



ANTIGUA AND BARBUDA

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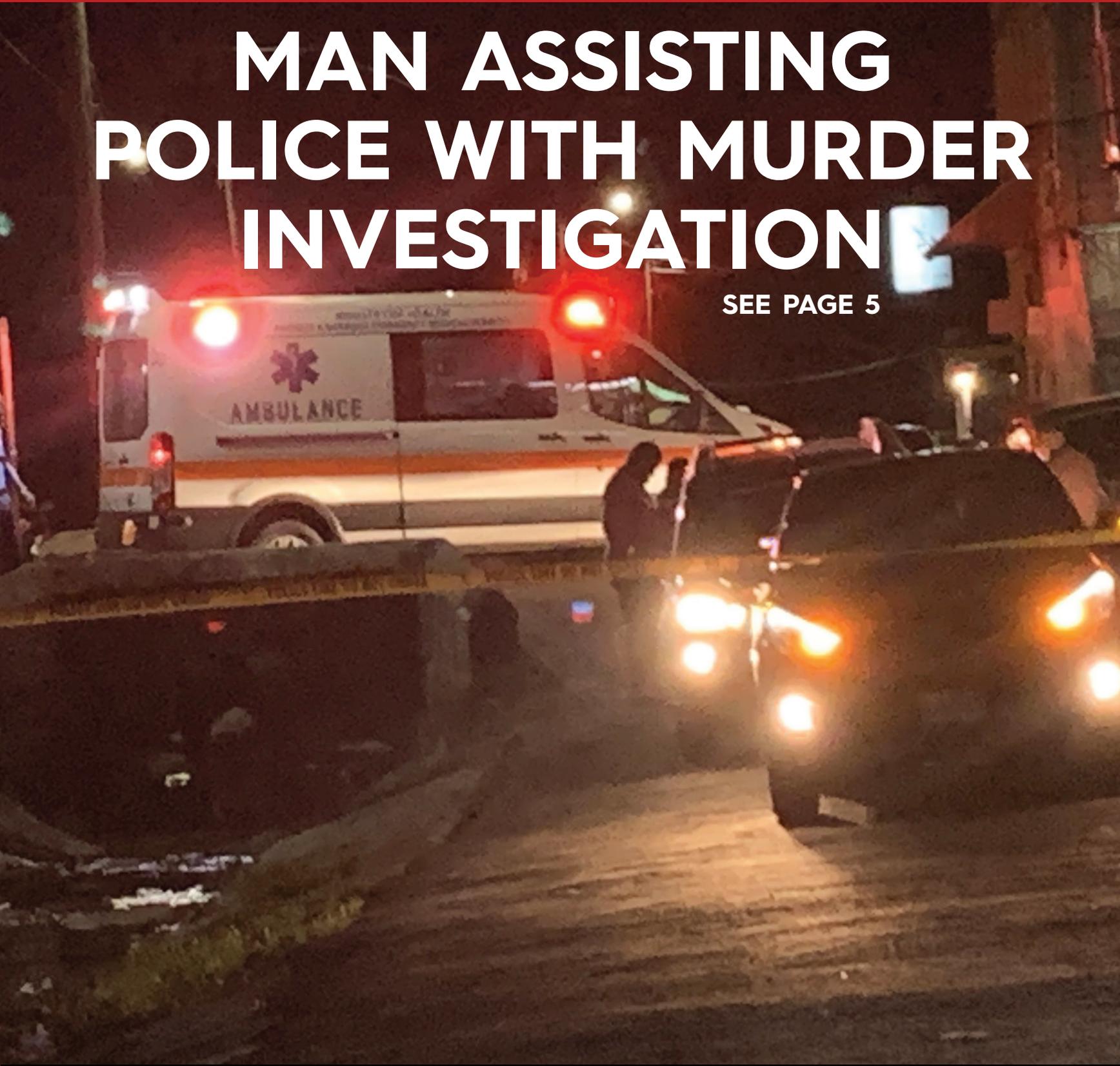
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MAN ASSISTING POLICE WITH MURDER INVESTIGATION

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EDITORIAL: The need for a careful examination of where and how we build has come

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The need for a careful examination of where and how we build has come

Last week's record rainfall ought to serve as a valuable lesson for all of us in Antigua. Scores of families were displaced as a result of the flood which resulted in millions of dollars in damage to the island's infrastructure and private and public properties.

What has been brought clearly into focus is the need for well thought out land use policies that are practiced and enforced without fear or favour.

The head of the National Office of Disaster Services (NODS), Philmore Mullin, has raised concerns about home construction in West Palm Beach, an area long known to be prone to flooding under the most moderate of rainfall.

West Palm Beach, however, is only one area in Antigua at risk of flooding.

Parts of Cassada Gardens, Piggotts, Old Runway and even in Grays Farm along the gutter are other high risk areas.

Our forefathers understood and had deep respect for the island's natural waterways and avoided building near these areas. Although this knowledge was passed down, it appears that in recent times this information has either been lost

or is ignored.

There has been an explosion of residential homes on or near natural water courses. While on the face of it this may appear to be without peril, especially taking into account Antigua's long history of severe drought, events such as last week's rainfall clearly demonstrate foolhardy and recklessness of this course of action.

Upon closer examination, several of these developments resulted from people illegally squatting on Crown lands or the unwitting purchase of land in flood-prone areas.

Last week's two day freak storm that resulted in double digit rainfall caught everyone by surprise and it is now clear that the best technology and most skilled meteorologists cannot predict with absolute certainty when we will go back to another period of extended drought or experience unexpected rainfall.

Proponents of global warming say what is certain is that we will continue to experience more frequent and far more violent storms. If this is the case, then Antigua and Barbuda, must take immediate steps to minimise the damage to property and infrastructure caused

by rain or strong winds.

Multi-sectoral collaboration is required to prepare the nation for any weather phenomenon that may come our way. The Development Control Authority (DCA), the Environmental Division, the Ministries of Agriculture, Public Works and Health must of necessity come together to devise a plan for the way forward. This cannot be left to chance as our resources are few and the demands quite large.

Our experience in Barbuda following Hurricane Irma tells us clearly that we do not have the resources to immediately rebuild following the devastation of a powerful storm. This leaves us 'cap in hand' at the door of donor countries and agencies seeking help to rebuild private and public infrastructure.

The Cabinet held an emergency meeting to discuss the losses suffered in Antigua last week. Even at this early stage of assessment, the cost to restore the nation after the flooding last week is estimated in the tens of millions. This will place additional stress on a government spread thin in respect of its financial resources as a result of its fight against the coronavirus.

Then there is the ques-

tion of homeowners insurance. It is anticipated that many people who suffered losses in the storm may not have had insurance.

For those living in flood-prone areas who suffered damage to their homes, the tough question at the fore should be whether they ought to repair their present home or relocate to safer areas.

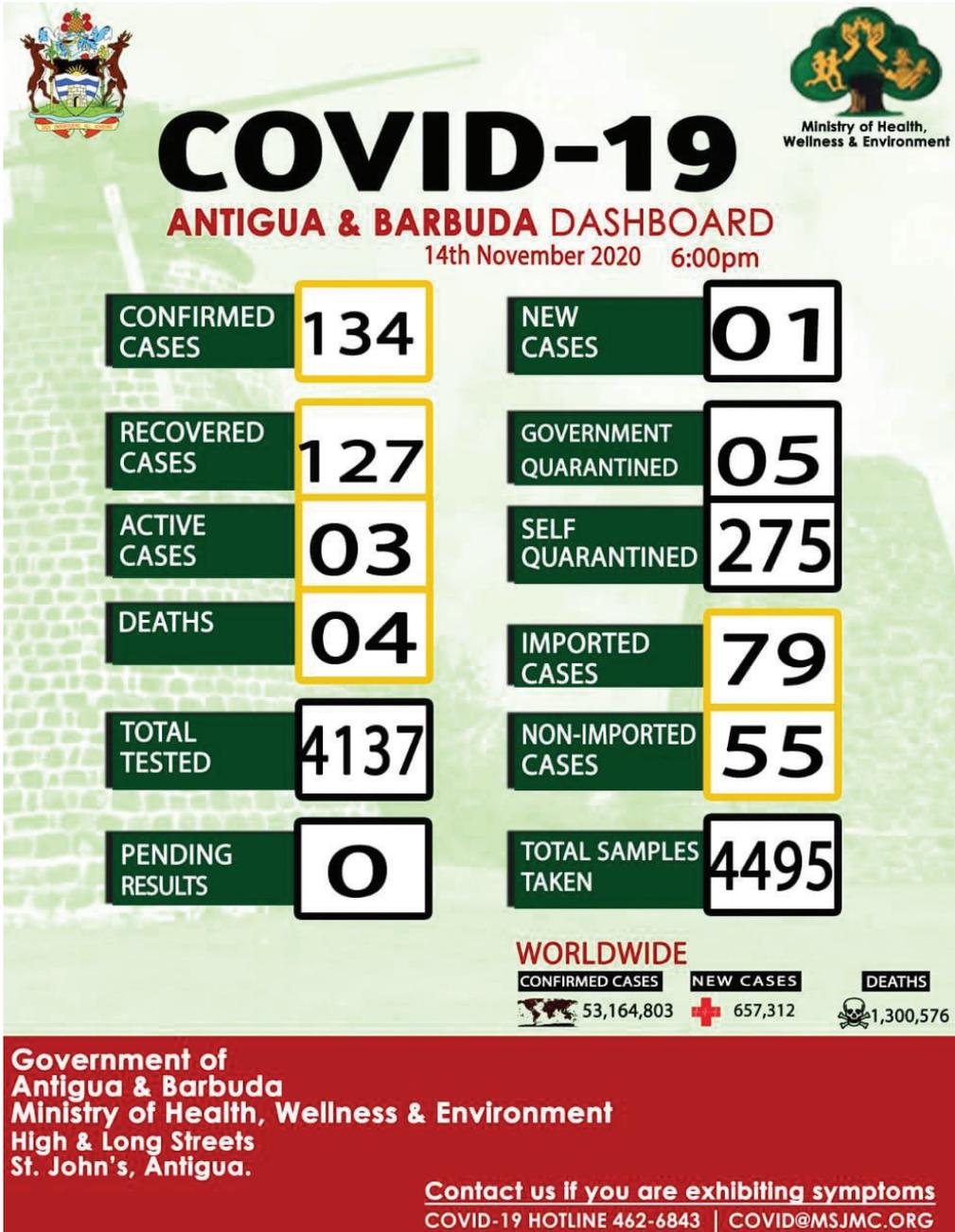
These discussions need to take place at the policy making level with affected homeowners. An appropriate area should be identified where these families can relocate to. This, however, will require a great deal of planning and resources, so above all else, it will require a thoughtful and human approach.

If the decision is that these homeowners should stay, then all the nation's engineering talent should be deployed to devise strategies to mitigate against future losses. Building homes off the ground on pillars is one solution that could be explored. It may also involve diverting flood water.

One thing is certain - the planning for future shocks caused by freak weather systems must begin now.

If we delay, it is inevitable that our inaction will be to our detriment!

Fourth COVID-19 death under investigation



sults and are reflected in the 'total samples taken' and 'total tested' columns of the dashboard.

Of the eighty-five samples processed by MSJMC, eighty-four were negative and one was positive.

One day earlier, the ministry reported the country's fourth COVID-19 death. The victim is a Venezuelan national who had arrived in the country on November 6 to carry out maintenance work at the APC power plant.

Although he arrived with a negative COVID-19 certificate, shortly after his arrival he began showing symptoms.

A nasopharyngeal swab, taken on November 11 returned a positive for SARS CoV-2, the virus that causes COVID-19, at the MSJMC laboratory.

The individual was immediately isolated and contact tracing began. He was transferred to MSJMC where he suffered what is believed to be cardiac arrest.

Ministry of Health officials met with APC's management and a number of people who came into contact with the victim were identified and quarantined.

Meanwhile, two new recovered cases have been recorded bringing that total to one hundred and twenty-seven.

Consequently, the total number of persons with laboratory-confirmed COVID-19 cases in Antigua and Barbuda is one hundred and thirty-four (134) with three (3) active cases and four (4) deaths.

The dashboard has been updated to reflect these changes.

One day after Antigua and Barbuda recorded its fourth COVID-19 related death, health authorities revealed one new laboratory-confirmed case on Friday 13th November 2020 at 6 pm.

In an update on Saturday evening, the Ministry of Health said subsequent to the publication of the dashboard on Thursday 12th

November 2020 with the cut off time of 6 pm, eighty-five samples were processed at the Mount St. John's Medical Centre's Laboratory and eighteen by CARPHA which increased the pending results from zero to one hundred and three.

All eighteen samples processed by CARPHA yielded negative re-

NODS still conducting full assessment of storm damage

The National Office of Disaster Services (NODS) is currently carrying out a two-fold exercise which involves counting the cost of the damage caused by last week's heavy rainfall and providing disaster relief to families in dire need of assistance.

NODS Director, Philmore Mullin, has disclosed that 215 homes have been identified as receiving damage due to the unprecedented rainfall, but he fully expects that this number will grow as more reports of damage come into the NODS office.

Mullin, and the head of the Met Office, Dale Destin, provided the Cabinet with an update last Friday regarding the unusu-

al weather system that deluged parts of Antigua in as much as 17 inches of rain over 48-hour.

The heavy rainfall caused flooding in low-lying areas of the island. These included parts of the St. John's Rural West constituency, which was the worst hit, Yorks, Upper Fort Road, Piggotts, Bons and Cassada Gardens.

According to Mullin, the assessment has been a painstaking task as some areas are still waterlogged and visiting these areas has been challenging.

"Those that were flooded out, they need to have a sense of what was damaged now which can be visibly observed

as there is a secondary process because often-times people have been using inferior woods to construct cupboards et cetera. What usually happens is that a few weeks after, we could very well get a call to say that the kitchen cupboard has fallen apart," he explained.

He noted that these issues came to light after Hurricane Omar struck several years ago.

Many people who sought shelter with family because of the flood, do not fully appreciate the extent of the damage to their property until long after.

"There are other challenges including the fact that it is now common for people not to know who their neighbours thus adding to the difficulties in coming to a final complete list," he stated. He however remains confident that this will be done in the first half of this week.

With regard to providing relief to homeowners, Mullin reported that his office has distributed sixty beds and mattresses to individuals who were without a place to sleep. The department is also making arrangements with local suppliers to provide bed sets to some individuals.

The NODS director is

issuing a stern caution to suppliers, however.

"We are not prepared to enter into any arrangements with any supplier who is not prepared to offer special packages in terms of their prices," he noted.

He explained that some homeowners have reported that their stoves and refrigerators were damaged and he has advised them to try to have their appliances repaired before submitting a request to NODS.

The damage to property will be assessed based on four levels: Level 1, is where the family can affect repairs/restoration on their own; Level 2, is where rugs or furnishing may receive water damage but which can easily be repaired by hiring a company that vacuums rugs etc; Level 3 involves damage from which one can recover, but not before extensive interventions, and Level 4, complete damage to the property.

NODS is investigating a single Level 4 report.

The Cabinet has approved a special fund to assist those persons who suffered losses due to the heavy rainfall. NODS has been identified as the agency through which the assistance will be channeled.

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Roots With the most Kulcha

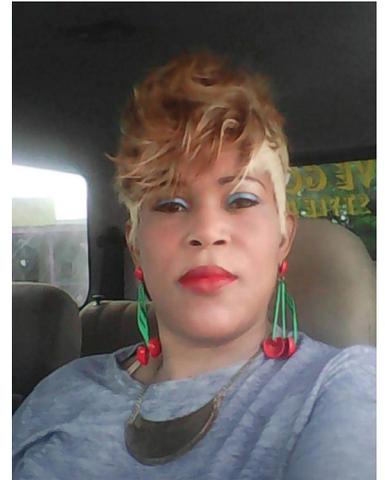
THE ROOT KULCHA RADIO SHOW

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Man assisting police with murder investigation



Ambulance and Police on the scene of the county's fourth homicide of 2020.



Simone Whyte



Shawn Mussington

A man is in police custody assisting the police, as they continue their investigations into the alleged murder of an All Saints woman.

The police press statement issued on Sunday did not identify the deceased nor the man being held, but sources familiar with both individuals have named the deceased as Jamaican national, Simone Whyte, who recently

ly moved to John Street. They identified the man being held as her ex-lover, Shawn 'Soca Slide' Mussington.

According to the police report...the incident happened around 8:30 pm on Saturday 14th November, when the police responded to a report of an alleged stabbing incident at a store located at the junction of Market and Tanner

Street.

The body of a 45-year old female was found with what appeared to be a stab wound to her upper body.

A medical doctor arrived on the scene and pronounced her dead around 10:45 pm on Saturday.

This is the second stabbing incident that has led to a death within the past month.

The police have

been urging members of the public, especially family members and those involved in romantic relationships to find non-violent means to settle their differences.

Got news?

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PM volunteers to take COVID-19 vaccine to allay fears



Prime Minister Gaston Browne says he is prepared to be among the first to take the COVID-19 vaccine when it becomes available in

Antigua and Barbuda in an effort to earn the support of the public.

Speaking on the Browne and Browne show on Saturday, the prime minister said he is aware of the conspiracy theories circulating which may lead to many people to refuse the vaccine.

He went on, however, that he is prepared to be among the first to receive the vaccine in an effort to allay the fears of Antiguan and Barbudans in the hope that they will come forward to be inoculated.

“I would strongly encourage our people to avail themselves of the vaccines when they become available within the next few months. It is only taking the vaccine in a large enough number that the country can return to some level

of normality,” Browne indicated.

He revealed that the Ministry of Health is working on a distribution system to ensure that the vaccine is available first to those identified to be most in need.

With many developed countries having reportedly placed orders for up to eighty percent of the available supply of the vaccine that was announced last week drug manufacturer Pfizer, PM Browne said he wants Antigua and Barbuda to be among the first nations to make the vaccine available.

He added that the Ministry of Health has also turned its attention to ensuring that it will be able to store the vaccine which must be kept at a stable temperature of -70 degrees Celsius.

ANTIGUA & BARBUDA'S REFLECTIONS

A glance through our Nation's Rear View Mirror



POTWORKS Reservoir

The reservoir is named after an 18th century pottery works at the Garden estate, which was owned by the Codrington family from the early 18th to the end of the 20th century.

The Potworks dam was planned in the late 1960's. While work was underway in 1968, only 24 inches of rain fell during the entire year; Antigua's average rainfall is 44 inches a year. Scarcely had the dam been finished when great rains filled the reservoir to capacity.

Potworks dam and its reservoir were officially opened on 28th May 1970, and there is a small monument on the west of the dam commemorating this event.



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SPECIAL TERMS AND CONDITIONS APPLY

Meteorologists to receive additional training

A positive outcome of last week's unusual storm was a government decision which will give meteorologists an opportunity to improve their skills .

This is the result of an emergency meeting that took place on Friday between the head of the Met Office, Dale Destin, and the Cabinet. During the meeting Destin reported to the ministers that human error nor equipment failures resulted in their lack of ability to predict the potential damage the freak storm caused.

According to Destin, there was no way for met officers to predict

the level of rainfall the country experienced or the unusual pattern of the rain which impacted some parts of the island far more than others.

Communities on the west of Antigua received more than 15 inches of rain, while communities in the east received less than 5 inches. Barbuda received only 3.5 inches of rain, which was a manageable level of rain.

Destin did indicate, however, that certain administrative changes could result in a more efficient department.

The Cabinet has requested that

he submit a comprehensive report that will allow the resources available to 23 person staff to be improved.

Additionally, Information Minister, Melford Nicholas has said the Cabinet is prepared to use the resources of the Prime Minister's Scholarship Scheme to support the continued professional training of the Met Office's staff.

With climate change a recognised global threat, Nicholas said it is important that nationals receive training in these critical areas to assist with planning and mitigation exercises.

WIOC shares go on sale at the end of November



One of the most anticipated developments in the history of the West Indies Oil Company (WIOC) will take place at the end of November.

After some delays, WIOC will be making ten percent of its shares available to members of the public desirous of investing in the company.

It is the fulfilment of a

promise made to the people of Antigua and Barbuda by Prime Minister Gaston Browne and his Cabinet following the successful acquisition of the company in 2015.

Following the purchase of WIOC from the Estate of the late Bruce Rappaport, the government retained fifty one percent holding in the company and divested

49 percent of the Venezuelan national oil company to Fancy Bridge, a Hong Kong based company.

By divesting ten percent of its shares to locals, the government will remain the largest shareholder at 41 percent, but will no longer be the majority shareholder.

WIOC has enjoyed a sustained period of suc-

cess, especially in recent times, when it diversified its operations from solely supplying petroleum products to becoming a petroleum product storage provider. This move made WIOC one of the largest petroleum products storage sites in the Eastern Caribbean and is now a major revenue generator for the company.

Its storage tanks have all been leased by regional petroleum interests.

The share offering will be launched on November 30, however details concerning the cost of the shares and other related issues have not yet been disclosed.



WHERE INNOVATIVE OIL SOLUTIONS COUNT!

MANAGEMENT OPPORTUNITY

BRAND & CORPORATE COMMUNICATIONS MANAGER

Located on Antigua with a satellite operation in Dominica, The West Indies Oil Company Ltd (WIOC), is one of the premier petroleum service providers in the Caribbean. Founded in 1965 as an oil refinery, combined with the terminalling and marketing of petroleum products, the company has become an influential player in the regional petroleum industry. In the last five years, the company has experienced transformative growth, investing heavily in innovation, technology and its people to continue its long-term strategy of growth and expansion of products and services.

WIOC has an exciting opportunity for the right professional to lead the development of the company's brand strategy and manage its corporate communications by delivering marketing innovation aligned to the Company's business strategy. The ideal candidate must be able to utilise innovative approaches to promote opportunities and resources to build the business as an energy solutions provider. The candidate must be passionate about fulfilling and exceeding customers' needs and service excellence in driving petroleum products sales and the creation of alternative energy products.

Role Profile Summary

Responsibilities include the strategic assessment of market opportunities, trend tracking, concept validation, product and service delivery, working closely with internal teams to maintain and extend WIOC's market share. Lead and manage the Company's communication, public relations and marketing activities to its stakeholders in line with the company's Mission, Values and overall Strategy, whilst providing strategic assessments and recommendations of new product/service opportunities.

Key Responsibilities:

Brand Strategy

- Develop and lead ideation workshops and activities whilst collaborating with cross-functional teams on marketing initiatives to enhance the company's financial performance.
- Develop and implement a robust customer care program to improve the company's offering to customers.
- Assist with the commercial assessment of business development opportunities to include acquisition, licensing and partnership.

Communications Lead:

- Provide guidance and collaborate with the Executive and Management Teams in serving the market.
- Provide appropriate communication to internal and external partners regarding launch/market rollout of new initiatives across all media.
- Manage the company's social media platform and ensure Company's image and reputation are protected.

Experience:

Minimum of 5 years' experience in brand management preferably at an international company with a demonstrated track record of successful alignment of marketing strategy to overall company strategy, product campaigns, concept development and execution, validation and launches.

Education:

Masters in Marketing or Brand and Communications Management

Required Skills:

- Customer focused
- Strong interpersonal skills with the ability to influence, manage relationships across functions and job levels to achieve desired goals.
- Strong communication skills: strong command of grammar (oral and written), assertive, clear, able to convey technical content into easy-to-understand concepts and ideas.
- Computer Skills: Working knowledge of Microsoft Suite and some experience with ERP systems such as SAGE.

Required Competencies:

- Strategic and creative thinking: Understand the big picture with ability to assess sophisticated situations and make decisions while clarifying the path to follow. Ability to deal with ambiguity.
- Research and Analytical skills: Enabling transformation of data into insights and recommendations.
- Organisation and strong decision making: Action oriented, priority setting. Timely decision-making and agile thinking.
- Risk Assessment: Courage and appetite for meaningful risk. Ability to evaluate risk/reward opportunities and drive smart risk taking.

Application Process

- Please apply by emailing your Curriculum Vitae/Resume with a brief cover letter in confidence to hrmanager@westindiesoil.com
- Closing date for receipt of applications is November 27, 2020.
- Priority will be given to suitably qualified Antigua and Barbuda citizens.
- Only suitable applications will be acknowledged.

BUSINESS\$S and ECONOMY

NOVEMBER 16, 2020

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**SEPTEMBER
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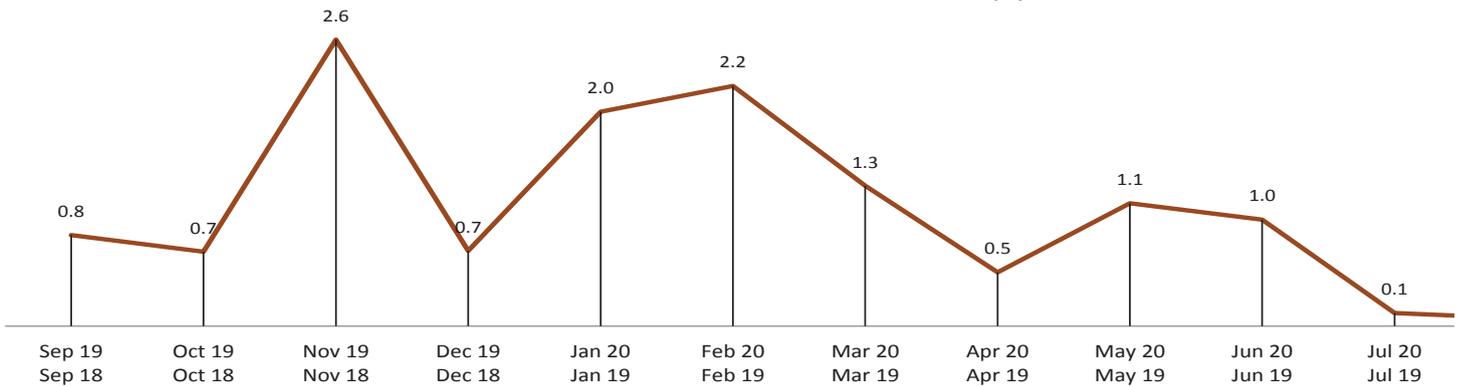
**INSURANCE
RATES TO
INCREASE**

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**ECONOMIC
RECOVERY
COMMITTEE**

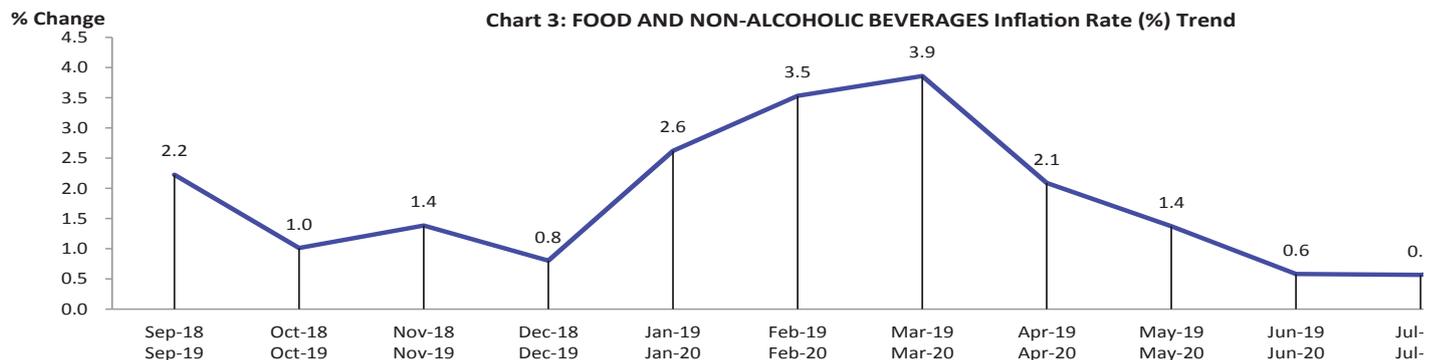
Graphical Analysis of the Consumer Price Index

Chart 2: All Items Inflation Rate (%) Trend



Featured Expenditure Category

Chart 3: FOOD AND NON-ALCOHOLIC BEVERAGES Inflation Rate (%) Trend



September inflation rate less than 1 percent

Data released by the Statistics Division in the Ministry of Finance has revealed a 0.8 percent inflation rate in Antigua and Barbuda at the end of September 2020.

According to the release, the Food index increased 1.2 percent over the last twelve months.

Four major grocery store food group indexes rose over the period: Vegetables increased by 4.4 percent, Meat and Meat Products rose 2.1 percent, Oils and Fats +0.8 percent and Food Products N.E.C (+0.6 percent).

The index for Non-Alcoholic Beverages increased 2.8 percent with the Index for Soft Drinks and Concentrates and the Index for Fruit and Vegetable Juices rose 4.3 percent and 3.0 percent respectively.

The index for Miscella-

neous Goods and Services increased by 4.3 percent while the index for Transport rose 4.2 percent.

The index for Furnishings, Household Equipment and Routine Household Maintenance rose 4.0 percent.

The index for Alcoholic Beverages, Tobacco and Narcotics increased by 3.5 percent.

Declines were experienced in the Recreation and Culture Index (9.7 percent), Clothing and Footwear Index (7.0 percent) and the Health index (4.4 percent).

The Restaurants and Hotels Index fell 2 percent and the Education Index declined by 0.2 percent.

The 0.8 percent inflation for September represents a slight increase in the inflation rate reported for August 2020 as represented by the movement

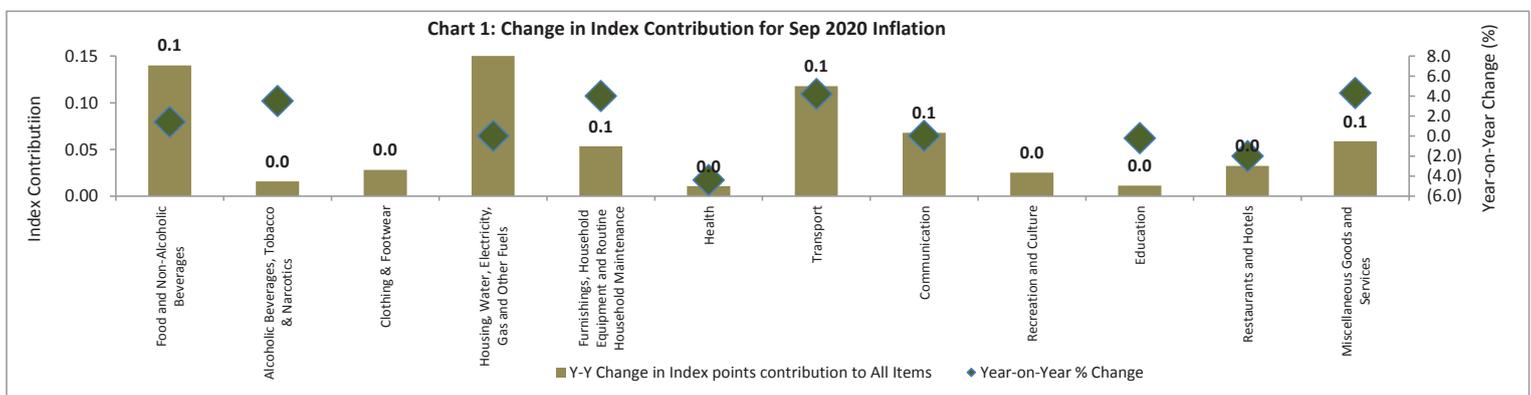
in the All Items Consumer Price Index of 0.1 percent.

Notably for August, the Recreation and Culture index decreased 9.8%, the largest twelve month decrease for the index.

Three major grocery store food group indexes rose over that same period with increases ranging from 2.1 percent for Milk, Cheese and Eggs to 3.8 percent for the Vegetables sub-group.

According to Senior Research Officer responsible for Consumer Price Index Compilation Jerry Aska, the CPI for October 2020 is expected to be released before the end of the week.

Details on the Consumer Price Index and other statistics data can be found <https://statistics.gov.ag/> or by contacting the Statistics Division at 462-3233.



LISA ABRAHAM: **THE RACING BEAUTICIAN**

There are many sides to Lisa Abraham, who is also fondly known as 'Lisalis' and 'The Racing Beautician'.

Lisa is a Cosmetologist with a specialty in natural hair, color, aesthetics and makeup artistry. She is also certified in motor sports management, a race car driver, auto motor sports enthusiast, radio personality and DJ and a social media influencer.

On November 15 this year, she also celebrated the one-year anniversary of the rebranding and merger of her two loves; beauty and motor sport.

In a recent sit down with PointeXpress, Lisa gave an overview of the journey to her 1st anniversary of entrepreneurial iteration. She expressed gratitude to God for providing her with multiple opportunities and gifts. She also thanked her parents for supporting her along every step of her journey.

Her love of cars came naturally. Her father, a mechanic, introduced her to the field early and she grew to love the auto industry. As a student, Lisa said her lunch breaks were often spent at Antigua Motors and during holidays she found work part-time at Harney Motors which later became her first full time job.

Working in the auto industry fuelled her passion for motor vehicles, but when it came to her passion for racing, she soon developed a preference for Honda built vehicles.

She fondly recalled the childhood chant, "Ah hard me hard in me Honda Accord. Slick me slick in me Honda Civic. Ah rude me rude in me Honda Prelude."

Lisa said when she first entered motor sport she had a clear preference for the Prelude. Later on, however, she gravitated toward the Integra.

Despite her love of Honda as a performance vehicle, she said she still has a soft spot for Toyota, which she's opted to go with for daily transport.

Her love of cars did not affect her equally strong passion for beauty

and personal care. After completing high school and saving enough money for her education, Lisa attended cosmetology school. She eventually opened the House of Pamper Unisex Salon & Day Spa which she operated from 2006 to 2016.

In 2014, Lisa was elected President of the Antigua Barbuda Drag Racing Association (ABDRA) where she was given the opportunity to oversee the development and evolution of motor sport in Antigua and Barbuda.

Two years later in 2016, Lisa decided that she would mark her 40th year alive by traveling the world and exploring motor sport in other places. She developed an excellent network during this time which increased her profile in the field and contributed to greater global motor sport connections for Antigua and Barbuda.

This extended absence came at a cost, however, as her business, House of Pamper, suffered a major downturn

"My client pool suffered as a result of putting my all into the other side of me," she explained.

She continued to travel in 2017, this time funded by Antiga Pro Racing. Never one to let a setback work against her, she also used this time to revamp her business, renaming it 'The Racing Beautician'.

"I wanted to create a brand that persons could identify me by and I could use to brand my business and by extension myself. Although I know I would be always involved in many things, motor sports and beauty were the two that were dearest to my heart and I played around with variations of the two and came up with 'The Racing Beautician'. It sounded cool and had a nice ring to it so I stuck with it and registered it."

By 2019, Lisa recommitted to her beauty business and completely refitted and rebranded her original enterprise. Her business now operates under the name 'The Racing Beautician Salon & Day Spa'.



During this period, she also dedicated significant time to her mother who was suffering major health challenges. She acknowledges the support of Community First Credit Union and her father in financing the project.

Within a few months the global pandemic, together with the responsibility of caring for her mother, she was forced to close her business for several months. When the country reopened for business and her mother's health improved, however, Lisa got right back to work.

While business has not returned to its former glory days, Lisa says she is content that her entrepreneurial journey is moving in the right direction.

Among her major business-related challenges is identifying quality staff. Even having provided training to many people, she said this is one factor that is inhibiting her business'

growth.

Naturally, thoughts of drag racing were not too far behind. She indicated that she remains passionate about the sport and continues to enjoy racing events in other parts of the world. Her hope, however, is that motor sport in the region can soon resume here at home and in the region.

Asked to outline her most impactful decision since her entrepreneurial evolution, The Racing Beautician

said that would be her commitment to supporting female entrepreneurs. Networking opportunities brought her into contact with a hair and skin-care line from St. Kitts Nevis which she uses exclusively for clients' facials and also provides retail. The relationship has proven very successful.

Combining her roles as a businesswoman and an influencer, The Racing Beautician launched 'Add some boost' a pay-it-forward initiative in which two female entrepreneurs are

identified and whose products she retails at no cost to them for a year. She sees this initiative as part of her investment in the development of Antiguan and Barbudan entrepreneurs.

Lisa said she is looking forward to the continued recovery of the economy, the growth of her clientele and the return of drag racing.

For bookings and more about Lisa Abraham, follow The Racing Beautician on social media or call 562-5501.



INVESTMENT OPTIONS

The Stock Market

What is the Regional Government Securities Market?

The Regional Government Securities Market, known commonly as the RGSM, is a market for the purchase and sale of securities issued by member governments of the eight EC Dollar territories. At present there are securities issued by the governments of Antigua & Barbuda, the Commonwealth of Dominica, Grenada, St Lucia, St Kitts-Nevis and St Vincent and the Grenadines. For more information on the RGSM you can contact any broker or visit our website at www.ecseonline.com

Regional Stock Market Summary Trading Reports as at Friday 14, November, 2020

Eastern Caribbean Securities Exchange (ECSE)

There were no reported trades on the ECSE for the week ending November 13, 2020. Index closed at 161.2

Regional Government Securities Market - The Government of Antigua and Barbuda (hereafter referred to as GoAB) is offering to raise financing through a series of issues on the Regional Government Securities Market (RGSM) between January and December of 2020. The GoAB's 2020 RGSM Issuance Programme is detailed in this Prospectus for consideration of investors and market participants in general. The securities will be issued on the RGSM between the months of January and December 2020 and will be traded on the Eastern Caribbean Securities Exchange Ltd (ECSE). The upcoming issue will trade under the following: ESCE symbol - AGB231121; Instrument

- T-Bill; Amount - EC\$15 million; Tenor - 365-day; Auction Date - 20 Nov 20.

In the event there is an oversubscription, the GoAB is willing to accept up to an additional five million Eastern Caribbean Dollars (EC\$5m) of the oversubscription amount issued in each of the issues. The securities are being offered to refinance maturing RGSM securities, assist with the Government's short-term cash flow management requirements and facilitate ongoing liability management operations to lower the public sector's interest burden. The securities will be issued under the authority of the Treasury Bills Act (2005) and the Finance Administration Act (2006). The securities will be governed under the laws of Antigua and Barbuda. Bidding for the securities will open at 9:00 a.m. and will close at 12:00 noon. Settlement for successful bids will take place on the following business day of each auction.

More information on the securities available for sale and other issues can be obtained at the ECSE website at www.ecseonline.com or by contacting a broker.

Barbados Stock Exchange

This week, the Regular Market traded a total volume of 648 shares compared to 683 shares last week. The two companies traded were Goddard Enterprises Limited with 646 shares (99.69%) and West India Biscuit Company Limited with 2 shares (0.31%). Index closed at 2626.88.

Jamaica Stock Exchange

Overall Market activity resulted from trading in 41 stocks of which 12 advanced, 23 declined and 6 traded firm. Market volume amounted to 12,184,160 units down from

(12,817,056 units last week) valued at over J\$359,160,713.44. JMMB GROUP Ltd was the volume leader with 3,054,495 units (25.08%) followed by KINGSTON WHARVES LIMITED with 3,002,991 units (24.65%) and WIGTON WINDFARM LIMITED ORDINARY SHARES with 1,459,470 units (11.98%). Index declined by 1,510.85 points (0.4%) to close at 377,828.83.

Jamaica Junior Stock Exchange

Overall market activity resulted from trading in 32 stocks of which 13 advanced, 14 declined and 5 traded firm. Market volume rose to 12,631,994 units from 3,359,001 units last week, valued at over J\$33,900,772.24. Index closed at 2,539.03.

Trinidad & Tobago Stock Exchange

Overall Market activity resulted from trading in 26 securities of which 7 advanced, 12 declined and 7 traded firm. Trading activity amounted to 346.131 shares crossing the floor of the Exchange valued at TT\$4.49 million. The volume leaders were GRACEKENNEDY LIMITED with 107,074 shares followed by GUARDIAN HOLDINGS LIMITED with 58,947 shares.

The All T&T Index declined by 6.31 points to close at 1,741.12. The Composite Index declined by 6.31 points to close at 1298.25 and the Cross Listed Index declined by 0.05 points to close at 115.62. The SME Index traded firm to close at 64.77. The USD Equity Market did not record any activity.

Guyana Stock Exchange

3 stocks advanced and 2 traded firm as 8,555 units crossed the floor. Banks DIH was the volume leader with 1,230 shares traded. The LSI closed at 161.2.

THE IMPORTANCE OF INVESTING



This chapter is an excerpt from the soon to be published book of Dr. Terrance Martin Jr., titled "Investing in the Caribbean: Choices and Options." Dr. Terrance Martin is a citizen of St. Kitts and Nevis and currently an Assistant Professor of Financial Planning in the Woodbury School of Business at Utah Valley University. Dr. Martin is also the Executive Vice President of the Academy of Financial Services and an editor for the Financial Services Review.

In the face of urgent financial needs and obligations, investing does not often come as a viable option to financial freedom. However, if you spare some minutes to think about your financial journey, you will soon discover that investing your money may be the single most important factor to help you experience financial independence. No matter how strong or smart you are, you won't always be fit to work for money. It is therefore

advisable to have a solid plan in place to remain financially capable even when you are not able to work for money; and the only way to make this happen is by making your money work for you. Here are the most important reasons you need to start investing right away.

Beating Inflation

Everyone knows it is in their best interest to prepare for a rainy day; however, exactly how they go about doing so is what differentiates the financially intelligent from others. If you stuff your mattress with your entire life savings or you keep it sitting in a non-interest bearing bank account, inflation will soon set in and the value your money could be worth will not be realized. On the other hand, if you take careful and thoughtful steps to invest your money wisely, you will not only have a stable and steady secondary source of income, but your capital will also remain intact and continue to increase in value. The only way to be resistant to inflation is to actively invest your money.

Solid Retirement Plan

No matter how well packaged or well-advertised it may be, you cannot afford to stake a secure life after retirement on the payouts from social security or government pensions alone—except, of course, you plan to starve or feed only on rice and water. The government has the autonomy and authority to renege on these promises and even if they do not fully cop out fulfilling these commitments, they

have a way of cutting other perks and benefits you are entitled to and should enjoy. Since social security is an "off-balance-sheet" expenditure, it is subject to influences that make it unreliable and most governments are finding it hard to keep up with fulfilling its year over year rising costs. Many administrations are increasingly raising taxes and reducing benefits just to keep up. Most people dream of a comfortable retirement after toiling for decades, but you will only get the retirement of your dreams if you draw up a viable investment strategy and begin working on it immediately. Your personal additional investment activities will go a long way in allowing you to live life to the fullest when you retire.

Stress-Free Life

Stress and anxiety are major health problems for many people these days. You can escape a hectic lifestyle by putting your money to work. The misconception many people have in this regard is that they think investing is only for people who already have lots of money—which is not entirely true. You can save up enough money within a year and start investing that capital no matter how small of a balance you may think it is. Aside from the additional income you will earn that will help with easing your financial obligations, the compound interest on most investments multiplies over time. With a minimal amount of work, you will get the financial results of many people added together.

Property insurance rate hikes likely in 2021

Property owners in Antigua and Barbuda and the rest of the Caribbean were spared property insurance rate increases this year as a result of the disruptions linked to the COVID-19 pandemic that forced large reinsurers to hold off implementing rate increases.

PointXpress' Business and Economy correspondent canvassed the views of several domestic insurance professionals after news from Jamaica and Barbados revealed that rate increases for property insurance are on the table in 2021.

A senior executive who preferred not to be named, explained that reinsurers treat the Caribbean as a single pool, therefore whenever there are significant payouts over a few years across countries,

rates will go up across the region.

Specific examples of hurricanes and flooding in Dominica, the impact of several major hurricanes in the Bahamas, significant claims for flooding in Trinidad and Tobago, St. Lucia and Jamaica in recent years have all resulted in significant claims which in turn have caused the coming increased premiums.

The rate increases also represent the cost to the region of securing the continued presence of underwriters who are critical to business and attracting foreign direct investment.

There was no firm projection of the size of the increase. Among the factors for consideration would be the scope of individual companies to offset the increased cost of the underwriting by reinsurers.

Another insurance executive who promised a more detailed discussion after his organisation's strategic planning sessions, posited that domestic insurance companies are likely to be the biggest losers when rates increase.

Policy cancellations were a major factor in 2020 which was directly linked to the economic fallout of COVID-19. It is also unlikely that there will be sufficient turnaround to stem this fallout in 2021 which is likely to worsen with pending increase rates.

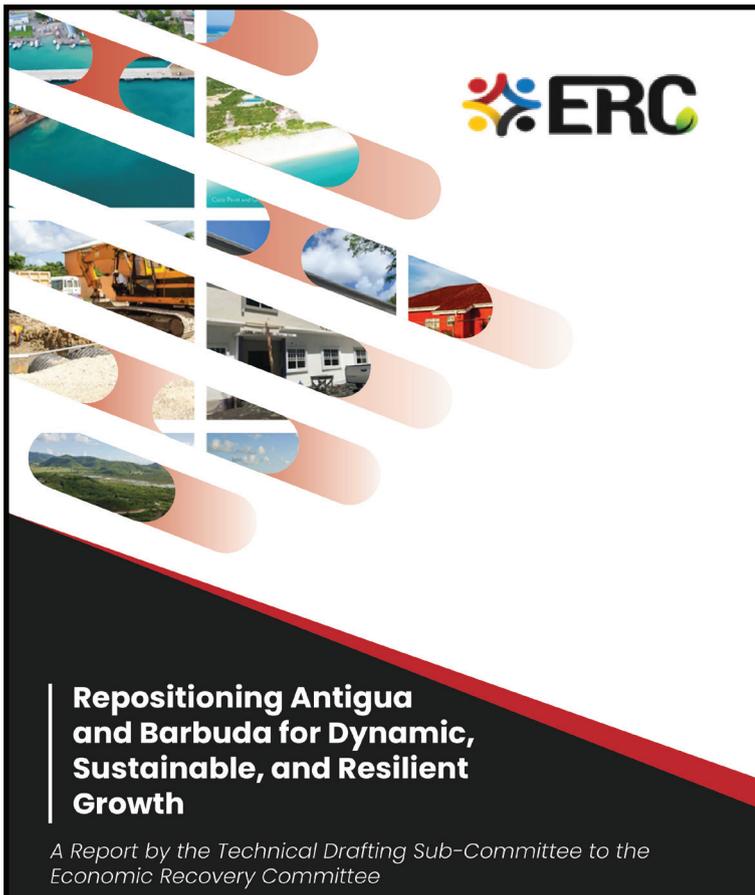
It is also likely that regional insurance companies that are able to spread their risk and offer differential rates will fare better.

The anticipated claims associated with the recent flooding in Antigua and Barbuda will also negatively impact the 2021 rate increases.



REPOSITIONING ANTIGUA AND BARBUDA FOR DYNAMIC, SUSTAINABLE & RESILIENT GROWTH

PointeXpress Business & Economy continues to present the Report by the Technical Drafting Sub-Committee to the Economic Recovery Committee



Financing Growth

The Government together with the banking system will have to play a major role in jump-starting the economy and financing growth and development over the medium term. The role of the Government and that of the banking system, though interrelated, will be conditioned by the relationship between financial development and growth in the context of our small, open economy. The conventional view is that there is a positive first order

correlation between financial intermediation and growth. This suggests that the banking system plays the most important role in financing growth by supplying credit to business for operations and for capital investment. In our economy, growth is primarily financed by FDI flowing to the tourism industry for construction and major capital investment. The banking system plays a complementary or secondary role supporting businesses, the public sector and households.

The role of the government therefore remains critical in driving the growth process. A decline in investor confidence and turbulence in global financial markets amidst the Covid-19 pandemic will likely reduce the flow of FDI to emerging markets. Government will need to redouble its effort to attract FDI by tailoring policies and incentive packages appropriately. Exploring options for public-private partnership to secure investments in critical sectors should be pursued as an alternative to public investment where possible. Given the limited financial space available and the already high debt overhang the government must carefully balance the concerns of fiscal sustainability with the desire to engage in countercyclical policies.

The decline in economic activity, particularly in the tourism sector, has had a negative impact on banks liquidity, profitability and on their balance sheet. In spite of this, it is imperative that banks continue to work in a coordinated way with the ECCB and the government to safeguard financial sec-

tor stability and support the recovery. The initial response by the banks to offer moratorium on business loans, consumer loans and mortgages was significant in reducing the initial funding pressure on business and households. Despite the decline in revenue and limited policy space employment in the public sector remained relatively unchanged, thus acting as a form of fiscal stimulus, and reducing the build-up of risk in the banking system. The effects on individual banks will be heterogeneous, with the domestic banks feeling the greater impact due to smaller capital base, and the larger role they play in support the Government and supporting small and medium enterprises. It will therefore be critical for banks to sue existing capital buffers to mitigate against liquidity and capital risks. They should also work in a coordinated way with the Government and business to respond to requests for funding, and as far as possible, to align the unwinding of measures with the uptick in economic activity.

St. Lucia welcomes Air Canada back

(CMC) CASTRIES - St. Lucia welcomed the first flight from Canada over the weekend since it closed its borders to international travel on March 23 in a bid to curb the spread of the coronavirus, COVID-19.

The St. Lucia Tourist Association (SLTA) said that an Air Canada flight arrived here from Toronto, operating at 99 percent capacity.

The SLTA said that the island welcomed an additional three flights from the United States with a second American Airlines flight from Miami, the return of United Airlines from Newark and JetBlue from Boston.

"As part of the islands responsible reopening plan, all 725 travellers into Hewanorra International Airport (UVF) were met with a full

complement of protocols in place, including a fully staffed nurses' station, added sanitising stations and thermal scanners and well as physical distancing markers," the SLTA added.

Tourism Minister, Dominic Fedee, said "We are pleased to welcome Air Canada back to familiar shores and this would signify the opening up of the gateway to other carriers. We are also elated to again welcome United Airlines and the additional services from Jet Blue and American Airline.

"While we navigate this pandemic, we know that at this juncture tourism is really what the world is looking to as an economic driver and for us here in St. Lucia, we continue to manage visitor arrivals in a very responsible manner," he added.

The SLTA said that a key part of St. Lucia's responsible reopening is the COVID-19 compliance certification process for the accommodations sector. It said to date, more than 30 hotels received COVID-19 certification and visitors can select COVID-19 certified hotels through direct booking, tour operator or airline provider.

"A COVID-19 Command Centre continuously monitors local and global health updates, assessing protocol options to mitigate the possible spread of COVID-19 for visitors and St. Lucian communities," the SLTA added.

St. Lucia is among several tourism-dependent countries that have been affected by the pandemic that severely limited the movement of people across the globe.



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US Embassy in Barbados resumes VISA services

Persons desirous of applying for a US entry VISA may now do so as the US Embassy in Barbados has resumed operations.

"The U.S. Embassy Consular Section in Barbados has announced the resumption of routine tourist and business visa services in the B1/B2 visa category beginning Monday November 16, 2020, with next available open appointments starting December 01, 2020," a notice issued by the Ministry of Foreign Affairs stated.

The notice said appointments will only be available for applicants residing within the Embassy's consular district, which encompasses Antigua and Barbuda, countries within the Organization of Eastern Caribbean

States, and the French and United Kingdom jurisdictions in the Eastern Caribbean.

It added that applicants residing outside of Barbados who wish to schedule an in-person interview must strictly adhere to all immigration restrictions imposed by the Government of Barbados. Furthermore, all applicants are expected to strictly adhere to Barbadian Ministry of Health protocols.

"A visa appointment at the US Embassy does not allow for a breakage of required quarantine or isolation. All applicants must wear a facial covering while inside the embassy, and adhere to posted instructions about health safety, including social distancing and the application of

hand sanitizer. Any applicant experiencing flu-like symptoms including fever should not come for his/her interview," the notice emphasised.

In addition, United States entry bans from designated global hotspots of COVID-19 remain in effect. Therefore, the overwhelming majority of travelers from the United Kingdom, Ireland, the European Union (Schengen Zone), Brazil, China and Iran, even with a valid nonimmigrant visa, will not be permitted to enter the United States if they have been to one of the listed geographic zones within fourteen days.

The US Embassy Consular Section in Barbados has also continued to process student visas.

"No Dialogue With Me Means No New Port In Kingstown"



NPD Chairman Daniel Cummings

(News784-SVG) - Chairman of the New Democratic Party (NDP),

Daniel Cummings, has hailed the Leader of his party, Dr. Godwin Friday as the Majority leader of the country.

"Tonight I want to send a word of warning to those who think they can govern us in the way they have in the past, we are the majority and we speak with authority."

Cummings stated that there is a project in West Kingstown to develop the port which he has no difficulty with.

"In previous times I have asked in parliament for the document related to that project and I never got them."

Cummings told party supporters, however, that this time around it will be very different.

"Listen to me SVG! Listen to me

ULP! The people of West Kingstown have given me the authority to speak on their behalf. If you don't dialogue with me and if you don't make all the information available to me on that project, that project will be dead."

Cummings reiterated that if there is no dialogue with him, the people of West Kingstown have given him the authority to say that there will be no port.

The new port in Kingstown, valued at US\$145 million, is among the major projects earmarked by the government.

The British government has provided US\$40 million in grants toward the port project and the Caribbean Development Bank (CDB) will finance the balance of the cost.

Restoration of power island-wide in less than 24 hours a Herculean task



St. Kitts Electricity Company General Manager Clement 'Jomo' Williams

neers, cable technicians and maintenance technicians worked for well over 24 hours repairing and replacing the damaged cables and equipment in the Feeder Room.

Working late into the night and early on Friday morning, crews were able to return supply to the power station at approximately 3:45 am. Restoration of power began at 5:25 am, when the first feeder SSMC was placed online, with others following shortly after.

Electricity supply returned to all feeders at 8:25 am on November 13 and by 1:15 pm power was returned to all customers.

According to the SKEL-EC's General Manager, Clement 'Jomo' Williams, the fire at the plant could have been catastrophic.

"While the exact cause of the fire at the power plant is not yet known, we are fortunate that there were no injuries at

the plant," Williams said. "Thankfully, a prompt response by our operators minimised what could have otherwise been a catastrophic situation. From a company standpoint safety is our number one priority."

Williams said that the restoration effort was not an easy task, but he is proud that his teams were able to do so safely and promptly.

"Very few persons would understand the significant amount of physical work required to restore power after an island-wide outage caused by a fire. As such, I must express gratitude to our crews who worked tirelessly through the night and for hours to restore power," Williams said.

The company's next steps include an extended assessment of damage and continued repair and replacement of equipment at the power plant.

(Basseterre, St. Kitts): Residents of St. Kitts were without power for more than twenty-four hours from approximately 7:15 am on Thursday, November 12 due to a localised fire at the St. Kitts Electricity Company Ltd's (SKELEC) Needsmust Power Plant.

The fire in the plant's main control panel resulted in the island-wide outage. A prompt response from the St. Kitts and Nevis Fire and Rescue Services resulted in the fire being put out and an all clear given by 8:30 am.

A team of about 75 SKELEC employees, including electricians, engi-

TUESDAYS **STEELPAN MELEE** **4PM-6PM**

WITH KHAN KC CORDICE & PETRA WILLIAMS

Trump seems to acknowledge Biden win, but he won't concede



U.S. President Donald Trump

WASHINGTON (AP) — President Donald Trump on Sunday appeared to acknowledge for the first time that Joe Biden won the White House, but made clear he would not concede

and would keep trying to overturn the election result. Trump's statements came in tweets that included several baseless claims about the November 3 vote, which state and federal officials say was safe and secure.

Trump, without using Biden's name, tweeted that "He won," something Trump had not said before publicly, though he said the Democrat's victory was only "in the eyes" of the media.

Biden defeated Trump by winning back a trio of Midwestern battleground states: Michigan, Wisconsin and Pennsylvania, and topped the 270 electoral vote threshold to clinch the presidency. Biden so far has 77.5 million votes, the most ever by a winning candidate, to Trump's 72.3 million.

"If the president's prepared to begin to rec-

ognise that reality, that's positive," Biden's incoming chief of staff, Ron Klain told NBC's 'Meet the Press'.

Still, Klain said, "Donald Trump's Twitter feed doesn't make Joe Biden president or not president. The American people did that."

A Republican governor said "it was good actually" to see Trump's tweet that Biden won. "I think that's the start of an acknowledgment. We want to make sure that there is a smooth transition," said Arkansas' Asa Hutchinson on NBC.

The president has previously refused to accept the results of the election and, in a later tweet Sunday, he dug in again, saying, "I concede NOTHING! We have a long way to go." Even while seemingly acknowledging Biden's victory, he also argued without evidence that the former vice president only won because the election was "rigged." Trump then made unsubstantiated complaints about access for poll watchers and about vote tabulations and asserted, "WE WILL WIN!" Twitter soon posted warning labels about the tweets.

There has been no widespread fraud in the 2020 election. In fact, election officials from

both political parties have stated publicly that the election went well and international observers confirmed there were no serious irregularities.

Trump's campaign has tried to mount legal challenges across the country, but many of the lawsuits have been thrown out and none has included any evidence that the outcome might be reversed.

Nearly two weeks after Election Day, Trump has neither called Biden nor made a formal concession, and White House officials have insisted that they are preparing for a second term.

NOTICE

3RD NOVEMBER, 2020

REGISTRATION SECTION
SOUTH CENTRAL

BLOCK#
15-1978B

PARCEL#
92

A LABOUR WELFARE PROPERTY LOCATED AT BUCKLEYS VILLAGE BEARING THE ABOVE MENTIONED PARTICULARS WAS PREVIOUSLY TENANTED BY MR. ALFRED JOSEPH (DECEASED) OF BUCKLEYS VILLAGE. ANY PERSONS HAVING ANY CLAIMS TO HIS ESTATE ARE ASKED TO CONTACT THE CENTRAL HOUSING AND PLANNING AUTHORITY TO REGULARIZE THE MATTER. CHAPA WILL TAKE REPOSSESSION OF THE PROPERTY IF NO CONTACT IS MADE BY 30TH DECEMBER, 2020. THE OFFICE IS LOCATED AT LOWER ALL SAINTS ROAD, ANTIGUA OR CALL 462-2033, 462-0169 OR 562-2307

NOTICE

To: Your Worship
St. John's Magistrates Court
Gray's Farm
St. John's
Antigua

To: The Commissioner of Police
Police Headquarters
American Road
St. John's
Antigua

Dear Sir/Madame:
I Christopher and Olga Seaman of Belmont Estate, with registered business situated at Kentish Road in St. John's, Antigua **DO HEREBY GIVE NOTICE** that it is our intention to apply at the next sitting of the liquor license Court to be held at the Magistrate's Court, Grays Farm, St. John's, Antigua on Thursday, 7th January, 2021 next ensuring for a Liquor License pursuant to section (11) (5) of the Licensing (intoxication Liquor) Act Cap. 249 of the Laws of Antigua and Barbuda 1992 Revised Edition, in respect of premises known as "Fire House Grill" situated on Kentish Road in the Parish of St. John's, Antigua and Barbuda.

Dated 5th day of November, 2020

15 countries sign world's biggest trading bloc



Vietnamese Prime Minister Nguyen Xuan Phuc

Fifteen countries have formed the world's largest trading bloc, covering nearly a third of the global economy.

The Regional Comprehensive Economic Partnership (RCEP) is made up of 10 Southeast Asian countries, as well as South Korea, China, Japan, Australia and New Zealand.

The pact is seen as an

extension of China's influence in the region.

The deal excludes the US, which withdrew from a rival Asia-Pacific trade pact in 2017.

President Donald Trump pulled his country out of the Trans-Pacific Partnership (TPP) shortly after taking office. The deal was to involve 12 countries and was supported

by Mr Trump's predecessor Barack Obama as a way to counter China's surging power in the region.

Negotiations over the RCEP began in 2012. The deal was signed on Sunday on the sidelines of a meeting of the Association of Southeast Asian Nations (Asean), hosted by Vietnam.

"I am delighted to say that after eight years of hard work, as of today, we have officially brought RCEP negotiations to a conclusion for signing," said Vietnam's Prime Minister Nguyen Xuan Phuc.

Officials took turns signing copies of the agreement and showing them off on camera at the virtual summit. Leaders hope that the deal will help to spur recovery from the coronavirus pandemic.

"Under the current global circumstances, the fact the

RCEP has been signed after eight years of negotiations brings a ray of light and hope amid the clouds," said Chinese Premier Li Keqiang.

Mr. Li described the agreement as "a victory of multilateralism and free trade".

India was also part of the negotiations, but it pulled out last year over concerns that lower tariffs could hurt local producers.

Signatories of the deal said the door remained open for India to join in the future.

Members of the RCEP make up nearly a third of the world's population and account for 29% of global gross domestic product.

The new free trade bloc will be bigger than both the US-Mexico-Canada Agreement and the European Union.

Study shows coronavirus emerged in Italy earlier than thought

ROME (Reuters) - The new coronavirus was circulating in Italy since September 2019, a study by the National Cancer Institute (INT) of the Italian city of Milan shows, signaling that COVID-19 might have spread beyond China earlier than previously thought.

The World Health Organization (WHO) has said the new coronavirus and COVID-19, the respiratory disease it causes, were unknown before the outbreak was first reported in Wuhan, in central China, in December.

Italy's first COVID-19 patient was detected on February 21 in a little town near Milan, in the northern region of Lombardy, but the Italian researchers' findings, published by the INT's scientific magazine Tumori Journal, show that 11.6% of 959 healthy volunteers enrolled in a lung cancer screening trial between September 2019 and March 2020, had developed coronavirus antibodies well before February.

A further specific SARS-CoV-2 antibodies test was carried out by the Univer-

sity of Siena for the same research titled "Unexpected detection of SARS-CoV-2 antibodies in the pre-pandemic period in Italy".

It showed that four cases dated back to the first week of October were also positive for antibodies neutralizing the virus, meaning they had got infected in September, Giovanni Apolone, a co-author of the study, told Reuters.

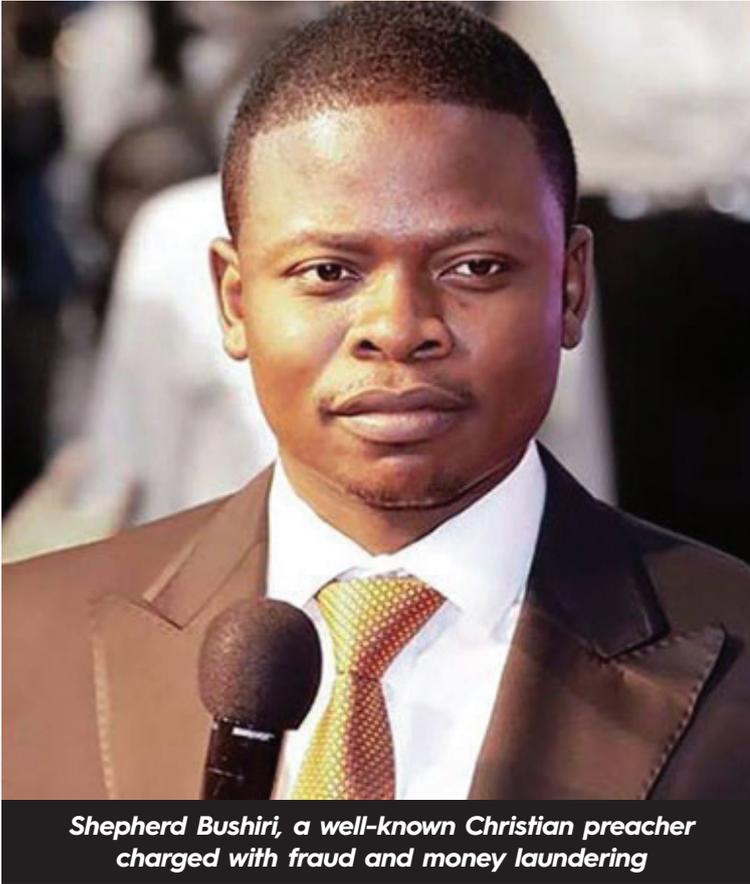
"This is the main finding: people with no symptoms not only were positive after the serological tests but had also antibodies able to

kill the virus," Apolone said.

"It means that the new coronavirus can circulate among the population for long and with a low rate of lethality not because it is disappearing but only to surge again," he added.

Italian researchers told Reuters in March that they reported a higher than usual number of cases of severe pneumonia and flu in Lombardy in the last quarter of 2019 in a sign that the new coronavirus might have circulated earlier than previously thought.

Shepherd Bushiri: Preacher flees South Africa ahead of fraud trial



Shepherd Bushiri, a well-known Christian preacher charged with fraud and money laundering

(BBC World): A well-known Christian preacher has skipped bail in South Africa and fled the country.

Shepherd Bushiri, who had previously said he wanted to clear his name, has now returned to his

home country, Malawi, with his wife Mary.

Earlier this month they were released on bail after being charged with fraud and money laundering.

He said there had been attempts on his life and

he accused the South African authorities of not offering protection.

Mr. Bushiri described his decision to skip bail as "a tactical withdrawal meant to preserve lives" while speaking to supporters on social media on Saturday.

Observers fear the issue could cause a diplomatic spat between Malawi and South Africa - as questions are being asked about how Mr. Bushiri and his wife managed to leave.

There had been allegations that Mr. Bushiri fled on Malawi's presidential jet with President Lazarus Chakwera - something that has been denied by both Mr. Chakwera's office and the South African authorities.

There are also questions over whether the two countries will cooperate over bringing the couple back to South Africa.

The South African gov-

ernment announced on Sunday that they have started the process to bring the couple back from Malawi "to ensure that the two fugitives face justice".

The statement made a point to mention that Malawi and South Africa have already promised each other to send back fugitives, as part of the Southern African Development Community (SADC) protocol on extradition, but when Malawi's Foreign Affairs minister Eisenhower Mkaka was asked previously, he wouldn't be drawn on the issue.

He told the BBC's Nomsa Maseko that it is the duty of the government to protect all Malawians but added that President Chakwera is a staunch advocate of the rule of law and that all diplomatic channels will remain open.

LOCAL WEATHER FORECAST

FRI 11/13  **29° Hi** DAY Intervals of clouds and sunshine with showers
25° Lo NIGHT Partly cloudy with a passing shower

Sunrise 6:13 AM Sunset 5:31 PM Moonrise 7:36 AM Moonset 7:04 PM

SAT 11/14  **29° Hi** DAY Intervals of clouds and sunshine with showers
25° Lo NIGHT A passing shower in the evening; otherwise, patchy clouds and warm

Sunrise 6:13 AM Sunset 5:31 PM Moonrise 8:41 AM Moonset 8:03 PM

YOUR DAILY HOROSCOPE

♈ ARIES | Mar. 21-Apr. 19

NOV 16, 2020: Get involved today. Don't shy away from putting yourself in the spotlight or ruffling a few feathers. If you see someone getting undeserved abuse, defend them! Give mean people a piece of your mind.

♉ TAURUS | Apr. 20-May 20

It's sad but true: romance requires hard work from time to time. And there is quite a bit of work required in your romantic life right now. If you're in a relationship, you'll need to give your partner a little bit more.

♊ GEMINI | May 21-June 20

You have some juicy information to share and you shouldn't be afraid to share it! You can have a fun day full of laughter and silly conversations. This is a great day to hang out with friends if you can make it happen.

♋ CANCER | June 21-July 22

Today is a good day for you to separate the good people in your life from the bad people in your life. You have the time you need, and recent events have given you the information you need to make that distinction.

♌ LEO | July 23-Aug. 22

You might have to sacrifice some of your privacy today, but it will be for a very good cause. Your presence is in high demand, and you need to step up and do a little networking. This could be a little bit challenging.

♍ VIRGO | Aug. 23-Sept. 22

You might have a lot of false starts today. Your concentration isn't as good as usual. After a few minutes of working on something, you could become distracted and start working on something else.

♎ LIBRA Sept. 23-Oct. 22

Listen to that nagging voice in your head today because it's not so much nagging you as it is giving you important warnings. So it's in your best interest to listen to your intuition whenever it has something to say.

♏ SCORPIO Oct. 23-Nov. 21

There is some serious acting going on around you right now. There are one or two people who look bright and cheerful on the outside but hide some deep, dark secrets inside. Be cautious about getting involved with anyone new.

♐ SAGITTARIUS | Nov. 22-Dec. 21

You don't always have to cover all the details about something before you decide to get involved. It's nice to have a little mystery to solve, and you are in a very inquisitive frame of mind right now.

♑ CAPRICORN | Dec. 22-Jan. 19

You have all the energy you need to get stuff done today, so don't worry about pooping out. You can get a lot achieved if you organize your time and delegate little tasks to other people.

♒ AQUARIUS | Jan. 20-Feb. 18

Everything must happen in its own time right now. You can't rush things even if you think it's for the best. Everyone has a different agenda, and you have to respect the fact that they aren't on the same time schedule as you.

♓ PISCES | Feb. 19-Mar. 20

Dip a toe into a potential new experience just to get a feel for what you may be in for. Jumping right into the deep end is not advised! Do your due diligence first. Ask people who have done this before what they think.

COMMUNITY NOTICES

CHRISTMAS CARD COMPETITION

The Halo Foundation Inc is again hosting its annual Christmas card competition which is open to youngsters aged seven (7) to eighteen (18). All entries should be 'Caribbean Christmas' themed. Deadline for submission is December 11, 2020. Call 562-5193 for more details. Prizes to be won.

FREE MATHS CLASSES IN ST. PAUL'S

Another learning opportunity is being offered in the St. Paul's community. CXC Math classes facilitated by veteran mathematician, Anthonyson King. These classes are geared toward 4th and 5th form students and those desirous of retaking CXC Mathematics. You must be a resident of St. Paul. Classes commence on Wednesday 14th October and will continue every Wednesday at 4:00PM. Early registrations are encouraged to facilitate scheduling. All COVID-19 health protocols will be strictly enforced.

RENEWAL OF WORK PERMITS

The Labour Department wishes to inform the public that the Cabinet of Antigua and Barbuda has decided that until further notice, work permit renewal applications are not required to be advertised by employers. ALL new work permit applications, including change of employers, MUST be accompanied by proper proof of advertisement, copies of applications received in response to job advertisement and a proper justification for the work permit application. Please be guided accordingly.

THANKSGIVING DINNER

The Lions Club of Antigua will be hosting their annual Takeaway Thanksgiving Dinner November 19th, 2020 from 6 Pm to 8 pm. Venue: Lions Den on Cross Streets. Tickets are \$25. Please walk with a bag to collect your dinner. COVID19 protocols will be followed including the mandatory wearing of facemasks.

SATELLITE OFFICE RE-OPENED

The English Harbour Satellite Office has re-opened. Employers can now make all statutory payments (Medical Benefits, Social Security, Education Levy and Inland Revenue) from Monday to Thursday, 9:00am to 2:00pm and on Friday, 9:00am to 1:00pm. Drop Box service is also available. Other services offered include acceptance of claims by the Medical Benefits Scheme and Social Security. Member and employer registration are also offered by the Medical Benefits Scheme.

FUNDRAISING EVENT

LSA and Virtual Stage along with 268 Dadli shine presents a fundraising car wash|BBQ|Fish Fry every Saturday beginning Saturday 14th November, at the School Bus Parking Lot from 7:00am. Proceeds in aid of equipment purchases and virtual stage production.

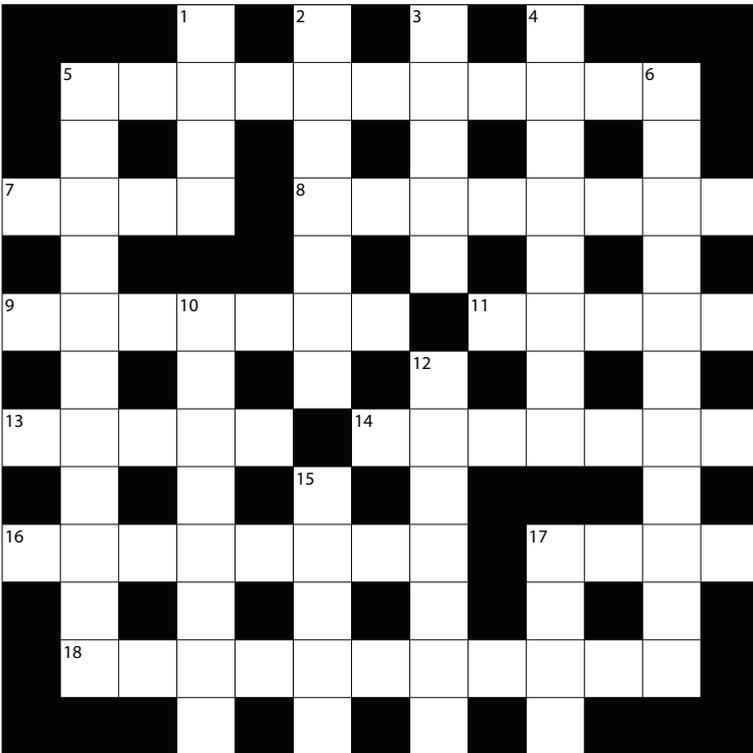
DIABETES SCREENING

In recognition of World Diabetes Awareness Month, the A Charge To Keep Foundation, under the auspices of Jermaine P. Lewis, will be hosting a Diabetes Screening in the constituency of All Saints East and St. Luke. Dates: Saturday 21st November at the Irene B Williams School and Sunday 22 November, 2020 at the Charlesworth T Samuel Primary School from 9am to 2pm. Early registration is required due to space availability. Contact: Ms. Jermaine P Lewis at 786-7327 or Mrs. Doreen Thomas 771-0918.

Tell us what's happening in your community.

Submit community notices to news@pointville.ag

QUICK CROSSWORD



Across

- 5 Treasured assets (5,6)
- 7 Suspicious (4)
- 8 Often (8)
- 9 Sender of unwanted emails (7)
- 11 Teutonic god in the Ring Cycle (5)
- 13 Provocation (informal) (5)
- 14 Female performer (7)
- 16 Fabric — cry 'odour' (anag) (8)
- 17 Avenging deity (4)
- 18 Petty (5-6)

Down

- 1 Cramped (informal) (4)
- 2 Passed legislation (7)
- 3 Squalid (5)
- 4 Start time (4,4)
- 5 Flying targets? (4,7)
- 6 Poised and confident — US lass freed (anag) (4-7)
- 10 A girdle round the earth? (8)
- 12 Kind of paint (7)
- 15 Very good — fish (5)
- 17 Disappear gradually (4)

DAILY COMICS

Dilbert



Garfield



Cathy



SUDOKU

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

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

How to play

Fill in the grid so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved. You solve the puzzle with reasoning and logic.



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World Test Championship will be decided by percentage of points



Tim Paine and Virat Kohli shake hands

Finalists for the World Test Championship (WTC) will be decided by the percentage of points they have earned from those they have actually contested for.

The International Cricket Council (ICC's) cricket committee has chosen this option for the first edition of a disrupted WTC, though final approval will be given

by the Chief Executives Committee (CEC) this week.

The ICC's last quarterly meeting of the year begins today.

The other option under consideration by the committee was to treat Tests not played in this league cycle because of the pandemic as draws and split the points. That has been ruled out, although in making this choice, there was acknowledgment within the committee that the "least bad" option had to be found, this WTC cycle completed, to be able to move to the next one.

The championship seems hinged on two upcoming pivotal series between India vs Australia and then India vs England, and both those series are of four Tests or more. England is also trying to reschedule their postponed series with Sri Lanka, which, if it goes ahead, could have an impact.

As things stand, only India and England have a realistic chance of playing all six of their respective WTC series.

Pakistan can play six series but one against Bangladesh would not have been completed.

APUA ELECTRICITY MAINTENANCE SCHEDULE

These planned outages are necessary for our continuous upgrade and maintenance programme to provide reliable and consistent service to our customers.

Date: Tuesday 17th November 2020
Time: 8:30AM - 11:30AM
Affected areas: Section of Lightfoot; CHAPA Development

Date: Wednesday 18th November 2020
Time: 8:30AM - 11:30AM
Affected areas: Section of Parham west of Mary Ground

Date: Wednesday 18th November 2020
Time: 1:30PM - 3:30PM
Affected areas: Section of Lightfoot and Bay View

Date: Thursday 19th November 2020
Time: 8:30AM - 1:00PM
Affected areas: Section of New Winthropes, Cedar Valley and Mount Pleasant

Date: Friday 20th November 2020
Time: 8:30AM - 12:00PM
Affected areas: Holberton Hospital

Kindly note that this schedule is subject to slight variation. Changes will be communicated on the APUA Facebook page.

Any service disruptions outside of this schedule were not anticipated. For further information and updates please call 311.



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REGISTRY OPEN FOR LIAT ENTREPRENEURS

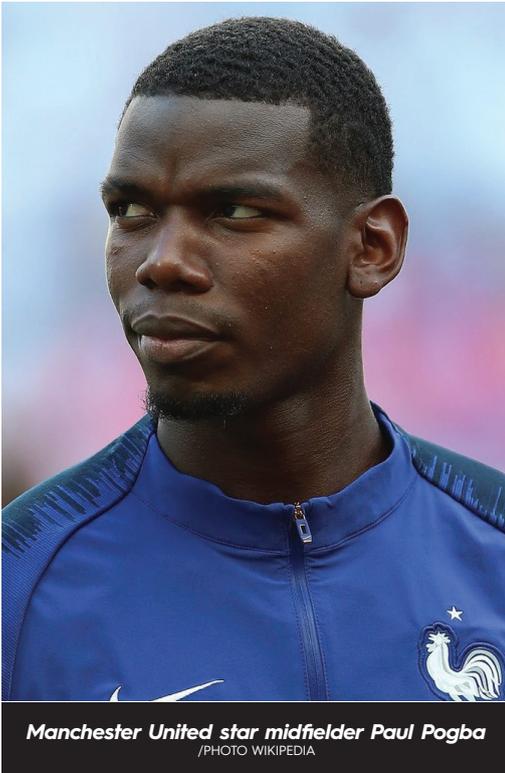
LIAT Entrepreneurs are invited to register for possible employment at LIAT and other airlines and airport businesses at Antigua Hangars Inc. Essentially the plan is to establish a database of employable aviation persons who may be interested in part-time work until full-time engagement is possible.

By submitting a CV establishing the work areas in which one has skills and their availability to work, the database will provide to LIAT and the other airlines which are slowly opening, access to aviation skills on a part-time basis.

The carrier or aviation institution will be responsible for the temporary security pass to allow access, with the airport security having files on the recent employment on the airport. Invitation to explore the proposed development of a Digitized Cargo Complex; MRO and FBO are also on the table.

All information to be sent to:
reservations@psltapa.com

Manchester United struggles impacting Paul Pogba



Manchester United star midfielder Paul Pogba
/PHOTO WIKIPEDIA

Paul Pogba's struggles at Manchester United are impacting the star midfielder mentally and physically, according to France head coach Didier Deschamps.

Pogba has struggled for form and consistency this season amid links with a return to Serie A champions Juventus and blockbuster switch to LaLiga holders Real Madrid.

The France international, who previously flagged an exit last season, has found himself on the bench at Old Trafford this term. Pogba has started four of United's seven Premier League fixtures. Through three

Champions League matchdays, Pogba has only been named in Ole Gunnar Solskjaer's starting line-up once.

Pogba has created two chances in the Premier League, while his passing accuracy stands at 79.9 percent, he has three chances created and two assists in the Champions League.

Deschamps told reporters Pogba is not at his best and struggling to find rhythm. The former French captain said players like Pogba, who have complicated situations at a club, are impacted mentally as well as physically.

Former West Indies cricketer turns to politics



Former West Indies captain and coach turned politician, Floyd Reifer

Former West Indies captain and coach, Floyd Reifer, has announced plans to contest the next general elections in Barbados. This means that he

will have to put his career as an international cricket coach on hold.

Reifer was one of five losing candidates in a by-election last week Tuesday for a vacant seat in the house of Assembly to represent the Rural St. George North electoral district. Reifer gained 1,327 votes to finish runner-up on the Democratic Labour Party (DLP) ticket to Toni Moore of the Barbados Labour Party's (BLP) 3,154.

The former West Indies coach told reporters, "I will be here again for the general election and I will come back stronger."

Reifer said he had learned a lot, adding, "When a man is down, it shows his true character and I am a lion."

West Indies tests negative for a third time in NZ

West Indies support staff and players have tested negative for the COVID-19 virus for a third time since beginning their tour of New Zealand and have been given a clean bill of health, cricket officials in the country have announced.

The results will now allow the Caribbean team greater freedom of movement to train and prepare for their series of three Twenty20 Internationals and two Tests against the Black Caps, and the ability to freely leave the isolation facility and mix with the general population.

Meanwhile, Cricket West Indies

Chief Selector, Roger Harper, said he is looking forward to viewing a number of white-ball specialists in red-ball practice matches against New Zealand "A".

Windies are scheduled to play three day and four day matches against the Black Caps A team this week in the southern island city Queenstown.

Harper listed Nicholas Pooran, Oschane Thomas, Brandon King, Fabian Allen and Rovman Powell among the white ball specialists that have grabbed the chance to play the red ball matches on the tour.

After not being considered for selection on the West Indies Tests match teams for the tour to England in July as well as the ongoing tour in New Zealand, West Indies T20 Vice Captain Pooran maintains his desire to represent the regional team on the Test stage someday soon. The Trinidadian said he made himself available for Test cricket in the summertime. The left-hander noted the selectors had to make their decision and obviously have their criteria, but expressed his availability to be part of the team.

CBH PUBLIC HEALTH CORNER



Food Safety

There are many ways in which a disease can be transmitted to us and one of them is through food; these are the foodborne diseases such as diarrhea, typhoid fever, hepatitis or cholera.

These diseases occur when food is contaminated with pathogenic microorganisms or their toxins (bacteria, parasites, virus)

Mostly food is contaminated with these microbes by the handlers themselves.

Hygienic habits such as washing ones hands before handling food, not coughing or sneezing on food and not handling food with infected wounds, as well as covering or protecting food, help to keep it from becoming contaminated and making us ill.



Word Search created by Kenya Smith; CHA 16.11.2020

CBH FUN FACTS 411 WORD SEARCH

Topic: **Food Borne Pathogens**

c	n	o	r	o	v	i	r	u	s	c	s
a	l	l	i	c	a	b	a	v	z	h	t
m	m	x	e	f	k	m	y	r	i	k	a
p	u	n	b	c	d	w	l	g	c	d	p
y	i	a	j	a	o	v	e	a	t	v	h
l	d	q	l	m	c	l	i	r	w	e	y
o	i	h	z	l	l	i	y	b	c	x	l
b	r	s	y	a	e	x	l	o	r	m	o
a	t	c	t	k	p	n	l	l	f	i	c
c	s	u	f	e	b	i	o	q	u	b	o
t	o	d	a	y	r	w	j	m	h	s	c
e	l	v	q	h	u	i	f	u	l	q	c
r	c	m	o	z	h	v	a	k	z	a	u
a	h	e	p	a	t	i	t	i	s	a	s

Can you find the following 11 words surrounding the topic Food Borne Pathogens?

- *Hepatitis A *Ecoli *Campylobacter *Norovirus *Listeria
- *Clostridium *Salmonella *Bacillus *Vibrio *Shigella
- *Staphylococcus

TRIBUTE TO: ROLSTON 'DEBU' WILLIAMS

by Ambassador Dwight C.R. Gardiner, Former President of the Parham Football Club (2002-2006) and Former Executive Member (Treasurer) of the Antigua and Barbuda Football Association (2004-2008).

The Parham Community and Antigua and Barbuda mourn the loss and celebrate the highly accomplished life of a local football coaching trailblazer, Rolston 'Debu' Williams.

Debu had a long and illustrious coaching career in football spanning well over twenty years. For the Parham sporting community, his passing is akin to that of a family losing a cherished member whose contribution was of such noteworthy significance that undoubtedly it leaves a void.

Somewhere around 2002, Debu invited me to meet with him at which time I learned of his intention to spearhead a campaign to re-establish an executive to manage the affairs of the Parham Football Club. Debu was a visionary, and his passion for football and the development of the youth within his community was infectious and it was this enthusiasm that convinced me to assume the role as President of the Parham Football Club.

Debu sought to develop a structured club administration to propel the success of the Parham Football team through the alignment and positioning of key influential and committed persons from within the Parham Community. Under his stewardship as the head coach, Debu was able to transform the sport of football in the community and the Parham Football team accomplished great things, having won several championships. The view shared by many in Parham and

the wider Antiguan community is that his actions as a coach were truly inspirational to many young people in the community.

Debu's vision and ambitions surpassed that of being the head coach at a community level, and he had his eyes set on making a difference at the national level. Debu was the author of my rise to the executive of the Antigua and Barbuda Football Association and whilst I served the ABFA from 2004 to 2008, Debu continued to offer counselling and provided invaluable information, from the ground, regarding the challenges facing our young progressive footballers.

Debu was about youth development and used many available avenues to gain support for this endeavour. As one person within the community pointed out, Debu was "much more than a coach, he was like a scientist" ensuring the perfect composition in his approach to improving football in the community and nationally. Many accomplished young footballers that came through Debu's mentorship programme are now successful men, in their own right, which serves as a living testimony of Debu's tenacity, vision and leadership.

Admirably, Debu was the type of person who passionately stood by what he believed and "you would have difficulty moving him off his crease" once his mind was made up. This attribute contributed to him being an "exemplary and inspiring person"

and allowed him to lead by example, demonstrating his commitment to personal development by continuously improving his skills through the attainment of coaching certificates.

His ultimate dream was to make a national contribution to football and he eventually achieved this by becoming the first national to hold the post of Technical Director of the Antigua and Barbuda Football Association. Within his community, Debu's talent was also evident outside the football arena; he briefly and skilfully managed and coached the Parham Basketball team, Yogi Warriors, taking them to win both playoffs and league championships in 2013. He was also competitive at softball cricket and led his team "safe hands" with vigour.

The unanimous sentiment is that his contribution to football and youth development should be permanently memorialised in the Parham Community - by naming a community landmark in his honour. There would also be no better tribute than for Debu's fellow Parhamites to fulfil his dream of establishing a functioning executive to manage the Parham Football Team.

Debu holds a cherished place in the history of the Parham sporting community, the Antigua and Barbuda Football Association and the nation of Antigua and Barbuda.

May he rest in eternal peace!

cont'd from pg 32

passing when he read scriptures to those of his friends who had gathered to be with him and sang religious hymns.

Also in attendance at Debu's homegoing ceremony were senior government officials including Minister of Sports, Hon. Daryll Matthew, Hon. E. P. Chet Greene, Hon. Londel

Benjamin, former Prime Minister Baldwin Spencer, Commissioner of Sports, Colin James, and Director of Sports Heather Samuel-Daley.

Present as well were the President of the Antigua and Barbuda Football Association, Everton 'Batow' Gonsalves, the women's and men's national teams

and coaches and other employees of the Ministry of Sports.

Scores of footballers, present, and past also turned out to pay their final respects to Debu who was instrumental in the development of many of their careers.

Williams will be sorely missed by the Parham

community which he led to six national championships along with the Antigua and Barbuda football fraternity which he faithfully served for more than 20 years.

Rolston 'Debu' Williams, whose sunrise was 3rd February 1965 and sunset, 14th October 2020, was laid to rest in his hometown of Parham.



Legendary sportsman, Rolston 'Debu' Williams laid to rest



Rolston 'Debu' Williams

Legendary sportsman, Rolston 'Debu' Williams laid to rest

Rolston 'Debu' Williams, the first Antiguan and black man to be elevated to the post of Technical Director of the Antigua and Barbuda National Football Team, has been laid to rest.

He was remembered and his life celebrated in a well attended ceremony on Saturday at the Sir Vivian Richard Cricket Stadium.

Among the more than 1000 mourners in attendance was President of the Parham Football Club, Dwight Gardner, who described Debu as a leader who was passionate about his community and football. Gardner credited Debu with encouraging him to make a bid for the leadership of Parham FC and added that he had also been instrumental in his eleva-

tion to an executive position in the Antigua and Barbuda Football Association.

In a passionate eulogy, the Hon. Asot Michael described Williams as a loyal, committed, dedicated friend who stood beside him through both the good and bad times. Michael related that Williams, who was always in pursuit of knowledge, was an avid reader who was always eager to participate in courses to aid his self-improvement and add value to his contributions to Antigua and Barbuda through sport.

Michael recounted receiving a devastating call from Williams on October 7. It was then that Williams emotionally revealed to his friend that he was dying. Michael tearfully recalled the night before Debu's

cont'd on pg 31

DEWS



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