

Quality Mantra

OCT OBER 2009

A Newsletter of International Certification Services



HYGIENIC AND SAFE FOOD

When we refer food; it does not restrict processed food but covers right from raw material to semi processed, processed and finished food. It may be in packaged form or ready to eat. The consumer look forward for hygienic and safe food for human consumption adhering to Acts, Regulations & Guidelines through the Producers, manufactures and dealers etc. The growth of Agro, Agro Products and Food Products has been growing up at very fast pace for the last two decades. We have the white revolution, green revolution and revolution in Animal Husbandry, Meet & Poultry Production.

CMD ICS PVT. LTD.

We even not only heading towards self-sufficiency in Food Products, but also looking forward for export to other countries. The food processing Industry is legalizing an investment of INR One Lakh Crores to fulfill that mission.

It's likely to create new jobs in rural industries and excellent opportunities for manufacturers/investors by year 2015. Food Processing & Agribusiness jobs will be from organized as well as unorganized sector.

The focus on Quality of the Food Processing and Training will be most important and essential to achieve safe and hygiene food to give it to the consumer, buyer, dealers and Importers.

Today, Industry has many quality Tools & Techniques and Management Systems available to have better system and processes to achieve the goal towards QUALITY. HACCP; Hazard Analysis and Critical Control Point & ISO 22000:2005; Food Safety Management System and GMP, GHP, GLP etc. are available for Food Supply Chain.



Quality "Bridge" the Public need, so I CS Auditors and I nspectors are on Job



Madan Singhal (Regional Manager Operations (East)

IMPORTANCE OF FOOD SAFETY MANAGEMENT

Throughout the world, fast food & multi time eating habits are increasing. At the same time home kitchens are full with ready to eat foods. Hence in this new world Food Safety is becoming more & more important. Poisoning and food-borne infections are a major health problem causing many deaths and considerable illness, ranging from mild to very sever. Despite better hygiene standards and increased awareness of the causes of food poisoning, the number of reported cases continues at an unacceptable level. The actual number of cases greatly exceeds the reported number of cases because not every affected person visits a doctor, and even if they do, not every case is recognized or reported as food poisoning.

Earlier Food Safety care was starting from Field or Herd or Stable or Form but now in this latest world it starts from Laboratory where Genetic changes are being taken place in basic "Seeds". Earlier these changes were talked about non-vegetarian food i.e. Animals, Fish and Poultry etc but now it is applicable to all vegetables, fruits, grains & milk products also. This is seriously being under debate in developed countries about Genetically Modified (GM) Food & its adverse effect on consumer health.

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Now world vide consumer wants a guarantee from food chain operator/supplier that food supplied by them is safe for eating. Also same case is with FEED (food consumed by animals, birds & fish) so that non-vegetarian food not gets contaminated. So now Food Safety is having very large scope. Food Safety Management System (FSMS) plays a vital roll in above guarantee.

FSMS do not talk only about specific Food or Production or Transportation or Storage or Process or Packing or Pre-sale conditions; but its nature is very generic & applicable to all sorts of activities taking place for food production, on the earth. There are proved facts that the best food can only be manufactured by best management practices adopted through out the food chain process. Government of India is also in process to implement Food Safety Rule 2006/34. These rules are very stringent but do not talk about how to improve the Food Chain Working but the punishment only. Hence adoption of Food Safety Management System by the operator/ supplier/ producer is only & best solution.



FOOD POISIONING

Food Poisoning is the illness caused by eating food, which is contaminated by harmful organisms. These harmful organisms can include bacteria, parasites and viruses. Mostly they are found in raw meat, chicken, fish and eggs but can spread over any type of food. They may grow in left over food at counters and outdoors. Mostly food poisoning is because of people not washing their hands before they touch the food.

Mr. Abhijit Patil, ICS Auditor

Symptoms:

The main symptom is diarrhea. You may feel sick to your stomach, vomit or have stomach cramp. How you feel is mostly depend upon how healthy you are and what type of organism make you sick. If you have diarrhea or vomiting a lot then you can get dehydrated because of loosing fluid. Due to dehydration you may feel dry mouth, lightheaded or passes only a little dark urine.



Sources of contamination:

From Raw meat: It is normal to have bacteria in intestine of a healthy animal, which we are using as a food. It can mix with other parts of the body of animal while it's slaughtering. Also when same cutting table used for preparation of meat and chopping vegetables or cutting fruits, it can get mixed with other food.

Washing by water: While washing fruits and vegetables by water, which is already contaminated with human sewage or animal manure.

While preparation of Food: If a person who prepares food is having germs on his hands, touches the food then it can get contaminated and germs from this food may spread over other food near by.

Treatment:

Usually food poisoning is mild and it may go away after two or three days. Some times it becomes very serious when you are having diarrhea or vomiting frequently and you can dehydrated. At that time you should take rest and drink a cup of water frequently and consults a doctor as early as possible. Do not take Sport Drinks, Soda or Fruit Juices because they may contains too much sugar.

Do not take antibiotics.

Pregnant women and children should immediately go to doctor if they have food poisoning.

Prevention:

Wash your hands every time before touching food.

Wash cutting tables, knives and utensils with clean water before and after usage. If possible wash with warm water. Do not keep the food open for a long time or store it in packed condition and in refrigerator. Cook meat and chicken fully before consumption. If you have a doubt that food is not safe for eating then better to avoid the consumption of it.

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FOCUS ON HACCP Moving from Paper to Electronic HACCP Records

The majority of existing Hazard Analysis Critical Point (HACCP) programs were implemented a decade ago. These programs were generally designed as paper-based data collection and record-management systems. In the intervening years, the limitations of paper-based systems have become painfully clears:

Labor-intensive operations

The majority of existing Hazard Analysis Critical Point (HACCP) programs were implemented a decade ago. These programs were generally designed as paper-based data collection and recordmanagement systems. In the intervening years, the limitations of paper-based systems have become painfully clears:

Labor-intensive operations

2 Transaction errors

(System Organizer

Mr. S.K. Gupta

Ruchi Group)

Difficult and time-consuming record retrieval and reporting 4 Cost and space requirements for record storage We have researching the requirements to create a viable electronic HACCP (eHACCP) system that successfully manages the operational aspects of HACCP from collecting data to validating and reporting results (Figure 1). An effective eHACCP system must contain the following components:



Electronic data collection The goal is to eliminate the manual clipboard to reduce the labor costs and improve data quality. The food safety technician interface should be configured to match the operation and Standard Operating Procedures (SOPs). The interface should enforce SOPs by data collection workflow control and govern workforce access through dependable sign-on identification procedures.

eHACCP should also support the data collection and handling associated with assignable cause and corrective action logging. This will not only be used to document the response to process failures but is also important for continuous process improvement (CPI) efforts.

Database The system should be based on a secure complaint database that can provide immediate data access and analytics to support CPI.

Alarming The system should provide alarms when a critical value is violated. It is useful to incorporate statistical process control(SPC) calculations that can trigger advisory alarms on run or rule violations that indicate the process is destabilizing and in danger of violating CCP Values. You can drill down to the analytics and charts, evaluate the process and take appropriate and effective action to guarantee and food safety.

Analytics The system should provide real time operational understanding of the underlying process through SPC and related process analytics. Useful systems will also provide role-appropriate reporting to staff throughout the enterprise.

Reporting The system should provide HACCP reports that meet regulatory, Customer and internal audit requirements. This includes multiple level reviews and secure digital signature capabilities. These reports should be storable in the database and available for immediate retrieval when needed.

Security The eHACCP system must include appropriate electronic security and comply with the electronic regulatory record keeping requirements of the FDA (21CFR11) and/ or Food Safety and Inspection Service (FSIS).

The electronic system that meets these requirements has a number of critical advantages. First, there is an improvement in the accuracy of the data. Next, data are entered in a format that permits easy analysis. Often HACCP data collected on paper forms are entered into a computer for further analysis. This frequently leads to input errors. In addition, the HACCP data might be used in a limited manner such as the verification prior to release of product.

Usually, paper data are not analyzed to determine whether negative trends are present that may lead to future food safety incidents, finally, the use of electronic systems reduces operational costs. Clerks do not have to re-enter data into the computer. There is no need to verify the accuracy of the data-entry process. Most importantly, the cost to store electronic records is less than the cost to store paper records.

Success in moving from paper to electronic systems is achieved by managing the transition as a project. The project includes the following key components

Preliminary activities

Transition activities

Validation of the eHACCP system.

It is critical to work with all stakeholders when implementing this system. This includes the following:

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Employees who will use the system. Regulatory agencies that will ensure compliances with electronic record keeping regulations. Third party auditors. Customers

Paper to eHACCP Conversion process

The first step is to determine the extent of the eHACCP system (Figure-2), Will the system cover just the CCPs or will it also cover prerequisite programs?

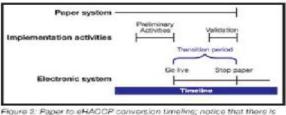


Figure 2: Paper to eHACCP conversion timeline, nonce that there is a transition period when both systems will operate in parallel. This is critical to ensure that the eHACCP system will operate effectively and meet both regulatory and customar requiraments. At the end of the transition period, it validation report is developed to provide objective evidence that the system is working as planned.

The CCP data is usually the appropriate place to start. Once that is accomplished, the system can rapidly expanded to cover prerequisite program data. Next, an implementation plan should be developed that defines success with key milestones and measurable objectives. The measurable objectives should include employee competencies and requirements for data accuracy.

We recommended that the current paper documentation process be evaluated. This allow one to understand the flow of data and information in the existing system and identify shortcomings. If there are small problems in a paper system, the electronic system will magnify problems.

We have seen numerous problems in HACCP data collection, Such as not consistently collecting data at the same location and not entering all of the data into the paper system. Other items include data handling and taking appropriate actions in response to CCP violations. Any problems found in the paper HACCP System works properly in the plant environment. Finally, employees are trained to ensure they can capably use the eHACCP System.

Once these preliminary steps are completed, the electronic system can go live. The system is closely monitored to ensure proper function, and any issues uncovered should be corrected. Data can then be collected for the validation study. Validation is a critical step. The validation study will be conducted to ensure employee competence and data accuracy. The study should be conducted by a validation expert who knows statistical analysis. Once the study is conducted, a validation report is issued to provide objective evidence that the eHACCP system functions as planned. This documentation can be used for internal food safety review as well as with discussion with regulatory agencies.

Third-party auditors and customers. Once this is completed, the paper system can be discontinued, and the plant can celebrate the implementation of a new technology.

The transition from paper to electronic HACCP can be a success if an implementation process is defined and followed. The successful transition depends on a number of key points:

The transition team should use project management techniques.

They should develop a system that meets the KISS principle (keep it sweet and simple) to improve user acceptance and continue successful operation

The current HACCP process is well defined so that any glitches or problem are identified and solved before the implementation of eHACCP.

All employees who use the eHACCP system will have the necessary competencies before the system goes live. The company needs a plan to retrain current employees and train new employees in the system.

Once the project is completed, a review should be done to understand both successes and problems that occurred in the implementation pro-cess. This provides the continual learning experience that will ensure future success in implementing new technologies.

The properly designed eHACCP system will cover the complete HACCP system from collecting plant floor data through producing and managing HACCP reports with compliant electronic signatures. Since it is integrated with the quality information system, the HACCP data is readily available for active process management and CPI.

Our previous studies have clearly demonstrated that SPC and process management enables successful HACCP programs. We feel that there are three critical take-away points:

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It is critical to have a stable process in statistical control and with predictable behavior. With this we can assess risk and know how close we are to exceeding critical values.

The process is highly capable as a result of CPI and provides the maximum head room to accommodate process shifts. As demonstrated, food safety is the ultimate argument for high-capability production.

Close process monitoring enables us to respond to alerts in a timely fashion and prevent shipping unsafe or unwholesome product.

Property implemented, the eHACCP system will reduce the time, labor and cost required to collect HACCP data while improving data management and accessibility. With improved data and process awareness, you will reduce operational costs while achieving better HACCP compliance. This means you will reduce your risk while improving your performance.

About The Writer



M.Tech. In Futures Studies & Planning and B.E. he is Lead Auditor for ISO 22000-HACCP besides various other system certifications. He has been instrumental in implementation of systems for several organisations including soya products, milk and milk products, sugar, etc.

ISO-22000, FOOD SAFETY MANAGEMENT SYSTEM (FSMS): Managing food safety throughout the food supply chain is a global concern. As the consumer demand for safe food increases there has been a rise in the number of food safety standards which led to confusion in the industry. Consequently, there has been demand for international harmonization which prompted the development of ISO-22000. It is an international standard which provide a framework that defines the requirements for a food safety management system to manage legal obligations and commercial objectives.

Mr. Yogesh Jain (Consultant)

ISO-22000 is intended to define food safety requirements that allow you to exceed ones legal, regulatory and commercial obligations. This is therefore applicable to any business in the entire food chain from 'farm to fork' and including inter-related organizations such as producers of equipment, packaging material, cleaning agents, additives and ingredients.

ISO-22000 is based on HACCP Hazard Analysis and Critical Control Point that were differently interpreted and implemented in Australia and Europe although followed similar principles. ISO 22000 was brought out to unify all such efforts going on. It considers hazard analysis on the basis of Physical, Chemical, Biological hazards that can creep into the system at any food processing step. While considering process, one step behind and one step forward is considered. It is farm to fork approach hence responsibility of food operator is multi fold as compared to any general organization. The method of finding out Critical Control Point (CCP) is based on decision tree which is systematic questioning method to find out if the current step prevents or mitigates the physical, chemical and / or biological hazard to acceptable level and that in further step it will be controlled or not. If no further step is able to mitigate or prevent the hazard, the point is coined as critical control point. Combined with risk significance and occurrence possibility the hazard rating decides the type and extent of control required over such process.

The standard recognized key elements to ensure food safety along the food chain including interactive communication, system management, control of food safety hazards through essentially three layers of protection mechanism viz.:

PRP: pre-requisite programmes. This is the outermost layer under which oranisation need to improve their building - construction, infrastructure, surroundings, air, water systems, machine makes and clean-ability, transportation, personal hygiene issues in line with prescribed requirement so that food product through out its process is not affected / least affected because of interaction of these. In fact it covers receipt to delivery controls pertaining to infrastructure, vehicle, mode of distribution, etc.

OPRP: Operational Pre Requisite Programmes form 2nd layer of controls where food processes need to be controlled in prescribed limits. If the process derails in such controls there is a chance that at core level of CCP control control becomes very difficult. It may also serve as early warning system.

CCP: This is the most stringent control known as Critical Control Point. If product passes this CCP as per process design, the product is safe in that particular aspect. But if that is not the case; re-processing or destroying the product is the only option left.

The operational parameters related with product / process quality, food safety requirement (as per control measure, critical limit in case of critical control point), related data are studied in detail in each process step. The parameters thus laid down are monitored and correction, corrective action and preventive action are planned whenever they are found not to be meeting requirements.

The operational parameters related with product / process guality, food safety requirement (as per control measure, critical limit in case of critical control point), related data are studied in detail in each process step. The parameters thus laid down are monitored and correction, corrective action and preventive action are planned whenever they are found not to be meeting requirements.

Additional requirement of ISO-22000 is to establish system for product withdrawal. A detailed product withdrawal recall system is to be developed for which Traceability system needs to be strong. Food Products therefore need to have proper batch/bag identification. Should any eventuality arise organisation should be able to withdraw the product from market in very short time. This activity gives confidence to regulation, food customer that food manufacturer is committed to control its product during its processing and also after it is dispatched. To ensure organisation's readiness Mock Withdrawal process is also conducted periodically to check its system.

Training therefore plays a very important role in this whole exercise:

It develops awareness on ISO 22000 requirements

Training of food handler on hygiene and health practices

Training on safe food handling practices

Training of mock withdrawal

Training on emergency preparedness and response

Training on hazard analysis risk management and related decision tree methodology

Training on internal auditing as per ISO 22000 guidelines

are few min. trainings for a food safety management systems. Besides product specific system requirement would of course be as much required.

Continual improvement and updating the management system are then necessary ISO elements, which complete the picture of good FSMS.

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CORPORATE JOKE

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Manager Advice

A new manager spends a week at his new office with the manager he is replacing. On the last day the departing manager tells him "I have left three numbered envelops in the desk drawer. Open an envelope if you encounter a crisis you can't solve.'

Three months down the track there is major drama, everything goes wrong the usual stuff and the manager feels very threatened by it all.

first envelope. The message inside says "Blame your you busy. predecessor!" He does this and gets off the hook.

combined with serious product problems. The manager quickly opens the second envelope. The message read, "Reorganize!"

This he does, and the company quickly rebounds.

Three months later, at his next crisis, he opens the third envelope. The message inside says "Prepare three envelopes".

ICS Welcome the below members in the ICS Family

Sr. No.	NAME OF THE EMPLOYEE		Branch
1	Ajay Jha	Inspector	Mumbai TPI
2	Anoop Kumar	Inspector	New Delhi
3	Anshul Parashar	Auditor	Dubai
4	Arnu Kumar	Inspector	New Delhi
5	Ashish J. Thomas	Inspector	New Delhi
6	Balasubramanian Nagaraj	Dy. General Manager (Inspection)	Mumbai TPI
7	Bikramjit Singh	Trainee	Ludhiana
8	Chand Mehta	Jr. Office Executive	New Delhi
9	Chaudhari Mohammed Arif	Jr. Office Executive	Mumbai Admin
10	Chetan K. C.	Inspector-BEML	Bangalore
11	Digvijay Pratap Singh	Inspector	New Delhi
12	K Babu	Inspector	Hyderabad
13	K. E. Loganathan	Inspector	Chennai
14	Krishnakant Nimse	Marketing Executive	Mumbai MKTG
15	Md. Sarfaraz Alam	Inspector	New Delhi
16	Mohammad Shahbuddin	Inspector	New Delhi
17	Narendra Kumar	Inspector	New Delhi
18	Nilesh Deshpande	Software Web Programmer	Mumbai IT
19	Nitin Gupta	Marketing Executive	New Delhi
20	Parmesh A. Yadav	Software Web Programmer	Mumbai IT
21	Pradeep R.	Inspector	Bangalore
22	R. Gajendra Babu	Inspector	Bangalore
23	R. Jeyakumar	Inspector-BEML	Chennai
24	Rahul Y. Patil	Marketing Executive	Mumbai TPA
25	Rajesh Mehra	Inspector	New Delhi
26	Rakesh Dinesh Patel	Office Assistant	Mumbai
27	Romero J. Tellis	Jr. Office Executive	Baroda
28	Sanjeev Mankotiya	Inspector	New Delhi
29	Seema Achuthan	Office Executive	Mumbai Admin
30	Sunil Kumar	Inspector	New Delhi
31	Swarup Kumar Rudra	Inspector	Kolkata
32	Syed Nadeem Kausar	Inspector	New Delhi
33	V. Narayanan	Sureyor	Chennai
34	Vimal Kumar	Inspector	New Delhi
35	Viral A Patel	Inspector	Surat

ICS WISHES THE BELOW A VERY HAPPY BIRTHDAY

Sr. No.	NAME OF THE EMPLOYEE	Date Of Birth	Branch
1	Albert P. Galvan	1-Oct-74	Dubai
2	Pawan Sharma	1-Oct-57	Jaipur
3	Vidya Choudhari	3-Oct-85	Admin (Mumbai)
4	Meghna Kalgutkar	4-Oct-83	Finance (Mumbai)
5	Bipin Bagi	5-Oct-77	Belgaum
6	Bikramjit Singh	6-Oct-88	Ludhiana
7	Vinod Sharma	6-Oct-82	Ahmedabad
8	Sumeet Kataria	8-Oct-73	T D (Mumbai)
9	Santosh Bhor	8-Oct-82	TPI (Mumbai)
10	Kiran Patil	10-Oct-74	TPI (Mumbai)
11	Rajesh Pandey	14-Oct-77	Vapi
12	Chand Mehta	15-Oct-86	New Delhi
13	Tapan Chakraborty	15-Oct-71	Kolkata
14	Harish Soni	18-Oct-66	Raipur
15	Rajesh Singh	20-Oct-74	New Delhi
16	Digvijay Pratap Singh	20-Oct-85	New Delhi
17	Anees Shaikh Nazir	23-Oct-83	TPI (Mumbai)
18	Sanjay Chouhan	26-Oct-73	IT (Mumbai)
19	S. Raghavendra	29-Oct-81	Bangalore
20	Saurabh Pandey	30-Oct-86	New Delhi

HOROSCOPE FOR THE MONTH OF OCTOBER

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(March 20-April 18) :- Communications and relationships will be the name of the game. You will interact with friends, in-laws, bosses and subordinates. The interactions will be warm, but occasional clashes are likely. Further study, research, even a crash course will interest you. This will help you improve your prospects. You may also be traveling to new sites or meet new people. "Upward mobility" is what I'm referring to. You have a lot of tenacity and may accomplish what you set out to do.

(April 19 - May 19) :- The full moon will usher in the trend of slogging away at your work. Whether realistic and achievable or not, you are determined to get to it. Considering that determination is your middle name - Taureans, you will succeed! You are targeting a switch of jobs, aiming for a promotion or raise or a more lucrative line of business. Property He remembers the parting words of his predecessor and opens the matters, loans, funds, domestic matters, home affairs and improvement conspire to keep

Gemini (May 20 - June 20) :- You are more determined than ever to get to your own ways, About half a year later, the company is experiencing a dip in sales, as well as to get ahead. And you are more than ready to work hard for your goals. Family affairs, possessions and assets, investments and even the unloading of shares in the stock market will be important (and not just a means to an end). There is a strong streak of materialism in you, but you realise that you will have to generate the income for material assets yourself.

> Cancer (June 21 - July 21) :- The aggressive work-stance you adopted at the beginning of the year softens a bit. The other side of your nature -your charm and appreciation of the finer things of life- comes to the forefront. You are drawn towards matters relating to love, romance, parties, your hobbies and children's affairs. That is because you have more or less put your work-front into shape in the earlier weeks and can afford to relax a bit. It's also a good time to take chances. Rash investments and risky deals may prove lucky as the luck of the draw will favour you.

> (July 22 - August 21) :- After being successful at both work and play, you turn your Leo attention to the higher plane. Spiritual pursuits, tantra, mantra, issues of social balance, justice, law and order, even Zen Buddhism etc. lure and attract you. You will show strong inclinations to study and understand them. It will also serve to help you set new standards for yourself - not that the older ones were necessarily bad.

> Virgo (Aug 22 - Sept 20) :- There will be expenses galore to reckon with. There will also be a heavy workload to contend with. You will be consumed by the urge to undertake introspection, pursuit of God and higher values. You will try to juggle both. In addition, there's a heavy social scene so that you work, play and think equally hard. This is not to say it's all serious work -laughter, love, recreation, functions, parties, wining and dining are all in store for you this week. You may now understand what I meant by expenses.

> Libra (Sep 21 - Oct 22) :- The same paradoxical counter-poise of introspection, good times and socializing continues. You will inspire equal amounts of love and animosity, and perhaps, hatred in those around you. The details of how and why depend on individual circumstances and can only be dealt with in a personalized reading, not a general one. It may well be that you rub some people the wrong way, but where have there ever been safety-nets in life? And life itself is what you need to tackle head-on this week, whether you like it or not.

> (Oct 23 - Nov 21) :- The emphasis will be definitely on larger issues, love, spirituality, even new age living and alternative lifestyles. There is laughter and joy, too. Far be it for me to suggest that you will live only in the atmosphere and heights suggested in the first sentence above. You have a fun-loving streak a mile wide, too, so you have a fine time juggling everything around.

> Sagittarius (Nov 22 - Dec 22) :- Expenses will skyrocket, so also will health problems either your own or of those near and dear to you. Thus, you will have the burden of worries to cope with through the coming week. There's a plus side, too, as we all know. Nothing and no phase can be entirely bad. You will make great personal progress but there's a chance that you need to curb your temper and your ego when situations are fraught with conflict. Strive for emotional balance and restraint, advises Ganesha, the god of gentleness and benevolence.

> apricorn (Dec 23 - Jan 19) :- Self-analysis, your own limitations, charitable activity and welfare interests will be the focus this week, besides dealing with private and confidential matters and trying to remove obstacles to progress. Being sympathetic to others will help, but do guard against taking on others' problems on yourself. You will not solve them anyway, and may well earn animus and a bad name in the bargain. Budgeting your finances, making cut-backs in expenditure may well be necessary both at home and in the office. There may be a drastic change in terms of career, job and business. But what it is likely to happen is largely dependent on your attitude. All I can say is a certain amount of re-thinking is on the cards

> Aquarius (Jan 20 - Feb 18) :- The home-front demands a lot of your time and attention something you haven't been able to do for a fair amount of time, now. Repairs, renovation, improvements to property, even some kind of construction or just buying things for the home is expected this month. Also, other thins on priority will be care of elders, pets, or someone ill in the family. This last one is a strong possibility. Take it in your stride and cope with fortitude. Better times will soon be here, assures Ganesha.

> Pisces (Feb 19 - Mar 19): - Ties and bonds preoccupy you. These may be ties of love, or professional ones, partnerships and collaboration. You may feel duty bound to honour some commitments, especially to near and extended family and may even need to incur several expenses in the bargain. But that's what money is for, after all. There may also be journeys to make, lawsuits to deal with or perhaps legacies and trusts, so, all in all, you are certainly kept on your toes around this time, and for sometime to come. C's are confidence and caring now!

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