



# STANDARDS GUIDE

# TABLE OF CONTENTS

Welcome . . . . .	Page 4
Our Mission . . . . .	Page 4
Hairstyling Program Delivery . . . . .	Page 5
Esthetics Program Delivery . . . . .	Page 5
MC Future Professionals . . . . .	Page 6
Student Support . . . . .	Page 6
Expectations . . . . .	Page 7
Attendance Policy . . . . .	Page 7
Saturday Attendance Policy . . . . .	Page 9
Tuition Payment . . . . .	Page 9
Your Progress . . . . .	Page 9
Diplomas . . . . .	Page 10
Missed or Failed Exams . . . . .	Page 11
Grade Appeal Policy . . . . .	Page 12
Creative Scholarship . . . . .	Page 13
MC Dollars . . . . .	Page 14
Referrals . . . . .	Page 14
MC Family & Friends Discount . . . . .	Page 14
MC Alumni Program . . . . .	Page 15
Non-Discrimination Policy . . . . .	Page 16
Dispute Resolution Policy . . . . .	Page 16
Student Dismissal Policy . . . . .	Page 17
Transfer Policy . . . . .	Page 17
Salon / Spa Work Experience . . . . .	Page 18
Transfer Credit . . . . .	Page 19
Health and Safety Policy . . . . .	Page 19
Privacy Policy . . . . .	Page 20
Anti-Harassment Policy . . . . .	Page 21

## WELCOME TO MC COLLEGE!

This guide will provide you with the information necessary to make your college experience a productive and valuable one.

The standards and policies outlined have been developed over time to create an ordered and professional environment with clear expectations and guidelines for students, instructors and all staff members. MC College is committed to continuously updating its programs and standards to reflect the needs of the student and to meet the changing needs of the salon/spa industry. These changes ensure that the training provided consistently supports our Mission Statement.

## CORE PURPOSE

We change people's lives to drive our industry.

## CORE VALUES

- **Commitment:** we do what we say we will do.
- **Fun:** we love what we do.
- **Integrity:** we do the right thing.
- **Respect:** we treat others the way we want to be treated.
- **Mentor Artists:** we nurture creativity.

## MISSION

MC College empowers Future Professionals for the Beauty and Fashion industry with skills to change their lives and enjoy rewarding careers.

## HAIRSTYLING PROGRAM DELIVERY

You'll gain the knowledge and skills to succeed in 2 ways:

### **1. Classroom Instruction**

Workshops, demonstrations, hands-on mannequin work, Learn About Beauty (LAB) and ProsperU.

### **2. Hands-on Practical Experience**

On-campus salon and community events.

The Hairstyling program is divided into 4 units: Core Essentials, Texture Transformation, Hair Architecture and Advanced Hair Artistry. Every unit consists of both classroom instruction and hands-on experience.

A course outline should have been provided to you at the time of your registration.

## ESTHETICS PROGRAM DELIVERY

You'll gain the knowledge and skills you need in 2 ways:

### **1. Classroom Instruction**

Workshops, demonstrations, practicing treatments on your classmates, Learn About Beauty (LAB) and ProsperU.

### **2. Hands-on Practical Experience**

On-campus spa and community events.

The Esthetics program is divided into 3 units: Spa Essentials, Contemporary Skin & Body Care, and Makeup Artistry and Lash Enhancement. Every unit consists of both classroom instruction and hands-on experience.

A course outline should have been provided to you at the time of your registration.

**As a member of the MC College Future Professionals Community, I commit to:**

- Being punctual and arrive prepared for each day.
- Recognizing and respecting the rights of all students to learn and all instructors to teach.
- Presenting an image reflective of this industry. I understand that because MC College trains for careers in the Beauty and Fashion industry, I must be dressed in professional attire that reflects the salon & spa industry. I also understand that if I present myself in clothing deemed inappropriate for training, I will be asked to leave and return in appropriate attire.
- Following the dress code required by my campus including wearing black and white clothing only. Esthetics students please refer to the 'Professional Presentation for MC College Esthetics Students' outline.
- Keeping my work spaces clean and sanitized.
- Respecting the property and tools of my fellow students.
- Treating College property and equipment with care and respect.
- Being responsible for my personal property, equipment and books. I understand that the college is not responsible for lost or stolen items.
- Learning and supporting the Core Values of MC College to create a positive and effective learning environment for myself and my fellow students.

**Student Support**

MC College is pleased to provide 24-7 student support through the support app MySSP. This application is free to download for all students and can provide support at any time through call, text or chat. Students may access this support for a variety of situations including mental health, anxiety, living away from home, student life, or academic stress. All students are encouraged to download the app.



**Expectations**

MC College is proud to have a comprehensive online learning platform for students. To access this digital learning, students must use a tablet or laptop in the classroom. MC College also encourages the use of personal devices for promoting student services and building a clientele through Social Media. Students are encouraged to take photos or videos to share their work with family, friends and potential clients.

Great customer service is critical for success in the salon and spa industry. Refusing clients is not great customer service and will result in students being asked to leave the college for that day.

An important difference between High School and Post-Secondary College are the rules behind privacy and complaint procedure. We understand that third parties such as a parent, friend, spouse, family member or employer have the best intentions when submitting concerns and requesting access to student information. MC College will not investigate concerns raised by a third party on behalf of a student. All student concerns must be submitted using the Student Concern Form.

If a student wishes to authorize a third-party to access information in his/her student file, he/she must do so in writing. The school will not release information to any other person other than people authorized by the student to access information unless required to do so by legislation, a subpoena, court order or if release of information is necessary as part of an ongoing police investigation.

**Attendance**

Regular attendance is one of the most important contributing factors to student learning and success. MC College works closely with its Partners in Training to place students in the workforce upon graduation. Poor attendance can affect job placement opportunities upon graduation.



Students who have problems attending regularly or arriving for class on time will be asked to meet with the Campus Director. The Hairstyling and Esthetics programs have specified hours requirements for graduation. The enrolment contract includes a 5% absence allowance plus all statutory holidays and professional development days. Students who fail to complete the necessary hours for graduation within the contracted time will face overtime tuition charges.

Each classroom unit contains a significant amount of theoretical information and practical training that is critical to the development of your skills as a Hairstylist or Esthetician. Any absences from your classroom units can be detrimental to your training and can affect your ability to successfully complete the course. If the unit instructor and/or campus director believe your absences have exceeded an acceptable level, you will be asked to meet with them to review your continuation in the unit. Unacceptable absences may result in being asked to repeat the unit.

Student attendance is recorded through an electronic time clock system. Students should review their posted attendance each week. Attendance adjustments will not be made for any date prior to the last received progress reports or without a manual record confirming the discrepancy.

MC College strives to develop strong work habits for its graduates. Part of your training includes being booked with Salon and Spa clients, for this reason, students are expected to call the college on any days they will be late or absent so that your clients will not be inconvenienced.

MC College recognizes that sometimes circumstances beyond our control may require an extended absence from school. Students who face these circumstances may request a leave of absence that will result in an extension of the Enrolment Contract. A leave of absence is a minimum of five days and a maximum of three weeks absence at one time, or as provincial student finance regulations require. Students may take a maximum of two leaves of absence during their program.

## **Saturday Attendance**

Saturday is the busiest day in the salon and spa industry. At MC College, Saturday is the best day for gaining valuable practical experience on clients in the school salon or spa and in your career.

All Saturday absences must be pre-arranged in writing with the Administrator.

If a student misses a Saturday without prior approval, the opportunity to attend additional hours on Mondays or after 5:00pm will be suspended for 3 weeks.

If a student misses 3 Saturdays in Hairstyling or 2 in Esthetics without prior approval, they will be put on a Performance Probation for one month.

If a student misses a Saturday while on Performance Probation, they will be suspended for 2 weeks.

## **Tuition Payments**

Students will receive a warning letter when tuition payments become 30 days in arrears. Tuition payments 60 days in arrears will result in suspension from the program. Students will be suspended until the payments are brought up to date .

## **Your Progress**

Students are evaluated through written exams, weekly salon or spa performance evaluations and practical work on customers. Students should be prepared to receive constructive criticism and correction when necessary.

Progress Reports are issued on a monthly basis. Students are required to maintain a grade average of at least 70% and an attendance rate of 85% or better. Students who fall below these minimum standards may be placed on probation.

Training support is provided to students through monthly reviews of progress reports. Campus Directors and Instructors review reports to identify weaknesses and develop individual learning plans to improve proficiencies.

Students who intentionally falsify college documents or cheat on college exams or assignments will receive a grade of zero for the assignment/exam and may face suspension or termination from the program.

## Diplomas

In order to receive an MC College Diploma, students must satisfy the following requirements:

- Minimum 70% Final Classroom Unit Mark
- Minimum 70% Final Practical Unit Mark
- Minimum 50% Final Salon/Spa Performance Mark
- Minimum 70% on MC College Final Theory and Practical Exam
- Completion of all required services and assignments
- Completion of required program hours

Students are responsible for maintaining and verifying their own Salon/Spa Performance Records each week.

## MC College Excellence Diploma

In order to receive an MC Excellence Diploma, students must achieve the following requirements:

- Minimum 85% in course work
- Minimum 95% Attendance
- Completion of all required services and assignments
- Completion of required program hours
- 20 personal, new repeat clients – clients must have returned for at least one repeat visit and must be verified through the campus POS system.

**Payment in full of all tuition and any other fees or charges is required prior to the release of any college documents. This includes; diplomas, certificates, transcripts or T2202A tax receipts.**

Reprints of certificates, diplomas and tax receipts are available. The following fees apply:

Certificates:	\$25.00 each
Diploma:	\$25.00
T2202A:	\$25.00

## Exam Policy

Any student who utilizes the re-write policy for any exam will not be eligible for the MC College Group Scholarship or Excellence Diploma.

## Classroom Unit Marks

- Students must receive a passing grade of 70% for their overall Classroom Unit Marks. If students fail to achieve this grade, they will be given the opportunity to rewrite quizzes, exams or complete additional assignments in order to achieve a passing grade.

## Classroom Practical Exams

- Practical Exams must be passed prior to proceeding to the next class. If scheduling does not allow this, progression to the next class will be at the discretion of the Campus Director.
- Students who fail a practical exam twice will have to meet with the Campus Director to discuss their continuation in the program.
- Currently attending students may not be models for practical exams

### **MC Final Written Exam**

- Students must receive a passing grade of 70% on their final written exam. If a student receives less than 70% on their written exam they will be given the opportunity to re-write the exam a maximum of two times at no charge.

### **MC Final Practical Exam**

- Students must receive an overall passing grade of 70% on their final practical exam. If a student fails their practical exam, they will be given the opportunity to retake the entire exam once at no charge. Any further exam retakes will be at a cost of \$50 per try.
- If a student fails to provide a model for any portion of their final practical exam, they will have to re-take that portion of the exam with the next unit class.
- Currently attending students may not be models for the MC Final Practical Exam.

Students will not be allowed to take the final exams if there is a balance owing on their account.

### **Grade Appeal Policy**

MC College has clear and readily accessible marking criteria. Students who disagree with their marks should first request a review with their instructor and an explanation of how the criteria was applied within 5 business days of the instructor submitting the marks. If the outcome of the review is not satisfactory, the student should take the issue to the Campus Director.

The Campus Director will work with the student and the instructor to reach an agreement on the grade. If an agreement cannot be reached within 10 business days of submission of the grades, the issue may be forwarded to the Corporate Head Office.

### **Creative Scholarship**

The Creative Scholarship is available for students enrolled in full time study programs only.

Scholarships are sponsored by the College and our Industry Partners-in-Training in the amount of \$300.00 - \$800.00 and are available for students who demonstrate excellence in the personal and technical skills necessary for successful employment. Scholarship winners must demonstrate:

- Passing grades in all classroom units
- 80% or better in Salon/Spa Performance Marks
- 95% attendance
- 20 Personal new repeat clients
- 10% Retail Sales - based on total service dollars

To apply, students must submit:

- A portfolio displaying the student's creativity and technical ability. (The portfolio should include a minimum of 10 before and after photos)
- A letter stating why the student should be considered for the scholarship.
- A letter of recommendation from an employer.
- A letter of recommendation from an instructor.

Scholarships will be presented at the Spring and Fall Graduation Ceremonies. Scholarships must be applied for no later than two weeks prior to graduation ceremonies.

## MC College Dollars

MC College has developed a reward system for students. Similar to a commission system in a salon or spa, students are rewarded with MC College Dollars for retail sales and services.

### How to earn MC Retail Dollars:

By selling retail product

- Students will receive 10% of their total retail sales each month. Retail Dollars may be used for the purchase of retail products only and may not be used to pay for college services.

### How to earn MC Service Dollars:

- Students will receive 10% of all service sales they generate.
- Service Dollars may be used for services only and may not be used to purchase retail products.
- MC Service Dollars may be given to friends or family as gifts.
- Students will receive their student discount of 50% when using MC Service dollars to purchase services for themselves.

## Referrals

You can receive \$100 if you refer a friend that enrolls in either the Hairstyling or Esthetics program.

The person you refer must mention your name at their initial meeting with an Enrolment Coordinator.

## MC Family and Friends Discount

Students are encouraged to bring family and friends to the college for services. Students can offer up to four 25% discounts to their family or friends. These discounts are valid for the length of the student's program.

## Student Discounts

Students receive a 15% discount on all retail products and a 50% discount on all services performed by fellow students. When performing services on each other, students must receive the approval from their instructors.

## MC Alumni Program

As part of the MC Alumni program, we offer you a **lifetime guarantee**: we will assist you in finding your perfect job and helping you prepare for your journeyman exams. In addition, you'll receive the following benefits:

- An MC lapel pin which entitles you to **50% off salon and spa services for life**.
- **10% off** advanced programs and partial esthetics courses.
- Access to **special auto and home insurance rates**.
- **Exclusive invitations** to workshops and events held at MC College, such as Open House, Beauty Career Fair, graduation, workshops and international trips.
- **Referral card** which gives you the opportunity to receive \$100 cash for every student who enrolls at MC College that you have referred.
- Access to a **vast network of Alumni** across Canada and worldwide!
- Access to **industry job postings**.

## Community Service

MC College is a community-minded organization. Each MC College student must participate as a volunteer in at least one community event. These events not only give back to our communities but also help to build important practical and customer services skills.

## Non-discrimination Policy

MC College, in recognition of its responsibility to its students, its faculty and staff, and the community it serves, reaffirms its policy to assure fair and equal treatment in all of its admission practices for all persons. We will not discriminate on the basis of race, colour, religion, sex, marital status, sexual orientation, age (except as mandated by provincial law) or national origin, nor against any qualified disabled individual.

MC College prohibits discrimination against qualified individuals with disabilities on the basis of their disability. Qualified individuals with disabilities shall not be excluded from participating in or be denied the benefits of any program, service, or activity offered by the college. All programs, services, and activities, when viewed in their entirety, are readily accessible to and usable by qualified individuals with disabilities. MC College will make reasonable accommodations to meet the needs of any student with disabilities.

**It is the responsibility of the student to inform the College of any disabilities, physical and/or mental, which might in any way affect the student's academic progress.**

## Dispute Resolution Policy

The Campus Director is the appropriate authority to review all disputes. If the Campus Director is absent or named in the complaint, the Vice President of Operations will be the appropriate authority to review all disputes. The appropriate authority will request written submissions from all parties concerned and will review submissions within 2 days of receipt. Students will not be subjected to any form of retaliation as a result of filing a complaint. A student making a complaint has authorization to be represented by an agent or lawyer.

The appropriate authority will provide a written decision within one week of investigating the dispute. If the parties involved are not satisfied with the decision of the appropriate authority, the dispute may be forwarded to the Corporate Head Office. The responsible authority at the Corporate Head Office is the President.

Should no solution be found, the dispute may be escalated to the appropriate Provincial Private Institution Regulatory body.

Written reasons for the determination must be given to a student within 45 days after the date on which the student makes the complaint.

**British Columbia:** [www.privatetraininginstitutions.gov.bc.ca/](http://www.privatetraininginstitutions.gov.bc.ca/)

**Alberta:** [www.iae.alberta.ca/post-secondary/institutions/private/](http://www.iae.alberta.ca/post-secondary/institutions/private/)

**Saskatchewan:** [www.saskatchewan.ca/residents/education-and-learning/universities-colleges-and-schools/career-colleges](http://www.saskatchewan.ca/residents/education-and-learning/universities-colleges-and-schools/career-colleges)

**Manitoba:** [www.edu.gov.mb.ca/ald/contact.html](http://www.edu.gov.mb.ca/ald/contact.html)

## Student Dismissal Policy

MC College utilizes probation agreements to manage unacceptable student behaviour. These agreements outline progressive steps for performance improvement.

In the case of gross misconduct, a college director may terminate a student without written warning. Some examples of gross misconduct may include, but are not limited to: physical violence, harassment, theft, vandalism, or verbal abuse of MC College staff, students or clients.

## Transfer Policy

Students may request transfer to another MC College Campus. Transfers will be approved by the Campus Director. Students should request the transfer with a reasonable amount of notice and should be aware that class schedules are not the same at all MC College locations.

Students must be up to date with their schedule of payments. Transfer will not be approved unless tuition payments are current.

## Salon and Spa Work Experience

MC College partners with salons and spas to offer students on-the-job experience while they are still in college. The experience gained from industry leaders will help students better understand employer expectations. By completing a work experience placement, students will establish industry contacts that can assist in job placement upon graduation. Hours completed at the Salon/Spa Work Experience Placement will be credited toward the student's program hours.

- Placements must be arranged by the Campus Director in conjunction with the salon/spa and the student.
- All students should complete a Work Experience Placement. Exceptions may be made if a student is currently working in a salon/spa.
- Work Experience Placements should be a minimum of 32 hours and a maximum of 80 hours for Hairstyling students and a minimum of 16 hours and maximum of 40 hours for Esthetics students.
- Work Experience Placements must include a completed evaluation by the salon/spa supervisor to be reviewed by the Campus Director and the student.

MC College supports its students and assists in their job placement within the industry. In this role, the college may be obliged to provide student performance information to potential employers.

## Transfer Credit - Hairstyling & Esthetics Program

For students who receive credit for High School Cosmetology or Hairstyling or Esthetics training from other institutions, the following criteria must be met to receive the MC College Hairstyling or Esthetics Diploma:

- Minimum 20 weeks of study (800 hours) are required for graduation
- 11 (Esthetics) or 12 weeks (Hairstyling) of classroom instruction
- Passing grades of 70% or better in written and practical
- Successful completion of the MC Final Exam
- Completion of required assignments

NOTE: Specific hours may vary based on the amount of transfer credit granted. The above requirements represent the minimum requirements only.

## Health and Safety Policy

MC College has an extensive Emergency Response binder detailing meeting points, evacuation details, contact information and procedures for several different emergency scenarios.

Each individual also has an onus for his or her own safety in addition to the health and safety of fellow students, clients and college staff. Therefore each person has the responsibility to:

- Perform their duties, such that their actions will not cause harm or injury to themselves, other students, staff, or members of the general public.
- Comply with provincial workplace safety policies, as well as the policies and procedures of MC College Group, and be thoroughly conversant with all aspects of their duties
- If they observe unsafe acts or conditions they are to report the matter to their instructor or immediate supervisor.
- Individuals must wear approved personal protective equipment whenever required.
- Employees or students are to report all work related injuries to their instructor or director.
- Instructors must notify their director whenever equipment needs replacing or is deemed unsafe to use.

## Privacy Policy

### MC College collects students' personal information for the following reasons:

- To maintain student records as required by provincial regulations.
- To keep students/graduates informed of activities of the school.
- To issue T2202A Tax Receipts

Students' personal information is not used for any other purpose.

## Information Reporting

MC College is required by provincial governments to report on the employment status of our graduates. This includes the student's name and home phone number, start and end dates, and employer's contact information. MC College is also required to release grade information to third party funders. As an MC College Group student, you consent to the collection and release of such information. Student information will be shared for employment purposes or government regulatory purposes only.

### For all full career training programs:

MC College retains the full student file for a period of seven (7) years following the student's withdrawal, dismissal or graduation.

In British Columbia, MC College uploads a copy of the students' contract, transcripts and credential (if any) to an approved third-party vendor. These records are retained for a period of fifty-five (55) years by the third-party vendor. In all other provinces, MC College utilizes an on-site electronic file storage system.

## Procedure for maintaining student files:

1. Student personal information is collected throughout the student's attendance at the institution. All required information regarding the student is placed in the student file.
2. Student files containing personal information are safely stored in locking file cabinets and access to the student files is limited to the appropriate administrative staff.
3. When a student leaves the school either by withdrawal, dismissal or graduation, a transcript is prepared showing the marks achieved in the courses completed. If the student has completed all courses within the program of study, a diploma and/or certificate(s) will be issued. These documents are signed by the School Director and copies of the signed documents are placed in the student file.
4. Within 30 days of the student leaving school, copies of the Enrollment Contract, Transcript and Diploma for full career training programs are sent to the third-party vendor for long term storage. (BC only)
5. After documents are sent for long term storage, the full student file is placed in storage.

## Anti-Harassment Policy

The MC College Group Anti-Harassment Policy and Implementation plan defines harassment as unwelcome behaviour which humiliates, insults, excludes or degrades another person.

At MC College Group, harassment is defined as behaviour "that is known or ought reasonably to be known to be unwelcome." Harassment has the intent or effect of creating a poison, intimidating or hostile climate. Harassment prevents or impairs full and equal enjoyment of education.

Harassment includes any physical, verbal or non-verbal abuse near or on the premises of MC College Group.

MC College Group is committed to zero tolerance of violence or any form of physical or verbal abuse.

### **Procedure for student access to the information on file:**

1. Students wishing to access the information in the student file must make the request in writing.
2. The School Director or Administrator will meet with the student to review the file and will provide copies of any document the student requests.

### **Complaint Procedure**

Nothing in the following procedures for resolving complaints of harassment stops individuals from filing a complaint with their Provincial Human Rights Commission. All complaints to be investigated by MC College Group will be treated in the strictest confidentiality.

The following steps should be taken if a person feels she/he is being harassed:

#### **Step 1: Ask the Offender to Stop**

Tell the person the behaviour is unwelcome, inappropriate or unacceptable. If the person refuses to co-operate, inform the person of the MC College harassment policy.

Keep a record of the alleged incident(s) of harassment. A person does not need a written record to make complaint, but a written record will make the person's case stronger. It is also not necessary to ask the offender to stop in order to move forward with a complaint.

#### **Step 2: Advice or Counselling**

You may wish to talk to the College Director, who is the authorized advisor for MC College Group Anti-Harassment policy. However, the advisor is not an advocate for either party. The advisor will remain neutral and supportive of both sides. He/She is not intended to act as ombudsperson. He/She provides information and referrals to services needed, such as counselling, in the informal advice stage.

#### **Step 3: Make a Complaint**

If the above steps have not resolved the alleged harassment to the complainant's satisfaction, or if the harassment continues, a complaint should be filed with the College Director. The College Director will be responsible for implementing the steps outlined below for addressing complaints under this policy except where otherwise stated.

A person must make a complaint within 1 month from the date of the alleged harassment. It is best to make the complaint as soon as possible after the occurrence. A person must put her/his complaint in writing before the College Director can talk with the alleged offender. The alleged offender will be given a copy of the complaint and an opportunity to respond to the complaint in writing.

The complaint should contain the following information:

- Name of the alleged harasser
- When and where the offence took place
- A description of what happened
- Name of any witness

The College Director will talk privately with both parties. Both parties may have someone they trust come with them to this meeting. The College Director will try to help both parties reach a resolution. If a resolution can be reached, both parties must signify their acceptance of the resolution in writing. The College Director will monitor the terms of agreement to make sure they are respected.

If the resolution is not accepted, the person making the complaint has 10 days to ask the Vice President of Operations in writing to investigate the situation.

#### **Step 4: Panel**

The investigation panel, appointed by the Vice President of Operations and consisting of staff and management representatives, will conduct an investigation, which must begin within 5 working days of the appointment of the panel.

The investigation panel may wish to seek appropriate legal advice. The investigation panel shall investigate all persons who may provide relevant information. Such information shall be received in the strictest confidence and shall be documented in writing.

The complainant and the alleged offender shall have the right to be accompanied in the interview by a third party of their own choice or to be represented by legal counsel at their own personal expense.

The investigation should be completed within 30 calendar days and both the complainant and the alleged offender shall be informed verbally and in writing of the outcome.

If the investigation results in a finding that harassment and/or discrimination has occurred, disciplinary measures, as determined by the Vice-President of Operations, will be imposed.

**Step 5: Appeal**

If the resolution is not satisfactory to the complainant or to the alleged offender, either party may appeal the decision.

The appeal must be made in writing to a third party mediator agreed to by the complainant and the President and shall include all appropriate documentation. The appeal shall be made within 30 days of the finding made in Step 4 of this procedure.

The findings and recommendations of the third party mediator shall be final and binding.



