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# Less Stress for Better Health



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

There is a huge increase in focus on mental health and wellbeing, a topic that has been rightly pushed to the fore during the pandemic, and our mental health may even prove to be one of the longest of Covid consequences. This appreciation of mental health and acceptance of the wide variety of everyday manifestations is paramount to removing the lingering stigmatisation that many feel when opening up about the topic.

It does not help that we tend to associate so much of health as being physical or biochemical, and we are not wrong, of course. We wrongly associate mental health as being essentially 'mental' (deliberately left so vague), when many of the identified conditions remain physical and biochemical in their origins, including neurological, physical injury related and... stress. Let's face it folks, we are a bag of plumbing with a complex bunch of chemicals and electrical pulses dictating much of our existence, and mental health is no different. So, let's not treat it differently!

So, to kick off treating it the same, let's reflect on an issue that so clearly has mental,

physical and emotional manifestations – stress. But is it a state, a trigger or an illness? Strong argument could be made for all of these. Stress is not always bad. It provides positive stimuli in some cases, leading to better performance and growth, and it is a fundamental component of our fight or flight mechanism, designed to keep us safe. However, I am referring to the more destructive side, and destructive it can be!

Adverse levels or chronic stress can affect many body systems:

- Brain (anxiety, depression, mind fog, mood etc)
- Cardiovascular System (blood pressure, heart attacks, stroke)
- Skin (hair loss, dry or inflammatory skin conditions, acne)
- Joints & Muscles (inflammation, fatigue, aches)
- Gut (irritability, poor nutrient absorption, bowel changes, bloating)
- Immune System (poor immune function, increased recovery time)
- Reproductive System (changes in hormone production, sexual function and more)

Having previously suggested that sleep might constitute life's greatest cure-all, it

would certainly be easy to think that stress may be the evil opposite, and that's not an unfair accusation. It is also easy to see from this collection of potential effects that many of them are also interlinked. For instance, poor nutrient absorption could lead to decreased immune function and joint pains. In the same way that sleep seems to act as a virtuous circle, stress is undoubtedly a vicious one.

To return to our chemical analogy, a particularly important one with respect to stress is Cortisol, often termed the stress hormone. It has many essential functions, from release of glucose from the liver for fast energy in fight or flight, to regulating sleep cycles. Cortisol plays many vital roles. The issue of chronic stress occurs when a persistence or excess of cortisol starts to have adverse effects.

Problems caused by elevated cortisol are too numerous to examine in depth but just a few will help reinforce its prominence in our wellbeing. For instance, it can lead to inflammation, or cause high blood pressure, and because it regulates release of stored glucose, can raise blood sugar and cause diabetes. It is also very clear that high cortisol leads to

weight gain, and we all know that weight gain is linked to a whole heap of other issues.

So, having introduced a topic that we will explore in far more depth over coming weeks - Better health for self through stress reduction - I will start this journey prudently for fear of now leaving everybody - stressed! The easy and free solutions are numerous, including:

- Getting sufficient sleep
- Exercising regularly
- Maintaining a good sense of humour
- Organising, which avoids overwhelm-generated stress
- Listening to music
- Swimming in the ocean

What we mustn't ever forget though is that stress is there for a reason, or because of a trigger. It's great to apply these stress-reducing measures but it is equally important to reflect on the cause of stress. Sometimes these are not easy to remove, like the pandemic, for instance, but in many cases, we can take activity steps to reduce the trigger. But I'm just too busy and overwhelmed to even think about it, I hear you say. Well, maybe that's a very good place to start then!

**Holiday Decorating  
Safety Tip**

1

**Don't Climb Ladders Alone**  
*Never climb a ladder to string lights or hang ornaments without someone to watch or assist.*

*Set up the ladder so that it is on a firm, secure and level foundation.*

**Contact 911**  
in the event of an electrical emergency

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**Caymanian Times**  
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# CIMA Launches Online Investor Education Campaign

The Cayman Islands Monetary Authority ("CIMA") has announced the launch of its online campaign titled "I Learned the Hard Way" which seeks to raise awareness about the importance of financial education as well as understanding the risks associated with investment opportunities.

Throughout its work, CIMA has recognised that investment mis-selling is a growing issue among its registered entities and general consumers alike, especially as the market is becoming increasingly diverse and persons are becoming more vulnerable. Therefore, part of the campaign will seek to address these areas, as well as help investors avoid potential fraud.

CIMA Managing Director Mrs. Cindy Scotland, OBE, said "As principal regulator of the financial services industry, CIMA plays a critical role in promoting investor protection and protecting the reputation of the Cayman Islands as a leading financial services centre. As such, investor education remains a top priority and through this campaign, we look forward to empowering investors, both locally and abroad, to take control of their financial resources and make informed decisions."

A dedicated webpage will act as a centerpiece for the campaign and a helpful informational resource for users. A series of tips will also be shared weekly via CIMA's



► Mrs. Cindy Scotland

LinkedIn and Facebook social media platforms, along with related blog articles and other material.

Messages will highlight the basic financial concepts, including among other things, the importance of understanding that all investments entail risk, learning the right questions to ask when choosing an investment, recognising the common red flags of illegal cash investment opportunities, and complaint handling and reporting.

For more information, visit [www.campaign.cima.ky](http://www.campaign.cima.ky)

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Find out more at [Giversplanet.com](http://Giversplanet.com)

## The future of Caymans' Airports is on the horizon!

**Your voice has been heard on building a brighter future for Caymans' Airports!**

The Cayman Islands Airports Authority (CIAA) is in the process of finalising the long-term, sustainable development of Owen Roberts International Airport on Grand Cayman, Charles Kirkconnell International Airport on Cayman Brac and Edward Bodden Airfield on Little Cayman with our Vision of delivering an excellent airport experience for our guests.

We invite the Public to join us once again at the next series of Community Outreach Sessions from **21 – 23 November 2022** on each of the three islands where we will share with you the findings of the Community Outreach Survey, conducted in July 2022, and our innovative approaches to the future airport development for Grand Cayman, Cayman Brac and Little Cayman.

**Be a part of the Cayman Islands' Airports future development!**

Please join the CIAA at one of the following sessions between **5:30 p.m. and 7:30 p.m.:**

- **Monday, 21 November** at the Little Cayman Beach Resort, Little Cayman
- **Tuesday, 22 November** at the Aston Rutty Centre, Cayman Brac
- **Wednesday, 23 November** at the John Gray High School Hall (old George Hicks site), Grand Cayman

All are welcome to attend! Refreshments will be provided.

Presentation coverage of the Community Outreach Sessions will be recorded and posted to the CIAA's official Facebook page, following each session.

[caymanairports.com](http://caymanairports.com)

Owen Roberts International Airport | Charles Kirkconnell International Airport

# Moore Professional Services Joins Cayman Finance As New Member

Moore Professional Services Ltd., a provider of specialist audit, assurance and financial statement preparation services to alternative investment funds, is joining Cayman Finance as a new member.

“We’re very excited Moore Professional Services has chosen to contribute to our mission to protect and grow the Cayman Islands financial services industry,” said Cayman Finance CEO Steve McIntosh. “When more of us work together on our shared

priorities we are stronger as an industry which translates into greater opportunities and a better quality of life for Caymanians.”

Moore Professional Services, Ltd. is the Moore Global Network member firm in the Cayman Islands having opened doors on 1 July 2022. The Moore Global Network is a global accounting and advisory family with over 29,000 people in 547 offices across 113 countries, which has had representation

in the Cayman Islands for well over a decade.

“The Cayman Islands is one of the world’s top jurisdictions for institutionally-focused, specialised financial services and we are committed to supporting advocacy that maintains that leadership in the market,” said Candice Czeremuszkin “Cayman Finance’s bold new approach to local and international engagement also offers exceptional value for members which made this a worthy investment.”



# BUTTERFIELD RECEIVES ‘BEST PRIVATE BANK’ AWARDS

Butterfield has been recognised as the Best Private Bank in the Cayman Islands and Bermuda by The Banker and PWM in the 14th annual Global Private



Banking Awards 2022 and also by Global Finance in their eighth annual World’s Best Private Banks 2023 awards.

The Global Private Banking Awards are considered amongst the most prestigious private banking awards, with both The Banker and PWM belonging to the Financial Times, and acknowledge private banks that excelled in their business strategy, boosted inflows and satisfied clients. This year, more than 120 banks from 50 countries entered the awards.

Yuri Bender, Judge and Editor-in-Chief of PWM, said: “Butterfield was recognised by the judging panel for its strong brand name and high-touch approach in its key markets of Bermuda and the Cayman Islands. Its expertise in trust and fiduciary services was also noted.”

In its eighth year, the Global Finance World’s Best Private Banks Awards for 2023 recognises banks that best serve the needs of high-net-worth individuals as they seek to protect and grow their wealth. The winners are not always the biggest institutions, but rather the best—those with qualities that individuals rate highly when choosing a bank.

Michael McWatt, Butterfield’s Managing Director of the Cayman Islands, said: “As a relationship-led, full service bank and trust company, our focus is on the financial and fiduciary needs of our clients. We pride ourselves on our personal approach, taking the time to understand the individual needs of each client, and have a quality team of professionals who work hard to deliver exceptional service. We are delighted to have our efforts recognised with these well-respected awards.”

In both the Cayman Islands and Bermuda, Butterfield offers a comprehensive suite of wealth management services that can be customised to each client’s needs and coordinated as part of an overall financial plan by the on-island team. The dedicated relationship manager acts as a single point of contact, through whom clients can access all of Butterfield’s local and international services, including its multi-jurisdiction trust network.

To discover more about Butterfield’s award-winning service, visit [www.butterfieldgroup.com](http://www.butterfieldgroup.com).




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**Pirates Fest**  
CAYMAN ISLANDS NATIONAL FESTIVAL

# Cayman Brac Pirates Festivities



Friday  
**25**  
Nov

10.00am – 3.00pm  
1:15pm to 2:15pm  
5.00pm – 7.00pm  
9.00pm – 2.00am

Pirates Fest Heritage Day, Spot Bay Community Park  
Gimistory, Spot Bay Community Park hosted by CNCF  
Happy Hour, Captain's Table  
Official Kick-off Party, Coral Isle Club

Saturday  
**26**  
Nov

10.30am – 5.00pm  
5.30pm – 6.30pm  
7.00pm – 7.15pm  
8.30pm – Midnight

CIWA Brac Surf n Turf Jet Ski Race, Scott's Dock  
Boat Float Parade, Buccaneers cut to Scott's Dock  
\*FIREWORKS\*, Scott's Dock  
After Party, Tiger Bay Cafe

Sunday  
**27**  
Nov

6.00am – 8.00am  
12.00pm – 3.00pm

CIWA Brac Surf n Turf Cycling, start TBA  
Pirates Farewell Lunch, The Alexander Hotel

[www.piratesfestcayman.com](http://www.piratesfestcayman.com)



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

# RCIPS CLAMPDOWN ON CRIME SPURT



► Commissioner Derek Byrne



Faced with a growing spate of serious crimes, the Royal Cayman Islands Police Service (RCIPS) is moving to take tough action against the perpetrators.

In the past several months there has been a noticeable uptick in reports of shootings, armed robberies and other serious offences which have placed the community on edge.

Outlining the scale of the issue, Commissioner of Police Derek Byrne, speaking at an RCIPS press conference on Thursday referred to the "heightened concern in the community with the number of reported robberies in the past weeks" with 23 instances of serious criminal offences mainly involving firearms.

He reported that the police

have a handle on who is mainly behind the crime spurt which he said has occurred in three main waves since March this year.

"We have identified what we believe are three groups involved in this. We do a lot of background work on at least 10 persons comprised of these three groups that are known to us. Most of them have served time in custody and are known to the prison population. Some of them are not long out of prison having several sentences for other related crimes and as well as being involved in robberies. They are involved in other types of crimes as well," Commissioner Byrne reported.

Two arrests have so far been made.

## CRIME PROFILES

Police files show that the recent crime surge has targeted mainly small retail businesses with 15 reported in the capital George Town, four in West Bay and 4 in East End.

Investigations have identified three vehicles used in the robberies which have involved switching of numbers plates and the use of number plates stolen from other vehicles.

The RCIPs is urging any vehicle owner whose number plates have been stolen to report it to the police as a matter of priority to aid in their investigations.

The RCIPS says there have been what it describes as three distinct streams of robberies this year since March which it

has been vigorously investigating, but notes that "it then takes us months and months of hard work and searching for matching clothing, matching descriptions before we eventually get a charge."

It was disclosed that most of the perpetrators of the current criminal activity are of local origin.

There is an indication that illegal gambling is one aspect that fuelling the current crime surge, an issue that the RCIPS says is of growing concern and for which it credits the government for moving aggressively to stamp it out.

## VIGILANCE

With calls for an intensified police clampdown, Com-

missioner Byrne is urging the public to be vigilant to deter criminals during the upcoming Christmas period with its corresponding increase in economic activity.

"There's been a significant increase in police patrols both overt and covert (ed: uniformed and plainclothes) over the past number of weeks," he assured.

"I think we need to highlight too that we are coming into the high period of commercialisation - the Christmas period, the festive period - so there are several crime prevention messages to be delivered; protect your goods, protect your cash, don't be hoarding large amounts of cash."

The Commissioner is also urging the public to report suspicious activity to the RCIPS which could include information about firearms, ammunition and drugs.

"Please tell us and let us work to reduce the impact of harm in our community."

While public concern is heightened about the increase in crime, Commissioner Derek Byrne maintains that Cayman is still a safe society.

"We have relatively very small numbers of crimes in all categories relatively small, so it still continues to be very, very safe place. But the important part for us is that our tourists are protected and we're also protecting our communities...We have a small group of people involved in crime and our job is to get these people, get them before the courts, prosecuted and convicted. I think they deserve custodial sentences for their actions and I think that's what's going to happen as we've done in the past," the RCIPS head stated.





► Former Premier and former Lions President Sir Alden McLaughlin delivered the feature address at the Lions Club of Grand Cayman's 50th anniversary celebrations.



► Lion John Ebanks and his wife Sharon.

# Lions Club of Grand Cayman name John Ebanks as its 'Golden Lion'



► Lion John Ebanks receiving his golden jacket from Lion President Michael Havlin.



► Neals Godfrey one the Clubs few surviving charter members.

John Ebanks is a recognizable face at every Lions project, giving loyally serving the Cayman Islands community for more than five decades and on Saturday night he was honoured the Lions Club of Grand Cayman's "Golden Lion" as the Club marked its milestone golden jubilee.

The Officer of the Order of the Cayman Islands recipient became the first to receive the prestigious award as the local service club celebrated its 50th anniversary

with a special gala at the Grand Marriott ballroom on West Bay Road.

Ebanks, a former older persons' ambassador and National Roads Authority executive, was overcome with emotion he received a gold-coloured jacket to mark his achievement.

Following his award Ebanks said he was "shocked to say the least."

He said from the beginning of when Master of Ceremonies Alfonso Wright began his presentation he said he knew

he was the only lion to fit the description.

"But I had no idea what the outcome would be at the end. Right now, I'm still in awe of how well my fellow Lions did the entire programme, it was well put together truly. My commitment to the Lions Club goes much broader than just at Club level. The Zone, the Region, the District, Lions Club International. I do what I do from the heart not really for rewards but to help the less fortunate," he said.

Lions Club President Michael Havlin, in his speech at the event, lauded the commitment from the Lions members who continue to carry on the tradition of service.

"Fifty years ago, Charter Members brought together a group of successful men and asked them to put their talents to work improving the community here in these islands. When I look out at this audience this evening, I see a mixture of Charter, Life Mem-

SEE LIONS CLUB, Page 8



► The event was well attended.



► Lion Alfonso Wright announcing the Golden Lion award.



► Former Leos gather for a photo call at the event.

## Lions Club

CONTINUED FROM Page 7

ber, Affiliate and Honorary Lions, and others who are no longer with us will be honoured later in the programme. We, 99 Lions, on the roster, continue the tradition of outstanding service to our community and country," he said.

Former Premier and former Lion President Sir Alden McLaughlin, the guest speaker at the event, reflected not only on the contribution Lions made and continue to make over the last 50 years, but the personal changes that occur when one is involved in service to others.

"We serve is the Lions' motto and by serving we grow and develop and become better at leading," he said, adding "we develop better attitudes to people and to life, develop empathy."

He pointed to the Lions' code of ethics as a guide that he uses in his life, and implored Lions present to continue to uphold the tradition of selfless service as he recited 'A Psalm of Life' by Henry Wadsworth Longfellow at close of his presentation.

He also led the 'Lions' Roar' to celebrate Ebanks's award.

About John Ebanks

Ebanks is a prominent face at every Lions' event and is well-known for his culinary skills at Lions' breakfasts and other associated events.

Shortly after the Lions Club of Grand Cayman was chartered in October 1972, Ebanks was invited by the late Lion Patrick Johnson to a meeting preceding the Charter night Ceremony in November of the same year, Wright said.

"That was his first meeting and he never stopped as that acquaintance became a member in February of 1973," Wright said as he announced the award.

Ebanks was voted in as vice governor of Lions district 60B, the first Lion from the Cayman Islands to do so and a year later in

2007 he became governor of district 60B – the first Caymanian to attain that status.

The next year he assumed the position of Chairperson of the Counsel of Governors of the Multiple District, another first for the Cayman Islands in the Lions movement.

"Needless to say, we are very proud of this great Lion, his remarkable accomplishments and his ambassador-like travels representing all of us throughout the Caribbean and the rest of the world. He has managed to stay grounded and humble throughout is Lionistic Career, one of his greatest attributes. He does not walk around with his head in the air," Wright said.

Yet Ebanks remained humbled by the accolades bestowed on him.

He said the Lions movement and community service was a personal pursuit as he was never able to finish school, instead going to sea at age 15 and spending his 16th birthday in Japan to bring out a new ship, the SS Ore Meteor.

"So that I could send my two brothers and three sisters to school and build a home for them to call their own. It wasn't easy at all I know what hardship is, I come from there I know there are many who don't know this but thought I would share that's who I am, from humble beginnings," he said.

He recalled his grandmother Rhena would always remind her grandkids "you do good and good will follow you and you do evil and that too will follow you, I live by that motto every day of my life."

He said every day he makes a concerted effort to do one good deed if not two or more some days "because of the way I were brought up, and now I'm reaping the benefits not realising it at first (pay back) is an amazing thing."

The Club, which has been hosting various events to celebrate its milestone, including an upcoming golf tournament which will be announced soon, has been a central figure in the community from its Christmas Day deliveries to its restoration projects.



► Lions Club President Michael Havlin and his wife Victoria.





Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
20	21	22	23	24	25
Norwegian Pearl	Caribbean Princess	Disney Fantasy	Brilliance of the Seas	Celebrity Reflection	Caribbean Paradise
	Crystal Serenity		Carnival Horizon		Carnival Pride
			Celebrity Constellation		Celebrity Beyond
<b>Total Passengers</b>	<b>Total Passengers</b>	<b>Total Passengers</b>	<b>Total Passengers</b>	<b>Total Passengers</b>	<b>Total Passengers</b>
2,500	4,180	4,000	8,885	3,046	7,094

## \$5,000 DONATION LAUNCHES NEW VOCATIONAL TRAINING PARTNERSHIP BETWEEN THE UNIVERSITY COLLEGE OF THE CAYMAN ISLANDS AND CAYMAN WATER COMPANY LIMITED

On Tuesday 8 November 2022, a cheque for CI\$5,000 was presented to the University College of the Cayman Islands by Cayman Water Company Limited, to launch the beginning of a new vocational training partnership between the two organisations.

Cayman Water will support the future workforce of the Cayman Islands by providing a package of support for its technical and vocational students (TVET). Technical and vocational students at the University College of the Cayman Islands span all age groups and abilities and learn trades as diverse as electrical installation and plumbing to air conditioning and hospitality. This long-term partnership may include financial donations, mentoring, student scholarships, work placements and more.

Present at the event was the University College of the Cayman Island's Board Chairman, Mr. Gilbert McLean and President and Chief Executive Officer, Dr. Robert W. Robertson. UCCI was presented with the kind donation of CI\$5,000 by Mr. Ramjeet Jerrybandan, Executive Vice President and Chief Operating Officer of Consolidated Water, Mr. Manuel Thomaz, General Manager of Cayman Water, Mr. Carson Ebanks, Director of Consolidated Water and Mrs. Karlene Singh, Project Engineer at Cayman Water.

Dr. Robert W. Robertson, Chief Executive Officer, and President of the University College of the Cayman Islands



► Cayman Water Company Ltd presents a \$5,000 donation to the University College of the Cayman Islands. From L to R: The University College of the Cayman Island's Board Chairman, Mr. Gilbert McLean, President and Chief Executive Officer, Dr. Robert W. Robertson, Executive Vice President and Chief Operating Officer of Consolidated Water Mr. Ramjeet Jerrybandan, Mr. Carson Ebanks, Director of Consolidated Water and Mrs. Karlene Singh, Project Engineer at Cayman Water.

said "The cheque for CI\$5,000 represents the start of a supportive partnership by Cayman Water which will allow us to grow and enhance technical and vocational training in the country. Technical and vocational training is a huge growth area in the Cayman Islands and across the Caribbean and is essential for keeping our workforce skilled. By partnering with private-sector organisations within the country, we can en-

sure that the skills that we provide for our students are those that will really benefit them in their careers when they leave us and will make them 'job-ready'. We are thrilled to have Cayman Water on board as a key workforce training partner and we look forward to collaborating with them closely in the future".

"UCCI is now a recognized centre for skills training through both the National Center for Construction Education

and Research (NCCER) and City and Guilds. Our plan is to expand industry recognized and certified technical training to meet country-wide needs using these programs."

Mr. Ramjeet Jerrybandan, Executive Vice President and Chief Operating Officer of Consolidated Water continued. "We need skilled workers in the Cayman Islands to ensure that we continue to thrive economically. By working closely with UCCI, and supporting its students, we can develop and train highly, skilled certified technicians in all the trades. Not only does this benefit the employers, it benefits the students and the community as a whole. We look forward to seeing the next generation of skilled tradesmen and tradeswomen take the helm. We also look forward to seeing some of these students pursue higher education."

Cayman Water Company Limited belongs to the Consolidated Water Group, an international water solutions company, supplying potable water, treating water for reuse, and manufacturing and providing water-related products and services to customers in the Cayman Islands, The Bahamas, the United States, and the British Virgin Islands.

Cayman Water is one of several private-sector partners working with UCCI to provide private-sector backed training for its students. These include Andro, Otis Air, DART and The Westin, amongst others.

# Airbnb's rise has no ceiling



► Airbnb accommodation is gaining popularity

Anyone travelling to Latin America in the near future and seeking accommodation should look at option of using Airbnb.

Airbnb, as in 'Air Bed and Breakfast', is a service that lets property owners rent out their spaces to travellers looking for a place to stay. Travelers can rent a space for multiple people to share, a shared space with private rooms, or the entire property for themselves. There seems to be a growing trend in the Cayman Islands to become Airbnb hosts.

Airbnb was started by Brian Chesky and Joe Gebbia, two industrial designers that had recently moved to San Francisco. Unable to afford the rent for their loft at the time, the pair decided to make up the money they needed by renting out their apartment to people who couldn't find or afford hotels to stay at while attending nearby trade shows. They set up air mattresses in the apartment's living room for

their guests to sleep on and cooked home-made breakfast in the morning. Since then, Airbnb has become one of the trailblazers of peer-to-peer property rental.

Airbnb has since grown to over four million hosts who have welcomed more than 1 billion guest arrivals in almost every country globally. Every day, hosts offer unique stays and experiences that make it possible for guests to connect with communities in a more authentic way.

Airbnb revealed that in Latin America, the Airbnb trade grew 33 percent more than in the same quarter of 2021. The platform now offers personalised guidance from a super host and direct assistance from its community team for new Hosts.

Amidst a rising cost of living crisis, earning much-needed income has never been more important. This is leading to a new wave of people considering hosting for the first time. Since the beginning

of the pandemic, over 60 million unique visitors have visited Airbnb's host page, with over 40 percent of those visiting in the last year.

According to a recent survey, almost half of hosts globally said the money they've earned through hosting has helped them stay in their home. Globally 46 percent say they've used the extra money to pay for food and other items that have become more expensive, while one in 10 said it has helped them avoid eviction or foreclosure.

People are more flexible than ever before, and Airbnb believe with that flexibility comes the ability to occasionally share your space, whatever size. In fact, new private rooms listings added to the platform globally are up 31 percent in the past year.

Airbnb is becoming an increasingly popular travel option in the Caribbean,

according to its latest business results. This coupled with the approaching vacation season makes today the best time to become a host on Airbnb and earn extra income. To make the process easier, the platform announced its new Airbnb set-up will offer guidance from 1,500 super-hosts to help new hosts get started, an experienced guest for your first booking and specialised support from Airbnb.

Chesky, Airbnb CEO, said: "Airbnb was born during a recession. Joe and I couldn't afford rent, so we inflated three mattresses and created an Air Bed and Breakfast. Soon, people from all over the world joined us. Today, just like during the great recession of 2008, people are especially interested in earning income by being hosts on the platform. That's why we're introducing an easy way for millions of people to start sharing a space through Airbnb."

## Maples Group Donated Close to US\$1 Million to Cayman Islands Causes in 2021



► Matthew Gardner

The Maples Group is pleased to release its latest Cayman Islands Corporate Social Responsibility ("CSR") Report highlighting the Group's charitable work and donation of US\$960,000 across its scholarship and philanthropic programmes in 2021. In total, seven young Caymanian scholars and some 60 local charitable organisations and community initiatives benefitted last year from the Group's long-standing sponsorship programmes, fundraising and volunteer initiatives.

Employees of the Maples Group also raised over US\$100,000 in support of 32 organisations through the Group's Dress for your Day programme, whereby staff chose to donate a portion of their

monthly salary to select charities; this amount was then matched by the Group.

This is the second consecutive year the Maples Group has reported on its CSR activities in the Cayman Islands. By reporting on these initiatives / activities formally, the Group hopes to draw attention to the import work of Cayman's charities, the various ways the private sector may support the community, and the education and career advancement opportunities that the Group can offer Caymanians.

Commenting on the publication and the importance of being an active corporate citizen, Matthew Gardner, Cayman Islands Managing Partner said: "There are so many worthy charitable

organisations in need of assistance and the Maples Group is pleased to support these causes."

"Through this report we are able to share the ways we collaborate with the community and, most importantly, assist in increasing awareness of the critical services these organisations provide."

The Maples Group supports local causes and organisations with a focus on the development, improvement and benefit of the arts and culture, community outreach, environment, health, sports, and youth and education. Since 2008, the Group has donated over US\$15 million to the Cayman Islands community.

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**GAS PRICES**



Location	Gas Station	Regular	Premium	Diesel
East End	Eastern Star Rubis (Woody's)	5,88	n/a	6,25
NorthSide	Jack's Esso (Jack's II)	5,98	6,9	6,9
Bodden Town	Lorna's Rubis	5,92	6,33	6,25
Bodden Town	Mostyns Esso	5,99	6,11	6,38
Savannah	Savannah Rubis	5,92	6,33	6,25
Red Bay	Barcam	5,96	6,15	6,99
Red Bay	On The Run ( Brown's Red Bay)	5,96	6,15	6,41
George Town	Peanuts	5,72	6,18	6,05
George Town	Jose's Escape	5,67	6,27	6,17
George Town	Refuel	5,62	5,85	6,05
George Town	Esso Tigermart 4 Way Stop (JS)H&B 11	5,96	6,15	6,96
George Town	Eastern Avenue Rubis	5,76	6,28	6,2
George Town	Walkers Rd. Rubis	5,79	6,25	6,25
George Town	On The Run (Mike's Walkers Rd.)	5,96	6,15	6,86
George Town	On The Run ( Brown's Industrial Park)	5,96	6,15	6,37
George Town	On The Run (Mike's 7 Mile)	5,96	6,15	6,86
West Bay Rd.	H & B Esso (H&B 1 Seven Mile)	5,96	6,15	6,91
West Bay Rd.	7 Mile Rubis (AA 7 Mile)	5,97	6,58	6,45
West Bay	Hell Esso	5,76	5,88	6,35
West Bay	Esso 4 Way Stop (Four Winds)	n/a	n/a	n/a
George Town	Scotts Landing	6,2	n/a	6,13
Cayman Brac	West End	n/a	5,58	6,89
Cayman Brac	Tib Mart	n/a	5,58	n/a
Little Cayman	Village Square	n/a	7,89	8,18

<b>Lowest Prices</b>	Grand Cayman	<b>5,62</b>	<b>5,85</b>	<b>6,05</b>
<b>Highest Prices</b>	Grand Cayman	<b>6,2</b>	<b>6,9</b>	<b>6,99</b>

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**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

# Geology Week a Success



► Dr Jones and Simone Williams, Research Officer with the Department of Environment's Terrestrial Resource Unit, closely examine a piece of carbonate sedimentary rock.

The Annual Geology Week came to a close on Friday, 28 October, marking a successful return visit by renowned geologist Dr Brian Jones.

Geology Week is an annual event sponsored by Water Authority-Cayman and Dr Jones to promote local interest in the subject of geology. Dr Jones, a distinguished professor at the University of Alberta, has been visiting and conducting research in the Cayman Islands for over 35 years.

The week-long series of events included a lecture and field trip to local sites of geologic interest on Grand Cayman for teachers and professionals, as well as les-

sons to high school students at Cayman Prep and High School, Cayman Academy, Hope Academy and Layman E. Scott High School about plate tectonics, the rock cycle, and coral reefs and the geology of the Cayman Islands. Cayman Life TV will feature the professional development course for teachers in its Classroom of the Month series in the coming weeks.

Water Authority Director Dr Gelia Frederick-van Genderen said that the Authority is always encouraged to see local interest in Geology Week grow.

"We are so grateful to Dr Jones for returning to the Cayman Islands to share his exper-



► Dr Brian Jones speaks to the participants of the professional development course.



► Dr Brian Jones leads a lesson on plate tectonics and coral reefs at Cayman Prep and High School.

tise with local teachers, professionals and students," she said. "Geology is essential to the day-to-day operations of the Authority, as well as to the success of its major infrastruc-

ture projects. I hope that Dr Jones' lectures will inspire young people in the Cayman Islands to pursue geology as they progress in their educational and professional careers."



► One of the spots of the tour was the Pedro Castle Quarry, where participants examined two geology formations found in the Cayman Islands – the Pedro Castle Formation and Cayman Formation.



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# Caymanian Times Classifieds



## Senior Associate – Corporate, Finance & Funds

We are seeking a candidate who will support and participate in the successful growth of the firm's Corporate, Finance & Funds team. By providing legal advice on a wide range of matters to commercial clients (both institutional and private).

The successful applicant must have a minimum of 10 years of post-qualification experience gained in banking and finance as well as general corporate law both in the Cayman Islands and the British Virgin Islands. They must advise clients competently and confidently on the technical aspects of banking and finance work, corporate and commercial matters and funds. Applicant must be a resourceful team player with sound legal technical skills and excellent drafting skills. Be client and service focused with excellent client facing skills. Be able to build and maintain relationships with clients, to help retain and attract more clients and work into the business. The ability to demonstrate effective supervision and guidance to Associates, Articled Clerks and Paralegals to develop the skills of the team, delegate and appropriately manage and monitor their work, providing guidance when required.

Salary will be in the range of USD\$180,000-\$220,000 dependent on experience and qualifications, plus statutory benefits as required by law.

Applicants are advised that they will need to meet the required criteria in standard tests to demonstrate the skills required for the above position.

Interested Caymanians, permanent residents or any persons qualified for this role should apply via the application page on our website. A full job description and outline of required skills and experience can be found at : <https://collascrill.pinpointhq.com/vacancies>

Application deadline - 30 November 2022

## UNDER THE ALMOND TREE LTD T/A THISTLE GENERAL CONTRACTOR

Applications are invited for the position of **MASON**

Preferred minimum of 10 years' experience. The successful candidate will be required to work a minimum of 45 hours per week including weekends and evenings, as required.

Salary will be paid weekly at an hourly rate of \$12 per hour with Health & Pension Benefits provided in accordance with Employment Law.

Only applications from Caymanians, Status Holders and Legal Residents will be considered at this time.

Email resume to [susan@elite.ky](mailto:susan@elite.ky)

## UNDER THE ALMOND TREE LTD T/A THISTLE GENERAL CONTRACTOR

Applications are invited for the position of PIPE FITTER

Must have a minimum of 5 years' experience.

The successful candidate will be required to work a minimum of 45 hours per week including weekends and evenings, as required. Salary will be paid weekly at an hourly rate of \$12 per hour. Health & Pension Benefits provided in accordance with Employment Law.

Only applications from Caymanians, Status Holders and Legal Residents will be accepted at this time.

Email resume to [susan@elite.ky](mailto:susan@elite.ky)



## Senior Associate – Dispute Resolution

We are seeking a candidate who is a qualified Attorney-at-Law in the Cayman Islands, with at least six years' post qualification experience with a top tier litigation practice in commercial and civil litigation who will support and participate in the successful growth of the firm's Dispute Resolution team. It is essential that applicants have a demonstrable background in acting for investors/dissenters in Section 238 matters and advising stakeholders in respect of cross-border proceedings including liquidations, receiverships and complex restructurings.

Applicant must: be a resourceful team player with sound legal technical skills and excellent drafting skills; be client and service focused with excellent client facing skills; be able to build and maintain relationships with clients, to help retain and attract more clients and work into the business; and have the ability to demonstrate effective supervision and guidance, when required, to Associates, Articled Clerks and Paralegals to develop the skills of the team, delegate and appropriately manage and monitor their work.

Salary will be in the range of USD \$180,000 to \$220,000 dependent on experience and qualifications, plus statutory benefits as required by law. Applicants are advised that they will need to meet the required criteria in standard tests to demonstrate the skills required for the above position.

Interested Caymanians, permanent residents or any persons qualified for this role should apply via the application page on our website. A full job description and outline of required skills and experience can be found at: <https://collascrill.pinpointhq.com/vacancies>

Application deadline - 5 December 2022

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# 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

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

©2018 Conceptis Puzzles, Dist. by King Features Syndicate, Inc.

### Answer to previous puzzle

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

Difficulty Level ★★★

Difficulty Level ★★★★★

3/09

## CROSSWORD

By THOMAS JOSEPH

- ACROSS**
- 1 Allude (to)
  - 6 Vatican-based
  - 11 Banish
  - 12 Scarlett's last name
  - 13 Clear quaff
  - 15 Huck's friend
  - 16 Pull along
  - 17 Feeling down
  - 18 Croc's cousin
  - 20 Terrible
  - 23 Weakly unsteady
  - 27 Harbor structure
  - 28 Goopy cheese
  - 29 Finish
  - 31 Microwave sounds
  - 32 Long stories
  - 34 Much of N. Amer.
  - 37 Combat
  - 38 Phone bill addition
  - 41 Vaulting aid
  - 44 National symbol
  - 45 Mountain group
  - 46 Purloined
  - 47 Fiery crime
- DOWN**
- 2 Trade show
  - 3 Unyielding
  - 4 Quarter-back
  - 5 Tourist's car
  - 6 Conference
  - 7 "So that's it!"
  - 8 Touches lightly
  - 9 Open space
  - 10 Cooking fat
  - 14 Procured
  - 18 Wise ones
  - 19 Judicial garb
  - 20 Galoot
  - 21 Victory
  - 22 Nourished
  - 24 Lode material
  - 25 Energy
  - 26 "Certainly!"
  - 30 "Parks and Recreation" town
  - 31 Superstar Streisand
  - 33 Comic bit
  - 34 Purposes
  - 35 Petty argument
  - 36 Jason's ship
  - 38 Stadium group
  - 39 Therefore
  - 40 Genesis setting
  - 42 Under the weather
  - 43 Crew tool

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

### 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							45			
46							47			

3-20

## Word Search

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

- Aisle
- Album
- Bells
- Best man
- Blossom
- Bouquet
- Cake
- Cards
- Ceremony
- Church
- Confetti
- Family
- Friends
- Gifts
- Gown
- Groom
- Guests
- Honeymoon
- Hymn
- Limo
- Parents
- Photos
- Reception
- Ring
- Usher
- Veil
- Vows

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



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### CURTIS

By Ray Billingsley

WHAT'S UP, DUDE? YOU'RE SUDDENLY AS PALE AS A GHOST!!

HEART-THROB, YOU DIDN'T SEND THAT PHOTO OF YOUR BUTT TO MICHELLE....

THEN WHO DID I SEND IT TO?

THOUGH NOW THE KITCHEN ONE HAS GONE OFFLINE.

### THE AMAZING SPIDER MAN

By Stan Lee

BRUCE - YOU DID IT! YOU MANAGED TO HULK OUT!

HULK HAS NOTHING TO DO WITH WEAKLING BANNER!

COULD BANNER DO THIS TO BIG SNAKES?

NOT - THAT I RECALL.

### JUDGE PARKER

By Woody Wilson & Mike Manley

SOMEWHERE OVERSEAS...

WHY HAVE I LOST THE FEED TO RANDY'S BACKYARD SECURITY CAMERA?!

NO BIG DEAL. I MEAN, IT'S NOT LIKE RANDY AND CHARLOTTE WILL HANG OUT THERE IN THE MIDDLE OF MARCH.

ARE YOU AN IDIOT? ARE WE JUST HIRING IDIOTS NOW, DAD?

RELAX, APRIL. THE CAMERA'S BACK ON...