

# Times Caymanian



Wednesday Edition

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Flashback - July 2015: 'Another Reason for a Cruise Port'



# From Stress to Serenity

By Christopher Tobutt

From Stress to Serenity - Cultivating Well-Being through Career Transitions- is the name of an inspirational book by local author, Lydia Jackman. At the official book signing, at George Town Library on

Saturday 11 January, the room was filled with friends, family, and people who have supported Lydia, and who, in turn, she has helped, as her new book is sure to do.

If you're considering a career transition, but feel stuck - trapped, maybe - by fear of making any decisions at all, From Stress to

Serenity is a must-read.

Most of us have found ourselves in that place- doing something that we don't really like, and which, if we're honest with ourselves, we know is slowly but surely

SEE FROM STRESS TO SERENITY, PAGE 5

HEALTH CITY  
at Camana Bay

Walk-ins welcome  
for paediatric care

MONDAY - SATURDAY | 7AM TO 7PM



SCAN FOR INFO



# Governor Welcomes Exercise Event Horizon 2025 Delegates



► Her Excellency the Governor Mrs Jane Owen is introduced to Captain Sonia Miller of the Royal Bahamas Defence Force by Cayman Islands Coast Guard Commander Robert Scotland



► Cayman Islands senior leaders stand with officers from the Jamaica Defence Force.

**By: Takiyah Smith**

Exercise Event Horizon 2025 officially commenced on Sunday, 12 January, with an opening ceremony held at the Agricultural Pavilion in Lower Valley. The event began with welcoming remarks from Hazard Management Cayman Islands Director, Ms. Dani Coleman, followed by an inspiring address from Her Excellency the Governor, Mrs. Jane Owen.

Following the ceremony, Governor Owen, accompanied by the Honourable

Deputy Governor, Mr. Franz Manderson, Cabinet Secretary Mr. Samuel Rose, MP for Savannah Ms. Heather Bodden and other senior government officials, toured the forward operating base on the Agricultural Grounds. The base houses contingents from the Jamaica Defence Force, the Royal Bahamas Defence Force and the, who have all established temporary camp as part of the exercise. Officers from the Cayman Islands Regiment also attended the ceremony and assisted each contingent with transport of goods and setting up camp.

## DEH Food Hygiene Training 2025

As the year begins, the Department of Environmental Health (DEH) resumes its training courses for personnel in the food industry. Registration is

now open.

The Basic Food Handlers' training equips participants with sufficient knowledge to prevent food-borne illness caused by food-borne pathogens and other contaminants.

The first session will be on Monday, January 13, 2024, from 9:00 a.m. to 3:00 p.m. at the top floor of (upstairs) the Red Cross Building in George Town, with other sessions held on most consecutive Mondays. This training applies to all new personnel working in the food industry and anyone wishing to continue as food handlers. After expiry, food handlers must renew their certification which is valid for three (3) years.

Business owners and Food Business Operators are encouraged to act now and register all their food handling personnel for this important training, as the DEH requires all personnel handling food to be trained and certified.

A registration cost of \$15 per person which covers all materials and fees should be paid at DEH headquarters, located at 580 North Sound Road, between 8:30 a.m. and 4:00 p.m., Monday to Friday.

For additional information, please contact the DEH at 949-6696, email us at [dehcustomerservice@gov.ky](mailto:dehcustomerservice@gov.ky), visit the DEH's website at [www.gov.ky/deh](http://www.gov.ky/deh) or message our Facebook page at <https://bit.ly/3LEK55q>



**Department of Environmental Health**  
Cayman Islands Government

**Food Hygiene Training Resumes**  
Registration is now open



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# Statement on youth behaviour at Camana Bay

The Dart property management team is aware of videos being circulated on social media of young people engaging in anti-social behaviour at Camana Bay on Saturday evening (11 January).

The Royal Cayman Islands Police Service (RCIPS) responded quickly to the situation and worked with our dedicated Camana Bay security officers to bring the matter under control quickly and without any injuries being reported.

"We would like to reassure the community that the safety of our Camana Bay tenants and those visiting the Town Centre is a top priority for us. In addition to our on-duty security, we arranged with the RCIPS to have a number of their officers on property during the

evenings due to the community events that were scheduled. We are pleased that this proactive approach brought the situation under control quickly without it escalating further," said Dart Vice President Property Management, Marvin Cox.

"Camana Bay provides a unique atmosphere where not only our commercial and residential tenants, but the wider community gathers to enjoy our variety of events, food and beverage offerings, diverse shopping options," Cox added.

Guests of all ages are welcome in the Town Centre. However, guest guidelines which can be found on the Camana Bay website, explicitly state that visitors under the age of 17 must be accompanied by an

adult after shops and the cinema close in the evening.

"We are once again appealing to parents to ensure that their children are not dropped off to roam unsupervised in the Town Centre," Cox said. "We have seen far too many instances where groupings of young people have disrupted the otherwise peaceful environment that we provide."

Although the matter is under investigation by the RCIPS, Cox said his team looks forward to further discussions with police about other measures that can be implemented to maintain a friendly and welcoming environment within Camana Bay, while deterring disruptive and anti-social behaviour.



► Marvin Cox

Anyone witnessing disruptive behaviour at Camana Bay should immediately contact any security or police officer on location or call our security team at 640-HELP (4357). If criminal behaviour is spotted, you're encouraged to call 911.

# John Gray to face Cayman Prep in the Cayman Collas Crill Moot final

Students from John Gray High School and Cayman Prep and High School will face each other in the final of the Cayman Collas Crill Moot competition on 22 January.

Nia-Shae Wedderburn and Asonya Sweeney of John Gray will go head to head with Kai Bodden and Cate Lee of Cayman Prep in a fictitious case concerning the shady dealings of a billionaire entrepreneur.

The final will once again take place at the Grand Court in George Town. In an exciting development for this year the final will be judged by the Honourable Justice David Doyle, Judge of the Grand Court. He will be joined on the tribunal by Collas Crill's Managing Partner in Cayman, Stephen Leontsinis, and Counsel, Natascha Steiner-Smith.

The Moot is an annual inter-school competition that sees senior students from across Cayman competing against each other in a mock-trial setting.

Students study real-life legal case notes

and apply them to a mock court situation. Participants are mentored and coached by Collas Crill attorneys throughout the competition and judged by some of the firm's partners and lawyers during the mock trials.

A different fictional legal case is argued in each round, covering tort, contract and criminal law.

The students are marked on a number of factors including their court etiquette, persuasiveness, clarity, body language and time-keeping.

Nia-Shae, Asonya, Kai and Cate have come through three rounds of the annual competition to reach the hotly contested final – which was won by St Ignatius last year.

It is the third time the Moot has run in Cayman with more than 60 students taking part in this year's competition. This is the first time John Gray has entered a team.

The students, their teachers, family and friends, as well as staff from Collas Crill,

will all attend the final and the post-event prize-giving and reception, hosted at the Grand Court.

The Moot winners will be presented with the coveted Collas Crill Moot Shield to take back to their school. They will also be offered the chance to take part in the firm's Summer Internship programme.

There are also a number of additional awards to be handed out during the prize-giving, highlighting the standout performance of teams and individuals throughout the competition.

Stephen Leontsinis said: "The Collas Crill Moot has grown year on year and we are delighted to have five high schools now taking part in the competition. To progress to the final in their first year is a great achievement for John Gray High School.

'I know how impressed the Collas Crill team was by all the students who took part – they all demonstrated real professionalism in how they presented themselves and their arguments. Through the Moot we are



giving these students a real taster of law as a career path and, in doing so, helping to identify and support the future generation of Cayman lawyers.

'I would like to thank the staff and teachers of the high schools for their continued support and, of course, Justice Doyle for so kindly giving up his time to act as lead Judge for the final, and the Honourable Chief Justice Margaret Ramsay-Hale and her staff who allowed us the use of the Grand Court facilities.

'All that is left for me to say is good luck to Nia-Shae, Asonya, Kai and Cate and I look forward to seeing how the Collas Crill Moot final plays out on 22 January.'

# CIRCA ANNOUNCES NEW BOARD OF DIRECTORS AND LEADERSHIP FOR 2025

The Cayman International Reinsurance Companies Association (CIRCA) is pleased to announce its new Board of Directors and leadership team for 2025. Following a transformative 2024 marked by significant milestones, CIRCA welcomes new leadership to continue advancing the Cayman Islands' reinsurance sector.

The newly appointed leadership includes:

**Chair:** Greg Mitchell (Aureum Re)

**Vice Chair:** Faramarz Romer (Greenlight Re)

**Board of Directors:**

• Adina Lupea (CIBC Re)



► Greg Mitchell, 2025 CIRCA Chair

- Eric Marhoun (Nassau Re)
- Janet Sairsingh (United Insurance)
- Gary Callaghan (Barents Re)
- Tyler Bent (Knighthood Annuity)
- Fearghal O'Riordan (North End Re)
- Darryl Cardozo (RBC)
- Brandon Smith (Accelerant Re)
- Richard Zebleckas (Aspida Re)
- R. Cameron Leitch (Hildene Re)
- Peter McKelvy (Northern Re)
- Stephen Cernich (Talcott Life & Annuity Re)
- Wang Xu (Ledger Re)

Outgoing Chair David C. Self reflected on CIRCA's significant progress over the

past year:

"2024 was a year of firsts and successes. From the inaugural ReConnect conference, which welcomed over 430 attendees and generated significant industry interest, to the expanded Reinsurance Roundtable in NYC, our Caymanian Rising Stars Program, and the launch of the Reinsurance Insights Series, CIRCA solidified its reputation as a leader in advocacy and education for Cayman's reinsurance sector. None of this would have been possible without our dedicated Board, volunteers, and industry partners."

SEE CIRCA ANNOUNCES NEW BOARD, Page 8



# From Stress to Serenity book launch



► Author, Lydia Jackman

careers. But the book also draws on her own extensive research, and many years of thoughtful observation.

"I wrote this book because I realize, as professionals, we reach a stage in our lives where we want to make some sort of transition, but there are so many things happening in our lives that it may be a little bit difficult," Lydia said. "Also when we make transitions that's when we begin to realise: 'Perhaps I am not as healthy as I need to be. So I need ways to look after my well-being and bring wellness back into my life so that the transitions that I go through, go smoothly.'"

The book comes from her own walk of faith, as Lydia has uncovered many deep truths about our life, purpose, and relationship with the Divine, through studying Genesis, the Book of Beginnings. God set Adam in his garden and began the institution of work. But it was work with purpose, and meaning, part of Being, rather than just something we do to earn a paycheck.

But don't buy this book if you are looking for a quick fix - all transformation needs some commitment work, and persistence: "The thing about it is that there's no one particular way to manage (transition)" Lydia said. "What you do is you get an arsenal of tools that you use, so whatever stressful situation comes up you can use as a resource to navigate. During each transition, you will have challenges, and you will learn by experience from those as well."

CONTINUED FROM Page 1

destroying the essence of who we are - yet too afraid of losing what we have to even take the first step towards an exit strategy.

The great thing about this book is that it helps break those difficult decisions into simple, actionable steps. It's filled with practical and realistic advice - as well as some serious, self-reflection-based exercises that help you take back control on your path to self-rediscovery. At whatever stage you're at, yes, it's still possible to take a deep breath, and make a change for the better.

With 20 years as a professional educator, then a complete change to starting her own business making unique treats as the founder of Powder Monkey Gourmet Treats Ltd, Lydia knows about changing



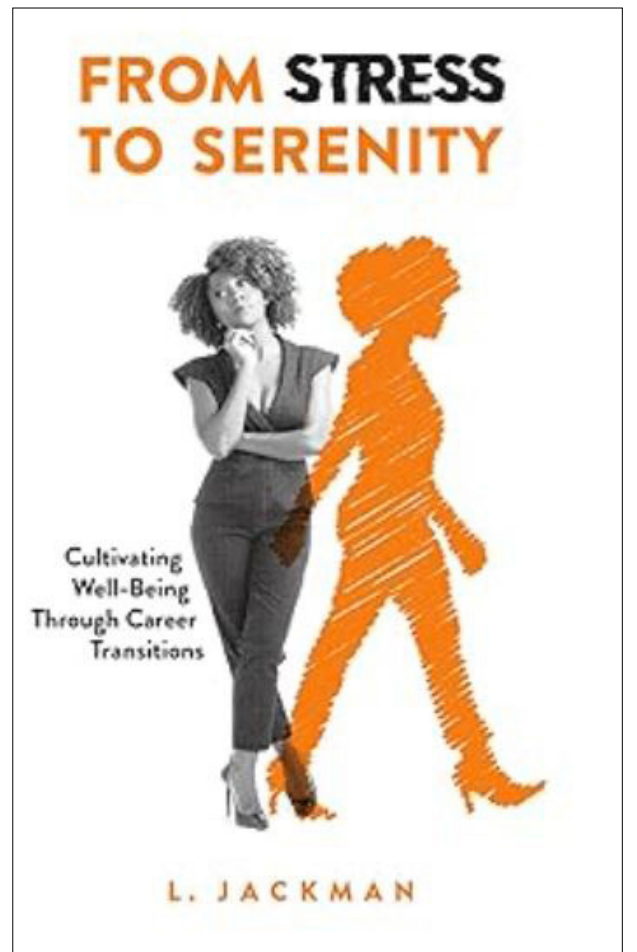
► Lydia Jackman, pictured with family and friends who have supported her



► Author Lydia Jackman signs a copy of her book, From Stress to Serenity

"I wanted to remind people that they always have choices. It doesn't mean that we like the choices all of the time but they have choices. I didn't write the book for people to have a mass exodus and run from their jobs - but so they can create a strategy, so that they can make the best possible decisions for themselves. We may not always be able to leave, but what we can do is improve the conditions we work in.

"So, it's about taking a deeper look at all of that and understanding - 'what does this really mean for me? What does this mean for my family?' The change or transition might not necessarily bring the person the happiness that they need, but what it is, I believe, is a fear conquered. So now, if they have to make another transition in the future, it will go smoother and won't be so challenging or as fear based."



► From Stress to Serenity



► The Historic Library at George Town was filled with guests for the book-signing



► Author Lydia Jackman (left) is interviewed by her sister, Annick Jackman



# Four Cayman Islands Regiment Members Receive Prestigious Chartered Management Institute Awards

On Wednesday, 8th January 2025, four members of the Cayman Islands Regiment were each awarded the Chartered Management Institute (CMI) Level 3 Award in Principles of Management and Leadership. This achievement follows the successful completion of a rigorous training program delivered by the Regiment, designed to equip participants with essential skills to upskill others and deliver training within the organization.

During a ceremony held at the Regiment's headquarters, the awards were presented by the unit Regimental Sergeant Major WO1 Marc Jefferies, and Dr. Graeme Jackson who represented local training company, The Overleaf.ky

The recipients of this distinguished accolade were:

- Lance Corporal Crystal Ayton
- Lance Corporal Daniel Petts
- Lance Corporal Jerard Ebanks
- Lance Corporal Alphonso Wright

Speaking at the presentation, Dr. Graeme Jackson remarked, "It has been a pleasure supporting the Regiment in achieving recognized qualifications aligned with the training they provide to upskill the dedicated individuals who serve their communities through the Regiment. The Regiment exemplifies the highest standards of leadership and management training. By achieving internationally accredited qualifications in these areas, the Regiment aligns itself with leading organizations locally and worldwide.



► Regimental Sergeant Major, WO1 Jefferies with two of the candidates, Lance Corporal Daniel Petts, Lance Corporal Crystal Ayton with Dr Graeme Jackson from TheOverleaf.ky

Improvements in leadership and management are vital for the continued success and resilience of small communities like ours."

The Regiment's Commanding Officer, Colonel Roger Carter also congratulated the recipients, stating, "Earning internationally recognized qualifications demonstrates the value and quality of the training you have received as part of the Regiment. These qualifications equip you with transferable skills that will aid your career progression and personal development. This training — with a strong focus on presentation skills — ensures that the Regiment is increasingly self-sufficient in delivering professional training to future recruits."

Regimental Sergeant Major, WO1 Jefferies, who tutored on the program and supported the students through the assessment process, said, "This has been a fantastic opportunity to get external recognition for the training we are delivering and shows the Regiment's commitment to providing local people with access to first-class development opportunities."

The training program was aligned with and quality-assured to the Chartered Management Institute's quality standards by The Overleaf, a Cayman Islands-based company and the only certified provider of CMI training in the Caribbean. CMI qualifications are internationally recognized and regulated by the UK's education regulator, OFQUAL.

## Court Administrator Suzanne Bothwell Departs Civil Service

The Office of the Deputy Governor has confirmed that Court Administrator and Chief Officer of the Law Courts Suzanne Bothwell has resigned from the civil service, with effect 31 December 2024.

Mrs Bothwell, who has given 24 years of exemplary service to the Cayman Islands Government stated that she has enjoyed her years of service with the government and the opportunity to work alongside many dedicated and hard-working civil servants. "I appreciated that I was able to serve both the government and the community in the interest of justice, which is a core pillar of our democracy and critical to the good governance of our islands," she said.

She started her career in 2000 as Crown Counsel with the Portfolio of Legal Affairs. In 2007 she was promoted to senior crown counsel and was a senior litigator in areas of judicial review, immigration, planning, anti-money laundering restraint and confiscation, international parental child abduction, family law, constitutional law and public employment law.

From 2007 to 2009, she was seconded from her substantive post to assume the post of Director of the Constitutional Re-



► Suzanne Bothwell

view Secretariat with responsibility for implementing the government's constitutional reform programme, resulting in the coming into force of the Cayman Islands Constitutional Order, 2009.

Between 2012 to 2017, Mrs Bothwell

held the position of Deputy Supervisor of Elections having previously acted as the Elections Office legal counsel for a number of years.

In 2016, she was appointed Court Administrator and Chief Officer for the Law Courts with the Chief Justice's mandate of introducing innovation through the use of technology to improve court services in furtherance of efficient and effective administration of justice.

During her tenure, Mrs Bothwell led in the implementation of a suite of online court services that served to improve the court user experience. These included online access to court searches and unreported judgments, electronic filing of court documents, online payment of traffic tickets and direct bank transfer of maintenance funds to recipients. Many of these online services were key during the COVID-19 pandemic as they facilitated continued court operations without significant delays or interruptions.

As a Court Administrator, she also oversaw the acquisition of an additional building to the court campus and the construction of two new digital court rooms, increasing the court's capacity to hold

hearings including the Court of Appeal and a special sitting of the Judicial Committee of the Privy Council in 2022.

Deputy Governor Honourable Franz Manderson has expressed his gratitude to Mrs Bothwell noting that her journey from an accomplished attorney-at-law to a chief officer, exemplifies an unparalleled

commitment to excellence and public service. "Throughout Mrs Bothwell's tenure, she has consistently demonstrated professionalism, integrity, and an unwavering dedication to making lives better. Her leadership has been pivotal in driving innovation within our law courts, ensuring that we remain at the forefront of efficiency and accessibility in the administration of justice," he stated.

He further thanked her for her investment in the growth and development of her team. "By championing training and development initiatives, you have nurtured a culture of continuous learning and empowerment, leaving a lasting legacy that will benefit the organisation and its people for years to come."

While Mrs. Bothwell has left the civil service, she continues to sit as an Acting Magistrate with the Law Courts.



# Cayman Arts Festival to feature more genres and local talent



When the curtain rises for the first event of the 2025 Cayman Arts Festival on 6 February, it will mark the beginning of the most diverse festival in the organisation's 21-year history. Although the festival usually concentrates on European classical music, this year's events will expand to include a variety of genres or origins.

Cayman Arts Festival Executive Director Marius Gaina said variety is something the Cayman public wants. "Our surveys have shown that even though our audiences love the classical music events we present, they also would like to hear other genres of music," he said. "This year, we've tried to offer a wider range of events and even some of our classical performances will be a little different from ones in the past that featured the works of Beethoven, Bach, Mozart and other European composers."

Gaina pointed to the first event on Thursday 6 February as an example. While it will still feature classical music pieces, their origins are all from Africa. In this event, Nigerian-Romanian pianist Rebeca Omordia will join with other performers - including Cayman Arts Festival Artistic Director Glen Inanga and renowned double bassist Leon Bosch - to perform a rendition of her highly acclaimed "African Concert Series." The concert will showcase the works of some of Africa's most influential past and present classical composers.

On Saturday, 8 February, the Sacconi Quartet, a string ensemble, will feature more traditional classical music pieces by composers from France, Russia and England. The day before that concert, the Sacconi Quartet will perform a similar free concert only for school students.

Another feature of this year's Cayman Arts Festival is the heavy involvement of local musicians, which will be an element of the final four events of the festival. "We have always featured local musicians in our concerts," said Gaina, "but this year there will be even more. Music education for children is a key part of Cayman

Arts Festival's mandate and giving our students opportunities to perform is vital to their development as musicians. Of course, we also want to give our adult musicians - some of whom are alumni of our programmes - an opportunity to showcase their talents as well."

The first event heavily featuring local student talent, which will take place Sunday, 9 February, is the performance of the Cayman Youth Choir - an entity funded by Cayman Arts Festival - along with jazz pianist and composer Jon Weber and New York Cabaret singers KT Sullivan, Natalie Douglas Carole J. Bufford and Arbender Robinson. These singers specialise in performing the classic songs that make up what is known as The Great American Songbook.

Then on Thursday, 13 February, the CAF Youth Camerata - an orchestra made up from the best students in Cayman Arts Festival's music education programme - will perform a concert with virtuoso visiting classical violinist Irina Muresanu. Also performing in that concert is the extraor-

dinarily gifted Caymanian cellist, Dequan Smith, who will be visiting home from his advanced music studies in the United Kingdom.

All of this year's Cayman Arts Festival will take place at the Harquail Theatre, with the exception of one. On Friday, 14 February, the genre will turn to gospel music as the UK-based Mark De-Lisser Singers teams up with the First Baptist Church

Choir to perform an uplifting and joyous concert at First Baptist Church.

The Cayman Arts Festival concludes on Saturday 15 February with Beneil Miller and his Reggae Orchestra. This event, which features all local musicians, will offer a fusion of the jazz and reggae genres.

For a full description and schedule of events, or to purchase tickets, visit [www.caymanartsfestival.com](http://www.caymanartsfestival.com).





# *National Trust for the Cayman Islands opposes changes proposed by National Conservation (Amendment) Bill 2024*

As a voting member of the National Conservation Council, the National Trust for the Cayman Islands is alarmed to learn the nature and scale of the changes proposed by the National Conservation (Amendment) Bill published on 31 December 2024 without any consultation with Council members.

The National Conservation Act is the primary legislation protecting our natural and cultural heritage. The protection of the environment of the Cayman Islands has never been more important than in this era of climate change and rapid population growth, when access to our beaches, sea and green spaces is disappearing before our eyes.

The National Trust's remit, enshrined in law, includes the provision of advice, information and assistance to govern-

ment on matters that affect our natural and built heritage. The National Trust therefore considers it our duty to express our deep concern that these proposed amendments, if approved, would undermine the careful balance between economic, social and environmental interests that the National Conservation Act seeks to achieve.

By removing scientific expertise from the Council and stripping the Council of its authority to prevent actions that could damage critical habitats, the proposed amendments would have the effect of reducing the National Conservation Council to little more than an advisory board whose recommendations could be too easily ignored. Such a shift sets a dangerous precedent, enabling this and future administrations to prioritise discretion-

ary actions over scientific expertise, thus weakening the integrity of Cayman's conservation laws.

The Government has a constitutional obligation to protect the environment. The National Conservation Act, which was passed in 2013 after many years of thoughtful consideration and consultation, currently provides some guardrails for development. The danger of removing these guardrails, as the proposed amendments intend, is in allowing the short-term interests of the few to take precedence over the long-term interests of the many: the people of the Cayman Islands.

The National Trust is not in support of the Amendments as proposed in this current Bill. Understandably, regardless of the outcome of this Bill in the upcoming



Parliament sitting, we remain concerned that amendments of this nature could be brought by future administrations, without their consulting with those qualified professionals and technocrats who possess the most relevant knowledge and expertise and who have direct responsibility for the environment, and also more broadly, with the general public whose future wellbeing and prosperity would be affected by the current or similar future version of such an Amending Bill.

## Scheduled Paving Works from Discover Drive to Beach Bay Rd



The National Roads Authority (NRA) wishes to notify the public of scheduled paving works taking place in Bodden Town, from Discover Drive to Beach Bay Rd.

Important improvements will be taking place across both lanes from January 13th to January 24th between the hours of 8pm and 4am each night.

The NRA asks that commuters take caution in this area as it becomes an active work zone. Motorists are reminded to stay alert, abide by the speed limit and follow work zone signage if and when temporary diversions are made.

## CIRCA ANNOUNCES NEW BOARD

CONTINUED FROM Page 4

CIRCA also had a strong focus on regulatory advocacy throughout 2024 including:

- Close collaboration with the Cayman Islands Monetary Authority (CIMA) to address regulatory priorities and the sector's growth.

- Alignment with the Insurance Managers Association of Cayman (IMAC)'s Regulatory Committee to advance shared industry goals.

- Monitoring of US regulatory developments that may affect our member companies, including attendance at the 2024 Summer and Fall NAIC meetings.

- Supporting the development of two key independent industry papers.

### Other 2024 highlights:

- Strengthened collaborations with the Ministry of Financial Services, CIMA, IMAC, and Cayman Finance, uniting efforts to support the growth of the reinsurance sector.

- The ReConnect Conference: A resounding success with 431 attendees, 33 speakers, and 32 sponsors, generating significant international recognition.

- The New York Reinsurance Roundtable: A key event attracting 200 attendees, including major international stakeholders.

- The launch of the CIRCA Rising Stars Program, spotlighting the next generation of Caymanian industry talent through a series of video features and panel discussions.

- The introduction of the Reinsurance Insights Series, providing regulatory

and market updates to members and the broader industry.

- Membership increased by 33%.

Incoming Chair Greg Mitchell shared his vision for CIRCA's future:

"In 2025, CIRCA will remain steadfast in its mandate to represent the common interests of our member reinsurance companies," said Greg Mitchell, incoming Chair. "Our focus will continue to be on protecting the operating environment of our members by advocating for shared positions on regulatory issues, defending and promoting our jurisdiction's reputation when necessary, and educating the local community about the value and opportunities within the Cayman reinsurance industry."

"Cayman reinsurance companies are a diverse group, and achieving CIRCA's ob-

jectives requires a deep understanding of what truly constitutes commonly held views and interests. For this reason, I encourage our members to actively engage with CIRCA throughout the year to ensure our common ground is well-defined and effectively represented," he said.

David Self transitions to a new role as part-time General Manager, where he will continue supporting CIRCA's strategic initiatives and collaborating with the new Board to further the association's mission.

CIRCA looks ahead to 2025 with a commitment to expanding membership, focusing on regulatory developments, delivering exceptional events, and advocating for Cayman's position as a leading global reinsurance hub.

For more information on CIRCA visit [circa.ky](http://circa.ky).



# Volunteers Needed for Change for Change Donation Drive



► Former Miss Universe Cayman Islands Ileann Powery lends a helping hand during last year's Change For Change Donation Drive



► Volunteers proudly assist MOW Cayman during the Change For Change Donation Drive



► Volunteers of all ages came out to support MOW Change for Change 2024

Meals on Wheels is excited to announce the return of its Change for Change Donation Drive, taking place on Friday, 31 January and Saturday, 1 February 2025.

The 2024 event exceeded expectations, with over 300 passionate volunteers raising an incredible \$60,000 to provide hot meals, essential groceries, and hurricane supplies for vulnerable seniors across Grand Cayman. This year, Meals on Wheels is determined to surpass that achievement with the help of the community.

"This fundraiser is the backbone of our efforts to combat senior hunger, and we need the support of every member of our com-

munity," said Jennifer West, Chief Executive of Meals on Wheels. "Whether you volunteer your time, donate your spare change, or organise a group to join us, your contribution will make a real difference in the lives of those who rely on us daily," she added.

Meals on Wheels is more than just a meal provider — it is a lifeline for seniors who need care, connection, and support. Ms West explained, "This event is about so much more than raising funds. It's about building a stronger, more compassionate community. Together, we can create a powerful ripple effect that changes lives. Together, we can make 2025 another re-

cord-breaking year," she added.

## Volunteers of All Ages Welcome

The Change for Change Donation Drive invites individuals, families, and groups to join forces in this vital initiative. Volunteers will be stationed at key locations around Grand Cayman, including:

- AA Rubis (Red Bay & West Bay Road)
- A.L. Thompson
- Book Nook
- Butterfield (Butterfield Place)
- Camana Bay (Paseo near Next Chapter)
- Cayman National (Elgin Avenue & Camana Bay)
- Cost U Less
- Credit Union
- First Caribbean Bank
- Foster's Supermarkets
- Hurley's Supermarket
- Jacques Scott (Shedden Road)
- Kirk Home Centre
- Kirk Market

## Calling All Companies and Service Clubs!

Your organisation can make an even

bigger impact by "Taking Over" a collection location. With rotating teams of staff or members covering two-hour shifts, your group can play a key role in raising funds. To make it even more exciting, organisations are encouraged to match the funds raised during their "Take Over." The company raising the most funds will be crowned the 2025 Change for Change Champion!

## Sign Up Today and Be the Change!

Whether you're a student, a family, or part of a larger group, everyone is welcome to volunteer. Together, we can make a lasting difference in the lives of Cayman's senior community.

For more information, to volunteer, or to become a sponsor, contact Meals on Wheels at [info@mealsonwheels.ky](mailto:info@mealsonwheels.ky) or call 769-1974. To donate online, visit [www.pledgeasenior.com](http://www.pledgeasenior.com).

Special thanks to our Change for Change sponsors, Davenport Development and Radio Cayman, for their steadfast commitment to ending senior hunger in the Cayman Islands.

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# Flashback - July 2015: 'Another Reason for a Cruise Port'



## What do the tour bus drivers have to say?

Some people say that the possible damage that the construction of the proposed fixed berthing facility might cause to the sea bed – and the degrading of the natural environment and the associated value of the dive tourism product, will be bad for the Cayman economy. Others think that the new facility is badly needed to help Cayman's cruise ship facilities keep pace with other Caribbean destinations that already have fixed berthing facilities. But what do the tour bus drivers have to say? After all, they are in a good position to articulate the feeling of the tourists they see every day.

Danny, a tour bus driver, said:

"I hope they hurry up and get this. Definitely we need a port like that (one proposed) because if Cuba opens their port and they're going to have overnight for two days and if we don't have something a lot of our business is going to be there. We are going to lose a lot of business from here and it is not and once we lose it there's no coming back so if people think: 'we're going to soon do this and soon do that;' but it's here now, and we don't do something to correct it now, we're going to be in a lot of trouble.

Kate, from Franks Watersports, said:

"I don't know the details of the proposals

but from what I know, the Cayman Islands do absolutely need a berthing facility for the cruise lines, to keep up with the competition, to move ahead forward; its progress. Where we're at right now we have ships that are not coming to the Cayman Islands because the ships are too large for the tenders to disembark and embark the passengers – it would take all day.

Ships will probably be able to stay longer and people will be able to do more because all that lost time in tendering.

"My personal opinion is the Cayman Islands should have a combination, have some tendering and have a facility for the ships, because there a people who like

the different experience of tendering and we are probably one of the last ones that are still tendering passengers. It will be a good thing going forward – we are afraid of change – everyone is afraid of change, including me, but it's good to go forward."

Tour bus driver John told the Cayman Weekly:

"I think it's a good idea; it brings a lot more income to the island and gives people a lot more chance to see the island. Most people won't come to the island because there is no berthing facility and going back and forth by tendering – they are afraid of that as well. Most of them are frightened, partly because the boats are just tied up but also because they are going full throttle – they're not used to being tendered back to their ship by boats. From what I've heard from the tourists that come here by the ship, this is something strange to them. Without the berthing facility the Cayman Islands is going to get left behind by the big cruise ships – I am pretty certain.

Daniel Taylor of Reliable Transport said:

"Definitely we need it (the proposed new facility) because you have tourists on the ship that are in a wheel chair and to come by tender is kind of hard for them. So to give everybody an opportunity to come off, you need to have the berthing facility."

Tour bus driver Martin Whyte said:

"It will be a good idea. It'll turn over our economy, because with more cruise ships coming in it'll create more volume in terms of tourist count. It would be good news not only for me, but for the country at large.

"One of the things that is happening (at the moment) is that when you look at the amount of people coming in, let's say, one ship may have three thousand people, and you have only fifty to sixty percent coming off. For families with wheel chairs it can be very difficult for them, so I do believe that once we have a proper dock, merging off from the ship will be much better and faster and will generate proper cash flow from our islands."





# CDB Inks Agreement for New EU Financed Project to Strengthen Haiti's Economic Prospects

Over USD 300,000 has been allocated by the Caribbean Development Bank (CDB, the Bank) as a grant through the EPA and CSME Standby Facility, for a two-year project to improve business activity in Haiti. "Under the **Capacity Building for Strengthening Quality Infrastructure Project** we're signaling our continued support for the Haitian Government's macroeconomic stabilisation initiatives; and also strengthening economic growth and poverty reduction prospects," says **Vice President Operations (Ag) at CDB Mrs Therese Turner Jones**. The project which is being managed by the CARICOM Regional Organisation for Standards and Quality (CROSQ), the regional agency responsible for standards, meterology and quality, is focused on improving private sector development and competitiveness, in an economy critically in need of injections and support.

During the period of implementation CROSQ will work with Haiti's Bureau Haitien de Normalisation (BHN) a department of the Ministry of Commerce and Industry



to improve the business facilitation environment and to improve the National Quality Infrastructure (NQI). Quality Infrastructure (QI) refers to the standards and structures needed to facilitate, trade and business development particularly for the protection and reassurance of the consuming public. This action will safeguard those

at the end of the value chain beyond supporting economic growth and also benefit exporters and domestic enterprises.

**CDB's Acting Director of Projects Mr L. O'Reilly Lewis** indicated that "The planned interventions will focus directly on building capacity within BHN to enable it to be better able to provide critical services to its stake-

holders. Our partners at CROSQ will work with the national body to strengthen Information Communications Technology (ICT) infrastructure and capabilities and improve effectiveness and competence in the provision of conformity assessment while strengthening awareness." CROSQ is contributing an estimated USD 22,000 to the project.

The initiative was conceptualised and formalised in response to needs articulated by Haiti's BHN. The agency cited challenges related to training, equipment and mentoring in market surveillance as well as promotion of its services to increase demand.

The EU is financing the initiative and 17 other trade focused grants across the region though the EPA & CSME Standby Facility managed by CDB. The Standby Facility is a €8.75 million resource managed by the CDB which offers opportunities to 15 Caribbean economies to grow trade, deepen integration and economic involvement, impact competitiveness, market access and exports by implementing targeted projects in thematic areas.

## CARILEC Reflects on Challenges and the Resilience of the Caribbean Energy Sector as the 2024 Hurricane Season Ends



The 2024 Atlantic hurricane season officially concluded on November 30, marking the end of what the National Oceanic and Atmospheric Administration (NOAA) predicted to be an above-normal season. Over the past six months, the region experienced a total of eighteen (18) named storms, including eleven (11) hurricanes and seven (7) tropical storms. Alarmingly, five (5) of these hurricanes reached major hurricane status, classified as Category 3 or higher.

Among the notable storms this season, three major weather systems; Hurricane Beryl, Tropical Storm Nadine, and Tropical Storm Sara, left significant marks on several Caribbean islands. Hurricane Beryl, in particular, was unprecedented as the first Category 5 hurricane to develop so early in the Atlantic hurricane season. The storm caused devastation across Jamaica, Grenada, and Saint Vincent and the Grenadines, disrupting lives, infrastructure, and essen-

tial services.

For the energy sector in the Caribbean, the aftermath of hurricanes underscores the vulnerabilities inherent to island systems. With aging infrastructure, topographical vulnerabilities, the need for the introduction or revision of relevant policies and frameworks, and supply chain issues, regional utilities face immense challenges in mitigating and recovering from storm-related damages.

During Hurricane Beryl, approximately 158,101 customers across the region were left without power as high winds and torrential rain battered utility networks. The prolonged outages affected homes, businesses, and critical services, highlighting the need for robust disaster preparedness plans and recovery mechanisms.

CARILEC, through its Disaster Assistance Programme (CDAP), played a critical role in responding to the impact of these cyclones



over the season. Coordinating the deployment of 100 skilled personnel from less affected member states, CARILEC supported with swift restoration efforts in Jamaica, Grenada, and Saint Vincent and the Grenadines.

"CDAP is a testament to the strength of regional cooperation and mutual support among CARILEC member utilities," said Dr. Cletus Bertin, Executive Director of CARILEC. "Our commitment to assisting member utilities, and by extension, the states within which they operate, extends beyond disaster response through CDAP. It encompasses a wide range of capacity building initiatives, such as specialized training programs across a wide range of areas and major conferences, including a Disaster Management Roundtable, which equips utilities with critical skills for crisis preparedness and response. We also host exhibitions, which provide a platform for showcasing advancements in technology and connecting utilities with suppliers, ensuring they are well-equipped to build resilient networks and adapt to the challenges posed

by an increasingly volatile weather system."

The CARILEC Board of Directors and the team at the Secretariat extends heartfelt thanks to the utility members and private contractors for their cooperation in the deployment of Line workers and materials in the post-disaster restoration and rebuilding efforts. While the official hurricane season has ended, CARILEC reminds member utilities and the public that cyclonic activity can occur outside the traditional period. As such, vigilance and preparedness remain essential. The 2024 Hurricane season has reinforced the importance of proactive planning, investment in resilient infrastructure, and regional collaboration in disaster response and mitigation.

CARILEC continues to advocate for integrating sustainable and innovative renewable energy solutions through the development and implementation of appropriate policies and regulatory frameworks across Caribbean jurisdictions, strengthening power grids, and fostering partnerships to build a more sustainable and resilient energy future for the Caribbean.



# CIFA launches inaugural women's Futsal league



ers per side, Futsal emphasizes technical skills and quick decision-making. This sport began in Uruguay and Brazil where a shortage of large playing fields led players to smaller pitches, fostering a game that develops close ball control and spatial awareness.

"The introduction of the Women's Futsal Super League marks an important step for our female athletes here in the Cayman Islands," CIFA Women's Technical Director Martha Godet said. "It not only provides a platform to showcase their talents but significantly contributes to their technical development."

The 2025 CIFA Women's Futsal Super League will feature 12 teams competing in a home and away league format alongside an FA Cup knockout competition. Matches are scheduled for Tuesdays, Wednesdays and Thursdays with possible weekend games. The league will be conducted in accordance with the FIFA Futsal Laws of the Game under the direction of the CIFA Competitions Department.

Games are designed to enhance player skills in pressured environments, crucial for players' overall football proficiency. For further details, contact the Cayman Islands Football Association at (345) 749-5775 or via email at cayman.fa.gs@gmail.com.

The Cayman Islands Football Association (CIFA) proudly announces the launch of the inaugural CIFA Women's Futsal Super League, which is set to kick off in the first quarter of 2025 and run through July. Played on a smaller pitch with five play-

in association with **PRINCESS THE JEWELERS**

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7PM

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# SUDOKU

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

## Conceptis Sudoku

By Dave Green

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

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### Answer to previous puzzle

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

Difficulty Level ★★★ 10/15

Difficulty Level ★★★

10/19

## CROSSWORD

By THOMAS JOSEPH

- ACROSS**
- 40 Find 1 Some darling football players
  - 41 Workout divisions
  - 42 Network points
- DOWN**
- 1 Took on, as work
  - 2 Zoo residents
  - 3 Star on a map
  - 4 Make booties
  - 5 Capitol Bldg. figure
  - 6 Forest plant
  - 7 Brat's opposite

|   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|
| C | A | R | A | T | S | A | B | R | A |   |
| A | L | A | M | O | A | L | L | E | N |   |
| S | P | R | I | N | G | F | I | E | L | D |
| T | H | E | S | E | E | N | E | A |   |   |
| E | A | R | L | I | E | R | D | A | N |   |
|   |   |   | E | L | K |   | L | E | S |   |
| R | A | T | E | S | P | U | R | E | E |   |
| E | L | I | S |   | W | O | K |   |   |   |
| L | A | M |   | S | I | D | E | B | A | R |
| A | B | E |   | E | T | C |   | A | G | E |
| T | A | L | L | A | H | A | S | S | E | E |
| E | M | A | I | L |   | S | P | E | N | D |
| S | A | G | E | S |   | T | A | R | T | S |

### Yesterday's answer

- 8 Renter's paper
- 9 Slow tempo
- 11 Hotel door
- 15 Color
- 17 Salon staffers
- 20 Spigot
- 21 Canine command
- 24 Satyr, e.g.
- 25 Sign of error
- 27 Play part
- 28 Play parts
- 29 Corn covers
- 30 Loosen, as laces
- 31 Sty sound
- 35 Finishes
- 36 Make over
- 38 Outlaw

## Word Search

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

- Baklava
- Blini
- Borscht
- Cassata
- Chapatti
- Chow mein
- Couscous
- Dim sum
- Dolmades
- Falafel
- Gazpacho
- Goulash
- Haggis
- Halva
- Hummus
- Lasagne
- Luau
- Moussaka
- Paella
- Pita
- Sashimi
- Stollen
- Sushi
- Tagine
- Tempura
- Tortilla

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

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

12-5



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## CURTIS

By Ray Billingsley



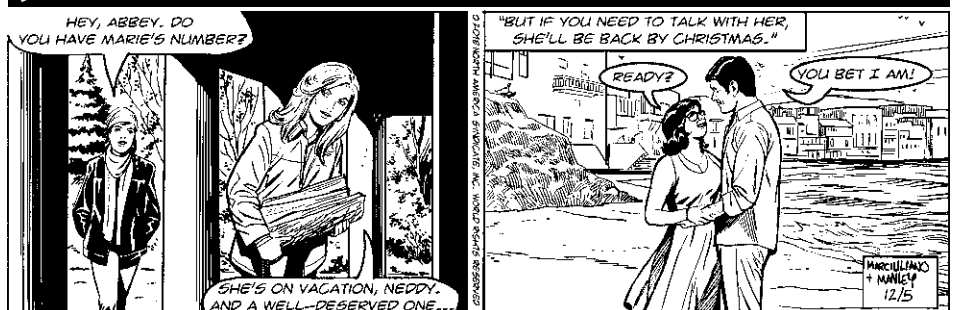
## THE AMAZING SPIDER MAN

By Stan Lee



## JUDGE PARKER

By Woody Wilson & Mike Manley





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## Executive Administrative Assistant

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## HERITAGE HOLDINGS GROUP OF COMPANIES

### Medical/Nursing Support (Primary Caregiver)

#### Job Summary:

On behalf of a family organization, we are seeking a compassionate and skilled individual to provide comprehensive caregiving and light medical support to two elderly individuals, ensuring their physical, emotional, and daily needs are met. While this position is not within our company, we are assisting in the recruitment process to fill this essential role.

#### Key Responsibilities:

##### For Individual 1:

- Assist with basic caregiving tasks such as mobility support, medication management, and ensuring medications are taken on schedule.
- Support daily exercise routines and physiotherapy activities.
- Provide first aid or other medical assistance as needed.
- Offer light caregiving support during the night if required.
- Accompany on outings, ensuring safety and engagement in activities.

##### For Individual 2:

- Assist with light medical tasks, including medication management and first aid.
- Provide caregiving and companionship, fostering engagement in meaningful activities.
- Chauffeur to medical appointments and social engagements.
- Assist with household tasks such as light cleaning, meal planning, and preparation.
- Support travel arrangements and accompany on short trips as needed.

#### Shared Responsibilities:

- Engage both individuals in planned activities, such as family or social gatherings, light exercise, or other events.
- Ensure meals are programmed and prepared to meet dietary needs.
- Act as a companion to foster emotional and mental well-being.

#### Requirements:

- Experience in caregiving or nursing.
- Valid driver's license (for appointments and travel).
- First aid certification or equivalent basic medical training (required).
- Strong interpersonal skills and the ability to balance the needs of two individuals effectively.

#### Compensation:

- Competitive weekly salary of KYD600.
- Housing allowance of KYD150 per week.
- Phone plan provided.
- Holiday bonus and other benefits as per labor law requirements.

**Note:** This role supports a private household directly associated with the family organization. The recruitment process is being facilitated to identify the right candidate for this essential caregiving position.

If you are a skilled and compassionate caregiver who meets these qualifications, we encourage you to apply!

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## HERITAGE HOLDINGS GROUP OF COMPANIES

### Private Household Driver/Administrative Assistant/Handyman

#### Job Summary:

On behalf of the family organization, we are seeking a reliable and versatile individual to provide driving services, light home maintenance, and administrative support. While this position is not within the company, we are assisting in the recruitment process to help meet the needs of the household.

#### Key Responsibilities:

- Provide transportation for appointments, errands, and site visits.
- Accompany and assist during property visits, including engaging with workers and inspecting assets.
- Perform administrative tasks such as managing email correspondence, scheduling appointments, and providing task reminders.
- Offer technical assistance with mobile devices and computers.
- Maintain a daily schedule, coordinating personal and professional commitments.
- Assist during outings, meetings, and social activities to support mental and social engagement.
- Oversee property-related tasks, including coordinating maintenance or inspections as needed.
- Perform light maintenance work to ensure the primary residence is in good condition.

#### Requirements:

- Valid driver's license.
- Experience in property management, construction, or administrative support (preferred but not mandatory).
- Proficiency in using technology, including emails and mobile devices.
- Strong organizational and interpersonal skills.

#### Compensation:

- Competitive weekly salary of KYD600.
- Housing allowance of KYD150 per week.
- Phone plan provided.
- Holiday bonus and other benefits as per labor law requirements.

**Note:** This role supports a private household directly associated with the family organization. The recruitment process is being facilitated to identify the right candidate for this essential caregiving position.

If you are a skilled and compassionate caregiver who meets these qualifications, we encourage you to apply!

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| 1/2 page (Vertical)   | 450  | 4.9 x 13.5                | 700                |
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Submit applications to

[susan@elite.ky](mailto:susan@elite.ky)

#### ELITE MARBLE & GRANITE LTD

Applications from Caymanians, Status Holders & Legal Residents are invited for the position of TILER

Preferred minimum of 10 years' experience in both residential and commercial premises required. The successful candidate will be required to work a minimum of 45 hours per week including weekends and evenings, if necessary to meet project needs. Driving Licence, reliable transport and own tools essential.

Salary paid at \$14 per hour. Health Insurance and Pension will be paid in accordance with Employment Law.

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



**Commercial Underwriter**

### We have an exciting opportunity for an optimistic and persistent self-starter.

**THE PERSON** | To be the ideal candidate, you must have an insurance qualification e.g. Certificate in Insurance from the ACII or CPCU preferred or proven continued progress towards completion, with a minimum of 5 years relevant property and casualty experience in the insurance sector. You will demonstrate superior customer service, communication, organisational skills, which are essential to the role and exhibit intermediate proficiency with the MS suite of products.

**THE ROLE** | As the Commercial Underwriter, your primary duties will include, but not be limited to, processing information received from Brokers and direct customers accurately and in accordance with processing standards and timelines to ensure production and issuance of commercial insurance policies for the Company's insureds. Growing and retaining CG BritCay's commercial book of business by soliciting and negotiating with existing and prospective clients, underwriting of commercial property and liability products. Other duties will include superior customer service, administrative and clerical duties to support the primary duties and the overall growth and retention of the Commercial book of business for the Company.

**ABOUT US** | A leading regional player in the retail insurance sector, British Caymanian Insurance Company Limited is a subsidiary of Coralisle Group Ltd. With more than 600 employees and offices in Bermuda, and 19 Caribbean Islands, we offer a complete range of premier financial and insurance services to our individual and corporate clients. We know that our products make a real difference to our clients and their families.

**THE BENEFITS** | The salary range is CI\$ 65,000 - 75,000 depending on experience and qualifications. We also offer an attractive benefits package.

**TO APPLY** | Please send your resumé/cv by 19th January 2025 latest, either by scanning the QR Code below, selecting the position and submitting your application, or by visiting <http://tinyurl.com/CGVacancies>.



**British Caymanian Insurance Company Limited**  
BritCay House | 236 Eastern Avenue | Grand Cayman KY1-1102  
Tel 345.949.8699 | Fax 345.949.8411 | [www.CGCoralisle.com](http://www.CGCoralisle.com)

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