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Friday Edition

Issue No 1037

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November 15, 2024

Complimentary —



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CI Government Q3 2024 Financial Report Gazetted



Pirates Week 2024 fun festivities fireworks

By Christopher Tobutt

Pirates Week – well it's the best part of a month really – three weeks of culture,

fun, and festivities, oh and don't forget fireworks. It Kicked off with a Pirates Pub Crawl on Friday November 8 But the fun really got started on Saturday, 9 Novem-

fun, and festivities, oh and don't forget ber – with the world-famous cardboard fireworks. It Kicked off with a Pirates Pub boat race at Hog sty Bay- where different

SEE PIRATES WEEK 2024, PAGE 4



Seaview Ocean Front Penthouse 3 Beds / 3.5 Baths / 3,880 sq.ft. Close to schools | MLS 415897 (345) 945 6000



Member of CIREBA

National Heroes Day 2025 Welcomes Nominations: Celebrating Icons of Business and Entrepreneurship

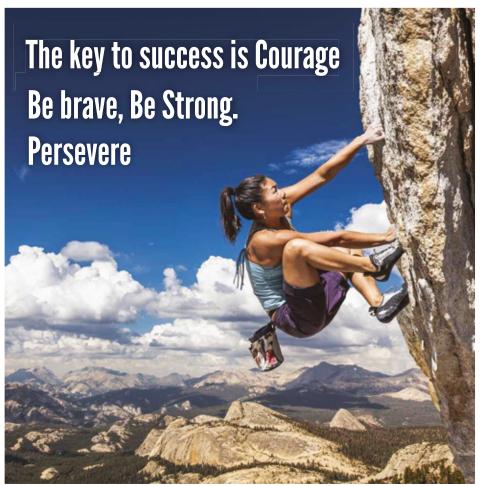
Nominations are open for National Heroes Day (NHD) 2025: Celebrating the Icons of Business and Entrepreneurship: A Tribute to Caymanian Business Ingenuity, Creativity, Successes, Hard Work, Innovation, and Leadership. This year's theme highlights the remarkable achievements and contributions of Caymanians who

have shaped the nation's business landscape through their innovation, dedication, and leadership.

Public Nominations Open November 12th

The National Heroes Day Committee invites the public to participate in the nomination process for this prestig-





ious honour. Until 30 November 2024, residents of the Cayman Islands are encouraged to submit nominations of individuals under the categories of Legacy Builders (Early Pioneers) or Modern Visionaries (Pioneers). There is also a special category for Innovators of Impact.

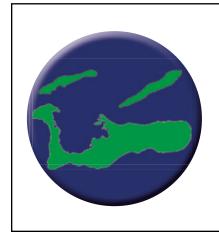
How to Submit a Nomination

Online nominations will be accepted on the official National Heroes Day website on gov.ky and must be sub-

mitted before the deadline of 30 November 2024. All eligible submissions will be reviewed by a selection panel composed of community leaders and experts from various business sectors. Nominations must be accompanied by required documents which are outlined on the site.

The selected honourees will be recognised at the National Heroes Day 2025 ceremony.

For more information about the nomination process, visit gov.ky/labour or email NHD2025@gov.ky.



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CIBC

Interest Rate Changes

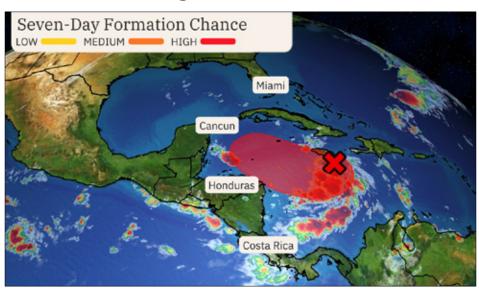
Effective 12 November 2024, CIBC Caribbean will adjust its KYD and USD Prime Rates from 8.00% to 7.75%.

This adjustment is in response to the change in the US Federal Funds rate announced by the Federal Reserve Open Market Committee in the United States on November 7, 2024.

Should you have any queries, speak with your Branch or Relationship Manager.

For more information on the CIBC Caribbean variable and 2,3 & 5yr fixed mortgage rates call us at (866) 743- 2257.

Late-Season Caribbean Tropical Storm likely to form



A tropical depression is likely to form in the western Caribbean by the end of the week and will then intensify into the season's 18th named storm, Sara.

According to the Weather Channel, the broad area of low pressure that will spur this tropical development is located in the Caribbean Sea. It is now being referred to as Invest 99L, a naming convention used by the National Hurricane Center to identify features they are monitoring for potential future development.

The NHC has scheduled the first Hurricane Hunter flight mission into Invest 99L for Wednesday afternoon.

At any rate, this low will likely form into a tropical depression somewhere in the red-shaded area in the map below once it becomes better defined in the next few days, according to the NHC.

The Cayman Islands National Weather Service (CINWS) continues to monitor this low-pressure system. Associated rain showers are expected to impact the Cayman Islands and may persist into early next week as the system remains in the western Caribbean.

Rainfall estimates for the upcoming days are as follows:

- Grand Cayman: Up to 10 inches throughout the week, with the heaviest rainfall anticipated on Friday, 15th November.
- Sister Islands: Up to 8 inches throughout the week, with the heaviest rain expected on Friday, 15th November.

With ground already saturated from recent rainfall, residents are advised to prepare for an elevated risk of flooding. A Flood Warning will be in effect from 15 to 16 November.

Wind and Marine Conditions:

This system is forecast to bring increased winds and rough seas around the Cayman Islands:

• Wind Speeds: Sustained winds of 15–20 knots (17-23 mph) over the next two days increasing to 20-25 knots (23-29 mph) with higher gusts expected over the weekend.

• Wave Heights: 5–7 feet from Thursday to Friday, increasing to 6–8 feet from Saturday through Monday.

A Small Craft Advisory will be in effect from 14 to 15 November, escalating to a Small Craft Warning from 16 to 18 November. Mariners are advised to exercise caution in anticipation of strong winds and high seas.

The public is encouraged to stay informed by following updates from the CINWS and Hazard Management Cayman Islands (HMCI) for further developments.

Stay safe and vigilant as we continue to monitor this situation closely.

Possible future track, strength:

Computer model forecast guidance indicates this system could become Tropical Storm Sara soon after first becoming a depression. And with relatively low wind shear and record warm Caribbean water for mid-November, Sara could ramp up to a hurricane late this week in the western Caribbean Sea.

Its future track is complicated and uncertain, and likely to change in the coming days, so check back with us at weather. com and The Weather Channel app for updates

Sara could approach the Caribbean coast of Honduras or Nicaragua late this week, bringing heavy rain and wind. It could even stall or drift east for a few days while near Central America. It could even move inland over Central America and spin down a bit, but still produce potentially prolific rainfall, with potentially life-threatening flash flooding and mudslides.

Beyond that, an increasing number of forecast models suggest Sara could then begin moving northwest in the western Caribbean Sea early next week.

That could bring Sara near the Yucatan Peninsula or western Cuba, then into the Gulf of Mexico by next Tuesday. It then is expected to speed up and make a sharp turn to the east, which could bring it across parts of Florida or Cuba around next Wednesday.



Welcome to the Neighbourhood Mortgage Symposium



An opportunity to hear from industry specialists and receive advice on your mortgage and the processes involved.

Date: November 20th, 2024 Venue: Main Street Branch Time: 6:00 p.m. - 7:30 p.m.

Real Estate Agents, Developers, Appraisers, and Attorneys will be present to share a list of properties for sale and offer free advice to attendees.

Special offers and discounts will be available exclusively for symposium participants including no payments for 90 days.*





Scan the QR code to R.S.V.P. by November 18th, 2024.

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PBB24005





Pirates Week- fun, festivities, fireworks -'Setting Sail through Time."





teams see whose boat can stay afloat without becoming soggy the longest. It was a good way to start the festivities, with lots of laughter and loud cheering as the boats finally made it to the shore - and the theme of this year's Pirates Week was, 'Setting sail through time.'

There was a spectacular motorcade with all the beauty queens and princesses

waving regally from the floats. Each float from each district had a different theme, showing a different aspect of Cayman's rich culture and heritage. Then there was the Cayman Islands float which showcased the colour and life of all the Cayman

On Cardinal Avenue there were stalls with mouthwatering samples of local cuisine - conch fritters, conch stew, Cayman Style beef - Fish & Fritters. There were arts



on display - such as Charlotte's Designs featuring beautiful, stylized art using embroidery, each one completely original. There were stalls selling locally-made hot sauces, and stalls selling Henna tattoos. Deal Ebanks was there with his daughter. He was showing a mom-and-daughter pirate the exquisite spinning tops, carved from hardwood, which he has made from the time he was a young boy growing up in West Bay, while his daughter was show-

ing people how the conch shell could be blown to make a loud horn that used to be sounded as a warning, or when a big fishing boat came home.

Then there was Wray Banker, showing visitors important cultural artifacts- he had a beautiful Warri board- a game with a big wooden board and depressions, in which you move a wooden counter. It's a

SEE PIRATES WEEK 2024, Page 6







The Pirates are coming!

Full schedule

Pirates Pub Crawl

4pm - 9pm | George Town
Participating Bars include: Cayman Cabana,
Grand Tiki, Sandbar, Sharkeez and Rackams

Launch Vay

1pm | Cardboard Boat Regatta | Hog Sty Bay 3pm - 9pm | Pop-up Exhibit | Shedden Rd 3pm - 10pm | Food Festival & Heritage Village | Cardinal Ave

3:30pm | Pre-Landing Show | Seafarers Way 4:30pm | Pirates Landing | Seafarers Way

6pm | Live Music | Seafarers Way7pm | Drone Show | Seafarers Way

7:15pm | Live Band Concert featuring Swanky Kitchen Band & Fab 5 | Albert Panton St

Family Fun Vays

Sun 10 Nov | 12pm - 4pm | Cayman Turtle Centre | Featuring pirate crafts, snow cones, games, and prizes.

*Free entry for kids 12 & under in pirate costumes!

Mon 11 Nov | 6am | Dave Martins Pirates Party 5K Walk/Run | Cardinal Ave

6CM District Days

Mon 11 Nov | George Town | Cardinal Ave Performing live: Los Tropicanos

Tues 12 Nov | North Side | Old Man Bay Dock Performing live: JR Douglas Band

Wed 13 Nov | East End | East End Heritage Site Performing live: Heat

Thurs 14 Nov | West Bay | West Bay Heritage Site Performing live: Back Beat Boys

Fri 15 Nov | Bodden Town | Nurse Josie's Centre Performing live: Impulzz Band

16 Fete Finale

3pm - 9pm | Pirates Week Pop-up Exhibit | Shedden Rd

3pm – 10pm | Food Festival & Heritage Village | Cardinal Ave

7pm | Fireworks | Seafarers Way 7:15pm - 11:45pm | Fete Finale | Featuring Sound Revolution, Selecta Renegade, DJ Puffy & Bunji Garlin | Albert Panton St

Pirates Week (Continues)

22-24 November | Little Cayman 30 November | Cayman Brac

For more information visit: www.piratesweek.com























Pirates Week 2024

CONTINUED FROM Page 4

game that's at least three thousand years old, and imported from Africa.

There was a display of dancing from Dreamcatchers dance troupe, and traditional music from Cayman's 'Kitchen' band, Swanky, who got everyone up on their feet and jumping as the afternoon turned into evening, and who can stop their feet from dancing to 'Munzie Boat In the Sound?' Or 'Leave Grandma Alone?'

Then there was the highlight – the Pirates

Landing, with lots of pirates staking their claim to the Cayman Islands for the week.

But mostly, there were Pirates! Moms, dads, boys and girls. Pirates in pushchairs, grandad pirates and grandma pirates. There were

As night fell the air was filled with the buzz-buzz-buzz of drones, forming wonderful pictures in the sky of Cayman Islands Iconography.

There was more fun on Sunday with the Family Fun Day at the Turtle Centre and Nov 11, which saw the Dave Martins Pirates Party 5K Walk/Run – named after the iconic musician of Trade Winds, and writer of the hugely popular annual comedy show, Rundown.



More photos of Pirates Week 2024 CONTINUED FROM Page 6



















Flowers Group celebrates 78 – and a new machine – at Business After Hours



▶ Dara Flowers Burke and her son, Lucas



▶ Kevin Brown of Columbia Machines presents Frank Flowers Sr. with a special award.



► The Flowers Family: Left to right, Frank Flowers Sr, Dara Flowers-Burke, Lucas, Clarence 'King' Flowers, Frank Flowers, Alexandra, and Daniel Burke.



▶ Ribbon Cutting, with Dara, Flowers Burke, Lucas, Alexandra, and Frank Flowers Sr.



Frank Flowers Sr.

The Flowers Group celebrated 78 years, plus the official opening of their brand new state-of-the-art blockmaking machine-and-plant, the CPM+ 40, during the Chamber of Commerce's Business After Hours event on 7 November, at the Group's headquarters on Seymour Road, George Town.

"It's lovely to see so many of you here as we gather to celebrate the incredible contributions of a company that has not only helped build the Cayman Islands from the ground up but has shaped the fabric of our community in countless ways," said Chamber President-Elect Omari Corbin, "We honour the Flowers Group tonight as they mark an incredible 78 years of excellence, vision, and community spirit.

"The Flowers family has built not only a business but also a community. They've shown time and again their care for all Caymanians, from those facing financial hardships to the many prestigious clients who fill their top-tier office spaces, such as those at Cricket Square.

Kevin Brown, President of Columbia Machine, Concrete Block Division spoke about his longstanding business relationship with Managing Director Frank Flowers, which began in 1989:

"To this day, whatever Frank calls me for, he knows it's going to be fixed, and we work together very well in that way. I remember back in 2004 the unfortunate Ivan

came through and devastated the Island. We worked together for months, shipping machine parts ...giving everything we had to Flowers as they offered free blocks and water to the Island.

"About 5 years ago Mr. Flowers was talking about his dream of a new state-of-the-art block manufacturing plant, and I'm so proud to see it here today. So this plant, the CPM + 40 is our flagship – the best machine in the world."

Director, Dara Flowers Burke appeared onstage with her two children, Alexandra and Lucas. "The future is bright," she said, "And Flowers is proud of our many new ventures, including our gold Leed Certified Phase Seven of Cricket Square, the development in total boasts over 300,000 square feet, and is the largest locally owned commercial real estate park in the Cayman Islands.

"There's an emphasis throughout the group on sustainability, and Flowers is proud to announce the launch of our new recycled glass plant, which will be in operation by the second quarter of next year. Recycled glass will be integrated into our many building products, putting Cayman at the forefront of sustainability."

"We have contributed to many wonderful charities over the years, but we are proudest of our flagship charity the Flowers Sea Swim, which has raised over a million dollars for worthy local charities. In addition, we have recently launched our Swim Free Programme, with a mobile pool. We use it to teach local school children in our government primary schools for free. So far, the Flowers Swim Free programme has taught over a thousand local children to swim, potentially saving lives for generations to come."

Frank Flowers Sr. gave the final speech: "I will conclude with a quote that my late uncle, Sir Vassell Johnson, said when he was master of ceremonies in 1966 when we had our opening of one of our early block plants. He said that a successful business is a continuing institution. It is an entity; a real thing, apart from the people who operate it. People come and go but the business, like Tennyson's Brook, goes on forever, regardless of the death of one who has controlled or the birth of another who will rule in the future."

The evening concluded with a demonstration of the new CPM+40 machine which can make 2,200 concrete blocks every hour.



► The CPM + 40 in action

'Honouring Coasts' Public Outreach Launch

Sustainable Cayman is excited to announce the launch of Sustainability Ambassador Isabel Watler's 'Honouring Coasts Public Outreach Survey'.

The project aims to document intergenerational Caymanian stories, our connections to natural spaces and also, study shifting public attitudes towards conservation.

Dedicated environmental advocate, Isabela Watler, who is a Senior at the University of California Santa Cruz and a marine biology major, and one of Sustainable Cayman's Youth Sustainability Ambassadors, started the project to raise awareness about the importance of natu-

ral spaces to support conservation efforts across the Cayman Islands.

The project is supported by Sustainable Cayman and funded by the Sustainable Ocean Alliance ("SOA"), a US-based non-profit dedicated to activating young people to develop and implement innova-



tive solutions to restore the health of the ocean.

"The Honouring Coasts project, led by Isabela Watler, aligns with our mission to raise awareness about human impacts on our natural spaces which are quickly disappearing, particularly coastlines and public beach accesses. Healthy coastlines provide essential habitat for the conservation of our marine environment for future generations and bringing about awareness through storytelling is an impactful way to help preserve critical coastal habitats," explains Mela-



nie Carmichael, Sustainable Cayman Executive Member.

The public is encouraged to support this initiative by participating in the two-part survey, which includes watching a series of short video nature stories of community members reflecting on favourite memories in nature spaces.

The survey is available 11 November until 12 December at: https://linktr.ee/honouringcoasts

Sustainable Cayman, founded in 2014 and officially recognized as a charitable organization in April 2022, remains committed to providing sensible solutions to sustainability challenges. With the continued support of the Cayman Islands' community, international organisations and the dedication of a diverse team of youth volunteers and professionals, the grassroots organisation looks forward to making a lasting impact in the Cayman Islands of today and for future generations. Visit sustainablecayman.org to learn more and get involved.

2024 North American BOARDING SCHOOL TAIL



Tuesday, November 19 7:00 pm to 9:00 pm Grand Cayman Marriott Join us at the Grand Cayman Marriott and speak with over 45 representatives from various Junior College Prep Boarding Schools (Grades 6 to 9) and College Prep Boarding Schools (Grades 9 to 12) from across the United States and Canada.

The representatives will walk you through their school's academics, curriculum, extra-curricular activities, sports and cultural programmes and expose you to an entirely new educational experience.

This free Fair gives parents and students the opportunity to learn first-hand about the application process including SSAT requirements, financial aid and the advantages of attending these prestigious educational institutions.

Register for the Fair at www.bediwalker.com

For more information on the **2024 North American Boarding School Fair**, contact:

Neil Murray at 925-8793, E-mail: L-Murray@candw.ky Michael "Bedi" Walker at E-mail: info@bediwalker.com



November 19th, 2024 :: Cayman Islands

THE CAYMAN PREP PTA CHRISTMAS FAYRE RETURNS WITH EXCITING NEW ATTRACTIONS FEATURING SANTA, SPLASHES AND FURRY FRIENDS!

The festive season is fast approaching, and the much-loved Cayman Prep PTA Christmas Fayre is set to return with even more attractions than ever before. On Saturday, 30 November 2024, from 8:00am to 12noon, Cayman Prep Primary School will open its doors to the whole Cayman community for a morning of festive fun, shopping, and community spirit. Entry is free for all.

Hundreds of people attended the muchloved annual event in 2023, and with a range of brand-new attractions, 2024 is set to be even bigger and better than before. This year's event promises to be unforgettable, with a brand new outdoor Petting Zoo



where children can meet and interact with some of the friendliest animals around.

One of the most popular features of the Fayre, the Dunk Tank, also returns with a splash! Students and parents alike can take aim at their favourite teachers, and even the head teacher, or for some extra festive cheer, children can dunk their parents!

No Christmas Fayre would be complete without a visit from Santa Claus himself. For just \$10, children can meet Santa, share their Christmas wishes, and even leave with a special gift.

SEE PREP PTA CHRISTMAS, Page 11



1. LIQUOR LICENSING QUARTERLY SESSION

Tuesday, December 3rd,2024 at 10:00am Government Administration Building, Boardroom 1038, Elgin Avenue,

George Town, Grand Cayman, Cayman Islands

Confirmation of minutes: - Minutes of the meeting held on September 3rd, 2024.

2. <u>Grant applications:</u> Applicants shall attend before the Board at the time of the opening of the session and may, in addition, be represented by a person qualified to practise law in the Islands.

BUSINESS: RESTAURANT AND MUSIC AND DANCE LOCATION: BLOCK 11D, PARCEL 36, 1114 CAYMAN FALLS SHOPPING CENTRE, GEORGE TOWN, GRAND

COMPASS POINT DIVE RESORT BUSINESS: HOTEL AND MUSIC AND DANCE LOCATION: BLOCK 75A, PARCEL 242, 346 AUSTIN CONOLLY DRIVE, EAST END, GRAND CAYMAN

VYC LTD T/A 828 MART **BUSINESS: PACKAGE**

LOCATION: BLOCK OPY, PARCEL 112, UNIT 7 BODMER BUILDING, SHEDDEN ROAD, GEORGE TOWN, **GRAND CAYMAN**

SUNSET HOUSE LTD

BUSINESS: HOTEL AND MUSIC AND DANCE LOCATION: BLOCK 6D, PARCEL 9, 390 SOUTH CHURCH STREET, GEORGE TOWN, GRAND CAYMAN

MCRUSS GROUP LTD. T/A MCRUSS GROCERY- AIRPORT CENTRE

BUSINESS: PACKAGE

LOCATION: BLOCK 20C, PARCEL 15H7, OWEN ROBERTS DRIVE, GEORGE TOWN, GRAND CAYMAN

MCRUSS GROUP LTD. T/A MCRUSS GROCERY BODDEN TOWN

BUSINESS: PACKAGE

LOCATION: BLOCK 15C, PARCEL 228, 90 FAIRVIEW ROAD, GEORGE TOWN, GRAND CAYMAN

MCRUSS GROUP LTD. T/A MCRUSS NEIGHBORHOOD STORE

LOCATION: BLOCK 14C, PARCEL 180, 125 EASTERN AVENUE, GEORGE TOWN, GRAND CAYMAN

MCRUSS GROUP LTD T/A MCRUSS GROCERIES

BUSINESS: PACKAGE LOCATION: BLOCK 25B, PARCEL 305, 4 PARTY LANE, GEORGE TOWN, GRAND CAYMAN

MCRUSS GROUP LTD T/A MCRUSS GROCERY WEST BAY

LOCATION: BLOCK 4D, PARCEL 217, MOUNT PLEASANT ROAD, WEST BAY, GRAND CAYMAN

FOOD FANATICS LTD. T/A UNION BAR & GRILL

BUSINESS: RESTAURANT AND MUSIC AND DANCE LOCATION: BLOCK 12D, PARCEL 95, 47 FORUM LANE, SUITE 4108 UNIT 1D, CAMANA BAY - BUILDING C, GEORGE TOWN, GRAND CAYMAN

KAYLA A. DAVIDSONT/A START DI FUN. ENTERTAINMENT. PROMOTION, PRODUCTION, & AGENT TEAM

BUSINESS: RETAIL (MOBILE) AND MUSIC AND DANCE (MOBILE)
LOCATION: BLOCK 14CF, PARCEL 138, 148 SCHOOL HOUSE ROAD, GEORGE TOWN, GRAND CAYMAN

CAYMAN BOUTIQUE BEVERAGE CO. LTD

BUSINESS: DISTRIBUTOR LOCATION: BLOCK 5B, PARCEL 284, BARCARDERE WARE HOUSE PARK, UNIT 204B, DAVID FOSTER DRIVE, GEORGE TOWN, GRAND CAYMAN

REFLECTIONS DISCOUNT CLUB LTD. T/A LIQUOR 4 LESS BODDEN TOWN **BUSINESS: PACKAGE**

LOCATION: BLOCK 43D, PARCEL 15, 553 BODDEN TOWN ROAD, UNIT #3, BODDEN TOWN, GRAND CAY-

7 MILE GROUP LTD. T/A 7 MILE SOCIETY

BUSINESS: RETAIL (MOBILE) AND MUSIC AND DANCE (MOBILE)
LOCATION: BLOCK 12C, PARCEL 81, 134 JENNIFER STREET, GEORGE TOWN, GRAND CAYMAN

BROWN'S HOLDINGS LTD T/A BROWN'S ESSO INDUSTRIAL PARK

BUSINESS: PACKAGE

LOCATION: BLOCK 20B, PARCEL 393, 150 DORCY DRIVE, GEORGE TOWN, GEORGE TOWN, GRAND

BROWN'S HOLDINGS LTD. T/A BROWN'S ESSO RED BAY

BUSINESS: PACKAGE

LOCATION: BLOCK 23C, PARCEL 164, 168 SHAMROCK ROAD, GEORGE TOWN, RED BAY, GRAND CAY-

M.A.B. LTD T/A MIKE'S ESSO SEVEN MILE BEACH

BUSINESS: PACKAGE

LOCATION: BLOCK 13E, PARCEL 16, 334 NORTH CHURCH STREET, GEORGE TOWN, GRAND CAYMAN

PEPPERS SMOKEHOUSE LTD

BUSINESS: RETAIL AND MUSIC AND DANCE

LOCATION: BLOCK 13B, PARCEL 139, 426 WEST BAY ROAD, GEORGE TOWN, GRAND CAYMAN

WONOVAN PASSI FY T/A MR P'S **BUSINESS: RESTAURANT**

LOCATION: BLOCK 14D, PARCEL 176, 345 WALKERS ROAD, GEORGE TOWN, GRAND CAYMAN

TRENVICK COLEMANT/A STOGIES BIG ASH

BUSINESS: RETAIL AND MUSIC AND DANCE

LOCATION: BLOCK 14BH, PARCEL 89, 55 AGUA MALL, GEORGE TOWN, GRAND CAYMAN

MYKONOS LTD. T/A MAYFAIR WINE & SPIRITS

BUSINESS: RETAIL TASTING AND PACKAGE LOCATION: BLOCK OPY, PARCEL 159, UNIT C, MONACO TOWERS, 11 DR ROY'S DRIVE, GEORGE TOWN, **GRAND CAYMAN**

MYKONOS LTD. T/A MYKONOS

AUDLEY ROSE NICHOL T/A DIEHARD MOBILE LIQUOR SERVICE

BUSINESS: RETAIL (MOBILE) AND MUSIC AND DANCE (MOBILE)
LOCATION: BLOCK 11D, PARCEL 100, UNIT 7 THE GROVE, WEST BAY ROAD, WEST BAY, GRAND CAYMAN

MYKONOS LTD T/A MYKONOS

BUSINESS: RESTAURANT AND MUSIC AND DANCE
LOCATION: BLOCK 11 D, PARCEL 100, UNIT 7 THE GROVE, WEST BAY ROAD, WEST BAY, GRAND CAYMAN

MYKONOS LTD. T/A MYKONOS

BUSINESS: DISTRIBUTOR

LOCATION: BLOCK OPY, PARCEL 159, MONACO TOWERS D, 54 EDWARD STREET, GEORGE TOWN, GRAND CAYMAN

BUSINESS: MOBILE RETAIL LOCATION: BLOCK 43A, PARCEL 85, 27 EDNA CLOSE, BODDEN TOWN, GRAND CAYMAN

STANLEY WALTON T/A CHELSEA'S SPORTS BAR

BUSINESS: RETAIL AND MUSIC AND DANCE LOCATION: BLOCK 12E, PARCEL 83, WEST SHORE CENTRE, WEST BAY ROAD, WEST BAY, GRAND CAY-

PREMIER CAYMAN LTD. T/A PREMIER WINES

BUSINESS: DISTRIBUTOR
LOCATION: BLOCK 19A, PARCEL 32, UNITS 5-7, JDAC WAREHOUSES,158 LINCOLN DRIVE, GEORGE TOWN, GRAND CAYMAN

DDP TRADING LTD T/A ISLAND PANTRY BUSINESS: PACKAGE

LOCATION: BLOCK 20B, PARCEL 207, UNIT 1, 18 OLD RED GATE ROAD, GEORGE TOWN, GRAND CAYMAN

SOL Y LUNA RESTAURANT & LOUNGE LTD.

BUSINESS: RETAIL AND MUSIC AND DANCE LOCATION: BLOCK 14CJ, PARCEL 160, 302 SHEDDEN ROAD, GEORGE TOWN, GRAND CAYMAN **DRIFFTUM LTD. T/A JUNGLE BAR & LOUNGE**

BUSINESS: RETAIL BAR AND MUSIC AND DANCE

LOCATION: BLOCK 11B, PARCEL 79, UNIT A1-A3 TRAFALGAR PLACE, WEST BAY ROAD, WEST BAY,

GRAND CAYMAN DRIFFTUM LTD. T/A JIFFO'S BAR & LOUNGE

BUSINESS: RETAIL BAR AND MUSIC AND DANCE LOCATION: BLOCK 20D, PARCEL 298, 65 PORTLAND ROAD, GEORGE TOWN, GRAND CAYMAN

RALSTON AVANDO LAWRENCE T/A LIQUOR FOR LAWRENCE BUSINESS: RETAIL (MOBILE)
LOCATION: BLOCK 38B, PARCEL 392, 50 DAIRY ROAD, BODDEN TOWN, GRAND CAYMAN

VANTAGE GROUP LTD T/A HAAGEN DAZ

LOCATION: BLOCK OPY 49, PARCEL 73, FLAGSHIP BUILDING, HARBOUR DRIVE, GEORGE TOWN,

GRAND CAYMAN

VANTAGE GROUP LTD T/A HAAGEN DAZ CAMANA BAY

BUSINESS: RESTAURANT LOCATION: BLOCK 12D, PARCEL 95, BLOCK 1, BUILDING 1B, UNIT 1A, CAMANA BAY, GEORGE TOWN, **GRAND CAYMAN**

EATS LTD. T/A LEGENDZ BLVD BUSINESS: RESTAURANT AND MUSIC AND DANCE

LOCATION: BLOCK 11D, PARCEL 36, 1114 CAYMAN FALLS SHOPPING CENTRE, WEST BAY, GRAND CAY-

SINGH'S ROTI SHOP 2012 LTD.

BUSINESS: RESTAURANT AND MUSIC AND DANCE

LOCATION: BLOCK OPY, PARCEL 86, 100A SHEDDEN ROAD, GEORGE TOWN, GRAND CAYMAN

3. ANY OTHER BUSINESS 4. CLOSED DELIBERATIONS

5. ANNOUNCEMENT OF DECISIONS

6. ADJOURNMENT



Michelle Minzett-Vernon - Business Licensing Officer Liquor Licensing Board of Grand Cayman

Any member of the public who wishes to object to the aforementioned must do so in writing addressed to: The Chairman of the Liquor Licensing Board, Department of Commerce & Investment, 133 Elgin Avenue, Government Administration Building, Suite 126, George Town, Grand Cayman, Cayman Islands at least seven days prior

Anyone who has given to the Chairman seven days' notice of objection may also appear and ask for the revocation or discontinuance of any existing license

Cayman National donates fifty trees at Malportas Pond Bird Sanctuary



► Cayman National donates 50 trees to Malportas Pond Bird Sanctuary as part of their 50th anniversary celebrations this year

Cayman National has donated fifty trees to the National Trust for the Cayman Islands to restore dry forest habitat along Malportas Pond Bird Sanctuary in North Side. At an event held on Friday 1 November, Cayman National's senior leadership team joined National Trust staff and representatives from the Ministry of Sustainability and Climate Resiliency to plant a selection of native trees which produce fruit and flowers that attract birds.

The trees will form the entrance to 5 acres of land the National Trust acquired in 2019 adjacent to Malportas Pond which is a birding hotspot for local and migratory birds including herons, ducks and the famous flamingo visitor from earlier this year. The shores of the pond are an important breeding ground for Least Terns whose numbers are in decline.

Cayman National is donating the fifty trees as part of their 50th anniversary celebrations this year. As a long-term supporter of the National Trust, Cayman National is a corporate member and sponsored a youth delegate to attend the United Nation's COP28 in Dubai last year, Go Green radio tips, their Dive Into Maritime Heritage fundraiser and more.

"Cayman National's commitment to sustainability and ESG principles encompasses products and services, such as our GreenLiving programme, to the way we give back in the community," said Janet Hislop. "The National Trust does invaluable work in conserving our natural environment and preserving our built heritage and we are proud to partner with them on this tree planting initiative."

The trees donated by Cayman National will line both sides of the pathway leading from the entrance on North Side Road to Malportas Pond, providing shade for visitors as well as food for local wildlife. The National Trust also has plans to build two viewing platform for birdwatchers to enjoy the diversity of wildlife at Malportas Pond.

The mangroves fringing the ponds are home to West Indian Whistling Ducks, while Snowy Egrets use the island in the middle of the pond as an overnight roost. Migratory visitors include Roseate Spoonbills, American Avocets and flocks of White-rumped Sandpipers which stopover each year on their 9,000-mile trip from South America to Canada.

"The National Trust greatly appreciates



▶ Representatives from Cayman National, the National Trust for the Cayman Islands and the Ministry of Sustainability & Climate Resiliency at a tree planting event at Malportas Pond on 1



▶ Native trees selected for their fruit and flowers that attract local and migratory birds

the community spirit of Cayman National in support of our efforts to rehabilitate and preserve the coastal areas surrounding Malportas Pond," said Frank Roulstone, Executive Director of the National Trust. "The dry woodland ecosystem around the

pond supports a diverse range of native animals and plants, some of which are unique to these islands."

Malportas Pond Bird Sanctuary is admission-free and is open to year-round to birdwatchers and visitors in North Side.

PREP PTA CHRISTMAS

CONTINUED FROM Page 10

The Christmas Fayre will also host a wide range of local vendors, offering handmade crafts, jewellery, toiletries, holiday treats and much more. Schoolchildren will also be selling their own baked goods and crafts alongside local Cayman businesses to give them an idea of what running a business is really like.

If local vendors wish to get involved we have a small number of stall spaces available for \$30 per table or \$60 for two tables, with free spaces for charities and non-profits. All vendors keep their own profits, making it a wonderful opportunity to showcase your products to the local community. For more details or to reserve your spot, please email



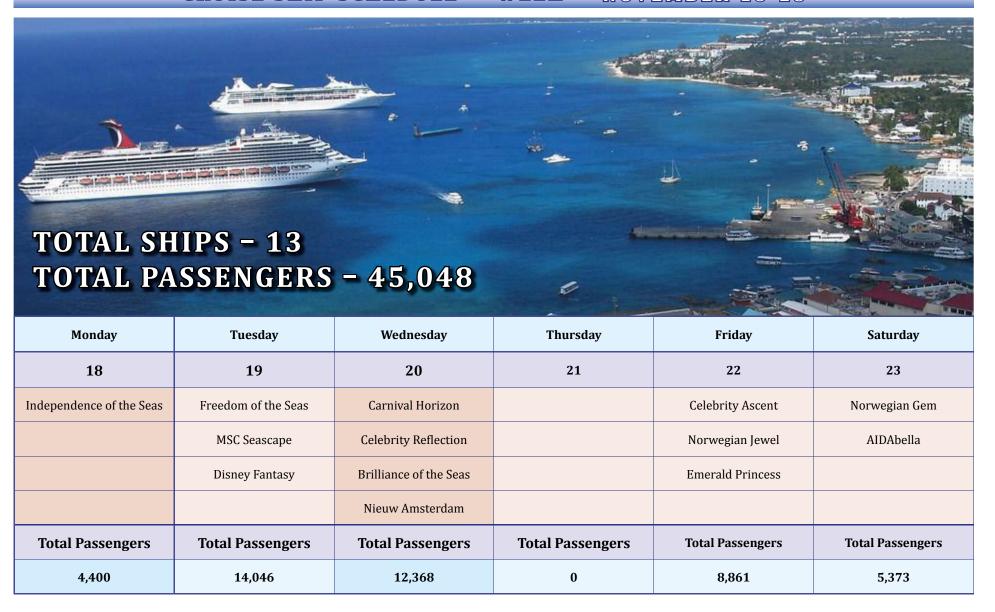
PTA@cayprep.edu.ky

The Cayman Prep PTA Christmas Fayre will take place at the primary school site on

Smith Road, George Town, on 30 November 2024, from 8:00am – 12noon and entry is completely free.



CRUISE SHIP SCHEDULE - WEEK - NOVEMBER 18-23



COMMUNITY EVENTS

Pirates Week Turtle Release

15 November - Be part of a memorable Cayman Tradition as turtles are released back to their ocean home. Join the staff of the Turtle Centre at Governor's Beach on Friday 15 November from 10am to 11:30am. For more information, email info@turtle.ky or call 949 - 3894.

St. Ignatius Catholic School -**Sister Act - The Musical**

15 & 16 - November - Get ready for a divine celebration of friendship, music and fun as St. Ignatius Catholic School as the smash hit musical Sister Act continues on 15 and 16 November. Tickets are \$45 for VIP, \$25 for adults and \$15 for children and are available at the school office.

National Museum - Museum Mile Walk/Run

16 November - The National Museum is hosting its Museum Mile Walk Run on 16 Nov from 6am to 9am on the Waterfront. After the event, from 10am to 2pm, the Museum will feature its free 24th Anniversary celebrations. For more information, visit www.museum.ky or call949 - 8368.

Camana Bay Christmas Tree Lighting

16 November - All are invited to the Camana Bay Christmas Tree Lighting on Saturday 16 May from 5pm to 8pm. There will be live performances and special experiences for the kids.

PACCE 5K Walk/10K Run/15K Ride - Delano Hislop Memorial **Journey for Life**

17 November - This year the Lions Club of Grand Cayman is once again hosting the Delano Hislop Memorial Journey for Life with a 25K bike ride, 10K run, and 5K walk on Sunday, November 17, 2024, starting at 6:00 am. The event will start and finish at the 7-Mile Beach. The PACCE (Prostate, and Colon Cancer Event) awareness campaign is now

in its thirteenth (13th) year of educating the people of the Cayman Islands, primarily men on the effects and prevention of prostate, colon, and testicular cancer. Go to ticketsplus.ky to register. Cost is CI\$25.

Cavman National Cultural Foundation - Calypso Storytelling Workshop

19 November - CNCF enjoys all to join them for an unforgettable evening of a calypso storytelling workshop with George Jones of Square One, Kairi Kaiso and the legendary Black Sage from Trinidad. Dive deep into the heart of Caribbean culture as the rhythms, tales and history of calypso are explored. This is a free event at the Harquail Theatre and doors open at 5:30pm.

Pink Ladies Christmas Bazaar

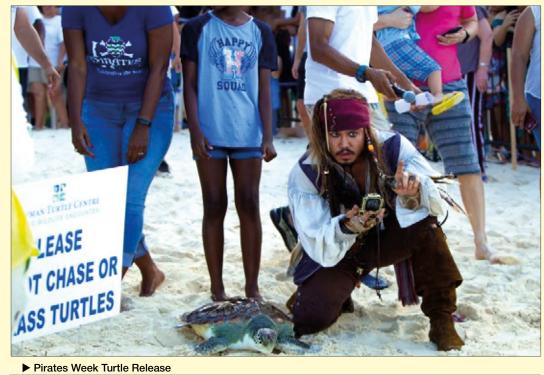
30 November - Get into the holiday spirit at the annual Pink Ladies Christmas Bazaar on Saturday 30 November from 2pm to 5pm at The ARC, Camana Bay. Enjoy a magical atmosphere filled with delightful stalls featuring unique handmade gifts, local crafts, tasty treats, and support local charities. Activities include face painting, Guessing Game and a visit to Santa's Grotto. All proceeds go to Pink Ladies community projects.

Rotary Central - 29th. Music Extravaganza

30 November - Enjoy a music extrav-

aganza organised by Rotary Central with performances by Heat, Goodnight Hannah and the JR Douglas Band, plus the opportunity to win CI\$40,000! The 2nd prize winner will receive CI\$4,000, and there are 6 x CI\$1,000 prizes up for grabs! Proceeds will fund over many community projects developed by Rotary Central Cayman Islands. Tickets cost \$25 and are available on eventpro.

Send your community events to wendy@caymaniantimes.ky



Cayman Enterprise City Receives Two Prestigious Awards from the Financial Times' fDi Intelligence Global Free Zones of the Year 2024

Highly Commended in Americas for Knowledge Zones and Honourable Mention for Higher Education Initiatives

Cayman Enterprise City (CEC) has been recognised with two prestigious awards by fDi Intelligence, a division of the Financial Times, as part of its 2024 Global Free Zones of the Year Awards. CEC was highly commended in the Americas under the new Knowledge Zones category and received an honourable mention for its contributions to higher education and workforce development.

This marks the seventh consecutive year that the Cayman Islands special economic zones (SEZs) operated by CEC have been awarded by the Financial Times. These long-standing awards spotlight the growing success of CEC's SEZs which continue to play a pivotal role in advancing Cayman's innovation-driven economy. The highly competitive fDi awards, evaluated by a global judging panel, recognise free zones that excel in creating value for their regions, with a focus on sectors such as technology, business services, and financial services.

CEC's recognition in the Knowledge Zones category is particularly notable for its efforts to create a vibrant, tech-focused ecosystem in close proximity to major North American markets. The panel praised CEC for its streamlined immigration and business support services, which have attracted a diverse range of industries including legal tech, decentralised finance, and precious metals.

Education remains a cornerstone of CEC's mission. In 2023 alone, more than 4,200 Caymani-



KNOWLEDGE ZONES



HIGHER EDUCATION

ans and residents participated in education and career development opportunities offered through CEC's non-profit arm, Enterprise Cayman. The zone has also supported the creation of 41 new Cayman-born businesses projects, emphasising its commitment to fostering entrepreneurship within the Cayman Islands.

As part of CEC's workforce development initiatives, Enterprise Cayman, focuses on bridging the education and earnings gap for Caymanians. This commitment to higher education and skills training earned CEC an honourable mention in this year's awards. Danielle Myles of fDi Intelligence stated, "[CEC's] non-profit Enterprise Cayman is working to close the education and earnings gap for Caymanians by offering training, internships, mentoring, networking, and career-focused training."

CEC's Chief Executive Officer, Charlie Kirkconnell, commented on the award wins, saying, "We



► Cayman Enterprise City's Signal House

are incredibly proud to be recognised once again by fDi Intelligence. These awards are a testament to the hard work of our team and the thriving community of global businesses that have chosen CEC as their home. Our focus on innovation and education continues to drive our success, and we remain

committed to helping our members and the Cayman Islands achieve even greater heights."

CEC, now home to over 380 companies, provides a comprehensive business support program, offering cost-effective operations, tailored work environments, and streamlined processes that make it one of

the most attractive destinations for foreign direct investment (FDI) in the region. The recognition by fDi Intelligence further cements CEC's role as a key driver of economic diversification and growth in the Cayman Islands.

For more information, visit www. caymanenterprisecity.com.

Meals on Wheels Turkey Trot FUNdraiser Returns

Meals on Wheels (MOW) is pleased to announce its 7th Annual Turkey Trot 1 Mile & 5K Fundraising Walk/Waddle/Run, taking place on Sunday, 24th November 2024. This event offers participants an excellent opportunity to engage in physical activity while supporting a meaningful cause – raising essential funds to combat senior hunger in the Cayman Islands.

Scheduled the weekend before both American and Cayman Thanksgiving, the Turkey Trot allows participants to prepare for the holiday season while giving back to those in need. "As we enter a season of celebration and indulgence, the Turkey Trot is the perfect way to get active and give back before the festivities begin. We encourage individuals, families, and groups to join us at Bayshore Mall for a fun and meaningful event. Whether you're a serious runner, a family wanting to get active, or just someone looking for a leisurely walk, everyone is welcome," said MOW Chief Executive, Jennifer West.

Online registration is now open and easily available on www.mealsonwheels.

ky . There are four age categories and registration fees are as follows:

- Adults (18+): \$25 KYD
- Teens (11-17): \$20 KYD
- Children (5-10): \$16 KYD
- Infants (Under 4): FREE

Refreshments, awards, and raffle prizes will be available immediately after the race. "This fun run will not be timed but we will still be recognising overall winners, as well prizes for "The Best Dressed" turkey themed costume. Additionally, the first 200 people to cross the finish line will receive medals and everyone will have a chance to win some of the amazing raffle prizes up for grabs, including gift certificates from local restaurants, excursions, and jewellery," added Ms. West.

A limited supply of race t-shirts will be available for pick-up on the day of the event, with check- in starting at 2:30 pm, warm-up/stretches at 3:30 pm at Bayshore Mall on South Church Street, where the race starts at 4:00 pm.

The event is made possible thanks to the incredible support of Kirk Freeport,



Cayman National Bank, Progressive Distributors, Saxon, Cafe Del Sol, Kirk Market, Creative Concierge, and Radio Cayman.



For further details or to inquire about sponsorship opportunities, please contact info@mealsonwheels.ky or call 769-1974.

CI Government Q3 2024 Financial Report Gazetted

The Cayman Islands Government's Quarterly Financial Report for the Nine-Month Period Ended 30 September 2024 was published in the Cayman Islands Gazette on Friday, 8 November as required by law.

The unaudited financial results for the Third Quarter 2024 show a \$135.7 million surplus for the Core Government and a \$148.6 million surplus for the Entire Public Sector (EPS).

Net Assets of the Government were \$2.3 billion, with overall bank account balances of \$485.0 million in cash and deposits.

Surplus

The overall EPS Surplus of \$148.6 million was \$52.1 million greater than the projected year-to-date operating surplus of \$96.5 million.

This favourable position was due to actual revenues being higher than budgeted revenues by \$27.0 million for the period.

Additionally, Statutory Authorities & Government Companies (SAGCs) contributed \$12.9 million to the overall surplus for the EPS; exceeding their estimated results for the first three quarters of 2024 by \$14.2 million, when compared to an expected deficit of \$1.3 million.

Comparing year-on-year numbers, the EPS Surplus was \$32.0 million higher than that achieved for the same period in 2023 with SAGC third quarter results being \$7.5 million higher than the prior year.

Revenues

Compared to the same period in the prior year, total revenues of Core Government have increased by \$27.0 million, mainly due to fa-

vourable variances of \$7.3 million and \$15.3 million in Coercive Revenue and Investment Revenue, respectively.

The first nine months of 2024 generated coercive revenues of \$848.4 million, which was \$7.3 million more than budgeted expectations and \$57.2 million higher than the 2023 year-to-date actual results.

The positive variance in 2024 coercive revenues compared to budget can be primarily attributed to:

- A \$7.4 million positive variance in Other Company Fees Exempt Companies, which were higher than the \$105.2 million expected budgeted amount for the Third Quarter due to increased registration. When compared to prior year-to-date performance, the 2024 results were \$19.4 million greater.
- A \$5.4 million positive variance in Other/Miscellaneous Stamp Duty, which was higher due to the continued high demand in the real estate market. Current year results are \$2.3 million higher when compared to actual results for the same period in 2023.
- A \$6.4 million positive variance in Partnership fees, which exceeded budget owing to higher than anticipated registration in this category. Compared to the prior year actual there is a \$7.2 million positive variance.
- A \$4.0 million positive variance in Private Fund Fees, which performed better than the \$61.5 million anticipated due to an increase in the volume of funds registered.
- A \$17.9 million positive variance in Stamp Duty – Land Transfers, which was higher due to higher volumes of property transactions coupled with increasing property values. The 2024 stamp duties of \$68.5

million are \$10.8 million more than the comparable quarter in 2023

Notwithstanding the overall favourable results in coercive revenues collected, when compared to the 2024 Budget, there were certain areas that fell short of projected expectations including:

- Other Import Duty with a \$16.1 million negative variance. However, when compared to the results for prior year-to-date Other Import Duties are on par with the 2023 results.
- Department of International Tax Cooperation (DITC) Filing Fees with a \$9.5 million negative variance compared to budget. This is a new coercive revenue stream that was slated to be introduced in 2024, however the commencement date has been deferred to 2025

Investment Revenues produced \$23.6 million, which was \$15.3 million more than the 2024 budgeted revenue for the nine-month period.

Investment Revenue derives primarily from Interest earned on Marketable Securities (Fixed Deposits, Other Securities and Cash).

Interest on Marketable Securities, reflecting interest earned on bank account balances held in the form of fixed deposits, has exceeded the initial full year budgeted revenue of \$11.2 million, by \$12.4 million.

Higher cash balances have afforded higher values to be placed on fixed deposit and this has driven higher income earned on investments.

Expenses

Expenses for the first nine months of 2024 amounted to \$778.3 million. This amount was \$10.9 million less than the year-to-date budget of \$789.2 million. Compared to the prior year-to-date actuals, total expenses for 2023 are \$43.3 million higher.

Costs relating to personnel for the first nine months of 2024 amounted to \$341.0 million, which were \$34.4 million less than the budgeted \$375.4 million mainly due to delayed recruitment. These costs are \$17.4 million more than for the same period in 2023.

Supplies and Consumables costs were \$110.6 million for the period and were \$11.5 million less than the year-to-date budget. Compared to the prior year-to-date costs of \$102.0 million, the 2024 expenses are \$8.6 million more. It is anticipated that as more projects come online during the remaining quarter of 2024, costs will align closer to the amounts anticipated in the full-year budget.

The savings against budget in staff costs were offset by higher-than-budgeted levels of expenditure in Outputs from SAGCs by \$14.4 million, Outputs from Non-Governmental Suppliers by \$22.1 million, and Transfer Payments by \$11.2 million.

Payments to the Health Services Authority (HSA) exceeded the original year-to-date budget by \$16.6 million. This adverse variance with respect to the HSA is due to actual costs for the Care of Indigents exceeding the budget for this category.

Outputs from Non-Governmental Suppliers of \$54.9 million were \$22.1 million more than the year-to-date original budget, mainly due to "NGS 55 Tertiary Care at Local and Overseas Institutions" being \$24.5 million more than the year-to-date budget.

However, the total costs incurred with respect to Outputs from Non-Governmental Suppliers, for the first nine months of the year are \$5.1 million less than for the same period in 2023.

Thus far in the 2024 financial year, Parliament has approved, via section 11(5) and section 12 of the Public Management and Finance Act, an additional \$34.4 million for NGS 55.

Transfer Payments of \$61.1 million were \$11.2 million more than budgeted for the nine-month period. This variance is mainly due to overages in spending on Scholarships and Bursaries by \$4.1million and Financial Assistance by \$7.7 million.

Thus far in 2024, Cabinet has approved, via section 11(5) and section 12 of the Public Management and Finance Act, additional funding of \$10.6 million for Financial Assistance.

When compared to the prior year-to-date amount of \$50.0 million, the 30 September 2024 total year-to-date expenditure of \$61.1 million represents an increase of \$11.1 million.

Cash Position

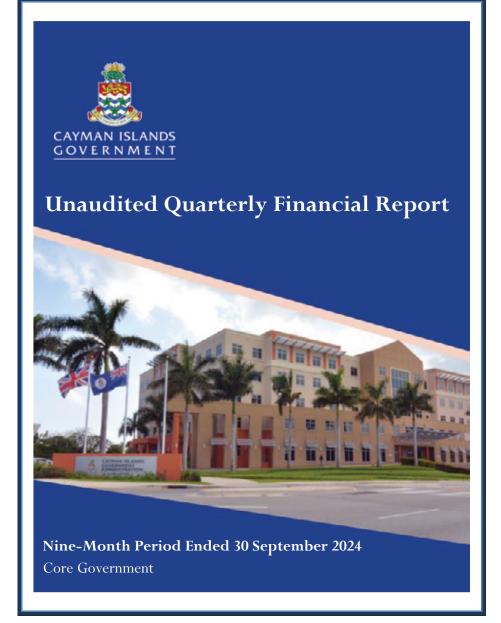
Total cash and fixed deposits as at 30 September 2024, were \$485.0 million. This amount includes Operating Cash and Deposits of \$287.9 million and Reserves and Restricted Deposits of \$197.1 million.

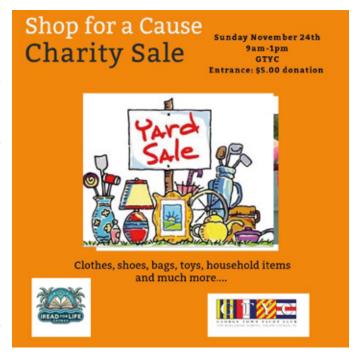
Conclusion

In conclusion, the report noted that the Third Quarter's performance has positioned the Government to be optimistic about its overall financial performance for 2024.

However, the report acknowledged that during the final quarter of the year there will be a push to meet stated 2024 deliverables and advised that should all planned operational and capital spending materialise, the end of year surplus will be significantly reduced.

The Cayman Islands Government's Unaudited Quarterly Financial Report for the Nine-Month Period Ended 30 September 2024 may be found online at: https://www.gov.ky/publication-detail/mfed-3rd-quarter-financial-report-for-2024





GAS PRICES

Gas Prices as at Tuesday 13 November 2024



Location	Gas Station	Regular	Premium	Diesel
East End	Eastern Star Rubis (Woody's)	5,3	n/a	5.39
NorthSide	Jack's Esso (Jack's II)	C L	0 S	E D
Bodden Town	Lorna's Rubis	5.15	5.66	5
Bodden Town	Mostyns Esso	5.35	5.55	5.36
Savannah	Savannah Rubis	5.28	5.58	5.18
Red Bay	Barcam	4.93	5.37	5.24
Red Bay	On The Run (Brown's Red Bay)	4.93	5.37	5.24
Red Bay	AA Red Bay	4.97	5.32	4.93
George Town	Jose's Escape	5.05	5.55	4.85
George Town	Refuel (Airport)	5.38	4.84	4.91
George Town	Esso Tigermart 4 Way Stop (JS)H&B 11	4.99	5.42	5.29
George Town	Eastern Avenue Rubis	4.77	5.77	4.87
George Town	Walkers Rd. Rubis	5.15	5.65	5.05
George Town	On The Run (Mike's Walkers Rd.)	C L	0 S	E D
George Town	On The Run (Brown's Industrial Park)	4.81	5.37	5.29
George Town	On The Run (Mike's 7 Mile)	5	5.42	5.02
West Bay Rd.	H & B Esso (H&B 1 Seven Mile)	4.81	5.37	5.24
West Bay Rd.	7 Mile Rubis (AA 7 Mile)	4.79	5.37	4.99
West Bay	Hell Esso	4.98	5.37	5.02
West Bay	Esso 4 Way Stop (Four Winds)	4.99	5.4	5.06
West Bay	Oasis Batabano	4.89	5.7	5.16
George Town	Scotts Landing	n/a	5.53	4.98
Cayman Brac	West End	n/a	5.85	5.62
Cayman Brac	The Pit Stop	n/a	5.88	n/a
Little Cayman	Village Square		7.33	7.43

Lowest Prices	Grand Cayman	4.77	4.84	4.85
Highest Prices	Grand Cayman	5.38	5.77	5.39

FUEL EXPENSE REDUCTION



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



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



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



▶ HMCI Hazard Mitigation Specialist, Mark Codling working with CERT members.



► HMCI Manager for Logistics and Operations, Leslie Vernon showing CERT members necessary tools and supplies.

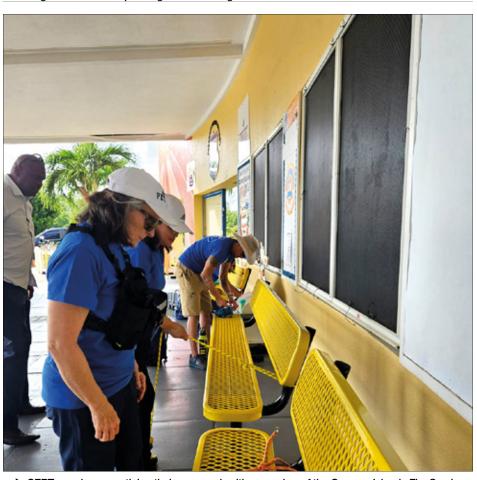
HMCI and CI Red Cross Strengthen Community Preparedness



▶ Regiment Officer explaining team building task to CERT members.



► Coast Guard Officer demonstrating ropework.



▶ CERT members practicing their rope work with a member of the Cayman Islands Fire Service.

On Saturday, 2 November 2024, Hazard Management Cayman Islands (HMCI) and the Cayman Islands Red Cross (CIRC) hosted a Community Emergency Response Team (CERT) Activity Day at Prospect Primary School. The event brought together 27 CERT members for a full day of practical training, team-building exercises, and

skill enhancement.

Participants rotated through six interactive stations, each hosted by emergency response agencies, offering hands-on training in essential disaster response techniques:

- Hazard Management Cayman Islands (HMCI): Radio communications and damage assessments using an online app.
- Cayman Islands Red Cross: First aid skills, including CPR and bandaging.
- Cayman Islands Regiment: Engaging team-building activities.
- Cayman Islands Fire Service: Light search and rescue operations, focusing on

safe lifting and casualty transport.

• Cayman Islands Coastguard: Practical ropework, including knot-tying and line management.

The event featured both indoor and outdoor activities, offering realistic training scenarios that challenged participants physically and mentally. The collaborative spirit of the day helped build strong teamwork and reinforced critical disaster response skills.

Photos Available:

Images from the event showcase CERT members engaging in activities such as first aid drills, search and rescue operations, and ropework training.



THE ELECTIONS OFFICE WISHES TO ADVISE THAT, AS THERE HAVE BEEN NO
CLAIMS OR OBJECTIONS FILED WITHIN THE PRESCRIBED PERIOD IN RELATION TO
THE REVISED LISTS PUBLISHED ON 18th OCTOBER 2024,
THE REVISING OFFICER WILL NOT BE SITTING IN ANY OF THE NINETEEN
ELECTORAL DISTRICTS FOR THIS QUARTER

SUPERVISOR OF ELECTIONS



Times

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Sir John A. Cumber edge Island Primary in weekend thrillers

With the always exciting playoffs starting in two weeks, schools are jostling for positions knowing that a dropped point or two could determine final league standings in the 2024 CUC Primary Football League (PFL) and Girls' Primary Football League (GPFL).

In CUC PFL Group A play this past Saturday, Sir John A. Cumber Primary and Island Primary thrilled the small crowd at the historic West Bay Town Hall Field with two very exciting and inspiring games. Sir John A. Cumber Primary's 'fireball' Marley Connor was the 'star of the show' grabbing four goals in the two games.

In the Under 9 encounter, young Connor scored in the 8th and 15th minutes to put his school in what would seem a commanding position, but Island Primary's Angelo Walton had other ideas as he pulled one back for his school in the 21st minute. Connor completed his hat trick in the 25th minute to take a 3-1 lead and seal the win. With seconds left on the clock, Island Primary's Alexander La Roda Thomas scored to keep the score close and respectable at 3-2.

In the Under 11 contest, Connor along with his teammates Dion Brandon and Jason Smith Jr. were constant thorns in the side of their opponents - Brandon from the midfield and Connor and Smith up front. After a barrage of chances and a number of excellent saves by the busy Is-



▶ Sir JAC's Marley Connor (red) scored four goals against Island Primary.

land Primary shot-stopper, Connor finally breached the unyielding Island Primary defence in the 12th minute. Smith Jr. finally got his goal by adding a second in the 46th minute to take a deserved 2-0 lead. In truth, Sir JAC's goalkeeper was rarely tested throughout the contest but in the final minute, Island Primary's Adam Babanas was first to pounce on a loose ball in the Sir JAC penalty area to power home a consolation goal for his school. Final score - 2-1 to Sir JAC.

In other Group A Under 9 games, St. Ignatius Catholic and Marie Martin Primary played to a 1-1 draw and Cayman International School (CIS) downed Joanna Clarke Primary 5-1 (respect rule enforced).

In Group A Under 11 play, St. Ignatius

Catholic and Marie Martin battled to a 3-3 draw, CIS beat Joanna Clarke Primary 4-0 (respect rule enforced), and Cayman Prep 11B got past Theoline L. McCoy Primary

In the only game played in the Under 9 division in Group B, undefeated Cayman Prep 9A beat Footsteps School 4-0 (respect rule enforced).

In Under 11 games in Group B, Cayman Prep 11A downed Footsteps School 5-1 (respect rule enforced), Red Bay Primary and Small Schools shared the points in a 2-2 draw and Cayman Brac defeated NorthEast Schools 2-1.

In Group A in the CUC GPFL, Joanna Clarke Primary edged CIS GA 2-0 and in Group B, the young ladies from NorthEast Schools got past Island Primary 2-0.

Week seven marks the final day of the regular season before the playoffs. Games scheduled for this Saturday, November 16th take place at the Ronald Forbes Field, Prospect Primary, Red Bay Primary, Island Primary, St. Ignatius, Camana Bay, and the West Bay Town Hall Field.

As coordinators of the CUC PFL/GPFL, the Cayman Youth Football Leagues (CYFL) organisation thank Progressive Distributors and Gatorade for their continuing support of the CUC PFL and GPFL.

www.caymanyouthfootball.ky for the full CUC PFL and GPFL schedules, scores and standings.

How she lost that body fat

Many of my clients have dramatically dropped their body fat - and I'm always asked how they did it.

Here are the 7 simple and effective ways to drop unwanted body fat. While fat loss can be quite frustrating, these 7 strategies are proven to help you slim down fast.

Drink a Gallon of Water

Water is always a crucial element for proper bodily functions, and even more so when fat loss is your goal. The conversion of fat into energy takes place in your liver, and this process requires that you be well hydrated.

Drinking a gallon of water over the course of your day is a wonderful goal to aim for. This goal is easily met when you get into the habit of sipping water throughout the day, coupled with drinking a full glass before meals, upon waking and before bed.

Cut out Alcohol

This fat loss tip is always met with groans, but despite its unpopularity it remains one of the most effective. The first reason that alcohol should be cut out in order to lose fat is that it's filled with empty calories. These are simple sugars that taste great but add up quickly as stored fat in all the wrong places.

The second reason that alcohol should be cut out is that the simple energy that your body derives from the alcohol will be used as energy long before your fat stores are tapped, making it impossible to re-

duce body fat on days when alcohol is consumed. That should be incentive enough for you to put down your glass and reach for some water.

Do a Variety of Cardio

Variety is key when it comes to the cardio side of your routine. Getting in calorie-burning activities is crucial to quickly eliminating fat stores. We no longer believe that long cardio sessions are the holy grail of fat loss - but getting your body moving with calorie-burning activities is a wonderful way to intensify your fat loss

The great thing about aerobic activities is that these can and should be fun! Hiking, biking, swimming, surfing, jogging, brisk walking - any activity that requires you to move your body for a decent duration of time and break a nice sweat in the process.

Cut out Processed Junk

This is one of the easiest ways to quickly and effectively reduce body fat, and yet it is met with such resistance. Why? Why is it so difficult for us to give up our packaged, processed snacks and treats? This is one obstacle that prevents most people from achieving the body that they want.

The best tip for successfully getting processed junk food out of your life is to have wholesome alternatives on hand while removing the junk food from your home. If you are a late night snacker, then be prepared by having fresh fruit, sliced veggies, plain Greek yogurt or other wholesome

snack replacements on hand. When your belly is full of wholesome snacks, it's hard to care too much about the processed junk you missed out on. And soon you'll learn to love how lean and energetic these healthier foods make you feel.

Lift Weights

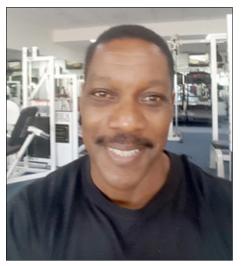
You might consider this to be pretty obvious, but many people are still resistant to the idea that resistance training leads to fat loss. If you find yourself puzzled by the idea that lifting heavy things will reduce the layer of fat on your body, then allow me to explain.

The act of lifting weights causes those targeted muscles to stimulate new muscle tissue growth. Now this doesn't mean that your muscles are going to get noticeably larger (relax, ladies!) but it does mean that your muscle tissue will become tighter and more toned. The increase in muscle translates to a higher metabolism, which means that your body will naturally burn fat faster and more efficiently.

Use HIIT

High Intensity Interval Training is a method that has been quite popular in the past decade - and for good reason. This advanced form of aerobics, when done correctly, is one of the most effective methods for burning fat.

HIIT is achieved by performing short, intense burst of aerobic intervals between less intense bouts of aerobics. For example, 2 minutes of walking followed by a 30



► Ernest Ebanks

second sprint, done for 20 minutes.

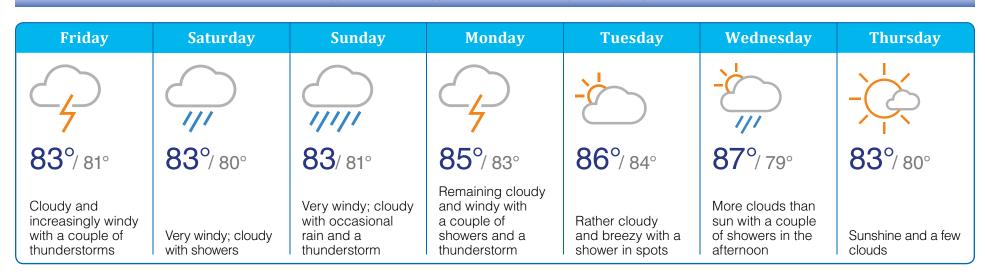
Become My Client!

When your car needs new brakes, you take it the mechanic. When you wake up with a fever and sore throat, you go to the doctor. When your hair gets too long, you go to get it cut. When you need to reduce body fat, you...try to do it all on your own? That makes no sense.

Look, we all have our expertise, and we rely on each other when in need. My expertise is fat loss. When people in our community need a new and improved body they come to me. I'm passionate about getting my clients results, and my programs have been proven effective.

Call Ernest at Body Shapers Personal Training Fitness Studio 325-8696 or email bodyshaperscayman@gmail.com today to get started on a fat loss program that really works.

WEEKLY WEATHER FORECAST





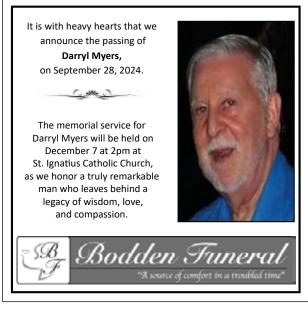
THE BLESSING OF BREAKING A SWEAT- PSALM 65:13

This Psalm is a wonderful partnership between a farmer who works the land and God who sends the rain. Verses 9- 13 are replete with images of the tilled and tended land; "ridges, furrows, pastures and wilderness." The land has been plowed and worked diligently. These are pastures that have been plowed and worked. They have been cleared to provide places for flocks to graze. Listen. These verses are snapshots of what it means for man to have dominion over the earth, and to subdue it.

In this partnership, the farmer recognizes his dependence on God who rewards the hard work of the farmer. As a result all creation join in praising God. The hills rejoice, the flocks and the corn shout for joy and they all sing. Maybe the best way to praise God today, is to work at something worthwhile. Will you?

DEATH ANNOUNCEMENTS









Sudoku is a number-placing puzzle based on a 9x9 grid with several given numbers. The object is to place the numbers 1 to 9 in the empty squares so that each row, each column and each 3x3 box contains the same number only once. The difficulty level of the Conceptis Sudoku increases from Monday to Sunday.

Con	cept	s S	udok	(U		В	By Dave	e Green
			5				6	
1					4	2		
	3	4			2	5		
	9	6		8				1
4				1		6	3	
		2	4			8	9	
		1	7					2
	7				8			

Answer to previous puzzle

3	8	1	7	4	6	9	2	5
7	5	6	2	9	1	4	3	8
4	9	2	3	8	5	1	6	7
9	7	8	6	1	4	2	5	3
1	2	3	5	7	8	6	9	4
5	6	4	9	2	3	8	7	1
8	3	7	1	6	2	5	4	9
2	1	5	4	3	9	7	8	6
6	4	9	8	5	7	თ	1	2
Diffico.	lty Lev	el * *	*					10:03

Jumbo

Mammal

Peanuts

Ride

Squirt

Trunk

Tusks Wrinkles

Zoo

Find the listed words in the diagram. They

run in all directions - forward, back, up,

down and diagonally.

Mastodon

Pachyderm

African

Asian

Chains

Circus

Dumbo

Grasslands

Ears

Hay

Huge

Ivory

Howdah

Difficulty Level ★★★

10/04

Word Search

IVORYOQEQ

вс

s R

Т

BRENGFEDUMBOP

HOWDAHTHUG

CROSSWORD By THOMAS JOSEPH

ACROSS

1 Lumberjack's

leftover

6 Mars neighbor

11 Asian capital

12 Hilo hello

13 Poet **Breton**

14 Spud

15 Bar buys

17 Money source

18 Bud

19 Old Spanish money

24 Doing

sions

27 Deli

30 Botanical

31 Yale

32 Shade

33 Adversar-

35 Oompah instruments

38 Analyze

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Р		T	S		Ρ	0	R	T		
0	N	Τ	0	Ρ		W	Α	T	Ε	R
Z	\overline{C}	F	N	Δ		F	М	Е	R	$\overline{}$

DOWN

39 Hag

40 Door sign

42 Takes ten

41 Hägar's

wife

1 Staff symbols

excess

opposite

5 Rat ridder 24 Be

4 Eve's

6 Feast

8 Spin

9 Greek

10 Injures

letters

7 Imitating

2 Pacific

Coast evergreen 16 Disc

3 To

22 Cloud setting

23 Sights

impres-

25 Climb

choice

snapper

rooter

source

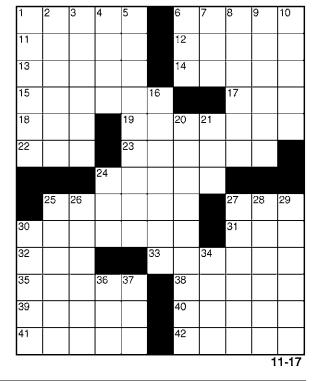
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grammar

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Yesterday's answer											
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27	Tri	ck.	-				Le	е			
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spot

game



Have fun with CAYMANIAN TIMES

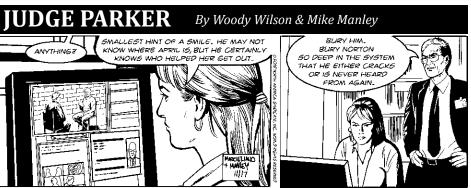












CaymanianTimesClassifieds

CLERK

- Must have more than 5 years' experience
- Excellent communications skills
- Salary \$10 per hour plus statutory benefits
- Suitably qualified Caymanians,
 Status holders and legal residents
 should send CV with a recent photograph, Police Clearance and 2 written references to

libertyrestaurant@candyw.ky

Are you a skilled professional with over 10 years of experience in the petroleum industry? Join our team!

Position Requirements:

- Industrial Sandblaster & Painter: Expertise in sandblasting and coating in industrial settings.
- NACE Inspection Certified (preffered): Proven track record in quality inspection and coating integrity.
- Sheet Metal Fabrication: Extensive experience in fabricating metal components, meeting precise specifications.

Key Qualifications:

- Minimum 10 years of hands-on experience in petroleum or industrial environ-
- High commitment to safety, quality, and project timelines
- Ability to work independently and as part of a dynamic team

Compensation: KYD \$10/ hr, pension and insurance aligned with labour law. Contact directly at 321 4844/ solutions@proactive.ky for further information.

CSGPM Ltd t/a Cayman Structural

Is currently Looking

For

Heavy Equipment Operator

Qualifications:

9-10 years' experience w/

Knowledge on safety procedures,

good communication skills and

mathematics.

Must be TRUSTWORTHY!

Salary: CI\$ 12.00/hr.

Benefits: Health/Pension

Only Caymanian needs to apply.

Send resume to:

admin_csgpm@caymanstructural.ky

BESS Technician

CUC is an equal opportunity Company with over 250 employees who are committed to meeting the electricity needs of Grand Cayman and to providing quality customer service.

Reporting to the Manager Electrical Maintenance, the successful candidate will:

- perform scheduled preventative maintenance on various Battery Energy Storage Systems (BESS) equipment and related assets (including but not limited to inverters, MV (Medium Voltage), HVAC, substations switching and inspections, etc.;
- troubleshoot, inspect, test and repair utility-scale power and controls equipment as well as execute various technical tasks, processes and procedures such as interpretting single-line drawings and schematics, troubleshooting BESS installations and configurations, performing electrical testing and troubleshooting control wiring and I/O racks;
- assist in authoring and updating of maintenance routine and procedures for the Company's BESS systems;
- ▶ be responsible for site safety by utilizing best practices and building on established Fluence safety culture utilizing Fluence safety management systems;
- assist in the delivery of orientation and training related to new BESS system(s) and employees;
- respond to queries from BESS system operators;
- provide assistance to operations for outage diagnostic;
- ▶ develop 'canned' and custom reports for system users.

Applicants must possess Technical Diploma in electrical, electronic, computer systems or a Bachelor's degree in related engineering discipline; minimum of five years experience in the maintenance and inspection of Battery Systems and Power Electronic Systems in industrial, utility or data centre industries, knowledge of Li-Ion batteries, inverters, control systems and components used for the BESS; and either currently hold, or able to immediately obtain, certifications for OSHA 10 and NFPA 70E.

Salary is from CI\$4,075 to CI\$5,297 per month.

CUC offers a very competitive benefits package including pension, health and life insurance. Caymanians, Cayman Status holders and permanent residents are preferred. To apply, visit the Company's website (www.cuc-cayman.com), click on the tab "Careers" on the Home Page, navigate to "Job Opportunities", click on the designated job title and follow the instructions. Applications must be submitted no later than Monday, November 18, 2024. Applications through recruitment agencies will not be accepted. Only candidates who are short-listed will be contacted for an interview.



The Environmental Management
System at the North Sound
Road Power Plant is registered

We invest in p

INVESTORS IN PEOPLE



CUC is an equal opportunity Company with over 250 employees who are committed to meeting the electricity needs of Grand Cayman and to providing quality customer service.

Reporting to the Company Secretary & Data Protection Officer, the successful candidate will:

- be responsible for the legal review, tracking and filing of contracts and related key Company documents and maintenance of department SharePoint workflows and contract library;
- manage the share purchase programme (CSPP, ESPP and DRIP) processes including the oversight of subscription processes, compliance, transfer agent activity and internal and external reporting (SEDI, TSX, etc.); tracking investor inquiries, maintaining and filing accurate shareholder documentation;
- assist with the preparation for and, when requested to attend by the Company Secretary, to take minutes of meetings, support the preparation of and distribution of all Board of Directors' meeting materials in a timely manner and the maintenance of essential corporate records including Company minute books and security reporting records;
- supervise the preparation of management reports and securities reporting documentation including the AIF and Management Information Circular for the Annual General Meeting of shareholders;
- maintain an awareness of corporate governance issues and pro-actively consider further development of best practice, improvement of Company policies and training, as required;
- maintain records of insider report filing activities for Officers and Directors who request support for this process;
- track and review department expense invoices and monitor departmental budget submissions and variance reports as required.

Applicants must possess a Bachelor's degree in Law or a related degree; demonstrate a career interest in legal, governance or corporate administration; minimum of five to seven years experience in legal, governance or corporate administration; qualifications with ACIS or GPC.D designation or possess the pre-requisites for qualification (an asset); understanding of listed company financial and disclosure instruments and capital market processes (an asset); Registrar and Transfer Agent or investor related Customer Service experience (preferred); and experience with SharePoint, paperless Board and Shareholder Registry portals (an asset).

Salary is from CI\$6,239 to CI\$8,111 per month.

CUC offers a very competitive benefits package including pension, health and life insurance. Caymanians, Cayman Status holders and permanent residents are preferred. To apply, visit the Company's website (www.cuc-cayman.com), click on the tab "Careers" on the Home Page, navigate to "Job Opportunities", click on the designated job title and follow the instructions. Applications must be submitted no later than Friday, November 29, 2024. Applications through recruitment agencies will not be accepted. Only candidates who are short-listed will be contacted for an interview.



The Environmental Management System at the North Sound Road Power Plant is registered to ISO 14001

INVESTORS IN PE○PLE™
We invest in people Gold



Our goal is to help you reach yours



Corporate Credit Manager

Salary: CI\$86,628 to \$129,943 per annum

The Credit Manager provides direct support to the relationship team working within their assigned portfolio and is responsible for the delivery of credit solutions to both existing and new clients. The incumbent will need to identify and match the clients' operations to the appropriate financial solution. The incumbent must develop and maintain a working knowledge of clients' companies, industry and regulatory issues impacting economic/political trends and clients' requirements in order to develop appropriate credit solutions. The incumbent has accountability for the effective delivery of governance, risk management, controls and compliance within their area of responsibility.

About you

- Graduate status with ACIB or accounting/professional qualification
- Proven credit analysis and previous corporate business lending skills and experience
- Excellent understanding of financial statements and accounting principles coupled with analytical ability including demonstrated knowledge of cash flow analysis and financial modeling capabilities
- Thorough knowledge of operational risk policies and procedures, compliance and fraud prevention
- Thorough understanding of regulatory and bank prudential limits

About our offer

You will have a challenging, diverse experience with opportunities for professional growth. Our compensation and reward package is attractively structured and performance bonuses are offered.





cibcfcib.com

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To view the full role profile and apply for this and any other positions, kindly visit cibcfcib.com/about-us/careers. Applications with detailed resumes should be submitted no later than November 29, 2024.

CIBC Caribbean thanks all applicants for their interest, however only those under

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TIBBETTS SQUARE LTD/MARKET PLACE

Application for the following position are currently being accepted at Tibbetts Square Ltd/Market Place, Cayman Brac

STORE/DELI CLERK

Applicants must have previous experience in cash handling, possess good customer service skills and be punctual and well presented. Duties also include unloading containers. Storing and displaying all varieties of produce to maintain freshness and quality. Cleaning and knows correct procedure for stripping, waxing and polishing floors, and storage rotation. Knowledge of meat and meat cutting, produce, frozen food and dry goods. Must be able to lift up 80 lbs plus items when required. Knowledge in Deli food preparation. Must have good English with reading and writing skill. Must be a team player. Minimum hands-on work experience of two years or more. Salary CI\$6.00 or US\$7.50 per hour depending on experience and qualifications of the applicant.

CASHIER/DELI CLERK

Applicants must have previous experience in cash handling, possess good customer service skills and be punctual and well presented. Duties also include stocking, product rotation and cleaning. Knowledge in Deli food preparation and serving. Must have good English with reading and writing skill. Must be a team player. Minimum hands-on work experience of two years or more. Salary CI\$6.00 per hour depending on experience and qualifications of the applicant.

CASHIER/DELI CLERK/BAKERY HELPER

Applicants must have previous experience in cash handling, possess good customer service skills and be punctual and well presented. Duties also include stocking, product rotation and cleaning. Knowledge in Deli food preparation. Basic knowledge of preparation and presentation of pastries, desserts, variety of breads, cake decorating for all occasions a plus. Must have good English with reading and writing skill. Must be a team player. Minimum hands-on work experience of two years or more. Salary CI\$6.00 per hour depending on experience and qualifications of the applicant.

All applicants must be able to produce a clear police record. Positions require flexible hours working days, nights, week-ends and holidays. Package includes health insurance contribution and pension benefits as specified by law.

Applications will be accepted for qualified persons in writing including resume, should be emailed to:

Market Place Tibbetts Square Ltd P.O. Box 258 Cayman Brac, KY2-2002 CAYMAN ISLANDS cbmarket2@outlook.com

Deadline for receipt of applications is November 22, 2024

we make it happen

EQUIPMENT YARD ASSOCIATE

All of our staff are our ambassadors, whether on the road or working as a team on location. We need a customer service oriented candidate who understands the importance of teamwork and communication. Duties will include, but are not limited to, cleaning equipment before it goes out on rentals, after it comes back from rentals, and while it is in the yard, performing general maintenance and basic repairs of the equipment in the yard, stacking of props, scaffolding and fence sections, greeting and assisting customers with loading and unloading of rental equipment and other duties as assigned. The successful candidate must have knowledge of the rental equipment, strong verbal communication skills, and a willingness to learn. Experience in the construction equipment rental industry is a plus.

The job is typically very physical and demanding, both from strength and stamina requirements. The successful candidate must be able to lift up to 70 lbs, must be able to do basic mathematics, write legibly, and following instructions in both oral and written form. Must be well groomed, personable and organized. Communication is the backbone to our success and strong communication skills are required.

We are looking for a candidate who is able to work as a team member and willing to assist in all areas of the company, including the portable toilet division, the event division and in the warehouse as needed.

Wage range of \$8 - \$10 per hour (depending on experience and knowledge).

Please specify the position you are applying for and submit your resume and cover letter along with the following supporting documentation: proof of citizenship, a copy of your driver's license, a police clearance certificate not more than 6 months old (if available), and 2 work references.

The ideal way to submit your information to us is through this link for expedited processing: https://massiveequipment.bamboohr.com/jobs

Alternatively you can email us at **hr@massivegroup.com** and we can assist you with the online portal.





Description	CI\$	Size (inches) W x H	Maximum # of words
		, , , , , , , , , , , , , , , , , , ,	
Full page	750	10 x 13.5	1200
2/3 page	650	10 x 8.37 or 6.6 x 13.5	900
1/2 page (horizontal)	450	10 x 6.67	700
1/2 page (Vertical)	450	4.9 x 13.5	700
1/3 page	350	4.9 x 8.37	400
1/4 page	250	4.9 x 6.67	350
1/5 page	150	4.9 x 4.96	200
1/8 page	75	4.9 x 3.25 or 3.22 x 4.96	200
1/16 page (Small)	50	4.9 x 1.55 or 2.38 x 3.25	
Front Page Banner	200	10 x 1.5	
Inserts (per 1,000)	300		
Advertorial 1/2 Page	500		
Graphic Design	50		

Advertising Deadlines (48 Hours prior Publication Day)

Publication Day Deadline (12pm (noon))

Wednesday Monday

Friday Wednesday

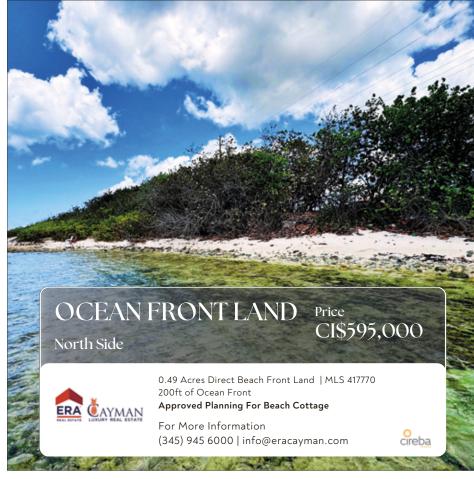
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For further information or to book an advert call 916 2000 or email: sales@caymaniantimes.ky

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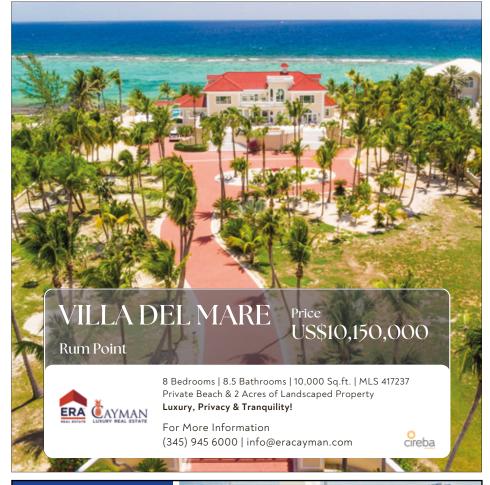
Caymanian Times Newspaper Fast & Affordable Email sales@caymaniantimes.ky or call 9162000 / 9458463

PROPERTY SALES

YOUR GUIDE TO REAL ESTATE







HSM IP



Protect Your Creative Works in the Cayman Islands

Secure your **trade marks**, **patents** and **copyright** with expert legal protection. Our team provides customized solutions to safeguard your intellectual property.

Benefit from efficient registration, enforcement and confidentiality.

Contact us to learn more about how we can protect your innovations, not just in the Cayman Islands, but globally as well.



Mrinali Menon Senior IP Manager +1 345 815 7436 mmenon@hsmoffice.com www.hsmoffice.com