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THE NEW TODAY



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“The Pen Is Always Mightier”

VOL. 16 NO. 38 **Week Ending Fri., JULY 26, 2024**

CARICOM LEADERS HEAD TO SPICE COUNTRY



Prime Minister Dickon Mitchell – will be hosting his Caricom colleagues for the very first time at a summit (Photo credit: Dwain Thomas the official photographer to Prime Minister Dickon Mitchell)

Prime Minister Dickon Mitchell will host the 47th Regular Meeting of the Conference of Heads of Government of the Caribbean Community (CARICOM) from Sunday, July 28, to Tuesday, July 30.

Originally scheduled for July 3-5, the meeting was postponed due to Hurricane Beryl.

The opening ceremony, scheduled for the St. George's University at True Blue, will feature addresses from Prime Minister Mitchell, who is the incoming Chairman, outgoing Chairman, President Irfaan Ali of Guyana, as well as CARICOM Secretary-General Dr. Carla Barnett.

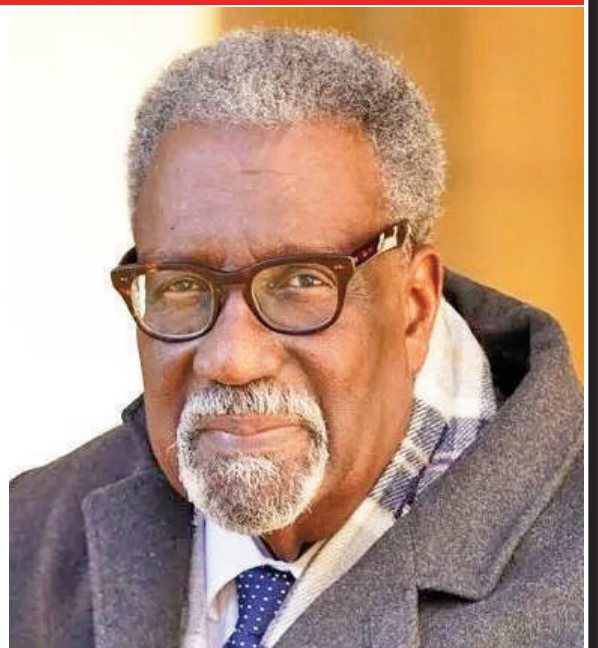
During the ceremony, legendary Guyanese cricketer Sir Clive Hubert Lloyd and former CARICOM Secretary-General Roderick Rainford of Jamaica will be honored with the Order of the Caribbean Community.

Business sessions will begin on Monday (July 29) at the

(Continue on page 3)



Roderick Rainford – was a fixture for years as Secretary General of Caricom



Clive Lloyd – was influential in the rise of West Indies as a world powerhouse in cricket in the decade of the 80's



The Campus of St George's University where the opening ceremony will be held for the summit of the Prime Ministers of the Caribbean Community

Application Guidelines

SPECIAL TEMPORARY ELECTRICAL CONNECTIONS

for 2024 August Festivals:

Carnival

- 1 Have a licensed electrician complete Application for Inspection for each connection required.
- 2 Present completed Application Inspection form at Government Treasury/Revenue Office and pay Electrical Inspection Fee (fees are dependent upon type of connection required. Fee structure is available at Government Treasury and online).
- 3 Submit Application for Inspection form to the Electrical Inspectorate Department at the Ministerial Complex.
- 4 Make appointment to visit any Grenlec Customer Care Centre and present the following:
 - Completed Grenlec Application for Temporary Connection (available at any of our offices and online).
 - Completed Application for Inspection form (from licensed electrician).
 - Treasury receipt – payment of inspection fee
 - Valid identification (driver's license, voter identification card or passport).

To make an appointment with Grenlec send a WhatsApp message to 405-6931.
- 5 Pay one-off charge of \$230.00 (this includes connection fee plus VAT).
- 6 Application Deadline, Carnival: Thursday, 8 August 2024 at 3:30 pm.
- 7 Have a licensed electrician complete the wiring for the booth prior to inspection.

Requirements for Electrical Connection of Booths

- 1 A covered mounted board with meter base, main switch and double socket outlet.
- 2 A sturdy structure on which service line can be connected.
- 3 Requirements as specified by the Government Electrical Inspectorate (Please note that Grenlec will only connect booths after Government Electrical Inspectors issue the required certificate).

Connection/Termination

- Connection of service will commence from 12 noon on 11 August 2024.
- Removal of service will commence after 12 midnight, on the final day of the festival.

The Government Electrical Inspectorate and Grenlec will work together to inspect booths and connections simultaneously, please ensure that all the requirements are met to avoid delays.

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Government warns against misuse of free barrel programme

The Government of Grenada has launched the first phase of fiscal incentives in the aftermath of Hurricane Beryl, with a strong warning against the misuse of the programme for commercial purposes.

The free barrel programme, which began on Monday, and will run until December 31, provides 100% duty and tax exemptions on a range of essential items, including food, clothing, small household appliances, linen and bedding items, toiletries, sanitary products, and household



The Customs headquarters which will play a key role in the free barrel programme

cleaning supplies.

Finance Minister Dennis Cornwall announced the initiative approximately one week ago, revealing the government's plans to offer "relief from duties, taxes, and fees on items imported for personal use."

"These new fiscal incentives will include 100% duty and tax exemptions (including Customs Service Charge, Port Charges, and Stamp Duties) on food, clothing, small household appliances, linen and bedding items, toiletries, sanitary products (adults

and children), and household cleaning supplies," Minister Cornwall stated.

He stated that "this includes barrels, boxes, and crates up to December 31," adding that "households will be limited to importing two (2) barrels, boxes or crates" each.

Individuals are urged to be mindful that imports above this limit will be subject to the usual duties and taxes.

A press release issued on Tuesday outlined the programme details and the administrative process for clearing barrels, which remains unchanged except that importers will not have to pay the customary duties, taxes, and fees.

The release also highlighted the serious consequences of making false declarations to Customs, including

potential fines and penalties.

Many have expressed gratitude for the relief provided by the government in the aftermath of the category 4 storm which left a trail of devastation in the northern part of the island and the sister isles of Carriacou and Petite Martinique.

The free barrel programme is part of a broader effort by the Grenadian government to alleviate the burdens faced by citizens in the wake of Hurricane Beryl and to support the recovery and rebuilding process across the nation.

The government emphasises that the imported items under this programme are strictly for personal use and not for resale.

CARICOM leaders head to Spice country

* From front page

Radisson Grenada Beach Resort in Grand Anse, historically significant for the Grand Anse Declaration and Work Programme signed there during the 10th Meeting of the Conference of CARICOM Heads of Government on July 12, 1989.

This declaration aimed to enhance economic and political cooperation among member states and led to the establishment of the CARICOM Single Market and Economy (CSME).

The three-day meeting will prioritise an extensive agenda focused on agri-food systems to bolster food and nutrition security, address climate change, and promote sustainable development.

Key topics will include foreign policy, the CSME, and engagement with social partners.

The impact of Hurricane Beryl on the region will also be a significant discussion point.

As CARICOM intensifies regional integration efforts through the CSME and various sectoral programs, a critical focus will be on operationalising the Multilateral Air Services Agreement (MASA).

This agreement aims to create a single market for air transport services within the community, facilitating better connectivity and economic collaboration.

The Heads of Government will review progress toward achiev-

ing full free movement within the region and the goal of reducing food imports by 25 per cent by 2025.

Additionally, a Strategy for Regional Digital Resilience 2025-2030 will be presented, aiming to strengthen the region's digital infrastructure and capabilities.

Curacao will be formally admitted during the event, which will be streamed live on CARICOM's social media platforms starting at 4:00 p.m.

The customary closing press conference is scheduled for Tuesday, July 30, at 4:30 PM at the Radisson Grenada Beach Resort and will be held in a hybrid format.

PM Mitchell, who is the new lead Head of Government for Science and Technology, including Information and Communication, in the CARICOM Quasi Cabinet, expressed "gratitude to all member states, associate members, regional institutions and the dedicated citizens of the Caribbean continue to contribute to the success of our Caribbean community, (and) welcomes you (heads of government) on behalf of all Grenadians to our country."

Grenada is hosting the conference as it celebrates its 50th anniversary of independence.

This meeting of the Conference also marks 35 years since the signing of the Grand Anse Declaration, which set in motion CARICOM's transition to a Single Market and Economy.



The University of the West Indies Global Campus Grenada, invites applications for part-time tutors in the following areas:

Part Time Tutors

Health Care Management

Real Estate Law

Real Estate and Property Management

Customer Service

Minutes and Report Writing

Care for the Elderly

Facilities Management

Media Studies

Psychology in the Workplace

Digital Marketing

Educational and Professional Requirements:

- Master's degree in the interested area.
- Teaching experience at the tertiary level

Deadline for all applications: August 10th, 2024

Send CV with the name and contact details of two referees to:

*The Head of Site
UWI Global Campus Grenada
Marryshow House
H. A. Blaize Street
St. George's*

OR

Email: grenada@open.uwi.edu

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The leaders of the Caribbean Community (CARICOM) are holding another of their regular summit meetings. The session is taking place against the backdrop of fears in many quarters around the region about the massive deficit facing these leaders over several decades in pushing and advancing Caribbean unity agenda. As Chaulkust said in song many years ago, these leaders leave their respective territories and assemble in one place and seemingly engage in a drinking session and then go back home in a drunken state as they often fail to implement many of their own agreements. And the late Black Stalin in the 1980's urged the Prime Ministers of CARICOM to look carefully at the Rastafarian movement as they appear to demonstrate a greater sense of unity among their sect than these very leaders elected by the people to look after their affairs. The region is still grappling with the

EDITORIAL

Is it another talk shop?

burning issue of movement of the people including the high cost of transportation. This was very prevalent during the Covid-19 period when travel up and down the region was a nightmare and virtually non-existent especially with the disappearance of LIAT. It was much easier at one point to get a flight from some of these islands into New York than any of the airports in the Caribbean. A Grenadian who was in Trinidad and wanted to come back home had to find in excess of EC\$2000.00 to fly into St Lucia first and then catch British Airways to fly back down to the airport at Point Salines. Today, many people in the different islands are complaining about the lack of easy access to move from one island to another. In addition, in some cases, the airfares are just so exorbitant and more costly to go from Grenada to Antigua than it is from Grenada to JFK International in New York. The very leaders who are assembling in Grenada are responsible for the very high cost of flying in the region. The airlines have often stated that the tax placed on a ticket by several of the government is "the killer" when it comes to lower airfares. The governments are fully aware of the problem but are reluctant to take positive action to reduce the high taxes as it brings in significant revenue into their respective treasuries. Our leaders have also not been able to find solutions to the many problems facing the ordinary man in the society to make him feel that Caricom is meaningful in terms of bringing benefits to him. However, one good thing for the people in the south of the island is that the presence of the Caricom leaders has seen the political

directorate in Grenada undertake some much needed work on a portion of the road in True Blue leading to St George's University (SGU). Those living on the other side of True Blue will now expect the Congress government of Prime Minister Dickon Mitchell and the Member of Parliament for the South, The Hon Andy Williams to complete the entire road network in the area. This is the area in the country where the summit of the leaders will stage their usual opening ceremony and the road leading to SGU was given priority attention for the summit. THE NEW TODAY would like to raise an issue concerning the choice of words used by the island's much decorated calypsonian Finley "Scholar" Jeffrey last weekend when the artists in his tent faced the judges to try and book a place for this weekend's national semifinals competition in St Andrew. This is an invitation being extended to the Public Service Commission (PSC) headed by female attorney-at-law Debra St Bernard to visit YouTube and review the comments made by Scholar towards the end of the show. This is not only a senior public officer, holding the rank of Permanent Secretary but also someone considered as a role model for the younger ones in the society. His utterances when thanking people who came out as "calypso lovers of the artform" in which he made certain utterances were very distasteful. This is not the kind of language that anyone would like to encourage the youngsters to adopt in the public domain. The PSC might be doing Grenada a grave injustice and disservice by not looking into the issue and just turning a blind eye to it and allowing this kind of language to become a norm in the society. The next generation needs to be protected, and preserved as they are the future leaders of the country.

Complimentary Feeding for babies and toddlers Post disaster

Ensuring your child gets the adequate amount of nutrition they need after disaster or emergency may be a challenge. Here are some ways you can provide the best nutrition options to your babies and toddlers after a disaster. The optimal feeding

practice for infants from birth to 2 years is breastfeeding with complementary fresh foods and vegetables. After a disaster, children are often more susceptible to malnutrition, and sourcing fresh produce is often a challenge. Mothers are encouraged to continue breastfeeding their babies as this reduces the risk of malnutrition, infectious diseases, and serious illnesses during emergencies. Breastfeeding is the safest way to feed your baby; post-disaster, water for cleaning bottles and teats is limited. If the child has stopped breastfeeding for a period of three months or less, the mother can try to reintroduce breastmilk through the process of re-lactation, this is where the mother uses multiple breast stimulation exercises which sends hormonal signals throughout the body to switch on breast milk production. Although fresh fruits and vegetables are the best choices, the only source of fruits and vegetables available post-disaster for feeding children from six months may come in a can. The next best option would be fruit packed in natural juice or water. If the canned fruit is in syrup and vegetables in brine, drain and rinse if possible before preparing; try to provide a variety of these foods in adequate amounts 2-3 times a day for babies 6-8 months and increase to 3-4 times daily between 9 to 24 months. Food should be prepared pureed, mashed, or cut into age-appropriate pieces for children to eat. The World Health Organisation (WHO) states that "by 12 months, most children can eat the same types of foods eaten by the rest of the family;" therefore, parents should try to ensure that their children eat enough nutrient-dense foods such as animal-sourced foods like meat, poultry, fish, eggs, and dairy products to support growth, and brain development and prevent iron deficiency anemia that is prevalent among infants, in Grenada. The WHO also advises that parents and guardians avoid giving drinks with low nutrient value, such as tea, coffee, and sugary soft drinks and also limit the amount of juice offered. Before the event, store premixed infant formula, cereals, mixed baby foods in airtight containers, and an adequate supply of clean drinking water for infants and young children. You can visit GFNC's social media pages and website for nutrition tips and adaptable healthy recipes for the whole family. Sources: <https://www.advancingnutrition.org/what-we-do/activities/complementary-feeding-emergencies> https://www.who.int/health-topics/complementary-feeding#tab=tab_2 https://www.who.int/health-topics/complementary-feeding#tab=tab_2 https://www.jstage.jst.go.jp/article/tjem/256/2/256_103/_html/-char/en#:~:text=Increased%20morbidity%20and%20mortality%20from,are%20nutritional%20effects%20of%20disaster



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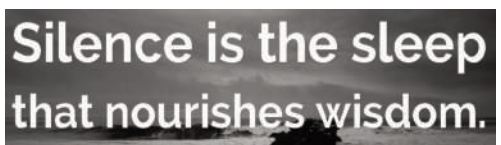
Civil Aviation Security (AvSec) Inspector

For more information on the employment opportunities and details for submission of applications, please visit the following websites www.eccaa.aero or www.oecs.int.

To apply email your application to contact@eccaa.aero.

Application deadline is 9th August 2024.

Please note only shortlisted candidates will be contacted.



It's Still a Man's World: Women Face Political Forces of Oppression

Men dictating to Women. Whether they are politically on the left or the right, these men still see women as possessions, things that they can still micro manage with undue influence and legislative pressure.

A new law in Brazil will tighten rules on abortion. This is not a surprise as the present day administration in Brazil is a mini me of America's Right Wing Administrations. Whether Republican or Democrat religious conservatism is laying the ground rules for a return to what they believe was a "civilized society" ruled by moral, religious and almost puritan guidelines.

The proposed new Brazilian Law will impose prison sentences on rape survivors who seek termination.. Under the law rape survivors who seek termination after 22 weeks would face prison sentences of up to 20 years, exceeding the highest sentence someone can get for rape itself(15 years). For many young rape victims this will be impactful since they may well not know they are indeed pregnant for some time ultimately seeking an abortion far beyond the legal limits.

This law mirrors similar legislative attempts in other Latin American nations and many US States too. The religious right has the financial influence needed to sway many of our politicians towards more moral-religious approved legislation, as too

impactful social regulation attempting to end social services once taken for granted by most women. Reproductive Rights, Financial- Social Equality are all under assault from a movement determined to turn back time to a time of mythologically perceived social peace and control...

Movement of the Right Wants....

Women belong at home with their children awaiting their husbands return from a difficult day at work. Social and Racial issues are best discussed endlessly, with no protests or violence threatened.

Law and Order Must always be respected. Cooperation advised.

Women need to know their place within the community. The LGBTQ Community needs to be re-educated, racial and gender boundaries are God given and while it evolves sacred texts must be core roots for society. Fundamental religious obligations demand the conversion of our non believing society. Biblical traditions must always be respected and possibly initiated in the future.

The Right see's itself as the savior of the Western World enacting a historic movement, not of change but of social regression. Unemployment ended by having women stay at home

while the husband goes to a job, end of the opioid pandemic and social criminality through the implementation of the death penalty. Evil must be eradicated and not transformed, so an end to rehabilitation and mass imprisonment of criminals. Fortress America with its allies will lead the way for its corporate colonization of the unbelieving world. In truth, certain powerful corporations out of Utah, Colorado and Texas have financed the right wing in America and Brazil as well. Trillionaires with socio-political purpose.

What is on the chopping block once certain rightwing politicians gain a hold upon central western nations highest and most powerful positions?

Equality redefined: Can equality exist even within the financial world? The richer you are, the more powerful and influential. Just as it is within nature, the bigger and more aggressive you are the better chance you'll succeed. Darwinism socially redefined. To the rightwing there are people of consequence and those that are easily ignored while being managed.

Application of Justice: The rightwing are highly hypocritical in their application of power. End abortion but still support capital punishment. Protect the innocent while killing the criminal. Is not murder simply murder whether it be applied by a doctor, criminal or public authority?

Respecting life as a gift from God seems to not apply to someone who has challenged society like a criminal.

Population: Protect western civilization while transforming it. Ignore or depopulate the poorest of the poor world wide. The right wing applies capitalistic theory to how the world should be treated. If a person, people or nation is useful and productive, protect and nurture it. If a person, population or nation is disruptive and a threat, seek to control and manage it. If it cannot be managed see it as a threat. Take obvious corrective or punitive action.

Women and Minorities: Within society is a place for all. Financial-political sector must be male controlled. Being different is a challenge to societal homogeneity. Similarity is comfortable and protective. Being different challenging and possibly disruptive. Each individual has its place, whether that be at home with the kids, working for the "Man". Equality is seen as a negative force within society possibly creating moral challenges and possible conflict. Something to be discouraged.

We are told that women think differently than men. Why then are there cultures that encourage women to submit their rights, dreams and aspirations to what men want? If women could be as adventurous, aggressive, determined and competitive as men, the world would be a different place right? As long as women allow religion, prejudice and male misogynous culture to rule their lives they will remain second class citizens.

No matter a woman's religious or political viewpoint, men will always be seen as superior to them financially, politically or socially! You do not agree with that statement? Then get off your ass, stop eating those bonbon's

and initiate change within your neighborhood. There are more women on this planet than there are males. You out number men! Take action and stop all the so called rightwing movements moving towards an end to your rights. Only women with like minded men can end the present political movements hoping to return to the past when women, non whites and those different did as their told.

" A strong woman is a woman that is determined to do something that other's are determined must not be done"(M.Percy)

Steven Kaszab
Bradford, Ontario



REQUEST FOR EXPRESSION OF INTEREST UPGRADING AND INSTALLATION OF PIPELINE

The National Water and Sewerage Authority (NAWASA), as part of its Capital Expenditure Programme, is currently expanding and improving its water production and supply network infrastructure throughout the State of Grenada. In line with this commitment, NAWASA invites interested parties to submit Expressions of Interest for the installation of three pipelines.

SCOPE

The scope of this project includes:

1. Installation of a 6" Ø D.I. pipeline and removal of the existing 4" Ø pipeline from Grand Bras Junction to Harford Village Junction (Caruth), St. Andrew.
2. Installation of a 6" Ø D.I. pipeline from Mamma Cannes Treatment Plant to Grand Bacolet Junction, St. Andrew.
3. Installation of a 4" Ø D.I. pipeline and removal of the 2" Ø pipeline from Settlement Junction to James Clarkson Road, St. George.

Expressions of Interest can be submitted for one or all of the above projects.

NAWASA shall supply all pipes, fittings, and appurtenances, while the provision of tools, equipment, Labor, and sundries required for the execution of the works shall be the sole responsibility of the interested party.

GENERAL REQUIREMENTS

Interested parties shall provide their company's profile detailing the following:

- Name of company
- Registered business address
- Copy of business registration certificate
- Experience with regards to construction and pipeline installations
- Core business of the company
- Name of principal contact with appropriate authorization
- Contact e-mail address and telephone number

All submissions shall conform to the specified requirements given above; otherwise, submissions may be disqualified.

The deadline for the submission of the requested information and any supporting documentation in respect of this pre-qualification process is August 5th, 2024. The documentation should be sealed and clearly marked "UPGRADING & INSTALLATION OF PIPELINE".

Submission Address:

The General Manager

NAWASA

Lucas Street

St. George's

Or electronically at projects@nawasa.gd



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REQUEST FOR EXPRESION OF INTEREST CONSTRUCTION OF WATER STORAGE TANKS, BUILDING FACILITIES AND PIPELINE INSTALLATION

The National Water and Sewerage Authority (NAWASA), as part of its Capital Expenditure Programme, is currently expanding and improving its water production and supply network infrastructure throughout the State of Grenada.

In line with this commitment, NAWASA invites interested parties to submit Expressions of Interest for the construction of two water storage tanks and an operator's quarters, the refurbishment of three buildings, and the installation of two pipelines.

SCOPE

The scope of this project includes:

- Construction of one (1) tank with 100,000-gallon storage capacity at Pomme Rose, St. David.
- Construction of one (1) tank with 100,000-gallon storage capacity
- Construction of an Operator's Quarters at Mt. Horne, St. Andrew.
- Refurbishment of a building facility to house two work crews, with a materials storage facility at Petite Etang, St. David.
- Refurbishment of a building facility to house two work crews, with a materials storage facility at Annandale, St. George.
- Refurbishment of the existing building's lower level into a new wastewater testing laboratory, fully equipped and outfitted at Headquarters, Upper Lucas Street, St. George's.
- Installation of a 6" D.I. pipeline from Les Avocats to Laura, St. David.
- Installation of a 6" D.I. pipeline and removal of a 4" D.I. pipeline from Sauteurs Main Street to Kalico building, St. Patrick.

Expressions of Interest can be submitted for one or all of the above projects.

NAWASA shall supply all pipes, fittings, and appurtenances, while the provision of tools, equipment, labor, and sundries required for the execution of the works shall be the sole responsibility of the interested party.

GENERAL REQUIREMENTS

Interested parties shall provide their company's profile detailing the following:

- Name of company
- Registered business address
- Copy of business registration certificate
- Experience with regards to construction and pipeline installations
- Core business of the company
- Name of principal contact with appropriate authorization
- Contact e-mail address and telephone number

All submissions shall conform to the specified requirements given above; otherwise, submissions may be disqualified.

The deadline for the submission of the requested information and any supporting documentation in respect of this pre-qualification process is August 5th, 2024.

The documentation should be sealed and clearly marked **"CONSTRUCTION OF WATER STORAGE TANKS AND BUILDING FACILITY"**.

The submission address is as indicated below:

The General Manager
NAWASA
Lucas Street
St. George's

Or electronically at projects@nawasa.gd

New boss at Customs



Karen Forsyth-Hall is the new head of the Customs Department

For the first time, Grenada has appointed a female to the post of Comptroller of Customs within the Ministry of Finance.

Karen Forsyth-Hall assumed the position this week on appointment of the Public Service Commission (PSC). She is taking over from Algernon Belfon who has been acting in the post for a few years now.

A source close to the ruling National Democratic Congress (NDC) government denied that a political decision was taken to remove Belfon from the position on the grounds that he is suspected to be closely aligned to the opposition New National Party (NNP) of

Keith Mitchell.

He said that the PSC advertised the vacant position and in the process that followed Forsyth-Hall emerged at the top of the list.

THE NEW TODAY cannot confirm reports that Belfon did not apply for the position on the grounds that he did not possess the qualifications set by the PSC.

The source also rejected claims being made in certain opposition quarters that Belfon was fired as acting Comptroller of Customs.

According to the insider, he was merely reverted to his substantive position of Supervisor at Customs.

One retired senior public servant referred to Belfon as one of the

most knowledgeable at the Customs Department and was "well schooled in the Customs rules."

The new chief at Customs is the wife of Assistant Superintendent of Police (ASP) Ryan Hall who is attached to the Criminal Investigation Department (CID) of the Royal Grenada Police Force (RGPF).

She is also the daughter of the late Meryl Forsyth who had served as Cabinet Secretary under a former New National Party (NNP) government of Keith Mitchell.

The mother, who was perceived to be close to former Finance Minister George Brizan of the Congress party, was among the first set of senior public officers who were removed from their positions by Mitchell on assuming the position of Prime Minister for the first time in June 1995.

He later recalled Forsyth and allegedly issued a private apology to her stating that he was "misled" into taking action against her and promoted her to serve as Secretary to the Cabinet of Ministers.

A GIS release reads:

The Ministry of Finance announces the appointment of Mrs. Karen Forsyth-Hall to the post of Comptroller of Customs, Customs and Excise Division.

Mrs. Forsyth-Hall's appointment as Comptroller took effect on Monday, July 15, 2024.

Mrs. Forsyth-Hall joined the Customs and Excise Division in 1997 as a Customs Clerk and over time, rose through the ranks to eventually attain the highest level within the organisation.

Prior to this new appointment, she functioned in the capacity of Deputy Comptroller of Customs. Mrs. Forsyth-Hall holds a Master of Science Degree in International Trade Policy and a Bachelor of Science Degree in Management Studies. She brings a wealth of experience in Customs to the role.

The Ministry of Finance congratulates Mrs. Forsyth-Hall on her appointment and extends best wishes for success during her tenure in the office of Comptroller of Customs.

Mrs. Forsyth-Hall replaces Mr. Algernon Belfon as acting Comptroller. The Ministry publicly thanks Mr. Belfon for his service, and conveys sincerest wishes for continued success in his public service career.



Algernon Belfon – reverted to his position of Supervisor (Photo credit: Dwain Thomas the official photographer to Prime Minister Dickon Mitchell)

The Davids' to pay back millions to Co-op bank

The EC\$9.6 million high court judgment.

The decision was handed down by Justice Raulston Glasgow in a case that has split a Grenadian family following a matter involving monies owed to the Grenada Co-operative Bank Limited (GCBL) in a failed family business enterprise headed by the brother of a prominent Grenadian politician.

The case was brought by Phillip David and his wife against the now deceased father of her sister, and the bank where the business held some accounts.

SUMMARY OF MR. DEON MOSES' WITNESS STATEMENT

[85] Deon Moses has been employed with the Bank since April 2011. His testimony states that the Bank is a wholly owned and operated local commercial bank regulated by the Banking Act and the ECCB. He testifies that the Bank is fully aware of ECCB Guidelines, with which it complies, and Mr. Cosmos St. Bernard is not a significant shareholder of the Bank. In April 2011, at SSL's request, Mr. Moses states that the Bank agreed to extend to SSL a bridging demand loan in the sum of \$281,000.00 to purchase from Volkswagen four vehicles for resale locally. Mr. Moses says that security was already in existence by SSL, which included an existing mortgage, a promissory note and joint and several personal guarantees executed by the Davids in the sum of \$7,000,000.00 on 10th February, 2011. These terms were set out in a letter dated 26th April, 2011 from Mr. Moses to the Davids, which Mr. Moses indicates was signed by the Davids, and the seal of SSL was affixed thereto on 28th April, 2011.

[86] On 23rd September, 2011, Mr. Moses wrote to the Law Firm, instructing them to prepare a Deed of Further Charge to secure the sum of \$2,970,000.00 for monies advanced to SSL. Mr. David's siblings – the David brothers – were to join with Mr. David as sureties for the loan. Mr. Moses states that additional security was to be given to the Bank to secure this loan. Critically, the 3rd additional security, the Grand Anse Estates property owned by the David brothers was at the time mortgaged to another bank. In this regard and to facilitate the proposed exercise, the Law Firm was instructed to secure the reconveyance of the Grand Anse Estates property from Scotiabank to the David brothers.

[87] By letter dated 29th August, 2011, the Bank wrote to SSL and the Davids, offering a restructured loan facility comprising an existing mortgage loan of EC\$3,656,000.00, a new mortgage loan of EC\$3,639,000.00, plus an existing floor plan loan of \$500,000.00 and a cus-

toms bond coverage of EC\$200,000.00, altogether totalling \$7,995,000.00. The purpose of this combined facility was clearly stated in the letter. Mr. Moses explains that the letter included paying for importation of vehicles, consolidating and capitalizing all outstanding indebtedness and interest, refinancing overdrafts, described as "hard-core", paying off of the loan at Scotiabank and assisting with legal fees. This letter stipulated that personal guarantees would be received from the Davids. Mr. Moses confirms that these personal guarantees were in fact given to the Bank on 28th September, 2011.

[88] Mr. Moses further testifies that the letter of 29th August, 2011 also showed SSL representing and warranting to the Bank that it had the power and authority to execute, deliver and perform its obligations under the facility letter and any related documents. The letter also provided for a number of default events. Mr. Moses is of the view that factually, SSL and the Davids have committed acts of default and breached their undertakings. By their own claim, Mr. Moses claims, the Davids represented to the Bank that they had the capacity to give the securities at the time that were given. Mr. Moses points out that the Davids now claim they did not have the capacity to give such guarantees. Mr. Moses asks the court to find that this was an egregious breach of trust and contractual misrepresentation, entitling the Bank to the engagement of its default rights contained in the letter of 29th August, 2011.

[89] Mr. Moses also asks the court to find that the suggestions by the Davids that they did not know what they were signing when they attended the Law Firm on 28th September, 2011 lacks credibility. Mr. Moses reminds the court that at the relevant time, the Bank was in the process of paying off another loan held by the Davids brothers with another bank, which transaction was for benefit of the Davids. That loan, Mr. Moses says, amounted to \$272,601.20, and this transaction was being conducted simultaneously with the Bank's conversion to a

Glasgow ruled that the David family business has to pay back the millions to the bank along with a cost of just over EC\$175,000.00 each to the winning parties in the matter.

David and his wife Sonia had set up a company known as Sunsystems Ltd to primarily trade in the importation, sale and rental of a luxury fleet of vehicles such as Volkswagen and Land Rover around 2003.

As a public service, THE NEW TODAY reproduces in full the Justice Raulston Glasgow judgment in the case:-

loan facility of SSL's already overdrawn accounts, which at the time were overdrawn to the tune of EC\$3,366,398.72.

[90] Mr. Moses explains that the Bank duly paid off SSL's and the David brothers' mortgage loan with the other bank, and then made a consolidated loan disbursement to SSL. As no other shareholders of SSL were pleaded, Mr. Moses states that the Bank is entitled to ask – who but the Davids benefited from the sums advanced to SSL. Upon review of the documents from the Bank's employees to SSL, Mr. Moses indicates that these documents show drawings on the earnings of SSL's business nearly exceeding total turnover for the period December 2010 to January 2011. Mr. Moses rejects the Davids' contention that they had no wish to provide personal guarantees to the Bank, as the record shows that they did so for personal consideration directly received, as well as indirectly through the advances to SSL and the drawings made on the income of the business of SSL to feed the Davids' lifestyle.

[91] Mr. Moses states that the claimants now desire to leave the Bank without security to cover its exposure, and this would be nothing less than an unjust enrichment of SSL and the Davids at the expense of the Bank and its shareholders. The Bank asks the court to reject SSL and the Davids' position as an unconscionable position, which if upheld, will amount to facilitation of their breach of contract and their unjust enrichment. Mr. Moses also recounts that the Law Firm acted for the Bank pursuant to instructions given. Any dealings with the Law firm, SSL and the Davids were on the Bank's instructions, and Mr. Moses confirms that the Law Firm never acted as an agent of the Bank to make any misrepresentations to procure the transactions, as the Law Firm only ever acted as the Bank's lawyers.

[92] Mr. Moses says that the only misrepresentation which took place was by SSL and the Davids misrepresenting their affairs and the facts to the Bank. Mr. Moses points to Mr. David's assertion that he



The Grenada Co-op Bank building located on Church Street

does not recall transferring title of the Grand Anse property to a 3rd party prior to the Davids offering the same property as security to the Bank. The clear implication, Mr. Moses puts forward, is that SSL and the Davids are seeking to escape liability for this alleged lapse in memory, but the Bank should be made to go without repayment of its monies advanced to SSL and the Davids. Mr. Moses asks the court to reject the position taken by SSL and the Davids with respect to the security given, dismiss the claim, and enter judgment for the Bank on the counterclaim.

SUMMARY OF MRS. NADIA FRANCIS – SANDY WITNESS STATEMENT

[93] Mrs. Francis – Sandy is employed with the Bank

since 12th September, 2012 and she is a career banker, having held several positions in commercial lending. She is not aware of any significant shareholding by Mr. Cosmos St. Bernard in the Bank. Mrs. Francis – Sandy testifies that the Bank has always provided SSL and the Davids with statements. In fact, by letter dated 4th July, 2014, she outlines how the loan of \$3.6 million was arrived at, and how it was applied to SSL accounts. This letter was the subject of a meeting held at SSL's former attorneys' office, which was attended by the Davids, their legal counsel and Mrs. Francis – Sandy. Mrs. Francis Sandy explains that this letter of 4th July, 2014 conveyed the Bank's agreement to waive significant interest on one of SSL's loan accounts, and

also indicated the fulfilment of the Bank's promise to stop further advertising the mortgaged properties pending receipt of the amount which the Bank was prepared to accept as settlement. Mrs. Francis – Sandy says that the Davids chose instead to bring this claim.

[94] Mrs. Francis – Sandy refutes the claimant's assertion that the ECCB Guidelines were breached. Instead, she claims, the Bank's struggle was to keep the Davids from dragging the Bank into breach of the ECCB guidelines with SSL's ever increasing demand for financing, persistent failure to provide the necessary financial information to the Bank, and failing to properly service the accounts. Mrs. Francis – Sandy reiterates that the Bank remains

mindful to resolve the matter out of court, but claims that SSL and the Davids took the view that they were entitled to have received generous financial support from the Bank, notwithstanding their failure to service their loans as per the agreed terms and conditions. Mrs. Francis – Sandy is of the view that this was an unconscionable position for the claimants to adopt, and a breach of their undertaking to the Bank. She asks the court to dismiss the claim and enter judgment for the Bank on its counterclaim.

SUMMARY OF MRS. JENNIFER ROBERTSON'S WITNESS STATEMENT

[95] Mrs. Robertson has been employed with the Bank since 3rd July, 1995. She knew and worked closely with Mr. De Freitas at the Bank for a number of years until he died in 2011. According to the Bank's records, the Davids were the signatories to SSL's accounts, and the main business of SSL was the importation of vehicles into Grenada from Germany for commercial resale in Grenada. Mr. Robertson indicates that SSL operated out of a property at Point Salines, St. George's. Mrs. Robertson is also familiar with Mr. Cosmos St. Bernard, who for many years had been the head of the Law Firm. As far as Mrs. Robertson is aware, {Continue on page 14}

JOB VACANCY

THE NEW TODAY is looking for an engaging and ambitious Reporter to join our team

The role will predominantly consist of writing and compiling news stories.

The successful candidate will be expected to report on everything from local business news, community events, crime, human interest stories and local politics.

The role requires someone who is willing to get out and about as much as possible and is able to make good contacts.

You should have a great passion for news, and be aware that it happens 24/7, so an understanding that this isn't a 'normal' office job is essential.

Duties and Responsibilities:

- * Attend virtual and in-person events and press conferences to cover stories and to build contacts.
- * Conduct thorough research, including interviews with key figures and sources by phone, video calling or face to face.
- * Delivering your articles to tight deadlines while maintaining the highest standards.

Knowledge and Skills:

- * Excellent writing, verbal and research skills.
- * Excellent interpersonal skills.
- * An inquisitiveness for delving into stories and a love of speaking to sources.
- * Good communication skills and demonstrated ability to work as an effective team member.
- * Flexibility and versatility in the role is vital.
- * At least one years' experience in journalism, with a track record of published work.

We will consider trainee reporters looking for their first newsroom role but would also welcome senior Reporters.

To Apply:

Please send a covering letter outlining why you believe you will excel in this role, your CV, and examples of your work to editor@thenewtodaygrenada.com.

Only shortlisted candidates will be contacted.

George "Goatie" Robinson speaks out

In an exclusive interview with the New Today, George "Goatie" Robinson is calling on the present Executive and other Council Members of the Grenada Olympic Committee (GOC) to stop discriminating against athletes and administrators who have given exemplary unquestionable voluntary service to the development of sports in Grenada.

Robinson is of the view that the present GOC Council, like those of

the past three decades, continue to discriminate against athletes, officials and administrators who advocate change within the administrative structure and operations of the sporting body.

The former sport administrator said: "Having experienced being part of the Grenada Olympic Association (GOA) appointed executive 1984-1994, I challenged President Royston La Hee for the post of President at the Grenada Olympic

Association (GOA) first constitutional held elections at the Grenada Public Workers Union Building, Tanteen, St. George's on Saturday, 22nd October 1994.

After a few years I lost interest in being part of the GOA administration based on the non-recognition of the likes of deceased John Diabour, the disrespect and in some instances ridicule of the 1984-1994 appointed executives.

Based on the results of the 2005 & 2009

Special Quadrennial General Meetings (SQGM) and the hype in the build up to the 2013 SQGM, I decided to challenge the unconstitutional manner in which voting at the SQGM was conducted giving outgoing executive members voting powers.

This is the strategy used by the hierarchy of the GOC to remain at the helm for over three decades.

Prior and post the 2013 GOC SQGM, my efforts to solicit the support of

council members to challenge the unconstitutional voting process failed. I then decided I will once again get involved as an individual member of the GOC as provided for in the 2003 GOC Constitution.

I applied to be an Individual member of the GOC in letters of 01/09/2013 and 22/11/2013.

My motives were:

(1). To exercise my constitutional rights provided for in the GOC 2003 & 2013 GOC Constitutions.

(2). Enkindling council members' awareness of their constitutional rights and stewardship as Council, which to me was very much lacking.

MY motive was not about taking down, slandering or defaming the character of any member of the Board of Directors or wanting to run for executive office.

In a letter dated 03/01/2014, I received a letter from the GOC advising that my application was denied. No reason was given and as such my only redress was Legal Action against the GOC.

On 10/07/2014, Grenlaw Chambers initiated legal Proceedings by filing a Civil Suit in the Supreme Court of Grenada. (Applicant) George Robinson. (Defendant) Grenada Olympic

Committee Inc. Claim No. GDAHCV2014/0325, Application for Judicial review which was granted by Madam Justice Margaret Y. Mohammed on 14/07/2014.

Between 2014-2022 after filing of hundreds of pages of documents, postponed court hearings and inconclusive mediation, the matter was finally heard on May 17 and May 31, 2022 and judgment given by Honorable Madam Justice Agnes Actie.

It should be noted that Items 12 to 21 in the Defendant's witness statements of President Royston La Hee and Secretary General Veda Bruno-Victor, it avers that a General Council meeting held on 02/11/2013 and Council unanimously agreed that the Claimant should not be admitted to the GOC because his membership will be inimical to the well-being of the Defendant Members.

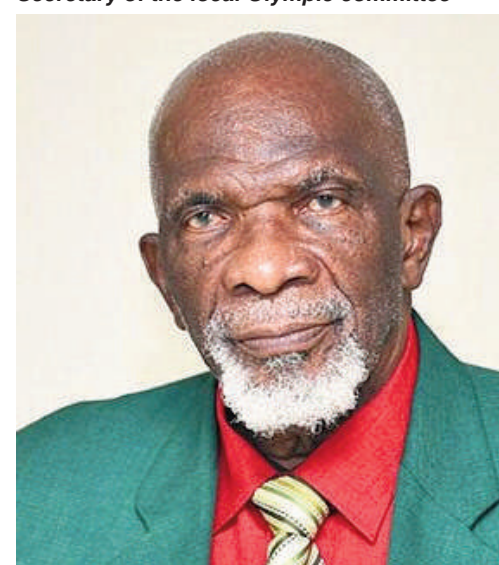
In a letter dated 19 June, 2024, the present Council also avers that I am not a fit and proper person to be admitted as an individual member of the Grenada



George "Goatie" Robinson – still taking the fight to GOC members



Veda Bruno-Victor – the powerful General Secretary of the local Olympic committee



Royston La Hee – the longest serving President of GOC who did not seek re-election to the post last year

Olympic Committee Inc.

My possible actions going forward are:-

(1) Filing a Civil Suit for being discriminated against or (2) pleading for the support of Grenadian sports enthusiasts to support my advocacy for change as was my initial motive mentioned above in my application 01/09/2013.

Many people over the years have been denied the opportunity to exercise their constitutional rights in accordance

with the GOC's Constitution, the IOC Olympic Charter and Olympism as a whole.

Finally, I would like to congratulate Dr. Deborah-Ann Stephens-John who is my family doctor for over thirty years on her being one of the First Group of women to Officiate Ringside in Olympic History at the Paris Olympics from July 27 to August 10, 2024. Another Golden Achievement during Grenada's Golden Jubilee Celebrations.

Case Number :GDAHCV2024/0278

FILED
HIGH COURT
GRENADA

IN THE SUPREME COURT OF GRENADA
AND THE WEST INDIES ASSOCIATED STATES
HIGH COURT OF JUSTICE
(CIVIL)

Submitted Date:24/07/2024 08:46

GRENADA

Filed Date:24/07/2024 08:46

CLAIM NO. GDAHCV2024/0278

Fees Paid:12.00

IN THE MATTER OF THE POSSESSORY TITLES ACT NO 22 OF THE 2016
LAWS OF GRENADA SECTIONS 3 TO 8 INCLUSIVE THEREOF

AND

IN THE MATTER OF AN APPLICATION BY DENZIL Mc DONALD THE
ADMINISTRATOR OF THE ESTATE OF NORBERT Mc DONALD, DECEASED FOR A
POSSESSORY TITLE DECLARATION IN RESPECT OF A PARCEL OF LAND
MEASURING: 31,177 Square Feet SITUATE AT RIVER SALLEE IN THE PARISH
OF SAINT PATRICK IN THE STATE OF GRENADA

NORBERT Mc DONALD also known as NORBERT Mc DONALD DALY
(by his Legal Personal Representative, DENZIL Mc DONALD)

APPLICANT

APPLICATION FOR DECLARATION OF POSSESSORY TITLE

NOTICE

WHEREAS Norbert Mc Donald also known as Norbert Mc Donald Daly by
his Legal Personal Representative Denzil Mc Donald of No. 17
Iverington Close, Essex, London in the United Kingdom, by his
application filed in the High Court on the 11th day of July, 2024
claims to have acquired title by twelve years adverse possession
of the lands described in the Schedule to this Notice and has
applied to the Court for a declaration of possessory title.

Now all persons claiming interest in the said land are required to
enter an appearance in the Registry in person or by his or her
legal practitioner, within two months from the date of the last
publication of this Notice which is being published twice in the
newspapers.

SCHEDULE

ALL THOSE LOTS piece or parcels of land part situate at River
Sallee, St. Patrick's containing by admeasurement: LOT A: Six
Thousand One Hundred and Eighty-six Square Feet (6,186 Sq. Ft.)
English Statute measure and abutted and bounded on the Southern
boundary by lands belonging to MaryAnn Cornwall, on the Northern
boundary by the Campbell's property, on the Eastern boundary by a
road access and thereafter property belonging to by lands belonging
to the Estate of Norbert Mc Donald; LOT B: Thirty-seven Thousand
Three Hundred and Seventy-eight Square Feet (37,378 Sq. Ft.)
English Statute measure and abutted and bounded on the Southern
boundary by a Public Road and lands belonging to Timothy John and
others, on the Northern boundary by the Campbell's property, on the
Eastern boundary by property belonging to Estate of Norbert Mc
Donald and on the Western boundary by lands belonging to Raymond
Roberts SAVE and EXCEPT such portion of LOT B that measures Twelve
Thousand Three Hundred and Eighty-Seven square feet and bounded on
the North by other lands of Lot B, on the South by a public roadway,
on the East partly by lands of Brian John, Lisa Fraser and Timothy
John and on the West by lands of Luther James; altogether totaling
Thirty-One Thousand One Hundred and Seventy Seven Square Feet
(31,177 Sq. Ft.) as the same is delineated and described in the
plan or diagram thereof drawn and signed by Licensed Land Surveyor
Godwin Alexis L.L.S. Dip. L.S., based on a survey of the lots
carried out on the 8th April, 2021.

Registrar
Supreme Court
Grenada

Exploring New Horizons: Sonoiki unveils initiatives for Nigeria-Grenada trade

My background is in banking and finance. I am a Fellow of the Chartered Institute of Bankers of Nigeria. I began my career in Banking over 25 years ago. During my two and half decades of professional stint in the industry, I have established and made a notable positive impact with monumental track records. I enjoy travelling around the world. At a dinner event in Buckingham Palace in the UK, an opportunity afforded me to meet a friend who introduced me to a highly connected individual. I have always helped this friend of mine with tips on articles related to fiscal and monetary policies. When people discuss difficult finance issues, I have always provided creative ideas and possible solutions that help resolve their challenges and concerns.

The individual I met was the High Commissioner of Grenada to the United Kingdom. We had some strategic discussions that led to her asking if I could help implement the ideas. She inquired: "Can you do this in my country?" This question piqued my interest. Following the occasion, I was invited to Grenada. Upon arrival, I

noticed the various opportunities and benefits for Nigerians instead of the "Japa" trend by leveraging Grenada's tremendous resources and fostering cross-cultural exchange by bringing in new ideas and innovations Nigerians could explore Grenada and bring back valuable experiences to Nigeria. This has been my mission for the past two years.

1) It's interesting you already started with the background and now I would like you to share with us how you got to become the Honorary Consul of the Consulate of Grenada and what your role entails.

I went to Grenada and handed over my resume and personal profile for deliberation. All required paperwork and interviews were completed, including international security checks, as part of the due diligence and background check to ensure there were no criminal histories or records. It was an election period, two months after the new Government assumed power, I was contacted and invited to Grenada by the Permanent Secretary of the Ministry of

Foreign Affairs for Trade and Investment for another thorough evaluation. The new Prime Minister was gracious and directed the confirmation of my appointment as The Honorary Consul, effective immediately.

I received my letter of appointment afterwards and, then, the journey began. Naturally, once you are appointed by a country to another country, you will need to align with your host country, which includes involving the Presidency and the Ministry of Foreign Affairs. The accreditation and processes took a while. It has been a journey of two years so far.

My duty and responsibility are to serve as the intermediary between Grenada and Nigeria. There is a need for us to harness all the talents and skills of the people of the two nations together. My topmost priority is to promote investment and trade, and to foster collaboration in areas such as education, health, tourism, culture, cross-cultural interactions, ideas and talent sharing, waste management and other critical areas. The consulate also delivers consular services to all Nigerians desiring travelling for business, education and leisure.

This includes Nigerians pursuing pathways for citizenship by enhancing seamless trade capacity and abundant investment opportunities. We also provide first-hand information for enquiries, so that people do not get defrauded by anyone or agency.

2) What are some of those key initiatives that are in place to strengthen the relationship between Nigeria and Grenada?

The first thing when you get such a mandate is to find like minds and identify skilled people, knowledgeable individuals in economy, investment and trade experts by bringing them together. We have been able to do that. Now, we are putting together the Nigeria-Grenada Chamber of Commerce. That is the engine that would help bring all the business people together from the North, South, East and West regions of Nigeria. There was nothing like that before now. We are also doing some exchange where our people will go there, some of them have been

(Continue on page 31)



Abidemi Oluwagbenga Sonoiki (FCIB), the Honorary Consul of the Honorary Consulate of Grenada in Nigeria

Case Number: GDAHPB2024/ 0312

**THE EASTERN CARIBBEAN SUPREME COURT
IN THE HIGH COURT OF JUSTICE
(PROBATE)**

GRENADA

**In the Estate of George Anthony Menezes otherwise G.A. Menezes late of L'ance Aux
Epines in the Parish of Saint George Grenada, deceased.**

**Form P7: Advertisement of Application for Grant
Rule 15**

TAKE NOTICE that an application has been filed by Luana Antonia Maria Menezes Boyack otherwise Luana Antonia Maria Boyack née Menezes of 6 Scott Street, St. Clair, Port of Spain, Trinidad and Tobago for a Grant of Probate of the Will of the above-named deceased who died on the 19th March 2022 without revoking a will bearing the date of 30th March 1998 wherein the applicant is named sole executrix.

Any person having an objection to the grant of Probate to the application shall file an objection within 14 days of publication of this Notice.

Dated this 18 of July, 2024

K. George
Khrystanne George
Attorney-at-law for the Applicant
Menezes Boyack Law Offices

Filed by Khrystanne George of Menezes Boyack Law Offices, Attorney-at-Law for the Applicant, whose address for Service is Unit 6, Regency Commercial Suite, Grand Anse, St. George's, Grenada Tel: 1-473-444-2529; Email: kgeorge@mbcorporatelaw.com

Case Number: GDAHPB2024/0310
GRENADA

**IN THE EASTERN CARIBBEAN SUPREME COURT
IN THE HIGH COURT OF JUSTICE
(GRENADA)**

A.D. 2024

**IN THE ESTATE OF DAVID WILLIAMS
DECEASED**

Submitted Date: 17/07/2024 13:34

Filed Date: 17/07/2024 13:34

Fees Paid: 12.00

**In the Estate of David Williams late of Telescope in the parish of Saint Andrew in the
State of Grenada, deceased.**

TAKE NOTICE

that an application has been filed by Ann Elizabeth Augustine-Baptist of Telescope in the parish of Saint Andrew in the State of Grenada but at present residing in the United States of America for a Grant of Letters of Administration in the estate of David Williams. The Applicant who is a lawful daughter of the deceased, the deceased having died intestate on the 9th day of September, 1990.

Any person having an objection to the Grant of Letters of Administration to the application shall file an objection within 14 days of the publication of this Notice.

Dated the 15th day of May 2024.

Franco Chambers & Co.
Franco Chambers & Co.
Attorneys-at-Law for the Applicant

Filed by the Law office of Franco Chambers & Co., Canal Road, Grenville, Saint Andrew, Grenada.

Climate change: Turning storms into 'monsters'

Unusually warm Atlantic waters created a hurricane that hit early and hit hard. A personal look at the human cost of a changing climate through the eyes of people caught in Hurricane Beryl's path.

Never before has a Category 4 storm emerged from the Atlantic in June, the first month of the six-month Atlantic hurricane season. This is the first time the region been exposed so early in the year to a hurricane whose winds and heavy rains cost lives and led to such widespread damage.

The extremely warm waters of the South Atlantic acted as fuel for the storm, quickly turning it into a major hurricane. More than 1.2 million people were affected in Barbados, Grenada, Jamaica and St Vincent and the Grenadines, the hardest hit islands.

This kind of early storm could herald a future of rapidly intensifying,

potentially destructive storms that will leave communities little time to recover between disasters, according to climate scientists and hurricane response experts.

But what does the link between hurricanes and the climate crisis mean to the people most affected? The IFRC's Communications Regional Manager for the Americas Susana Arroyo was on the island of Carriacou four days after Beryl hit. She spoke to three families who agreed to share what they went through and what they are feeling about the future, with five more months of hurricane season still ahead.

"This was not a hurricane; this was something else. Climate change has turned storms into monsters, I just want to run away."

— Beatriz

Beatriz retired last year and after 30 years working in the United States



A volunteer from Grenada Red Cross carries a bucket for water storage while walking with a local woman in a community affected by Hurricane Beryl. © Susana Arroyo/IFRC

decided to return to Carriacou, her home island. When she heard a storm was coming, she was not afraid - she had been through it before. She stocked up on water, prepared her lantern, got her animals to safety and waited.

Beryl destroyed her house, her possessions and the memories of a lifetime. "I'm too sad to talk about what I'm going through, but I want people

to know this: climate change has turned storms into monsters."

"I am strong, but I am not sure I can start from scratch again and again. Hurricane Beryl took away my shop, my house, my hope. I feel desperate to think that there are many more to come."

— Leroy

Leroy, his wife and three children ran a shop in Carriacou, selling food and groceries to neigh-

bors and tourists. He had rebuilt his life there after Hurricane Ivan in 2004 completely destroyed his family's home and business on Grenada, the main island of the country's archipelago.

"I thought I had my quota of destruction with Ivan, but no, I still had to deal with Beryl."

Leroy said he wasn't ready to show me what was left of his home and business. He'd been

there once after the hurricane, and it was so heart-breaking he didn't want to go back.

He will eventually, he said. And he will recover and start all over again, but it terrifies him to think about the likelihood of another hurricane wiping it all out again. This year alone, up to 25 storms are forecast, up to 13 of which could become hurricanes, hopefully not as devastating as Beryl.

"We were recovering from a drought, now we should recover from Hurricane Beryl. I am tired of recovering from disasters, I just want a safe life for me and my children."

Agnes In the first half of 2024, high temperatures and lack of rainfall led to heatwaves, fires and a drought that threatened Grenada's water supply. Just as the country was recovering from the medium-term effects of these crises, Hurricane Beryl hit.

"We needed moderate and steady rains, not heavy, short and destructive like Beryl," Agnes told me, wondering how many more disasters she and her children would have to face. The peak of the rainy season is between August and September, but this is also when the most frequent and destructive storms occur. Agnes hopes that, at least this year, none of them will hit Grenada's islands***

The road to recovery will be a long one, volunteers and local Red Cross staff are already working hand in hand with communities to bring assistance, protection, & recovery support to the hardest-hit families through an Emergency Appeal that aims to reach 25,000 people across four of the countries affected - Saint Vincent and the Grenadines, Grenada, Barbados, and Jamaica.

Case Number :GDAHCB2024/0299

FILED
HIGH COURT
GRENADA

IN THE SUPREME COURT OF GRENADA
AND THE WEST INDIES ASSOCIATED STATES
HIGH COURT OF JUSTICE

Submitted Date:11/07/2024 12:22

Filed Date:11/07/2024 12:22

Fees Paid:52.00

GRENADA
CLAIM NO. GDAHCVPB 2024/

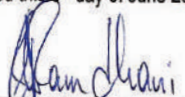
IN THE ESTATE OF CLARENCE ISAAC SEALES, LATE OF MT. MORTIZ IN THE
PARISH OF SAINT GEORGE IN THE STATE OF GRENADA, DECEASED

NOTICE

TAKE NOTICE that an application has been filed by Lisa Cassandra Seales- Joseph of Calliste in the Parish of Saint George, Andrea Christine Seales and Robert Clarence Seales ("the Applicants") both of Grand Mal in the Parish of Saint George and State of Grenada for a Grant of Letters of Administration to the Applicants who are three children of the deceased, the deceased having died intestate of the 24th day of August 2018.

Any person having an objection to the grant of Letters of Administration to the application shall file an objection within 14 days of the publication of this Notice.

Dated this 6th day of June 2024.


Sabrita Khan-Ramdhani
Ramdhani and Associates
Attorneys-at-law for the Applicants

This Notice is filed on behalf of the Applicants by Ramdhani & Associates, Lucas Street, St. George's, Grenada, W.I., legal practitioners for the Applicants. Tel./fax # 473-435-0134. Email: info@ramdhaniattorneys.com

Case Number :GDAHCV2023/0628

FILED
HIGH COURT
GRENADA

IN THE SUPREME COURT OF GRENADA
AND THE WEST INDIES ASSOCIATED STATES
HIGH COURT OF JUSTICE GRENADA

Submitted Date:24/07/2024 09:21

Filed Date:24/07/2024 09:21

Fees Paid:12.00

GRENADA
CLAIM NO. GDAHCV2023/0628

APPLICANT: ADRIAN BLACKMAN

IN THE MATTER OF THE POSSESSORY TITLES ACT NO. 22 OF THE 2016 LAWS OF
GRENADA, SECTIONS 3 TO 8 INCLUSIVE THEREOF
AND

IN THE MATTER OF AN APPLICATION BY ADRIAN BLACKMAN
FOR A POSSESSORY TITLE DECLARATION IN RESPECT OF A PARCEL OF LAND MEASURING
TWENTY-FOUR THOUSAND FIVE HUNDRED AND EIGHTY-TWO (24,582 SQ. FT.)
SITUATE AT GALBY IN THE PARISH OF ST. DAVID'S IN THE STATE OF GRENADA

AND
IN THE MATTER OF AN APPLICATION BY ADRIAN BLACKMAN
FOR A POSSESSORY TITLE DECLARATION IN RESPECT OF A PARCEL OF LAND MEASURING
FORTY-ONE THOUSAND SEVEN HUNDRED AND NINETY-EIGHT SQUARE FEET (41,798 SQ.FT.)
SUBSEQUENTLY FOUND TO CONTAIN
THIRTY-FOUR THOUSAND ONE HUNDRED AND SEVENTY-FIVE SQUARE FEET (34,175 SQ.
FT.) SITUATE AT GALBY IN THE PARISH OF ST. DAVID'S
IN THE STATE OF GRENADA

AMENDED NOTICE

WHEREAS the Applicant, Adrian Blackman of Belmont in the parish of Saint George in the State of Grenada, by his application filed in the High Court on the 6th day of December, 2023 and Amended on the 19th day of July, 2024 claims to have acquired title by twelve years adverse possession of the lands described in the Schedule to this Notice and has applied to the Court for a declaration of possessory title.

Now all persons claiming interest in the said lands are required to enter an appearance in the Registry in person or by his or her legal practitioner, within two months from the date of the last publication of this Notice which is being published twice in the newspapers.

ALL THOSE lots pieces or parcels of land situate at Galby in the parish of St. David in the State of Grenada: Lot 1 containing by admeasurement Twenty-four Thousand Five Hundred and Eighty-Two Square Feet (24,582 Sq. Ft.) English Statute Measure and bounded and abutted on the North and West sides by an Allowed Road, on the South Side by a beach and on the East side by lands of the Applicant; and Lot 2 containing by admeasurement Thirty-four Thousand One Hundred and Seventy-five Square Feet (34,175 Sq. Ft.) English Statute measure and bounded and abutted on the North side by an Allowed Road on the South side by a beach on the West side by lands of the Applicant and on the East side by lands of the Stielis as the said Lots are delineated and described in the plan or diagram thereof signed by Licensed Land Surveyor David S. Abraham on the 12th December 2018.

Registrar

Grenadian medical doctor to officiate in Paris Olympic Games

By Michael Bascombe

Medical doctor Deborah-Ann Stephens-John has reached a significant milestone in her career.

The Paris 2024 Boxing Unit's appointment of her as a Ringside Doctor for the Olympic Games in Paris is a testament to her extensive experience, knowledge, expertise, and professionalism in sports medicine.

Dr Stephens-John arrived in Paris on Tuesday and is now part of an elite team of officials for the highly anticipated Olympic boxing competitions, scheduled from July 27 to August 10.

Her selection as one of the three female doctors for the boxing events is a historical moment that speaks volumes about her exceptional capabilities and the growing recognition of female sports professionals.

This achievement underscores her professional standing and the trust placed in her. The other two females are from Europe.

During the Olympic Games, which will run from July 26 to August 11, Dr Stephens-John will play a pivotal role in ensuring the safety and



Deborah-Ann Stephens-John is already in Paris for the Olympics

well-being of boxing athletes.

Her role as a Ringside Doctor is of the utmost importance. It includes monitoring the boxers' health during bouts, providing immediate medical care, and making critical decisions to protect them from injury.

Dr Stephens-John's appointment is a personal achievement and a moment of pride for Grenada, the Caribbean, and Latin America.

It's also historic that a

female technical delegate has been appointed for the first time in the 120 years of Olympic boxing.

Her dedication to her profession and contributions to sports medicine have earned her a place on the global stage, where she will represent both her country and the field of medical professionals.

Liang Yuan of China is the Technical Delegate for the Paris Olympic Boxing Competition.

Osmani meets the Prime Minister of Grenada: Good diplomatic relations are affirmed



The President of Kosovo, Vjosa Osmani, who is staying in New York where the 78th session of the United Nations Assembly is being held, has held a meeting with the Prime Minister of Grenada, Dickon Mitchell.

In this meeting, President Osmani congratulated Prime Minister Mitchell for the reforms in his country and emphasized that both

countries have the opportunity to exchange experiences in this field.

"President Osmani also stressed that this meeting affirms the good diplomatic relations between Kosovo and Grenada, and in this dispute she has laid out the need for support for Kosovo in an effort to strengthen the international position", the press release of the Office of the

Presidency states.

Both leaders emphasized the importance of maintaining open lines of communication and cooperation to address common challenges on the global stage.

In the meeting, among other things, bilateral cooperation in areas of mutual interest was discussed.

GOVERNMENT OF GRENADA

SOUTHERN ST. GEORGE WATER SUPPLY EXPANSION PROJECT

CONSULTANCY SERVICES FOR DEVELOPMENT OF AN INFORMATION TECHNOLOGY PLAN FOR THE NATIONAL WATER AND SEWERAGE AUTHORITY

REQUEST FOR EXPRESSIONS OF INTEREST

The Government of Grenada (GOGR) has received financing from the Caribbean Development Bank (CDB) in an amount equivalent to Twenty million, seven hundred seventy-two thousand, seven hundred United States dollars (US\$20,772,700) allocated from funds provided by the United Kingdom through the Foreign, Commonwealth and Development Office (FCDO) to CDB under the United Kingdom Caribbean Infrastructure Partnership Fund (UKCIF) towards the cost of the Southern St. George Water Supply Expansion Project and intends to apply a portion of the proceeds of this financing to eligible payments under a contract for which this invitation is issued. Payments by CDB will be made only at the request of GOGR and upon approval by CDB, and will be subject in all respects to the terms and conditions of the Financing Agreement. The Financing Agreement prohibits withdrawal from the financing account for the purpose of any payment to persons or entities, or for any import of goods, if such payment or import, to the knowledge of CDB, is prohibited by a decision of the United Nations Security Council taken under Chapter VII of the Charter of the United Nations. No party other than GOGR shall derive any rights from the Financing Agreement or have any claim to the proceeds of the Financing.

The National Water and Sewerage Authority (NAWASA), the Executing Agency, now wishes to procure consultancy services for the Development of an Information Technology Plan.

The objectives of the consultancy are to: (a) Enable NAWASA to determine the most suitable hardware and software requirements and capacity development measures to facilitate the procurement and/or implementation of (i) Customer Information System (CIS) to Enterprise Resource Planning (ERP) Integration (ii) Smart Meter Operations, and (iii) Supervisory Control and Data Acquisition (SCADA) operations according to the recommendations of an ongoing IT audit (expected to be completed in September 2024); and (b) to define process mapping and adjustment of procedures for implementation of the IT asset management system. The duration of the assignment is expected to be over period of 28 weeks commencing October 2024.

NAWASA now invites interested eligible individual consultants to submit Expressions of Interest (EOI) indicating qualifications and experience required to provide these consultancy services.

Consultants shall be eligible to participate if:

- The persons are citizens or bona fide residents of an eligible country; and
- In all cases, the Consultant has no arrangement and undertakes not to make any arrangements, whereby any substantial part of the net profits or other tangible benefits of the contract will accrue or be paid to a person not a citizen or bona fide resident of an eligible country.

Eligible countries are member countries of CDB. Consultants are advised to review the detailed eligibility criteria detailed in Section 4 and conflict of interest provisions in Section 5 of the Procurement Procedures for Projects Financed by CDB (January 2021), as published on CDB's website.

In the assessment of submissions, consideration will be given to qualifications and experience on similar assignments. The Consultant shall have the following minimum qualifications and experience:

- A post-graduate degree or equivalent in MIS, Computer Science or a related subject area
- A minimum of ten (10) years of relevant practical experience with designing and implementing MIS in similar operational environments
- At least five (5) years' experience with implementation or operation of SCADA systems
- Knowledge of billing systems and software applications evidenced by training and/or experience with similar systems; and
- Experience/certification in project management and service and support models would be assets

All information must be submitted in **English**. Further information including a copy of the Terms of Reference may be obtained from the first address below between 8:00 am and 4:00 pm AST, Monday to Friday.

The Expressions of Interest (EOI) must be submitted in **English** electronically by email in PDF format to projects@nawasa.gd, no later than 2:00 pm AST on Tuesday, August 27, 2024. Each submission must be a single PDF file, with a maximum file size of 150MB. The email subject line should state "Expression of Interest – Consultancy Services for Development of an Information Technology Plan" and the email body must state the name and address of the applicant. The Expression of Interest will be deemed to have been received at the time that it is received by the Project Coordinator. The burden of proving receipt of the e-mail will be on the applicant and will not be met solely by a read receipt or sent items report generated by the applicant's computer. In addition, one copy must be submitted simultaneously by email to CDB to procurement@caribank.org, again with the email subject line stating "Expression of Interest – Consultancy Services for Development of an Information Technology Plan" and the email body stating the name and address of the applicant.

Following the assessment of submissions, the most technically capable and appropriately experienced applicant will be invited to negotiate a contract to provide the consultancy services. GOGR/NAWASA reserves the right to accept or reject late applications or to cancel the present invitation partially or in its entirety. It will not be bound to assign any reason for not engaging the services of any applicant and will not defray any costs incurred by any applicant in the preparation and submission of Expressions of Interest.

Address 1:
Project Coordinator
National Water and Sewerage Authority
P.O Box 392
Lucas Street, St. George
GRENADA, W.I.
Tel: (473) 440-2155
Fax: (473) 440-4107
Email: projects@nawasa.gd

Address 2:
Procurement Officer
Caribbean Development Bank

Email: procurement@caribank.org

He encouraged other players to keep hope alive and never give up on the dream of winning big with the NLA's games.



INVESTMENT MIGRATION AGENCY GRENADA (IMA) CAREER OPPORTUNITY – HEAD OF INVESTMENT MIGRATION DIASPORIC AFFAIRS

Grenada's Investment Migration programme has directly contributed over US\$1.6 billion dollars to Government's revenues during the past ten years of its operations, which has significantly impacted growth within the Grenadian economy. The inward investment it promotes has led to the creation of sustainable long-term employment, specialist training, and the general broadening of skills for numerous Grenadians.

In its quest to foster connections between Grenada and its Investment Migration (IM) diaspora, with due regard for economy, efficiency, and effectiveness, in accordance with best practices, the Investment Migration Agency (IMA) Grenada is inviting applications from suitably qualified Grenadian nationals to fill the position of **Head of Investment Migration Diasporic Affairs**. The position will be based on island and will report to the Chief Executive Officer.

The successful candidate will be required to:

- Drive the implementation of the approved strategic Initiatives of the IM Diasporic Office.
- Prepare and implement the Annual Business Plan and Budget of the IM Diasporic Office.
- Facilitate communication and engagement between the IMA and the IM diaspora community.
- Organize and execute events, utilizing various communication channels to keep the IM diaspora informed about investment opportunities in Grenada.
- Understand, analyze, and resolve barriers to Grenada's influence in major centres of the IM Diaspora using direct and indirect communication strategies.
- Develop and maintain a program that encourages the CBI diaspora members to contribute to the economic development of Grenada through investments, sponsorship and major significant donations to social projects and other forms of support.
- Design and implement strategies and programs to encourage and facilitate the transfer of skills, knowledge, and expertise from the IM diaspora to Grenada.
- Design and implement systems and protocols for working with the relevant ministries, agencies, and private sector bodies to access skills from the IM Diaspora that can strengthen their enterprises and contribute to the growth and development of Grenada.
- Attain all Key Performance Targets of the IM Diasporic Office.

The successful candidate should possess, at minimum:

- A Post Graduate degree from an accredited institution in **Management | International Relations | Finance | Business | Economics | Marketing | Public Relations or Communication**, with at least 5 years' experience working in a senior managerial position in a corporate or statutory entity.
- Professional accreditation in Accounting or Finance
- Excellent research and analytical skills with a successful track record in pursuing long-term goals.
- Excellent emotional intelligence and negotiation skills.
- Proficient in Microsoft Office suite and collaboration tools.

Interested Grenadian professionals who meet/exceed these requirements are invited to submit their application (including names and contact information of three (3) references) **by Email ONLY** to hr@imagrenada.gd with the subject line **"Application – Head of IM Diasporic Affairs"**. The deadline for the receipt of applications is **Monday August 19th, 2024.**

Only shortlisted applicants will be contacted!

The Davids' to pay back millions to Co-op bank

* From page 7

the Law Firm acted for the Bank in a legal advisory capacity from time to time and did legal work on behalf of the Bank. Mr. Cosmos St. Bernard was for some time, chairman of the Board of the Bank until he retired from that capacity in the year 2010.

[96] For the purposes of SSL's business, Mrs. Robertson states, SSL from time to time made requests of the Bank for loans and credit advances which were generally granted by the Bank. She testifies that the Bank provided SSL with liberal financial assistance in the very early period of the banking relationship, but the Bank struggled to obtain necessary financial information from the claimants to properly monitor and control their account. In this regard, the Banks' concerns about the handling of the SSL's accounts were a constant theme in letters exchanged between Mr. DeFreitas and the Davids. Mrs. Robertson recalls that Mr. DeFreitas confronted the Davids' about their failure to provide audited financial statements to the Bank, despite frequent requests. During those discourses, Mr. DeFreitas pointed out that the Davids' conducted SSL's business in a very ad hoc fashion and warned that the Bank would not continue to pay

SSL's suppliers at a moment's notice. By 2009, the Davids' still had not provided financial statements to the Bank. Mrs. Robertson testifies that Mr. DeFreitas wrote to the claimants, reminding them of the Bank's high exposure by their requests for funding which remained unsecured and lamenting the fact that the Bank was unaware of SSL's financial standing.

[97] Mrs. Robertson explains that it was as a result of Mr. DeFreitas' insistence that the claimants agreed to convey the Point Salines property as security to secure the Bank's exposure, which by 2009 was \$5 million. This property was transferred from the Davids to SSL, and then to the Bank to secure the \$5 million dollars owed by SSL at that time. Mrs. Robertson testifies that the instructions for this transaction were given to the Law Firm by Mr. DeFreitas. Mrs. Robertson also points out that the Bank made the offer of restructuring in 2008, but that the Davids did not provide financial statements or security to the Bank until 2009. This failure by the claimants, Mrs. Robertson says, caused the arrangements proposed in 2008 not to be put in place until 2009.

[98] When the Davids' first commenced doing busi-

ness with the Bank, Mrs. Robertson testifies, they did so as ordinary customers, and they never sought financial or business advice from the Bank. In this regard, the Bank never adopted the role of business and financial advisor, but was merely a lender. Mrs. Robertson recounts that the Davids professed to be educated businesspeople, as Mr. David was an accountant/businessman and Mrs. David an engineer/financial manager. She confirms that they were always in control of SSL's financial affairs, and hired people to manage SSL. Mrs. Robertson recalls that the Bank made it plain to the claimants that it did not permit restructurings more than twice in a five-year period. Thus, with the fresh start afforded to SSL by the Bank, the claimants should have been able to manage their affairs with prudence to avoid operational problems.

[99] As to the 2011 restructurings, when the offer of a second loan was made to SSL, Mrs. Robertson says that the Bank sent the claimants an offer letter which was signed by the Davids and sealed by SSL. Mrs. Robertson notes that the Davids signed personal guarantees as additional security for \$7.9 million dollars in the later months of 2011. Mrs. Robertson



Attorney-at law Deborah St Bernard

asks the court to reject the argument that the Davids did not know or understand what they were doing when they visited the Law Firm, and that they did not agree to provide personal guarantees.

[100] As to the allegation that the Bank failed to advise the Davids to obtain independent legal advice, Mrs. Robertson relies on the records show that throughout the Bank's long relationship with the claimants, there was never any complaint when the claimants were receiving substantial loans unsecured. Mrs. Robertson recalls that the claimants would simply

call or send a brief note to the Bank requesting advances, which the Bank honoured and the Davids' used for their benefit. At all times, the Davids' dealt with the Bank on an equal footing, and Mrs. Robertson recites that there was never a situation where any of the claimants was the sole customer of the Bank.

[101] In fact, Mrs. Robertson says, the Bank never sought to obtain security for sums advanced to a sole customer by using property which was in the joint names of 2 customers, to the detriment of either. Equally, the Davids' were on equal footing, as they both jointly owned SSL, and they suffered no detriment by any action taken by the Bank. As far as Ms. Robertson is aware, the Davids enjoyed an attorney/client relationship with the Law Firm prior to becoming customers of the Bank, and for these reasons, she rejects any suggestion that the Bank owed a duty to the claimants to advise them on the need for independent legal counsel, which it failed to discharge.

[102] Mrs. Robertson testifies that the Bank's concern with the claimants has always been centred on the manner in which the Davids' handled SSL's business affairs, as the Bank struggled with the Davids' poor financial management, and inexecutable use of SSL's income. Mrs. Robertson is of the view that the Bank could only conclude that the Davids never wanted to provide security for the monies advanced by the Bank to SSL. She says that the claimants' claim is dismissed, and judgment be given on the counterclaim. She points out that the amount owing to the Bank as of 12th January 2018 was \$10, 934, 987.97, inclusive of interest.

THE LAW FIRM'S EVIDENCE

[103] The Law Firm called

3 witnesses in support of their case, Mr. Cosmos Allan St. Bernard, Ms. Deborah St. Bernard, and Mr. Trevor St. Bernard.

SUMMARY OF MR. COSMOS ST. BERNARD'S WITNESS STATEMENT

[104] Mr. St. Bernard was an attorney and head of the Law Firm since 1977. He was the longest serving practitioner in Grenada, having been called to the bar in 1951, and appointed Her Majesty's Counsel in 1996. Since the opening of the Bank, he testified that the Law Firm has always been the Bank's attorneys and until 2012, the Law Firm solely handled the preparation of all the Bank's mortgage documents. Shortly after being appointed Her Majesty's Council, Mr. St. Bernard gradually delegated responsibility regarding the preparation of mortgage documents for the Bank to his son Mr. Trevor St. Bernard.

[105] Having delegated this responsibility, he was not involved in the day-to-day matters relating to instructions for preparing mortgage documents, and would only intermittently acquaint himself with same. Mr. St. Bernard said that the Bank would issue instructions to the Law Firm, and the Law Firm would conduct the requisite searches at the relevant registries to ascertain the sufficiency of title of the securities offered by mortgagees. Mr. St. Bernard also confirmed that he served on the Bank's Board of Directors for 34 years, and in the last 9 years as Chairman. In his capacity as director of the Bank, he also confirmed that he was part of the decision-making arm of the Bank which determined the viability of applications for loans. However, the loan approval process was based on the unanimous approval of the Bank's board, guided by the recommendations made by the loans committee and submitted to the board of directors.

[106] During his tenure as director of the board of the Bank, Mr. St. Bernard said that he never unilaterally decided or influenced any approvals for loans for any applicant. During his tenure at the Bank, and in his 87th year as an attorney, Mr. St. Bernard stated that his reputation has never been sullied and he has never been brought before any disciplinary committee or judicial body for any allegation of any nature, save and except the case at bar. He expressed that Mrs. David and his daughter, Ms. Deborah St. Bernard are siblings, but denied that the Law Firm was retained by SSL

and the Davids to prepare the mortgage documents in favour of the Bank. Mr. St. Bernard denied that he or the Law Firm owed SSL, the Davids any duty, fiduciary or otherwise, and he also denied the allegation of misrepresentation and conspiracy as pleaded by SSL and the Davids. He closed with stating that the claim against himself and the Law Firm was without merit and ought properly to be dismissed.

SUMMARY OF MS. DEBORAH ST. BERNARD'S WITNESS STATEMENT

[107] Ms. St. Bernard is an attorney, who joined the Law Firm after her retirement from the Grenada Public Service in February 1999. She has practiced at the Law Firm for the last 19 years. She states that she is responsible for instituting litigation on behalf of the Bank's loan recovery department. In her capacity as an attorney, Ms. St. Bernard testifies, Mrs. David requested that she assist with the preparation of letters and other documents from time to time, but the Law Firm was never retained by either SSL or the Davids, as this was never discussed between them or considered.

[108] Sometime prior to March 2009, Ms. St. Bernard recalls that the Bank requested that she prepare a conveyance of property situate at Point Saline, St. George's from the ownership in the name of the Davids to SSL. Ms. St. Bernard testifies that the instruction letter received by the Law Firm from the Bank referenced the Bank's understanding that the Davids' wished to convey the Point Saline property to SSL and then to execute a mortgage over same. Ms. St. Bernard states that it is grossly disingenuous for the Davids to allege that they were completely unaware of the Voluntary Conveyance. Indeed, she recalls that Mrs. David got irritated with her about that conveyance, and complained that she was not promptly preparing it.

[109] Prior to being served with this claim, Ms. St. Bernard recalls that she was very close to Mrs. David, as they have the same mother, who is now deceased. She is Ms. St. Bernard's only sister residing in Grenada. Prior to the claim, Ms. St. Bernard recites that on Sundays, Mrs. David drove to her home before 7 am to pick her up for their beach stroll, which she cherished. Ms. St. Bernard was of the view that Mrs. David also cherished those walks as a time for physical exercise and bonding between

{Continue on page 21}



NOTICE OF WRECK

TO WHOM IT MAY CONCERN

To the Owner(s) of the glass reinforced plastic (fiberglass) hull yacht, sunk under 'Hospital Hill' in the Port of St George, Grenada.

This vessel is deemed a wreck by the Grenada Ports Authority and must be removed within seven (7) days of this notice. This notice is given under the Grenada Ports Authority Cap. 247 of the revised Laws of Grenada, Section 69 subsections 1, 2, 3 and 4 and section 20 of Cap. 247 subsidiary legislation. Failure to comply could result in the removal and sale or destruction of the vessel.

The expenses of such removal and sale or destruction to be recovered from the owner(s) of the vessel.

Ian Evans
PORT MANAGER
15th July, 2024

Building Trust and Inspiring Confidence Celebrating 35 years of the advancement of Grenada's National Quality Infrastructure

In today's world, where global trade and consumer expectations reign supreme, the foundation of trust lies in reliable standards and a robust quality infrastructure.

From the products we use daily to the services we depend upon, adherence to quality measures is crucial for ensuring safety, reliability and overall satisfaction. The Grenada Bureau of Standards celebrates thirty-five (35) years of working assiduously to develop the National Quality Infrastructure of Grenada.

Established under the Standards Act of 1989, the Grenada Bureau of Standards journey over the past 35 years, has been one of evolution. The Bureau continues to evolve as the demand for quality infrastructure services has become more relevant and is now a fundamental requirement for economic and social development.

A Quality infrastructure encompasses the institu-

tions, policies and practices (standards and technical regulations) that support conformity assessment, metrology (the science of measurement), testing, certification and accreditation.

It forms the backbone of a nation's quality assurance framework, providing the necessary infrastructure to verify compliance with standards and regulations. In 2019, on the advice from the Bureau of Standards, the Government of Grenada approved a National Quality Policy for use within the State of Grenada.

The Quality Policy is a legal instrument that the Government can use to promote economic development, as well as environment and social well-being and this was a huge accomplishment for Grenada. Standards are the benchmarks against which products, services, and processes are evaluated.

They establish a commonality that facilitates consistency, reliability and efficien-

cy. A system of standards not only aids in enhancing product quality but also promotes innovation.

By setting clear expectations and benchmarks, standards encourage companies to continually improve their offerings. To date, the Grenada Bureau of Standards maintains a library of 188 standards and 28 technical regulations.

In addition to this, the Bureau has developed several conformity assessment programmes under its portfolio, to ensure that goods and services meet the requirements of the relevant standards.

Another great achievement for the Bureau of Standards occurred in 2016, when it became the first standards bureau within the Organization of Eastern Caribbean States (OECS), to have its Analytical Chemistry Laboratory accredited to the international standard ISO/IEC 17025 General Requirements for the



Staff members of the Grenada Bureau of Standards

Competence of Testing and Calibration Laboratories.

This was a formal indication that the Bureau of Standards has the ability to provide internationally recognized testing services to the Grenadian public and enable businesses within the state of Grenada, to access international markets with ease. Since then, the Bureau has worked steadfastly to ensure that this accreditation is maintained annually.

This year, we applaud the

invaluable foundation of standards and quality that shapes Grenadian livelihood. Standards are the cornerstone upon which trust and innovation thrive. We recognize the many professionals and organizations who uphold these benchmarks with unwavering commitment. We acknowledge the power of certification schemes that not only validate compliance but also demonstrates a pledge to deliver excellence and reliability to cus-

tomers and stakeholders. Certification not only serves as a mark of quality but also as a competitive advantage in the marketplace. It instills confidence among consumers, regulators, and business partners, fostering trust and facilitating international trade.

As we reflect on the journey throughout the past 35 years, we ask that you continue to champion the principles of quality and standards. Together, we can forge a consciousness

where reliability, integrity and sustainability will define every endeavor. In the near future, we look towards the launch of our new laboratories, which marks a significant milestone in our commitment towards promoting standards and quality throughout the state of Grenada.

As we celebrate this anniversary, we thank both the present and past staff members; Standards Council and technical committee members; the local regional and international partners and all Grenadians who have contributed to building and fostering a culture of quality for our nation. Let us celebrate the achievements made possible by a robust National Quality Infrastructure. Investing in quality is not just a matter of compliance, it is a strategic decision that pays dividends in market access and sustainable growth.

Here's to a world where the pursuit of quality remains a steadfast beacon and where standards and quality pave the way for a brighter tomorrow. Cheers to 35 years!

THE EASTERN CARIBBEAN SUPREME COURT IN THE HIGH COURT OF JUSTICE

GRENADA

ADVERTISEMENT OF APPLICATION FOR GRANT

(Rule 15)

In the Estate of Rita Gwendoline Haynes, late, of Creighton in St. Pauls in the parish of Saint George in the State of Grenada, deceased

TAKE NOTICE that an application has been filed by Errington Dwight Paul Haynes of Creighton in St. Pauls in the parish of Saint George in the State of Grenada for a Grant of:

Letters of Administration to the applicant who is the son of the deceased, the deceased having died intestate on the 8th day of February 2024

Any person having an objection to the grant of Letters of Administration to the application shall file an objection within 14 days of the publication of this Notice.

Dated this 21st day of July 2024

Neil J Noel

Filed by Neil J. Noel, Legal Practitioner for the Administrator: Tel: 435 8092; Mobile: 409 1530; Email: neiljnoel@gmail.com; Address: Mt. Airy, St. Pauls, St. George, Grenada.

The court office is at the Supreme Court Registry, Church Street, St. George's, telephone number 440 2030, FAX number 440 6695. The office is open between 8:00 a.m. and 4:00 p.m. Monday to Friday except public holidays

Case Number :GDAHBP2024/0301

IN THE SUPREME COURT OF GRENADA AND
THE WEST INDIES ASSOCIATED STATES
(HIGH COURT OF JUSTICE)
(PROBATE)

FILED
HIGH COURT
GRENADA

Submitted Date:11/07/2024 16:1

IN THE ESTATE OF DAVIDSON NOEL,
DECEASED

Filed Date:12/07/2024 08:30

Fees Paid:12.00

In the Estate of Davidson Noel, late of Harvey Vale in the island of Carriacou in the State of Grenada, Deceased.

TAKE NOTICE

that an application has been filed by Evelyn Monica Noel (also referred to as Evelyn Monica Alexis) of Harvey Vale in the island of Carriacou in the State of Grenada for a Grant of Letters of Administration. The Applicant who is the lawful wife of the Deceased, the Deceased having died intestate on the 27th day of December, 2020.

Any person having an objection to the Grant of Letters of Administration to the application shall file an objection within 14 days of the publication of this Notice.

Dated the 7th day of June 2024.

Franco Chambers & Co.
Attorneys-at-Law for the Applicant

Filed by the Law office of Franco Chambers & Co., Ben Jones Street, Grenville, St. Andrew, Grenada.

Strengthening Intra-Regional Logistics and Public-Private Alliances Key to Caribbean Trade Expansion

BRIDGETOWN, Barbados – The Caribbean’s ability to expand trade hinges on establishing intra-regional logistic partnerships and building stronger public-private sector alliances.

This was the consensus among policymakers, private sector leaders, and technical experts convened by the Caribbean Development Bank (CDB) to discuss imperatives for facilitating trade in the sub-region at the recent seminar, Accelerating Development: Optimising Trade Connectivity and Logistics for Growth.

Labour efficiency, digitalisation, and upgrading infrastructure to enhance port operations were among the areas identified as levers for triggering immediate improvements.

Additionally, consistent regulatory environments to support business operations were called for, along with regional collaboration to create hubs and economies of scale, despite the complex political landscape.

CDB’s Director of Economics, Ian Durant, presented findings from separate studies the Bank commissioned on logistics performance in Grenada and Saint Lucia last year, which revealed that “almost identical” constraints were affecting both countries.

The issues include limited berthing capacity and equipment, restricted container loading times, high shipping rates, outdated tariff structures, absence of cold storage at some points,

long inspection times, aging port infrastructure, and inefficient labour practices.

Durant stressed the importance of unified public and private sector voices to address these challenges.

“One of the core recommendations [from the studies] is the need to build and strengthen consensus around what should be done to improve logistics between the public sector and the private sector,” he said.

Darwin Telemaque, Port Manager at the Antigua and Barbuda Port Authority, voiced concerns that inefficiencies at regional ports hinder maritime traffic.

“When you look at why we should improve the efficiencies of labour, digitalisation, and infrastruc-



The faces of some of the key players in the public/private partnership

ture, it is because our ports are quintessen-

tial to our existence,” he said.

Shipping Association of Jamaica President, Corah Ann Robertson-Sylvester, indicated that a good example had been set by Jamaica where privately-owned ports have been brought up to a “first-world standard” and, due to the country’s strategic location directly in front of the Panama Canal, serve as a hub for inter-regional cargo.

She also cited competitive intra-regional trade as a catalyst for the growth of shipping and supporting industries, stating, “We need to look at how we’re going to move the cargo intraregionally, between our islands, at competitive cost. You have to have the business there, and then the shipping lines will follow.”

Senior Director of the Canada Commercial

Corporation, Wilson Pearce discussed the challenges posed by a lack of economies of scale and inconsistent regulatory environments.

He called for the public sector to establish a consistent, reliable environment to facilitate business operations.

“What can the public sector do to establish a consistent, reliable environment at a regulatory level, with respect to the environment for the operations? A lot of our companies, when we talk to them, start to pull away: they’re unsure about the regulatory environment, it’s inconsistent, and you’ve got a series of relatively small markets for which you have to make major adjustments in terms of how you interact,” he explained.

World Bank Program

Leader for the Caribbean and Latin America, Fatima Arroyos, advocated for “a multi-sectorial perspective,” urging a regional approach despite the complex political landscape.

“Instead of thinking about individual countries trading, there is a need to think about building hubs and economies of scale. But at the same time, what we see in reality is that politically, the discussion is much more complex than that. So, how can we move forward in the context of the political economy in the region?”

Accelerating Development: Optimising Trade Connectivity and Logistics for Growth was one of several knowledge-sharing events hosted by the CDB at its 54th Annual Meeting which was held in June in Ottawa, Canada.

Case Number :GDAHCB2024/0300

FILED
HIGH COURT
GRENADA

IN THE SUPREME COURT OF GRENADA
AND THE WEST INDIES ASSOCIATED STATES
HIGH COURT OF JUSTICE

Submitted Date:11/07/2024 12:24

Filed Date:11/07/2024 12:24

GRENADA
CLAIM NO. GDAHCVB2024/

Fees Paid:52.00

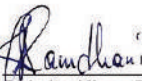
IN THE ESTATE OF MARTIN ANSCAR QUASHIE, LATE OF WOBURN IN THE
PARISH OF SAINT GEORGE IN THE STATE OF GRENADA, DECEASED

NOTICE

TAKE NOTICE that an application has been filed by Shantelle Kessie Magdelene Chikanda (“the Applicant”) of Woburn in the Parish of Saint George in the State of Grenada for a Grant of Letters of Administration to the Applicant who is one of the children of the whole blood of the deceased, the deceased having died intestate of the 27th day of January 2004.

Any person having an objection to the grant of Letters of Administration to the application shall file an objection within 14 days of the publication of this Notice.

Dated this 12th day of June 2024.


Sabrita Khan-Ramdhani
Ramdhani and Associates
Attorneys-at-law for the Applicant

This Notice is filed on behalf of the Applicant by Ramdhani & Associates, Lucas Street, St. George’s, Grenada, W.I., legal practitioners for the Applicants. Tel./fax # 473-435-0134. Email: info@ramdhaniattorneys.com

ARE YOU READY FOR Hurricane Season?



DOCUMENTS

Review and store important documents



FAMILY

Prepare your family



HOME

Prepare your home



FLOOD

Protect yourself against flood risks

GHTA Receives Generous Donation from St. Lucia Hotel and Tourism Association (SLHTA) in Hurricane Relief Efforts



Arlene Friday with donated goods from St. Lucia

On Friday, July 19th, the Grenada Hotel and Tourism Association (GHTA) received a substantial donation from its sister organization, the St. Lucia Hotel and Tourism Association (SLHTA), in response to the recent impact of Hurricane Beryl on the region.

The solidarity and support demonstrated by SLHTA have been instrumental in providing much-needed relief to affected areas in Grenada.

Following the devastation caused by Hurricane Beryl, GHTA CEO Arlene Friday received a compassionate phone call from her counterpart at SLHTA, offering assistance and asking what was needed.

Without hesitation, SLHTA mobilized a hurricane supply drive from July 4th-July 12th with member companies and

private citizens to support relief efforts in Grenada. They chartered a boat to transport essential supplies to the sister islands of Carriacou and Petite Martinique, providing critical aid to those in need.

Arlene Friday, in her role as GHTA CEO, coordinated the relief items upon their arrival in Grenada. Reflecting on the overwhelming support from regional partners, she expressed gratitude for the outpouring of generosity, stating, "The significant value of cultivating relationships and the role of our regional private sector partners cannot be understated."

The support we have received from our friends in St. Lucia has been truly remarkable. This collaborative effort highlights the strength of Caribbean unity and solidarity in times of crisis.

We are truly stronger together."

The donation from SLHTA exemplifies the power of collaboration and the importance of mutual aid within the Caribbean hospitality industry. By working together and extending a helping hand to one another, these organizations are reinforcing the spirit of community and resilience in the face of adversity.

GHTA extends heartfelt appreciation to SLHTA and the private sector community of St. Lucia for their unwavering support and generosity during this challenging time.

The partnership between these two associations serves as a shining example of regional cooperation and solidarity, showcasing the positive impact that can be achieved through collective action.



The Melissa Anne en route to Grenada packed with relief supplies

GRENADA PORTS AUTHORITY



VACANCY - POST OF OPERATIONS MANAGER

Applications are invited from suitable qualified persons for filling the captioned post.

Reporting to the Port Manager, the incumbent will be responsible for but not limited to the following:-

- i) Supervision of Sheds/Yard, Dispatch and Dock Labour Supervisors;
- ii) Proper coordinating and safe execution of all cargo operations;
- iii) Organising and managing time and adherence to Port Operations, including but not limited to undertaking roster scheduling, managing and monitoring overtime and adherence with the working time directives;
- iv) Control of cargo operations including loading/offloading cargo from vessels and storing of material within the container yard as needed;
- v) Ensure all port operations associated equipment are maintained in accordance with company policies;
- vi) Supporting and auditing the delivery of toolbox meetings and other safety initiatives;
- vii) Presides over daily operations leading to the implementation of safety and efficiency;
- viii) Build up the Port Operations division by developing procedures, guidelines or manuals as required;
- ix) Contribute to the successful delivery of the Authority's Business Plan;
- x) Responsible for identifying and managing appropriate training and development in the interest of quality of service, customer satisfaction, health and safety and the personal development of individuals within the port;
- xi) Support the company in developing and reaching its sustainable goals and issuing its yearly sustainability report.

The minimum qualification requirement for the position is five (5) years working experience in a Marine industry and or a Bachelor's degree in Port Management, Port Logistics or Marine Engineering or other related areas.

Interested persons possessing the stipulated qualifications are invited to submit a written application to the Human Resource Manager to reach her **no later than 2nd August, 2024.**

GRENADA PORTS AUTHORITY
12th July, 2024



Caribbean Chocolatiers participate in a Master Class to advance their chocolate-making skills

Port of Spain, Trinidad and Tobago – As part of its efforts to revitalize the Caribbean's cocoa industry to enhance food security, the Food and Agriculture Organization of the United Nations (FAO) has been strengthening the sector's foundations as a crucial undertaking. FAO in partnership with the University of the West Indies Cocoa Research Centre in Trinidad and Tobago hosted a Master Class in Chocolate Making for chocolatiers in the Caribbean.

The four-day workshop which was attended by chocolatiers from Saint Lucia, Dominica, Grenada and Trinidad and Tobago, was championed by Chef Régis Bouet, a renowned chocolatier with 30



(Back rows:) Caribbean Chocolatiers participants (Front row:) Anne Desrochers and Renata Clarke, FAO's Subregional Coordinator and Chef Régis Bouet

tallization process and understanding factors impacting taste and shelf life for high quality chocolate.

Participants also learnt the science behind making ganache, panning techniques and different recipes for quality value-added products. "I am really grateful for this opportunity. I've been learning a lot of new things about pre-crystallization and how chocolate is really made" stated Jamal Prince, a participant from Dominica. Jamal has been making cocoa cubes and powders, including instant cocoa beverage for 15 years, and started cultivating his own cocoa trees three years ago.

"The training was phenomenal and I learnt a lot of new techniques in chocolate making. It will help me get ready to export my products regionally and internationally", expressed Maria Jackson, another participant and owner of Cacao Sainte Lucie, a small business that produces gourmet chocolates in Saint Lucia.

Her business started off in a small retrofitted garage, but has grown and evolved with a team of 15 employees, creating a wide range of cocoa-based products, including chocolate bars, bonbons, cocoa sticks, candles, soaps and more.

Meanwhile, Chef Régis Bouet, spoke on the success of the workshop. He commented that, "What was intended to be a training course turned into a convivial moment of sharing with motivated people. I was delighted to give them as much as I could".

Anne Desrochers, Plant Production and Protection Specialist with FAO indicated that

"The advanced master class on chocolate making was designed for Caribbean chocolatiers actively involved in chocolate making and cocoa processing, who were looking to enhance the quality of their products and share experiences with other chocolatiers".

The training covered critical aspects of quality chocolate making in addition to the commercial aspects of running a viable business. Ms. Desrochers expressed that this approach was particularly important to ensure the sustainability of businesses given that Caribbean Small Island Developing States (SIDS) are vulnerable to natural disasters.

"The critical aspects of cocoa processing and high quality chocolate confectionery were discussed through theory, demonstration sessions and hands-on practice.

This highly anticipated training, which focused on key areas of skill set development for chocolate makers in the region, generated high interest and was very well received by participants from across the Caribbean", she expressed.

According to the International Cocoa Organization (ICCO), the relatively small share of fine flavour cocoa world exports is estimated at approximately 12%, Latin America and the Caribbean being the main exporting region, accounting for 90% of the world exports.

The balmy temperatures of the Caribbean islands are ideal for growing cocoa trees, and some of the world's finest and most flavourable cocoa are produced in the region.

THE EASTERN CARIBBEAN SUPREME COURT

SAINT LUCIA

IN THE HIGH COURT OF JUSTICE

COMMERCIAL DIVISION

CLAIM NO. SLUHCOM2021/0002

IN THE MATTER OF A PETITION FOR THE WINDING UP OF WINFRESH LIMITED.

AND IN THE MATTER OF SECTION 385. 386 AND 387 OF THE COMPANIES ACT, CAP 13.01 OF THE REVISED EDITION OF THE LAWS OF SAINT LUCIA

NOTICE TO CREDITORS OF WINFRESH LIMITED (IN LIQUIDATION)

(First Notice)

Notice is hereby given to the creditors of Winfresh Limited in Liquidation (the "Company").

Any creditor or contributory of the Company desiring to make a claim against the Company for a debt due to them is requested obtain a formal Proof of Debt by contacting the Liquidator, Richard Peterkin, in writing at richard.peterkin1@outlook.com or the following address:

Richard Peterkin
Liquidator of Winfresh Limited
20 Micoud Street,
P.O. Box 189, Castries LC04 101
Saint Lucia

Any creditor who intends to make a claim must lodge their proof of debt with the Liquidator no later than 30 August, 2024 failing which their claim or debt will be disclaimed and denied.

This notice is being effected by advertisement in two (2) consecutive issues of a newspaper in regular circulation.

Dated this 15 July, 2024

THIS NOTICE is filed by Richard Peterkin solely in his capacity as Liquidator of Winfresh Limited, 20 Micoud Street, P.O. Box 189, Castries LC04 101, Saint Lucia Tel: No. 1 758 716 9797 email: richard.peterkin1@outlook.com

The Court Office is at Jeremie Street, Castries, St. Lucia. Tel: No. 468-7500, email: sluhco@eccourts.org or slucommercialdivision@eccourts.org. The Court Office is open between 9:00a.m. and 2:00p.m. Monday to Thursday and between 9:00a.m. and 3:00p.m. on Friday except public holidays.

years experience as Research and Development Director of the French chocolate maker Weiss and finalist of the Meilleur Ouvrier de France chocolatier confiseur. Throughout the workshop the participants gained an understanding of how quality is interconnected throughout the cocoa value chain, while developing an enhanced sense of taste, aroma and value-added products of chocolate, as well as linking with important workspace and equipment requirements.

During the training, they learnt critical procedures and stages of roasting, use of cocoa butter and perfecting the art of the pre-crys-

VEHICLES FOR SALE

- 2015 SUZUKI SWIFT (Automatic Transmission)
- 2024 ISUZU PICKUP (Automatic Transmission)

Send sealed bids to:

The Manager

Recoveries & Collection Unit

Grenada Co-operative Bank Ltd.

P.O. Box 135

St. George's

To arrange for viewing please call: 440-2111 (Ext. 6264)

Bids close on August 23rd, 2024

Vehicles will be sold as is where is.

PAHO supports Grenada and St. Vincent and the Grenadines following Hurricane Beryl

Bridgetown, Barbados

The Pan American Health Organization (PAHO) is supporting the health response in affected Caribbean countries following the devastating passage of Hurricane Beryl.

Hurricane Beryl, the earliest ever recorded Category 5 hurricane in the North Atlantic, hit the eastern Caribbean on 1 July as a high-end Category 4 storm causing significant destruction, particularly to the islands of Grenada and St. Vincent and the Grenadines. Beryl directly affected over 80,000 people across the two countries and caused 11 deaths in those locations. The hurricane also led to widespread damage to infrastructure, including to at least 15 health facilities rendered inoperable.

"Our hearts go out to the people of Grenada and St. Vincent and the Grenadines," PAHO Director Dr. Jarbas Barbosa said, highlighting PAHO's support. "PAHO is with you in every step to rebuild and restore access to health in affected communities," he added.

During the immediate aftermath of the hurricane, PAHO activated its emergency response mechanisms to provide critical support to Grenada and St. Vincent and the Grenadines, through its Emergency Operation Centers in Barbados and Washington D.C., as well as its specialists stationed in both countries, who act as first responders on the ground.

PAHO experts in the areas of water and sanitation, health facility damage assessment, environmental health, and logistics, have been deployed to the islands to assess the situation on the ground and coordinate the response alongside local health authorities. PAHO assisted with the completion of a comprehensive assessment report and budget for the pro-

vision of water, sanitation and hygiene for St. Vincent and the Grenadines. The Government approved this report and allocated 1 million Eastern Caribbean dollars (US\$370,000) to facilitate the implementation of the recommendations. Detailed damage assessment and estimates for the restoration of health facilities is also being undertaken.

With logistical support from the World Food Program (WFP) and the Barbados Defense Force, PAHO rapidly mobilized critical relief items from its strategic reserve in Panama to support immediate response operations in affected communities. Water purification tablets, water testing kits, water pumps, and generators were delivered in Grenada and Saint Vincent and the Grenadines to be used at local health facilities impacted by Hurricane Beryl.

These deployments and donations aim to support countries in ensuring the provision of essential health care services and also help reduce the risk of disease outbreaks.

PAHO has also supported the implementation of surveillance in emergency shelters in both Grenada and Saint Vincent and the Grenadines to monitor and mitigate potential health risks, and continues to work closely with national health authorities to strengthen their routine surveillance systems.

PAHO also activated the regional network of Emergency Medical Teams (EMT). These are teams of health professionals (doctors, nurses, physiotherapists, etc.) that support local health systems by providing direct clinical care to people affected by emergencies and disasters. With support from Samaritan's Purse, two EMTs have been deployed so far. These teams are self-sufficient, ensuring no addi-



Photo of destruction caused on the sister isle by Hurricane Beryl

tional burden is placed on host countries.

PAHO continues to monitor the situation closely and stands prepared to provide additional support as needed. The organization is working in close coordination with international and regional partners to ensure a comprehensive and collaborative response to this emergency and to provide a full assessment of the hurricane's impact on the health and wellbeing of affected populations.

Based on currently available information, the United Nations Office for the Coordination of Humanitarian Affairs (OCHA) estimates that the number of people in need of immediate humanitarian assistance is nearly 60,000 across the two countries and that approximately USD\$9 million are needed to support the overall response needs across all sectors.

While Grenada and St. Vincent and the Grenadines were among the hardest hit, Hurricane Beryl also caused significant damage to Barbados, the Dominican Republic, Haiti, Jamaica, Mexico, St. Lucia, the United States and Trinidad and

Tobago.

PAHO assists its

Member States to

strengthen their health sector's capacities in the area of prevention,

risk reduction, preparedness, surveillance, response to and early recovery from emergencies and disasters related to any hazards. When national capacities are overwhelmed, PAHO supports countries to lead and coordinate the international health response to contain disasters, including outbreaks, and to provide effective relief and recovery to affected populations.

Want to support the health response to Hurricane Beryl? You can assist by making a financial donation to PAHO's response operations. To support this emergency response, please contact emergencies@paho.org.



VEHICLES FOR SALE

The National Water and Sewerage Authority (NAWASA) is offering the following vehicles for sale to the general public.

VEHICLE TYPE	YEAR MODEL
Toyota Hilux	2004
Nissan Frontier	2005
Suzuki Jimny x 2 (One vehicle is located in Carriacou)	2010
Isuzu D-Max	2010
Ford Ranger	2010
Kia K2700	2012
Nissan Navara x 2	2013

Vehicle will be sold "as is" and NO WARRANTY is being offered

Interested persons can view those vehicles at NAWASA's Dusty Highway Office between the hours of 8:00 a.m. to 2:00 p.m. Monday – Friday.

Bids will be accepted until Friday July 31st, 2024. The highest bid subject to the reserved price will be accepted. Closed bids are to be sent to:

The General Manager
NAWASA
Lucas Street
St. George's

For further information, please call 473- 444- 4661

NAWASA...Committed to meeting customers' need

ARE YOU READY FOR

Hurricane Season?



DOCUMENTS

Review and store important documents



FAMILY

Prepare your family



HOME

Prepare your home



FLOOD

Protect yourself against flood risks



Demerara Mutual Life Assurance Society Limited attains ISO 9001 Quality Management System Certification!

(Georgetown, July, 2024) Building on its outstanding track record of delivering First Class Insurance Services for over 130 years in Guyana, and with branches in the Eastern Caribbean – including Grenada, St. Lucia, St. Vincent and the Grenadines –, Demerara Mutual Life Assurance Society Limited, one of Guyana's oldest and largest Insurance Companies, has attained its ISO 9001:2015 certification.

The scope of Certification issued to Demerara Mutual Life Assurance Society Limited is The Design, Development, Sale, and Servicing of Individual and Group Life Assurance Policies, Health Insurance Policies, Pension Plans, and Mortgage Financing in Guyana, Grenada, St. Vincent and the Grenadines, and St. Lucia.

Demerara Mutual Life Assurance Society Limited (DMLAS) is a pillar of the Guyanese community and a trusted partner for financial security in Guyana and across the Eastern Caribbean. DMLAS offers a wide range of financial products to meet your individual needs. Whether you're seeking to protect your family with life insurance, plan for a stress-free retirement with an annuity, or safeguard yourself from unexpected medical bills with health insurance, DMLAS has you covered. We can also help you achieve homeownership dreams with competitive mortgage rates through our reliable mortgage lending program.

Achieving the ISO 9001 certification, an internationally recognized standard for quality management systems, signifies our commitment to continuous improvement and exceptional customer service across all of our operations in Guyana and the Eastern Caribbean. The ISO 9001 framework emphasizes streamlined processes, leading to faster response times for customer inquiries, policy issuance, and claims processing.

Customers can expect a more streamlined, consistent, and customer-centric experience as we will actively seek your feedback to improve our services and constantly evaluate and refine product offerings to better meet your evolving needs. By achieving ISO 9001 certification, DMLAS demonstrates our dedication to providing exceptional customer service, continuous improvement and upholding the principles of quality for your financial security.

We would like to take this opportunity to express our sincere appreciation to Guyana National Bureau of Standards for guiding us through the certification process and Global Compliance Service Guyana Inc. for recognizing our efforts in implementing and maintaining a quality management system that aligns with international standards.

Global Compliance Service Guyana Inc. is a wholly Guyanese-owned and operated business; their team consists of Guyanese professionals who are qualified ISO Management Systems Trainers and Auditors. Their ISO Certifications are issued from their GCS office in the USA through their seamless accredited process.

**DEMERARA
MUTUAL** 
I'm with Dem



The Certificate was handed over by Ms. Candelle Bostwick, CEO of Global Compliance Service Guyana Inc. to Mr. Ronald Burch-Smith, Chairman of the Board of Directors, Demerara Mutual Life on 23rd July 2024, at the Marriot Hotel in Georgetown, Guyana.

The Davids' to pay back millions to Co-op bank

* From page 14

them. Ms. St. Bernard indicates that she last visited the Davids home in August 2015, and just about 2 weeks later, the Davids filed the claim herein. She does not remember receiving any hint from the Davids that the claim was being filed, not only against the Bank but also against the Law Firm, of which herself and her father, who was then 90 years at the time, were members. Ms. St. Bernard laments that these actions were not only inexplicable, but also enervating.

[110] Ms. St. Bernard also testifies that the matter of the Davids nonperforming mortgage loans with the Bank were sometimes brought up by her sister. On each occasion, Ms. St. Bernard explains that she told her sister that the matter was not one to be fought as a battle with the Bank, as what was required were discussions for a resolution. Ms. St. Bernard says she told Mrs. David that an amicable resolution with the Bank should be her focus but reminded her that since the Law Firm acted for the Bank, she could not advise her more than that. On behalf of the Law Firm, Ms. St. Bernard denies that the Firm was involved in any misrepresentation or conspiracy against the claimants.

SUMMARY OF MR. TREVOR ST. BERNARD'S WITNESS STATEMENT

[111] Mr. St. Bernard is an attorney, who joined the Law Firm in September 1995, and has remained with the Law Firm for the last 22 years. As a member of the Law Firm, Mr. St. Bernard is primarily involved with the oversight and handling of its conveyancing and mortgage document portfolio with the Bank. He testifies that the Bank issues instructions to the Law Firm to prepare mortgage documents. The Law Firm, in turn, would conduct the requisite searches at the various registries to ascertain the marketability of the securities offered by the proposed or intended mortgagors.

[112] Mr. St. Bernard recalls that the Law Firm received a letter from the Bank in 2008 with the caption "Sun Systems Ltd./Phillip & Sonia David", instructing the Law Firm to prepare a mortgage over the fixed and floating assets of SSL to cover \$5 million dollars. The instructions confirmed that the Bank had in its possession as security for the mortgage, the original title deed for the Point Salines, St. George's, and that Mr. David would "provide all necessary information directly...to speed up

the process of perfection of the security."

[113] Mr. St. Bernard states that the searches done by the Law Firm revealed that the property proposed for the mortgage was not owned by SSL, but by the Davids jointly, and the Bank was informed of this. The Bank sent subsequent instructions in relation to the preparation of the mortgage for SSL, says Mr. St. Bernard, referencing the initial instructions and confirming that the Davids were willing to convey the Point Saline property to SSL to enable SSL to thereafter execute the mortgage. Mr. St. Bernard confirms that the Davids were required to and did in fact convey the Point Saline property to SSL.

[114] The mortgage was thereafter prepared and it was duly executed by the Davids. Approximately 2 years into the subsistence of the mortgage, he says that the Law Firm received instructions from the Bank to prepare a Deed of Further Charge (DFC) for SSL to cover the sum of \$2,970,000.00 on the existing subsisting securities contained in the mortgage and to include the properties identified in the letter of instruction as additional security. Mr. St. Bernard states that the additional facility was negotiated and agreed by the Davids and the Bank. The Davids never sought advice from the Law Firm when negotiating the terms of the DFC. The properties identified as a property in St. George's in SSL's name, the Grand Anse property owned by Mr. David and the Grand Anse Estates property jointly owned by the David brothers.

[115] Mr. St. Bernard also testifies that the instruction letter indicated that the Grand Anse Estate's property was mortgaged to another lending institution, and requested that a reconveyance of the property be prepared in favour of the David brothers. Given the instructions for the preparation of the DFC, the Law Firm conducted the required searches at the relevant registries. In addition to the subsisting mortgage at Scotiabank in relation to the Grand Anse Estate's property, the Law Firm's searches confirmed the sufficiency of the title of the Grand Anse Estate property and the existence of a subsisting Power of Attorney from the David brothers to Mr. David, authorizing him to raise money at his discretion on the security of the David brothers' property.

[116] Mr. St. Bernard recalls that the Law Firm's searches also revealed

that Mr. David was empowered by that Power of Attorney to mortgage the property. The search also revealed that the Grand Anse Estate property was in fact mortgaged to another lending institution as security for a mortgage loan for SSL, that mortgage being settled in 2005. With respect to the Grand Anse property, Mr. St. Bernard explains that the Law Firm's searches failed to discover that Mr. David had previously sold and conveyed the Grand Anse property to a company in which he was one of 2 shareholders.

[117] Mr. St. Bernard insists that what he views as a fraudulent misrepresentation by Mr. David with respect to the Grand Anse property, which the Law Firm relied on to its detriment, caused the integrity of the Bank's additional security to be comprised. Having regard to the Bank's inability to pursue its power of sale in respect of that property, he says that the Law Firm was required to pay the Bank compensation in the sum of \$130,000.00. Mr. St. Bernard acknowledges that the Law Firm acted on behalf of the claimants in the past, but denies that it has ever been retained exclusively by the Claimants. He also acknowledges that the Law Firm is in the peculiar situation of having entwined familial relations, as one of its members is a sibling of the Claimants. He also acknowledges that the Law Firm was never consulted or retained with respect to any banking transactions by the Claimants.

[118] Mr. St. Bernard maintains that it is not unusual, during the Law Firm's receipt of instructions from the Bank, to be provided with the telephone contacts for the intended mortgagor. Having regard to the close familial relationship between the Firm and the Davids, he says it was not unusual or uncommon to inform SSL through its representatives that the mortgage documents were ready for execution. Upon preparation of the mortgage in 2011 done by Mr. St. Bernard, he recounts that the Davids were informed that the mortgage was ready for signing. The Davids' attended the Law Firm for the purposes of executing the mortgage, and were always given an opportunity to peruse the documents, and they thereafter executed them. With respect to the preparation of the mortgage documents, though the wrong Power of Attorney regarding Mr. David's authority to use the Grand Anse Estates was quoted, Mr. St. Bernard testifies that the correct Power of Attorney subsisted, and a portion of the proceeds of the mortgage were used to settle the Scotiabank mort-



Attorney Ian Sandy – was part of the defense team

gage over the Grand Anse Estates property. On behalf of the Law Firm, Mr. St. Bernard also denies that the Law Firm was involved in any misrepresentation or conspiracy against the claimants as alleged.

ISSUES

[119] At the end of the trial of this matter which lasted 3 days, and concluded on 24th November 2023, I invited counsel for the parties to file closing submissions on all of the factual and legal issues raised for the court's consideration. All parties duly complied, with the 1st defendant filing their submissions on

3rd January 2024, while the claimants and the 2nd and 3rd defendants filed their submissions on 5th January, 2024. Subsequently, the 1st, 2nd and 3rd defendants filed responses to the claimants' submissions on 16th January 2024, and the claimants filed responses to the defendants' submissions on 25th January, 2024.

[120] On my review of all the documentation filed, I found the following issues were to be considered and determined:

(1) Whether the Bank owed the claimants any duties, fiduciary or other-

wise, and if so owed, whether there was a breach of these duties; (2) Whether the Firm owed the claimants any duties, fiduciary or otherwise, and if so owed, whether there was breach of these duties; (3) Whether there was an unlawful means conspiracy by the Defendants against the claimants; (4) Whether the credit facilities, specifically the mortgages in 2009 and 2011 and personal, joint and several guarantees in 2009 and 2011, were procured through misrepresentation; (5) Whether the claimants are entitled to any of the relief sought; and (6) Whether the Bank is entitled to the relief sought in their counterclaim.

Each of these issues will be considered and addressed seriatim.

DISCUSSION & ANALYSIS

WHETHER THE BANK OWED THE CLAIMANTS ANY DUTIES, FIDUCIARY OR OTHERWISE, AND IF SO OWED, WAS THERE A BREACH OF THESE DUTIES?

[121] Before addressing the claimants' allegations against the Bank, it is prudent to ascertain the scope of the Bank's duty to the claimants. The law in relation to banks and their customers is primarily based on contract and is tradition-

ally recognized as being that of debtor and creditor. There is consensus that at the inception of the banking relationship between the claimants and the Bank, no formal contract setting out the scope of the Bank's duty had been agreed or made. Nonetheless, counsel for the claimants submitted in closing submissions that the Bank owed 2 duties to the claimants – to advise them of the nature and effect of the transactions in 2009 and 2011, and a duty to inform the claimants to obtain independent legal advice prior to the Davids' entering into the transactions.

THE DUTY TO ADVISE ABOUT THE NATURE OF THE TRANSACTIONS

[122] The duty to advise about the nature of the transactions will be addressed first. This duty to advise about the nature of the transactions as submitted by the claimants arose due to the fact that SSL was already indebted to the Bank, and hamstrung in its ability to function in 2009. The claimants also submit that the duty arose due to the fact that the claimants did not know or understand the practical and legal effects of the transactions, more particularly, the personal guarantees which they entered into in 2011.

[123] Counsel for the

{Continue on page 28}



NOTICE OF WRECK

TO WHOM IT MAY CONCERN

To the Owner(s)/operators/Roger Besson of the steel hull yacht 'Obstination' registration number FFA13626, aground in the Falege (Falaize) Port of St George, Grenada.

This vessel is deemed a wreck by the Grenada Ports Authority and must be removed within seven (7) days of this notice. This notice is given under the Grenada Ports Authority Cap. 247 of the revised Laws of Grenada, Section 69 subsections 1, 2, 3 and 4 and section 20 of Cap. 247 subsidiary legislation. Failure to comply could result in the removal and sale or destruction of the vessel.

The expenses of such removal and sale or destruction to be recovered from the owner(s) of the vessel.


Ian Evans
PORT MANAGER
15th July, 2024

Grenada Tourism Authority Leaders Update UK Travel Partners on Post-Hurricane Beryl Progress

The Chairman and CEO of the Grenada Tourism Authority (GTA) recently completed a successful visit to the United Kingdom, engaging with leading travel industry partners to provide critical updates on the rebuilding efforts in Grenada, Carriacou, and Petite Martinique. This strategic visit aimed to ensure that UK travel partners are fully equipped with the latest information and are prepared to answer any questions regarding the safety and viability of traveling to Grenada.

During the meetings, the GTA leadership emphasized that mainland Grenada remains open and ready to welcome tourists. They conveyed a clear and reassuring message: despite recent challenges, Grenada's



Parul Jadav - Product Manager at Bluebay Travel; Petra Roach - CEO of Grenada Tourism Authority; Randall Dolland - Chairman of Grenada Tourism Authority

tourism industry is fully operational. The substantial progress in rebuilding efforts across the tri-island state was highlighted, demonstrating the resilience and determination of the Grenadian people. This visit was critical to reinforce confidence

amongst the travel partners, allowing them to effectively communicate up to date information to their customers and stakeholders. The UK is a key source market for Grenada, and has been showing strong growth and an increase in first-quarter visitor numbers in 2024. The delegation also hosted a "Meet the Media" dinner with journalists from renowned consumer publications such as Conde Nast Traveller, National Geographic, Good Housekeeping and Aspire, as well as travel trade publications like Travel Weekly. They also met with senior officials from airline partners British Airways and Virgin Atlantic to discuss ongoing support and strategies to ensure continued growth in visitor arrivals. The GTA's commitment to transparent communication and support for its partners remains unwavering as Grenada continues to offer a unique and vibrant tourism experience. Similar status update visits are planned for the US and Canadian markets in the coming months.

Miss Carriacou Queen Contestant Tops Beauty with a Purpose Initiative

The Miss Carriacou and Petite Martinique Queen contestant, Sashelle Alves, has topped the Beauty with a Purpose initiative judged on Saturday, 20 July at the Olympic House, Morne Rouge. Her platform focused on ending violence against women and girls, which saw her carry out several awareness initiatives on her home island of Carriacou days before Hurricane Beryl ravaged the island. All seven carnival queen contestants presented their chosen platforms that had a meaningful impact on their communities.

"The Beauty with a Purpose initiative aimed to have the delegates make a positive difference through their role as ambassadors," stated Tessa McQuicklin, Chair of the National Carnival Queen Show Committee. "As delegates, they embarked on a journey and should not only be seen as beauties or queens, but as advocates for social change. The contestants, through this initiative, were expected to have a voice. A voice that brought awareness to issues of contemporary interest."

Alves advocated for ending violence among women and girls through school visits reaching 900 students in primary and secondary schools in Carriacou & Petite Martinique; hosted a workshop for 50 people; addressed government officials at a town hall meeting; gathered information with an online woman and girls safety survey; and started an online fundraising initiative for emergency supplies for victims of violence.

The competition, which does not count towards final scores on queen show night, saw each queen contestant presenting reasons for choosing their initiatives and describing how they publicised it. A 3-minute



Sashelle Alves Miss Carriacou & Petite Martinique

video complemented their presentations. They were judged based on their clarity and impact.

The platforms by the seven National Carnival Queen Contestants ranged in topics:

- Miss St. Patrick Angel Franklyn: Art Therapy
- Miss St. Andrew Kenya Alexander: Fit Path
- Miss St. John Abeni Matthew: The Kindness Campaign
- The Spicemas Corporation congratulates all contestants for their outstanding contributions and initiatives which promoted social change and awareness in Grenada. A special prize will be awarded to Sashelle Alves, the winner of the Beauty with a Purpose initiative, on the night of the National Carnival Queen Pageant, which will be held on Carnival Thursday, 8 August 2024, at the Kirani James Athletic Stadium.
- Ms. St. George Abigail Jeffery - Holistic Development
- Ms. St. Mark Alorna Felix - The Preservation, Conservation, and Promotion of the Natural Beauty of the Environment
- Miss St. David Heidi Charles: Youth for Calypso
- Miss Carriacou & Petite Martinique Sashelle Alves: Ending Violence Against Women & Girls



2024 BOOK AWARDS

Policyholders of Demerara Mutual Life are invited to apply for Book Awards for their children who were successful at the 2024 Caribbean Primary Exit Assessment (CPEA).

ELIGIBILITY

- The applicant or the child must hold a Demerara Mutual Life insurance policy which was in force on the date the examination was written, at the time the award is granted, and over the five years for which the award is valid, unless the policy matures within this period.
- The insurance policy must have been in force for at least one (1) year prior to the 2024 examination.
- The Book Awards would be granted only to children attending Secondary Schools in Grenada, Carriacou and Petite Martinique.
- The child's CPEA results must be no less than 75 percent of the total marks.

Applications which do not meet these criteria would not be considered.

REQUIREMENTS

Applications must be made in writing and delivered to the Demerara Mutual Life Branch Office, Granby St., St. George's on or before August 16, 2024.

- Application must include: -
- Name of the policyholder
 - Policy Number
 - Address
 - Name & date of birth of the child
 - Examination number
 - Result slip

Management's decisions on all matters concerning these awards would be final.

J. K. Morgan
Company Secretary

ECCB Governor says regional economies improving after COVID-19 pandemic

credit conditions have eased as commercial banks increased lending. Banks are generally well capitalised. Deposits continue to grow," it said.

The communique noted that fiscal performance has improved in tandem with economic recovery and that the debt to gross domestic product (GDP) ratio has declined to 75.7 per cent at the end of last year from its peak of 88 per cent at the end of 2020.

The weekend meeting, which was chaired by the Premier and Minister of Finance of Anguilla, Dr Ellis L Webster, was also attended by Antigua and Barbuda Prime Minister Gaston Browne, the Economic Development, Council Alternate for Grenada, Lennox Andrews, the Premier and Minister of Finance of Montserrat, Joseph Easton Farrell, the St. Kitts-Nevis Prime Minister Dr. Terrance Drew, and Wayne Girard, Minister in the Ministry of Finance, Council Alternate for St. Lucia. —THE VALLEY, Anguilla (CMC)

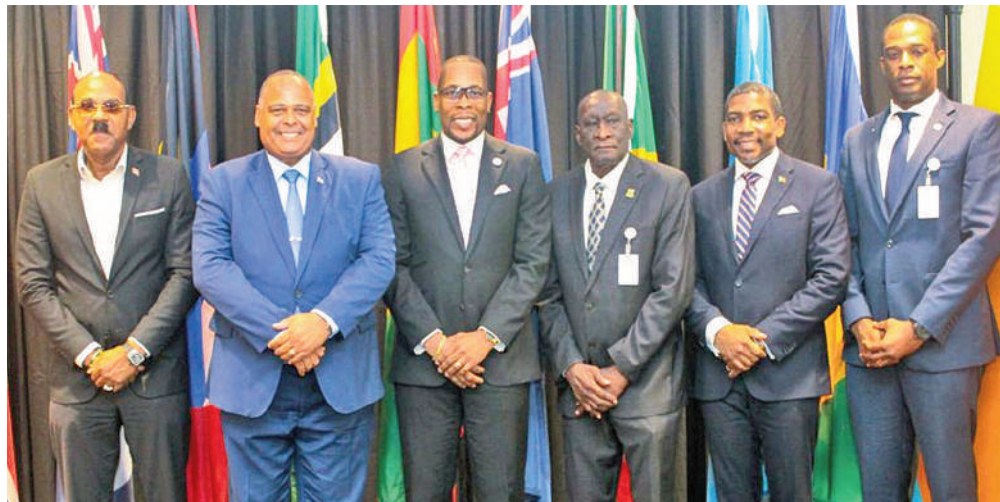
The Governor of the Eastern Caribbean Central Bank (ECCB), Timothy Antoine, says regional recovery from the coronavirus (COVID-19) pandemic remains remarkably resilient.

In his report to the meeting of the Monetary Council of the Eastern Caribbean Central Bank (ECCB) held over the last weekend, Antoine in his report titled "Pushing Ahead Amidst Increasing Global Turmoil and Uncertainty", provided global and Eastern Caribbean Currency Union (ECCU) updates on monetary, credit and financial conditions for the first half of the year and assessed their potential impact in the near to medium term.

According to the communique issued after the meeting, Antoine said that over the medium term, the global economy is expected to underperform relative to the historical trend, and that unabating geopolitical conflicts increase uncertainty that threatens global and regional prospects.

He said global headline inflation is expected to fall to 5.8 per cent in 2024 from the 6.8 per cent estimated in 2023 and that ECCU inflation has eased significantly, but threats loom from ongoing geo-political issues that are impacting trade.

"Here in the ECCU, risks are tilted to the downside, notably, the above-average Atlantic Hurricane Season, volatility in revenues from Citizenship By Investment (CBI) Programmes, inflationary



Premier and Minister of Finance of Anguilla, Dr Ellis L Webster (2nd from left), is joined by Antigua and Barbuda Prime Minister Gaston Browne (left); the Economic Development, Council Alternate for Grenada, Lennox Andrews (centre left); the Premier and Minister of Finance of Montserrat, Joseph Easton Farrell (centre right); St. Kitts-Nevis Prime Minister Dr Terrance Drew (2nd from right); and Minister in the Ministry of Finance, Council Alternate for St. Lucia, Wayne Girard (right). The 108th Meeting of the ECCB's Monetary Council was held on 19 July 2024, at the Aurora Anguilla Resort and Golf Club, following the Ceremony to Mark the Change in Chairmanship of the Monetary Council. [Image courtesy ECCB Connects Facebook]

pressures and geopolitical risks," the communique said.

It said that the total foreign exchange reserves in the ECCU—Anguilla, Antigua and Barbuda, Dominica, Grenada, Montserrat, St Kitts and Nevis, St. Lucia and St. Vincent and the Grenadines—stand at EC\$5.2 billion (One EC dollar=US\$0.37 cents).

The Monetary Council said that regional economic growth is forecast to expand by 5.2 per cent in 2024 compared with the provisional 4.5 per cent recorded in 2023.

It said almost all of the ECCU countries recorded double-digit increases in tourist arrivals for the first quarter of this year and that the ongoing increase in regional airlift

is expected to further boost arrivals intra-regionally.

The Monetary Council was told that the EC currency "remains strong, with the backing ratio reaching levels not recorded since 2020 before the pandemic."

"The backing ratio is approaching 97 per cent (96.64 per cent as at 12 July), up from 95.13 per cent (as at 09 February 2024)," the communique added.

It said that having considered the state of monetary, financial and credit conditions in the ECCU, and on the recommendation of the Governor, the Monetary Council agreed to maintain the minimum savings rate at two per cent and maintain the discount rate at three per cent for short-

term credit and 4.5 per cent for long-term credit.

The Minimum Savings Rate (MSR) is the lowest rate that commercial banks can offer on savings deposits. The Central Bank's Discount Rate is the rate at which the ECCB lends to governments and commercial banks.

The Monetary Council was advised that the ECCU banking system remains resilient and stable, with a high degree of liquidity.

The Council was told that monetary aggregates (money supply) continue to expand at "a healthy pace, contributing to buoyant levels of liquidity."

"This is likely attributable to improving economic conditions and job markets. Interest rates have remained low and

Case Number :GDAHPB2024/0316

FORM P7: ADVERTISEMENT OF APPLICATION FOR GRANT

Rule 15

Submitted Date:18/07/2024 15:50

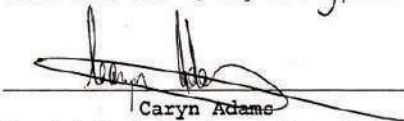
IN THE SUPREME COURT OF GRENADA Filed Date:18/07/2024 15:50
AND THE WEST INDIES ASSOCIATED STATES
HIGH COURT OF JUSTICE Fees Paid:52.00
(LETTERS OF ADMINISTRATION)

IN THE ESTATE OF ANN NELCIA GOODINGS, DECEASED, LATE OF KINGS IN
THE CITY OF BROOKLYN IN THE STATE OF NEW YORK

TAKE NOTICE that an application has been filed by Terrence Goodings of Tempe in the parish of Saint George in the State of Grenada for a Grant of Letters of Administration to the Applicant who is one of the lawful children surviving of the deceased and entitled to share in the deceased estate, the deceased having died intestate on the 24th day of July, 2023.

Any person having an objection to the grant of Letters of Administration to the application shall file an objection within 14 days of the publication of this Notice.

Date this the 18th day of July, 2024


Caryn Adams
Derick F. Sylvester & Associates
Attorneys-at-Law for the Applicant

Filed by Derick F. Sylvester & Associates, Attorneys-at-Law & Notary Public, No. 495 Lucas Street, St. George's, Grenada, Legal Practitioners for the Applicant/Propounder/Administrator. Telephone No.+1-473-435 9000/1; Fax: 435 9002 and email: dfsylawfirmgrenada@gmail.com

The Registry is at Church Street, St. George's Grenada, telephone number 440-0870/2030, fax 440-6695. The office is open between 8:00 a.m. and 4:00 pm Monday to Friday except public holidays.

HURRICANE PREPAREDNESS

- ☒ WATER
- ☒ CANNED FOODS
- ☒ CAN OPENER
- ☒ FLASHLIGHT
- ☒ BATTERIES
- ☒ MEDICATION
- ☒ FIRST AID KIT

Significant progress made on G-CREWS Project

Significant progress has been made on the first of several tanks to be constructed under the G-CREWS Project.

The tank at Tufton Hall in St. Mark will have a storage capacity of up to 300,000 gallons, enhancing NAWASA's service to the surrounding communities from Victoria, St. Mark, to Maran, St. John.

The tank construction is approximately 75% complete, coinciding with the pipelaying aspect, from the Tufton Hall Water Treatment Plant to Queen Street, Victoria, which is approximately 70% complete.

The G-CREWS Project aims to build climate resilience in Grenada's water sector.

On the eastern side of the island, there has been a delay in the pipeline installation from the Mirabeau to

Tivoli leg of the project due to the ongoing rainy season impacting the road network.

The manager of NAWASA's Planning and Development Department, Mr. Whyne Cox, notes, "While we are slightly behind schedule, we are confident in our ability to adjust."

We are working closely with the contractor to advance, catch up, and maintain our projected finish period.

NAWASA acknowledges the inconveniences caused by roadworks and traffic disruptions for persons plying the Mirabeau to Grand Bras route. "We are also very mindful of this and are ensuring that as we move forward, we cover and secure work areas to minimise disruptions and allow life to return to normal as quickly as

possible," said Mr. Cox.

The Mirabeau leg of the project involves installing new lines from the Mirabeau Water Treatment Plant up to Tivoli, St. Andrew. The project is currently in the Progress Park area, accounting for approximately 45% of line installation. Mr. Cox assures that "The plan is to have all of these pipes installed by the beginning of 2025, and it's looking very possible."

As the project progresses, residents and road users along the route can expect some inconveniences due to the use of heavy machinery, which will result in increased noise, vibration, and dust levels.

There will also be occasional delays in traffic flow and the potential for unplanned interruptions in water



Tufton Hall Storage Tanks Construction Nearing Completion

supply. Both the Mirabeau and Tufton Hall projects are pivotal in ensuring a consistent water supply, especially during dry spells.

NAWASA is also focused on reducing non-revenue water by addressing leaks, thereby strengthening the water supply system.

The second phase of the G-CREWS project will focus on infrastructure work primarily for communities like Petite Etang, Levera, and the sister isle of Carriacou. Project designs are completed, and procurement of the necessary pipes is underway. A key component of the G-CREWS Project is

the Seven Sisters pumping project, which aims to transfer water from the Great River to the Les Avocats plant.

This initiative is critical for addressing water shortages during the dry season.

The G-CREWS Project signifies significant advancements in bolstering Grenada's water

infrastructure. It promises improved resilience and service delivery to communities across the island and underscores NAWASA's commitment to providing reliable and sustainable water services to its citizens.

GRENADA

IN THE SUPREME COURT OF GRENADA
AND THE WEST INDIES ASSOCIATED STATES
PROBATE

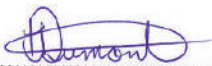
IN THE ESTATE OF JOHN IRVINE BISHOP LATE MARLMOUNT, ST.
DAVID GRENADA, DECEASED

ADVERTISEMENT OF APPLICATION FOR GRANT

TAKE NOTICE that an application has been filed by JONATHAN HOLLAND of Marlmount in the parish of Saint David in the State of Grenada for a Grant of Probate of the Will of the abovenamed deceased who died on the 11th day of October 2023 without revoking a Will bearing the date of 14th day of October 2013 wherein the applicant is name as one of the executors.

Any person having an objection to the application for the grant of Letters of Administration shall file an objection within 14 days of the publication of this Notice.

Dated the 17th day of July 2024


Thira Dumont
Attorney-at-law
Duncan Phillip & Associates

Filed by Duncan Phillip & Associates whose address for service is Old Fort St. George's Grenada Attorneys-at-Law for the Estate.

THE EASTERN CARIBBEAN SUPREME COURT
IN THE HIGH COURT OF JUSTICE

GRENADA

ADVERTISEMENT OF APPLICATION FOR GRANT

(Rule 15)

In the Estate of HENRY CESAR JUNQUERA PEREZ- SANTANA,
late, of Madrid Spain, deceased

TAKE NOTICE that an application has been filed by ALEXANDER WILLIAM JUNQUERA also called ALEXANDER WILLIAM JUNQUERA BUTLER of 147 Guernsey Street, Apt 2L Brooklyn, New York 11222 United States of America for a Grant of:

Letters of Administration to the applicant who is the son of the deceased, the deceased having died intestate on the 22nd day of October 2023

Any person having an objection to the grant of Letters of Administration to the application shall file an objection within 14 days of the publication of this Notice.

Dated this 21st day of July 2024


Neil J Noel

Filed by Neil J. Noel, Legal Practitioner for the Administrator: Tel: 436 8092; Mobile: 409 1530; Email: neiljnoel@gmail.com; Address: Mt. Airy, St. Pauls, St. George, Grenada.

CCRIF CEO Visits Grenada, Hands Over Payouts of US\$55.6 Million (EC\$150 million) to Its Members in Grenada



Prime Minister of Grenada, Hon. Dickon Mitchell, engages in conversation with CCRIF CEO, Isaac Anthony and other members of the Government and CCRIF teams. Around the table, from left to right: Mr. Mike Sylvester, Permanent Secretary, Ministry of Finance; Hon. Dennis Cornwall, Minister of Finance; Prime Minister Mitchell; Mr. Anthony; Ms. Gillian Golah, Chief Operations Officer, CCRIF SPC; and Mr. Christopher Husbands, CWUIC Team Leader

On July 11, CCRIF Chief Executive Officer, Mr. Isaac Anthony and members of the CCRIF team met with Grenada's Prime Minister, Hon. Dickon Mitchell; Minister of Finance, Hon. Dennis Cornwall and other key officials to present the payouts totalling US\$44 million for the triggering of the Government's tropical cyclone, excess rainfall and COAST (fisheries sector) policies, following damage from Hurricane Beryl. Both teams took the opportunity to further discuss the importance of disaster risk financing and financial protection for the country, as well as the insurance penetration rates in the Caribbean and the multi-hazard environment that the Caribbean exists in.

Mr. Anthony reminded the team that CCRIF is the Caribbean and Central America's development insurance company and therefore, "the Facility is committed to improving the resilience of the Caribbean and Central America to climate change and natural hazards to help them to recover faster following natural disasters by providing access to quick liquidity, which can help countries to build

back better".

The Prime Minister indicated that, "while these funds [from CCRIF] may not cover all rebuilding costs, they will enable us to begin the journey of restoration of our homes, our communities and our nation". This is exactly what CCRIF was set up to do – to fill the liquidity gap and provide an injection of liquidity following a natural disaster to allow members to begin recovery efforts. In addition to the US\$44 million paid to the Government of Grenada, CCRIF made payouts to both the electric and water utility companies in Grenada under their policies. These payouts to the Grenada Electricity Services Limited (GRENLEC) and the National Water and Sewerage Authority (NAWASA), represent the first payouts made by CCRIF for policies for electric and water utilities since these two products were launched.

Between the Government of Grenada and the water and electric utilities, Grenada has all 6 parametric insurance policies CCRIF has on offer – tropical cyclone, excess rainfall, earthquake, and for the fisheries and electric and water utility sectors.

The CCRIF CEO reiterated the importance of countries financially protecting their economies and stated that, "Grenada is a best practice example for other small island states in ensuring that its economy is financially protected and also taking steps to ensure that key economic sectors are also financially protected." He further stated that, "Governments must view electricity and water as public goods, even when they are privately managed, as without either, economic growth and development prospects continue to be stymied even after a disaster." CCRIF is working with Caribbean electric and water utilities to encourage them to obtain the respective policies. However, Mr. Anthony pointed out that, "not all countries at this time can fully adopt a risk layering approach, as not all countries have access to the various disaster risk financing options other than CCRIF parametric insurance that are available."

The complete list of payouts to Grenada – the Government and the electric and water utility companies – for Hurricane Beryl is presented below.

shelter, medicine and building materials to affected persons; immediate recovery and repair activities; stabilizing facilities such as water treatment plants; supporting key economic sectors such as agriculture and tourism; and implementing mitigation activities to increase resilience, for example, improving critical infrastructure such as roads, drains, bridges, schools and other buildings and enhancing early warning systems. CCRIF's assessments based on monitoring the use of payouts by members have revealed that its payouts have benefitted over 3.5 million persons in the Caribbean and Central America.

Recognizing that the financial protection gap is still wide and the insurance penetration rate across the Caribbean and Central America is still low despite the number of



Recipients of payouts from CCRIF with the CCRIF Team. From left to right: Christopher Husbands, CWUIC Team Leader; Clive Hosten, General Manager, GRENLEC; Isaac Anthony, Chief Executive Officer, CCRIF SPC; Hon. Dennis Cornwall, Minister of Finance, Grenada; Terrence Smith, General Manager, NAWASA; and Gillian Golah, Chief Operations Officer, CCRIF SPC.

parametric insurance products that the Facility has on the market, CCRIF continues to develop addi-

tional products. Currently under development by CCRIF are products for slow onset events such as

drought, a multi-peril agricultural insurance product, and a product for fluvial flooding.

Case Number :GDAHCV2024/0118
IN THE SUPREME COURT OF GRENADA
AND THE WEST INDIES ASSOCIATED STATES
HIGH COURT OF JUSTICE
(CIVIL)

FILED
HIGH COURT
GRENADA

Submitted Date:05/06/2024 11:28

Filed Date:05/06/2024 11:36

Fees Paid:42.00

GRENADA

CLAIM NO. GDAHCV 2024/0118

IN THE MATTER OF THE POSSESSORY TITLE ACT NO. 22 OF 2016 OF THE LAWS OF GRENADA

AND

IN THE MATTER OF AN APPLICATION FOR A DECLARATION OF POSSESSORY TITLE TO LAND

AND

VASHTI PHILLIP

CLAIMANT/APPLICANT

APPLICATION FOR DECLARATION OF POSSESSORY TITLE NOTICE

Whereas VASHTI PHILLIP of Moyah in the parish of Saint Andrew in the state of Grenada, by her application filed in the High Court on the 3rd day of June, 2024 claims to have acquired title by twelve years adverse possession of the land described in the Schedule to this Notice and has applied to the Court for a declaration of possessory title.

Now all persons claiming interest in the said land are required to enter an appearance in the Registry in person or by his or her legal practitioner, within two months from the date of the last publication of the Notice which is being published twice in the newspapers.

SCHEDULE

ALL that lot, piece or parcel of land situate at Moyah in the parish of Saint Andrew in the State of Grenada containing by admeasurement Twelve Thousand One Hundred and Eighty Square Feet (12,180 Sq. Ft) English Statute Measure abutted and bounded as the same is particularly delineated and described in the plan or diagram thereof marked with the letters by its many sides by the Lands of Judy Thomas and Ann Moe and an allowed road as shown on the Survey Plan drawn by George Alexander Licensed Land Surveyor dated 19th February 2023 and filed with this Application

Joshua
DEPUTY REGISTRAR
SUPREME COURT
GRENADA

This Notice is filed by the Law Firm of Wilkinson, Wilkinson & Wilkinson, Attorneys-at-Law of Lucas Street, St. George's, Grenada, Telephone number 1-473-440-3578 and Fax 1-473-440-4172, email: wilkinson@wilkinsonchambers.net

The court office is at York House, Church Street, St. George's Grenada; Telephone number 440-2030, Fax 440-6695. The office is open between 8.00 a.m. and 4.00 p.m. Mondays to Fridays except on Public Holidays.

Payouts to Grenada under Members' CCRIF Policies following Hurricane Beryl

CCRIF Member	CCRIF Policy Triggered	Perils Covered	Amount (US\$)
Total Payouts to the Government of Grenada for tropical cyclone, excess rainfall and COAST policies			44,040,627
GRENLEC (Grenada Electricity Services Limited)	Electric Utilities (for transmission and distribution)	Wind	9,323,275
NAWASA (National Water and Sewerage Authority, Grenada)	Water Utilities (CWUIC)	Wind and rainfall	2,201,833
Total Payouts made to all CCRIF members in Grenada			55,565,735

As of the new policy year, which began on June 1, 2024, CCRIF has 30 members: 19 Caribbean governments, 4 Central American governments, 3 electric utilities, 3 water utilities and 1 tourist attraction. Other countries that have received payouts following Tropical Cyclone Beryl are: St. Vincent and the Grenadines, Trinidad and Tobago, Jamaica, and the Cayman Islands. Since the inception of CCRIF in

2007, CCRIF has made 75 payouts totalling US\$385,509,438 to 21 of its 30 members in the Caribbean and Central America.

In keeping with CCRIF's value proposition, all payouts are made within 14 days of the event to allow countries and sectors to begin recovery efforts. CCRIF CEO, Mr. Anthony, reminds members that CCRIF was not set up to cover all the losses on the ground, but to provide

quick liquidity after a natural hazard event. However, he stresses that "while CCRIF's payouts may be relatively small compared to the overwhelming cost of rebuilding, governments have expressed appreciation for the rapid payouts, which they are able to use to address immediate priorities and to support the vulnerable." Governments have used CCRIF payouts for a variety of purposes, including providing food,

Aging Populations and Shrinking Workforces Pose New Challenges for the Caribbean

Mia Mottley, the Prime Minister of Barbados, recently informed her country's House of Assembly that their nation "is in a crisis with respect to an ageing and declining population." By making this statement, the Prime

Minister highlighted a pressing issue that affects not only Barbados but many other countries in the Caribbean.

The populations of many Caribbean countries are ageing, while the number of working individuals who contribute to taxes, fees, and levies necessary for funding pensions and maintaining health and education sectors is declining.

If this trend continues, Barbados and other Caribbean countries will struggle to sustain the payment of pensions and healthcare, particularly for the elderly who are the primary users, as well as education. Ms. Mottley emphasized that "these services do not come cheap" and rely heavily on tax revenue, which is under threat due to the population decline.

She also noted that the country's social care services are "integral to the health and wellness of Barbadians," as they are to all Caribbean nations. If these services shrink or collapse, there will be an increased outflow of skilled and semi-skilled persons from the region, exacerbating the already troubling situation.

As one potential solution, the Prime Minister proposed opening Barbados to immigrants to enlarge the working population and increase productivity. She highlighted the benefits of CARICOM nationals contributing to sectors such as construction and agriculture, stating, "if you did not have those persons living here helping to control the price of work labourers in agriculture and construction, the level of inflation and cost of living would have gone through the roof at a much earlier point."

Caribbean countries are at various stages of population ageing. By 2030, the share of persons aged 60 years and over in the total population will be higher than 20 percent for most countries.

Years ago, Antigua and Barbuda recognised the correlation between a larger population, economic growth, and the provision of social services, particularly for its ageing population. This recognition has contributed to its position as the second fastest-growing Caribbean economy, behind only Guyana with its vibrant oil and gas industry.

Evidence of the positive impact of immigration is found in a background study for the World Development Report 2023, "Migrants, Refugees, and Societies." The study examined the 14 independent CARICOM countries and the

Dominican Republic, finding that in six of the countries, immigrants represent more than 10 percent of the population.

In Antigua and Barbuda, immigrants make up as much as 30 percent of the population, directly contributing to the country's ability to maintain its health and education services and pension payments. Meeting these obligations is particularly challenging for Antigua and Barbuda because it has no personal income tax, but the situation would have been much worse without the immigrant working population.

In 2020, the countries with the highest number of immigrants as a percentage of the population were: Antigua and Barbuda (30%), The Bahamas (16.2%), Belize (15.6%), and Barbados (12.1%). The two CARICOM countries with the lowest number of immigrants were Haiti and Jamaica, whose nationals comprise nearly 75% of the outflow of people from the region.

It should be noted that immigrants to Caribbean countries are not only other Caribbean nationals but also come from the U.S., Canada, the UK, and parts of Europe. In The Bahamas, for instance, where immigration from the Caribbean is tightly controlled, the numbers of non-Caribbean nationals are higher. Similarly, Belize, due to its location in Central America, has a far higher inflow of immigrants from neighbouring states than from the Caribbean.

Proximity to the Leeward and Windward Islands, and obligations for the movement of labour under the Organisation of Eastern Caribbean States (OECS), have caused Antigua and Barbuda to become the main destination country for OECS migrants.

This movement has eased strains on other OECS countries and helped grow Antigua and Barbuda's economy by providing a greater critical mass for production and sustaining social welfare.

The importance of migration has recently been emphasized for Australia – a country which, for decades, kept out immigrants and even paid other countries to take them. A recent report by the Migration Council of Australia promoted a policy to accept immigrants in Australia's interest, projecting that the economy will be 40 percent larger as a result of migration by 2050.

Migration will contribute \$1.6 trillion to the

Australian economy, underscoring its significance for Australia's future prosperity.

Also, the American Immigration Council reports that "almost one in every seven people in the U.S. is an immigrant. They are paying taxes, starting businesses, and making significant contributions across vital industries, including upkeep of health and education services".

For some time, CARICOM countries have been working on rolling out elements of a Single Market and Economy, including the freedom of movement of labour.

Currently, 12 specific skill categories are covered under the mobility agreement, including university graduates, artists, musicians, media workers, athletes, teachers, nurses, agricultural workers, and security guards.

While some level of immigration is allowed within CARICOM to enlarge working populations, much more needs to be done. For example, large oil and gas production in Guyana has brought significant demands.

The International Labour Organisation says that Guyana needs at least 160,000 additional workers, representing 20 percent of its population. The pull to developed countries, such as the US, Canada, and Britain, will also continue. All this will create competition for appropriate immigrants.

However, as Prime Minister Mottley has stated, and as the experience of Antigua and Barbuda has shown, immigration will only be acceptable and embraced by local populations if three conditions are met: it must be planned and orderly, with immigrants corresponding to needed skills over at least a 10-year period; the backgrounds of immigrants must be thoroughly checked for security reasons; and the culture, traditions, and values of the national society must be respected.

CARICOM leaders in government and the private sector should treat this issue with the urgent planning it deserves. A high-level group drawn from both sectors, advised by research from the University of the West Indies, should plan for the orderly migration and absorption of skilled and semi-skilled persons who are clearly needed.

(Sir Ronald Sanders is Antigua and Barbuda's Ambassador to the US and the OAS. The views expressed are entirely his own)

GRENADA PORTS AUTHORITY



APPLICATIONS ARE INVITED FOR THE POSITION OF DEPUTY ACCOUNTANT OF THE GRENADA PORTS AUTHORITY

The incumbent will be responsible for but not limited to the following:

- Preparation of financial statements at the end of each financial period i.e. monthly, quarterly etc. for Management, Board and Ministry of Finance.
- Assist the Accountant in directing, controlling and general management of the operations of the Accounts Department.
- Oversees and evaluates Inventory Management activities.
- Audit Liaison including overseeing the dissemination of information to external, government and internal auditors
- Compliance Liaison – Monitor internal controls and adherence.
- Assume the duties of the Accountant in his or her absence.
- Ensure timely and accurate payroll payments.

QUALIFICATIONS:

- A professional qualification in Accounting: ACCA, CGA, CIMA or a Bachelor Degree with an Accounting or Finance Management.
- A comprehensive knowledge of IFRS's, IAS's and Generally Accepted Accounting and Internal Control Principles.
- Good inter-personal and communication skills.

EXPERIENCE:

- A minimum of five (5) years' experience in a management accounting position is required.

Applications including details of work history together with the names of two (2) referees should be submitted to the Human Resource Manager **no later than 1st August, 2024**, 2023 in a sealed envelope clearly marked "APPLICATION FOR DEPUTY ACCOUNTANT"

Electronic submission may also be sent to: hrmanager@grenadaports.com

GRENADA PORTS AUTHORITY

12th July, 2024



In the aftermath of Hurricane Beryl an emergency housing policy is necessary

By Simeon Collins



impacts. It should also establish and maintain procedures that will allow for the implementation of approved housing schemes, projects and programmes aimed at addressing both short- and long-term housing needs.

THE PRINCIPLES:

The Emergency Housing Policy used in 2004 also listed its guiding principles such as assistance will be provided based on a priority ranking of vulnerable groups of people. The priority ranking will be developed using criteria related to the impact of the hurricane and the circumstances of affected persons.

The criteria may be changed because of unfolding circumstances. Stipulations imposed by donor and/or humanitarian organisations regarding the selection of beneficiaries for donor assistance will be strictly observed.

Persons with adequate insurance will not receive direct assistance under this policy. Beneficiaries will not be allowed to claim assistance more than once unless there are exigent circumstances.

Guidelines must be provided for all beneficiaries to reduce the vulnerability of their houses to natural hazards.

The Emergency Housing Committee shall establish the maximum levels of assistance that will be made available to individuals in all target categories. Efforts must be made to employ Grenadians in equitable numbers on all housing reconstruction projects.

Persons will be expected to contribute (within the limits of their means and capacity), to their own housing recovery. Grenadians will be trained in hazard-resistant construction methods.

The procedures that will be used to assist affected persons shall not create additional hardship or subject beneficiaries to indignities. Particular attention must be paid to the design of housing for persons with disabilities.

MANAGEMENT:

The policy shall be managed by the Emergency Housing Committee in accordance with its terms of reference. The Committee shall prepare a comprehensive budget as the basis for the implementation of its programmes.

Committee meetings shall be conducted

under rules of standard procedures. Detailed application procedures shall be developed and approved by the Committee.

IMPLEMENTATION:

The policy shall be implemented by the Housing Authority in accordance with the stipulations of the Housing Authority Act (Cap 141), cabinet directives and guidelines provided by the Emergency Housing Committee.

An appropriate strategy must be in place for the longer-term housing programme before the Emergency Housing programme can be ended.

OTHER

REQUIREMENTS:

All permanent repairs and reconstruction must be done in accordance with relevant building codes and guidelines. A comprehensive programme for public awareness must be maintained to apprise the population in general of all aspects for the emergency housing programme.

The Committee shall be accountable to Cabinet through the Minister with responsibility for Housing. All relevant laws, rules, regulations and financial management procedures must be followed. All agreements with humanitarian, community-based organisations and private sector entities shall be in writing.

All reasonable steps shall be taken to ensure that beneficiaries are involved in decisions affecting them with regard to the repair or replacement of their homes. Community initiatives and mutual support in home repair and replacement must be encouraged.

ELIGIBILITY CRITERIA:

In 2004, the Emergency Housing Committee used the following criteria to establish the priority rankings for assistance under this policy: ownership of the damaged or destroyed house; title or secure authorisation to live on the land upon which the house is or was built; current income status – household income of less than EC\$1,000.00 per month, the absolute level of loss suffered; nature and level of family or other support; location of the house – below eleven hundred (1100) sq. ft; state of health of the beneficiary; the domestic context and

setting of the individual or family.

TARGET GROUPS:

The following were established as target groups of beneficiaries: Indigent people over sixty years of age; people with disabilities; single parents with resident children; single women; families with underweight children; people with debilitating chronic diseases; individuals living with HIV/AIDS; laid-off workers in service industries; farmers and agricultural workers; people remaining in Emergency Shelters and low-income people including public servants.

TYPES OF ASSISTANCE:

The assistance was provided as follows: direct build construction to replace homes; provi-

sion of skilled labour to assist in repairing homes; grants for the purchase of materials, donations of building materials; logistical support for community groups engaged in home repairs and replacement for selected people; dormitory shelters where appropriate and Low interest loans.

BENEFICIARY OBLIGATIONS:

The obligations of beneficiaries were to provide accurate and truthful information at all times as well as to agree to all conditions that may be established by the Emergency Housing Committee and use building materials only for the declared and intended purposes and accept such written agreements as the Committee may require.

SELECTION OF BENEFICIARIES:

Selection was done using the following methods: selection from existing lists of vulnerable people; identification from post-hurricane impact assessments; recommendations from organisations, individuals and agencies and direct application on approved application forms.

CONCLUSION:

The impact of Hurricane Beryl on Grenada's housing stock necessitates an urgent, comprehensive and effective emergency housing programme like that used when Hurricane Ivan destroyed and damaged the housing stock of Grenada.

Such a programme is a precursor to a longer term sustained programme of housing and

human settlement recovery and reconstruction.

(Simeon Collins is a former Director of the Grenada Bureau of Standards and first Chief Executive Officer (CEO) of the Caribbean Agricultural Health and Food Safety Agency (CAHFS), a CARICOM Institution. He is also a certified OSHA Auditor. He was also the Chairman of the Emergency Housing Committee (EHC) named by the Government of Grenada after Hurricane Ivan destroyed Grenada to rebuild the houses stock in this country and was the Chairman of the Housing Authority of Grenada (HAG) when Hurricane Ivan struck Grenada)

Case Number :GDAHBP2024/0308

GRENADA:

IN THE SUPREME COURT OF GRENADA AND
THE WEST INDIES ASSOCIATED STATES
(HIGH COURT OF JUSTICE)
(PROBATE)

IN THE ESTATE OF AMUS BUDD
DECEASED

In the Estate of Amus Budd late of Victoria in the parish of St. Mark in the State of Grenada, Deceased.

TAKE NOTICE

that an application has been filed by Tiandra Lois Monique McKenzie of Chantimelle in the parish of St. Patrick in the State of Grenada for a Grant of Letters of Administration to the Applicant who is the lawful daughter of the Deceased, the Deceased having died intestate on the 2nd day of April, 2014.

Any person having an objection to the Grant of Letters of Administration to the application shall file an objection within 14 days of the publication of this Notice.

Dated the 12th day of July 2024.

Franco Chambers & Co.
Attorneys-at-Law for the Applicant

FILED
HIGH COURT
GRENADA

Submitted Date:16/07/2024 11:09

Filed Date:16/07/2024 11:09

Fees Paid:12.00

The Davids' to pay back millions to Co-op bank

* From page 21

claimants submits that the Bank's failure to advise on the nature and effect of the transactions is highlighted by the fact that, at the time of the execution of the personal guarantees, the legal effect was not explained to the Davids. As such there was a breach of duty by the Bank. Counsel posits that even if the court takes account of the Davids' professions, qualifications, and



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Sydney Bennett K.C. – represented the 1st Defendant

experience, it does not detract from the Bank's duty to explain the nature of the documents and to advise the Davids of the effect of those documents. No legal authority was presented to buttress this proposition.

[124] Notwithstanding the fact that no authority was presented by the claimants on this issue, the law on a bank's duty to advise and/or explain to clients about the nature and effect of transactions entered into is quite uncontroversial. Warne & Elliot in their Banking Litigation text explain the principle quite clearly:

"A banker cannot be liable for failing to advise a customer if he owes the customer no duty to do so. Banks do not owe their customers a duty to advise them on the wisdom of commercial projects for the purpose of which the bank is asked to lend them money. If the bank is to be placed under such a duty, there must be a request from the customer, accepted by the bank, under which the advice is to be given." (bold emphasis mine)

[125] Paget's Law of Banking recites the principle thusly-

"It is important to keep in mind the fact that a bank only incurs liability if it actually undertakes to advise and it does so advise (a failure to advise would only potentially be actionable as a breach of a contractual obligation to advise, or if it was part of a rare duty to advise on an ongoing basis). The mere fact that a bank offers or provides a financial product to its customer does not give rise to a duty to give advice or an explanation in relation to that product or more generally." Paget's Law of Banking further explains that – "a bank is under no general obligation to advise on the prudence of lending or any commercial project for which a bank is to lend."

[126] In this context, the law acknowledges that a bank's duty to advise can arise either on the express or

implied terms of the banker/client contract or on basic principles of tort at common law. In the former context, the rule is that the usual rules of interpreting a contract apply. Paget's Law of Banking however explains that:

"the context of the relevant financial industry may affect the meaning of particular express terms. Further it may be the case that compliance with particular regulatory obligations are expressly imported as terms of the contract, rendering them actionable."

[127] Where the common law duty of care is to be presumed in the circumstances of banker/client relationship, the duty of care may arise in tort under the Hedley Byrne v Heller7 principle of assumption of responsibility and the three-part test in Caparo Industries plc v Dickman8 of foreseeability, proximity and it being fair, just and reasonable to impose the duty of care. Lastly, a tortious duty may be concurrent and consistent with a contractual duty9, but may also be wider where there is an extra-contractual assumption of responsibility and the duty in tort is not limited or excluded in the contract.

[128] Where the duty of care in giving advice is to be assumed, whether by contract or in tort, the duty is to "to use reasonable skill and care, even if the advice is gratuitous". In Banbury v Bank of Montreal, Lord Finlay LC said:

"While it is not part of the ordinary business of a banker to give advice to customers as to investments generally, it appears to me to be clear that there may be occasions when advice may be given by a banker as such and in the course of his business...if he undertakes to advise, he must exercise reasonable care and skill in giving the advice. He is under no obligation to advise, but if he takes upon himself to do so, he will incur liability if he does so negligently."

[129] The Bank has denied

that it owed such a duty to the claimants. The Bank referred the court to Barclays Bank plc v Khaira, where Thomas Morison Q.C restated the principle in this manner:

"In the normal course of events, the Bank owed no duty of care in tort or contract to proffer explanations or to advise the taking of independent legal advice to those who come to their premises to sign securities. That said, banks would be well advised to ensure that wives who sign documents for their husband's benefit should routinely be asked to take independent legal advice since otherwise they will be exposed to the risk of being saddled with a charge which in equity the court is not prepared to enforce because of the husband's undue influence... Further, ... banks should be encouraged, as a matter of good business practice to explain to those who have come to their premises to sign securities, the nature and effect of the document to be signed without laying themselves upon the charge that they had a legal duty to do so... Many banks undertake the task of explaining the effect of documents to prospective guarantors...However, it is with respect, logically fallacious to say that because banks routinely do offer explanations, they are under a legal duty to do so." (Bold emphasis mine)

[130] The question of whether such a responsibility or duty to advise has been assumed and the extent of such a duty depends on the facts of each case. In Crestsign Ltd v National Westminster Bank plc and another, while the court found that the Bank owed no duty to give advice in light of an express disclaimer of responsibility, the court also found that: "the banks had owed, in the first instance, no duty to explain the nature and effect of the proposed transactions. However, the manager had come under a duty to explain fully and accurately the nature and effect of the products in respect of which he had chosen to volunteer an explanation. He had come under a duty to explain their effect accurately, without misleading. However, the duty has not extended as far as a duty to educate, in the sense of giving a comprehensive tutorial and satisfying himself that the customer had correctly understood the information provided to him, or its implications or consequences, or to ensure that he had taken an informed decision. However, the duty would extend to correcting any obvious misunderstandings communicated by the customer and answering any reasonable questions he might ask about those products in respect of which the manager had chosen to volunteer information." (Bold emphasis mine)

{TO BE CONTINUED}



Southern African Drought: Extreme Hardship, Hopefully Only in the Short Term

By Kevin Humphrey

JOHANNESBURG, South Africa - Heading into the traditional dry period of winter in southern Africa, there was significant consternation due to the drastically below average rainfall the region has been experiencing since January 2024.

Countries, including Botswana, Mozambique, Angola, Malawi, Zimbabwe and Zambia, have only received less than 20 percent of the rainfall that they usually receive in the month of February. The driest January/February period in 40 years, according to a report issued by the United Nations Office for the Coordination of Humanitarian Affairs.

Agriculture in these



A field of maize spoiled by drought in Zambia, one of the countries that has declared an emergency as it grapples with the effects of El Niño. Credit: WFP/Gabriela Vivacqua

large areas of southern Africa has been seriously affected, as farming is rainfall-dependent with no access to irrigation systems.

Machinda Marongwe, programme director of Oxfam Southern Africa, said the region is “in crisis” and called on donors to “immediately release resources” to prevent an “unimaginable humanitarian situation.”

“With all these countries facing multiple crises simultaneously, the urgency cannot be overstated,” Marongwe said.

In southern Africa, a region Oxfam



Edward Phiri cooking mealies (maize) on an open fire at his vegetable stall in a busy street in Windsor West, Johannesburg. Edward, mentioned how expensive mealies had become in the last few months and that he was the only vegetable stall selling cooked maize. All the other stalls (at least 15 in a small but densely populated area) had closed down due to high costs. Credit: Kevin Humphrey/IPS

describes as a “climate disaster hotspot,” El Nino, the climate pattern that originates along the equator in the Pacific Ocean, has severely influenced the weather in the region. A feature of El Nino is that it brings high temperatures and low rainfall to southern Africa. This dries out the ground, causing floods when it does rain.

Professor Jasper Knight of the School of Geography, Archaeology and Environmental Studies at Wits University spoke to IPS about the current extreme weather conditions.

“We are in an oscillating period of El Nino, and this causes variability in regional rainfall across southern Africa. Some parts of the region are very dry and have experienced heat waves; parts of southern Lesotho are currently in a crisis state of drought, according to the International Food Policy Research Institute (IFRC),” says Knight.

“But this water crisis isn’t just about rainfall; it is also about managing water more effectively when it is already scarce. The water infrastructure in southern Africa is not fit for purpose and this makes the situation worse. Developing more resilient infrastructure will help buffer some of the negative effects of rainfall variability. This in turn will help society cope with drought events.”

In addition to the problem of raising crops, which has led to very real risks of food insecurity, a lack of water has ushered in widespread outbreaks of cholera. The rainy season misfired and became a drought and the fact that the next wet season is months away increases fears for the region as a whole in terms of the provision of food and the effects on people’s lives economically and in terms of dangerous health threats.

According to the Food, Agriculture and Natural Resources Policy Analysis Network (FANRPAN), southern Africa is in the grip of an urgent crisis.

FANRPAN stated in a recent media briefing that “the situation is dire and demands immediate attention. Widespread crop failure looms in Malawi, Zambia, and Zimbabwe. Livestock are dying at alarming rates due to a lack of water and vegetation.”

“The movement of desperate people and animals is spreading diseases, including those transmissible to humans.”

A drought disaster was declared in Zambia on February 29 and Malawi’s president followed suit on March 23—for the fourth year in a row that weather conditions have led the country to do this.

The World Food Programme (WFP) said El Niño was “exacerbating the devastating effects of the climate crisis in Malawi.” Zimbabwe joined them in early April.

Reuters reported Zimbabwean President Emmerson Mnangagwa as saying, “More than 2.7 million people in the country will go hungry this year and more than USD 2 billion in aid is required for the country’s national response.”

Joe Glauber, a senior research fellow at the International Food Policy Research Institute (IFPRI), spoke to IPS.

“This year’s El Nino-related production shortfalls are partially offset by larger carrying stocks following large maize crops in 2022 and 2023. Poor crops have already resulted in increased imports in countries like Zimbabwe. Exports are expected to fall as stocks tighten in the region. The coming La Niña will hopefully bring needed precipitation to the region later this year, which should mean that the drought-related shortages are relatively short-lived.”

This hopeful forecast is also mentioned in a blog published, on April 10, 2024, by the International Food Policy Research Institute (IFPRI). Entitled “Southern Africa drought: Impacts on maize Production,” Joseph Glauber and Weston Anderson wrote: “Unlike 2014 to 2016, when key producer-exporter South Africa suffered back-to-back droughts, this year’s drought follows a year of good harvest and stock building. Larger beginning stocks will help buffer the impact of the current drought. However, supplies from outside the region will be necessary to meet consumption needs, and exports will likely decline, particularly to markets outside of Southern Africa.”

Drought and the attendant extreme hardships that it causes are undoubtedly creating havoc in the region. Hopefully, food stocks from countries like South Africa will go some way to alleviating this crisis and that this coming spring, there will be ample rain and bumper crops.

Case Number :GDAHBPB2024/0298

FILED
HIGH COURT
GRENADA

Submitted Date:11/07/2024 11:45

Filed Date:11/07/2024 11:45

Fees Paid:52.00


FORM P7: ADVERTISEMENT OF APPLICATION FOR GRANT
THE EASTERN CARIBBEAN SUPREME COURT
IN THE HIGH COURT OF JUSTICE
GRENADA

IN THE ESTATE OF MYRTLE VIRGINIA ST. BERNARD (ALSO KNOWN AS
LORETTA ST. BERNARD) LATE OF WOODLANDS IN THE PARISH OF ST.
GEORGE, DECEASED

TAKE NOTICE that an application has been filed by **Abigail
V. St. Bernard Lambert** of Woodlands in the parish of St.
George, for a Grant of Probate of the Will of the above-
named deceased who died on the 25th day of December, 2017
without revoking a Will bearing the date of the 14th day of
November, 2015 wherein the applicant is the named
Executrix.

Any person having any objection to the grant of Probate to
the application shall file an objection within 14 days of
the publication of this Notice.

Dated this 10th day of July 2024


Deborah St. Bernard
Lewis & Renwick
Attorneys-at-Law for the Applicant

This Notice is filed by Messrs. Lewis & Renwick, No.11 Church Street, St. George's,
Grenada

Exploring New Horizons: Sonoiki unveils initiatives for Nigeria-Grenada trade

* From page 9

here. In April 2024, we hosted some investors from Grenada. They were in Abuja and Lagos. We spoke to them and they took back some ideas that they are working on. We are also planning a direct flight for some Nigerian businessmen and women in October 2024. This exhibition would showcase Nigerian small and medium enterprises and afford them collaborations in their various areas of interest.

3) In the next five years, how do you see the relationship between Nigeria and Grenada?

I want to witness a successful partnership. A partnership that will enable or afford Nigerians to make Grenada their second home and for Grenadians to make Nigeria their second home. The world has become a global market space and Nigerians who are doing business there can earn foreign exchange. We need all those foreign currencies to come to Nigeria.

Nigerians are exceptionally gifted. Before my appointment, over 150 Nigerians used to travel to Grenada to study medicine. Grenada has an excellent medical college. The numbers have increased to more than 250 in the last two years. We are considering the potential of increasing it to 500 because the medical systems in America and Canada absorb roughly 1,000 doctors from this college. Is it not lovely to witness Nigerians handling matters and returning money to their country? I see huge opportunities in the areas of travel and tourism, real estate investment and renewable energy. This synergy can earn us a remarkable amount of foreign exchange yield.

4) One of the major challenges in getting to Grenada from Nigeria is a lack of an air transport system. What are the plans to solve this issue?

Two potential airline partnerships are currently under development, with ongoing discussions and negotiations taking place to bring these opportunities to fruition. One of the biggest airlines in Nigeria is almost concluding discussions with the Caricom State (Caribbean Community). We are also working on a wet lease arrangement for a direct flight from Nigeria to Grenada. This will enable Nigerians and Africans to fly directly from here to Grenada in under 10 hours once everything is ready. The norm is that you will either need to travel to the United Kingdom for six or seven hours, then a lay-over for another four (4)



Abidemi Oluwagbenga Sonoiki (FCIB) and team

hours or three (3) hours before travelling finally for eight hours or more to the destination in Grenada. Similarly, if you choose to travel via the USA as well, you will need to travel to Atlanta or New York and then to Miami, which will take 16 to 21 hours to the Island of Grenada.

We're bringing in financial partners (investors) to resolve this challenge because I have witnessed all these obstacles. We are very definite of the possibilities of direct flight in the next 6 to 9 months.

5) Can you please speak on the opportunities in the finance sector that you think Nigerians can benefit from?

Currently, we are in conversation with a Finnish firm that is prepared to provide Nigerians and Grenadians capital to enable investments there. There are numerous small and medium-sized business opportunities. Ranging from service delivery like the Go-kada service delivery system, Nigerians can afford franchises of some global fast-food outlets and take them there through a business visa instead of the popular "Japa" route. The first mover advantage can possibly earn us some foreign investment yield. It will afford young enterprising Nigerians and Grenadians the synergy and symbiotic relationship.

6) Can you tell us more about the strategic importance of Grenada in the Caribbean region and its global influence?

Grenada is the pride of the Caribbean. I am not saying this because I am representing them. Honestly, if you take a one-week holiday there, you would not want to come back - although they need our collaboration given our business ideas and skills.

Grenada serves as a gateway to both North and South America, including countries such as the United States and Canada. Grenadians have direct access to the United

Kingdom and are treated as citizens there. The island is an active member of the Caribbean Community (CARICOM) and plays a pivotal role in regional economic and security initiatives. The current Prime Minister of Grenada is the one championing the development that is going on in the Caribbean. Globally, Grenada has established strong diplomatic and trade partnerships, contributing to its growing influence on the international stage. It is a very peaceful country that just needs more of the fintech and banking investments and things will improve the more.

In the next five years, the Prime Minister of Grenada and the Nigerian President will be the people who will be globally applauded for championing development across the globe. The opportunities for investment and trade in Grenada are in abundance beyond human eyes.

7) Grenada is known for Tourism and a rich culture. What is your plan to build tourism relations between Grenada and Nigeria?

Nigerians are wealthy individuals in their own right. Tourism plays a crucial role in defining leisure time. I have visited Grenada many times and upon each visit, I have found that there is not enough housing. Short-lets (Airbnb), hotels, and other accommodations are in short supply. There are huge opportunities for wealth creation in the real estate space. Reservations must be made in advance. Thus, if Nigerians can diversify their risks and see the potential, they get to earn a lot of money. You can conduct your business in Nigeria and also expand it to Grenada. We know places in Grenada where you can develop real estate, which is one of the major industries there. Nigerians can make a ton of foreign exchange via real estate.

Medical tourism is another area that is also viable in terms of investments.

Nigerian physicians are excellent and renowned, and we can forge collaboration and partnership between both countries in the medical field. Waste management and renewal energy are among the few interests we can also explore.

8) What are the benefits of obtaining a Grenadian citizenship? And then in this age of "Japa", why do you think Nigerian youths should ditch countries like the UK, and Canada and opt for Grenada?

Speaking of citizenship, if you want to be a citizen of America or Canada, you may need to be there physically for the next three to five years to acquire such privilege. You do not need to do that with Grenada, whose passport affords you access and visa-free movement to about 150 destinations. You can become a global citizen through Grenada in less than six months, although the country will undertake very thorough international checks and processes.

Your access to London, Paris, Switzerland, Russia, and China will become a delight and pride. You may

also enjoy as much as 10 years of visa access to both America and Canada. Why would you want to be subjected to humiliation and unwarranted hardship in another country when you can enjoy the privileges in Grenada, the Pride of the Caribbean?

If you choose to visit Grenada to explore and experience first-hand, we will be delighted to issue appropriate entry visas before determining your next step of action.

Young talented and enterprising Nigerians can take advantage of the small business opportunities, creating sustainable wealth and preserving the same for their effort and sweat.

9) Can you pinpoint specific education opportunities in Grenada?

St. George's University in Grenada is a renowned medical college of repute from where Canada and America select over 1,000 medical doctors from year to year. We can assist Nigerian students who want to become a medical student at St. George's University in Grenada. The

Honorary Consulate of Grenada is always willing and ready to be of assistance to all Africans desirous of this journey. You can stay, work, and live there and still find yourself back to Nigeria, your home.

10) On trade, what is the trade relation between Nigeria and Grenada and can you put a value to it?

If you go on the internet, you will see the level of trade between Nigeria and Grenada over the years. You will also see the paradigm shift in the trade volume in the two years. We are putting effort together to enhance collaboration in export between both countries and the rest of the world. I want a situation where an exporter of spices in Nigeria can increase their volume of trade to Canada, America and Europe through a continuum and synergy of both countries, thereby making them aggregators for the sales and distribution of commodities. You are not just a Nigerian exporter; you are also exporting from your partners in Grenada.

GRENADA

IN THE SUPREME COURT OF GRENADA AND THE WEST INDIES ASSOCIATED STATES PROBATE


IN THE ESTATE OF THERESA WILKIE ALSO CALLED YVONNE THERESA WILKIE LATE OF MARIAN ST. GEORGE GRENADA, DECEASED

ADVERTISEMENT OF APPLICATION FOR GRANT

TAKE NOTICE that an application has been filed by GAVON WILKIE of Marian, St George for a Grant of Letters of Administration to the Applicant who is the son of the deceased, the deceased having died intestate on the 22nd day of November 2020.

Any person having an objection to the application for the Grant of Letters of Administration shall file an objection within 14 days of the publication of this Notice.

Dated the 16th day of July 2024


Netfa Francis

Attorney-at-law
Duncan Phillip & Associates

Filed by Duncan Phillip & Associates whose address for service is Old Fort St. George's Grenada Attorneys-at-Law for the Estate.



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VOL. 16 NO. 38

Week Ending Fri., JULY 26, 2024

ARSON SUSPECT GLENDON FRANCIS CAPTURED AND REMANDED



Glendon Francis – seen on the occasion of his first court appearance

Glendon Marvin Francis, alias "Pan-ah-mas," a 32-year-old labourer from Mt Horne, St. Andrew, has been captured by police after nearly two (2) months on the run.

He faces charges of arson and assault with a deadly instrument, stemming from an incident at a dwelling house in Resource, St. Mark, between May 3 and 4.

The circumstances leading to the incident are still unclear, but it has left a young woman seeking public

assistance after losing her home and all her possessions to a devastating fire.

The police issued a wanted notice on June 06, seeking public help in locating Francis in connection with the arson offense, which carries a maximum penalty of life in prison.

He was finally apprehended by law enforcement on Monday and appeared unrepresented before Magistrate

Nevlyn John at the Gouyave Magistrate's Court on Tuesday.

Francis has been remanded to the Richmond Hill Prison, and is scheduled to appear in court again on August 19.

The matter is expected to continue at the Victoria Magistrate's Court in the jurisdiction where the offence was committed.