra Krishan Kumar</td>
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<td>Smt. Jain Anuradha</td>
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<td>6.</td>
<td>03793</td>
<td>Shri Patriaik P C</td>
<td>Madhu (Daughter)</td>
<td>Flat No. 405, Tower No. 2, Sushant Estate, Sector - 52 Gurgaon 122003</td>
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<td>Shri Khara A.C.</td>
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<td>Shri Venugopal M P</td>
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Opportunity....

Opportunity is missed by most people. Because it is dressed in overalls And looks like hard work...

Do you know what opportunity looks like? Real opportunity most often looks like a lot of long, hard work.

Do you know where to look for opportunity? You are most likely to find it in the problems, the frustrations and the Challenges about which the most people complain the most, loudly.

Do you know what to do with opportunity When you find it?
The best thing you can do is to take full responsibility For transforming it into something of real and lasting value.

How do you do that? With an unshakable commitment, a positive attitude, The willingness to make whatever effort is necessary, and the persistence to continue until it is done.

Do you understand what opportunity is not? It is not a free ride, or a lucky break, or an invitation to get something for nothing.

Do you want to make the most of a great opportunity? Then get busy and put everything you have, into Making it happen, for if you do, it will.”

Contributed by K N Baqaya
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<td>Smt Mukhopadhyay Raisa</td>
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### IROWA - New Members

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<td>Shri Sankaranarayan M</td>
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<td>Shri Jyothikumar P</td>
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<td>Shri Paul K V</td>
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<td>Shri Pillai M V</td>
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<td>25408</td>
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<td>Shri Sarkar Ranjit Kumar</td>
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<td>Shri Gola C S</td>
<td>Smt Chitra Gola 10 Income Tax Colony 1st Jagatpur Road, Malviya Nagar Jaipur 302017</td>
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### IROBF - New Members

<table>
<thead>
<tr>
<th>No</th>
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<th>Address</th>
<th>Contact Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>90731</td>
<td>Shri Mahboob B L</td>
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<td>Shri Srivarahavva M K</td>
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