

A Publication of the Prices and Consumer Affairs Division

CONSUMER IMPACT

Vol. 14 No. 3 December 2024



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CUTTING COST THIS CHRISTMAS



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CONSUMER IMPACT

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Minister's Message

The Prices and Consumer Affairs Division continues to play its role in consumer protection and education. This edition of Consumer Impact aims to provide primary stakeholders with information to make wise choices within their budgetary means and provide access to the most up-to-date information on products and services available in the domestic market.

As we focus on prices, I make a profound appeal for consumers to be wise when spending this Christmas season. Have a budget to ensure your expenditure keeps in the level of your income. Careful budgeting should prevent you from spending more than you can afford, thus avoiding indebtedness.

During the Christmas season, the officers within the Division will continue to enforce the Distribution and Price of Goods Act (CAP 138), to ensure the basic and essential goods named under the Act, do not exceed the maximum selling price. We continue to educate the public on the recent revision of this Act, which has seen the removal of some goods and numerous essential goods added to the list of price-controlled items. The primary objective is to make essential goods affordable and accessible to consumers at fair prices.

At this time of year, there are usually many sale signs, and it is a great idea to take advantage of bargains. As the minister responsible for protecting and safeguarding consumer rights in Antigua and Barbuda, I remind consumers that even in Christmas sales, the Sale of Goods Act still applies, and goods should be of merchantable quality, fit for their purpose and as described. Consumers, however, must ensure they get value for their money.

This year, consumers will once again enjoy a 10% reduction in the Antigua and Barbuda Sales Tax. This allows consumers to realize greater savings, especially on big-ticket items. Our officers at the Division will continue to monitor prices to ensure fair trading and lessen the likelihood of deceptive pricing.

I hope the Christmas season brings happiness and joy to you and your family. Best wishes for 2025.



Hon. E. P. Chet Greene
Minister of Foreign Affairs,
Trade and Barbuda Affairs

Have A Christmas Budget



While it's fun and exciting to shop for Christmas, it can also be incredibly stressful. It's easy to get caught up in the spirit of giving and after Christmas realize that you have spent a little too much.

That's where your budget can help. By organizing your money, you'll know exactly how much you can spend on food and drinks, clothing, curtains, appliances and gifts for everyone on your list. Budgeting is a way of ensuring that your expenditure is in keeping with your level of income.

Careful budgeting should prevent you from spending more than you can afford, thus avoiding indebtedness.

Begin your Christmas budget by taking note of your net income - the amount remaining after deductions of social security, medical benefits and education levy. This should be done weekly,

fortnightly or monthly, depending on when you get paid.

Next, make a list of the essential items for which payment is made such as the mortgage/rent, insurance premiums, utility bills, loans, nursery and school fees, household goods, transportation cost, and anything else depending on your family's circumstances. It is also important to make provision for emergencies and savings. After, allocate a specific amount for Christmas shopping.

Remember to track your spending. A budget doesn't help if you don't stick to it. This will help to remove the anxiety of "Can I really afford to buy this?" or "Can I really afford to go there?" The last thing you need during the most wonderful time of the year is more stress.

Having a budget can make your Christmas shopping more enjoyable because you know how much you can spend. No guessing. No stressing!



Compare Prices Before Purchasing

In today's consumer-driven world, comparison shopping has become an essential practice for smart shoppers. With countless options available in the market, it's crucial to take the time to compare products, prices, and features before making a purchase. Comparison shopping refers to the process of evaluating different options to find the best value for money. It allows consumers to make informed decisions, save money, and ensure they get the best possible product or service.

Saving Money

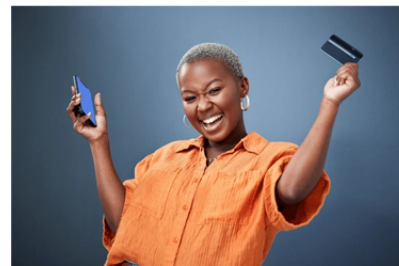
By comparing prices from various retailers or online platforms, consumers can identify the best deals and find products at the lowest prices.

Finding the Best Quality

By researching and comparing different brands or models, consumers can assess factors such as durability, reliability, and customer reviews. This helps them make an informed decision about the quality of the product they are considering.

Making Informed Decisions

By evaluating multiple options, consumers gain a comprehensive understanding of the pros and cons of each product or service. This information helps them weigh the advantages and disadvantages, allowing them to choose the option that aligns best with their specific requirements.



Avoiding Impulsive Purchases

Comparison shopping allows consumers to evaluate different options, and assess whether a particular product or service is truly necessary or worth the investment. This helps consumers make more thoughtful and deliberate purchase decisions, ensuring they spend their money wisely on items that genuinely meet their needs (animasmarketing).

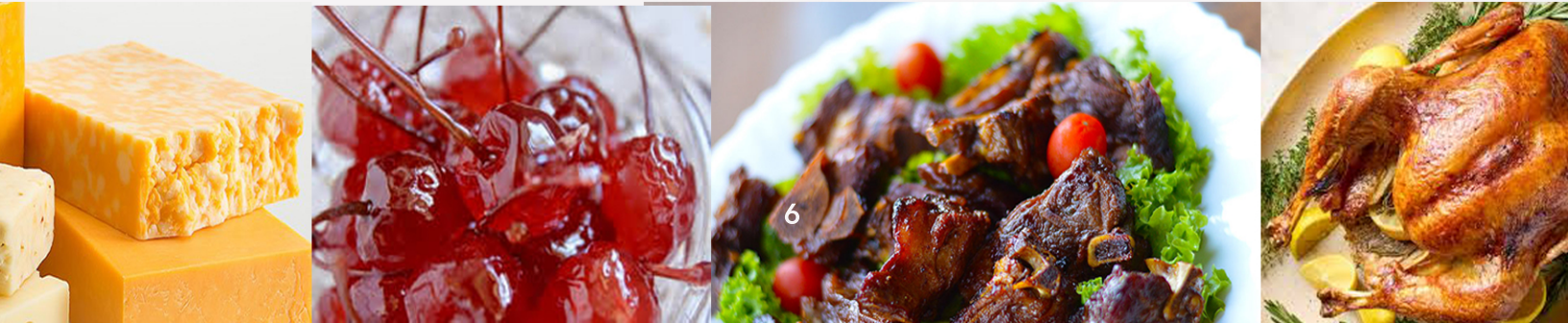


Prices for Popular Food Items This Christmas

GOODS	SIZE	Chase	Epicurean Friars Hill	Little Canton High Street	Gourmet Basket	Gloria's	Spencer's	Silver Lining	XPZ
Cherries	1lb	\$13.4	\$20.6		\$16.73	\$17.81			
Prunes	1lb	\$13.35	\$22.89	\$21.12		\$21.00		\$21.25	
Mix Peel	1lb	\$10.99		\$28.08	\$26.91	\$29.25			
Raisin	1lb	\$15.62	\$25.5		\$12.93	\$13.75	\$5.60	\$12.00	

Shrimp (Raw)	26-30lb	\$13.40	\$78.59	\$35.73	\$59.9	\$39.43	\$33.1		\$34.44
Shrimp (Cooked)	26-30lb		\$50.75			\$31.05			
Goat Meat	1lb	\$16.60	\$27.42		\$23.89				
Whole Chicken	1lb	\$4.85	\$5.75	\$6.24		\$6.25			
Turkey (Butter Ball)	1lb		\$11.70	\$9.36					
Ham (Andy's)	1lb	\$14.95	\$13.50		\$9.80				
Ground Turkey	1lb		\$15.75			\$14.85	\$13.60		\$14.14

Cream Cheese (Philladelphia)	8oz	\$13.25	\$22.75						
Mozzeralla Cheese	1lb	\$16.32				\$19.40	\$20.50	\$13.99	
White Cheese	1lb	\$16.55				\$19.55	\$20.50		
Anchor Veg Cheese	250g		\$12.05				\$12.05		\$12.55
Yellow Cheese	1lb	\$16.99					\$20.50		
Cooking Cream (Grand Or)	1000g			\$21.60		\$25.45	\$21.60		
Hahns Cream Cheese	8oz			\$10.95	\$10.18	\$10.49	\$10.50	\$10.50	



Prices for Popular Food Items This Christmas

GOODS	SIZE	Chase	Epicurean Friars Hill	Little Canton High Street	Gourmet Basket	Gloria's	Spencer's	Silver Lining	XPZ
Bread Crumbs (Every Day Ess)	15oz			\$13.63	\$14.45		\$13.63	\$13.65	
Stuffing (Stove Top)	60z		\$15.15		\$15.50				
Lasagna (Marco Polo)	16oz			\$9.07				\$9.36	
Lasagna (Armando)	500g			\$8.35					\$8.35
Kraft Mac & Cheese (Org)	206g	\$4.89	\$4.89					\$5.35	
Eggs	Box	\$18.85	\$16.80	\$15.60	\$15.35	\$15.60	\$15.60	\$15.00	
Garlic (1lb, by Head)	1lb	\$4.95	\$14.50	\$3.75	\$12.55	\$3.75	\$3.50	\$5.95	\$3.95
Pasta Sauce (Ragu)	16oz		\$15.79	\$17.47	\$18.54				
Pasta Sauce (Prego)	15oz	\$10.00	\$16.39	\$11.33			\$15.80	\$9.89	
Hunts Pasta sauce	24oz			\$11.31		\$11.30			
Hunts Tomato Sauce	16oz	\$10.50	\$9.15						
Karibee Rice	1kg		\$4.89	\$4.35		\$4.70			
Karibee Rice	2kg		\$9.65	\$8.69					
Hellmans Mayonaise	15oz	\$14.95	\$14.95	\$14.95		\$14.95	\$14.94		\$14.94
Simply Coconut Oil	900ml		\$22.91				\$22.91		\$22.91
Wesson Conola Oil	24oz	\$17.95							\$20.50
Libbys Mix Veg	425g	\$7.90		\$7.91		\$7.92			\$7.92
Libbys Corn	432g	\$7.05		\$6.13		\$7.06			\$5.07
Libby's Peas & Carrot	425g			\$8.77		\$8.80			\$8.77
Easy Bake Flour	1kg	\$5.1	\$6.15						
Purity Flour	1kg		\$5.45	\$5.94					\$5.46
Glowsread	1.81kg			\$35.72			\$35.6	\$35.72	
Mellokreem	1.81kg						\$34.52	\$34.52	
Velvo Kris Shortening	1.81 kg		\$27.59			\$28.70	\$28.68	\$28.68	
Glow Spread	445g	\$8.95	\$8.53	\$8.86					



Prices for Popular Food Items This Christmas

GOODS	SIZE	Chase	Epicurean Friars Hill	Little Canton High Street	Gourmet Basket	Gloria's	Spencer's	Silver Lining	XPZ
Planters Peanuts	16oz	\$19.9						\$23.99	
Planters Peanuts	120z		\$19.49	\$19.98					
Sunshine Peanut	100g		\$3.39		\$3.51	\$3.51	\$3.58		
Sunshine Cashew	100g		\$10.29	\$10.73					
Promos Butter Cookies	340g					\$15.46			
Ginger	1lb	\$13.55	\$14.95		\$12.15	\$14.04		\$6.44	
Sorrel (Dried)	Pk \$3.5oz			\$6.28		\$6.28			
Stones Punche Kuba	750ml			\$18.39		\$20.00	\$20.85		
Cake wine (Red Ruby)	750ml		\$17.25	\$17.49	\$17.96	\$37.15	\$17.95		\$15.88
Cavalier Rum	1.75lt		\$31.95	\$30.53					
Cavalier Rum	1lt	\$29.20	\$27.75			\$42.75		\$40.75	
Cavalier Rum	750ml				\$22.29		\$31.15	\$24.95	
Punche Kuba	700ml	\$37.9	\$38.95	\$35.35		\$37.15	\$41.85	\$38.99	\$36.88
Punche Caribe	750ml	\$47.20	\$47.25	\$45.23					
Punche Diva	750ml	\$46.00	\$45.95	\$44.08		\$47.95		\$45.99	\$46.00



Buy in Bulk this Christmas

Party planning might be exciting and overwhelming, but the food catering for the guests seems to take the biggest space in one's mind. Drinks, chicken, rice and other items bought wholesale mean convenient shopping while amounting to money and time savings.

- **Cost-Effectiveness:** Buying in bulk can significantly reduce the overall cost, allowing you to save money while providing a wide selection for your guests.
- **Convenience:** Purchasing in larger quantities means fewer trips to the supermarket, making the planning process for your party much smoother and more efficient.

ZERO-RATED GOODS

The Following goods do not attract the Antigua and Barbuda Sales Tax (ABST)

Chicken – fresh, chilled or frozen

Fish – fresh, dried, salted, whether or not (in brine or smoked). Red herring and mackerel are smoked.

Milk – cream and condensed, including powdered milk

Butter – fresh and salted

Eggs – fresh

Vegetables – fresh or chilled

Fruit – fresh

Rice

Flour – wheat or meslin, durum or other

Maize (corn) meal

Cereal grains – rolled etc., including but not limited to oats, barley and wheat

Refined Edible oil (including but not limited to olive oil, palm oil, corn oil, sunflower seed oil, canola oil and soya-bean oil)

Margarine

Imitation Lard (shortening)

Preparation for Infant Use for retail sale

Sardines (canned)

Cane and Beet Sugar

Bread (not including other baked products such as bun)

Active Yeast

Ordinary Water (not containing added sweetening or flavouring)

Table Salt for retail sale



Medicines in retail quantities including but not limited to Penicillin, Insulin, Aspirins, Paracetamol, cough preparations but not including vitamins)

Pharmaceutical Goods (including but not limited to sterile catgut, blood grouping reagents, first aid kits and dental cements)

Sanitary Towels and Tampons

Napkins and Napkin Liners (diapers) for babies and adults

Books or Printed Matter (including but not limited to encyclopaedias, dictionaries, text books, novels, bibles but excluding periodicals, magazines, drawing and colouring books, exercise books)

Newspapers - not including magazines or periodicals

Bed Pads (for adults)

Personal Computers, Equipment and Software (for use with personal and laptop computers)

Prescription Eye Glasses, Contact Lenses and Prescription Sunglasses

Coffins and Caskets

Biodegradable Cups, Plates and Containers

Hurricane Shutters

Selected Agricultural Inputs

Insecticides

Fungicides

Herbicides

Rodenticide

Fertilizers and Plant Health Products

Tools and Equipment



ABST Reduction Weekend and Christmas Barrel bring cheer to consumers



Consumers will enjoy a ten percent reduction in the ABST from Friday, December 20, 2024, 12:00a.m. to Sunday December 22, 2024, 11:59p.m. The reduction will apply to all types of goods subjected to the ABST sold during the period, but to not services.

Consumers are reminded ABST reduction days are voluntary, which means that stores have the choice to participate. Furthermore, consumers need to exercise caution when making purchases, as the ABST does not apply to all products. therefore, consumers should be mindful of their purchases. Additionally, it is recommended that receipts be retained, as they are necessary if an

item needs to be returned to the store.

Meanwhile, the Christmas Barrel Initiative commenced on December 1, 2024, and will run until January 15, 2025. Individuals who reside overseas can assist family members here with essential items. Barrels or e-containers are limited to food, toiletries and clothing. Any other items will be subject to the regular pricing schedule. Consumers can expect to pay a small fee.



Engaging a Service Provider

Are you thinking of having repair work done for Christmas or engaging a catering service for your Christmas dinner or party? When a consumer engages a service provider, for example, a carpenter, plumber, electrician, or caterer they are entitled to certain standards.

Under the Supply of Goods and Services Act 1991 it is implied that anyone providing a service must do so:

1. with reasonable care and skill – the job should be done to a proper standard of workmanship.
2. Within a reasonable time – even if you have not agreed a definite completion time with the supplier of the service;
3. For a reasonable charge, if no price has been fixed in advance – if the price was fixed at the outset, or some other way of working out the charge was agreed, the consumer cannot complain later that it is unreasonable.

Before you start the job, ensure you have a written agreement or service contract signed by both the consumer and the service provider. The service contract should outline the responsibilities of the consumer and the service provider. Having a service contract makes it easier to obtain redress if needed.



Stretching the Dollar with Local Dishes

The holiday season is a time for family, friends, and festive cheer—but it doesn't have to come with a hefty price tag. Christmas spending can quickly add up, from gifts to decorations to big holiday feasts. However, there are creative ways to prepare nutritious meals on a budget using local produce. Let's explore some cost-saving ideas that can help make your celebration festive and flavorful with local and wallet-friendly ideas.

1. Get Into Home Gardening for Holiday Meals

Whether you have a dedicated garden or just containers, there are simple ways to grow your festive greenery. Why not bring home gardening into your meals this year? Consider planting quick greens and herbs like lettuce, spinach, rosemary, thyme, basil, or sage. You can also plan for next year by adding sorrel to your garden list. This traditional botanical is best planted from June. Sorrel adds color, flavor, and nutrition to your dishes. Best of all, sorrel can be dried for after-season teas, drinks, sauces, or desserts. Save the pulp for treats like cakes, muffins and sorbets making it a sustainable and cost-effective option. Fruits like mango, saved when plentiful, make excellent frozen treats or dessert fillings.

2. Potlucks Make for Delicious, Budget-Friendly Feasts

One of the highlights of the Christmas season is festive meals with loved ones. However, hosting a large dinner can be expensive when you factor in the cost of meats, sides, drinks, and desserts. Hosting family potluck-style meals is a great way to cut costs without compromising

flavour. By asking each person to bring a dish or two, you can significantly reduce the cost of your meal while still enjoying a variety of delicious foods. Plus, it takes some pressure off the host, allowing everyone to contribute to the celebration.

If you're on a tight budget, get creative with the menu. Traditional dishes can often be made with less expensive ingredients. Use what's in season and focus on hearty comfort foods like soups, pepperpot and stews, which can feed a crowd affordably. Throw in some peas and beans for nutrition and bulk. They contain plant-based protein, complex carbohydrates, **vitamins**, and minerals. Add small pieces of provision for texture, flavor, and nutrients, or pair with small balls of fungi or homemade garlic rolls to add dimension and umami to these budget-friendly ideas.

3. Simplify Your Celebrations

We often forget that the simple moments matter most during the Christmas rush. You don't need extravagant decorations, expensive meals, or overeating to have a memorable Christmas. Work on portion control but maximize taste to satisfy the palette without feeling the need to overindulge. People tend to eat



less with smaller, satisfying portions.

Being intentional about the reason behind the celebrations can create a meaningful season without stressing you about finances or raising the doctor's bill because of elevated numbers. Remember, Christmas is about the people you share with, not the price. Focus on the activities that truly bring joy, like dancing or playing music, sports, or table games with loved ones.

So, to Sum it up:

1. Plan and Use What You Have

- Set a Budget: Determine a realistic spending limit and stick to it.
- Check Your Pantry: Plan your menu around ingredients you already own. Prep and freeze fruits and vegetables when in season for use when needed during the holidays.
- Stick to the Basics: Focus on one main dish, include a few sides, and feature a small and simple dessert.
- Skip Costly Cuts: Include plant-based options like peas and beans for a nutritious, affordable meal.



2. Shop Strategically

- Shop Early: Take advantage of seasonal sales while the price is reasonable.
- Shop Wholesale: Bulk purchases can save money.
- Split Costs: Exchange bulk items with family or friends to increase variety, avoid waste, and cut spending costs.



3. Save on Meals and Beverages

- Host a Brunch: Breakfast or brunch menus, such as casseroles and baked goods, are less expensive.
- Go Potluck: Have guests contribute dishes, especially main courses or sides.
- Serve Family Style: This can help manage portions and reduce waste.
- Limit Alcohol: Offer a single signature beverage instead of a full bar.



- Go Homemade: Create festive drinks using sorrel, ginger, or limes and spice them up with aromatics like nutmeg, cinnamon, and cloves.
- Repurpose: Peels and pulp from produce such as vegetables, sorrel, citrus, and coconut can be used to make stock, jams, marmalades, or baked goods.

Not so great at gardening? Why not share your homemade goodies with friends and neighbors? They, too, may share some home-grown produce with you like the "good ole' days." This is an unconventional but good way to cut costs and balance out pantry overstock. It's the gift that keeps on giving.

Final Thoughts

This Christmas let's focus on the things that truly matter—family, togetherness, and the joy of giving. By incorporating some of these cost-saving strategies, you can enjoy the season on a tight budget. Planning and creativity can result in a delicious and nutritious Christmas meal that everyone enjoys while reducing spending. So, get your creative skills going and celebrate in happy yet affordable ways! On a gentle exit note, remember food safety is essential. Use your food sanitation techniques. Prevent cross-contamination; keep hot foods, hot and cold foods, cold. Merry Christmas!

Submitted by:
D. Graham Charles, MSc.
Nutrition Consultant





Important information for Shopping in the Local Online Marketplace

The Christmas season often brings an increase in business activity as consumers prepare for the holidays. An uptick in persons shopping in the local online marketplace is a positive sign. However, this is not without drawbacks.

Here is some important information about shopping in the local online marketplace:

1. Goods offered for sale must be of merchant-able quality, fit for their normal purpose and be as described in keeping with the Sale of Goods Act 1990.
2. Ensure the seller is reliable. It is a good idea to speak to other consumers who have patronized the seller or are familiar with the seller.
3. Ask about the seller's policy. Such policies usually give information about returns and other forms of redress and the time allotted to do so.
4. Ask for the goods to be delivered to your home or a place where the items can be checked before finalizing the purchase. For example, if a consumer is purchasing a blender, the consumer should ensure the good is tested in the same manner as a purchase in a brick-and-mortar store.
5. Ask for a receipt. For many sales conducted in the local online marketplace, receipts are not given. Consumers should request a receipt. Also, the receipt can be sent electronically after payment is completed.



6. Look out for counterfeit goods. All sellers in the local online marketplace are not honest. Some sellers use the online marketplace to lure consumers into purchasing goods at bargain prices. Before consumers buy, they should ensure they are getting value for their money and are not being deceived. Also, check other sites for the same goods and compare prices and features.
7. Defective goods. Some sellers use the online marketplace to part with items that are no longer working or are not functioning properly. Many of these sellers claim the goods are new or in good working condition. Don't be fooled. Examine the goods thoroughly before purchasing.
8. Read the reviews. Customer reviews can help consumers make their purchase decisions. For example, reviews can indicate if the seller has a history of deceiving consumers.
9. Be sure to receive the seller's contact information, such as address and contact number. Also, note the date and time of the transaction. In many instances, when consumers receive goods that are defective or not functioning properly and are seeking redress, they have no contact details for the seller and the seller's profile is usually deleted or deactivated.
10. Beware of fake accounts. A lot of scammers are online, both locally and internationally. Consumers should use secure sites and patronize reputable sellers.
11. Ensure the items meet your needs. For items like shoes and clothes, consumers should check the size chart if available. The seller is not obligated to offer redress if consumers



purchase the wrong item or change their minds.

12. Look out for misleading advertisements, deals and promotions. If it's too good to be true, buyer beware.

13. Avoid using public Wifi when shopping online.

14. Use a credit card instead of a debit card. A credit card is more secure, and if there are any fraudulent activities with the credit card, you can get a refund, while with a debit card, it is possible you may not get back anything.

15. Be careful when giving out your credit card information. Generally, consumers should avoid sharing sensitive information.

Safety First

WHEN BUYING TOYS

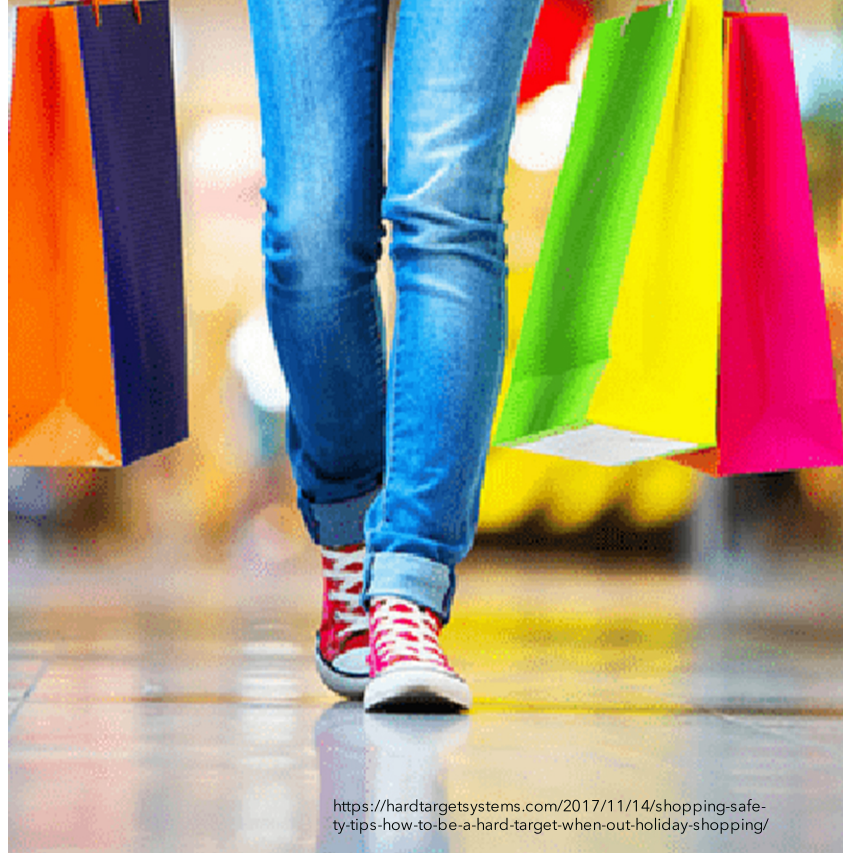
No matter what occasion you're shopping for make sure the gifts for children are safe and non-toxic.

- Avoid toys with sharp points and edges that can be jabbed in your child's eyes;
- Avoid toys that are poorly constructed;
- Avoid toys that have detachable parts, such as button eyes that your child can put in his/her ears, nose or mouth;
- Buy age-appropriate toys. Read the label, and if it's not recommended for children under a certain age, then don't buy it for your baby.
- Avoid toy guns or other toys that shoot objects. Even the simplest versions that shoot plastic objects can cause eye injuries and present choking hazards.
- Ensure the batteries in the toy are safely behind a screwed-down cover.
- Children with special needs might be more vulnerable, so keep this in mind while shopping.



A Consumer Safety Guide for the Christmas Season

As we approach the festive season, excitement fills the air, and the rush to find the perfect gifts begins. However, amidst the hustle and bustle, consumers must prioritize their safety and make informed decisions to protect their hard-earned money. This Christmas, while you may be aiming to cut costs and find great deals, don't forget to stay vigilant and safe during your shopping sprees.



<https://hardtargetsystems.com/2017/11/14/shopping-safety-tips-how-to-be-a-hard-target-when-out-holiday-shopping/>

1. Be on alert for Scammers

Christmas is a prime time for scammers who prey on unsuspecting shoppers. Whether online or in-store, always verify the authenticity of discounts and offers. Scammers often create fake websites or pop-up ads, enticing consumers with seemingly irresistible deals.

2. Keep Your Personal and Financial Information Safe

The rise of online shopping during the Christmas season brings convenience, but it also increases the risk of identity theft. Be cautious when entering personal or financial details online, especially on unfamiliar sites.



3. Be Careful in Crowded Stores

In-store shopping can also present safety risks, especially in busy retail environments. With the surge of shoppers, it's easy to become distracted and unaware of your surroundings.

4. Plan Your Budget and Stick to It

One of the easiest ways to avoid overspending this Christmas is by setting a clear budget and sticking to it. It's tempting to go overboard, but doing so can lead to financial strain that can last well into the New Year.

5. Stay Safe on the Road

The Christmas season brings a significant increase in road traffic, with people heading out to shop, visit family, and attend celebrations. Whether you're driving or walking, road safety should always be a priority.

6. Keep Your Home Safe While Shopping

Many people take advantage of the festive period to travel or go on vacation, leaving their homes unattended. Make sure your home is secure while you're out shopping or travelling.

7. Responsible Alcohol Consumption

Christmas parties and celebrations are often accompanied by alcohol, but it's essential to stay responsible, especially if you're planning to drive. Excessive drinking not only puts you at risk of accidents but can also impair your decision-making abilities, making you more vulnerable to scams and theft.

While Christmas is a time for joy, celebration, and sharing, it's important to be aware of potential risks to your safety and finances. By staying vigilant, being cautious, and planning, you can enjoy a safe and festive holiday season without breaking the bank. Remember, a little preparation goes a long way in keeping you safe, both online and offline.

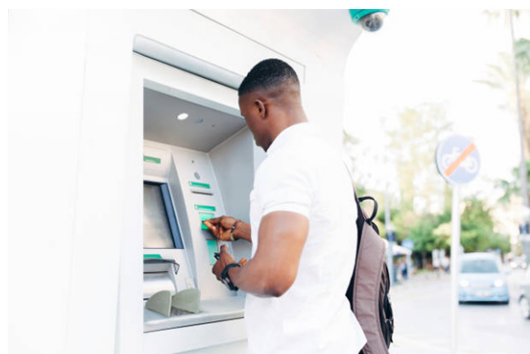
From all of us in the Royal Police Force of Antigua and Barbuda, we wish you a safe, enjoyable, and cost-effective Christmas!



10 Tips for Safe Banking This Christmas Holiday Season

Photo: <https://mozo.com.au/>

- **Set a holiday budget.** Break it down into categories to stay within your financial limits.
- **Review loans and financing.** Understand the fine print, including interest rates, penalties, and fees before committing.
- **Activate transaction alerts.** Monitor accounts regularly for unauthorized transactions or unexpected charges.
- **Use secure payment methods.** Opt for digital wallets or payment apps for encrypted, secure transactions.
- **Avoid banking on public Wi-Fi.** Use a mobile hotspot or trusted VPN for added security.
- **Watch for scams.** Shop only with trusted retailers, verify offers, and beware of unsolicited emails asking for personal information.
- **Avoid sharing sensitive information.** Banks will never ask for your PIN, password, or full card details over the phone, email or text.
- **Use rewards and discounts.** Leverage loyalty programs, credit card rewards, and seasonal discounts to stay within your budget.



- **Be cautious with ATMs.** Use ATMs in well-lit secure locations. Check for suspicious devices on or around the ATM that might be skimmers. Shield your PIN when entering it.
- **Remember the spirit of the season.** Cherish time with loved ones, spread kindness, and enjoy the holidays without financial stress. Wishing you and yours a Safe and Merry Christmas!

**Antigua Barbuda Montserrat
Bankers Association**



Central Board of Health Christmas Food Safety Tips



1. "Clean Hands, Safe Meals—Wash Up Before You Cook!"

Tip: "Wash your hands under running water with liquid soap before and after touching raw meat and eggs."



2. "A Little Thermometer Goes a Long Way—Cook It Safe!"

Tip: "Use a Calibrated Thermometer to ensure that food has been cooked to their safe minimum internal temperature."



3. "Cold Enough? Check Your Fridge to Keep Food Fresh and Safe!"

Tip: "Make sure your refrigerator is set at or below 41°F and the freezer at or below 0°F."



4. "No Tasting, No Risk—Keep Raw Dough Away from Little Hands!"

Tip: "Dough and batter made with flour and eggs can contain harmful bacteria such as Salmonella and E. coli. DO NOT let children taste raw batter and dough."



5. "Thaw Safely, Feast Safely—Don't Rush the Process!"

Tip: "Thaw your Ham, Turkey, and Chicken at safe temperatures to prevent harmful bacteria from growing rapidly."



6. "Space to Chill—Don't Overcrowd the Fridge!"

Tip: "Avoid overcrowding your fridge and freezer. This can cause rapid food spoilage. A free flow of cold air is required to keep food stored at their correct temperature."



7. "Hot or Cold, Keep It Bold—Serve Food at the Right Temperature!"

Tip: If you're cooking large meals, keep hot foods hot (above 140°F) and cold foods cold (below 40°F).



8. "Reheat Right, Keep It Safe—Don't Skip the Thermometer!"

Tip: When reheating leftovers, make sure they reach an internal temperature of 165°F.



9. "Cut Right, Keep It Tight—Separate Meats and Veggies!"

Tip: Use different cutting boards for raw meats and vegetables to avoid cross-contamination.



10. "When in Doubt, Throw It Out—Better Safe Than Sorry!"

Tip: If in doubt, throw it out. Don't risk eating spoiled food.

11. "A Little Caution Goes a Long Way—Protect Your Feast!"

Tip: "Cook your turkey to an internal temperature of 165°F to kill harmful bacteria."



12. "Don't Let Food Safety Slip—Stay Healthy This Season!"

Tip: "Thaw frozen food in the refrigerator, not on the counter."

13. "This Season, Serve Safety on Every Plate!"

Tip: "Use separate cutting boards for meat and veggies to avoid cross-contamination."

14. "This Holiday, Let's Keep the Food Safe and the Fun Going!"

Tip: "Keep kitchen surfaces clean to avoid germs and bacteria."

"Happy Holidays from the Central Board of Health—Where Food Safety is Our Business. Stay safe, enjoy the season, and remember to always practice food safety!"



https://www.creb.com/News/CREBNow/2021/December/Four_Christmas_light_safety_tips_to_avoid_falls_fires_and_shocks/

Christmas lighting is making a comeback as more consumers are decorating their homes and businesses. This is one way to create and share the joys of Christmas.

Before you start decorating, here are some important safety tips to be aware of to ensure your Christmas doesn't end in disaster.

WHEN HANGING LIGHTS:

- Indoor lights should be used indoors and outdoor lights outdoors.
- Check old Christmas lights before re-using them.
- Always follow manufacturer's instructions and safety warnings.
- Avoid passing electrical leads through door ways and windows where leads might be damaged.
- Make sure the power is off when putting up your Christmas lights or changing light bulbs.
- Avoid wrapping lights around sharp metal objects which may damage the wires.
- Always turn off decorative lighting before going to bed or leaving your house.

WHEN USING A LADDER:

When you are putting up all of that holiday gear, here are some guidelines to follow in order to ensure your safety. Getting hurt is not always preventable, but precautions must be taken nonetheless.

Always be sure to follow these safety rules when using a ladder:

- Inspect ladder for damage before each use.
- Place the ladder on a level, stable surface. Never try to increase its height by putting something underneath it.
- Extension ladders should always reach three feet above the point that you need to reach.
- Maintain three points of contact while on the ladder.
- No matter how tempting, do not use the top-rung of a ladder.
- Do not move the position of a ladder while you or someone else is on it.
- Do not overload your ladder. Check the maximum load rating and don't exceed it.
- Always avoid electrical hazards.



LITHIUM-ION BATTERY SAFETY CAMPAIGN

Lithium-ion batteries are essential to daily life. But many consumers are not aware that lots of everyday products use them, including:

- mobile phones, tablets and laptops
- household appliances and tools
- children's toys and game consoles
- e-vehicles, e-bikes and e-scooters
- vapes and e-cigarettes

Lithium-ion batteries pose a safety risk as they can quickly overheat, leading to fire or explosion in extreme cases. This can result in serious injuries, including burns, chemical exposure and smoke inhalation. Laptops, e-bikes and e-scooters tend to cause the largest number of injuries.

Consumers should be aware:

- Lithium-ion batteries power lots of our everyday products, such as phones, laptops, e-bikes and e-scooters.
- Lithium-ion batteries can overheat and pose a fire risk.

MONITOR PRODUCTS WHILE CHARGING

and unplug when fully charged



Stop using batteries, products and chargers that are

OVERHEATING, SWELLING OR LEAKING



USE THE RECOMMENDED CHARGER AND BATTERY

Never use modified or damaged batteries



STORE PRODUCTS

in safe places



RECYCLE OR DISPOSE OF BATTERIES SAFELY

and never throw them in household waste





December is for Financial Reflection and Renewal

December marks the season for Financial Reflection and Renewal—a time to review your progress, celebrate your wins, and lay the groundwork for a successful new year. Whether it's fine-tuning your budget or setting fresh savings goals, now is the perfect moment to prepare for financial growth in 2025.

Financial Wellness: Paving the Way for a Prosperous New Year

As the year comes to a close, it's time to embrace the opportunity for a fresh start. Financial wellness is defined as having financial security and freedom of choice in the present and future. It isn't just about crunching numbers—it's about creating a sense of security, freedom, and possibility for the future. By reflecting on your financial journey and setting purposeful goals, you can step into the new year with confidence and clarity. Think of this season as a chance to align your financial habits with your dreams. Whether it's budgeting for upcoming milestones, building an emergency fund, or investing in yourself, every small step today sets the foundation for a brighter tomorrow. Let this December be the launchpad for your most prosperous year yet. Here are some simple steps:

Reflect on 2024

Take stock of your financial year—what worked, what didn't, and where you can improve. A clear picture will guide your 2025 goals.

Budget for the Holidays

Avoid overspending by setting a holiday budget. Focus on meaningful gifts and experiences rather than costly purchases.

CHRISTMAS BUDGET Challenge AffordingMotherhood		
Holiday Expenses	Budget	Actual



Plan for 2025

Set clear financial goals, like saving more, paying off debt, or starting to invest. A solid plan is the best gift you can give yourself.



Give and Shop Smart

Consider gifts like savings bonds or charitable donations that make a lasting impact for loved ones and your community. Similarly, support small businesses. Every purchase strengthens the local economy and fosters innovation, ensuring your holiday spending has a broader impact.

Celebrate Progress

Big or small, every financial win deserves recognition. It's a reminder of how far you've come and what's possible in 2025.

Submitted by:
SamuelFields Consulting Group



Roast Potatoes in Cream

Ingredients

150ml double cream
1/2 tsp mustard powder hot
1/2 tsp salt
500g potatoes peeled halved

Method

Preheat oven to 180C.
Place cream, mustard and salt in a jug and whisk with a fork.
Place potatoes in a small roasting tin and pour cream mixture over the top.
Bake for 1 hour, basting every 20 minutes.
Serve immediately with roast meat or poultry.

Creamy Bacon Pasta Salad

Ingredients

250g dried fusilli pasta
1/2 cup whole egg mayonnaise
1/3 cup sour cream
1/4 cup fresh lemon juice
200g rindless bacon, chopped
1 red capsicum, deseeded, chopped
420g can corn kernels, drained
2 green spring onions, trimmed, sliced, plus extra to serve
A pinch of pepper



Method

Cook the pasta in a large saucepan of boiling water following packet directions or until cooked to your liking. Drain and transfer to a bowl.
Combine the mayonnaise, sour cream and lemon juice in a bowl. Season well with pepper.
Cook the bacon in a non-stick frying pan over medium - high heat for 5 - 7 minutes or until crisp. Drain on a paper towel.
Toss 3/4 of the dressing through the pasta. Add the bacon, capsicum, corn and spring onions.
Toss to combine. Drizzle with the remaining dressing and sprinkle with extra spring onions.

Chicken Waldorf salad

Ingredients

2 green apples cored cubed
2 celery stalks cubed
1 spring onion thinly sliced
1/2 cup walnuts roughly chopped *to taste
1 skin-off chicken breast fillet cooked cubed

Dressing

1/4 cup mayonnaise
1/4 cup sour cream
1/2 tsp sugar



Couscous salad

Ingredients

00 g couscous
200ml Massel* Chicken Style Liquid Stock
1/4 cup olive oil
1 cucumber diced seeds removed
1/2 red onion finely sliced
1 yellow capsicum diced seeds removed
2 tomatoes diced seeds removed
2 tbs parsley chopped
2 tbs lemon juice
1 tbs hummus optional
1 pinch salt and pepper



Method

Combine stock and 1 tablespoon of the oil in a small saucepan, heat just until boiling then pour over the couscous.
Cover and set aside for 10 minutes.
Fluff couscous with a fork, season with salt and pepper.
Allow to cool, stir in cucumber, onion, capsicum, tomato and parsley.
Separately combine remaining oil, lemon juice and hummus. Add to the couscous and stir to combine.

