

INSIDE



Statement from Chief Justice re OAG Report

.....

• PIRATES FEST - page 10-11



Northside Celebrates Heritage in Fine Style

• INTERNATIONAL – page 12



UK POLITICAL CRISIS OVER LACK OF TRUST IN TRUSS

Opposition defends ReGen Project



PROVEN Bank Strengthens Cayman Operations

PROVEN Bank (Cayman) Limited (PBCL) today announced that three new Executives have joined the organisation, to support the execution of the Bank's operational strategy for enhancing client experience and fuelling long-term growth goals. The appointed officers are Nikita Kissoon, Colin MacDonald and Elvis Coward. "We are keen on providing clients with a highly personalized customer experience, and world-class banking products. Backed by the PROVEN Group, focus will remain on maintaining strong regulatory compliant standards while growing profitability to ensure our continued financial strength. The addition of these three highly experienced and dedicated members to the team will provide the instrumental leadership needed to achieve these objectives." stated Benjamin Freeman, President and CEO of PROVEN Bank.

SEE **PROVEN BANK**, Page 2



CT BUSINESS

PROVEN Bank Strengthens Cayman Operations Three New Executives to enhance customer experience and position the company for new growth opportunities

PROVEN Bank

CONTINUED FROM Page 1

Nikita Kissoon has been appointed as a Senior Officer of the Finance team. For the past nine years, she has held the position of Financial Controller at Republic Bank (Cayman) Limited. Nikita led the Finance division of the Bank and was responsible for all financial, treasury and regulatory matters. In addition to her roles at Republic Bank, Nikita is also a former Auditor at PricewaterhouseCoopers, where she served as a Senior Associate and garnered extensive auditing experience across many industries in the Americas and Caribbean.

Nikita is a Chartered Accountant (FCCA) and Certified Anti-Money Laundering Specialist (CAMS) and will be responsible for driving business performance to maximise profitability and growth, increase efficiencies to position the business for success and assist in driving the organisation's strategic and operational transformation into the future.

She is a former President of the Grand Cavman Toastmasters Club. and is passionate about public speaking, coaching and the mentorship of young professionals. With an impressive track record, Nikita brings a wealth of financial knowledge and experience at this important juncture in the organization.

As the company seeks to broaden its customer base and enhance custom-



► Colin MacDonald

er experience, Colin MacDonald will join the team as the Head of Corporate and Private Banking. Colin will drive the bottom line for corporate clients, as well as growth opportunities. With over 25 years of experience as a Sales Operations and Engagement Expert, managing operations in Central America and the Caribbean, he has with great success, led on strategies that saw an improved customer service capability and support model to the benefit of all his clients. Colin is a beach and environmentalist enthusiast, with qualifications in scuba diving and the passion in supporting beach clean ups and the 40cean charity group.



Nikita Kissoon

As the new Head of Compliance, Elvis Coward will lead on all compliance issues, including Anti Money Laundering and Know Your Customer programmes. Elvis is a career banker with over 40 years' experience in the financial sector, where most recently, he held a similar position at First Caribbean International Bank as their Regional Head of Compliance and was responsible for developing and implementing their compliance strategy. He is a Certified Anti Money Laundering Specialist (CAMS), with a BSc. in International Finance from the International College of Cayman Islands.

Mr. Coward was previously an Executive Member of the Cayman Islands Compliance Association as well as a member of the Cayman Islands Banker's Association policy committee. Elvis is a motor sport and martial arts enthusiast; he currently holds a black belt in Judo and is a founding member and current President of the Cayman Islands Judo Association.

"Over the past year, we have seen several exciting and strategic new



Elvis Coward

developments in our Banking and Wealth segment at PROVEN Group, primarily a deliberate effort to build resilience and a sound framework. The addition of our new team members will contribute greatly to the execution of our innovative strategy to enhance our customer experience and improve operational efficiencies as we look to serve and grow throughout the region" stated Johann Heaven, PROVEN's Head of Banking and Wealth Division.

PROVEN Group Limited (PROVEN/ PGL), through its subsidiary PROVEN Bank Holdings Limited, completed the acquisition of 100% of the outstanding shares in Fidelity Bank (Cayman) Limited (FBC) from Fidelity Bank & Trust International Limited effective February 1, 2022. The move to acquire FBC which started in 2021 supports PROVEN's vision of being the premier Caribbean and Latin American Private Equity Firm with acquisitions that fits into its Core Banking and Wealth Division business model.









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Saturday

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West Bay Heritage Field, Birch Tree Hill Road | 11AM to 10PM



1771725

CAYMAN ISLANDS NATIONAL FE

Approximate drive time from George Town





Ministry of Youth, Sports, Culture & Heritage Cayman Islands Government

CIG Receives Clean Audit Across 43 Financial Statements

The Deputy Governor has taken note of the Office of the Auditor General's (OAG) October 2022 report, Financial Reporting of the Cayman Islands Government: General Report 31 December 2021, the Office's report on the 2021 Financial Audits. The report acknowledges that all public sector bodies submitted financial statements and annual reports for 2021 and the CIG shares the Auditor General's "delight" that all the financial statements that have been audited to date have received unqualified audit opinions.

The OAG's report has been issued to Members of Parliament and was posted today (17 October 2022) on the OAG's website.

Financial Reporting of the Cayman Islands Government summarises the outcomes and status of the OAG's financial audits of public bodies for the year ending 31 December 2021. It is issued in compliance with section 61 of the Public Management and Finance Act, 2020 Revision, which requires the OAG to present the results of all audits conducted and any significant matters to the House of Parliament.

Fifty public sector bodies – the Entire Public Sector (EPS) – submitted financial reports for the 2021 financial year. At the time of the OAG's report, audits of 43 out of these 50 financial reports had been completed.

In her report, the Auditor General, Ms. Sue Winspear, said, "I am delighted that, to date, of those audited, all received unqualified audit opinions." She also noted that she was, "pleased to report that public bodies now routinely prepare annual reports to



Ms. Sue Winspear

accompany their financial statements and the laying of annual reports in Parliament improved in the 2020 and 2019 financial years."

Ms. Winspear also found it noteworthy that, "since 2018 no core government entity has been issued with a qualified audit opinion" (noting that the audits for the Ministry of Health and Wellness are still backlogged). She attributed this improvement "to various factors, including the Deputy Governor's leadership and the considerable efforts of the Chief Officers, the Chief Financial Officers, and their teams to restore financial accountability in the use of public resources." She further stated, "The quality of the financial information presented has steadily improved over the years. This improvement was demonstrated in 2019 and 2020 and continued in 2021".

The Deputy Governor, the Hon. Franz Manderson, expressed his appreciation to the public servants. "I certainly share in the Auditor General's sentiments. The unqualified opinions and improved quality of information she notes reflect the concerted efforts of the various teams to ensure the accuracy and completeness of the information submitted. I thank her for the recognition of the efforts of Civil Service staff, especially the finance teams of all public bodies."

The OAG completed audits on 19 core Government entities. Of these, all except three ministries, portfolios and offices recorded a surplus in 2021. Of the 24 audits completed on statutory authorities and government companies (SAGCs) for the same period, 17 recorded surpluses, six recorded deficits, and one broke even.

In addition to highlighting the outcomes and status of the financial audits, the report describes "the state of financial management and reporting in the Cayman Islands public sector over recent years and suggests improvements."

Among the recommendations, the Auditor General calls for still further improvements in the quality of financial statements and the provision of disclosures (the latter of which she judged inadequate in some cases); improvements in the tabling in Parliament of the annual reports and financial statements, once audited; improving the quality of the consolidated financial statements of the EPS, and providing, in annual reports, an assessment of performance against outputs and outcomes agreed in budget documents.

The Deputy Governor said he valued the publication and noted its recommendations:

"I thank the Auditor General and her hard-working team of auditors for this report and for their diligence and professional ability which led to a record number of audits being completed by the statutory deadline. I will continue to work with senior leaders to make further improvements, based on these recommendations, throughout the public service.

"One of her specific recommendations is to develop a comprehensive pre-election policy and protocols. The report does note that, in response, my office has drafted a formal policy entitled 'Period of Election Sensitivity', which was recently supported in Cabinet. This policy is intended to provide clear information about how civil servants and ministers should conduct government business once an election has been called."

Mr. Manderson concluded, "I thank my staff in the Deputy Governor's Office, as well as the Chief Officers, CEOs, directors, senior leaders and Chief Financial Officers across both core government entities and SAGCs for their continuing work to ensure improvements in public sector financial management and reporting."

Public sector entities' financial reporting is good but more needs to be done

Today, the Office of the Auditor General (OAG) published its annual general report on the state of financial reporting in the Cayman Islands: "Financial Reporting of the Cayman Islands Government: General Report 31 December 2021". This report summarises the financial results and audit opinions given to public bodies for the 2021 year and provides a host of information about the financial health of public bodies. It notes that, to date, 43 public bodies have received unqualified audit opinions, and six public bodies and the consolidated Entire Public Sector (EPS) account have their 2021 audits outstanding.1

Auditor General, Sue Winspear says, "While the story is of progress regarding financial reporting at the individual public body level, the Government must enhance its focus on the entire public sector account." She goes on to say "The Government needs to develop and implement an action plan to improve the quality of the consolidated financial statements of the entire public sector, which sets a roadmap



for moving from an adverse opinion to a qualified audit opinion in the first instance and an unqualified one in the longer term."

The Auditor General has made seven formal recommendations in the General Report to bring about improvement.

The Auditor General states, "Section 47 of the Public Authorities Act which came into force in June 2019, aims to bring the remuneration and terms and conditions of staff working in Statutory Authorities and Government Companies (SAGCs) in line with the civil service. Some SAGCs have yet to complete this process to be compliant with the Act." Ms Winspear continues, "However, I am more concerned that the Government estimates the full cost of harmonising all staff terms and conditions in line with section 47(3) before this provision of the Act is implemented by SAGCs. I note that in 2021, the Health Services Authority were the first to adopt the same pension contribution framework as the Civil Service and if all SAGCs do the same, the additional cost to the Government will be significant. After quantifying the

potential cost impact, Government will need to take a policy decision on whether to amend the Act or provide SAGCs with sufficient funding in their future budgets to pay for this."2

The Auditor General says, "During the 2021 financial year, there were significant issues that affected the whole of the Cayman Islands Government and I would have expected the Ministry of Finance and Economic Development to provide better leadership on these matters".3 Ms. Winspear says, "Many departments were transferred into new ministries in July 2021 after the May elections, which meant the assets, along with liabilities and budgets, had to be transferred. The Ministry of Finance did issue guidance on this but the process was not well handled and instead of all balances for new departments being agreed by the timescale set, many dragged on until after the year end, affecting the quality of draft financial statements and the accuracy of balances included." The Auditor General adds, "For this reason,

several Ministries missed the statutory deadline for the completion of their audits." Winspear added "I want, however, to pay tribute to the Civil Service finance teams and my audit staff for their perseverance in working through these matters. The reorganisation of Government also meant that my staff had a further seven audits to complete in 2021 compared to 2020."

The report continues to highlight the need for better reporting of public bodies' performance against the agreed outputs and outcomes. Ms Winspear says, "Public bodies should assess and report their performance against the outputs and outcomes agreed in the budget. This is essential information to enable users to determine whether resources have been used effectively and efficiently."

More information about the report can be obtained by contacting Sue Winspear at (345) 938-3201 or Patrick Smith, Deputy Auditor General at (345) 244-3204.

This report is attached and can also be found at www.auditorgeneral.gov.ky.

Statement from Chief Justice the Hon. Sir Anthony Smellie, KCMG, KC On Recent News Article on OAG's Report on Summary Courts

As Chief Justice, I acknowledge the important role of the Office of the Auditor General (OAG) in the protection of the public's interest in good governance.

However, I am obliged to respond to a recent news report based on the OAG's 2022 update of its 2019 Report, to which I had responded at the time by pointing out that it was deficient in several fundamental respects.

Regrettably, none of these concerns about the deficiencies of the Report were ever acknowledged nor was a response ever received from the OAG.

Coincidentally, the year of the original Report, 2019, marked the onset of the pandemic that resulted in disruptions and dislocations, the likes of which the world has not seen in generations.

Court Performance in Pandemic Conditions

In Cayman, we have certainly had our share of disruptions and stagnation in workforce growth because of Covid-19. That was equally true at the Courts. Unlike other businesses, however, at the Courts we did not have the option of reducing our outputs. Family matters, rather than declining, increased; the number of complex cases filed in the Financial Services Division increased by more than one-third; the intake of cases across the other divisions continued apace.

At the Courts, therefore, we had to find ways of working around the pandemic. Consequently, Cayman was among very few courts globally to continue to operate during the worst periods of the Pandemic, pivoting almost seamlessly to continue to provide the public at home and abroad with access to justice.

As a result, contrary to the lead of the news report, a report by an independent assessment by external consultants as at March 2022 revealed no significant backlogs in any of the criminal divisions of our Courts (for emphasis, including the Summary Courts'). The consultants were Justice Dr. Mathilda Twomey, a former Chief Justice of Seychelles and well-regarded adviser on courts' administration, from Red Lion Consultants, Inns of Court, London, and Mr. Ben Yallop, also from Red Lion Consultants and an adviser to the Lord Chief Justice of England and Wales on the administration of courts.

I had engaged Red Lion as consultant well before the OAG's Report - to examine and advise on our administration of the courts, focusing on the Criminal Divisions of both the Summary Courts and the Grand Court. The first visit was in 2019 before the national shutdown due to the pandemic, when the consultants made important recommendations for implementation. The team returned in 2022 to finalise the assessment and present the findings that I reference here.

As Chief Justice, I am proud to say that the efforts of the judiciary and staff in rising to challenges have been nothing short of heroic, and the results are remarkable, but you would not know this by reading the recent news report to which I refer herein.



Deficiencies of the 2019 OAG Report

In terms of the deeper reporting deficiencies, the OAG continues to rely on the erroneous assumption that the efficiency and effectiveness of the Judicial Administration, as a whole, can be measured against allegations of excessive costs of progressing cases through the Summary Courts.

Logically, the cost-effectiveness and efficiency of the Judicial Administration can be fairly assessed only by examining how cases are managed and disposed of by ALL the Courts

At the Courts, however, we are mindful of the need to continue focusing on creating greater efficiencies. For example, I have acknowledged the helpfulness of OAG Recommendation 8 - to develop a workforce plan that identifies the number and types of staff required to ensure that all our courts continue to operate efficiently and effectively in the future. That recommendation continues to be regarded as helpful and appropriate.

The Report does not, however, discuss the real reason that such a workforce plan could not yet be developed and deployed: the chronic lack of accommodations for staff and the constant adjustments that must be made to alleviate its impact.

The Judiciary and staff at all levels of the administration of justice have been in a constant state of adjustment (much aggravated by the impact of the pandemic) as they sought to meet accommodation needs. The impact of this constant state of flux has been substantial at all levels, yet the judiciary and support staff continue to deliver justice (an incredibly sensitive and testing objective in itself) while coping with these challenges.

The 2019 OAG Report did, however, acknowledge that the <u>"existing court buildings are not fit for purpose</u>" (paragraph 59). But paradoxically, the Report does not examine what impact this must have on efficiencies and effectiveness - although that is the objective that the Report sets for itself. The failure to respond to or even acknowledge our concerns becomes even more telling in the context of what had prompted the audit - a request from the Public Accounts Committee (PAC) for an audit regarding whether a new Court building, which had been promised by successive governments for more than two decades, was really needed. Yet, ironically, the OAG had, perhaps unwittingly, answered that remit in its own assessment as referenced above - that the "existing court buildings are not fit for purpose".

Regrettably (but hopefully not irretrievably), the result is that public attention is now being diverted away from the underlying obvious need for modern court facilities.

Example of Unbalanced Claim

I am therefore obliged to comment on one of the more unbalanced claims about the Judicial Administration's response to the OAG recommendations - Recommendation 7 - the only one which appears to directly address the original PAC remit.

The OAG was advised from the outset that a team of professionals has been retained to do just that - develop an Outline Business Case. The work of that team - comprising PriceWaterhouseCoopers (PWC), in consultation with the NORR Group, a fully integrated firm of architects, engineers, and planners - had been well in progress but was suspended due to the onset of the pandemic. It is to be resumed now that Cayman is reopened for business.

Disappointingly, this context is not explained in the relevant aspect of the OAG 2022 Report, which insists: "..there is still no Outline Business Case. Without taking these steps, … the project will be flawed and result in a court building that is not fit for … purpose."

A much different impression would have been conveyed by the unfurnished context: an acknowledgement of the involvement of the PWC/NORR team, the intervening impact of the pandemic on the completion of any pending proposal, and the clear response of the Judicial Administration in 2021 to the OAG that "a proper business case must and will be presented to Government before any decision could possibly be taken to invest in a new building".

As the outgoing Chief Justice, I am obliged not to leave the public record in a state of doubt on so important a matter: There has never been any uncertainty that a proper business case will be presented for the Government's consideration.

Status of Available Courtrooms

In the interim, however, before the OAG's Report was first published in 2019, the Government, in consultation with the Judicial Administration, acquired and has since then made the former Scotia Bank building available to the Administration. This has relieved to a degree, in the short-to medium-term, the chronic need for space that has hampered the operations of the Courts for decades.

Two new courtrooms in this building (the second to be completed this month) will bring the total number of Courtrooms to nine. But these are of varying sizes and specifications and only four of the nine will be available or suitable for the hearing of the more serious criminal cases, whether in the Summary Courts or the Grand Court.

One of these four must be available for the Court of Appeal when it convenes for at least nine weeks each year.

Four of the nine Courtrooms are in Kirk House, which is held on lease - the terms of which preclude the trial of risk-sensitive criminal cases.

Even with the addition of the two new courtrooms, there will likely be many occasions when cases will need to be postponed for want of a suitable courtroom.

The foregoing are all factors that indicate the continuing need for a purpose-built state-of-the-art Court House for judicial administration. It is very much to be hoped that public debate over compliance with audit recommendations - several of which are themselves based upon no true understanding of how the justice system works - will not result in further avoidable delay in the fulfilment of this obvious need.

Looking to the Future

Otherwise, as I stated in the Foreword to my latest and last report entitled **The Cayman Islands Judiciary 2019-2021 Retrospective**, "As we look to the future, I fear that in the continuing absence of adequate modern court facilities, the Administration will become the victim of its own success, the result of a false perception that such facilities are not really needed."

A much more nuanced and balanced OAG response, based upon a more rigorous assessment process than soliciting annual responses to the flawed original Report, would contribute much to avoiding that ill-advised outcome.

> The Hon Sir Anthony Smellie, KC Chief Justice 13 October 2022



CAYMAN ISLANDS CHAMBER OF COMMERCE



Chamber as Advocate: Quality of Life





Good regulations provide an essential framework allowing businesses confidently invest, innovate, and perform transactions with a minimum of risk. On the other hand, unclear or cumbersome rules lead to added risk and transactional cost. They slow down business, and stifle economic growth and investment, making their jurisdiction an unattractive place to settle.



The Chamber believes that Getting the balance right is essential. That means rules that make sense, and make transactions easier, more secure and more certain, without being over complex and top-heavy. The Chamber works with government, A its members, as well as other business groups, to foster a dynamic, vibrant and innovative economy that creates new opportunities. When rules are outdated or overreaching the chamber seeks to improve them or change them.

Difficult reporting requirements or slow processes make it particularly hard for small and micro businesses that do not have large administrative resources, adding time and cost, and the Chamber's advocacy efforts focus not only on fair rules, but efficient processes and timely decisions which don't hold business operations up.

Advocacy begins with Chamber members who are able to share their concerns through surveys, focus groups, meetings, and via online feedback mechanisms. Once identified the issues are discussed by the Chamber Council, who determines what action should be taken. As the process reaches its conclusion, the Chamber can let government agencies know if it feels a rule is outdated, or is not working as it should and is hindering, rather than helping the business environment. Speaking up for businesses, especially small and micro businesses who otherwise don't have a voice is very important, because it is these businesses which have

traditionally been the life of Cayman's economy.

But it isn't just the rules and laws which have to be right. Businesses need to interact with Government agencies regularly to get important work done, such as Trade & Business Licenses, work permits, planning permissions or other reporting duties. So it is vital for processes to be as streamlined, so that these interactions don't hold businesses up. That's why the Chamber advocates for regulation with predictable timelines, so that businesses can continue to thrive in an increasingly global marketplace, leading to a vibrant and healthy local economy and community.

The Chamber seeks to work with Government in establishing performance benchmarks for timely responses especially in regard to work permits and planning processes, as well as for fair, efficient and timely review processes. Processes can be greatly speeded up when they are transacted online, and the Chamber wishes to encourage the transition to online E-government services which will both ensure privacy while improving efficiency.

In all of these things, the Chamber as Advocate always seeks to strike the right balance. It does not side with any political party or partisan politics, but brings many decades' valuable experience of Cayman's unique business environment to meet the challenges of ensuring that Cayman's economy stays not only vibrant and healthy, but sustainable.

Community Calendar

Training

• 18 Oct – Time Management & Productivity

This half-day workshop includes practical applications and time saving activities to assist you in learning how to make the most of your time by getting a grip on your workflow, planning, and prioritizing accordingly and delegating effectively.

• 25 Oct – Microsoft Excel Intermediate 1: Understanding Complex Functions and Formulas.

This workshop is the first of a two-part

intermediary course and is for persons who are comfortable in Excel who need to gain an understanding of more complex functions and tools in Excel.

• 1 Nov – Essentials of Supervision (Part 3) Giving and Receiving Feedback

Whether you are new to the workplace or have decades' of experience, the importance of giving and receiving feedback in the workplace cannot be underestimated. When done correctly, delivery of feedback – both positive and constructive- can lead to greater psychological safety, better term performance and improved employee engagement and satisfaction.

Events

• 19 October – Chamber Luncheon with the Hon. Christopher Saunders MP

Deputy Premier 12pm to 2pm at the Marriott Grand Cayman Beach Resort

• 26 October – Leadership Cayman 2023 – Alumni Reception & Recruitment Social

Join us as we welcome Leadership Cayman (LC) class of 2022 into the LC Alumni. This event invites all interested persons to attend and learn more about applying for LC 2023. Location TBC • 2 Nov – Leadership Cayman Information Sessions 4 (Via Zoom)

Join us at these information sessions to learn more about the upcoming Leadership Cayman 2023 programme

• 4 Nov – Golf Classic

North Sound Golf Course, 12pm shot gun.

Programmes

• **11** November – Leadership Cayman Leadership Cayman (LC), the Chamber of Commerce's leadership development programme, is now accepting applications for 2023. Deadline for applications is 11 November 2022. To learn more visit: https://www.leadershipcayman.ky/ application/

PROGRESSIVES SAY PACT IS TALKING GARBAGE ABOUT RE-GEN PROJECT



Hon Joseph Hew MP

By Staff Writer

The opposition Progressives party has rejected claims by Premier Wayne Panton that while in office they misled the country over the progress of the ReGen waste-to-energy recycling project.

Updating Parliament recently on the state of the major infrastructural scheme being managed by the DART group, Premier Panton accused the Progressives of misleading the country on the state of the project.

"I also believe that the Opposition has not painted an accurate picture when it comes to the level of work that remained to be done after their administration signed that agreement, amid much fanfare and self-congratulation, less than three weeks before the General Election in 2021," he said.

According to Mr Panton, leader of the PACT coalition government, "Contrary to what the Opposition members have sug-







gested, we were not handed a fully negotiated contract to simply carry forward and execute."

But that assertion has been firmly rejected by the Progressives who had also made the so-called Mount Trashmore waste management and recycling project a key platform issue in last year's election campaign.

In a detailed counterattack, deputy leader of the Progressives, Joey Hew, chided the PACT government for failing to move the important project forward.

"After months of silence, from the Premier, I welcome the definitive commitment made in the statement to delivering this vital project. Regrettably, rather than seeking to explain his own delays and the risks they have caused, the Premier sought to deflect attention by manufacturing claims about the Progressives' actions in government and statements we have made in opposition."

Saying that it's "vital that the country understands and supports Project ReGen," Mr Hew added however that, "the Premier's attempts to smear both the Progressives and the project are regrettable and must not go uncorrected."

In a comprehensive analysis and dis-

section of the claims by the Premier, the Progressives deputy leader concluded that the accusations that the previous government had misled the country were "a level of garbage higher than 'Mount Trashmore' itself"

The Progressives' deputy leader explained: "We have never said there was a 'fully negotiated contract' that PACT could get on and execute as the Premier claims. Presumably, the Premier has forgotten that a member of his Government, MP Dwayne Seymour, was Minister responsible for the Project at

the time of the signing and he could have checked with him."

According to Mr Hew, "From the outset, we have been clear that more work was needed to complete the contracting process. That can clearly be seen in the announcement of the signing of the project agreement in March 2021...We understood that it would take six months of hard negotiating to get the project over the line and we had built that into the project timetable."

He also recalled: "As the Leader of the Opposition himself said at the time of the Strategic Policy Statement, we had done the 'heavy lifting' with years of contract negotiation, but more was needed to get to close."

Mr Hew also reminded that, "At that point, the Premier told the country himself that his government was not working on ReGen because it was complex and his government had other more, urgent priorities. Again, at the time of the budget, after the first date for financial close had been missed by the Premier, we continued to tell PACT that they needed to get on with the work...But sadly, it appears the Premier and PACT did just leave it to one side."

The opposition Progressives say they are now worried that the delays could now have serious financial implications for the project which could end up costing the government more.

"Suppliers may now see ReGen as a risky project because of the delay and charge a risk premium for their continued commitment. Finally, they know that available landfill is all but exhausted because of the Premier's delays and suppliers may seek to charge a premium price because they know government now has no alternatives left."

Mr Hew has called on Premier Panton "to be straight with the country and be clear about the extra costs his administration has incurred for the project."

The Progressives Deputy leader has urged the Premier to "stop with the excuses and get on with the job to ensure the new deadline is met and there are no more delays and risks caused."

He also reinforced the Progressives' support for the ReGen project and calling for regular updates from the government, he warned that "we will continue to be watchful for any further unnecessary delays."

John Gray High School Welcomes Families Back to Graduation

By Stacey-Ann Anderson

On Tuesday evening (11 October), hundreds of family members, friends and well-wishers gathered at the John Gray High School (JGHS) Gymnasium for the school's 2022 graduation ceremony held under the theme, 'Change Your World!'

In his remarks, Mr. Jon Clark expressed his gratitude that the 231 graduates could celebrate the significant milestone with their loved ones.

"It's so good to be here and have the great occasion we hoped for, especially after having to hold our ceremony last year with very few guests and no parents."

Eighty-seven students graduated with honours diplomas, having passed seven or more subjects, including English and mathematics. Of those, 35 earned the coveted 'Super Cup' award for having attained at least ten subject passes.

Principal Clark congratulated the graduates for their achievements and expressed his confidence in their readiness to face the world. "You have become fine young adults,

not only with strong exam results but a growth mindset, a positive attitude to learning, a sense of community and big dreams that we look forward to seeing you fulfil."

He further thanked his staff for their role in the graduates' accomplishments. He encouraged graduates to "continue to set and maintain your own high expectations of yourself and others in all you do. That will be a legacy we can all be proud of, and we are so proud of you."

Guest Speaker Mr. Shomari Scott, JGHS alumnus and Chief Business Officer at Health City Cayman Islands, called on graduates to find their purpose, be courageous, and leave an imprint on this earth.

Among those in attendance were several high-ranking government officials, including, His Excellency Governor Martyn Roper, Premier Hon. Wayne Panton, Deputy Governor Hon. Franz Manderson, Minister for Health and Wellness, Hon. Sabrina Turner, Deputy Speaker & Parliamentary Secretary Hon. Katherine Ebanks-Wilks and Parliamentary Secretary Mr. Isaac Rankine.

Ministry of Education officials included Acting Chief Officer Ms. Lyneth Monteith, Acting Deputy Chief Officer Mr. Adrian Jones, HR Director Mrs. Kimari Fletcher-Barrett, Acting Chief Financial Officer Mrs. Denise Hutchinson, Department of Education Services (DES) Director Mr. Mark Ray, Senior School Improvement Officers Mr. Nicholas Obie and Dr. Richard Wildman and Head of ICT Mr. Lance Barnes.

Outgoing student leaders Keanna Kelly and Jelani Hanson delivered the graduates' address.

To watch the John Gray High School 2022 Graduation Ceremony, visit CIGTV's YouTube channel.



John Gray High School's 2022 Super Cup recipients



Hon. Katherine Ebanks-Wilks presents a high honours certificate to Abigail Rose. Abigail also received the Super Cup Award and subject awards for English, science, biology, physics, mathematics, Caribbean studies, social studies and Spanish. She also received the Ernest and Young Academic Excellence Award.



Hon. Franz Manderson presents outgoing student leader Jelani Hanson with the Student Governance Award. Jelani was also the recipient of the Super Cup Award, the Leadership Award, the Junior Optimist International Award, the Student of the Year Award and subject awards for Communication Studies and Visual Arts.



Ms. Lyneth Monteith presents a high honours certificate to Devaune Millwood.



Mr. Mark Ray presents outgoing student leader Keanna Kelly with Junior Optimist International Award. Keanna was also the recipient of the Super Cup Award, the Student Governance Award and subject awards for Religious Studies.





The Pirates arrive for Northside's Heritage Day.

Pirates Storm the Beach in Northside.

Northside Celebrates Heritage in Fine Style



► (L-R) Doey Kelly; Northside MLA Johany Jay Ebanks; Dominique Williams, Adam Watler.



▶ Northside District Committee Chairman and Farmer Geoffrey Ebanks with his cane-press



► Jazmin Armstrong (3rd to right) and friends visiting from Texas

The District of North Side held their annual Pirate's Week, Heritage Day on Saturday 15th October at the Kaibo Beach.

This year was the first since Covid-19 and the first for Northside's new Member of Parliament Johany 'Jay' Ebanks, who is also the Minster for Planning, Agriculture, Housing, & Infrastructure.

The Minister spoke exclusively with the Caymanian Times and explained how this year was special after having to forgo the event in the wake of Covid-19 lockdowns.

"We have a new District Committee and this year is kind of a fundraiser; a really a build-up or prelude to next year. We love the turnout and the weather is great, the food is great, so we are pleased," he noted.

Mr. Ebanks added that previously, he had served on the Northside District Committee for 12 years and since this was his first time taking part as the Minister, he did not have as much time to contribute.

"Despite that our Committee came through and so props to them for making the most of the budget and timeframe. There is a bonfire tonight after the fireworks and the landing of the Pirates is set to take place as well. It's a good thing we have a beach to accommodate that," said the Minister.

The pirates arrived at Northside by boat and swarmed the beach to a frenzy of activity from youngsters and inquisitive tourists, who were enthralled by the spectacle.

Chairman for the Northside District Committee, Geoffry Ebanks explained that this was his first time in the role but he had always been involved in the process of preparing for Northside's Heritage Day.

"This year we have a farm set-up in addition to a heritage grounds, equipped with a cane-press I built. We always have a bonfire, so we are looking forward to sharing our heritage with the people," he explained,

> SEE NORTHSIDE CELEBRATES HERITAGE PAGE 11



► The Heritage Grounds and the Northside District Day.



Fireworks at the Northside Heritage Day

Northside Celebrates Heritage

CONTINUED FROM Page 10

adding that all though funding was an issue, he was pleased with the efforts of the Minister and representative for the District.

"We feel good about next year already, because if we can do this with a small

amount of funding, then we will be able to go the extra mile by time we have the next one," Mr. Ebanks remarked.

Produce featured in the Heritage Grounds included cassava, plantain, sweet potato, peeper, pumpkin, breadfruit and cybill orange.

Tourists at Northside's Heritage Day enjoyed themselves by all accounts and Jazmin Armstrong; a travel executive visiting Grand Cayman from Texas, took some time



► The bonfire blazes at the Northside Heritage Celebration.

out to tell us about her experience.

"We really wanted to do something local and this is exactly what we were looking for. We tried the lobster, local beef and Mahi and really enjoyed all of the food. We love coming to Cayman because everyone is so friendly and we feel safe here," she said.

Ms. Armstrong went on to explain that she has been to many other Caribbean Islands but Cayman is her favourite. "Cayman has a sentimental feeling for me because when I was 18 years-old, I came and dove with my uncle, who is no longer with us, so I wanted to come back and get certified as a tribute to him."

She added that she would be bringing here daughter back with her the next time. Keep an eye out for future editions of the Caymanian Times for other Heritage Day updates and dates for the various Dis-



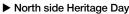
Music from JR Douglas & Band



▶ The Group from Edna Moyle Primary School selling chips and candies



tricts.





> Zelma Lee Ebanks and just some of the homemade goodies from the North Side Farm

DCI Closes for Staff Training A drop box will be placed at the

The Department of Commerce and Investment (DCI) wishes to advise the public that its counter on the first floor of the Government Administration Building will be closed on Friday, 28 October at noon to facilitate staff training.

A drop box will be placed at the counter for clients to drop off applications. Please note that only cheques should be submitted along with the applications.

DCI apologises for any inconvenience this may cause and its counter will resume normal operating hours on Monday, 31 October from 9am.

Planned Works – Cayman Brac Distribution System

Water Authority – Cayman would like to inform its customers that the public water service in Cayman Brac, east of the intersection of Cross Road and West End East Road, will be interrupted from 1:00 A.M. to 4:00 A.M. on Tuesday, 25 October 2022. The service interruption is necessary to facilitate investigative work on the Cayman Brac water distribution system.

The Water Authority apologises for any inconvenience this interruption in service may cause and thanks the public for their patience and understanding.

UK POLITICAL CRISIS OVER LACK OF TRUST IN TRUSS

By Staff Writer

The UK is being rocked by another still-unfolding political drama which in the past week has seen the installation of its fourth Chancellor of the Exchequer (Minister of Finance) in as many weeks and a growing probability that the country could have its third Prime Minister within a year.

In the past few days, the ruling Conservative party led by Prime Minister Liz Truss has replaced one Chancellor, Kwasi Kwarteng (whom she effectively sacked) with Jeremy Hunt, a former health and foreign minister.

Mr Kwarteng had been in the job just 38 days, making him the second shortest-serving Chancellor, when he was sacked over a radical mini-budget that caused alarm in the financial markets crashing the UK pound sterling in the process, and severely rattling the bond markets.

The controversial mini-budget, designed by the Prime Minister and Chancellor, introduced a swathe of unfunded tax-cutting measures that critics inside the government, along with the political opposition, economists, the financial markets and even the International Monetary Fund - and more recently US President Joe Biden - have questioned.



Liz Truss

The fiscal plan was a reflection of Prime Minister Liz Truss's platform of a low tax, high growth outlook for the British economy that underlined her leadership campaign this past Spring for leadership of the Conservative party.

Her budget, based on an ideology of what's been referred to as 'trickle-down Trussonomics', included cutting the top rate of income tax for high earners from 45 per cent to 40 per cent, reducing the basic rate of income tax from 20 per cent to 19 per cent and cutting dividend tax rates. It also proposed raising National Insurance contributions by 1.25 per cent, her flagship two-year energy support package for households, cutting stamp duty, plus a range of other measures.

In all, this would have cost the government over $\pounds 60$ billion in lost revenue with borrowing the only recourse to recouping the losses.

The government was hoping that the plan would have triggered more business investment and a 'trickle-down' of economic benefits from the richest to other sectors.



Jeremy Hunt and Liz Truss

Instead, they sent the financial markets into turmoil and forced an emergency intervention by the Bank of England, the UK's independent central bank, to halt the collapse of the British pound sterling to its lowest level - at one point trading at £1.03 to the US dollar - and causing UK interest rates to spike to their highest levels since the 2008 financial crisis.

The resulting inflationary pressures have forced up mortgage rates and shifts in the bond market have threatened several pension investment schemes.

Mr Kwarteng was summarily fired by Ms Truss, albeit shrouded in an exchange of correspondence still pledging their friendship and shared ideology.

Within days after being named as replacement Chancellor, Jeremy Hunt has all but ripped up the Prime Minister's mini-budget and demolished, at least for now, her low-tax/high-growth platform. Most of the core policies are being reversed and the new Chancellor has not ruled out the likelihood of a cut in public spending, which goes against the Prime Minister's previous pledges.

With growing pressures from inside her party and from the political opposition for Prime Minister Truss to follow her first Chancellor out of the door, she has had to submit to a making humiliating apology over the rejection of her mini-budget.

"I do want to accept responsibility and say sorry for the mistakes that have been made," Truss said in an interview with the BBC.

But the pressures are not abating. Opinion polls which recently showed the main opposition Labour Party with an unprecedented 30 per cent lead over the ruling Conservatives, are now also showing that most Conservative party members polled want to see her out of office following the budget fiasco.

The next crucial date in this unfolding political and economic dilemma for the Prime Minister is October 31st when new Chancellor Jeremy Hunt will present a fresh mini-budget.

He has stated that the urgent corrective action has taken on the Truss/Kwarteng budget was just the beginning of a much deeper and wider overhaul.

Mr Hunt, now largely regarded as the person at the helm, is also being tipped as a potential replacement for Prime Minister Truss, although he has ruled out competing for the post again having lost in two previous attempts.

LeBron will be scoring king

LeBron James is on track to become the all-time leading scorer in NBA history this season, which will top all the fantastic achievements he's notched up in a stellar career.

Barring injury James will surpass Kareem Abdul-Jabbar as the scoring king, a considerable milestone considering he is celebrated for looking to pass to a player in a better scoring opportunity.

When set, Kareem's record looked impossible to beat but now another Lakers legend looks set to be the league's all-time greatest scorer.



Kareem Abdul-Jabbar's record seemed unbeatable

bar first broke the record, in Las Vegas of all places, at the Thomas & Mack Center, against the Utah Jazz in 1984. Eight months later, the player now positioned to leapfrog him was born. Five years later, when Kareem scored his final points, the seemingly unbeatable record of 38,387 career points was established.

It is 38 years since Abdul-Jab-

Before Tuesday's game against Golden State Warriors, James needed 1,325 more points to reach the holy grail. By every reasonable metric, and assuming he stays injury free, LeBron will enjoy the new top spot in January. This is his 20th in the NBA, boasting 37,062 points. If he matches his scoring average with the Lakers (27.0 points), he'll pass the milestone 49 games into the season.

"It's a huge thing, I believe," James said. "I think it's one of the most sought-after records in sports. And me personally, I've never even like set a goal of doing it. It makes zero sense to me. But it's something that's bigger, and bigger than people think."

Towering at 7ft 2in, Kareem flourished as he literally as well as figuratively stood head and shoulders above the opposition.



▶ LeBron James will soon surpass the all-time record

He was moody, suspicious of strangers and reporters, a shy giant who stood out in society for so many reasons.

LeBron turns 38 in December. He is hyped up by cable TV and scrutinised by social media, name-dropped by Drake and willingly gobbles up the global attention, though on his terms. His rare basketball skillset has mesmerised for multiple teams.

When LeBron has broken the record, he'll probably have 40,000 points in his sights. That will leave a legacy for many generations, just as his predecessor has done. Who knows, the next challenger for the record could be his teenage son, Bronny, who will soon be drafted into the NBA. LeBron has often declared he wants to play in the same team as Bronny so thoughts of retirement are not yet an issue.

There is talk of the threat of players like Luka Doncic or Ja Morant, young compulsive scorers, but perhaps the player destined to dethrone LeBron, as happened in his day with Abdul-Jabbar, has not been born yet.

Tua is heading for Dolphins return



Tua Tagovailoa was concussed

Miami Dolphins have always teased their many fans in the Cayman Islands with their inconsistency – and this season is no different. They won their first three games then lost the next three. They have started three different quarterbacks in their last three games and will be making a change back to the first of those players come the weekend.

Dolphins quarterback Tua Tagov-

ailoa has prepared this week as starter for night's Sunday game against the Pittsburgh Steelers, head coach Mike McDaniel said, marking his return after two weeks side-lined concussion in protocol. Tagovailoa

cleared concussion protocol Saturday but was inactive for the Dolphins' loss to the Minnesota Vikings in Week 6. McDaniel said he felt "really good" about getting Tagovailoa back

on the practice field and liked how he responded.

Teddy Bridgewater started the Week 5 loss to the Jets, but was placed in the concussion protocol after one offensive snap. Skylar Thompson replaced him and started Sunday's loss to the Vikings, but left after suffering a hand injury. Bridgewater was cleared from the protocol and took Thompson's place.

Shields shines amid dark issues

Claressa Shields backed up her insistence that she is GWOAT (greatest woman of all time) in a sell-out title fight against Savannah Marshall in London on Saturday.

It was a refreshing change to all the negativity in boxing recently, including Conor Benn's failed drugs test just before his big fight with Chris Eubank Jr and the recent revelations that the boxing adviser Daniel Kinahan is wanted in the US for alleged drug trafficking and money laundering.

The sport needs a boost, espe-

cially as the fallout continues from Benn's failed test. As UK Anti-Doping investigates Benn's positive test for the banned substance Clomifene. Allegations of corruption and bribery in the amateur code run so deep that the sport could be excluded from the Olympics. Boxing is under even more scrutiny than ever by its critics.

Is there enough drug testing? Are the controlling bodies really in control? Who are real paymasters?

Kinahan pumped millions into the sport; elite boxers are grateful for their inflated purses, which has made him a powerful influence. At least there are no allegations of wrongdoing against any boxers who have worked with him.

The collapse of MTK Global - the promotion company co-founded by Kinahan, which he claimed he cut ties with in 2017 - and the scattering of hundreds of their fighters raised



Claressa Shields boxed brilliantly against Marshall

serious questions about the standard of governance in boxing.

Thankfully, Shields shone a more positive light on the sport by becoming undisputed middleweight champion in beating long-time rival Marshall via unanimous decision in London.

The 27-year-old American was sensational in a career-best performance, avenging the only defeat on her pro and amateur record and staking her claim as one of the best fighters in the world at Britain's first all-woman show.

Shields said: "Women's boxing has been around for so many years and so many greats that came before us, but here we are in front of 20,000 fans in London at the O2 Arena and I think that's fight of the year. I'm just so happy and it's an unbelievable moment." She now wants a rematch with Marshall, 31, in America.

COMMUNITY EVENTS

Cayman Islands Little League – Register for 2023 Girls Softball

Ongoing – Registration is now open for the 2023 Girls Softball League. This is open to all girls ages 9 to 18. No prior experience is needed, all are welcome. The season runs from January to June 2023. Visit LittleLeague.ky to register. For more information, email infl@littleleague.ky.

Cayman Islands National Dance Company – New Workshop

22 October – The Cayman Islands National Dance Company is having a dance workshop on Saturday 22 October from 4pm to 6pm at the Radiance Dance Studio for ages 12 to adult. The workshop will be led by a Texas based dance instructor. The cost is \$25. Sign up by calling 926 – 1826.

Older Persons Sports Evening

22 October – AS part of Older Persons Month celebrations, the Ministry of Youth, Sports, Culture & Heritage is having a Sports Evening at the Truman Bodden Complex beginning at 5:30pm for those 65+. Activities include 400m, 200m, 100m, 50 walk events, throwing & bean bag toss and much more. Admission is free for all. For more information, call Meita Day at 926 – 9161 or email meita.day@gov.ky.

Advanced Care Planning Presentation & How to Use Smartphone Training – Cayman Brac

25 October - As part of Older Persons Month, on 25 Oct you're invited to an Advanced Care Planning Presentation at Heritage House in Cayman Brac at 10am. The West Bay Library is also hosting a How to use Smartphone Training from 10am to 12pm.

Breast Cancer Awareness Month District Awareness Meeting

27 October - The next Lions Club of Tropical Gardens Breast Cancer Awareness Month District Awareness Meeting is on 27 Oct at Lions Community Centre at 7pm.

Kiwanis Club of Grand Cayman Workshop – What is your Why?

29 October – Students aged 14 to 18 are invited to this amazing, life changing workshop hosted by Michael Myles of Inspire Cayman Training at the St. Ignatius High School Loyola Hall on 29 October. Registration begins at 8am. Breakfast, lunch and dinner will be served. For more information, emailyday@keyclub. ky or call 916 – 6404. RSVP by 22 October.

Cayman Turtle Centre – Halloween Family Fun Fest

29 October – Enjoy a fun filled day of activities and entertainment at the Turtle Centre on Saturday 29 October from 8am to 4pm. Kids who are twelve and under and are wearing a Halloween costume get free admission.

Halloween Spookfest at the DART Field of Dreams 29 October - Families are invited to the DART Field of Dreams from 11am to 2pm for a great family friendly Halloween event. Wear your costumes whether they are scary, funny, cute or crazy! There will be games, music, candy and crafts and more! Admission is free.

Cayman Islands Humane Society – FURBALL –

Disco Infurno 29 October - The night will transport you back in time to funky town as we celebrate all things Disco Infurno at the Grand Marriott starting at 6pm. There will be food, drinks, amazing prizes at the live auction as well as a cash raffle and spot prizes throughout the night. A DJ and live entertainment will be on hand to get everybody bringing sexy back. Tickets are \$200KYD (\$2000 for a table of 10) each and include access to welcome food and drink, a stunning 3 course meal with wine, late night snacks to keep you dancing the night away and a variety of fun and entertain-

ment. Email amanda.pennington@caymanhumanesociety.org for more information.

Cayman National Choir & Orchestra – Tricks and Treats Concert

5 November – The Cayman National Choir and Orchestra invite all to its Tricks and Treats Concert for a blend of seasonal and celebratory music to lift your spirits. the Cayman International School Auditorium. Tickets are available at eventpro.ky and are \$12 for children under 18 and \$35 for adults.

The concert begins at 7:30pm at

St. Ignatius School play – Oliver

10, 11 & 12 November – St. Ignatius School presents the play Oliver from November 10 to November 12 at 7pm, with a Matinee performance on Saturday at 2pm. Tickets are \$25 for adults and \$15 for children. There is VIP admission for \$40 which includes deluxe seating, priority queuing and light refreshments. Call 949 – 9250 for more information.

Send your community events to wendy@caymaniantimes.ky

5 Signs Your Diet Is a Fail

You've considered it for weeks, months, years even. And now is the time that you've decided to make a change and go on that diet. But don't just dive in feet first. First, take a long, hard look at the diet you're considering and answer five questions before proceeding.

Only then can you be sure your diet is not going to land you in the land of diet failure.

Question 1: Does it make you hungry all day every day?

When you're on a diet, it's normal to feel the occasional tinge of hunger. Much of those light hunger pangs, however, should be done away with by drinking a glass of water. And if you stay busy enough with life in general, you ought to be able to ignore some other hunger. But if your diet has you feeling hungry at all times, you're not going to last long.

To avoid falling into the pit of hungry despair, go with a diet that lets you eat protein, fiber, and healthy fats. Also, as stated above, drink plenty of water to avoid confusing hunger with thirst. Question 2: Does it force you to drop food groups?

A healthy diet is one that incorporates appropriate amounts of food from each food group. When a diet cuts an entire food group from your eating options, you're going to have a hard time surviving your diet for longer than a week or two. One of the most popular food groups to cut is carbohydrates. While not eating carbs will indeed help you lose weight, carbs are what make it possible to store energy to make it through the day. No carbs, no energy, no willpower to maintain your diet.

Question 3: Is your mood suddenly unpredictable?

Everyone gets metabolic every once in a while, but if your diet is too restrictive, you may find your mood swings coming with greater regularity and severity. This happens because excessive caloric restrictions messes with the chemicals in your brain. When this occurs, there is no telling what direction your mood will go. Before letting your diet ruin your relationships and put your job at risk, reconsider your diet and find one that helps you be cool, calm, and collect.

Question 4: Does it insist there is no need to exercise?

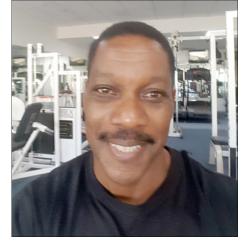
There are some diet plans that promise plenty of lost pounds without the addition of exercise.

If this is the type of diet you're considering or are in the midst of, beware! Exercise comes with countless health benefits that will make your weight loss all the more beneficial. From preventing chronic pain to improving your energy level and sleeping better, exercise is a vital component to any diet.

Question 5: Do you still weigh the same?

It is true that the best way to lose weight is slowly—approximately one or two pounds per week. But take note that slowly doesn't mean not at all.

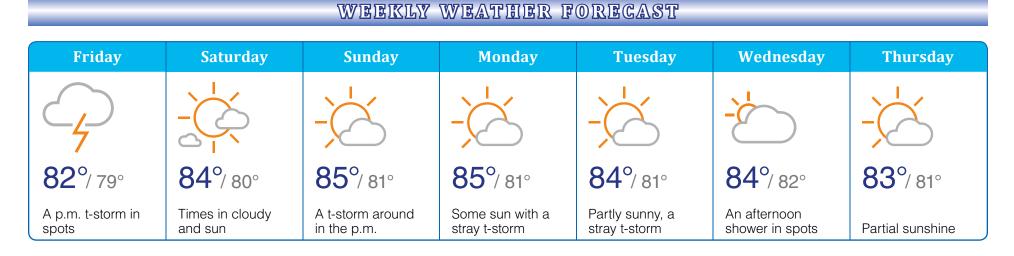
In the event you've been on a diet for a few weeks without any results to speak of,



then your diet is a flop. Drop it immediately and find something that will help you lose pounds. Otherwise, you'll get discouraged with your diet and swap it for the old habits that got you where you are now.

Remember that a true body transformation comes only from a combination of diet and exercise. Call Ernest at Body Shapers Personal Training Studio 325-8696 or email me at bodyshaperscayman@gmail.com today to get started on the only fitness program that you'll ever need!





MOMENTS OF INSPIRATION



THE FIREWORKS OF LIFE-MALACHI 1-4

Fireworks is a much anticipated show on New Year's Eve. Its brilliance and breathtaking kaleidoscope of colours usher in a New Year. By nature these fireworks are intended to detonate across cities. This resonates upon our hearts.

Troubles, too, can boom through our hearts. The fireworks of life- family struggles, relationship problems, work challenges, financial strain, even church division can feel like explosions. However, His Peace is greater than any of these. So when the fireworks of life come against you, remember HE IS THER TO HELP YOU.





The Savannah United Church, 17 Astral Away, George Town, Grand Cayman on Saturday, October 22, 202 at 2:00 p.m. Viewing: 1:30 – 2:00 p.m. Interment at: East End Cemetery

Condolences can be registered at churchillsfuneralhome.com

Wesleyan Holiness Church, West bay, Grand Cayman, on Saturday, October 22, 2022 at 3:00 p.m. Viewing: 2:00 – 3:00 p.m. Interment at: West Bay Cemetery



Condolences can be registered at churchillsfuneralhome.com

Word Search

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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.

Answer to previous puzzle

8	3	4	2	6	1	5	7	9
7	9	6	5	3	8	2	1	4
2	5	1	7	4	9	3	8	6
4	7	2	6	5	3	1	9	8
9	6	8	4	1	2	7	3	5
5	1	3	8	9	7	6	4	2
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Find the listed words in the diagram. They

run in all directions - forward, back, up,

down and diagonally

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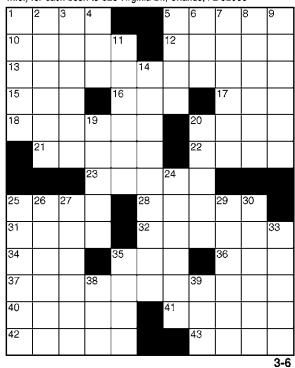
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CROSSWORD

Е Κ R Е Е ||N||S SEPH SIT SALMON Α S N A P P E R Ε NE Fabric POLLACK ΙE workers R T ΒE A AIR Noted COONS DARNS Virginia ANNE FUR family FIT |S|E|A|B|A|S|S M Ρ Α А E Ţ I I A WN ARPON R A|M| I Church ORIENT offshoots TONES CENT Loves to Yesterday's answer pieces Limited 26 Spoof 11 Venus' List-end-27 Carrot ing abbr. sister 14 Lover's color Door fastener songs 29 Rest 19 Inclines **30** 1964 Boxing 20 Coffee Hitchcock great Bluesadd-in film 24 John of 33 They based Monty music may be Python Deepcounted 35 That girl's seated **25** Like Checked 38 Remote ginger-39 Suffering out bread OMAS CROSSWORD BOOKS 1-8! Send S4.75 (check/ .) for each book to 628 Virginia Dr., Orlando, FL 32803





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Have fun with CAYMANIAN TIMES

THE AMAZING SPIDER MAN By Stan Lee









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CREATIVE FASHION & DESIGN LTD.

We are seeking to employ a dressmaker's helper with at least 10 years' experience

Must be able to work on own initiative and have knowledge of fabrics and all aspect of sewing

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Please send resume to

info@creativefashionanddesign.com no later than October 28th 2022.

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Send resume:

airmastersltd@gmail.com



The role of the Civil Aviation Authority of the Cayman Islands (CAACI) is primarily to function as the regulatory organisation responsible for safety oversight and economic regulation of the aviation industry throughout the territory and to ensure that the Cayman Islands aviation industry conforms to the standards and recommended practices of the International Civil Aviation Organisation (ICAO). The CAACI is also responsible for the regulatory oversight and management of the Cayman Islands Aircraft Register and facilitates the safe operation of its registered aircraft worldwide.

ACCOUNTS OFFICER

The Civil Aviation Authority of the Cayman Islands is seeking to recruit an Accounts Officer in its Finance & Compliance Division.

Job Responsibilities:

The postholder is an integral member of the Finance and Compliance Department and is expected to support the Accounts Supervisor in accounting, financial and compliance functions to process and produce accurate and timely information to adhere to strict reporting deadlines. Although this is a supporting role, the successful applicant should be able to work independently and is expected to be innovative in creating efficiencies within the Department. The main responsibilities are summarised as follows:

• The postholder's main responsibility will be within the Accounts Receivable function to produce detailed invoices for the Aircraft Register and Economic Regulatory Division; keep client accounts current with payments from various sources and follow up on a daily basis;

• Data entry and analysis of Accounts Payable and Accounts Receivable transactions producing weekly and monthly reports in Excel;

• Preparation of authorisation and payment requests, using linked Adobe files, within the Accounts Payable function

• Preparation and maintenance of Excel spreadsheets and internal control records to support reconciliation and internal control reports between various databases.

• Analysis of travel and expense claims for rebilling to clients and payment to contractors

Liaising with clients and vendors on receivables and payables

• Preparation of supporting reports for bank reconciliations in various currencies

• Organising electronic files and various other duties within the Finance and Compliance department.

Details of the job description may be obtained upon request.

Job Qualification, Experience & Skills

 A minimum of an Associate's Degree (or equivalent education) in a business related subject, accountancy preferred, and at least 3 years' experience in accounting/bookkeeping. This is not an entry level position and successful applicant will be expected to have more than a basic knowledge of principles of accounting.

 Working knowledge of bookkeeping and accounting functions and significant experience in Quick-Books accounting software program and Microsoft applications in particular with creation of Excel spreadsheets.

• Must be able to work under time pressure to achieve established deadlines and be driven to continually improve productivity and performance.

• Must be able to maintain a professional relationship with vendors, clients and coworkers and ensure confidentiality of entrusted sensitive information.

• Should be highly organized and self-motivated with excellent multi-tasking skills.

• Must be able to work independently in a team atmosphere and be cognizant of the importance of this role within the team.

Salary & Benefits:

Salary range is CI\$39,723 to CI\$70,988 per annum and will commensurate with experience and qualifications. Benefits include contributory pension, 18 working days' vacation and health insurance.

In addition to the benefits package the CAACI also offers an attractive work environment in the dynamic and exciting aviation industry that is rewarding and fulfilling with learning opportunities and the ability for personal and professional growth.

Closing date for applications is 4th November 2022 and should be sent to

Civil Aviation Authority of the Cayman Islands

E-mail <u>civil.aviation@caacayman.com</u> 205 Owen Roberts Drive P. O. Box 10277 Grand Cayman KY1-1003 Attention: Deputy Director General

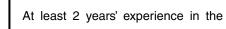
ISLAND INSPECT CLEANING SYS-TEMS KITCHEN EXHAUST CLEAN-ING TECH REQUIRED

We require a mature, dependable, responsible individual to join our company and be able to:

- Work with pressure cleaning equipment.
- Performing daily duct system cleaning duties.
- Follow instructions and learn new techniques.
- Work nights & early mornings.
- Applicant must have:
- Experience in similar position.Good organizational skills.
- Cl driver's license.

Salary: Starting CI \$7-12/hr Plus, statutory benefits

Email: <u>hr@islandinspectonline.com</u> or send to: PO Box 536, Grand Cayman, KY1-1502



M & M Group of Companies Ltd.

Multi-Purpose Clerk (5 Vacancies)

retail environment. Able to work night shifts i.e. (**10pm-6am**) including weekends & Public Holidays. Basic Math test as part of interview. Experience with Point of Sale systems & excellent customer service skills. Must have a clean police record. Provide written reference letter from previous employer.

Salary: CI 6.00/Hour + Statutory Benefits

Submit CV/Resume Deadline: 25 October 2022

Send Resume to

mandmgroupcompany@gmail.com



Alba Services Ltd. are currently seeking: Operations Officer

Reporting directly to the Construction Manager, the Operations Officer will be a highly motivated, detail-oriented individual who enjoys constant challenges, is accustomed to working in a fast-paced Service Environment, possesses first-class communication skills and has the ability to demonstrate professional integrity at all times.

Operations Officer duties and responsibilities.

Duties and responsibilities include:

• Provide executive level support to the Managing Director and high-level Operational support to the Management team;

• Understand material purchasing/procurement and CI Customs procedures inc. the calculation of freight and duty;

• Work closely with the Manager on recruitment, conduct disciplinary hearings and employment terminations;

Supervise all Immigration related matters including Work Permits, PR, Status;
Manage the Company's succession plan including Apprenticeship Programs, internal and ex-

ternal training and development; Maintain full working knowledge of Immigration Employment Laws and Construction Health &

Maintain full working knowledge of Immigration, Employment Laws and Construction Health & Safety Law and ensure Company compliance with said Laws;

Coordinate and supervise the activities that occur within assigned area of the location/operation;
Preparation of Quotation documents for bid presentations;

Preparation of bank deposits;

Oversee billing process;

- Oversee time keeping process;
 Act as a central point of contact in the office for all staff located off-site;
- Act as a central point of contact in the onice for all stall located off Maintain custom and duty files for shipping documents;

• Ensure company policies are followed and sites develop positive work culture that makes Alba Services Ltd. the first choice for clients;

• Supervise the in-house Courier and ensure all business related requirements are met promptly and satisfactorily;

• Process bi-weekly payroll and manage the Sub-contractor payroll/invoicing.

Job requirements:

• Be an accomplished Operations Officer with 3-5 years' experience in a similar role, with previous construction industry experience essential.

• Operations experience in a MEP or service related environment

Hold a Bachelor's degree in a related field, or a professional designation from an accredited institution.
Be able to demonstrate a proven track record of working independently and sound decision making skills.

• Be able to demonstrate an excellent working knowledge of Cayman Islands employment and immigration laws, Construction Health & Safety Law and practices.

Strong knowledge of business trade licensing and qualifications requirements.

- Have previous experience of assisting in the development and implementation of new company polices and processes.
- Be an excellent communicator, with superior attention to detail, be able to multitask, manage
 multiple deadlines, problem solver and respond to changing priorities.
- Operational experience in a MEP and service-related environment.
- Proficient in Microsoft Office Suite and QuickBooks.

Be customer service oriented.

- Strong verbal and written communication skills.
- Strong interpersonal skills and ability to multi-task and prioritize workload.

• Must be confident to give presentations to diverse groups of construction teams.

The salary range for this exciting opportunity is between CI\$33,600-CI\$38,400 per year. Compensation package includes health insurance, pension and vacation entitlement.

To apply, please submit your resume, cover letter, police clearance and 3 professional reference letters to <u>officeadmin@albaservicesltd.com</u> on or before 11th November 2022.



Advertisement for Applications to fill Board Positions of OfReg

The Cabinet Office, on behalf of the Nominating Committee, invites applications for non-executive membership on the Board of the Utility Regulation and Competition Office ("OfReg").

OFREG is the independent Utility Regulation and Competition Office established pursuant to the Utility Regulation and Competition Act (2021 Revision). In accordance with this Act, OfReg is responsible for regulating information and communications technology, electricity, fuels, water and wastewater services.

THE BOARD OF URCO - URCO's Board comprises a Chair and five non-executive members, the Chief Executive Officer and three Executive Members.

BOARD MEMBERS - The members must together have the plurality of skills and experience to ensure that the Board, as a whole, has the necessary skills and qualifications to carry out its functions.

TERM – Successful applicants will serve for a term specified by the Cabinet and are eligible for reappointment.

PROFILE OF BOARD MEMBERS - Applicants, will ideally have -

• Professional backgrounds in engineering, law, economics, accounting, business, energy sector, ICT sector, fuels sector, water sector and public policy.

• Adequate knowledge, experience and understanding of: corporate governance; strategic and financial management; and the scope of business, outputs and operations of OfReg.

• No financial or other interest likely to prejudicially affect the exercise of that person's functions as a board member.

• The skills, knowledge, and integrity to carry out the duties required in a highly competent and politically neutral manner.

• The capacity to spend upwards of 20 hours per month on OfReg matters.

Neither the Speaker, members of Parliament, nor public officers are eligible to be appointed to the Board as non-executive members.

SPECIAL PROVISION - Applications <u>must</u> include a <u>written declaration</u> that the applicant: a) has no personal or pecuniary interest, direct or indirect, in a sectoral utility;

b) has not been adjudged bankrupt;

c) has not been convicted in the Cayman Islands or elsewhere of any offence involving dishonesty or fraud or any other offence that is likely to bring the Office into disrepute; andd) is not otherwise unable or unfit to discharge the functions of a Member.

SUBMISSION OF EMAILED (<u>cabinetofficerecruitment@gov.ky</u>) APPLICATION ADDRESSED TO: 'The Nominating Committee – URCO Board', Care of the Cabinet Secretary, Government Administration Building, 133 Elgin Ave, George Town.

DEADLINE: Applicants to email <u>curriculum vitae</u> and <u>written declaration</u> no later than 7th November. 2022.



DELIVERY DRIVER

Progressive Distributors Ltd. is seeking to fill the position of Delivery Driver. Qualified and experienced applicants are required to work efficiently when delivering goods to our customers. Applicants must possess excellent customer service and driving skills. Mature and responsible work ethics are expected of the candidate to maintain this position.

Mandatory Requirements:

- Must have a Group 4 driver's license with a minimum of 3 years truck driving experience.
- Must be able to drive and operate trucks over 13 tons.
 Must be available and flexible to report to work as early as 5am, on weekends and on holidays
- as schedule requires.
- Must be computer literate and have the ability to operate modern, computerized equipment (scales, desktop computers, hand held data collectors, etc.).
- Must be able to lift an average of 60 lbs. unassisted.
- Must have a clean and proven employment track record with references.
- Professional attitude and maintaining a neat appearance and hygiene always, along with special emphasis on road safety and courtesy are required.
- Must be punctual, honest, reliable and hardworking.
- Must have High School Diploma or equivalent.
- Must speak, read, write, and comprehend English fluently.
 A current traffic conviction certificate/driving record must be submitted.
- A current police record must be submitted.
- PDL application form must be completed and submitted.
- Proof of being fully vaccinated for COVID-19 must be submitted.

The candidate is expected to work with a special emphasis on road safety and courtesy to ensure the efficient delivery of goods to our customers. Must be competent in communicating in a polite and professional manner with all our customers and the general public while carrying out duties.

Applicants should forward a detailed resume, completed PDL application form which is available on our website, <u>www.pdl.com.ky</u> and references. Where relevant, applicants must submit evidence of Caymanian Status or PR Certificate (confirming role as Delivery Driver) or Married to Caymanian Certificate (if applicable). PR applicants should include most recent receipt showing payment of relevant PR fees.

Incomplete submissions will not be considered.

Salary Range: Cl\$10.00–Cl\$11.79 per hour commensurate with experience. An attractive compensation and benefits package (including medical insurance, vacation and pension) 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: 04 November 2022

PDL application form must be completed and submitted along with references. The form is available on our website at https://pdl.com.ky/careers



CAREER **OPPORTUNITY**



Water Authority - Cayman

Assistant Operator-Wastewater

Assistant Operator-Water Supply

The successful candidates will work within the Operations Department (Wastewater or Water Supply Division) and will perform a variety of tasks involved with the installation, operation, maintenance and repair of the Water Authority's water and wastewater infrastructure.

JOB REQUIREMENTS:

- Good reading, writing and oral communication skills
- Basic computer skills to store and retrieve electronic data and records
- Basic level certification in water distribution or wastewater collection/ treatment operations (or the ability to obtain certification)
- Experience in the use of hand and power tools commonly used in water and wastewater utilities
- The ability to perform heavy manual labour, enter and work in confined spaces, climb to and work in steep, high areas, and in rough, uneven terrain
- A valid Cayman Islands Group 2 Driver's Licence.

The Water Authority offers competitive salaries, an international medical insurance plan, a pension plan and generous vacation benefits. The starting salary range for these positions is CI\$35,110 - CI\$43,890 per annum (\$16.88 - \$21.10 per hour).

Please send applications, including cover letter and resume to:

Chief HR Officer, P.O. Box 1104, Grand Cayman KY1-1102, Cayman Islands; Email: HR@waterauthority.ky

Applications Deadline: 4 November 2022

"Suppliers of the World's Most Popular Drink"



Description	CI\$	Size (inches) W x H
Newspaper Advertisement Full page	750	10 x 13.5
Newspaper Advertisement 2/3 page	650	10 x 8.37 or 6.6 x 13.5
Newspaper Advertisement 1/2 page (horizontal)	450	10 x 6.67
Newspaper Advertisement 1/2 page (Vertical)	450	4.9 x 13.5
Newspaper Advertisement 1/3 page	350	4.9 x 8.37
Newspaper Advertisement 1/4 page	250	4.9 x 6.67
Newspaper Advertisement 1/5 page	150	4.9 x 4.96
Newspaper Advertisement 1/8 page	75	4.9 x 3.25 or 3.22 x 4.96
Newspaper Advertisement 1/16 page (Small)	50	4.9 x 1.55 or 2.38 x 3.25
Newspaper Advertisement (Mini)	5	2 x 1
Front Page Banner	200	10 x 1.5
Inserts	300	
Advertorial 1/2 Page	500	
Graphic Design	50	

Advertising Deadline

(48 Hours prior Publication Day)				
Publication Day	Deadline (12pm (noon))			
Monday	Thursday			
Wednesday	Monday			
Friday	Wednesday			

2 days notice for ads

For further information or to book an advert call 916 2000 or email: sales@caymaniantimes.ky **IMP AGENCY LTD.** is accepting job applications from dependable, energetic and responsible individuals to join our team as:

IMPORT COORDINATOR

Computer Skills, Interpersonal skills, Customer Service Experience Knowledge in QuickBooks, Problem-solving Skills, Have a valid Cayman Driver's License, A clean police Record Knowledge in COLS – Customs Online System Portal

Salary Range: CI\$12.50 – 15.00 per hour

EXPORT COORDINATOR

Computer Skills, Interpersonal skills, Customer Service Experience Knowledge in QuickBooks, Problem-solving Skills, Have a valid Cayman Driver's License, A clean police Record 5 years minimum experience in a shipping, exports & logistics environment Salary Range: CI\$15.00 -17.00 per hour

PACKER- HOUSEHOLD GOODS

Minimum 3 years' experience in the packing of household goods Good English verbal and written communication skills Have a clean Police and Drivers records with a valid group 3 License Willing to work holidays, weekends and overtime when needed Be Strong bodied – heavy lifting is required Salary Range: Cl\$9:00 – 12.00 per hour

Salaries depends on qualifications & experience plus statuary benefits Email: <u>imp@candw.ky</u>



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:

- \bullet 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.

<u>Salary Range: Cl\$2,300 – Cl\$2,500</u>. 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 Caymanian Times

Email: ralph@caymaniantimes.ky

YOUR COMMUNITY NEWSPAPER FAIR & BALANCED REPORTING Print & Online

No Subscription required info@caymaniantimes.ky / 9162000

3 PUBLICATIONS PER WEEK

Times

Times

Sctimes.ky Caymaniantimes.ky The Captain's Bakery

The Captain's Bakery (Cayman) Ltd at 105 West Bay Rd, invites applicants for the following positions: Bread Packer 1, Bread Packer 2, Cleaner 1, Cleaner 2, Dishwasher 1, Dishwasher 2, Cashier, Counter Clerk, Kitchen Assistant, Bakery Assistant and Driver . Applicants must have a minimum of six (6) years of experience in commercial food preparation or baking, cleaning, cashiering, or serving. Must be honest and possess good interpersonal skills and be able to work as a part of a team. Must be willing to work on Saturdays, Sundays and Public Holidays and on shifts. Salary is C.I. \$6.00 per hour, plus health and pension benefits. Caymanians, persons married to Caymanians and status holders are being invited to apply for this position. Please apply on the JobsCayman website.

INSURANCE CONSULTANT

The Consultant will oversee strategy, financial analysis, benefit design, bench marking, and overall service delivery. They will also effectively communicate the company's value proposition and latest industry trends.

Responsibilities:

- Develops strategies and drives the development of solutions to address complex client issues
- Determines the full scope of services to be provided to client
- Clearly establishes and communicates timelines with the client service team(s) and keeps them apprised of changes
- Monitors the success of projects in terms of scope, budget and timeliness
- Cultivates strong relationships with clients, carriers and vendors
- Maintains a full understanding of the insurance markets, funding alternatives, networks and benefit plan options
- Remains fully knowledgeable on compliance issues governed by legislation and regulations impacting health care plans

Experience:

- 10+ years' of benefits consulting, pricing and claims in health and travel insurance, required
- Bachelor's Degree in Actuarial Science, Finance or related field
- Must be up to date and knowledgeable on Health Insurance laws of the Cayman
- Islands
- Must have a practical knowledge of quoting process and tools
- Must be proficient in Microsoft Excel and familiar with database applications

Salary will be based on experience and qualifications.

Send resume and two references to <u>rohltdcayman@gmail.com</u> deadline October 23,2022



LANDS & SURVEY DEPARTMENT CAYMAN ISLANDS GOVERNMENT

LEASING OPPORTUNITY FOR RETAIL UNIT AT WRECK OF THE TEN SAILS BY

APPLICATION Block 75A Parcel 130

- 478 Austin Conolly Drive, East End
- Approximately 500 square foot retail unit at The Wreck of the Ten Sails.
- The retail unit is available to rent for a minimum three year term.
- The retail unit is brand new and benefits from road frontage on Austin Conolly Drive.
- The agreed rent will be inclusive of service charge and building insurance.
- The tenant will be responsible for the cost of water and electricity.
- All potential tenants must undertake their own due diligence enquiries to satisfy themselves as to all pertinent details for Block 75A Parcel 130.

Rent offers from prospective tenants are invited.

An information pack is available for further details.

Viewings will be available by appointment.

Closing date for applications is 12 noon, Friday 11th November 2022. Late submissions will not be considered.

CIG is under no obligation to accept any or the highest bid. It shall not be bound to give any reason for not any accepting any bid and will not defray any costs incurred in the preparation of the bid.

For further information please refer to the <u>www.caymanlandinfo.ky</u> website or contact Audrey Vanderpuye MRICS, Valuation & Estates Office, Lands & Survey Department, Government Administration Building, Box 120, Grand Cayman KY1-9000. Telephone – 244-3508 E-mail – <u>audrey.vanderpuye@gov.ky</u>. All applications to be submitted on our standard form.





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