



# The Consumer Voice



OFFICIAL PUBLICATION CONSUMER PROTECTION COMMISSION, MINISTRY OF LABOUR

VOL.5 ISSUE1

MARCH/APRIL/MAY 2018

CONSUMER VOICE CELEBRATES

# FOURTH YEAR ANNIVERSARY

WORLD CONSUMER  
RIGHTS DAY 2018 -  
MAKING DIGITAL  
MARKET PLACES FAIRER

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# THE BAHAMAS SEEKING TO MAKE DIGITAL MARKET PLACES FAIRER

By **DION A FOULKES**  
Minister of Labour

THE Commonwealth of The Bahamas is pleased to join its sister countries around the world in the celebration and commemoration of World Consumer Rights Day, celebrated by the international community each year on 15th March. This year's theme, as decided by Consumers International, the international federation of consumer organisations, is "Making Digital Market Places Fairer".

Our Prime Minister, Dr the Hon Hubert A Minnis, has not only embraced Information Communication Technology (ICT), but has set out on a path to make The Bahamas, and more particularly the island of Grand Bahama, a leader in the development, acquisition and application of technology to both diversify our economy and reform the public sector in order to improve the ease of

doing business.

A lot of our citizens are not aware or are not comfortable in the use of ICT. One of the ways to familiarise persons with that of which they are unaccustomed, is through public education.

I am extremely pleased, therefore, that the Consumer Protection Commission has committed to spearheading and organising a month of activities primarily concerned with consumer education.

However, education of the public is much too important to be limited to a month of activities, and so the mandate of the Commission will be a lasting and sustained one, as we seek to familiarise and get our people comfortable with a digital world.

Yes, technology can be disruptive. Here at home we need look no further than the situation that has developed with the traditional way that our local banks serviced their customers five

years ago, and what we see today. The introduction of online banking services, including mobile banking apps, the wider use of prepaid, debit and credit cards as a means of payments are replacing cash and cheques and the widespread availability of ATMs is replacing the need for customers to go into the bank branch. This is the way retail banking has evolved in North America and Europe and is changing the face of Banking in The Bahamas.

Banks have a responsibility, therefore, to educate their customers on what is fast becoming the new normal in the access and provision of banking services in The Bahamas.

I am pleased to announce that the Clearing Banks Association has agreed in principle to partner with the Consumer Protection Commission in a much needed public education campaign.

The United Nations

Guidelines for Consumer Protection says the right to redress provides for the consumer to receive a fair settlement of just claims, including compensation for misrepresentation, shoddy goods or unsatisfactory services. In 2018 both online and mobile digital financial transactions are covered by this right.

The Consumer Protection Commission is able to effectively hear and resolve consumer complaints. The Commission has settled 36 cases since May of last year and is currently resolving 20 outstanding complaints.

In addition to the United Nations Consumer Protection Guidelines, The UNCTAD (United Nations Conference on Trade and Development) has developed Global Cyber Law Tracker, the first ever global mapping of cyber laws.

It tracks the state of e-commerce legislation in the field of e-transactions, consumer protection,

data protection/privacy, and cybercrime adoption in the 194 UNCTAD member states of which The Bahamas is a member.

It indicates whether or not a given country has adopted legislation, or has a draft law pending adoption. According to the tracker 77% of countries have e-transaction laws; 50% have consumer protection laws; 58% have privacy laws, and 72% have cybercrime laws. I am pleased to report that The Bahamas has laws in all four categories.

In closing, I invite the Consumer Protection Commission, Prices Commission, and The Bahamas Bureau of Standards and Quality, to continue the thrust of World Consumer Rights Day and Consumer Education Month, and thus usher in a new era of enhanced consumer protection and respect for the basic and fundamental rights of all consumers in The Bahamas.

• *Minister Dion Foulkes was speaking at the World Consumer Rights Day Exhibition, Mall at Marathon, on March 15, 2018.*



## Consumer Voice celebrates its fourth year anniversary



THE Consumer Voice celebrates its fourth year anniversary this year, having made its debut on March 18, 2014, with the theme 'Consumer Education 101.'

This was a very fitting original theme, and in truth remains the primary focus of the Consumer Voice, consumer education.

As our readers would know, our anniversary edition is always dedicated to educating consumers on, and highlighting the World Consumer Rights Day (WCRD) theme for that particular year. The international consumer movement celebrates WCRD annually on 15th March. This year's theme, "Making Digital Market Places Fairer", is a continuation of last year's "Building a Digital World Consumers Can Trust".

Last year, instead of speaking to, exploring and featuring our new digital world exclusively in our anniversary edition,

what we did was use the digital theme as a sub-set throughout the year. We found this very effective as the theme is both vast and multifaceted. This year therefore, we intend to continue that tradition and bring clarity and focus to consumer issues related to e-commerce and digital markets such as access, scams and digital consumer protection.

A lack of trust is one of the main reasons why consumers throughout the world are wary of an increasingly digital world. We will seek to bridge that gap this year with educational and informative articles on topics that range from Blockchain technology to making digital market places fairer.

A special thank you to our readers and supporters over the past four years, without you this would not have been possible. Rest assured, however, that the best is yet to come.





# BLOCKCHAIN AND THE DIGITAL MARKETPLACE

By **SEBASTIEN DiMICHELE**

AS we enter the digital age, access to traditional banking is constantly being replaced by digital options and it becomes imperative that Bahamians are able to properly gain control of their own future by exploiting new technologies such as the blockchain.

The internet is currently revolutionising the financial world with blockchain technology, however, its potential is much greater and can be applied to disrupt almost every industry. Blockchain Foundry Inc, a Canadian corporation, is determined to bring this technology to the tips of everyone's fingers.

They are the developers of the world's first decentralised marketplace in 2014 and have been committed towards making it a user-friendly experience

ever since.

Blockchain is the technology behind Bitcoin, it is a digital ledger of transactions that cannot be altered and is publicly available for everyone to see. It is basically an open-book of all transfers that have happened since the birth of Bitcoin. All these transactions are secured by a network of individuals. These individuals all have a copy of this ledger and run powerful computers to make sure that this information is transmitted and secure. This technology is extremely important for the future of the financial world as it has the potential to replace costly and centralised payment networks.

Blockchain Foundry harnesses the power of the blockchain to develop many more use-cases inside and outside of the financial sector.

Blockchain Foundry is the founder of Syscoin, the cryptocurrency used for all of the applications they develop.

An evolved form of Bitcoin, Syscoin provides much more than just sending and receiving money; Syscoin allows its users to create their own provable identity, send and receive encrypted messages, buy and sell goods and services, setup their own crowdfunding service and much more, without requiring a middle-man.

In essence, the Syscoin decentralised marketplace is a network allowing anyone to fund their company & trade goods and services, without needing to pay exorbitant middle-man fees. The applications they develop use these new and innovative blockchain features such as Blockmarket Desktop, which provides

easy-to-use tools to conduct business on the internet.

Blockmarket is the culmination of four years of blockchain development led by the Blockchain Foundry team. Blockmarket brings ease-of-use to complex blockchain technology and is currently available as a free desktop application. Anyone with a Mac or PC can download the Blockmarket Desktop application to buy and sell goods and services and can purchase Syscoin with up to 32 different cryptocurrencies.

As a constantly evolving application, the next major goal is to release a web-based version of this application, which requires no special software or hardware for the user and can be accessible by any device that has access to the internet.

This upgrade will

considerably reduce the current technical barriers that prevent most from benefiting from the blockchain.

Blockmarket also includes an escrow service and an upcoming rating system that helps consumers trust the businesses that they deal with.

Blockchain Foundry understands that consumer protection is extremely important for the digital age. In accordance with this need, they developed the world's first decentralised escrow service via the Syscoin platform.

Syscoin's escrow service enables consumers to select a trusted arbiter at the time of purchase. The arbiter ensures that the transaction is honored in case a dispute occurs. If required in a dispute, the selected arbiter is paid a small 1% fee for their

service. As the consumer and merchant both trust the arbiter, disputes are a rare occasion and can be easily rectified with a fair arbitration process.

Blockchain Foundry continues to lead global efforts to make digital marketplaces fairer across the world and expects that blockchain technology will positively impact the way everyone does business.

• *Editor's note – We met the writer Sebastien DiMichele, director of public relations of Blockchain Foundry, at Polycon18, held last month in The Bahamas at the Baha Mar Convention Centre. We introduced him to The Consumer Voice and asked if his company would be willing to introduce our readers to blockchain technology via an article. We are very pleased that he agreed.*





# PURCHASING AN ELECTRIC VEHICLE

AS you have seen recently there has been an influx from a number of vendors supplying Electric Vehicles (EV). We at MMT Solar commend the move given the size of Nassau specifically and the cost of gasoline as the main fuel source for most vehicles currently on the island.

## Economics

The economics of electricity vs gasoline is a no brainer for the consumer. The next step is how do you want to charge your EV, from a renewable resource or from the Grid/BPL?

The average cost of gasoline is \$4.00 per gallon which will cost the average

customer about \$50.00 to fill their vehicle. The EV stores approximately 35kWh of energy on a full charge (about the same used by a two- to three-person household). If we take average cost per kWh @ BPL \$0.30c this would cost the user approximately \$11.00 per full charge that will give about 200 miles of useful travel. That's approximately a work week, saving on average \$39 of fuel expense. This amounts to \$2,028 per year on average eight years life per vehicle, which is \$16.2k. That is not a bad saving over the life of the asset.

If we apply the same analysis to the use of renewable as the energy source

for charging your EV, the economic benefit is even greater.

The cost of 5kw systems properly installed to code is approximately \$23-25k. If we lose one day for saving to charge your car, you will have six days remaining to offset your usage from BPL. Therefore, using the same \$0.30c per kWh, with the system generating 30kWh per day, we will be generating savings of \$9 per day ie \$54 per week.

This amounts to \$2,808 per annum. Using the same eight-year period for average life of the vehicle is \$22.5k over the period.

Combine both savings and we are

likely to save \$38.7k for the period when solar system and EV are paired together.

## Maintenance

Both systems from their design require significantly less maintenance because there are significantly fewer moving parts ie EV, the life of solar system is approximately 25 years. Even if we assume 20% cost for maintenance, the average customer will be well ahead of the initial cost of implementation.

Hence, we at MMT Solar encourage persons to not only consider the initial cost of the EV but to invest in a combination of a solar system when considering your next vehicle purchase.



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# The consumer authority working for you while you sleep

THE International Consumer Protection Enforcement Network (ICPEN) is a membership organisation consisting of consumer protection law enforcement authorities from across the globe. ICPEN provides a forum for developing and maintaining regular contact between consumer protection agencies and focusing on consumer protection concerns. By encouraging co-operation between agencies, ICPEN aims to enable its members to have a greater impact with their consumer laws and regulations.

## HISTORY

In 1991, at the initiative of Denmark's Consumer Ombudsman, plans emerged for an informal network of consumer authorities from various countries, involved with the enforcement of fair trading practices. The network's purpose would be to find ways of co-operating on tackling consumer problems connected with cross-border transactions in both goods and services, and to help ensure exchanges of information among the participants.

In 1992, at a meeting in London hosted by the then United Kingdom's Office of Fair Trading, participants agreed to a Memorandum on the Establishment and Operation of the ICPEN (the ICPEN MOU) which formally established the International Marketing Supervision Network.

At a meeting held in Sydney in 2002, the name of the network was changed to ICPEN to better reflect the work of the network. The ICPEN MOU has also been amended a number of times since 1992.

The most recent ICPEN MOU was agreed to in London in 2016, under the United Kingdom 2015/2016 presidency.

## ORGANISATION

The network operates under a rotating presidency, currently held by Turkey's Ministry of Trade and Customs, Directorate General for Consumer Protection and Market Surveillance, for a period of twelve months. On July 1, 2018, the presidency will transfer to the Zambia Competition and Consumer Protection Commission.

## INITIATIVES

The work of ICPEN focuses around specific initiatives, which aim to implement the Network's strategic objectives to:

1. Generate and share information and intelligence on consumer protection issues.
2. Share best practice in legislative and enforcement approaches to consumer protection.
3. Take action to combat cross-border breaches of consumer protection laws.
4. Identify and promote measures for effective consumer protection enforcement.
5. Promote and encourage wider participation, coordinated work, communication and co-operation with other consumer protection enforcement organisations.
6. Facilitate cross-border remedies.

ICPEN has three enduring initiatives that contribute to achieving its strategic objectives:

## FRAUD PREVENTION MONTH

The Fraud Prevention Month initiative is a series of education campaigns





**THE INTERNATIONAL** Consumer Protection Enforcement Network (ICPEN) at the 2017 conference in Berlin.

run every year by ICPEN members under a common theme but focusing on an issue relevant to each individual participating agency.

Through this initiative we educate consumers and businesses about scams and furnish them with appropriate information on how to protect themselves from falling prey to unfair businesses.

Each year, ICPEN participants implement various Fraud Prevention Month activities. We have addressed such topics as:

- deceptive and aggressive retail tactics used to lure consumers into an agreement,
- identity theft,
- phishing,
- misleading advertising,
- legal requirements concerning pricing

information and labelling,  
 • online shopping,  
 • false lottery and business directories,  
 • health fraud.

Often our campaigns target particular audiences including the young, the elderly, small businesses and charities, and have a range of community, non-government, and private sector organisations as partners.

## INTERNATIONAL INTERNET SWEEP DAY

The International Internet Sweep Day initiative is a pro-active enforcement tool to target growth in fraudulent and deceptive conduct emerging on the internet and other forms of electronic communication.

The aim of the

International Internet Sweep Day is to build consumer confidence in e-commerce through having a day dedicated to intensive searching to provide a list of suspicious sites for later enforcement action.

Sweeps play a significant role by:

- Improving market conduct by demonstrating an enforcement presence online;
- Raising the profile of each participating agency by promoting their involvement in a significant event with agencies from over 30 economies;
- Facilitating further action by each agency from education, enforcement and international referrals in light of information revealed from the Sweep; and
- Broadening internet

users awareness by releasing information through the media;

On International Internet Sweep Day consumer protection agencies, including non-ICPEN member agencies, across the world are dedicated to intensive searching on a theme which will change each year. The International Internet Sweep Day results in identifying suspicious sites for later enforcement or educative action by the consumer protection agencies.

## CONSUMER PROTECTION AROUND THE WORLD

- Organisation for Economic Cooperation and Development (OECD)
- The OECD mission is

to promote policies that will improve the economic and social well-being of people around the world. The OECD provides a forum in which governments can work together to share experiences and seek solutions to common problems. It works with governments to understand what drives economic, social and environmental change.

The OECD addresses a wide range of issues relevant for consumers, in particular through its Committee on Consumer Policy (CCP).

The OECD is an observer organisation of ICPEN.

- United Nations Conference on Trade and Development (UNCTAD)

UNCTAD's overall objective through its

programmes is to promote inclusive and sustainable development through international trade.

It offers analysis and advice and seeks to build consensus, strengthen capacity and promote partnerships for trade policy, trade negotiations, trade in goods and services, competition law and consumer protection, and managing issues arising at the intersection of trade, the environment and climate change.

The objective of UNCTAD's work on competition and consumer policies is to ensure that partner countries enjoy the benefits of increased competition, open and contestable markets, private sector investment in key sectors and ultimately

SEE NEXT PAGE



# THE CONSUMER AUTHORITY WORKING FOR YOU WHILE YOU SLEEP

from page seven

that consumers achieve improved welfare.

The UNCTAD is an observer organisation of ICPEN.

## • EU Consumer Protection Cooperation Network (CPC)

The CPC is the grouping of national authorities responsible for the enforcement of consumer protection laws across the European Union (EU). Iceland and Norway assist each other in exchanging information and investigating possible breaches of consumer law to protect the collective interest of consumers.

The legal basis for the network is Regulation 2006/2004 on co-operation between national authorities responsible for the enforcement of consumer protection laws (the Regulation on Consumer Protection Cooperation).

## • European Consumer Centre Network (ECC-Net)

ECC-Net is a network of 30 offices in the 28 EU Member States, Norway and Iceland.

ECC's are co-financed by the European Commission and national governments, as part of the European policy to assist every citizen in Europe to take advantage of the single market.

The aim of the network is to provide free of charge help and advice to consumers on their cross-border purchases, whether online or on the spot within these 30 countries.

The EC is an observer organisation of ICPEN.

## • APEC Electronic Commerce Steering Group (AECSG)

The AECSG promotes the development and use of electronic commerce by supporting the creation of legal, regulatory and policy environments in the APEC region that are predictable, transparent and consistent. The AECSG's work is geared toward enabling economies across all levels of development to be able to utilise Information and Communication Technologies (ICTs) to drive economic growth and social development. It performs a co-ordinating role for APEC e-commerce activities, based on the principles set out in the 1998 APEC Blueprint for Action on Electronic Commerce.

The AECSG is not currently an observer organisation of ICPEN.

## • Iberoamerican Forum of Consumer Protection Agencies (FIAGC)

FIAGC is a multilateral forum devoted to the analysis and discussion of the public policy of consumer protection, formed by the governmental agencies of Latin America, Spain, and Portugal. The objective of FIAGC is to promote the co-operation among members, through the exchange of information and experiences in all those topics of common interest to perform with efficiency when developing and applying public policies for consumer protection.

The FIAGC is an observer organisation of ICPEN.

## • ASEAN Coordinating Committee on Consumer Protection (ACCCP)

The ACCCP promotes consumer protection in Southeast Asia. Among the initiative's objectives are:



- providing consumers with proper information and redress;
- stopping rogue traders and unfair commercial practices;
- ensuring that only safe products are placed on the market.

The goal of consumer protection against substandard products and unethical and unfair trading is achieved by networking and information-sharing by representatives from Brunei Darussalam, Cambodia, Malaysia, Myanmar, Indonesia, Laos, Philippines, Singapore and Thailand. These participants seek to create a cross-border redress system to advise and assist with the resolution of consumer claims, and a rapid alert system on hazardous consumer products to inform member states of banned, restricted, or recalled goods.

The ACCCP is not currently an observer organisation of ICPEN.

## • Unsolicited Communications Enforcement Network (UCENet)

UCENet formerly known as the London Action Plan (LAP) is an informal network of government and non-government organisations collaborating on global unsolicited communications enforcement.

UCENet is not currently an observer organisation of ICPEN.

## • Global Privacy Enforcement Network (GPEN)

GPEN was formed in June 2007, when OECD governments adopted a Recommendation on Cross-border Co-operation in the Enforcement of Laws Protecting

Privacy. The Recommendation called for member countries to foster the establishment of an informal network of Privacy Enforcement Authorities. It further specified a number of tasks for the network:

- Discuss the practical aspects of privacy law enforcement co-operation;
- Share best practices in addressing cross-border challenges;
- Work to develop shared enforcement priorities; and
- Support joint enforcement initiatives and awareness campaigns.

In the summer of 2008, privacy authorities began to exchange experiences and discuss the practical aspects of enforcement cooperation via a Web utility.

GPEN is an observer organisation of ICPEN.

## • Consumers International

Consumers International is a not-for-profit, non-government organisation. Consumers International works with its members and partners globally, to empower and champion the rights of consumers, and ensure they are treated safely, fairly and honestly.

Founded in 1960, Consumers International advocates for a fair, safe and sustainable future for all consumers in a global marketplace increasingly dominated by international corporations. With over 200 member organisations in 100 countries, Consumers International is building a powerful international movement to help protect and empower consumers everywhere.

Consumers International is not currently an observer organisation of ICPEN.



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|                               |          |   | Golden Gates | Mackey Street | Carmichael Road | Coral Harbour | Baillou Hill Road | 6th Terrace       | Carmichael Road |         |         |
| Yellow Onions                 | 3 lbs    | N/A                                     | 2.14         | 2.14          | 2.79            | 2.70          | 2.99              | 2.63              | 2.19            | 2.14    | 2.99    |
| White Potatoes                | 5 lbs.   | N/A                                     | 3.21         | 3.21          | 4.15            | 3.70          | 2.99              | 4.15              | 2.68            | 2.68    | 4.15    |
| Quaker Oatmeal                | 18 oz.   | N/A                                     | 3.99         | 3.21          | 7.08            | 6.45          | 3.89              | 3.41              | 6.55            | 3.21    | 7.08    |
| Brunswick Sardines            | 3.75 oz. | N/A                                     | 1.39         | 1.16          | 1.33            | 1.33          | 1.27              | 1.23              | 1.27            | 1.16    | 1.39    |
| Mahatma Rice (Gold Parboiled) | 5 lbs    | 4.31                                    | 4.28         | 4.31          | 3.31            | 4.31          | 4.30              | 4.31              | 4.14            | 3.31    | 4.31    |
| Quaker Quick Grits (White)    | 5 lbs    | 4.66                                    | 4.65         | 3.97          | 4.65            | 4.68          | 4.65              | 4.65              | 4.05            | 3.97    | 4.68    |
| Robinhood Flour (Poly)        | 5 lbs    | 5.03                                    | 4.82         | 4.29          | 4.96            | 4.67          | 4.99              | 5.03              | 4.79            | 4.29    | 5.03    |
| Campbell's Vegetable Soup     | 10.5 oz. | N/A                                     | 1.52         | 1.31          | 1.57            | 1.23          | 1.22              | 1.09              | 1.23            | 1.09    | 1.57    |
| Sugar (First Choice)          | 4 lbs    | 3.45                                    | 2.68         | 2.14          | 2.29            | 2.92          | 2.85              | 2.49              | 2.54            | 2.14    | 2.92    |
| Roman Meal                    | Loaf     | N/A                                     | 4.07         | 4.07          | 3.77            | 4.09          | 4.09              | 3.82              | 3.89            | 3.77    | 4.09    |
| Eggs                          | dozen    | N/A                                     | 2.89         | 3.64          | 3.33            | 3.30          | 2.99              | 2.80              | 2.99            | 2.80    | 3.64    |
| Special Blend White Bread     | Loaf     | N/A                                     | 3.49         | 3.85          | 3.24            | 3.01          | 4.09              | 3.24              | 3.29            | 3.01    | 4.09    |
| Hellman's (Real) Mayonnaise   | 30 oz.   | 6.87                                    | 4.29         | 5.90          | 4.49            | 5.89          | 5.89              | 5.40              | 5.40            | 4.29    | 5.90    |
| Wesson Cooking (Veg. Oil)     | 48 oz.   | 5.00                                    | 5.00         | 5.00          | 4.65            | 5.00          | 4.99              | 5.00              | 5.00            | 4.65    | 5.00    |
| Carnation Evaporated Milk     | 410 g.   | 1.32                                    | 1.28         | 1.19          | 1.32            | 1.39          | 1.30              | 1.15              | 1.32            | 1.15    | 1.39    |

EDITOR’S NOTE

The minimum and maximum prices displayed are not controlled prices, but rather reflect the price variations found by our inspectors in the field. The controlled price reflected under ‘**Actual Controlled Price**’.





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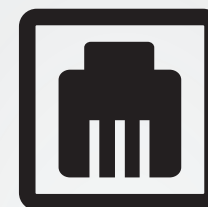
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