



CONCORD

The Monthly Bulletin of Rotary Club of Tinsukia

Vol. -101 No-3 | September, 2024

VIEWPOINT

"Rotary Reads: Empowering Communities through Literacy"

As Rotarians, we believe that education is the key to unlocking a brighter future. This September, we proudly celebrate Basic Literacy and Education Month, reaffirming our commitment to empowering communities through the gift of literacy.

Literacy is the foundation upon which individuals, families, and societies thrive. It opens doors to new opportunities, fosters personal growth, and breaks the cycle of poverty. Through our literacy programs and projects, we strive to create a world where everyone has the chance to read, learn, and succeed.

From supporting schools and libraries to mentoring students and teachers, Rotarians are dedicated to making a difference in education. We believe that every individual deserves access to quality learning resources and opportunities to reach their full potential.

As we celebrate Basic Literacy and Education Month, let us remember the power of literacy to transform lives and communities. Let us continue to work together to create a world where everyone can read, write, and thrive.

Rtn Vikash Jalan
Editor 'Concord'

PRESIDENT'S EDGE

Dear Rotary Family members

Greetings to each of you in the spirit of service and fellowship. As we embark on another enlightening edition of our Club Magazine Concord.

Our Club has actively engaged in meaningful projects in the month of August. We have organised LN 4 prosthetic hand camp which was a huge success. It always feels good when you can put a smile on someone's face. Same day we have inaugurated our Rotary Vaccination centre by our District Governor, which is a big milestone in the history of Rotary Club of Tinsukia. District Governor official visit to our club on 3rd August, it is the day we get to showcase the work done by our club. It's the day the District Governor showers praise and acknowledge that the Rotary club of Tinsukia has made a difference to the numerous lives that we have touched.

Our dedication to social welfare remained unwavering throughout the month. We distributed school bags, umbrella, water bottle to the children of Happy School and also conducted several awareness camps on mumps and Cervical Cancer, and free Physiotherapy camp for three days was organized in our RCC.

Moreover, we took a significant steps towards environmental sustainability by planting trees in front of our RCC and too by our Rotarylets on 15th August 2024.

As we move forward, let us remember the wise words of Martin Luther "Darkness cannot drive out darkness, only light can do that. Hate cannot drive out hate, only love can do that". Let's get together, let's create Magic, and let's continue our journey of service, making a positive difference in the lives of those we touch.

Rtn Niraj Agarwal
President 2024-25



STOP
Violence Against Women



ROTARY CLUB OF TINSUKIA

R.I. Dist. 3240

COLLAGE

THE MONTH IT WAS



Rotary



FREE PHYSIOTHERAPY CAMP

ON THE OCCASION OF

INDEPENDENCE DAY

**FREE
PHYSIOTHERAPY
CONSULTATION**

15/08/2024 To 17/08/2024

Time : 11 AM - 4 PM

VENUE :

ROTARY PHYSIOTHERAPY CLINIC

ROTARY COMMUNITY CENTRE, BORDOLOI NAGAR, TINSUKIA

ROTARY CLUB OF TINSUKIA

R.I. Dist. 3240



Physiotherapy For

- * Neurological Conditions
- * Orthopaedic Conditions
- * Paediatric
- * Respiratory Conditions
- * Post Surgical Rehabilitation
- * Muscle and joint pain/weakness
- * Back and neck pain

And more

For registration, please contact :

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COLLAGE

THE MONTH IT WAS



Monsters of sound sleep

- Rtn. Neha Sovasaria

Many of us complain of not being able to have a good night's sleep.

There are various recommendations on how to sleep. However, let us leave position, method, timing, duration, ambience, etc of sleeping for another blog and just take only variable i.e., bed.

It is best to sleep as close to the ground as possible. Shri Ram, during his time in forest, slept on tree leaves. Since we are not going to sleep on the ground, it is best to sleep on a mattress (thin if possible else thick), which is laid on ground. However, for most of us that would not be practical. So, the next best thing would be to use an Indian traditional weaved bed which is also known by the name of "khatiya". Let us be real, who in today's world sleeps on a "khatiya"?

Let's say "khatiya" is not possible. At least we should sleep on a bed with four legs. These beds are traditionally called "Takta" or "Takt" where air can pass below the bed. Ok, let me stop joking now. This is 21st century and who even thinks like this.

Let us be modern and talk about what most of us actually sleep on. Our beds are designed such that there is no space for air to pass below it. Moreover, due to space constraints, we like to have storage under our bed. This gives the perfect opportunity for monsters to get inside and haunt us at night. You still don't believe me?

Let us not kid ourselves. Many of us don't even remember what we put in those spaces under the bed. Rarely do we open and shuffle the items inside.

First thing, if air cannot pass under the bed, energies get stuck in such spaces. Why is it so important to have energies regulated below the bed? Because we spend 8 hours (give or take) on bed i.e., one third of the day. So, what happens in bed matters a lot.

Second thing, when we have old unused items, they create an impact on your subtle mind. When we are sleeping, of course our conscious mind takes rest. Now what we perceive is no more our conscious decision. Now you understand those weird dreams? During sadhana, a sadhu is very conscious on which land sadhana is performed, on what aashan it is performed. Sometimes, some of them even bury certain things below the ground on which they would perform sadhana. Some of them put some Yantra below their aashan. Hope you get the drift of importance of stuff you keep under your bed.

Third thing, if by chance you have kept old clothes or stuff of people who have already passed away, or for some reason, stuff of people you don't like (yes, there can be such a situation too), it would be very difficult to get rid of their memories. So, what to do now?

If you are stuck with such a bed, there are few things you can do. One, try to shuffle things at least a couple of times in a year. Second, try to keep only winter related items under the bed so that naturally you take them out once a year. Third, be conscious of what you put below your sleeping bed and how it may affect you. If you think that you are having issues that might relate to stuff under your bed, please remove them and keep them somewhere else.

And one last thing, use a thick cotton or a silk bed cover on your bed before you sleep.

Have a good night and not let the monster take over tonight!!!

FOOTPRINTS

One night a man had a dream. He dreamed he was walking along the beach with the Lord. Across the sky flashed scenes from his life. For each scene he noticed two sets of footprints in the sand: one belonged to him and the other to the Lord.

When the last of his life flashed before him, he looked back at the footprints in the sand. He noticed that many times along the path of his life there was only one set of footprints. He also noticed that it happened at the very lowest and saddest times in his life.

This really bothered him and he questioned the Lord about it. "Lord, you said that once I decided to follow you, you'd walk with me all the way. But I have noticed that during the most troublesome times in my life there is only one set of footprints. I don't understand why when I needed you most you would leave me."

The Lord replied, "My precious child, I love you and I would never leave you during your times of trial and suffering, when you see one set of footprints it was then that I carried you."

Source : Online

सुनो द्रोपदी ! शस्त्र उठा लो अब गोविंद ना आएंगे...

- पृथ्विमित्र उपाध्याय

सुनो द्रोपदी ! शस्त्र उठालो अब गोविंद ना आएंगे...
छेड़ो मेहंदी खड़ग संभालो
खुद ही अपना चीर बचा लो
दूत बिछार बैठे शकुनि,
ममताक सब बिक जायेंगे
सुनो द्रोपदी ! शस्त्र उठालो अब गोविंद ना आएंगे...

कब तक आस लगाओगी तुम,
बिक्के हुए अखबारों से
कैसी रक्षा मांग रही हो
दुःशासन दरबारों से
स्वयं जो सज्जाहीन पड़े हैं
वे क्या लाज बचायेंगे
सुनो द्रोपदी ! शस्त्र उठालो अब गोविंद ना आएंगे...
तुम ही कही थे अंगु तुम्हारे
कल तक केवल अधा राजा, अब गुणा-बहरा भी है
हॉट सिल दिए हैं जना के, कानों पर पहरा भी है
तुम ही कही थे अंगु तुम्हारे,
किसको क्या समझायेंगे ?
सुनो द्रोपदी ! शस्त्र उठालो अब गोविंद ना आएंगे...

Source : Online



INVESTMENTS PERSONAL FINANCE TIPS

Hacks To Avoid Financial Scams

- Rtn. Bhanu Pratap Jain

Investing is as much about managing emotions as it is about making informed decisions. One of the most challenging emotions to keep in check is greed. While it's natural to want the highest returns on your investments, this desire can lead to pitfalls that are often disguised as golden opportunities. The adage "if it seems too good to be true, it probably is" holds a lot of wisdom, especially in the world of finance.

The Allure of High Returns

Everyone dreams of multiplying their money quickly, and the promise of high returns can be irresistible. However, this dream often blinds investors to the risks involved. When an investment opportunity promises returns far beyond market norms, it's essential to ask hard questions. Why is this opportunity offering such high returns? What risks are involved? Is the investment backed by credible assets or just empty promises?

Imagine a businessman in Mumbai who hears about an investment scheme offering 25% returns every month. It sounds like a dream come true. The promoters have flashy brochures, glowing testimonials, and a fancy office in a prime location. Without much thought, he invests a large part of his savings, believing he'll double his money in no time.

But within months, the company stops paying, the office closes, and the promoters disappear. The businessman is left with nothing but regret. This story is not unique. Across India, from Delhi to Kerala, people are drawn in by the promise of quick riches, only to lose everything.

The Guwahati Scam: A Hard Lesson

Take the recent financial scandal in Guwahati. A stockbroking firm promised incredibly high returns, attracting thousands of investors. The firm quickly became well-known in the area, and many people believed they were on the road to wealth.

One of the victims was a schoolteacher who had saved Rs 50 lakhs for her daughter's education. Trusting the firm's promises, she invested her entire savings. But when the firm suddenly shut down and the director vanished, her dreams were shattered. Her daughter's education plans were ruined, and her life savings were gone. This case is a stark reminder of what can happen when greed takes over.

Ponzi Schemes: Common Yet Devastating

Ponzi schemes have caused misery for countless people in India. In West Bengal, the infamous Saradha scam left thousands of investors penniless. A retired government employee from Kolkata invested his entire retirement savings, lured by the promise of doubling his money in just a few years. When the scheme collapsed, his dreams of a comfortable retirement vanished.

In Karnataka, a group of women pooled their savings into a chit fund that promised high returns. When the fund's operator disappeared, their savings—meant for weddings and emergencies—were gone. These stories highlight the dangers of blindly chasing high returns.

In all these stories, there's a common thread: the lack of sound financial advice. In the pursuit of high returns, many investors overlook the importance of having a trusted advisor.

Why you need an Advisor?

Think of investing like playing cricket. When you're playing gully cricket with friends, you don't need a coach—you can rely on your instincts and basic skills. But as you move up to district or national levels, where the stakes are higher, having a coach becomes essential. A coach provides guidance, helps you refine your technique, and keeps you focused on your goals. Similarly, in investing, while you might manage on your own with small investments, when you're aiming for bigger financial goals, a trusted advisor is crucial. They offer expertise, strategic planning, and help you navigate the complexities of the market, ensuring you're on the right path.

Objective Guidance: A good advisor serves as a voice of reason, helping you stay focused on your long-term goals rather than getting swayed by short-term temptations. They can provide an objective perspective, guiding you away from emotional decisions driven by greed or fear.

Expert Insight: Advisors bring expertise and experience to the table. They can analyze complex investment opportunities, identify potential risks, and recommend strategies that align with your financial goals. They stay updated on market trends and regulatory changes, ensuring your investments are well-positioned.

Risk Management: Advisors help you build a diversified portfolio, spreading your investments across different asset classes to minimize risk. This way, even if one investment fails, your overall portfolio remains stable.

Potential Scam Detection: In a country where financial scams are all too common, an advisor can help you steer clear of fraudulent schemes. They can identify red flags, helping you avoid too-good-to-be-true offers and ensuring your hard-earned money is protected.

How to Avoid the Greed Trap

So, how can you protect yourself from falling into the greed trap? Here are some tips:

Do Your Homework: Before investing, research thoroughly. Look into the company's history, read reviews, and verify their claims. Diversify Your Investments: Spread your investments across different assets to reduce risk. Don't put all your money in one place.

Ask Questions: If an investment promises unusually high returns, be skeptical. Ask where the returns come from, what the risks are, and whether the investment is backed by real assets.

Know Your Limits: Understand your risk tolerance. Not everyone can handle the emotional and financial stress of high-risk investments.

Learn from Others: The stories of those who lost everything serve as powerful reminders to prioritize safety and sustainability over quick profits.

Conclusion: Invest Wisely and Stay Grounded

The pursuit of high returns can be tempting, but as we've seen, it often leads to financial disaster. The key to successful investing is a balanced approach: do your research, manage your risks, and keep your emotions in check. Remember, if an investment opportunity seems too good to be true, it probably is. By avoiding the greed trap and working with a trusted advisor, you can achieve consistent, sustainable returns and protect your financial future.

Debunking Myth: A Closer Look at Membership in Rotary Clubs

- Rtn Dr Sailesh Sarmah, Er.

Within the vibrant and diverse community of Rotary clubs worldwide, a common misconception persists to denote a hierarchical structure within clubs based on the length of membership or age of members. However, upon closer examination of Rotary's principles and practices, it becomes evident that such distinctions are not only unfounded but also contrary to the core values that underpin Rotary International.

Rotary's Founding Principles: Service above Self

Founded in 1905 by Paul Harris, Rotary International has from its inception been rooted in the principle of service above self. The organization's mission is to bring together business and professional leaders to provide humanitarian service, encourage high ethical standards, and advance world understanding, peace, and goodwill among all people. This mission is carried out through the collective efforts of its members, who are known simply as Rotarians, without any internal stratification based on seniority.

The Rotarian Experience: A Journey of Continuous Growth

The experience of being a Rotarian is one of continuous growth, learning, and contribution. Members are encouraged to participate in various club activities, community service projects, and international initiatives. The development of leadership skills, the fostering of personal connections, and the opportunity to make a meaningful impact in the world are key aspects of Rotarian life. These experiences are available to all members, regardless of their length of service or age.

Membership Categories: A Focus on Diversity and Inclusion

Rotary clubs welcome individuals from a wide range of backgrounds, professions, and ages. Membership categories are designed to ensure inclusivity and diversity, allowing clubs to draw upon a broad spectrum of talents and perspectives. While there are categories such as "vocational" and "classified" memberships that reflect members' professions, these serve to enrich the club's collective expertise and service capabilities, not to establish a hierarchy.

The Role of Experience and Leadership

While experience and leadership are highly valued in Rotary, they are recognized and rewarded through roles and responsibilities that members assume based on their skills, interests, and commitment to service. These roles include committee memberships, club officer positions, and participation in district and international Rotary programs. The path to leadership is open to all Rotarians, and the opportunity to lead is based on merit and the desire to serve, not on the length of one's membership or age.

A Community of Equals

The notion of Senior and Junior Rotarians, as understood in the context of hierarchical status, is a myth within the Rotary community. Rotary clubs are composed of members who are equals in their commitment to service and their potential to contribute to the organization's mission. The true essence of Rotary lies in its collective spirit, where every member, regardless of their background or length of service, has the opportunity to make a difference and grow as a leader. By fostering an environment of mutual respect and shared purpose, Rotary continues to inspire and empower individuals around the world to take action and create lasting change.

INDUSTRY 4.0



একশতিকাৰ Industrial Revolution 4.0 ৰ বিষয়ে কিছু কথা...

- বটানীয়ান ৰাজৰ্ষি গগৈ

Industrial Revolution 4.0 ৰ সূচনা কৰে জাৰ্মান চৰকাৰে ২০১১ চনত। এই Revolution ৰ আৰম্ভ কৰা হৈছিল Manufacturing শ্ৰেণীত। বৰ্তমান এই উদ্যোগীক আন্দোলনৰ মূল উদ্দেশ্য হ'ল নিৰ্দিষ্ট সময়ত ১০০ শতাংশ গুৰু আৰু নিপুণভাৱে সামগ্ৰী নিৰ্মাণ কৰা। এই নতুন ৪.০ যুগটোত এটি নতুন ধিয়বী গ্ৰহণ কৰা হৈছে। ইয়াক কোৱা হয় ৩৬০ ডিগ্ৰী ধিয়বী।

এই ধিয়বীৰ অধীনত Human Resource মানৱ সম্পদৰ ব্যৱহাৰ বহু কম অৰ্থাৎ সামগ্ৰী নিৰ্মাণৰ বাবে প্ৰয়োজনীয় যি যন্ত্ৰ পৰিচালনা কৰিবলৈ মানৱ সম্পদে কাৰ্যপ্ৰণালী কৰে সেয়া প্ৰয়োজনবোধ নহয়।

Industrial Revolution 4.0 ৰ ভাল দিশ আৰু বেয়া দিশ দুয়োটাই আছে।

সময়ৰ লগে লগে প্ৰযুক্তি যিমানেই আগবাঢ়ি যাব সিমানেই মানৱ সম্পদৰ সমস্যা বাঢ়িব কিয়নো চাকৰি সৃষ্টি নোহোৱা হ'ব যাৰ বাবে নিকুৱাৰ সংখ্যা বাঢ়ি যাব।

আপোনালোক জ্ঞাত যে, বৰ্তমান AI (ARTIFICIAL INTELLIGENCE) অত্যন্ত বিকশিত হৈছে। সেই আগৰ দৰে চিঠি বা দৰ্খাস্ত এখন লিখাৰ প্ৰয়োজনবোধ নোহোৱা হৈছে। ম'বাইলত গৈ AI ত দৰ্খাস্ত বুলি লিখি দিলেই স্ক্ৰীণত দৰ্খাস্তখন আহি যায়।

Industrial 4.0 ক আদৰি লোৱাটোও ইমান সহজ নহয় কিয়নো তাৰ বিনিয়োগৰ পৰিমাণ অধিক। ব্যৱসায় এটাৰ লাভ, বজাৰ ব্যৱস্থা, যোগাযোগ সফলকৈ নিৰ্ভৰ কৰে উদ্যোগটোৰ ভৌগোলিক দিশৰ ওপৰত।

শেষত, এটাই কম - টেকনলজী যিমানেই আগবাঢ়িব সিমানেই টেকনলজীৰ আৱৰ্জনা বৃদ্ধি পাব, বাঢ়িব অধিক প্ৰতিযোগিতা শেষত তিস্থি থাকিব সেইজনহে যাৰ Management, Accountability আৰু Patience থাকিব, দেখিব লাগিব ডাঙৰ সপোন।



6 BLUNDERS YOU SHOULD AVOID TO ACHIEVE YOUR INVESTING GOALS



- Rtn Prakash Jain

Do you invest in mutual funds? Are you investing to achieve your goals, or is it aimless? If you are investing without a goal, you need to consider goal-based investing.

Goal-based investing is the investment strategy where you align your investments with your financial goals within a specific timeframe. However, before you carry out goal-based investment, here are six key don'ts you must keep in mind.

Don't set unrealistic goals: We all have lofty financial goals that we wish to achieve. It is okay to daydream about these goals. But if you plan to save and invest money for your financial goals, then ensure the goals are realistic in nature. When setting goals, it is essential to consider your financial circumstances such as income, expenses and existing debt. Don't forget about setting a timeline for each of the goals.

Don't chase trends: In this era of information overload, it is easy to get lost and invest in current trends. You might want to try out the new fad your friend or colleague has tried and had massive gains. But wait. It might be detrimental to your finances. If you get tempted, reduce your exposure to such sources and stick to your goal-based investment journey.

Don't ignore emergency funds: We understand that you want to invest your money in an investment option that gives you the highest return and achieve your financial goals fast. But before you start investing to achieve your goals, you need to have an emergency fund. Emergency funds will help you cover unexpected expenses during emergencies. These emergencies can vary from job loss to medical exigencies. For such times, you need at least three or six months of your expenses kept aside in an emergency fund. Liquid fund, a type of debt mutual fund, is recommended for building emergency funds. When you have an emergency fund, you don't have to sell your mutual fund investments marked for your financial goals to meet your temporary needs. This, in turn, helps you to reach your financial goals on time.

Don't panic during market volatility: Market ups and downs are part and parcel of the investment journey. When there is heightened volatility or a correction phase, it is normal to be fearful. You might feel that all your investments will go to zero and want to sell it even if it means selling with a loss.

But doing that would be a big mistake because you will soon see that the market has regained its traction and has gone up again. So don't panic and make impulsive decisions. Stick to your investment strategy.

Don't forget inflation: Inflation is the silent element that impacts every investor. It is easy to consider the current value of your goal and start investing. However, in such a scenario, you won't be able to accomplish your goal within the specific time frame. The reason is that you forgot to include inflation in your calculation. Inflation reduces the value of money over time. Hence, it is important to consider the inflation rate of the particular sector. For instance, if you are planning for a child's higher education, it is important to consider the rate at which the tuition fee of that particular course is increasing along with other expenses.

Don't time the market: Do you believe that you can perfectly time the market and make substantial gains? The truth is that it is extremely rare to enter and exit the market at the right time. In most cases, instead of buying low and selling high, you might buy high and sell low. So, if you plan to achieve your goals, trying to time the market would be futile.

Instead invest in mutual funds through Systematic Investment Plan (SIP). This will help take market timing out of the equation as you will continue to invest a specific sum irrespective of the market movements. When the market is down, you get more units of the fund and fewer units when the market is heading higher. Over a complete market cycle, this discipline of investing through SIP will help create substantial wealth.

To conclude, if you are investing in mutual funds, then make it goal-based investment. This will ensure you do not redeem or backtrack before the timeframe of that particular goal.

Maternal and Child Health Month 1 JULY

AUGUST 2 Membership and New Club Development Month

Basic Education and Literacy Month 3 SEPTEMBER

OCTOBER 4 Community Economic and Development Month

Rotary Foundation Month 5 NOVEMBER

DECEMBER 6 Disease Prevention and Treatment Month

Vocational Service Month 7 JANUARY

FEBRUARY 8 Peacebuilding and Conflict Prevention Month

Water, Sanitation, and Hygiene Month 9 MARCH

APRIL 10 Environmental Month

Youth Service Month 11 MAY

JUNE 12 Rotary Fellowships Month

BIRTHDAY

SEPTEMBER

- Rtn. Deepak Prithany - 10th
- Rtn. Paresh Patwani - 17th
- Rtn. Manoj Goel - 20th
- Rtn. Prakash Jain - 20th
- Rtn. Manoj Mone - 21st
- Rtn. Jaswant Singh - 25th
- Rtn. Shyam Sundar Thard - 27th
- Rtn. Dr. Pankaj Sharma - 29th

ANNIVERSARY

Rtn. Bhuban Singh Dohutia - 11th



Q. When is Indian Newspaper Day celebrated?

Answer. January 29th

Q. Which year was the first Indian Newspaper published?

Answer. 1780

Q. What is the most widely spoken language in Indian newspapers?

Answer. English

Q. Which Indian newspaper is known as the "Old Lady of Bori Bunder"?

Answer. The Times of India

Q. Which Indian newspaper was founded by Bal Gangadhar Tilak?

Answer. Kesari

Q. What is the largest circulated regional newspaper in India?

Answer. Dainik Bhaskar

Q. Which Indian newspaper was launched by Madan Mohan Malaviya?

Answer. Hindustan Times

Q. What is the full form of RNI in the context of Indian newspapers?

Answer. Registrar of Newspapers for India

Q. Who was the first woman editor of an Indian newspaper?

Answer. Durga Bhagwat

Q. Which Indian newspaper is known for its pink pages?

Answer. The Economic Times

Q. Which newspaper published the first-ever photograph in an Indian newspaper?

Answer. The Bombay Samachar

Q. What is the first newspaper in India to be published in a foreign language?

Answer. Hicky's Bengal Gazette (in English)

Q. Which Indian newspaper is known for its "Extraa Innings" feature during cricket matches?

Answer. The Telegraph

Art by Rotarylets

By Rotarylets Krishiv Agarwal
Son of Rtn. Rakesh Agarwal



LET'S LAUGH



• Yesterday, I couldn't figure out whether someone was waving at me or the person behind me. In other news, I lost my life guarding job.

• At a party, a woman admonished her husband, saying, "That's the fourth time you've gone back for ice cream and cake. Doesn't it embarrass you?" He shrugged and answered, "Why should it? I keep telling them it's for you."

• A bear walks into a bar and says, "Can I have a ... Coke?" The bartender asks, "What's with the big pause?" The bear replies, "I don't know. I was born with them."

• "My son had to give up his career because of fallen arches," said a man to his friend. "He's an athlete?" the friend asked. The man shook his head and replied, "An architect."

• A man dining at a seafood restaurant asked for a lobster tail. The waitress smiled sweetly and said, "Once upon a time, there was this lobster ..."

• Give a man a fish, and he will eat for a day. Teach a man to fish, and he will sit in a boat and drink beer all day.

• A man went to see his doctor, and the doctor said, "I have some bad news and some worse news." The man asked for the bad news first, and the doctor replied, "You have only 24 hours to live." Gutted, the man said, "That's terrible! Wait a minute—what's the worse news?" The doctor responded, "I should have told you yesterday."

• Husband and wife had a tiff. Wife called up her mom and said, "He fought with me again, I am coming to live with you."

Mom said, "No darling, he must pay for his mistake. I am coming to live with you."