



# The Consumer Voice

OFFICIAL PUBLICATION CONSUMER PROTECTION COMMISSION, MINISTRY OF LABOUR

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SEPTEMBER/OCTOBER/NOVEMBER 2017

## TOWARDS A CASHLESS BAHAMAS

THE MOBILE  
MONEY INDUSTRY

CONSUMER  
PROTECTION'S  
NEW BOARD

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**September 2017**

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26th Sept. 2017**

**Flamingo Gardens  
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# Towards a Cashless Bahamas



**F**OR people around the world who do not have bank accounts, digital mobile wallets are increasingly replacing cash as the way to get paid for work and to send money to others.

A large portion of the population in southeast Asia, Africa, and the Caribbean are “unbanked”, however they own mobile phones which can allow them to store money and transact business in a safe and secure way in comparison to cash currency.

In Kenya, for example, people without bank accounts send and receive funds via their mobile phones, and this has improved commerce and brought more basic supplies and services to poor regions of the country. Their system is known as M-Pesa, and uses technology invented

in England, and imported by a telecom company. It has been successfully operational and growing for a decade already.

A mobile digital wallet allows consumers to store money in an online account and make electronic transactions. This can include purchasing items online with a computer, using a smartphone to buy something at a store, or pay at a restaurant. Companies are then able to accept payment by having the cashier scan the phone.

Mobile wallet platforms include a front-end layer in which product offerings, payment user interfaces and branding are visible to the user.

This abstraction of a core banking system allows microfinance platforms to manage and transfer the money to a high number of users, while remaining the sin-

gle entity interfacing with a bank. Limited to no brick and mortar facilities or customer service personnel are required, so the platforms and agents either charge users very low fees or none at all.

If you happen to have a traditional bank account, a mobile wallet can carry your credit card or debit card information in digital form on your smartphone. Instead of using an ATM to get cash or a physical plastic card to pay for goods or services, you can pay with your smartphone or tablet, as most young people in the US and other industrialised countries now do. More than half of Americans use some form of mobile banking and globally over a half a billion people do.

E-payments have yet to be widely adopted in The Bahamas, it is still a cash

centric society. Prior to achieving this adoption strict laws governing e-payments need to be enacted. The Payments and Settlement Systems Act, 2007 in India is an example of a model to be followed.

Privacy and security are the key concerns surrounding mobile payments. Local institutions that plan to launch mobile wallet platforms need to implement systems that do not leave consumers vulnerable to identity theft and fraudulent transactions. Business also need to invest into the basic infrastructure for accepting these types of payments.

To request assistance with the planning, implementation or rollout of mobile wallet solutions contact AFINIT Consulting, send an email to [team@afinit.consulting](mailto:team@afinit.consulting) or call 12426762728.



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## THE MOBILE MONEY INDUSTRY - YOU, YOUR PHONE AND YOUR FINANCES

AT a glance, the economy of money and the mobile industry appear to be two different creatures. Money or bartering has been around since the dawn of time while mobile phones have only been around since the 1980s. Though they seem different, they do share some tremendous similarities when we consider their evolution over the last decade. Both have experienced a growth rate in the options that exist. Money has grown beyond cash into various forms ranging from a simple credit card to debit cards while mobile phones have grown in capabilities from simple communication devices to powerful pieces of technology.

In addition, both have benefited from the digital revolution that has impacted our everyday lives. Mobile phones are the primary way we share different forms of personal and professional content along with being the main form of communication for most people. Money has been digitised as well with online banking becoming the norm in society along with the emergence of digital currency in the form of Bitcoin, *pictured*. The growth rate of technology is impacting various industries allowing things to change at a rapid rate. This is highlighted when we consider the concept of "instant access" as the new norm and its implications for everyday life. Phone calls that are made across the globe are essentially in real time with little to no delay. Friends, family or businesses are at your fingertips with your phone. The introduction of the debit card allows instant access to your bank account. People have instant access to their money without having cash. How cool is that when we truly think about it?

The other side of this question which poses deeper implications is "How has our human behavior shifted and been impacted with these technologies?" Are we even aware?

The definition for Mobile Money varies across the relevant industries due to the overlapping applications and possible functions that can be utilized. However, 'mobile money' can be defined generally as a term describing the various services that allow electronic money transactions over a mobile phone between various parties. It has been described as a 'mobile wallet' over the years in different industries.

Mobile money has three core applications built around it:

- Mobile Banking – access bank account information; bill payment service

- Mobile Commerce – perform financial transactions; retail purchase (in-store or online)

- Mobile Money Transfer (remittance) – transfer money among friends, family or peers

The capabilities for mobile money has different implications for the developed and undeveloped markets globally as it can address the banking needs of the population. In a developed market



where banking is readily accessible, mobile money can be viewed as a convenience. In undeveloped markets where banking is not readily available for most, mobile money is viewed as a viable option that serves their simple financial needs. Some countries in Africa and Asia have used mobile money as a solution when the infrastructure for financial services is lacking.

As such, financial and telecom players along with their regulators are addressing the emergence of the mobile money sector with regulatory models to govern its growth.

The driving forces that enable mobile money to operate are the market, the technology, the infrastructure, the regulation and the risks related to all. Mobile money is not a new thing. However, its capabilities and implications have greatly increased with ever-growing rate of technology. The potential for mobile money can change how the world does its day-to-day functions. Your wallet and your phone can be theoretically one device.

Naturally, system integrity combined with fraud and theft leave certain concerns about mobile money. However these concerns are similar to any new industry emerging.

For the Bahamas, there are many benefits that can be gained if the system was completely functional. Our archipelago makes it somewhat difficult to ensure all banking needs are met due to the vast territory we have to cover. The minor problems that mobile money can solve can have a major impact in the way money is transferred. However, mobile money can only work when the infrastructure is in place to allow the service to be performed. There will be many steps required by the market, the regulators and the users, to reach the point where the true benefits can be realized. There is a day in the future when a tourist can take a picture on their vacation in the remote family islands while paying for lunch using the same device. One day but not today.

*Article courtesy of Leno Corporate Services Ltd.*

# CPC board of commissioners holds 1st meeting



THE CONSUMER Protection Commission's (CPC) newly appointed board held its first meeting on Friday, August 11.

In attendance was Minister of Labor Sen the Hon Dion Foulkes, who has responsibility for consumer affairs.

Minister Foulkes' five year strategic plan for CPC was laid out. CPC will employ strategies that are consistent with the following guiding principles and core values:

- Consumer education
- Sustainable consumption of goods and services
- Competitive market in goods and services
- Adherence to international food safety standards and support for local production and consumption.

CPC will partner with other agencies in making these and others a reality.

The chairman of the board is Philip Beneby, and the deputy chairman is Stephanie Ferguson.



**CONSUMER** Protection Commission Board members (above) can be seen at their first meeting on Friday, August 11.

## ONLINE PORTAL RELAUNCHED TO PROVIDE CONSUMER ALERTS

THE CARICOM Secretariat wishes to announce the relaunch of the CAR-REX Online Electronic Platform and the live public portal for providing alerts on dangerous non-food consumer goods on the markets in all 15 Caribbean Community (CARICOM) Member States.

The platform is an IT tool through which registered National Contact Points (NCPs) and their alternates, national authorities and economic operators, will be able to transmit notifications.

Through the online platform, consumers and consumer organisations will be

able to submit complaints about products that may have caused or have the potential to cause harm to them.

The facility can also be used by the public to submit complaints electronically to consumer protection agencies on defective products purchased from suppliers in the community.

The system functions as a general alert and surveillance structure intended to cope with emergency situations. It aims essentially to permit the rapid exchange of information between the Member States and the CARICOM Secretariat

when the presence of a product which represents a grave and immediate risk to consumers' health and safety has been detected.

It enables the national authorities to act immediately where a serious and immediate danger has been registered to circulate non-food and pharmaceutical products on the national territory.

Food and pharmaceutical items have been excluded from this system as procedures which monitor such products tend to have a higher level of stringency and are regulated by different processes.

Member states are expected to establish their CARREX National Networks (CNN) which shall include the CAR-REX Contact Point and all of the authorities involved in ensuring consumer product safety. The co-operation agreement which would allow for the sharing of information between member states and the Memorandum of Understanding (MOU) which would facilitate collaboration between the CNN was endorsed and approved by the Forty Third Meeting of the Council for Trade and Economic Development in November 2016.

## MINISTRY OF FINANCE CONTINGENCY PLAN FOR ASSET MANAGEMENT &amp; COMMUNICATIONS

# Tips to help protect and utilize mobile device (before, during and after a hurricane)

- Keep mobile device battery fully charged in case power is lost.
- Conserve battery life as much as possible. (Keep non-emergency communication to a minimum).
- Keep a secondary mobile device as a backup and turned off to reserve battery.
- Turn off/disable unnecessary mobile Apps/services to extend battery life. (Apps that remain open/active drains battery).
- Utilize smartphone flashlight only in emergency situations.
- An extra battery, car charger and/or a portable external battery charger may be purchased for backup
- Use Text messaging instead of calling. (Text messages may go through more quickly than voice calls because they require fewer network resources).
- Be prepared for high call volume which creates network congestion. (During an emergency, many peo-

ple are trying to use their phones at the same time which may create network congestion, leading to "fast busy" signals on your wireless phone).

- Ensure your mobile device is kept dry and protected from water damage. (If your phone case is not water resistant, a Ziploc plastic bag can be used. A backup
- hardcopy of all contacts can also be secured in plastic).
- Program emergency contact numbers, e-mail addresses etc. into mobile phone.
- Back up mobile data & contents to the Cloud.

## Asset management & communications contingency plan

Created 4th September 2017

- For personal devices, ensure post-paid mobile bills are current and prepaid phones are topped up with

sufficient minutes.

- Since cordless phones do not operate without power, a home phone with a cord may be useful as a backup.
- Forward your home number to your mobile number (calls made to your landline will be rerouted to ring directly to your mobile phone even if the telephone wires running to your house or neighborhood are broken/damaged. This is useful especially if you are using a cordless phone at home).
- Prior to an event, use your mobile camera to take photos of important documents in the event they are lost or damaged (Information would be part of the device backup to the Cloud. Contents can be easily restored to a mobile phone at any time).
- Register or subscribe to receive important alerts via Text messaging (Agencies such as NEMA and

Dept. of Meteorology provide important updates)

- Create a Text Messaging Contacts group to keep key staff members informed and updated
- Set up an Agency Emergency Hotline number for staff to receive important information and updates relative to work
- MOF Communications will constantly liaise with BTC/ALIV regarding mobile and telecommunications issues and availability of wireless service

.....  
If you have any questions, please see contacts below.  
Email: [haroldwilliams@bahamas.gov.bs](mailto:haroldwilliams@bahamas.gov.bs) Cell: (242) 376-6139

Email: [patrinellamckenzie@bahamas.gov.bs](mailto:patrinellamckenzie@bahamas.gov.bs)

Cell: (242) 477-7979

Asset Management & Communications Contingency Plan: Created 4Th September 2017

## Hurricane Preparedness

### TIPS: Be Ready Before the Storm

- \* Storm shutters
- \* Water. 1 gallon per person for 3-5 days
- \* Canned goods
- \* Paper plates, cups, forks and spoons
- \* Blankets and pillows
- \* First-aid kit
- \* Medications
- \* Flashlight
- \* Battery operated radio
- \* Toiletries
- \* Cash
- \* Sealed important documents
- \* Location of nearest hurricane shelter



# We seek to inspire others to live by what we teach

LOCATED in South Eleuthera, The Center for Sustainable Development (CSD) is the newest division of a larger organisation that includes The Island School, Cape Eleuthera Institute and Deep Creek Middle School.

CSD was created with the belief that we have the opportunity to present all of our guests, students and researchers with an incredibly unique environment in which to learn, teach and live intentionally.

Our remote location has always necessitated a high level of self-sustainability, and our community size is ideal for the creation and viability testing of working models (value engineering). Ultimately, our vision demands that we live well in this place and we invite others to do so as well.

Many of our successes have been centered around resource management; we boast one of the largest renewable energy systems in the country, and our resilient water supply is harvested from the rain running off of our roofs. We've also taught ourselves how to manufacture our own biodiesel at scale from waste cooking oil, which fuels all of our vehicles, farm machinery, and backup generators.

And, as always, we strive to be a zero waste campus by finding creative uses for what otherwise may be considered trash by pyrolyzing waste plastics into synthetic fuel. Further, we seek to build upon these successes by becoming more efficient with our current systems; increasing our renewable energy production while decreasing our needs for more energy with sustainable architecture.

The primary resource used for electricity generation in The Bahamas is diesel fuel, which powers the massive generators located throughout the islands. Not only do diesel generation plants emit pollution into the environment that we all would like to reduce, we are also mindful of the high cost of diesel generation due to the costs associated with oil extraction, refinement and transport to our beautiful island.

As such, the cost per kWh in The Bahamas has historically been among the most expensive in the world. To offset these costs, the need for cheaper sources of electric generation are needed.

We look towards the regulatory agency and the utility company for guidance and leadership on utility interactive renewable energy systems, such as solar, electric and wind. There is now a policy in place to make this a reality.

The Small Scale Renewable Generation Plan (SSRG) in The Bahamas has become popular for both environmental and financial reasons. The Island School's campus on Cape Eleuthera currently has a 10 kW wind turbine and six small solar arrays, totalling 306 solar modules and 62 kW of installed capacity. Working in partnership with the Bahamas Power and Light Company Ltd (BPL) - formerly known as Bahamas Electricity Corporation (BEC) - we have installed one of the only grid-tie systems in all of The Bahamas.

On a typical sunny day, we are over-producing electricity and sending it back to the grid to be distributed to our neighbors, a policy known colloquially as net-metering. The SSRG plan was introduced by BPL earlier this year, and allows customers to install solar arrays at their residences or businesses to offset the amount of energy needing to be purchased from the power company - saving money and reducing carbon emissions.

The hot water needs of our campus are met with rudimentary but effective solar hot water panels. These solar thermal water collectors, connected to each building, store up to 50 gallons of water per unit.

During the day, sunlight passively heats the water up to 180°F, and panels are well insulated such that there is hot water available each morning. Units feed directly into buildings; no back-up or booster heaters are used.

On Eleuthera, as on many islands, groundwater is becoming increasingly scarce. To meet our water needs, The Island School collects rainwater from roof runoff and stores it in cisterns within the foundations of each building. All members of our community learn to become conscious users of freshwater, as we challenge everyone to use no more than 10-15 gallons per day.

The Center for Sustainable Development was built upon the largest cisterns to date, capable of storing over 120,000 gallons of rainwater for use throughout the campus during the dry season.

In its nearly 20-year history, The Island School has strived to model these sustainability efforts and others, with the hope that our experience will spill over into neighboring communities, so that others can reap the same benefits. If you would like to learn more, our campus is open to visitors with tours available weekdays at 10am and 2pm. If interested, please call The Island School office at 334-8551 to schedule a visit.



# The Consumer Right To Redress Who To Call



## PRICE CONTROL

Consumer Welfare Unit  
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Hotline: (242) 327-2309  
Fax: (242) 327-8831



## GOODS AND SERVICES

Consumer Protection Commission  
Tel: (242) 393-7795-7  
Toll Free: 1 (866) 251-5404  
Fax: (242) 393-7798  
Email: info@cpcbahamas.org



## UTILITIES

Utilities Regulation & Competition Authority (URCA)  
Toll Free: (242) 300 URCA (8722)  
Tel: (242) 396-5200  
Email: info@urcabahamas.bs  
Website: www.urcabahamas.bs



## DATA BREACHES

Office of the Data Protection Commissioner  
Tel: (242) 702-1552/702-1534/702-1571  
Email: dataprotection@bahamas.gov.bs  
Website: www.bahamas.gov.bs/dataprotection



## ATTORNEY COMPLAINTS

Bahamas Bar Association  
Tel: (242) 393-3220  
Email: administrator@bahamas-barassociation.com



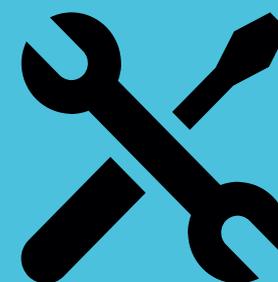
## INSURANCE

The Insurance Commission of The Bahamas  
Tel: (242) 397-4100  
Fax: (242) 328-1070  
Website: www.icb.gov.bs



## SECURITIES INVESTMENTS

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## LABOUR MATTERS

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# Shock and awe

IN March 2003 at the onset of the US's Operation Iraqi Freedom, imagery from the battlefield came through the television sets here in The Bahamas and I remember distinctly it being shocking, an apt description considering the campaign of "Shock and Awe" wrought by coalition forces.

The munitions dropped on Baghdad were as powerful as they were legion, but it wasn't the absolute destruction endured by the city which captured my attention as it had captured the world's.

Rather, it was the simple fact that city lights were on before, during, and after numerous bombing runs were carried out on targeted structures.

It is a known, well known fact that the lights do not stay on here in The Bahamas. For those who may not know, we as an independent nation has never once been under the threat of war, much less actually facing enemy forces on our beaches. Yet the generation and transmission of power remains a vexing issue that strangles economic development, dampens enthusiasm for foreign investors, and given that in the 21st century we cannot endure light winds and rain without losing power (while Iraq endured the full might of the American military), embarrasses a nation that likes to believe it is a developed, first world nation.

Blackouts and brownouts are a common occurrence in The Bahamas during the summer months when demand for electricity is greatest, and naturally when hurricanes threaten our shores, nobody save the wealthy, privileged, or uninitiated foreigners expect power to remain on when it's most needed.

Setting aside energy availability for a moment, let us consider its cost. As compared to our Caribbean neighbours, energy in The Bahamas comes at a steep price and as compared to our mighty northern neighbour, it has been pegged at nearly four times as expensive.

This further strangles eco-



**"I WISH TO PROPOSE THAT THE AVENUE OF RENEWABLE ENERGY, SPECIFICALLY ENERGY AS DERIVED FROM THE OCEAN, BE CONSIDERED NOT AS A SIDESHOW BUT THE MAIN ATTRACTION TO QUENCHING OUR THIRST FOR ELECTRICITY."**

economic development and nearly turns off foreign direct investment (FDI). In conjunction with other problems, the issue of energy remains our prime source of contention. Here in this article, I wish to propose that the avenue of renewable energy, specifically energy as derived from the ocean, be considered not as a sideshow but the main attraction to quenching our thirst for electricity.

In our archipelagic nation, the ocean is naturally our greatest resource and from it we derive the "sea" component of our tourism model, seafood unrivalled in quality or quantity, and hopefully in the near future, energy. Gigawatts of electricity may be extracted without significant flow interruption in the Florida Current/Gulf Stream system between the Florida peninsula and Grand Bahama.

Large waves propagating westward from the Atlantic

Ocean along the eastern coastlines of Abaco, Eleuthera, Cat Island, San Salvador and Mayaguana can feed those islands' demand for electricity, while Andros may take advantage of temperature differentials between surface and subsurface (~1000m) waters in the Tongue of the Ocean.

The Inaguas feature both healthy offshore wind and wave resources which can be exploited to supply energy demands, and for all islands where feasible, tidal energy remains an option to be developed.

Salinity differentials between freshwater lenses and underlying layers of brine and salt water can also be used to produce energy.

It is well noted that all these avenues not only guarantee electricity, but among other things, also fresh water and hydrogen (beneficial for aqua and mariculture) and produces

zero carbon dioxide emissions. We have opportunities to not merely meet 30% of our energy requirements by renewables as stipulated in the National Energy Policy, but to exceed it as well.

Returning to the issue of energy availability, and referencing the very general outline of potential avenues of renewable energy generation given, we see that there is no shortage of thermal, osmotic, tidal, and kinetic sources of ocean energy waiting to be exploited.

Contrary to popular belief, there is no dearth of funding or technology which would be necessary to conduct proper resource assessment and research and development (R&D) projects; rather, there is a shortage of national drive, vision, and willingness to let go of yesterday's ideas, and yesterday's "nope, it can't be done" attitude.

Purchasing high-frequency radars to measure complex ocean current and wave fields, and then wave-current interactions which allow for precise measurement of wave energy resources is a simple matter.

Feeding generated energy through appropriate wave energy conversion devices into a slightly modified grid is another simple matter.

What is difficult is swallowing the shock of realising our inadequacies in generating electricity safely, cleanly, and reliably. But this allows us a chance to use Bahamian ingenuity to solve our energy crisis, and fill the external, power hungry world with the awe of how we did it.

*Brandon J. Bethel  
College of Marine Sciences  
Nanjing University of Information Science and Technology  
Nanjing, P.R.C.*

# PRICE COMPARISON BASKET OF BASIC CONSUMER GOODS

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Yellow Onions	3 lbs	N/A	2.99	2.99	2.39	2.59	1.29	1.99	3.29	1.29	3.29
White Potatoes	5 lbs.	N/A	2.99	2.99	3.29	3.31	2.99	2.69	3.19	2.69	3.31
Quaker Oatmeal	18 oz.	N/A	3.99	3.99	3.95	4.49	4.29	3.99	3.99	3.95	4.49
Brunswick Sardines	3.75 oz.	N/A	1.05	1.05	1.28	1.04	1.09	1.08	1.09	1.04	1.28
Mahatma Rice (Gold Parboiled)	5 lbs	4.31	3.59	3.59	4.29	4.01	4.29	3.69	4.01	3.59	4.29
Quaker Quick Grits (White)	5 lbs	4.66	4.33	3.79	4.29	4.33	4.65	4.37	4.35	3.79	4.65
Robinhood Flour (Poly)	5 lbs	5.03	4.68	4.68	5.03	4.68	4.18	3.89	3.99	3.89	5.03
Campbell's Vegetable Soup	10.5 oz.	N/A	1.06	1.06	1.21	1.09	1.23	1.01	1.01	1.01	1.23
Sugar (First Choice)	4 lbs	3.45	1.79	1.79	2.49	2.30	2.33	1.99	2.39	1.79	2.49
Roman Meal	Loaf	N/A	3.79	3.79	4.09	3.51	4.29	3.20	3.51	3.20	4.29
Eggs	dozen	N/A	1.92	1.67	1.50	1.73	1.59	1.79	1.18	1.18	1.92
Special Blend White Bread	Loaf	N/A	3.25	3.25	3.64	3.01	3.38	2.70	n/a	2.70	3.64
Hellman's (Real) Mayonnaise	30 oz.	6.87	5.49	5.49	5.85	5.85	5.75	4.99	5.49	4.99	5.85
Wesson Cooking (Veg. Oil)	48 oz.	5.00	4.65	4.65	4.29	4.56	N/A	3.89	3.99	3.89	4.65
Carnation Evaporated Milk	410 g.	1.32	1.06	1.19	N/A	N/A	N/A	1.29	1.14	1.06	1.29

### 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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