

# T Caymanian Times

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## Agriculture – a modern day industry

During the 1990s, agriculture grew in leaps and bounds, kick-started by a new headquarters for the Department of Agriculture at Lower Valley, where they worked in tandem with the Agricultural Society. With such a large space now available, it was a move which allowed “all kinds of unimaginable things for the future”, Chief Agricultural and Veterinary Officer Dr Alfred Benjamin (1988 to 2007) recalled.

In 2001, Kurt Tibbets, who served as Minister for Planning, Communications and Works and as Leader of Government Business from 2000 to 2001, sent his own message on agriculture as outlined in the 35th annual Agriculture Show programme, where he stated that the visibility of the tourism and finance sectors produced a tendency to forget the key role that agriculture played in the quality of life in Cayman. Mr Tibbets outlined plans he had at the time to explore ways to diversify and strengthen this sector of the economy, such as exploring aquaculture and fish farming.

Seven years later, Cayman’s Agricultural Society President James Sherieff wrote about some of the ways in which



► People love to shop at the Market at the Grounds

... Continued story on page A4

## Strong Earthquake rocks the Cayman Islands

The Cayman Islands was rocked on Tuesday afternoon by a massive earthquake registering 7.7 on the Richter scale.

It was the most severe shock felt in the territory in recent memory and follows one measuring 5.0 last December.

Damage reports are sketchy at present but residents are understandably distraught.

The Cayman Islands National Emergency advised that the risk of a tsunami following Tuesday afternoon’s huge earthquake had been downgraded.

“Our latest information is that it is unlikely the Cayman Islands will be impacted by a damaging tsunami. There is a very low risk at this point.

Information from the Pacific Tsunami Warning Center indicates the first wave would have already passed the Cayman Islands.

The main threat now relates to the possibility of aftershocks.

We are currently monitoring the situation and will update as soon as possible.”

The agency says the earthquake this afternoon was reported by the US Geological Survey (USGS) to have occurred approximately 80 miles ESE of Cayman Brac.

Initial reports put it at 7.7 on the Richter scale according to the USGS.

It was the most severe shock felt in the territory in recent memory and follows one measuring 5.0 last December.

Damage reports are sketchy at present but residents are understandably distraught and concerned.

The centre of the quake was a relatively shallow six miles beneath the surface of the Caribbean Sea.

Nearby Puerto Rico was rocked by a huge earthquake a few weeks ago.

... Continued story on page A3



## New \$1 banknote issued



Premier Hon. Alden McLaughlin was pleased on Monday to announce the issuance of the new \$1 banknote that commemorates the 60th anniversary of the first written Constitution of the Cayman Islands.

“We set out on a journey in 2018 to Celebrate Cayman in observance of the 60th anniversaries of our Coat of Arms and our Constitution,” said Mr. McLaughlin. “On Monday we honoured our heroes and the men who saw the need for Cayman’s own written Constitution and took the necessary steps to get that document approved by the Queen. I think it is fitting that we have a banknote that commemorates their work and the Constitution, which is the foundation upon which our democracy is built and the ultimate embodiment of the rule of law in the Cayman Islands.”

The commemorative note, issued by the Cayman Islands Monetary Authority (CIMA), is a modified version of the current “D” series \$1 banknote.

... Continued story on page A2



Caymanian Times

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# COMMUNITY NOTICE

## \$1 banknote commemorates first written Constitution

... Continued story from page A1

The note is the same colour and design as its existing counterpart, with four differences.

The first is that the new note bears the Celebrate Cayman – 60 Years – Our First Constitution logo, which is located to the left of the Coat of Arms. The second change is that the signatures of Minister of Finance the Hon. Roy McTaggart and CIMA's Managing Director Mrs. Cindy Scotland have been relocated to the right of the Queen's effigy. The third change is that the magnetic thread running from the top to the bottom of each note has been replaced with a new security feature, a 4 mm wide RAPID micro-optic purple security thread demonstrating a dynamic wave effect when the note is tilted. The fourth change is a distinctive serial number that incorporates

the "Q/2" series banknotes and is only used for special occasions such as this.

The other security features of the existing "D" series banknote will continue on the new note. These include our turtle watermark, a unique serial number on each note and florescent images.

The commemorative banknote can be acquired from CIMA's Currency Division on the Ground Floor of the Government Administration Building. The note is sold at face value (\$1.00) and goes into circulation via the retail banks this week.

CIMA reminds the public that it is illegal to print or publish anything in the likeness or appearance of all or part of a banknote. It is also illegal to mutilate, deface or perforate any currency note or coin that is legal tender in the Cayman Islands. 🌐



# Why You Need Risk management

Business growth requires a solid foundation that includes prudent risk-management. The principle is simple - Normally, when you cut your risk, you cut your losses and increase profits.

One of most important things SMEs (small to medium-sized companies) can do to avoid risk of failure is to create a risk management plan that recognizes risks and adopt procedures to handle them. Not doing so is like heading out to sea in an unseaworthy ship – meet bad weather and you will be spending more time trying to stay afloat than sailing, diverting essential resources from the main business.

The list of business risks is large and risks are generally categorised under regulatory risk, market risk, credit risk and environmental risk but there are a few that are mainly predominant among SMEs. These include:

Bad debtors; Negative cash flow; Inventory risk; Strategic risk; Property and equipment risk (machinery and equipment failures); Personnel (high staff turnover, loss of key staff members, security of data and intellectual property); Theft; Cyber risk; Fraud; Natural and man-made disasters.

Luckily for SMEs, entire industries have been established to help manage risks such as human, property and equipment risk and workplace safety (the insurance industry) and bad-debtor risk (the factoring industry, rating agencies and debt collection agencies).

But some risks are particularly difficult to manage, especially for small companies, and usually involve a human factor. Three especially problematic areas are:

- Fraud
- Human capital
- Cyber risk

### Fraud

Fraud is increasing within SMEs. The incidence of fraud has increased worldwide since the global financial crisis, and SMEs are being increasingly targeted. While poor internal controls can be blamable, these can still be a slight

defense against the dedicated thief. The time to be most cautious is when household debt servicing ratios rise and during times of decreasing GDP.

### Human capital risk


Companies that manage people well are poised to beat those that don't by 30% to 50%, so human capital risk is a big issue for SMEs. Bad hiring selections translate to poor customer service; revenue and marketshare losses; competitive disadvantage; higher production costs; brand risk; and legal liability. Great workplaces, superior leadership, good life work balance and cross training are all strategies SMEs can use to target the human-capital weaknesses of big companies.

Then there's an issue that's incredibly important, such as insurance--specifically, "key man" insurance.

Key man insurance is simply life insurance on the key person(s) in a business. In a small business, this is usually the owner, the founders or perhaps a key employee or two. These are the people who are crucial to a business--the ones whose absence would sink the company. You need key man insurance on those people! The reason this coverage is important is because the death of a key person in an SME often causes the immediate death of that company. In a tragic situation, key man insurance gives the company some options other than immediate bankruptcy.

### Cyber risk

Cyber risk is another beast. Some banks offer firewall services for customer credit-card details and many SMEs are using these cyber shelters. Alternately, best practice is to stay current with cyber risks; train staff, ensure software is updated, establish a strong policy on BYOD (bring your own device); use strong passwords; have a strict employee transition policy and be careful of strangers appearing as delivery men or utilities servicers. Increasing numbers of companies offer support in this field and many security specialists hold seminars for SMEs. 🌐



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# Applications Open for 2020 Dart Grants

Dart is now accepting applications from locally registered non-profit organisations for the 2020 Dart Grants programme. Launched last year, Dart Grants supports well-run, registered non-profits with high-impact work in the areas of youth development, education or the environment.

Eligible non-profit organisations are invited to submit an expression of interest for either a CI\$25,000 or CI\$50,000 Dart

Grant no later than 28 February 2020. Successful Phase I applicants will then be invited to submit a more detailed proposal to explain the need for and potential impact of their proposed initiative.

The competitive, two-stage process is designed to reduce the burden of time on non-profit organisations interested in applying for grants; only selected organisations will be required to submit the detailed grant application and undergo the competitive grant review process. In addition to financial support, successful Dart Grant recipients may choose to seek supplementary support through Dart staff expertise and organised volunteering.

The grants recipients are required to provide a midyear progress report.

In its inaugural year, the Dart Grants programme received 50 applications from local non-profit organisations. Following a rigorous evaluation process, Dart awarded a total of CI\$250,000 to nine recipients. Dart staff chose Special Needs Foundation Cayman to receive the CI\$50,000 Dart Grant while CI\$25,000 each was awarded to the Alex Panton Foundation, Big Brothers Big Sisters, Cayman's Acts of Random Kindness, the Cayman Islands Sailing Club, the Central



Caribbean Marine Institute, Literacy Is For Everyone, the Stingray Swim Club, and the Queen Elizabeth II Botanic Park.

The 2020 Dart Grants programme is open to both successful and unsuccessful 2019 Dart Grants applicants.

Dart continues to accept applications from eligible organisations for dona-

tions up to CI\$10,000 that fall outside the Dart Grants programme and corporate sponsorships, such as tickets for charitable events or branded sponsorship of community events. Applications for the three types of funding are available through its website at [dart.ky/about-us/community](http://dart.ky/about-us/community).

**Dart Executive Vice President with responsibility for community development, Pilar Bush:**

"Here at Dart, we recognise that well-run non-profit organisations have the potential to enrich lives now and for generations to come. We established Dart Grants to help these organisations make an even bigger positive impact in our community. We look forward to receiving applications from locally registered non-profit organisations with high impact work in these three areas of focus and working closely with the successful applicants to better our shared community."

## Magnitude 7.3 earthquake

Affected countries: The Bahamas, Cayman Islands, Jamaica, Haiti, Honduras, and Cuba  
134 km from Montego Bay, Jamaica · 2:10 PM



## Strong Earthquake rocks the Cayman Islands

... Continued story from page A1

Recently a swarm of earthquakes have been reported across the Caribbean region.

Strong Earthquake rocks the Cayman Islands

The Cayman Islands was rocked this afternoon by a massive earthquake registering 7.7 on the Richter scale.

It was the most severe shock felt in the territory in recent memory and follows one measuring 5.0 last December.

Damage reports are sketchy at present but residents are understandably distraught.

A tsunami warning has been issued for the Cayman Islands, Jamaica and Cuba.

The US Geological Survey said the 7.7-magnitude quake hit off the north-west coast of Jamaica, prompting the US Tsunami Warning Center to issue an alert.

The centre of the quake was a relatively shallow six miles beneath the surface of the ocean, prompting fears of damage. Shallower earthquakes tend to be more destructive.

There's an alert for possible tsunami waves likely to affect the Cayman Islands, Cuba, Jamaica and as far away as Belize, Honduras and Mexico.

Nearby Puerto Rico was rocked by a huge earthquake a few weeks ago.

Recently a series of earthquakes have been reported across the Caribbean region.

# Caymanian Times



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THEN & NOW

# Agriculture – a modern day industry

*Here is the final part in our exploration of the development of agriculture in the Cayman Islands*

... Continued story from page A1

the industry had progressed, with the introduction of a new modern abattoir and the opening of the Market at the Grounds, “where farmers, cooks, bakers, plant propagators and artisans have the opportunity to sell their products and to get reward for their hard work,” he said.

### Today’s farmers and beyond

Some of the key modern-day farmers who have made their mark on the industry include Hamlin Stephenson, whose vision to have a central location where farmers could sell their produce was the basis for the Market at the Grounds, as well as Clarence McLaughlin, a familiar face at the Camana Bay farmers market and prolific farmer. Davy Ebanks established Cayman Vertigo in 2012, while Willie Ebanks is an older generation farmer growing a multitude of fruits and vegetables in North Side. Joshua Clark and his wife Lauren owns The Pharmacy also in North Side and they bring seasonal boxes of their produce directly to consumers.

But there is still the worry among Cayman’s farmers that there are not enough youngsters looking to undertake agri-



► Clarence McLaughlin’s farm produces a wide range of fruit and vegetables

culture as a career. Josh and Lauren are doing their best to engage youngsters with the concept of farming.

Lauren gave some background: ‘We first opened the business on a very small scale and sold locally to friends and family as we were just growing produce in our back garden. Word began to spread and we have since evolved. Our primary focus is to make eating fruit and veggies ‘cool’ to make it the ‘norm’ and to promote a healthy lifestyle. We are trying to do this through selling our local produce and also providing interactive and outdoor learning experiences with our children’s Farm Camps.’

In a positive move, farmers are now seeing their produce sold at all three main local supermarkets, with special sections earmarked for local produce, an indication of the maturity of the industry whereby Cayman’s growers are now able to consistently meet the demands and expectations from consumers. Local restaurants, such as The Brasserie, have been embracing the ‘farm to table’ approach for a number of years now, which is another positive move for farmers and fishermen who require a regular market for their produce in order to maintain their livelihoods.



► Beautiful produce from Clarence McLaughlin’s farm

As the momentum increases for customers at a global level to question the sustainability and provenance of the food products they are buying, and to lean towards a more plant-based diet

over concerns of animal welfare, the environment and health, it is hoped that Cayman’s local growers will reap further rewards for their hard-earned efforts in the years to come. 🌱

Here is former Chief Agricultural and veterinary Officer Dr Joseph Jackman’s favourite recipe for **Mango Chutney**, taken from the July 1976 *Nor’wester* magazine.

**Ingredients:**

- 2 cups white vinegar
- 5 ½ cups brown sugar
- 10 cups green mango slices
- 1 teaspoon salt
- Half a cup chopped ginger root
- 1 clove chopped garlic
- 4 hot peppers (without seeds), chopped
- 3 cups seedless raisins
- 1 large onion, sliced
- Half cup of fresh orange peel, sliced
- 2/3 cup chopped Cayman almonds, blanched

**Method:**

Boil vinegar and sugar for five minutes, add remaining ingredients, mix well and boil slowly for 30 minutes until thick. Pour into sterilised jars.



► Farmer Clarence McLaughlin



► Farmer Josh Clark shows youngsters the art of butchery at his farm



► Arley James "AJ" Miller, the last living 1959 Vestryman, received his award, joined by family and the platform party (Photos: GIS)



► Busts of five national heroes were unveiled, including (shown here) Hon. Desmond Vere Watler, observed by family, the Hon. Premier and Deputy Governor, Hon. Franz Manderson

# 2020 National Heroes Day Surprise Unveiling

Attendees at the 17th annual National Heroes Day celebrations today (Monday, 27 January 2020) in George Town, Grand Cayman enjoyed a special surprise as five new memorial busts were unveiled at the celebration.

The focus of this year's event was to honour those who pioneered the development of the Cayman Islands' first written Constitution. The ceremony also celebrated the first four women who bravely stood in the 1959 general election and reflected on the journey to the modern-day Cayman Islands.

The busts of five national heroes were unveiled by the Premier, Hon. Alden McLaughlin, MBE, JP, MLA and included: the late Dr. Hon. Roy Edison McTaggart, Hon. Desmond Vere Watler, Hon. Sybil Joyce Hylton and Hon. Thomas William Farrington, and the only living recipient, Hon. Sybil McLaughlin. The busts of the remaining national heroes will be unveiled at a future date.

A vibrant parade and awards ceremony, attended by His Excellency the Governor, Mr Martyn Roper and the Premier Alden McLaughlin, included contingents from various uniformed services and community organisations.

The Royal Cayman Islands Police Service/Band, the Cayman Islands Fire Service, the Prison Service, Cadet Corps, Girls' Brigade, Scouts and Seventh Day Adventist Pathfinders marched through the streets to Heroes Square where the event was held.

Hundreds of residents and visitors joined in the celebration.

"Today's unveiling is very special to me and I am honoured to share in it with everyone here. These busts of our national heroes memorialise great labours of love, courage, achievement and



► The Platform Party, including H.E. the Governor Martyn Roper and the Premier, Hon. Alden McLaughlin, observed the parade arriving at Heroes Square

heritage – all things great of Caymanians and Caymanian culture" said Hon. Alden McLaughlin.

Hon Dwayne Seymour, JP – Minister of Culture added: "While we are here today to pay tribute to the heroes of the past I also want to pay homage to the countless heroes amongst us who continue to contribute to the development of this country."

"I hope this special unveiling serves to inspire new brave, heroes to follow in these footsteps. Such service and courage is a powerful demonstration of the best of our Caymankind spirit."

Announced by Cabinet Secretary Mr Samuel Rose, wreaths were also laid in tribute to all of the Cayman Islands' national heroes and nation builders, followed by a moment of silence.

Brother Robert Ebanks said the prayer, high-schooler, young Miss Jamie Ebanks sang a wonderful rendition of the National Anthem, while Mr Arek Nicholson performed the national song Beloved Isle Cayman by to everyone's delight.

The Edna Moyle Primary School Quadrille Dancers also provided colourful traditional entertainment at the event.

After the ceremony, attendees and guests sampled fare from local cooks at food stalls in the George Town Public Library car park, while being entertained by live local music.

Awardees also had the chance to have their photos taken along with the Hon. Premier and the Hon. Mr Seymour in Constitutional Hall (formerly the George Town Town Hall).

The George Town Library also showcased several exhibits. These included those from: the National Museum (highlighting the first written constitution), the Bodden Town Heritage Committee (Constitution historical artefacts and women in Caymanian history) and the Business and Professional Women's Club and Gender Equality Cayman (showcasing their organisations).

National Heroes Day is organised by the Protocol Office, for more information contact 244-2612 or email [nationalevents@gov.ky](mailto:nationalevents@gov.ky).



► The Edna Moyle Primary School Quadrille dancers provided colourful, traditional entertainment



► Wreaths were laid in tribute to all of the Cayman Islands' national heroes and nation builders, including by Members of the Legislative Assembly



► Representatives for the first four women who bravely stood in the 1959 general election joined Hon. Tara Rivers, Minister for Financial Services and Home Affairs) and Ms. Barbara Conolly (Councillor for Education and Youth, Finance and Economic Development)



► The National Heroes Day parade marched through George Town to Heroes Square on Monday, 27 January 2020. It was made up of contingents from: the Royal Cayman Islands Police Service/Band, the Cayman Islands Fire Service, the Prison Service, Cadet Corps, Girls' Brigade, Scouts and Seventh Day Adventist Pathfinders



► (L-R) Su Mander (Rotary Sunrise Literacy Director), Ms. Wright (Principal, SJAC Primary School), Marlene West (President of Stingray Swim Club GC), Ms. Hunter (Librarian)

## Stingray Swim Club and Rotary Sunrise Book Donation to Sir John A. Cumber Primary School

Members of the Stingray Swim Club Grand Cayman, in partnership with the Rotary Club of Grand Cayman Sunrise, were excited to donate around 130 children's books to the library at Sir John A. Cumber Primary School in West Bay on Tuesday.

Ms. Marlene West, President of the Stingray Swim Club GC was delighted to present the books on behalf of her club, saying, "we are delighted to be able to collaborate with Rotary Sunrise. At SSC, we aim not only to develop athletes in their swimming careers but also provide guidance in making them good

members of society. We also believe in paying it forward and we were appreciative of Rotary Sunrise's donation to the club which helped to provide necessary training equipment for the swimmers, so it was only fitting that we could assist in this initiative".

Ms. Hunter, School Librarian, who arranged for her students from the Library Club to give a short presentation of thanks to the Stingray Swim Club and Rotary Sunrise representatives, said, "we greatly appreciate the continued support of organizations such as Rotary Sunrise and the Stingray Swim Club. This support allows

our school's library to remain updated with a wide range of interesting books for students to grow their literacy skills and love for learning". Students were able to learn about both organizations and share their love for reading and the school's library. "I like the library because it helps me learn new words better", shared Jaymar Morris, a Year One student.

"An important part of our community service is to help keep the school and classroom libraries in the government schools well-stocked with new books for students to read, and we are very grateful to the Stingray Swim Club for

reaching out to us with their generous donation. We encourage any groups who are interested in making similar book donations to contact us", said Su Mander, Literacy Director of Rotary Sunrise.

Rotary Sunrise will also be running its annual Buy-A-Kid-A-Book fundraiser next month. Collection points will be set-up on Saturdays in February outside Foster's Camana Bay and AL Thompson to raise donations to purchase levelled reading books for government school classroom libraries in partnership with LIFE (Literacy is for Everyone), Cayman's literacy charity. [f](#)

## Micro & Small Businesses and Aspiring Entrepreneurs to Benefit from Free Training Workshops

Micro and small business owners and persons desirous of starting their own businesses are set to benefit from a series of twelve free training workshops in 2020, with the first scheduled for Thursday, January 30, at the offices of the Chamber of Commerce in Governors Square.

The January 30 workshop will zero-in on financial planning and will provide participants with valuable information on preparing financial plans, understanding when and how to borrow for existing businesses, risk assessment and management, identifying sources of cash to start a business, among other topics. The workshop will be facilitated jointly by General Manager and CEO of the Cayman Islands Development Bank

(CIDC), Tracey Ebanks, and Financial Controller of the CIDC, Paula Smith. Both facilitators boast solid qualifications and experience in financial management and planning, as well as in the development and management of micro and small businesses.

Other areas to be covered by the year-long series of free training workshops, dubbed Small Biz Bootcamps, include marketing; sales; growth strategies; and customer relationship management. These will be delivered monthly, by a team of qualified and accomplished facilitators.

The micro and small business workshops are being put on by the Cayman Islands Chamber of Commerce, in partnership with the Ministry of Commerce,

Planning and Infrastructure. The Chamber and the Ministry have been partnering for the hosting of these free workshops since 2015. The aim is to provide training for micro and small enterprises to help them improve their businesses, as well as to offer guidance and training to individual entrepreneurs or sole traders and persons wanting to start a business. To date, over 1,200 micro and small business owners and other entrepreneurs have benefitted from 46 Workshops.

Persons who own micro or small enterprises and other entrepreneurs or business-minded individuals in need of training or guidance are invited to register for the January 30 workshop by clicking on this link: [https://](https://web.caymanchamber.ky/events/Small-Biz-Bootcamp-Financial-Planning-1783/details)

[web.caymanchamber.ky/events/Small-Biz-Bootcamp-Financial-Planning-1783/details](https://web.caymanchamber.ky/events/Small-Biz-Bootcamp-Financial-Planning-1783/details)

Interested persons may also call the Chamber of Commerce at 949-8090, or email [programmes@caymanchamber.ky](mailto:programmes@caymanchamber.ky) for more information.

### About the Cayman Islands Chamber of Commerce

Established in 1965, The Cayman Islands Chamber of Commerce is a non-profit organisation that exists to support, promote and protect businesses in the Cayman Islands and the wider community. The Chamber currently represents over 600 businesses and associations from every major industry and sector. [f](#)



# New sustainable community takes shape

Grand Harbour seems to be the focus for interesting new developments just now, the latest catching potential buyers' eyes is Periwinkle, offering a total of 94 units, some of which are two to three bedroom cottages, four to five bedroom townhouses and four to five bedroom waterfront townhouses, the latter complete with a 30 foot dock included.

Following the design principles of Camana Bay, Periwinkle is embracing the new urbanism design concept that makes use of shared spaces, creating a buzzing thriving community with a focus on sustainable living, rather than simply constructing a row of houses. While offering privacy and seclusion for owners, it is also hoped that residents will develop a real sense of place at the same time. A stand out point is the development's focus on sustainability, with an intention to obtain LEED certification which will be the first for a development of this kind in the Cayman Islands.

Vince Budesca, Sales Associate with RE/MAX Cayman Islands gave some background to what sets this new development out from the crowd.

"With so many new residential projects to choose from, buyers often look closely at the reputation of the developer before they consider purchasing newly constructed homes. Unfortunately, flaws in design and workmanship tend to appear long after completion, when the developer is out of the picture. Under the stewardship of Mr Heber Arch, when you meet the development team at Periwinkle, you immediately sense their passion and their desire to do things right the first time," he advised.



Vince called development a painstaking process because so many people have their hands in the process from when the first shovel goes into the ground until completion.

"I've spent many years working for a development company prior to my arrival in Grand Cayman. I advise my customers to purchase new homes based on quality, value and location. If you look closely at Periwinkle, I believe that you will find it excels in all three categories," he said.

Construction costs are on the rise and it's become more expensive to build new homes in Grand Cayman these days, Vince added.

"Periwinkle offers great overall value and additional savings derived from its energy efficient construction, smart appliances and solar power," he confirmed.

Indeed, developers say that solar power will be the main source of energy for homes, street and dock lighting and Periwinkle kitchens will be powered by natural gas and fitted with appliances that have the highest energy efficiency ratings.

Potential buyers should note that Phase I of this project contains 24 units, 10 of which (cottages) are already completed and sold. The remaining 14 units are sold and under construction to be

completed this summer. Vince advised that there is one waterfront canal unit available (MLS 409616) with a list price of CI \$1,150,000 for a 3,750 square foot unit with a 30 foot dock which will be completed in September 2019. There is no pricing currently available for Phase II, but that should be released soon.

Vince assesses that Periwinkle should appeal to a mixed bag of buyers, including young families, professionals and definitely buyers interested in sustainability. The community is also dog friendly.

Contact Vince Budesca at RE/MAX for more information on 516 7464.



# Caymanian artist, John Reno Jackson heads to Portugal

Caymanian artist, John Reno Jackson, is heading to Portugal for an intensive one-month residency program. The artist has been selected out of numerous applicants for a prime spot at PADA Studios. He will be there from February 1st - 29th.

The program is run by Tim Ralston and Diana Cerezino. Ralston has worked with institutions and galleries such as the BFI, ICA, Tate, and Hauser and Wirth and artists such as Damien Hirst, Raqib Shaw and Julian Opie, amongst others. Cerezino has extensive experience in the arts, having worked in various galleries and projects for the last 10 years.

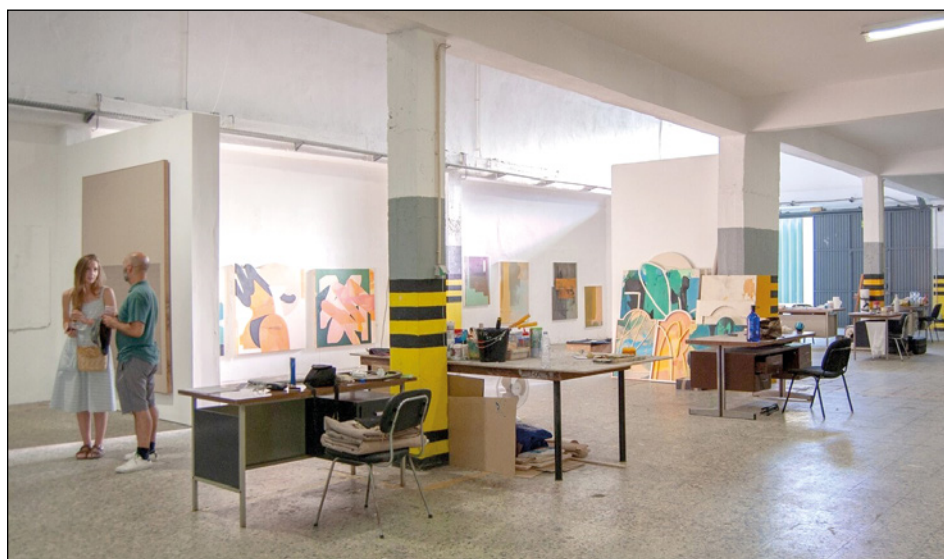
Jackson is hoping to use this experience to develop his techniques and gain further insight into the craft by working with such experienced artists.

After the residency program concludes, Jackson will be having a showcase of the work made in London. The exhibition will run from March 4th - 18th.

Multiple artists will be at the residency program as well from all over the world.

This opportunity has been made possible by the support of the Ministry of Culture, NGCI, and the local community.

Follow John Reno Jackson on Instagram, @johnreno to keep up with his experience.



► PADA Studios: Barreiro, Portugal



# Times

Caymanian



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# Mastercard Launches Smart Islands Programme to Help Caribbean Countries Go Cashless

Technology giant Mastercard has launched a Smart Islands programme in the Caribbean to help countries in the region go cashless and reap significant gains, particularly in the tourism industry.

And according to Director of Market Development for Mastercard Caribbean Jimena Elia, the programme – which is to begin in The Bahamas – can help expand the tourism industry's earning potential.

Tourism accounts for nearly 15 per cent of the Caribbean's GDP; and over 50 per cent on many islands. The region attracts 57 million visitors each year and directly and indirectly provides more than 2.3 million jobs, according to studies from the World Bank and the World Travel and Tourism Council.

And Mastercard says the data and tourism insights that the Smart Islands programme provides can help governments and Destination Marketing Organizations (DMOs) define a country's ideal tourist, enabling more efficient marketing investments with higher return on investment.

It said that while tourism growth has been steady and significant over the last ten years, with micro and small enterprises throughout the area playing a critical role in the economic ecosystem,

only a tiny portion of companies in the region accept electronic payments.

"Today, out of the total of 1.4 million merchants in the region, only 10 per cent of those are accepting electronic payments. Independent research shows that foreign tourists are more likely to spend money where making payments is convenient and secure. To leverage the full potential of tourism for inclusive growth, international visitors need to be stimulated to venture beyond the few centres where they congregate, traveling far and wide across the country," Mastercard said in a statement.

"Opening card acceptance among MSEs expands tourist dollar reach beyond the traditional tourist centres, democratizing the industry, fostering financial inclusion, and spreading wealth."

In times of disaster, Mastercard added, the Smart Islands programme is also very useful.

Noting that natural disasters like those often experienced in the Caribbean severely cripple economies, often hitting the ever-important tourism industry and MSEs the hardest due to an inability to quickly recover, it said digital ecosystems facilitate seamless, fast, and transparent disbursements of funds in times of crisis.



"The Smart Islands programme can help governments implement Smart IDs with payment functionality to streamline government disbursements and help to facilitate immediate aid assistance when necessary, even in the most adverse conditions," it said.

"Smart IDs with payment functionality included (Driver License, Fiscal ID, National ID) can also be used as an instrument to financially include the unbanked population."

Mastercard's Caribbean Division President Marcelo Tangioni said the technology company is steadfast in its goal of expanding its footprint throughout the Caribbean, and advances in technology like the Smart Islands programme can help to strengthen economies, foster stronger relationships with MSEs, and increase financial inclusion.

"The Caribbean has strong digital momentum, and that momentum is the key to future digital evolution," he said.

## Bahamas PM Says Country is Open for Business Post-Hurricane Dorian and Visitor Experience will be Enhanced

Prime Minister Dr Hubert Minnis says his government is about to develop a broad-range of activities for a total experience for visitors to the archipelago, post-Hurricane Dorian.

He told the hundreds assembled for Caribbean Hotel and Tourism Association's Caribbean Travel Marketplace this week, just months after the Category 5 Hurricane Dorian struck North Abaco and Cays and East Grand Bahama, that The Bahamas is still open for business. He said that although New Providence and Paradise Island account for more than 70 per cent of the country's population and more than 70 per cent of its GDP, those two account for less than two per cent of land mass.

"This concentration of population and GDP is forcing us to reconsider ways to diversify our tourism economic centres, while we build greater resilience in and continue tourism growth on New Providence and Paradise Island," Dr Minnis said.

The Prime Minister noted that Hurricane Dorian was "a watershed moment" for The Bahamas in the truest and most unfortunate sense of that phrase.

"The lessons of Hurricane Dorian have forced us to rethink a number of matters that we have often ignored or not more fully addressed," he said. "Dorian has forced us to rethink our global responsibilities as a voice in combating climate change."

He observed that while the Caribbean contributes little to the causes of climate change, the region is far more vulnerable than most countries of the world to the effects of climate change.

"Hurricane Dorian has forced us to rethink construction and resilience," he noted. "We must find ways to build and where possible retrofit our homes, our buildings and our power and water infrastructure that are far more hurricane resilient to both wind and surging waters."

The Prime Minister then shared that the good news is that The Bahamas is receiving scores of recommendations for review and consideration from both international and Bahamian experts and companies.

At the recent UNDP Donor Pledge Conference, the country was offered



► Prime Minister Dr Hubert Minnis addresses Caribbean Hotel and Tourism Association's (CHTA) Caribbean Travel Marketplace at Baha Mar Convention Centre. (BIS Photos/Kemuel Stubbs)

various types of assistance for rebuilding after Hurricane Dorian.

"Let me emphasize and repeat that an offer of a pledge of assistance is not the

same as acceptance of an offer," he said, adding that The Bahamas will review the best practices and make its decision based on that.

## Haiti Reaches One-Year Free of Cholera Mark

The cholera outbreak in Haiti that began in October 2010, affecting over 820,000 people and killing 9,792, has been stopped in its tracks, with the country reaching one-year free of confirmed cases this week.

The achievement follows concerted efforts from Haiti, the Pan American Health Organization (PAHO) and other partner agencies to address the root causes of cholera, including through increased surveillance to detect and respond to possible flare-ups; the implementation of rapid diagnosis initiatives; and the treatment of cases with adequate rehydration and care.

"Cholera is a disease of inequity that unduly sickens and kills the poorest and most vulnerable people – those without access to clean water and sanitation," said PAHO Director, Dr Carissa Etienne. "Death from cholera is preventable with tools that we have today but to ensure that cholera remains a distant memory, we must also accelerate investments in clean water and adequate sanitation in Haiti."

The last confirmed case of cholera was reported in l'Estère in the Artibonite department of Haiti during the last week of January 2019. It was a boy under the age of five, who was admitted to hospital on January 24 but recovered shortly thereafter.

Rapid detection and testing are key to controlling outbreaks. PAHO and the Haitian Ministry of Health's LaboMoto project, which works on the ground to enable field nurses to rapidly transport samples from treatment centres to laboratories on motorcycles, has enabled testing of suspected cases to increase from 21 per cent in 2017 to 95 per cent in 2019.

LaboMoto is part of a three-step strategy to ensure that all suspected cases from high-risk areas are tested; that random sampling of patients with diarrhea is implemented in all areas of the country; and that event-based surveillance is also carried out by epidemiologists.

PAHO has also supported Haiti in equipping primary health clinics with trained personnel that are able to respond quickly and manage cases; and in the implementation of cholera vaccination programs. For example, over 900,000 people were vaccinated following Hurricane Matthew in 2016.

Despite progress, PAHO says, Haiti remains behind the rest of Latin America and the Caribbean in terms of access to potable water and sanitation. Over a third of the population (35 per cent) lack basic drinking water services and two-thirds (65 per cent) have limited or



► More than nine years after the cholera outbreak began in Haiti, it is being reported that the last confirmed case was reported during the last week of January 2019

no sanitation services. This is far below the regional average of 3 per cent and 13 per cent, respectively.

"While cholera is under control for now, we must collectively remain alert and ready to maintain this status and verify elimination. Only when we ensure all Haitians enjoy access to clean water and sanitation can we breathe more freely," said Dr Etienne.

In order to end cholera in Haiti and receive validation from the World Health

Organization (WHO) for eliminating the disease, PAHO says the country must maintain effective surveillance systems and remain cholera-free for two more years (three years in total).

It said early detection and response to possible flare-ups must also continue and addressing the issue of clean water and sanitation for all Haitian people is key to preventing the transmission of cholera, and other water-borne diseases, in the long-term.

**CROSSWORD**

By THOMAS JOSEPH

**ACROSS**

- 1 Minor criticisms
- 5 Kick in
- 10 Grant —
- 12 Forbidden
- 13 Dull finish
- 14 In the area
- 15 Table scrap
- 16 Geom. point
- 18 Put away
- 19 Attention-getting call
- 21 Bauxite and galena
- 22 Flutes and bassoons
- 24 Dove's love
- 25 Tricks
- 29 Tip off
- 30 Like llamas
- 32 Ram's mate
- 33 Caustic stuff
- 34 Binary base
- 35 Golf feat
- 37 Nymph chaser
- 39 Devout
- 40 Store events
- 41 Croons
- 42 On this spot

**DOWN**

- 1 Spock player
- 2 Lined up
- 3 Arm art
- 4 Perch
- 5 Marquee name
- 6 Saloon bill
- 7 On the boat
- 8 Ways to go
- 9 Lugs
- 11 Cracked
- 17 Take to the impound lot

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

Yesterday's answer

- 20 Biker's invitation
- 21 Without break
- 23 Aloof quality
- 25 Land of the lei
- 26 Mount Hood setting
- 27 Cooking vessel
- 28 Lumber worker
- 29 Sheds tears
- 31 Like Loki
- 33 Reduced amount
- 36 Tote
- 38 Contented sound

1	2	3	4	5	6	7	8	9
10				11	12			
13					14			
15				16	17			18
19			20				21	
22					23			
24								
25	26						27	28
29					30			31
32				33				34
35			36			37	38	
39						40		
41								42

12-22

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

Difficulty Level ★★★★★

11/03

Answer to previous puzzle

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

Difficulty Level ★★★★★

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Word Search

- Barracuda
- Bass
- Bonito
- Bowfin
- Bream
- Brill
- Bullhead
- Carp
- Coho
- Dace
- Goby
- Gourami
- Guppy
- Halibut
- Herring
- Marlin
- Mullet
- Orfe
- Pike
- Pilchard
- Piranha
- Plaice
- Porgy
- Ray
- Roach
- Salmon
- Sardine
- Shark
- Skate
- Snapper
- Sprat
- Sturgeon
- Tench
- Trout
- Tuna
- Turbot
- Whiting

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

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

Have fun with  
**CAYMANIAN  
TIMES**

**CURTIS**

By Ray Billingsley

EVER NOTICE HOW DAD ACTS THIS TIME OF YEAR?

HE WATCHES THE HOLIDAY SPECIALS FROM HIS CHILDHOOD, EATS GINGERBREAD HOUSES, AND IS TOO EXCITED TO SLEEP AT NIGHT!

HE ACTS LIKE A BIG GIDDY KID, NOT A GROWN MAN!

WE'RE LUCKY!

VERY MUCH SO!

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12-22

**THE AMAZING SPIDER MAN**

By Stan Lee

MISSED ME, CAGE!

WHOOOSH

THAT POOR GUY'S GONNA HAVE A HECKUVA CONVERSATION WITH HIS INSURANCE COMPANY!

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STAN LEE  
ALEX SAVIUK  
12-22

**JUDGE PARKER**

By Woody Wilson & Mike Manley

HOW COULD HE HAVE LEFT THE RINGS THE LAST TIME? WE WEREN'T BACK TOGETHER YET.

YOU KNOW NORTON. HE PROBABLY THOUGHT THIS WOULD EITHER MAKE HIM LOOK LIKE A PRESCIENT GENIUS OR LET HIM GET AWAY WITH ONE LAST CRUEL JOKE.

DID I EVER TELL YOU HOW MUCH I HATE YOUR IN-LAWS?

NOT MORE THAN I DO.

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