KEEMAT WISHES ITS READERS A HAPPY DIWALI

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Program on Consumer Awareness & Food Adulteration
A report by Principal Mr. Rupesh Pingale

On Monday, 30 September 2013, Consumer Guidance Society of India held a program on Consumer Awareness, Food adulteration & Prevention, at NCRD’s Institute of Pharmacy, Nerul, Navi Mumbai. Dr. Sitaram Dixit, Chairman, CGSI gave an informative presentation along with videos on the truth behind banana, milk adulteration, synthetic milk making process, dyed green vegetables, injecting of dangerous hormones to speed up the ripening process of fruits, etc. We learnt simple method to detect these adulterations. The conclusion we reached is simple, “Prevention is better than cure”. We also saw a film on Maharashtra Govt. Consumer Helpline. Principal Mr. Rupesh Pingale, Mr. Shukla (Jt. Sec. CGSI), Faculty members, & students were present for the program.

CRAB MEAT POISONING – A REALITY TALE
Narendra Wagle

I wish to narrate a case study, which would be of interest to your readers. An elderly person, who relished crabs, ate a sumptuous meal of the crustacean meat one afternoon. Within a couple of hours, he suffered from nausea, which elevated in degrees to giddiness, severe bouts of vomiting (extending to 3 hours), profuse sweating and ultimate prostration. The reaction had all the symptoms of a heart attack. It was a case of a delicacy making the gourmet delirious. After some time, the elderly individual took a sip of ginger ale (ginger-lime juice in mild alcohol). There was a marked improvement in the condition and the ‘patient’ retired to bed. Fortunately, he had a sound sleep overnight.

What are the reasons for the phenomenon? Literature survey revealed that seafood such as clams and oysters, and ‘fugu’ (Japanese word for puffer fish or porcupine fish) contains toxins. Fugu is served in Japanese restaurants as sushi or sushmi (cold rice with topping of raw fish). It reportedly is served in Japanese restaurants as sushi or sushmi (cold rice with topping of raw fish). It reportedly is contaminated with a neurotoxin produced by marine organisms, which travels up the food chain eventually finding its way into fish. The toxin causes dizziness, exhaustion, headache, nausea, or difficulty in breathing. The affected person, however, remains conscious.

Crab meat has been identified to contain a hepatotoxic toxin derived from a harmful type of blue-green algae (cyanobacter, cyan = greenish-blue). So, one has to be extremely careful in sourcing the crabs since cooking may not destroy the toxins. Shrimp (prawns), also a crustacean, is said to be raised (‘farmed’) in a toxic environment. They should be cooked properly after ‘deveining’.

Cyanobacterial toxins have significantly increased in marine and contaminated waters due to eutrophication resulting from leaching of phosphates (mainly from chemical fertilizers and sewage). Food poisoning in the elderly is accentuated due to poorly functioning immune system. Therefore, "one man's food can be another man's poison". Also, the adage "everything is a poison, it's the dose that matters" applies when selective cases of food poisoning are recorded.
Editorial – Dr. S. G. Bhat

During 2013 in Mumbai alone several buildings have collapsed and hundreds of innocent people have faced sudden deaths, some trapped for days, some injured and hospitalized, and some suffering from trauma, some orphaned, and survivors and relatives suffering due to loss of family members. It is a great human tragedy to the victims and to the Govt. to face calamities incurring lot of public fund spending as also compensation. This is followed by police enquiry and court cases lasting for several years leading to waste of funds to the exchequer. If one looks back, all is due to negligence on the part of the regulators who control the building construction by way of permission, and other requirements, and on the part of the builders and construction engineers not following the norms of regulations from municipalities and other bodies in power.

The use of quality materials like cement mixture, steel, washed sand, etc. for the concrete beams & pillars, curing period is important for which monitoring & supervision is an important necessity. This is lacking on the part of the builders who want to make a quick buck in a short time, leading to the tragedy of building collapses.

Another reason for building collapses is renovations, undertaken by any contractor, with the owner of the apartment, who buys an apartment in an old building, and makes changes, sometimes converting kitchen into living rooms, breaking the walls, removing the old wooden doors, and windows, replacing with new, removal of the old flooring and replacing with heavy vitreous tiles or even marble slabs without realizing that weight on the building is increasing also due to metal grills on the windows from outside. All these alterations create damage to the buildings and the rusted steel inside the concrete slab gets weak and prone to loss of strength, aiding for the building collapse. During the alteration, the supervisor may remain absent & ignorant worker commits the mistake of even breaking the beam. Thus, the regulators have to frame new regulations by which a qualified supervisor should be appointed for the renovation work. An undertaking by the owner that he will not do anything beyond what is stated in his application should be followed.

There are several old buildings on Marine Drive and they are strongly build and are maintained in good condition by the society. It is very important for municipality to insist on a structural audit, which gives an idea the condition of the building, which may need immediate repairs. The recent two buildings built only 30 years ago collapses in Mahim and Dockyard are eye opener to the public to take care of their buildings. In the name of renovation, illegal alterations are made by the owner with the understanding between him and the officer of the regulators. It is high time that on line, applications are made compulsory by the regulator for renovation and replies sent on line, so that such tragedies do not repeat in future.

Currently, multistoried buildings have come up and more are coming up and it is important that the safety of the people is not compromised and prevention measures are taken while building is under construction, by way of stringent regulations and monitoring at the construction stage and even after occupation so that the human tragedies on building collapses does not occur in years to come.

The World Standards Day is celebrated internationally to commemorate the birth of International Organization for Standardization (ISO), which held its first meeting in London on 14 October 1946. India is a founder member of ISO. The purpose of World Standards Day is to raise awareness about the importance of Standardization to the World community and to promote its role in contributing towards meeting the needs of Business, Industry, Government, and Consumers worldwide.

This international event pays tribute to people engaged in standardization activities. Bureau of Indian Standards, Western Regional Office, Mumbai organized a seminar on October 14, 2013 on this occasion. The theme for this year’s World Standards Day was “International Standards Ensure Positive Change”. Dr. S. G. Bhat and Dr. Sitaram Dixit on invitation attended the program on behalf of CGSI.
Letters to the Editor

My views on ‘Food Security Bill’: You cannot legislate the poor into prosperity by legislating the wealthy out of prosperity. What one person receives without working for, another person must work for without receiving. The government cannot give to anybody anything that the government does not first take from somebody else. You cannot multiply wealth by dividing it!

When half of the people get the idea, that they do not have to work because the other half is going to take care of them, and when the other half gets the idea, that it does no good to work because somebody else is going to get what they work for, that is the beginning of the end of any nation.

“Can you think of a reason for not sharing this? Neither could I...”

Dhiren G. Khona (Cell: +919323030093 Email: dkhona@gmail.com)

In a full-page ad in the Times of India (4-6-2013), Kent’s Chairman claimed that their RO unit operates on zero wastage by providing a separate tank to collect the Reject Water and this can be used for household purposes, but did not specify what these uses are. I asked them what these uses are. They sent me a brochure in which the following claims are made:

1. Their reject water can be used for flushing the closets, gardening, and wiping floors.
2. The efficiency of other RO systems is “only 20%” whereas theirs is “over 50%.”

The second statement is a blatantly mischievous statement for two reasons: a) They range between 50-60% and b) by claiming vaguely an efficiency of over 50 %; they are not specifying their actual efficiency. Since their efficiency has claimed to be much higher by implication, I assumed it as 75%. If one takes water with salt content of only 1200 ppm, which is potable by Indian Standards, their reject water will contain 4900 ppm of salts. This water is totally unsuitable for all the three purposes to which they claim it can be used. RO is actually relevant for water containing more than 1200-ppm salt content and so reject water will be even more unfit. I sent this reasoning to Kent’s Chairman and asked him to desist from making such false claims about their product and wrong statements about other’s products. No reply till now.

Again, on 25 August, in a full-page ad in TOI, they are again claiming, “Kent’s Mineral RO water purifiers also incorporate zero percent water wastage technology “to eliminate any wastage of precious water whatsoever”. They also claim that their technology retains “essential minerals” “which are very essential for our health”. The fact is that any RO process will leave a small amount of salts in the purified water and their suggestion that their process will retain “mineral salts” whereas the systems of others will not, is a play on words and a blatant lie.

The write up in the ad is supposed to be by “a correspondent” suggesting in a veiled manner that it is written by a correspondent of the TOI, There is also a shaded paragraph on “Arsenic in drinking water is a hazard to human health”. This is also a ploy to instill fear into gullible customers where it is totally uncalled for, because arsenic is not present in ground water in any of the states in India except in some districts of Bengal and one or two places in U.P. By this write-up, they are only instilling a false fear into the minds of ignorant people and make them buy Kent’s product I have complained to the Advertising Standards Council of India on this matter to make Kent stop making the kind of obfuscatory statements and patently false claims detailed above.

I am a water management expert with two decades of extensive experience in the field. I am a Ph.D. in organic chemistry and know what I am talking about. I have authored and published a widely acknowledged book titled “Self reliance in Water – A Practical Manual for Town and City Dwellers” which is on the net.

Dr. Indukanth Ragade (Email: isragade@yahoo.com)
Bajaj Allianz Life will now have to reopen all these 78 cases and the action regarding the settlement of 78 claims along with interest payment for submission to IRDA within 180 days. Moreover, Bajaj Allianz Life made substantial payments to numerous corporate agents, which IRDA terms as “by any standard cannot be regarded as reasonable”. Bajaj Allianz Life has paid Rs. 81.07 crore in 2009-10, Rs 118.50 crore in 2010-11, Rs 55.94 crore in 2011-12 and Rs 14.07 crore in 2012-13 to various corporate agents towards, infrastructure, advertisement, marketing, business development, and co-operation expenses. IRDA put on a penalty of Rs. 20 lakhs directing the life insurer to discontinue these payments to all agents immediately.

We welcome IRDA tough stand and hope that such massive penalties will act as deterrents for life insurance companies, now making violations with impunity.

IRDA order, “The Life Insurer is warned for the wrongful claim practices and directed to ensure the settlement of claims in fairness both as per terms and conditions of the policy contract as also as per the regulations referred herein”.

NOW PAID NEWS BY EDITORIAL TEAMS TO HOODWINK VOTERS
(Ref: PTI, New Delhi, Sept 8, 2013)

The Election Commission (EC) has detected about 1410 cases of alleged paid news in the last 4 years during Assembly polls held in 17 states up to Karnataka elections. EC detected a maximum of 523 cases in Punjab during Assembly polls last year, followed by Gujarat (414), Himachal Pradesh (104), & Karnataka (93) this year. Uttar Pradesh had 97 cases Uttarakhand (30) & Goa (9). In 2011 state polls, Kerala had 65 cases, Assam (27), Tamil Nadu (22), West Bengal (8), and Puducherry (3). In 2010 Bihar assembly polls, EC detected 15 such instances.

The northeastern states of Tripura, Meghalaya, Nagaland, & Manipur had no registered cases of paid news. The EC has issued a number of candidates with show cause notices after the report of these instances and is adjudicating these cases. To check this menace, and monitor cases of paid news, the EC now has constituted the ‘Election Expenditure Monitoring Cell’ having onboard a team of Income Tax sleuths.
Consumer Alert

QNet, the controversial Hong Kong-based MLM operator with multiple names like (GoldQuest, QuestNet, QNet, QI Limited, QI Group, etc.) has finally come under the radar of Mumbai police. Economic Offenses Wing (EoW), Mumbai has registered an FIR against QNet, the Multi Level Marketing (MLM) Company, for allegedly duping thousands by selling them plastic and glass products as miraculous objects.

"The firm (QNet) posed as a marketing firm which would sell bio-disc, watches, chiPendants, gold coins, herbal products, e-education packages, and holiday packages. They even claimed that by using the bio disc one can cure severe cases of cancer and brain related diseases," the report said quoting a police officer. Today, tens of thousands MLMs are cheating people, but no ministry, or regulator is in charge; also, the Ministry of Corporate Affairs (MCA) does not require incorporation of these companies in India.

Consumers SIMply be aware

Most banks use, User name, & Password, 1 time password, authentication keys, and transaction alerts to enhance security of bank accounts. Banks send these passwords, authentication keys and transaction alerts to customers registered mobile number, thereby making frauds difficult. SIM cloning can still compromise bank account security. So be extra careful.

First aid for Burns – Have a safe Diwali 😊

India sees the maximum number of burn accidents during Diwali. In case, there is an accident, your quick action can save lives and alleviate suffering for the people. Remember to keep a bucket of water always close by when lighting crackers. Burns destroy skin, which controls the amount of heat our bodies retain or release, holds in fluids, and protects us from infection. While minor burns on fingers and hands are usually not dangerous, burns injuring even relatively small areas of skin can develop serious complications. If you think a burn of any type is significant, do not hesitate to call an ambulance immediately.

First aid steps for treating a burn.

STAY SAFE! Do not let the rescuer burn, while trying to save the victim.

Cool the burned area with cool running water for at least 20 minutes. DO NOT spray burns
with high pressure, just let the water run over
the burned area for as long as you can. DO
NOT stop cooling the burn with running water
until the ambulance arrives.

DO NOT overcool or use ice water to cool a
burn. Ice can cause frostbite very quickly
when used on a burnt skin. Cool burns to the
face with water, DO NOT cover or dip the
whole face in water.

DO NOT remove anything sticking to the burn;
this may cause further damage and cause
infection. DO NOT touch or interfere with the
injured area. DO NOT burst blisters.

Gently remove rings, watches, belts, shoes, or
smoldering clothing from the injured area,
before body starts to swell. Remove burned
clothing unless it is sticking to the burn.

Cover the injury with a sterile burns sheet or
other suitable non-fluffy material, to protect
from infection. Use a clean plastic bag or
kitchen film. Ensure that the emergency
service is on its way. While waiting, treat the
casualty for shock. Monitor and record
breathing and pulse, and resuscitate, if
necessary.

DO NOT apply lotions, ointment, or fat to the
injury. Treat only minor burns with a water-
soluble topical burn ointment or spray to
reduce pain.

Use over the counter pain relievers
like ibuprofen or acetaminophen for the pain
of a mild burn (typically redness only).

DO NOT give stronger pain relievers. Call or
go to a qualified doctor.

RBI bans 0 % interest rate scheme for buying consumer goods
(Ref: The Times of India, MUMBAI, PTI, Sep 25, 2013, 05.10PM IST)

The Reserve Bank of India banned 0% interest
rate scheme for purchase of consumer goods, a
move intended to protect customers but may
dampen the festive spirit. The central bank
has also said that no additional charges can be
levied on payment through debit cards.

"...in principle, banks should not resort to any
practice that would distort the interest rate
structure of a product as this vitiates the
transparency in pricing mechanism which is
very important for the customer to take
informed decision," RBI said in a notification.

The very concept of 0% interest is non-existent
and fair practice demands that the processing
charge and interest charged should be kept
uniform, product, or segment wise, irrespective
of the sourcing channel. Such schemes only
serve the purpose of alluring & exploiting the
vulnerable customers, it said.

In the 0%, EMI schemes offered on credit card
outstanding, the interest element is often
camouflaged and passed on to customer in the
form of processing fee. "Similarly, some banks
were loading the expenses incurred in sourcing
the loan (viz., DSA commission) in the
applicable rate of interest charged on the
product", RBI observed. The notification
further said that the only factor that can
justify differential rate of interest for the same
product, tenor being the same, is the risk
rating of the customer, which may not be
applicable in case of retail products where the
interest is generally kept flat & is indifferent to
the customer risk profile.

With regard to subvention, it said, the loan
amount sanctioned for the purchase should be
after taking into account the discount, rather
than giving effect to the benefit by reducing the
interest.

A Senior Manager in an MNC, as usual after lunch goes to the cafeteria for drinking coffee, to
relax and to spend some time. He sees a canteen boy cleaning tables there.
To kill time he decides to have fun with him and so calls him.
Senior Manager: How much do you earn? Canteen boy smiles...
Senior Manager: What are your future plans? Canteen boy keeps quiet...
Senior Manager: Where do you see yourself 10 years down the line? Boy gives a cold stare...
Senior Manager: Jab mai, Bangalore aaya tha tab mere paas bhi kuchnahi thaa!
Aaj mere paas kya nahin hai? Naam hai, Shohrat hai, Paisa hai, Izzat Hai!
Tumhare paas kya hai?

Can you guess the canteen boy’s answer? See page 9
The proposed Real Estate Regulatory Bill lacks the teeth to take on errant builders. At last, the Real Estate Regulatory Bill, 2013, has been introduced in the Rajya Sabha. Evidently, the reason for the delay was strong lobbying by builders, which resulted in diluting the Bill from its earlier 2011 version. The need for a realty regulator has been felt for a long time.

The market is one-sided and it is usually the consumer who is taken for a ride. For instance, one of India’s biggest real estate groups, DLF, was penalized around Rs 650 crore by the Competition Commission of India (CCI) for abuse of dominance. While the matter is still pending final disposal, the Competition Appellate Tribunal (COMPAT) has asked builders to revise their contracts and make them even-handed.

In fact, all building contracts in the country are one-sided; this practice pervades other services and goods sectors, too. An old recommendation of the Law Commission to enact an ‘unfair terms of contract act’ has been pending for a while. The first attempt to draft a realty regulator law was made in 2011 when the Bill was widely debated, but the participatory approach has led to its dilution. The people were not consulted on 2013 draft.

**Plus, Minus**

What are the pluses and minuses of the new Bill? The minuses outweigh the pluses. The 2011 version was more consumer-friendly, while the 2013 one is more builder-friendly. Most importantly, the Bill proposes to establish an exclusive real estate regulator in every State to protect the interests of consumers. It’s not unusual to have an exclusive real estate regulator. South Africa, New Zealand, Dubai, Ireland, and USA, for example, have such exclusive bodies. Even Maharashtra has a housing regulatory law since 1963, which is currently under reform.

Under the 2011 Bill, the appeals against the regulator’s decision were to be placed before an exclusive appellate authority, but the 2013 Bill proposes an adjudicating authority in the Government set-up, an officer not below the rank of joint secretary, to dispose of the appeals and award compensation. This is confusing and may end up being a bottleneck and source of delay.

Under the Small Industries Development Act, an aggrieved party can also approach the adjudicating officer in Government, but in practice, this system has been a non-starter in many states because the nominated officer has his/her own agenda.

**Rationalize Expenditure**

One can accept the doing away of appellate tribunals because of the shortage of retired judges, but can the appeal not lie before the State consumer disputes redressal commission under the Consumer Protection Act (COPRA)? Every State has these commissions, each headed by a retired high court judge. After all, we are running a huge financial deficit and need to rationalize our expenditure.

Another drawback of the 2013 Bill is excluding disputes on commercial space. If a consumer has purchased space in a residential-cum-commercial complex, he/she may not be protected under the new law. In any event, under COPRA, if a self-employed person buys space for a small shop or showroom, he/she has the rights of a consumer. Further, the proposed law also seeks to exempt small projects where the area of the land is below 1,000 sq. m. or where a building does not have more than 12 flats. A large number of housing projects will thus escape the purview of the law.

In the 2011 version, the builder/developer did not have the exclusive right to cancel an allocation without due notice and valid reasons. The 2013 version has diluted this provision; the earlier mentioned DLF case is an
excellent example of how builders draft one-sided agreements, which only they or a lawyer understands. Besides, the Bill does provide for refunds to be made along with interest at prescribed rates. The 2011 bill had proposed that such refunds be claimed as a charge on the land, structures built on it, and recoverable as arrears of land revenue, which is much more potent. Otherwise, the consumer will have to undergo painful delays in our overloaded judicial maze. That provision has been done away with and it needs to be reinstated.

**Liability issues**

Another important provision relates to the defects liability period, which has been limited to two years, while the Maharashtra Housing (Regulation and Development) Bill, 2012, has provided for five years; their existing law has set down a three-year period. We have seen that the quality of Government agency built spaces is very poor and unless we have a strong defects liability provision, it will never improve.

The 2013 Bill has dropped many definitions that existed in the earlier Bill and which could lead to legal adventurism. For instance, a provision for conveyance within a fixed time period does not appear in the 2013 Bill. Many consumers own properties without possessing proper titles and these have their attendant problems.

A better debate is required before the Bill is adopted as law. The idea of regulating the realty sector is welcome, but the law should be balanced so as not to raise the cost of real estate. In fact, there are a large number of service areas such as amusement parks, beauty parlours, health and fitness joints and so one that are not governed by a technical regulator. Perhaps the Government may think of expanding the scope of the law or adopt a standalone coherent law to deal with other areas and have a composite regulator to deal with them. Turf issues and incoherence will not allow such a cost effective system to be put in place easily, but with political will and leadership, we could have State-level services regulatory authorities rather than just a realty regulator.

(Courtesy: THE HINDU, Business Line, August 23, 2013.)

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**HEALTH TIP**

Cheese is a great source of protein and calcium. The calcium content is so high that it can help keeping both our teeth and bones healthy and strong, and thereby reducing any risk of osteoporosis or weak bones. It also helps in tissue growth and repair. However, it can disrupt our overall efforts to lose weight, as it is high in saturated fat and in calories.

Cheese is high in sodium and so people with high blood pressure should stay away from it.

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Continuation from page 7

*Did you not think that he answered like Shashi Kapoor of Deewar, "Mere paas Maa hain" or say something like "Mere Paas Raajmaa Chawal Hai". No way!*

😊

*Canteen boy: Saab mere paas bahut KAAM hai.*

Senior Manager leaves the cafeteria silently!
We all love sweets. Indians irrespective of our religion, share sweets with one another and it could be any occasion or ceremony, birthday, marriage, or festival. We also offer sweets daily to the almighty lord, following a culture that runs down right from the Vedic period. Presenting sweets conveys appreciation, admiration, love, affection, gratitude, joy, respect, happiness, reward, or worship. Welcoming visitors with sweets or a sweet beverage, depending on the occasion is common.

Like India’s diverse culture, sweets too are very many. Countless types of sweets exist in India varying from region to region; however, the spirit of love behind giving sweets prevails equally throughout. Interestingly, sweet preferences in India depend on the geographical location with hundreds of regional variations. West Bengal alone has over 2000 varieties of sweets for people to consume and enjoy.

Successive generation of temple cooks, and professional sweet makers or halwais were largely responsible in preserving the art of preparing sumptuous sweets, puddings, and desserts, in addition to homemakers in every household. Numerous temples too continue this tradition by making daily sweet offerings to the almighty, and later distributing it as ‘Prasad’ to the devout.

With festival season approaching, it is time for celebrations and exchange sweets. Mithaiwallahs will sell tons of sweets, bakery items, dairy products, processed foods, and do brisk business.

How much of it will be of good quality and safe for human consumption? Many categories (see below) of sweets are sold during the festive season and they could be of sub-standard quality made in an unhygienic, filthy, cramped place by using inferior quality or adulterated food grains, sugar, milk, oil and the likes.

Health & Family Welfare ministry records state that as per Government labs last year testing reports, 20% of food items in the market, were either substandard or adulterated. It includes everyday items like edible oil, milk, sugar, food grains, and ready-to-eat packed foods available in grocery shops as well as Kirana stores.

Following a standard procedure, states in the Indian union, collected 29,328 various food item samples from the market, including super malls and wholesale shops, in the financial year 2012-13. Out of these, 5180, or about 20%, were either adulterated or substandard. None of these food items met the standards set by the Food Safety and Standards Authority of India (FSSAI). Sadly, the amount of adulterated food making its way to the market is rising, while the figure stood at 8% in 2008-09, it is 20% in 2012-13.

Food Safety Rules can punish a food business operator involved in the manufacture, storage, distribution, or retail of food items, if the food item is not up to the mark. However, the onus is on the individual states to take stringent action against persons involved in the adulteration business. The average prosecution rate in the past five years according to the ministry’s records is only 13%. The low prosecution rate by the authorities of the guilty is thus responsible for this large increase in adulteration.

Improper monitoring mechanism is one more reason. Out of 50 million food business operators or so, only 2% have registered themselves with the state governments until April 2013.

Consumption of adulterated food leads to serious health problems like heart disease, neurological troubles, more so in children. Indiscriminate use of chemical pesticides during production and storage also
contributes significantly to increase in food adulteration. Sweets manufacturers use formalin preservative, a chemical used for preservation of dead bodies. Consuming formalin-mixed products damages kidney and liver. It can cause asthma attacks and cancer. Pregnant women are most vulnerable. Consumption of such food items during pregnancy increases the chances of delivering a physically challenged baby.

Sweet makers use 'edible silver foil' or 'Varkh'. The process of making silver foils is extremely unhygienic, as it involves long hours of beating silver pieces in pouches made of leather using animal intestines. The presence of skin epidermis or its remnants in the silver foil covering of sweets are very common. Tests conducted by the Food and Drug Administration (FDA) also confirm that adulteration of silver foil with aluminum is increasing. Aluminum is a hazardous metal that over time accumulates in our body, especially brain tissues, and bones causing ill health. It causes severe damage to human placenta and fetus during pregnancy.

Sweets are and will remain an integral part of our celebrations. **Let us celebrate the festival of lights, with JOY & FERVOR!**

**ENJOY SWEETS BUT WITH CAUTION!**

<table>
<thead>
<tr>
<th>No</th>
<th>Category</th>
<th>Basic Ingredient Used</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Halwa or Puddings</td>
<td>Grains, Fruits, Seeds, Legumes, Vegetables</td>
<td>Wheat Halwa, Rava Halwa, Doodhi Halwa, Carrot Halwa, Chikoo Halwa, Sweet Potato Halwa, etc.</td>
</tr>
<tr>
<td>2</td>
<td>Juicy Confections</td>
<td>Cottage Cheese simmered in sugar syrup</td>
<td>Rasgulla, Rajbogh, Cham Cham, Ras Malai, etc.</td>
</tr>
<tr>
<td>3</td>
<td>Fudges</td>
<td>Milk</td>
<td>Pedas, Burfi, Milk Ladooos, Kulfi, etc.</td>
</tr>
<tr>
<td>4</td>
<td>Grain based and Syrupy sweets</td>
<td>Grains and sugar syrup</td>
<td>Malpu, Jalebi, Jangari, Balushai, Khaja, Mysore Pak, etc.</td>
</tr>
<tr>
<td>5</td>
<td>Milk based</td>
<td>Grains, Milk</td>
<td>Payasam (Kheer), Firni, Basundi, etc.</td>
</tr>
<tr>
<td>6</td>
<td>Miscellaneous (Many types)</td>
<td>Yogurt cheese, Coconut, Seeds, Grains, Sugar &amp; Jaggery (Gur) based, etc.</td>
<td>Shrikhand, Jaggery Payasam, Nuts Chikki, Sweet Pongal, Modak, Puran Poli, Adhirasam, Soan Papdi, Appam, Shankar Pali, Karanji, etc.</td>
</tr>
</tbody>
</table>

**Consumer Tips for buying festival Mithai’s or Sweets**

- **Buy sweets only from reputed and well-known stores.**
- **Buy only fresh sweets. Avoid consuming sweets with silver foil coverings.**
- Avoid buying sweets with syrup. This will also reduce consumption of extra calories.
- **Buy only sweets made from seasonal fruits. They are likely to be fresher.**
- **During festive seasons, avoid buying sweets made out of milk and milk products.**
- **Buy sweets only as much as one can finish eating or is able to consume in a day.**
- **Ideally prepare sweets in one’s own kitchen or substitute sweets with dry fruits and chocolates.**

**CGSI’S KEEMAT WISHES ALL ITS READERS, A VERY HAPPY, SAFE, & PROSPEROUS DIWALI FESTIVAL SEASON.**
DO’S & DON’TS, WHILE USING CREDIT CARDS

FOR DAY-TO-DAY EXPENSES: Using Credit Card (CC) regularly may result in overspending crossing our monthly budget. Fix up the budget for purchases & use the CC within this limit. Beyond this point, it is advisable to use available cash.

AS CASH ADVANCE: Withdrawing money by using our CC through the ATM to combat cash shortage is easy. However, it can severely affect our finances. The rate of interest charged on the advances amount is exorbitant (at 2.5 to 3.5% per month). The bank charges interest from the first day itself and sometimes includes paying a flat transaction charge as well. CC comes with a free credit period of 20 to 50 days.

Other charges include late payment fee & high interest of 2.5 to 3.5% per month plus taxes on these charges, if one fails to pay the CC dues within time. Therefore, restrict from using the credit card on these situations if unable to generate cash flows to make these payments.

WHEN TRAVELLING ABROAD: If one chooses to use the globally compatible CC for foreign currency transactions, we may end up paying bank charges in foreign currency. Currency fluctuations may affect total amount payable. It is preferable to use a prepaid travel card instead.

TO EARN REWARD POINTS: CC entices you to spend more by giving reward points for credit purchases. Most times, items offered are of little or no use or the price is higher than market price. Do not to use CC just to earn brownie points.

IN UNSECURED WEBSITES: Online shopping is popular however; do not share confidential information on unsecured websites. Check security levels before making CC payments.

DURING DISCOUNT SALE: Do not get carried away by such offers. Purchase only if in need, and not because the discount offer is 90%. Do not exceed your budget & spend more than one can afford.

WITH MULTIPLE CREDIT CARDS: Always keep track of the billing cycle & due date of payment. Do not use the CC close to its billing cycle. Farther off the billing, date the better as we could get more credit period & handle finances better. This gives a good credit rating for renewal purposes also keeping a check on expenses. Most importantly use CC within spending limits.

HOW BANKS EARN OUT OF CREDIT CARDS?
DO YOU REALLY NEED THEM?

Indians are cautious by nature. The usage of credit cards by Indians is relatively low. Banks love borrowers who spend on credit cards. This is because they charge anywhere between 3 to 4% per month on the outstanding amount if you fail to pay the ‘total amount due’ in your credit card statement. This is the most expensive way of borrowing.

Jefferies, a UK-based securities firm, observed recently that banks are focusing more on offering cards that charge an annual fee rather than offer them free. Borrowers now are cautious, revolting less money than before. Over the past one year, 53% of outstanding balances are revolved. When borrowers revolve credit, banks earn a higher interest income. This was over 60% a year ago and over 80% in 2009. Total credit card outstanding as of July 2013 was Rs 23,100 crore, according to RBI. Banks primarily earn interest income on the money they lend. Of the total interest income, credit cards account for less than 1% for most banks.

Jefferies observes that HDFC Bank generates 4% interest income from credit cards, the highest among all banks. This means more customers of HDFC Bank are revolving credit and paying a higher interest rate. Ten banks account for 88% of credit cards issued in India. The four private banks (HDFC Bank, ICICI Bank, Axis Bank and IndusInd Bank) put together now constitute roughly 66% of the total credit card outstanding balances in the banking system.
Which is the best credit card for salaried professionals?

When you opt for a 0% equated monthly installments or EMI option, banks charge a nominal transaction fee. Point of sale terminals, as banks call these mode of payment, have surged 50% over past year. HDFC Bank, ICICI Bank, Axis Bank and IndusInd Bank have an 80% share in this segment, according to Jefferies.

SALE OF ACIDS: UNDER STATE REGULATIONS

The Home Ministry has asked the state governments to ban over-the-counter sale of acids as directed by the Supreme Court in its July order to curb growing incidents of attacks on women.

Bringing the sale of acid under The Poisons Possession & Sales Rules, 2013, and including a dozen acids in the list of poisons to curb their sale, the ministry has asked the states to sternly deal with acid sellers who fail to comply with the guidelines. Acids include acetic acid, phosphoric acid, hydrofluoric acid, perchloric acid, formic acid, oxalic acid, per chloride of mercury (corrosive sublimate), sulphuric acid, hydrochloric acid, hydrocyanic acid, & nitric acid. Potassium hydroxide & sodium hydroxide would also have restricted sale.

The Ministry has asked the states to impose a fine of Rs. 50000 on sellers who do not maintain a register on personal information about buyers. While acid is not for sale to a person below 18 years, the license holder (seller) will have to identify to his satisfaction the purchaser's identity through a photo identity card that mentions the purchaser's address. The seller will also have to “ascertain before selling any poison, the name, telephone, and address of the purchaser and the purpose for which the poison is purchased”, the new rules say.

The rules also lay down terms and conditions for sale-purchase and storage of acids. Educational institutions, hospitals, research laboratories, government departments and the departments of public sector undertakings, which are required to keep and store acid/corrosive, shall maintain a register of usage of acid and the same shall be filed with the SDM concerned.

The Ministry has said a compensation of at least Rs.3 lakhs should be given to acid attack victims by the State government concerned as after-care and rehabilitation cost. Out of this, Rs.1 lakh shall be paid to the victim within 15 days of the incident to facilitate immediate medical attention and expenses in this regard. The balance sum should be paid as expeditiously as possible and positively within two months thereafter. All Central government hospitals and establishments are directed to treat acid attack victims free of any cost.

The Ministry has said sub-divisional magistrates (SDMs) may impose a fine up to Rs.50000 on any person who commits breach of any of the above directions.

KERALA HIGH COURT RULING ON MRP: Justice B. P. Ray of Kerala high court gave a ruling that “Star Hotels” can charge a higher price for soft drinks and other beverages than the Maximum Retail Price (MRP). He said that it does not violate any of the provisions of the Standards Weights & Measures Act of 1976, Standards Weights & Measures (Enforcement) Act of 1985, and Standards Weights & Measures (Packaged Commodities) Rules of 1977. The court held that customers normally do not visit hotels or restaurants only to purchase beverages. It would also be to enjoy the ambience provided by the hotels and since the customers also enjoy the ambience of such hotels, overpricing could be justified.

On Monday, 23 September 2013, Women Graduates Union, Colaba, Mumbai, held a program on Consumer Awareness, Food adulteration & Prevention, at Amy Rustomjee Hall. Dr. Sitaram Dixit, Chairman, CGSI gave an informative presentation to about 80 WGU members and invitees present. Maharashtra Govt. Consumer Helpline film was also shown.
Caution, Housing Societies! Amended Law is Full of Hidden Dangers

Krishnaraj Rao (Email: Krish.kkphoto@gmail.com, Cell: +919821588114)

Mumbai, 28 August 2013: Two weeks after the Maharashtra Co-operative Societies (Amendment) Act 2013 was passed by the State Assembly, experts and activists are silent. Sweeping changes in a law that affects almost every citizen of Maharashtra who does not live in a slum, chawl or village and not a squeak out of citizens! The ground rules have just changed for 80,000 cooperative housing societies throughout the state a hotbed of disputes at all times, but not a single voice has risen to protest or to welcome the new law.

And so, like A. K. Hangal after the massacre in Sholay, one is asking, “Itna sannata kyon hai, bhai?” Why this unearthly silence, brother?

Even after the Gujarat High Court verdict practically removed the teeth of the 97th Constitutional Amendment, Maharashtra government pushed through the Amendment Act that is mostly the same as the Ordinance passed in February 2013.

Some new provisions threaten the interests of voiceless and vulnerable sections such as aged citizens, troubled spinsters and NRIs. Such suffering and marginalized citizens who are normally shy and reticent in every society will be compelled to attend general body meetings, or lose their voting rights or worse still, face expulsion, eviction notices etc. Their only hope lies in either being condoned by the very general body (which often acts as a mindless mob in the hands of the managing committees, victimizing and ostracizing such people) or in rushing off to appeal to the unresponsive and often corrupt officials of the cooperation department. Even if such society decisions are overturned after months or years of struggle, these vulnerable people will lose their peace-of-mind.

Other new provisions are a big blow to the influential managing committee members and society employees who carry the co-operative movement on their shoulders. Failure to comply with various deadlines can result in severe consequences, including dismissal, disqualification from contesting elections and cash penalties. Vindictive and vexatious members who are present in every society can invoke these provisions to do great damage to the society’s peaceful functioning. Auditors, who earn relatively small amounts (like Rs 2,500.00) by auditing the society’s accounts, are given the extraordinary mandate of filing an FIR (First Information Report) at a police station. Whenever this happens, managing committee members will become aaropi in an FIR, which may drag on for years, and result in needless harassment to managing committee members without coming to any conclusion. Currently, uniformed cops are a rare sight in societies; but now, as the new provisions slowly seep in, cops coming into societies and office-bearers being summoned to police stations will become a common sight. Instances of bribery will become common. Yes, the changes will also have benefits for various stakeholders’ namely ordinary members, office-bearers, professionals, and service-providers and last but not least the State Cooperation Department.

Wherever there is a dispute, co-operation department officials receive kickbacks.

Professionals will gain hugely. The law creates many employment opportunities for chartered accountants, advocates, retired officials of the co-operation department, diploma holders in GDCA (Government Diploma in Cooperation and Accounting), and as well as activists who are somewhat knowledgeable in society matters. To ensure that deadlines are not missed, and that the society’s mandatory reports and returns to the Cooperatives Registrar are complete in all respects, housing societies will feel compelled to engage such people as Functional Directors, Expert Director, CEOs etc. But in the years to come, many ill-informed societies, or small
societies with only hand-to-mouth funding, are likely to land in trouble because of their inability or unwillingness to foot the bill for engaging professionals.

The amendment has given the law some sharp edges, and has guidelines and definite dates to societies for smooth functioning. It sets the bar on society administration unrealistically high. Below are the major changes in a nutshell.

**ABSOLUTE DEADLINES:**

- **Audits**: Last date for getting books of account audited is four months after close of financial year 31 July of every year.
- **Annual General Meetings**: Last date for holding AGM is 31 September. Default in this respect is almost certain to result in disqualification of the Managing Committee member for five years, and a cash penalty on responsible employees of up to Rs 5,000.00
- **Informing Election Authority when election is due**: The State Cooperative Election Authority must compulsorily be informed at least six months before the expiry of the present committee’s term of office. Failure to inform will disqualify them from contesting the elections.
- **Elections within 6 months in case of managing committee being suspended**: In case the managing committee is superseded for any default of theirs, and administrator/authorized officer is appointed by the Registrar, elections must be compulsorily held within six months, and control must be returned to the society members.

**CHANGES REGARDING ELECTIONS:**

- **Immediate voting right**: Members of housing society are now allowed to vote immediately after enrollment. Earlier provision required waiting period of 2 years.
- **In a society not having any government grant or loan, no Administrators will be appointed**: Instead, an active member or group of active members who were not members of the earlier managing committee (which has been suspended) may be authorized to act as “Authorized Officer”. In a Society having government aid, an administrator may be appointed, but for six months only.
- **Only active member** will have power to vote in the affairs of the society including election. Also, a non-active member cannot contest the election. A member who does not attend at least one general body meeting and does not utilize minimum level of services as prescribed in byelaws is liable to be classified as “non-active member”, unless his absence is condoned by a general body resolution.
- **CEOs, Functional Director and other employees** will be considered as “representatives” of the society, but not “members” for the purpose of voting.
- **Reservation of three seats for members from SC/ST/OBC etc. and two seats for women-members**: This means that over and above the regular seats on the managing committee, there will be five reserved seats to be filled up by election from such class of members. If such seats are not filled up by election, then they may be filled up by co-opting or nominating suitable members.

**AUDITS & COMPLIANCES:**

- **Tough audits**: Each and every society must appoint a statutory auditor from an approved panel of qualified auditors, and have their books audited by them in deadline. Auditor is mandated to point out particulars of the defects or the irregularities observed in audit.
- **FIR against managing committee members etc.**: In case of financial irregularities, misappropriation or embezzlement of funds etc, the auditor is required to investigate and report the modus operandi, the entrustment, amount involvement and file an FIR with the police as per Criminal Procedure Code, after getting necessary permission from the Registrar.
If the auditor fails to do so, he may be disqualified from the government panel, and also, the Registrar is required to get the FIR filed by authorizing someone suitably.

- **Fines for offences under Section 146 have been enhanced.** For example, where the penalty was Rs 500/-, it has been raised to Rs 5,000/-.
- **For assistance with statutory compliances, legal and financial matters, societies are encouraged to appoint expert directors.** Expert directors are defined as persons with experience in the field of banking, management, finance, and cooperatives, and includes a person having specialization in any other field relating to the objects and activities undertaken by the concerned society.

**ASSESSMENT -- POSITIVE IMPACTS:**

- **Active members are empowered.** Members including managing committee members who are negligent in attending meetings may lose their voting rights after five years. On the flip side, those who diligently attend meetings may be rewarded with more power, and appointed as “authorized officers” if the managing committee trips up. They will gain all the powers that administrators enjoy, for at least six months.
- **Administrators will normally not be appointed if there is no govt. money involved in the society.** If there is a vacuum of power due to managing committee being unable to function, then active members will normally be appointed as “authorized officer” or “interim committee” by the Registrar. Only if there are no active members available to fulfill these responsibilities will an outside person be appointed as “authorized officer”
- **Regular education & training for office bearers.** Apex Co-operatives or State Federal Society will be required to conduct education and training in running of co-operative societies. Managing Committee members and employees must compulsorily attend training at least once in five years. Each society is required to set aside funds to pay for such training.
- **Co-operative courts will now encourage, a Win-Win compromise, not a Win - Lose justice.** Co-operative court is mandated to seek settlement on terms that are acceptable to both the parties, through arbitration, conciliation, mediation etc.
- **Deadlines must be strictly followed.** Managing committees are required to now observe strict deadlines for completion of statutory audit, submitting returns to the Registrar, holding Annual General Meeting etc. Missed deadlines will have serious consequences such as disqualification of the managing committee, with no chances of being condoned. This may lead to better record keeping and management.
- **Professionalism in management.** Societies are mandated to adopt modern methods and technologies for management, record keeping, compliance with deadlines, statutory requirements etc. For this, they are encouraged to appoint professionals as “functional directors” and “expert directors”.
- **Auditing is beefed-up.** Statutory auditors will have to be appointed, and they are mandated to strictly ensure that accounting is proper.
- **Filing First Information Report (FIR) will be filed in case of fraud, misappropriation etc.** If manipulation of accounts is suspected, auditors and Registrar are mandated to register FIR with the police against the managing committee. In many wealthy societies, where office-bearers who have been skimming away handsome amounts and ordinary members have been struggling to expose them, a scalding hot cup of justice is about to be served!

**ASSESSMENT -- NEGATIVE IMPACTS:**

- The 97th Amendment (which was NOT entirely struck down) has added a Directive Principle of State Policy to ensure “autonomous functioning” and “democratic control” of cooperative societies. So, it is sad and ironic that many provisions of the Amended MCS Act are diametrically opposed to autonomous functioning.
- **They have the potential to vitiate the co-operative atmosphere and harm housing societies in the following ways:**
- **Curbing their autonomy and creating scope for constant interference** by officials from State Cooperation Department, State Co-operative Election Authority etc.
• Giving scope for police interference and bribery, and making some managing committee members “aaropi” (accused persons) in criminal cases, which may drag on for years with “tareekh-pe-taareekh”.

• Declaring aged people, widows, NRIs etc. as non-active members for not attending meetings, depriving them of voting rights and ultimately expelling and evicting them from the flats. This is a grave violation of their fundamental rights. Although there is a provision for the general body to condone their absence, it is well known that the general body often acts as a mindless mob, and can be vengeful to individuals who do not tow the line.

• Disqualifying managing committee members for petty procedural reasons. The many provisions for disqualifying the actual doers in societies will make them vulnerable to some vexatious and vindictive society members.

• Giving additional scope for disputes in co-operation department and lengthy court litigations that arises from the increase in number of statutory deadlines will cause poisoning the atmosphere with divisiveness, caste-based quarrels, and misuse of Atrocities Act, due to caste-based reservations mandated in every society. So far, nobody knows the caste of their neighbors, especially in cities like Mumbai. Now, caste knowledge and caste-insults will be in everybody’s tongue.

Please read the amended MCS act, & try to understand where we all have to go from here. For heaven’s sake, think & discuss; do not remain silent & passive.

Watch out for your druggist; you may get the wrong pill
(Ref: September 29, 2013 by PSM India, Hyderabad, Source: Metro News, India)

Watch out for your druggist when you go to a medical shop the next time, as there is a possibility of the druggist not being qualified to know what medicine to sell to you. Unauthorized persons run about half of city’s medical stores. This is not an isolated issue, but a rampant problem that affects us all in cities. Unauthorized persons owning medical shops and dispensing medicines has become a major health hazard to people.

Srikanth Reddy, a 28-year-old software engineer, who noticed alarming levels of hair loss recently went to a pharmacy store in Himayatnagar in the city and asked for vitamin E tablets as one of his friends suggested that its consumption would check baldness. “But what I got was Rogaine; anti-baldness pills usually given to cancer patients

Srikanth Reddy told Metro news. Both vitamin E tablets and Rogaine are prescribed for anti-baldness, but there is a lot difference between them. Unless a pharmacist knows this, the customer/patient will not be able to get the right one. The Pharmacy Act 1948, Drugs, and Cosmetic Act 1940, has provisions that only a registered pharmacist on the prescription of a registered practitioner can dispense medicines to a patient. These two acts restrict any other person to dispense medicines.

Please note that non-pharmacists dispensing medicines is against the law. Do not blindly trust the sales person behind the counter. Consuming any medicine without actually crosschecking it with our medical practitioner can be very dangerous – Dr. Sitaram Dixit

Maharashtra State Consumer Helpline Report

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<tr>
<th>Month</th>
<th>Toll Free</th>
<th>E-Mail</th>
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<tr>
<td>Aug-13</td>
<td>1048 (22.75%)</td>
<td>349 (11.25%)</td>
</tr>
<tr>
<td>Sep-13</td>
<td>1233 (26.77%)</td>
<td>873 (28.13%)</td>
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'Telecom' sector complaints were maximum i.e., 17% by telephone and 19% by E-mails. Most complaints were against companies like Vodafone, Idea, Airtel, and Reliance, namely on billing, network related, false promises given by sales persons, etc.

The 'Domestic Appliances' sector complaints were next with 8% of telephone calls and 27% by E-mails. Complaints were against companies like LG, HP, Panasonic, Samsung, Whirlpool, Lenovo, Dell, Videocon, Electrolux, Voltas, etc. Most complaints were against LG. Maharashtra State Consumer Helpline was second in India in terms of handling maximum number of complaints, almost 24% of the total number among seven Indian states during the month of September 2013.
In the poor zoo of India, lived a frustrated lion getting less than 1 kg meat a day as food. The lion's prayers, were, answered when a US Zoo Manager visited and requested the Zoo management to shift the lion to a US Zoo. The lion was very happy thinking of enjoying a centralized air-conditioned environment, a goat, or two every day and a US Green Card.

On arrival, the lion got a big sealed bag for breakfast. Opening it quickly the lion was shocked to see, it contained peanuts. The lion thinking that the US authorities could have given peanuts, as they were too caring and much worried about his stomach, since he had recently shifted from India kept quite. The next day the same thing happened.

On the third day, again he got a bag of peanuts as food. The lion was furious. Calling the delivery boy, he blasted, “Don’t you know I am the Lion, King of the Jungle. What is wrong with your US zoo management? What nonsense is this? Why are you delivering me only peanuts?”

The delivery boy politely said, “Sir, I know you are the king of the jungle but, did you know that you have been brought here on a “monkey's visa!”

A little black boy goes into the kitchen where his mother is baking. He puts his hands in the flour and coats his face with it. He looks at his mother and says "Look Momma.... I’m a white boy." His mother slaps him hard on the face and says "Boy go show your Daddy." The boy goes into the living room and says "Look Daddy. I'm a white boy." His Daddy slaps him on the face, saying, "Boy, show your grandmother". "Look Granny...I'm a white boy." She slaps him sending him back to his mother.

His mother says, "Well did you learn something from all this?" The boy shakes his head and says, "I sure did, I've only been a white boy for five minutes and I already hate black people".

Three boys brag about their fathers.
First, one says, "My father runs so fast he can fire an arrow, start running, and get there before the arrow!"
Second, one says, "That’s nothing! My father can shoot a gun, start running, & get there before the bullet!"
Third boy smiles, "That’s nothing. My father works for the government. He gets off work at five and is home by four!"

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