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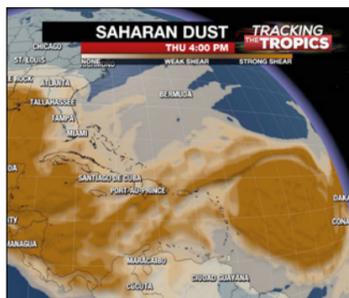
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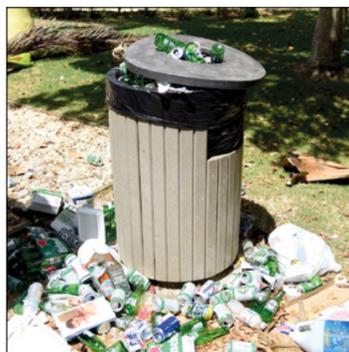
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RCIPS FCIU Highlights Increases in Fraud and Cybercrime

CHURCHES OPEN AGAIN



▶ (Left to right) Pastors Steve Dasilva, Erika Dasilva, and Torrance Bobb

By Christopher Tobutt

It's been three months now that church brothers and sisters have been unable to get together. Sure, they have

had plenty of chances to participate in livestream online services and similar virtual gatherings, but it just isn't the same. The new church openings come as Cayman enters Level 2 of the govern-

ments control classification, and comes with some restrictions. Chairs and other seating has to be arranged so that

... Continued story on page A5

GOVERNOR BIDS FAREWELL TO ROYAL NAVY TEAMS

This week, as the RCIPS police helicopter returns to work, the Royal Fleet Auxiliary Ship Argus will be setting sail.

During its two-week stay, RFA Argus has provided a solid base on the horizon for the Merlin and Wildcat helicopters to work from.

They have become a familiar sight on the horizon and the troops on board have taken part in disaster manage-

ment exercises, tested their resources in the Botanical Park and practised their board and search operations with the Cayman Islands Coastguard. Sadly due to COVID-19 the ship capability chopper OVID-9 demonstrations have not been completed but the ship has provided a video of its facilities to help the local familiarisation process.

... Continued story on page A7



BE PRUDENT WITH THE PENSION SPENDING



You might be forgiven for thinking that in the midst of one of the most serious economic downturns in generations, that Cayman is awash with money - or, to be more precise, flooding with money.

But this apparent flood is flowing through a pipeline directing the flow of newly acquired money, by many, out of the country.

It's already becoming obvious that Cayman is hemorrhaging money and

... Continued story on page A2

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BE PRUDENT WITH THE PENSION SPENDING

... Continued story from page A1

huge amounts are flowing out of the country.

The floodgates have been opened with pensions management companies now processing claims from the government's early Pensions Withdrawal Scheme for private sectors employees.

The well-intentioned objective was to offset the impact on the personal and household finances with hundreds of workers laid off due to the government-authorised business lockdown necessitated by the COVID-19 crisis.

It became noticeable recently, since the amendment to the Pensions law in May, that an air of expectation was building up as many persons looked forward to their anticipated 'windfall'.

There were some reservations expressed during the debate in the Legislative Assembly and the community, but in the end, the amendment sailed through.

The scheme which is not available to civil servants, allows private-sector pension holders to dip into their pension pot and withdraw up to \$10,000, plus 25% of the remaining balance.

That's in addition to a six-month pension holiday.

Where Hon. Premier Alden McLaughlin had estimated that this would put around C\$20 million into circulation in the economy to counter the effects of the economic slowdown, the burning question now is how much of this will instead simply flow through the economy rather than remaining here?

The early indications are that the anticipated spending to spur business activity will take place but the degree to which it will circulate within the local economy is doubtful judging from projected and emerging spending patterns.

Remittances and spending on consumer items purchased online could very well counter the desired effect.

A concern expressed during the Public Accounts Committee hearing a few days into pensions in the Cayman Islands is worthy of reflection.

Brett Hill, President & Chief Executive Officer of Fidelity Bank (Cayman) Limited might have been prescient in giving



► Brett Hill, President & Chief Executive Officer of Fidelity Bank (Cayman) Limited

evidence to the PAC with his observation that most people living in Cayman are addicted to shopping online, the upshot of that being that money is sent away rather than being re-invested in Cayman.

The exchange between the Fidelity boss him and PAC chairman, Ezzard Miller was instructive.

Not only did it highlight the seemingly inadequate consultation between government and industry over how to ensure that the local economy benefits most from opening the floodgates of the massive release of pensions cash into the economy, but for also addressing other pertinent issues regarding pensions management in Cayman.

Public consultation might have been a route to ensuring that impulsive spending doesn't defeat the purpose of what is really an emergency measure.

As Mr Hill cautioned, there is a real risk of, as he put it: "kicking a very large can' down a very narrow road."

The underlying concern remains one of short term gain for long term pain.

With the funds now being released into individual bank accounts, it might just be the right time for a large scale public information campaign on personal financial management.

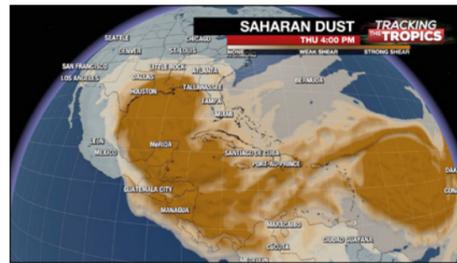
Retail therapy at this stage for the newly cash-rich might not be the best prescription in an emergency economic situation.

The sage advice is: Be prudent not profligate with the pension spending. 🌐

COMMUNITY NOTICES

Sahara Dust Plume Alert in the Cayman Islands

The Cayman Islands National Weather Service has advised that the Sahara dust plume now stretching across the Caribbean will support hazy conditions across the Cayman Islands over the next 24 hours.



The Public Health Department is advising the public that over the next twenty four hours these conditions could potentially increase symptoms in persons with asthma, and other respiratory illnesses due to the elevated dust and particulate matter concentrations. Those persons are advised to stay inside as much as possible, but if they have to

venture out are urged to remain calm and contact their healthcare provider if they experience any difficulties.

For additional weather information please visit www.weather.gov.ky. For any health concerns please call your doctor or Public Health at 244.2621. 🌐

Registration for Government Schools Closes on 26 June 2020

The registration for students enrolling in, or transferring to Government schools for the 2020/2021 school year will close on Friday, 26 June 2020.

The Department of Education Services (DES) urges parents/guardians to register their children/wards by 26 June to guarantee them a space at their zoned catchment school.

The online registration form and registration guidelines can be found on the Department of Education Services (DES) registration web page - <https://schools.edu.ky/Pages/School-Registration.aspx>.



Only applications received through the online form will be accepted.

Please email edu.registration@gov.ky for additional information on school registration. 🌐

NEOC Call Centre Closes, Email and Travel Desk Still Active

While the National Emergency Operations Centre hotline on 1-800-534-6555 has been deactivated, persons may email neoc@gov.ky until further notice for answers to any questions they may have about the global COVID-19 pandemic. For travel related enquiries persons should email emergencytravel@gov.ky, or



telephone 1-345-244-3333, Mon.-Fri., 9a.m.-1p.m. 🌐

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COVID-19 DASHBOARD

Cayman Islands COVID-19 Dashboard

<div style="border: 1px solid #ccc; padding: 5px; background-color: white;"> 1 Today's confirmed cases </div>	<div style="border: 1px solid #ccc; padding: 5px; background-color: white;"> 169 Recovered* </div>
<div style="border: 1px solid #ccc; padding: 5px; background-color: white;"> 196 Total confirmed cases </div>	<div style="border: 1px solid #ccc; padding: 5px; background-color: white;"> 21,733 Tested </div>
<div style="border: 1px solid #ccc; padding: 5px; background-color: white;"> 1 Death </div>	<div style="border: 1px solid #ccc; padding: 5px; background-color: white;"> 9,323,932 Worldwide confirmed cases Source: Johns Hopkins, 24/06/20, 1:30pm </div>

AS AT: 24 JUNE 2020, 2PM

*A person who initially tested positive and who has subsequently tested negative for the COVID-19 virus in two tests done at least 24 hours apart 14 days after their positive test, or after their symptoms have gone away, whichever is longer.

Caymanian Times

Issue # 562

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Tech giant gives Cayman free public Wifi



Access to the internet has never been more important since people have had to physically separate since the Covid-19 lockdown restrictions were put in place, so news that US technology company Cisco has donated Wifi technology to enable ten free Wifi hotspots across the Cayman Islands will be good news for residents.

On Tuesday, Minister of Commerce, Planning and Infrastructure Joey Hew made the announcement, the launch of the free Wifi hotspots coinciding with the easing of three-month shelter-in-place restrictions, which were officially lifted on Sunday, 21st June.

Accessible to the public 24 hours a day, seven days a week, the ten community Wi-Fi hotspot locations are mainly located at government-operated civic centres and facilities across the three Cayman Islands, as follows: District Administration Building; George Town Public Library; Government House; James M. Bodden Sr. Civic Centre; North Side Community; Seafarer's Association Meeting Hall; South Sound Community Centre; University College of Cayman Islands; West Bay Public Library and the William Allen McLaughlin Civic Centre.

Minister Hew said this was a fantastic project that would serve a great purpose for many people – students, families and even young entrepreneurs.

"We recognise that some people may not have access to Internet so I feel sure that these hotspots will be welcomed across our Islands, especially at this time," he said.

The Cayman Islands Utility Regulation and Competition Office (OfReg) coordinated the overall project, while the installation of all IT infrastructure as well as technology deployment was led and managed by Unified Technologies, and the necessary bandwidth for the hotspots was provided by Flow, both of which donated their time and resources to this initiative.

Minister Hew said: "I have to commend OfReg for coordinating the project, the private sector organisations for providing the infrastructure, connectivity, technical labour and set-up, and a number of entities including District Administration, Ministry of Education, University College of Cayman Islands, Seafarers Association and others for providing the locations."

The technology infrastructure and equipment for the public Wi-Fi hotspots were donated by global networking and technology company Cisco, to help provide relief from the social impact caused by COVID-19 and help bridge the gaps of the digital divide.

Shari Slate, Vice President, Chief Inclusion and Collaboration Officer for Cisco, said: "Having internet access is more critical than ever. Now is the time for business and government leaders to step up and work together to close the digital divide so we can create a digital and inclusive future where no one is left behind."



► Shari Slate, Vice President, Chief Inclusion and Collaboration Officer for Cisco

Ms Slate said the company was "proud to collaborate with Minister Hew and the OfReg, and to offer our technology and expertise so that Caymanians who need help coping with this new normal can access resources online and connect with family without worry."

She added, "Cisco is grateful for the dedication and local leadership demonstrated by Unified Technologies. Alongside Flow C&W and OfReg, the deep collaboration undertaken by our teams is truly what brought this initiative to life."

If You Transacted in Eurodollar Futures Contracts and/or Options on Eurodollar Futures on Exchanges, such as the Chicago Mercantile Exchange, between January 1, 2003 and May 31, 2011, You May Be Eligible to Receive Payment of a Portion of Aggregate Settlement Funds Totaling \$187,000,000¹

The purpose of this notice is to inform you of a partial settlement of a class action lawsuit pending in the United States District Court for the Southern District of New York. The lawsuit involves the alleged manipulation of U.S. Dollar LIBOR ("LIBOR") and its impact on Eurodollar futures contracts and/or options on Eurodollar futures ("Eurodollar Futures") that are linked to LIBOR. The lawsuit against the Non-Settling Defendants remains ongoing. This lawsuit (referred to as the "Exchange-Based Plaintiffs' Action") has been consolidated within *In re LIBOR-Based Financial Instruments Antitrust Litigation*, 11 MDL No. 2262 (S.D.N.Y.).

There are proposed Settlements reached separately with Bank of America Corporation and Bank of America, N.A. (collectively "BOA"), Barclays Bank plc ("Barclays"), Citigroup Inc., Citibank, N.A., and Citigroup Global Markets Inc. (collectively, "Citi"), Deutsche Bank AG, Deutsche Bank Securities Inc., and DB Group Services (UK) Limited (collectively, "Deutsche Bank"), HSBC Bank plc ("HSBC"), JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A. (collectively "JPMorgan"), and Société Générale ("SG") (BOA, Barclays, Citi, Deutsche Bank, HSBC, JPMorgan, and SG are referred to collectively herein as the "Settling Defendants"). These Settlements impact persons, corporations and other legal entities that transacted in Eurodollar futures contracts and/or options on Eurodollar futures on exchanges, including without limitation, the Chicago Mercantile Exchange (the "CME"), between January 1, 2003 and May 31, 2011 (the "Settlement Class Period").

The lawsuit asserts that the Defendant banks (listed on the settlement website, www.USDLiborEurodollarSettlements.com) artificially manipulated U.S. Dollar LIBOR and Eurodollar Futures during the Settlement Class Period by misreporting their borrowing costs to the organization that calculated LIBOR. The alleged manipulation of the U.S. Dollar LIBOR rate allegedly caused Eurodollar Futures prices to be suppressed and/or inflated to artificial levels, thereby causing Settlement Class Members to pay artificial prices for Eurodollar Futures during the Settlement Class Period. Plaintiffs have asserted claims under the Commodity Exchange Act and Sherman Antitrust Act and for unjust enrichment. The Court has issued at least eight published opinions addressing various legal matters raised by the parties in this action. The Settling Defendants have entered into these proposed Settlements to resolve the claims asserted against them. The Settling Defendants deny all claims of wrongdoing.

Claims against Non-Settling Defendants have been limited by the Court's prior rulings. The Court previously dismissed claims against certain defendants for lack of personal jurisdiction and other claims as against SG on statute of limitations grounds. The Court also denied Plaintiffs' class certification motion. Plaintiffs petitioned the Court of Appeals for the Second Circuit for interlocutory review of the Court's denial of class certification. The Court of Appeals denied that petition. As a result, your participation in these Settlements may offer the best, and perhaps only, chance for you to receive any monetary recovery from this lawsuit.

Am I included?

The Settlement Classes are defined in the Full Notice and the Settlement Agreements, which are available for review on the settlement website. In general, you are a Settlement Class Member if you transacted in Eurodollar futures contracts and/or options on Eurodollar futures on exchanges, including without limitation, the CME, between January 1, 2003 and May 31, 2011. Excluded from the Settlement Class are: (i) Defendants, their employees, affiliates, parents, subsidiaries, and alleged co-conspirators; (ii) the Releasees (as defined in the Settlement Agreements described below); and (iii) any Settlement Class Member who files a timely and valid request for exclusion. Notwithstanding these exclusions, and solely for the purposes of the Settlements and the Settlement Class, Investment Vehicles shall not be excluded from the Settlement Class solely on the basis of being deemed to be Defendants or affiliates or subsidiaries of Defendants. However, to the extent that any Defendant or any entity that might be deemed to be an affiliate or subsidiary thereof (i) managed or advised, and (ii) directly or indirectly held a beneficial interest in, said Investment Vehicle during the Class Period, that beneficial interest in the Investment Vehicle is excluded from the Settlement Class.

What do the Settlements provide?

In order to resolve the claims against them, the Settling Defendants have separately agreed to individual settlement amounts totaling \$187,000,000 in the aggregate for the benefit of the Settlement Class in exchange for releases of the claims against them, as fully detailed in the Settlement Agreements. Specifically, BOA has agreed to pay \$15 million; Barclays has agreed to pay \$19.975 million; Citi has agreed to pay \$33.4 million; Deutsche Bank has agreed to pay \$80 million; HSBC has agreed to pay \$18.5 million; JPMorgan has agreed to pay \$15 million; and SG has agreed to pay \$5,125,000. The Settlement Agreements are available for review on the settlement website referenced below. The Settling Defendants have also agreed to provide certain specified cooperation to the Plaintiffs that can be used in the prosecution of claims against the Non-Settling Defendants.

How can I get a payment?

If you transacted in U.S. Dollar LIBOR-based Eurodollar futures contracts and/or options on Eurodollar futures on exchanges such as the CME between January 1, 2003 and May 31, 2011 and do not exclude yourself from the Settlement Class, you must file a timely and valid Proof of Claim Form to be potentially eligible for any payment. You may obtain a Proof of Claim Form on the settlement website referenced below and submit it online or by mail. The amount of any payment under the Settlements will be determined by a Plan of Distribution approved by the Court. A copy of the proposed Plan of Distribution is available for review on the settlement website at www.USDLiborEurodollarSettlements.com.

The proposed Plan provides for distribution of 75% of the Net Settlement Fund on the basis of *pro rata* "Recognized Net Loss" and 25% on the basis of *pro rata* "Recognized Volume," subject to a guaranteed minimum payment of \$20. Only Eligible Claimants may participate in the distribution of the Net Settlement Fund. An Eligible Claimant is a Settlement Class Member whose proof of claim is found to be timely, adequately supported, properly verified and otherwise valid pursuant to the Plan of Distribution all as determined by the Settlement Administrator. At this time, it is unknown how much, if anything, each Eligible Claimant may receive.

To be timely, all Proof of Claim Forms must be postmarked by mail or submitted electronically by December 1, 2020.

What are my rights?

You have the right to remain a member of the Settlement Class or to exclude yourself from the Settlement Class. If you remain a member of the Settlement Class, and if the Settlements are approved, you may be eligible to share *pro rata* in the Net Settlement Fund by timely submitting a valid Proof of Claim Form. If you participate in the Settlements, you will, however, lose your right to individually sue any of the Settling Defendants or their affiliated persons and entities for the alleged conduct at issue in the lawsuit, and will be bound by the Court's orders concerning the Settlements. If you stay in the Settlement Class, you may object to one or more of the proposed Settlements, the proposed Plan of Distribution, the requested attorneys' fees, expense reimbursement, and service awards mentioned below by August 27, 2020. Any objections must be filed with the Court and delivered to the designated representative for Settlement Class Counsel and counsel for the Settling Defendants in accordance with the instructions set forth in the Full Notice. The Settlements will not release your claims against any Non-Settling Defendants, and the lawsuit continues against them.

If you want to keep your right to individually sue the Settling Defendants or their affiliated persons and entities, you must exclude yourself from the Settlement Class for that Settling Defendant(s) by August 27, 2020, in the manner and form explained in the detailed Full Notice. All Settlement Class Members who have not timely and validly requested exclusion from the Settlement Class will be bound by any judgment entered in the lawsuit pursuant to the Settlement Agreements. If you properly and timely exclude yourself from the Settlement Class, you will not be bound by any judgments or orders entered by the Court pursuant to the Settlement Agreements and you will not be eligible to receive any payments from the Net Settlement Fund if the Settlements are approved by the Court.

A fairness hearing will be held on September 17, 2020 at 11:00 a.m. before the Honorable Naomi Reice Buchwald, United States District Court Judge, in Courtroom 21A, at the Daniel Patrick Moynihan United States Courthouse, located at 500 Pearl Street, New York, New York 10007, for the purpose of determining, among other things, whether to approve the proposed Settlements, the proposed Plan of Distribution, Class Counsel's request for attorneys' fees of up to one-third of the Settlement Fund, plus reimbursement of litigation expenses, and payment of service awards to the Settlement Class representatives of no more than \$25,000 each. You or your own lawyer may appear and speak at the hearing at your own expense.

THIS IS ONLY A SUMMARY OF THE FULL NOTICE AND SETTLEMENT AGREEMENTS, WHICH CONTAIN MORE DETAILED INFORMATION THAT YOU SHOULD READ. THE FULL NOTICE AND THE SETTLEMENT AGREEMENTS ARE AVAILABLE AT www.USDLiborEurodollarSettlements.com.

Settlement Class Members should continue to review the settlement website for important updates about the Settlements and the litigation. You may also contact the Settlement Administrator below (A.B. Data, Ltd.) to obtain additional information.

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¹ The aggregate Settlements, if all receive Final Approval from the Court, will create a \$187,000,000 Settlement Fund. Settling Defendants have separately agreed to settlements as follows: BOA has agreed to pay \$15 million; Barclays has agreed to pay \$19.975 million; Citi has agreed to pay \$33.4 million; Deutsche Bank has agreed to pay \$80 million; HSBC has agreed to pay \$18.5 million; JPMorgan has agreed to pay \$15 million; and Société Générale has agreed to pay \$5,125,000.

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Mosquito problem worsened by Covid-19 restrictions

Cayman's mosquito problem has always increased around this time of year when the beginning of rainy season starts the breeding cycle, but anyone currently undertaking outdoor activity, especially in the morning and early evening, will know this year's suffering seems worse than ever.

The severity of the mosquito onslaught this year drove Newlands MLA Alva Suckoo Jr, Deputy Leader of the Opposition, to speak with Jim McNelly, Director of Cayman's Mosquito Research and Control Unit, (MRCU) on the subject.

Mosquitoes breed according to the tides and the presence of rain, and Cayman has had a combination of both high tides and heavy rain in most areas, triggering a breeding cycle. Cayman residents are now experiencing the end result of this cycle which is a huge increase in the mosquito population, Mr Suckoo reported.

The MRCU has been actively larviciding and spraying for adults but this effort has been hampered by is-

ues relating to Covid-19 restrictions, including some MRCU staff only working partial days due to personal circumstances. The department has been focused on larviciding (preventing larvae from becoming adult mosquitoes) but with the combined effect of the rains, tides, and lack of full-time resources this has been unfortunately less successful than in the past, the MRCU reported.

The MRCU planes have been spraying to kill adults and larviciding, but the limit on flight hours for pilots shut down flights on Friday and the closure of the airport over the weekend means that at times the aircraft control tower has not been working and this has reduced the usage of the planes, the MLA said.

"While the MRCU has made efforts to treat as wide an area as possible, current resources and limitations have allowed them to treat about 500 acres of wetland and there is a total of approximately 10,000 acres of wetland that can potentially produce mosquitoes," Mr Suckoo outlined. "We are now experiencing potentially the peak of this triggered breeding cycle and MRCU expects the population to begin to decline."

The average expected lifetime of the adult mosquito is approximately two weeks, so some will begin to naturally die off, but the MRCU says it will also ramp up measures aerial spraying for adults and trucks will also be spraying from the ground across the three islands.

"It is hoped that residents will start to see a reduction in the mosquito population this week and a return to normal in the next few days," Mr Suckoo said.

In addition to the above, Mr Suckoo said he had submitted a Parliamentary Question to Environment Minister Dwayne Seymour who is responsible for MRCU, on the use of the dykes to control the mosquito population.

"I have noticed that the dykes have become overgrown and I suspect that the culverts used to allow the



seawater to enter the dykes are also not functioning," he explained. "This discussion will hopefully provide some answers and opportunities to address this problem, as the dykes do provide a natural (non-chemical) solution for mosquito control. The solution is not perfect, but I am sure that if they were functioning as intended the problem would be less significant. The LA meeting begins on Monday and I am looking forward to this discussion with the Minister."

Mr Suckoo acknowledged that the current circumstances are "quite bad", and he "had not seen it like this in a long time". He said he had been assured by the Director that he was taking the appropriate steps to ensure that this breeding cycle is properly controlled and that we avoid future recurrences.

The Minister urged residents to take precautions to avoid being bitten, keep yards clear of anything that would encourage mosquitoes breeding, such as containers of water being left out and areas of high grass or brush. Please also keep an eye on your pets if they are outdoors, he said, adding: "I am hopeful that we will start to see some relief this week." 🌐



► Newlands MLA Alva Suckoo Jr, Deputy Leader of the Opposition

The UWI Open Campus Cayman Islands Welcomes Dr. Beverly Shirley

The University of the West Indies (UWI) Open Campus is pleased to welcome Dr. Beverly Shirley to the Cayman Islands. Dr. Shirley has been appointed Programme Manager for the British Overseas Territories (BOTS) and will be based at the UWI Open Campus Cayman Islands. In this capacity she will work closely with the Manager for the UWI Open Campus BOTS,

Dr. Phyllis Fleming-Banks in the development and delivery of the academic programmes within the British Overseas Territories (The Cayman Islands, Turks and Caicos, The British Virgin Islands, Anguilla, Montserrat and Bermuda).

Dr. Shirley holds a PhD in Governance and Public Policy and has been making stellar contributions to the University

for over 21 years. She has spearheaded several partnerships between the UWI Open Campus and a range of public and private sector organisations. These partnerships have been aimed at combining formal learning with real-world industry-driven applications so that the role of the University in building the educational capacity of regional communities may be achieved.

According to Dr. Shirley, "There is absolutely no doubt that formal training is an imperative, but we also need to recognise the importance of industry-related transferable skills. The UWI, which is now ranked #1 in the Caribbean and within the top 4% of recognised universities across the world by Times Higher Education, is quite focused on a holistic approach to education."

Dr. Fleming-Banks, who is based on Anguilla, says that she is pleased to welcome Dr. Shirley to the BOTS Team. "Dr. Shirley's presence at the UWI Open Campus Cayman Site is expected to increase the accessibility of our local communities to quality programmes and courses. We are excited about the increasing number of programmes at the Continuing and Professional Education level, as well as those in the Bachelors, Masters and PhD programmes," the BOTS Manager said.

The UWI is an accredited regional university with five Cam-



► Dr. Beverly Shirley

pus and offers over 800 programme options ranging from Postgraduate and Undergraduate degrees, Diplomas and Certificates - in Social Sciences, Medical Sciences, Science & Technology, Humanities and Education, Food & Agriculture, Engineering, Law and Sports. This august institution has produced Nobel Laureates, Rhodes scholars, regional Prime Ministers and other top government officials, distinguished medical practitioners among others. 🌐

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For further information about registration and cost, please send an email to cayman@open.uwi.edu or call 345 925 8042

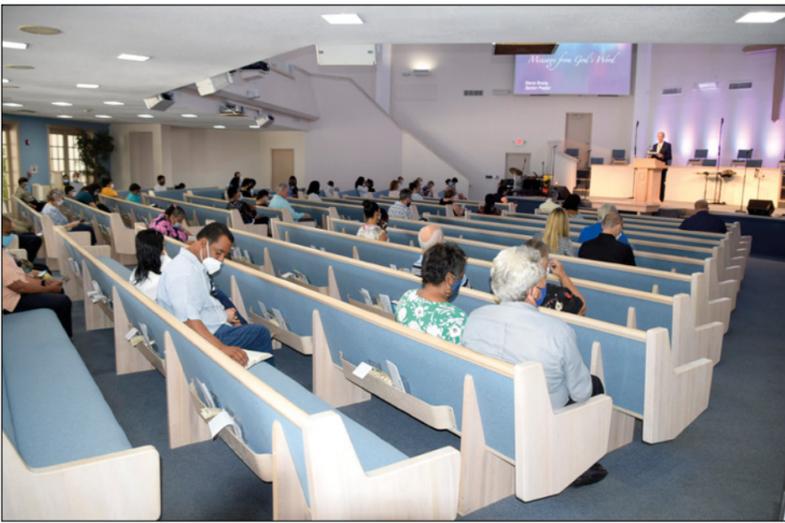
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Churches open again

... Continued story from page A1

people are seated at least six feet from one another, in accord with government guidelines. Less than half the churches opened up on Father's Day, 21 June, as some are waiting until all precautions are fully rehearsed. It's great to meet again, but not if it is going to put people into danger, so things were far from 'back to normal,' but it was another step towards a normal church life again.

Associate Pastors Pastor Steve Dasilva and Pastor Erica Dasilva from the First Assembly of God church were both glad their church has opened up. "What we are doing is following the regulations they have given us and - we removed most of the seating inside to make everything six feet apart, and we are asking is that families sit together, and individual persons leave three seats between them. We've also set up hand sanitizing stations throughout the lobby and we are asking everyone to wear a mask once they are inside the building. Everything is contactless - so the doors are open; we're not handing out hymnals."

First Assembly has been very busy reaching out to people during the lockdown: "We've assigned about 80 leaders to have about four people per leader; and checking on their physical needs. Many of our leaders have been incredible we've had incredible testimonies of



► A family arrives at the Good News Baptist Church



► Greeting with elbows and facemasks at the First Baptist Church

leaders paying other people's rent, and checking in on how they are doing emotionally, and praying with them and encouraging them."

Christopher Mason, Minister of Elmslie United Church, said: "Today is a good day for us to come back and to worship together. We're following the guidelines given by the government, and we have maintained our community status by our online services, and we have also been distributing food packages to people and also coupons for shopping.

We have also been helping those persons who are unable to pay their bills."

Pastor Marben Brenes of the Good News Baptist Church said: "The natural church is a family, and a natural family has a home; a place where all can be together and speak and have fellowship, and congregate. For the last three months we have had live streaming services I did from the parsonage in my home."

At First Baptist Church, quite a large number had managed to gather in the

big auditorium despite the restrictions. Pastor Steve Brady said, "Folk have been working really hard to get everything sanitized and ready to go; and in addition today for our first time ever, we have also livestreamed our service which has gone across the island, and also to different parts of the world. Today I spoke about emerging from lockdown, and my message was psalm 121, that faith was not a bus-stop, it was a journey. So if you want to get out of where you are, you've got to take a step, and get on the bus." 🌐

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Garbage



By Dr. Curtis L.E. Barnett

During this time of official mandatory lockdown because of the COVID-19 coronavirus pandemic and despite the stay-at-home policy aimed at stemming the spread of the disease, we have nonetheless—and thankfully so—had the opportunity to go for regular, almost daily, walks. In addition to the possibility of improved health which bodily exercise and going out for walks affords us, and the restorative effect it has on our mental as well as our physical well-being, hiking and strolling on the roads have also allowed us to get a closer and more complete view of the physical and sensory aspect of the environment in our community. One of the things that is strikingly obvious and blatantly self-revealing is the amount of garbage that abounds in this place, this Caribbean island that was once, in former times, what some people would nostalgically, though not erroneously, consider an unspoiled, pristine paradise.

Apart from whether or not this last statement might have a figurative meaning or connotation, we mean it quite literally when we observe that we reside in—I loathe to say it or even think it—a land of garbage. And would it, moreover, be amiss to suggest, by virtue of voicing the verb “overspread”, that trash extends conspicuously over our terrestrial surfaces and that our environment is overrun with refuse? When next the reader, or better yet, the stroller, has opportunity to somewhat attentively observe our surroundings, let him or her look around and take notice of what is on the ground or in the air, and determine if the descriptive phrases which we here use properly characterise what we have and what we allow to be visible on the face of our land.

Do not think that your eyes deceive you or distort your true sense of vision when you think you see what actually appears beside you on a path or on a road. Neither does your sense of smell fool you when you detect something like a very foul scent striking and offending your delicate olfactory nerves. It may very well be a dead and malodorous fowl or some other unmistakable decaying carcass of one of our little native creatures that is hit, killed and left to stink in the bushes, on the roadside or in the middle of the road, for that matter. Take heart and be reassured. You are only a human being with a typical reaction of revulsion to what negatively stimulates your normal instinctive sense of smell and provokes an annoyance or unpleasant mental state. It produces a displeasure that manifests itself throughout your whole organism. It causes you to grimace and make a wry face in disgust. You would stop breathing if you could and still live. Your whole body reacts. You want to turn and speed away until you’re out of range of sensing the emanations from the offending entity. When you become conscious that you’re out of its reach, you realise that it has already got you. The offense to your physical sense that has caused you to act and react lingers in your memory and in your imperceptible psyche, if not in the sense organs of your palpable self.

Sometimes in response to a foreign or outer stimulant I am provoked to pen some lines in which I attempt to express and record my thoughts. Sometimes the writing is also an exhibition of inner thoughts and mental manifestations that are not necessarily a reaction to tangible or objective outer stimuli experienced in the present, but rather an expression generated by the recollection, subconscious or otherwise, and drawn from the stock and treasury of accumulated and stored experiences and memories from the past that constitute the psychological, social and physical personality and character that I am. Let those thoughts and sentiments spring from an abun-

dant and wholesome reservoir, in any case, and flow over into a praiseworthy source of edifying and elevating ideas for the reader or hearer. Whenever I am inspired to write a rhyme, for example, if poetry be the genre chosen for a particular theme and expression, whether or not the arousal of interest in the exteriorisation of sentiments stems from an external stimulus or is spontaneously generated, I prefer that the subject matter or the object of my focus be a topic or a thing of beauty that evokes pleasure in my personal aesthetic senses and spills over to the recipient and uplifts, moves and inspires him or her to excel and soar as a person, both in being and doing. Although beauty is in the eye of the beholder, as the proverbial saying has it, my own preferred choice and taste may also likely line up with what is considered attractive and beautiful according to general agreement and collective popular estimation of a given object’s qualities and worth. Not that something ugly, sad or deplorable cannot inspire a good poem, which is, of course, what I am for. On the contrary, if a tally were made, such generally unappealing themes in the content of my poetic repertory would probably add up to only a small minority of examples that form in my mind and move through my fingertips and onto my computer’s screen.

At any rate, while thinking briefly about the subject at hand, three or four lines began to suggest themselves to my spirit, and then I continued to elaborate the entire little composition into a little poetic picture, as given immediately below. Without bearing a formal heading or title, the poem could, nevertheless, carry the same name as that by which this little essay is called:

*Garbage, garbage everywhere,
Round on the ground and in the air,
Strewn among fallen, decaying leaves,
Hanging mysteriously on the branches of trees,
Ugly aliens lurking on the land,
Perilous intruders on beach and sand,
Garbage, trash, whatever the name,
Rubbish, refuse, waste matter—shame.*

The poem, though rather short, is comparable to a small-sized picture. It is realistic like a photograph and not artistically depicted or glossed by the intervention of the sophistry of a preconceived human mind or cleverly guided by the inventiveness of a creative artistic hand. Suggestive, descriptive and assertive though they be, these lines add up to a factual, in-your-face presentation which mirrors the reality that stares at us every time we venture out and hug the side of a traffic-ridden road or whenever we find a rare path on which to walk, or on the occasions when we go into a park where we wish to relax. Practically every line can serve as a complete caption of individual pictures that form a series of illustrations of the ubiquitous garbage in our midst. Put together, the lines add up and equate to a coherent and complete text box that could be given its own little legend, something like: “Garbage, shame—oh, what a name!” And that box could serve as the caption for the whole series of melancholy pictures with which it is associated.

Pieces of garbage, trash or debris are like other things, other bodies that occupy places in the universe. The difference that distinguishes the former from the latter, is that litter, unlike other material entities, consists of pieces of discarded objects. Inasmuch as they are like other bodies, however, they share the physical properties of mass, weight and the magnet-like force of attraction known as gravity, which, late in human history, science has not only verified, but also codified and quantified. Gravity, like memory, is a reality that we cannot physically perceive, but which we know is there because we can observe its effects and by deduction prove its existence. It is that force which causes material things or bodies to be attracted to each other. It makes things fall to the ground because of the earth’s gravitational pull on the objects. Trash, it appears, not only obeys the physical law of gravity in the universe, but also responds to the gravitas of the social and psychological

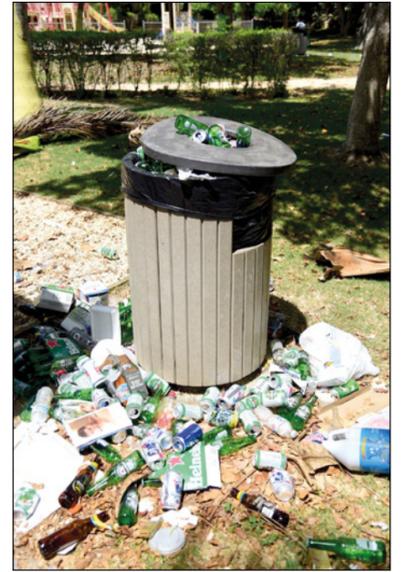


stimuli and impulses that govern our human behaviour. Somehow we seem to want to follow fashion and be and do like others, unconsciously if not intentionally and deliberately. Having observed the situation over a stretch of some years, we have noticed a tendency of pieces of garbage to attract other pieces. We have come to a conclusion which we could almost codify into a simple statement like the following (which some reader could possibly further simplify by altering or jettisoning some of my excessive verbiage): Where one piece of garbage is discarded and abandoned, surely other pieces will soon be ditched, dumped and heaped together with it. That’s the way it has been for years where we live. After a person throws or drops a candy wrapper or a beer bottle or an aluminium soda can into our yard (which is all too frequent), another such or similar item is bound to appear shortly thereafter, within a day or two. Where there is one piece, there soon will be two. Now two, soon four. It always happens. And it’s not, as I can guarantee you, because we desire it to happen. So the reality seems to reflect the natural laws which govern the subconscious, the thinking (or its absence) and the actions of many people in the sphere of the social universe which we inhabit.

The resultant state of the garbage reality that exists could be turned into a mathematical game, in which both adults and children can engage. On second thought, however, we will discard the word “game” as garbage in this instance, for to many people it would not be an enjoyable pastime of play, entertainment and fun, but a miserable activity. Even though it would involve mental exercises that could otherwise be pleasurable and exciting, in this case, it would amount to an involuntary and unpleasant task full of drudgery and ennui. Unlike the occasions when some indolent adolescents dubiously assess their situation of idleness and inactivity as “boring”, this hypothetical diversion might prove to be a meaningless distraction which would drive uninterested participants to truthfully exclaim, “I am bored!”. This imaginary mental sport, at any rate, would include skills like counting, adding, subtracting, multiplying and dividing, and would threaten to go on interminably, it would seem, for the sums, the differences, the products and the quotients never get smaller.

Garbage, in fact, is like weeds. It grows and proliferates. No matter if it’s a season of rain or a time of drought, garbage, unwanted, valueless and even harmful like other plants of that ilk, always increases. It piles up higher and higher. A little pile becomes a mound, then a hill, then a mountain, a mountain of trash, more and more, in perpetuum. These words are reminiscent of the unofficial but popular name given to the main dump depot to which we destine most of our garbage. Mentioning mounds of “trash, more and more” brings to mind the ever-growing quantities and large dimensions of the many items that constitute the illegal and expanding secondary district dumps, which in turn exemplify and remind us of the base (or shall we say squalid, low-down) beginnings of the mound that serves as the evocative image and name of the quintessential exemplar of the mother of all garbage mounds in our midst. Such illegal and unsightly mountains of garbage must be treated like weeds; they must be extirpated and cast away.

Although it can be organised, even if organised in situ, a growing collection of such unauthorised and illegal garbage, unnatural, unpleasant and undesired,



will always bear the blemish of negative stigmatic stains. It will remain unnatural and unwanted, dangerous, unsightly and unhealthy, and it will outgrow and exceed its sensible and practical boundaries and present its own set of challenges and problems, sometimes seemingly insurmountable. Garbage thrown into the yard, pitched back flagrantly over one’s shoulder, flung out of the window of an automobile, carted to someone else’s private property or dropped, deliberately or otherwise, onto the roadside—that garbage, just by its very presence, will attract more of the same. We will see more of its evidence on the land, at the seaside on the beaches and the ironshore, in the air and hanging on the branches of trees, and those places will passively harbour even more garbage, in accordance with the natural, inexorable growth and the unresisting law of the tendency of increasing accumulation.

Unless, of course, we actively resist and counteract the natural process of which we speak, the accumulative effect will tend to produce a paradoxical status quo, a condition both tangible and figurative which will appear to continuously expand and threaten to become ever more deeply rooted and permanent. The existence of such a state of affairs would suggest an acquiescing, accepting, even welcoming attitude on the part of those of us humans who live in the environment. This would be an unthinkable, untenable stance, unhealthy, pernicious and detrimental to the society in every way. It would lower the esteem of visitors who see us and naturally evaluate us and who would justifiably be led to ask: “Have these people no pride or what?” Equally negative, the proliferation and abundance of garbage would reflect the way we regard ourselves and be a kind of gauge of the estimation in which we hold our fellow inhabitants and the society as a whole. We therefore receive as a positive promise the government’s assurance that it will put people to work to clean up our communities. This needs to be done, not just seasonably or periodically or whenever some royal personality visits, but as an ongoing and long-term programme. For their part, the workers who are charged with the job need to be totally and absolutely committed to removing every little piece of trash that is scattered throughout this little space in the universe. And garbage should be eliminated not just from the sides of the main roads, but also from the side roads and footpaths, from the interior of the woods and highlands where garbage has been illegally dumped, or has penetrated or otherwise been scattered. It should be eliminated from every spot, in fact, where there is material which is manufactured or does not normally occur in nature. Ultimately, howsoever we seek to meet the challenge and solve the problem of the prevailing presence of garbage in our midst, we need to teach and inculcate into our populace (and especially into the hearts and minds of the children) a few basic fundamental truths and practical acts that will result in always having and maintaining a clean and beautiful environment.

“Cleanliness is next to godliness,” they used to say. Practising it starts with desiring to have it that way. We must aim for less, to acquire, consume and use less. Of course, recycling campaigns have a good aim and attempt to publicise and popularise a commendable slogan: Recycle, reuse, reduce. Each of us must consciously and intentionally put such activity into practice, and we must reject placing or allowing any kind of waste, junk, or garbage into our environment which could be disposed of by proper means. We would not want to continue living in a place that is messed up or contaminated by garbage. What kind of living would that be? 🌱



OfReg has had a difficult first few years but improvements are being made

The report "Efficiency and Effectiveness of the Utility Regulation and Competition Office (OfReg)," issued by the Office of the Auditor General (OAG) today evaluated the effectiveness of OfReg in its first three years of operation.

The report reviewed OfReg's legal framework and governance; strategy and performance; value for money; and assessments done on the impact of its regulatory decisions.

"OfReg has had a difficult first few years with, among other things, inconsistent leadership and limited governance and oversight," says Ms. Winspear. "A number of the challenges it faced can be attributed to the merger being poorly planned in the first place."

The report highlights that the legal framework is generally clear although there are inconsistencies and conflicts in laws that need to be fixed.

"The board has not always functioned as we would expect although govern-

ance and oversight have improved over the three years." The Auditor General adds "I have made a number of recommendations to further strengthen governance, some of which will require legislative changes."

The report states that organisations are better focused on achieving results and outcomes and better able to improve their performance when they have well designed performance measures and targets in place and can take corrective actions as a result of effective monitoring and reporting.

Ms. Winspear says "The overall aim of the audit was to assess the efficiency and effectiveness of OfReg. However, this has proven impossible to do due to a lack of performance measures and no systems being in place for tracking progress or reporting performance."

The report highlights that OfReg spent significant amounts of money on consultants and official travel in its first two

years of existence and wasted \$355,000 leasing a property that it never moved in to.

"I have identified a number weaknesses in relation to spending and poor value for money through this audit and our financial audits in 2017 and 2018." Says the Auditor General, "I am pleased to note that spending on consultants and travel has reduced significantly in 2019 and policies and procedures have now been put in place that will help to control spending and demonstrate value for money."

Ms. Winspear adds "OfReg is still a young organisation and I am pleased to note that it has addressed some and is in the process of addressing many of the issues that it faced in the early days."

More information about the report can be obtained by contacting Sue Winspear at (345) 244-3201 or Angela Cullen, Deputy Auditor General (Performance Audit) at (345) 244-3220.



► Ms. Sue Winspear, The Auditor General

This report and the original OAG reports on which this report is based are available at www.auditorgeneral.gov.ky.

GOVERNOR BIDS FAREWELL TO ROYAL NAVY TEAMS

... Continued story from page A1

The Merlin Mark 4 helicopters are from 845 Naval Air Squadron and the Wildcat aircraft from 815 Naval Air Squadron, both based in Yeovilton. Together they form a Tailored Air Group (TAG) which stepped in to support the RCIPS helicopter X-RAY ONE.

They carried out familiarisation flights to identify possible landing spots for their disaster management plans but were on also on hand for a sizeable drug seizure at the beginning of their stint, provided aerial surveillance of a number of road traffic incidents and more recently lent support to the rescue of some kayakers.

The search and rescue operation happened on Thursday as they were returning to the ship from a previous job. Within minutes of receiving the distress call they were able to locate the missing people and direct marine units to the scene.

Petty Officer Air Crewman Lee Niall, said: "We were returning to the ship when the call came in but we were able to get there quickly and then direct the local units straight to the kayakers. Search and Rescue is something we can always assist with even when on other taskings. We can react fast, so we are always ready to help with rescues if needed."



Meanwhile members of the crisis troop 24 Commando Royal Engineers troop on board participated in an exercise on Colliers Beach and have more recently been using their combat engineering skills to help with some maintenance work at the Queen Elizabeth II Botanical Park.

The work at the park was to clear an invasive species of Logwood from parts of the botanical gardens' fence line to prevent the green iguana from entering the gardens.

All the members of the team are combat engineers but they also specialise in additional skills which would make them excellent support following a hurricane or similar natural disaster.

Sapper Kieran McMann said: "This was good practice for our chainsaw operators who might be needed to clear routes and landing sites, and we have quad bikes, generators and other equipment we can use to provide disaster relief."

"In my team there are soldiers with different trades ranging from signaller to electrician, plumber and even bricklayers. Conditions were hard in the park and the troop worked long hours in the heat but they were glad of the chance to hone their skills."

John Lawrus, General Manager of the Queen Elizabeth II Botanical Park, said: "These guys have put in an incredible amount of work clearing fence lines,

helping remove the possibility for invasive species, such as the green iguanas, to make it back into the Botanic park, and generally providing an incredible asset to us here in the community."

Meanwhile the Royal Marines aboard have been carrying out exercises with the Cayman Islands Coastguard to ensure they're ready if required for counter-drugs trafficking and disaster relief operations.

The green beret marines are crucial to the operation to quickly land supplies, emergency aid and the crisis response troop.

His Excellency The Governor Mr Martyn Roper said: "I would like to thank the UK Ministry of Defence and in particular the Royal Navy for their strong support over the last couple of weeks providing cover for our Police helicopter. It is a signal of the UK's commitment to the security of the Overseas Territories and a reassuring presence during hurricane season."

"It's been a good opportunity to learn and understand the capabilities of the new ships and in particular how the helicopters would provide us with the support we might need in a post-hurricane scenario."

"COVID-19 has interfered with some of the usual visits and tours that would normally be run to help us with that learning process but we have put virtual meetings and videos to good use."



An Update from Cayman National President and Chief Executive Officer

Dear Customers, Clients, and Shareholders,

As we look ahead, I want to provide you with an update on our operations.

We have continued to carefully follow the sensible advice received from our Government to ensure we protect our clients, customers and employees as best we can during these challenging times.

As you are aware in the early days of controlling the spread of the coronavirus we restricted the opening of our Customer Service Centres (CSCs) to our Camana Bay and Cayman Brac locations.

More recently, we opened our Countryside location and today, Monday the 22nd of June, we are pleased to be opening our Centennial Towers location in West Bay. The planned opening of our CSCs has been carefully considered to



ensure that we balance our ability to serve our customers whilst still protecting everyone in the most appropriate way.

As the Government continues to progressively lift restrictions, we are still

carefully monitoring the situation to ensure our CSCs and offices continue to provide a safe environment with suitable social distancing measures in place. With this in mind we are using our premises at Elgin Avenue and Bucking-

ham Square for extended office space so that our staff can be adequately spaced. For the time being, this does not allow us to provide our usual banking services from these locations.

Cayman National Securities and Cayman National Fund Services will continue to provide remote services as far as possible and remain committed to meeting our clients needs.

As I have mentioned before, we are most grateful to you for your kind understanding and cooperation.

I take the opportunity to again thank all the Cayman National employees for their professionalism and hard work. I am confident that we will emerge stronger together from these unusual times.

Stuart Dack, President & Chief Executive Officer



Indian nationals give back through Meals On Wheels while awaiting repatriation

While awaiting repatriation flights and enduring the hardship of being on the island without work, a small group of Indian nationals have spent their time doing what they do best, cooking and baking!

Balakumar Ramaraj has been volunteering with Meals On Wheels for 2 years as a delivery driver and during the pandemic he became one of their essen-

tial volunteers, delivering hot meals up to 5 days a week to seniors and shut-ins. As the weeks went on, Bala found himself in the same position as many others in the hotel industry as hotel doors closed. As increased demands for food continued Bala asked "What else can I do to help?"

Meals on Wheels General Manager, Jennifer West along with Nerrie Campbell, Programme Coordinator have been coordinating efforts with over 12 community kitchens and restaurants, however as the restrictions lifted and meal availability declined, they quickly realised that the best way to sustain demands on a budget was to use the expert skills of their volunteer who happen to be a banquet chef, and misses his busy days in the kitchen.

Bala along with fellow colleagues Stewart Lawrence and Raja Thangaraj have been cooking up a storm of 220 soups and meals per day as well as making fresh rolls and banana bread for seniors to enjoy. The trio have volunteered their time and stated "It is so important for us to help the community, and it was wonderful for us to be back in the kitchen."

Meals on Wheels is currently providing over 1,000 hot soups and lunch



meals each day to the most vulnerable members of our community, seniors, infirm, disabled and homebound. West mentions "We continue to receive and accept referrals each day. Over the past few weeks they have seen a great increase in demand for food support for the people they serve and the reality is that even when restrictions are lifted, they will continue

to deliver to as many of their clients who were receiving help from friends, family and neighbours.

To learn more about the work of Meals on Wheels please visit www.mealsonwheels.ky or to make a donation visit www.pledgeasenior.com or direct deposit can be made at Bank of Butterfield to Cayman Islands Meals on Wheels, KYD account #136 1609 770 021. 🌐



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Do you eat too much?

Are you larger today than ever before?

It's no secret that the size of the average adult has expanded over the last forty years... and studies show that portion sizes have grown right along with us.

Researchers from New York University found that average portion sizes started to grow in the 1970's, rising quickly in the 1980's, and this phenomenon hasn't shown signs of slowing.

A large order of fries from McDonalds' weighs the same as 1998's Supersize fries.

And it doesn't stop there.

Check out these eye-opening figures, provided by the National Institutes of Health:

- Today's 6-inch bagel has **350** calories. This is **210** more calories than a 3-inch bagel 20 years ago.

- Today's 5 ounce muffin has **500** calories. This is **310** calories more than muffin 20 years ago.

- Today, a large cookie has about **275** calories. This is **220** more calories more than a cookie 20 years ago.

- Today, a 3 cup chicken Caesar salad has **790** calories. This is **400** more calories more than Caesar salads 20 years ago.

Health experts all agree on one thing: Obesity is on the rise because **people eat too many calories and do not exercise enough.**

Portion control is a very important factor for losing weight, but to attain a slim and healthy physique **exercise is also a must.**

As your local fitness expert, I'm here to get you started on an exercise program that will change your life and shape forever.

But first, here's how to handle today's extra-large portions...

Step 1: Stop Cleaning Your Plate

I'm sure your mother did a great job when she taught you to "clean your plate." The problem now lies in the fact that your plate is usually loaded with more than 3 times the calories that you really need.

So what's the solution?

Realize that it is O.K. to leave food on your plate.

Eating everything on the plate is probably a habit now, but it is one that you can break.

Focus on how you feel halfway through your meal. Are you full? If you are beginning to feel full then stop eating.

Don't worry—your mom won't send you to your room!

Step 2: Slow Down

Most of us are in such a hurry. We rush to work, rush to lunch, rush through errands and then rush home.



► Ernest Ebanks

So, it is no wonder that food consumption is no exception. Most meals are devoured before your stomach has the chance to let you know that it is full.

Eat your next meal slower than usual.

Chew each bite thoroughly, engage in conversation and pay attention for signs that you may be getting full. Once you realize that you are full, stop eating. Congratulations—you just tailored your portion down to its proper size.

Step 3: Go Halfsies

I understand that it may be very difficult for you to leave food on your plate, even though your mother isn't looking over your shoulder, and even if you eat slowly. No problem—you just need to do some strategic planning.

The next time you go out to eat do one of the following two options:

- 1) Share an entrée with a friend and order salad or soup to start your meal. This will cut your calories down dramatically, while still giving you the satisfaction of clearing your plate.

- 2) If sharing isn't an option then ask your waiter to bring a to-go box along with your order. As soon as the food is placed in front of you put half of it into the to-go box. You are now left with a reasonable portion and even have your next meal taken care of.

Getting you into great shape is my passion—it's a job that I don't take lightly.

Allow me to get you fit and strong the safe, healthy way. Call Ernest at Body Shapers Fitness Studio 325-8696 or email bodyshaper-scayman@gmail.com today to get started. Let's do this!



HIBISCUS TEA

Research has uncovered a number of health benefits from Hibiscus tea. Drinking tea, any variety of tea is a healthy routine. Hibiscus tea is now coming to the fore and becoming popular due to the member of health benefits. There are several hundred species of hibiscus depending on the growth location. The hibiscus sabdariffa variety is the one used to make the tea. The tea is made by steeping parts of the plant in boiling water. It has a tart taste like cranberries. Here are some of its health benefits.

ANTIOXIDANTS - These are molecules that help fight compounds called free radicals. Power packed with antioxidants it fights off these destructive compounds.

LOWERS BLOOD PRESSURE - By fat this is one of the most outstanding discoveries of this amazing tea. Several studies have revealed that it lowers both systolic and diastolic levels. In one study with 65 people given the tea or a placebo, after 6 weeks those who drank this tea had significant decrease in both systolic and diastolic levels. While it safe to lower pressure if you taking the drug called hydrochlorothiazide should have clearance from your health care provider to use it.

LOWERS BLOOD FAT LEVELS - In addition to lowering pressure, some studies have found that it may also lower blood fat levels. In one study with 60 people who were given this tea or black tea for a month, those who consumed the hibiscus tea experienced increased good HDL levels, and decreased LDL levels.

BOOSTS LIVER HEALTH - Studies have shown that the tea promotes liver health, while at the same time keeps it healthy. One study with 19 overweight people found that taking the extract for 12 weeks increased liver steatosis, a condition characterized by accumulation of fat in the liver. This can lead to liver failure.

So, give it a try. It's really healthy and enjoyable. 🌐



LOVE SHOULDN'T HURT

Feeling afraid, trapped or silenced through physical, financial or emotional abuse is control...**not love.**

The Cayman Islands Crisis Centre offers services to help victims of domestic violence.

24 Hour Crisis Line - 943-2422

24/7 Safe Shelter - safe house for women and their children

Estella's Place - walk-in centre for all victims of domestic abuse

Aftercare Programme - for victims after leaving the shelter

If you are a victim of domestic violence, contact us now and find out how we can help.



CICC.ky
949 0366
info@cicc.ky



WEEKLY WEATHER FORECAST

Friday	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday
						
86° / 82°	86° / 83°	86° / 83°	86° / 83°	86° / 82°	84° / 81°	83° / 82°
A thunderstorm in spots	A t-storm around in the p.m.	Intervals of clouds and sun	A t-storm around in the p.m.	An a.m. t-storm; partly sunny	An a.m. shower; partly sunny	A shower in the morning

MOMENTS OF INSPIRATION

DON'T BE AFRAID. Luke 2: 42-52

Nearly every time an angel appears in the Bible the announcement commences, "DON'T BE AFRAID!" When the supernatural makes contact with planet earth, it usually leaves human observers flat on their faces in fear. But Luke tells of God making an appearance in a form that does not frighten.

On earth Jesus is both God and man. He can work miracles, forgive sinners, conquer death, and predict the future. But for Jews accustomed to images of God as a bright cloud or pillar of fire, Jesus also causes much consternation, and confusion. How can a baby born in an old manger be the Messiah? Why does God take on human

form? It will be the first time humans will actually hold a conversation with God and behold God Himself. Awesome!

Jesus can talk to anyone - His parents, a rabbi, a poor widow, without first having to announce, "Don't be afraid!" In Jesus, God not only draws near but HE IS IMMANUE - GOD WITH US. Hallelujah!!!!!! 🙏



Governor's Updates

• **Relaxation of measures** - Please to see the positive reaction to the latest announcement on the relaxing of measures. Barbers and hairdressers reopening is definitely the most popular! We should be proud of our islands, we've effectively created a safe bubble and we are one of the safer places in the world right now. Not far away, Miami has been described as the next epicentre of Covid in the US with a large number of cases. The UK Security Assistance Team believe that the government and public health response has been evidence based, credible and exceptionally well led. We can take pride in that. A huge thanks to everyone across the islands for their cooperation and helping to get us to this point.



► His Excellency, the Governor, Martyn Roper

• **Honararium for front line workers** - I positively welcome the Premier's announcement of the honorarium for front line workers. It is absolutely right that we recognise the hard work of front line workers on our islands. Thanks again to the Police Commissioner and his officers plus the CBC officers and Special Constables who have helped. We really owe them a particular debt of gratitude.

• **Working on travel to Nepal** - We continue to work very hard to find on a solution for those wishing to travel to Nepal and we are making progress. As things develop, we will share details.

• **BA Flights to the UK** - We are planning to run BA flights to the UK on 31 July and 28 August. These flights will be primarily to take students to the UK who will be attending school and university. Again no need to contact my office but do register on the travel helpline if you have not done so already. We will give more details shortly.

• **Flight to Cancun, Mexico** - There is a flight on 24 June at 7 am to Cancun, Mexico which will be taking back Peruvian and Mexican nationals. This flight is being organised by a private individual. There are still seats available. Anyone interested in a seat can contact Samantha A. Zamora Contreras on samanthashley_zc@hotmail.com or 345 321 8971

• **US Customs and Border Control Protection aircraft** - We have agreed to a request from US Customs and Border Control Protection to station an aircraft here next week. It will be conducting surveillance, counter narcotics and security work in the region, working with our RCIPS Air Operations Unit. We will be fully managing the Covid risk. The crew will go from the airport to their hotel and will be tested before their arrival. A strong signal of our cooperation with the US on security as one of our key partners.

• **WHO report** - Globally WHO report pandemic still accelerating. 183,000 new cases on 21 June - highest in single day so far. 9m cases worldwide. And sadly almost 500,000 deaths. WHO say no evidence that less potent strains of virus are emerging. Nothing has emerged to suggest a decline in communicability or impact of the infection. I say this to underline that we must not let our guard down. We need to adopt good habits of social distancing, basic hygiene and good respiratory behaviour (when coughing and sneezing) and wearing masks in public places. That is best way to protect yourself, family and community, including our elderly and vulnerable.

• **The Security Assistance Team** - The Security Assistance Team (SAT) will be

leaving us at the end of this week. They've been here for two months and I'm very grateful for all the assistance they have provided. Their coordination during the RFA Argus visit including the hurricane exercises and the helicopter support provided to the RCIPS was vital. The air crew assisted in the detection of a drugs shipment and just last week responded to two kayakers in difficulty of the Grand Cayman coast. The team included logistical experts who have supported the HSA laboratory and have provided assistance with the BA Airbridge flights. It also, most importantly, the team have supported the recruitment, training plans and legislation needed to develop the Cayman Islands Regiment. Bringing the team in, with the agreement of the Premier, at a challenging time in the immediate aftermath of the lockdown was a sensible, planned measure and a signal of UK commitment. I am grateful to the team for all the support they have provided.

• **Applications for British Overseas Territories Citizenship (BOTC), Naturalisation/Registration, British Registration and the expungement of criminal records** - Deputy Governor has asked me to highlight, in a strong demonstration of the civil service's customer focus, that starting today applications for British Overseas Territories Citizenship (BOTC), Naturalisation/Registration, British Registration and the expungement of criminal records can be submitted to the Deputy Governor's Office via email and the relevant fees (US or CI cash, debit, credit cards or local cheques) can be paid at Post Offices. Applicants need to download the relevant application form from www.odg.gov.ky visit a Post Office, pay the relevant fee then email the form and a copy of the receipt to the relevant point of contact as follows: a. BOTC Naturalisation/Registration: botc@gov.ky b. British Registration/Naturalisation: tenisha.thompson@gov.ky (scans must be in colour for British Registration) c. Expungement of criminal records: expungement@gov.ky. Hard copies and cheques will still be accepted. These should be delivered to the curb-side drop boxes at the Government Administration Building. Further information is available at www.gov.ky

• **Thank you for your excellent cooperation** - We are in a very good position on our Islands thanks to all the measures we have taken and your excellent cooperation. As we work out how to open border safely, trade-offs will be necessary. There is no zero risk solution. So we need to remain disciplined under a 'new normal' until a vaccine is developed. 🙏

OBITUARIES

Churchill's

Funeral Home

We have been asked to announce the passing of Ms. Yvonne Walters who passed away on Sunday, May 31, 2020. A Service of Thanksgiving will be held privately for family in accordance with Government regulations. This service will be livestreamed on the Churchill's Funeral Home Facebook page on Saturday July 4, 2020 at 9:50 a.m.



Condolences can be registered at churchillsfuneralhome.com

Churchill's

Funeral Home

We have been asked to announce the passing of Mrs. Dorothy May Reid, who passed away on Saturday, May 23, 2020. Details of a Thanksgiving Service will be announced at a later date.



Condolences can be registered at churchillsfuneralhome.com

Churchill's

Funeral Home

We have been asked to announce the passing of Mr. Robert Anthony Stewart, who passed away on Saturday, April 25, 2020. A Service of Thanksgiving will be held privately for invited guests in accordance with Government Social Distancing Regulations. A walkthrough Viewing for the public will be held on June 27, 2020 at the New Testament Church of God, 126 North Sound Rd, George Town from 11:00 a.m. - 12:00 p.m. In Lieu of flowers, donations and cards will be accepted at viewing.



Condolences can be registered at churchillsfuneralhome.com

The Family of the Late **Judy Karen Crosbie** regrets to announce her passing on Tuesday, 16 June 2020.



A funeral service will be held 10:00 a.m. Thursday, 2 July, 2020 at Bodden Funeral Service Chapel, 117 Walkers Road, George town

Interment will follow in the Bodden Town Cemetery (New).

Condolences can be registered at boddenfuneralservice.com & Bodden Funeral Service Facebook page

 **Bodden Funeral**
"A source of comfort in a troubled time"

GREENLIGHT RE DONATES US\$100,000 TO LOCAL CHARITIES

In response to the COVID-19 pandemic in the Cayman Islands, local specialist property and casualty reinsurance company, Greenlight Re, has donated US\$100,000 to charitable organizations helping Cayman residents most in need.

Guided by its principles of caring for the Cayman community, Greenlight Re's Charity Committee chose R3, ARK and the Cayman Food Bank as the three organizations they wished to support.

R3, which was established in May 2020 in response to the unprecedented human and economic hardship resulting from the pandemic, has received US\$50,000 from Greenlight Re. The remaining US\$50,000 has been split equally between ARK (Cayman Acts of Random Kindness) and the Cayman Food Bank.

Simon Burton, CEO of Greenlight Re, said, "As a Cayman Islands headquartered organization, we are passionate about our community and we wanted to ensure that we are doing our part to help in this time of need. ARK and the Cayman Food Bank were chosen by our Charity Committee due to their relentless efforts in providing the community with the most basic of humanitarian needs. In addition, by supporting the Cayman Food Bank, we are also indirectly assisting the other charities in the Cayman Islands who rely on the Cayman Food Bank for providing food supplies and support to those most affected by COVID-19."

"Alongside providing food, we also wanted to support the amazing organizations that are providing security for residents, addressing the needs of those displaced due to the pandemic. Many families are facing homelessness due to loss of income. Many others cannot afford flights to get home. Both ARK and R3 address these urgent issues and we are pleased to be able to support them to continue this work. Finally, we knew that donating to R3 would have a double impact upon our community as DART has generously pledged to match all donations to R3 up to \$4 million. We all have a role to play in re-building Cayman. Greenlight Re is proud to be a part of this effort."

Bryan Hunter, R3 Cayman Foundation Chairman, commented, "The pandemic has left hundreds of foreign nationals stranded in Cayman without jobs and homes and relying on Government and local charities for food and other forms of support. Recognizing this growing humanitarian crisis and its effects on our community, we are very pleased to receive the donation from Greenlight Re in support of the Cayman Islands Government repatriation efforts and are happy to contribute double that amount to those efforts. We hope these funds will benefit both those needing to repatriate to their home countries, and Cayman residents seeking to return to our shores."

Naomi Law, spokesperson for Cayman Food Bank, commented, "We would like

to thank Greenlight Re for their wonderful donation and support of the Cayman Food Bank. These funds will allow the Cayman Food Bank to continue with the grocery packages program that we put in place in response to the COVID-19 pandemic. This donation will cover approximately three to four weeks of our grocery program purchases and will help us continue to provide food and supplies to those in need. As a non-profit organization we rely on donations to keep our program running and in this pandemic the need for donations is even greater now that we are unable to recover a lot of the food that we once did before COVID-19 and need to purchase the majority of what goes into the packages. We are grateful for Greenlight Re's support and that of the local community."

Tara Nielson, Director at Cayman's Ark Foundation commented that "ARK is incredibly grateful for the generous donation from Greenlight Re. ARK continues to operate the Kindness Kitchen serving 2000+ people in need as a result of Covid-19 pandemic. The ARK Soup kitchens are only made possible by donations made by the private sector. We are delighted by the support for the community demonstrated by Greenlight Re. Thank you on behalf of ARK and those we serve."

Founded in 2006 and run wholly by volunteers, ARK launched its 'Feed Cayman' initiative during the COVID-19 pandemic which has provided much



► Simon Burton, CEO of Greenlight Re

needed food and vouchers to Cayman families who have suffered hardship. The Cayman Food Bank opened in 2017 with a vision of alleviating hunger and some of its root causes in our community. Greenlight Re's donations to ARK and the Cayman Food Bank will support the provision of good, healthy food to those in need.

Established in 2004, Greenlight Re is a NASDAQ listed company with specialist property and casualty reinsurance companies based in the Cayman Islands and Ireland.

POLICE NEWS

RCIPS FCIU Highlights Increases in Fraud and Cybercrime Due to COVID-19

The RCIPS Financial Crime Investigation Unit is highlighting findings by the international Financial Action Task Force (FATF) that fraud and cybercrime has increased during the COVID-19 pandemic, with criminals taking advantage of the pandemic to lure their victims to provide personal information or to part with their money. The public is advised to remain vigilant in regards to the below types of activity:

The FATF has reported that there has been an increase in criminals impersonating government officials to try to obtain personal banking information or physical cash from victims. Other criminals have advertised themselves as selling essential goods, including medical supplies and medicines. They ask for payment in advance but never deliver the goods. In other cases, the goods are delivered but they are either counterfeit or they are ineffective, including some criminals selling products that are marketed as miracle cures for COVID-19.

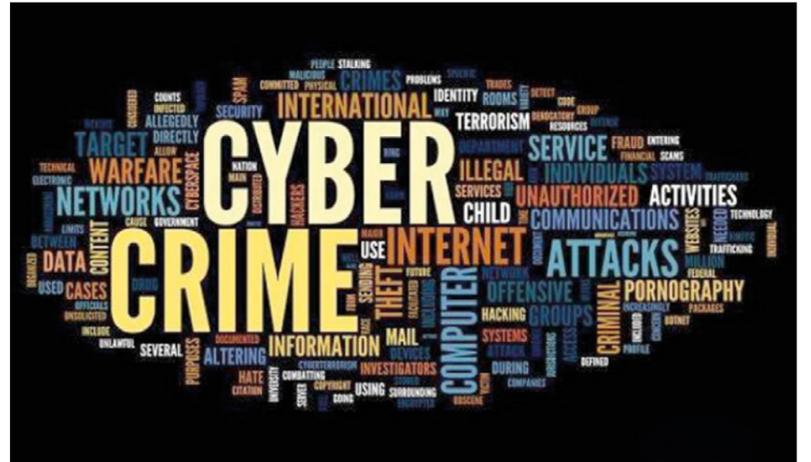
People should also be aware of fundraising appeals by fake charities. Some of these charities, particularly those based overseas, could be fronts for ter-

rorist financing. In the Cayman Islands, charities must be registered with the Registrar of Companies; persons seeking to make charitable donations should check the registration status of charities online at www.ciregistry.ky.

The economic fallout from the COVID-19 pandemic has also led to an increase in investment scams, for example recommendations for people to invest in small companies that have found a cure or prevention mechanism for the virus.

In addition, because of restricted access to physical banks, people are using online banking platforms more often. As a result, there has been a reported increase in some countries of online bank fraud, where criminals attempt to gain access to the victims' banking passwords or account information. Members of the public are encouraged to be alert to such scams and report any suspicious activity to the RCIPS.

Finally, the public should be aware of an increase in email and phishing attacks which involve criminals trying to insert malware on personal computers. For example, a person might receive an email that appears to come from a leg-



itimate health or community service organization that asks that person to either reveal personal information or to click on a link sent in the email. Clicking the link could allow the criminal to steal information from the person's computer.

"Everyone needs to remain vigilant and do their research to make sure that any email requesting money or information is legitimate," says Detective Chief

Inspector Richard Barrow, of the Cayman Islands Bureau of Financial Investigations. "This is especially true now, as people more than ever share personal information online and between various groups and persons, including personal financial information and work related confidential information, as the world tries to pursue business as usual in a remote manner."

Farewell to Superintendent Robert Graham

The RCIPS says farewell to Superintendent Robert "Robbie" Graham after 4 years of service to the Cayman Islands. Superintendent Graham was in charge of Uniform Services throughout the islands, encompassing Service Delivery, the Community Police Department, the Traffic and Roads Policing Unit, the Police Detention Centre and all police stations across all three islands.

"Superintendent Robert Graham said farewell to the Royal Cayman Islands Police Service last week-end as he departed the islands to return to his family in the U.K," says Commissioner of Police Mr. Derek Byrne.

During his tenure he was involved in several major policing initiatives to enhance service delivery across the islands including increased focus on Traffic and Roads Policing Unit, the Community Policing Department and the addition of civilian Community Safety Officers to the organization. These projects have been the highlight of Supt. Graham's career here with the RCIPS because of the effective and positive impact they have had on policing in the Cayman Islands.

"I am also particularly proud of delivering on the Government's strategic priority to introduce Community Safety Officers across Grand Cayman and Cayman Brac, and we are already seeing



the positive impact this has made, as they continue to work closely with our communities and for our communities" says Supt Graham. "There have been so many policing challenges presented by the many large events that have taken place over the last four years. They have included the CayMAS and Batabano carnivals, Pirates Week, a royal visit and also the KAABOO music festival, which have all been very successful."

During his time with us, Supt. Graham, who is also an accomplished artist, donated some of his art to humanitarian efforts within the Cayman Islands, for auctions and beautification, playing his



part as a stand-up citizen of the Cayman Islands.

"As I leave my role as the Superintendent for Uniformed Operations and hand over the baton to A/Supt. Brad Ebanks, I feel sure the RCIPs will continue to go from strength to strength," says Supt. Graham. "In the meantime, may I say a sincere thank you to all, and despite the current challenges presented by COVID, I wish you a safe and enjoyable future and I will always remember the Cayman Islands, the wonderful community, and my many colleagues and friends. These islands will always hold a special place in my heart!"

"I thank him for his service to the RCIPS and the communities of the Cayman Islands, where his efforts and commitment made a real difference and brought the service forward, as it seeks to professionalize and become a modern, progressive, community-oriented policing service," says Commissioner Byrne. "A renowned international wildlife painter, I am sure he will paint a wonderful, colourful picture of the Cayman Islands when he returns home. On behalf of the Royal Cayman Islands Police Service, I wish him health and happiness into the future."

CARIBBEAN BRIEFS

Jamaica's issues over colour still strong

Jamaica has joined in the Black Lives Matter movement with their own protests with their focus on police brutality and it has also sparked debate on skin colour issues.

Protests have focused on the island's high rate of homicides by police and other social injustices. But they have also raised debates about colourism – discrimination against people with a dark skin tone.

On June 6, a small Black Lives Matter protest was held outside the US embassy in Kingston. Protesters focused particularly on extrajudicial killings by police and other security forces. According to Amnesty International, Jamaica has one of the highest rates of lethal police shootings in the world.

Two days after George Floyd was killed a month ago, Susan Bogle, a poor



► Jamaicans marched over police brutality

woman with an intellectual disability, was allegedly shot in her home during a police-military operation in August Town, a neighbourhood of Kingston.

Protesters carried placards with her name, as well as those of other victims of police brutality, including Mario Deane, who died in police custody in 2014.

Protesters stressed that these victims of police brutality had one thing in common: they were poor, and because of Jamaica's complex class and colour relations, mostly dark-skinned.

Several days after Bogle's killing, Jamaica's prime minister, Andrew Holness visited her family and said the incident would be fully investigated. But he faced an online backlash that the visit was an insensitive PR stunt rather than an attempt to meaningfully address the high rate of police homicides, gang violence or the general plight of poor Jamaicans.

But while public debates both in newspapers and on social media largely focused on the extrajudicial killings, questions were also raised, especially by young Jamaicans about the role of colourism in Jamaican society.

Trinidad PM refuses to open

Prime Minister Dr Keith Rowley said Trinidad and Tobago borders will remain closed as long as health requirements related to COVID-19 remain in place, although local businesses are partially opening.

Speaking during a media conference in Tobago on Saturday, Rowley said while some Caribbean countries have started to reopen their borders, his administration is determined to take a cautious approach.

"We want to keep our borders where it is because the pandemic is raging. The closure of the borders is not meant to penalize anybody, it's not meant to lock us in here and make us prisoners. It's meant to keep the virus out, and the virus travels by way of people. It is normal common sense," he said.

As it relates to travel exemptions, he added that priority will be given to those citizens who left temporarily to work abroad or receive medical treatment.

Meanwhile, as of Monday, bars, beaches, rivers, casinos, private members clubs, cinemas, and gyms will



► Keith Rowley is not prepared to open Trinidad and Tobago borders yet

resume operations, as the country moves into the next phase of the gradual reopening of the economy.

Restaurants will also be allowed to restart dine-in services. All establishments will be required to close at 10pm.

There will also be a full reopening of all malls including food courts. In addition, the zoo and amusement parks will reopen, while team sports will recommence without spectators. Horseracing will also resume, but physical distancing rules must be observed.

To date, Trinidad and Tobago have recorded 123 positive COVID-19 cases. There are currently six active cases.

Barbados journalist murdered on job

A Barbadian photojournalist was murdered when he was sent to a location where a murder had already been committed. Distraught media workers and stunned police officers converged on Bishop's Court Hill following the slaying of Nation Newspaper photojournalist Christoff Griffith last Monday.

Griffith, 25, of Brittons Hill, St Michael, was killed by an assailant while reporting on the death of Glenroy James, 51, on the grounds of the heavily wooded Bishop's Court, the derelict former residence of the Anglican Church bishop.

James was cleaning up the property when he was allegedly attacked by a vagrant who reportedly slept in the abandoned building. The Nation photographer subsequently responded to the report of a body at the abandoned building unaware that the suspect was still at that location. When he arrived, he was confronted by the man who cornered him and reportedly chopped him about his body.

Griffith was the son of Police Sergeant Christopher Griffith who responded to the report not knowing that one of the victims was his son. The officer had to



► Christoff Griffith was killed when he went on assignment

be taken from the scene by some of his colleagues.

The photographer, after finishing school at Deighton Griffith Secondary, first joined Barbados Today before moving on the Nation Newspaper.

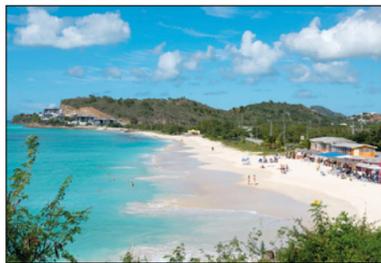
Shocked colleagues gathered at the scene comforted and consoled each other. Still reeling in disbelief was veteran Nation photographer Sandy Pitt who said she could not help but to think that "it could have been me".

"Christ-off was a cool, humble guy and had a bright future ahead of him. I want to send my condolences to his family and the entire Police and media fraternity," Pitt said.

Antigua's early reopening going well

The Antigua and Barbuda Tourism Authority reopened on June 1 and so far, everything has gone relatively smoothly to mitigate the spread of coronavirus. The new campaign 'Your Space in the Sun' has been launched to encourage visitors. The new campaign positions Antigua and Barbuda as the perfect location for travel in the new normal created in the wake of the COVID-19 pandemic.

The 'Your Space in the Sun' campaign addresses the new desires and needs of travellers and gives people something to dream about when they are ready to book their first holiday. The concept speaks to people's newfound desire of space and freedom to move and explore



► Antigua's beaches are filling up

after many have been trapped indoors, with little space to themselves, with restricted access to the outside world. The campaign shows Antigua and Barbuda has the perfect antidote of space.

St Kitts and Nevis plans new health unit

A new general hospital and a more resilient healthcare system will soon be built in St Kitts and Nevis. Prime Minister Timothy Harris announced the government's plans for a new health facility.

St Kitts and Nevis has been COVID-19-free since May 18, when the last of the 15 cases recovered. According to the government's latest emergency regulations valid until June 27, borders remain closed to incoming or transit commercial international travel. Ruling coalition Team Unity pledged to upgrade the country's health infrastructure over the next five years. This includes building a new state-of-the-art



► St Kitts and Nevis is increasing its health facilities

hospital, a permanent quarantine facility, and pathology laboratories; expanding and renovating several existing health centres; and improving access to healthcare at national level.

Easier to get JA passports now

Jamaicans who use the online passport renewal service are no longer required to have their application forms and photographs certified by a Justice of the Peace or other official.

The renewal option enables Jamaicans to conduct business from the comfort of their homes or remote locations, with peace of mind and security, Passport, Immigration and Citizenship Agency (PICA) CEO Andrew Wynter said.

Over 2,500 Jamaicans have used the service since December 2019. Wynter said the agency is committed to improving its service to customers, adding that in December 2017, the passport application process was also made more convenient through the introduction of a drop box and courier service.



► Jamaica has refined its passport process

"At that time, we ensured that customer information was protected by encrypting application and payment portals," Wynter said. Minister of National Security Dr Horace Chang added that the use of the new online adult passport renewal system is expected to increase in the coming months, as it provides a convenient and simpler way for citizens both locally and in the Diaspora to renew their passports.

Grenada has its first female lifeguard

Grenada recently appointed its first female lifeguard, Mia Benjamin, who started three weeks ago. With 15 male lifeguards on their lifeguard staff, they were pleased to announce this recent hire.

Benjamin has a strong swimming background. She is a national swimmer for Grenada, attended the Youth Olympics in Nanjing in 2014 and is currently a swimmer and a swim coach for the Sailfish Swim Club.

Benjamin already loves her job and talks kindly about how great the other lifeguards are to her. She gets hassled on the beach at times by boys who are pretending to drown so they can be saved by a cute lifeguard or someone telling her that women should not be lifeguards, but she is more than qualified with six years as a lifeguard and with the second-fastest time of all the Grenada Lifeguards for her swim/run time.

Benjamin has gotten to know some of her beach walkers and swimmers well and has been gifted along with



► Mia Benjamin is Grenada's first lifeguard

other lifeguards mangoes in the morning. Sometimes Benjamin and Johnny Thompson, another lifeguard, start their mornings off with a prayer and the early swimmers come and join in. The community interaction has been wonderful.

Grenada Lifeguards is providing Lifeguarding services to the Ministry of Tourism for Grand Anse and Bathway beaches. The lifeguards are all Red Cross certified.

Zion will make Pelicans fly again

The NBA resumes soon, and all eyes will be on teenage Zion Williamson, easily the most talented rookie since LeBron James took a bow.

Although the league is teeming with young talent, the NBA playoffs are a veteran's game. Only three players under the age of 25 have been named Finals MVP over the last 20 years – Kawhi Leonard, Dwyane Wade and Tony Parker – and they all had established veterans to back them up. Seven of the last 11 Finals MVPs have been 29 or older, which shows how important experience is in playoff clinchers.

When the 2019-20 season resumes at the end of July at Walt Disney World, the league-best Milwaukee Bucks are led by 25-year-old Giannis Antetokounmpo, who looks certain to grab his second consecutive regular-season MVP award.

Other youngsters are making exceptional contributions. Whether it's the race for playoff positioning during the eight seeding games or in the actual postseason, here is a list of players under 25 who will have a tremendous impact in Orlando.



► Zion Williamson has made a huge impression at 19

Zion Williamson, age 20

Williamson turns 20 in two weeks and is already the most exciting youngster in the NBA despite only playing 19 games. The impact of the 2019 No. 1 overall pick was immediately felt after he made his debut in January, as the Pelicans went 10-7 in games in which Williamson played 25 or more minutes and had a staggering plus-13.9 net rating with him on the court. New Orleans could chase down Memphis for the No. 8 seed in the West, and Williamson will be the main reason for that.

Jaren Jackson Jr, 20

JJJ is actually younger than rookie teammate Ja Morant, and is just as vital to the Grizzlies' unexpected success this season. He's increased his scoring average this season, but more importantly, he has more than doubled his 3-point attempts per game while improving his accuracy to an elite 40 percent. He's still growing defensively and is often limited due to foul trouble, but he's already a strong shot-blocker who is mobile enough to switch onto perimeter players. Jackson was set to return from a knee injury when the season shut down in March, so he should be fully fit when games resume.

Ja Morant, 20

Morant will turn 21 soon after games begin in Orlando, and he's already exceeded even the loftiest of expectations for his rookie season. Morant has been one of the best crunch-time players in the NBA, averaging 3.3 points in clutch situations (within five points with five minutes left), according to NBA.com. Morant



► Jaren Jackson Jr is another huge talent

will be the key to the Grizzlies maintaining their playoff position.

Luka Doncic, 21

Doncic has been sensational which is why the Mavericks' playoff hopes rest on his shoulders. Dallas have overachieved this season largely thanks to his emergence. The Mavs could potentially climb into the fifth or sixth seed with a strong performance in the eight seeding games, which would allow them to avoid the Clippers in the first round and increase their chances for an upset.

Deandre Ayton, 22

Ayton he and Devin Booker will be two of the only reasons to watch the Suns, who have virtually no shot of climbing their way into the postseason. Ayton was hit with a 25-game suspension after playing in just one game to start the season, but he has been excellent since returning just before the new year. He's still raw but he's been good as a roll man as the chemistry between him and Booker continues to evolve.

Shai Gilgeous-Alexander, 22

A pick-and-roll master who plays at his own pace, Gilgeous-Alexander already looks like a seasoned pro. He is the leading scorer on the current No. 5 seed in the Western Conference and his versatility on both ends allows the Thunder to thrive with their three-guard line-up alongside Chris Paul and Dennis Schröder. If the Thunder are going to make any noise, they'll need SGA to maintain his fabulous form.

Jayson Tatum, 22

Tatum has quickly established himself as a first-choice pick in a Celtics team that features Kemba Walker, Jaylen Brown and Gordon Hayward. Tatum was on an absolute tear when the season halted in March, averaging 28.2 points and 7.5 rebounds on 46 percent 3-point shooting over his last 20 games. It will be interesting to see if he can keep those numbers up. Honourable mentions: De'Aaron Fox, 22, Brandon Ingram, 22, Bam Adebayo, 23 and Jamal Murray, 23.

Klopp: Liverpool can't dominate like United

Jürgen Klopp has warned Liverpool fans not to expect his side to dominate English football in the same way Manchester United did under Sir Alex Ferguson.

Liverpool are on the brink of securing their first Premier League title following a three-month hiatus due to the coronavirus pandemic. But they were not on their best form in the 0-0 derby against Everton on Sunday and lost four out of six matches before the break.

They were 22 points clear of Manchester City on Monday after pushing them close last season - but the Reds



► Liverpool are unlikely to dominate the Premier League

are unlikely to match United's 13 Premier League titles in a remarkable 20-year spell under Fergie.

Klopp was asked whether he could see a side dominate in the same way Ferguson's teams did but the Liverpool boss noted that there is a reason why it has been over a decade since a club won the title three times in a row.

He said: "I don't think it is possible to dominate anymore, to be honest.

"United had a pretty good combination, with an exceptional manager with a super eye for players and fantastic timing for how long you need a player in the team.

"The replacements Ferguson got were always exceptional — and there was the money, too. The combination for United was really good.

"But we have to do these things — and probably even more — to stay successful.

"And believe me, the others will not stop. United will strike back and Chelsea are on the front foot in the transfer market while no-one else has done anything because the times are so uncertain.

"And when I saw Man City beat Arsenal, I asked how is it possible we have 22 more points than them?"

UFC legend Jones calls out Tyson

UFC champ Jon Jones has sensationally ignited talk that he could lure heavyweight boxing legend Mike Tyson out of retirement.

Tyson, who's on the comeback trail at the age of 53, was criticising the pay in UFC when he raised the possibility of fighting Jones.

Iron Mike had said during an Instagram live: "A UFC fighter will never be richer than a first-class boxer. To make a hundred million dollars, Conor (McGregor) had to fight Floyd (Mayweather)!"

"Even if he fights Jon Jones, he's not going to get that. Jon Jones gotta fight me to make some super money."

And it appeared to have pricked the ears of the 32-year-old American, one of the greatest mixed martial artists ever.

Responding to the invite, Jones said he would stand toe-to-toe with Tyson only if he stepped inside the octagon with him after.

Jones has lost just once in his 27 bouts - when he was disqualified for



► Jon Jones is keen for a big money fight with Mike Tyson

an illegal downward elbow against Matt Hamill in 2009.

His comment attracted criticism on Twitter with fans calling for him to rematch Dominick Reyes.

Jones responded by hitting out at the pay in UFC by replying: "Bro I'm trying to get paid. I've been beating no names for years."

Like Conor McGregor, Jones has already threatened to walk away from UFC over an increasing pay row.

Dowrich denies Archer is missed by Windies

West Indies are continuing to play down the fact that they let Jofra Archer slip through their system to join England.

Now Windies wicketkeeper Shane Dowrich is insisting the tourists would not trade any of their seam attack for Archer.

Dowrich, who like Archer was born in Barbados, hailed the England quick as an "amazing talent" but said West Indies were more than happy with their bowling line-up.

Archer's path from West Indies Under-19s omission to World Cup glory with England is well documented, but Dowrich believes the tourists are happy to take on their compatriot.

"I know Jofra pretty well, he's an amazing talent and I wish him well going into this series," said Dowrich. "But at the end of the day when we cross that line, it's the West Indies against England."

Asked whether he would rather have Archer in his line-up than face him, Dowrich replied: "No. I think he's made

his decision in terms of where his career is going to go, and I wish him all the best. But at the end of the day we have a wonderful bowling line-up and I'm happy with the team that take the field with me."

England's three-Test series against West Indies will start at Southampton on 8 July, with the matches held behind closed doors. Dowrich believes the tourists' pace options of Jason Holder, Kemar Roach, Shannon Gabriel, Alzarri Joseph and Chemar Holder can cause England a host of problems.

"If you look at the main four in Shannon, Kemar, Jason and Alzarri, they all present different skills," said Dowrich. "Kemar is probably the most skilful of all them in terms of being able to get a consistent line and length and moving the ball both ways.

Dowrich also praised the young bowlers who will mature in a couple of years. Meanwhile, he is hoping to make a big impact with the bat, after admitting poor form in England three years



► Shane Dowrich needs to improve his batting

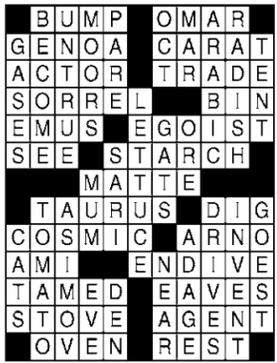
ago. "The last time I was here was very tough for me, but it was a series that really changed around my career," the 28-year-old said. "I was young, in unfa-

miliar territory and I really didn't cope very well with it to be honest. But I've learned a lot from my experience of here last time."

CROSSWORD

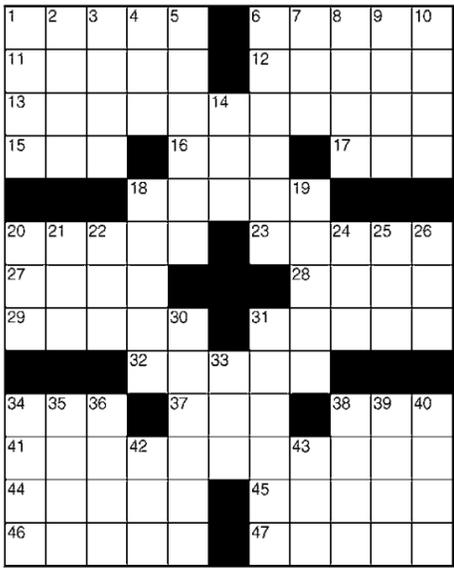
By THOMAS JOSEPH

- ACROSS**
- 1 Play groups
 - 6 Washington's successor
 - 11 Put — to (end)
 - 12 Winter quaff
 - 13 Tony-winning musical of 1958
 - 15 Use a needle
 - 16 Free (of)
 - 17 Wrap up
 - 18 Tony-winning musical of 1977
 - 20 Trounces
 - 23 Sports shoe feature
 - 27 Singer Guthrie
 - 28 Lake near Buffalo
 - 29 Sports spot
 - 31 Trap
 - 32 Tony-winning musical of 1980
 - 34 Abel, to Adam
 - 37 Stop — dime
 - 38 Charged particle
 - 41 Tony-winning musical of 1952
 - 44 Prepared to fire
 - 45 Devoured
 - 46 Benefits
- DOWN**
- 1 Tony-winning musical of 1983
 - 2 Tennis great Arthur
 - 3 Hearty dish
 - 4 Male cat
 - 5 Rebuffs
 - 6 Tart
 - 7 Medic's nickname
 - 8 High point
 - 9 Pained sound
 - 10 Dune makeup
 - 14 Naughty act
 - 18 Make amends
 - 19 Kagan of the
 - 20 Sheep call
 - 21 Blunder
 - 22 Heady brew
 - 24 Chunk of history
 - 25 Broadcast
 - 26 Golfer's need
 - 30 Steers clear of
 - 31 Rocket sections
 - 33 Tavern
 - 34 Wild guess
 - 35 Toledo setting
 - 36 Nautilus commander
 - 38 Obsessed with
 - 39 German river
 - 40 Tony-winning musical of 1982
 - 42 Writer Kesey
 - 43 Contented sound



Yesterday's answer

- Supreme Court
- 20 Sheep call
- 21 Blunder
- 22 Heady brew
- 24 Chunk of history
- 25 Broadcast
- 26 Golfer's need
- 30 Steers clear of
- 31 Rocket sections
- 33 Tavern
- 35 Toledo setting
- 36 Nautilus commander
- 38 Obsessed with
- 39 German river
- 40 Tony-winning musical of 1982
- 42 Writer Kesey
- 43 Contented sound



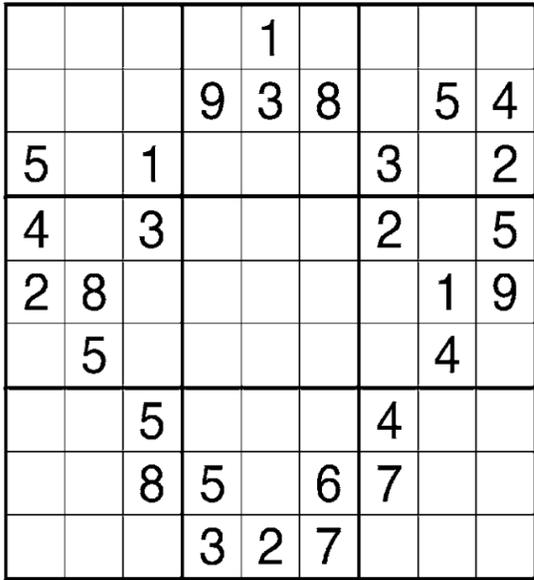
3-19

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

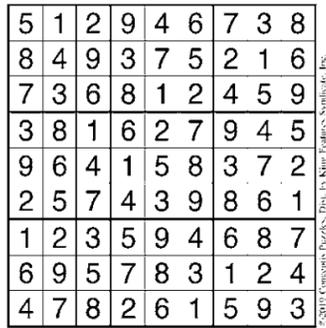
By Dave Green



Difficulty Level ★★★

1/16

Answer to previous puzzle



Difficulty Level ★★

Word Search

- Beau
- Bowling
- Cabaret
- Cinema
- Club
- Concert
- Dance
- Date
- Dinner
- Drink
- Drive
- Evening
- Friends
- Happy
- Meal
- Meeting
- Movie
- Partner
- Pleasure
- Restaurant
- Wine



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

CURTIS

By Ray Billingsley



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By Stan Lee



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