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The National Council Of Vanik Associations NCVA



**LIVE AND HELP
TO LIVE**

Issue 2 - August 2007

Death. Is it good for the environment?

In a recent conference for science journalists held in Melbourne, biologist Roger Short of Melbourne University called for an end to cremation quoting figures on the greenhouse cost of cremations. He said that during a cremation process the average male body produces more than 50 kgm of carbon dioxide. This is the same level of emissions, he said, that one dozen cars gave as their drivers came to attend the funeral.

Here is an extract from his press release dated 17th April

"Think earth to earth," he said, "but not ashes to ashes or dust to dust". Professor Short's proposal is that everyone should be buried [...] next to their favourite species of tree. This would allow the remains to enrich the growth of the tree.

"Not for nothing are trees known as the lungs of the world", he said.

"A single tree over a hundred-year period absorbs over a metric ton of carbon dioxide (CO₂), so imagine the difference it could make if everyone was buried and had a tree planted in their memory".

"Photosynthesis in trees is the single most efficient way of sequestering CO₂. Not only that, but they do what no other method of carbon minimisation can do, and that is to produce oxygen", he said.

Professor Short's idea comes in the wake of China's policy of encouraging cremation due to lack of space and the Hindu practise in India of burning the body on a funeral pyre made of trees.

He said that in Australia during cremation, the average male produces over 50 kilograms of CO₂ as the body is heated to 850 degrees centigrade for an hour and a half. "And that's not counting the carbon cost of the fuel, and the cost of the emissions involved in producing and burning the wooden coffin", he added. Professor Short acknowledges that there are cultural sensitivities, legal issues and other obstacles that would have to be overcome for the idea to take hold. However, he said that time was short and this was a practical idea that allows each one of us to do our bit to combat climate change.

Provided by Suraj Shah

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Words are thoughts

The better we choose our words, the more we hone our thinking machine, and just like software, it's a case of GIGO: Garbage In, Garbage Out. Thinking hard is *pointless* if we don't use the right tools.

Think and speak with precision.
Less is often more.

Concern: ~

Here are 10 common words I have observed to cause stress, depression, and conflict due to their vagueness. All of them are overused to the point of being meaningless.

The solution: ~

Stop using them and find more descriptive alternatives. I recommend focusing on removing one or two each week, even if just as an exercise.

In no particular order...

1. Happiness
2. Success
3. Should
4. Responsible
5. Realistic
6. Reasonable
7. Spiritual
8. Good/Right
9. Bad/Wrong
10. Moral

Do you love some of these? Most of us do. But... try and define them without using an equally vague synonym or a [tautology](#).

Why do we love these words?

Because they remove the heavy lifting of real thinking. These socially-accepted throwaway terms are crutches for unclear thinking, just like "thing", "stuff", or "interesting"—enemies of good writers worldwide.

But the above 10 are much more dangerous, as they *encourage* us to compare, judge, or fool ourselves and others.

Trim the fat and cultivate your thinking with more creative and expressive word choice.

As Ludwig Wittgenstein once said, "The limits of my language are the limits of my world."

<http://www.fourhourworkweek.com/blog/2007/07/27/the-10-most-common-words-you-should-stop-using-now/>

Ashwagandha Power ~ The newest fix for fatigue is the ancient herbal remedy from India

Published in Yoga Journal Source., 2001. Reproduced with permission.

By Miriam Hospodar

WE KNOW THAT YOGA HELPS reduce stress and fatigue, yet how many times have we felt so washed out that even the thought of doing gentle stretches seems like too much effort? For this and similar energy-related predicaments, may people turn to ashwagandha, an ayurvedic herb increasingly known as the "Indian ginseng." Ashwagandha, or "winter cherry," provides energy and a rejuvenating lift while at the same time offering a calming effect. The chemical components in ashwagandha are remarkably similar to those found in ginseng, and yet studies have demonstrated its superiority in stress-relieving abilities when compared to its Chinese cousin. Ayurvedic healers have long prescribed the herb to treat exhaustion caused by both physical and mental strain, and scientific research has recently borne out this practice. A double-blind study found that ashwagandha prevented stress-related ulcers and vitamin C deficiency, and increased energy and endurance when under stress.

The key to ashwagandha's benefit lies in its action as an adaptogen or substance that helps the body become more flexible and capable of handling change. This applies especially to the muscles. As Suhas Kshirsagar, medical director of the Maharishi College of Ayurvedic Medicine in New Mexico, explains, "Ashwagandha strengthens and gives more flexibility to the heart muscles, for instance, and is also useful for treating uterine and menstrual conditions involving the muscles, such as menstrual cramps."

Indeed, the herb's adaptogenic effect has far-reaching implications. Ashwagandha enjoys the reputation in the West as an aphrodisiac; a use supported by a recent study in which more than 70 percent of men reported increased libido and sexual function after taking the herb.

Unlike ginseng, however, this marvelous herb comes with some caveats. It increases a heating quality in the head and heart called sadhaka pitta, which affects both body and emotions. Ayurvedic doctors therefore recommend formulas that combine ashwagandha with cooling herbs, such as licorice, for instance. Or take ashwagandha with cooling foods, such as ghee, raw sugar, milk and rice. Kshirsagar recommends a daily dose of three to six grams of ashwagandha powder, for a maximum period of six months.

Scientific basis for the therapeutic use of *Withania somnifera* (ashwagandha): a review. Mishra LC, Singh BB, Dagenais S.

OBJECTIVE: The objective of this paper is to review the literature regarding *Withania somnifera* (ashwagandha, WS) a commonly used herb in Ayurvedic medicine. Specifically, the literature was reviewed for articles pertaining to chemical properties, therapeutic benefits, and toxicity.

DESIGN: This review is in a narrative format and consists of all publications relevant to ashwagandha that were identified by the authors through a systematic search of major computerized medical databases; no statistical pooling of results or evaluation of the quality of the studies was performed due to the widely different methods employed by each study.

RESULTS: Studies indicate ashwagandha possesses anti-inflammatory, antitumor, antistress, antioxidant, immunomodulatory, hemopoietic, and rejuvenating properties. It also appears to exert a positive influence on the endocrine, cardiopulmonary, and central nervous systems. The mechanisms of action for these properties are not fully understood. Toxicity studies reveal that ashwagandha appears to be a safe compound.

CONCLUSION: Preliminary studies have found various constituents of ashwagandha exhibit a variety of therapeutic effects with little or no associated toxicity. These results are very encouraging and indicate this herb should be studied more extensively to confirm these results and reveal other potential therapeutic effects. Clinical trials using ashwagandha for a variety of conditions should also be conducted.

Food and animal products!

<http://www.petitiononline.com/Truth4Us/petition.html>

To: U.K. Government

Many products are manufactured using ingredients which are of animal origin. These are often disguised behind E numbers and technical terms, making it difficult for the average person to understand what they are consuming. Many products do not even state the ingredients used, or their suitability for vegetarians and vegans. This is unfair and can be highly misleading, resulting in many unsuspecting victims repeatedly buying and consuming ingredients which they believe they are avoiding. As there is no law regarding the declaration of animal products and testing in foods, toiletries, cosmetics, etc., this situation is almost inescapable without going to very extreme measures when purchasing any form of goods. After all, animal derived ingredients are found everywhere: in camera film, alcohol, soap and even bread. Any compassionate human being would agree that this information should be readily available to consumers, rather than hidden.

The Vegetarian Society lists non-vegetarian products on its website, but it is difficult to tell whether this information is accurate due to the constant changes in production, the reliability of information from companies and the risk of food contamination. It is disgraceful that in the 21st century, a mere website is the only means consumers have of finding out what is in their food. There are people who do not have Internet access or enough time on their hands to carry out this kind of research, which frankly should not be necessary. We vegetarian citizens feel let down by our country and government, and the way this issue has been overlooked for so many years. With the increasing number of vegetarians and vegans, as well as new animal ingredients and production processes, there is an urgent need for change.

The aim of this petition is to request that a law be passed in the UK, forcing all relevant companies to state on all packaging whether or not their products (food, toiletries, cosmetics, medication, etc.) are suitable for vegetarian and/or vegan consumption. This includes the use of battery eggs, animal testing and possible contamination during production, as well as the obvious animal derived ingredients. We also ask that companies be checked by officials on a regular basis, to ensure that the information displayed on packaging is 100% correct.

The general public sees this as a very important issue which affects us all. More than 4 million people in the UK are vegetarian (that's 12% of young people, who are particularly vulnerable to commercial deception); there are people with allergies to certain animal products; and everyone deserves, and wants, to know what they are buying and eating.

The signers of this petition, WHETHER VEGETARIANS, VEGANS OR MEAT EATERS - want to know what they are consuming; agree that vegetarians should not be force-fed parts of animals without their knowledge; believe in free choice, honesty and the basic human right to knowledge. We ask with the deepest respect that you will seriously consider our opinions and hence make the necessary changes in the law.

Thank you for understanding the importance of this issue.

Sincerely,
[The Undersigned](#)

The British Library

We received a petition asking: "We the undersigned petition the Prime Minister to keep the British Library FREE of charge to users! Don't cut its budget!." Details of Petition:

"You may have read in newspapers that the government is considering cutting the British Library's budget by up to 7%. That might not sound much, but it will result in the library cutting its opening hours dramatically, and charging a fee to use the reading rooms. If you believe that to be a truly British Library, the library services the BL provides should be free of charge to the user - then sign the petition! The BL is a truly world class institution, and one which belongs to all of us. We have a duty of care to support it, for the benefit of future generations. Please, Mr Blair, don't cut its budget!"

The British Library preserves, promotes and celebrates our language and literature, two of our greatest contributions to the world's cultural heritage. It also underpins research in the higher education and business sectors, playing what is an essential part in a modern knowledge economy. This Government has supported the Library in fulfilling these roles since 1997, and will continue to do so.

It is, however, independent of Government, and makes its own management decisions, including on issues such as admission charges.

Do you care? If so write to your MP.

<http://www.pm.gov.uk/output/Page12213.asp>

Have you been taken for a ride?

Imagine saving up thousands of pounds and then throwing it away. Or maybe paying lots and lots of money only to find out that what you were promised is not going to happen. No one in their right mind would do this, would they? Wrong. People have done it and are still doing it. After all, it wasn't that long ago that the sharp suited salesman from the insurance company came around and gave you all that wonderful patter about how well your policy or investment would do and then zoomed off into the sunset in his Porsche leaving you holding the baby or in some people's cases, babies.

Things wouldn't have been all that bad but for two things. First of all the stock market crashed. Secondly, the chances are that he sold you the next best product – in other words he did not have the right product for you within his range so rather than lose the sale (and of course the commission) he sold you the next best product. For example you only wanted critical illness cover but his company did not have this, so what did he sell you? – only a whole of life plan with critical illness cover and savings. A definite no no. If you think this wasn't an expensive mistake you should ask just two of our clients. One will receive back just over £7,000 and the other over £75,000. Of course the average claim will not be £75,000 but on average it could easily be between £5,000 to £15,000.

So what else has been mis-sold along with pensions and endowments you ask? Well probably just about everything. Millions of you out there have claims you are probably not even aware of. When commission is on offer it is surprising just how clouded the adviser's judgement can become.

If you have been sold an endowment for savings (children's savings plan etc), a whole of life plan (life policy) which has premium increases you were not told about, a pension mortgage or a bond you probably have a valid claim regardless of whether or not you still have the product. Come to think of it, if you've been sold a life policy from any of the life offices who had their own agents (you know the ones – Abbey Life, Allied Dunbar, Lincoln, General Portfolio etc) you probably have strong grounds to claim for mis-selling.

Recently there has been a lot of comments regarding the reclaiming of bank charges and the use of claims management companies. In our experience reclaiming these charges is usually a straightforward process because ultimately it is because the level of charges have been deemed unreasonable compared with the activity you have been penalised for e.g., being overdrawn. People wishing to use the services of a claims management firm should therefore keep this in mind. It is not like arguing about the mis-sale of life policy or investment where in the majority of cases you require industry experience and knowledge of the rules and regulations to present a strong case.

If you remain concerned about a mis-sold life policy or investment, please see our ad overleaf on page 6.

FM Solutions (UK) Ltd

Placing an advert in your newsletter

If you would like to place an advert in this newsletter please send it to the Editor Heena Modi at HeenaModi@onetel.com.

The costs: ~

£100 for a full page

£55 for half page

£30 for a 1/4 page

This newsletter is sent to roughly 1000 households.

Heena Modi

IMPORTANT NOTICE

This is a genuine opportunity for you to claim £thousands in compensation like many of our clients if your life policy or investment failed to live up to your expectations

We are already dealing with complaints regarding these well-known companies:

• Lincoln Financial	• Standard Life
• Allied Dunbar/Zurich	• Norwich Union
• Abbey Life	• Legal & General
• Windsor Life (General Portfolio/	• Sun Life Financial of Canada

*Even if your policy was with another company contact us as we have successfully claimed £thousands from other companies

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 - ✦ All monies are paid directly to you and you settle with us so your money's 100% safe
 - ✦ NO upfront charges & we have a very high success rate
 - ✦ Only basic information required initially and a chance to review all your policies, even if you no longer have them
 - ✦ We have the experience to recognise a mis-sale and believe £millions more are due in compensation
- All products reviewed (PEP's/ISA's, Bonds, Savings Plans, Life policies (including concerns about premium increases), Pension Mortgages etc)

*A charge for the time spent in dealing with a case will only apply if the client withdraws from the arrangement once agreed. In virtually all of our cases this does not apply as our clients are happy for us to see through their case until completion.

Call Bipin at FM Solutions (UK) Ltd on 020 8220 6792 / 020 8220 9596
(Mon to Sat 9am to 7pm – English & Gujarati spoken)

Visit us at www.fmsclaims.co.uk Or Email us at: Fmsolutions@hotmail.co.uk

Here's what one of our many happy clients had to say about us:

"I would like to convey my sincere appreciation and thanks to FM Solutions (UK) Ltd. My mother and I held policies, which lost a lot of money and with FM Solutions' professional help so far we have seen over £10K recovered for just one policy, which we did not even realise was mis-sold!"

Mr P, London

Regulated by the Ministry of Justice in respect of claims management activities
Authorisation number CRM3935

Food!

Lifepan Products Ltd withdraw a batch of Culturecare Probiotic supplement owing to incorrect allergen labelling 07/23/2007

Allergen: Milk (casein)

Product: Culturecare Probiotic supplement

Risk: The above product contains an ingredient which has been found to contain milk constituents (casein), but is incorrectly labelled as 'dairy free'. This makes the product unsafe for consumers who are allergic or intolerant to milk or milk constituents.

Product Identification: Culturecare Probiotic Supplement 28g (14 x 2g sachets)

Batch Number: 6531328 LOT 07/20/5 & LOT 07/22/10

Best Before: Jan 09

No other Lifepan Products Ltd products are known to be affected.

Advice to consumers: Customers who are allergic or intolerant to milk are advised not to consume this product.

<http://www.brent.gov.uk/ehealth.nsf/0/31BFAA1E725BEB5D80257321003A4E74>

Country Products Ltd withdraw three varieties of chocolate products due to a labelling error resulting in incorrect allergen information 07/29/2007

Allergen: Soya

Products: All 100g packs of County Products Chocolate coated Peanuts, Country products Chocolate Coated raisins and County Products Harlequin Mix

Risk: As a result of a labelling error, the above products contain soya lecithin which is not declared in the ingredients list. therefore, it is unsuitable for people with a soya allergy.

Product Identification:

Country Products Ltd Chocolate Coated Peanuts, 100g

Batch Code and Best before Date

002616 16-Apr-08

No other Country Products Ltd products are known to be affected.

<http://www.brent.gov.uk/ehealth.nsf/0/68BFC6C80F8E71CB80257328002968BA>

BMAC Food Processing Ltd recall packets of 'Plantain Crisps' (60g and 120g) due to possible contamination with rodent dropping 07/29/2007

BMAC Food Processing Ltd has recalled packets of 'Plantain Crisps' (60g and 120g) due to possible contamination with rodent droppings.

The Product recalled is: Plantain Crisps (60g and 120g) Packets

Durability Date: All Best before Dates up to '10.02.08' are affected by the recall.

No other BMAC Food Processing Ltd products are known to be affected.

<http://www.brent.gov.uk/ehealth.nsf/0/9362AFCD3CC0BE2380257328002CDEAC>