

Caymanian Times

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Complimentary

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The Love for Camping

Camping at Easter time is a Caymanian holiday tradition that goes back many decades. Some people will tell you about how they went camping with their family and friends back in the 1970s and they have photos to prove it.

Tents could be seen all round the island, from Rum Point all the way to East End, and from there through South Sound, all the way up to Governor's Beach and West Bay; with the early birds getting the best spots on Wednesday morning. Numbers of campers were estimated at around a thousand, and the cloudy skies and possible rainy weather did not look as if it was going to stop anyone.

It's a great way to get back to basics, and leave all those "essentials" behind for a little while. Though sometimes, people have a way of taking them with you too, especially in the age of the smart phone where you can still watch TV if you like. It isn't always quite like the old days, where you had to leave all 'mod cons' at home and really get back to nature; but some people like to do just that. You could see them by their tent, maybe fishing or getting the little grill ready.

These days, lots of people from other places are joining in, too. Bruce, from the Philippines, certainly liked the holiday atmosphere at Smith Barcadere. He was camping

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► Cayman Camping at Easter – a great time for family and friends to get together

Day 1: Cayman tried but Jamaica took the lead

Jamaica seemed to really dominate most of the events on the first day of the CARIFTA games, so that even when they didn't get a gold medal they would sometimes get a silver and a bronze together.

In the Women's Under-20 High Jump, Aijah Lewis cleared a bar of 1.60 meters to win a Bronze medal for Cayman in the Women's Under-20 High Jump. Janique Burgher and Daniela Anglin, both from Jamaica, won the gold and silver.

You could feel the tension in the crowd rise right along with the high jump bar, in the boys' under-20

high jump. There were plenty of cheers for 18-year-old Louis Gordon from Bodden Town, who was Cayman's hope for a medal. There was plenty of hand-clapping a supportive crowd as he tried, but just failed, to clear the 2.14 mark. "I am a bit disappointed with my performance; it's mediocre," he said. Acknowledging that everyone in the audience seemed to love his performance, he also added: "That can only do so much. I know that I can jump 2.13 or even 2.14." It the Bahamas who gained the

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Region basks in solar energy projects



► Cayman's solar farm is a real innovation

The Caribbean has for decades been paying for expensive, fossil-fuel electricity despite having almost year-round sunshine which made that dependency absurd. Thankfully, in recent years governments and eco-friendly enterprises have realised the importance of using the sun - and to a certain extent wind and water - to help decrease utility bills and help save the planet's natural resources.

The Cayman Islands is a prime example of reducing the dependency of fossil fuels and introducing solar energy projects.

BMR Energy - a Virgin Group investment and lead developer, owner and operator of clean energy projects in the Caribbean and Latin America - has acquired a five-mega-watt solar plant in the Cayman Islands.

This is the country's only utility-scale solar facility and a key contributor to the nation's renewable energy goals and resilience.

Throughout 2018 BMR Energy continued to work towards Sir Richard Branson's goal of accelerating renewable energy adoption and building a cleaner, more resilient energy future in the region.

Cayman is one of many Caribbean countries converting rapidly to solar energy. An accelerator to create the world's first climate-smart zone launched in August, with 29 Car-

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Caymanian Times

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COMMUNITY NOTICE

New Board Policies Come into Effect

The Department of Commerce & Investment (DCI) is continuing to make improvements for its customers and ensure effective Anti-Money Laundering Regulation by introducing four new board policies.

These measures come into force on Monday, 1 May 2019 and are driven by DCI's new responsibility as a supervisor of Designated Non-Financial Businesses and Professions (DNFBPs), which include real estate agents and precious metal dealers.

The first policy requirement impacts applicants for money-lending businesses, such as payday loan providers. Such businesses must submit proof of their source of funds with their applications.

Additionally, applications will be subject to simplified due diligence by the DCI Compliance and Enforcement Unit, prior to review by the board.

A second requirement concerns Real Estate and Precious Metals businesses, where applicants will be subject to due diligence and vetting by the DCI Compliance and Enforcement Unit, prior to board review.

The third board policy concerns the licensing period for developers mak-



ing applications under the Local Companies Control Law (LCCL).

Such LCCL applications may be given a reduced, five-year period and licensees seeking longer will be required to resubmit new applications, including updated information about the status of the project.

This policy change has been introduced to guard against developments being left incomplete, or delayed excessively, and the ensuing negative impacts this may have on investors and the Cayman Islands' realty market.

The last board policy requires developers making LCCL applications to include detailed information on the project and the exact location of developments. Every LCCL application should be for a specific project/location.

Further improvements may be undertaken by DCI later this year to amend the Trade and Business Licensing Law, as part of the Department's wider ambition to streamline bureaucracy and make doing business in the Cayman Islands easier. 🌐



► Sir Richard Branson is passionate about solar energy

Region basks in solar energy projects

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ibbean nations signing up to help build a greener, stronger and more resilient region, powered by clean, sustainable energy.

"The potential for renewable energy across the world is massive, especially here in the Caribbean. We are perfectly placed as an example from which clean, innovative energy solutions can scale," said Sir Richard.

The Cayman Islands solar farm includes a total of 21,690 photovoltaic panels and has been operational since July 2017. The facility is sited on a former rock quarry – generating clean, renewable energy without impacting undisturbed areas on the island. All power generated by the solar farm will contribute to the grid's peak load of about 110 MW and provide power to more than 800 homes.

In Montserrat, the UK-based Institute for Environmental Analytics is partnering with the Government of Montserrat to implement an innovative renewable energy analytics platform – RE-SAT. This project is supporting the transition from fossil fuels to renewable energy. It reflects Montserrat's position at the forefront of promoting clean growth.

Jamaica Minister of Science, Energy and Technology Fayval Williams, said that the country is in a good position to achieve the revised target of having 50 percent of energy use being generated from renewable sources by 2030.

She said that the country is seeing significant investment in the sector. "Fifty percent of our energy sources should come from renewable energy and the experts tell me that this is very doable," she said.

Even tiny Anguilla, population 15,000, is proud that its most popular boutique hotel has announced the completion of a significant new green energy initiative.

The Frangipani Beach Resort has completed a new solar panel project that will power 70 percent of the resort.

The solar field consists of 800 photovoltaic panels producing 370 kilowatts of energy set on a quarter of an acre. The property has also added two solar canopies to its parking structure.

"Sustainability has always been important to us, and we're constantly working towards making the property more eco-friendly," said Shannon Kircher, Marketing Manager at Frangipani. "Being in the Caribbean, the sun is a resource that is in abundance, and powering the property through solar energy felt like a natural and important step for us to take in working towards our mission."

Perhaps more importantly, the new field is also designed to withstand hurricane-force winds.

Drilling of the geothermal site in Saint Vincent and the Grenadines is underway with the arrival of the four heavy duty cranes which will be used to lift and position the drilling apparatus. The wells will supply steam to a planned 10 MW geothermal power plant which will reduce the country's dependence on imported diesel and will provide a new sustainable and affordable energy source.

If the plant becomes operational as planned, it will supply all the country's baseload power. It will also bring the country's renewable energy to about 73 percent of total power generation, well above the 60 percent target of the SVG's Energy Action Plan.

Barbados is the first in the Caribbean to have successfully completed its United Arab Emirates-funded renewable energy project.



► Saint Vincent and the Grenadines has started drilling

Minister of Energy and Water Resources, Wilfred Abrahams called this "a truly extraordinary successful accomplishment" as he delivered remarks last week at the inauguration ceremony at the Bowmanston pumping station in St John.

Mr Abrahams said the UAE government launched a US\$50 million Caribbean Renewable Energy Fund in November 2017, and this partnership was an effort to assist Caribbean Community CARICOM Member States "to reduce the high cost of energy, which has been identified as a primary barrier to growth."

Dominica has a small power system that relies heavily on diesel to produce electricity. The average price of electricity on the island is amongst the highest in the world, around US\$33 cents/kWh as of December 2016 and customers are exposed to the volatility of international oil prices.

Geothermal is more cost-efficient, climate resilient and greener. Following Hurricane Maria two years ago, 75 percent of the power network was damaged, leaving the whole island with no electricity. In response the government adopted the National Resilient Development Strategy, which sets Dominica's vision to become "the first climate-resilient country in the world". Diversifying the energy mix is a key element of this strategy.

"This is an extraordinary opportunity for Dominica to reach its energy and climate goals by investing in geothermal, and to build a greener and more resilient future. The country has huge potential to provide reliable, low-cost renewable and high-quality energy in support of climate resilient growth," said Tahseen Sayed, World Bank Country Director for the Caribbean.

Puerto Rico too is making efforts to rely more on wind, water, and sunshine. Governor Ricardo Rosselló recently signed the Public Energy Policy Law of Puerto Rico to power the island solely by renewable energy by 2050. Along the way, the island must draw 40 percent of its electricity from renewables by 2025 and give up coal by 2028.

This puts Puerto Rico in league with more than 90 American cities, counties, and states like Hawaii and New Mexico that have set 100 percent clean energy targets. It also gives the territory a head start in bigger, more aggressive climate proposals like the Green New Deal.

All in all, every Caribbean nation is taking responsibility to converting to more use of solar energy. The evidence is that globally, the extensive use of fossil fuels is unsustainable. The Caribbean is at the forefront of necessary changes. 🌐



► Anguilla's Frangipani Beach Resort is doing its bit



JOB FAIR

WYNDHAM REEF RESORT Thursday, April 25, 2019

12:30p – 4pm

job fair Address:

Wyndham Reef Resort, East end
2221 Queens Highway – Conference room

Open positions:

- Marketing Concierge
- Activities Coordinator
- Director of Housekeeping
- Breakfast Server
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- Dishwasher –part-time
- Human ResourceS Coordinator

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JOB FAIR

THOMPSON GROUP OF COMPANIES Friday, April 26, 2019

12:30p – 4pm

job fair address:

waterfront center 2nd floor, george town
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- Sales Mangers

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Day 1: Cayman tried but Jamaica took the lead

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gold, when Shaun Miller soared into the air like a rocket, clearing the 2.16 meter bar, with Jamaica's Horatio Humphrey and Romaine Beckford gaining silver and bronze with jumps of 2.14 meters.

In the Boys Under-17 1500m Cayman's Levi Superville finished sixth with a time of 4 minutes, 13.03 seconds, and Cayman's Juan Pablo Valerio finished eighth with a time of 4 minutes 17.09 seconds. "I tried to push it together on the last lap but I ran out of energy with 100m to go," Levi Superville said. But in the last stretch it was Mitchell Curtis from the Bahamas who decisively powered past the finishing line with a time of 4 minutes and 9.34 seconds to win the gold.

Bermuda's Caitlyn Bobb gained the gold in the Girls Under - 17 400m run, with a time of 53.69 seconds. Cayman's Jaden Francis finished sixth, with a time of 56.86 seconds.

In the Boys Under -17 100 meter sprint, Devine Augustine from Trinidad & Tobago with a time of 10.62 seconds. But it was the Bahamas that won a gold in the Girls' Under 17 100 meter sprint, when Anthanya Charlton thundered past the finish line with a time of 11.51 seconds.

The 1500-metre final saw Cayman's under-20 boys' runners Victor Magalhaes and Wyatt Bodden finish sixth and eighth respectively, with gold and silver going to Tyrese Reid with a time of 3:55.38 and Fabian Campbell (3:56.23). Gabriel Curtis of the Bahamas took the bronze.

With a time of 11.25 seconds, Briana Williams gained a gold medal for Jamaica in the 100m female under-20 final. "I'm feeling great," she said. A few minutes later, she was feeling even better when teammate Oblique Seville made Jamaica's moment complete by powering to victory in just 10.24 seconds in the Boys' Under-20 final, too.



► Jaden Francis



► Louis Gordon



► Levi Superville



► Louis Gordon



► Briana Williams from Jamaica

Cayman's Easter Campers

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with a group of friends who have all come to love the Caymanian Easter tradition.

Having a nice quiet game of cards on a big cloth spread in front of her tent, Sara, one of the group, had something good to say about camping on Good Friday: "We are spending our holiday here and we were here overnight last night and we slept here and we enjoy our stay. We will go back on Sunday. Another card-player, Caryl, said: "We spend our holidays here with our friends. We are having a nice time and we love this place."

Cliff was playing a big folk guitar. It sounded lovely and he was very good at it. Sitting next to him, his friend Jen said: "It's nice to come here and relax from work... that's my tent and that's my grill." They had picked a really nice spot, overlooking the iron shore, and the lovely beach which was full of whole families enjoying splashing around in the waves. Jen said that they had come here last year, too.

Not far away was a large traditional group of Caymanians; all friends and family together. They had tents, hammocks, and a grill too, with some nice dried sea-grape wood, all ready for cooking a fish. There were all ages; and that is another nice thing about Easter Camping: "I like camping because it is a time when you can all just get together. Sometimes you don't see friends so camping makes you get together and see friends. You get to come outside and you get into survival mode," she said. "You get to cook outside and live outside - in the bush- that's what I like about it."

Another one of the group, Alex Bodden said: "Camping is a tradition of Cayman and the part that we enjoy about it is getting the fresh air, cooking on the outside and enjoying nature as well. You meet new people and make new friends and you get round and talk. You bring your music and it keeps us relaxed and happy. Sometimes we dance. So it's about having fun and celebrating. It keeps the culture going."



► For Bruce, Sara, Caryl and the rest of the friends, its just such a lovely holiday



► Alex Bodden

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Lifting up the community with giving hearts



Cayman National is proud to make a difference!

Every organisation has their own mission for the community, ours is to help the community grow through financial contributions and staff volunteerism.

Initiatives supported in the 2nd quarter:

- 2019 CARIFTA Games
- The Academy Sports Club: Participation in the Schwan USA Cup International Youth Tournament
- Alex Panton Foundation: APF Support Group Sponsor
- Breast Cancer Foundation: Light Up the Night Beach Walk
- Cayman Brac Annual Agriculture Show
- Cayman Cricket: 2019 All Out Golf Tournament
- Cayman Islands Agricultural Society: 52nd Annual Agriculture Show Bronze Sponsor
- Cayman Islands Cancer Society: Little Grand Race - Kite For Cancer
- Cayman Islands Government: Youth Services Unit Annual Brac Spring Weekend
- Cayman Islands Government: NCF 8th Annual Amin Mohammed Steel Pan Competition
- Cayman Islands Humane Society: Annual Furball Gala
- Cayman Islands International Fishing Tournament
- Cayman Islands Monetary Authority: Annual CIMA 5/10 K Walk Run
- Cayman Islands National Museum: Corporate Membership
- Cayman Islands Volleyball Federation: NORCECA Volleyball Tournament 2019
- Cayman Motocross Association: 2019 Stunt Fest Mania (Part 3)
- Cayman National Cultural Foundation: Cayfest 2019
- Cayman Prep and High School: Robotics Team First Lego Competition
- Clifton Hunter High School Flight Club
- Clifton Hunter High School Cheerleading
- Dreamchasers Cayman: Second Season of Dance "ROOTED: A CaymanKIND Ting"
- Family Resource Centre: International Women's Month Initiatives
- First Baptist Christian School: 5th Annual South Sound Stride
- Flowers Sea Swim 2019
- John Gray High School: Year 11 Spanish Class Trip to Cuba
- John Gray High School Flight Club
- Kiwanis Club of Grand Cayman: Annual Key Club District Convention
- Layman E. Scott Sr. High School: Student Awards
- Lean On Me Foundation: Brac Xplosion
- Lighthouse School Parent Teachers Association: Annual Autism Walk
- Little Cayman District for the National Trust: Annual Easter Auction
- The MS Foundation: Pretty On The Outside Event
- Mustang Track Club: 28th Annual Baytaf Track and Field Championship
- New Self Help Community Foundation: 18th Annual Talent Exposition of the Arts
- Northern Caribbean University Alumni Association Cayman Chapter: Jekalyn Carr Fundraising Concert
- RICS Americas Inc.: 4th Annual Cayman Islands Property and Construction Conference
- The Rotary Club of Cayman Brac: Bingo Fundraising Initiative
- Scholars International Football Club: Caribbean Football Union Tournament
- Special Needs Foundation of Cayman: Rock Your Socks 2019
- West Bay Sports Foundation: 6th Annual Cayman Islands Invitational U 15 Youth Football Tournament



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1978 450 SEL Mercedes

"Everybody that has a classic car has a love affair with the car," said Mr. Robert Hamaty, owner and founder of Tortuga Rum and a proud member of the Cayman Islands Classics and Hot Rods club. Everyone with a classic car also has a classic story to go with it: "What happened was my dad died in 1988 and left me an identical looking car – same colors and same year. I bought this one on the internet because it was the same color as my dad's car, which has a lot of interest attached to it because it used to belong to Kenny Rogers." Mr. Rogers wanted to buy a newer model, Mr. Hamaty said, so he put the car up for sale at a dealership.

"My dad bought it for 26,000 dollars and put it on a train, and took it to Miami. Then he died he left it for me, and it's still there; a very dear car to me," Mr. Hamaty explained. So while he has never shipped that car to Cayman, Mr. Hamaty has got an identical one to enjoy here. "I was surfing the internet – and I came across it on Ebay and I started bidding on it. This car was held up in an estate problem, a Filipino doctor died up in Chicago, and there was a big legal problem. It was in a warehouse for a long time; that is why it only has 34,000 miles on it. Everything is original on it and I have not had to do any restoration." 📍



Big black beautiful Buick

"It's a 1952 Buick Special" said classic car enthusiast Danny O'Hara. I bought it from a friend of mine here in Cayman who had purchase it up in the States. He had it in the States for about a year in

storage. Then he decided that he wasn't going to bring it here, he was going to sell it. So I bought it from him and brought it to Cayman."

It's quite a sight to see: long, dark, shiny, big, black and beautiful. "Everything is original. The seats are original, everything is original," Mr. O'Hara said. "It's got a Straight-8 GM engine. It has all the cylinders in a straight long row. It's certainly not underpowered." He said.

Straight -8 GM engines are quite rare, and were also known as Fireball 8. Buick used them in its cars from 1931 to 1953. However, unlike most other car makers at the time, Buick had been using a valve-in-head overhead valve design or I-head since its inception and continued this practice in their inline-8 designs.

Halfway into the 1949 model year, the Specials received all-new bodywork, the first fully postwar design for the series.

When I asked him why he liked it so much he said, "Because It's just lovely, isn't it? It's beautiful." I had to agree.



► 1952 Buick Special



► Mr. Danny O'Hara and his black 52 Buick Special

"I've always had a love for classic cars," said Mr. O'Hara, who said he used to also own a 52 MG TD, a classic English sports car. 📍



► Big black and beautiful Buick



► Classic 52 Buick Special



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APPLICATION DEADLINE is 30 APRIL 2019.



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Primary School Consistently Improves to Gain Better Rating

George Town Primary School has achieved a 'satisfactory' rating in its third follow-through inspection report from the Office of Education Standards (OES). This means that the school is no longer failing.

The primary school was first judged 'weak' in a full inspection conducted by an overseas team in 2014. The report made six recommendations for improvement needed to make the school's performance 'satisfactory'.

Three years later, the OES was established and a new inspections and evaluations system was set up. It mandated six-monthly follow-through inspections for schools until each had reached a satisfactory standard. George Town Primary's first and second follow-through inspections took place in 2018. Although both judged the school's performance as 'weak,' during the last of that year's inspections the school successfully fulfilled five of the six recommendations.

"In August 2017 when the new school's administration took over we

were faced with the first follow-through inspection, just a few months following our arrival," said George Town Primary School's Principal, Mrs. Sharon Campbell-Danvers.

"With the support of our Senior School Improvement Officer and the Department of Education (DES) we have worked diligently and were commended for the rapid turnaround in just six months at the time of the second follow-through inspection. I can only contribute this success to the teamwork of every staff member. We implemented a number of new policies and procedures that support our school improvement plan and ensure that everyone understands what is expected of them. With a little guidance and many hours of professional development, planning, student conferences, parent conferences and support, we successfully made the necessary improvements."

"We are excited about what lies ahead and the system as a whole," she concluded.



"George Town Primary School's 'satisfactory' rating is definitely something that its staff and parents can be encouraged and heartened by as the school has turned a significant corner," commented OES Director Peter Carpenter.

"However, although no further follow-through inspections are need, it must and can aim a lot higher," he added.

The school was one of the highlights of last month's royal visit.

To review the entire follow-through report, visit <http://bit.ly/GTPS3FT>

DCFS Partners with SDA to Host Spiritual and Wellness Event

Older persons, attending the "Faith in Life's Journey: A Spiritual and Wellness Programme" on Monday, 15 April 2019, celebrated and reflected on the Easter season and its promise of renewal.

Organised by the Department of Children and Family Services (DCFS) in partnership with the Cayman Islands Seventh-Day Adventist Church, the event featured a packed agenda.

As well as a cultural presentation by Daphne Orrett of Aunt Sookie & Friends, there were musical performances from local students and district seniors: Roy Bodden, Mr. and Mrs. Curtis Barnett and Rupert Ackerman.

Cayman Academy's Vice Principal, Jewell Meikle, and Genevieve Tomlinson from DCFS welcomed attendees, including a group from Cayman Brac and Little Cayman. The opening prayer was by Seventh-Day Adventist Pastor Dr. Wilton McDonald.

Opening remarks were made by Chief Officer for the Ministry of Community Affairs Teresa Echenique.

In her greetings, the DCFS Director Paulinda Mendoza-Williams said: "Faith is a journey that is often formed during troubling times. So it is then we seek safe places to ask questions that lead us forward... questions about death, about life, about Jesus and pain."

Rev. Mary Graham gave a stirring message on aging, offering insights into coping with grief, loneliness and loss. She also attested to God's presence in every situation by providing relatable anecdotes from her own life.

Luncheon and lively round-table discussions followed. Participants were asked to re-



► DCFS Director Paulinda Mendoza-Williams gives heartfelt greetings to attendees at the "Faith in Life's Journey: A Spiritual and Wellness Programme" event (Photos by Elphina Jones, GIS)



► Attendees share their opinions on the ageing process during the roundtable discussions at the "Faith in Life's Journey: A Spiritual and Wellness Programme" event

flect on their feelings about dealing with the aging process and were invited to talk about how to deal with unresolved conflicts resulting from getting older. They were also encouraged to address the central message they took away from the discussions and the event.

According to the Department's Elderly Services team, feedback showed that many of the 200 attendees had found the discussions particularly useful in

helping to form ways of articulating issues.

DCFS Social Workers and Community Development Officers, involved in organising the event and mediating the discussions, also found that the programme had been successful. They said it had encouraged attendees to participate more in communal events and to support each other in finding solutions to common aging-related issues.

Ministry of Community Affairs' Cheque for Circle of Love Event

The Ministry of Community Affairs' Chief Officer Teresa Echenique gave a \$2,000 cheque to the Circle of Love Women's Ministry (COL) Chairperson Julie Hunter recently.

The donation made in the presence of Department of Children and Family Services (DCFS) Director Paulinda Mendoza-Williams will offset the cost of staging COL's May Child Month Breakfast. A slew of Child Month activities will be coordinated across all three islands by DCFS department under the theme: "Be Strong! Be Brave! Be You!"

Next month's Circle of Love event will feature themed entertainment, speeches, readings and skits. Traditionally, the event is attended by school children, parents, teachers and representatives from several of Grand Cayman's most prominent child-centered agencies to celebrate children and child welfare.

Commenting on her Ministry's donation, Ms Echenique said: "As we prepare for another full month of activities in May for Child Month, it is our pleasure to once again partner with the Circle of Love Ministry." "It is through such community support and collaboration that we are able to recognised, encourage and uplift our children. On behalf of the Ministry of Community Affairs and the Department



► L-R: Ministry of Community Affairs' Chief Officer Teresa Echenique hands over a \$2,000 Child Month donation cheque to the Circle of Love Women's Ministry in the company of the Department of Children and Family Services Director Paulinda Mendoza-Williams (Photo by Elphina Jones, GIS)

of Children and Family Services, we extend our gratitude and appreciation to the Circle of Love Ministry and look forward to what is sure to be another amazing breakfast in May," she concluded.

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DCI Director Awarded Head of Department of the Year

DCI Director Ryan Rajkumarsingh was presented with the Head of Department (HoD) of the Year Award for 2018 during the recent Ministry of Commerce, Planning & Infrastructure's Budget Retreat.

Mr. Rajkumarsingh accepted the Award from the Ministry's Chief Officer, Mr. Alan Jones, JP, in front of Ministry HoDs, Ministry Managers and finance staff. The Award Ceremony formed part of the Strategic Policy Statement (SPS) Budget Retreat, which took place at the Cayman Islands Yacht Club.

The recipient of the Award is selected by their peers, with each HoD and the Chief Officer having a vote on the eventual winner. Mr. Jones explained he cast his vote after consultation with his Senior Management Team.

He congratulated Mr. Rajkumarsingh on the Award: "Ryan has overseen a difficult period for the Department, with many new initiatives coming on-stream, including the excellent online application. He has led his team from the front and has been a pleasure to work with. His dedication to duty and his work ethic is really something to applaud."

"He has also shown great leadership skills and the departmental awards that have been forthcoming over the past months have been as a result, in no

small part, of his ability to create a great team spirit which incorporates excellent customer service," Mr. Jones added.

Mr. Rajkumarsingh said of winning the Award: "it was very much a surprise to win the HoD of the Year Award for the Ministry of Commerce. What was more amazing was to be selected by my peers for the Award."

He added: "I would like to say a heartfelt thank you to everyone. I believe the only way to do great work is to love what you do. Thank you to my family and team DCI for your support and encouragement."

On top of the HoD Award, Mr. Rajkumarsingh was also named Cayman Islands Government Employee of the Month for September 2018, on account of his commitment to Developing Exceptional Leadership. In addition, DCI was recognised as Cayman's Top Employer for Medium Sized Businesses for 2018, at the Cayman Islands Society of Human Resource Professionals (CISHRP) Awards Gala on Saturday, 16 March 2019.

Mr. Rajkumarsingh has been a Civil Servant for 15 years. He began as a Senior Internal Auditor before joining HM Customs as Finance Manager. He then served as Head of Licensing and



▶ DCI Director Ryan Rajkumarsingh and Chief Officer Alan Jones at the SPS Budget Retreat at the Cayman Islands Yacht Club on Friday, 22 February 2019

Enforcement at DCI, before taking up the mantle as Director. He is a qualified Chartered Accountant and Fraud Exam-

iner of over 20 years' experience, with training in Compliance and Regulatory Affairs. He also holds an MBA. 🌐

Key Clubs Shine at the Florida District Education and Leadership Conference in Orlando

The Kiwanis Club of Grand Cayman was happy to sponsor 45 Key Clubbers to attend the annual Florida District Education and Leadership Conference (DCON) in Orlando from 4 - 7 April 2019. This number includes students from the Cayman Prep and High School, St. Ignatius Catholic School, John Gray High School, Clifton Hunter High School and Triple C School. The Key Clubbers joined over 2200 Key Clubbers from the Florida District to celebrate service and the achievements of the Key Club year.

Attending DCON allowed Key Clubbers to take part in and benefit from the district officer elections, club officer and member training, keynote and motivational speakers, individual and club awards for dedication to service, zone caucuses, and social events. DCON also offered leadership training, the opportunity to share experiences with members of other clubs and gain a better understanding of Key Club International.

The Cayman Islands was announced as the most outstanding Division at the Conference.

Lieutenant Governor, Leah Robinson from the John Gray High School Key Club, did an excellent job ensuring that all the Key Clubs on island worked together to make this division outstanding. She was named the Most Outstanding Committee Chair and received the Leader of Leaders award and Outstanding Lieutenant Governor award. The new Lieutenant Governor Dayanah Sobrun was pinned at the awards banquet.

John Gray High School Key Club received numerous awards; first place for the Single Service award, tying with Cayman Prep, the Governor's Citation award, the Pride Report Submission award, the UNICEF Banner patch and the Keys to Educate banner patch. The club secretary, Jada Whorms, was recognised for her dedication to submitting monthly pride reports on time and was awarded Distinguished Secretary. Club member, Carson McField, was the only key clubber presented with a Distinguished Member pin for completing over 85 hours of service.

Cayman Prep and High School Key Club brought home 3 division awards;



first place for the Single Service award, tying with John Gray, third place for the Major Emphasis award and first place for the Kiwanis Family Involvement award patch. They were also presented with the Governor's Project Banner patch and the UNICEF Banner patch. The Cayman Prep and High Key Club president, Zolla Jones, earned the Distinguished Club President award and the club secretary, Dinara Perera, was recognised for her dedication to submitting monthly pride reports on time.

St. Ignatius Catholic School Key Clubber, Alle Ann Sobrejuanite, won first place for the Club Video award. Also from St. Ignatius, Key Clubber Samruddni Tagalpallewar, won first place for Club Poster award. The club secretary, Nilakni Jayasekera, was recognised for her dedication to submitting monthly pride reports on time.

Triple C High School Key Club was presented with a Club Membership Growth award. The club secretary, Krista Buck, was recognised for her dedication to submitting monthly pride reports on time.

Clifton Hunter High School Key Club was presented with a Club Membership Growth award.

If you would like to find out more information about Key Club and view more photos from DCON please visit www.keyclub.ky.

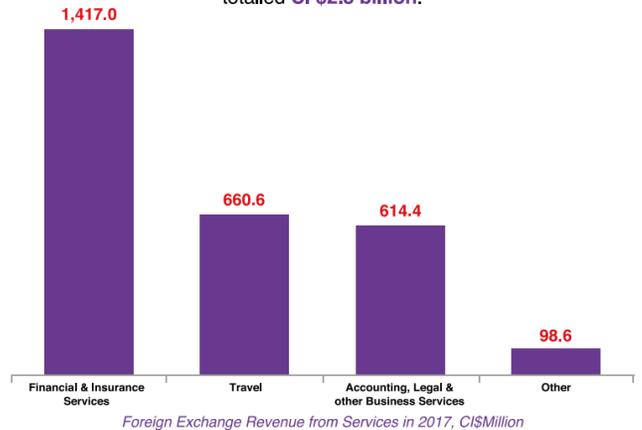
The Kiwanis Club of Grand Cayman, in addition to supporting the five Key Clubs and Circle K at UCCI, actively promotes the well-being of young children on the island. For information on volunteering with the Kiwanis Club, its meeting times and its projects, visit www.kiwanis.ky or email president@kiwanis.ky. 🌐



Business Survey 2019... Your Response Matters!

Did the Cayman Islands revenue on export of services increase or decrease?

In 2017, total foreign exchange revenue from Cayman's export of services totalled **CI \$2.8 billion**.



The annual Balance of Payments (BOP) Survey collects information necessary in recording the Cayman Islands residents' foreign transactions with the rest of the world.

The survey runs from April 8th to June 7th, 2019.

Data collected for the BOP survey is **CONFIDENTIAL** under the Statistics Law (2016 Revision) and **EXEMPT** from Freedom of Information Law.

Better Data...Better Decisions...Better Business

For assistance or enquiries, please check www.eso.ky or call 244-4600/244-4607.

Cayman Islands is amongst the Most Beautiful Islands in the Caribbean

By Caitlin Morton
for Conde Naste Traveler

Parts of the Caribbean took the full brunt of Hurricanes Irma and Maria in 2017, but the area as a whole is officially back — and better than ever.

Many islands hit refresh in the form of hot new hotel and restaurant openings, but the appeal of most has been there all along: white sand beaches, historic architecture, and nature that could easily be plucked from the world of Jurassic Park (you know, in a good way). From the iconic pitons of St. Lucia to the cobbled streets of Puerto Rico, these are among the most stunning island nations and territories in the Caribbean. Be prepared to immediately start planning your next warm-weather getaway.

Jamaica



Many people use Jamaica as their entry into the Caribbean, whether its for a food crawl or an exclusive trip to GoldenEye (one of our favorite, small resorts in the world). Even though we might go for different reasons, we all stay for the island's unreal natural beauty. Head to the western town of Negril for some of the best diving and swimming spots in the country (Seven Mile Beach is a particular favorite), then head inland to hike through misty mountains, with guaranteed views of hidden lagoons and waterfalls.

Cayman Islands



If it's pristine beaches you're after, then look no further: The Cayman Islands — Grand Cayman, Cayman Brac and Little Cayman — have some of the best stretches of sand in the entire Caribbean. Most people head to resorts on Seven Mile Beach (not to be confused with Jamaica's beach of the same name) on Grand Cayman, but head to Owen Island on Little Cayman for a more private beach day. The islands' underwater adventures are just as, if not more, exciting than those on land: Don't you dare leave without visiting Stingray City (off of Grand Cayman) and snorkeling with the surprisingly friendly stingrays.

Anguilla



This British Overseas Territory (just north of the dual-nation island of St. Maarten/St. Martin) is the place to really get away from it all. Your first stop should be Shoal Bay, Anguilla's most famous beach. The blindingly white shore offers soft sand and non-touristy restaurants, plus an offshore reef for snorkelers and divers. For the ultimate luxurious hideaway, book a suite at the newly renovated Belmond Cap Juluca — resort perks aside, the enclave offers unbridled views of Maundays Bay's vanilla sands and blue waters.

Cuba



From the bright architecture of Old Havana to the beauty of Varadero beach, it's no wonder Cuba has become one of our favorite destinations in the past few years. The western, inland province

of Pinar del Río is a treasure trove of natural wonders, with miles of mountain ranges and tobacco fields (hello, cigars). The region also happens to encompass Viñales Valley, arguably one of the most beautiful spots in the entire country. With its dome-like limestone formations and lush landscapes, the UNESCO World Heritage Site is the perfect place to watch the sun set.

Aruba



Nearly every hotel along Aruba's leeward beaches is a winner, but it's a waste not to venture off this developed stretch. The island's beaches are some of the best in the entire world, like powder-fine Eagle Beach and unspoiled, undeveloped Arashi. The Arikok National Park, comprising 18% of the island, is a hidden treasure — a cacti-filled landscape well worth exploring.

Saba



Rising from the sea like the setting of a King Kong movie, tiny Saba's unspoiled and undeveloped environment makes it memorable. Located in the Lesser Antilles chain just south of St. Maarten/St. Martin, the island's appeal extends both above and below the coastline, from the jagged silhouette of Mt. Scenery (an appropriate name, and the highest point in the Kingdom of the Netherlands) to the diverse and colorful coral reefs. It also happens to have some of the friendliest locals you're likely to encounter.

British Virgin Islands

Virgin Gorda is the third-largest of the British Virgin Islands, with natural beauty covering virtually all of its 8.5 square miles. The island offers quiet beaches and coves and flora-filled national parks. Perhaps the prettiest (and most popular attraction) is the Baths, a seaside area where huge granite boulders form scenic saltwater pools and grottos.

Puerto Rico

More than a year after the Hurricane Maria made landfall, Puerto Rico has not only recovered: It's been reborn. Many of the island's hotels used the need to rebuild as an opportunity to undertake indulgent renovations, and a ton of new Airbnbs have popped up across the country. Old San Juan remains one of the best-preserved examples of Spanish Colonial architecture in the Caribbean, with brightly painted buildings and cobblestone streets that could launch a thousand Instagram shots. Meanwhile, hidden gems like the laid-back island of Culebra and Vieques have fantastic snorkeling and never-crowded stretches of sand.

St. Barts



As editor David Jefferys writes, "Drop any preconceptions you might have of what a vacation on St. Barts might mean. It's not all Rolexes or tubs of Iranian caviar for two — it's a naturally gorgeous island with a fascinating history." Indeed, the tony territory has enough scenic views and water sports to give all those five-star hotels a run for their money. On the south coast of the island, Anse de Grande Saline treats visitors to vegetated sand dunes and unobstructed views of turquoise waters. For a more accessible beach experience, head directly to St. Jean, a coastal town that would feel at home along the French Riviera. The

calm and clear waters are ideal for surfing, with plenty of boutiques to visit if you need a break from the sun.

St. Lucia



The scenery of St. Lucia can be summed up in one jaw-dropping site: a duo of striking spires known as the Pitons. The two volcanic peaks — Gros Piton and Petit Piton — are the most iconic landmarks on the island, and visitors can enjoy them in a variety of ways. An absolute bucket-list experience has to be actually hiking the mountains, an activity which takes the better part of a day. Regardless of which Piton you choose, the climb will be a strenuous and lengthy affair (the hike can take upwards of six hours round-trip — guided tours are essential), but those views from the top easily validate the journey. If you prefer to keep your feet at sea level, plop a towel down at Sugar Beach, set dramatically (and conveniently) between the two Pitons.

Haiti

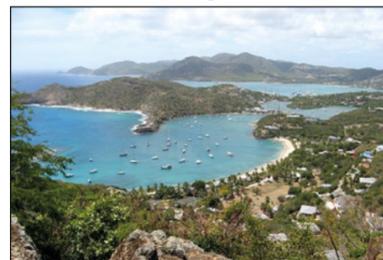
Often overlooked, Haiti continues to amaze with its fantastic hiking and dozens of near-empty beaches — not to mention its vibrant modern art scene and cultural events. The entire country is covered with mountains crisscrossed by hiking trails, offering a cool respite from the island's hot and steamy lowlands. Set aside a day to trek up to Citadelle Laferrière (usually referred to simply as "the Citadelle"), an abandoned French fortress near the northern village of Milot. Upon reaching the castle (via horseback ride or a manageable hike) travelers are rewarded with stunning views of the Atlantic Ocean — on clear days, you can even spot Cuba in the distance.

St. Vincent and the Grenadines



If you crave the exotic landscapes of the South Pacific but the nearness of the Caribbean, we suggest booking a trip to St. Vincent and the Grenadines. The scattering of islands is a favorite among the international jet-set (William and Kate are notable fans), with shockingly beautiful beaches and resorts more private than your own home. Head to Salt Whistle Bay on Mayreau for snorkeling and scuba diving, plus a photo op at the beach's colorful, open-air bar (it's officially unnamed, but referred to as the "Last Bar Before the Jungle"). Of course, no visit to the islands would be complete without a day (or ten) devoted to sailing. You'll never be far from sight of land here, but most excursion boats anchor at Tobago Cays — and for good reason. The marine reserve comprises five uninhabited islands that are exceptional even by Caribbean standards.

Antigua



Antigua mixes tropical beauty with British history — just look at the candy-colored colonial buildings and much-touted 365 beaches to choose from. And much like St. Vincent and the Grenadines, Antigua is a must-visit for all you sailing fans out there. During the last two weeks of April, hundreds of yachts from around the world converge for the island's annual Classic Yacht Regatta and Sailing Week. On race days, people gather atop Shirley Heights to get the best views of the boat-filled English Harbour. Even if you visit on non-yachting holidays, Shirley Heights should be on your

itinerary: looking out over the harbor's curved coastline is a truly unforgettable experience with Sunday BBQs to boot.

Curaçao

Although Curaçao has often been dwarfed by its sister island Aruba, it has started investing more heavily in tourism — it seems like every day brings about a new hotel or restaurant to the scene. Even without the trendy openings, the 17th-century, UNESCO-protected capital city of Willemstad is as pretty as it is historic. With its pastel-colored Dutch and Portuguese-inspired buildings, the architecture here will impress you from every angle. We'd say the "middle child" of the Dutch ABC Islands is officially ready for its close-up.

St. Kitts



The twin-island nation of St. Kitts & Nevis bursts at the seams with charm. But first: St. Kitts. The larger of the two islands is known for its sugarcane fields and well-preserved Brimstone Hill fortresses, best approached on the open-air train that runs along the island's southern coast. For sophisticated lodgings with a view, book a stay at Belle Mont Farm on Kittitian Hill, a 2015 Hot List winner. Situated on the northwestern slopes of Mt. Liamuiga, some of the resort's biggest draws are the private plunge pools and outdoor clawfoot tubs overlooking the sea.

Nevis



It may be smaller than St. Kitts, but Nevis is not throwing away its shot. The birthplace of Alexander Hamilton is almost perfectly round, with gentle slopes rising to the peak of its dormant volcano, and the island is known for its historic inns and top-drawer resorts. Set up camp at the Four Seasons Resort Nevis for easy access to Pinney's Beach, an absolute favorite for both families with kids and travelers seeking a calm respite. The beach lets you walk for nearly three miles along the island's sheltered west coast, where you can soak in the views of towering palms and the cloud-covered peak of Mount Nevis.

Barbados

Barbados has something for everyone: pink sand beaches, exotic wildlife (think monkeys, sea turtles, and eight species of bats), and sunsets just begging to be enjoyed with a fresh cocktail. It's no secret that the island also has a global reputation for clubby sports, with private polo clubs and world-class golf courses (including one carved into a limestone quarry) drawing well-heeled groups of repeat visitors — many of them from Britain. For a wilder brand of beauty that doesn't require a membership fee, look to Bathsbea Beach on the east coast. Here you'll find big, surf-able waves and shallow pools carved by the coral reef right off the shore.

Guadeloupe



It's easy to see why Guadeloupe has long been a favorite vacation spot among French tourists. The butterfly-shaped territory has staggering waterfalls, white sand beaches, and clear water perfect for snorkeling. The archipelago of eight charming islands has tons of gorgeous spots to choose from, but we're particular fans of the reefs rich with marine life off of Pain de Sucre ("Sugar Loaf" Beach) on the island of Terre-De-Haut. For that once-in-a-lifetime photograph, head directly to Sugar Loaf Hill, a 170-foot-high basalt slope that overlooks the beach, is covered with cacti, and plunges into the sparkling Bay of Saints. 🌊



SPORT



MLS trend shifts towards Europe

Major League Soccer has been the top division of United States football since 1993 and has grown significantly since then which is why there is now a trend of their top players being snapped up for Europe's elite leagues.

Up until recently, the MLS was known for ageing stars moving to the United States for big money and a chance to finish their career in a much less demanding environment than they had previously known. Wayne Rooney, Steven Gerrard, Thierry Henry, Kaka, Andrea Pirlo and Frank Lampard are amongst a host of Europeans who have crossed the Atlantic in the twilight of their careers.

While this system worked for the league for a while, the trend of recent seasons has been more about the development of local players coming through the ranks and eventually selling them off to bigger leagues. As a result, the quality of MLS football has increased tremendously in recent years.

They include Kemar Lawrence who is arguably the best defensive full-back in the MLS and without a doubt the best left-back in the league. Lawrence's combination of fantastic one-on-one defending, speed and strength earned him a spot as a finalist for last season's Defender of the Year award.

Over the last few years, Lawrence has drawn attention from Turkish sides Fenerbahce and Trabzonspor who added the 26-year-old Jamaican to their shortlist of players to acquire in previous windows.

Reigning MLS Defender of the Year Aaron Long had himself a breakout season in 2018. Long was the leader of the best back four in the league last year and even earned his first call up to the US national team.

Despite signing a new long-term contract in February, the deal was only made to fend off several offers coming in from overseas.

Eintracht Frankfurt were leading the race for Long's signature in the January window and they continue to be the frontrunners for the 26-year-old's signature. Partner club RB Leipzig could also be in the hunt after Tyler Adams' strong start to his career in Germany's top division.

Alberth Elis has scored 21 goals and provided 14 assists in 56 regular-season matches for Houston Dynamo, despite the club's mediocrity over much of the previous two years. Elis possesses the pace and flashy one-on-one dribbling skills that top European sides are always searching for and can play on either side of the pitch.

At the beginning of January, Celtic had reportedly been leading the charge for the 23-year-old Honduran international, tabling a multi-million-dollar bid for Elis. Other reports believe Elis could be headed to Turkish side Fenerbahce as they look to bolster their attacking options.

After enduring a slow start to his career in MLS, Ezequiel Barco has been one of the standout performers so far this season for Atlanta United. Barco was brought in from Independiente in the winter of 2018 as the most expensive signing in MLS history.

Barco has already scored three goals in five league matches for his side and put his skill on display in Atlanta's recent match by scoring a brilliant goal against New England Revolution.

Before making the move to Atlanta, Barco was being scouted by several



► Kemar Lawrence is one of the best fullbacks in the MLS

teams in La Liga, as well as one from Portugal and a few from the Premier League. At only 20, Barco still has time to develop and make the move to Europe in the future.

One player who has arguably benefited the most from Rooney's move to the US has been 24-year-old Argentine Luciano Acosta. When the Englishman moved to DC United in June, Acosta only had one goal and four assists. After Rooney arrived, the forward accrued nine goals and ten assists over the rest of the campaign.

After earning himself a spot in the MLS Best XI for the 2018 season, Acosta attracted interest from some of Europe's biggest clubs. PSG and Atlanta almost got a deal done for the attacking playmaker on the final day of January, but the sides couldn't reach an agreement before the deadline. 🌐



► Alberth Elis scores frequently for Houston Dynamo

Windies stars impress in IPL

West Indies cricketers have impressed with their performance in the Indian Premier League this season and Brian Lara believes the Caribbean side will prosper from it.

Overseas players have impressed so far in the Indian Premier League, more than any other foreigners. While Andre Russell has been outstanding, Kieron Pollard and Chris Gayle have also made important contributions to their teams.

Russell was in destructive form as he smashed the Royal Challengers Bangalore bowlers all over the park last week. Russell slammed a 25-ball 65 to almost get Kolkata Knight Riders the victory at the Eden Gardens. Pollard had amassed 185 runs this season by Sunday for Mumbai Indians at an average of 37. Gayle is also having a great IPL season with Kings XI Punjab after scoring 352 runs at a brilliant average of more than 50.

The impressive performance of Windies players has also caught the eye of legendary batsman Brian Lara. He said that the form of the Caribbean players in the IPL could have a positive impact on West Indies cricket.

"The West Indies players bring their whole-hearted effort in every performance," said Lara. "They are not playing for the West Indies national team, so the IPL is their opportunity to shine. They take this thing very seriously. The IPL gives the players an opportunity to rub shoulders with the Indian cricketers, rub shoulder with players they have played around the world. They are playing to their natural abilities to strike the ball, and that has worked for them."

West Indies play their first game of the 2019 World Cup against Pakistan in England on May 31 at Hampshire's Rose Bowl. 🌐



► Andre Russell is impressing in the IPL

Liverpool make City work to keep title

Manchester City boss Pep Guardiola says Premier League title rivals Liverpool are one of the best teams he's ever faced. That is high praise considering the Spaniard's fantastic record as a player and head coach.

Liverpool returned to the top after a 2-0 win over Cardiff on Sunday, going two points clear of City. James Milner and James Milner were the scorers. The Reds have three games to play and City four, so this finish could go right to the wire.

"The title is still in our hands," said Guardiola. City, who won the title by 19 points last season and finished 25 points above fourth-placed Liverpool, have now won 10 straight league games. "Every day with this club and these players - it doesn't matter what happens next - we'll fight until the end," Guardiola said.

"We'll see how far we get. We are fighting with the best Liverpool ever, one of the best teams I've seen in my life."

City travel for a derby at Manchester United on Wednesday, before visiting Burnley, hosting Leicester and finishing their league season at Brighton.

Liverpool host relegated Huddersfield and go to Newcastle, before welcoming Wolves to Anfield on the final day.



► James Milner scored for Liverpool on Sunday

However, Jurgen Klopp's team also have a Champions League semi-final against Barcelona to prepare for during their run-in.

"It was very important for the race for the Premier League. We know we cannot drop points," added Guardiola, whose side were knocked out of Europe by Spurs last week.

"It was tight. Tottenham had more chances than the previous two games.

"We have been playing for the Premier League every three days for 10 months. You can feel the pressure.

"We could have lost the Premier League today - after Wednesday it was really tough. As a footballer, I could not have done what my players have done today." 🌐

Crawford wants Spence fight, but deal difficult

Terence Crawford insisted he wants Errol Spence Jr next - but his promoter Bob Arum fears promotional rivalry will stand in the way of the super-fight.

Crawford, 31, moved to 35-0 after beating Brit Amir Khan, 32, in the most bizarre of fashions at New York's Madison Square Garden on Saturday night.

Spence is the current IBF welterweight champion and like Crawford is unbeaten

The WBO welterweight ruler accidentally hit Khan with a low blow and despite the option of a five-minute recovery the Bolton boxer was pulled out of the contest by his trainer Virgil Hunter.

Not impressed by the way the fight ended, "Bud" Crawford wasted no time in sweeping Khan to the side and looking ahead to a super-fight with IBF welterweight champ Spence.

Crawford said: "First of all, it wasn't a low blow and second of all, Virgil knew the fight was going in a bad

direction and he saved his fighter before anything bad happened to him.

Spence, 29, who in March dominated WBC light-weight champion Mikey Garcia in Texas, has also expressed his desire to challenge himself against the switch hitting maestro Crawford.

But what stands in the way of the two pound-for-pound stars colliding is the feud between their promoters.

Crawford is looked after by legendary promoter Bob Arum of Top Rank and ESPN - while Spence is with mysterious advisor Al Haymon of Premier Boxing Champions - who work with FOX Sports and Showtime.

Hall of Fame promoter Arum urged fans to boycott watching Haymon's PBC shows until he allows Spence to fight fellow unbeaten champion Crawford.

Arum said: "I think fans should stop watching PBC fights until Haymon agrees for Spence to fight Craw-



► Terence Crawford is desperate to fight Errol Spence Jr

ford. We all know there's only one winner in that fight and that's Terence Crawford." 🌐

CLICO's Judicial Manager Must Pay More Than EC\$1.4 Million Debt to Two Policyholders

The Caribbean Court of Justice (CCJ) today ordered the Judicial Manager of Clico International Life Insurance Limited (CLICO), to recognize and pay a debt of over EC\$1.4 million (US\$518,025) to two brothers who invested in several Executive Premium Annuity policies to fund their retirement.

Octavius John and Laurent John, who live in Dominica, must be paid within ten days of today's judgment.

The CCJ made the order as it noted that the circumstances of the appellants were unique, and they should not have to wait in the same way as others seeking compensation following the insurance company's collapse. It said CLICO ran into financial difficulties long after the policies of the John brothers had expired, and was obligated to pay up.

According to the CCJ, after much stalling by the Barbados-based CLICO, the brothers were forced to resort to the High Court of Dominica to recover the funds due on surrendering the policies. In September 2010, they obtained default judgment against CLICO in the sum of EC\$1,423,329.46 (US\$526,657) plus interest.

After further delay by CLICO, they obtained a consent order in February 2011 by which CLICO undertook to

pay EC\$75,000 (US\$27,751) monthly, though beginning at the end of April in that year and continuing until the judgment was paid. CLICO also undertook to pay costs and interest to them.

However, from April 14, 2011, CLICO was placed under judicial management in accordance with the Insurance Act of Barbados and no payment was made to the John brothers. The Insurance Act stated that all court orders must be placed on hold and further action could not proceed without the leave of the court being obtained or unless the court otherwise directed. The John brothers, however, sought to enforce their Dominican judgment against CLICO in the High Court of Barbados and that Court granted leave to them to continue to a higher court.

The Court of Appeal in Barbados, however on an appeal to it refused leave to the brothers to enforce their judgment, given the financial difficulties of CLICO and that, in their opinion, the brothers failed to make out an exceptional case as compared to other policyholders throughout the Caribbean. The court also said that the brothers had not established that their claim was unlikely to be addressed in the proposed plan of the judicial manager. The Court of Ap-

peal granted the John brothers permission to appeal to the CCJ.

At the CCJ, CLICO filed an application to strike out the appeal saying that the Court of Appeal had erred in allowing the John brothers to appeal to the CCJ. The Court considered whether the CCJ had jurisdiction to hear the appeal and whether leave should be granted to the John brothers to enforce the judgment from the High Court of Dominica. In these circumstances, the Court found that these proceedings were 'final' and not 'interlocutory' and therefore the Court of Appeal in Barbados was correct in granting leave to appeal to the CCJ.

"The Court was satisfied that the John brothers had made out an exceptional case for leave to be granted. They had done all they could to extract their money from CLICO before a realistic possibility of its collapse happened. Moreover, the judicial manager's counsel conceded, at the hearing before the CCJ, that it no longer treated the brothers the same as other policy-holders since they had become ordinary unsecured creditors so that their claims would not be addressed," the CCJ stated in its ruling today.

The Court noted, however, that in attempting to balance the exceptional



► The CCJ issued the order against CLICO today in the case of two brothers living in Dominica

prejudice to the brothers and the potential consequences for the policy-holders, it was significantly handicapped by the lack of evidence before it as to the progress of CLICO's judicial management.

"In the unique circumstances of this case, the CCJ felt obliged to resolve the issue between the parties without wasting time and costs in further proceedings," it said.

If the John brothers have not been paid within 10 days after the judgment, interest shall thereafter accrue at the judgment rate applicable in Barbados. However, no interest was directed to be paid on the September 2010 judgment debt, and no order as to costs was made. 🌐

Bank Embroiled in Fraud Case Loses Licence to Operate in Belize

The Belize government has revoked the licence of an international bank which is embroiled in a fraud case in the United States involving property in the Caribbean Community (CARICOM) nation.

The decision to revoke the banking licence of Atlantic International Bank Limited (AIBL) was taken on the recommendation of the Central Bank of Belize, five months after the US Federal Trade Commission (FTC) named the bank as a defendant in a case involving alleged fraud related to certain transactions for the sale of land in a property development known as Sanctuary Belize. That legal situation unfolded on November 8, 2018 and the FTC sought and obtained a temporary restraining order against certain of the bank's liquid assets in the United States.

The Central Bank says AIBL has experienced challenges meeting its liquidity requirements, due, it appears, to the reputational damage caused by being named

in the FTC proceedings. It experienced an unusual and increasing level of withdrawal requests, which led to customers facing extended delays in accessing their funds, which in turn led to a worsening of the bank's liquidity position.

In response to those challenges, the Central Bank placed AIBL under enhanced supervision on November 13, 2018, and subsequently issued two sets of remedial actions aimed at preserving the bank's capital. The Central Bank said it closely monitored the execution of these actions through increased reporting requirements and continuous dialogue.

Then last month, AIBL's Board of Directors informed the Central Bank of a worsening liquidity position and the resignation of its Chief Executive Officer, Ricardo Pelayo, and expressed the view that Central Bank's intervention was required.

To safeguard the interest of depositors, customers, and other stakehold-

ers, the Central Bank said it immediately escalated its oversight regime and undertook a special on-site examination to assess AIBL's financial position. The assessment revealed that the bank's liquidity position continued to worsen.

"The Central Bank determined that Atlantic International Bank Limited was no longer viable and continues to work diligently towards timely winding up of Atlantic International Bank Limited in accordance with the statutes provided under Part XI of the Domestic Banks and Financial Institutions Act," it said.

"The Central Bank has appointed a liquidator, Mr. Julian Murillo. He will have full power and authority over the operations of Atlantic International Bank Limited as prescribed under the Laws of Belize..After the liquidation of the bank's assets, Murillo will move to distribute these assets in a fair and equitable manner in accordance with the legal priorities." 🌐



This is the second bank in the international banking sector to have its licence revoked in the last ten months. In both cases, albeit for different reasons, the situations were made untenable due to actions that originated outside of Belize.

"The Central Bank reminds the public that it has a mandate to protect depositors and it is taking steps to do so. Further, the Central Bank continues to be extremely vigilant in its oversight responsibilities to ensure that Belize's financial sector remains vibrant," the Central Bank statement said. 🌐

Jamaica Keeps Surpassing Low Unemployment Records

Jamaica has recorded yet another unemployment low.

Director General of the Statistical Institute of Jamaica (STATIN), Carol Coy has announced that in January, Jamaica achieved a new record-low unemployment rate of eight per cent.

"After record-low unemployment rates of 8.4 per cent in July and 8.7 per cent in October 2018, the unemployment in January 2019 declined to a new low of eight per cent. This was a reduction of 1.6 percentage points relative to 9.6 per cent in January 2018," she said on Tuesday as she released the March 2019 Consumer Price Index and January 2019 Labour Force Survey.

"When disaggregated by sex, the male unemployment rate declined from 7.4

per cent to 6.1 per cent, while female unemployment rate fell from 12.2 per cent to 10.3 per cent. Among the youth, the unemployment rate was 21.8 per cent. For male youth, the unemployment rate was 17.9 per cent and for female youth, it was 26.5 per cent. These showed declines when compared to January 2018."

Coy noted that the employed labour force for January 2019 was 1,232,700, which was 28,600 (2.4 per cent) more than in January 2018; the increase in employment for females was more than twice that of males and the number of employed males increased by 9,500 to 673,500 and employed females by 19,100 to 559,200.

"The occupations with the largest increases were clerks, professionals,

senior officials and technicians and elementary occupations. The increased employment in the occupation group 'clerks' was mainly females, aged 20 to 24 years and 25 to 34 years. This group includes occupations such as customer service clerks working as hotel receptionists, survey and market research interviewers, telephone and switchboard operators, contact centre information clerks, bank tellers and travel consultants," Coy explained.

The group "professionals, senior officials and technicians" is a combination of three occupational groups and includes physical and engineering science technicians; mining, manufacturing and construction supervisors; process control technicians; medical and phar-



► Director General, Statistical Institute of Jamaica (STATIN), Carol Coy

maceutical technicians; and nurses and midwives.

The group "elementary occupations" includes car washers, street vendors and housekeepers in hotels. 🌐

Weaker Global Outlook Trims Region's Growth Prospects, Says IDB

A combination of economic shocks could lower growth in Latin America and the Caribbean by an annual average of up to 1.7 per cent in 2019-2021 of GDP, according to the Inter-American Development Bank's Macroeconomic Report. This brings the baseline growth rate from 2.5 per cent to just 0.8 per cent.

The report calculates the impacts of slower growth in the U.S. and Chinese economies, plus a rise in US interest rates. It also calculates potential impacts on Latin America and the Caribbean caused by a disorderly Brexit - the UK exiting the European Union without an agreement in place -, which could trim

an additional half a percentage point from the region's growth projections.

"The potential impacts are of concern because Latin America and the Caribbean is already one of the regions with the slowest annual growth rates in the world," said IDB Chief Economist Eric Parrado. "We are hopeful that some of worst-case scenarios may be averted, and the report charts a course for the region to obtain a big growth boost by investing in much-needed transport, telecommunications and other infrastructure."

The calculations are based on a statistical model and the report includes a section on how countries can close the infrastructure gap.

The external shocks are calculated on China's GDP growing 0.9 per cent slower than expected per year, and the US growing 0.4 per cent slower than the baseline

scenario for 2019 and 2020, plus a resulting financial shock from falling equity prices in the United States, the United Kingdom and the Euro area.

In addition, a one per cent slowdown in the UK due to Brexit would trim half a point from the region's three-year baseline scenario, underscoring the interconnectedness of the global economy, the IDB said.

On the positive side, the region's larger economies could help counter the global economic headwinds. A positive shock of just 0.3 per cent of GDP growth above baseline in the five largest economies (Argentina, Brazil, Chile, Colombia, and Mexico) would translate into about 0.5 per cent higher growth for Latin America and the Caribbean for each of three years, on top of the baseline 2.5 per cent growth - or a total increase of about 1.5 per cent of regional GDP.

The report also analyzes country and corporate debt exposures and fiscal space for adjustments. Fiscal deficits remain high in many countries and further adjustment will be required to eventually stabilize debt-to-GDP ratios.



The report identifies ways in which countries can enhance growth in the current context. More and better-targeted infrastructure investments can enhance growth prospects. Public investment is constrained by tight budgets, but the window of opportunity to pursue greater private financing is open in the context of low worldwide interest rates, the report says.

For the region on average, the estimates are that if countries can increase investment levels in infrastructure sectors enough to close the gaps with OECD countries for example, then the economy-wide productivity growth could increase by 75 per cent with respect to the historical average. 🌐

TABLE 1.1 ► Impact of Selected External Shocks on Latin America and the Caribbean

Country	Baseline growth	Difference in growth with respect to baseline (2019-2021 average)			
	Average (2019-2021)	China growth	US growth	Financial shock	Combined shock
Latin America and the Caribbean	2.4%	-0.5%	-0.8%	-0.4%	-1.7%
Southern Cone except Brazil	1.9%	-0.8%	-1.0%	-0.5%	-2.3%
Andean Region	3.4%	-0.4%	-0.7%	-0.3%	-1.3%
Central America and The Caribbean	2.3%	-0.1%	-0.2%	-0.1%	-0.4%
The Caribbean	1.6%	-0.2%	-0.1%	0.0%	-0.3%
Brazil	2.3%	-0.4%	-0.8%	-0.3%	-1.5%
Mexico	2.4%	-0.4%	-1.0%	-0.5%	-1.9%

Source: IDB staff calculations. Note: The results stem from a G-VAR model. See Powell (2012), Cesa-Bianchi et al. (2012) and Dees et al. (2007).

CROSSWORD

By **THOMAS JOSEPH**

- ACROSS**
- 43 Edmonton
 - 1 Cut, in a way
 - 6 Less refined
 - 11 Furious
 - 12 Tequila source
 - 13 Mideast's —
 - 14 Head, in slang
 - 15 Bolt partner
 - 16 Prickly plant
 - 18 Purpose
 - 19 Church topic
 - 20 Christmas forerunner
 - 21 Impudent
 - 23 Mall business
 - 25 Slip preventer
 - 27 Crew item
 - 28 Scoop holders
 - 30 Stadium group
 - 33 Chess piece
 - 34 Not pos.
 - 36 Set afire
 - 37 Like "first"
 - 39 Earth-friendly prefix
 - 40 Vestige
 - 41 Starry hunter

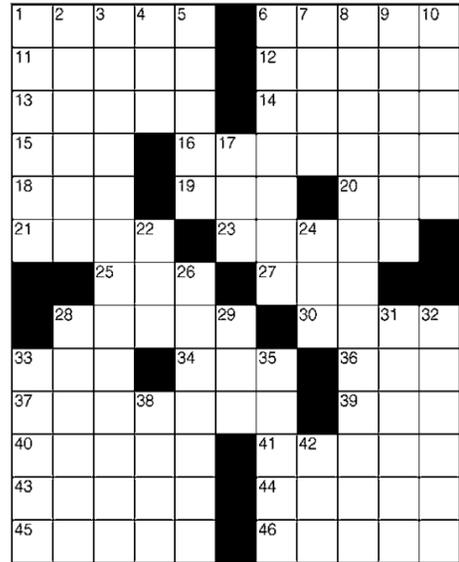
DOWN

- 1 Enroll
- 2 Incite
- 3 Running mate of 1980
- 4 Seventh letter
- 5 Car's scars
- 6 Butt
- 7 Historic times
- 8 Elizabethan knight
- 9 Change over time
- 10 Zellweger of "Chicago"
- 17 That guy's
- 22 Chestnut
- 24 LummoX
- 26 Sawbucks
- 28 Stephen King book
- 29 Isle sur-rounder
- 31 Kidman of film
- 32 Pothead
- 33 Power provider
- 35 Geogra-phy class aid
- 38 Tea type
- 42 Furrow



Yesterday's answer

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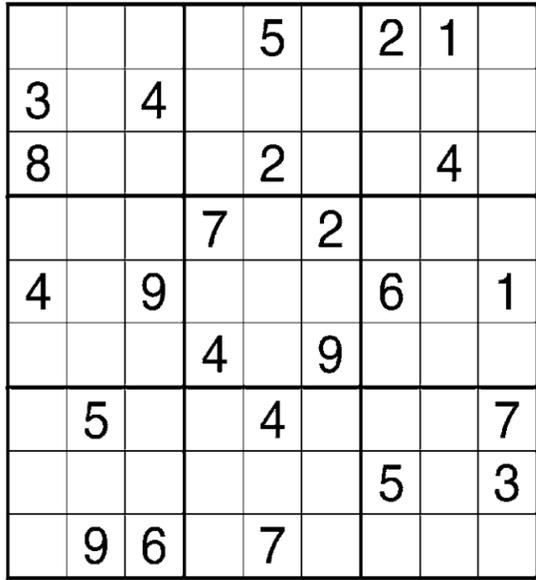
8-3

SUDOKU

Sudoku is a number-placing puzzle based on a 9x9 grid with several given numbers. The object is to place the numbers 1 to 9 in the empty squares so that each row, each column and each 3x3 box contains the same number only once. The difficulty level of the Concepts Sudoku increases from Monday to Sunday.

Conceptis Sudoku

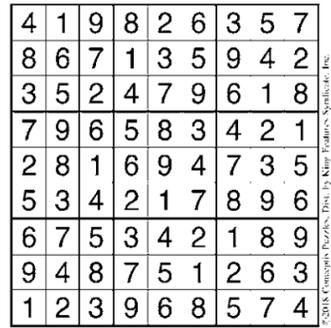
By Dave Green



Difficulty Level ★★★

7/05

Answer to previous puzzle



Difficulty Level ★★★

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Word Search



Find the listed words in the diagram. They run in all directions – forward, back, up, down and diagonally.

- Beckett
- Bellow
- Eliot
- Faulkner
- Galsworthy
- Gide
- Hamsun
- Heaney
- Hemingway
- Kipling
- Lewis
- Mann
- Mistral
- Morrison
- Paz
- Shaw
- Singer
- Steinbeck
- Tagore
- Undset
- Yeats

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By Stan Lee



JUDGE PARKER

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