

CONSUMER PROTECTION: EDUCATION AND EMPOWERMENT

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“ Earth provides enough to satisfy every man’s need, but not every man’s greed.”

~Mahatma Gandhi

Consumer Rights[Sec.6 C.P Act]

- ▶ Right to **SAFETY** against hazardous goods and services
- ▶ Right to be **INFORMED** about quality, quantity, purity, standard and price.
- ▶ Right to **CHOOSE** from a variety of goods at competitive prices
- ▶ Right to be **HEARD**
- ▶ Right to seek **REDRESSAL**
- ▶ Right to **CONSUMER EDUCATION**

CONSUMER EDUCATION

- ▶ **Consumer Education is not the same thing as Consumer Information.**

CONSUMER

Find answers to these questions
Join the Consumer Club today!

What can YOU do?

- Everybody can do something did your pack of cheetos give you the promised free gift?
- Is there really any toothpaste that can whiten teeth?
- Do anti-dandruff shampoos really remove dandruff?

EDUCATION


Consumer Club

For details, contact

The consumer club programme is supported by Voluntary Organisation in Interest of Consumer Education (VOICE)
For details, contact: Dr Roopaj Vajpayee Editor, VOICE, 441, Jangpura, Mathura Road, New Delhi 110014 Ph: 011-24319078-80 Email: editorial@consumers-voice.org

- ▶ **Consumer Education improves Consumer's ability to use information**

Aim of Consumer Education

- ▶ **Increase Consumer Awareness**
 - ▶ **Develop confidence**
 - ▶ **Assist in making sound decisions**
 - ▶ **Realize the role of consumers in market economy**
 - ▶ **Understand legal system that helps consumer to exercise their rights**
 - ▶ **Assist consumer to become a wise buyer**
 - ▶ **Become a better manager of resources**
- 

Consumer education equips people to:

- ▶ **develop confidence and skills to complain effectively and resolve problems**
- ▶ **seek help and advice when needed**
- ▶ **understand and manage personal finances**
- ▶ **recognise the wider social and economic impact of our decisions**

Consumer Education to cover:

- ▶ Health, nutrition, food-borne diseases, food adulteration.
- ▶ Product hazards.
- ▶ Product labeling.
- ▶ Protective laws.
- ▶ How and whom to approach for redress.
- ▶ Information on weights, measures, packaging, prices, quality, availability of basic needs.
- ▶ Environment, pollution, sustainable consumption.

How Consumers are Exploited

- ▶ Under-weighting and under-measurement
- ▶ Selling sub-standard quality goods to consumers
- ▶ Charging higher prices for the product
- ▶ False and duplicate items sold
- ▶ Adulteration in food items for higher profits.



Ongoing Publicity Activity

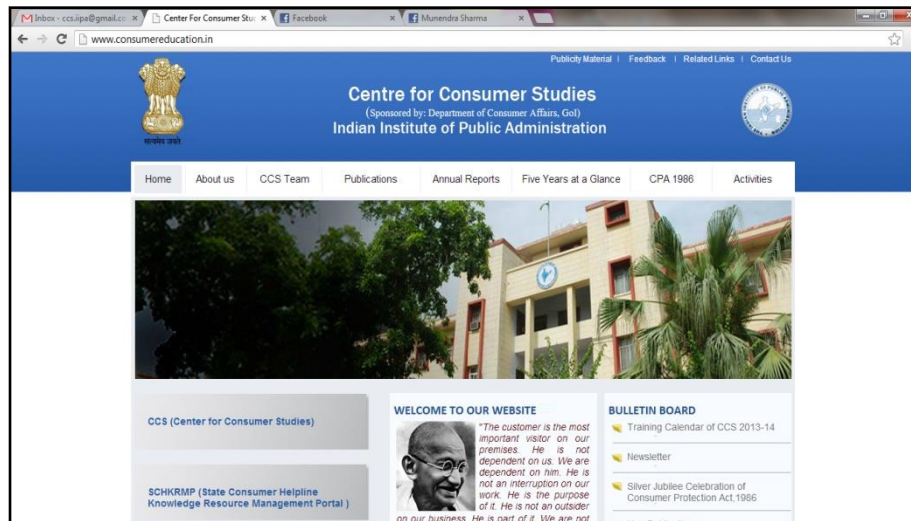
- ▶ Publicity through Print Media using News Paper Advertisements
- ▶ Publicity Through Electronic Medium by Telecast of Video Spots.
- ▶ Telecast of Video Spots in North Eastern States
- ▶ Printed Literature
- ▶ Song and Drama
- ▶ National Helpline 1800-11-4000
- ▶ Nukkad Natak
- ▶ Use of sports events
- ▶ Joint Publicity campaigns
- ▶ Use of internet to generate consumer awareness
- ▶ Special scheme on assistance to State Governments and UTs.
- ▶ Publicity around National Consumer Day(24th Dec) commemorating the coming into effect of the Consumer Protection Act,1986

IMPORTANT INFORMATION SOURCES

- ▶ **National Consumer Helpline
1800-11- 4000**
- ▶ **www.consumerhelpline.gov.in**
- ▶ **www.consumeraffairs.nic.in**
- ▶ **www.bis.org.in**
- ▶ **www.fssai.gov.in**
- ▶ **www.ncdrc.nic.in**
- ▶ **www.consumereducation.in**

Website of the Centre

- ▶ **As per the decision taken by the Monitoring Committee of the Centre a website with the domain name www.consumereducation.in is operational. Can also be accessed from DCA website.**

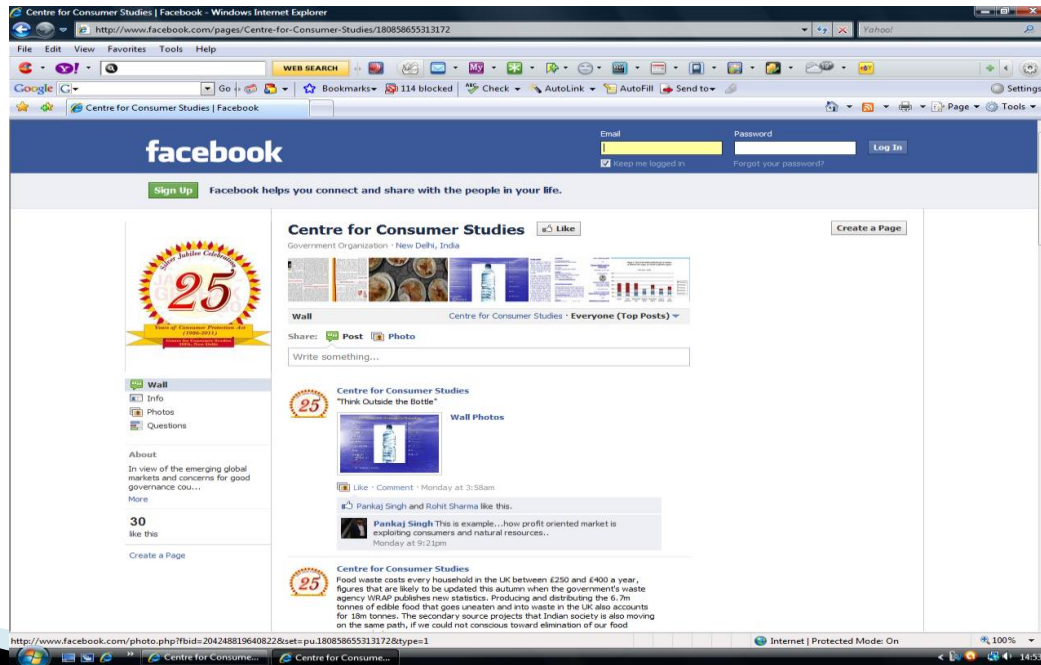


- ▶ **All the information regarding the activities, publications and the newsletter etc. have been placed on the website for greater dissemination.**
- ▶ **Evaluation Reports of Training Programmes / Workshops are uploaded regularly.**
- ▶ **The Website is very popular among various stakeholders.**

CCS on Face Book

The Centre is also using the social media to reach the consumers. We can be accessed on the Face Book through the link

<http://www.facebook.com/pages/Centre-for-Consumer-Studies/180858655313172>



E-newsletter

▶ **The Centre brings out a e-newsletter “CONSUMER DIALOGUE” which contains the details of various activities carried out by the Centre and also highlights the recent developments in the area of consumer protection.**

▶ **The newsletter is quarterly and can be accessed through the Center's website. It is also posted via emails to various stakeholders.**

CONSUMER DIALOGUE
A Quarterly e-Newsletter of Centre For Consumer Studies (CCS)

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in this issue

- Seminar on "Consumer Protection and Medical Services"
- 71st Training Programme for the Co-ordinators of Consumer Clubs
- 71st OTP for the Presidents and Members of District Consumer Forums
- Prof. Suresh Misra's awarded 3rd IED COLLOQ Pleiary Meeting at London
- Capacity Building Workshop at Bangalore
- Karnataka Lokayukta, N. Suresh Hegde and Prof. Suresh Misra released a Documentary on Illegal Mining
- 14th TTT for the Faculty Members of Training Institutions
- HRDC Bank Hold Guilty for Deficiency in Services
- Changing Business Practices without Inhering's Bad Killa Policy
- Hydrocarbon or other gases in air water & soil
- Research to address air quality
- Change in the air - air quality in urban areas
- 14th TTT for the Faculty Members of Training Institutions

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Seminar on "Consumer Protection and Medical Services"
A Seminar on "Consumer Protection and Medical Services" was organized by the Centre for Consumer Studies in collaboration with IIPA Regional Branch, Puducherry, at Indira Gandhi Medical College & Research Centre, Puducherry on April 21, 2011. The programme was sponsored by the Department of Consumer Affairs, Government of India. Dr. P. Jayakumar, Director Indira Gandhi Medical College & Research Centre, Puducherry inaugurated the seminar. Around 150 participants including students, faculty and other paramedics attended the programme. Prof. S. Misra, Chair Prof. and Coordinator, Centre for Consumer Studies, Prof. Dhanganalan, Prof. Pranab Banerji and Dr. Sapna Chaddah were the main speakers at the occasion.

2nd Training Programme for the Co-ordinators of Consumer Clubs
A Training Programme on Consumer Protection and Consumer Welfare for the Co-ordinators of Consumer Clubs was organized by the CCS, IIPA, New Delhi from April 25-29, 2011. The Department of Consumer Affairs, Govt. sponsored the programme. 30 participants from Karnataka attended the programme. The purpose of the training programme was to make the participants understand the need and importance of Consumer Protection and also to impart knowledge about the role of consumer clubs in protection of consumer rights. Prof. Suresh Misra, Coordinator, CCS, in his opening remarks said that in a country like India, which is moving towards younger population, educating them about consumer protection becomes imperative. Young Consumers have a vital role in the economic system of a nation because they are the future of our country and economy. They must be aware of the negative impact of junk food on their health, the value of their parent's hard earned money and misleading facts and promises of the advertisements. It is possible only if we educate them about consumer rights. The Programme was divided into a number of thematic sessions on various issues related with Consumer Protection & Consumer Welfare. The participants were also taken to Consumer Online Research Empowerment Center (CORE Center), Noida to acquaint them with the practical working of the center. The programme was directed by Prof. Suresh Misra and Dr. Mamta Pathania.

71st OTP for the Presidents and Members of District Consumer Forums
The 71st OTP for the Presidents and Members of the District Consumer Forums was organized by the CCS, IIPA, New Delhi from May 02-06, 2011. The programme was sponsored by the Department of Consumer Affairs, Govt. Thirty eight participants from Uttar Pradesh attended the programme. The objective of the programme was to build the capacity of the members of the District Forum and enable the redressal mechanism to function effectively. On the occasion the Inaugural Address was delivered by Hon'ble Justice Shrawar Singh, President, UP SCDRC. He interacted with the participants on a number of administrative and procedural matters regarding the working of the District Forums in Uttar Pradesh. He advised the participants to maintain decorum in the Forum and as a judge should be impartial, God fearing, and lead a simple life. He was of the view that members play a very important and crucial role in the working of the District Forum. That's why Programme was participatory in nature and the participants took keen interest in the discussions and

National Consumer Helpline

- ▶ **The Department of Consumer Affairs has sanctioned a National Consumer Helpline Project which is functional at IIPA, New Delhi.**

Consumers from all over the country can dial

- ▶ **Toll-free number: 1800-11-4000**
- ▶ **Short Code -14404**
- ▶ **SMS No: 91-8130009809**
- ▶ **www.consumerhelpline.gov.in**

and seek telephonic counseling for problems that they face as consumers.

- ▶ **The Helpline was formally launched on 15th March 2005, i.e. World Consumer Rights Day.**

State Consumer Helpline Knowledge Resource Management Portal

- ▶ **Nodal Agency for setting up the centralized Knowledge Resource Management Portal**
- ▶ **coordinate and monitor the activities of State Consumer Helplines, provide solutions and advisory services to these helplines, maintain knowledge and database, build capacity of the SCHs' personnel and provide for integration and convergence.**

Consumer Clubs

- ▶ The scheme was **launched in 2002**, according to which a consumer club would be set up in Middle/Higher Secondary Schools/Colleges affiliated to a Government recognized Board/University.
- ▶ A grant of **Rs.10000** Per Consumer club per year for two years is admissible under this scheme.



SWEETS



*Don't Pay Extra
for
Container of Sweets.
Pay for
Net Contents only.*

**Your Money is valuable,
don't waste it by ignorance!**

Remember

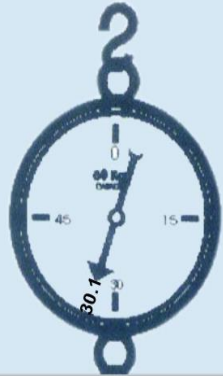
15.9 Kg Weight of empty
LPG Gas Cylinder (**Tare
Weight**)

+

14.2 Kg Weight of LPG
Gas (**Net Weight**)

=

30.1 Kg – Total Weight of
LPG Gas Cylinder with
LPG gas (**Gross Weight**)



**It's
Your Right
to
First Weigh
Then Pay**



Expiry Date For LPG Cylinders

On one of three side stems of the cylinder, the expiry date is coded alpha numerically as follows for e.g. **D06**

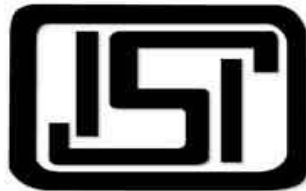
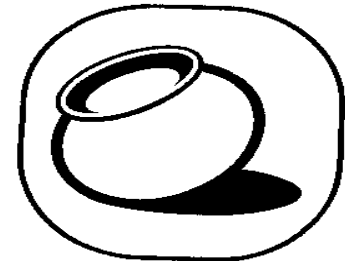
The alphabets stand for quarters–

- **A** for March(First Qtr)
- **B** for June(Second Qtr)
- **C** for Sept(Third Qtr)
- **D** for December (Fourth Qtr)

Another e.g. **D13** means cylinder safe for use until Dec. 2013

Educate Consumers on Standard Marks and labels

Standardization mark is a mark or symbol given to a product, which meets certain standards with respect to the quality in terms of material used, methods of manufacturing, labeling, packaging and performance.




ISI MARK


- 1. This guarantees quality of every batch in production process (use of components, testing standard of product, in-process checks, qualified technical personnel).**
- 2. ISI license is granted by the BIS for 1 year only and performance of manufacturer is monitored before renewal.**

Buyer Be AWARE: look for~

- ISI mark on baby food, mineral water, electrical and cooking gas appliances, pressure cookers, cement, steel, etc.**




Syani Rani says...

For safety's sake, recognise the right  mark & ignore the fake.

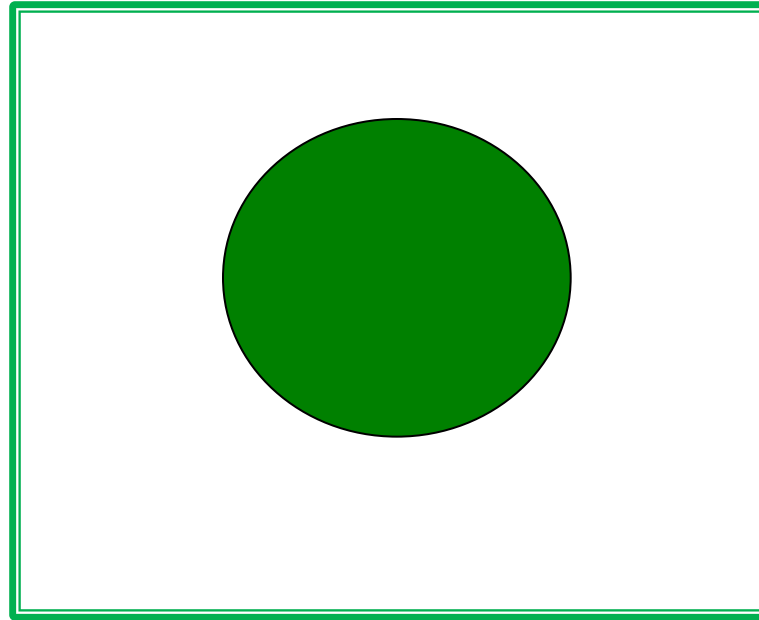
Code no ← IS : ...

Licence no ← CML : ...

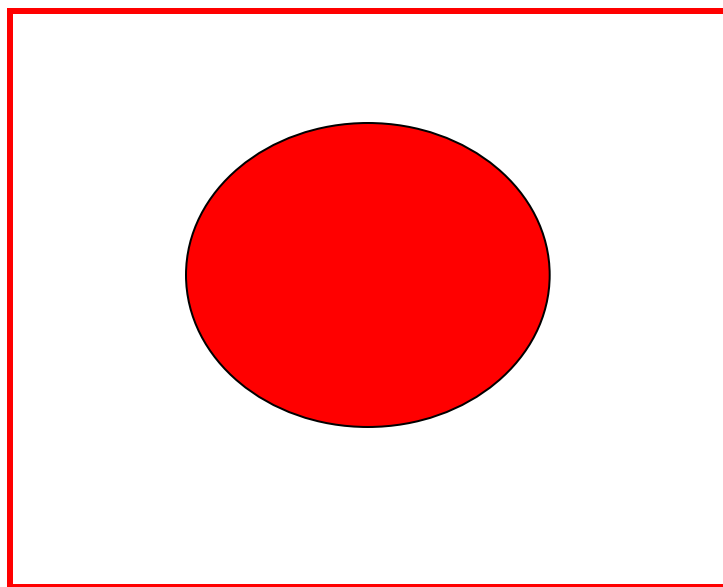


The diagram shows a row of five ISI marks. The first mark is the correct ISI mark, followed by a red checkmark. The second mark is a distorted version of the ISI mark, followed by a red 'X'. The third mark is a distorted version of the ISI mark, followed by a red 'X'. The fourth mark is a distorted version of the ISI mark, followed by a red 'X'. The fifth mark is a distorted version of the ISI mark, followed by a red 'X'.

VEGETARIAN SYMBOL



NON – VEGETARIAN SYMBOL



ECOMARK 1991

- ▶ **Every consumer product we buy has an impact on the environment.**
- ▶ **It is important to know *which ones have less impact* to improve the quality of the environment and to encourage sustainable management of resources.**

PREFER ECOMARK LOGO MARKED PRODUCTS



HALLMARK



- ▶ **While buying any gold jewellery how can a customer ensure that the articles on which he/she is going to invest huge amount of money is made of pure gold?**
- ▶ **To ensure, look for “HALLMARK” on gold products.**

Purity in Carat and Fineness
(It can be any of the following)

22K916	Corresponding to 22 Carat
18K750	Corresponding to 18 Carat
14K585	Corresponding to 14 Carat

Look for the Following –

While buying Gold:-(From Jan.2017)



BIS Mark

916

Purity in Carat and Fineness Mark

(Corresponding to 22 carat on a scale of 1000)

**A&HMC's
Logo**

Assaying & Hallmarking Centre's Mark

The Logo of BIS recognized Assaying and Hallmarking Centre where the jewellery has been assayed and hallmarked

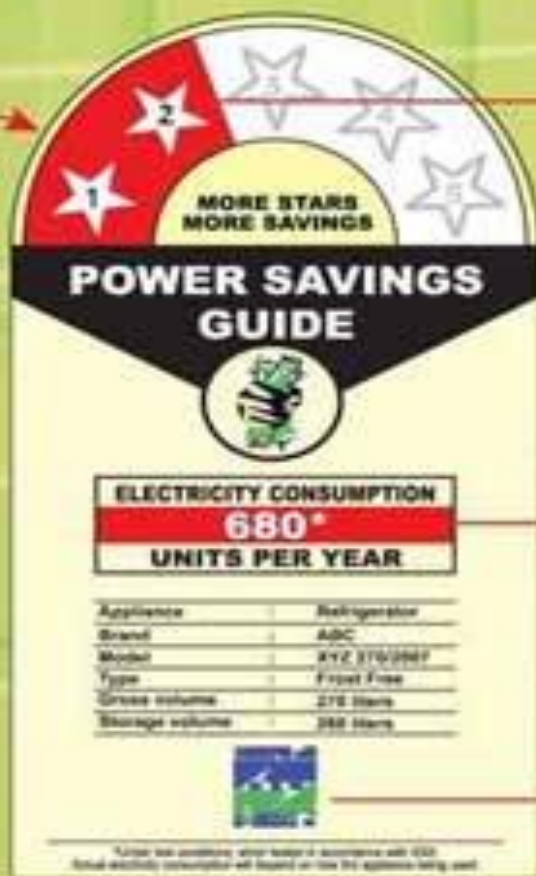
**Jeweller's
Logo**

Jeweller's Mark

Logo of BIS Certified

Jeweller/Jewellery Manufacturer

Labels For Refrigerators



Count the stars within the coloured strip. More Stars, More Savings

Know the number of electricity units consumed in one year

See the BEE logo for authenticity of the label



Energy and Cost saving for 250 Litres Frost Free Refrigerator at different Star Rating

Star Rating	Energy Consumption Per Year (Approx.)	Per Unit Charge Rs. (approx.)	Electricity Cost/Year in Rs.	Total Saving (w.r.t No star) Every year (Rs.)	Refrigerator Cost in Rs. (Approx.)	Cost Difference Rs.	Pay Back Period in Years
NO STAR	1100	2.50	2750	0	14000	0	0
1 (One)	977	2.50	2443	308	15000	1000	3.25
2 (Two)	782	2.50	1955	795	15500	1500	1.89
3 (Three)	626	2.50	1565	1185	16500	2500	2.11
4 (Four)	501	2.50	1253	1498	17500	3500	2.34
5 (Five)	400	2.50	1000	1750	18500	4500	2.57

Count the stars within the colored strip. More stars, more savings

Know the standing loss of your Refrigerator/ geyser

Count the stars within the colored strip. **More stars, more savings**

See the BEE logo for the authenticity of the label

Know the electrical units consumed within one year

Know the Service Value of the Fan.

Know the Lumens per watt. More Lumens mean more Light

Count the stars within the colored strip. More stars, more savings

Don't let your electricity bill weigh you down
Always look for the BEE Label

Label For Electric Storage Water Heaters (Geysers)

Label For ACs

Label For Refrigerators

Label For TVs

Label For Ceiling Fans

Label For Tube Lights

Always look for the number of stars on the BEE label of your appliance.
Bring home only BEE certified electrical appliances. Rated according to the amount of electricity consumed by them, your savings increase with the number of stars on the label.
To know more please log on to www.bee-india.in

Right to Return Best Warranty

BUREAU OF ENERGY EFFICIENCY
MINISTRY OF POWER, GOVERNMENT OF INDIA
4TH FLOOR, SEVA BHAVAN, B.P. PALACE, NEW DELHI - 110 002
www.bee-india.in



AGMARK

AGMARK can be found on agricultural, horticultural, forestry and livestock products

▶ **So look for AGMARK on:-**

- **Cereals**
- **Pulses**
- **Spices**
- **Honey**
- **Rice**

- **Wheat**
- **Flour**
- **Edible oil**
- **Ghee**
- **Butter**

Cloth, Alcohol, Sweets

- ▶ When buying cloth check the measuring rod is of steel of one metre or more with the ILM 's seal at either end.
- ▶ Packed readymade garments must have sizes **only in cms.** “XXL, XL, L, M, S” etc. are illegal and do not indicate exact measurement.
- ▶ **Sweets**, including those in syrup (rossogulla, gulabjamun), must be sold by weight.

Standards for Cement

- ▶ Indian standards specify three grades of Ordinary Portland Cement (OPC)
- ▶ 33 Grade OPC is suitable for all general construction particularly for masonry and plastering work
- ▶ 43 grade OPC is suitable for all general construction particularly for high strength concrete work
- ▶ 53 Grade OPC should be used for specialized works such as precast concrete, prestressed concrete, log span structures/bridges, tall structures, etc

PACKAGED COMMODITIES RULES

Every package shall carry~

- ▶ **Name and Address of Manufacturer or Packer.**
- ▶ **Net quantity** of the package (NOT gross or “weight when packed”).
- ▶ **If sold by number, the number contained in the package.**

Every Package Shall Carry~

4. Month and year of manufacture or pre-packing.
5. In case of food items, **'best before'** or expiry date.
6. If imported, name and address of the importer with valid registration.
7. MRP inclusive of taxes. **No pre-packed commodity can be sold above the declared MRP in shops, hotels, restaurants, bars (including bottled water, soft and hard drinks)**

PLASTIC FACTS

- ▶ **A plastic bag might take anywhere from 10 to 100 years to start decomposing if exposed to sun.**
- ▶ **According to studies by the Plastic Development Council under the Department of Chemicals and Petrochemicals in GOI, India is emerging as the third biggest consumer of plastics in the world!**
- ▶ **Hundreds of cows die in Delhi alone every year when they choke on plastic bags while trying to eat vegetable waste stuffed in the garbage.**
- ▶ **Plastics are highly toxic. When burned they release cancer-causing gases. The cheap bags contain chemicals such as cadmium or lead- based chemicals that are harmful to health. They leach into vegetables, meat and food.**
- ▶ **The national capital is the largest municipal solid waste producer in the country, including plastics, generating approximately 574 tons of plastic waste every day, literally choking the drains, sewage system and dumping grounds of the city.**

Despite blanket ban on manufacture, sale, storage and use of plastic bags issued by Govt of Delhi in November 2012, it is understood, around 400 plastic bag manufacturing units are operating in the city with total yearly turnover of Rs 800 to 1,000 crore!

Different types of plastics, recycling symbols and their most common uses are shown below:



Polyethylene terephthalate (PETE or PET): Fizzy drink bottles and oven-ready meal trays.



High-density polyethylene: Bottles for milk and washing-up liquids.



Polyvinyl chloride: Food trays, cling film, bottles for squash, mineral water and shampoo.



Low density polyethylene: Carry bags and bin liners.



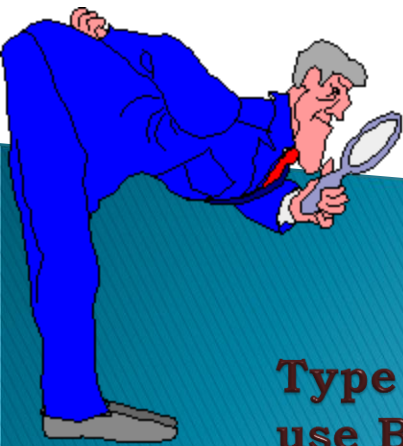
Polypropylene: Margarine tubs, microwaveable meal trays.



Polystyrene: Yoghurt pots, foam meat or fish trays, hamburger boxes and egg cartons, vending cups, plastic cutlery, protective packaging for electronic goods and toys.



Any other plastics that do not fall into any of the above categories. An example is polycarbonate plastic with BPA, which is often used in baby bottles. Polycarbonate plastic food and beverage containers that contain BPA are marked with the recycling symbol 7 (Others). However not all recycling symbol 7 plastic containers will be made with BPA because every other kind of plastic which does not fall in 1-6 category comes under 7 category, and it may not have BPA. Containers made of polyvinyl chloride (PVC), marked recycling symbol 3 may also contain BPA.



Type 1,2,4,5 and 6 recycles codes plastic containers do not use BPA

Do you Know??????????

- ▶ A study by **Centre for Science and Environment (CSE)** claims to have found high levels of mercury in several well-known national and international brands of **skin-whitening creams** and chromium in several brands of **lipsticks**.
- ▶ High levels of mercury are associated with **kidney damage, skin discoloration and scarring, while chromium is a carcinogen**.
- ▶ **Despite use of mercury being banned in cosmetics under the Drugs and Cosmetics Act, 44% of the 32 fairness creams that CSE tested reportedly contained mercury. It found chromium in 50% of 30 lipstick samples tested; and nickel in 43%.**
- ▶ All the samples were purchased from a market in Delhi and tested at CSE's pollution monitoring lab. The samples also included some popular herbal products.

POISON IVY'S KISS

Of 32 fairness creams tested for mercury, 14 had it in the range of 0.10 ppm* to 1.97 ppm. This heavy metal is banned for use in cosmetics under the Drugs and Cosmetics Acts and Rules



Aroma Magic Fair lotion – a product of Blossom Kochhar Beauty Products Pvt Ltd – had the highest level of mercury (1.97 ppm), followed by Procter and Gamble's Olay Natural White (1.79 ppm), and Ponds White Beauty of Hindustan Unilever (1.36 ppm)

Chromium found in 15 lipsticks tested in range of 0.45 ppm to 17.83 ppm; Hearts and Tarts (080V) shade of ColorBar had the highest concentration of chromium

Nickel found in 13 lipsticks tested in range 0.57 to 9.18 ppm, with LancomeAbsolu Nu-204 of L'Oreal India Pvt Ltd having the highest concentration



No heavy metals found in anti-ageing creams and lipbalms. Lead and cadmium not detected in lipsticks

30 lipsticks, 8 lipbalms & 3 anti-ageing creams were also tested for lead, cadmium, chromium & nickel



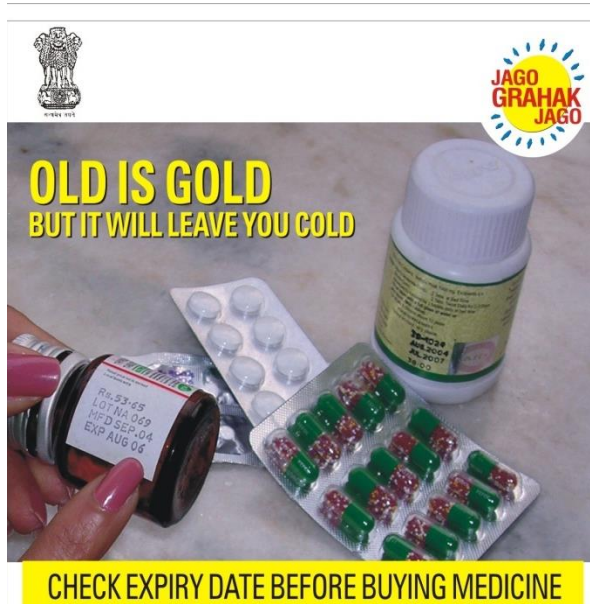
* parts per million

Remember



- Demand a receipt
- Ensure that Guarantee / Warranty card is correctly filled in
- Make sure the date of purchase is correct and the card is duly signed and stamped by the dealer

Remember



- ✦ Avoid self medication
- ✦ Buy medicine from a registered shop / licensed medical store only
- ✦ Check the expiry date, Name & Add. Of the manufacturer
- ✦ Insist on a receipt
- ✦ MRP includes all taxes



Remember

Always check the Institute's credentials before enrolling from State Government, UGC or AICTE

Log on to: websites of Ministry of HRD

www.education.nic.in

UGC website

www.ugc.ac.in to check recognition status of colleges/ Universities

Remember

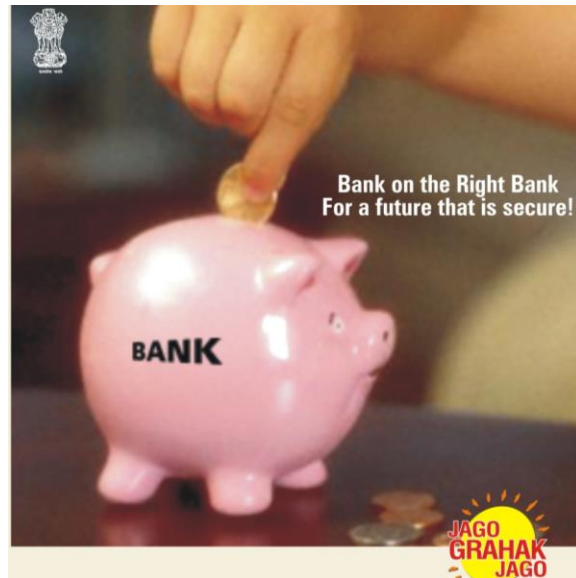


- Remember when opting for an insurance policy
- Read the fine print carefully
- Gather full policy details
- Engage a reputed agent
- Know the policy's insurance cover
- Know the process of filing a claim

Remember

When applying for a bank loan

- **Read the fine print carefully**
- **Confirm the Interest Scheme applicable**
- **Know the repayment plan and timeline**
- **Compare other loan options / plan**



Responsibilities of the Consumers:

- **Obtain full information regarding quality and price before making any purchases.**
- **Be careful about false and/or misleading advertisements**
- **Purchase goods having quality marks like ISI/ Agmark etc, as and where available, for safety and quality.**
- **Obtain proper receipt/cash memo and guarantee/warranty card duly stamped and signed by the seller, wherever applicable.**
- **Approach Consumer Forum for redressal of consumer grievance against sale of defective goods or deficient services or adoption of unfair or restrictive trade practices**
- **Bargain on MRP.**

FOR YOUR MONEY'S WORTH DURING ANY PURCHASE

- 1. Insist on a cash memo**
- 2. Insist on HALLMARK for your money's worth in purity of gold ornaments.**
- 3. Check for mandatory declarations on packing (weight/quantity/best before).**
- 4. Don't pay more than the MRP.**

R's of a Dutiful Consumer

- **Reduce** : Consume only what you need, if possible reduce consumption of water, electricity, fuel and other non-renewable resources.
- **Reuse**: If a product can serve you for a longer period, use it instead of buying a new one.
- **Recycle**: Don't litter the environment ,please recycle degradable or recyclable materials through scrap dealers.

What is Right Choice?

- ▶ **Informed**
- ▶ **Economical**
- ▶ **Serves your needs**
- ▶ **Safe for you and the environment and predetermined by following factors**
- ▶ **Peer pressure**
- ▶ **Advertisement and Media**
- ▶ **Loan availability**

How to make the Right choice?

Ask yourself these questions before buying a product or hiring a service.

- ▶ Is this product or service absolutely necessary for me?
- ▶ Am I getting a good market price for this product/service?
- ▶ Should I consider alternative products/services?
- ▶ Is this product / service safe to use/eat/wear?

- Is the packing to the product biodegradable?
- Does this product/service emit harmful chemicals into the atmosphere?

Although this process may seem time-consuming, **try it a few times and see the difference for yourself**

BECAUSE

Best way of learning
is
“ability to question”

Lets Remind Ourselves

▶ **24th December**

National Consumer Day

▶ **15th March**

World Consumer Rights

Day(commemorates declaration of

4 basic consumer rights by

President Kennedy on 15th March

1962)

APPEAL

- ▶ **Speak up to be Heard**
- ▶ **Learn to live with Culture of preservation.**
- ▶ **Outreach to neighboring institutions / organizations/departments/infact each and every individual.**
- ▶ **Don't simply live as a CONSUMER but be an “ENLIGHTENED CONSUMER”.**



**Contribute a drop in the mighty
ocean, it makes a difference**

**CONTRIBUTE
AWARENESS
CONTRIBUTE
EDUCATION**

THANKS

be the
change
you wish
to see in the
world...
-gandhi