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St Kitts and Nevis will benefit from Port Zante

Cayman remains top offshore Jurisdiction



Full story on page A3 >>

Tourism Growth Sustained

Stayover visitation continued to rise for the Cayman Islands in October with arrivals of 23,798 persons, a 5.76% increase, or 1,297 more visitors than October 2018.

For the period January through October 2019, the destination welcomed 410,088 stayover visitors, which represents a 10.00% growth over the same period of 2018, or an increase of 37,276 stayover visitors. This figure surpasses all January through October arrivals statistics of previous years recorded, an accomplishment that supports one of the objectives of government's tourism mission to stimulate the economy of the Cayman Islands. It is estimated that total visitor spend increased by 7.4% to US\$747.4 million throughout this period.



... Continued story on page A5

Kadejah Departs for Miss Universe Pageant



The big day is almost here! Miss Cayman Islands Universe, Kadejah Bodden, is departing next week for the prestigious Miss Universe Pageant in Atlanta, Georgia to be held on Sunday, 8 December 2019. Well-prepped for the main event, Kadejah recently completed her training with pageantry coach Dianne Brown where she learned invaluable tips and skills to compete internationally. "It's been an exciting journey so far," said Kadejah, "and I'm really looking forward to meeting my fellow contestants and representing our country to the best of my ability on 8th December."

Committee Chairperson, Derri Dacres said, "We encourage everyone to tune in and watch Kadejah live on stage on 8th September. We are so proud of her accomplishments and wish her all the best



... Continued story on page A5



Caymanian Times

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EDITORIAL

Tis the season... to be campaigning

The cruise berthing and port upgrade issue is one of the most important discussions the country has ever faced, a project that has the potential to impact the Cayman Islands like no other, positively or negatively, depending on opinion. Because of the magnitude of such a project it's vital that every person in Cayman eligible and willing to vote in the upcoming referendum on this crucial issue (as well as those who aren't) inform themselves as fully as possible before making their all-important mark on the ballot paper on 19th December.



A series of informative meetings from both the 'for' and 'against' perspectives have already taken place, with more on the agenda. Last week saw the launch of the CPR Cayman at the George Town Celebration Park under the banner 'You deserve the whole truth', with following meetings to be held (at the time of writing) on Monday 25th November in West Bay, Wednesday 27th November at the Bodden Town Civic Centre, Monday 9th December at Red Bay's Seafarer's Hall with a finale at Shamrock Road and Jayson Avenue in Savannah on Monday 16 December. The Office of the Opposition has also announced meetings from 2nd December across the island. The Support Our Tourism campaign has called further public meetings from 26th November (Bodden Town Civic Centre), at East End's Civic Centre on 3rd December and

North Side's Civic Centre on 5th December.

We urge all voters (and non-voters) to avail themselves of as much as information as they can, to fully appreciate the impact (good or bad) that building and running a cruise berthing facility will have, not just on George Town, but on the entire island. With all the campaigning and information sharing as outlined above, readers may ask: can voters really make an informed decision while further analysis of the impacts of the project is needed, the results of which are not expected until next year? The National Trust said that further analysis needed to be carried out to "wholly assess the potential ramifications and determine what was truly at risk in the long term." Most of the data collection for such analysis would not commence before March 2020, it said.

As a newspaper, we believe in the clear and straightforward dissemination of information and we believe that every voter needs to ensure that they have a full understanding of the situation before they take on the massive responsibility of voting and thereby directing government policy.

COMMUNITY NOTICES

Cruise Berthing and Cargo Port Redevelopment Project

Statement by Barbara Conolly, MLA



When I campaigned during the 2017 general elections I asked the people to vote for me because I was willing to do what is right for the benefit of our people and these beautiful Cayman Islands. I have thought long and hard about the various issues surrounding the proposed cruise berthing facility. I have heard from those concerned especially about the potential environmental impact. I have also heard from constituents concerned about traffic congestion in the waterfront area.

I have also witnessed the public dialogue which is clearly very emotive and, in some cases, seems to get very personal. Persons who would otherwise be happy to be friends and family are now being alienated from each other due to their differing opinions on this project.

But this does not have to be our way. As a representative of the people I stand by my promise to do what is right for the benefit of our people. I have carefully listened to the concerns and made myself aware of the facts so that I can properly address the concerns expressed to me.

Traffic congestion - As more details of the plan can now be revealed without any commercial sensitivities and without any breach of confidentiality, we can now reveal that there will be a large area built within the port area to accommodate all the related traffic dropping off and collecting passengers. This means that the traffic congestion concerns expressed to me will be fully addressed and it's possible that the situation on the main roads in the waterfront will be even better than it is today.

There appears to be a misconception regarding the number of tourists which will be in the waterfront area on any given day during our high season. Most of the additional passengers will be arriving primarily during our slow months which is July to September on the larger ships. Therefore, while we may see some increase during the high season, we will not be receiving all of these additional passengers during this time as they will be spread out over the other months of the year. Ultimately the Port Authority has full authority over how many ships/passengers can arrive. That control has always been there and will remain in place.

Cost - This project does not pose any risk of over runs which might end up

costing the government more money because the contract is a fixed price contract. Any over-run costs will be fully borne by the developers.

In addition, although we will be giving up 2.32 cents from the passenger head tax to support the project, we will have an increase in the number of cruise pas-

sengers from 1.9 million to 2.5 million and therefore the overall revenues we receive over the 25 years will actually be more not less. Therefore, the project will not cost the government or public over this 25 year period.

One of the facts that has not been mentioned much is that at the end of the 25 years the people of this country will also own a port facility valued at over 450 million.

Environmental impact - The footprint of the project has been significantly reduced. In fact, the new design now shows that the entire area will be reduced by around 30%. The potential damage to Seven Mile Beach area was also one of the main concerns raised at the very beginning of this proposed project. But we now know that our Seven Mile Beach will not be negatively impacted.

I see my role as an elected member of the legislative assembly as serving the interest of our people. I believe that this project will be in the best long term interests of the country. I know fully well that this project poses political risk but I am willing to do what is right for the people who I serve.

Our government has put pressure on the developers during negotiations to ensure that the project is carried effectively while being environmentally sustainable. Like my other colleagues in the LA I would not support the project if I were not convinced that the mitigation measures and new design is in the best interest of our natural environment.

The proposed cruise berthing facility will create hundreds of new jobs. It will help many smaller local businesses who rely on the cruise industry for their livelihoods.

I will continue to listen to all my constituents on this project. I promise to continue to fight to ensure that any remaining concerns can be addressed in the way that this project is executed to ensure that we will all reap the benefits while minimising the costs and any potential negative impacts.

Thank you.
Barbara Conolly, MLA, George Town South

COMMUNITY NOTICES

HSA to Host Sickle Cell Support Group

- The Cayman Islands Health Services Authority (HSA) will be hosting a sickle cell support group on Tuesday, 26 November, 2019 at 730pm.
- The topic will be Dengue and Sickle Cell Disease.

- The event is open to the public and will be held at the Women's Health Waiting Room at the HSA.
- For further information, please contact the genetics coordinator at joy.merren@hsa.ky or phone 244-2630.

PLANNING PERMISSION

This is to notify the public that Carib Café has applied for planning permission for a Restaurant & Bar. Change of use for a section of parking area to use as outdoor seating and stage. Dance School to be used as extended bar and dining area,

Changes to take place on Block 14CJ, Parcel 2, in George Town at 98 Shedden Road. The proposal may be inspected at the Planning Department, located on the first floor of the Government Administration Building, 133 Elgin Avenue (244 - 6501). Anyone wishing to object may do so in writing. Letters shall state the nature of the concern and precise grounds for objection. All objections must be received within 21 calendar days of the final advertisement of this notice. Objections must be emailed to planning.dept@gov.ky, faxed to 769 - 2922 or mailed to P.O. Box 11 KY - 9000.

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Virtual Asset Services Must Comply with Cayman Laws

The Cayman Islands is committed to implementing global AML/CFT standards set out by the FATF, including recommendations relating to the regulation and supervision of virtual assets and the provision of virtual asset services. Government is currently taking steps to prepare a legislative framework to enable compliance with these international measures relating to virtual asset service providers.

The public is however reminded that providing virtual asset service, as included in Schedule 6 of the Proceeds of Crime Law (as amended) (POCL), is an activity considered to be "relevant financial business" for the purposes of the

Anti-Money Laundering Regulations, (2018 Revision) of the Cayman Islands (AMLRs). Virtual asset service providers are therefore obligated to take preventative measures under the AMLRs, including customer due diligence.

Under the POCL, "virtual asset" means a digital representation of value that can be digitally traded or transferred and can be used for payment or investment purposes.

Persons engaged in virtual asset services in or from within the Islands are therefore reminded that they are subject to, and are required to comply fully with, the provisions of the AMLRs and all other applicable laws.

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Caymanian Times
 Issue # 458

Publisher: Ralph Lewis
 Company: Lewis Cayman Islands Ltd
 #19 Walkers Road (next to Tomlinson Furniture)
 Telephone: 345 916 2000
 Email: sales@caymaniantimes.ky, or info@caymaniantimes.ky
 Website: www.caymaniantimes.ky

CAYMAN REMAINS TOP OFFSHORE JURISDICTION FOR M&A IN FIRST HALF OF 2019

Offshore region as a whole records busiest first half for deals over past five years, Appleby reports

The Cayman Islands remained the busiest offshore jurisdiction for deal-making in the first six months of 2019, recording 38% of all M&A transactions and 42% of total deal value across the offshore region, according to a report released on Wednesday by offshore law firm Appleby.

The latest edition of Offshore-i, an Appleby report that provides data and insight on merger and acquisition activity in the major offshore financial centres, focuses on transactions announced over the first six months of 2019. While the offshore region as a whole recorded its busiest first half for M&A over the past five years, deal value was down on previous comparable periods due to a rise of minority-stake investments.

"The Cayman Islands had a particularly strong start to 2019, with the number and value of deals involving local targets far outpacing other offshore jurisdictions in the first six months of the year," said **Simon Raftopoulos**, partner and group head of Appleby's private equity practice in the Cayman Islands. "Cayman companies were the targets in four of the 10 largest offshore deals, making the jurisdiction one of only a few to see total deal value rise when compared to the previous six months."

While the first half of 2019 saw a decline in multi-billion megadeals across the offshore region, one significant outlier was the sale of a 2.8% stake in Cayman-incorporated e-commerce giant Alibaba by West Raptor Holdings LLC

(a wholly owned subsidiary of Softbank Group Corporation) for approximately USD11 billion. Cayman was also home to one of the largest offshore deals in the manufacturing sector, the billion-dollar restructuring of Crystal International Group, a Cayman-incorporated and Hong Kong-based clothing manufacturer.

In total, Cayman recorded 570 deals, worth a cumulative USD50 billion in the first half of 2019. While the number of deals was down when compared to the second half of 2018, the dollar figure represented a 28% increase.

The M&A Environment Across Jurisdictions

There were 1,514 transactions recorded across the offshore region in the first half of 2019, accounting for USD120.4 billion in value. This value represents a drop when compared to recent half-year periods due in large part to fewer acquisitions and billion-dollar-plus deals in the first half of 2019.

"The 10 biggest offshore deals this year reflect the more cautious environment we're seeing in 2019," said **Cameron Adderley**, Partner and Global Head of Corporate at Appleby. "Last year, the 10 largest deals were each worth well over four billion dollars but there have only been three of that size so far this year. These megadeals typically originate from China or the US and have been curtailed largely in the face of trade wars, risk uncertainty and national security issues."

The five sectors that made up the bulk of inbound offshore activity were finance and insurance, manufacturing, construction, wholesale and retail trade, and information and communication.

Outbound Deal Value and Volume Slightly Ahead of Inbound Activity

While the primary focus of Offshore-i is on transactions in which offshore targets are purchased by investors, the report also examines deals in which the acquirer is based offshore. There were 1,589 of such outbound deals announced in the first half of 2019 with a total value of USD124 billion, representing numbers that were slightly ahead of inbound activity.

Offshore companies acquired targets across 62 different countries. China, the UK and United States received the most attention but there has also been considerable focus on the major Asian and Oceania countries. India, Japan, Singapore and Australia all feature heavily and there have also been large individual deals in Western Europe.

Key Findings of H1 2019:

- The total value of all offshore deals in the first half of 2019 was circa USD120 billion.
- There were 1,514 deals announced, more than South America, Africa and the Middle East combined.



- Twenty deals worth at least USD1 billion were recorded.
- There were 144 IPOs announced on six different exchanges.
- Eighty-five countries worldwide conducted offshore deals.
- There was an 82% increase in the number of Information & Communication deals from the start of last year.
- Cayman was home to the largest number of deals and total deal value in the offshore region.
- There was a drop in offshore-incorporated companies being targeted by investments financed via private equity and venture capital. There were 67 deals which is slightly below the typical six-month average total observed over the last five years.
- There were 1,589 outbound deals coming out from the offshore region, worth a combined USD124 billion.



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Cruise and Cargo Port Facility UPCOMING PUBLIC MEETINGS

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MEETINGS START AT 7PM

BODDEN TOWN EAST & WEST
TUESDAY 26th November
Bodden Town Civic Centre

EAST END
TUESDAY 3rd December
East End Civic Centre

NORTH SIDE
THURSDAY 5th December
North Side Civic Centre

REFRESHMENTS WILL BE SERVED



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UCCI introduces sports to college life

By Christopher Tobutt

The University College of the Cayman Islands (UCCI) is bringing back sport as a regular campus-based extra curricula activity, because there is nothing better to refresh the mind, after long periods of study, than some vigorous physical exercise. So now the campus is inviting the students to sign up for a weekly game of basketball, netball, or volleyball in the Sir Vassel Johnson Hall.

It's a development which has really come about because of requests from the students: "Our student representative Council has taken the lead in bringing that new vision to light, which is a holistic co-curricular and extra-curricular opportunity for students to grow as leaders and make life-long friendships; so we are really excited," said UCCI President, Dr. Stacy McAfee. "Part of what we are building here is a rich student life, both in the classroom and outside, we realise that learning happens; and we are actively creating a variety of ex-

periences for our students to engage in. When I first came here as President, there were a lot of young men who were saying, 'Madam President, is there any way that we can get sports back at UCCI?' and so I said, 'Well, let's figure out how we can do that. You guys send me a plan.' Within a day I had a plan from one of those young men and so we turned it over to our student leaders to figure out how we could do this well.

One of those student leaders, Phillip Bartholomew, President of the Student Representative Council of the UCCI said: "This sports exhibition is basically to bring Campus life to the UCCI, for getting students more engaged in fitness and wellness," he explained. Volleyball, football and basketball were the main sports being shown off during the session, although there is the possibility of others being added later, too, and the students were signing up for the sport of their choice at the doorway, during the session. Some knew exactly what they wanted; others who might not have



► There was a demonstration of fencing

had much exposure to sports at school, sat and watched and ate a complimentary slice of pizza, watched, and then made their mind up. Then they will then have the chance to take part in the sport

of their choice once a week, as the inter-campus leagues kick off.

Present at the sports demonstration were UCCI Board Chair, Mr. Mark Scotland, as well as Deputy Chief Officer of the Ministry of Education Sports Agriculture and Lands, Joel Francis, and the UCCI's new Associate Director for Student Life, William Doran.

"Sports is an important part of student life. It's good to play games together, and then come together afterwards as teammates," Mr. Scotland said. Mr. Francis said that the new sports programme was a part of the overall improvement plans for the UCCI: "Sport is a key component of a young person's development and it's a natural progression I think, for the University to want to operate sports within its programming. We expect that natural benefits that flow from participation in sports will accrue to those students who participate."



► Mark Scotland, Joel Francis, Phillip Bartholomew, and Dr. Stacy McAfee celebrating sports at the UCCI



► Students sign up for their favorite sport at the hall entrance

PIRATES WEEK 2019 DISTRICT WINNERS ANNOUNCED

The Pirates Week Festival is pleased to announce the winner of this year's District Heritage Day competition is East End. Bodden Town and George Town came in a close second and third respectively.

Highlighting the history and culture of the Cayman Islands, the District Heritage Days are judged on the

committee's ability to showcase the traditions of that district along with the overall presentation, friendliness of volunteers and cleanliness of the location.

The adjudication criteria included each district's use of the Pirates Week 'Shipwrecked' theme, the variety of traditional food, traditional arts and demonstrations

as well as the variety of entertainment and children's activities on offer during the day's events.

"We are grateful to the tireless contributions of the district committees on a whole and we congratulate them all on job well done," commented Melanie McField, Pirates Week General Manager.



Aquarius Photos

► East End's Carmen Conolly with her annual display of heritage arts and crafts



Aquarius Photos

► Allan Ebanks demonstrates the art of plaiting Silver Thatch



Aquarius Photos

► East End Heritage Day, artifacts on display (Photos credit: Jonathan Williams, Aquarius Photos)



© Aquarius Photos

► East End Primary School choir performs

The Pirates Week Festival is the largest annual event in the Cayman Islands, drawing over 35,000 spectators each year. During this time, the islands are transformed into a mass of colour and revelry, with more than 30 different events being hosted over three weekends, across all three islands!

This year marks the 42nd Anniversary of the national festival in the Cayman Islands. A list of events can be viewed on the national festival's website at: www.piratesweekfestival.com

The Pirates Week Festival is administered by the Tourism Attraction Board of the Cayman Islands.

If you would like more information about this topic, please email marketing@tab.ky.



Performance Indicates Sustained Tourism Growth in the Cayman Islands

... Continued story from page A1

"It is reaffirming to hear first-hand the positive impact our stayover strategy is having on stimulating tourism businesses' profit margin during what we consider traditional shoulder season," commented the Minister of Tourism, the Hon Moses Kirkconnell. "The Ministry has been steadfast in its commitment to our sector and the community at large to create more opportunities for entrepreneurship, training and development for those interested in tourism related endeavours, endeavours that largely rely on air arrivals to maintain a successful business model. My government strongly supports the dedicated work of the Department of Tourism to increase visitation to, and awareness of, the Cayman Islands around the globe to ensure that we maximize opportunities that



create positive impacts to our sector and the businesses with in this market."

Presenting the statistical data each month is an integral role of the DOT,

whose research mission is to support the overall strategic objectives of the destination by providing reliable data, useful information, and analysis for future planning, decision-making, and policy formulation. This includes continuous elevation of the research related products available to the public. Currently, the DOT provides online statistical data in an easy-to-use format for persons requiring tourism related figures. The latest addition to the research reports offered is a 2019 nine-month snapshot infographic also available online at the Official Cayman Islands website.

For more information and detailed arrival statistics, please visit www.visitcaymanislands.com/statistics.

For the 9 Month Snapshot, please visit www.visitcaymanislands.com/Statistics/2019-9MonthReport.

A ROYAL RETREAT

By Michael Jarvis, UK Correspondent

Britain's Prince Andrew is most probably deeply regretting having agreed to an interview with the BBC in which he discussed his friendship with deceased disgraced American billionaire Jeffrey Epstein.

The British prince announced on Friday that he was voluntarily stepping back from royal duties for the foreseeable future in the wake of intense public scrutiny over his disclosures in the interview.

The 59-year-old Prince Andrew might equally also be regretting the answers he gave under clinical questioning by the BBC's Emily Maitlis in what was a rare interview with a member of Britain's Royal family.

He might also be regretting his friendship with Jeffrey Epstein.

With that relationship now being picked over in great detail especially following the probing BBC interview, Prince Andrew's links to Epstein are now said to be of interest to US authorities as they further investigate a sex-trafficking ring said to have been run by the dead financier.

Epstein, 66, died in a US prison in August, allegedly by suicide, while awaiting trial for sex-trafficking.

He had previously been jailed in 2008 for 'solicitation of prostitution involving a minor'.

Statements made by Prince Andrew, who carries the title of Duke of York, during the BBC interview have raised more questions than answers he had provided.

He has denied have sexual relations with one of the women - Virginia Giuffre who was 17 at the time - who claims she was trafficked by Epstein and forced to be intimate with Prince Andrew.

She claims the encounters took place in London, New York and on a private Caribbean island in St Thomas, United States Virgin Islands, owned by Epstein.

Comments by Prince Andrew that he did not regret his relationship with the disgraced financier have been severely criticised.

He had said the friendship opened doors for him in his role as a UK trade envoy.

About the revelations of Epstein's lifestyle, the Duke said he'd 'let the side down', seen a reference to the Royal Family.



The controversial interview was said to have been approved by the Queen, his mother.

Prince Andrew has now said that he had obtained the Queen's permission to withdraw from royal duties 'for the fore-

seeable future' as the matter had become 'a major disruption' to the Royal Family.

His decision was taken following discussions with the Queen and his brother Prince Charles, first-in-line heir to the throne.



Kadejah Departs for Miss Universe Pageant

... Continued story from page A1

as she takes to the stage with poise and grace."

The committee thanks its corporate sponsors who continue to offer tremendous support - the Ministry & Department of Tourism, Cayman Air-

ways, Radio Cayman and Surfer's Paradise.

Visit <http://www.missuniversecayman.com/> to learn more about the reigning Miss Cayman Islands Universe, Kadejah Bodden. Follow us Facebook @Miss Cayman Islands Universe and Instagram @officialmissuniversecayman

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Registration Ongoing

Walkers Admits New Caymanian Attorney

Walkers is pleased to announce that Zoë Nolan has completed her legal training and was called to the Cayman Islands Bar on 13 November 2019. The application was moved by Walkers' Partner Colette Wilkins before the Hon. Justice Kawaley, at the Grand Court in the Cayman Islands.

Zoë grew up in the Cayman Islands and was a recipient of the 2013 Walkers Legal Scholarship. In 2016, she completed her undergraduate degree in Law and Sociology at the University of Cardiff in the United Kingdom and graduated with Upper Second Class Honours. Zoë then undertook and completed her LPC LLM in Law and Business at the University of Law (Moorgate) a year later.

During her time as a student, Zoë participated in three legal internships with Walkers, starting in 2014, and was then articulated to Rob Jackson, a Partner in Walkers' Finance and Corporate Group, in 2018. In addition, Zoë received a scholarship from South

Square Chambers and the Recovery and Insolvency Specialists Association, which provided her the opportunity to complete the South Square Chambers Pupillage in London between May - August 2019.

Zoë will take a place in Walkers' Insolvency & Dispute Resolution Group as an associate.

Zoë stated: "Throughout my internships and subsequently my Articles, Walkers invariably provided me with an exemplary learning environment which inspires ambition, innovative thinking and a strong sense of self. I am delighted to be joining Walkers' Insolvency and Dispute Resolution team and to continue working alongside such passionate and personable individuals, who invest their time and energy into ensuring you accomplish your goals."

Walkers' Partner and Chair of the Trainee Committee, Caroline Heal commented: "We would like to congratulate Zoë on her admission to the Cayman Islands Bar. The process of identifying



the brightest Caymanian candidates and training them through our rigorous programme is important to Walkers. It has

been extremely rewarding for us to see Zoë develop into her new career as an attorney at law." 🌐

Rotaract Gives Back!

On September 26th - 28th at the Cayman Islands Healthcare Conference at the Ritz Carlton, the Rotaract Club of Grand Cayman gifted the Cayman Islands Blood Bank with a cooler to assist with mobile donations.

The Rotaract Club of Grand Cayman and its sponsor club, Rotary Club of Grand Cayman Sunrise, fundraised \$200 to purchase the cooler needed by the Blood Bank.

Club President Joel Porter stated that "It is an honour to be able to help such a necessary organisation save lives, and blood donations are always needed". Donating blood can not only save 3 lives but also rid your body of iron that can cause health complications and reduces your risk of heart disease and cholesterol.

In previous partnerships the Rotaract Club of Grand Cayman has organised

around 3 awareness per year and members of the club give blood regularly.

Some other well-known projects the club is responsible for includes Brown Paper Bag and Ready Set Snack.

The Rotaract Club of Grand Cayman is a subdivision of the Rotary Club of Grand Cayman Sunrise who acts as their sponsor. The club targets young people between the ages of 18 - 30 and empowers them to give back through community service, fellowship and professional development opportunities.

If you are interested in donating blood, please visit bloodbank.ky or stop by the blood bank at the Health Services Authority for more information.

To learn more about the Rotaract Club of Grand Cayman and their activities, please visit their website <https://www.rotaractky.org/>. 🌐



Island Taste is so much more than patties, we are a full scale Bakery

- That makes:
- White & Wheat sandwich Breads
 - Hard dough Breads
 - Hot Dog Rolls
 - Burger Buns
 - Dinner Rolls

- White & Multigrain Hoagie Buns
- Gourmet Breads on Request

Island Taste has always made various bread products and decided to expand the line in 2017.

The company then completed a full refurbishment of our Bakery facility due to the huge demand for sandwich breads from our catering department. Since then we have increased our production to supply the

local market as well. These breads are not your average sandwich breads that go soggy in no time. We have formulated a recipe that allows your sandwich to stay fresh and firm for a longer period. The wheat sandwich bread is smooth in texture as we use pure ground wheat and no hull. It is one of the best tasting healthy option breads on island.

Our breads are baked daily for a guaranteed freshness and distributed to all major Supermarkets, gas stations and small grocers' island wide. You can't miss the brightly colored pack-

aging that captures the colors of Cayman.

Did You Know?

Hard Dough Bread is a Jamaican Bread that is most similar to Pain de Mie of France or the Pullman Loaf of America, the Hard Dough is a slightly sweeter version. It is found in Jamaica, Cayman, Cuba, Britain and a few other countries. The Hard Dough Bread is more resistant to moisture than Sandwich Bread which makes it the bread of choice to compliment Jerk Pork or Jerk Chicken from your favorite Jerk spot. 🌐



THE ROTARY CLUB OF GRAND CAYMAN

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Kimpton Seafire Resort + Spa Celebrates Third Anniversary

Three years ago today, the doors opened at Kimpton Seafire Resort + Spa, the first new hotel in Grand Cayman in more than a decade. In this short period of time, Seafire has joined the ranks of hotels rated best in the world, recently taking third place in Conde Nast Traveler Readers' Choice Awards for the Caribbean and voted 36 worldwide.

"We are delighted to celebrate our third anniversary with such positive recognition of our efforts," said Steven Andre, general manager of Kimpton Seafire Resort + Spa. "Three years is a benchmark in the life of a hotel as it's the timeframe in which performance typically stabilises. At Kimpton Seafire, we have gone from strength to strength since opening, competing in the luxury segment and providing an exceptional guest experience."

As Seafire was the first hotel opened by the Kimpton brand outside North America, Andre says he is especially happy with how the resort has been embraced by the Cayman community. "Like all Kimpton hotels, we aspire to be locally loved," said Andre. "Local residents are an important part of our business at the restaurants and spa, and we frequently have staycation rates available. We are delighted that so many people choose Seafire to celebrate special occasions or spend time with their families

and friends. Combined with social events and conferences, we have been privileged to host a large percentage of the community at one time or another."

Kimpton Seafire Resort + Spa officially opened on 15 November 2016. Developed by Dart, the 266-room resort on Seven Mile Beach pays tribute to Cayman's natural and cultural heritage in many ways, from the art and artefacts found throughout the hotel to the use of native plants and trees throughout the property.

Three years also happens to be a significant milestone in landscape design, being the time it takes for plants to mature.

"We describe the growth pattern in the first three years as sleep, creep, and then leap," said Dart's senior manager landscape design and horticulture, Whit Connors. "If you look back at photos from the opening, you will see just how much Seafire's natural environment has blossomed and grown."

The Seafire resort, which includes The Residences at Seafire, is planted with over 32,000 plants and trees, the



majority of which were propagated in Dart's nursery. The use of native and indigenous plant material creates a distinctive sense of place and has become a hallmark of Dart developments.

"Caymanian trees and shrubs have design and environmental benefits as they are naturally more resilient, and because the buildings are set so far back from the beach, we could get creative,

playing with topography and introducing secluded corners for guests' privacy," said Connors.

The economic, social and environmental impact Seafire has had in the past three years embodies Dart's approach to sustainable development, which aims to create places that enrich lives today and for future generations. Dart's growing hotel portfolio, which includes The Ritz-Carlton, Grand Cayman, Comfort Suites and Le Soleil d'Or in Cayman Brac, demonstrates a continued commitment to the Cayman Islands as a destination.

"New hotels not only expand our tourism product, they are proven to raise the profile of the Cayman Islands," said

Mark VanDevelde, Dart's chief executive officer. "Seafire is testament to the benefits of a successful hotel, not just to the visitor but to the economy and wider community as well. At Dart, we will continue to support Cayman's tourism industry by investing in our hospitality portfolio, whether making upgrades to existing properties or exploring options for new development."

Cayman Enterprise City Wins Bespoke Award for Development of Technology, and Five Others

Global Free Zones of the Year Awards by fDi Magazine recognizes Cayman Enterprise City two years in a row

Cayman Enterprise City (CEC) has once again been recognised with Global Free Zones of the Year Awards by the Financial Times' fDi Magazine. Awarded annually, the distinctions recognise and honour the top free zones in the world.

fDi Magazine is the world's leader in comprehensive services related to foreign direct investment. With over 85 free zones from around the world considered in this year's awards, CEC was awarded six Bespoke Awards in a variety of categories that are critical to improving and growing Cayman's thriving special economic zones (SEZs):

- Bespoke Award for Expansions
- Bespoke Award for Facilities Upgrades
- Bespoke Award for Red Tape Reduction
- Bespoke Award for Skills Development
- Bespoke Award for Diversity Initiatives
- Bespoke Award for Development of Technology

"We are honoured to receive six globally recognised awards for our efforts to become a home for innovation and centre of excellence where global business thrives," explained Charlie Kirkconnell, CEC's Chief Executive Officer. "We are particularly honoured to receive bespoke awards for our skills development and diversity initiatives, which are designed to ensure that everyone has access to quality learning experiences and opportunities to pursue dynamic

careers available within our growing special economic zones."

Skills development has been a focus of CEC since its inception in 2011. With 250 special economic zone companies and significant annual growth since their 2012 launch, there has been a mounting demand to upskill Cayman's local workforce. CEC has responded with a number of initiatives for Caymanians and residents wishing to pursue technology-driven careers and secure available opportunities with Cayman's SEZs. Programmes have included an online jobs portal, code education initiatives, school visits, technology focused events and discussions, STEM programming, SEZ mentorships, work placements for career changers, and an annual internship programme.

In 2018, CEC helped to launch "Women Code Cayman", which was initiated by SEZ community member and has grown exponentially through a partnership between CEC, the Cartan Group, Ministry of Community Affairs and Walkers. Women Code Cayman has three key objectives; to support women in technology to become active contributors to Cayman's digital economy; to empower women who code to pursue creative technology-driven careers; and to nurture a support network which will in turn foster leadership and professional growth. The programme was an overwhelming success and has since been incorporated as a not-for-profit and has extended programming to include a youth code camp.

Moreover, this summer CEC welcomed 15 university and high school level students as part of its annual 'Summer in the City' internship programme. Students were given the opportunity to gain valuable hands-on work experience and career knowledge working within a variety of fields that make up CEC's SEZs. "It's amazing that our Caymanian youth are being exposed to such high caliber, cutting edge businesspeople that have an interest in sharing their expertise. I truly believe the opportunities that the CEC Enterprise Cayman programme offers surpasses that of which students are able to access abroad," said Jacqueline Schofield, parent of Noah Schofield who took part in a 2018 mentorship placement with Mark Hall at Spark Limited SEZC.

The Bespoke Award for Facilities Upgrades and Expansions were given to CEC in recognition for their world-class turnkey office spaces and master-planned development design that will put the Cayman Islands at the forefront of the global technology-driven business world. Construction began last year with the official groundbreaking in November 2018 of the 53-acre mixed-use USD \$38 million development. Featuring one-million square feet of office space, residences, restaurants and state-of-the-art amenities, the CEC campus will create new job opportunities for Caymanians and further diversify Cayman's economy.

"The master-planned campus will showcase environmental architecture



and designs to encourage socialisation and collaboration unlike anything seen in the Caribbean," said CEC's Chief Executive Officer, Charlie Kirkconnell. "This is perhaps CEC's most significant milestone since opening for business in February 2012. We have worked tirelessly to promote CEC and the Cayman Islands as an ideal base for conducting international business, as well as to support businesses that have established zone companies, so that they can focus on growth and innovation."

"The real major contribution is the potential that this campus offers to our Islands when it is completed and filled with exciting and thriving new businesses. This campus, and the businesses that it will draw to our shores, is an important part of helping to diversify our economy," stated the Premier of the Cayman Islands, Hon. Alden McLaughlin.

To learn more about CEC's workforce development initiatives or for information about setting up a business in Cayman's award-winning free zones, contact innovate@caymanenterprisecity.com or visit www.caymanenterprisecity.com.

CMEA Night of Legends Set to Rock Lions Center

The Annual 'Night of Legends' concert celebrating Cayman's musical history and honoring the bands that paved the way for the Musicians of today is will be taking place at the Lion's Centre on December 6th.

As part of the Cayman Music and Entertainment Associations Annual Calendar, this year's event features the Kiemanians and the Tornadoes, two bands that many Caymanians will remember from the ultra popular Galleon Beach era of live music in the Cayman Islands.

There will also be a raffle on the night, with the winning ticket levying CI\$1000.00.

CMEA President Mr. Jean Eric Smith noted, "We are proud to honor these

musicians of yesteryear and show our appreciation for the contribution they have made to our tourism product and the social fabric of our country."

Kiemanians members included:

- Guitarist - Bunny Myles (Musical Icon Awardee)
- Bass guitarist - Calvin Hooker
- Drummer - Billy Dean
- Drum and vocals - Lloyd Brown
- Drum and Vocals - Vivian Paddy-foot
- Alto Sax: Kenneth - (Ken) Davis
- Tenor Sax - Wesley Howell (Musical Icon Awardee)
- Keyboards: George Wilks
- Vocalists: Papie Conolly, Lloyd Hill and Larry Cayasso

The Tornadoes were initially founded by Drummer: John Burns whilst working at Sea.

The band's member included:

- 1st configuration
- * Drummer - John Burns - Drummer
- * Lead Guitar - McArthur Manderson
- * Rhythm Guitar - Lewiston Ebanks
- * Bass - Darnley Bryan
- Last configuration
- * Lead Guitar: Steve Welds
- * Rhythm Guitar: Ernie Bodden background vocals
- * Michael Hurlston drums and Vocals
- * Darnley Bryan bass
- * Clifton Papie Conolly Vocals

Other scheduled performances on the evening will include acts such as the Regeneration Band, Local Motion 345, featuring Notch and a special appearance from Fab 5.

Fab 5, formed in 1970, is Jamaica's pre-eminent popular band, whether measured by record sales at home, hits on the charts, frequency of engagements or major awards won over the years.

Their first recording, "Come Back And Stay", was number one in Jamaica, and in their first year on the road, and for the following two years, they won the only available awards, the Swing Awards for best band of 1971-72, 1972-73 and 1973-74. They also took the El Suzie Award as Joint Top Road and Dance Band for 1975-76, as well as the RJR Listeners' Award for Best Band in 1980.



► Fab 5 out of Jamaica will be celebrating Caymanian bands Tornadoes and Kiemanians from the Islands Musical heritage

The band also backed Johnny Nash on all the artist's reggae songs, comprising most of his platinum album "I Can See Clearly Now". Two singles from that album, "Guava Jelly" and "Stir It Up", established Bob Marley as a major songwriter on the international scene.

Fab 5 have enjoyed an endless succession of hits in Jamaica, the Caribbean, Central America and the "ethnic" markets of North America. In their early years such songs as "Chirpy Cheep", "Shaving Cream", "Oh, Dad" and "Love Me For A Reason", and their musicality and showmanship made Fab 5 the rage on the dance and show circuits.



Team Cayman performs at Caribbean Taekwondo Championships in Trinidad

Team Cayman, consisting of Derrick Pascal & Leroy Rodriguez, made a very strong showing at the recent Caribbean Taekwondo Championships held in Trinidad on November 9, 2019.

Derrick and Leroy have had the opportunity to train under two visiting female Master Instructors from Korea since they arrived in Cayman in August. Master Kim and Master Mun, both 4th Dan WT Taekwondo Black Belts, are former Korean National Team Members.

The training was focused on competition, which includes: 1) Poomsae (Forms/ Patterns of defense and counter-attack motions) and 2) Kyorugi (Sparring/fighting).

Derrick competed in both Forms and Fighting in the Black Belt Adult Middle Weight Division, placing 1st in Forms and 3rd in Fighting.

Leroy competed in Fighting in the Under-Belt Adult Heavyweight Division, placing 2nd.

Derrick noted "The training they put us through was really

tough, 3-4 hours each day Monday to Friday. Though the training was difficult, I am very happy with my performance, and I am excited about continuing to train hard with the Master Instructors to improve further for upcoming competitions."

Leroy, added: "The competition in Trinidad was very tough, but it was great experience for us. It is difficult to judge the level of our progress in the gym, day by day, however, when we have the opportunity to compete against athletes from other

countries, we really do find out how much progress we have made, and more importantly, what we need to work on! Next time I want to win gold."

David Reid, who was the Team Coach, stated "Derrick and Leroy did extremely well, due to their hard training and also the quality of their training under the visiting Master Instructors. The experience gained in Trinidad was invaluable. The competition also gave us the opportunity to meet with athletes and coaches from other Taekwondo Schools around the Caribbean. We hope to visit and train with Taekwondo Schools in other countries, and vice versa, which will better prepare us for future competitions."

Derrick and Leroy will continue their hard training under the Master Instructors until they return to Korea in late December. They are currently preparing for an Olympic Training Camp to be held in the Dominican Republic in January, in preparation for the Olympic Selection Championships for 2020, to be held in early March. The gold and silver medalists will get selected for the 2020 Olympics in Tokyo Japan.

David added "both Derrick and Leroy have the very real opportunity to qualify for the 2020 Olympics to be held in

Tokyo next July. The Cayman WT (World Taekwondo) Taekwondo Federation, with the assistance and guidance of the Olympic Committee, is very excited to be able to provide this amazing opportunity to young Caymanians. Taekwondo is a sport for anyone and everyone. While natural athletic ability is helpful, it always comes down to hard work and dedication in the end. There are no shortcuts, nor any real barriers, to excelling in the sport.

Master Steven Graham stated "As President of the Cayman Islands TKD Federation (Sanctioned Governing Body for TKD in the Cayman Islands by WT - World TaekwonDo), we would like to thank the World Peace Corps for sending the two Master Instructors along with the constant support of the CI National Olympic Committee who facilitated this program. I would like to thank David Reid, General Secretary of the CI TKD Federation, for all the hard work he has put in organizing the visit of the Korean Taekwondo Master Instructors, and also his effort in sharing their knowledge with the general public here in Cayman. I would also like to thank Ronald Simpson, Owner of Cayman TKD Academy, for donating training space allowing the training of the Cayman National Team."



► (L-R) Leroy Rodriguez, David Reid and Derrick Pascal



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CAYMAN ISLANDS GOVERNMENT

Cruise Berthing Referendum

MEETING

26 Nov 2019

NORTH SIDE CIVIC CENTRE

Upcoming events:

2 Dec 2019 SAVANNAH, SCHOOL HALL	3 Dec 2019 SIR JOHN A. CUMBER PRIMARY SCHOOL
4 Dec 2019 PROSPECT & RED BAY, SEAFARER'S HALL	10 Dec 2019 GEORGE TOWN SOUTH SOUTH SOUND CIVIC CENTRE
11 Dec 2019 GEORGE TOWN CONSTITUTION HALL	12 Dec 2019 EAST END CIVIC CENTRE
	17 Dec 2019 BODDEN TOWN CIVIC CENTRE



CPR CAYMAN
Cruise Port Referendum Cayman

PUBLIC MEETINGS ANNOUNCEMENT

LAUNCH

Wednesday 20 November
GT CELEBRATION PARK
6:30PM

Monday 25 November
WEST BAY - VENUE TBC
7:15PM

Wednesday 27 November
BT CIVIC CENTRE
7:15PM

Monday 9 December
RED BAY SEAFARER'S HALL
7:15PM

FINALE

Monday 16 December
SAVANNAH
SHAMROCK ROAD & JAYSON AVE
(across from Sav Meadows)
7:15PM



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Harden stakes early claim for MVP

James Harden is in sensational form again for the Houston Rockets and looks set for another MVP title which he won in 2018.

The 30-year-old Rockets guard is enjoying what could be the best offensive season in almost 60 years - and if he keeps this up, it may be hard to deny him another MVP award.

Those who watched Houston's 132-108 decimation of Portland on Monday didn't need to be Trail Blazer fans to feel bad for the slew of opponents Harden overcame. Nor were Houston fans the only ones who took pleasure in watching the magic occur.



► James Harden is in sensational form again

Harden, who is now on pace to lead the league in scoring for the third consecutive season, had 36 points on 11-for-19 shooting, including 5-for-10 shooting from beyond the arc, with six boards and five dimes. His backcourt partner, Russell Westbrook, added to the fun, logging the best game of his fledgling Rockets career with 28 points, 13 rebounds, and 10 assists—his third Houston triple-double in 12 games. And while Westbrook shone, it was Harden's scoring that kept Portland at arm's length all evening.

Last season, Harden fell just short of winning the NBA's ultimate individual prize for a second time, claiming that an unfavourable media narrative was to blame for his second-place finish behind Giannis Antetokounmpo. Thus far this year, he's made it impossible for the story to have any other main character. Whether he's fighting through crashing defenders, or 30-plus feet from the rim, when he rises, it feels inevitable that the ball will find the twine.

Westbrook had a message for Rockets fans about appreciating Harden whilst he's in such sizzling form. "I think that a lot of people like to normalize greatness when you see it over and over again, but it's not normal, because there's nobody else that can do it," Westbrook said. "If it was normal, everybody would do it."

Westbrook is correct that greatness is often not appreciated when it happens. For as much as he has accomplished, LeBron James still has plenty of detractors.



► Russell Westbrook hails Harden's genius

There's no question Harden will go down as one of the greatest offensive players of his generation. Rockets general manager Daryl Morey went so far as saying Harden is a superior scorer to Michael Jordan.

The landscape around the league and Harden's playing style are bound to colour the perception around his contributions, though.

Various rule changes and an emphasis on three-point shooting have led to a golden age of scoring. Averaging 20 points per game was once a reliable standard to gauge elite scorers but no longer serves as a useful threshold. 🌐

Bravo eyes Windies return

Dwayne Bravo is eyeing a return to international cricket with West Indies after hailing the country's first one-day international series win in five years.

The Windies ended their long wait after victory by 47 runs in the second ODI against Afghanistan gave them an unassailable 2-0 lead in the series.

Not since beating Bangladesh in 2014 have they won a bilateral 50-over duel, ending a run of 15 successive series without success.

Bravo may be 36, but he still fancies a return to the international arena. That's despite retiring from all forms of international cricket last year though had not appeared for his country since 2016. He played 40 Tests, 162 ODIs and 6 T20Is.

Perhaps tongue-in-cheek, Bravo has indicated he would be willing to return to the fold if required following evidence that the change in structure behind the scenes is proving fruitful.

"Congratulations to the team," he said. "It has been five years since we have not won an ODI series and the boys have now done this."

"I am a former West Indies cricketer, but I may soon come out of international retirement. Let me tell you all that you can't think that West Indies cricket is now back to where we want it to be."

"What we have here are the right people in the right places and we are pointing in the right direction."

"The longest rope in the world has an end and it is good to see."

In March, controversial WI Board president Dave Cameron's



► Dwayne Bravo wants to return to international cricket

on's six-year spell was ended following the appointment of Ricky Skerritt.

Despite several on-field successes, Cameron constantly fell out with senior players, leading to Bravo instigating a squad walkout which resulted in the cancellation of the tour of India in 2014.

Changes behind the scenes, including the appointment of Phil Simmons as head coach, means there is plenty to be optimistic about going forward.

"The vindictiveness, the jealousy, the bad mind and the attitude that I am the boss," added

Bravo. "You all know who I am talking about."

"Have a clean heart, a clean mind, be respectful and have the right attitude for the people of the Caribbean."

"Mr (Kieron) Pollard, Jason Holder and coach Phil Simmons have the perfect opportunity to turn West Indies cricket around for the West Indies people who have been suffering over the last couple of years."

"The last five years were the worst for West Indies cricket and just a few people with egos and bad intentions trying their best disrupt the players." 🌐

Grant's sizzling run lifts Dolphins hearts

Miami Dolphins fans have not had much to rave about in recent seasons, but at least they could cheer that sublime touchdown.

The Dolphins' improbable two-game win streak came to a crashing halt against their division rivals the Buffalo Bills. And although Miami lost convincingly, it wasn't all doom and gloom in their 37-20 defeat at Hard Rock Stadium.

Jakeem Grant is now in the record books after returning a kick-off 101-yards for a touchdown. This was Grant's fourth special teams return for a touchdown, putting him at the top of this historical list.

Grant's four special teams return TDs is a new Dolphins franchise record, breaking the mark of three set by wide receiver Ted Ginn Jr. (2 kick-off returns and 1 punt return), running back Freddie Solomon (1 kick-off return and 2 punt returns) and running back Mercury Morris (3 kick-off returns).

This was by far Grant's best performance of the season. After all, the 27-year old WR added 3 catches for 32 yards and a 7-yard touchdown run to his record-breaking kick-off return.

Grant's mazing kick-off return was the second-longest in the NFL this season behind Cordarrelle Patterson's 102-yard touchdown, though NextGen Stats calculated it as the longest actual distance covered at 138.1 yards because Grant finished down the right-side line after taking the kick on the left side of the field. 🌐



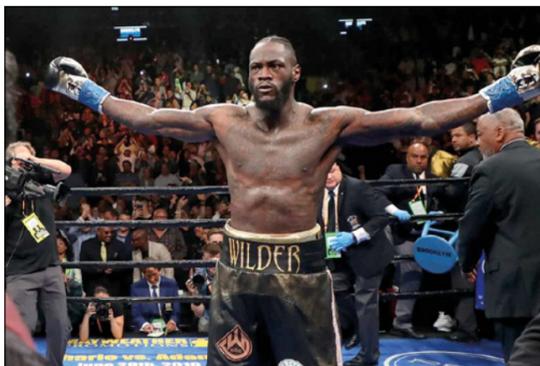
► Jakeem Grant's 101-yard touchdown was brilliant

Wilder must focus on Ortiz

WBC heavyweight Champion Deontay Wilder is an odds-on favourite to defeat Luis Ortiz in their rematch in Las Vegas this Saturday. Most expect undefeated Wilder to win inside distance and move on to face Tyson Fury in another rematch in February.

Even though Wilder scored a thrilling KO win over Ortiz in their first match, the champion would be wise to guard against looking ahead too much to facing Fury again.

Ortiz is 40 years old and knows this fight is likely the best opportunity at glory he'll get in what's left of his career. He should be in top-notch physical and mental condition. Ortiz hopes to take advantage of a champion with a bigger payday and greater challenge on his mind.



► Deontay Wilder must stay focused against Ortiz

Despite his age, Ortiz is still dangerous. In addition to his physical gifts and the sense of urgency, the Cuban gave Wilder all he could handle in the first fight. He hurt the champ and seemingly out on his feet in the seventh round before being knocked out in the tenth by the Bronze Bomber.

Ortiz's counter punching and quick hands gave Wilder problems in the first fight. In heavyweight boxing, a moment without focus is all it takes. 🌐

Ball boy can't cash in on Serena's racket

The ball boy who sold a broken Serena Williams tennis racket for \$500 which she gave him for nothing, is in despair as it is likely to be sold for up to \$50,000 in auction.

The racket that Williams famously smashed on the court during the 2018 US Open women's singles final is a Wilson Blade. It is listed by Goldin Auctions at an opening bid of \$2,000 as part of 1,600 sports memorabilia items available but could sell for \$50,000.

The 2018 championship match between Williams and Naomi Osaka was marred by a verbal altercation between Williams and chair umpire Carlos Ramos, who gave the 23-time Grand Slam champion three separate on-court violations. Williams was penalized for illegal coaching, breaking her racket and verbal abuse, and later suggested that the umpire's actions were motivated by sexism.



► Serena Williams gave a ball boy this broken racket

Williams originally gave the broken racket to US Open ball boy Justin Arrington-Holmes, who sold it for \$500 to a collectibles store in New York City.

The racket was later sold by the collectibles store and is now being put up for auction by an anonymous party. "Looking back I wish I'd had someone help me with the process," said Holmes, 22. "I was not familiar with how any of this works. I just wanted to get rid of it." 🌐

Duterte's health concerns grow

Philippine President Rodrigo Duterte is famous for his strongman persona but the concern over his increasing poor health is growing.

His nickname is "The Punisher" because of a widely-held perception that he is tough on crime. But since coming to power in 2016 he has been dogged by health problems.

Concern was raised again last week after his spokesman announced the president was taking three days' "rest".

But rumours about President Duterte's health have swirled since he took office, driven by his reputation for skipping official events and meetings.

Last year it was revealed that doctors had found a suspicious growth inside Duterte during an endoscopy. "I will tell you if it's cancer," Mr Duterte said at the time. Test results later found that the growth was benign.

During a visit to Russia in early October, the president told a gathering of Filipino expatriates that he was suffering from myasthenia gravis, a rare autoimmune disease that, according to the president, causes one of his eyelids to droop.

Weeks later Duterte fell from a motorcycle and hurt his back following a late-night ride around the palace grounds in Manila.



► President Rodrigo Duterte's health is deteriorating

"Unbearable pain" from the accident forced him to cut short an official trip to Japan, according to his most-trusted aide, Senator Bong Go.

Mr Duterte was pictured at the time leaning on a walking stick alongside his daughter Sara and a concerned-looking Senator Go.

Canada sees spike in bankruptcies

Canada's financial analysts are worried about the surge in the number of people who can't pay their debts.

Some 11,935 consumers filed for insolvency in September, according to the Office of the Superintendent of Bankruptcy — a 19 percent increase from a year earlier and the biggest annual gain since 2009. So far in 2019, there have been 102,023 consumer insolvencies, the second-most for the first nine months of a year in records dating back to 1987.

While the increases are coming from low levels, the trend is a worrying development that suggests Canada's households are increasingly creeping into debt, at least for the most extended individuals. But it's a bit of a puzzle, given the economic backdrop has been positive, including an unemployment rate that's dropped to historically low levels.

"Normally there's a story you can tell, like there's some underlying weakness that shows up with a bit of a



► Canada's household debts are rising

lag in personal bankruptcies and insolvencies," said Stephen Gordon, an economics professor at Université Laval in Quebec City. "It's just hard to see that now. It's perplexing."

Insolvencies are accelerating at a pace that's been associated with periods of recession and financial crises.

The significance of the latest data is open to debate. For one thing, the insolvency numbers are at odds with other indicators that show a more benign environment for household debt. For instance, mortgage arrears were 0.23 per cent nationally at the end of July, close to the lowest they've ever been, and delinquency rates on non-mortgage debt remain subdued.

Honduras uses tech to tackle dengue fever

Honduras is relying on high-tech mapping and mobile phone apps to combat dengue fever as the Central American nation struggles to contain the worst outbreak of the mosquito-borne disease on record.

Honduras has one of the Americas' highest incidence rates of dengue, with some 92,000 suspected cases of the infectious disease and 250 deaths recorded this year, according to the Pan-American Health Organization (PAHO).

Across the Americas, more than 2.7 million people have caught the virus and 1,206 have died so far in 2019, making this year's dengue fever outbreak the highest on record in the region, according to latest PAHO figures.

Medical charity Medecins Sans Frontieres (MSF) said it is using GIS mapping technology and a mobile phone app as key tools to combat the virus and plan their work.

The technology allows health workers to identify dengue hotspots and direct prevention and awareness-raising campaigns to the most-affected areas.

Using a mobile app to record data, about 20 MSF health workers have



► Hondurans are troubled by mosquito-borne viruses

been asking residents up to 10 questions about the dengue virus and what is being done to prevent its spread in their neighbourhoods.

Questions include whether residents have cleaned water tanks and buckets in their homes - ideal breeding grounds for mosquitoes - and when local authorities have carried out fumigation, or whether any relative has caught dengue.

The data, along with the GIS maps produced based on data collected by MSF, health authorities and public hospitals, allows health workers to build a timely geographic overview of areas where the virus is most acute and in need of targeting.

Havana celebrates 500th birthday

Cubans celebrated Havana's 500th anniversary on Sunday.

Thousands of people in Cuba's capital stood in line to kiss, touch or walk around a towering silk floss tree in a nod to tradition as they celebrated Havana's 500th anniversary.

The celebration comes as Cuba deals with an ailing economy and increasingly tense relations with the US. But these concerns were briefly cast aside as residents prepared for a gala event last night featuring fireworks, music and international dignitaries.

As part of the celebrations, officials restored monuments, painted buildings, unveiled exhibitions and held book presentations.

"Havana grows, lives, sings, dances and dreams," said Felix Julio Alfonso, a professor who spoke before granting the public access to the revered silk floss tree.

Many in the crowd shared their wishes with the tree, including requests for health or financial wellbeing. Some left



► Cubans forgot their troubles for a while

money and others wore white as dictated by Afro-Cuban Santeria, the island's predominant religion.

President Miguel Díaz-Canel greeted special guests around midday in Havana, which Spanish conquerors founded on November 16, 1519.

"Havana, a city of science, dance, cinema, literature, sporting events and an example of resistance in the face of neo-liberalism, is also the city of dignity, the bastion of resistance against the unjust US blockade," Díaz-Canel said.

Venezuela drug trade soars as dollars used more

Venezuela has become a major hub for drug trading which has seen its narcotics revenue surge by 50 percent in the past year. It is all aided by the illegitimate regime of Nicolás Maduro, according to a US military commander.

The breakdown of government and society has created a vacuum of lawlessness. Smugglers are operating with impunity "in cahoots" with the regime, creating a significant threat to regional security, Admiral Craig Faller of the US Navy, head of the US Southern Command, said.

"We all sense that the threat is significant," he said after the Caribbean Nations Security Conference (Cansec) in Miami, which brought together military and public security leaders from 14 nations and territories. The conference was co-hosted by the UK, the US, Canada, France and the Netherlands.

"Because of the illegitimate government what we have is a breakdown in civil society and security and narco-traf-



► Venezuela needs to use the US dollar

fickers are taking advantage of that, so we have seen an increase in trafficking through the rivers, jungles and in the air," Admiral Faller said.

"Maduro and his cronies have used the money from that to stay in power. There's been a 50 percent or more increase in what we're seeing in the narco-flow. Coca in particular coming in and going out, aided and abetted by the regime."

Maduro may see the US as arch enemies but he is not averse to trading in American dollars now as Venezuela's bolivar currency is virtually worthless.

Prince Andrew fears exodus of backers

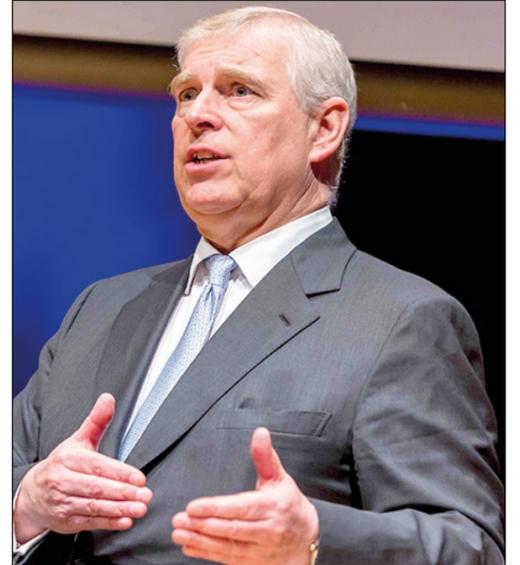
The Duke of York Prince Andrew was plunged into a deepening crisis this week as a succession of charities and companies threatened to sever their ties with him.

As the fallout from the Duke's disastrous BBC Newsnight interview about his friendship with convicted paedophile Jeffrey Epstein showed no sign of abating, the Outward Bound Trust, the prominent youth organisation, convened an emergency board meeting to consider his patronage.

KPMG, one of the world's biggest accountancy firms, confirmed it had stopped its sponsorship of Pitch@Palace, the Duke's flagship charity initiative, with sources citing "adverse media publicity."

AstraZeneca, another partner, said: "Our three-year partnership with Pitch@Palace is due to expire at the end of this year and is currently being reviewed."

In a further blow to his reputation, the Duke was also accused of using the



► Prince Andrew is under scrutiny again

racist n-word during a business meeting with a Downing Street adviser seven years ago.

There are also more legal documents due to be released in the US relating to the predatory sexual activities of Epstein that will name the Duke.

A judge will decide whether to unseal the new tranche of documents within weeks.

Bahamas recovering after Dorian hit

Bahamas is slowly recovering from the devastation of Hurricane Dorian, the monster storm that struck with punishing 185mph sustained winds and 25 feet storm surges in early September.

It caused an estimated \$3.4 billion in damages, according to a new report by the Inter-American Development Bank.

The amount, which puts the Bahamas on a difficult path to reconstruction, is equivalent to one-fourth of the country's gross domestic product.

The IDB said the Bahamas government asked it to do the study following Dorian's trail of destruction which left 29,500 people homeless or without jobs — or both.

The official death toll remains at 67, though the report acknowledges that 282 people are still missing.

"Reconstruction efforts will last many years and will require a well-coordinated participation of public and private sectors, civil society and the international community," said Daniela Carreira-Marquis, the representative of the Inter-American Development Bank.

Omar Bello, a lead author of the report, said the Bahamas will require major investments as a result of Dorian's destruction to houses, essential infrastructure and the ecosystems of the Abacos and Grand Bahama, the two islands that were most heavily impacted. 🌐



► Bahamas was devastated by Hurricane Dorian

Jamaica road deaths still high

Jamaica's target for recording fewer than 300 road fatalities will again not be met this year, with predictions from the National Road Safety Council that the number could be higher than 400.

Victor Anderson, Programme Coordinator for the Below 300 campaign at the National Road Safety Council, is also lamenting that more fatalities involve motorcyclists.

The Council has been on a campaign to keep the number of road fatalities below 300 on an annual basis but has faced significant challenges.

Anderson said that since 2012 road fatalities have been steadily increasing, and motorcyclists have become the new cause for concern. "That is the one that has jumped out of all proportion to the rest. Even pedestrians that used to be



► Jamaica's road death toll is alarming

the largest group, that is now second place to the motorcyclists," he said. By Monday of last week, 365 people have been killed in crashes on the nation's roads.

Anderson also said another worrying trend in road crashes is "as soon as the National Works Agency finishes a beautiful new piece of road, people start driving faster than ever." 🌐

Antigua wants reparations from Harvard

Antigua and Barbuda Prime Minister Gaston Browne has written to Harvard University President Lawrence Bacow, asking it to take responsibilities and pay his country reparations for the school's historical ties to — and profiteering from — the transatlantic slave trade.

This comes three months after the signing of a historic reparations agreement between the University of Glasgow and the University of the West Indies.

Although the \$US24 million University of Glasgow agreement was the first major act of making amends to the descendants of people enslaved by the British since full emancipation was declared in 1838, and was seen as a symbolic gesture towards the en-



► Gaston Browne wants reparations

tire Caribbean region, Prime Minister Browne felt that reparations were owed to Antigua and Barbuda specifically. That's because Isaac Royall Jr, an American slave trader and landowner who also operated in Antigua, bequeathed money to Harvard to establish its first law professorship, which later led to the creation of the Harvard Law School in 1817. 🌐

St Kitts opens \$48m cruise port

The St Kitts and Nevis government has announced the completion of the twin islands' new cruise pier at Port Zante. With the opening of the port's second pier, Port Zante, located in Basseterre, St Kitts, can now simultaneously host up to three of the world's largest cruise ships.

With a resident population of just 55,000, this tiny island can now claim the marquee status held by many of the region's larger passenger cruise-ship destinations. It's a prudent expansion, considering that the islands have welcomed one million passengers during each of the past two cruise seasons - a milestone visitor volume for the diminutive destination.

The Florida-Caribbean Cruise Association which met with officials in St Kitts and Nevis last week to discuss further development of the country's cruise sector, believes that these islands will



► St Kitts and Nevis will benefit from Port Zante

soon become the Caribbean destination where cruise-goers choose to spend the most money. According to FCCA's president, Michele Paige, her organisation estimates that this could become a reality with the next three years.

The \$48-million port expansion project was financed through local sources, with \$US5 million coming from the country's Citizenship by Investment Program, which has proven highly successful in raising foreign direct investment. 🌐

Grenada outrage at lenient child sex case

The Grenada public and media is outraged after a paedophile was given such a lenient sentence that the Director of Public Prosecution office has advised the police to appeal the case in which a magistrate ordered a church elder to pay a five-year-old child EC\$600 after pleading guilty to sexually molesting the child.

Magistrate Nevlyn John, presiding in the Grenville Magistrate's court also fined Trevorsen Roberts EC\$1,500.

The ruling angered child rights advocates and others, who were outraged and shock over the sentences given the increasing number of child sexual abuse matters before the courts.

DPP Christopher Nelson said he had instructed the commissioner of police to file an appeal. He noted that indecent assault as a criminal matter is not covered in the new sentencing guidelines developed by the courts in the Organization of Eastern Caribbean States (OECS).

The new guidelines went into effect on Oct. 1, 2019. According to the Criminal Code, a person who indecently assaults



► Grenville Magistrate heard the child sex case

another person commits an offence and is liable on summary conviction to a term of imprisonment not exceeding five years. If the matter is heard as an indictable offence, the maximum term of imprisonment should exceed 10 years. 🌐

Trinidad ramps up tourism sector

Trinidad has unveiled bold plans to grow its relatively understated tourism with emphasis on the sectors of sports, events and conferences.

Tourism Trinidad Limited, the island's destination marketing company, says it is planning to increase visitor arrivals by seven percent for the 2019-2020 fiscal year period.

The island, which has one of Caribbean's most vibrant culinary scenes, a robust eco-tourism product and a hotel stock consisting largely of business-friendly hotels focused in its capital of Port of Spain, is looking to reach average hotel occupancy of 64 percent in the same period.

For the current year, Trinidad has seen a two percent increase in tourism visitors, with a total of 276,269 international visitors.



► Trinidad's Carnival is its best tourism attraction

Trinidad has a separate destination marketing arm from its sister island of Tobago, which offers a vastly different tourism product and has long marketed itself as a haven for nature lovers.

Trinidad has long been one of the Caribbean's most developed destinations, with a surfeit of urban, business-friendly hotels like the Hyatt Regency Trinidad and what is arguably the Caribbean's most popular festival, its signature annual Carnival. 🌐

Barbados will allow Rastas cannabis

Rastafarians in Barbados will soon be permitted to use cannabis for sacramental purposes.

Attorney General Dale Marshall made the announcement in Parliament during the debate on the medical cannabis Bill (2019).

Marshall admitted changes must be made to the way government treats religious use of cannabis considering it does not fall into the category of recreational or medicinal.

He also pointed to the legal precedent based on cases it was an infringement on the constitutional rights of Rastafarians to criminalize them for using cannabis.

Marshall said the Bill is being drafted and should be presented in Parliament in the coming weeks.



► Barbadian Rastafarians look forward to legal cannabis consumption

Members of the Divine Order of the Nyabingi Theocracy Reign recently delivered a position paper to Prime Minister Mia Mottley calling for government to pass legislation to address their religious use of cannabis. 🌐

CROSSWORD

By **THOMAS JOSEPH**

- ACROSS**
- 39 Hag
 - 1 Lumber-jack's leftover
 - 6 Mars neighbor
 - 11 Asian capital
 - 12 Hilo hello
 - 13 Poet Breton
 - 14 Spud
 - 15 Bar buys
 - 17 Money source
 - 18 Bud
 - 19 Old Spanish money
 - 22 Cloud setting
 - 23 Sights
 - 24 Doing impressions
 - 25 Climb
 - 27 Deli choice
 - 30 Botanical snapper
 - 31 Yale rooster
 - 32 Shade source
 - 33 Adversaries
 - 35 Oompah instruments
 - 38 Analyze grammar
- DOWN**
- 1 Staff symbols
 - 2 Pacific Coast evergreen
 - 3 To excess
 - 4 Eve's opposite
 - 5 Rat ridder
 - 6 Feast
 - 7 Imitating
 - 8 Spin
 - 9 Greek letters
 - 10 Injures
 - 16 Discus-sion group
 - 20 Shore bird
 - 21 Easter quest
 - 24 Be decisive
 - 25 Charm indicator
 - 26 Logo, e.g.
 - 27 Trick-taking game
 - 28 Ready to go
 - 29 Greedy bunch
 - 30 Canine command
 - 34 Wind
 - 36 Director Lee
 - 37 Yacht spot

H	O	P	E	S	J	A	C	O	B
I	N	A	L	L	A	B	O	V	E
T	O	N	G	A	R	A	C	E	R
C	A	M	P	L	O	N	G		
P	E	A	R	I	R	O	N		
I	C	K	P	E	A	N	U	T	S
S	R	E	P	E	M	E	T	R	O
S	U	B	L	E	T	S	B	U	N
A	U	R	A	D	U	E	S		
P	I	T	S	P	O	R	T		
O	N	T	O	P	W	A	T	E	R
S	C	E	N	A	E	M	E	R	Y
H	A	R	E	M	S	A	R	G	E

Yesterday's answer

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 Conceptis Sudoku increases from Monday to Sunday.

Conceptis Sudoku

By Dave Green

			5				6	
1					4	2		
	3	4			2	5		
	9	6		8				1
4				1		6	3	
		2	4			8	9	
		1	7					2
7					8			

Difficulty Level ★★★

10/04

Answer to previous puzzle

3	8	1	7	4	6	9	2	5
7	5	6	2	9	1	4	3	8
4	9	2	3	8	5	1	6	7
9	7	8	6	1	4	2	5	3
1	2	3	5	7	8	6	9	4
5	6	4	9	2	3	8	7	1
8	3	7	1	6	2	5	4	9
2	1	5	4	3	9	7	8	6
6	4	9	8	5	7	3	1	2

Difficulty Level ★★★

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Word Search

P	C	G	F	M	A	I	V	O	R	Y	O	Q	E	Q
Q	U	R	B	Y	A	A	B	C	M	N	R	H	D	V
D	I	A	M	S	C	S	J	E	A	Z	V	O	J	O
X	A	S	K	K	L	L	T	C	Q	J	U	M	B	O
I	N	S	C	K	O	T	I	O	H	F	F	I	P	D
X	U	L	A	N	W	R	L	B	D	A	G	G	Z	P
T	Q	A	Z	S	F	A	Y	T	E	O	I	I	O	A
V	P	N	G	A	I	A	M	M	R	W	N	N	O	C
W	K	D	H	P	H	A	L	H	S	U	O	Y	S	H
C	C	S	U	C	O	X	N	I	Q	Q	N	R	J	Y
I	W	R	I	N	K	L	E	S	U	U	A	K	N	D
R	M	A	M	M	A	L	I	P	I	E	O	J	H	E
C	I	P	E	A	N	U	T	S	R	V	H	A	Y	R
U	J	D	H	O	W	D	A	H	T	H	U	G	E	M
S	B	R	E	N	G	F	E	D	U	M	B	O	P	Y

- African
- Asian
- Chains
- Circus
- Dumbo
- Ears
- Grasslands
- Hay
- Howdah
- Huge
- Ivory
- Jumbo
- Mammal
- Mastodon
- Pachyderm
- Peanuts
- Ride
- Squirt
- Trunk
- Tusks
- Wrinkles
- Zoo

Have fun with **CAYMANIAN TIMES**

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

CURTIS By Ray Billingsley

THE AMAZING SPIDER MAN By Stan Lee

JUDGE PARKER By Woody Wilson & Mike Manley



**"I've got some beautiful clothes I know just where they go
Puritan Cleaners"**

Party Time Christmas Time!

Let us help you be ready.

10% Off Pre-pay on all ladies and gents wearing apparel and household items. Same day and following day service regular price.

One (1) hour express 10% extra.

Offer good until December 10th 2019 at all our stores.

Party Time!

Free Pick-up and Delivery



This offer is good at all our stores.

*Three convenient locations to serve you,
Savannah Countryside, Elgin Avenue George Town,
Eastern Avenue George Town, drive thru rain or shine.*



Elgin Avenue,
George Town
Tel # 345 949 2452



Countryside Shopping Centre -
Savannah
Tel # 345 946 1884



Main Store – Eastern Avenue,
Drive Thru (rain or shine)
George Town Tel # 345 949 7104

You feel good when you look good!!!