



CONSUMER AFFAIRS COMMISSION

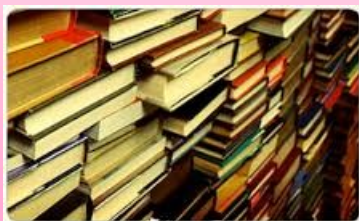
An agency of the Ministry of Industry, Commerce, Agriculture and Fisheries

"Protecting Your Rights, Securing Our Future"

Consumer Matters

ISSUE 010 JUNE 2017

Consumer Affairs Commission conducting Flash Textbook Survey 2017



The Consumer Affairs Commission (CAC) in partnership with the Ministry of Education, Youth and Information (MoEYI), is executing a flash survey of the textbook industry between June 12 and 23, 2017. The results of which will be made available shortly.

The aim of the survey is two-fold: **to provide consumers with 'early-bird' information that will assist them to cost-effectively discharge their responsibilities as parents/guardians;**

and to present researched evidence concerning textbooks as critical back to school consumer items. This exercise serves as a preliminary survey of the market as the CAC will conduct a more extensive survey of the market in July 2017.

The sample of stores surveyed includes major franchise bookstores like Sangster's Bookstore and Kingston Bookshop, and smaller/independent retailers. Data from **22 outlets** have been collected representing 11 parishes. A total of **133 books** were selected for observation: 13 infant school texts; 30 primary school texts; and 90 high school texts.

Traditionally, the national average textbook price has moved in-line with inflation and exchange rate fluctuations. Point-to-point in May 2017, the inflation rate increased approximately 4.6%, while the comparable US\$ exchange rate increased approximately 4%.

However, the cost of texts can also be significantly impacted by revisions in content, changes in the materials used during their production, location of the outlet and availability. It is expected that texts will show low availability initially, but will increase closer to the back-to-school period. We encourage consumers to purchase textbooks early as prices may increase as the back-to-school period nears.

TIPS/ADVICE FOR PARENTS AND GUARDIANS

- Parents should follow the approved supplemental list endorsed by the Ministry of Education (MoEYI). Any observed breach in the MoEYI's guidelines should be reported to the Ministry.
- Parents & guardians should access the National Textbook Rental Scheme operated by the MoEYI at the secondary level and encourage their children to care the books and return them to the system to be used by future students.

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Consumers in three parishes received majority of refunds/compensation

Top Complaints from Consumers April 2016 - March 2017



BY PARISH

- 1 St. Andrew
- 2 St. Catherine
- 3 Kingston
- 4 St. James
- 5 Manchester

BY CATEGORY

- 1 Electrical Equipment & Appliances
- 2 Utility Services
- 3 Other Services (including finance, laundry, hair, education)
- 4 Hardware & Household Fixtures
- 5 Hardware & Household Fixtures

BY REFUNDS/COMPENSATION

- 1 Automotive - \$15,643,840.77
- 2 Appliances and Electronic items - \$1,726,010.62
- 3 Hardware and Household Fixtures - \$856,415.50
- 4 Utility Services - \$763,054.68
- 5 Furniture - \$404,903

Consumers in St. Andrew, St. James and Kingston received the majority of the refunds/compensation secured by the Consumer Affairs Commission on behalf of aggrieved consumers during the 2016/17 Financial Year. The Commission's database indicates that of the over J\$21.5 million in refunds and compensation obtained during the period under review, J\$16.8 million was secured on behalf of these consumers.

An analysis of the 1,453 complaints handled during the period, showed that the three parishes with the greatest number of complaints were St. Andrew - 27.44 percent followed by St. Catherine - 20.58 percent and Kingston - 16.63 percent.

Overall, the Commission resolved 1,377 complaints which represents a resolution rate of 87.89 percent.

The top three complaints categories which contributed significantly to the total amount of refunds and compensation were: **Automotive** which accounted

for 73 percent; **Appliances and Electronic items** 8 percent; and, **Hardware and Household Fixtures** 3.97 percent.

Similar to what has been evidenced over the past few years, the top three complaint categories were: **Electrical Equipment & Appliances** category which contributed 30.28% of all the complaints filed with the Commission. This was followed by the **Utilities** category with 14.53% and **Other Services** with 12.01%.

Scorecard 2017/18 Financial Year

Between April 1 and May 31, 2017 the following obtained:

- **Total Refunds and Compensation - \$2.9 million**
- **Top 5 categories by Complaints**

Electrical Equipment and Appliances – 34.88%	Utilities – 8.53%
Other Services – 13.18%	Jewellery, Clothing Kitchenware – 6.20%
Motor Vehicles & Parts – 11.63%	

- **Top 5 categories by Refunds/Compensation**

Other Services - 54.09%	Chemical , Pharmaceutical & Petroleum Products - 1.40%
Electrical Equipment & Appliances - 40.15%	Computers % Computer Parts - 0.51%
Automotive – 3.49 %	

Law enforcement and the Consumer Protection Act

The Consumer Affairs Commission (CAC) has undertaken a campaign to sensitise police officers islandwide on the protection granted to consumers under the law. This is in keeping with its broader mandate to inform and educate consumers about the provisions of the Consumer Protection Act (CPA) 2005 (Amended 2012). Through the sensitisation, Officers will be better able to treat with station reports that are consumer based. In addition, Officers may consult with the CAC and/or the CPA to determine after investigation, the appropriate response to the alleged offense.

To this end one hundred and sixty (160) Trainee Constables at the National Police College of Jamaica were sensitised on May 31, 2017 via presentations entitled ***Consumer Rights and Responsibilities; Overview of the CPA*** and ***How Police Officers are Empowered under the CPA*** specifically highlighting:

- the sections in which vendors and/or persons may be arrested and charged where a breach has been committed;
- the fines and/or imprisonment terms that a judge may impose when a conviction is secured against a vendor and/or person;
- that vendors and/or persons may be prosecuted under the CPA as with any other legislation with enforcement provisions.



Above: Miss Sacha-Gaye Russell, Legal Officer and (below) Richard Rowe, Regional Officer of the Consumer Affairs Commission had a captive audience in the 160 Trainee Officers at the National Police College of Jamaica on May 31, 2017. Their presentations focussed on Overview of the CPA, How Police Officers are Empowered under the CPA and Consumer Rights and Responsibilities .



And a final thank you to Mr. Richard Rowe, Regional Officer and Miss Sacha-Gaye Russell, Legal Officer at the Consumer Affairs Commission from Mr. Oshane Henry, Trainee Officer at the National Police College of Jamaica.



Buying Smart



Buying smart means buying the best product or service for your needs — and doing what you can to protect yourself from any problems. By considering these tips, you're likely to feel more confident about making smart purchasing decisions and handling any issues that may come along.

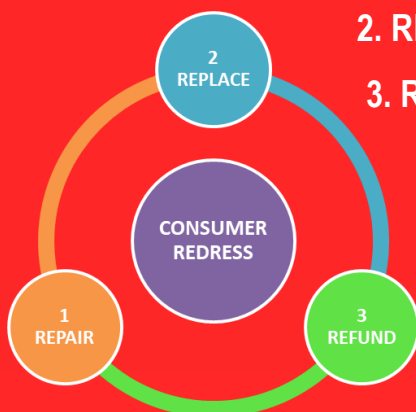
What to do before you buy a product or service

Do your research before you pull out your wallet! This best practice will help set you up for good purchases.

- Understand what you need the product or service to do.
- Read product and service reviews. Find out which option might best suit your needs.
- Shop around and compare prices.
- Find a reputable retailer or service provider. This could mean:
 - a. reading reviews
 - b. looking for signs of a seller's good reputation, e.g. testimonials from previous clients and licensed tradespersons
 - c. buying from registered businesses based in Jamaica — businesses outside of Jamaica do not have to comply with our consumer laws
 - d. weighing the risks of buying from a private seller — you'll have less protection under consumer law if there's a fault or issue later on.
 - e. Write down any questions you wish to ask about the product or service. Among the issues for consideration are: **warranties, return policy and proper receipts.**

The Consumer Protection Act states that a vendor follows three (3) steps in providing REDRESS to a consumer.

1. REPAIR
2. REPLACE
3. REFUND





ARE YOU READY?

HURRICANE SEASON BEGINS JUNE 1

The official hurricane season is June 1 to November 30. The period is usually a rainy one even if a hurricane does not develop. The Office of Disaster Preparedness and Emergency Management (ODPEM) recommends that the following activities be done at the beginning of the hurricane season.

At the Start of the Hurricane Season

- Check thoroughly the roof of your house, hurricane shutters, hooks and latches and effect repairs where necessary.
- Make sure that galvanized sheeting on the roof of your house is properly fastened.
- Keep in stock extra plastic bags and sheets of plastic. Plastic is essential to prevent important documents, paintings, equipment and furniture from getting wet.
- Keep handy a supply of lumber, plywood, timber, etc. for battening down purposes.
- Trim trees that touch power lines or hang over the house and other buildings.
- Make sure that emergency cooking facilities such as coal stoves are in good working condition as these may be necessary.
- Make sure you have a supply of kerosene and coal. Keep coal dry by wrapping in a plastic bag or other waterproof material.
- Latch down securely all small buildings in the yard such as outdoor kitchens, pit latrines, tool sheds, barns, etc.
- Store extra food, especially things that can be eaten without cooking or which need very little preparation. Electricity may be off during a hurricane, leaving you without refrigeration.
- Place emergency food supply in a waterproof container and store in a closed box, cupboard or trunk.
- Make sure you have emergency equipment in your home. These include waterboots, raincoats, flashlights, batteries, portable radio, kerosene lamps and matches.
- Have simple first-aid equipment such as iodine, bandages, eye lotion, etc. at home.



**Did you know that YOU have a right to a
SIX MONTH WARRANTY IF NONE IS OFFERED
by the vendor upon purchase of all items?**

**This is so, under the LAW: Section 21 (6) of the Consumer
Protection Act provides the consumer with an automatic
six months on parts and labour.**

**THERE ARE OVER 60 DIFFERENT
NAMES FOR ADDED SUGAR**

**ALWAYS READ THE INGREDIENTS
LISTING ON FOOD LABELS**

Agave nectar
Barley malt
Barbados sugar
Beet sugar
Blackstrap
molasses
Brown sugar
Buttered syrup

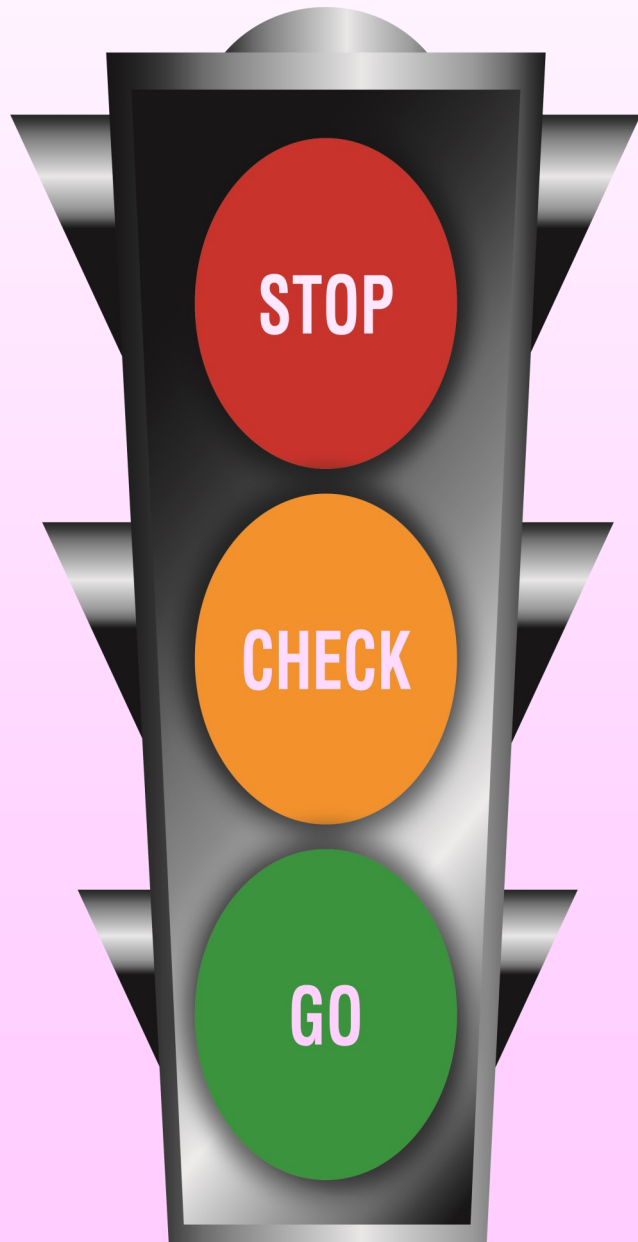
Galactose
Glucose
Glucose solids
Golden sugar
Golden syrup
Grape sugar
High fructose
corn syrup

#CYBERSAFE CONSUMER:

“Distrust and caution are the parents of Security”

Benjamin Franklin

You work really hard to make ends meet and do without some things so you can have savings for the future. This is commendable, however, if you do not protect your assets, you could be at risk of losing all these savings. While the issue of cybersecurity may be relatively new, Benjamin Franklin's words are as important today as they were over 200 years ago! While financial institutions and others organisations that you conduct business with are trying to secure your information, you too must work to protect your information. By taking a few simple steps, you can better protect your personal and financial data online and at home.



Keep Your Secrets Safe: Don't respond to emails or phone calls that request your personal information, and be careful about sharing personal information on social media.



Passwords: create “strong passwords” for your online transactions: at least 8 characters in length with a combination of letters, numbers, and symbols. Try not to use words found in the dictionary, and use different user names and passwords for your banking and shopping websites. Secure your smart phone and computer with a screen lock and/or “power-on” password.



Software: Download and install software only from websites you know and trust, and use security software on your computer and make sure it updates automatically.



Investigate: Check out the companies where you shop online to ensure security in your transactions, and review your financial and shopping statements for any suspicious activity. Check your credit report annually.



Encryption: Give personal information only over encrypted websites – look for “https” addresses.



Public Access: Avoid using unsecured, public wireless access points, such as those found in airports, coffee shops, and hotels.



There is a reason the Commission keeps saying that when you go to the supermarket, ensure that you have a list and stick to it! Every section of the supermarket - from the parking lot, shopping aisles to checkout counter is designed to make you spend more money and buy more things than you need.



Have you ever gone to the supermarket to purchase milk and come away with ice-cream, a cupcake (it smelled and looked so good), a new product (you tried the sample that was on offer), and chocolate (need to reward yourself). According to Business Insider, supermarkets are designed to get consumers to spend more money. Below are a few tricks in trade that supermarkets use to get more of your money.

Supermarkets hide dairy products and other essentials on the back wall so that you have to go through the whole supermarket to get to them.

If you feel like you're running laps up and down the aisles, this is *not* in your head as aisles are intentionally set up in racetrack layouts. Once customers start walking through the 'racetrack' aisles, they are conditioned to walk up and down each aisle without deviating. Most supermarkets move customers from left to right. Due to this flow and the practice of driving on the left side of the road, the items you are most likely to buy tend to be on the left hand of the aisle.

The items the supermarket really wants you to purchase are at eye level. In the cereal aisle, for instance, bulk cereal is placed at the bottom. Healthy cereal is placed at the top. Expensive brand name cereal goes right at eye level. Favoured items are also placed at the end of aisles. And then there's children eye level. This is where you'll find sugary cereal, macaroni and cheese and other items a child will urge parents to buy.



Sample stations and other displays slow you down while exposing you to new products.

Size matters. In crowded stores people spend less time shopping, do less impulse shopping, purchase fewer items, are less social and more nervous.

Warm colours attract people to a store. Cool colours encourage more contemplation and higher sales.

Hear that music? Studies have shown that slow music makes people take their time and spend more money. Loud music makes them move through the store quickly without affecting sales. And classical music leads people to buy more expensive merchandise.



The most profitable area of the supermarket is the checkout line. This is where after a few minutes in line you'll succumb to the temptation of the candy rack and a magazine you've been leafing through.

Time to present your Valued Shopper Card. While giving you the occasional deal, this card keeps you as a regular customer for the store. It also provides valuable tracking data.



Summer is in...



Sports



Academic



Art



Technology



Family Vacation

School is almost out! If you're not already thinking about summer activities for your children, you should be. The best activities usually fill up early so getting your spot secured should be a priority. Here are the top three things parents should consider when choosing an activity for their child during summer.

1. Does the activity meet your child's wants, needs, and interests?

2. Are certain activities mandatory?

3. Is there a wide range and variety of activities or is it a narrow specialty programme?

Thereafter, take into consideration: dates, cost, location, and special needs. It is important to know the full cost of the activity before committing. Therefore get a full understanding of additional fees – lunch, snacks, entry and transportation costs for field trips and any additional charges.

Don't forget to ask about the children to staff ratio to ensure that your child is well supervised and supported.

Once you've narrowed it down to just a few activities, really do your research. Visit the location, search websites and ask around for testimonials.

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Did you know that every tyre has a date code for when it was manufactured? Look for "DOT" followed by several digits on the lower sidewall of your tyre. The last four numbers identify when the tyre was made. As an example, 3014 would indicate that the tyre was manufactured in the 30th week of 2014.