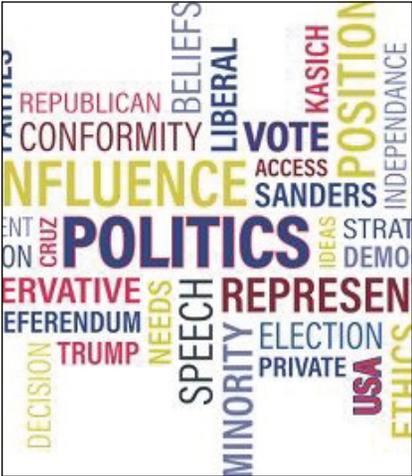


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DOCTORS HOSPITAL COMMITS TO 5-YEAR PLATINUM SPONSORSHIP

Miss World Cayman Islands crowned



See story on page 4 >>>



▶ Andrew Vincent

Better Health for Self

**Andrew Vincent MBA DipM
Director, Integra Healthcare Ltd**

In many respects I should be epitome of health. As Director of Integra Healthcare Ltd, a multispecialty clinical practice with approaching a dozen providers and a focus just as much on good health as ill health, and relationships through a field of excellent healthcare provision across Grand Cayman, I have enviable access to high quality healthcare. And yet, I will openly admit I am a way off being the model healthy human. And there lies the problem. I am also human.

Conceptually, we all understand it is better not to get sick than to get fixed for sickness, and yet we all lie along on a spectrum of behaviour from the fastidiously health conscious in every decision, all the way down to what appears more like wanton self-destruction with our health choices. Few people are at the extremes, but most would have to admit there is room for improvement.

The problem is not a standardised one and so we have to recognise the solution won't be either.

CONTINUED BETTER HEALTH FOR SELF, Page 3



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Better Health for Self



IntegraHealthcare

CONTINUED FROM Page 1

I am a somewhat overly busy professional who, despite having access, insurance and a reasonable disposable income, frequently makes poor health choices in diet and places that busy work-life in the way of good health. I am not solely my own self-cause. As any fee-earning professional will attest to, and we have an army of these on our Island, an hour out in the day to attend a healthcare provider is not a matter of just co-pay, it is the loss of that hour. Healthcare providers tend to keep the same hours as most other employees, and although very few employers would frown upon clinic attendance for ill-health, we are inclined to view wellness care as more optional.

For some, it is the access and insurance that is the barrier. The allowance for wellness is the SHIC (Standard Health Insurance Contract), that many find themselves on out of sheer financial necessity,

are woefully low, designed instead to ensure that emergencies and major illnesses receive a basic level of cover. There is, of course, an irony to a health insurance policy that increases the likelihood of being used because of the absence of cover for wellness, prevention and health.

What's more, whether you are on a premier plan with a premium provider or the very basic plan, they are all increasing, typically at a rate in excess of background inflation. The insurer is faced with the ultimate catch 22 of cover – do they increase cover, pushing policies out of reach of more people or resulting in the choice of a lower policy, or do they continue to maintain or even clip benefits to remain affordable? Presently, with background inflation topping 10% in the Cayman Islands, those difficult health choices are already being made by many faced with food versus adequate shelter versus adequate health cover. And of course, food and shelter contribute to health. Everything is interlinked.

Ultimately, good health is good for all. It benefits insurers, who enjoy a lesser disease burden and thus can maintain lower insurance premiums. It benefits employers, through lower rates of sickness and absence. It benefits the Cayman Islands Government, who carry the healthcare costs for a significant proportion of the population, both now and in future liabilities. But most of all it benefits you. Better health for self is an investment in a longer, healthier and ultimately less costly life.

We can all take a walk, reduce a portion size, or survive without so much sugar.

If we have the right cover, we can go for a wellness or executive medical and set a baseline. We can all do more, and I would suggest, in fact, that none of us can afford not to, both economically and in healthy longevity. As this column unfolds, we will explore what more optimal health for self looks like and some of the options available to us. What I can promise though, is that it will come with a good dose of realism and not a shred of judgment until the day I am the perfect example of better health for self. Given my current position on that spectrum, you are safe for a while.



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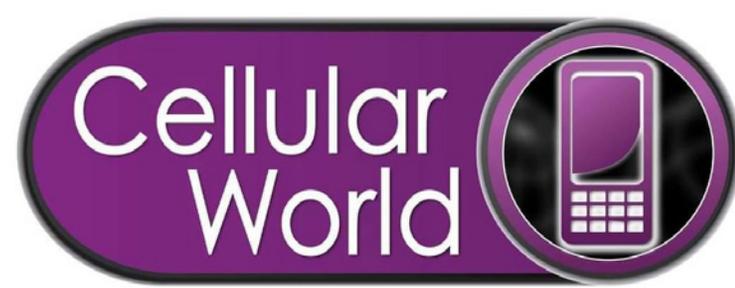




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BAYTOWN PLAZA, WEST BAY ROAD

Young Caymanian Pilot wins Miss World Cayman Islands 2022

Miss World Cayman Islands 2022 Crowned



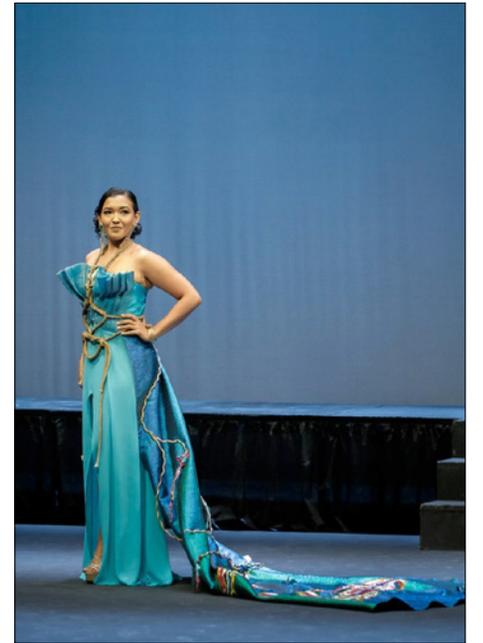
► MISS WORLD CAYMAN ISLANDS 2022-2023, LEANNI TIBBETTS



► MISS WORLD CAYMAN ISLANDS 2022-23 FIRST RUNNER-UP



► MISS WORLD CAYMAN ISLANDS 2022-23 SECOND RUNNER-UP



► MISS WORLD CAYMAN ISLANDS, LEANNI TIBBETTS IN ISLAND COUTURE SEGMENT

After months of intense runway, wardrobe and toastmasters training; tours, media and public appearances; dancing and choreography practice, Caymanian Pilot/Cayman Islands Coast Guard/Sub Lieutenant for the Cayman Islands Cadet Corps, Leanni Tibbetts wins the coveted title of Miss World Cayman Islands (MWCI) 2022-2023.

On Saturday, September 24th at a packed Harquail Theatre, the 25 year old George Town native won the crown and title during the 4th edition of the MWCI pageant, besting four other young women who competed. She succeeded Miss World Cayman Islands 2021, Rashana Hydes of West Bay.

"I feel like I haven't woken up yet. I'm still dreaming. I don't know when it's going to hit. I'm still dreaming" Tibbetts said after her win. "It was a very challenging journey for me, for the reason that my background is that of a disciplined person. The whole pageantry was never, ever something I looked at. I always played a lot of sports, I wasn't really into pageantry or wearing heels. I prefer sneakers. It was very challenging learning how to walk, pose, smiling – there's an art to pageantry and I have

so much respect for it. I had no idea how much went into it, and the development and growth is tremendous. I have to first and foremost thank God, because every single step of the way I prayed and He helped me. Secondly, my family and friends in the CI Cadet Corps who have been my backbone. They helped me in every single element, they have never stopped supporting me and I love them so much." Leanni said.

Melissa Bridgemohan, 24, of West Bay was named 1st runner-up at the pageant. Latoya Jackson, 21, of Bodden Town won 2nd runner-up. If for any reason Miss World Cayman Islands cannot fulfill her duties, the First Runner-up will take the reigning queen's place. The second runner-up may also attend events.

Tibbetts, who was contestant #1, sponsored by Maedac Supplies Co Ltd, also walked away with the awards for Miss Photogenic, Beauty with a Purpose, Miss Best in Sports, Miss Best Island Couture, and Miss Best in Interview.

As Miss World Cayman Islands 2022/23, Tibbetts receives the coveted crown, title, and Miss World Cayman Islands 2022 trophy; a \$70,000 four year education scholarship from the Cay-

man Islands Government; a one year gym membership to F45 training; a four month personal training package by Intuitive Coaching; a variety of gift cards, and a diving certification course, sponsored by Ocean Frontiers, Ltd.

The year-long reign of the new Miss World Cayman Islands starts immediately. Leanni's Beauty with a Purpose is climate change/sustainability. The organization she is working with is Protect Our Future, a group of young leaders who gather with the goal of fighting climate change. During her reign, Tibbetts intends to use her platform to raise awareness campaign on single-use plastics and other environmental issues. Leanni lives by the saying 'Be the change'. "I am going to continue to be Leanni and be the change I wish to see in the world and that starts with my world, the Cayman Islands, my community, and I cannot wait to continue to give back to my community in any way shape possible." Tibbetts said. Tibbetts will be representing the Cayman Islands at the International Miss World Pageant. Miss World 2021 Karolina Bielawska Poland will crown her successor.

Other award winners included:

- Miss Multimedia, Angelique Copeland
- Miss Best in Swimwear, Latoya Jackson
- Miss Best in Gown, Latoya Jackson
- Miss Congeniality which was a tie between Latoya Jackson and Deverlee Ramos Bodden.

The 2022 judging panel consisted of Wil Pineau, Chamber CEO; Anita Gough, Owner of Centre Pointe Dance Studio; Patricia Langfitt, First Miss Cayman to attend an International Pageant –Miss World in 1977; Pearlina McGaw-Lumsden, Businesswoman and pageant coach; and Kelsie Woodman-Bodden, Miss World Cayman Islands 2018. Segments and Judging Criteria included:- Sports Segment (10% of final score), Private Interview (25%), Multimedia (5%), Swimwear Segment (10%), Island Couture (10%), Beauty with a Purpose (10%), Evening Gown (10%), and Final Question in Gown (20%).

"We should all be proud of these five young women," Director of Miss World Cayman Islands and Girl Power Cayman, Ms. Pamela Ebanks-Small noted during

SEE **MISS WORLD**, Page 8



► MISS WORLD CAYMAN ISLANDS 2022-2023



► MISS WORLD CAYMAN ISLANDS CONTESTANTS IN SWIMWEAR SEGMENT, SPONSORED BY RED SAIL SPORTS



► MWCI PAGEANT CONTESTANTS IN ISLAND COUTURE SEGMENT

CUC and Wartsila sign agreement for a 20 MW/20 MWh Battery Storage Project

Caribbean Utilities Company, Ltd. (CUC) and technology group Wärtsilä have signed an agreement, which will result in Wärtsilä supplying two 10 megawatt (MW)/10 megawatt hour (MWh) energy storage systems to CUC.

This project, which will be CUC's first energy storage facility, will enable the Company to approximately double its renewable energy capacity on Grand Cayman.

The energy storage facilities will allow CUC to operate its generating facilities in a more efficient manner reducing fuel costs to electricity consumers. Additionally, the energy storage will facilitate up to a total of 29 MW of distributed customer-sited renewable energy resources without detrimental effects on its grid.

Like with many island grids, CUC's power system is isolated from other power systems and it is susceptible to unplanned changes in generation output. Until now, the network connected electricity generation sources on Grand Cayman comprised 161 MW of diesel-fueled generation and approximately 14 MW of solar photovoltaic (PV) generation.

Vice President Customer Services & Technology, Sacha Tibbetts says, "We are pleased to work with Wärtsilä to estab-



► Edmund Phillips, Wartsila, and Sacha Tibbetts, CUC, signing the agreement for the first Battery Storage Project.



► A rendering of the location of the proposed energy storage facility behind the Hydesville Substation in West Bay.

lish our first energy storage system. This represents a crucial step for CUC to integrate more renewable energy with the grid. Once this project is completed we also anticipate savings on fuel costs and improved reliability of services for our customers."

The energy storage systems will be connected to the Hydesville (West Bay) and Prospect Substations and will provide extensive power system optimisation capabilities - from spinning reserve capacity to improved frequency response, to enhanced grid stability. This

project will also result in savings on fuel costs. These savings will be passed on to the customers.

"Energy storage has proven to be a game changer for our numerous island-based customers in the Caribbean and beyond to simultaneously lower energy costs, reduce greenhouse gas emissions, increase renewable energy consumption, and improve grid reliability," said Jon Rodriguez, Director, Engine Power Plants, Wärtsilä Energy in North America. "Wärtsilä provides industry-leading solutions that empow-

er islanded grid operators to optimise and modernise their energy systems, and we are happy to assist CUC along this path."

Each facility will include Wärtsilä's GridSolv Quantum, a fully integrated, modular and compact energy storage system, as well as the GEMS Digital Energy Platform, Wärtsilä's sophisticated energy management system.

The systems will be delivered under an Engineering, Procurement and Construction (EPC) contract and are expected to become operational in late 2023.

Mr. Notch Blazes a Trail on the International Tour Circuit

Caymanian singer Jeán - eric Smith aka Mr. Notch has been breaking ground in the local music industry for decades, as was the case just recently when the musician completed an unprecedented three month tour throughout the UK and the United States, alongside major acts such as UB40, Maxi Priest and Big Mountain.

An inspirational performer who has always been raising the bar for local musicians, the artist's international appearances alongside such celebrated acts, charts new territory for those to come in his wake.

With the first steps of the three week tour taking place in summer festivals throughout the United Kingdom, featuring other major international headliners, Mr. Notch and reggae impresarios Big Mountain wowed audiences with their rendition of the popular Alton Ellis classic, 'Girl I've Got A Date'; a collaborative single featured on Big Mountain's previously released Versions Undercover album (2008) as well as on their recently released album, Best of Big Mountain.(2020)

The Caymanian born singer had previously toured the UK summer circuit in 2021, alongside ASWAD and Wayne Wonder. That initial tour was the forerunner to his most recent foray into the major arenas of Britain and the United States.



► Notch and Members of Big Mountain

In 2021, Mr. Notch's tour with Big Mountain included stops at Huddersfield,

Leeds, Manchester, Birmingham.

After the February 2022 release of 'Reggae Man' the follow up single to 'Black My Story', Mr. Notch was again invited to tour Great Britain w Big Mountain on their follow up UK Summer Festival tour this year.

Dates included Cardiff Wales, Glasgow Scotland and London England. Other acts featured on these dates were Shaggy, Chaka Demus n Pliers, Collie Budz, Third World, Julian Marley and many more.

After wrapping up the UK leg of the tour, Mr. Notch and Big Moun-

tain made their way to the United States where they joined the Bigga Bagga Riddim Tour, alongside heavyweights such as UB40, the Original Wailers featuring Al Anderson and Maxi Priest.

The tour saw the musicians playing some 28 dates in 15 States, including Pennsylvania, New Jersey, NYC (Central Park), Massachusetts and Boca Raton Florida to name a few

These tours follow a grueling recording and promotion schedule, which started with the artist releasing his debut single 'Black My Story', before traveling to the United Kingdom to promote its release during the height of the COVID world pandemic (2019/2020).



► Notch and Big Mountain on Stage

The timing of the promotional tour for 'Black My Story' was strategized to coincide with Black History Month in the UK and was launched with the professional assistance of Music Media Management at the time.

Mr. Notch is now set to release his fourth single 'Search the Town' later this month, in a continued attempt to generate demand for an album; continuing on the momentum of Black My Story, Reggae Man and his latest release Got To Have Love.

The Artist's international and regional success at this juncture are a culmination of 40 years in the music business.

"To be asked by Big Mountain to come back with them on their

return tour of the UK was truly a feeling of validation of my previous and ongoing efforts to have my music break into the UK market, but to then be given the opportunity to appear with them on the UB40 Bigga Bagga Riddim USA Tour was truly the icing on the cake and the end to an amazing summer," noted Mr. Notch.

He added that, "I've performed in New York City before but performing in Central Park, New York was always a dream of mine and after 40 years of being a professional musician it has finally been ticked off the bucket list."

"I'd say the moral to my story is never give up," he remarked, "so I really can't wait to get back in the studio".

Offshore Jurisdictions: Sunny Places for Shady Business No More!

Offshore Jurisdictions are firmly embedded into the global economy. However, they suffer from a perception of lax regulation from the point of view of international regulators. In this article, the author seeks to dispel some of the common misconceptions surrounding the Cayman Islands with respect to secrecy, tax evasion, beneficial ownership, and money laundering activities.

When I first told family, friends, and colleagues that I was moving to the Cayman Islands to work at the Truman Bodden Law School, jealousy was expressed at the year-round good weather. There was no mention that June to November is hurricane season! Next, I was reminded that the Caymans were a shady backwater where money laundering was rife, company ownership was anonymous, and secrecy was paramount. This common misconception completely ignores the fact that the Cayman Islands and other offshore jurisdictions are firmly embedded into the global economy and are the destinations of choice for hedge funds, special purpose vehicles, yacht and aircraft registrations, captive insurance companies, and international banking.

Offshore jurisdictions account for up to \$36 trillion in untaxed wealth globally,² which naturally raises the hackles of the onshore financial and taxation regulators who condemn offshore jurisdictions' successes based upon a perception of a lax regulatory



► Andrew James Perkins is a Senior Lecturer at the Truman Bodden Law School of the Cayman Islands, where he specialises in Financial and Professional Practice subjects.

environment together with low or zero taxation. This unfairly ignores the innovative contributions that offshore jurisdictions make to the law in relation to trusts, banking, insurance, and financial and company matters, together with the quality service the international community is offered by jurisdictions such as the Cayman Islands.

Offshore jurisdictions possess the necessary expertise to legislate to enhance legitimate business interests. ³ Provided such legislation meets internationally accepted legal and compliance standards, offshore jurisdictions should be left to compete openly on the global financial scene and to flourish legitimately in the sophisticated financial areas in which they have acquired a speciality, without the continuous threat of sanctions and bad press.

Combating tax evasion and money laundering have become politically more important as a result of the disclosures in the Panama and Paradise papers. The disclosures intensified the onshore world's fight against money laundering and tax evasion. Offshore jurisdictions are viewed as providing strong confidentiality, raising obstacles for anti-corruption investigations, offering opportunities for money laundering through corporate structures, and allowing criminal funds to be held away from tax authorities. This paints a negative image of an offshore jurisdiction which suggests that jurisdictions like the Cayman Islands are a sunny place for undertaking shady business. As this is not representative of the islands in which I live and work in 2022, in this brief article I seek to dispel some of the bad press surrounding offshore jurisdictions, particularly in relation to secrecy, tax evasion,

beneficial ownership, and anti-money laundering provisions in Cayman law.

The Cayman Islands is founded on a political system that has enabled it to compete on the world financial markets. This is evidenced by the fact that the Islands are the jurisdictional home to 116,996 companies, 12,7196 active mutual funds, and 110 banks.⁷ Cayman's stability and constitutional legitimacy promote regulatory and tax advantages which have enabled both corruption and abuse to be better resisted than in many other offshore jurisdictions. Cayman has a significant incentive to fight against money laundering and other economic crimes and to demonstrate financial transparency to preserve the integrity of its market economy in highly specialised financial products. The Islands have to demonstrate an increased level of regulation, particularly in relation to AML, CTF, and tax evasion, as international pressure has ensured that major financial jurisdictions will not tolerate or do business with poorly regulated "cowboy" states.

The level of perceived secrecy within offshore jurisdictions is detrimental in the eyes of the international regulatory community. Yet in most western democracies, confidentiality is deemed to be an essential feature of the bank/customer and lawyer/client

SEE OFFSHORE JURISDICTIONS, Page 7

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Offshore Jurisdictions

CONTINUED FROM Page 6

relationship. It is understood that the laws for the protection of confidential information have existed onshore for many years. The principles enshrined in the common law in cases such as *Tournier*⁹ and *Re A Firm Of Solicitors*¹⁰ are routinely applied by the courts and regulators as if they had statutory authority as to when appropriate disclosures can be made. The Cayman Islands statute¹¹ regulating professionals' interactions with confidential information is broader than the common law gateways discussed above. The statute provides eleven avenues under which potential suspicious activity, once detected, can be disclosed to the appropriate investigatory authorities. Such provisions render it virtually impossible for money launderers to escape liability, because of the perceived secrecy provisions, which arguably provide a more robust system than in the onshore world.

Tax havens, many of which are offshore jurisdictions, cost onshore governments between \$500 billion and \$600 billion in lost tax revenue annually. It is not surprising, therefore, that corporate regulators around the globe are requiring corporations to employ tax planning behaviours where profitability is not moved to tax-neutral jurisdictions, and to seek a fiscal gain in the jurisdiction where the entity does business. Yet it must be remembered that the taxation codes of G7 jurisdictions allow for companies and individuals to structure their financial affairs to allow wealth to be held offshore. The international community needs to stop relying on the harmful concept of offshore tax policy and its morality and switch their approach to targeting abuses and underlying weaknesses within domestic tax frameworks. The Cayman Islands demonstrates compliance with OECD taxation standards by implementing domestic legislation which allows for specified financial account information gathered

by financial institutions to be automatically shared with 60 partner jurisdictions on an annual basis.

The lack of visibility as to the actual owners of an offshore business is a persistent criticism of offshore jurisdictions, where most registered businesses form part of a web of shell corporations. The Cayman Islands government and financial services industry initially resisted changes to their existing beneficial ownership regime whereby financial service providers collected and verified beneficial ownership information in compliance with FATF Immediate Outcomes 24 and 25. However, in 2019 the Cayman Islands enacted significant legislative reform introducing a public beneficial ownership register in compliance with evolving international soft law standards which had been enhanced in the EU's 5th Anti Money Laundering Directive. There was clear recognition by Cayman that its practices needed to be more evolved to demonstrate a clear commitment to working with law enforcement and tax authorities to combat illicit activity. Offshore jurisdictions need to show that there is a culture of transparency that satisfies the three obligations (i) to know your customer, (ii) to ensure the provenance of funds, and (iii) to know the nature of the transaction.¹⁵ The Cayman Islands are undertaking further reform in relation to their beneficial ownership commitments. Under the new proposals, the beneficial ownership regime would be codified into a single statute and expanded to include limited and exempted partnerships. Furthermore, it is expected that the proposals will require disclosure of the nationality of the beneficial owner, together with the mechanism by which control over the entity is held.¹⁶ Such reforms would place Cayman ahead of the field and in compliance with the current direction of travel by the EU and FATF in relation to beneficial ownership regulation.

Mention money laundering and the conversation will frequently involve a discussion of the Cayman Islands as being synonymous with such practices. Reasons for this stem from the Islands' location, its growth in

the financial services industry, and its perceived lax regulatory environment which allows such practices to flourish. In 2019, Cayman underwent its fourth round of mutual evaluation by FATF, where concerns were expressed in relation to simplified measures and reliance upon third parties within the jurisdiction, which hampered the effectiveness of the AML regime. As a result of these findings, the Cayman Islands government committed to providing a robust AML framework and undertook steps to enact broad legislative reforms dissuasive to money laundering activity, and effective and proportionate to the Islands' position as a global financial centre. At the Enhanced Follow Up Report in 2021 and 2022, Cayman satisfied all of the actions required by the 2019 report and demonstrated an effective commitment to international standards for the imposition of adequate sanctions for AML abuses, and to effectively detecting and prosecuting cases of money laundering. Other offshore jurisdictions, such as the Bahamas, the Netherlands Antilles, and the British Dependent Territories, are following suit, enacting major legislative reforms to prevent money laundering and to protect the integrity of their financial systems to demonstrate that there is a culture of super-compliance offshore.

As a result of the reforms discussed in this piece, the Cayman Islands have begun to see some positive results. In the Tax Justice Networks annual secrecy ranking, Cayman has dropped from first to fourteenth¹⁷ position, with onshore jurisdictions such as the USA, Japan, Germany, China, the Netherlands, and the United Kingdom appearing ahead on the list. The Cayman Islands is recognised in the 2022 survey as the eighth-largest investment destination in the world and, for such a seismic shift to have taken place, there must have been some recognition by the Tax Justice Network that Cayman is paying more than lip service and is demonstrating active participation in the fight against international crime. Effective standards of compliance have been important for institutional business and hopefully will lead to the Islands' removal from FATF's "grey list" in October

2022. However, the onshore world is still actively encouraging Cayman to take further steps to have effective sanctions in place where parties fail to file beneficial ownership information and to demonstrate that there are effective prosecutions of money laundering which are in line with the jurisdiction's risk profile. Failure to do so could result in Cayman being added to the EU's AML High Risk Third Countries List. Arguably this is an unjust outcome, given that the Cayman Islands financial regulator, CIMA, has imposed fines on the financial services industry of approximately \$7.7 million¹⁸ since the enactment of the new legislative regime in 2019.

Is the offshore world now safe? In answering this question, this author believes there is a higher standard of due diligence required within the Cayman Islands than in any onshore jurisdiction. This comes at a significant compliance cost in order to demonstrate active participation against international crime. The Cayman Islands are not a sunny place for doing shady deals but a responsible, forward-thinking financial market with robust procedures for detecting and prosecuting economic crimes. The modern offshore jurisdiction not only requires a regulatory framework to support the financial sector, it also needs to enact legislation dissuasive to money laundering and ensure that capable regulators are in place to detect those who resist compliance and appropriately sanction them. Cayman ticks those boxes. To make this clear, however, CIMA might consider sponsoring a sign in the arrivals hall of George Town Airport to ensure that money launderers get the message that they are not welcome in the Cayman Islands. I might even suggest the slogan.

Andrew read law at the University of Wales Swansea and Cardiff and was called to the Bar by the Honourable Society of Gray's Inn and also admitted to the Roll of Solicitors. Andrew went on to practise in the United Kingdom in the fields of company and financial litigation before moving into academia. Andrew's research interests lie in financial law and regulation, particularly in relation to offshore jurisdictions.

UK TAX CUTS TRIGGER UPHEAVAL IN FINANCIAL MARKETS



► Kwasi Kwarteng



By Michael Jarvis, UK Correspondent

The UK's economic outlook for at least the short to medium term has been left in a state of uncertainty following a series of major tax policy announcements by the new Conservative Party government.

In what was billed as a 'mini budget' presented by the current Chancellor of the Exchequer, Kwasi Kwarteng, on Friday September 23rd, the government outlined a series of far-reaching tax cuts which almost immediately sent the financial markets into turmoil and caused a rapid downward spiral of the British pound sterling.

In a surprise announcement on Wednesday, the Bank of England - the UK's central bank - said it was forced to take emergency action to prevent what it termed "material risk" to the UK's financial stability.

"To achieve this, the Bank will carry out temporary purchases of long-dated UK government bonds from 28 September. The purpose of these purchases will be to restore orderly market conditions. The purchases will be carried out on whatever scale is necessary to effect this outcome. The operation will be fully indemnified by HM Treasury."

The corrective action by the Bank of England was the latest development in the fall-out triggered by tax slashes announced by the government. The Bank's urgent intervention on Wednesday came at the height of financial turbulence in what many analysts had started referring to as Black Wednesday.

At one point in trading following the government's mini budget, the pound was sliding towards one-to-one parity

with the US currency, hitting a low £1.03 to the US dollar for the first time since the mid-1980s.

Among the key measures announced by the new Chancellor (Minister of Finance) Kwasi Kwarteng were; scrapping the 45 per cent top level of income tax for high earners and replacing it with a single higher rate band of 40 per cent. He also slashed the basic rate of income tax from 20 per cent to 19 per cent to take effect from April next year.

The government said the move is to stimulate the economy currently being battered by the combined challenges of a cost-of-living crisis and high inflation.

"As a Government, we will focus on growth - even where that means taking difficult decisions," Mr Kwarteng said while presenting his mini budget titled Growth Plan 2022.

"None of this is going to happen overnight. But today we are publishing our Growth Plan that sets out a new approach for this new era, built around three central priorities: Reforming the supply-side of the economy, maintaining a responsible approach to public finances, and cutting taxes to boost growth."

In an earlier statement in the wake of the uncertainty following the tax package, the Bank of England had said it was "monitoring developments in financial markets very closely in light of the significant repricing of financial assets."

Crucially, it said the MPC (Monetary Policy Committee) will not hesitate to change interest rates by as much as needed to return inflation to the 2% target sustainably in the medium term, in line with its remit.

The Bank had already raised the UK interest rates this year from a record low

0.1 per cent to a 14-year high of 2.25 per cent.

In a comment, its Chief Economist warned that the bank - which operates independently of the government - "cannot be indifferent" to the ongoing uncertainty.

Some analysts have interpreted that as a signal of a likely further hike in interest rates to stabilise the pound and prevent inflation from potentially spiralling out of control,

The International Monetary Fund (IMF) has also voiced its misgivings about the government's tax-cutting economic strategy.

"Given elevated inflation pressures in many countries, including the UK, we do not recommend large and untargeted fiscal packages at this juncture, as it is important that fiscal policy does not work at cross purposes to monetary policy," an IMF spokesperson said.

A major concern in the fall-out from the government's tax-cutting spree is that the move will benefit high-earners more

than those in the middle to lower income brackets.

Further anticipated corrective measures by the Bank of England are likely to include another hike in interest rates resulting particularly in higher mortgage rates and a wider impact on the property market. Some leading banks have started withdrawing some of their mortgage products.

But new Chancellor Kwasi Kwarteng is adamant that his approach will work and has urged the markets and others sceptical about his strategy to "give it time" to work.

Mr Kwarteng who served as Business Secretary in the Boris Johnson government, has been in the Chancellor's job for less than a month.

He was appointed by Prime Minister Liz Truss on September 6th after her administration was installed in an internal Conservative Party vote to replace the Boris Johnson cabinet which had collapsed in a messy squabble over his integrity and leadership.



Miss World

CONTINUED FROM Page 4

her remarks. "They've taken a leap of faith, placed themselves under scrutiny, and have grown through this journey, thus becoming better versions of themselves. I know each of them will walk away tonight with incredible memories, deeper relationships, and great lessons. Thank you all for your support of the

Miss World Cayman Islands organization. With your help, I am confident, we will achieve our goal in bringing home the Miss World crown to the Cayman Islands. Until then, we will continue to train, mentor and nurture our young women so they become strong, independent and confident leaders of tomorrow." Ms. Ebanks-Small said.

Minister of Tourism and Transport, the Honorable Kenneth Bryan was in attendance, along with Acting Chief Officer

in the Ministry of Education, Lyneth Monteith, who was on hand to present the educational scholarship from the Cayman Islands Government.

The event, emceed by Ruthanna Young and Theresa Cole, featured a moment of silence in honor of Her Late Majesty Queen Elizabeth II; dance performances from Centre Pointe Dance Studio; a musical dedication by Steel Pannist Olujimi La Pierre in honor of Her Late Majesty Queen Elizabeth II, rendering Wind Be-

neath My Wings and the National Anthem; and entertainment by singer, Mr. Rayne Harding.

For highlights of the 2022 Miss World Cayman Islands pageant and latest updates, please follow the MWCI's Facebook, Instagram and Twitter social media pages. For more information on the 2022 MWCI pageant or if you are interested in becoming a pageant sponsor, please email missworldcayman@gmail.com.



Walk for the Cure

Road walk and beach walk

Sunday, 2 October, 2022

Road Walk: Public Beach to Blue Cilantro and back or

Beach Walk: Public Beach to Lacovia and back.

Registration Fees: Adults, KYD\$25, Children under 12, KYD\$10

Deadline to register: Friday, 30 September, 2022 at 3:00 pm

Saturday registration: Visit Fosters Camana Bay, Kirk Supermarket and ALT's. Alternately, Wednesday night at Hurley's Supermarket.

Last minute registration and t-shirt collection is at our main branch between 9:00 am - 2:00 pm on Saturday, 1 October, 2022.

Post your photos to social media with **#walkfortheCureCayman** and **#WFTC2022**

Donations are accepted as well to the Walk for the Cure account.

100% of proceeds benefit the Cayman Islands Cancer Society. **Speak to a Customer Service Representative today! Register at any of our branches or email maggie.garnett@cibcfib.com for a registration form.**



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CHALMERS GIBBS



GAS PRICES



Location	Gas Station	Regular	Premium	Diesel
East End	Eastern Star Rubis (Woody's)	6,55	n/a	6,38
NorthSide	Jack's Esso (Jack's II)	5,99	6,13	6,41
Bodden Town	Lorna's Rubis	n/a	n/a	n/a
Bodden Town	Mostyns Esso	6,65	6,78	6,38
Savannah	Savannah Rubis	6,17	6,78	6,55
Red Bay	Barcam	5,97	6,09	6,47
Red Bay	On The Run (Brown's Red Bay)	5,97	6,09	6,41
George Town	Peanuts	5,92	6,58	6,35
George Town	Jose's Escape	5,89	6,69	5,99
George Town	Refuel	5,72	5,99	6,05
George Town	Esso Tigermart 4 Way Stop (JS)H&B 11	5,97	6,09	6,41
George Town	Eastern Avenue Rubis	5,96	6,78	6,6
George Town	Walkers Rd. Rubis	5,98	6,69	6,45
George Town	On The Run (Mike's Walkers Rd.)	5,97	6,09	6,41
George Town	On The Run (Brown's Industrial Park)	5,97	6,09	6,42
George Town	On The Run (Mike's 7 Mile)	5,97	6,09	6,41
West Bay Rd.	H & B Esso (H&B 1 Seven Mile)	5,97	6,09	6,36
West Bay Rd.	7 Mile Rubis (AA 7 Mile)	5,97	6,58	6,45
West Bay	Hell Esso	5,95	6,07	6,4
West Bay	Esso 4 Way Stop (Four Winds)	n/a	n/a	n/a
George Town	Scotts Landing	7,2	n/a	6,03
Cayman Brac	West End	n/a	6,38	6,89
Cayman Brac	Tib Mart	n/a	6,38	n/a
Little Cayman	Village Square	n/a	7,16	8,18

Lowest Prices	Grand Cayman	5,72	5,99	5,99
Highest Prices	Grand Cayman	7,2	7,16	6,6

FUEL EXPENSE REDUCTION



Frequent and fast acceleration – Avoid heavy acceleration and drive below the speed limit. Frequent and swift acceleration burns fuel at a faster rate.



Additional Weight – Empty your car trunk of heavy items that can be located elsewhere. Your vehicle will use more fuel when carrying heavier loads



Vehicle Replacement – Consider replacing your vehicle with a fuel efficient model

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DOCTORS HOSPITAL COMMITS TO 5-YEAR PLATINUM SPONSORSHIP OF BREAST CANCER FOUNDATION GALA DINNER



► Dr. Yaron Rado signing the agreement on behalf of Doctors Hospital and Kim Lund and James Bovell, BCF Board Directors.



► Janette Fitzgerald (BCF), Jennifer Williams (DH), Andrew Vincent (DH), Kim Lund (BCF), James Bovell (BCF), Dr. Yaron Rado (DH).

The Breast Cancer Foundation is thrilled to announce that Doctors Hospital, a longtime supporter of the foundation, has committed to a 5-year Platinum sponsorship of the foundation's annual Gala Dinner.

The foundation has partnered with Doctors Hospital over the years in the fight against breast cancer. Doctors Hospital nurses recently underwent training for the Cold Capping Paxman machine which was organization by the foundation.

"At the foundation, we enjoy working alongside breast cancer patients and oncologist Dr. Sanjay Awasthi," added Janette Fitzgerald, Chief Administrator, Breast Cancer Foundation. "Doctors Hospital also stock lymphedema sleeves which are essential for our breast cancer patients."

"On behalf of everyone at the Breast Cancer Foundation, I want to thank Doctors Hospital for their 5-year commitment to the foundation," added Kim Lund, Breast Cancer Foundation Founder and Director. "Long term financial commitments like this aid in our ability to plan into the future."

"In our ongoing efforts to prevent, treat and education the public about breast cancer, sponsorships at this level can make a huge difference," added James Bovell, Breast Cancer Foundation Founder and Director. "We truly thank Doctors Hospital for the 5-year Platinum sponsorship, as well as their partnership throughout the years."

"We couldn't be more excited about supporting the Breast Cancer Foundation and the amazing work it does, and has done

tirelessly for many years," added Dr. Yaron Rado, Doctors Hospital. "The Doctors Hospital Provider Group is now the most comprehensive private healthcare provider in the Cayman Islands, encompassing primary care, specialist outpatient and inpatient care, comprehensive diagnostics including both laboratory and imaging, surgical services, rehabilitation, and pharmacy, including dedicated Women's Health, Men's Health and Oncology services. Our commitment to women's health, especially in this arena, is unwavering and we continue to invest in the latest technology too."

"However, breast cancer is a huge and challenging condition to both those personally experiencing it, and the families and friends supporting them," continued Dr. Yaron Rado. "That needs support well beyond just effective healthcare and

those brave ladies, and occasionally men too, and their families need to know that support will be there when they need it most. Consequently, committing to extended sponsorship of the amazing work of the Breast Cancer Foundation over the next 5 years and beyond is the least we can do."

"As the leading private health care provider in Cayman, Doctors Hospital has been providing exceptional medical care to our diverse communities for over 20 years. We are transforming healthcare through state-of-the-art medical, surgical, and diagnostic services and cutting-edge technology, backed by an experienced team of resident, and visiting principal list specialists. But the most important thing we do is empower patients on their journey to wellness."

NEW PEDESTRIAN CROSSWALKS AND WEST BAY SCHOOL ZONE

In the interest of public safety, the National Roads Authority will be constructing several new crosswalks between George Town and West Bay and have developed one new school zone.

These crosswalks will be installed on North Sound Road near AL Thompson and the Humane Society, Goring Avenue near Citrus Grove and Owen Roberts Drive near the CIAA building. There are also two new crosswalks on Northwest Point Road within the newly constructed school zone.

The new school zone encompasses Wesleyan and Grace Christian Academy to accommodate traffic and ensure the safety of students by giving drivers more time to be mindful of their surroundings and halt if necessary.

The community is reminded of the 15MPH speed limit within school zones. These zones begin at the "15 MPH When Flashing" sign and end at the "End School Zone" sign.

Motorists and pedestrians are asked to pay particular attention when traveling in these areas and are reminded to



come to a complete stop when a pedestrian is approaching the crosswalk, and to wait until they have fully crossed to the other side of the street.

Pedestrians are also reminded to stop, look and listen to oncoming traf-

fic before attempting to use a crosswalk.

"The NRA are always looking for ways to help improve the safety of Cayman's roads and these crosswalks are one of the many aids we can use to help with

the safe movements of pedestrians and school-age children when crossing the street at known high traffic locations" said Edward Howard, Managing Director of the NRA. All crosswalks are expected to be complete over the next few months.



Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
3	4	5	6	7	8
Disney Dream		Carnival Vista	Carnival Glory		Celebrity Equinox
		Carnival Paradise	Carnival Sunrise		
		Liberty of the Seas			
Total Passengers		Total Passengers	Total Passengers	Total Passengers	Total Passengers
4 000	0	10 052	6 334	0	2 850

Lions Club of Tropical Gardens

	SUN	MON	TUE	WED	THU	FRI	SAT
<p><i>Breast Cancer Awareness Month</i></p> <p><i>October 2022</i></p> <p>Phone 936-1739</p> <p>Lions Den located next to Mango Tree Restaurant</p>	<p>Walk/Run Cayman Brac - Saturday, 24th September</p>						1
	2 Church Service & Launch 9:00 am St. George's Anglican Church	3	4 West Bay Clinic	5 East End Awareness Meeting United Church Hall	6	7 North Side Clinic	8
	9 Brenda Tibbetts-Lund 5K & 10K Memorial Run/Walk 6:00 am West Bay Road Public Beach	10 West Bay Awareness Meeting John Gray Memorial Church Hall	11	12 North Side Awareness Meeting William Pouchie Memorial Church Hall Bodden Town Clinic	13	14 East End Clinic	15
	16	17 Savannah Awareness Meeting Savannah United Church Hall	18	19	20 Bodden Town Awareness Meeting Webster Memorial Church Hall	21	22
	23/30	24/31 24th George Town Clinic	25	26	27 George Town Awareness Meeting Lions Community Centre	28 Dress Down Dress Pink Day	29 Survivors Breakfast By Invitation only

All District Awareness Meetings 7:00 p.m.
All District Clinics 10:00 a.m. - 12:00 noon

CIFA



GIRLS FOOTBALL FESTIVAL

DATE **1 OCT.**



6-12 Years

9:00AM - 11:00 AM

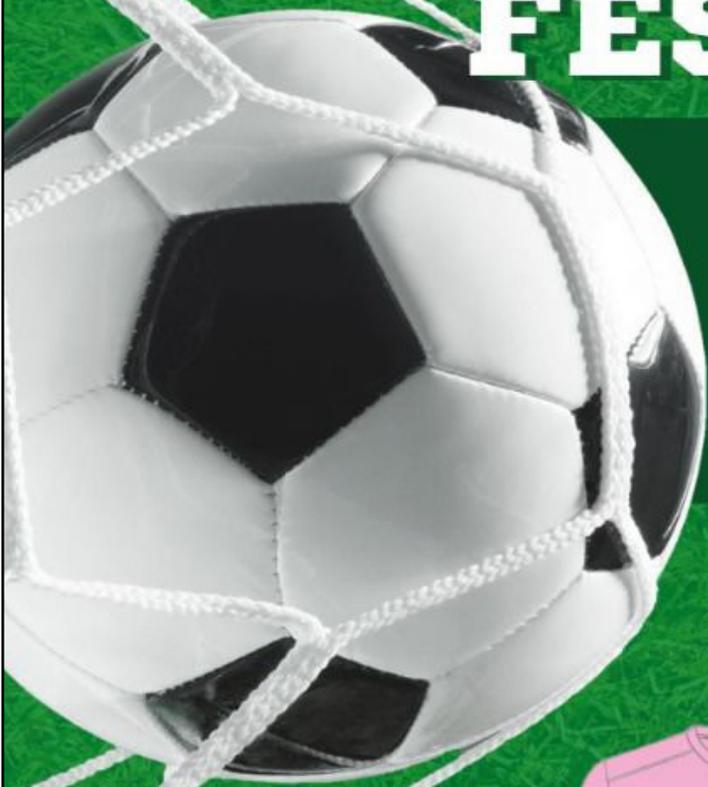
TRUMAN BODDEN SPORTS COMPLEX

13-17 YEARS

1:00PM - 3:00PM

You can register your child using the QR or the following link please visit us at

<https://form.jotform.com/cifawomencomm/girlsfestival>



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Caymanian Times Classifieds

Caymanian Times

Applications are invited from suitably qualified and experienced persons for the position of **Newspaper Journalist** at Caymanian Times

Role:

The Journalist will play a vital role in the output of Caymanian Times and its associated media endeavours across several platforms in addition to the printed paper reporting directly to and assisting the Publisher.

Duties and responsibilities include:

Assisting the Publisher & Editor with the complete news and current affairs production process from editorial planning to the final output of multi-platform news and current affairs content including; covering events, researching news stories, interviewing and writing, as well as on-mic and on-camera presenting in a multi-media environment.

- Produce and present content across the various platforms of Caymanian Times as directed by the Publisher or Editor
- Maintaining news files and archives
- Represent Caymanian Times at news and related events as directed by the Publisher or Editor
- Liaise with the production teams across the various content output of Caymanian Times as directed by the Publisher

Candidate profile:

- Qualification in Journalism or relevant field
- Previous journalism experience of at least five years with prior editorial management responsibility is a necessity.
- Portfolio of published articles or newscasts
- Graduate-level proficiency in the English language
- Proficiency to a professional level with news content software and digital production processes across print, online, video and audio including television and radio
- Excellent communication and networking skills
- The successful candidate must be familiar with current socio-economic and political developments in the Cayman Islands, as well as the Caribbean and global news agenda with a focus on how they relate to the Cayman Islands.
- An understanding of the history, culture, and society of the Cayman Islands is desirable.

All applicants must have a clean Police Record (no prior convictions or pending judgments), a clean Medical Record, a clean and valid Driver's License and be able to provide at least three suitable references, with two of those being from previous employers.

Salary will be commensurate with experience and qualifications but will be in the range of **CI\$2,500 to CI\$3,500** per month. Benefits will be in accordance with Cayman Islands Labour, Health Insurance and Pensions Laws.

Applications from Caymanians or those legally resident with the right to work on the island should be made in writing, enclosing resume to:

The Publisher
Caymanian Times
Email: ralph@caymaniantimes.ky
Or call Ralph 9162000

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thenewhorizonconstruction@gmail.com

Caymanian Times

Sales Associate

Caymanian Times. is seeking a highly motivated sales professional who will develop, work and maintain sales targets and schedule and up sell on quality goods.

Mandatory Requirements:

- The successful candidate must have a minimum of 5 years working in sales and service experience in selling Media Advertisement.
- Must be computer literate and advanced in the use of MS Excel.
- Must have excellent administrative and communication skills.
- Must speak, read, write, and comprehend English fluently.
- Must have the ability to drive.
- A current police record must be submitted.

Duties for the role are:

- Develop, work and maintain Sales Targets.
- Develop and implement in-house and product knowledge training for staff
- Create weekly & monthly sales and customer reports.
- Be able to learn and sell variety of products.

A strong work ethic and a positive attitude will be required.

Salary Range: CI\$2,300 – CI\$2,500. An attractive compensation and benefits package (including medical insurance, vacation, pension and bonus) is being offered to the qualified candidate. All applications received will be reviewed and only candidates meeting the mandatory requirements will be contacted for interview.

Deadline for applications is 31 October, 2022.

**Applications should forward a detailed resume quoting reference
"Sales Associate" to:**

The Publisher
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Email: ralph@caymaniantimes.ky

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CaymanianTimes

Caymanian Times

Office Assistant

The Caymanian Times Newspaper is seeking an **Office Assistant**.

Duties include but are not limited to:

- Performing receptionist duties – greeting clients, answering the phone, taking messages
- Processing Customs documents
- Making payments to Airlines and Customs Department
- Be able to learn and sell variety of products.

Mandatory Requirements:

- Have excellent customer service skills
- Be able to use Microsoft Word and Excel
- Have own transportation
- Be trustworthy and punctual
- A current police record must be submitted
- Must speak, read, write, and comprehend English fluently

A strong work ethic and a positive attitude will be required.

Hours of employment: Monday to Thursday – 9am – 4pm.

Salary Range: CI\$1,600 – CI\$2,000. An attractive compensation and benefits package (including medical insurance, vacation, pension and bonus) is being offered to the qualified candidate. All applications received will be reviewed and only candidates meeting the mandatory requirements will be contacted for interview.

Deadline for applications is 31 October 2022.

**Applications should forward a detailed resume quoting reference
"Office Assistant" to:**

recruitment@pdl.com.ky

The Publisher
Caymanian Times
Email: ralph@caymaniantimes.ky

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

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

Difficulty Level ★★★★★

2/17

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Answer to previous puzzle

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

Difficulty Level ★★★★★

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CROSSWORD

By THOMAS JOSEPH

- ACROSS**
- 1 June honorees
 - 5 Prop for Potter
 - 9 Explain away
 - 10 Old market
 - 12 Stay away from
 - 13 Sad sack
 - 14 Pitcher Goose
 - 16 Peculiar
 - 17 Finished off
 - 18 Health spa treat
 - 20 Account book
 - 22 Start the bidding
 - 23 Shady spot
 - 25 Petty fight
 - 28 Flower part
 - 32 Book excerpt
 - 34 Keats work
 - 35 Tatter
 - 36 Voicemail item
 - 38 Occur
 - 40 Strained
 - 41 City of north Italy
 - 42 Abrasive powder
- DOWN**
- 43 Await
 - 44 Walkers, on signs
 - 1 Dedicate
 - 2 Humbled
 - 3 Clothing
 - 4 Clambake clam
 - 5 Cardiff's land
 - 6 In the past
 - 7 "Forget it!"
 - 8 Search the riverbed
 - 9 Fit for a king
 - 11 Old English forest
 - 15 Refuse
 - 19 Database option
 - 21 Gangsters' guns
 - 24 Easy dance
 - 25 Small herring
 - 26 Form couples
 - 27 Have hopes
 - 29 Took in
 - 30 Yard tools
 - 31 Frail
 - 33 Improve, in a way
 - 37 Matching
 - 39 Confessional item

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

Yesterday's answer

THOMAS CROSSWORD BOOKS 1-8! Send \$4.75 (check/m.o.) for each book to 628 Virginia Dr., Orlando, FL 32803

	1	2	3	4		5	6	7	8		
9							10			11	
12							13				
14						15			16		
17						18			19		
20				21				22			
				23			24				
25	26	27				28			29	30	31
32						33			34		
35						36			37		
38				39				40			
41								42			
								43			
									44		

2-24

Word Search

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

- Abkhazia
- Accra
- Adana
- Africa
- Alabama
- Alaska
- Albania
- Alberta
- Algeria
- Amazonia
- America
- Anatolia
- Andorra
- Angola
- Antarctica
- Antigua
- Arabia
- Argentina
- Arizona
- Armenia
- Aruba
- Asia
- Australia
- Austria

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



Have fun with
**CAYMANIAN
TIMES**

CURTIS

By Ray Billingsley

THE AMAZING SPIDER MAN

By Stan Lee

JUDGE PARKER

By Woody Wilson & Mike Manley