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GRENADA'S BANKING INDUSTRY SEES ECONOMIC GROWTH

"Growth in 2018 is conservatively projected to be 3.3 percent," Prime Minister Mitchell said.



KEITH JOHNSON

President of the Grenada Bankers' Association (GBA), Keith Johnson, says the banking industry has seen an improvement in the country's economy.

"It is clear that the economy has been improving over the past few years," Johnson, Managing Director of Republic Bank (Grenada) Ltd, said in recent interview. "There's been growth year and year at least for the past three, if not four years; and, the projection for 2018 is continued growth which is a good sign for the country."

As the economy improves so, too, the banks will normally grow, according to Johnson.

"So you will notice that the period – from maybe 2009 to about 2015 – there was a noticeable decline in the economy," he pointed out. "Then, it started to pick up again and with that we notice the banks are doing a little better these past couple of years."

Johnson said it takes a little while for banks to feel the full effects of both a slump in the economy and also when there is an improvement in the economic sector.

A good indicator of a sluggish economy is the real

estate market, Johnson argued. "When the economy is down, the real estate is down," he said. "With the real estate rebounding we saw a rebound in the real estate market. It reached a high of about 11 to 12 percent a few years ago; so there's been a major recovery there and that all part of the economy improving."

As it pertains to customers' default on loans, Johnson said that banks have witnessed marked improvement in this area.

"We saw an increase in non-performing loans from about 2011 to right onto about 2015, 2016; and then, it started to come down again," he said. "As a country, Grenada's non-performing ratio is just, I think, a little under the prudential limit of under five percent, which is an excellent turnaround of what it was".

The "World Economic Outlook Report" released last month stated that, "global growth is estimated at 3.6 percent in 2017 and projected to increase to 3.7 percent in 2018".

And, according to the Eastern Caribbean Currency Union, average growth in the sub-region is projected to accelerate

to 3.9 percent in 2018, "underpinned by hurricane rehabilitation activities, as well as sizable investment projects in public infrastructure and in the tourism industry".

Prime Minister and Min-

ister of Finance, Dr Keith Mitchell, in his 2018 budget presentation, reported that the country's economy has been on a consistent path of economic expansion since 2013, and is poised to experience its fifth consecutive year of

growth. He said an uptick in economic activity in 2017 was fueled by expansion in construction, tourism, private education and manufacturing.

GBA President Johnson noted that the private sector is the engine of economic growth in Grenada. But, he added that the banking industry is the "fuel" to that engine that propels the country's economy.

Wishing Grenada a Happy 44th Independence Anniversary

FROM THE MANAGEMENT AND STAFF OF



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CARIBE WAVE 2018 TO BE STAGED ON MARCH 15TH

St. George's, Grenada – Friday 26th January, 2018.

The National Disaster Management Agency (NaDMA) has started planning for the hosting of CARIBEWAVE 2018, carded for Thursday 15th March, 2018.

The Scenario this year will take the form of an earthquake just off the Coast of Barbados which will trigger a Regional Tsunami. Due to the location of the Earthquake, it will be expected to affect the Eastern side of the island; St. Andrew and St. David.

The exercise this year will therefore be held in St. Andrew, the focus area will span from Telescope to Hope.

On Tuesday 30th January, a team from NaDMA together with the District and community groups will engage residents

in the focus areas, to sensitize them on the exercise and the importance of their involvement.

2017 was a successful year for Grenada in the hosting of the exercise as we were able to double the amount of residents reached within the exercise area. CARIBEWAVE 2017 was held in St. Patrick.

CARIBEWAVE (Caribbean Tsunami Warning Exercise) is a tsunami exercise held annually in the Caribbean, including Puerto Rico and the Virgin Islands, under the direction of UNESCO and the Pacific Tsunami Warning Center.

The purpose of the CARIBEWAVE exercise is to improve the effectiveness of the Tsunami Warning System along the Caribbean coast. The exercise

provides an opportunity for emergency management organizations throughout the region to test their operational lines of communications, review their tsunami response procedures, and to promote tsunami preparedness.

The objectives of the CARIBEWAVE Exercise are to test and evaluate the operations of the Caribbean Tsunami Warning System (Caribe EWS), to validate preparedness response to a tsunamis (which are test protocols and communications systems between tsunami warning centers and the tsunami warning focal points), and the use of the PTWC (Pacific Tsunami Warning Center) enhanced tsunami products for the Caribbean, as well as assist in tsunami preparedness efforts of the emergency management agencies in those areas.

Loan Authorization Bill

January 04, 2018

The Ministry of Finance and Energy wishes to advise the general public that Section 56(1) of the Public Finance Management Act authorizes, by resolution of the House of Representatives, the Minister of Finance to borrow on behalf of the Government of Grenada in any form and from any legitimate source, whether domestic or external and for any fiscal purpose, on terms and conditions to be agreed with any creditor, an amount not exceeding in the aggregate the sum specified in the resolution. This is a legal requirement that must accompany, and has accompanied every annual National Budget, under all Governments, should there be a need to borrow at any time during the year.

Therefore, the 2018 Budget Loan Authorization Act is the legal authority for the fiscal year 2018 that allows the Minister of Finance to borrow up to one hundred million US dollars from various legitimate creditors to finance capital programs and projects to advance the socioeconomic development of the country. The schedule of the Act further states that "all agreements signed pursuant to this Loan Authorization

Act will be tabled in Parliament as soon as practicable". As such, any borrowing undertaken under the authority of the Act must be tabled before Parliament.

The Ministry wishes to make it clear that the amount specified in the Loan Authorization Act 2018 is a ceiling. Accordingly, the total of all the borrowings from the various legitimate creditors that may be undertaken by the Government throughout the fiscal year 2018, can tally to less than the amount specified in the Act. The Act does not in itself constitute borrowing, but merely authorizes the Minister to borrow within the specified ceiling.

Happy 44th Anniversary of Independence

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2017 “BUMPER YEAR” FOR THE COUNTRY’S CBI PROGRAMME – MOST REVENUE EVER!

Partnership between Government and Henley and Partners credited for never before seen revenue levels from Citizenship by Investment Programme

St. Georges, Grenada, December 19, 2017 “A Bumper Year” was how Kaisha Ince, Chairperson of the Citizenship by Investment Unit, described the unprecedented levels of revenue yielded from Direct Foreign Investment under the CBI Programme.

Ms. Ince made these comments during a Special CBI Christmas Cocktail hosted by Henley and Partners in Collaboration with the CBI Unit, to celebrate and mark the culmination of a very successful year for the programme.

“In a time where many of the other CBI programmes have struggled to maintain the interest of potential applicants, our programme has seen significant interest from across the globe, and why is that? Simply because our programme and our excellent reputation for operating at the highest standards of international best practices. Twenty Seventeen (2017) proved itself to be the best year ever, since the programme’s commencement in 2014, with an increase of one hundred and eight percent (108%) in applications over the previous year. That translates into over 130 million dollars to date. Which is a very significant contribution to Grenada’s GDP,” announced Kaisha Ince, Chairperson of the CBI unit.

The Head of the CBI Unit also recognized the various stakeholders and agents who worked to make the year one that the country can be proud of. Special mention was made of Henley and Partners – CBI marketing agents and Key Provider

of Government Advisory Services.

Managing Partner at Henley and Partners Grenada, Ms. Andrea St Bernard credited the close working relationship with the CBI Unit as one of the keys to the success of the Programme.

“Henley and Partners have been working very closely with the government of Grenada for over a year now, to stimulate the interest in the Grenada programme; to help structure the programme and ensure that the programme benefit all stakeholders. We are very grateful for the wonderful partnership that we have had with the Government of Grenada and the CIP Committee, and we look forward to future collaborations. For this last year I can very confidently say that the most exciting and interesting things in the CBI industry, have been happening right here in Grenada. The Grenada CBI is definitely a premium product and one of the best in the world,” expressed Andrea St. Bernard, Managing Partner at Henley and Partners Grenada.

The VIP event which took place at the Sandals Le Source brought together Developers, CBI and Government Officials, Agents, Leaders of local industry, The Media and other stakeholders.

One of the main developers is Grenada Consul General to Miami, Warren Newfield. He noted that the signs are encouraging for the CBI Programme in Grenada in terms of attracting the level of clientele and developments that the country needs for sustained economic



ANDREA ST BERNARD (LEFT), MANAGING PARTNER AT HENLEY AND PARTNERS WITH KAISHA INCE, CHAIRPERSON - CBI UNIT.

growth and increased employment.

“As a developer, to come to develop hotels in Grenada without the CBI programmes is not feasible, for the simple reason-The debt equity that you need

as a developer to get a proper return on the debt equity is not available in the Eastern Caribbean. So really the CBI is really affording the development of the tourism sector in Grenada,” explained Warren Newfield Developer/

Grenada’s Consul General to Miami

One critical area that is already benefitting directly from the CBI Programme is the Agricultural sector. Oliver Paul, a local agent of the CBI Programme, has been able to see the establishment of his Agro-processing business facilitated under the programme

“All the programmes don’t have to be major, we do have some major ones but the smaller programmes help. I have an approved agro-processing project, which means I will bring in a client and to get their citizenship they would have to invest in my project. When they invest the project then gets underway and I can employ locals and grow the business,” describes Oliver Paul, Local CBI Agent.

CEO of the Grenada

Industrial Development Corporation (GIDC), Che Keens- Douglas is heartened by the performance of the Programme this year and is optimistic that it will grow from strength to strength.

“From our point of view, access to finance is the largest hurdle that we have. So what the CBI programme allows us to do is to have another tool in our tool belt that can support the growth of quite a few industries throughout Grenada,” noted Che Keens- Douglas

Grenada’s Citizenship By Investment Programme remains one of the premium CBI programmes globally and has been described by the IMF as Gold Standard. The CBI Unit sees a continued trajectory of sustained growth and revenues in 2018. For its part, Henley and Partners - the Government Advisory Service Provider and its most prolific marketing Agent has pledged its continued support and partnership in achieving this goal.

SAVVY DIRECTOR PRAISES GOVERNMENT DECISION TO INTRODUCE CBI

ST. GEORGE, GRENADA, JAN. 25, 2018, GIS: The Grenada Government has been praised for introducing the Citizens by Investment Programme (CBI) as a way of stimulating growth and expanding the economy.

Director at Savvy’s Grenada, Barry Collymore, says the programme is vitally important since traditional sources of investments have dwindled and people are more apprehensive.

“Government quite

wisely uses the citizenship by investment programme to drive investment and to drive clients to stimulate the real estate market,” said Collymore, during a recent interview with the Government Information Service.

“Somebody investing in traditional real estate not only gets the sharing of business or the setup but they get the passport which is very important now”.

Collymore says the CBI programme is creating

expansion in a number of areas, which in turn translates into more employment for locals.

After a sluggish start, 2017 turned out to be a record year for the program, with revenues totaling more than 130 million dollars.

A growing number of applications are being sent from China and officials in St. George’s say they are coming in at an average of one a day.

“We’re going to double the size of our resort just

based on citizenship by investment and that speaks for itself, already we’ve had to employ more people because we have more rooms, in a very short space of time we will double the size of our hotel and also offer a high quality product,” said Collymore.

“In terms of jobs, all of these new Suites and villas have to be built, so immediately there is construction jobs but then sustainable direct jobs because you have a bigger resort”.

AT 44 GRENADA'S INDEPENDENCE IS ON THE ROCKS

[By J. K. Roberts (Sound Public Policies Advocate); Circulated on Sunday 14th January 2018]

On 13th March 1979, Grenada's 'independent democracy' was smashed through a self-destruct revolution which terminated with the massacre of politicians and citizens on 19th October 1983. The revolutionary government suspended the 7th February 1974 Independence Constitution and adopted a socialist-communist philosophy of governance and ruled by decree. Afterward, Grenada was transformed to a military state of curfew and terror which spurred the intervention of external forces led by the United States of America on 25th October 1983, causing further bloodbath in the nation, to restore constitutional rule and democracy.

Many controversies and chaos surrounded the leading-up to the attainment of the independence and the occasion took place in darkness and protest in the nation. From then on, questions arise as to whether or not Grenada is truly independent and in recent times, the importance of addressing the legitimacy of its constitution has been brought to the fore. There are also debates on which of the historic events should be given greater national importance; is it the independence or the revolution? Furthermore, the date

for the celebration of Thanksgiving Day has been always challenged to be October 19th and not October 25th. The difference in the ideologies on these issues is so 'emotionally and politically deep' that on such dates of public holidays (that is, February 7th and October 25th) segments of the population hold different ceremonies in accordance with their interests and convictions. March 13th is not a public holiday, but supporters of slain revolutionary leader Maurice Bishop hold a ceremony.

As the case with all of the once British-colonized countries, Grenada's Independence blossoms from the emancipation and abolition of slavery in August 1834; this universal 1834 act of recognizing the 'dignity of man' is locally observed on the first Monday in August. The declaration of freedom itself was precipitated from much resistance and revolt by the enslaved people against the inhumane 'colony-system', and not because of its humanitarian inclination.

National independence is an abstract term; there will always be interdependence amongst nations, but small nations like Grenada can be very vulnerable with less negotiating muscles and thereby easily falling prey to others. However, the term is significantly a designation of 'self-inclination and self-government'

in which the indigenous citizens are virtually in control of their political determination, economic prosperity, social welfare, natural resources and geographical territory; and at the same time, the citizens enjoy comradeship-status with a 'voice and vote' on international decision-making bodies (principally the United Nations).

Unfortunately, the sovereign development of this nation has been taken for granted and given scant regards in the passing years by Grenada's modern-day leaders. There is no meaningful appreciation and concern for the struggles and gains by the nation's forefathers and martyrs, to the extent that the commemoration of Emancipation has been downgraded and no significance of the event is being conveyed to the young population. There are mounting evidences that the same dishonourable treatment is being done about the Independence.

Some citizens have been criticizing the commemoration of Grenada's Independence as a farce, for various reasons. However, it is an 'ugly embarrassment' to realize the poor preparations and the poor programme by those in authority for the forty-fourth anniversary celebrations. Less than one month to Independence Day, a Media Launch was done by the National Celebrations Committee

on 15th January 2018 of a less than impressive agenda; even then, no 'high spirit' erupts in the nation for the event. A serious attitude by the Government to its Independence would at least see the announcement of the theme for the celebrations in the Governor-General's Throne Speech for the upcoming financial year, affording the opportunity for schools and communities to organize enthusiastically patriotic and civic-oriented activities.

The calls for the reintroduction of Civics in the education system have resonated during the period for the 24th November 2016 constitutional referendum. Instructively; the Referendum was in itself an assault on the independence, intelligence, aspirations and advancements of the citizens. The 'non-progressive disposition' of the powers-that-be was reflected, in that the real intentions of the pertinent Bills were disguised to mislead and thereby ensuring popular legitimacy for treason and unscrupulous deeds against the nation. Review the internet article, "Grenada Constitution Reform : The Misleading Phenomena", to grasp the scenario.

The sustainability and progression of Grenada's Independence have been negatively affected with the destruction of the profitable ventures (chiefly in manufacturing and banking) initiated by

the revolutionary government, and thereafter have been plunged in perils virtually from the year 1995, after the nation was rated to have a clean sheet of fiscal health. The perils come with the lack of goodwill to creditably manage the economy, the amassing of unjustifiable public debt, the placing of the citizens in the shackles of international creditors and having to undergo stringent global dictates, the commercialization / privatizing / contracting of public services, the selling of national assets and heritage rights to foreign investors, and the gross dependence on external sources for food and welfare security. Grenada could soon be declared a Failed State, as it becomes evermore revealing that the nation is now on the rocks.

Britain and French have been the main players in competing for Grenada as a colony prior to its independence; at forty-four years post-independence, it seems that Grenada is willing to submit itself to China as a player in the neo-colonization drive. To be more factual, the survival of puny 'young Grenada' depends on its 'bread winner' China, as Foreign Affairs Minister, Honourable Dr. Clarice Modeste-Curwen, forcefully and unapologetically instructs Parliament in 2015, "we must know who is feeding us too and we must appreciate who is feeding us ...". She was making reference to the queries of Grenadians about the proliferation of Chinese's designs and symbols which are replacing the cultural artifacts in the nation; google-search the internet for "Don't Bite The Hand That Feeds You 01.12.15". It is about shut-up, or else !

The lesson by Minister Modeste-Curwen on the 'depth and grip' by China on Grenada's provisions, policies, practices and prospect has later been concretised when it surfaces that China is in the process of completing Grenada's national development plan. According to South China Morning Post, the Chinese foreign

ministry noted in December (2017) that China Development Bank, at the request of the Grenadian government, is helping them draft a multibillion dollar national development strategy; read on the internet, "China set to move into United States' backyard with national development plan for Grenada". This revelation is not only chilling, but it speaks about the integrity and modus operandi of the government, when Prime Minister and Minister of Finance, Dr. Keith Mitchell, merely raised in his 2017 Budget Statement that work on the development of a long term sustainable development plan (SDP2030) continues. The SDP2030 was launched on 27 May 2015 with a Secretariat, to be completed in one year time, and promised to incorporate public consultations, corporate policies, social and economic documents, regional agreements, and past goals and efforts.

The resistance in 1973/1974 to Grenada's Independence focused on the fears that this blanket freedom will be to Premier Eric Matthew Gairy, later honoured as the Father of Independence, a licence to boost his abusive and atrocious governance. It is now heartrending that malfeasance and unscrupulousness in governance have been reverting the nation to pre-independence situation. Any government which makes itself vulnerable and subservient to a foreign nation presents and surrenders its citizens to the supreme dominion of that nation.

In this election year 2018, the Independence anniversary theme, "One People, One Country, Our Responsibility", must mean that the mutual responsibility of the Grenadian people is to rescue their country from the momentum to cause possession and exploitation of their sovereignty. The previously internet-circulated article, "The year 2018 could be disastrous for Grenada", highlights that the elections will be a momentous watershed toward the future.



SUSTAINABLE DEVELOPMENT
BY: DR. JOHN N TELESFORD
LECTURER, TAMCC

Independence and politics- a call for ‘the sustainable development smart’ politician

Independence suggests that a nation is sovereign and has the autonomy (freedom) to make its own choices. Since 1974, Grenada was declared independent or was provided the right of a sovereign nation-charting its own development pathway. The year 2018, marks 44 years of Grenada’s independence and this birthday is celebrated under the theme: ‘Forging ahead together for continued national development’. Let me congratulate the People of Grenada on this landmark in our history.

The independence theme is especially fitting in this era of the sustainable development agenda 2030. This agenda should provide some level of guidance for moving ahead with national development. Guided by the 17 sustainable development goals or SDGs, a holistic vision for Grenada’s sustainable development can be crafted. Focused on the pillars of dignity, justice, propriety, people, planet (our local and global environments) and partnerships, this vision may be celebrated in 2030 or on the 56th anniversary of independence. In other words, if we plan effectively for meeting the SDGs in 2030, then for independence we can reflect on the 2018 theme and say that we moved ahead with our national development.

However, moving into 2030 and beyond, politics will play a

significant role. As an independent nation, we are now able to elect and reject political parties and individuals whom we think are not capable of leading the charge towards ‘sustainable’ national development. Environmental threats made more extreme and more regular due to climate change and other global issues such as economic recessions can hinder development progress. We saw the impacts of hurricanes Ivan and Emily and the global recession that we are desperately attempting to claw our way out of. In the face of these realities, political leadership is regarded as a crucial driver of national development.

Grenadians are about to go back to the polls to exercise their independent right to elect a political party to lead the development thrust for the next five years. Although it seems as though this will detract from the independence celebrations, indeed it may complement it. If we as voters dwell on the theme for independence, we should give serious consideration to the politicians who strive for inclusive development. By this I mean politicians who have demonstrated ‘smart environmental, economic and social leadership’.

As independent minded voters and as you look around and follow the election campaign, please pay close attention to politicians who

speak of and demonstrate commitment to:

- Dignity- which is to end poverty and fight inequality;
- Prosperity, which is to grow a strong, inclusive and transformative economy;
- Justice or to promote safe and peaceful societies and strong institutions;
- Planet, which is to commit to protecting our local ecosystems and in the context of ‘wicked problems’ such as climate change, for all societies and our children;
- Society, which is to ensure healthy lives, knowledge and the inclusion of women and girls;
- Partnerships, which means been able to catalyze and develop global solidarity for our national/ local sustainable development

In essence therefore, we must look carefully for the politicians who are aware of the current and future needs of our people, society and environment. Moreover, these politicians must be acutely (keenly) aware of how to integrate economic growth and development, in such a manner, that no one is left behind and that our environment will be available to provide services for continued national development and including other service such as enjoyment. These are the politicians who will be capable of fully understating the global issues that hinder development and will be

able to nimbly maneuver them. Most importantly though, let’s judge the track records of continuing politicians on the way they have guided development-economic, environmental and social during their tenures in the past.

The elections and independence celebration can go hand-in-hand, if we focus on the theme for independence. Forging

ahead together for continued (sustainable) national development requires politicians that have the ability to drive development toward the sustainable development goals. No more should we be bamboozled by politicians who speak ‘sustainababble’ (it is not a typo). That is to say, the politician who has no clue what sustainable development and sustainability mean and

how they fit into national development.

Let us vote for the politicians who are ‘sustainable development smart’, as our future begins now towards a ‘new’ era of national development driven by the SDG

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By Judy M. McCutcheon, MBA

Judy McCutcheon is a partner in the firm Go Blue Inc, a Human Development Company. www.goblueinc.net

I have a very good friend and before I met him, I heard about the extraordinary quality of service he gives to his guests. We can say that he is legendary in the service industry. His clients are all raving fans and they spread the word about him loudly, they even follow him around as he moves from island to island. We can't

all be legendary, but we can at least strive to be. The thing is every industry is a service industry, whether you are making widgets or serving tea. Direct contact with the customer is not necessary for you to consider giving good service, every part of an organisation impacts the end user of your goods and service

– the customer. There was a time I thought that the phrase “customer service” was a cruel made up joke, but then again when the phrase is only “customer service”, it could go either way. The only way to make your service really count is by making it excellent and the only way to do that is to have an organisation culture that is steeped in service excellence. And when I say organisation, I don't mean just the big ones, I am talking from the little hole in the wall to the ones with the big fancy office. Every organisation big, small, and micro is capable of giving excellent service.

Some of us seem not to be bothered by bad service because we keep going back to those same places over and over. It's almost as if we are sadomasochistic. Ours is an economy that is heavily dependent on service, and sometimes I think that people who serve believe that the only ones who deserve good service are the tourists and the medical students. And in some places even service to the tourist is mediocre. We also need to be very aware that the local community has tremendous purchasing power and if you don't treat them how they deserve to be treated they will simply move on. Online shopping has now displaced a portion of local shopping, just

look at how busy those mailbox businesses are, and they are not only busy during the festive season, they are busy all year round. While people are generally price sensitive, they will buy from you even if your prices are slightly higher, once they consistently receive excellent service. And excellent service is not simply asking the customer, “can I help you”, it's about going above and beyond for the customer. Bad service begins with a notion as simple as you not acknowledging receipt of an email, to your company's phone ringing off the hook.

I went into a boutique recently, I wanted to buy a blouse they had. When I got there the owner was at the counter talking with a customer, I went in, said good afternoon and she did not acknowledge me. That was okay, I knew what I wanted so I went straight to that item. When she was finished she walked the customer to the door and she stayed outside talking to someone who was sitting on a bench just outside the store. She never came back into the store to see what I wanted. Now, there could be several reasons for this but what I could tell you is that she pre-judged me and decided unconsciously or consciously that either I could not afford her prices or that

I was not there to buy. What was striking to me in this situation is that if the owner/manager is giving unacceptable service, what is left for the employees to do? Luckily for that owner, her staff has a natural dispensation towards service excellence.

A next thing that is irritating to customers is inconsistency throughout an organisation. If you are an organisation that has several branches, your service must be consistent throughout. Everyone must be speaking the same language. The only way to achieve this sort of consistency is to make your organisation's culture, one that is heavily focused on people, not just your external customers. Your employees must be a big part of the culture that you want to create. You cannot give your employees bad service and expect them to give your customers excellent service – something is obviously wrong with that picture. Not having a culture of service excellence is costing your organisation big time, it significantly impacts your bottom-line. It cannot be just about giving your employees a one-time customer service training and expect a service culture to take hold. Training must be constant, as giving excellent service is a never-ending relentless exer-

cise. Building a customer focus culture must be a top-down, bottom-up approach, it's not about giving lip-service to service, management must see it as important before your employees see the importance.

Some people will buy from you out of necessity, but there are others who will just do without your product or get it somewhere else. They are some restaurants that I will not dine in, as their service has not only been consistently bad, but it has deteriorated. And then there are some that I go to, only because I know some of the servers. And I am not fussy, I just expect you to “woo” my money out of my pocket. Let us not think for one moment that only places such as restaurants or retail establishments are affected when they give less than stellar service. The financial industry, as well as every other industry, is also heavily impacted. It does not matter what business you are in, it does not matter if you are a one-man show or a “many men” show, you must make service excellence your top priority. In today's business environment it is the only differentiating factor. Customers have a very strong voice, and they speak with their feet. What are you doing today to make your service count?



KEEPING AN EYE ON THE PEOPLE'S BUSINESS

By: Sandra C.A. Ferguson

St. Patrick's Breakwater: The Promise of a Marina and a Brighter Future

"This is Lagoon Road Marina... Port Louis in Grenada. Just imagine that this is Sauteurs Bay Marina in the future when the New National Party Government completes the Breakwater Project. We need this same bustle of activity in Sauteurs so that's why we are extending the Break Water Project another 350ft at a cost of \$1.8 million in Phase 2. So let's Keep Moving with NNP for a brighter future for the people of St. Patrick's."

----- Sen. Pamela Moses, caretaker candidate for the constituency of St. Patrick's East - **Facebook Post of December 30th, 2017** with a photo featuring a number of superyachts at the Port Louis Marina

It would seem that the caretaker for St. Patrick's East is seeking to "rev up" support as St. Patrick's residents on the West side, survey the disappearance of their beaches and threat to their property, believed to be the negative impacts of the breakwater(?) project that, obviously, was NOT properly planned and executed. It really does not look good for her political compatriot who has asked his Political Leader for another chance to represent the constituency so he could "finish what he started". If the breakwater is anything to go by, that sounds SCARY! It is understood that nearly all of the majestic coconut palms have just toppled over as the beach disappeared.

The primary business of the Port Louis marina is the business of berth rental for yachts and rental or sale of superyacht berths. We have noted that all the super yacht berths were occupied for extended periods during 2017, particularly after the announcement of the Political Leader that Santa Claus would be coming to town after the presentation of Budget 2018. Very good for the owners/operators of the Port Louis marina. What spin-offs did this have in the Grenadian economy besides being a lovely photo opportunity to impress those who believe in Santa Claus?

In order to fully appreciate "the bustle of activity" at the Port Louis Marina, and assess what it is actually "delivering" to our economy, this article will take a peek at the following:-

- The operations of a yacht charter company based in the marina.
- The operations of the owner and operator of the marina, Camper and Nicholson Marina Investment Ltd., through its subsidiary companies.

This information should aid in assessing whether the people of St. Patrick's should put their "pot on fire" with the promise of a break water project to deliver a Port Louis type marina.

1. Living the Dream with Dream Yacht Charter

Business Grenada, 5 Star Grenada Special Edition, the glossy publication of the Grenada Investment Development Corporation for the 2016/2017 period, featuring one of the charter operators at the Port Louis marina,



BREAKWATER PROJECT, SAUTEURS, ST. PATRICK

provides an insight into the operations at Port Louis Marina and the possible spin-off on the Grenadian economy. A perusal of this article provides the following information:-

- Dream Yacht Charter, the second largest charter company in the world, began operating out of the Port Louis Marina in October 2013 with three (3 boats). In two years, the number increased to 23 boats – 700 percent increase in 2 years.
- According to the Base Manager, "the contribution to Grenada is massive annually – we have 20 boats and if we calculate at 50% occupancy for 6

- **Cost of Charters:** Charter boats can range from US\$1,700 per week to top-end crewed private charter boat of US\$34,000 per week. **How many of that crew are Grenadian?**
- **What do the Charters pay for ON island?** Equipment for hire e.g. kayaks, paddle boards and provisioning services are paid for on island.
 - **Which Grenadian companies, if any, benefit from these opportunities? HOW MANY people are employed by these provisioning companies and what is the WAGE**

- **Berth Rental and Docking Fees Paid to Camper and Nicholson:** The charter company has a contract for 17 berths on the basis of 60 percent occupancy. **Docking spend is about EC\$60,000 per month with Camper and Nicholson.** One can conclude that this rental is equivalent to EC\$720,000 per year to Camper and Nicholson. If there is an "overspill" there will be "additional spend", i.e. additional berth rental fees,

1.1 Summary:

Dream Yacht Charter (second largest charter company in the world) occupying 17 berths at the Port Louis Marina:

- **Gross Sales Revenue:** generates business of Euros 1.5. million (based on 2015 figures) from pre-paid charters
- **No. of Persons Purchasing Charters:** An estimated 1440 persons come to Grenada.
- **Government Revenues:** Pays an annual stamp tax (less than one percent) – an estimated Euros 11.250 (about US\$12.600) on 1.5 million Euros.
- **Employment:** Employs seven persons
- **Local Spend:** There are some local rentals of equipment and local provisioning.
- **Camper and Nicholson Berth Rental:** An estimated EC\$720,000 is paid to Camper and Nicholson Grenada re berth rental.

2 Camper and Nicholson:

Given that the Lagoon, the area occupied by Port Louis marina is a significant natural, heritage and economic asset of the shareholders of Grenada plc., it is useful to become aware of the arrangements agreed by the NNP administration of that period and the

Port Louis Marina : Area of Seabed and Lettable Berth:

Description	Area in Sq. Meters	Rent Payable (US\$0.32/sq. metre) (own calculations)
Total Seabed Leased	50.000	
Unutilised SeaBed	20,000	Nil
Berths for Rent	11,415	USD 3,653
Superyacht Berths	5,355	USD 1,714

months then basically that's 240 charter weeks at 6 people per boat, so that's about 1440 people coming to Grenada as a direct result of our company".

- **How do these numbers spin-off in the economy?**
- **WHERE and WHO is feeling this "massive" impact?**
- **Gross Sales Revenues 2015:** Gross sales revenues "were an outstanding 1.5 million Euros".
 - **Pre-paid Charters:** However, the charters were pre-paid in other locations. So Grenada DOES NOT see any of that Euros 1.5 mill.

- level?
- **Tax Revenue/Service Level Agreement:** Dream Yacht Charter Ltd. is described as as "business based abroad" and "externally funded". So, **instead of corporation tax, a service level agreement stamp tax is applied.**
 - **Stamp Tax:** At a stamp tax rate of 0.075 percent (less than ONE percent) that is equivalent to Euros. 11, 250
 - **No. of Employees:** A team of SEVEN employees provide technical, maintenance and cleaning services – "a growing team within a growing company".

St. Patrick's Breakwater: The Promise of a Marina and a Brighter Future

owners/operators of the marina. It is useful to also recall that the trustee of the nation's assets is the Governor-General, at that time, Sir Daniel Williams.

2.1 Unresolved Questions re Deed of Release of October 5th, 2006:

There are still **unresolved questions** in respect of the of the infamous **Deed of Release of October 5th, 2006** which is purported to have facilitated the transfer of the people's property to Ambassador DeSavary's Port Louis for EC\$1.00 but is not registered in the Deeds and Lands Registry of Grenada because "it could not be found". Peter DeSavary's company then sold property to Camper and Nicholson Marina Investment (CNMI), whose subsidiaries are the owners and the operators of the Port Louis marina. It is understood that contracts were exchanged for US\$24 million and purported to include water rights.

2.2 Lease Arrangement:

There is a lease arrangement between the Government of Grenada and Camper and Nicholson in respect of the Lagoon.

□ **99 year Non-cancellable Lease:** An area of 25.88 acres was transferred to the control of Camper and Nicholson Grenada Limited for a period of 99 years via a non-cancellable lease, with an option to renew for another 99 years. While the date of the lease agreement is January 11th, 2008, it is effective from October 5th, 2006. Note that date!

□ **Lease Rental:** Rent is to be paid in arrears in monthly installments.

□ Calculation of Rent:-

- **Certified Area:** Rent is payable for certified area, i.e. any part available for secured berthing of vessels. **Certified area does not include:**
 - Any part available/required/used for servicing and fuelling berths.
 - Any other area of water space not used for berthing of vessels alongside jetties, pontoons or quays.

□ Rent Payable for the first term of 99 years is as follows:

- **\$1.00 (ONE DOLLAR) per year** from the execution of lease till any part of the Marina works was complete and available for secure berths of vessels. It is not specified whether this is EC\$ or \$US.
- **Three cents US (US\$0.03) per sq. ft.¹ of certified area per year – for the first 25 years**
- **Four US cents (US\$0.04) per sq. ft.** of certified area per year – for the next 25 years.
- **Five US cents (US\$0.05) per sq. ft.** of certified area per year – for the next 25 years



PORT LOUIS MARINA, ST. GEORGE'S

- **Six US cents (US\$0.06) per sq. ft.** of certified area – for the next 24 years.

The Annual Reports of CNMI provide information in respect on the area of seabed and the area available for berth rental (See Table).

- **Seabed Lease Rental Fees :** Camper and Nicholson occupies 50,000 sq. metres of seabed but pays for less than 20,000 sq. metres – annual rental fees of less than USD6,000. The local fishers are excluded from using the Lagoon as a safe haven in times of extreme events.
- **Berth Rental Income:** Consider that the company earns from just 17 berths - EC\$60,000 per month or EC\$720,000/ USD266,666.

2.3 Super Yacht Berths:

We are in the dark about the prices of superyacht berths or rentals. But we are quite sure that the rental income earned in respect of the berth occupied by the smallest superyacht exceeds MANY times over the USD1,714 annual rental re the ENTIRE certified area occupied by superyacht berths.

The following information was extracted from the Preliminary Accounts of 2008:

- Even before the superyacht berths were constructed at Port Louis, contracts had been agreed for the 30 year licences of 2 berths representing total revenues of US\$0.4 million.
- **These contracts were concluded at a price of US\$2,000 per square metre,** in line with management expectations at the time of the acquisition. In respect of long term leases, all revenue is collected up front upon signing of long term licences.

Another reference² to a September 2012, special offer of "two berths for one purchase" on the sale of superyacht berths, twinning berths in Grand Harbour Marina in Malta and Port Louis marina in Grenada noted as follows:-

"Whereas purchase of an individual 30m berth at Grenada would normally cost €355,000 and €810,000 for the same size berth in Malta, the double-berth package price is €839,214. This results in a saving of €325,786..."

2.3.1 Tax Exemptions:

In respect of superyacht berths, generous and extended tax exemptions apply to the transactions. Among those are exemption from taxes relating to the receipt of rents and profits from "land" in the hands of subsequent purchasers. Superyacht berths are treated as real estate.

2.4 Lagoon Seabed Mortgage to the Bank of Nova Scotia:

In October 2008, Camper and Nicholson completed negotiations with the Bank of Nova Scotia for US\$25 million loan facility for construction of the Port Louis facility, secured against the people's property. The Bank of Nova Scotia now also has a claim to the people's property COURTESY the consents given in October 2008 by the then NDC administration, advised, we assume, by the then Attorney-General. A detail to also be aware of is the relationship between the bank's attorneys and the holder of the position at that time.

2.5 Fund Raising and Debt Restructuring:

The Government of Grenada was not the only entity negotiating debt restructuring in 2013. There were "historic breaches of the Debt

Service Coverage Ratio Covenant" The Company undertook initial fundraising of Sterling 4 million through an open offer in May 2013 in order to service and restructure its Bank of Nova Scotia loan in respect of the Port Louis Marina, facilitate business restructuring and fund working capital...."

2.6. Summary:

- **Dispossession and Alienation of People's Property:** It should be noted that the marina is also laying claim to an area of the Lagoon foreshore, what we call the Lagoon Park. Fishers have lost their safe haven and due to the prohibitive rates, yachties are anchored off Falaise and Mt. Pandey, posing challenges to the health of our reefs.
- **Government Revenues:** Contribution to the government coffers is minimal.
- **Employment:** There is some employment, direct and indirect but one is not sure of the numbers.

3. Who is Minding the People's Business:

The question that we the people need to reflect on is whether or not *Grenada plc* is getting its FAIR share from this investment in the Port Louis Marina. OUR property, transferred for \$1.00, is tied up in a non-cancellable 99-year lease and is mortgaged to a bank. WHAT are the benefits deriving from this development? HOW are these benefits distributed in the economy and WHO is really benefitting? Is this "development" really serving the best interests of *Grenada plc*?

4. The Promise:

This is "MOUTH OPEN, WORD JUMP OUT" season! It is hoped that this information will provide interested persons with a little insight, BEYOND the façade of apparent glitz and luxury of the Port Louis marina. What advice would we the people give to the Hon. Senator in her quest to secure a brighter future? Is the equivalent of a Port Louis marina the answer for St. Patrick's? To ALL those offering themselves for office, they would do well to be reminded:- All that glitters in not gold! The noise in the market place is not the sale! Do not confound *caca poule* with egg white! GRENADA DESERVES BETTER!!

¹ Conversion to cost per sq. metre – USD 0.32/ EC\$0.86 / sq.metre)

² CNM's two berths offer saves thousands – accessed December 2012 at http://www.superyachtnews.com/business/18151/double_berth_package_from_cnm_saves_thousands.html

St. Patrick's Breakwater: The Promise of a Marina and a Brighter Future
By: Sandra C.A. Ferguson
January 11th, 2018

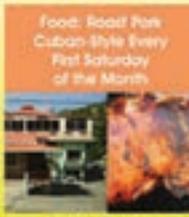
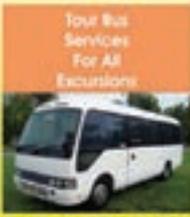
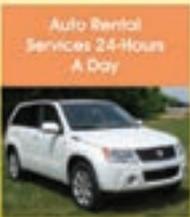


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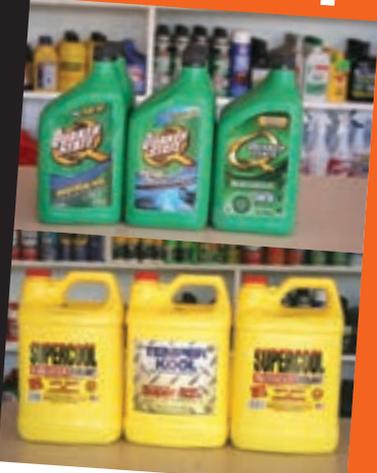
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THE YEAR 2018 COULD BE DISASTROUS FOR GRENADA

[By J. K. Roberts (Sound Public Policies Advocate); Circulated on Sunday 14th January 2018]

Social and moral decadence is universally evident in Grenada, and this is not limited to the horrible criminal and violent acts. Most depressing is that the institutions of authority, including religious persons, have been compromising on essential principles and caressing the young people into a false sense of rights, virtues, hope and prosperity. This indecorous state of affairs may be explained as being characteristic of the ongoing Spiritual warfare for the 'soul of man', in which unrighteousness and vulgarity are being facilitated by political

policies and practices, by the penetration of foreign cultures and accommodation to global dictates, and by the influence of post-modern philosophies. Postmodernism opposes traditional norms, absolute truth and objective reality; and moreso it discredits the existence and commandments of God.

Empirical evidence on Grenada's "consistent path of economic expansion since 2013 and is poised to experience its fifth consecutive year of growth in 2017" eludes the average citizen; as they continue to grapple with a barrage of austerity measures, high cost of living and taxation, spiraling unemployment and impoverishment, and failing health and

education systems. The persistent fiscal surpluses and the bright economic prospect boasted by the Government have been festering into industrial unrest, public outcries, national despair and a social time-bomb. The uncertainty and bewilderment of the people to benefit from the so-proclaimed "successfully completed three-year Home-grown Structural Adjustment Programme" which ended in December 2016 remain, as the 2018 Budget Statement declares "...if the fiscal space allows, we will consider a number of measures, aimed at bringing fiscal reliefs....of our people".

Even without the Prime Minister and Minister of Finance defining and

qualifying that "fiscal space", the reality is that major indicators towards its achievement are not conducive. Grenada lacks solid productive and agricultural investments; the integrity of the Citizenship By Investment programme is in unabated debates, the economic viability of the Bolivarian Alliance for Our Americas (ALBA) is threatened by the political upheavals in Venezuela; the Trump's National Security Strategy for the United States of America, as well as the phenomena of the exit of Britain (Brexit) from the European Union (EU), present new challenges for Caricom; President Trump's threat to withhold billions of dollars in aid for countries that voted at the United Nations general assembly against his unilateral declaration of Jerusalem as the capital of Israel is not 'fake rhetoric'; and the EU blacklisting which can trigger more scrutiny on Grenada's creditworthiness and transparency by international financial institutions, is not for comfort.

In fact; that "fiscal space" is in limbo when the public debt is being concealed, taking Grenada into a 'debt trap' with the mortgaging of the nation, and when there has been the need to pass a Supplementary Appropriation Bill for over eighty-six point seven million dollars in July 2017, months after pronouncing the 2017 Budget Statement for approximately one point one billion dollars in December 2016, and to have enacted immediately the controversial 2018 Budget Loan Authorization Act that allows the minister of finance to borrow up-to one hundred million United States dollars after presenting the Estimates of Revenue and Expenditure of over one billion, one hundred and twelve million, and thirty-nine thousand dollars in December 2017.

The economic and social predicament which the country faces would not

only be worsened in the year 2018, but the situation could be disastrous with the pending general elections and the Atlantic hurricane season. The impact from any of these incidents will depend on the level of consciousness and preparedness of the citizens on the pertinent issues; but unfortunately, this is of no concern of the personnel of authority. Particularly, the response by the authority to a hurricane-disaster would be reactive and ad hoc, and ineffective with tremendous damage which cannot be retrieved and the citizens having to undergo a period of stress and sacrifice.

Grenada has a marked history with the political revolution in March of 1979 and with the military massacre in October of 1983; that period from 1979 to 1983 has been void of a constitution and of democracy. The years which follow have seen political polarity heightens into political tribalism, and it seems that with political maneuvering within the restored democratic framework, this trend is heading again for open political clashes with casualties. The election campaign, election process and the election outcome will be very challenging for the citizens; and so too will be the governance by the succeeding administration. Moreover, the election could realize a paradigm shift in the 'political dynamics' which can be disastrous for Grenada unless there is Divine intervention. It is pitiful to acknowledge that Grenada's assets, patrimony and sovereignty are at stake; but the citizens need to defend to the end.

Indeed the 2018 elections would be momentous in many aspects. The amount of candidates in the elections may well be unprecedented and the resultant form of government may even be unexpected. If the votes split significantly amongst the

candidates but without any political party gaining a majority of the parliamentary seats, then there could be anarchy, especially resulting as disapproval of supporters, with the coming together of 'bitterly vicious' candidates to form a government. In fact; presently, behind the scene discussions and under the table business by some candidates may well be happening, despite the public rivalry and ridicule.

Grenada has been used to assist in the aftermath of the severe hurricanes (Irma and Maria) which devastated some countries in the region last year; but were any lessons learnt for local purposes, especially from the problems encountered in the rescue, relief and recovery process? Most of the bad and sad statistics associated with a hurricane does not occur directly during the natural incident but from the circumstances emanating from the disaster.

How applicable and workable is Grenada's National Hurricane Strategic Plan, if any, and is the public sensitized on such plan? Has there been any allocation in the national budget towards the implementation of the plan? Are there special legislative and regulatory provisions to support the plan? What is the mobilization mechanism established, especially considering the layout and nature of the road-network and the topography and communities-spread of the country? What are the institutional arrangements with professional bodies concerning the expeditious assessment of damage and settlement of claims? Is food security guaranteed, which should also take into consideration storage and distribution facilities for extra imported food-stuffs? Heavy equipment and medical materials ought to be deployed, with the human resource identified, at the community level, before the onset of the hurricane season.

Whilst the ritual is to extend a bright and prosperous and happy new year to all, and to have optimistic resolutions, it is not out-of-place to alert the nation on the high probability of the occurrence of disasters, based on critical analyses, clear trends and the dire consequence. THANK YOU !

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THE REALITY OF GOOD



By: Alfred Horsford

The reality of evil has become a major talking point in many a forum. The increase in natural disaster and wars, as well as in terrorism and other forms of violence has

intensified the discussion. Of course, God gets the blame for this increase in evil while few take responsibility for it. For a long time psychopathic deviates have not been labelled as evil for evil has moral and religious connotations. Such a concept will not sit well with a liberal and tolerant media. Research among some five hundred experts on certain types of criminals has resulted in a rude awakening. They have discovered that some criminals are indeed patently evil. Evil is now recognized as an existential reality. We all live with it while striving to come to terms with it. Tragically, the concern over evil is blinding many to the reality of good. If there is evil then

conversely there has to be good for the one cannot be clearly defined without the other. And believe me, there is an awesome amount of good in the world. In fact, I would dare to say that the practice of good is more widespread than the practice of evil. Were this not the case we would have world-wide chaos rather than a general semblance of order in society. We hear more of evil because news about evil sells more than news about good. Some people make their bread and butter by merchandizing evil news. Amazingly enough much of the good which is done is within the context of evil. It serves to counteract the evil which has been experienced as well

as to preempt further evil from being done. I can think of the work of a number of organizations, both religious and secular, which are involved in relieving the evil and suffering in our world: the Red Cross, Samaritan Purse, World Vision, the Salvation Army, CARE, Caritas Internationalis, Billy Graham Evangelistic Association, Doctors Without Borders, Emergency Nutrition Network, Food For the Hungry International, Hunger Plus Incorporated, IFRC, Red Crescent, International Rescue Committee, Lutheran World Federation, and many more. Besides those who seek to meet the physical and material needs of people there are also others who address their spiritual, psychological and social needs. Consider the governmental and non-governmental organizations that are catering to the needs of many in our societies. Christian missionaries and churches have also been involved in doing good in many countries and cultures for generations. They have impacted the lives of millions. Ravi Zacharias references the comments of Matthew Parris, a British atheist, concerning the work of missionaries in Africa: "Before Christmas I returned, after 45 years, to the country that as a boy I knew as Nyasaland. Today it's Malawi, and The Times Christmas Appeal includes a small British charity working there. Pump Aid helps rural communities to install a simple pump, letting people keep their village wells sealed and clean. I went to see this work. I used to avoid this truth by applauding – as you can – the practical work of mission churches in Africa. It's a pity, I would say, that salvation is part of the package, but Christians black and white, working in Africa, do heal the sick, do teach

people to read and write; and only the severest kind of secularist could see a mission hospital or school and say the world would be better without it. I would allow that if faith was needed to motivate missionaries to help, then, fine: but what counted was the help, not the faith. But this doesn't fit the facts. Faith does more than support the missionary; it is also transferred to his flock. This is the effect that matters so immensely, and which I cannot help observing." In light of these things the question may be asked, why would anyone want to do good in the face of evil? Why would some people who do not even recognize God do good deeds? Indeed, even atheists do good as well and support those who do good. The question can be answered on several levels. But to me the most important reason is the influence of the Judeo-Christian faith. In pre-Christian times little or nothing was done to relieve human suffering except among one's own kith and kin or among one's own nation. The teaching and example of Jesus Christ and his followers brought about a change of attitude. Christianity believes that man was made in the image of God. As a result he has value and should be given relief in the face of suffering and indignity. With this in mind the early believers would risk their lives to assist those afflicted by plagues as well as take dead bodies from the city dump, wash them, and give them a decent burial. They saw value in the human person and anticipation the resurrection of the body in the future. Christianity also teaches that man made in the image of God has a moral and also an affective dimension. We perceive right and wrong while

deeply caring about people and things. As a consequence, we are moved to action whether or not we profess any religion. In fact, I may add, all men are religious. From religion comes the concept of culture, for "cultus" means religion. Culture is really the expression of man's religious convictions, his worldview if you please. The culture is the corporation expression of what we are. That is why we react to evil and want to see good done in society. That is why we seek to implement just laws for the benefit of all regardless of rank or status. The greatest good even done for mankind was demonstrated in Jesus Christ; not only by his life of perfection and kindness but by his supreme sacrifice in dying that men might be forgiven and enjoy life abundant and eternal. He took our evil upon himself as though he was the guilty one, submitted to the evil which men did to him, and died in man's behalf in order to redeem mankind from evil. As the great hymn says, "He died that we might be forgiven, he died to make us good." The solution to the evils in our nature and society is found in the goodness done by Jesus Christ. As we repent of our evil disposition and deeds and trust in him he transforms our lives. The good in our society would be multiplied to the extent that we embrace him and what he did by faith. In spite of the encroachment of evil in our societies good will ultimately prevail. The God whom men blame for the continued existence of evil is both good and great. He will triumph over evil because of his goodness and his greatness. In his goodness he provides redemption from evil and in his greatness limits in the present and will terminate evil in the future in accordance with his purpose.

May we with faith
and courage aspire,
build, advance as one people.....
Happy Independence!

to the People and Government of
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GENERAL ELECTION CAMPAIGN HEATS UP - THE BATTLE BETWEEN NNP AND NDC



CLAUDETTE JOSEPH, NDC'S CANDIDATE FOR THE TOWN OF ST. GEORGE



PM DR. KEITH MITCHELL, LEADER OF THE NEW NATIONAL PARTY

The National Democratic Congress (NDC) says it is concerned that as the country faces high unemployment and numerous other challenges, like inadequate health services, the Grenadian leader seems to be on a dance spree

NDC candidate for the Town of St. George, Claudette Joseph, appearing on GBN's "To the Point" programme, questioned what will determine the outcome of the 2018 general election.

Joseph asked, "We have all these issues, we have contract labour, Are we going to deal with these issues? Are we going to dance our way to victory? Are we dancing our troubles away?"

Is this election going to be a carnival or ...an exercise in determining what issues are really affecting the people and giving the people an opportunity to hear you and to make a decision based on substance or likability?"

The country's two most popular political parties – the NDC and the New National Party (NNP) – continue to be critical of each other; each pointing fingers and alleging character assassination. And, as the general election inches closer, this is expected to continue.

GBN programme host Brenda Baptiste asked Joseph about an October 2017 statement she made, suggesting that NNP supporters are

"needy and greedy".

"I said that in a town hall meeting in New York," Joseph admitted. "I'll tell you why I said that. You would know some people, as I do, who support the New National Party and they will go to the hill to defend what is in fact indefensible; things that are just indefensible, they will defend. By and large, these people are affiliated to the New National Party because of what they can get, they benefit, and that's a fact."

She said that group includes people who really don't need to do what they are doing. "These people, to my mind, are people who betray the country,"

Joseph charged. "These people are the greedy ones, right; then, you have those who want money but they don't want to work."

The female NDC politician and lawyer said that those who know they are not needy or greedy should not feel offended by her statement.

Joseph, who is on the political frontline for the first time, is convinced that the NNP supporters know that Prime Minister and Political Leader of the NNP, Dr. Keith Mitchell, is not good for Grenada. She said they insist on supporting him because of what they personally get out of it.

On the other side of the

political spectrum, NNP candidates have been calling for an end to political tribalism.

As one caller to the programme put it, there is a historical pattern of propaganda, character assassination and rumours on political platforms; many Grenadians believe this is true for the two main political parties.

By the time this newspaper is put to bed the date for the general election already would have been known and the battle for the reins of government would have officially commenced on the campaign trail.



Congratulations to the Government and people of Grenada on the 44th Anniversary of Independence.



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Politics: Election Update

NNP, NDC Contest to Form Next Government



PM DR. KEITH MITCHELL, LEADER OF
THE NEW NATIONAL PARTY



NAZIM BURKE, LEADER OF THE NA-
TIONAL DEMOCRATIC CONGRESS

This year's general election bears at least one similarity to other national polls held over the last quarter century: it's going to be a straight fight between the New National Party (NNP) and the National Democratic Congress (NDC). None of the other registered political parties – and there are many – stands the slightest chance of winning the election and forming the gov-

ernment of Grenada, Carriacou and Petite Martinique.

The NDC is trying to rebound from a humiliating 15-0 defeat in 2013. Congress entered the 2013 election as the governing party, controlling 11 of 15 seats at the dissolution of parliament. On election night, February 19, 2013, when the results were declared, NDC was left empty-handed;

the party was swept from office by the Keith Mitchell-led NNP.

The same night of the election, Dr Mitchell held a victory rally at Roy St John Recreation Ground at Tanteen, St George's. He expressed a desire to forge greater national unity and invited all, including former political foes, to work with him in building Grenada. Among those

Politics: Election Update

who responded to the prime minister, and joined him in what is commonly referred to as “Project Grenada”, were Chester Humphrey and Peter David. NDC had expelled Humphrey, David and several others from the party in late 2012.

Dr Mitchell would later appoint Humphrey, a veteran trade unionist, to the Senate, where he sat as President.

David – a former NDC General Secretary, MP and Foreign Affairs Minister – also was appointed to the Senate by Dr Mitchell.

A lawyer by profession, David is now Assistant General Secretary of the NNP and is the party’s candidate for the Town of St George. He represented the constituency in the Lower House of Parliament from 2003

to 2013. David opted out the polls five years ago.

During the current campaign, David has been arguing that Dr Mitchell is the best – even the only – option to continue leading Grenada. “Voting for Grenada” is an appeal he has been making to everyone, including members of the NDC.

“You can vote for what’s best for Grenada, while maintaining your membership in NDC,” says David. “Stay in the NDC but that doesn’t mean you can’t vote for Grenada.”

In 2014, lawyer Nazim Burke was chosen by the NDC to be its leader, replacing former Prime Minister Tillman Thomas, who had stepped down from the position as party boss.

Burke, the former Finance Minister, is now both trying to be reelected as MP for St George North-East and also to return the NDC to the seat of government. He lost the North-East constituency in 2013 to NNP rookie politician Tobias Clement.

“The NDC is ready to contest the election,” Burke says. “We are ready to win. And, we are ready to govern.”

According to Burke, his party’s “campaign machinery is ready”, and the NDC has put in place a “comprehensive plan to create jobs, make sure qualified people get the jobs and fix healthcare, so that you can see a doctor when you need one”.

Burke added: “We are ready to build a government that doesn’t just

work for an elite few, but, a government that works for the Grenadian people.”

For Prime Minister Mitchell, the campaign by Burke and his team of candidates is an effort at seeking elected office as a way of finding employment for themselves.

“Nazim does not work. So, he’s looking for a job as prime minister to earn a livelihood,” Dr Mitchell claims.

In contrast, notes the prime minister, his 15 NNP candidates are not in politics for financial gains.

“Every one of them can do better, financially and otherwise, if they were not in politics. In other words, they did not come in this because they’re looking for a job,” Dr Mitchell

said, using David as an example.

“I have met a number of young people,” said the NNP leader, “that tell me I was in courthouse with no representation and when I look around Peter put up his hand and represented me and never asked me for a single cent. The only person I remember has done that is Maurice Bishop.”

Both the NDC and NNP have been hosting a series political meetings nationwide. The NNP’s events have taken on a carnival-like atmosphere, with costume-clad supporters, dancing and singing by popular calypsonians.

Some NDC insiders have indicated that the party highly fancies its chances of winning in some constituencies, including the Parish of

St David.

NNP’s Oliver Joseph, running for the first time in 2013, defeated popular calypsonian Adrian “Persuader” Thomas of the NDC in the contest in St David.

On Tuesday, January 23, the NNP held a rally in St David to publicly endorse Joseph as its candidate for the upcoming polls.

Prime Minister Mitchell, in an address at the rally, urged the people of St David to return Joseph to parliament by reelecting him with an overwhelming majority.

“I want a massive victory to send the message to Persuader to go back and sing kaiso and leave the politics and development to the people like Oliver that can deliver,” said Dr Mitchell.



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THE DATE IS SET

NNP & NDC WOOING GRENADIANS TO THEIR SIDES FOR MARCH 13TH GENERAL ELECTIONS



THREE IS COMPANY: DR. THE RT. HON. KEITH MITCHELL (CENTER), LEADER OF THE NNP FLANKED BY SEN. PETER DAVID (LEFT) AND HON. GREGORY BOWEN.

Grenada's Prime Minister, Dr Keith Mitchell, says the country is facing a "new dawn", and he wants Grenadians to return his New National Party (NNP) to government when general elections are held on March 13.

The NNP's main contenders at the polls will be the National Democratic Congress (NDC), which was ousted in a 15-0 NNP clean sweep in elections on February 19, 2013.

Dr Mitchell, in announcing the March 13 election date at an NNP rally at the National Stadium's car park on Sunday, claimed that the "sun was setting" on Grenada, and the

country was "bankrupt" of economic policies in February 2013, under a "clueless leader" and the "worst finance minister".

NDC's Tillman Thomas was prime minister at the time, and Nazim Burke – now leader of the National Democratic Congress – was minister of finance.

"We met an economy that was experiencing negative growth for several years. Unemployment was about 40 percent. Salaries to public officers were being paid late; and assets were being sold to pay salaries," Dr Mitchell said Sunday.

"Grenada was default-

ing on its debt and were loaning money from even St Vincent and the Grenadines and other neighbouring islands, where they have their own challenges too.

People were losing not just their homes, but they also were losing their minds, Sisters and Brothers. The group that was in power then not only victimized our people but they pauperized our people."

According to the Grenadian leader, "by the grace of God, and the sacrifice of our people, 2018 looks far different from 2013".

Prime Minister Mitchell boasted that, "with proper fiscal management, the cooperation

from our social partners, the stimulation of investor confidence, the sacrifices of our citizens, and the overall promotion of national unity, this country has been able to experience positive economic growth averaging over five percent for the last five years".

He added: "Call centres are demanding more workers than we can supply. We have increased educational opportunities and the Grenadian youth are beginning to believe again. Tomorrow begins because of the work we did yesterday and that's why we have come here today to testify. The rhythm of Grenadian life is a bouncing melody of optimism at this time."

Dr Mitchell described Grenada as a "blessed", where "our project for oil and gas exploration, I am telling you this, looks very exciting". He also promised that an NNP administration "shall restore public officers' pension", and plans, too, on implementing National Health Insurance.

"People must not die because they don't have the money," he said. "Once we are finished restoring pensions, and implementing the National Health Insurance, we shall boldly move to implement an Unemployment Insurance Scheme, Sisters and Brothers. In other words, when people lose their jobs, their

family must not go hungry".

NDC, which had been calling on the prime minister to set an election date, has described the upcoming polling day as "the beginning of our march to freedom".

"We must rally every single person, capable of voting against the New National Party, to come out and vote," Burke said Sunday on the Carenage, where the NDC hosted a rally.

"We must understand that this matter is now in our hands. The choice is now in your hands," said Burke, the NDC's election candidate for St George North-East. "Let us now march forward to victory on 13 March."

Prime Minister Mitchell, in his address on Sunday, also referred to the choice confronting the Grenadian people as they prepare to vote.

"Sisters and Brothers, the choice now is ours," he said. "Do we keep moving forward with the New National Party or do we get sidetracked with uncertainty and chaos? Do we uphold the principle of sound management or do we go back to the days of mismanagement and infighting?"

March 13 is the anniversary of the 1979 Grenada Revolution, when the New Jewel Movement overthrew the government of then Prime Minister Eric Gairy.

And, in 1990, the nation also went to the polls to vote in general elections.

NDC CALLS ON GRENADIANS TO DEMAND MORE OF THEIR LEADERS DURING CAMPAIGN



NAZIM BURKE, LEADER OF THE NDC



NDC FAITHFUL AT CONGRESS SUNDAY ON THE CARENAGE, ST. GEORGE'S

While the date for the 2018 General Election, now carded for March 13th, was being announced, the National Democratic Congress (NDC) was converged on the Carenage making its bid to be elected to form the next government.

Female newcomer to frontline politics, Claudette Joseph, a lawyer by profession, was officially endorsed on Sunday as the candidate for the Town of St George.

But taking the podium the Political Leader of the NDC, Nazim Burke, took issue with the manner in which its political rival – the New National Party (NNP) – is handling national issues.

Burke told supporters that Dr Keith Mitchell, the Prime Minister and Leader of the NNP, is

trivialising the issues affecting the Grenadian people.

“When there are real and genuine issues, burning issues affecting our people; when thousands and thousands of young people can’t find no jobs; when 52 out of every 100 young people in our country are willing to work, able to work, looking for work but cannot find work; when our health system has collapsed and people are dying in our hospitals; When the thousands of people who suffer from dialysis can get no proper care, Sisters and Brothers; when our young women are still dying in childbirth at a time when 90 years ago this problem was solved by humanity; at a time, Sisters and Brothers, when taxes are choking our nation; instead of addressing these

real and burning issues, our prime minister is going on stage and wining as a bugs-bunny,” Burke said.

“At a time when our country is crying out for leadership, he’s wining down the place,” he added. “Sisters and Brothers, wining cannot solve the problems of our nation. At a time when we should be talking about the issues, debating the issues, they jumping around with half-naked women, wining up and have bikers wining up; and they jumping around with all kind of Vekou and Shortknee and all kind of Moko Jumbies, instead of addressing the real issues.”

Burke says the NNP has run out of steam to lead the Grenadian people. He is convinced that the NDC has what it takes to lead

the country.

“This is not a crime, Brothers and Sisters; it’s a statement of conviction. Because, after watching and listening and observing the New National Party over the last 22 years in government, I have come to the conclusion that this party has run out of steam, has run out of ideas and has nothing new to offer our country at this time,” Burke told the gathering.

He warned supporters that this upcoming general election is about the future and not about the past.

He called on the Grenadian people to demand more of their leaders as they campaign, and to not allow themselves to be fooled by any politician.

Burke also appealed

to them to be vigilant against political interference in the electoral system. He urged the Grenadian leader to call in the Organisation of American States (OAS) and the Commonwealth Secretariat to judge the conduct of the election.

“As to ensure, Sisters and Brothers, that they don’t thief the election at the end of the day,” Burke said, “we want to call on the prime minister tonight to invite the international bodies to come to Grenada to ensure that we have a free and fair election.”

Burke said he is convinced that the ruling administration is prepared to win the elections by any means necessary, claiming that the signs of a “dirty war during the campaign are already being seen”.

He also alluded to allegations of bribery and hand-outs in exchange of votes. He cautioned supporters to not accept bribes for their votes.

The NDC Leader says in a matter of days the party’s Manifesto will be laid out for the Grenadian people to see their plans for the country if elected to form the next government.

In reference to March 13 – the date when Grenadians will go to the polls – the NDC Leader referred to it as “liberation day”, a term used in the 2013 General Election. The date picked by the prime minister, said Burke, is rather interesting as it marked a “revolution against corruption”.

He said this must be seen as the “beginning of the march to freedom”.

Commonwealth Scholar Graduates & Returns to Assist Cultural Sector



Susan Jones, a resident of Gouyave, St. John, recently graduated in December 2017, from Goldsmith's University of London, England, with a Master of Arts, with merit, in Arts Administration and Cultural Policy – a much needed area of expertise, required to meet the needs of the growing cultural industry in Grenada.

The parish of St. John is known for many high achievers, such as the now-famous 400-meter Olympic Gold medalist, Kirani James. Jones is hoping to continue to make her own contribution, as it concerns the development of culture in Grenada, herself being a dancer and teacher of the art form. Jones' many accomplishments include forming the Spices Dance Company in 2001, building her own Dance Studio in 2008 in Gouyave; being instrumental in the revival of the Moko Jumbie art form in 2011; reviving Carols by Candlelight, in Gouyave, in 2012; initiating the St. John's Cultural Day, in 2009 and hosting dance productions, workshops and lectures throughout

the tri-island, including at the St. George's University (SGU). Currently the Assistant Chief Cultural Officer, in the Ministry of Tourism, Civil Aviation and Culture, Jones said, "My plans are to use my brand-new knowledge for the betterment and advancement of the arts in Grenada. I have already been appointed to the board of the Museum, so hopefully we can bring about positive changes in this area. Of course, without a doubt, I will attempt to help revitalize the Arts Festival." Jones received acceptance to Goldsmith's University of London in 2016, after going through a stringent application process. She said, "The feeling was magnificent. I immediately knelt down in my cubicle and gave God all honour, praise and thanksgiving for his favour towards me."

Having been accepted, Jones applied for the Commonwealth Scholarship, which she found out about through the Ministry of Education and Human Resource Development's Scholarship Desk.

"I decided to apply for it, because I always knew that I wanted to attain a masters and then a doctorate in the arts. I believe in the arts to transform people's lives and the power to build bridges and break down barriers between people. I was also taught by my parents to never settle for mediocrity, but to achieve your dreams and aim for the very top. I knew of London's high level of education and I would not be able to afford to pay for tuition by myself. I had the confidence within myself, because of my education and experience within the Arts to excel and be chosen by Commonwealth to secure a Scholarship," Jones explained.

She was once again successful and awarded a full scholarship for her course of study, which

would last one year. It was an eventful year, filled with highs and lows. Despite having to absorb the shock of the passing of her mother, while abroad, Jones managed to regain her footing and focus on the task at hand. While at university, she got the opportunity to interact with persons and companies leading in the arts in the United Kingdom and experience live performances. She also participated in discussions on cultural policies, in various countries which govern the arts.

"The experience has advanced my knowledge tremendously," Jones affirmed. "Because I was the only Black Caribbean student in my class, I often intrigued my fellow classmates and lecturers. This was evident when I chose the option of Interpretation, Communication and Education in the Museum. For that module, I had to create my own museum. I based my museum on the Revolution. I am very proud of that paper, not only because I got an A, but I was able to educate both my classmates and my lecturers about Grenada. My lectures, in their comments, congratulated me on my passion and thanked me for educating them on Grenada."

Additional highlights of Jones' period of study included getting to work with the IRIE! Dance Theatre for three months, which she described as being "wonderful."

"There I was in charge of marketing, of the production, and also in-charge of setting and attending dance rehearsals," Jones said.

Moving forward, in her current capacity and with the knowledge and experience gained, Jones wants to make an even bigger impact on the cultural landscape of Grenada.

She said, "There is so much more I would like to do, but really need both financial and human resources to succeed."

Financial tips for young adults

There are things young people aren't taught in school that we need to know.

In school we are well-informed of many things that are relevant to our education but there are numerous things we aren't taught to prepare us for adulthood. Regardless of one's stage in life, you are likely to have goals short or long-term.

Make and keep financial goals. The best way to maintain healthy finances is to set your short and long-term goals. This allows you to choose how to achieve them; the goals you set should be specific and have a timeframe to achieve them. For example, your goal might be to save \$20 per week during the next year for a vacation. This is a SMART goal that is Specific, Measurable, Attainable, Realistic and Time-based. Once you've brainstormed some SMART goals, prioritize them in order of importance, make sure each goal has a time frame; and as self motivation take note of your progress each week.

Set a Budget. Managing your personal finances can be challenging, especially when you suddenly have to spend money on all kinds of things you hadn't planned to buy. To avoid falling into debt, a budget can be formulated. This doesn't mean you have to give up fun for the rest of your life. But by creating a budget, you'll be able to see where your money is going each month and allocate funds to saving; bills and entertainment. The first step is to get a clear picture as to your income and your expenses each month.

Creating and sticking to a budget is one of the best ways you can save money and achieve your financial goals.

Do not overestimate yourself; separate wants from needs. One of the sharpest reality checks you receive when you become "independent" is the realization that your needs are no longer being taken care of by someone else. When you're young it's easy to spend money on wants, because you don't really have to spend money on needs. In that transition into full-on adulthood, a lot of young adults put themselves in a bad financial position because they continue to put their wants before their needs. It is important to not get stuck in debt and don't spend more than you can afford, you must rely on your spending capacity, which is determined by your budget. Spending more than budgeted well only delay your goals.

Invest in your education. There are several reasons why investing in your education is a wise investment. Whether you consider your education a right, a privilege or something you 'just need to do' as part of life, you should always consider it an investment. If you think of your future professional life as a business, your education is an essential part in the overall structure and quality of that business.

The money invested into completing a Master's degree or a particular course will quickly become profitable as they increase your value as an employee. Having high-demand skills means you will earn a better salary and therefore you pay yourself back.

It all comes down to this: by living according to your means today, when you still don't have any major financial responsibilities (a child, a mortgage, your start-up business loan to repay), you are building good habits that will ensure your long-term financial health!

TRAINING AND UNIT ENROLMENT CEREMONY HELD IN CARRIACOU & PETITE MARTINIQUE



The Girl Guides movement is strengthening in the Sister Isles of Carriacou and Petite Martinique.

The Girl Guides Association of Grenada provided training to nine of the adult leaders in Carriacou on Friday January 26, 2018. Training of Unit leaders is part of the mandate of the World Association of Girl Guides and Girl Scouts (WAGGGS).

The training took the form of a half-day session in which the following aspects of the Basic Level Syllabus were covered:

- Mission & Vision of Grenada Girl Guides Association

- History and structure of local Girl Guides Association
- Promise, Law, Values of WAGGGS
- Guide Signs and Symbols

The leaders present were happy for the opportunity given to them so that they can enable girls and young women to develop their fullest potential to become responsible citizens of the world.

On Saturday January 27, 2018 the enrolment of two leaders and sixteen girls of Bishop's College was held at the Hillsborough Government School at 9:00 am. The Promise Ceremony

was held in the presence of the parents of the girls, the Principal of the school, Ms. Rholda Quamina, and the District Commissioner for Carriacou and Petite Martinique, Ms. Lynthia Joseph. The Deputy Chief Commissioner, Ms. Simone Roberts, and the Training Commissioner, Mrs. Gloria Bonaparte, officiated at the ceremony.

The Girl Guides Association of Grenada welcomes these eighteen (18) new sisters of Bishop's College to its membership. This school joins the Units at L'Esterre Rosary, Mt. Pleasant Government and Dover Government Schools as the Association expands.



New Council for the Girl Guides Association of Grenada



MS. ROSETTA BRATHWAITE, PRESIDENT



MRS. RACHAEL MATHURINE, CHIEF COMMISSIONER

The Girl Guides Association of Grenada is pleased to announce the new Council that will guide its work for the next Triennium - December 2017 to November 2020.

The President of the Council is Ms. Rosetta Brathwaite. Ms. Brathwaite was one of the Vice Presidents of the Council for the 2014-2017 triennium. She has also served as Chief Commissioner, International Commissioner, District Commissioner, Leader of Brownies, Guides & Rangers Units and Chairman of Caribbean Link of Guiding. She was a School Principal and the Founder and Director of the Kids in Action programme.

The Chief Commissioner of the Girl Guides Association is Mrs. Rachael Mathurine: Mrs. Mathurine has served at various levels of Girl Guides Association of Grenada for over thirty (30) years, including Chief Commissioner (2008-2014). She led the Association to gain full membership in the largest international organisation of girls – the World Association of Girl Guides and Girl Scouts (WAGGGS) in 2011 and to gain affiliation in the Grenada National Organisation of Women (GNOW). She is one of the coordinators of the Girl Guide Association Voices Against Violence Campaign.

The other elected/appointed members of the new Council are:

- | | |
|-------------------------------------|---------------------------|
| Vice President: | Claudette James |
| Vice President: | Rosalie La Grenade-George |
| Deputy Chief Commissioner: | Simone Roberts |
| Assistant Chief Commissioner: | Brenda La Barrie |
| Secretary: | Deborah Baveghems |
| Assistant Secretary: | Tamisha Paul |
| Treasurer: | Richardson Holder |
| Assistant Treasurer: | Michelle Noel |
| Public Relations Officer: | Elaine Henry-McQueen |
| Assistant Public Relations Officer: | Sharon Calliste |
| Floor Member: | Mae E. Eichelberger-Paul |
| Floor Member: | Leisha Griffith-Mark |

The work of the Girl Guides Association is supported by Commissioners appointed for specific functions, and led at the parish level by District Commissioners. The Association represents over 2000 girls who are members of the Rainbows, Brownies, Girl Guides, Rangers and Young Leaders in Guiding throughout Grenada, Carriacou and Petite Martinique. The Units are run by adult volunteers, many of whom are teachers.

The new Council looks forward to this Triennium, and is currently making plans to build on the programmes and activities of the past and to move the Association and its members forward. They seek the continued support of the parents, teachers and principals, and the general community as they help girls and young women to **IMAGINE MORE.**

Sandals Foundation Sizzling in the South



CYRIL COX (REPRESENTATIVE OF THE LIMES DEVELOPMENT COMMITTEE), ANN BECHTHOLD AND JOHN BECHTHOLD (RETURNING SANDALS GUEST)



ANN BECHTHOLD MEETS GIRLS OF THE LIMES COMMUNITY

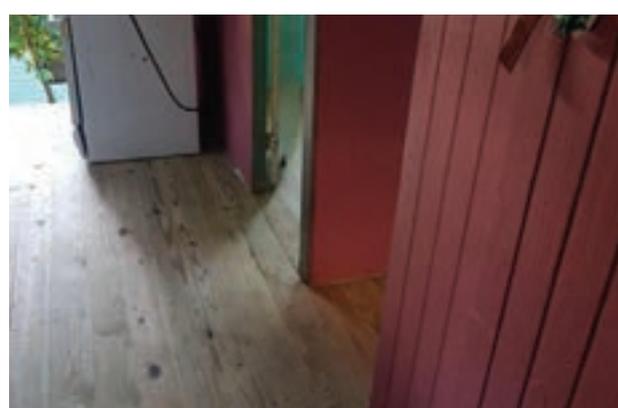


ANN BECHTHOLD SHARES A SPECIAL MOMENT WITH ALITA COUTAIN, UPON DELIVERING HER NEW WALKER

Pink Gin Beach, Grenada- Sandals Resorts International through the Sandals Foundation has always encouraged our guests to get involved in supporting our communities throughout the Carib-

bean, and we are always proud when they do. Few have shown more support than John Bechthold and his wife, who are Diamond Returning guests, and have visited every Sandals bar the brand

new Royal Barbados. This year, they're in Grenada, and seized the opportunity to provide support for vulnerable persons there. "We enjoy giving back with Sandals Foundation every year



FLOOR REPAIRS OF FAMILY HOME IN MORNE TOUT

when we come to the Caribbean," proclaimed John. "We have been fortunate in our lives and it is important to us to pay it forward and give back as much as we can".

With the help of Sandals Foundation and the Limes Development Committee they were able to identify three persons with disabilities and in need of medical aid. The recipients: Alita Coutain a spirited and deaf young lady, with mobility

challenges- was given a brand new walker; Peter Charles, an amputee who sustained his injury while on a construction worksite many years ago received a brand new durable pair of crutches; and Johnny Jones who has been battling diabetes- was given a brand new wheelchair. The Bechthold's support did not end there, they discovered, through the Catholic Church, a vulnerable family in need in Morne Tout. The family's

four school aged children were gifted with all new school supplies and they have pledged to support the children throughout their school life. Further Sandals LaSource, repaired the rotting floors of the family's small wooden house, to improve their safety and comfort.

"We are grateful for the assistance of all our guests. A Sandals guest is not the typical traveller; they are very informed, and well researched before deciding where they will vacation. 'Volun-tourism' is something we encourage with our weekly Reading Road Trip and special outreach opportunities we undertake throughout the year. It is our duty to give a well-rounded and memorable experience and Sandals Foundation does our best to facilitate those who are genuinely willing to lend a helping hand." Peter Fraser, General Manager, Sandals LaSource.

GUT Credit Union Joins CONNEX

Easy Access to Money

BY: IAN GEORGE

The Grenada Union of Teachers' Co-operative Credit Union (GUTCU) now has three ATM machines and a debit card, all branded and operating on the CONNEX network. And with those in hand the almost 35-year-old GUTCU, which has committed to transforming the financial landscape, can now rub shoulders and match wits with some of the longer-serving financial players in Grenada. The plans by the GUTCU to set up ATMs and to launch a debit card took a while in coming; but, when they were joyfully released earlier this month, they represented a game-changer for the credit union.

The first ATM was commissioned at Victoria, in the Parish of St. Mark, on January the 4th.

Another commissioning – the following day – took place at the GCNA Commercial Complex on Kirani James Boulevard, St. George's. There is also an ATM at the



**MR. ANDRE MARTIN,
PRESIDENT OF THE
BOARD OF DIRECTORS
GUTCU**



**MR. RICHARD DUNCAN,
MANAGING DIRECTOR
OF CO-OPERATIVE
BANK LTD.**



**MRS. LUCIA ANDALL,
CHIEF EXECUTIVE OFFICER
OF ARIZA CREDIT
UNION LTD.**



**HON OLIVER JOSEPH,
MINISTER FOR LABOUR
AND CO-OPERATIVES**



GUTCU's St. George's main office on St. John's Street.

Those three ATMs, at strategic locations, represent a major accomplishment for the GUTCU.

However, it was an additional milestone for the credit union when, on January 17th at the Grenada Trade Centre Annex in Morne Rouge, the GUTCU successfully launched its debit card.

Mr. Andre Martin, President of the Board of Directors GUT Credit Union Ltd., told the large audience and reminded representatives of other credit unions, who came to celebrate the historic event with the GUTCU, that the launch of the debit card on the CONNEX systems, is a reminder that credit unions' main purpose is to serve.

He hailed the launch as a great example of what can be achieved, for members and the general public, when co-operatives work together. He said, "We trust that our debit card launch today propels us, as a co-operative, to continue working aggressively together, to achieve greater benefits for all our members."

The CONNEX brand in Grenada is owned by the Grenada Co-operative Bank Limited, Ariza and 4Cs. Since its introduction in Grenada more than 16 years ago, it has signed three of the country's largest credit unions: ARIZA, Communal and GUTCU.

The CONNEX network is home for 22 ATMs and more than 250 points of sale (POS) at supermarkets, commercial houses, physicians' offices, gas stations and government revenue collection points.

Mr. Richard Duncan, Managing Director of Co-operative Bank Ltd.,

in a comprehensive address at the launch, rolled back the years to 2001 and explained the genesis of the CONNEX network in Grenada. He reminded all that, “In May 2001 the bank developed and presented an idea to the credit unions; the meeting took place at the office of the GUT Credit Union in Marine Villa. We stated then, and I quote: ‘The project is conceptualized to allow the Grenada credit union movement to access PC Star Technology from our future soft platform, thus enabling them to deliver ATM services to their members in an efficient, economical and effective way.’

“We further elaborated then, that we would collaborate with the largest credit unions first: PSCCU – now ARIZA; Grenada Union of Teachers Credit Union; Communal Credit Union; and Grenville Co-operative Credit Union. Today, 16 years and 8 months later, here we are with the third credit union with its own CONNEX debit card. This event demonstrates that it’s not only by power nor by might, but by the creative and discipline application of the mind that victory is won.”

Mr. Duncan, a serious advocate of the notion that organizations must collaborate wherever possible, says at his bank, credit unions are seen as friends more than anything else. “At Co-op Bank,” he says, “we pride ourselves for the successful pursuit of a strategy of collaboration and competition.” While some of the nation’s other credit unions are yet to join in on the Co-op Bank CONNEX Initiative, Mr. Duncan was quick to acknowledge his institution’s admiration for the movement and its members. “At Co-op Bank, we hold the view



that credit unions are our friends and our competitors,” he announced with a great measure of pride. “They are not our rivals; therefore, we will compete where we must and cooperate when we have to.” Mrs. Lucia Andall, Chief Executive Officer of ARIZA Credit Union Ltd., in a very fraternal address, showered praises on the GUT Co-operative Credit Union Limited and, in particular, the relatively new General Manager Retesha Boyd, for the achievement of the debit card launch. “We congratulate and honour you, Mrs. Boyd,”

said Andall, “on your foresight and your tenacity in seeking to meet the needs of members, both expressed and latent. I do recall in our initial conversations that the thought of having easy access to your money was not something that was easily bought into by our membership, who believe that money in credit union is really there to stay and to save for the rainy day and not to be touched; therefore, there was some level of resistance and push back immediately.” According to Andall, the introduction of the debit card is only the

beginning of the process to providing access and convenience to members. She said, “Credit unions – like banks – are charged with the responsibility of creating, communication and delivering financial products and services of value to their customers and/or their members; and, they must do so in ways that are mutually beneficial and self-sustaining.” Today’s customers, it was noted, are unpredictably demanding new services, thereby forcing companies to constantly relook and upgrade the services and products

that they are offering. Andall, whose ARIZA Credit Union has had more than a decade working along with the CONNEX brand, lectured everyone on the characteristics of the modern customer. “In an era where customer expectations are increasing exponentially, where loyalties cannot be taken for granted; in an expanding competitive landscape and where new digital technologies are the order of the day, we cannot be satisfied with partial or superficial changes, we cannot afford to be too slow to adapt,” Andall said. “This dictates, that in addition to providing the ATM debit card and credit card services, we must seek to do more, to provide more, as far as our resources would allow. We must do so, however, against an understanding that adapting new digital technologies will only be fully optimized when we revamp and review our underlined routine task and processing; thus, resulting in cost savings, improve efficiencies and better customer experience; it’s all about

customer experience. “The road ahead promises to be a very challenging, but exciting and rewarding one. We look forward to working closely with our newest member of the CONNEX network – the GUT Credit Union – and maximizing our synergies, which will result from all our connected strengths,” she ended.

Honourable Oliver Joseph, Minister for Labour and Co-operatives, in his remarks on behalf of the Government, congratulated the GUT Credit Union on their great achievement. He expressed his profound satisfaction with the phenomenal growth that the credit union movement is currently experiencing. He said, “I congratulate the GUT Credit Union, and the credit union movement in general, for the role that you are playing in the economic advancement of this nation. As a credit union member myself, I’m very proud to see what the credit union movement has achieved today in 2018.

“As a government, we are very confident that the movement is in good hands; it’s properly regulated and people have confidence. This growth in membership and saving comes because of confidence. If you don’t have confidence in a credit union then you wouldn’t join. The sou-sou died out because of lack of confidence. If Grenadians begin to lose confidence in credit unions the movement will suffer.” The GUTCU will use its new facilities to provide continued excellent services to all its members and the general public. The GUTCU debit card and ATMs allow the company to expand access by partnering with local organizations to serve their members better.

VICTORIA HAS ITS FIRST ATM

GUTCU FULFILLING PROMISES TO MEMBERS



BY: IAN GEORGE

The Grenada Union of Teachers' Co-operative Credit Union (GUTCU), the only genuine financial institution operating in the Parish of St Mark, has set up an Automated

Teller Machine (ATM) in the town of Victoria.

The GUTCU, which is on the verge of celebrating 35 years of service to Grenada, has been pondering the idea for a considerable time; and now, they are over-joyed

that during the first month of 2018, they are able to realize this dream of bringing more financial services to the people of this north-western parish. The GUTCU currently operates an office in

Victoria and the ATM is expected to bolster what is already a very important set of services to people of St Mark. On the January 4th journey to the fishing town of Victoria, accompanied by business and media

representatives, GUTCU officials formally commissioned the new machine and unveiled the new technology, which they know would significantly impact the lives of the populace in St Mark, as well as in the

Parishes of St. John and St Patrick.

As the evening sun set in the west, it cast a brilliant glow on a simple but impressive ceremony in which speakers addressed the role of the ATM, and the subsequent services it will provide on a daily basis, on the financial landscape of the parish. Retesha Boyd is the General Manager of the GUTCU. In her address to the gathering, which also included students of the St. Mark's Secondary School, she made it clear to all that the ATM and the additional services that are being provided represent a long-term commitment by her organization to offer more quality services to their members and the public at large.

She told the audience, "The launch of this state-of-the-art ATM marks an important milestone as this will be the first ATM in St. Mark. It is also the first ATM launch for our Credit Union. This initiative is indeed a welcomed move for our members and the people of St. Mark. "This new service is indicative of the G.U.T Credit Union's vision to be the financial institution of choice for



our members; a vision born 34 years ago with the birth of the Credit Union. It also reinforces the commitment of the Credit Union to St. Mark, as the only financial institution in the parish. The launch of the ATM is testimony that the G.U.T. Credit Union is firmly committed to the development of the parish and is here to stay.”

Boyd, a visionary, forward-thinking manager, was entrusted with the task of managing the process of setting up the ATM from the inception. She said, “In order to prepare for this new product offering, the Credit Union has redesigned and expanded its office in Victoria to make it more member-friendly and increased the number of staff to provide a more efficient service.

“As the Project Manager from the inception of the project, I am happy to see this come to fruition. It has been a long time coming. I know many persons were eagerly awaiting the ATM launch but we had to ensure that all of the processes, technical requirements and infrastructure were adequately completed so that we can provide a premium product for the people of St. Mark.”

Samuel Britton is the immediate past General Manager of the GUTCU and a resident of St. Mark. It was under his stewardship that the idea to introduce ATMs was conceived. In a brief address at the ATM launch, he prophesied that the installation of the banking machine will perform beyond expectations. He hailed the new service as necessary, while admitting that it is relevant and is in line with the kind of advancement that is required in the town and the parish. Britton highlighted the need for bill payment and money transfer services to be introduced to the parish to boost the



**RETESHA SMITH-BOYD,
MANAGER OF THE
GUTCU**



**SAMUEL BRITTON,
FORMER MANAGER**



**JOSLYN AUGUSTUS LA
TOUCHÉ, VICE
PRESIDENT**

growth and development in St. Mark.

In its history, he said, the G.U.T. Credit Union has always had vision. It also has always thrived to bring great services to its members who are the organization’s true owners, Britton added. In the view of Joslyn Augustus La Touché, Vice President of the GUTCU, the Credit Union has come full circle with the launch of the new facility and services. She noted, “We are indeed gratified by, one, being the only financial institution in the entire parish; and, two, fulfilling our promise of providing debit card and ATM services to our members.

“The Credit Union’s vision is to be the financial institution of choice for members. We are committed to living our mission: to provide the best possible service to members while meeting their primary financial needs as measured by achieving the highest standards in benefits and membership satisfaction. Today, we can say with pride – Mission Accomplished.”

The GUTCU has also commissioned ATMs in St. George’s: at its St. John’s Street headquarters and at the GCNA Commercial Complex, Kirani James Boulevard.



Happy Independence!

We wish Grenada, Carriacou & Petite Martinique
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A DREAM COME TRUE

The following is the text of an address by Retesha Smith-Boyd, General Manager of the G.U.T. Credit Union at the launch of the GUTCU Debit Card, Trade Center Annex on January 17th, in which she highlighted the importance of the card to the members of the credit union, the journey that was travelled and the efforts that were required to accomplish the task.

This is the day that the Lord has made, Let us rejoice and be glad in it. It is indeed a day for rejoicing, for the moment has come when we unveil the GUT Credit Union CONNEX Debit Card. This has been a moment in the making for some time and we are truly elated that it has culminated in this joyous occasion.

Author and Poet Doe Zantamata wrote: "It starts with a dream. Add faith, and it becomes a belief. Add action, and it becomes a part of life. Add perseverance, and it becomes a goal in sight. Add patience and time, and it ends with a dream come true." Today, the dream of our members has come true – 24-hour access to their funds through the GUT Credit Union CONNEX Debit Card.

Our credit union is committed to offering new products and services to our members as we embrace the available technology that improves member access and broadens our financial offerings. This debit card is indicative of the GUT Credit Union's vision to be the financial institution of choice for our members; a vision born years ago with the birth of credit union which stemmed from the ideas of Mrs. Denise De Coteau who was on the executive of the Grenada Union of Teachers at the time. The founders had a dream to create a credit union that could serve the needs of teachers and provide financial services that were not readily available to them. With faith, action and perseverance that dream has been surpassed with 5 branches and over 8000 members



RETESHA SMITH-BOYD, GENERAL MANAGER OF THE GUTCU



of the general public, with assets of over \$170 million. GUT Credit Union has always made providing access to members a fundamental objective of its operations which is reflected in it having the most credit union branches in the country. We have now expanded that access to financial services by providing members with self-service electronic transactions through the use of the Debit Card. As we prepare to celebrate 35 years of existence we salute the vision and strength of our founders who possessed the fortitude to establish a financial institution during a particular period of political turmoil in our country. Today, we remain steadfast in providing for our members' primary financial needs. This debit card is the realization of a long held goal by our members to have electronic access to their funds with the option to access their money anytime. This debit card will give members a secure and convenient means to do just that. The card can be used at any CONNEX ATM throughout the island and at over 300 CONNEX POS nationwide. You don't have to worry about carrying too much cash; the debit card allows you the flexibility to obtain your cash when you need it. The debit card is a beautiful card which features the Grenada Dove (*leptotila wellsi*), and the maps of Grenada, Carriacou and Petite Martinique; the features are in keeping with CONNEX indigenous origins and local partnerships. This technological age is intensifying and evolving and as there continues

to be diversification of financial services away for the traditional channels, we have to embrace and leverage the new platforms. Our members and the public at large have already embraced it and many are comfortable using card technology and have been demanding this service. They have enquired about the availability of the debit card and now we can happily say that it is here! This new debit card will allow members to maximise their time and become more efficient. It will allow more flexibility and indeed more time for work, family, and other leisure, as less time is taken up standing in line to access funds. GUT Credit Union has seen remarkable growth over the years and while it has expanded leaps and bounds, it prides itself on being able to offer a very personable service which will be reinforced with the launch of this card. Members, rest assured that we will continue to maintain our quality service and still be the GUT Credit Union that members know and love, while offering an additional service that will allow us to remain competitive in the ever evolving market place. Our credit union has always been ambitious and forward-thinking and this project undertaking is no exception. The project is unique because it involved not only the development of a debit card but also included simultaneously implementing three ATMs at our Victoria Office, St. George's Office on Grenville Street and GCNA Complex, Kirani James Boulevard, which were commissioned earlier this month. Implementing our debit card and ATMs through CONNEX is testimony that we can



partner together and share services for the benefit of all. The theme – Expanding Access Through Local Partnership – echoes the astounding results that can be achieved when indigenous institutions partner together. As indigenous institutions we can provide our own solutions when we work together and be masters of our own fate.

The joint GUT Credit Union/CONNEX project team was tasked with a mammoth undertaking with this dual project, but we were up to the challenge.

The project began with an initial decision by the Board of Directors in 2014 to partner with CONNEX and CONNEX subsequent approval of our request. After initial assessments and reviews were conducted, a joint CONNEX/ GUT Credit Union project team was created to spearhead the implementation of the project. This team consisted of various committees, two of the most notable was the Joint Steering Committee made up of the Managing Director of Grenada Co-op Bank; the General Manager of GUT Credit Union; project manager was Deputy General Manager of GUT Credit Union; the Executive Manager of Operations and Administration of Grenada Co-op Bank and Senior Programme & Research Officer at Grenada Co-op bank. The committee provided oversight.

The Joint Working Committee which was tasked with the implementation of the project included the Project Manager, the Card Services Supervisors from both GUT Credit Union and Grenada Co-op Bank, as well as I.T. and marketing officers from both institutions. Additional staff from the credit union were later integrated into the team as the project progressed.

The team executed an array of duties to ensure that we were able to reach this stage today including inter alia software and equipment upgrades, staff



training and creation of new policies and procedures.

In the third quarter of 2017, the pilot commenced with GUT Credit Union staff and Management Committees and later expanded to the credit union's members. During this period, we evaluated business processes, technology integration and performance, staff performance and knowledge transfer, member experi-

ence, among others. This was not an easy feat and I commend the members of the project team for a job well done. Members can rest assured that the card will work efficiently and effortlessly. We are here to assist with any queries that may arise. The CONNEX network is safe and secure. But as you enjoy your new debit card, members must also ensure that they practice responsible use of the

debit card. Follow the tips and instructions in our welcome packet and brochure that will guide you on how to use the card safely. Keep your PIN private.

The debit card is linked to one sub account, so persons can rest assured that they can make use of the card and still manage their money. The GUT Credit Union is ready and willing to assist and guide members through

the process of application and use of the debit card to ensure that our members are at ease with the process. We have a competent Card Services Department which will provide support to our members, along with rest of the Credit Union staff. Members can confidently apply for their debit card as early as today.

I want to thank the Board of the GUT Credit Union for their vision in decid-

ing to partner with CONNEX to provide debit card service to our members. Appreciation is extended to our former Manager for his initiative and stewardship. Immense gratitude to the entire project team who worked tirelessly to realise this successful completion of the project and navigated the unique challenges faced, while juggling our usual tasks along with the project duties; and all of our staff who contributed and continue to do so to ensure that we offer the best service possible.

Your commitment and passion to service and ensuring that the project was completed, are distinctive of the GUT Credit Union way of placing service above all else. Thanks to CONNEX, and its sponsors for all of their assistance, guidance and support. This project has cemented existing friendships and created new ones and has unlocked opportunities for continued relationships in the future. Special thanks to CAMS and I.T. departments at Grenada Co-op Bank for sharing their wealth of knowledge and providing technical and operational support. Thank you to all the members who participated in our testing phase, who willingly provided feedback of their experience using the card as we endeavoured to ensure that we deliver a premium debit card and product. We are launching our debit card today but this is just the beginning. As modern poet Seema Chowdhury said, the journey continues “where we try very hard to continuously do and undo and adopt fresh new thinking that analyses life’s challenging views”. The GUT Credit Union will continue to analyse and improve our product offering and develop fresh new ideas and new services for our members to support their goals and provide for their need as they travel on this road of life. GUT Credit Union, it’s where you belong. I thank you all.



TELESFORD: GUTCU DEBIT CARD BRINGS THE CREDIT UNION AND MEMBERS CLOSER TOGETHER

The decision by the GUTCU to launch a debit card is one sure way in which the credit union and its members would work closer together, says Philip Telesford, President of the local Credit Union League.

Telesford told an attentive audience at the Grenada Trade Centre Annex in Grand Anse, St. George's, that the presence of the debit card means that members of the GUTCU are "no longer required to wait in long lines to obtain their hard-earned money but rather have the opportunity to access their funds from the comfort of their living rooms and from anywhere in their world". This, he believes, is one sure way the relationship between members and the Grenada Union of Teachers' Credit Union will grow stronger.

Telesford praised the GUTCU for their bold, proactive decision to add debit card and ATMs to the list of outstanding services they are offering to their members. However, he was very quick to point out that there is still a lot of work to be done by individual credit unions to enhance and to improve their service offerings to members.

He said, "I applaud credit unions which have made access to financial resources easier for their members but there are lots more to be done. Credit unions are called upon to make the right investment in cutting edge technology today. Those who rightly choose that path will inevitably become the leaders of the credit union



PHILIP TELESFORD, PRESIDENT OF THE LOCAL CREDIT UNION LEAGUE

movement, because members want to be able to access their funds at any time and from anywhere in the world."

Credit unions are stigmatized by the notion that they are set up to serve old people, says Telesford, who believes that there is a need to change the national view on the movement.

"We must also remove the stigma that credit unions are only for older people. There is an urgent need to encourage the younger generation to become part of the movement. If we fail to make the movement appealing to the young brilliant minds, the future of the move-

ment will be threatened with extinction. There is also a need to attract people from all walks of life to become part of the movement. So whether you are a businessman in St. George's or a farmer in St. Patrick's the credit union is for you, the same personalized touch and excellent service await you," he lectured.

To date the GUTCU has 8000 members and according to Telesford, this achievement was only possible because of the foresight of the credit union's board and management. He explained, "Over the years credit unions in Grenada have been reaching out to the

general public to join the movement. Many, like the GUT Credit Union, have opened up their bonds, which means anyone off the street can walk in and become a member, whether or not you are a teacher."

Telesford added: "We are happy that many would have heeded the call to become a member; but still, there are lots of grounds to cover. I say this without reservation: 'every working Grenadian should become a member of a credit union and every child should have a junior savings' account!' or whatever it is called at the respective credit unions'."

Despite the steady and progressive growth recorded by credit unions, the real achievement for the movement is in its ability to reach the public with service. "As of November 2017, the credit union movement in Grenada recorded total membership of 63,994 and reported an asset base of \$0.76 billion," noted Telesford. "But we are not about to make a boast of our financial achievements, though pretty strong. What stands out to us, most of all, are the many lives we would have touched through our compendium of social programs at the community level, schools and the nation as a whole."

The launch of the GUTCU debit card makes it the third credit union on the island to sign on to the CONNEX brand and the Credit Union League President wants the remaining credit unions to sign on to the CONNEX facility so that they too can enhance the quality of services they provide to their members.

"Friends, we must see technology as the bedrock on which we build the credit union movement and by extension indigenous financial institutions in Grenada. In this rapidly changing world people are demanding higher standards of service and we must respond at least, at the same pace and – in some cases – be able to anticipate those needs; therefore, we must have the vision to recognize this and make appropriate decisions now. Companies which make the right

investment in technology today will reap huge benefits tomorrow," he assured.

The introduction of the GUTCU debit card was made possible in a special relationship involving the Grenada Co-operative Bank Limited, Ariza Credit Union Limited and the Caribbean Credit Card Corporation. This coming together of local and regional organizations has prompted a call from Telesford for homegrown institutions to work together.

"Friends", he said "it is high time that credit unions genuinely work together in collaboration with our indigenous financial institutions. Further, it is time that indigenous financial intuitions in Grenada sit together and carefully analyze its strengths and weaknesses with the intention of drawing on each other's strengths and reducing weaknesses.

"If we work together I am pretty sure we will be able to achieve much more but if we work separately in our little corners, we will find it more difficult to achieve desired outcomes," Telesford warned.

"Credit unions are about people and the family is central to a strong movement. However, if we examine our indigenous financial institutions we would realize that we are all preaching the same gospel, but, just in different ways. This gives us a strong reason to partner with each other to achieve our individual and collective objectives," he ended.



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 GCNA Complex, Kirani James Blvd

G.U.T. CREDIT UNION ATMS: A WIN-WIN POSITION FOR ALL STAKEHOLDERS

The following is an edited version of an address delivered by Mr. Floyd Dowden Executive Manager of Operations and Administration - Grenada Co-operative Bank Ltd., at the launch of the GUT Credit Union ATM Machine in Kirani James Boulevard, St. George, in which he welcomes GUT Credit Union to the Grenada Co-operative Bank and CONNEX family.



As a reputable, visionary financial institution, Grenada Co-operative Bank Ltd. recognizes the importance of collaboration where we can, and competing where we must. On behalf of the Board of Directors and Management of Grenada Co-operative Bank, I wish to extend profound congratulations to the Board, Management, Staff and the working teams of the GUT Credit Union on the launch of this CONNEX branded ATM here at the Kirani James Boulevard today.

Today is a very special occasion, as alluded to by the General Manager; it represents a win-win position for all stakeholders in this endeavour. It is a true representation of

what co-operation can do in ensuring the sustained ability in the financial system in our country, as well as, enhancing the product offerings and service delivery, not just to the GUT Credit Union members, but – by extension – any person who holds a VISA, Master Card or CONNEX branded card.

We extend our sincere congratulations on your achievement today. We stand ready to collaborate with you on future endeavours like this, which would bring benefits to all our mutual stakeholders.

This launch today is the culmination of years of dialogue, discussions, decision making, meetings, joint teams and total commitment by like-

mined persons, dedicated to bringing better service to our customers and surpassing our customers' expectations.

Many moons ago, I remember making a presentation to the then Board and Management of the GUT Credit Union. They were then located at Marine Villa, that's somewhere in the back when you're going across by the tunnel; that's where they were at that point in time. We presented to them what we thought was a strategic initiative in that collaborative effort between our institutions to bring better service. In particular, Co-op Bank envisaged that credit unions in Grenada could leverage the technology already acquired and working



he saves in worldwide, he can access his funds. A visitor from any part of the world traversing the route here, or doing business at the complex here and needs to top-up a little bit of money, he has access to his funds right here at this CONNEX branded ATM.

This is a very bold and big step in the right direction. We applaud the GUT Credit Union on this accomplishment today. Co-op Bank is very happy to have partnered with you on this journey and in achieving this great accomplishment today. We share the GUT's commitment to bringing quality financial services to all our customers and the GUT Credit Union members and the public at large. We share the passion for quality service each and every time. We, therefore, also share today in celebrating this milestone and this momentous achievement. We affirm to the GUT Credit Union, our continued support and commitment to the level of service provided here today as they launch their ATM. We commit to keeping that service optimum at all times.



with the bank to drive its own ATMs. We envisaged that the credit unions could utilize that same technology to drive their own individual ATMs, thus extending service delivery to their members, making funds available to their members, 24/7 – 365.

colleges in these institutions that this was a financially viable, mutually beneficial and more economical approach to providing ATM services to credit union members, as opposed to each member going out on their own and trying to provide that service by themselves.

It took us some time, of course, to convince our

It was a somewhat new, maybe even radical



thought, at the time; and, it obviously took us some time to resonate with those individuals at the time, making those decisions on behalf of those institutions. But, time has elapsed and seasons have changed and what eventually came out of all of this was more than what we first envisaged.

What emanated was not just ATMs that can be used by each individual credit union to provide service to their individual members, but also ATMs that are inter-connected internationally to the VISA and Master Card network. What this

means is that anyone with the VISA card or a Master Card from anywhere in the world, issued by any bank, now has availability to funds here at these ATMs, not just our local institutions and its members.

In addition, with improvements in technology, the strategy led to the development of a unique local brand with some regional connections. This is apart from the Master Card and VISA networks. It allowed for the economical inter-connectivity among members of this network. In other words, what we're saying is that, using

this network results in a cheaper cost per transaction for members of the network. This network I'm referring to is the CONNEX branded network of which this ATM being launched today is connected.

We welcome GUT to the Co-op and CONNEX family. There are now 22 ATMs locally branded and 478 point of sale terminals scattered across 377 businesses across Grenada, Carriacou and Petite Martinique and these numbers are growing; that's the CONNEX brand.

It is important to highlight here that GUT Credit Union saw it fit to launch this CONNEX branded ATM today at, as Mrs. Boyd said, a very strategic location. It's on the south/north corridor between our capital city, the international airport, and our hotel belt. It's in the middle of a beautiful marina. And so any one is this complex, regardless of who you bank with or where you bank, can now access funds right here at this ATM. A yachtee comes ashore from any one of those yachts here; from which ever bank

We join with you, our invited guests here, in congratulating the GUT Credit Union on this milestone achievement. We are very, very confident that this CONNEX branded ATM being launched here today would bring benefit and convenience to many, many, many persons and organizations, not just the GUT Credit Union members. We applaud the Board and Management and Staff of the GUT Credit Union and the team that worked assiduously to bringing this to fruition today. We applaud your vision, your commitment and your execution of strategic decisions; we applaud you for giving Co-op Bank the opportunity to partner with you in enhancing the service delivery to our customers.

Again, congratulations and may God continue to guide and bless you in all your future endeavours. Thank you very much.

PURE GRENADA'S TOURISM INDUSTRY REGISTERS RECORD GROWTH IN 2017

The Three-island Destination Records Increase in Visitors From Key Target Markets



ST. GEORGE'S, GRENADA – January 24, 2018 – In a press conference held today at its Burn's Point headquarters, the Grenada Tourism Authority (GTA) announced the official tourist arrivals data for 2017 from target source markets U.S.A., Canada, the Caribbean, Germany and the U.K. In the report, overall stayover arrivals for 2017 (146,359) were up more than 8% when compared to 2016

(135,372). These numbers are important for the country as stayover arrivals spend in the destination is the highest of all the visitors to our shores.

With the U.S. being Pure Grenada's largest source market, the GTA developed and implemented strategic initiatives, which included increased trade show attendance and press trips. As a re-

sult, the U.S. market recorded the highest increase of 16% with 67,250 tourist arrivals to the destination positioning Pure Grenada at the top of the Caribbean Tourism Organisation's (CTO) list of destinations with registered growth in 2017.

Other source markets that reported an increase in arrivals included Canada with a six percent increase (14,580),

Germany, 21 percent increase (2,499) and the Caribbean, eight percent increase (27,113) with Trinidad & Tobago registering a 14 percent increase (15,692). The GTA had implemented a year round focus on Trinidad & Tobago with new travel agent familiarization trips, increased advertising and a destination focused presentation to the media and travel trade.

The UK arrivals (25,531) decreased by 7% and all efforts were engaged to address this decline culminating with the GTA hosting a Grenada stand at the World Travel Market in London in November, 2017. The rest of Europe arrivals (5,187) increased by 7%.

Year on year, Yachting arrivals (21,993) increased by 8% and cruise passengers (299,449) decreased slightly by 5% while cruise ship calls (291) increased by 13%. "December 2017 saw growth in cruise visitor arrivals by 25% over December 2016 and we are continuing to see positive movement in these numbers" said Nautical Development Manager, Nikoyan Roberts, who is working well with the key stakeholders to maximize the destination's strengths in this sector.

CEO of the Grenada Tourism Authority, Patricia Maher, is very pleased with the overall statistical performance. "We are even more excited about the fact that Grenada is trending as a destination in the global Tourism Industry. The future for Grenada, Carriacou and Petite Martinique looks bright with new hotels and new attractions opening in the next two years."

Chairman of the Grenada Tourism Authority, Rodney George said: "The decision of the Board of the GTA to employ the USA based Public Relations firm, Cheryl Andrews Marketing Communications Inc., is really paying dividends as exemplified by the wide exposure that Grenada is receiving in regional and international print and digital media, and the increased tourist arrivals from the USA and Canada."

Team Grenada is working hard to ensure that visitors get to experience our island life in a real, authentic, memorable way and they will share Pure Grenada, the Spice of the Caribbean with the world. 2018 is projected to be a busy year for all of our stakeholders as everyone continues to work together to keep Grenada trending in the global Tourism industry.

Chef Victor Regis Coming to Grenada in February

VICTOR REGIS is the #1 Chef in the Northwest for "authentic" Caribbean food! St. George's Grenada welcomes home Chef Regis February 16, 17 & 18!

Regis was born in St. Georges, Grenada in 1968 where, at age 11, he demonstrated a unique culinary gift under the tutelage of his beloved mum, Nell Regis. In 1980, Regis left Grenada to go study culinary arts, abroad, in New York. His talents then took him to Atlanta where his culinary authenticity raged with



the locals! CHEF REGIS arrived in Portland Oregon, and began his catering career in 2007 and, in 2008, he opened his own restaurant, NUTMEG, in the famed NE Albina Arts Neighborhood in 2012. His second venture opened at the VERTICAL ROOM nightspot! Chef Regis is the Home Chef at TAO Event and Convention Center in Downtown PDX...the Heart of PDX Sports, Entertainment, and Convention Centers. CHEF REGIS, "Caribbean

Kitchen," travels throughout the US and Caribbean catering Private, Community, and Company events.

CARIBBEAN CHEF REGIS Caters Special Holiday and Metro PDX Culinary events:

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A TASTE OF THE CARIBBEAN ~ allows Guests an unbelievable experience of 'Authentic' Caribbean Cuisine! A popular Portland favorite attracting more than 500 guests!

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CHEF REGIS highlighted his career garnering, second rung status and International exposure on the 2016 MasterChef TV broadcast competition.

His famed holiday and themed careering events included attendance by local Portland celebrities, AM Northwest Host, Helen Raptiss, and more!

HIS DREAM is to return to Grenada and open up his own Caribbean restaurant "to give back to the Grenadian people, where it all started."

JOIN CHEF REGIS IN GRENADA FEBRUARY 16, 17, 18, AND EXPERIENCE HIS EXTRAORDINARY CUISINE!

SPICE ISLAND BEACH RESORT RECOGNIZES OUTSTANDING STAFF PERFORMANCE



SIR ROYSTON AND LADY HOPKIN WITH SUPERVISOR OF THE YEAR JOMEL DUMONT IN THE LEFT IMAGE AND EMPLOYEE OF THE YEAR NATHALIE STAFFORD IN THE RIGHT PHOTO

GRAND ANSE BEACH, Grenada (Jan. 23, 2018) – Spice Island Beach Resort has again rewarded its stars for their consistent excellent performance. The resort held its 2017 Annual Staff Awards function on Monday 22nd January 2018 with a number of its employees receiving recognition and high praise for their outstanding performance over the years and throughout 2017 in particular.

“The accolades we receive year after year from our guests and industry partners are as a direct result of the loyalty, dedication and hard work of my staff who are really my extended family,” said Sir Royston. “No company could ask for a more committed team and as an employer of over 230 Grenadians, I am proud of what we have been able to achieve together,” he continued.

The top spot went to a member of the culinary team, Employee of the Year Nathalie Stafford,

with Andy Andrew of the Maintenance department as runner-up. The resort’s Janissa’s Spa Supervisor Jomel Dumont received the Supervisor of the Year award. The Chairman’s Awards went to Head Chef Jesson Church, Food



(L-R) SIR ROYSTON HOPKIN KCMG; SHAWNA WILLIAMS, GUEST SERVICES CHAMPION OF THE YEAR; LADY HOPKIN

& Beverage Manager Fabian Mitchell, Front Office Manager Hermian Griffith and Senior Sous Chef Brenda Joseph. Donnette McQueen received the Middle

Management Award. Each department honoured its top employee where Curlyn Campbell, Dale Charles, Marshanna Frank, Devon Frederick, Abby Samuel and Godfrey Pierre were recognised for their consistent outstanding

performances in their individual departments. The resort also acknowledges the impact of its employees on its guests, based on the number of times guests mention

their names on their feedback cards upon departure. Shawna Williams was awarded the Guest Services Champion of the Year for having stood out the most in the opinion of guests. Michael Charles was the runner-up.

Other employees who were shown appreciation for their outstanding pleasant interaction with guests and their colleagues were; Leroy Thomas, Beverly Henry-Smith, Kera Calliste, Dwight Frank and Kenroy Lewis. Special recognition awards went to Malon Richards, Atwell Redhead, Andre Victor and Theodel Duncan. An event which saw the distribution of awards valued in total of over EC\$45,000.00 including cash prizes, accommodation and vacation prizes at resorts both in Grenada and overseas, including stays at the luxury Ritz-Carlton Key Biscayne in Miami along with other resorts in the region, smartphones and numerous gift certificates, was well received by all employees.

Private Sector Commits to the UNWTO Global Code of Ethics for Tourism at FITUR



Seven companies and one association formalized their commitment to the UNWTO Global Code of Ethics for Tourism during an event held in the context of FITUR, the International Tourism Fair of Madrid.

Cielos Abiertos (Colombia), Destinos R.I. (Costa Rica), Tradewings Tours & Travel Corp. (Philippines), Turisferr Association (Spain), Civitatis (Spain), Inter cruises (Spain), Vincci Hoteles (Spain) and Concorde De Luxe Resort (Turkey) are the most recent signatories of the Code.

“We must build a more sustainable tourism sector between all actors, in order to ensure that tourism has lasting positive effects. The entities that commit to the UNWTO Global Code of Ethics for Tourism are leading by example in promoting ethical, responsible and sustainable tourism development”, said UNWTO Secretary-General Zurab Pololikashvili.

The Code of Ethics was endorsed by the United Nations General Assembly in 2001 and represents a roadmap to guide actions towards responsible tourism regarding the environment, local culture and communities. To date, 547 companies and associations from 73 countries have committed to the Code.

The Code includes principles such as respect for human rights and cultural heritage, the protection of the environment and the most vulnerable communities, as well as concepts such as inclusiveness, gender equality and accessibility. It covers the responsibilities of all stakeholders, recommending an ethical and sustainable modus operandi including the right to tourism, the freedom of movement for tourists and the rights of employees and professionals. At the 22nd UNWTO General Assembly, UNWTO Member States approved the transformation of the Code of Ethics for Tourism into the UNWTO Framework Convention on Tourism Ethics, the Organization’s first ever international convention.

Westerhall White Jack Workboat Regatta Says No to Styrofoam



When Grenada Sailing Festival stages the Westerhall White Jack Workboat Regatta on Saturday & Sunday 3 & 4 February 2018 on Grand Anse Beach there will be something missing – Styrofoam. The organis-

ers, with the support of one of the Regatta's key sponsors, True Blue Bay Resort, have pledged to keep the Regatta Village Styrofoam-free.

"We depend on our seas and the marine environ-

ment – for fishing, sailing, recreation and fun – everything the Workboat Regatta is about – so we must do all we can to keep our beaches and sea clean for everyone to enjoy," said Damon DuBois, Westerhall Rums, the



event's Title Sponsor.

There will be two days of the most spectacular and competitive racing: a full day of Community Class Racing on Saturday 3 February and again on Sunday morning, 4 February, when all crews will be going full throttle to win first place in their community races to qualify for Sunday afternoon's GSF16 Match Race Final – for the highly prized overall title of 'Champion of Champions' & a cheque for US\$1,000.00. Again this year there will be even more to race for – as the owner of the winning boat will walk away with a YAMAHA outboard engine presented by McIntyre Brothers – The heat of the competition is going to be off the charts.

There will be more action on Sunday in Grenada Sailing Festival's own fleet of GSF16 Workboats, when each

community nominates a Junior & Senior crew to compete to be 'National Team Sailing Champion' for 2018. Once again, Carib is sponsor of the Senior National Team Sailing Race and Budget Marine is the Junior Team Sailing sponsor.

Crowds will also be able to enjoy all the best traditional dishes from Oil Down to Lobster at Community Kitchen food stalls and sample the range of Westerhall Rums, plus ice-cold Carib beers and Blue Aqua water at the Festival Beach Bars throughout both days - a true high spot to start the week of Independence celebrations.

Grenada Sailing Festival's Westerhall White Jack Workboat Regatta will be staged on Saturday & Sunday 3 – 4 February on Grand Anse Beach. Grenada Sailing Festival wishes to thank Sponsors, Supporters

& Festival Friends who make the event possible: Westerhall Rums; Grenada Tourism Authority; Budget Marine; CARIB; SIFH Group; True Blue Bay Resort's Dodgy Dock; McIntyre Brothers & Yamaha; Camper & Nicholsons Port Louis Marina; Horizon Yacht Charters; Waggy T; Bryden & Minors; L.L Ramdhanny True Value & Harris Paints; Republic Bank; Mount Cinnamon Resort & Beach Club; GUT Co-operative Credit Union; Blue Aqua; DeSign Factory; Savvy Grenada Sailing Charters; Courts; Grenada Marine; Coca-Cola Grenada; Andy's Soup House; North Yacht Shop; act-artanddesign; LaLuna; Bella Blue Grenada; Island Dreams Yacht Services; Cashwiz Grenada; Bulk Buy & Amalgamated Security Services Grenada.

For more news follow us on Facebook: Grenada Sailing Festival



Happy 44th Independence!

The Board of Directors, Management and Staff of the National Lotteries Authority (NLA) congratulate the People of **Grenada, Carriacou & Petite Martinique** on the celebration of 44 years as an independent nation.

“One People, One Country; Our Responsibility”



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Screening for Cancer

Cancer screening is looking for cancer before a person has any symptoms. Screening tests can help find cancer at an early stage, before symptoms appear. When abnormal tissue or cancer is found early, it may be easier to treat or cure.

How cancer screening helps

- Finds cancer before symptoms appear.
- Screens for a cancer that is easier to treat and cure when found early.

- Decreases the chance of dying from cancer.

Screening tests usually DO NOT diagnose cancer. If a screening test result is abnormal, more tests may be done to check for cancer. For example, a screening mammogram may find a lump in the breast. A lump may be cancer or something else. More tests need to be done to find out if the lump is cancer.

Kinds of screening tests

Screening tests include the following:

- Physical exam and history: An exam of the body to check general signs of health, including checking for signs of disease, such as lumps or anything else that seems unusual. A history of the patient's health habits and past illnesses and treatments will also be taken e.g: Self Breast examination, Clinical Breast exam, Pap smear and VIA, Digital examination of the prostate.
- Laboratory tests: Medical procedures that test samples of tissue, blood, urine, or other substances in the body.
- Imaging procedures: Procedures that make pictures of areas inside the body eg :Xrays, mammograms, ultrasound.
- Genetic tests: Tests that look for certain gene mutations (changes) that are linked to some types of cancer.

Certain screening tests may be suggested only for people who have a high risk for certain cancers. Anything that increases the chance of cancer is called a cancer risk factor. Having a risk factor does not mean that you will get cancer; not having risk factors doesn't mean that you will not get cancer. Some screening tests are used only for people who have known risk factors for certain types of cancer. People known to have a higher risk of cancer than others include those who:

- Have had cancer in the past; or
- Have a family history of cancer; or
- Have certain gene mutations (changes) that have been linked to cancer.

People who have a high risk of cancer may need to be screened more often or at an earlier age than other people.

How does screening help people live longer?

- Finding some cancers at an early stage (before symptoms appear) may help decrease the chance of dying from those cancers.
- Screening studies are done to see whether deaths from cancer decrease when people are screened.
- Certain factors may cause survival times to look like they are getting better when they are not. For many cancers, the chance of recovery depends on the stage (the amount or spread of cancer in the body) of the cancer when it was diagnosed. Cancers that are diagnosed at earlier stages are often easier to treat or cure.

Studies of cancer screening compare the death rate of people screened for a certain cancer with the death rate from that cancer in people who were not screened. Some screening tests have been shown to be helpful both in finding cancers early and in decreasing the chance of dying from those cancers. In Grenada, screening is routine for cancers of the breast, prostate, and cervix.

(Courtesy NIH- National Cancer Institute)

Screening for Major Cancers in Grenada

Type of Cancer	Persons Affected	Screening Method	Provider: Who, Where
Breast	Females	Self Breast Examination (SBE)	Self at home
	Males	Clinical Breast Examination (CBE)	Community Nurse District Medical Officers Family Doctor Gynaecologist Trained Community Volunteers
		Mammogram/ Ultrasound	Referral from Health Care Provider
		Genetic Testing	Health Care Provider
Prostate	Males	Digital Prostate Exam AND PSA blood test	Trained Health Personnel Laboratory
Cervix	Females	Pap Smear Visual Inspection with Acetic Acid (VIA)	Trained personnel in Health Centers Grenada Planned Parenthood Family Doctors Gynaecologist

The Grenada Board of Directors, Management and Staff of:

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In Grenada cocoa trees grow in their natural, optimal state, scattered amidst the fruit and spice bearing trees in the rich volcanic soil of the tropical forest. What better place to make chocolate and to have a cocoa processing facility!

Cardiovascular Diseases

Key facts

Cardiovascular disease is caused by disorders of the heart and blood vessels, and includes coronary heart disease (heart attacks), cerebrovascular disease (stroke), raised blood pressure (hypertension), peripheral artery disease, rheumatic heart disease, congenital heart disease and heart failure. The major causes of cardiovascular

disease are tobacco use, physical inactivity, an unhealthy diet and harmful use of alcohol.

- Deaths from cancer worldwide are projected to continue to rise to over 11 million in 2030.

- Cardiovascular diseases CVDs are the number one cause of death globally.

- More people die annually from CVDs than from any other cause.

- An estimated 17.3 million people died from CVDs in 2008, representing 30% of all global deaths. Of these deaths, an estimated 7.3 million were due to coronary heart disease and 6.2 million were due to stroke.

- Low- and middle-income countries are disproportionately affected: over 80% of CVD deaths take place in low- and middle-income countries



and occur almost equally in men and women.

- By 2030, almost 23.6 million people will die from CVDs, mainly from heart disease and stroke. These are projected to remain the single leading causes of death.

Cardiovascular diseases

- Heart attacks and strokes are usually acute events and are mainly caused by a blockage that prevents blood from flowing to the heart or brain. The most common reason for this is a build-up of fatty deposits on the inner walls of the blood vessels that supply the heart or brain.

- Strokes can also be caused by bleeding from a blood vessel in the brain or from blood clots.

- Cardiovascular diseases (CVDs) include:

- Coronary heart disease – disease of the blood vessels supplying the heart muscle.

- Cerebrovascular disease - disease of the blood vessels supplying the brain.

- Peripheral arterial disease – disease of blood vessels supplying the arms and legs.

- Rheumatic heart disease – damage to the heart muscle and heart valves from rheumatic fever, caused by streptococcal bacteria.

- Congenital heart disease – malformations of heart structure existing at birth.

- Deep vein thrombosis and pulmonary embolism – blood clots in the leg veins, which can dislodge and move to the heart and lungs.

Risk factors for cardiovascular disease

- The most important behavioural risk factors of heart disease and stroke are unhealthy diet, physical inactivity, tobacco use and harmful use of alcohol. Behavioural risk factors are responsible for about 80% of coronary heart disease and cerebrovascular disease.

- The effects of unhealthy diet and physical inactivity may show up in individuals as raised blood pressure, raised blood glucose, raised blood lipids, and overweight and obesity; these are called

“intermediate risk factors” or metabolic risk factors.

- There are also a number of underlying determinants of CVDs, or “the causes of the causes”. These are a reflection of the major forces driving social, economic and cultural change – globalization, urbanization, and population ageing. Other determinants of CVDs include poverty, stress and hereditary factors.

Symptoms of cardiovascular diseases

- Often, there are no symptoms of the underlying disease of the blood vessels. A heart attack or stroke may be the first warning of underlying disease.

- Symptoms of a heart attack include: pain or discomfort in the centre of the chest; pain or discomfort in the arms, the left shoulder, elbows, jaw, or back.

- In addition the person may experience difficulty in breathing or shortness of breath; feeling sick or vomiting; feeling light-headed or faint; breaking into a cold sweat; and becoming pale.

- Women are more likely to have shortness of breath, nausea, vomiting, and back or jaw pain.

- The most common symptom of a stroke is sudden weakness of the face, arm, or leg, most often on one side of the body. Other symptoms include sudden onset of: numbness of the face, arm, or leg, especially on one side of the body; confusion, difficulty speaking or understanding speech; difficulty seeing with one or both eyes; difficulty walking, dizziness, loss of balance or coordination; severe headache with no known cause; and fainting or unconsciousness.

Reducing the burden of cardiovascular diseases

Treatment

There is a need for increased government investment through national programmes aimed at prevention and control of CVDs and other noncommunicable diseases.

*Congratulations
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Congratulations to the
People of Grenada
on celebrating 44 years
as an independent nation

*Happy
Independence!*



Happy 44th Independence

The Board of Directors, Management and Staff of Bryden & Minors Ltd.
join with the Government and People of Grenada
as we celebrate 44 years of Independence.

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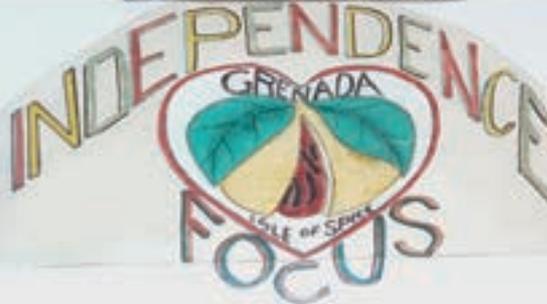


The Management and Staff of Benjamin's Variety Store congratulate all Grenadians at home and abroad on this our 44th anniversary of independence.

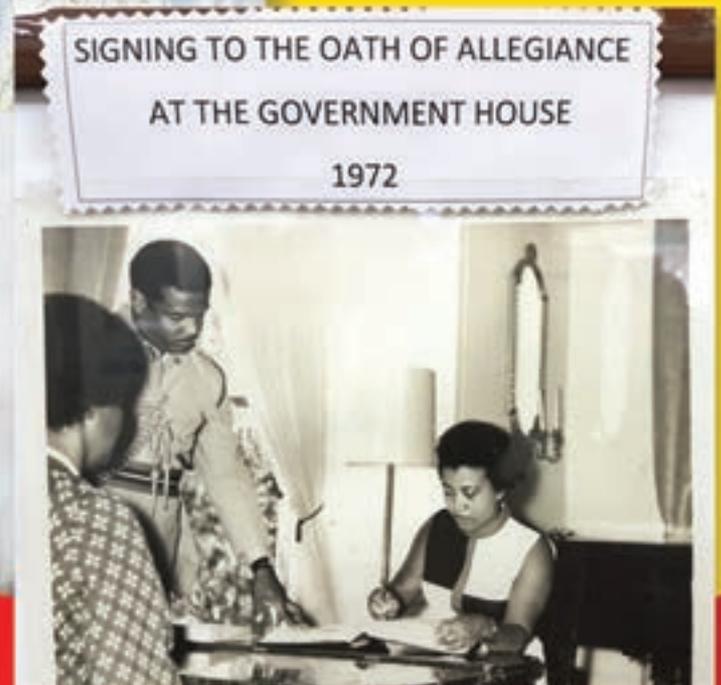
May God continue to bless us as a people as we continue to grow as a nation.

Happy Independence!

INDEPENDENCE
FOCUS
PREPARED BY: REYNOLD BENJAMIN
O.B.E. (DECEASED)



- I - INTEGRITY**
- N - NATIONALISM**
- D - DIGNITY**
- E - ENVIRONMENT**
- P - PATRIOTISM**
- E - EFFECTIVENESS**
- N - NUTMEG INDUSTRY**
- D - DIVERSITY**
- E - EXCELLENCE**
- N - NO NONSENSE**
- C - COCOA INDUSTRY**
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Securing Your World

Happy Independence Grenada

Congratulations to the Government & People of Grenada, Carriacou & Petite Martinique, as we celebrate 44 years of nation building.

FROM THE BARNACLE



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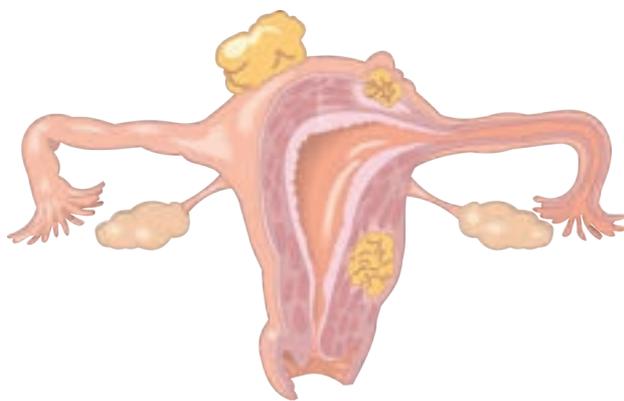
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Introducing another tool to prevent Cancer of the Cervix

Cervix cancer is the second most common cancer in Grenada and the 2nd most common cause of cancer related death in women in Grenada after breast cancer. BUT cervix cancer can be screened and treated because it is a slow forming cancer. If we are able to identify the precancerous lesions and treat them we have stopped the cancer from forming, and because it is caused by the Human Papilloma Virus (HPV) it can be prevented from occurring by the using HPV vaccine.

For many years the Pap



smear was utilized as one of our screening (identifying) modalities for the precancerous lesions. In Grenada, the Ministry of Health is introducing VIA Screening and treatment:

one stop screen-and-treat using affordable resources. This testing requires table vinegar (acetic acid), a light, and a speculum and health personnel that are spe-

cially trained to . After the evaluation which is painless if a precancerous lesion is identified cryotherapy (freezing of abnormal tissue) treatment or colposcopy can be performed and if cancer is identified in the early stages, cure. This VIA program was initially started in Zambia, South Africa by Dr Groesbeck Parham and is recognized worldwide and certified by the World Health Organization (WHO). Zambia is noted for a decrease in diagnosis of cervix cancer and a decrease in deaths from cervix cancer and it is attributed to

the VIA Cervical Cancer prevention program.

Over 1600 women have been screened since initial VIA training of our local nurses and physicians. Of those screened, 74 women were identified and received preventative treatment in the form of cryotherapy and surgical LEEP procedure. These interventions decreased the risk of developing cervical cancer. Thirty-four women underwent major surgical procedures by the visiting Gynecological oncologists in partnership with the Grenadian Gynecologi-

cal Consultants, House officers and Nurses, and 12 who women were diagnosed with a gynecological cancer continue to receive necessary ongoing assistance from Live Healthy Me.

The VIA Screening and Cryotherapy Therapy Cervical Cancer Prevention Program is launching THE WEEK OF FEBRUARY 19TH, 2018 and will start with 7 WHO-based trained and MOH certified Grenadian Nurses.

Look out for the information from the Ministry of Health; Become Empowered to take care of yourself, Educate and Encourage your Mother, Sister, Aunt, Cousin, Wife, Friend to Take Charge of Their Health and Women: Take Care Down There

Dr. Carol McIntosh
Ob/Gyn
Live Healthy Me
Healthy Me, Healthy Grenada

OBESITY

Definition

According to the World Health Organization Obesity can be defined as abnormal or excessive fat accumulated that may impair health (2014). Obesity is a Body Mass Index greater than or equal to 30.

BMI or Body Mass Index is defined as a person's weight in Kilograms divided by the square of his/her height in meters (kg/m²). It is a simple index of weight for height that is commonly used to classify overweight and obesity in adults.

Causes:

- Consuming more calories particularly those in fatty and sugary foods than you burn off through physical activity.
- The excess energy is stored by the body as fat.
- Modern living involves eating excessive amount of cheap, high calorie food and spending a lot of time sitting down at a desk, sofa or in cars.
- An increase in physical

inactivity due to the increasing sedentary nature of many forms of work changing modes of transportation and increasing urbanization.

How has obesity affected a persons mental health

Depression is a mood disorder that causes a persistent feeling of sadness and loss of interest. It affects how you feel, think, and behave. In addition, it can lead to a variety of emotional and physical problems, you may have trouble doing normal day to day activities and sometimes you may feel as if life isn't worth living (Mayoclinic,2016).

Recent studies has shown that many cases of obesity are the result of such mental illness as depression, anxiety, post traumatic stress disorder, binge eating disorder and night eating syndrome. Studies have found depression to correlate with the onset of obesity and obesity to predict the

onset of depression. Depression predicts poorer success with weight loss but successful weight loss is associated with a reduction in depression. People who are obese are at risk for many of these diseases.

- All-causes of death (mortality)
- High blood pressure (Hypertension)
- High LDL cholesterol, low HDL cholesterol, or high levels of triglycerides (Dyslipidemia)
- Type 2 diabetes
- Coronary heart disease
- Stroke
- Gallbladder disease
- Osteoarthritis (a breakdown of cartilage and bone within a joint)
- Sleep apnea and breathing problems
- Some cancers (endometrial, breast, colon, kidney, gallbladder, and liver)
- Low quality of life
- Mental illness such as clinical depression, anxiety, and other mental disorder.
- Body pain and difficulty with physical functioning.

Points to consider in helping you or someone take action against obesity:

- **Think about what you**

eat and why. Track your eating habits by writing down everything you eat, including time of day and amount of food

- **Cut down on portions while eating the same foods.** Along with making dieting feel less depriving, you'll soon find that the smaller portions are just as satisfying. This will also give you a platform to safely curb your appetite even more.
- **Note that while treating obesity often helps decrease feelings of depression, weight loss is never successful if you remain burdened by stress and other negative feelings.** You may have to work to resolve these issues first before beginning a weight-loss program.
- **Losing weight is always easier when you have the support of friends and family.**
- **Use the "buddy system."** Ask a friend or family member to be "on-call" for moral support when you're tempted to stray from your new lifestyle. Just be sure you're not competing with this person to lose weight.
- **Don't obsess over "bad days" when you can't help eating more** (The American Psychological

Association).

NUTRITIONAL TIPS TO SHARE WITH A PATIENT

- Eat whole grains
- Avoid fast foods
- Practice portion control
- Avoid unsaturated fats, get dietary fat from items such as nuts, olive oil, fatty fish and flax seed
- Consume lots of fruits and vegetables as well as legumes.
- Avoid simple carbohydrates such as white flour, white sugar, white rice and white pasta.
- Limit red meat consumption to twice weekly.
- Engage in regular physical activity (60 minutes a day for children and 150 minutes spread throughout the week for adult).

Success requires:

- Self-motivation.
- He or she must feel personally driven to correct harmful behavior, rather than feel pressured by health care provider, spouse, other individuals or society at large to make such changes.
- Help patients by being supportive and even

by sharing your personal struggles with weight loss, or weight maintenance.

- Refer patients to specific programs you have found to be effective such as dietary counseling.
- Allow patients to have food diaries which can be reviewed to help patient improve, rather than judging them about choices.
- Being supportive offering alternative, explaining, BMI and discussing diet and exercise is more therapeutic than being critical. The food industry can play a significant role in promoting healthy diets by:
 - reducing the fat, sugar and salt content of processed foods;
 - ensuring that healthy and nutritious choices are available and affordable to all consumers;
 - restricting marketing of foods high in sugars, salt and fats, especially those foods aimed at children and teenagers; and
 - ensuring the availability of healthy food choices and supporting regular physical activity in the workplace.

Read the questions carefully. Choose the correct answer and blacken the circle with the corresponding letter.
Please follow this example:-

1. The Olympic Games are held every ----years. (a) two four (c) ten (d) five

MATHEMATICS

1. Three times a number, χ , can be written as

(A) $3 \div \chi$ (B) $3 \times \chi$ (C) χ^3 (D) $3 + \chi$

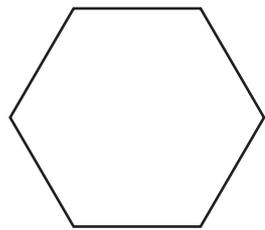
2. A digital clock reads 18:30. Which of these times show the same measure?

(A) 8:30 p.m. (B) 8:30 a.m. (C) 6:30 p.m. (D) 6:30 a.m.

3. Which number is a common factor of **18** and **48**?

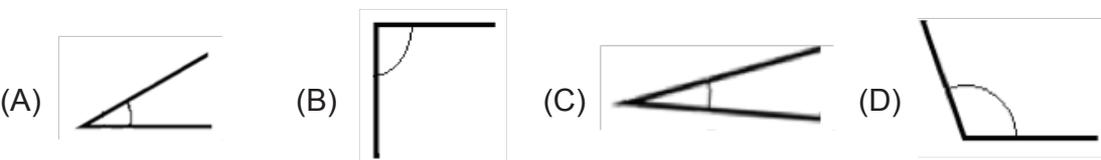
(A) 16 (B) 12 (C) 9 (D) 3

4. What is the name of this shape?



(A) Rectangle
(B) Pentagon
(C) Hexagon
(D) Decagon

5. Which of these diagrams has the largest angle?



6. In the number sentence $16 - 9 = 7$ the number **7** is the:

(A) minuend (B) difference
(C) addend (D) subtrahend

7. Which of the following numbers is written to **two (2)** decimal places?

(A) 3.08 (B) 30.8
(C) 308 (D) .308

8. If $a = 0.80$ and $b = 8.00$ then

(A) a is 10 times b (B) b is 100 times a
(C) a is 100 times b (D) b is 10 times a

9. What is the Lowest Common Multiple of **6**, **12** and **30**?

(A) 60 (B) 48
(C) 3 (D) 6

10. Which of these numbers is closest to 1?

(A) 0.007 (B) 0.07
(C) 0.077 (D) 0.70

CPEA Practice Test

SCIENCES

This is a test to see what you know about the nature of things around you. Read each question carefully, decide which answer is best and circle the letter which indicates the correct answer.

- Which of the following is **NOT** a main part of a plant?
(A) roots (B) leaves
(C) stem (D) flowers
- The reason why some animals change their colour on certain occasions to match with their environment is to
(A) relax (B) camouflage
(C) reproduce (D) sleep
- Which of the following animals does **NOT** have a backbone?
(A) rat (B) crayfish
(C) frog (D) chicken
- In the carrot plant, where is food stored?
(A) root (B) stem
(C) bud (D) leaf
- The animal kingdom is divided into two smaller groups called _____.
(A) vertebrates and invertebrates
(B) bacteria and invertebrates
(C) algae and vertebrates
(D) fungi and vertebrates
- Which of the following is **NOT** necessary for germination?
(A) food (B) oxygen
(C) light (D) moisture
- All of the following are herbivores **EXCEPT** the
(A) cow (B) sheep
(C) rabbit (D) dog
- The animal that is hunted and eaten for food is called the:
(A) predator
(B) prey
(C) consumer
(D) carnivore
- The gills of a fish do the same job as
(A) skin of a cow
(B) feathers of a bird
(C) tongue of a dog
(D) lungs of a frog
- Plants can be placed in the following groups: herbs, shrubs and trees. In which of these groups will the cucumber plant be placed?
(A) trees and shrubs
(B) herbs
(C) shrubs
(D) trees

LANGUAGE ARTS

Comprehension

Read the passage then answer questions that follow.

READING - PASSAGE A

“The Facts of Making Fantasy”

1. You're about to visit a movie studio. There are no fancy props here, though. There are only people, paints, and patience. This is where cartoons are made. Hurry up, now! The tour is about to begin.
2. Our first stop is the story department. This is where ideas are born. On the wall is a big bulletin board with sketches pinned onto it. In the cartoon business, this bulletin board is called a storyboard. The sketches are someone's ideas for a new cartoon. Right now the cartoon is nothing more than a long comic strip. Soon it will come to life.
3. Animators bring life to a cartoon. They are special artists with a big job. They have to make a cartoon character look alive and natural. To do so, they must make a whole set of drawings for each movement. It may take twenty pictures to show an eagle flapping its wings just once.
4. The animators give their drawings to people called inkers and painters. The inkers trace the drawings onto a sheet of clear plastic. The painters then colour in the tracings.
5. In the meantime, people in the layout department have been busy, too. They're the ones who decide what the background for a cartoon will look like. If a story takes place in the jungle, they have to figure out where to put the trees and bushes. Layout people have to worry about all kinds of details. They must make sure the cartoon characters can do what they're supposed to do.
6. The background drawings must be painted. For this, they go to the art department. Here, the artists who work on the drawings must not change them. After all, how would it look if Mickey Mouse were climbing a tree that wasn't there!
7. Next, all the drawings go to the camera room. Here is where the cartoon really starts being a cartoon. One by one, the character drawings are placed on top of the correct background. One by one, they are photographed. It takes almost 1,500 photographs for just one minute of cartoon time. Imagine how many photographs are needed for a full-length movie!
8. After the pictures are taken, the different rolls of film go to the film editors. It's their job to put the whole thing together into one big roll of film. If they do their job well, the cartoon runs smoothly. If they don't, the characters may jump around on the screen.
9. Once the editors are finished, the cartoon is finally a cartoon. The huge reel of film is rushed to the projection room. Everyone gathers around as it is placed on the movie projector for the first time. The lights dim. Voices hush. The show is about to begin. A cartoon has just been born.

QUESTIONS ON PASSAGE

1. Cartoons come to life through the work of

(A) animators.	(B) camera men.
(C) inkers.	(D) painters.
2. The passage explains

(A) how cartoons are made.	(B) the length of the movies.
(C) the work of the artists.	(D) where story ideas come from.
3. Ideas for cartoons are born in the

(A) camera room.	(B) layout department.
(C) projection room.	(D) story department.
4. The word **patience** in **paragraph 1** suggests

(A) hurrying.	(B) a very long period of time.
(C) playing with cards.	(D) making decisions.
5. Cartoons are fantasy because

(A) carpenters often act out in cartoons.
(B) people are used in cartoons.
(C) the actors are not real people.
(D) they are slow movies.
6. Why would the camera people need patience?

(A) They have to work with artists.
(B) They work on special projects.
(C) They have very old equipment.
(D) They must take thousands of pictures.

Comics

ANIMAL CRACKERS



BABY BLUES



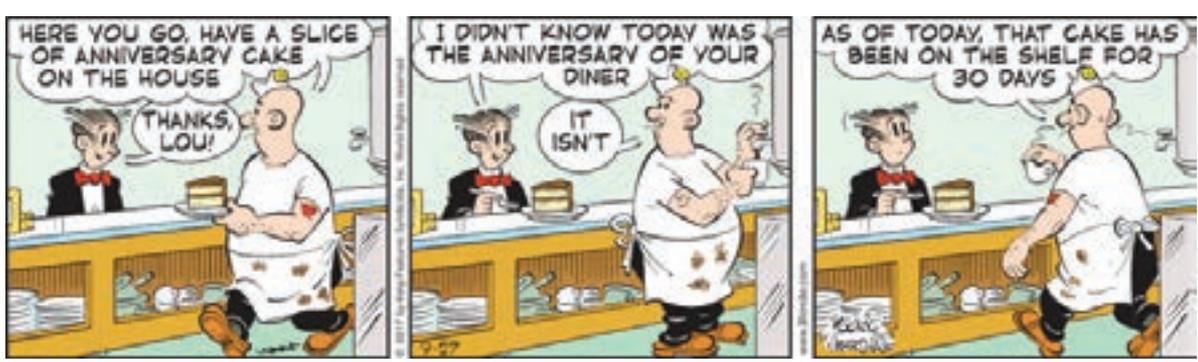
B. C.



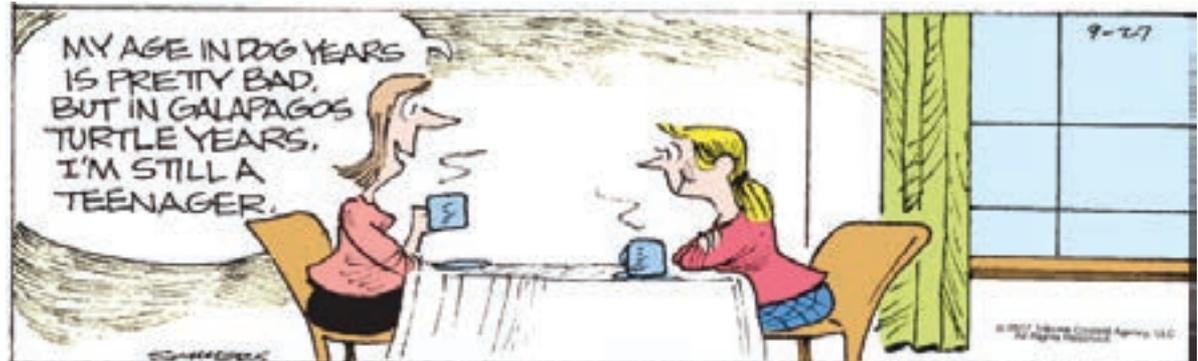
BEETLE BAILEY



BLONDIE



BOUND AND GAGGED



BIZARRO

9 TO 5

DENNIS THE MENACE

BRILLIANT MIND OF EDISON LEE



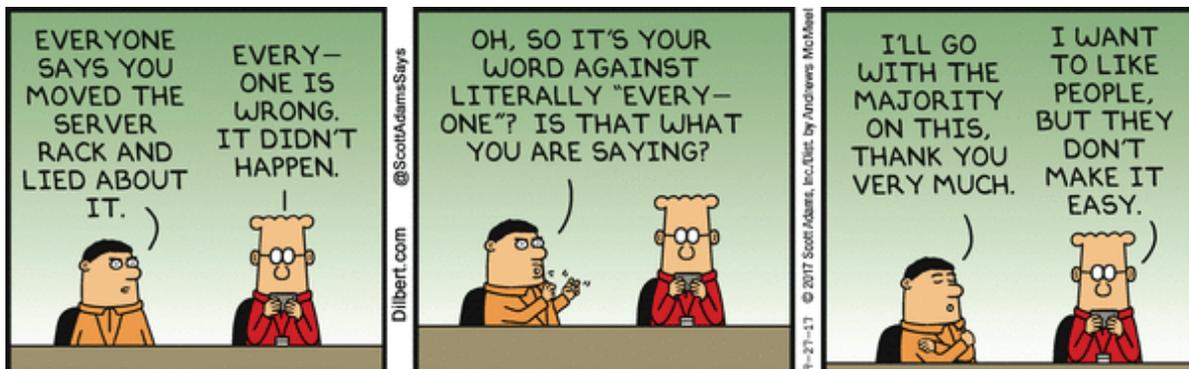
CRANKSHAFT



CURTIS



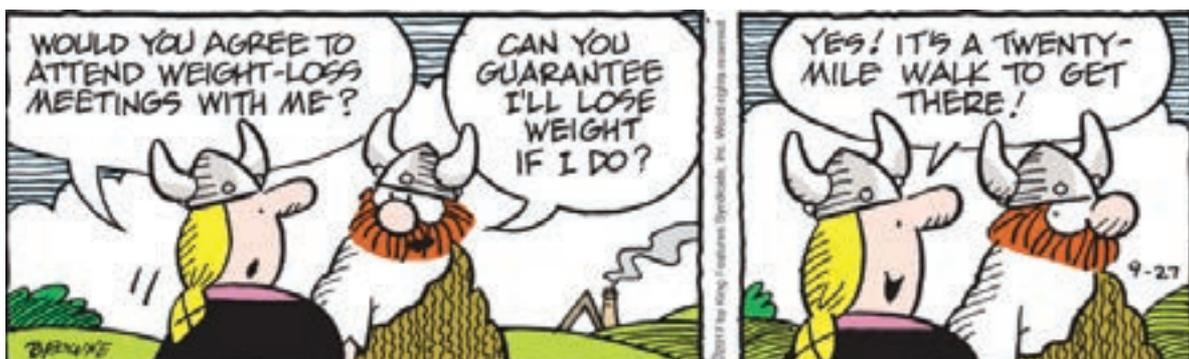
DILBERT



GARFIELD



HÅGAR THE HORRIBLE



Pluggers really enjoy the fall colors, but their appreciation diminishes as the season goes along.



PLUGGERS

STRANGE BREW

HEATHCLIFF

Comics

MOTHER GOOSE & GRIMM



WIZARD OF ID



ZACK HILL



You're a plugger if you're asked for your age group, and it's always the last one listed.



WORD SEARCH PUZZLE

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

ADD	END	LIFEWOR	REFUTED
AIM	EVIL	LILY	REST
AIRINESS	EWES	LIMNERS	ROSLIN
BALLING	FEE	MAID	ROWDY
BOWLS	FEW	MANGE	RUNOFFS
BRINE	FICHES	MARTS	SAFE
BUG	FUMED	MASS	SKY
BURP	GANGS	MELODIES	SODIUM
BUSHES	GASP	METAL	SOPPING
CANE	GLUTEAL	MOD	SQUATS
CHEAPEN	HARM	MONODY	TEEING
CHISELS	HEARSAY	MULLAH	TIES
CIRCLED	HENS	NAILED	TIMBRES
CLEFT	HEX	NEON	TIPOFFS
CONTEXTS	HIDES	OFFERED	TIRED
COWHIDE	HISSERS	OIL	TOILS
CRUNCHES	HOG	OWL	TONNAGE
CUBOID	HUSHES	PAD	TOP
CURVES	INCLINED	PAPYRUS	TOW
CZAR	INK	PLEDGE	TRY
DEERFLY	INSURES	POLLS	TUMID
DIVAS	JUICE	PONES	TUSK
DOZE	KEENS	POURING	WILING
EASED	KELP	QUINSY	WREST
EFFORTS	LENDS	RAFT	YAK

BLISS

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