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FORWARD

CONSUMER RIGHTS AND RESPONSIBILITIES

Consumers have **Rights**, which must go with attendant **Responsibilities**. Having said so, this does not give them the right to do as they please at business places.

There are eight universally accepted **Consumer Rights**. These are:

The Right to Be Informed

The Right to Safety

The Right to Satisfaction of Basic Needs

The Right to Consumer Education

The Right to Choose

The Right to Be Heard

The Right to Redress

The Right to A Healthy & Sustainable Environment.

Therefore, the Department of Consumer Affairs is obligated to draw parallel lines between consumers' **Rights** and **Responsibilities** vis-à-vis the obligations of **Producers of Goods and Services**.

For example, a consumer does not have the right to walk into any business place, take up items and not pay for them. Or, consumers do not have a right to change the price tags on any item at a business place. If these things are ever done, the owner of the business has a **Right** to call in the police because such acts are considered fraudulent.

On the other hand, consumers have the right not to accept **Shoddy Goods** and **Shabby Services** from any provider. Consumers have a right to be heard once they are not satisfied with a product or service, which they have purchase for a specific purpose.

Basically, what the Department of Consumer Affairs is here to ensure; is fairness between the providers of **Goods** and **Services** and consumers. Neither party should be shortchanged in the process of conducting their business.

Responsibility is an integral part of **Consumer Protection**. Consumers must be vigilant in the course of purchasing **Goods** and **Services**. Consumers must **read labels, ask questions about products and services they may wish to acquire, seek information on warranties and guarantees which exist on a product or service and keep monitoring the market for substandard goods and poor services at all times.**

In a nutshell, the onus is on consumers to ensure that they receive value for their money.

Department of Consumer Affairs

THE EIGHT CONSUMER RIGHTS

THE RIGHT TO BE INFORMED

THE RIGHT TO CHOOSE

THE RIGHT TO SAFETY

THE RIGHT TO BE HEARD

THE RIGHT TO SATISFACTION OF BASIC NEEDS

THE RIGHT TO REDRESS

THE RIGHT TO CONSUMER EDUCATION

THE RIGHT TO A HEALTHY & SUSTAINABLE ENVIRONMENT

DEFINITION

Consumer: A consumer is anyone who uses/buys a product or a service for his or her personal use. Examples of consumers are users of transportation; social services, electricity, housing and clothing just to name a few.

Goods: goods are tangible items, which you can see and touch. A good is an item, which satisfies a need e.g. a loaf of bread, a pair of shoes or a cricket bat.

Service: services are intangible. A service is an act rendered by one person or a group of persons to another: e.g. repair jobs; banking transactions, hair dressing services and transportation are all examples of services

Consumers in Action
In a Trading
Environment



THE RIGHT TO BE INFORMED

Mamouse Son when you say I have the right to be informed what do you really mean?
Are you saying that because I am a customer that customers are always right?

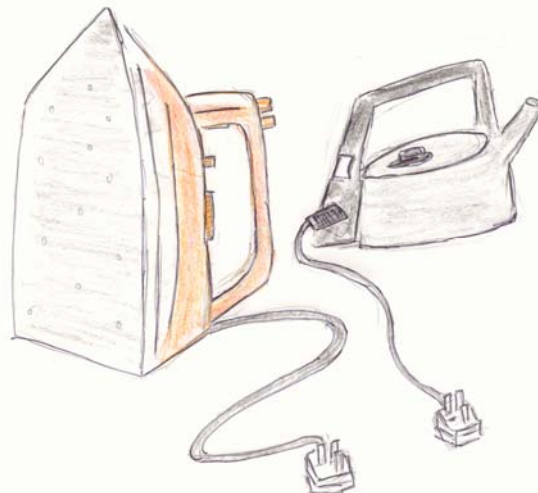
Papouse No mama! This is not what I am trying to say

Mamouse Well don't leave me wondering son, tell me exactly what you want to say

Papouse Let me explain to you what I am trying to say in the form of an example. When you buy a product from a business place, you have the right to be informed about that product, to be given honest and truthful information

Mamouse But that does not say much to me son.

Papouse Be a little patient mama I have just begun. As I was saying, if you buy an electric kettle you should be told how to go about using it, whether you should plug it into 220-250 voltage, 110 voltage or use a transformer. You should also be told if there is a warranty period available and you should read all labels before using the item. You should check the stores policy on refunds, exchanges, credit notes, delivery and other service cost.



Mamouse I am happy you mentioned other services! Because when you make a purchase nothing is being said to you, but when

something goes wrong, you are being told that you have to make a deposit just to check the item and that the deposit is not refundable. After the repair you still have to pay a repair cost Son!

Papouse Talking about services, are you aware that a very high percentage of business do not offer after sales service? You purchase the item from them but when something goes wrong you have nowhere to turn for parts or after sales service, and its trouble down the line.

Papouse I hope you now understand your right to be informed and to be given honest and truthful information. This information can assist the consumer into making wise purchasing choices.

Papouse However, you must play your part, you must ask questions about the product that you are about to purchase before the sale is closed. The businessman is there to close the sale and you must get the best value for your money.

Mamouse How does all this information relate to paying for a service?

Papouse The same procedure applies when paying for a service, you must be given the necessary information regarding the service you intend paying for, bearing in mind that there are different types of services: Banking consultancy, consultation, traveling, electricity, hair dressing, transportation and many more

Mamouse After receiving all of this information, will I be right in saying that it is all safe for the consumer?

Papouse It is saying that the consumer has “The Right To Be Informed” and should not take anything for granted. Let this eye opener be your guide and use all the available information wisely.

Paouse Be aware of misleading price claims about goods and services, for example, ‘was \$240, now \$130’ could be misleading if the goods or services have never been provided at the higher price

Mamouse Son! if I consider that I have been misled about a price by a trader, I will immediately report the matter to the responsible authority- The Consumer Affairs Department. The consumer must be fair when transacting business and the trader must be also. It is an offence for a trader to convey inaccurate information about a particular good or service.

You have “The Right To Be Informed” If this right is ever taken away, you have the right to seek redress. You can do so by asking questions, seeking information about any product or service, be conscious about your business, never close a sale before having all the necessary information made available to you, because it may be too late after the sale has been closed. Before you hand over your money, ask yourself if what you are buying is really what you need and how much you can afford. Think carefully about how you are going to pay: with cash or credit. Be a wise consumer.

THE RIGHT TO CHOOSE

- Papouse** Mama! Are you aware of the eight universally accepted consumer rights? Do you know your rights as a consumer? You owe it to yourself and other consumers to exercise those rights wisely in the purchasing of goods and services
- Mamouse** Are you saying that I have a right, “The Right To Choose” from a range of goods and services offered at competitive prices, with the assurance of satisfactory quality, which must be made readily available to consumers by the public and private sector?
- Papouse** That is correct
- Mamouse** You have been trying extremely hard to help me understand the importance of knowing my rights, yes, “The Right To Choose”
- Papouse** Knowing your right will enable you to handle your business in a more positive and professional way; by this I mean you will be able to deal with any problem, which may arise from the dissatisfaction of shoddy goods or poor services
- Mamouse** But tell me son, what if someone tries to influence me into buying something which I do not like or have the need for?
- Papouse** You should remain focus, as you know we have “The Right To Choose”. This means that we are free to buy and use whatever product or service we like, whenever we like, from any supplier we wish to do business with and at a cost we think is fair and affordable.
- Mamouse** This consumerism ideology is so vast! There is so much information to share and receive
- Papouse** Don't forget the topic at hand mama, which is “The Right To Choose”. One may choose to have his or her hair done at shop A in La Fwett but prefer to get a pedicure done at shop B, it is simply a matter of choice, you are exercising your right to choose.



Mamouse Using the example you just demonstrated son, will I be right in saying that I have exercised my right in the way I feel best?

Papouse Aseway mama! You are taking this consumer rights business very seriously mama, I better watch myself eh.

Mamouse You see son you may be the teacher, but when you speak I listen, learn and put what I've learn into practice, that way I can retain what I've been taught. Tell me son, don't we (consumers) also have responsibilities?

Papouse You see mama our right to choose also carries the obligation for us to make responsible choices as consumers. We can do this by comparing prices, quality and service before deciding on our final choice of purchase. We should also:

- Shop around
- Ask about guarantees or warrantees
- Purchase only from reputable sources
- Ensure that we get and keep a receipt
- Demand courteous service

As responsible consumers exercising the right to choose, we can determine our quality of life by being selective about what we consume. On that score, remember that we consume

information, ideas, values and cultural practices. We must ensure, therefore, that we choose to adopt those ideas, values and lifestyles that are sustainable. Be professional when exercising your right to choose. Use the information you have acquired as a guide which will enable you to achieve your goal and be a better consumer.

The Right To Safety

Mamouse Papouse! My friends were saying to me today that as consumers we have the right to safety, I had to say to them if they are mad, what safety is that they are talking about

Papouse But your friends are correct in saying so, you do have the right to safety.

To be protected against products, which can be proven to be hazardous to your health. To be protected against production processes, indiscriminate garbage disposal in residential and out skirt areas, which can cause pollution and the infestation of rodents, this is unsafe for healthy living

Papouse Public health expert Stephen Leeder notes, "Claims of safety based purely on authority don't wash anymore." Consumers don't want to be dictated to about what is good or right for them: they want to participate in the process where safety standards are determined. You see, mom information cannot guarantee safety. But information facilitates understanding and the choice to buy or not to buy.

Papouse Call your friends mama and get them together in a group and I will attempt to explain to all of you in the simplest way possible "The Right To Safety", to be protected against products. e.g. tin stuff. When buying those products or any other product, you must ensure that there is proper labeling on the item or items with all of the relevant information.



- Mamouse** What do you mean by relevant information?
- Papouse** You see mom labels are intended to provide the consumer with information at the point of sale, distinguish one manufacture's product from another, prevent fraud and unfair practices in the market
- Papouse** Certain information must be on a label: These are;
Common name of the product
Brand name or registered trade name
Name and identifiable street address of manufacturer
Country of origin
Declaration of net content
Instructions for use, care and maintenance
Shelf life (where appropriate) and
Batch code
- Papouse** You have given me a lot to take in, but what is the relevance of all of this information?
- Papouse** This information empowers you to protect yourself from unsafe products, which is your right to safety. Remember you must not fall short in playing your part by being a responsible consumer
- Mamouse** I always exercise my right when shopping, but one of the things that I have noticed when it comes to labeling, is that the information is not always bilingual (able to speak two languages with equal ease)
- Mamouse** There is also the problem with expired goods, which are often offered for sale to consumers at a discounted price, what can be done about this?
- Papouse** You have the right to safety, and should not buy those goods, if you do you are putting your self at risk. You should also protect other consumers by reporting the matter to the proper authorities. It is your responsibility to do so; you are protecting your right to safety and that of others
- Mamouse** If I report to the appropriate authority (s) what seem to be an unsafe production practice, which is taking place in my community, could this be upholding my right to safety?

Papouse

but yes mama! It is your right to safety. You should not just report the matter but also let your neighborhood know about it, in doing so you may be saving a life that can be your own.

Be responsible in your actions. Protect the environment not just for yourself but also for future generations. Remember our parents before us did play a part in protecting what we now have the liberty to enjoy.

You do have "The Right To Safety", but also have the right to create and help maintain a safe environment for others. Be positive! Play your part.

The Right To Be Heard

- Mamouse** Here comes another consumer right again! “The Right To Be Heard”! Bon (good) it was time for consumers to have a say in what is affecting them. And to say how and what they want, for to long now businesses are just putting things down people’s throats and you just have to accept it. Embay sa finie.
- Papouse** Mama! mama! Listen to that, we have the right to be heard
- Mamouse** But I already know that son
- Papouse** Listen Mama! we have the right to have consumer concerns and interests voiced, In Government’s making and execution of consumer policies and; also in the development of products and services. We the consumers have that right, the right to be heard
- Mamouse** So you are telling me that we are suppose to be involved in the process of making things happen, not waiting on the sideline and hoping that it will or until its to late?
- Papouse** That is what I am saying, you see consumers fail to understand the kind of power we have but we need to unite, join non-governmental pressure groups if that’s what it takes for our voices to be heard. We have the power to make government create new and change existing legislation
- Mamouse** But son you know that people don’t like to fight and put in time and effort to help bring about change.
- Papouse** But that is the problem mama! It is time for all of us to get rid of that mental block and join hands to fight for our right, the right to be heard. When the West Indies wins a cricket match it is known over the entire Caribbean and beyond. Every West Indian jumps up in jubilation. You have the right to let your voice be heard just as much.
- Mamouse** Well son, I am going to be very vocal in exercising my right, but I am going to do so in a very positive way. Consumers must learn to respect every ones right, for to long now nothing is being done about the illegal parking along the Castries Market which impede the proper flow of traffic on a daily basic, more so at 4.30p.m when consumers have to get home from work.

Papouse Mama your concern is noted; however consumers need to alter their negative patterns so as to ensure the survival of our physical environment.

We need to stop the indiscriminate dumping of plastics all over the roadside, in the rivers and drains, which travels down into the sea. They can also occupy land space and carry the added risk of leaking toxic substances, which have the potential to contaminate land and ground water.

Mamouse Son! Don't forget the topic at hand is "The Right To Be heard"

Papouse I am aware of the topic mama, but you should also let your voice be heard by sharing information and making people aware. When you tell me I must pay fifty cents (50) for a paper bag to buy one-dollar (\$1.00) bread, that's insane!

Consumers must learn to be more assertive and spend their money wisely. Don't be in a rush; take time to spend the money that you have worked hard for. Don't shop when you are in a hurry

Mamouse But why don't we advice them to take hold of this situation, by making nice cloth bags which can be used for that purpose, it is bio-degradable and can be used for a very long time.

Papouse This is a splendid idea! Can you imagine if every consumer in this country was to put this idea into practice? This would cut down tremendously on the number of plastic bags that are disposed of into our garbage dumps



As consumers we all have the right to be heard, however, we must be fair and polite but firm in exercising that right. Having the right does not give you the power to do as you are pleased, but rather to equip you with the knowledge to exercise your right fairly and forcefully.

The Right To Satisfaction of Basic Needs

Papouse The fifth consumer right is: a right to satisfaction of basic needs and to have access to essential goods and services: adequate and nutritious food, clothing, shelter, health care, education and sanitation

Mamouse Son tell me from your own experience what you understand about basic goods and services

Papouse I understand this saying to mean that as a consumer you have the right to those basic needs, which must be made readily available, affordable and accessible to every individual, such as:
Food
Shelter
Clothing



Papouse Do you think that man can ever survive without those basic needs mama?

Mamouse It is impossible for man to survive without those needs son

- Mamouse** But what's about health care? I think it is just as important, as the saying goes, "a healthy nation is a wealthy nation".
- Papouse** Bravo mama! I must compliment you on the wealth of knowledge you have acquired during these sessions. You continue to grow in wisdom
- Papouse** You must understand one thing mama! A government is responsible for its people, and should therefore provide the appropriate avenues for its nation to acquire basic health care when necessary. However, one should understand that providing adequate health does not come free of cost. There are instances when there will be no cost attached and also when one will be required to pay.
- Mamouse** I know that government is responsible for providing schools for the nation's youth, however, there are also private schools on the island, which give consumers a choice (the right to choose)
- Papouse** You are so right. The right to choose is a consumer right and you would be exercising that right by choosing what school you want your child to attend
- Mamouse** You know something son, I like having discussions with you because I think it is a form of education, consumer education
- Papouse** But we are not the only ones who can benefit from these discussions, other consumers can also benefit.
- Mamouse** Son let us talk a little about food. Food safety is a very important component of the right to basic needs. It is important for one to have a daily well-balanced and healthy diet because one's diet directly affects one's health and well being.
- Papouse** But mama! What's about school children and their right to basic needs, which includes food?
- Papouse** Many schools both government and private have some provision of a mid day meal for students
- Mamouse** But son how many students or parents actually want the school to provide a mid-day meal for students, whether free or otherwise? Is there a diet plan involved which compliments children's health?

We all have the right to the satisfaction of basic needs, such as food shelter and clothing, which is very essential to our daily life. We must therefore ensure that we engage in eating healthy and nutritious foods, which will enable us to live a healthier life style.

Make a meaningful contribution in helping to uphold a better sanitary environment in your community that will be beneficial to all

See appendix one (1) for kids Nutrition

The Right To Redress

- Papouse** As I was reading an article in the consumer voice recently, I came across a paragraph, which read: “the right to redress is to receive a fair settlement of just claims, including compensation for misrepresentation, shoddy goods or unsatisfactory services”
- Papouse** What do you think about that Mamouse?
- Mamouse** Ki sa sa vl'e di (what is the meaning of that)? I am “mother” to you young man, not “Mamouse”
- Mamouse** When it comes to redress and the definition you gave in your statement, I personally think that it is simply making a wrong right e.g. you sold me shoddy goods and also unsatisfactory service, I became a disgruntle and dissatisfied consumer and therefore, put in a claim to your establishment for redress.
- Papouse** Your explanation has cause me to envisage what is a just claim and one's right to redress
- Mamouse** When someone purchases an item or pays for a service and the item or service does not perform the functions for which it was intended, then you have the grounds to lodge a complaint.
- Papouse** You must however comply with the terms of the contract between you and the trader and not go contrary, if you do this may cause you to jeopardize your chances to redress.
- Mamouse** But son, why do people find it too time consuming to check every item thoroughly before purchasing? You should make this a habit so as to avoid any problems in the future.



Papouse There are several types of services which fall into two (2) main categories:

- (1) General – e.g. mechanical, electrical and plumbing
- (2) Personal- e.g. hair dress, hospitality and medical

Before finally paying for a service one should ensure that they get the best value for their money

Mamouse What can we advice persons to do, which would enable them to demonstrate better buying power?

Papouse Under general:
 Get a clear and precise agreement on cost, time and risk involved
 Obtain a written estimate for works to be undertaken.
 Discuss and agree on follow up services, whether they will be provided free or at a minimal cost.
 With hold full payment until complete service is received

Mamouse Should one also request and secure all bills and receipts/for possible subsequent claims?

Papouse Yes, one should

Papouse There are also several things one should ensure: choose hairdresser, tailor or medical doctor etc. whose good work performance is well known.
Ensure agreement on prior cash payment.
Consider a second opinion
Secure bills and receipts for cash payments
These are just a few tips

Mamouse How does one go about seeking redress?

Papouse Stop using the item
(1) Notify the firm of your complaint at once
(2) Return the item (if you can)
(3) Take along your original receipt or other proof of purchase
(4) Speak to the manager or owner about the problem
(5) Be calm in your approach
You can also phone or write the complaint informing of the problem you are experiencing with the item

Papouse When complaining by phone:
(1) Make a note of what you want to say
(2) Have receipts and useful facts handy
(3) Record name of person you speak to, also; time, date and what was said
(4) Always be calm

One should always remember and practice responsible shopping

- (1) Know what to buy
- (2) Know when to buy
- (3) Compare prices
- (4) Distinguish needs from wants
- (5) Ask questions
- (6) Examine goods thoroughly
- (7) Read labels
- (8) Ensure bills/receipt are received
- (9) Carry out transactions in a business like manner

If we practice those things we will save time, money and the need for redress will be curtailed.

The Right To Consumer Education

Another basic consumer right is “The Right To Education”. To acquire knowledge and skills needed to make informed confident choices about goods and services while being aware of basic consumer rights and responsibilities.

Mamouse Son, I think it’s fitting for you to allow me the opportunity to demonstrate to you how much knowledge I have acquired through these sessions.

Papouse La mare be`l navegay mama!

Mamouse What do you mean by this son?

Papouse All I have said mama, is that the sea is calm so travel.

Mamouse I don’t want to believe that you are upset because I want to express and show you how much I have learnt through your guidance?

Papouse Oh no mama, I would be very disappointed in you if you did not take this initiative, go ahead.

Mamouse Consumer education is essential to assist consumers to become more selective and assertive when shopping in an ever-changing market place.

I also think that the proper authorities should develop or encourage the development of general consumer education and information programs. While doing this they should take into consideration the culture of the people concerned.

Papouse Bravo mama! I must admit you are doing very well.

Mamouse Don’t forget son, you were the one who taught me and is continuing to do so up till now. You are a very good teacher.

Papouse I some how feel that special programs should be in place for the less fortunate and illiterate consumers, to enable them to be conscious of their rights and responsibilities



Mamouse Are you forgetting that you can make your request to the Consumer Affairs Department? Yes! The department will assign their officers to give lectures on any consumer related topic.

Papouse` Are you aware that you are continuing to give out information to the public through this medium?

Mamouse I am aware son.

Papouse I was just testing you. However, consumer education should, where appropriate, become an integral part of the curriculum of the education system.

Mamouse Please don't say that consumerism is taught in schools, that I know.

Papouse I am saying more should be done.

Mamouse There will be a request coming from me very soon to the Consumer Affairs Department on behalf of the Lafwet Community. I hope to receive a favourable response.

Papouse What is your request all about?

- Mamouse** To deliver a lecture for the persons living in the rural and urban areas of Lafwet, including low income consumers and those with low or non-existent literacy level
- Papouse** This is a great idea! And I can assure you that the Consumer Affairs Department will be more than willing to assist you. They are always involved in that kind of work.
- Mamouse** Do you know that there is still a large number of consumers who do not know anything about Consumer Affairs?
- Papouse** But how can you make such a statement? Do you have proof of that?
- Mamouse** I talk to consumers about their rights and responsibilities at every opportunity I get, some of them would say to me, what right is that you are talking about?
- Papouse** Are you saying mama there is the need for more ongoing consumer education?
- Mamouse** Yes son, we the consumers need to be educated in the areas of: health, nutrition, prevention of food-borne diseases, hazardous products, labeling and many more as they develop.
- Papouse** With the Consumer Legislation coming on stream, we will be able to do business in a better environment.
- Papouse** That is right, let your friends know that there will no longer be signs on display saying No Refund and No Exchange; the law will take care of that.
- Mamouse** Are you sure of this son?
- Mamouse** Yes, we will be liberated.
- Papouse** Why do people always wait on the side and allow things to happen so they can benefit, instead of contributing towards making things happen?
- Mamouse** I don't know son, but you are quite right. It is true that the consumer have the right to education, but the consumer can also play a role in helping to educate him/her self e.g. reading consumer related materials, attending town hall meetings, Community meetings, work-shops and lectures to name a few.

When invited most people do not attend these important meetings. These are all forms of education.

Mamouse

I can go on and on because education or being educated never seem to end, but I will allow you to take some time to digest the information that has been imparted.

Consumers have the right to education and the appropriate educational programmes must be put in place to satisfy the need of every consumer. The programmes should be bilingual to accommodate the literate and/or illiterate consumers who live in the rural and urban areas; however, the consumer should also assume the responsibility of contributing toward self-education. Be a sharing consumer; share the information you have gained with others

The Right To A Healthy and Sustainable Environment

To live and work in an environment that is non- threatening to the well being of present and future generations.

- Mamouse** Before you begin I want to make this point very clear son.
- Papouse** Go ahead mama.
- Mamouse** Consumers must understand and learn to accept that every citizen should play a vital role in ensuring that the environment is preserve and protected by every individual
- Papouse** Your point is well taken, but how can a person help in sustaining a healthy environment?
- Mamouse** First of all stop smoking, then there should be the implementation of guidelines for tobacco smoking control by government. Have you heard or do you know about Environmental Tobacco Smoke (ETC). This is a very serious health threat
- Papouse** I was reading a book recently, The Link With Tobacco by D.A. Gale Director, Tobacco Program Barbados Cancer Society, which carries a wealth of information on this topic. There is also the side stream smoke, which contains higher concentration of harmful chemicals than those mainstream smoke
- Papouse** To simplify this we can say that the individual who is not a smoker is at much greater risks than the actual smoker.
- Mamouse** Smoking is a form of pollution, which can affect each one of us.
- Papouse** But the good news is, you have a choice; you can stop before you begin or you can kick the habit. Lets promote a Tobacco-Free Society
- Mamouse** Not so fast son where does that leave the consumer who does not smoke and have to accept persons smoking in his/her face all about the place?
- Papouse** You don't have to accept any and every thing. Invite the National Consumer Association to support you in fighting for your right and any just cause; they know the proper channel to follow in order to achieve that goal

Mamouse I must admit that you are coming right back to what I said from the start, that we all have a role to play.

Papouse That is correct. You know mama, who knows; knows, who just don't know just don't know but is pleased to know.

Mamouse But where do you get this saying from son?

Papouse You see mama, you have yours and I have mine.

Mamouse Stop the riddle son and let's continue

Papouse There are so many things out there, which we seem to ignore, but these things are so vital to sustain a healthy and sustainable environment. Let us take a look at the trees around us. There is the 1946 Water Soil Conservation Ordinance that was amended in 1983. This Ordinance was put in place to protect the environment, to protect our trees, and to protect our forest and water catchments e.g. our streams and rivers.

Papouse There are in this Ordinance fines and penalties, which can and will be applied if and when one is found guilty of an offence.

Mamouse How important are trees to the environment?

Papouse Trees are one of the most significant things on the planet. It is also very important to have different species of trees.

Mamouse Why?

Papouse Having one species can easily be wiped away by a storm or hurricane, but having different species will cause each to play different roles.

Mamouse Interesting, go on son.

Papouse Take for example the mahogany tree, which can retain soil very well, hence contributing towards the prevention of land erosion. There are also different items, which can be derived from trees:
e.g.

Fruits	Medicine
Furniture	Craft
Ornament	

Just to name a few. Trees also absorb radiation, reduce the running of water from streams and very importantly they

enhance the physical appearance of the environment which is vital to the tourism industry.

Mamouse The proper disposal of garbage also play a very big role in maintaining a healthy environment for this nation

Mamouse Persons should also seek advise from the St. Lucia Solid Waste Management Authority as it relates to the proper way in disposing of the various items that are place in garbage disposal bins such as: ground provisions and vegetable skins, plastic and breakable bottles, and such other items that are thrown about the surroundings which create a haven for rodents.

Papouse And mama, we all know that rodents can create a disastrous health hazard if allowed to get out of hand, so help protect the environment

Consumers, we all have the right to a Healthy Sustainable Environment, however no one person can preserve or make the environment a better place for all, the responsibility lies with each individual to do so. If we don't preserve it what are we going to live behind for our children and their children's children? Help preserve the environment because it is our duty to do so.



Do You Know What Your Child Eats At School?

Kids Nutrition

Cut down on sugar and sweet foods such as pizza, fast foods, chocolate, sodas, French fries and ice cream.

Replace sugar pre pack juices with fresh fruits, which contain higher fiber minerals and vitamins.

Encourage your kids to drink more water rather than juice.

Give them cereals, which are high in fiber and low in sugar for breakfast- and also fresh fruit juice and/ or nuts.

Prepare home made foods or salad sandwiches with some fruit or nuts rather than money to buy junk food for lunch.

Always give the kids fresh raw vegetables salad with each meal.

Include protein- rich food like meat, chicken, eggs and fish.

Children should eat on time and not go for long periods without eating.

Consult with your doctor about daily multi vitamins.

There must be a regular consumption of fresh cheese, milk or milk products.

WORKBOOK

FORWARD

1. There are ten universally accepted Consumer rights

True

False

2. Consumers have rights, which do not go hand in hand with responsibilities

True

False

3. The right to a healthy environment is an environmental right but not a Consumer Right

True

False

4. Once a consumer is not satisfied with the price of a good or service at a certain outlet, he/she has the right to change it

True

False

5. The responsibilities of a consumer includes: reading labels, asking questions about products and services and seeking information on warranties and guarantees

True

False

MULTIPLE CHOICE

1. Which of the following is not a consumer right?
 - (a) The Right to Satisfaction of Basic needs
 - (b) The Right to a Healthy Environment
 - (c) The Right to respect others
 - (d) The Right to Choose

2. Which US President proclaimed the first four (4) Consumer Rights?
 - (a) Ronald Reagan
 - (b) Bill Clinton
 - (c) George Bush (Senior)
 - (d) John F. Kennedy

3. In what year was the first four (4) Consumer Rights proclaimed?
 - (a) 1952
 - (b) 1962
 - (c) 1961
 - (d) 1972

4. Which Government Agency in St Lucia is responsible for protecting Consumer Interests?
 - (a) National Consumers Association
 - (b) The Royal St Lucia Police Force
 - (c) Ministry of Commerce, Investment and Consumer Affairs
 - (d) The Family Court

5. Which of the following is a consumer good?
 - (a) An Electric Kettle
 - (b) A sofa
 - (c) A box of eggs
 - (d) All of the above

CHAPTER 1

1.1 The Right to be Informed

1. The Right to be informed means that the Consumer is always Right

True

False

2. When a Consumer buys an item, example an electrical item, he/she must be told whether the item is 220-250 volts or 110 volts in order to avoid plugging the item into the wrong electrical outlet

True

False

3. Giving the Consumer wrong information is also part of the right to be informed

True

False

4. The right to be informed means that the business person should give the Consumer all the relevant information about a good or service, therefore the consumer is under no obligation to ask questions

True

False

5. It is a good sales and marketing technique for a trader to give the Consumer inaccurate information about a good or service in order to persuade him/her to buy

True

False

1.2 MULTIPLE CHOICE

1. Which of the following is not a Consumer Right to information?
 - (a) The origin of the product
 - (b) The shelf life of the product
 - (c) The purpose for which the item is intended
 - (d) The year the business selling was established

2. When Consumers buy goods or services, it is important that they know all store policies that would be in their interests, **except**:
 - (a) Policy on refunds and credit note
 - (b) Policy on employment
 - (c) Policy on exchange and repairs
 - (d) Policy on after sales service

3. One of the reasons why a consumer has a right to be informed is:
 - (a) To share the information with his/her friends
 - (b) To share with other competitors details about that product, including the price
 - (c) To make purchasing choices
 - (d) To find out whether this good or service is only in his country

4. An informed Consumer will be in a position to do the following, **except**:
 - (a) Be aware of misleading price claims
 - (b) Ask questions before one closes a transaction
 - (c) Not examine the good because they know it is exactly what they want
 - (d) Think carefully about how he/she is going to pay before the transaction is closed.

5. What is the standard voltage/frequently used in St Lucia:
 - (a) 221-250 volts/50HZ
 - (b) 110 volts/60HZ
 - (c) 300 volts/70HZ
 - (d) 200 volts/40HZ

CHAPTER 2

2.1 The Right to Choose

1. The Right to Choose means that Consumers should be afforded the opportunity to select from a range of goods and services at competitive prices

True

False

2. Since Consumers have the right to choose they are under no obligation to make responsible choices

True

False

3. The Right to Choose also means that the authorities including Government should put measures in place to ensure that there are more than one supplier of similar products

True

False

4. With the Right to Choose, Consumers should be in a position to compare prices, decide on quality issues and services before making a final decision

True

False

5. When the consumer has made the wrong choice he/she can lodge a complaint at the relevant Government Department

True

False

2.2 MULTIPLE CHOICE

1. What are some of the things that consumers should do before choosing what to buy?
 - (a) Shop around
 - (b) Demand courteous service
 - (c) Ensure that they get and keep a receipt
 - (d) All of the above

2. Which of the following is not a consumer obligation when making responsible choices?
 - (a) Find out whether the business is locally-owned
 - (b) Compare prices
 - (c) Ensure the product is of satisfactory quality
 - (d) Find out about the after sale service

3. Which of the items below is a service used by consumers?
 - (a) Bread and cheese
 - (b) A meal at the restaurant
 - (c) Insurance packages
 - (d) Goods bought on hire purchase

4. Which of the following sector/service affords consumers the right to choose?
 - (a) Electricity Services
 - (b) Water distribution
 - (c) Banking sector
 - (d) Postal Services

5. When a person uses the information acquired on his/her rights and responsibilities this individual is expected to be :
 - (a) An inquisitive consumer
 - (b) A boastful consumer
 - (c) An assertive consumer
 - (d) A troublesome consumer

CHAPTER 3

3.1 The Right to Safety

1. The Right to Safety means to be protected from goods and services that are not hazardous to health

True

False

2. Information on product safety can cause consumers to choose what to buy or not to buy

True

False

3. Consumers should not be concerned about product safety, they should buy the goods once they are available

True

False

4. Information on product labels are important because it empowers the consumer to protect himself/herself from unsafe products

True

False

5. If consumers fail to purchase expired goods at discounted prices they are exercising their right to safety

True

False

3.2 MULTIPLE CHOICE

1. The Right to Safety includes all of the following, **except**:
 - (a) Products with standard marks
 - (b) Product contamination
 - (c) Indiscriminate garbage disposal
 - (d) Shoddy electrical appliances

2. A safe product is one that is:
 - (a) Expired and offered at a discount price
 - (b) On the supermarket shelf in a dented condition
 - (c) That carries a warning from the Surgeon General
 - (d) Approved by the Authorities for the purpose intended for use

3. Product Safety labels should contain all these information, **except**:
 - (a) Brand name or registered trade name
 - (b) Name of the buyer
 - (c) Declaration of content
 - (d) Name of manufacturer

4. As a consumer Right to Safety, one should:
 - (a) Be aware of unsafe production processes
 - (b) Protect others by reporting unsafe goods to the authorities
 - (c) Not purchase goods wrongly labeled
 - (d) Not report these matters for this will be putting business persons in trouble

5. The Right to Safety only pertains to:
 - (a) Goods not services
 - (b) Service not goods
 - (c) Goods and services
 - (d) None of the above

CHAPTER 4

4.1 The Right to be Heard

1. The right to be heard means that consumers should not have a say on everything that is affecting them because it may put others in trouble

True

False

2. The Right to be heard should cause consumers to act on matters that are in their interest

True

False

3. One way consumers can make their voices heard is to join Governmental pressure groups

True

False

4. Consumers who share information with others and make people aware of unfair practices are blowing the whistle and not necessarily making their voices heard

True

False

5. When consumers lodge complaints to business persons, the traders should dismiss them, because they must go to the Consumer Affairs Department to first lodge that complaint

True

False

4.2 MULTIPLE CHOICE

1. Consumers should voice their concerns in all of the following situations; **except:**
 - (a) When Government develop consumer policy and laws
 - (b) When WASCO bill them for water they did not consume, regardless of the amount
 - (c) When goods/products are exposed for sale on the supermarket shelves
 - (d) When product labels are written in a language other than their own

2. Consumers who understand their Right to be heard should not do one of the following:
 - (a) Unite with others
 - (b) Join non-governmental pressure groups
 - (c) Make government create new or change existing legislation that are in their interest
 - (d) Do not pay taxes as a way of protest

3. A consumer who wants to be heard is expected to do all of the following, **except:**
 - (a) Be more assertive
 - (b) Spend his money and should not expect a receipt from the business person
 - (c) Do not shop when he/she is in a hurry
 - (d) Spend his/her money wisely

4. A business person should only give the consumer a hearing when
 - (a) The consumer reports the matter to the police
 - (b) The consumer is not in school uniform
 - (c) The consumer is angry
 - (d) The consumer is dissatisfied with the good and/or services that he/she purchased from the business person

5. Since consumers have a right to be heard it means that:
 - (a) They are always right
 - (b) They must also be polite when lodging complaint
 - (c) They should respect others at all times
 - (d) They have the power, but must use it wisely

CHAPTER 5

5.1 The Right to Satisfaction of Basic Needs

1. The right to Satisfaction of Basic needs is the Sixth Consumer Right
True False

2. Consumers should have the right to essentials goods and services at no cost to them
True False

3. When the Government makes water available to a community they are fulfilling an obligation to consumers.
True False

4. Consumers right to basic needs also mean that they should be readily available
True False

5. Since consumers have a right to the satisfaction of basic needs, they must also ensure that they eat healthy and nutritious foods
True False

5.2 MULTIPLE CHOICE

1. The right to satisfaction of basic needs include all of the following, **except**:
 - (a) Food, shelter and clothing
 - (b) Free meal at school
 - (c) Health care
 - (d) Water and sanitation

2. The right to basic needs means that they should be all of the following, **except**:
 - (a) Readily available
 - (b) Affordable
 - (c) Accessible
 - (d) Paid for by the Government

3. The right to water and sanitation is:
 - (a) Both a consumer right and a human right
 - (b) Only a consumer right
 - (c) A human right but not a consumer right
 - (d) None of the above

4. Which of the following good/service may not be a basic need to which consumers have a right?
 - (a) A pair of shoes
 - (b) 2lbs sugar
 - (c) A home to live
 - (d) A vehicle for the family

5. In order to encourage a healthy lifestyle by eating nutritious foods, parents can fulfill their consumer right by doing all, **except**:
 - a) Encouraging kids to drink more water than juice
 - b) Always giving kids fresh raw vegetables, salad with each meal
 - c) Giving kids Kentucky fried Chicken daily
 - d) Consulting the doctor about daily multi-Vitamins

CHAPTER 6

6.1 The Right to Redress

1. The Right to Redress is to receive a fair settlement for any claim made by the consumer

True

False

2. The Right to Redress can also mean in simple language, making a **“wrong right”**

True

False

3. When a consumer buys an item that does not perform the function for which intended, the consumer has good grounds to lodge a complaint

True

False

4. If a consumer buys a pair of shoes without first trying it, and turns out to be too small, that consumer has a right to redress

True

False

5. A business person has the right to display signs showing no **“exchange, no refund”**

True

False

6.2 MULTIPLE CHOICE

1. A consumer who is seeking Redress should do all the following, **except**:
 - (a) Notify the firm of the complaint at once
 - (b) Notify the police
 - (c) Return the item
 - (d) Speak to the manager or owner about the problem

2. In order for a consumer to practice responsible shopping he/she must do all of the following, **except**:
 - (a) Don't have to compare prices
 - (b) Examine goods thoroughly
 - (c) Ensure bills/receipts are received
 - (d) Know what to buy

3. In order for a consumer to lodge a legitimate complaint, he/she should have the following, **except**:
 - (a) A copy of the receipt
 - (b) The item in question
 - (c) The business registration certificate
 - (d) Copy of the contract (if necessary)

4. The Right to Redress includes all of the following, **except**:
 - (a) An exchange of the product
 - (b) A refund of the amount
 - (c) A discount on all future transactions
 - (d) A repair or service on the item

5. Since consumers have a right to redress business persons can display the following signs, **except**:
 - (a) No exchange
 - (b) No refund
 - (c) No refund but will exchange
 - (d) None of the above

CHAPTER 7

7.1 The Right to Consumer Education

1. Consumer Education should assist consumers to become more selective, assertive and aggressive

True

False

2. Government has a responsibility to put programmes in place to educate consumers

True

False

3. The right to Education means to acquire knowledge and skills needed to make informed choices about goods and services

True

False

4. When educating consumers they should know of their rights only

True

False

5. The right to consumer education is only the responsibility of the authorities; consumers have no obligation to educate themselves

True

False

7.2 MULTIPLE CHOICE

1. In order for consumers to be educated on their interests they can do all of the following, **except**:
 - (a) Read consumer related material
 - (b) Read any book they can find
 - (c) Attend community meetings when these matters are being discussed
 - (d) Become members of non-governmental consumer groups

2. Consumer Education should help consumers be more:
 - (a) Talkative
 - (b) Sensitive
 - (c) Assertive
 - (d) Aggressive

3. An educated consumer is expected when shopping to be more:
 - (a) Demanding
 - (b) Forgetful
 - (c) Unconcerned
 - (d) Selective

4. Which of the following groups of persons that are not expected to be educated on their rights and responsibilities as consumers:
 - (a) Disable persons
 - (b) Illiterate persons
 - (c) Taxi drivers
 - (d) No one should be excluded

5. The right to consumer education is important because:
 - (a) Consumers need information to make informed choices
 - (b) Consumers need information to pass their exams
 - (c) Consumers need information to know about the weather conditions
 - (d) Consumers need information to know the programmes of interest on the television

CHAPTER 8

8.1 The Right to a Healthy and Sustainable Environment

1. We need to preserve the environment for the present generation only?

True

False

2. By throwing garbage in the rivers, consumers are not being environmentally conscious

True

False

3. Smoking cannot be a form of pollution, since businesses selling cigarettes are creating employment for others

True

False

4. The responsibility for preserving the environment resides solely on the Ministry responsible for the Environment

True

False

5. Since rats and other rodents are God's creation, they do not pollute the environment and hence consumers should not complain

True

False

8.2 MULTIPLE CHOICE

1. The right to a healthy and sustainable environment means preservation for:
 - (a) Present generation only
 - (b) Future generation only
 - (c) Was for the past generation
 - (d) For both present and future generations

2. One can contribute to an unhealthy environment by doing all of the following, **except**:
 - (a) Smoking in public places
 - (b) Indiscriminate dumping of garbage in rivers
 - (c) Putting garbage in the proper bins
 - (d) Littering the streets with plastic cups

3. When we preserve the trees for future generations consumers will be able to obtain the following items for their own use:
 - (a) Furniture
 - (b) Fruits
 - (c) Medicine
 - (d) All of the above

4. Which of the following agency is not involved in the promotion of the environment
 - (a) The Family Court
 - (b) The Royal St Lucia Police Force
 - (c) The Fire Service
 - (d) None of the above

5. Protecting the environment will make us
 - (a) Responsible consumers
 - (b) Human rights advocates
 - (c) Animal rights advocate
 - (d) None of the above

GENERAL KNOWLEDGE QUESTIONS

Multiple Choice

1. A consumer by definition is anyone who:
 - (a) Buys goods and/or services for export
 - (b) Buys goods and/or services for personal use
 - (c) Buys goods and/or services for resale
 - (d) None of the above

2. Which of the following is not an example of a good:
 - (a) A loaf of bread
 - (b) A pair of shoes
 - (c) An electrical appliance
 - (d) A hair cut at the barber shop

3. Which of the following is not an example of a service:
 - (a) A pair of scissors used by the barber
 - (b) Banking transaction
 - (c) A visit to the hairdresser
 - (d) A repair job by the mechanic

4. The term Caveat Emptor means
 - (a) People beware
 - (b) Seller beware
 - (c) Buyer beware
 - (d) None of the above

5. The term Caveat Venditor means
 - (a) People beware
 - (b) Seller beware
 - (c) Buyer beware
 - (d) None of the above

6. Which of the persons below was regarded as the pioneer of the Consumer Movement in the United States of America in the 1960's?
 - (a) John F. Kennedy
 - (b) Lori Wallach
 - (c) Jim Guest

- (d) Ralph Nader
7. Which of the following organization is the umbrella body for consumer organizations worldwide?
- (a) Consumers Union
 - (b) American Council on Consumer Interests
 - (c) Consumers International
 - (d) Consumentenbond
8. Which of the following chapters of the CARICOM Revised Treaty deals with Consumer Protection?
- (a) Chapter 3
 - (b) Chapter 4
 - (c) Chapter 6
 - (d) Chapter 8
9. In what year was the Consumer Affairs Department established in St Lucia?
- (a) 1967
 - (b) 1994
 - (c) 1997
 - (d) 2004
10. On what day do consumer organizations worldwide observe World Consumer Rights Day?
- a) January 15
 - b) March 15
 - c) May 15
 - d) July 15

ANSWERS

FORWARD

1. There are ten universally accepted Consumer rights
False
2. Consumers have rights, which do not go hand in hand with responsibilities
False
3. The right to a healthy environment is an environmental right but not a Consumer Right
False
4. Once a consumer is not satisfied with the price of a good or service at a certain outlet, he/she has the right to change it
False
5. The responsibilities of a consumer includes: reading labels, asking questions about products and services and seeking information on warranties and guarantees
True

MULTIPLE CHOICE

1. Which of the following is not a consumer right?
(c) Right to respect others
2. Which US President proclaimed the first four (4) Consumer Rights?
(d) John F. Kennedy
3. In what year was the first four (4) Consumer Rights proclaimed?
(b) 1962
4. Which Government Agency in St Lucia is responsible for protecting Consumer Interests?
(c) Ministry of Commerce, Investment and Consumer Affairs
5. Which of the following is a consumer good?
(d) All of the above

CHAPTER 1

1.1 The Right to be Informed

1. The Right to be informed means that the Consumer is always Right
False
2. When a Consumer buys an item, example an electrical item, he/she must be told whether the item is 220-250 volts or 110 volts in order to avoid plugging the item into the wrong electrical outlet
True
3. Giving the Consumer wrong information is also part of the right to be informed
False
4. The right to be informed means that the business person should give the Consumer all the relevant information about a good or service; therefore the consumer is under no obligation to ask questions
False
5. It is a good sales and marketing technique for a trader to give the Consumer inaccurate information about a good or service in order to persuade him/her to buy
False

1.2 Multiple Choice

1. Which of the following is not a Consumer Right to information?
(d) The year the business selling was established
2. When Consumers buy goods or services, it is important that they know all store policies that would be in their interests, except:
(b) Policy on employment
3. One of the reasons why a consumer has a right to be informed is:
(c) To make purchasing choices
4. An informed Consumer will be in a position to do the following, **except**:
(c) Not examine the good because they know it is exactly what they want
5. What is the standard voltage/frequently used in St Lucia:
(e) 221-250 volts/50HZ

CHAPTER 2

2.1 The Right to Choose

1. The Right to Choose means that Consumers should be afforded the opportunity to select from a range of goods and services at competitive prices
True
2. Since Consumers have the right to choose they are under no obligation to make responsible choices
False
3. The Right to Choose also means that the authorities including Government should put measures in place to ensure that there are more than one supplier of similar products
True
4. With the Right to Choose, Consumers should be in a position to compare prices, decide on quality issues and services before making a final decision
True
5. When the consumer has made the wrong choice he/she can lodge a complaint at the relevant Government Department
False

2.2 Multiple Choice

1. What are some of the things that consumers should do before choosing what to buy?
(d) All of the above
2. Which of the following is not a consumer obligation when making responsible choices?
(e) Find out whether the business is locally-owned
3. Which of the items below is a service used by consumers?
(c) Insurance packages
4. Which of the following sector/service affords consumers the right to choose?
(c) Banking sector
5. When a person uses the information acquired on his/her rights and responsibilities this individual is expected to be:

(c) **An assertive consumer**

CHAPTER 3

3.1 The Right to Safety

1. The Right to Safety means to be protected from goods and services that are not hazardous to health
False
2. Information on product safety can cause consumers to choose what to buy or not to buy
True
3. Consumers should not be concerned about product safety, they should buy the goods once they are available
False
4. Information on product labels are important because it empowers the consumer to protect himself/herself from unsafe products
True
5. If consumers fail to purchase expired goods at discounted prices they are exercising their right to safety
True

3.2 Multiple Choice

1. The Right to Safety includes all of the following, **except**:
(f) **Product contamination**
2. A safe product is one that is:
(d) **Approved by the Authorities for the purpose intended for use**
3. Product Safety labels should contain all these information, **except**:
(b) **Name of the buyer**
4. As a consumer Right to Safety, one should:
(c) **Not purchase goods wrongly labeled**
5. The Right to Safety only pertains to:
(c) **Goods and services**

CHAPTER 4

4.1 The Right to be Heard

1. The right to be heard means that consumers should not have a say on everything that is affecting them because it may put others in trouble
False
2. The Right to be heard should cause consumers to act on matters that are in their interest
True
3. One way consumers can make their voices heard is to join Governmental pressure groups
False
4. Consumers who share information with others and make people aware of unfair practices are blowing the whistle and not necessarily making their voices heard
False
5. When consumers lodge complaints to business persons, the traders should dismiss them, because they must go to the Consumer Affairs Department to first lodge that complaint
False

4.2 Multiple Choice

1. Consumers should voice their concerns in all of the following situations; **except:**
 - (g) **When goods/products are exposed for sale on the supermarket shelves**
2. Consumers who understand their Right to be heard should not do one of the following:
 - (h) **Do not pay taxes as a way of protest**
3. A consumer who wants to be heard is expected to do all of the following, **except:**
 - (b) **Spend his money and should not expect a receipt from the business person**

4. A business person should only give the consumer a hearing when
(d) **The consumer is dissatisfied with the good and/or services that he/she purchased from the business person**
5. Since consumers have a right to be heard it means that:
(e) **They are always right**

CHAPTER 5

5.1 The Right to Satisfaction of Basic Needs

1. The right to Satisfaction of Basic needs is the Sixth Consumer Right
False
2. Consumers should have the right to essentials goods and services at no cost to them
False
3. When the Government makes water available to a community they are fulfilling an obligation to consumers.
True
4. Consumers right to basic needs also mean that they should be readily available
True
5. Since consumers have a right to the satisfaction of basic needs, they must also ensure that they eat healthy and nutritious foods
True

5.2 Multiple Choice

1. The right to satisfaction of basic needs include all of the following, **except:**
(b) **Free meal at school**
2. The right to basic needs means that they should be all of the following, **except:**
(d) **Paid for by the Government**
3. The right to water and sanitation is:
(e) **Both a consumer right and a human right**

4. Which of the following good/service may not be a basic need to which consumers have a right?
(d) **A vehicle for the family**
5. In order to encourage a healthy lifestyle by eating nutritious foods, parents can fulfill their consumer right by doing all, **except**:
(f) **Giving kids Kentucky fried Chicken daily**

CHAPTER 6

6.1 The Right to Redress

1. The Right to Redress is to receive a fair settlement for any claim made by the consumer
False
2. The Right to Redress can also mean in simple language, making a “**wrong right**”
True
3. When a consumer buys an item that does not perform the function for which intended, the consumer has good grounds to lodge a complaint
True
4. If a consumer buys a pair of shoes without first trying it, and turns out to be too small, that consumer has a right to redress
False
5. A business person has the right to display signs showing no “**exchange, no refund**”
False

6.2 Multiple Choice

1. A consumer who is seeking Redress should do all the following, **except**:
(e) **Notify the police**
2. In order for a consumer to practice responsible shopping he/she must do all of the following, except:
(e) **Don't have to compare prices**
3. In order for a consumer to lodge a legitimate complaint, he/she should have the following, except:
(f) **The business registration certificate**

4. The Right to Redress includes all of the following, except:
(c) A discount on all future transactions
5. Since consumers have a right to redress business persons can display the following signs, except:
(d) None of the above

CHAPTER 7

7.1 The Right to Consumer Education

1. Consumer Education should assist consumers to become more selective, assertive and aggressive
False
 2. Government has a responsibility to put programmes in place to educate consumers
True
 3. The right to Education means to acquire knowledge and skills needed to make informed choices about goods and services
True
 4. When educating consumers they should know of their rights only
False
 5. The right to consumer education is only the responsibility of the authorities; consumers have no obligation to educate themselves
False
- 7.2 Multiple Choice
1. In order for consumers to be educated on their interests they can do all of the following, **except**:
(b) Read any book they can find
 2. Consumer Education should help consumers be more:
(c) Assertive
 3. An educated consumer is expected when shopping to be more:
(d) Selective
 4. Which of the following groups of persons that are not expected to be educated on their rights and responsibilities as consumers:

(d) **No one should be excluded**

5. The right to consumer education is important because:
(a) **Consumers need information to make informed choices**

CHAPTER 8

8.1 The Right to a Healthy and Sustainable Environment

1. We need to preserve the environment for the present generation only?
False
2. By throwing garbage in the rivers, consumers are not being environmentally conscious
True
3. Smoking cannot be a form of pollution, since businesses selling cigarettes are creating employment for others
False
4. The responsibility for preserving the environment resides solely on the Ministry responsible for the Environment
False
5. Since rats and other rodents are God's creation, they do not pollute the environment and hence consumers should not complain
False

8.2 Multiple Choice

1. The right to a healthy and sustainable environment means preservation for:
(d) **For both present and future generations**
2. One can contribute to an unhealthy environment by doing all of the following, *except*:
(c) **Putting garbage in the proper bins**
3. When we preserve the trees for future generations consumers will be able to obtain the following items for their own use:
(d) **All of the above**

4. Which of the following agency is not involved in the promotion of the environment
(d) **None of the above**
5. Protecting the environment will make us
(a) **Responsible consumers**

GENERAL KNOWLEDGE QUESTIONS

Multiple Choice

1. A consumer by definition is anyone who:
(b) **Buys goods and/or services for personal use**
2. Which of the following is not an example of a good:
(d) **A hair cut at the barber shop**
3. Which of the following is not an example of a service:
(e) **A pair of scissors used by the barber**
4. The term Caveat Emptor means
(c) **Buyer beware**
5. The term Caveat Venditor means
(b) **Seller beware**
6. Which of the persons below was regarded as the pioneer of the Consumer Movement in the United States of America in the 1960's
(d) **Ralph Nader**
7. Which of the following organization is the umbrella body for consumer organizations worldwide:
(c) **Consumers International**
8. Which of the following chapters of the CARICOM Revised Treaty deals with Consumer Protection?
(c) **Chapter 8**
9. In what year was the Consumer Affairs Department established in St Lucia
(c) **1997**
10. On what day do consumer organizations worldwide observe World Consumer Rights Day
(b) **March 15**

Be a conscientious consumer

Be a conscientious consumer

Help bring about change

Ask Questions

Are you dissatisfied with a good or service?
Report the matter immediately

Put what you have learnt into good use

Respect each other's rights

Always carry out transactions in a business like manner

Preserve the environment

Be calm and polite in your approach

If you are unable to get redress,
contact the Consumer Affairs Department

Empower yourself with consumer education

The Power is ours

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