Annual General Meeting 2013
Managing Committee for the year 2013-2014

Trustees
Mr. S. D. Puri
Mr. Nooruddin Sevwala
Mr. Conrad Saldanha

President
Mr. S. P. Upasani

Vice-President
Mr. Sanjay Kher

Chairperson
Dr. Sitaram Dixit

Vice-Chairperson
Dr. Arvind Varde

General Secretary
Dr. M. S. Kamath

Joint Secretary (School and College Education)
Mr. Dinesh Bhandare

Joint Secretary (Navi Mumbai)
Mr. Santosh Shukla

Treasurer
Mr. Vilas Wagh

Joint Treasurer
Mr. Hemant Rajarshi (Co-opted)

Director (Projects)
Mr. B. V. Desai

Director (Legal matters)
Prof. N. M. Rajadhyaksha

Members
Prof. Naren Israney
Mr. Simon P. D’Costa
Mr. Anil Dhumak
Ms. Alka Nandi (Co-opted)*
Mr. Anil Karandikar (Co-opted)
Mr. Arun Datey (Co-opted)
Mr. Vikrant Jindal (Co-opted)

Invitees
Dr. S. G. Bhat
Ms. Jamna Vardhachary
Mr. Shirish Kamdar (Pune Co-ordinator)
Mr. Ninad Dixit
Mr. Ranjan Varma
Mr. Ram Talreja
Ms. Devika Purav
Ms. Aishwarya
Dr. S. G. Bhat

Editor (KEEMAT)
Dr. S. G. Bhat

Do not get trapped by misleading E-mails or SMS

Do not respond to any E-mail or SMS, which claims:
1. You have won a lottery or a prize from a bid or a competition in which you did not even participate.
2. Somebody has made a “will” for you before dying abroad.
3. You have been selected for a job abroad or offered a part time job on commission basis.
4. You have been asked to provide your “username and password” by a bank for updating your personal in-formation.
5. Somebody has informed you that he would deposit huge funds into your bank account or pay commission to you.
6. Your friend has been stranded in some country. Lost his money, etc., and is not able to pay his dues for hotel, taxi, for travelling, etc.
7. You will receive black dollars at low rate for Indian rupees
Editorial - Dr. S. G. Bhat

Organ donation day on August 6 is a reminder to an enlightened citizen to consider a new lease of life to those suffering from blindness, stomach, lung, liver, kidney, pancreatic disorders, and bone problems. Even skin can be donated for the benefit of burns victims.

Lakhs of people are dying in India for want of organ donation and compared to Spain and USA, India stands far behind as the awareness is poor. There are few hospitals in Mumbai and other cities acting as coordinators. One can pledge by logging on to www.ileadindia.com. This is a personal issue and families must come together and decide on an important issue. We all can play an important role by creating awareness at least in eye donations.

“DO NOT TAKE YOUR ORGANS TO HEAVEN BECAUSE HEAVEN KNOWS THAT WE NEED THEM HERE”

The introduction of Food Security Bill looks like an important legislation but its implementation is not an easy task. Similarly, the Mid Day meal scheme in several states in India is a positive move so that poor children in the villages, who are hungry, can attend the school. Nevertheless, the recent tragedy in Bihar’s Saran district sparked violent protests for the tragic death of 23 children due to contaminated food served for the midday meals. The blame is put on the teachers whose job is to teach and not supervise the kitchen. Thus, monitoring the food is more important by the regulators as the poor quality of food served to students and the unhygienic conditions the meals are prepared. The schools are likely supplied with sub standard food items and stored in open dirty grounds.

Poor state administration and monitoring is an important issue, which Govt., has to adopt all over as the food poisoning was due to traces of insecticides. Such calamities should not take place in future and that must be the motive of the Govt., who is concerned with the Food Security Bill for cheap food ingredients supply to the poor but the quality must be guaranteed, otherwise the purpose will not be served.

Recently the Govt. Laboratories have tested food items and reported that nearly 20% of them like edible oil, milk, sugar, grains and ready to eat packed foods available in Kirana Stores, Grocery shops, Malls are substandard. The trend is rising and needs to be curbed by Govt., as well as Consumer Organizations. No wonder consumption of adulterated foods leads to serious health problems like heart diseases and even neurological problems especially in children. It seems there are 120 Govt. Laboratories in the country and need to be utilized fully for the benefit of the public, only then one can say the Food Security Bill is a success as there is provision for culprits to be punished and monitoring by both the Govt. and Consumers.

The recent document submitted before the Delhi Court through the Health Ministry has said that Obesity and Hypertension among children, schools must regulate the sale of junk food items like burgers, pizzas, chips, samosas and colas. School canteens must make available fresh fruits, green leafy vegetables and whole grain and pulse based food items as per guidelines. This is a welcome move by the CGSI who has devoted lot of time in creating awareness in Mumbai schools by opening the lunch boxes of schoolchildren containing junk food items and especially both working parents having no option to alternative.

The action to be taken by Delhi High Court is a welcome move and all over India, awareness is to be created by visiting schools.

Letters to the Editor

The Editor,
Keemat,

Sir,

I will say the Maharashtra Consumer Helpline is doing a wonderful job. When my baggage was not trace able by Jet Airways on my landing at Mumbai last month from Hyderabad at 7 PM., the airport staff was non-cooperative. After waiting for 30 hours without proper reply from Jet Airways, I contacted CGSI. The problem was solved, and my baggage was delivered at my home the next day.

Ms. Bhargavi Sherman
Mother of CGSI Life Member Ms. Brinda Sherman
Minutes of the 46th Annual General Meeting of the Consumer Guidance Society of India, 2 August 2013 at 4 P.M. at the Karnataka Sangh, Ground Floor Hall, T. H. Kataria Marg, Mahim, Mumbai – 400016.

Presided by: Mr. Sharad P. Upasani (President)

Present on the dais:
Mr. S. D. Puri (Trustees),
Mr. Conrad Saldanha (Trustees),
Dr. Sitaram Dixit (Chairman),
Dr. M. S. Kamath (Hon. General Secretary)

Prior to start of the proceedings Mr. R. B. Purohit enquired whether the President is a member of CGSI and whether he has voting rights. He further stated that if the President does not posses voting rights, he will not attend the meeting and will walk out.

Dr. M. S. Kamath explained to the house that Mr. Sharad Upasani is a Hon. Member of CGSI, and was fully qualified to preside. Disagreeing with Dr. M. S. Kamath’s reasoning, Mr. R. B. Purohit along with Dr. A. R. Shenoy walked out of the meeting.

Thereafter, Dr. M. S. Kamath called the meeting to order requesting everyone to maintain decorum and dignity of the house. Dr. M. S. Kamath then requested the Chairman to address the members.

Welcome by the Chairman:

Dr. Sitaram Dixit welcomed the President, the trustees and all members present in the house. He stated that CGSI has done a good job this year in comparison to previous years with a lot of work done also outside Mumbai city, like, Pune, Jharkhand, Bihar, apart from interior Maharashtra, spreading CGSI activities. He informed that CGSI has done over 250 consumer awareness programs. Consumer help line received over 6000 complaints out of which 70% were basic consumer complaints and most of them have got resolved. However, 97% of complaints have come from Mumbai & Thane, and CGSI should make further efforts to publicize the Maharashtra helpline number so that other districts in Maharashtra also avail the facility.

Address by the President:

Mr. Sharad Upasani, while welcoming members, stated that in the last meeting he had indicated CGSI to find out a substitute in his place, as he has wanted to step down due his other commitments. Mr. Upasani appreciated the continued forward march of CGSI and congratulated all the members for supporting the activities of CGSI.

He remarked that reading Keemat issue in which notice of AGM is published one gets a feeling that it gives more publicity to investment awareness program than programs in other areas of consumer concern. He reiterated that CGSI should make members aware of all the activities of the organization by reporting it in Keemat. Requesting all members present to maintain decorum and dignity of the house, thereafter he took up the agenda.

Confirmation of the minutes of the 45th AGM held on 22 June 2012

Mr. Anil Dhumak stated that the minutes of last AGM did not record some of his specific statements.

Mr. Upasani informed that the minutes are not verbatim record but all relevant points made relating to Agenda & resolutions are recorded. He further stated that it is the
President's prerogative to make the minutes and include only what is proper and relevant.

Mr. Dhumak inquired on the status of the police case involving Dr. A. R. Shenoy. Dr. M. S. Kamath suitably replied. Mr. Anil Dhumak said that CGSI did not reply to some of his questions on accounts. Secretary Dr. Kamath refuted the statement saying that the written reply issued was not accepted but summarily refused. Mr. Upasani requested that the society should send the written reply again by registered post with acknowledgement due, and thereby record the posting. Minor printing/spelling errors in minutes indicated also corrected.

Majority members then passed the minutes.

**Proposed by Mr. B. R. Satra; Seconded by Mr. R. B. Kadam; Passed by Majority**

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

Dr. M. S. Kamath first announced a donation of a sum of Rs. 2000 received from Advocate C. D. Prabhu. Members present applauded this gesture and thanked Advocate Prabhu for the same.

Dr. M. S. Kamath referring to President's address requested all to see the cover page of Keemat. He informed that CGSI activities encompass all in the umbrella depicted. Awareness Programs, Action Programs, Complaints Counseling, Helpline, Grievance Resolution, are all undertaken regularly representing consumer interest in mind. CGSI regularly conducts milk testing for adulteration in addition to taking part in various food safety programs around the year.

Mr. A. V. Shenoy said there is no news about Testing Committee & Complaints, and wanted all details of complaints published in Keemat, e.g., the kind of complaints received and the amount of money CGSI save for them. He wanted publication of more data in testing programs along with results. Mr. Dhumak said that big event organizers did not give invitation to CGSI and started to deride CGSI’s existence. Mr. Santosh Shukla requested him not to divert the speaker and the house by raising irrelevant issues during the presentation.

Dr. Kamath informed that CGSI regularly does counseling on a one to one basis, makes use of innovative methods like say weighing “stones” that enable people to check the actual weight of things against the standardized stone, in addition to training them to become an informed investor. Citing an example, he said that in one case a person from CGSI actually went with a complainant to SBI to clear the problem with his credit card and succeeded in bringing down his payment outstanding to an acceptable sum.

However, he accepted the President’s advice to ensure that all CGSI activities, gets reasonably sufficient coverage and publicity in Keemat.

Dr. M. S. Kamath informed members that Mr. Ranjan Varma was largely instrumental in arranging the trips to Bihar, Jharkhand, etc., and successfully carrying out the programs in out of city locations. President Mr. Upasani honored Mr. Ranjan Varma on behalf of CGSI.

The Annual Report was the accepted as passed.

**Proposed by Mr. Ramesh Nayak; Seconded by Mr. Vikrant Jindal; Passed by Majority.**

- **Presentation of Accounts for 2012-13:**

Dr. M. S. Kamath informed that a couple of members during their visit to CGSI office around 2.40 PM to 3.45 PM on 31 July 2013, used foul language, abused and hurled obscenities against the Treasurer Mr. Vilas Wagh, and Committee Member Mr. Anil Karandikar in the
presence of Mr. V. M. Kamat from CGSI office. He further stated that CGSI strongly disapproves and severely condemns use of such abusive, foul language and uncivilized, uncouth arrogant behavior of the members.

A printing error in Keemat of one figure (Year 2011-2012) in the balance sheet was read out for correction.

Mr. B. R. Satra wanted to know the progress in the long pending matter of traveling allowance of unsettled amount of Rs. 33807.00 relating to the year ending 2006 and 2007 shown as receivable in balance sheet and the action taken to recover the same.

Mr. Vilas Wagh, CGSI Treasurer said it was a six-year-old pending matter only carried forward in subsequent year's balance sheets. A police complaint was filed for misappropriation of funds. Dr. M. S. Kamath further informed that some persons approached the police and stated that these were “adjustments” and to close the issue. However, until date it is still unresolved.

The Accounts, Auditor’s report and Notes on Accounts with supplement were accepted and passed by majority.

**Proposed by Mr. B. R. Satra; Seconded by Mr. Santosh Shukla; Passed by Majority**

- **Appointment of Auditors for 2013-14**

The house approved the proposal as recommended by the Managing Committee to the General Body, to reappoint Mr. Sanjay R. Thopte as Auditor for the financial year 2013-2014 at the same fees as per the last financial year, i.e., Rs. 15,000/- per annum.

**Proposed by Mr. Simon D’Costa; Seconded by Ms. Jamna Varadhachary; Passed by Majority**

- **Confirmation of Panel of Returning Officers for the Year 2014**

The house approved the proposal to reappoint the panel of returning officers for 2014 as follows: Advocate. R.V. Paranjpe, Mr. Anil Karandikar, and Ms. Mercian Saldanha,

**Proposed by Mr. R. B. Kadam; Seconded by Ms. Jamna Varadhachary; Passed Unanimously**

- **Any Other Matter with the Permission of Chair**

Mr. B. R. Satra said that he was a representative on railway committees and requested that in future reports of all such meetings should be published in Keemat. Dr. M. S. Kamath said, many people attend meetings at various forums but fail to send in their reports. Since reports are unavailable, it is not printed.

Mr. Anil Dhumak wanted to know why the SEBI issue is still unsettled. Dr. M. S. Kamath said it is taking time as SEBI is taking its own time and CGSI has no control on it.

Mr. Dinesh Bhandare stated that people like Mr. Anil Dhumak, who are antagonistic to CGSI, go to SEBI with complaints, give wrong information thereby delaying resolution. Mr. B. Desai said Mr. Dhumak has become antagonistic to CGSI only because the Managing Committee did not elect him as their Chairman. He further stated that as the erstwhile Vice Chairman of CGSI, he was an official signatory to every CGSI decision on SEBI.

Mr. Upasani said that in all organizations difference of opinions exists. However, one should settle it within themselves amicably with discussions. Members should
not go to outsiders carrying tales and running down members of their own organization, which only reflects poorly on the member and the organization. The President felt that CGSI members should not object only with an intention to damage its creditability and appealed to everyone to co-operate and resolve their issues as early as possible.

Mr. Anil Dhumak wanted Mr. Upasani to give a period of six months for closure of the SEBI matter. However, all felt that giving a period may not work as CGSI has no control on the decision-making mechanism of SEBI. The house however requested the Managing Committee to make efforts to resolve the issue as soon as possible.

Mr. A. V. Shenoy remarked that CGSI is not in the limelight as opposed to many such organizations that came in much later. CGSI is no longer, member of Consumer International. As such, CI invited other consumer organizations to a conference in Geneva instead of CGSI. Keemat quality is not good and has deteriorated of late – it is full of photos, does not have any good articles on consumer research, and does not report the good things CGSI is doing. Many people approached him to complain about CGSI, regarding non-refund of application money as CGSI asked for return of their payment receipts. He felt this condition is unnecessary. He remarked that CGSI did not take any protest action against BEST, which increased Tariff on Power Consumption in Mumbai.

Mr. Wagh replied that CGSI had wrongly issued the receipts to some applicants. Such applicants have to surrender the payment proof receipts to avoid audit objections.

Dr. M. S. Kamath clarified that specific members inimical to CGSI went to Consumer International (CI) with false complaints, and wrong information on its working that eventually led CGSI to resign its CI membership a few years back. Dr. M. S. Kamath said that, in future Keemat issues, CGSI would try to list all successful cases and publish testing reports in details. He also appealed to members to submit articles of general interest so that CGSI can carry it in the forthcoming issues of Keemat.

The President Mr. Upasani remarked that aggrieved members should not bring individual matters to the AGM, it being not a place for such discussions. They should go to the Managing Committee and resolve issues amicably. Thereafter, the President declared the meeting closed and asked the Hon Secretary Dr. M. S. Kamath and the returning officer to proceed with the election formalities.

➢ Election to the Managing Committee

Hon Secretary Dr. M. S. Kamath explained the election process briefly to all members and requested the returning officer Mr. Sanjay Thopte to conduct the election and declare the results as provided for in the society’s rules and regulations.

➢ The Meeting ended with thanks to the chair.

Sd/-
Sharad Upasani
President – CGSI

Results of the Election to the Managing Committee 46th AGM 2013

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<th>Sr. No</th>
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<td>Mr. Dinesh Bhandare</td>
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<td>Mr. Naren Israney</td>
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<td>Mr. Santosh Shukla</td>
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<td>6.</td>
<td>Mr. Simon D’Costa</td>
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Mr. Dinesh Bhandare, Mr. Naren Israney, Mr. Santosh Shukla, Mr. Simon D’Costa are declared elected.

2nd August 2013.

Sd/-
Returning Officer
CGSI Elections – AGM 2013
Telecom Regulatory Authority of India Recent Regulation on “Deactivation of Cellular Mobile connection due to Non-usage”

All the telecom companies are required to abide by the following guidelines.
1. The mobile connections of prepaid consumers shall not be deactivated for any period on non-usage less than 90 days;
2. For the purpose of usage, a voice call/video call (incoming or outgoing) or an outgoing SMS or a data usage or usage of Value Added Services, or payment of rental (in case of postpaid connection) etc. shall definitely fall in the scope of activity, the service provider may prescribe any other activity as well;
3. There shall be no deactivation if the balance in prepaid consumer account is Rs.20/- or more;
4. An ‘Automatic Number Retention Scheme’ shall be implemented for prepaid consumers on payment of reasonable charges;
5. A consumer whose connection is deactivated shall be given a grace period of 15 days within which he can reactivate the same number;
6. Consumers shall be transparently communicated the terms and conditions of deactivation of SIMs due to non-usage.
7. The Regulations also mandate implementation of a ‘Safe Custody Scheme’ for post-paid consumers on payment of a reasonable charge. Such consumers will not be required to pay monthly rental during the period of safe custody.

Reserve Bank of India Advisory
Illustrative checks before making deposits with NBFCs

A depositor wanting to place deposit with an NBFC must ensure that:

1. The NBFC is registered with RBI and is specifically authorized to accept deposits. This can be checked from the list of deposit taking NBFCs published on the RBI website – www.rbi.org.in → Sitemap → NBFC List. The depositor should check the list of NBFCs permitted to accept public de-posits and check that it is not appearing in the list of companies prohibited from accepting deposits.
2. NBFCs have to prominently display the Certificate of Registration (CoR) issued by the Reserve Bank on its site. If an NBFC is authorized to accept public deposit, the certificate reflects that.
3. RBI does not guarantee the repayment of deposits accepted by NBFCs
4. NBFCs cannot use the name of the RBI in any manner while conducting their business
5. Currently, the maximum interest rate that an NBFC can pay to a depositor should not exceed 12.5%. The Reserve Bank, however, keeps changing these interest rates de-pending on the macro-economic environment.
6. The Reserve Bank publishes the change in the interest rates on www.rbi.org.in →Sitemap →NBFC List → FAQs.
7. The depositor must insist on a proper receipt for every amount of deposit placed with the company. The receipt should be duly signed by an officer authorized by the company and should state the date of the deposit, the name of the depositor, the amount in words and figures, rate of interest payable, maturity date and amount.
8. Investors must generally be circumspect if the interest rates or rates of return on in-vestments offered are higher than those offered by others in the market place. Unless the entity accepting funds is able to earn more than what it promises, the entity will not be able to repay the investor as promised. For earning higher returns, the entity will have to take higher risks on the investments it makes. Higher risk could means undertaking speculative activities and on such activities, there can be no assured return. As such, the public should forewarn themselves that the likelihood of losing money in schemes that offer high rates of interest is more. Still, if they want to invest in schemes that promise high rates of return, investors must ensure that the entity offering such returns is registered with one of the financial sector regulators & is authorized to accept funds, whether in the form of deposits or otherwise.
Recent News from State Consumer Commissions

Non-punching of data of the computer system and non-raising of the electricity bill for 5 years is sheer negligence and deficiency in service.

In an Appeal No. 2010/243 filed by the OP against an order of District Consumer Forum in a complaint case No. 207/2009 of Smt. Krishna vs. the BSES, the State Commission did not agree with the contention of OP that due to non-punching of the data of the computer system, the meter was not punched. This is sheer negligence and deficiency on the part of the appellant, for which the complainant/respondent cannot be punished. The District Consumer Forum reduced the demand of OP of Rs.98,840/- to Rs.9,026 and also directed OP to pay compensation of Rs.5000/- and Rs.1000/- litigation costs to the complainant.

The OP failed to raise the bill for 5 years despite repeated requests and visit of the complainant/respondent to the office of the appellant and all of a sudden when a visit was made by the officials of the appellant in January 2009, a bill of Rs.98,840/- was raised. Delhi State Commission agreed with the finding recorded by the District Forum, and said that there is no justification to interfere with the impugned order and dismissed the appeal.

State Commission penalized school to pay Rs 75,000/- to the students for not issuing admit card and asked Directorate of Education for cancellation of recognition/affiliation

Akash Agarwal and 12 other students of Bal Mandir Sr. Secondary School, Vikas Marg Delhi approached Principal for issue of Admit Cards / Roll numbers and were told that the CBSE refused to issue the admit card / roll number. On hearing the same, Akash Agarwal became unconscious and his mother was confined to bed.

The student was compelled to initiate legal proceedings in the Karkardooma Court and a suit was filed in the court. The counsel for CBSE made a statement before the Court that no admit card / roll No. was withheld and they have been sent to the School 20 days before. On the order of the Court, the Vice Principal of the School delivered admit card / roll number.

The sheer negligence of the school in not issuing the admit card / roll number has caused mental agony, suffering and harassment to the student and because of this effect; the student secured lesser marks than expected. There was gross deficiency in service on part of the school and the complainant claimed Rs. 19.50 lakhs as compensation.

It was observed that the complainant was suffering from Dengue and his attendance during the academic year was 68.6% as against CBSE byelaws of a requirement of minimum 75%. Shortage up to 15% of the attendance can be condoned by CBSE under clause 14(ii) of the examination bylaws only in exceptional circumstances. The complainant has filed various documents with regard to fulfillment of all the requirement of all the byelaws of the CBSE but it was incumbent on the part of the school to take steps for the issue of admit card / roll numbers to all the students.

The student sought information under RTI and it emerged that CBSE has asked the school with regard to the condonation of shortage of attendance and asked why no recommendations have been made for the condonation of shortage of attendance. The Commission observed that there was sheer negligence and deficiency on the part of the school in withholding the admit card / roll number and not sending the medical certificates to the CBSE at the right time. It is not expected from a school to adopt such malpractices.

State Commission, Delhi in First Appeal 730/2011 (arising out of the order dated. 11/11/2011 of District Forum in complaint case no 519/2010) set aside the decision of District Forum and ordered School to pay Rs. 75,000/- as compensation for mental agony, harassment and suffering, inclusive of all the litigation charges. The State Commission further Directed Directorate of Education, Govt. of NCT of Delhi to initiate proceedings for cancellation of recognition / affiliation of the school.

Patient Wrongly Diagnosed as HIV Positive – Doctor told to pay Rs 50,000 compensation.

President of the District Consumer Dispute Redressal Forum, Karnal has directed a doctor to pay Rs 50,000 as compensation for giving a wrong VDLR (Venereal Disease Research Laboratory) report. The complainant took the plea that the wrong report had lowered his reputation in society, particularly in the eyes of his father-in-law who took his daughter back home and separated the couple. The consumer forum found the doctor guilty of deficiency in ser-vice and directed him to pay Rs 50,000 as compensation within one month. 

(The Tribune 8 March 2013)
Vanaspati (Vegetable ghee) is nothing but partially hydrogenated edible vegetable oils made especially as a substitute for Ghee, which is expensive for a common person. The first manufacturing unit was started in 1930 in Bombay and it was branded as Dalda and made from only groundnut oil using nickel as catalyst and a melting point of 37°C. It was mainly used for frying purposes and cooking media as it had no smell. A processed food made in Vanaspati has a long shelf life compared to other edible oils, like coconut or groundnut. Later, many Vanaspati manufacturing units came up all over India with different brand names. The demand increased and production increased as the consumer acceptance was good and cheaper compared to Ghee. Vanaspati was controlled by the Directorate of Vanaspati. Traders adulterated Ghee with Vanaspati; similar to cheaper edible oils were mixed with expensive oils. Even mineral oils, which have no odor, were mixed with edible oils, as it was cheap then. Today mineral oils are expensive and are not used for adulteration. The addition of 5% Sesame oil to Vanaspati was made mandatory, so that one can detect easily the presence of Vanaspati in Ghee by a simple color test. The addition of Vitamins A & D also was made compulsory.

The Council of Scientific & Industrial Research, New Delhi, conducted Investigations on the Composition & Nutritive Value of Vanaspati with concurrence of the Ministry of Food & Agriculture in 1952, through the Vanaspati Research Advisory Committee in 3 of the National Laboratories in Calcutta, Coonoor & Mysore. They studied the effect of adding Sesame oil to Hydrogenated oils and the stability of added Vitamin A during heating and cooking. In addition, the digestibility coefficient and nutritive value of Vanaspati was reported. It was declared fit for human consumption. There was a shortage of groundnut oil, prices went up, and other edible oils like Cottonseed, soyabean, sunflower, mustard was permitted by the Regulators in order to keep the price of Vanaspati under control. In fact, every month the directive for the edible oil mixtures were awaited by the manufacturers. In fact, nearly 21 edible oils were permitted for hydrogenation and ISI (now BIS) made an Indian Standard for Vanaspati, without any limit for Nickel. Pressure from Consumer Organization the limit of 1.5 ppm of nickel in Vanaspati was specified, as some brands in the market had high content of nickel needing post refining.

Before 1990, no one was aware of the hazards of Trans Fatty Acids (TFA), which are formed during hydrogenation of edible oils, & Vanaspati contained up to 40% and the melting point was specified at 41 degree C max. In 1992, a limit of 10% max was laid down by PFA Rules of the Govt. of India for hydrogenated soya bean oil. This was deleted in 1999 for reasons best known to the regulators. However, till 2012, Vanaspati has no limit for TFA and discussions were going on since 2006.

The introduction of new labeling requirements in USA from 1 Jan 2006 declaring TFA per serving below 0.5g has triggered attention all over the world and India had to seriously deal with the problem on war footing, as the export of processed food will be affected. This situation was overcome by the biscuit manufactures by switching over to edible oils instead of Vanaspati. India is a biggest exporter of biscuits and labels can claims 0% TFA.

Studies abroad have shown an association between TFA intake and subsequent Coronary Heart Disease, Diabetes and even Cancer. Danish Nutrition Council suggested TFA limit to be reduced to less than 5%. In India, no one pays attention to the health hazards caused by TFA in Vanaspati as it is used for cooking, mithai, cakes, pastries, and bakery products. It is very difficult for a common man to prove that the increase in cases of CHD, Diabetes & Cancer in India is due to the consumption of Vanaspati, as public consumes so many food items and difficult to prove, except to say all over the world hydrogenated oils are banned since 2006.

FSSAI NOTIFICATIONS (Applicable sixty days after date) on removal of Melting Point requirements in Vanaspati etc. permitting use of Palm Stearin; Specifying limit of Trans Fatty Acids and corresponding Labeling requirements. This is a New Generation of Vanaspati will be introduced in India, as per the FSSAI Notifications on Hydrogenated Vegetable Oils with TFA limit of not more than 10% by wt. It says,

Consumers to be aware that Food Safety Standard Notification dated 27 June 2013 with the approval of Central Govt. hereby makes the following regulations to amend .The Food Safety Standard Amendment Regulation 2013, which will come into force after the expiry of 60 days from the date of their publication in the Official Gazette. Hydrogenated Vegetable oils - a process of hydrogenation in any form, the words or chemical or enzymatic Interesterification shall be inserted - u. Vegetable oils imported for edible purposes. v. Palm Stearin TFA not more than 10 % by weight.

It is of interest to note that Economic Times dated May 12, 2004 published news that Stearin, a soap fat is sold as Vanaspati in North India. It says that eating stearin leads to stomach and heart disorders and prolonged use may be fatal.

This is alarming as with the introduction of Palm Stearin and melting point not a specification in future will create health problems, which time alone can prove.

When Vanaspati was introduced in India, melting point was important as it affects digestion and give heart problems and it is surprising that such an issue is not considered by the Ministry of Health and Family Welfare now.
Health Insurance of Senior Citizens in India – Theory & Practice

Ms. Vatsala Pant and Mr. Sanchit Thukral, both students of Sri Ram College of Commerce (SRCC) in Delhi University during their recent internship with Consumers India carried out a study ‘Health Insurance of Senior Citizens in India - Theory and Practice’. The following are some major findings. One can see the full text of this letter, and extracts from this study on http://drijayashreegupta.blogspot.in

- Many insurance agencies are not providing insurance cover for people above the age of 60 years, even though it was made mandatory. There is need for better regulation of insurance companies.
- "Right to Underwrite" is freely used by insurers to deny med-claim policy to citizens above the age of 45 (thus depriving the elderly of insurance). There is need for careful revision of this right as it is being manipulated to suit the whims & fancies of the insurance companies.
- Pre-existing diseases are generally not covered by most insurance agencies. This defeats the very purpose of getting a health insurance. Effective steps are needed to ensure that common health problems like diabetes and blood pressure are covered along with recurring expenditure on medicines etc. The cost for medical tests at the time of issuance of a policy to senior citizens should be shared equally by the insured and insurer.
- If a senior citizen has an insurance policy and is hospitalized for an ailment, next year that ailment is excluded by the insurance companies. There is need to provide long-term cover for senior citizens, including long-tail ailments (requiring treatment for years).
- All insurance policies are for hospitalizations only and do not offer outpatient cover. Most senior citizens require outpatient cover as well which should be made available.
- There have been cases where a plan or its features are pulled off from the market without the policyholders being aware of it. For example, cash less feature was removed by government insurers in July 2010 without informing the insured about the move, leaving policyholders in lurch.
- Insurance products provided by private companies are costly. The high premiums are not matching the benefits being provided. Products offered by public companies are relatively cheaper but do not cover many diseases, which defeats the very purpose of having insurance.
- Insurance companies take an average of 121 days to settle a claim. The health insurance guidelines specify settlement of claims within 30 day from the date of receipt of ‘all claim documents’. "All claims documents" is a subjective term and companies keep delaying the claiming process by asking for more and more frivolous documents.
- Claims are rejected on flimsy grounds.
- The insurance companies are required to provide lifelong renewal as per IRDA Guidelines. This needs to be regulated strictly. Many a time’s senior citizens receive no renewal notice and they have to chase the insurance company to accept the premium payment!
- The interns had interviewed senior citizens from all occupations, like businesspersons, engineers, publishers, service men, MNC employees, agriculturists etc. Sadly, none of them expressed satisfaction with their Health Insurance!
- Consumers India has appealed to Prime Minister, Finance Minister, Chairman, National Human Rights Commission and others to revamp the present system of Health Insurance with a view to make it a viable option for the health care of our senior citizens.

Consumer Alert

We advise consumers not to use a borrowed pen especially from agents while filling up any application form or cheque. The borrowed pen could be a ‘magic pen’ and the ink might erase without leaving any trace of it.

The agents can then fraudently rewrite the drawee name and amount.
Avoid Hydrogenated Fats and Reduce Oils & Fats Consumption to Lead a Healthier, Happier Life!

Dr. Sitaram Dixit – Chairman, CGSI

‘Hydrogenated fat’ is bad word as far as nutrition is concerned. When we treat unsaturated oil with high-pressure hydrogen, or simply speaking when we force hydrogen into the empty parking spaces on the fat molecule it turns oil into saturated fat. Hydrogenated fats contain trans fatty acids or trans fats that fall outside of, the saturated and unsaturated categories. We believe that adding hydrogen to oil makes the oil more difficult to digest. Our body recognizes TFA as saturated fats and it treats it likewise, biochemically in the human body. They are so-named because the hydrogenation process transports hydrogen atoms across the fat molecule to a new location.

Hydrogenated fats are cheaper, have a longer shelf life, and a lesser greasy feel over natural saturated fats. We find hydrogenated fats and partially hydrogenated fats everywhere especially in processed foods, like Khari biscuits, farsans, regular biscuits, most bakery items, potato wafers, other confectioneries, sweets, candy bars, frozen dessert, etc.

Many restaurants and fast-food establishments use hydrogenated fats instead of oil for deep-frying; because they stand better, heat and food item has longer shelf life.

Dr. Udo Erasmus in his book ‘Fats that Heal, Fats that Kill’ aptly describes TFA as a ‘molecule that has its ‘head on backwards’. TFA are as bad or even worse for your arteries than saturated fats. Studies show that TFA raise blood cholesterol levels. Hydrogenated fats are widely used in restaurants for deep-fat frying popular products.
that may be full of cholesterol-raising TFA, even if the establishment’s advertising claims that it uses 100% vegetable oil for cooking. The real irony is consumers are unable to recognize foods containing TFA or how much harmful it is to their heart.

One practical difficulty is putting the correct information about TFA on the nutrition label, as different batches of hydrogenated oils may contain different amounts of TFA.

Consumers are likely to get accurate information only when food processors and hydrogenated oils manufacturers standardize the hydrogenation process and the oils they use to make them. Foods made with hydrogenated fats are cheaper and last longer, but in the end, it is expensive to consumers as TFA provide little nutritional benefit to the body. Short-term boon is a long-term bane. The food industry loves TFA, but our hearts and blood vessels do not.

Chemically change of foods cause, unanticipated problems that are especially true in case of hydrogenated oils / fats.

- **TFA can elevate blood cholesterol levels, similar to the cholesterol-raising effects of saturated fats.**
- **TFA raise the levels of Low-density lipoprotein (LDL).** LDL, or “bad”, cholesterol transports cholesterol throughout our body. LDL cholesterol, when elevated, builds up in the walls of our arteries, making them hard and narrow. If the arteries that supply our heart with blood (coronary arteries) are affected, we may have chest pain and other symptoms of coronary artery disease. **Increases Lp(a) lipoprotein.** Lp(a) is a type of LDL cholesterol found in varying levels in our blood, depending on our genetic makeup. TFA make Lp(a) into smaller and denser lipid particles, which promote a buildup of plaques in our arteries. Plaques, can reduce blood flow through our arteries. If plaques tear or rupture, a blood clot may form, blocking the flow of blood or breaking free and plugging an artery downstream. If the blood flow to one part of our heart stops, we will suffer a heart attack. If blood flow to a part of our brain stops, a stroke occurs. A high LDL cholesterol level is a major risk factor for heart disease.

- **TFA reduce levels High-density lipoprotein (HDL).** HDL or “good” cholesterol picks up excess cholesterol and takes it back to our liver.
- **Raising the bad cholesterol and lowering the good cholesterol in the blood is double trouble.**
- **TFA increases triglycerides.** Triglycerides are a type of fat found in our blood. A high triglyceride level may contribute to hardening of the arteries (atherosclerosis) or thickening of the artery walls, which increases the risk of stroke, diabetes, heart attack, and heart disease.

- **TFAs cause more inflammation.** Trans fat may increase inflammation, which is a process by which our body responds to injury. Researchers believe that inflammation plays a key role in the formation of fatty blockages in heart blood vessels. TFA appears to damage the cells lining blood vessels, leading to inflammation. Studies show that TFA decrease the body’s ability to produce natural anti-inflammatory prostaglandins.
- **TFA or hydrogenated fats may interfere with the ability of the cells of the body to metabolize the fats that are good, damaging cell membranes of the brain and nerve cells leading to chronic, degenerative diseases.**
- **Human brain and placenta have a biochemical way of filtering most trans fatty acids that occur naturally in
some foods (meat and diary products) by metabolizing these fats as energy sources before they have a chance to do any cellular damage, and then use the good fats (the essential fatty acids) as healthy nutrients for the cells. However, this protection is incomplete if the diet is overwhelmed with TFA.

- Eating a diet high in nutritionally worthless hydrogenated fats lessens a person’s daily intake of essential fatty acids that are important for growth and function of vital organs, like the brain. This is especially true in case of children whose daily diet is high in processed and deep fat-fried foods and snacks.
- TFAs links to other health problems as well, including decreased testosterone, abnormal sperm production, and prostate disease in men; overweight to obesity, immune system depression, and diabetes.

Studies carried out by National Institute of Nutrition (NIN) to evaluate the effects of TFA from Indian Vanaspathi in rats show that both saturated fatty acids and TFA increase insulin resistance. Moreover, TFA intake by mothers increases the susceptibility to biochemical / metabolic alterations increasing the risk of diet related chronic diseases.

What is good about Trans Fatty Acids?

Natural TFAs are created in the stomachs of animals such as cattle, sheep, and goats and are stored in their fat cells. Products such as milk, yogurt, cheese, and meat from these animals, therefore, contain TFA in the form of conjugated linoleic acid or CLA. Natural TFA may have either a neutral effect or a moderating effect on LDL and no effect on HDL cholesterol or triglycerides. In addition to not being harmful, naturally occurring TFAs may actually be good for us.

Suggestions & Recommendations

The Food and Agriculture Organization of the United Nations (FAO) and the World Health Organization (WHO) suggest that diets should provide a very low intake of TFAs. In practice, this implies an intake of less than 1% of daily energy intake. As for saturated fats and total fats, the FAO and WHO recommend an intake of less than 7-10% and 15-30% of daily energy intake respectively. An individual with a daily energy intake of 2000 kilocalories should limit the daily intake of TFA to less than 2 grams, saturated fats to less than 20 grams and total fats to less than 60 grams.

Studies confirm that rural India consumes 20 grams Vanaspathi fat daily and urban India around 30 g. Considering that only 10% TFA is available in Vanaspathi, still the person will derive 0.9 and 1.35% energy from the TFA exceeding the 1% energy limit for TFA recommended by WHO.

Exposing liquid oils rich in unsaturated fats to hydrogen gas for a longer time (higher degree of hydrogenation) yields a more solid / hard, waxy, fully hydrogenated fat. In principle, fully hydrogenated oil should contain no TFAs since all the double bonds will be saturated. As the oil becomes very hard producers tend partially hydrogenate the oil giving rise to harmful TFAs. However, complete hydrogenation will result in elevated melting point and Saturated Fatty Acid (SFA) content. Higher SFAs in Vanaspathi would result in increase in % of energy derived from SFAs. Increase in intake of SFAs will lead to increase in serum cholesterol levels and Low Density Lipoprotein (LDL), which are potential risk factors for CHD. Blending unprocessed liquid vegetable oil with fully hydrogenated vegetable oils could yield a semi-soft fat that is Trans Fats Free, a good option for cooking oil.
As consumers what can we do?

- Avoid hydrogenated fats, foods containing "hydrogenated" or "partially hydrogenated" oil.
- Remember terms like "vegetable oil" or "cholesterol free" tell us nothing about the amount of TFA in food.
- Using butter and ghee is one option but since these are higher in saturated fat and cholesterol, it is better to avoid, even though it is a shade better than artificially created hydrogenated vegetable oil / fats.
- Look for labels that mean "saturated-fat free" or "contains no trans fatty acids" or “TFA 0%”, etc.
- Avoid eating commercially prepared baked foods, snack foods, and processed foods, including fast foods. To be on the safe side, assume that all such products contain TFA unless known otherwise.
- Avoid deep-fried foods, especially at fast-food restaurants. Cooked in "100 % vegetable oil" could camouflage a lot of hydrogenated fat.
- When eating in a restaurant ask the type of oil used, & check if it contains TFA. Choose a better option.
- So are foods that are free of TFA automatically good?
   No! Tropical oils, like coconut, palm kernel, and palm oils, contain a lot of saturated fat that also raises our LDL cholesterol.
- Recent evidence indicates that coconut oil strongly increases HDL cholesterol, which may make it a good choice when a bit of hard fat is essential.
- A healthy diet should include some fat, but there is a limit. Fat is a major source of energy for the body and aids in the absorption of vitamins A, D, E, and K. Fat is also important for proper growth, development, and maintenance of good health.
- 25-35 % of our total daily calories can come from fat but saturated fat should account only for less than 10% of our total daily calories. **Aim for consuming less than 7% of fat calories from saturated fats.**
- Polyunsaturated fatty acids viz., alpha-linolenic (Omega 3) and linoleic (Omega 6) acids are important components of cholesterol lowering healthy diet. However, the benefits depend on the consumption of an appropriate balance of these fatty acids. Replacing trans saturated fats with mono unsaturated fats and maintaining adequate intake with an appropriate balance of Omega 6 and Omega 3 polyunsaturated fatty acids is necessary. Monounsaturated fat, found in virgin olive, groundnut, sunflower, etc., is a healthier option than saturated fat.
- Nuts, fish and other foods containing unsaturated omega-3 fatty acids are other good choices of foods with monounsaturated fats.
- Try baking, steaming, grilling, or broiling instead of frying.
- Eat plenty of foods that are naturally low in fat, such as whole grains, fruits, and vegetables.

No matter what, it is important to avoid hydrogenated fat and consume fats and oils in moderation.
Director General, Bureau of Indian Standards visits Western Region

Director General, BIS, Shri Sunil Soni, IAS visited BIS Western Regional Office after his recent appointment as DG. On 26 July, he interacted with members of key consumer organizations like Mumbai Grahak Panchayat and Consumer Guidance Society of India (CGSI) to discuss and adopt a mechanism by which BIS and Consumer Organizations can work jointly in increasing awareness at grassroots level about ISI Marked products. Dr. Sitaram Dixit & Dr. M. S. Kamath represented CGSI. Shri C. K. Maheshwari, Sc G, Deputy Director General, Western Region, other senior BIS officials too presided.

Shri Soni appealed to the consumer organizations to assist BIS in keeping a check on spurious ISI Marked products by timely informing BIS about such cases. It was discussed during the meeting to organize more consumer awareness programs in association with consumer's organizations to educate and empower consumers about goods that are under BIS license so that consumers are not deceived with spurious products. The meeting also focused on the role consumer organizations could play in keeping a check on spurious ISI Marked products by timely informing BIS about such cases.

No need to round off cheque amount, says Reserve Bank of India

If your bank has been refusing to accept cheques for amounts that include fraction of a rupee, it is against the rules and the bank should be penalized. In an internal circular issued earlier, the Reserve Bank of India (RBI) had warned that banks, which refuse to accept cheques on such grounds from customers, would be sternly dealt.

Vasudev Thakkar, who had approached a bank to deposit a cheque for Rs 5,687.89 was asked to issue a fresh cheque with the figure 'rounded off' to the rupee. The public sector bank even showed Thakkar an internal circular, which clearly stated that cheques for amounts that included fraction of a rupee should not be accepted. However, Thakkar, who was there to pay the bill of a utility service, was unwilling to spoil another cheque.

A few months back, he filed an RTI application with the bank and another with the RBI to know whether such internal circulars hold ground. "The RBI gave me copies of a March 2007 circular bearing the number RBI.No.2006-2007/299 which clearly stated that banks caught not accepting such cheques will be heavily penalized. The circular also warned all banks that stern action should be taken against employees who refuse to accept such cheques. With such stringent rules in place, banks cannot ask customers to round off amounts on cheques to the nearest rupee," said Thakkar. RBI Chief General Manager, Mr. P. Vijay Bhaskar, issued the circular. It referred to a high court ruling of February 2007 in which Justice R. S. Garg had said: "The RBI is hereby directed to issue fresh notifications/notices to all the banks, who have issued internal circulars, not to receive such cheques, etc. and see that stern action is taken against the persons who refuse to receive the cheques/drafts which are in fragments."

Justice Garg further stated in his order. "No Bank can say that it would not receive one rupee note or five rupees notes. A bank is a banker on whom the customer banks upon.

A bank cannot say that it would receive only big notes and rest is to be circulated in the market. If a customer goes to the bank and says that he wants to deposit a sum of Rupees 1 Lakh in five-rupee notes, the bank and its cashier cannot say that they would not receive it."

CONSUMER GUIDANCE SOCIETY OF INDIA

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AGARBATTIS ARE HAZARDOUS TO HEALTH. HEY BHAGWAN!
(Reprinted from Sunday Mumbai Mirror: Sunday August 5, 2013)

Burning incense generates indoor air pollutants that may cause inflammation in human lung cells, a new study has found. Previous studies, some by co-author Karin B. Yeatts, research assistant professor of epidemiology and other University of North Carolina (UNC) colleagues, have associated incense smoke with a number of health problems, including eye, nose, throat and skin irritation; respiratory symptoms, including asthma; headaches; exacerbation of cardiovascular disease; and changes in lung-cell structure.

The World Health Organization estimates that more than one million people a year die from chronic obstructive respiratory disease (COPD), primarily a result of exposure to pollutants from cook stoves and open hearths. Burning incense releases similar pollutants, including carbon monoxide. In the current study, the authors identified and measured the gases emitted from two kinds of incense typically used in UAE homes. The testing was done over three hours, the typical timeframe during which incense is burned, in a specially designed indoor environmental chamber.

The researchers analyzed both particulate concentrations and levels of gases such as carbon monoxide, sulfur dioxide, oxides of nitrogen and formaldehyde. Human lung cells were placed in the chamber to expose them to the smoke, then incubated for 24 hours to allow particulates to settle and the cells to respond. The resulting inflammatory response, a hallmark of asthma and other respiratory problems, was similar to that of lung cells exposed to cigarette smoke.

Incense is burned weekly in about 94 per cent of households in the UAE as a cultural practice to perfume clothing and air. Since people there spend more than 90 per cent of their time indoors, researchers said, indoor air pollution has become a source of increasing concern. Adding to the concern is that charcoal briquettes are frequently used to ignite the incense. That adds significantly to potentially harmful levels of carbon monoxide, they said. The study is published in the journal Science of the Total Environment. – ANI

Consumer Awareness Program
A report by Devika Alva & Anisha V. S. (Interns at CGSI)

On July 4, 2013, Thursday morning, the Consumer Guidance Society of India held a program at Sophia College. The program was on food adulteration, detection, and prevention, conducted by Dr. Sitaram Dixit, Chairman, CGSI. Eager young students of the college who made the session interactive and interesting attended. There was an informative Presentation along with videos. At the end of the session, we realized that as per our consumption it is nothing short of a miracle that we are alive and kicking. The truth behind bananas, the white lies behind milk and milk adulteration, the synthetic milk making mafia, the slow poison in adulterated saffron, vegetables dyed green, fleecing of consumers universally in the name of “cooling charges”, the injecting of dangerous hormones to speed up the ripening process of fruits, the reality behind devil mangoes.

This program was nothing short of a revelation for us and we are sure that the students agree. Along with the scary realities, we learnt simple methods to detect these lies. All were simple tests that we can easily do at home, in order to detect the presence of adulteration. Dr. Sitaram Dixit advice was not to ignore these problems and let them slide. We should stand up for our problems, and only this will lead us to a better and a healthier environment. We are responsible for our environment and the choices that we make. It is better to make the right choices now than to face the consequences several years later. The conclusion that we reached is simple: Prevention is better than cure. Thanks for this knowledgeable opportunity. We are forever grateful. Thank you.
Men or Women?

A college professor, who was previously a sailor, was well aware that we address ships as "she" and "her". He often wondered what gender we should address computers. To answer that question, he set up two groups of computer experts. The first group was composed of women, and the second of men. He asked each group to recommend as to how we should refer a computer, in the feminine gender, or the masculine gender with minimum four reasons for their recommendation.

The group of men reported that we should refer computers in the feminine gender because:
1. No one but the Creator understands their internal logic.
2. The native language they use to communicate with other computers is incomprehensible to everyone else.
3. Even your smallest mistakes are stored in long-term memory for later retrieval.
4. As soon as you make a commitment to one, you find yourself spending half your paycheck on accessories.

The women, on other hand concluded that we should refer computers in the masculine gender because:
1. In order to get their attention; you have to turn them on.
2. They have many data, but are still clueless.
3. They are supposed to help you solve problems, but half the time they are the problem.
4. As soon as you commit to one, you realize that, if you had waited a little longer, you could have had a better model.

Government is about principles and the principle is never to act on principle.

Civil servants should not discuss moral issues with politicians. It is a serious misuse of government time.

Ignoring corruption could never be government policy; it is merely a government practice.

Too much civil service work consists of circulating information that is not relevant about subjects that do not matter to people who are not interested.

Only totalitarian government suppresses facts. In this country, we simply take a democratic decision not to publish them.

Civil Service Language:
Sometimes one is forced to consider the possibility that affairs are being conducted in a manner which, all things, being considered and making all possible allowances is, not to put too fine a point on it, perhaps not entirely straightforward.

Translation: You are lying.

The first rule of politics:
Never believe anything until it has been officially denied.

If a job is worth doing, it is worth delegating

Every man should get married some time; after all, happiness is not the only thing in life! – Anonymous

Bachelors should be heavily taxed. It is not fair that some men should be happier than others. – Oscar Wilde

I do not worry about terrorism. I was married for two years. – Sam Kinison

It is not true that married men live longer than single men. It only seems longer. – Anonymous

A psychiatrist is a person who will give you expensive answers that your wife will give you free. – Anonymous

Bachelors know more about women than married men; if they didn't, they'd be married too – H. L. Mencken (HLM)

Men have a better time than women; for one thing, they marry later; for another thing, they die earlier. – HLM

"Women will never be equal to men until they can walk down the street bald and still think they are beautiful."

When newly married couple smiles, everyone knows why, when a ten-year married couple smiles, all wonder why.

Love is blind but marriage is an eye-opener.

The most effective way to remember your wife’s birthday is just to forget it once.

When a man opens the door of his car for his wife, you can be sure of one thing: either the car is new or the wife.

When a man is single, he is incomplete. When he is married, he is finished.