



# The Consumer Voice

A PUBLICATION OF THE CONSUMER WELFARE UNIT OF THE MINISTRY OF LABOUR & NATIONAL INSURANCE

VOL. 2 ISSUE 3

SEPTEMBER/OCTOBER/NOVEMBER 2015

## YOUR CONSUMER WELFARE TEAM



LOOKING  
AFTER YOUR  
POCKET

THE CONSUMER  
WELFARE UNIT -  
WHAT WE DO TO  
PROTECT YOU

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VICTIM OF  
INVESTMENT  
FRAUD

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PRICES  
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# THE CONSUMER WELFARE UNIT

# WHAT WE DO

**T**HE Consumer Welfare Unit of the Ministry of Labour & National Insurance, is the agency of government with primary responsibility for policing and enforcing the Price Control Act. In this function, officers work very closely with the Prices Commission.

Section nine of the Price Control Act, empowers the Price Inspectorate to perform their inspections.

9. (1) Any person authorized by the Minister in writing for the purpose or any police officer may at any reasonable time enter upon and inspect any premises at which goods are sold, offered for sale, stored or warehoused or services are provided or made available to members of the public, where such goods or services, as the case may be, are for the time being controlled by regulations made under subsection (1) of section 3, with a view to securing compliance therewith and for controlling the prices charged for such goods and services.

(2) Any person or police officer entering upon any premises pursuant to the authority conferred by subsection (1) may seize, remove and detain for so long as may be necessary for the purposes of any examination, investigation or trial, any goods by means of or in relation to which he reasonably believes any provision of this Act or any regulations made thereunder has been contravened.

(3) Any person who assaults, resists or disturbs any person authorised under this Act to enter and inspect any premises, while that person is acting in the execution of his duty under this Act, shall be guilty of an offense and shall be liable on summary conviction to a fine not exceeding two thousand five hundred dollars.

Notwithstanding the preceding, the duties of a Price Inspector are not limited to price inspections, and include the following:

- Investigate matters and complaints related to Price Control.
- Investigate and respond to Rent Control complaints and queries
- Analyze Price Control Submissions.
- Prepare Price Control Amendments.
- Analyze Gasoline & Diesel Submissions.
- Prepare Gasoline and Diesel Amendments.
- Collect and compile data on price control items by monthly surveys.
- Assist and participate in education presentations at schools, churches and civic organizations.
- Prepare monthly activity reports.
- Give evidence in consumer related matters at the Magistrate Court.
- Any other duties relative to the Consumer Welfare Unit.

Consumer education is also an important function of the Unit, and the **Consumer Voice** plays an integral role in getting the message out. We believe that consumer education is the foundation of consumer protection, and in this regard partnerships and working relationships are being developed and pursued with other agencies of government and Non-Governmental Organizations (NGOs) that also share a consumer protection function.

Towards this end, plans are in the making to have these agencies represented and involved in the activities surrounding the annual Consumer Education Month, held in the month of March. World Consumer Rights Day (WCRD) is also celebrated by the international community on 15th March annually, and its local observation is spearheaded by the Consumer Welfare Unit.

- The Consumer Welfare Unit is presently located in the JL Centre, Blake Road, and can be reached at 698-1115/6.



**PICTURED** from top, clockwise, the Freeport consumer team; inspectors at work checking prices; a fuel check by inspectors; Anna Rolle in Cat Island; and Alexis Duncombe in Bimini.

# The Role of the Prices Commission

THE Price Control Act, 1971 and the Regulations under the Act set out maximum prices at which certain goods could be sold. The Act also established a Prices Commission.

The Prices Commission is a Government appointed Board. The main function of the commission is to advise and assist the Minister responsible on matters relating to the control of prices of goods and services in The Commonwealth of The Bahamas and otherwise in relation to the exercise of his functions under the provisions of The Price Control Act.

The Minister may by instrument in writing delegate to the Commission or to a public officer any of his functions under this Act other than the making of regulations, either generally or in relation to a specified district in The Bahamas, and any such delegation-

(a) may be made subject to such terms and conditions as the Minister thinks fit',

(b) while in force shall not prevent the discharge by the Minister of the function thereby delegated; and

(c) may at any time be revoked by the Minister.

## Power to Investigate

1. The Commission may of its own motion or in consequence of a complaint made by any person in respect of the prices charged for goods or for the supply of service, make investigation into such prices or into any other matter relating to the functions delegated to it by the Minister and shall report the result of any such investigation to the Minister.

2. The Commission may, where it thinks it expedient for the purpose of any investigation under subsection (1) of this section, by notice in writing signed by the chairman of the Commission

a. require any person to attend at a time and place specified in the notice and to give evidence to the Commission;

b. require any person to produce at a time and place specified in the notice, to the Commission or to any public officer authorised by the Commission for the purpose, any documents specified or described in the



**PRICE CONTROL:** E J Bove, newly-appointed chairman of the Price Control Commission, is pictured at right inspecting the cost of eggs at a local grocery store. Photo by **Letisha Henderson/BIS**

notice, being documents which are in his custody or under his control and relate to any matter relevant to the investigation;

c. require any person carrying on or employed in connection with carrying on any trade or business or with the supply of services to furnish to the Commission such estimates, returns or other information as may be specified or described in the notice and specify the time, manner and form in which any such estimates, returns or information are to be furnished.

3. A person upon whom a notice under subsection (2) of this section is served shall

a. be bound to comply with the notice;

b. be entitled, when appearing before the Commission, to the same rights and privileges as a witness enjoys before a court of law;

c. in the discretion of the Commission, be paid such expenses, including travelling expenses, at such rates as may be prescribed.

4. Any person who

a. without reasonable excuse, refuses or fails to do anything

duly required of him by notice under subsection (2) of this section;

b. being a witness at an investigation under subsection (1) of this section, leaves the investigation without the permission of the Commission;

c. being a witness at such an investigation, refuses, without sufficient cause, to answer any question put to him by or with the permission of the Commission or wilfully obstructs or interrupts the proceedings of the Commission;

d. wilfully alters, suppresses or destroys any document which he is required to produce by notice under the said subsection (2) of this section; or

e. in furnishing any estimate, return or other information required of him by a notice under the said subsection (2) of this section, makes any statement which he knows to be false in a material particular or recklessly make any statement which is false in a material particular, shall be guilty of an offence and shall be liable on summary conviction to a fine not exceeding two thousand five hundred

dollars or to imprisonment for a term not exceeding six months or to both such fine and imprisonment.

5. A person shall not be convicted for failing or refusing to attend before the Commission unless the notice requiring him so to attend was served on him at least seven days before the day on which he was required to attend.

• To assist the Commission in its task the Consumer Protection Division acts as Secretariat. The Division is comprised of administrative officers and inspectors.

The prices of goods which are controlled are published in a Schedule under the Price Control (General) (Amendment) Regulations.

Items which appear in the Schedule are normally referred to as Breadbasket items, which are: -

- Butter
- Cheese
- Cooking Oil
- Corned Beef
- Evaporated Milk
- Flour
- Grits

- Margarine
- Mayonnaise
- Rice
- Sugar
- Tomato Paste

• The following items are an extension of the Price Control list and fall under automatic pricing:-

- Baby Cereal
- Baby Food
- Baby Formula
- Broths
- Canned Fish
- Condensed Milk
- Fresh Milk
- Powdered Detergents
- Mustard
- Soaps
- Soups
- Eggs

There are a number of items under Price Control other than Breadbasket items. These include: Gasoline, Diesel Oil, Liquefied Petroleum Gas (LPG) Cooking Gas, Car Parts & Accessories, Cough Preparation, Vaccines, Pain Relievers and Antibiotics. Selling any item above the price controlled mark-up would constitute violation of the Price Control Act and its Regulations.



# PRICE COMPARISON BASKET OF BASIC CONSUMER GOODS

## SELECT FOOD COMMODITIES PERIOD 6TH JULY, 2015

- Yellow Onions
- White Potatoes
- Enfamil w/ Iron Formula
- Quaker Oatmeal
- Brunswick Sardines
- Mahatma Rice
- Quaker Grits
- Robinhood Flour
- Sugar
- Roman Meal
- Eggs
- Special Blend White Bread
- Hellman's Mayonnaise
- Wesson Cooking Oil
- Carnation Evaporated Milk
- Campbell's Vegetable Soup

Unit	Super Value			Solomon's	Xtra Value	Courtesy Foodstore	Village Store	Budget	Meat Max	John Chea	Minimum	Maximum
	Winton	Nassau St.	Cable Beach	Airport	Oakes Field	Carmichael Rd	Fox Hill	Yamacraw		Boyd Road		
3 lbs.	2.79	2.99	2.79	5.99	2.39	2.68	0.98 per lb	2.19	2.14	1.99	1.99	5.99
5 lbs.	2.99	2.99	2.99	3.99	2.59	4.29	0.98 per lb	2.69	2.89	3.99	2.59	4.29
729 g.	24.03	21.92	12.75	15.21	-	13.71	22.37	-	14.03	-	12.75	24.03
18 oz.	4.29	4.29	3.99	3.99	4.59	4.25	4.78	4.06	3.86	3.26	3.26	4.78
3.75 oz.	1.01	1.13	1.05	1.09	-	1.06	-	1.03	1.02	0.99	0.99	1.13
5 lbs.	-	4.29	3.99	3.89	3.69	4.31	4.00	4.31	-	4.30	3.69	4.31
5 lbs.	4.65	4.65	4.33	-	3.99	-	4.66	4.67	4.61	-	3.99	4.67
5 lbs.	4.68	5.03	4.68	4.68	3.89	5.15	4.65	5.03	4.50	5.00	3.89	5.15
4 lbs.	2.45	2.49	2.59	-	1.99	2.69	2.75	2.25	2.35	2.62	1.99	2.75
Loaf	3.69	3.69	3.69	4.99	3.69	3.39	3.89	3.81	3.64	3.82	3.39	4.99
1 dozen	4.29	3.88	3.99	4.29	3.68	3.55	4.00	3.95	4.61	2.75	2.75	4.61
Loaf	2.89	2.89	2.89	3.39	2.89	2.89	2.89	2.89	3.00	2.89	2.89	3.39
30 oz.	5.49	5.90	5.49	5.19	5.27	5.85	5.55	5.49	5.36	5.69	5.19	5.90
48 oz.	5.00	5.00	4.65	4.65	4.29	5.04	4.65	5.00	4.50	5.00	4.29	5.04
410 g.	1.09	1.29	1.29	1.43	1.09	1.48	1.13	1.39	1.60	1.02	1.02	1.60
10.5 oz	1.14	1.06	2.15	1.14	1.49	1.21	1.15	1.23	-	1.40	1.06	2.15



# DON'T BE A VICTIM OF INVESTMENT FRAUD

**F**INANCIAL fraud and scams are sinister crimes, born of deception.

According to the Royal Bahamas Police Force, reported cases of fraud accounted for approximately \$2.3 million in misappropriated funds in The Bahamas last year. This number does not tell the full story as many financial fraud and scam cases are never reported.

No one is safe from fraud and scams. Fraudsters target individuals regardless of their income, age or level of education. This article will share the fictitious story of Mary and her encounter with fraud. We will also highlight a few popular scams and some tips to avoid them.

Mary's encounter with fraud started when she met Denise. Denise introduced herself and handed Mary a brochure about her investment business. Mary noticed that Denise was professionally dressed and drove a luxury car. Over lunch, Denise treated Mary to the best surf and turf on the island and offered Mary a "can't-miss" investment

opportunity with "guaranteed high returns". Mary was convinced and agreed to invest in Denise's products.

Mary invested all of her life's savings with Denise. Each quarter, Mary received investment statements from Denise displaying great returns on her investment. During the holiday season, Mary sought to redeem some of her investment with Denise to do some Christmas shopping, but could not reach her. Mary went to Denise's listed business address, but found a line of disgruntled investors all looking for Denise and a chance to recover their investments.

Later, Mary found out that her quarterly financial statements were falsified and her account never existed. All of Mary's life savings were gone. Denise had been operating a Ponzi scheme.

While Mary's story is fictitious, her case outlines accounts of many persons who have been victims of fraud. Around the world, about 1,860 people are defrauded every minute. Fraudsters

do not only rely on the Ponzi scheme to take advantage of their victims, but use a variety of scams and tactics. Among the most common of these are Pyramid schemes, Advanced Fee Fraud, and Pump and Dumps scams.

Ponzi Schemes like in Mary's case are typically offered with guaranteed high returns, but in reality earlier stage investors are paid from the investments of new investors. When the recruitment of investors stalls, or when too many investors request their investment at one time, the scam fails.

Pyramid Schemes are similar to Ponzi Schemes, but fraudsters have investors recruit new investors into the scheme. Fraudsters promise huge returns on a small investment. Investors make their profits by recruiting new investors into the scheme. The pyramid usually collapses when recruitment stalls.

Advanced Fee Fraud are scams where an investor must send a fee in advance in order to receive the promised service or payoff. The "Nigerian Letter Scam" is

a popular type of Advanced Fee Fraud. In this scam, fraudsters use letters or emails to target potential victims. Often-times, the fraudster claims to be either a high ranking public official with a fortune or an individual with an inheritance seeking a little financial assistance to retrieve a large amount of money. The fraudster promises a share of the money once it has been transferred in exchange for the assistance. Once the fee has been paid, the investor never hears from the fraudster again.

Pump and Dump scams are schemes where fraudsters aim to "pump-up" the price of a low-priced stock they own by circulating false or misleading information about it. Once the hype has done its job and the share price goes up, they 'dump' their own stock on the market, leaving investors with the often worthless, or nearly worthless stock.

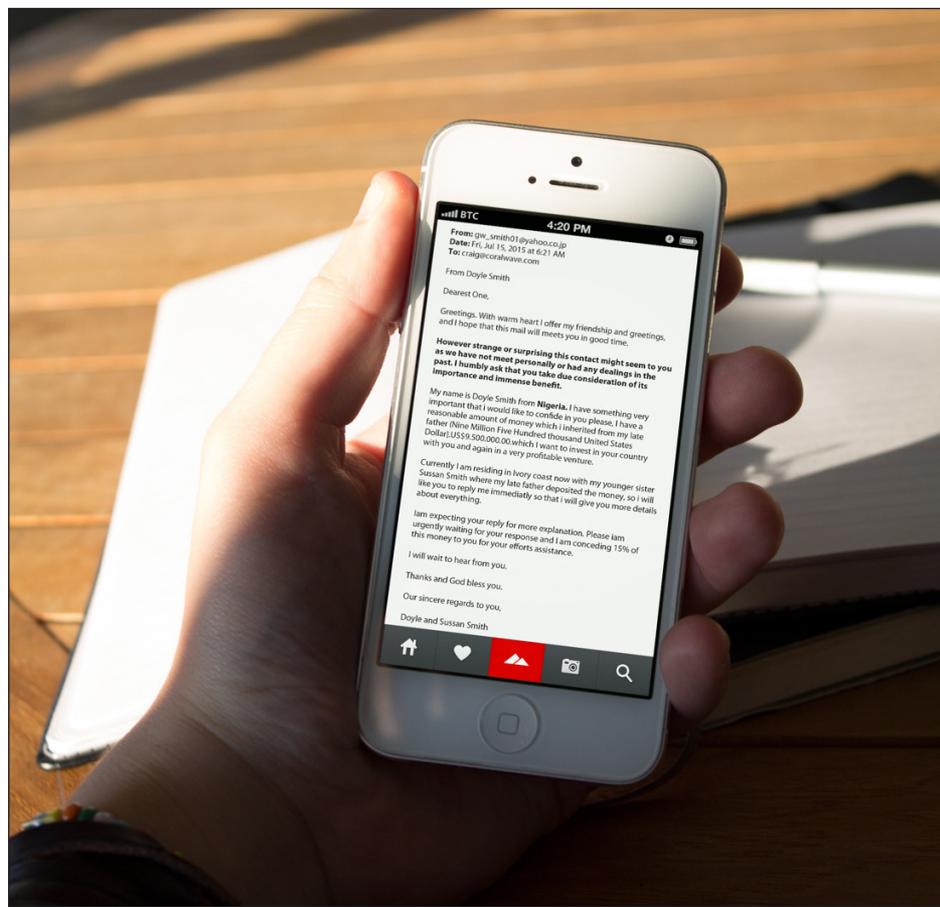
These are a few of many types of schemes fraudsters use. The tips below will help you to avoid becoming a victim

See PG 7



*Congratulations to*  
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 on the production of  
**THE CONSUMER VOICE**





## From pg 6

of fraud:

Seek information about your investments – Investigate. The way to be more knowledgeable about an investment or the person offering an investment is to investigate. Do not rely on a person or possible fraudster's honesty - there is no incentive for them to be honest, and credibility can be faked. Investigate before you invest to understand the business of the company and the individual that you plan to invest with.

Be wary of strange offers. Know the salesperson offering you the investment, even if you already know the person socially, double-check their credentials. You can find out whether the securities salespersons are registered to operate in The Bahamas by checking the Securities Commission's website ([www.scb.gov.bs](http://www.scb.gov.bs)).

Take heed of unsolicited offers to invest. Be careful if you receive unsolicited offers to invest. No matter how 'pushy' the salesperson is or attractive the investment seems, never agree to anything on the spot. Fraudsters typically try to pressure you into investing. Also, be wary of investments that are praised with no independent and reputable sources.

Be cautious of high returns with little

to no risk. All investments carry a certain level of risk. Offers of higher yields and returns usually mean higher risk, which could lead to a small to complete loss of one's investment. Be careful of claims that an investment will make "incredible gains", is a "breakout stock pick", or has "huge upside and almost no risk".

Do not be fooled by "niceness" Fraudsters sometimes lure investors through acts of kindness and gifts. The intent of the fraudster is to offer a small gesture, and in return receive your trust and your money.

Anyone can fall victim to a fraud or scam. If you think you are a victim of an investment scam or if you have any questions about the legitimacy of a financial product, please contact the Securities Commission of The Bahamas. Your assistance can save many other Bahamians, and possibly you, from falling victim. Be a part of the solution.

*Securities Commission of The Bahamas*  
 P.O. Box N-8347  
 Telephone: (242) 397-4100  
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# FUEL ECONOMY

## SAVING FOR OUR FUTURE

By **CLINTON ROLLE**  
Deputy General Manager, Sun Oil  
Limited

The 2013 Household Expenditure Survey lists transportation expenses as the third largest expense category in Bahamian Households behind Housing & Utilities and Food Expenses. How we manage our fuel expenditure therefore, can serve to either impede or enable our capacity to spend on the things that truly provides enjoyment and adds value to our lives.

Fuel Economy, the relationship between the distance travelled by a vehicle and the volume of fuel it consumes, is important for several reasons. In the Bahamas, as in other non-oil producing countries, the need to procure fuel from foreign suppliers drains money away from the national economy and exerts pressure on our country's foreign reserves. Inefficient vehicles and poor driving practices elevate the demand for fuel above what is required and therefore amplifies this monetary siphoning effect. On a micro level, spending more money on fuel than is required, as a result of a failure to optimize our vehicle's fuel economy, is money down the proverbial drain! The impacts of fuel economy however are not confined to our financial resources. For a nation whose economy is built on the beauty of our natural environment, there is much more at stake. Improving fuel economy lowers our consumption of fuel and consequently the associated emissions. Greenhouse gasses emitted from our vehicles (and other sources), in addition to impairing air quality, also contribute to rising sea levels. For low lying land masses such as ours, the increase in sea level threatens the preservation and future existence of our beautiful chain of islands. According to a 2008 US EPA Report, the average passenger car emits 20 pounds (lbs) of pollutants for every gallon of fuel consumed. If we assume [generously] that the average vehicle on our streets achieves an efficiency of 24 miles per gallon (mpg) and drives an estimated 10,000 miles annually; it would consume 417 gallons of fuel and emit 8,340 lbs of pollutants into the environment each year. If one were able to boost his vehicle's fuel economy performance by just 1 mpg, he would save 17 gallons of fuel and avoid 340 pounds of pollutants being released into the atmosphere. Fuel economy practitioners claim that such a boost in fuel economy performance is



very attainable.

The three main factors that determine the fuel efficiency a vehicle will achieve are the engine's design and condition; the quality of fuel consumed; and driving behavior.

### ENGINE DESIGN & CONDITION

Many car manufacturers have and continue to innovate to improve the fuel economy of vehicle engines. Potential car buyers should make the fuel economy rating an important part of their selection process. For current car owners, the die has been cast on engine design and therefore efforts to achieve optimum fuel economy performance should focus on servicing and tuning the engine regularly.

### FUEL QUALITY

The right fuel selection helps to preserve the condition of the engine. Shell has dedicated more than 100 years of research towards making fuel as efficient as possible and in 2006 achieved a Guinness World Records for Fuel Economy performance. The new Shell Unleaded gasoline available at Shell stations nationwide is formulated to prevent the build-up of mileage robbing deposits that can harm an engine's performance over time. A

cleaner engine can help to provide better combustion and greater fuel efficiency which translates to more mileage with every tank full.

### DRIVING HABITS

The fuel and engine design collude to enable the maximum fuel economy performance one can expect from their vehicle, however attaining that level of efficiency is largely dependent on driver behavior. The following recommendations are intended to help motorists achieve peak fuel economy performance:

1. Tune and service your engine regularly
2. Keep your tires inflated to the right pressure.
3. Drive Smoothly – avoid aggressive driving behavior (harsh braking, excessive acceleration & speeding).
4. Change gears in right time and avoid over revving the engine
5. Avoid excess idling – idling can consume ¼ to ½ gallon of fuel per hour depending on engine size and air conditioner use. Turn the engine off when parked.

6. Avoid carrying excess weight – remove unnecessary items from the trunk and cab of the vehicle – an extra 100lbs can reduce fuel economy by 1%.

7. Use air conditioning sparingly – use windscreen shades to minimize heat penetration while the vehicle is parked

8. Avoid high speeds – According to US Department of Energy, fuel economy decreases rapidly at speeds above 50 mph. Fuel Economy can decrease by as much as 33% at highway speeds and 5% when exceeding inner city speed limits.

9. Plan your route/routine – consolidate errands or tasks and take the most efficient route to complete them  
10. Avoid Peak hour traffic – peak traffic forces stop-and-go driving behavior and excessive idling

Fuel Economy conserves both our financial and natural resources – I implore all motorists to drive smart – adopt driving behaviors that save you money and helps to preserve our environment and our country, for future generations.

# CONSUMER PROTECTION IN THE BAHAMAS

IT IS a global expectation that consumers are entitled to protection from any form of abusive practices by business at the national and international levels where such practices adversely affect the health and welfare of consumers.

The United Nations guidelines for consumer protection (1999) recognizing "that consumers should have the right of access to non-hazardous products, as well as the right to promote just equitable and sustainable economic and social development and environmental protection..." embarked on the development of eight guidelines objectives for consumer protection; notably (1) To encourage high level of ethical conduct for those engaged in the production and distribution of goods and services to consumers and (2) To assist countries in curbing abusive business practices by all enterprises which adversely affect consumers both nationally and internationally.

In 2006 The Consumer Protection Act was passed which made Provision for the greater protection of consumers, to establish a consumer protection commission and related matters.

The Consumer Commission functions principally as an advisory council to the Minister on matters that generally involves consumer issues.

In keeping with the U N guideline principals, The Consumer Commission has the power to formulate and implement standards in relation to the consumer protection policy and in so doing has the power to carry out, at the request of a consumer who has been adversely affected, such investigations in relation to the sale of goods or the provision of services as will enable it to determine whether the goods were sold or the services were provided in convention of the Act and thereafter to make such reports to the Minister as it thinks fit to the Minister.

The Commission is also empowered to collect, compile, analyze and publish information in relation to any trade or business and provide information to consumers on their rights as consumers and to engage any other form of consumer education.

The resolution of disagreements between consumers and providers is also a service that is provided by the Commission.

In carrying out its functions, The

Consumer Commission is not limited in scope and as such is empowered to do all such acts as appear to it to be requisite, advantageous or convenient for or in connection with carrying out its functions or to be incidental to the proper discharge and may at its discretion act alone or in association with any other person or body.

Any person or bodies of persons adversely affected the sale of goods or services or claiming to have suffered a disadvantage in relation to the acquisition of goods or services can make a complaint by the Consumer Commission in the prescribed manner as contained in the Act, so however that where the complaints;

(I) is a minor, the complaint may be made by his parent or guardian.

(II) Is unable to act for himself by reason of infirmity or any other cause or has died, the complaint to the Consumer Commission may be made orally or in writing. The Consumer Commission reserve the right to refuse to undertake or continue an investigation under the Act if in its discretion or opinion .

(III)  
(a) The complaint is frivolous or vexatious or not made in good faith.

(b) The complainant is guilty of unreasonable delay in making his complaint.

(c) The complainant does not have sufficient interest in The subject matter of the Complaint.

(d) The subject-matter of the complaint should more appropriately be dealt with by another body.

(e) Having regard to the circumstances of the case, no investigation or further investigation is necessary.

The fact that an action is commenced in any court in connection with a matter under investigation by the Consumer Commission shall not, unless the Court otherwise directs, preclude such investigation.

The Consumer Commission is fully empowered to summon any person to attend before the Consumer Commission in relation to any investigation being conducted by it and to give evidence or produce and document in his possession or under the control of such person.

Any person who without sufficient cause fails or refuses to attend before the Consumer Commission in obedience to summons commits an offense and is liable on summary conviction to a fine not exceeding two thousand dollars.

## Tips to protect your personal data

THE Office of the Data Protection Commissioner wishes to draw the public's attention to the following provisions contained within the Data Protection (Privacy of Personal Information) Act, 2003; Relevant Section Section 6(d)

"Appropriate security measures shall be taken against unauthorized access to, or alteration, disclosure or destruction of, data and against their accidental loss or destruction."

Protect the Personal Data you hold with these top tips!

### Computer Security

Install a firewall and virus-checking on your computers.

Make sure that your operating system is set up to receive automatic updates.

Protect your computer by downloading the latest patches or security updates, which should cover vulnerabilities.

Only allow your staff access to the information they need to do their job and don't let them share passwords.

Encrypt any personal information held electronically that would cause damage or distress if it were lost or stolen.

Take regular back-ups of the information on your computer system and keep them in a separate place so that if you lose your computers, you don't lose the information.

Securely remove all personal information before disposing of old computers (by using technology or destroying the hard disk).

Consider installing an anti-spyware tool. Spyware is the generic name given to programs that are designed to secretly monitor your activities on your computer. Spyware can be unwittingly installed within other file and program downloads, and their use is often malicious. They can capture passwords, banking credentials and credit card details, and then relay them back to fraudsters. Anti-spyware helps to monitor and protect your computer from spyware threats, and it is often free to use and update.

### Email Security

Consider whether the content of the email should be encrypted or password protected. Your IT or security team should be able to assist you with encryption.

When you start to type in the name of the recipient, some email software will suggest similar addresses you have used before. If you have previously emailed several people whose name or address starts the same way - e.g. "Dave" - the auto-complete function may bring up several "Daves". Make sure you choose the right address before you click send.

If you want to send an email to a recipient without revealing their address to other recipients, make sure you use blind carbon copy (bcc), not carbon copy (cc). When you use cc every recipient of the message will be able to see the address it was sent to.

Be careful when using a group email address. Check who is in the group and make sure you really want to send your message to everyone.

If you send a sensitive email from a secure server to an insecure recipient, security will be threatened. You may need to check that the re-

ipient's arrangements are secure enough before sending your message.

### Fax Security

Consider whether sending the information by a means other than fax is more appropriate, such as using a courier service or secure email. Make sure you only send the information that is required. For example, if a solicitor asks you to forward a statement, send only the statement specifically asked for, not all statements available on the file.

Make sure you double check the fax number you are using. It is best to dial from a directory of previously verified numbers.

Check that you are sending a fax to a recipient with adequate security measures in place. For example, your fax should not be left uncollected in an open plan office.

If the fax is sensitive, ask the recipient to confirm that they are at the fax machine, they are ready to receive the document, and there is sufficient paper in the machine.

Ring up or email to make sure the whole document has been received safely.

Use a cover sheet. This will let anyone know who the information is for and whether it is confidential or sensitive, without them having to look at the contents.

### Other Security Measures

Shred all your confidential paper waste.

Check the physical security of your premises.

Staff Training & Security – Train Your Staff So they know what is expected of them;

To be wary of people who may try to trick them into giving out personal details;

So that they can be prosecuted if they deliberately give out personal details without permission;

To use a strong password - these are long (at least seven characters) and have a combination of upper and lower case letters, numbers and the special keyboard characters like the asterisk or currency symbols;

Not to send offensive emails about other people, their private lives or anything else that could bring your organization into disrepute; Not to believe emails that appear to come from your bank that ask for your account, credit card details or your password (a bank would never ask for this information in this way);

Not to open spam – not even to unsubscribe or ask for no more mailings. Tell them to delete the email and either get spam filters on your computers or use an email provider that offers this service.

For more information contact:

Data Protection Commissioner's Office

First Floor

Cecil Wallace Whitfield Centre

West Bay Street

P. O. Box N-3017

Nassau, N. P. Bahamas

Tel: (242) 702-1552 /702-1534 /702-1571

E-Mail: [dataprotection@bahamas.gov.bs](mailto:dataprotection@bahamas.gov.bs)

[www.bahamas.gov.bs/dataprotection](http://www.bahamas.gov.bs/dataprotection)

"Information Adopted From UK Commissioner's Office"

## Recipients of long-term benefits and assistance

# Did You Know?



## YOU DON'T HAVE TO COME TO NIB TO BE VERIFIED.... HERE'S WHAT TO DO:

Collect a couple of verification forms from your nearest Local Office (or have someone collect it for you), or, better yet, download one from our website; if you're in receipt of an assistance, download this one:

<http://www.nib-bahamas.com/UserFiles/HTMLeditor/B.75a%20Assistance%20Verification.pdf>.

If you're receiving a benefit, get this one:

<http://www.nib-bahamas.com/UserFiles/HTMLeditor/Verification%20-%20Form%20B75b.pdf>.

Then when verification time comes around, complete the form and have it certified by one of the following:

- Counsel or Attorney of the Supreme Court
- Any Public Officer above the rank of Assistant Head of Department
- An ordained Minister of Religion (Pastor)
- Bank Manager
- Magistrate
- Justice of the Peace.

If you live outside of The Bahamas, you can also have your form validated by a

- Notary Public
- Lawyer
- Chief of Police.

**Once completed, submit the form by:**

- ◆ E-mail to [pensions@nib-bahamas.com](mailto:pensions@nib-bahamas.com).
- ◆ Fax to (242) 322-2972.
- ◆ Courier or Mail to **The Pensions Department, The National Insurance Board, P. O. Box N-7508, Nassau, Bahamas.**
- ◆ Hand to your nearest NIB Local Office.



## REMINDER!

***You are required to be verified twice per year - during your birth month and 6 months thereafter:***

Born January:	verify Jan & July
February:	" Feb & Aug
March:	" Mar & Sept
April:	" Apr & Oct
May:	" May & Nov
June:	" Jun & Dec
July:	" July & Jan
August:	" Aug & Feb
September:	" Sept & Mar
October:	" Oct & Apr
November:	" Nov & May
December:	" Dec & Jun

***Failure to be verified as specified will result in payment suspension.***

**If your Seniors Card has expired, come in and get your new Seniors Smart Card today. Come to your nearest NIB Local Office and bring along your old card.**

The New  
**Shell Unleaded**

Fuel designed for  
**extra**  
miles

**AT NO  
EXTRA  
COST**

