



ANTIGUA AND BARBUDA

POINTX PRESS

TRUSTED NEWS AND RESPECTED VIEWS

WEDNESDAY 25 NOVEMBER 2020

ISSUE 161

WWW.POINTVILLE.AG

FROM ADVERSITY TO OPPORTUNITY

SEE PAGE 3

**Second phase
of Barbuda
housing
programme set
for January**

PAGE 4

**Antigua and
Barbuda
"shocked" by
latest CDC
travel rating**

PAGE 7

**Churchill
Norbert
recognised
as CARICOM
Energy
personality**

PAGE 9



Photo credit: Angelica O'Donahue

EDITORIAL: The pandemic and children

Page 2

The pandemic and children

There was an interesting article in Tuesday's New Yorker Magazine, 'Children of Quarantine: What does a year of isolation and anxiety do to a developing brain?'

The article explored in detail the impact of living in quarantine on young children in the United States. One of the conclusions arrived at was that the impact on children will likely last long after the pandemic is over and our lives return to some sort of normality.

Reading the article brought into sharp focus what our own children here in Antigua and Barbuda have endured, silently in some cases, as they too had their lives dramatically disrupted for reasons which they are not fully able to comprehend.

For several months, national attention has been focused on the economic impact of the pandemic and the toll it has taken especially in relation to employment in the hospitality sector, the decline of government revenues and the severe strain placed on statutory bodies such as the Social Security Scheme.

While it is important that attention be paid

to these areas, as a society we must also examine the impact the pandemic has had on our children.

For example, a large percentage of hospitality workers are female and many of these women are single parents. Taking care of their children in the best of times can be an uphill task, but under the conditions created by the pandemic, it has become, in some instances, almost impossible.

Doctors, nutritionists and others in the health and wellness community remind us often of the importance that consuming balanced meals in the formative years has on a child's development. Research has proven that malnourished children often suffer lifelong learning disabilities.

Given the crisis the world has been plunged into, it is fair to conclude that many children are being denied the nutritious meals critical to their development and future productivity. It is inevitable therefore, that for many of these unfortunate youngsters, there may be a negative developmental outcome down the

road.

Apart from nutritional issues, there are other concerns that have been expressed about our children in this COVID-era. The 'new normal' is taking its toll on parents, teachers and the students as they adjust to the reality of extensive protocols in school and public places. Parents have had to adjust to shortened school days in a time when they can least afford to be away from work or afford after hours child care services.

Under the new protocols, children are being asked to 'social distance' from each other. This comes at a time that is critical to their development of the social skills required to serve them throughout life. Even the practice of singing nursery rhymes, a key learning tool for children, has been curtailed as some believe that this may help to aid the spread of the coronavirus.

Already, at least one case of a child becoming infected has been reported.

Schools have introduced 'mask breaks' for children during which they may remove their face cover-

ing for a short period, but wearing the mask throughout the day is itself quite a challenge for children as part of learning involves reading and understanding facial expressions. The visual element of oral communication is particularly important for children with hearing disabilities as they must acquire the ability to read lips to increase critical language and comprehension skills.

Another factor which we must consider is the disparity that exists in the country between children with ready access to the internet and internet capable devices and those who do not. This a challenge which the government recognised early in the pandemic and acted quickly to address.

In conclusion, it is pellucid that the difficulties being faced by many families as we all struggle to cope with the pandemic cannot be overstated. The issues are real, the suffering is real and as a society we must be mindful of the need to take care of the most vulnerable among us; our children.

Nothing less will suffice.

PM congratulates female business owners

Prime Minister Gaston Browne is continuing to encourage nationals who have answered his call to get involved in business.

As part of this policy, PM Browne has set aside time each week to engage with entrepreneurs, offer support for their businesses and he has commended the innovation of citizens during the harsh economic realities of the COVID-19 pandemic.

On Tuesday, Prime Minister Browne met three new business owners, all former LIAT flight attendants, who

visited him at the Office of the Prime Minister.

The women are Jamila Jonas, owner of Willie Jean's Gourmet Herbs and Spices; Kemberly Greenway of Sattva Essentials Candles and Oils and Uchenna Robertson who offers a line of natural hair care products, Ebony Essentials.

The flight attendants turned business owners showcased their products during the visit and indicated that the majority of the ingredients in their products are sourced locally.

Jamila Jonas, owner

of Willie Jean's Gourmet Herbs and Spices revealed that LIAT was her first and only place of employment for approximately thirty years. Kemberly and Uchenna both spent fifteen years as flight attendants with LIAT before the airline was closed due to the COVID-19 pandemic.

"Our wings were clipped," Jamila said.

During the meet and greet, PM Browne expressed his admiration for the creativity and resilience the women have displayed.

"Very, very impressive! I

want to commend each of you for all the work you have done. All of the research in putting these products together. They are expertly done and the packaging is beautiful. I want to wish you continued success. You have shown a great deal of resilience," the country's leader said.

PM Browne continued, "If there is anything at all the government can do to assist you, please let us know. I wish you all the best, on behalf of the government and people of Antigua and Barbuda."



Second phase of Barbuda housing programme set for January

The second phase of the European Union (EU) financed housing programme in Barbuda will begin in early January with the construction of an additional one hundred and ten homes.

Head of the Office of the National Authorizing Officer (NAO), Dr. Clarence Henry, said twenty individuals have already received the keys to completed homes and arrangements for the start of the second phase are well underway.

"The Beneficiary Selection Committee (BSC) just completed a meeting today (Tuesday) as we looked at who will be the successful candidates for houses in the next phase. We are meeting again next Friday following which we should be in a position to identify the would-be recipients," Dr. Henry told PointeXpress.

According to the NAO, the BSC has had to reduce the number of houses it planned from 150 down to 130. He said this is because of the rise in the cost of building materials since the start of the project which forced the committee to reduce the number of houses planned. The EU is providing five million Euros to finance the programme. The United Nations Development Programme (UNDP) is the agency managing the project, which is supervised by the NAO.

Dr. Henry said the UNDP rules mandate that the contract for the construction of the remaining houses must be subjected to a tendering process. He added that the tender panel will meet shortly to select a contractor. The NAO only has an observer role in the selection process. Asked about the criteria for

awarding the houses, Dr. Henry explained that those selected must have been residents of Barbuda at the time of the 2017 hurricane. Those who resided in Antigua, or elsewhere in the world at the time do not qualify.

First responders - firefighters, police officers, teachers, nurses - and parents with children will be prioritised to receive houses once they become available.

Dr. Henry explained that the BSC has been keen on attaining a high level of construction of the first twenty houses and wishes to maintain that standard going forward.

The BSC comprises the ONAO, the UNDP, the Development Control Authority, the Office of National Disaster Services (NODS), the Ministry of Works and the Barbuda Council.



Police say new roundabouts will improve the flow of traffic

Head of the Traffic Department, Assistant Superintendent of Police (ASP) Rodney Ellis, believes several new roundabouts installed around the island will result in an improved flow of traffic.

As part of the government's road rehabilitation programme, at least five roundabouts have been installed at junctions where roadways have been repaired.

Ellis said that the roundabouts will make for a better flow of traffic when compared to the traffic lights which were removed from these areas.

"I believe so because you have to cater for the number of vehicles on the road. That special junction there - Spru-
goos - and we notice that when the

lights are not working the traffic flows better. So now you have the roundabout persons just have to understand and follow the rules of the roundabout. Once you do that then the traffic will flow better," said Ellis.

Ellis is also warning against misplaced road courtesy. According to him, having spent several hours at one of the roundabouts observing the flow of traffic, he noticed that some motorists are showing courtesy by allowing other drivers to proceed when they do not have the right of way to do so.

The head of the Traffic Department said this should not be done at a roundabout.

"You cannot do that at the roundabout. Once you hit the roundabout

you proceed and the other person who is coming from your left would have to wait until the roundabout is clear. So some persons still have to go back now and understand how the traffic flows around the roundabout. It is clear once you're entering a roundabout you must give way to traffic on your right. Once the person enters that roundabout you have to yield and wait until that person clears the roundabout before you proceed and once you follow that the traffic would flow much better," Ellis said.

Ellis said that more officers will be on patrol to ensure that traffic laws are being followed and to assist persons maneuvering the roundabouts.

Greater food security needed in the fisheries sector

Tricia Lovell, the Deputy Chief Fisheries Officer, says the coronavirus pandemic has highlighted the need for increased food security within the fisheries sector.

Lovell said that more support needs to be given to fisherfolk since Antigua and Barbuda currently imports a significant quantity of its seafood requirements.

"When we think about food security in terms of the seafood products that

we consume in Antigua and Barbuda a lot of it is unfortunately imported. So when you look at your import figures you are seeing a significant amount of seafood products being imported. A lot of these are temperate species-some of your cold water species like your salmon et cetera," Lovell said.

According to Lovell, there is, however, a significant amount of seafood that is landed by fishers in Antigua

and Barbuda.

She said one of the issues which the current economic situation has highlighted is the need for the residents to continue to support fishermen and the fishing industry as a whole.

"It really has brought a light to the need for us to ensure our food security because obviously once you have situations where your borders might be compromised [and] imports are not

coming in as they should or used to, then we really need to be able to feed ourselves.

"So I think COVID-19 2020 has really highlighted the need for us to ensure our food security, the need for us to ensure our fisheries are able to support us, first nationally and then other sectors like tourism and exports et cetera," Lovell said.

World Fisheries Day was observed on November 21.



EVERY **WEDNESDAY** | 4pm-6pm

WE ARE THE ONES

WITH PETRA WILLIAMS

LIVE RADIO INTERVIEW

WITH

DR. NATASHA LIGHTFOOT

25TH NOVEMBER 2020

POINTE FM 99.1
BROADCASTING FROM THE POINT COMMUNITY
COMMUNITY BASED... GLOBAL PERSPECTIVE

Facebook, Instagram, YouTube, Twitter, Snapchat icons

Department of Culture's Christmas Market

The Department of Culture is joining forces with the CARIFESTA Secretariat to host the Cultural Christmas Market from Thursday December 17th to Sunday December 20th 2020.

The daily event will run from 11:00 am to 8:00 pm.

"The aim of the Christmas Market is to feature locally made arts, crafts and confectionary items in addition to increasing commerce in that sector of the industry. The Christmas Market will also aid in raising spirits for the Christmas season es-

pecially through these difficult times," a statement from the department disclosed.

Interested vendors are being invited to collect registration forms at the Department of Culture's Lower Nevis Street office or at the CARIFESTA Secretariat Office on Old Parham Road upstairs the INET building. Forms may also be downloaded by visiting the CARIFESTA Antigua Barbuda Facebook page.

The deadline for the submission of registration forms is Friday 27th November 2020.

DEPARTMENT OF CULTURE
CHRISTMAS
Market

REGISTER NOW!

DEC. 17TH - 20TH 2020 • 11AM - 8PM DAILY
VENUE: RYAN'S PARKING LOT, LOWER NEVIS STREET

**FEEL THE CHRISTMAS SPIRIT WITH A SHOWCASE OF
CULTURE | ARTS/CRAFTS | CAROLLING
CHRISTMAS SPECIALS**

MASK REQUIRED ON ENTRY - ALL COVID PROTOCOLS WILL BE ADHERED TO

FOR MORE INFO CALL 764-8384 OR 775-5222 | FOLLOW US: CARIFESTA ANTIGUA BARBUDA

Tremendous response for Thursday's investment forum

There has been 'tremendous' interest in the investment forum which the government will hold this Thursday.

Ambassador Daven Joseph who heads the planning committee said the response from businesses and individuals at home and in the diaspora have exceeded expectations.

"We have a wide cross section of the society which has called asking how they can become involved in the developments being proposed by the government.

These include the private sector, the religious community, civil society and other entities," he reported.

The government is making available investment opportunities in the proposed new Willoughby Bay development, Paradise Bay, formerly Dredge Bay, and the Entrepreneurial Development Enterprise.

Investments in accommodation such as hotels, villas and private homes, a marina and ancillary services to serve mega yachts, agro-processing,

light manufacturing such as furniture, beer and aerated beverages are all being encouraged among the local population.

The forum will be held virtually, but arrangements have been made for a small in-person audience to whom Prime Minister Gaston Browne will deliver the feature address.

Speakers scheduled to participate include businessmen, Paul Ryan, Patrick Ryan, Victor Michael and Dr. Errol Cort. The Chamber of Com-

merce, the Employers Federation and trade unions will also be represented.

Also expected to attend are Environment Minister, Sir Molwyn Joseph, Trade Minister, E. P. Chet Greene and Investment Minister, Charles Fernandez.

The parliamentary representatives from both St. Phillip's North, Sir Robin Yearwood, and St. Phillip's South, Lennox Weston, whose constituencies border Willoughby Bay, will also be in attendance.

Antigua and Barbuda “shocked” by latest CDC travel rating

Antigua and Barbuda is initiating discussions with the US Center for Disease Control (CDC) after the American body classified the country as ‘very high risk’ for exposure to COVID-19.

Foreign Affairs Minister E.P. Chet Greene says that the government is “shocked” at the CDC’s rating of Antigua and Barbuda which was released on Monday.

The CDC’s travel advisory to American citizens identified Antigua and Barbuda as Level 4 or ‘very high risk’ for exposure to coronavirus. The previ-

ous CDC advisory issued a month ago categorised Antigua and Barbuda as Level 3 or ‘high risk’.

Minister Greene noted that Antigua and Barbuda has devised and implemented strict protocols for curbing the coronavirus.

“Consequently, we have no community spread and no clusters”, he said.

Greene continued that “the level of infected persons remains relatively low at 139 with declining active cases, and only 4 deaths”.

The minister also observed while he is pleased that regional neighbours Barbados and St. Lucia

have been placed at Level 2 or ‘moderate risk’, he could not help but be perplexed as their COVID-19 statistics stand at 259 cases and 7 deaths, and 220 cases and 2 deaths respectively.

Of 14 Caribbean territories named in the CDC advisory, eight are “very high risk”, three are “moderate” at Level 2, and three are “low risk” at Level 1.

Minister Greene disclosed that on Tuesday he made contact with Antigua and Barbuda’s Ambassador to the United States, Sir Ronald Sanders, who was asked to initiate contact

with the CDC “to ascertain the basis on which the country has been placed in a ‘very high risk’ category for travel”.

The minister declared that “if something is not being done which our authorities need to be aware of, then CDC has an obligation to inform us, so that we can remedy it, but putting us on a ‘very high risk’ list without notice, explanation or consultation cannot be right”.

Minister Greene said another statement on the matter will be issued once Ambassador Sanders receives a response from the CDC.

Sandals Grande Antigua hosts diabetes and prostate cancer screening initiative

Sandals Grande Antigua Resort & Spa hosted an employee health fair on Tuesday with special focus on diabetes and prostate cancer.

During the four-hour event, a steady flow of employees availed themselves of the opportunity to have their blood sugar and prostate checked.

In order to fully comply with the government’s COVID-19 protocols, only three people at a time were allowed in the testing area and social distancing was maintained.

The initiative was a collaboration among the resort, the Medical Benefits Scheme, Dr. Dwayne Thwaites and Dr. Sean Blackburn. Drs. Thwaites and Blackburn provided prostate screening services.

Dr. Blackburn underscored the importance of prostate screening, stating: “Once you get to age 45 and up, it is always best to start

checking your prostate. A lot of men do not think it is important and they do not realise they have prostate cancer until it is too late.”

He said early detection is crucial as prostate cancer is “very prevalent” in Antigua and Barbuda.

The general practitioner suggested that lifestyle changes such as quitting smoking and reducing alcohol consumption can help to decrease the likelihood of prostate cancer.

As for blood sugar testing, one employee explained why she decided to get checked.

“I know my family history of diabetes and I used the opportunity to get checked because I want to know my levels,” she said.

Training and Development Manager at Sandals Grande Antigua, Matara Murphy, highlighted the company’s directive to stage events which will promote employee

well-being.

“As a company, we have a mandate under Sandals Corporate University to do a signature event every month,” she said. “We’ve decided to look at what’s happening each month.”

Murphy added, “World Diabetes Day was observed this month [on the 14th] and November has been recognised across the globe as Men’s Health Awareness Month. We therefore decided to have an event which focuses on both diabetes and prostate cancer.”

She revealed plans for an AIDS testing initiative in December as World AIDS Day is recognised globally on December 1.

The prostate and blood sugar screening event followed breast cancer screenings held in October during Breast Cancer Awareness month.

TENDERS NOTICE

REQUEST FOR PROPOSAL

***Construction of a Two-Storey Science Lab Building with Civil Works
Sir Novelle Richards Academy School***

Basic Education Project II (BEP II)

Ministry of Education, Science and Technology

in conjunction with

the Caribbean Development Bank (CDB)

The Tenders Board of the Government of Antigua and Barbuda, on behalf of the Ministry of Education, Science and Technology, in conjunction with the Caribbean Development Bank (CDB), invites interested vendors to submit a bid/proposal, for the supply of works and or services related to the **Construction of a Two-Storey Science Lab Building with Civil Works** to include **Site Drainage** and **Sanitation**, at the Sir Novelle Richards Academy School.

The **Scope of Works** and **Supporting Documents related to this tender**, can be accessed through our **e-Procurement Platform**, via the following link:

<https://goab.easibuy.com/advertisements/1303?token=f4c5904fe270f8d411031da5>

The e-Procurement Platform for this tender is hosted by EASiBUY. Should you require any assistance in accessing the platform, please feel free to contact Mr. Daniel Knight at **Daniel.Knight@ab.gov.ag** or Jamal Barnes at **Jamal.Barnes@ab.gov.ag**

Please be advised that the eligibility of your bid/proposal, is subject to the **completion of a Vendor Registration Form** which can also be accessed from the site.

Bid/Proposal for this tender, must be uploaded to the e-Procurement Platform, no later than **12:00 noon** on **Tuesday, 15 December, 2020**. Queries or Clarification Request regarding the specified requirements of this tender, must be directed and delivered to: **Chairman, Tenders Board (tenders.board@ab.gov.ag)**. Please note that the **final day for considering queries** related to this tender, is **2:00 PM** on **Thursday 03 December 2020**.

Today PointeXpress joins with the CARICOM Energy Desk in focusing on Antigua and Barbuda's Churchill Norbert

CARICOM Energy Personality Series

Churchill Norbert recognised as CARICOM Energy Personality; takes sustainable tourism to new heights for Antigua and Barbuda



Churchill Norbert CARICOM Energy Personality

By Tenille Clarke

Community development has long moved beyond a buzz phrase for Churchill Norbert: it is unquestionably a revered act of national service that he continues to undertake with great pride in his day-to-day personal and professional pursuits. A father of two brilliant children and a doting husband, Norbert was born in St. Lucia – which he describes as a gem of an island.

“St. Lucia has a lot of natural beauty. We talk about The Pitons, the riv-

ers. If you love nature, that is the island for you,” he explains.

With similar adulation, he refers to Antigua and Barbuda's relatively flat topography as a geographical signature of the twin-island.

“As many may have heard before, the beauty of our beaches in Antigua gives visitors 365 choices,” he says of the island which has been his home for the last 18 years. “We also have a very multicultural environment; it's like a melting pot of beautiful people from all over the

Caribbean and the world. When you speak about Caribbean integration and different nationalities within the CARICOM region, you will truly find that here in Antigua,” he effortlessly notes.

Almost as a second nature, tourism is a conversational and experiential strong-suit for Mr. Norbert, having worked with the award-winning Sandals Resorts International in both St. Lucia and Antigua.

As a Chief Engineer who has worked in the industry for almost three decades, he has completed training and attained designations in a number of key areas – including Facilities Management, Electrical Engineering, Energy Management, Renewable Energy and Project Management.

With scholastic certifications obtained at the tertiary level in Las Vegas, Jamaica and Canada, Norbert has worked assiduously to improve the electrical systems and process of arguably the most renowned hotel chain in the Caribbean Region.

“When I first got started in the energy industry, the technology was very different. Looking at the options in terms of efficiency, the control devices, automated systems; a lot of what

we had to do back then was done manually,” he explains of the early 1990's.

Bringing that infrastructure up to speed, some of Norbert's impressive achievements with Sandals include the implementation of infrared testing systems; the design and installation of Reverse Osmosis Plants and the realization of a robust energy-efficient system at the hotel properties.

“Sandals was really the foundation where I truly got deep into the sustainability and energy aspect of my career. A lot of what we did was based on the shared corporate vision on our priority list,” he elucidates.

Praising the Preventative Maintenance Program at the Electrical Department within the organisation, Norbert also focused on the training and development components, noting that, “a lot of the certifications I was able to acquire was done through investing in me, as well as the employees, to ensure that we were capable of responding to the demand of the resort.”

Global certification programmes such as “Green Globe” allowed for a laser-focus on annual targets to reduce energy consumption by three percent.

cont'd on pg 10

cont'd from pg 9

"It was a challenge, so we thought about various projects that would reduce that quantity. Some of the first things we looked at were monitoring sub-metres and consumption in specific areas; paying attention to key performance indicators and starting retrofits when the technology became available, such as pool pumps and shifting from conventional air-conditioning split units into the inverter units that were much more efficient."

Those activities paid off in not only significantly reducing usage, but also in increasing a culture of awareness that balanced human resource building with the technical capacity.

"The team always saw these measures as adding value to the business product," he summarises. "You over-deliver, exceed the guests' expectations, and you noticed a direct benefit of improving the guest experience. That was a way to measure customer satisfaction which was very positive in gaining loyal, repeat customers."

As an adjunct Lecturer at the University of the West Indies Open Campus, Norbert has brought similar value to the "Introduction to Facilities Management" programme, which he calls an absolute joy.

"The interest level and burning desire for knowledge is very high, not just for the students, but the private and public sector workplaces that sponsor their academic involvement," he says. "It's about wanting to know more to do more, and the need to have very good, trained professionals who can now look after the proper management of these facilities and make sense of the best practices and standard operating procedures."

Acknowledging that there is still more work to be done on the sustainable energy front, Mr. Norbert continued his contributions by bringing that wealth of hospitality experience to another important role – as Coordinator for the Energy for Sustainable Development in the Caribbean Buildings Project, which was completed in September 2020. With the involvement of five member-states – Antigua and Barbuda, Belize, Grenada, St. Lucia

and St. Vincent and the Grenadines – he describes the regional project as 'very well-developed', with the collective goal of implementing capacity building, codes and standards for the region's collective benefit.

"Each country was responsible for one key component of the project, and Antigua and Barbuda handled the public awareness arm of energy efficiency and renewable energy, with demonstration sites that could be replicated in other islands."

Norbert underscored the recent catastrophic hurricanes that battered the Region and explained that state leaders agreed that it is time to establish policies, standards and codes that would help to strengthen the resilience of the Caribbean.

"We also developed policy instruments and grade manuals that would help us look closer at the institutional framework to support and promote energy efficiency and to make more environmentally-friendly decisions, as it relates to buildings" he justified.

By 2030, Mr. Norbert's hope is that Antigua and Barbuda can reduce its carbon footprint by 38 per cent, confirming that the country is on the already right track with its environmental management systems to support that upward trajectory.

"The national contributions will be reviewed [in Cabinet] very soon, but when I look at the activities on the ground as a Project Coordinator with the Department of Environment – the pipeline of activities that are being done that focus on interventions to improve on renewable energy standards, we're on stream," he asserts.

Looking at public and private schools, health clinics, desalination plants and other key sites, a critical component will be securing buy-in from all stakeholders to move forward and to create a smooth transition away from fossil fuels.

"For some people, it's still not a reality. Looking at the average citizen, the energy efficiency challenge has been the financial impact of procuring and installing energy efficiency appliances, so the solution starts with

lower interventions and behaviours," he says. "As time goes by, my hope on the renewable energy front is that we can look at introducing a flexible tariff for bigger commercial systems for private sector that incentivizes these changeovers to make it more attractive."

In reimagining the intersectionality of energy efficiency and hospitality during the COVID-19 pandemic, Mr. Churchill Norbert is looking to future generations to action the sense of urgency throughout the CARICOM Member-States to help build a regional vision that will withstand the test of time.

"Now more than ever, the economic gains and environmental benefits for a more sustainable Caribbean will come from more private-public partnerships at all levels," he summarises. "The children are an integral part of the process and involving them through education at a very young age makes them the best promoters of behaviour. This is how you will know that tomorrow's future will be secured."

This article is part of the CARICOM Energy Personality Series, an activity of CARICOM Energy Month 2020 and is produced by the CARICOM Energy Unit, the Caribbean Centre for Renewable Energy and Energy Efficiency (CCREEE), and the European Union (EU) and the German Federal Ministry of Economic Development and Cooperation (BMZ) funded, Technical Assistance Programme for Sustainable Energy in the Caribbean (TAPSEC). The series aims to give recognition to regional energy champions who have made exceptional contributions in the areas of renewable energy, energy efficiency, energy access, resilience, and rural electrification throughout the Caribbean Community. To read more features within the series, please visit us at <https://energy.caricom.org>.



**POINTVILLE
COMMUNICATIONS INC.**

Christmas **SPECIAL**

\$500

**1 QUARTER PAGE AD
4 30sec RADIO COMMERCIALS
3 MENTIONS PER DAY FOR A WEEK
1 BANNER AD ON WEBSITE**

\$1000

**2 QUARTER PAGE ADS
8 30sec RADIO COMMERCIALS
3 MENTIONS PER DAY FOR A WEEK
1 BANNER AD ON WEBSITE**

\$1500

**2 HALF PAGE ADS
10 30sec RADIO COMMERCIALS
4 MENTIONS PER DAY FOR A WEEK
1 BANNER AD ON WEBSITE**

\$2000

**2 HALF PAGE OR 1 FULL PAGE AD
10 30sec RADIO COMMERCIALS
4 MENTIONS PER DAY FOR 2 WEEKS
1 BANNER AD ON WEBSITE FOR 2 WEEKS**

**CONTACTS US AT: 268-562-4989
EMAIL US AT: SALES@POINTVILLE.AG
FOR OUR REGULAR RATE SHEET.**

SPECIAL TERMS AND CONDITIONS APPLY

Showdown in the making between Grenada gov't and busmen



Derek Mc Kenzie - Public Relations Officer of the National Bus Association

(The New Today): The Grenada National Bus Association and the Keith Mitchell administration appear to be headed for another showdown over plans by the government to attach criminal records to traffic offences as well as their exclusion from the Transport Commission.

The bus operators began wearing red ribbons on Monday in protest, following a decision late Sunday.

The Mitchell administration is passing a Bill in Parliament that adds an element of criminality to traffic violations.

On the weekend, the National Bus Association said they are calling on the government to reconsider this amendment to the Traffic Code because they consider it to be excessive and they are also asking for a voice on the commission that is responsible for making decisions regarding national transportation policies.

Under current laws, magistrates will have discretion to fine up to ten times the value of an

issued ticket and the bus association has said this penalty is already sufficient as a deterrent to traffic violations.

A spokesman for the bus operators has said they consider the legislation to be a method of instilling fear in the population and forcing people to hand over cash to the government even when they believe they are not guilty.

Public Relations Officer for the National Bus Association (NBA), Derek McKenzie said the government also refused to agree to their request for a copy of the draft Bill but they were able to get their hands on a copy using other avenues.

They feel that the government has again disregarded their position by refusing to consult with them before taking the Bill to Parliament.

McKenzie said that all the bus operators they have spoken to have great difficulties with the plan to attach criminal records to traffic violations.

They are also challenging a decision by the government to exclude them from the seven member board of the new Transport Commission which has replaced the National Transport Board.

According to Mc Kenzie, the

excuse given for their exclusion on the board is a conflict of interest, but they are concerned that they are being disregarded since both the insurance industry and the police are represented on the commission.

He said the former Minister of Transportation, Gregory Bowen, told them that the government would "meet them at a lower level as stakeholders".

They don't believe that their interests can be properly represented in the current makeup of the Commission.

The bus association has said they are willing to be represented by an individual who is not a bus driver and that they also want to be the ones to choose the person who will represent their interests.

NATIONAL SOLID WASTE MANAGEMENT AUTHORITY

BANNED ITEMS

Once again it's the Christmas/ Dollar Barrel season which is scheduled to run from October 29th - December 31st, 2020. The public is being reminded that no banned/prohibited item should make its way onto the shores of Antigua and Barbuda in accordance with the Litter Control and Prevention Act No. 3 of 2019 section 26 #1.



BANNED ITEMS

- Single use shopping plastic bags
- Expanded polystyrene (styrofoam) including bowls, plates, cups, cup lids, straws, forks, knives & spoons.

NON-COMPLIANT INDIVIDUALS WILL BE ISSUED A FINE

For further updates please visit our Facebook page @ The National Solid Waste Management Authority or scan the QR code provided.



T&T opposition leader says no support for gov't bills until procurement legislation

(Trinidad Guardian) - "No procurement legislation, no Anti-Gang bill support! If you don't bring the Procurement legislation, we'll isolate you! We'll not support you!" said UNC leader Kamla Persad-Bissessar Monday night.

Unbending in her firm declaration, she maintained the UNC's trade-off position on the two pieces of legislation despite criticism and calls for the Opposition to work with Government and bring the Anti-Gang bill back to Parliament.

Calls arose last Friday and continued yesterday from business groups - after the Opposition blanked government's amendment to extend the Anti-Gang bill for 30 months.

At Monday night's UNC meeting Persad-Bissessar said, "pro-PNM elements in the media" had a field day complaining about the outcome, but she said it was a "total lie" that gangsters will go free because of the bill's defeat and she noted the DPP had said cases wouldn't collapse if the law wasn't passed.

Persad-Bissessar said there are laws that cover offences listed in the Anti-Gang law.

"Except for the offence of being a gang leader or member, you don't need this law to lock up someone for murder, wounding, trafficking, robbery. So police do your jobs and enforce the law as it stands, you don't need this draconian law - it's failed. Why should we support something that's

failed?!"

Persad-Bissessar said the procurement legislation was needed since the Police Commissioner had said last year, gangs were getting state contracts. She admitted in the COVID-19 pandemic "not many contracts were going out" but she insisted the "procurement legislation was needed for fighting the gangs."

She then spoke about the sale of the Guaracara refinery and planned sale of Petrotrin non-core assets and bungalows. She said "given PNM's track record on property disposal," procurement legislation was also needed for that.

Persad-Bissessar reiterated her concern on the 97 times she said Attorney General Faris Al-Rawi and National Security Minister Stuart Young recused themselves from Cabinet meetings last term.

Listing property matters she alleged Al-Rawi recused himself for, she added it was wrong for Cabinet to sanction property matters linked to ministers even if they recused themselves.

"We say bring on the procurement legislation. It'll deal with gangs and white-collar gangs and 'friends and family'! No procurement law, no support for Anti-Gang law! We won't allow for raiding of the Treasury!"

Throwing words on the UNC's election, she also advised the "haters to get a life, do something nice, spend some time with your wife and children."



**ANTIGUA & BARBUDA
DEVELOPMENT BANK**

Employment Opportunity for the Position of CSR Supervisor

The successful candidate will report to the Operations Manager and supervise a small group of operations staff. The CSR Supervisor is responsible for overseeing and ensuring all payment processes, cash management, control procedures, record keeping, operational and verification functions are in accordance with established standards. The individual also will ensure the delivery of excellent customer care and satisfaction at all times on the services of the bank and should possess the following:

- A Bachelor's degree in Banking and/or Finance, Management or Business Related Studies
- Banking Certification and working knowledge of Anti-Money Laundering Policies will be an asset
- At least two (2) years banking experience at a supervisory level
- Strong customer service orientation
- Excellent analytical, problem-solving, detail-oriented and communication skills
- A high level of computer literacy and proficiency in Microsoft Office Applications
- Organization and time management skills
- Effective internal relationship building and communication skills
- Team oriented
- Ability to work in a dynamic environment

Interested persons should forward a letter of application and CV with two character references to:

**General Manager
Antigua & Barbuda Development Bank
27 St. Mary's Street
St. John's, Antigua**

**Fax: 462 0839 or E-mail: info@abdbank.com
Deadline for receipt of applications is November 26th, 2020**

only suitable applicants will be acknowledged

Barbados fines visitor \$800 for breaching quarantine

(Barbados Nation) - A visitor who went out with a friend instead of going into immediate quarantine after arriving in the island, was fined when he appeared in the District "A" Magistrates' Court yesterday.

Rhys Hutson Blumenshein, 25, of Haynesville, St. James, admitted he refused to carry out a lawful order imposed by the Chief Medical Officer (CMO) on November 8.

Chief Magistrate Ian Weekes fined him \$800 forthwith or three months in prison.

The money was paid.

Prosecutor Sergeant Victoria Taitt told the court the visitor arrived from Canada with a negative COVID-19 test and was informed by the CMO that he was to quarantine for seven days at one of the designated hotels.

Blumenshein agreed and signed the document. He was transferred

to the hotel but did not check in immediately.

Instead, he called a friend who collected him outside the hotel and they left.

He returned an hour later and then checked in. The matter was reported to police.

The prosecutor told the court Blumenshein, who was represented by attorney Sian Lange, received a second negative test a few days later.

CDB hosting conference on corruption

CMC - Barbados Prime Minister Mia Mottley will address the two-day virtual Caribbean Conference on Corruption, Compliance and Cybercrime that begins on December 7.

The conference is being hosted by the Barbados based Caribbean Development Bank (CDB) and the World Bank Group.

The organisers say it will allow leaders around the world to share and discuss new challenges and solutions for corruption, compliance, and cybercrime in the Caribbean.

The speakers will include experienced global anti-corruption practitioners, anti-money laundering specialists, cyber-crime professionals, development

bankers, policy makers, regulators, law enforcement personnel, academics, private sector representatives and civil society leaders.

Apart from Prime Minister Mottley, the conference will also be addressed by CDB president, Dr. William Warren Smith; the vice president of the World Bank Group, Mouhamadou Diagne and Dr. Toussant Boyce, who heads the Office of Integrity, Compliance and Accountability at the CDB.

Among the panel discussions during the two-day conference are a debate on the Role of the Media in Combating Corruption, Money Laundering and Cybercrime in the Caribbean.

SAFER APART, STRONGER TOGETHER

As we all seek to feel connected while staying safe, boating can provide a unique portal to the freedom of the outdoors. Boston Whaler's award-winning lineup offers something for every boater, providing nearly endless ways to enjoy the water safely and comfortably — so we can be stronger together while staying apart.



AVAILABLE AT
Paradise Boat Sales
OLD PARHAM ROAD, ST. JOHN'S, ANTIGUA

CALL US TODAY!
268-562-7125
sales@paradiseboats.com

Mobile fingerprinting a core tool in US deportations report

Boston, US, (AP) - A mobile fingerprinting app US immigration agents use to run remote ID checks in the field has become a core tool in President Donald Trump's deportation crackdown, a pair of immigration rights groups say in a new report based on a Freedom of Information Act lawsuit.

The 2,500 pages of documents obtained through the 2017 lawsuit show that the app, known as EDDIE, has helped Immigration and Customs Enforcement agents ramp up deportations of migrants not intentionally targeted for removal, the report states. Such people are often detained as "collaterals" picked up in operations aimed at others, the activists say in Monday's report. They say that field use of the app exacerbates racial profiling in immigrant communities.

For instance, an internal agency newsletter released with the documents described immigration agents using the app during traffic stops in collaboration with local police in Escondido, California, in 2017. That report credited the operation with "333 illegal alien arrests" in a 12-month period, although it provided scant additional context.

Used routinely by US immigration and border agents, mobile fingerprinting figures in a biometric data collection scheme the Trump ad-

ministration is seeking to broadly expand in its final weeks. A regulation proposed by the Department of Homeland Security on September 11 would formalise the collection of face, iris and palm prints of non-citizens, as well as their DNA, in addition to the fingerprint data now collected.

"EDDIE is a way to bypass oversight and accountability," said Paromita Shah of the nonprofit Just Futures Law, which produced the report with the immigrant rights group Mijente. "It allows agents to do the booking, to do the interrogations out of sight, out of the public's view," she said. "And in those places, abuse is most likely to occur."

ICE spokesman Mike Alvarez rejected those allegations. He said field use of the mobile app, which is paired with Bluetooth-enabled fingerprint readers, does not replace detention booking at a local office. "There is no way to know" whether its use increases collateral arrests, he said, because the agency doesn't collect such data.

The app allows field agents to remotely check fingerprints they collect against those registered in DHS and FBI databases. Courts have questioned federal databases' reliability when used as the sole basis for detention decisions.



THE UNIVERSITY OF THE WEST INDIES
 FIVE ISLANDS CAMPUS, ANTIGUA & BARBUDA, WEST INDIES

HUMAN RESOURCES OFFICER

The University of the West Indies (UWI) is a dynamic, international institution serving the countries of the Commonwealth Caribbean. Its faculties and institutes offer a wide range of undergraduate, masters and doctoral programmes in Humanities and Education, Science and Technology, Engineering, Law, Medical Sciences, Sport and the Social Sciences. The institution represents the oldest of its kind within the region and has been responsible for producing outstanding leaders who have made remarkable contributions to regional development. In 2019, the UWI placed 32nd among the 150 best ranked universities across Latin America and the Caribbean, according to the Times Higher Education (THE) Latin America University Rankings. After 71 years The UWI remains the number 1 ranked university, out of more than 200 registered universities in the Caribbean. The UWI is currently within the top 3% of universities in Latin America and the Caribbean from a complement of over 2,000 registered universities.

The Five Islands Campus is inviting applications from suitably qualified individuals for the post of Human Resources Officer

The successful candidate will be required to:

- Provide Human Resource administration for staff at all staffing categories to include Senior Academic and Professional and Administrative Technical and Support staff levels at the Five Islands Campus
- Support the management of the Human Resource Cluster of the Five Islands Campus.
- Manage the recruitment, hiring and onboarding processes for the Campus.
- Servicing of selected Committees/Boards relating to HR matters on behalf of the Director of Administration.

QUALIFICATION, TRAINING & EXPERIENCE:

- Bachelor's degree in Human Resource Management/ Development, Management Studies or Business Administration or a related discipline. Master's degree would be an asset.
- Minimum 3 years' experience managing, supporting and delivering exemplary human resource services in a medium or large organization.
- Knowledge of Enterprise HRM design, structure and implementation.
- Knowledge of procedures contained in collective agreement bargaining.
- Have a record of successful administrative innovation, change management and motivational leadership towards the transformation of Institutional culture.
- Excellent organisational and administrative skills coupled with an ability to carry a heavy work load, perform under pressure, handle multiple priorities and contribute to the innovative transformation of job processes.
- Excellent organizational, writing, editing, content creation, and verbal skills.
- Knowledge of the structure of The University of the West Indies, its rules and regulations, its systems including their enterprise software will be a distinct asset.

Applicants are required to submit a completed employment application form, Curriculum Vitae giving particulars of qualifications, experience, the names and addresses of at least three (3) references (one of whom should be from your current organization) and copies of academic qualifications. These are to be sent by electronic mail to hr.fiveislands@uwi.edu addressed to the Director of Administration, The University of the West Indies, Five Islands, Antigua and Barbuda, West Indies. Application forms, which must be completed can be requested by emailing hr.fiveislands@uwi.edu. The completed application must accompany your CV and cover letter to complete the application package. The final date for receipt of applications is December 12, 2020. In order to expedite the appointment procedures, applicants are advised to ask their referees to send reports under confidential cover to the above address without waiting to be contacted.

Both sides claim gains in Ethiopia war, Tigrayans accused of massacre



Rights Commission published findings into a November 9 attack in Mai Kadra in southwest Tigray - first reported by Amnesty International - where it said a youth group called Samri killed at least 600 people of the minority Amhara and Wolkait ethnic groups in the town.

They were beaten to death, stabbed, set on fire and strangled with ropes, the report said, though some residents protected neighbours by hiding them in homes. The commission accused local forces of colluding in the "massacre".

The Tigray People's Liberation Front (TPLF) was not immediately available but has previously denied

involvement.

Reuters has been unable to verify statements made by either side since phone and internet connections to Tigray are down and access to the area is strictly controlled.

Since fighting began on November 4, hundreds have died, more than 41,000 refugees have fled to Sudan, and there has been widespread destruction and uprooting of people from homes.

The war has spread to Eritrea, where the Tigrayans have fired rockets, and also affected Somalia where Ethiopia has disarmed several hundred Tigrayans in a peace-keeping force fighting al Qaeda-linked militants.

ADDIS ABABA/NAIROBI (Reuters) - Ethiopia's state-appointed rights watchdog accused a Tigrayan youth group on Tuesday of killing hundreds of civilians as federal and local forces both claimed advances in a three-week war in the country's mountainous

north.

Prime Minister Abiy Ahmed's government said enemy soldiers were surrendering as it advanced towards the regional capital, but the Tigrayans reported they were resisting and had destroyed a prestigious army division.

The Ethiopian Human

Biden presents team as Trump allows transition

US President-elect Joe Biden formally introduced the first people he has chosen for his cabinet as the transition of power gathers pace.

Many of the choices, already announced, are Mr. Biden's colleagues from his years in the Obama administration.

John Kerry will be climate envoy, while foreign policy veteran Antony Blinken is nominated for Secretary of State.

President Donald Trump has finally agreed that the transition process should start, after weeks of wran-

gling.

The General Services Administration (GSA), the federal agency overseeing the handover, said it was now acknowledging Mr. Biden as the "apparent winner" of the November 3 election.

The move grants the Democrat access to millions of dollars in funds, as well as access to national security briefings and government officials, so he can properly prepare to take over the presidency on 20 January.

Mr. Trump said the GSA must "do what needs to

be done", but still refuses to concede the election, repeating unsubstantiated claims of a "rigged election".

Mr. Biden is projected to beat President Trump by 306 votes to 232 in the US Electoral College when it meets to formally confirm the winner on December 14. This is far above the 270 votes he needs.

On Tuesday, Governor Tom Wolf said he had certified the victory of Mr Biden in Pennsylvania, one of the key swing states. Another, Michigan, certified the same result on Monday.

A statement from the transition team said those being nominated "are experienced, crisis-tested leaders who are ready to hit the ground running on day one".

It said: "These officials will start working immediately to rebuild our institutions, renew and re-imagine American leadership to keep Americans safe at home and abroad, and address the defining challenges of our time - from infectious disease, to terrorism, nuclear proliferation, cyber threats, and climate change."

Cubans receive last of remittances via Western Union

HAVANA (AP) (Jamaica Gleaner) – Western Union closed its 407 locations across Cuba on Monday, a sanctions-driven move that will leave thousands bereft of remittances on an island that depends heavily on them or force them to use less reliable ways to bring in money.

The closure of offices that have operated for more than 20 years in Cuba resulted from a barrage of sanctions that the administration of US President Donald Trump imposed while courting conservative Cuban-American voters in Florida ahead of the November 3 election.

"The problem is not the closure of Western Union, but that Western Union is practically the only US-to-Cuba provider of remittance payments," said Manuel Orozco, Director of the Center for Migration and Economic Stabilisation at Creative Associates International, a development-oriented advisory firm in Washington, DC.

"The impact will be felt."

While Cuba doesn't publish figures on remittances, economists estimate it receives billions of dollars a year and Orozco said that roughly half comes from the United States and 20 percent of the overall total through

Western Union.

Some Cubans said they were taken aback by the imminent closures despite the sanctions being announced in late October.

Eighty-two-year-old retiree Luis Nuñez said he found out when his son called him on Sunday night and deposited \$200 for him.

Many lamented the closures and the need to find less convenient or more costly alternatives.

Family and friends abroad can still use other banks, agencies and small informal businesses to send money to people in Cuba, or relay it through visitors travelling to the island through Havana's airport, which reopened this month.

They've even used cryptocurrency, noted Cuban economist Omar Everleny Pérez.

Granma, the Communist Party's official newspaper, said Monday that the closures hit the safest way to send money to Cuba for those who cannot travel frequently to the island or don't want to rely on third parties.

Trump's administration has taken more than 200 measures against Cuba in recent years, including limiting trips, barring cruise ship visits, and limiting remittances to \$1,000 per person per quarter.



THE UNIVERSITY OF THE WEST INDIES
FIVE ISLANDS CAMPUS, ANTIGUA & BARBUDA, WEST INDIES

MARKETING OFFICER

The University of the West Indies (UWI) is a dynamic, international institution serving the countries of the Commonwealth Caribbean. Its faculties and institutes offer a wide range of undergraduate, masters and doctoral programmes in Humanities and Education, Science and Technology, Engineering, Law, Medical Sciences, Sport and the Social Sciences. The institution represents the oldest of its kind within the region and has been responsible for producing outstanding leaders who have made remarkable contributions to regional development. In 2019, the UWI placed 32nd among the 150 best ranked universities across Latin America and the Caribbean, according to the Times Higher Education (THE) Latin America University Rankings. After 71 years The UWI remains the number 1 ranked university, out of more than 200 registered universities in the Caribbean. The UWI is currently within the top 3% of universities in Latin America and the Caribbean from a complement of over 2,000 registered universities.

The Five Islands Campus is inviting applications from suitably qualified individuals for the post of Marketing Officer.

The successful candidate will be required to:

- Develop and implement communication and marketing strategies aimed at raising the brand profile of the UWI Five Islands Campus across a wide range of stakeholder groups.
- Support the building and maintenance of a strong identity, public image and brand, ensuring One UWI consistency in all aspects of brand communications particularly in the local and OECS space.
- Build and maintain relationships with internal and external stakeholders to advance implementation and dissemination of communication messages specific to the UWI Five Islands.
- Prepare materials for internal and external communiqués including the web and digital assets/social media.

QUALIFICATION, TRAINING & EXPERIENCE:

- Bachelor's degree in; communications, marketing, or journalism. Masters degree is an asset.
- Minimum 3 years' experience managing, supporting and delivering exemplary marketing, communications or media services in a medium or large organization.
- Knowledge of project management, brand reputation management, marketing strategy, development and implementation methodologies.
- The ideal candidate should also have a record of successful administrative innovation, change management and motivational leadership towards the transformation of Institutional culture.
- Excellent organisational and administrative skills coupled with an ability to carry a heavy work load, perform under pressure, and contribute to the innovative transformation of job processes.
- Excellent organizational, writing, editing, content creation, and verbal skills.
- Knowledge of the structure of The University of the West Indies, its rules and regulations, its systems including their enterprise software will be a distinct asset.

Applicants are required to submit a completed employment application form, Curriculum Vitae giving particulars of qualifications, experience, the names and addresses of at least three (3) references (one of whom should be from your current organization) and copies of academic qualifications. These are to be sent by electronic mail to hr.fiveislands@uwi.edu addressed to the Director of Administration, The University of the West Indies, Five Islands, Antigua and Barbuda, West Indies. Application forms, which must be completed can be requested by emailing hr.fiveislands@uwi.edu. The completed application must accompany your CV and cover letter to complete the application package. The final date for receipt of applications is December 12, 2020. In order to expedite the appointment procedures, applicants are advised to ask their referees to send reports under confidential cover to the above address without waiting to be contacted.

D BANK, LTD. AND SUBSIDIARY

CONSOLIDATED STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2019 AND 2018
(Expressed in United States Dollars)

	2019	2018
INTEREST INCOME:		
Securities	322,741	446,891
Loans	267,409	494,428
Due from banks	9,446	31,276
Gain on participation	38,635	-
Total interest income	638,231	972,595
INTEREST EXPENSES:		
Deposits	(21,989)	(77,205)
Total interest expenses	(21,989)	(77,205)
(Reversal of provision) for loan losses	-	159,795
Impairment of securities available for sale	-	(101,875)
Total of provisions	-	57,920
Net financial (expense) income after provisions	616,242	953,310
OTHER INCOME:		
Net realized gain on sale of securities and options	(216,534)	1,433,524
Foreign currency exchange gain	(42,265)	106,749
Fees and commissions (Note 15)	1,997,217	537,551
Other	157,947	358,480
Total other income	1,896,365	2,436,304
GENERAL AND ADMINISTRATIVE EXPENSES (Note 16):		
Professional services	(1,309,202)	(2,001,269)
Salaries and other personnel expenses	(52,420)	(65,852)
Depreciation	(6,862)	(2,363)
License	(81,800)	(65,800)
Rent	(18,769)	(22,308)
Insurance	(7,931)	(10,237)
Other	(817,980)	(833,465)
Total general and administrative expenses:	(2,094,964)	(3,021,295)
Net income	417,643	368,319
OTHER COMPREHENSIVE INCOME:		
Items that are or may be reclassified to the separate statement of loss		
Fair value reserve	375,147	4,211,346
Transfer to profit or loss for sale of securities	146,119	(1,559,268)
Impairment of securities available for sale transferred to profit or loss	-	101,875
Total other comprehensive income	521,266	2,753,953
Total comprehensive income	938,909	3,122,272

The accompanying notes are an integral part of these consolidated financial statements

6

D BANK, LTD. AND SUBSIDIARY

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AT DECEMBER 31, 2019 AND 2018
(Expressed in United States Dollars)

	2019	2018
ASSETS		
Due from banks (Note 2, 3)	10,851,193	15,160,280
Securities available for sale (Note 4)	11,172,626	8,797,674
Securities held to maturity (Note 5)	500,000	500,000
Loans and advances to customers (Note 6 and 17)	6,729,426	8,472,105
Financial asset at fair value through profit or loss (Note 7)	97,411	82,505
Accrued interest receivable (Note 15)	271,325	551,342
Furniture and equipment, net (Note 9)	5,555	11,595
Other assets (Note 8 and 17)	1,818,849	1,666,681
Total assets	31,246,384	35,242,162
EQUITY AND LIABILITIES		
LIABILITIES		
Due to depositors (Note 10 and 17)	31,713,255	36,571,430
Accrued interest payable	(9,459)	28,116
Other liabilities (Note 11 and 17)	123,616	164,753
Total Liabilities	31,827,412	36,762,299
EQUITY (Note 13):		
Share Capital	8,566,297	8,566,297
Treasury shares	(1,289,576)	(1,289,576)
Fair value reserve	(2,214,494)	(2,735,760)
Accumulated deficit	(6,643,455)	(6,061,098)
Total Equity	(681,228)	(1,520,137)
Total Equity and Liabilities	31,246,384	35,242,162

Joseph Benjamin
Director

Sylvia Jimenez
Secretary

The accompanying notes are an integral part of these consolidated financial statements

5

D BANK, LTD.

STATEMENT OF FINANCIAL POSITION
AT DECEMBER 31, 2019 AND 2018
(Expressed in United States Dollars)

	2019	2018
ASSETS		
Due from banks (Note 2, 3, 13)	10,619,754	14,818,160
Securities available for sale (Note 4, 17)	11,172,626	8,779,437
Loans and advances to customers (Note 5, 17)	3,120,097	4,513,669
Financial asset at fair value through profit or loss (Note 9)	97,411	82,505
Investment in subsidiary (Note 2, 6, 16)	9,685,188	9,685,188
Accrued interest receivable (Note 16)	234,041	473,167
Furniture and equipment, net (Note 7)	5,555	11,595
Other assets (Note 8, 16)	1,579,848	1,664,851
Total assets	36,513,520	40,028,402
EQUITY AND LIABILITIES		
LIABILITIES		
Due to depositors (Note 10, 16)	32,323,090	36,792,391
Accrued interest payable	(9,459)	28,116
Other liabilities (Note 11, 16)	1,523,488	1,400,352
Total Liabilities	33,837,119	38,218,859
EQUITY (Note 12):		
Share Capital	8,566,297	8,566,297
Fair value reserve	(2,214,494)	(2,753,997)
Accumulated deficit	(3,675,402)	(4,002,757)
Total Equity	2,676,401	1,809,543
Total Equity and Liabilities	36,513,520	40,028,402

Joseph Benjamin
Director

Sylvia Jimenez
Secretary

The accompanying notes are an integral part of these financial statements

5

D BANK, LTD.

STATEMENT OF INCOME AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2019 AND 2018
(Expressed in United States Dollars)

	2019	2018
INTEREST INCOME:		
Securities	311,998	438,717
Loans	136,270	356,105
Due from banks	9,316	30,583
Total interest income	458,584	825,405
INTEREST EXPENSES:		
Deposits	(22,523)	(78,251)
Total interest expenses	(22,523)	(78,251)
Reversal of provision (Provision for loan losses)	-	103,018
Impairment of securities available for sale	-	(101,875)
Total of provisions	-	1,141
Net financial (expense) income after provisions	437,061	748,295
OTHER INCOME:		
Net realized gain on sale of securities and options	(104,634)	1,589,823
Foreign currency exchange gain	(42,265)	106,749
Fees and commissions (Note 14)	1,997,217	537,551
Other	131,386	358,480
Total other income	1,981,704	2,592,803
GENERAL AND ADMINISTRATIVE EXPENSES (Note 15):		
Professional services	(1,306,178)	(2,000,769)
Salaries and other personnel expenses	(52,420)	(65,852)
Depreciation	(6,862)	(2,363)
License	(81,800)	(65,800)
Rent	(18,769)	(22,308)
Insurance	(7,931)	(10,237)
Other	(817,450)	(832,142)
Total general and administrative expenses:	(2,091,410)	(3,019,471)
Net income	327,355	321,427
OTHER COMPREHENSIVE INCOME		
Items that are or may be reclassified to the separate statement of loss		
Fair value reserve	393,384	1,666,207
Transfer to profit or loss for sale of securities	146,119	(1,559,268)
Impairment of securities available for sale transferred to profit or loss	-	101,875
Total other comprehensive income	539,503	208,814
Total comprehensive income	866,858	530,241

The accompanying notes are an integral part of these financial statements

6

LOCAL WEATHER FORECAST

WED 11/25  **28° Hi** DAY Mostly sunny with scattered showers
25° Lo NIGHT Partly cloudy and warm with a late-night shower

Sunrise 6:18 AM	Sunset 5:31 PM	Moonrise 2:44 PM	Moonset 3:08 AM
--------------------	-------------------	---------------------	--------------------

THU 11/26  **28° Hi** DAY Mostly sunny with a shower in places
24° Lo NIGHT Patchy clouds with a shower in places

Sunrise 6:18 AM	Sunset 5:31 PM	Moonrise 3:18 PM	Moonset 3:55 AM
--------------------	-------------------	---------------------	--------------------

YOUR DAILY HOROSCOPE

ARIES | Mar. 21-Apr. 19

You can't be the leader all the time, and it's important for you to learn how to step back and hand control over to someone else when the situation requires it. Today, make sure that you know when to bite your tongue.

TAURUS | Apr. 20-May 20

Avoid anything that even remotely looks like a power struggle today. There are some big egos in the fight, and some of them like to play dirty. Your ability to play peacemaker is strong.

GEMINI | May 21-June 20

Why don't you focus on understanding your own emotions and forget about trying to figure out why someone else is acting so weird? You need to take a new point of view regarding a difficult friend.

CANCER | June 21-July 22

Listen with your ears wide open today. Something someone says could be very useful to you. Either it will provide an important clue for solving a mystery, or it will provide you with an opening to start a conversation.

LEO | July 23-Aug. 22

Scheduling conflicts may seem insurmountable today, but they aren't. Take a break early in the day and wait for things to free up. A compromise might be warranted, so be prepared to give a little bit more than everyone else.

VIRGO | Aug. 23-Sept. 22

Do you have blinders on when it comes to a certain person? Making them who you want them to be in your head is a good way to retain positive feelings about them, but are you fooling yourself?

LIBRA Sept. | 23-Oct. 22

A wave of generosity hits you today, and you'll be both giver and receiver. You're going to want to share all your good news and give out all the affection and love you can give, and accept the gifts you deserve.

SCORPIO Oct. | 23-Nov. 21

You need some excitement in your life, so get involved in a fun debate. Or eavesdrop on a titillating conversation and see what kind of gossip you can gather. It's never a bad idea to mix things up in your life.

SAGITTARIUS | Nov. 22-Dec. 21

You could receive a beautiful gift, though it won't be a material item. Someone will give you the gift of understanding. They'll help you "get it." You are developing a significant appreciation for the subtle connections.

CAPRICORN | Dec. 22-Jan. 19

All the self-discipline you've imposed on yourself could start to pay off in a big way now. There's an impressive finish line looming, and you'll most likely cross it by the end of the day! Turn your focus to money issues now.

AQUARIUS | Jan. 20-Feb. 18

Being daring always gives you a rush, so why not kick things up a notch today? Invigorate yourself! You need to push more. Push your newest personal relationship by asking more probing questions.

PISCES | Feb. 19-Mar. 20

In all your activities today, your enthusiasm will bubble up from deep inside you without any effort at all. This easy, positive energy is contagious and will spread around through all of your people. This is a cyclical relationship.

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.

SATELLITE OFFICE REOPENED

The English Harbour Satellite Office has reopened. 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.

CLOSURE OF QUALITY ASSURANCE UNIT

The Quality Assurance Unit within the Ministry of Tourism will be suspending operations from December 15th, 2020 to January 15th, 2021. All small and large property owners/operators are asked to take note as no hotel inspections and Covid-19 certifications will be executed during this period. For more information contact the department at 468-4061/4003. We look forward to serving you with increased commitment and fervor in 2021.

GEMONITES MOODS OF PAN CANCELLED

The West Indies Oil Company Gemonites Steel Orchestra wishes to inform all its patrons that due to the COVID-19 pandemic, the Gemonites Moods of Pan festival 2020 has been cancelled. We wish to thank all our loyal patrons and sponsors for your steadfast support over the past 20 years and we look forward to the future when we can, once again, bring you to the place where the best in pan play. The Gemonites Moods of Pan is Antigua and Barbuda's premier music festival and we look forward to delivering to you our audience the finest quality music when we return in 2021.

Tell us what's happening in your community.

Submit community notices to news@pointville.ag

[illegible]

1 Change of government by force (6)
4 Flummox (6)
9 In proportion (Latin) (3,4)
10 Flavour (5)
11 Parcel out (5)
12 Bursting open (7)
13 Extremely alarming (4-7)
18 Sweet course (7)
20 Vertical pipe in a building (5)
22 Financial institutions (5)
23 Showed fear (7)
24 Hole for a lace or cord (6)
25 Au revoir (3-3)

- 1 Tree with catkins as flowers (6)
- 2 Fish by pulling a hook, line and sinker (5)
- 3 Book section (7)
- 5 Behave badly (3,2)
- 6 Style (7)
- 7 Vigour (6)
- 8 Professional wrongdoing (11)
- 14 WikiLeaks founder (7)
- 15 Thin — underfed (7)
- 16 (Of food) harmless (6)
- 17 Active resentment (6)
- 19 Follow as a result (5)
- 21 Woody plant (5))

YESTERDAY SOMEONE DISAGREED WITH ME, AND I CHANGED HIS MIND USING DATA AND REASON.

THAT ISN'T POSSIBLE. I DIDN'T THINK SO EITHER, BUT IT HAPPENED.

SMELLS LIKE A TRAP.

I COULDN'T SLEEP ALL NIGHT.

DILBERT.COM @SCOTTADAMS94

1-25-97 © 2020 Scott Adams. All Rights Reserved.

© 2005 Paws, Inc. All Rights Reserved.

YAWN

I'M NOT BORING

ARE SO

3PM DAWGTS 11-25

Illustrated by Andrew McKeon

LOOK...IT'S RIGHT HERE!
SIMPLY THANKSGIVING
BY BUYING YOUR WHOLE MEAL
PRE-COOKED FROM THE DELI!

WHAT??

MOM, YOU WATCH EVERY
COOKING SHOW...STUDY
EVERY COOKBOOK...SEND ME
THOUSANDS OF RECIPES...
...AND YOU WANT TO BUY A
PRE-COOKED MEAL FROM THE
DELI FOR THANKSGIVING??

WHY SEND A MIXED MESSAGE WHEN YOU CAN SEND ONE THAT'S
WHISKED, JULIENATED, MARINATED, PARBOILED AND PUREED?

I GIVE UP.

MOTHER ALWAYS
OVERDOES FOR THE HOLIDAYS.

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

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

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

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

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.



HADEED MOTORS LTD.

ANTIGUA'S #1 MOTOR VEHICLE DEALERSHIP

www.hadeedmotors.com



Way of Life!

Unlock your
FUN
Side



UNLOCK YOUR FUNSIDE WITH A NEW 2020 SUZUKI D-ZIRE.
CHOOSE YOUR COLOUR, YOUR STYLE, YOUR WAY OF LIFE.

DZIRE

starting at

\$49,500

INCLUDES

- Free Licensing and Insurance
- Registration and Plates
- Gas And Service

*On The Spot Financing Available

>>> UPGRADED FEATURES

- Power Windows
- Reverse Camera
- Touch Screen
- Bluetooth
- Parking Sensors
- Automatic AC

- Automatic Headlamps



located on
Old Parham Road

contact us
Tel: (268) 481-2500

follow us on
f Facebook & @ Instagram

South Africa cricket divides team to prevent COVID-19 spread

Leading up to their limited overs match against England, South Africa are training in two separate groups to limit the risk of further coronavirus infections.

Two players have been placed in isolation while another two have tested positive for the virus.

The Proteas have also cancelled intra-squad warm-up games.

Fast bowler, Kagiso Rabada, said the new training conditions are quite bizarre but they have to take that extra precaution.

The first of three Twenty20s will take place on Friday, with three One Day Internationals

being played from 4 December.

Rabada said the team is training in two groups - non-contacts and close contacts - and the team is doing well sticking to the strict rules.

The series will be played behind closed doors in Cape Town and Paarl with matches and training being the only occasions in which the players will leave their hotel.

Rabada, who is experiencing his second straight bubble in quick succession after playing in the Indian Premier League (IPL) in the United Arab Emirates, likened their quarantine to living in 'luxury prisons'. To cope however, he says he re-

minds himself of how fortunate he is.

"People are struggling at the moment and we must be grateful for the opportunity to earn money and do what we love. We stay in great hotels, but it's like a spoiled kid not getting what they want at the candy store," added Rabada who captured 30 wickets in the IPL where he was the leading wicket taker.

The powerfully built fast bowler said they are surrounded by four walls most of the time which has an impact mentally. He continued that once play begins, it removes the desolation of the situation.

Darren Bravo: "I enjoyed my time in the middle"



West Indies middle order batsman Darren Bravo

Darren Bravo was happy with the time he spent in the middle during the West Indies opening match on the tour of New Zealand against the Black Cap's reserves.

The left-hander scored a classy 135 in his only innings in the three-day warm-up match on Saturday at John Davies Oval, but the Windies middle order batsman valued the time spent at the crease over his century because it presented an opportunity to adjust to the conditions which he believes will work in his favour in the Tests series.

Bravo said the coach asked him to bat as long as possible and he did that and it worked out on a pitch that was not bouncy.

Bravo, 31 with 54 matches behind him, said he enjoys batting in New Zealand because the pitches tend to play true. His highest Test score of 218 was against the Blackcaps seven years ago at University Oval in Dunedin.

The Trinidadian said in the nets he is trying not to get out, even though it's limited time, and constantly he is challenging himself to lift his game and helping other players.

West Indies face the Blackcaps reserve again in a four day match, starting this coming Thursday at the same venue.

The first Test is December 3 at Seddon Park in Hamilton and the second Test will bowl off on December 11 at the Basin Reserve in Wellington.

CAC Bodybuilding and Fitness Championship postponed again

The Central American and Caribbean Bodybuilding and Fitness Championship which was originally set for Bogota, Columbia from August 28 to 30 has been postponed yet again.

As a result of the pandemic, the event was re-scheduled to November 19 to 21 in Bridgetown, Barbados, however, the date and location of the event have been changed yet again according to president of the Antigua and Barbuda Bodybuilding and Weightlifting Federation Dave George.

The championship will now be held in the Dominican Republic as the organisers of the event were unable to adjust to the strict two week quarantine period demanded by the Barbados government.

Speaking to PointeXpress, George said the championship will now take place from December

19 to 21 in Santo Domingo and disclosed that three athletes will represent Antigua and Barbuda at the event.

Seven athletes were slated to travel to Barbados, but with the recent changes the team has been trimmed to three.

The Antigua and Barbuda Bodybuilding and Weightlifting Federation's elections are constitutionally due in January 2021, but George has not yet decided if he will seek re-election to the organisation's top post.

The well known sports broadcaster is very proud of the leadership his executive has provided to bodybuilding over the past three years and pointed to the record breaking achievements of local athletes in the 2019 national championship, the production of seven professional bodybuilders over the pe-



President of the Antigua and Barbuda Bodybuilding and Weightlifting Federation Dave George

riod and attracting new participants and patrons to the 2019 championship. This, according to George,

is a clear indication that sport has grown and attracted new interest over the years.

F1 star Lewis Hamilton gets Andy Murray's backing for knighthood

Seven time Formula One champion, Lewis Hamilton, should be knighted says tennis star Andy Murray.

Britain's two-time Wimbledon champion was given the honour at the height of his career, with the announcement made in December 2016.

While Murray sees Hamilton as an outstanding candidate based on his driving prowess, he feels sports stars should perhaps not be at the front of the queue for such recog-

nition.

The 35-year-old Mercedes superstar has just wrapped up another championship matching Michael Schumacher's record haul of titles and overtaking the German great for the most race wins in F1.

Reports have claimed Hamilton will be made a knight in the New Year Honours.

Murray said Hamilton is an amazing driver who supports some great causes as well away from the race track.



Formula One champion Lewis Hamilton

Jahlany Jarvis: "Professional football or coaching is my aim"

Talented Antigua and Barbuda footballer, Jahlany Jarvis, is in the United States attending Union County College in New Jersey where he is pursuing studies in Sports Management.

The center back, who spent his formative years developing football skills under former national player Sowerby Gomes and the late Rolston 'Debu' Williams, said he learned discipline and the desire to work hard under these two local coaching legends.

Jarvis, who is in the second year of his two year college pro-

gramme, says his time at Union County College has lent to his holistic development on and off the field.

"I feel like my game has grown tremendously," Jarvis said.

He continued that his exposure to better facilities has made him stronger and more assertive on and off the ball. Jarvis also expressed the belief that earlier exposure to the facilities and training he is receiving now would have resulted in his game being far more advanced.

The young athlete aspires to become a professional footballer or coach.

After completing college, he will move on to



Antigua and Barbuda football player Jahlany Jarvis

university to complete a four-year degree.

Jarvis, who spent his youth in Villa and Liberta before moving to Pigotts, is being pursued aggressively by university scouts and will choose his next

destination in the coming months.

Jahlany says he misses his sister, stepdad and mother, Senator Bakesha Francis-James who is the president of the Pigotts Sports Club.

DEWS



TOUCH LINE

with

VERON 'EPLIUS' EDWARDS JR.
VERNON A. SPRINGER



POINTE FM

MONDAY-FRIDAY
7:00am - 8:30am



99.1 FM