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NAF/US FREE Vol 01 No. 000

It is the 172 day of 2018. There are 189 left in the year.

Monday June 25 2018

GOVERNOR RECEIVES FINAL REPORT FROM THEODORE HEYLIGER - PAGE 6

GRAND RE-OPENING! CARIBBEAN CINEMAS MEGAPLEX - PAGE 8

Carrefour Market looking to bounce back in 60 days



Clean-up crew already hard at work cleaning up the Carrefour Market that was damaged by fire and smoke on Thursday morning. Photo by Terrance Rey.

CUL-DE-SAC -- The exact cause of the fire is yet unknown. To the inexperienced eye, it looks like a bomb exploded inside the former Le Grand Marche supermarket now renamed the Carrefour Market. StMaartenNews.com was invited into the darkened and smoke-damaged supermarket, where some 160 employees were already hard at work cleaning up the place, to take photos. Generators were being used to give the inside

of the supermarket some light besides the little bit shining through the entrance and exit. The place had the obvious feel of a disaster-struck zone. The pungent smell of smoke was permeating the whole building. General manager and co-owner of Carrefour Market, Anil Sabnani had the following to say: "After Irma, my management and staff built a state of the art supermarket working day and night which

made the whole island proud and happy. All of a sudden fire struck this week and destroyed the supermarket. Words cannot explain the pain I and my staff have felt. However my staff has assured me we will come back soon and everyone is ready to work hard as ever again. We are hoping to be back in 60 days. To our customers, sorry for the inconvenience. To police, fire brigade and my staff and management, a BIG Thank You." In January this year, StMaartenNews.com published an article by Hilbert Haar about the brand new Carrefour supermarket that Sabnani and his team managed to re-create in record time after the passing of hurricane Irma and the subsequent damages and destruction from looting. *Continued on page 3*

Unpaid advice to incoming government

By Hilbert Haar



The new government seems to be almost there. Is that number seven or number eight since 10-10-10? I've lost count and I suspect that many of my readers have no idea. Seven (or eight) governments in not even eight years is not only a lot – it is bloody unhealthy. It is easy to point out that all these governments have failed us, so I won't even bother. We all have the results – or the lack of them – right in front of our noses. More interesting would be the answer to this question: how do we improve the performance of our government from hereon forward? There is a formula anybody can use as a litmus test. It is not the first time that I write about it, but I'll do it again here because it is so simple and also so fool

proof. Indeed: I + A = R. Intention plus action is result. Politicians are good at expressing intentions. They want to solve the issue with the dump. They want to fight poverty. They want to play by the rules and maintain high levels of integrity. All this is obviously easier said than done. If you say that you want to solve the "issue" with the dump, you have to take action. If you don't take action you will never get a result. The critical element in this formula is that results never lie. By putting intention next to result, you will be able to define the action or, most likely, the lack of action. I think that integrity is one of the most critical issues of our time.

Continued on page 7

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EDITORIAL

Without apologies, StMaartenNews.com will be the most opinionated news media outlet on St. Maarten, whether in print, online on our website, via our whatsapp broadcast service or on our Facebook pages. You can be sure to get our news, views, reviews and interviews without fail or falter. At StMaartenNews.com we stand for a critical but fair approach towards decision makers, we respect human rights, we stand up for the environment and we fight for the little guy... and girl. StMaartenNews.com is the only news site to bring the news directly to you via email. Our goal is to bring you the news faster than Facebook. We hope by the example we set, we can change the way we do things on St. Maarten, because at StMaarten News dot com, we view things differently and we hope by the example we set along with our opinions, St. Maarten will be changed for the better.



PUBLISHER'S NOTE

You have in your hands the 0-edition of the newspaper version of StMaartenNews.com. Even if there never is a number 1-edition, this trial version is the culmination of a life-long ambition of mine to get into the newspaper business. To that end, I would like to thank Mr. Richard F. Gibson, Sr., for giving me the opportunity to manage the Today newspaper company and publishing the Today newspaper for almost a year before hurricane Irma saw it fit to destroy the home of the newspaper editorial, graphics, layout and sales departments, including the building that housed the printing machinery. Out of the demise of the Today newspaper rose the internet-based version of StMaartenNews.com. The latter made possible by the invaluable writing contributions of Hilbert Haar, a man who has the amazing ability to produce endless streams of news articles, editorials and opinion pieces on an almost daily basis and who has the uncanny ability to write on demand, an ability I gratefully made use of over the past nine months that he was reporting and writing for StMaartenNews.com. To him I dedicate this first edition. A true dedication because, except for his encore opinion piece, he had absolutely no hand in the production of this newspaper. Finally, I would like to thank The Daily Herald for printing the newspapers and special thanks to the graphics and layout designer, Fredrena Pemberton, for helping produce and publishing this first edition of St. Maarten News dot com. There are many more people I wish to thank - you know who you are - but the space here in the publisher's note section is limited. Thank you nonetheless.
Happy Readings!

Terrance Rey
Publisher,
StMaartenNews.com

PS: This 0-edition may become a collector's item, especially if I signed my signature above.

COLOFON

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Main News

Continued from page 1 - Carrefour Market looking...

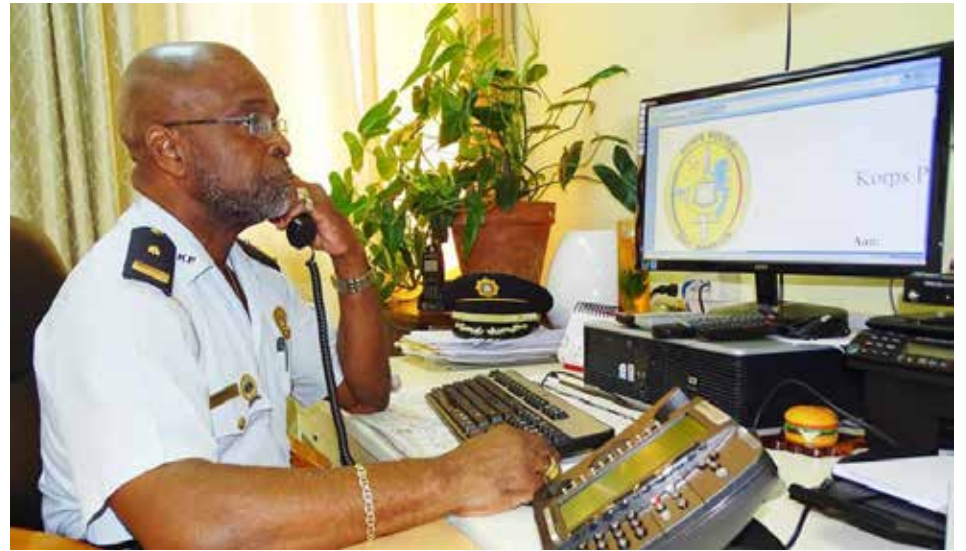


Now, once again the supermarket is the scene of destruction of a different nature. The exact cause of which is yet to be determined by fire investigators. Sabnani is also awaiting the arrival of the insurance adjusters as well. The situation could have been worst but for two reasons. The fire-retarding isolation material used in the ceiling stopped the fire from spreading. Had the fire managed to spread to the liquor section in the supermarket, it would have caused numerous explosions and

major structural damage. Despite the fire retardation, the smoke and the water damage made the situation in the supermarket much worse than when hurricane Irma hit in September last year and the looters ransacked the supermarket. Despite the fact that the insurance company (Nagico - ed.) hadn't settled their claim as yet at the time. Le Grand Marche had kept all the employees on. Some they put to work at Fairway Mark It and the rest worked around the clock to transform Le Grand Marche

supermarket into Carrefour Market. It was the fastest way Carrefour had ever seen anyone rebuild a supermarket. Now the very same employees that Carrefour management didn't have the heart to let go last year, is once again showing their dedication and loyalty to the company. All staff members, with sleeves rolled up, were hard at work inside the building helping to clean up the mess and discard the smoke-damaged products. The energy with which the staff was doing their work showed that there was no doubt the supermarket would once again rebound and overcome this disaster as well. As Sabnani pointed out in his statement, Carrefour Market is looking to bounce back in 60 days.

Police impress public with live reporting of Carrefour fire



PHILIPSBURG -- According to a police report issued by the office of Police Spokesman, Chief Inspector Ricardo Henson, on the morning of Thursday, June 21, at approximately 7:35 a.m. the first call came into the emergency dispatch center via 911 stating that heavy smoke was coming through the roof from the interior of Carrefour Market (the former Le Grand Marche supermarket) on Bush Road and that the building was burning on the inside. Immediately several police patrols and fire Department were sent to the scene to investigate what was taking place. On the scene

the investigating officers realized that the building was indeed burning on the inside. The Fire Department immediately went to work in extinguishing the fire while the police diverted traffic into other directions and not allowing any traffic to use the Church Hill roundabout. The fire was immediately contained by the fire department to avoid it from spreading to other parts of the building and in doing so minimized damage to the building and its contents. As a result of the fire traffic was backed up for approximately three hours. At

approximately 10:35 a.m. the fire was totally under control and traffic could flow normally. No one was injured in this fire. **Drone usage to report on fire and traffic situation** StMaartenNews.com interviewed Ricardo Henson about the use of the police drone during the Carrefour fire. Henson explained that after hurricanes Irma and Maria with roads blocked and no mobility for the police force to get around island easily, drones were deployed to do aerial reconnaissance, to assess and get insight into the extent of damages on the island.

Continued on page 4

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Continued from page 3 - Police impress public...

Besides the drone, the police now have access to six cameras on the island as part of the surveillance camera project implemented with the help of the Justice ministry, the Chamber of Commerce and TelEm. However, drones offer the most flexibility and speed in getting aerial information about critical situations. This was also the case with the Carrefour fire. Pilots from the Traffic Department were able to feed video footage directly to the i-Phone of police spokesman, Ricardo Henson, who is authorized to speak on behalf of the Chief of Police, Carl John,

for the police force in these situations. Henson was able to narrate during a live broadcast via the Facebook page of the St. Maarten Police Force KPSM and update the viewers and the press real-time on the ongoing situation surrounding the Carrefour building and the backed-up traffic in the surrounding areas. The police force is hard at work and looking to further invest in the drone and communication technology needed to allow them not only to fight crime and use the technology as a deterrent, but also to provide live reporting and updates on accidents and traffic jams on the roads so that

motorists can be diverted on a timely basis to allow for the free flow of traffic quickly. A point of concern for Henson was the necessary technology still needed to be implemented to block out the background noise, sounds and radio chatter from colleagues when he was reporting live. In any event, the Carrefour fire proved beyond a shadow of doubt that the police drones provide a vital service. Henson's department will be looking at ways to link directly to news sites and radio stations for the re-broadcasts of the live police reports simultaneously with the police Facebook page.

BULLETIN BOARD

Annual hurricane season clean-up underway

GREAT BAY -- Sint Maarten (DCOMM) -- Ministry of Public Housing, Environment, Spatial Development and Infrastructure (Ministry VROMI), hereby informs the community that the annual hurricane season clean-up has started by the various waste haulage companies throughout the residential districts in the country.

Several of the waste haulage companies have published their schedules in the newspaper with respect to the picking up of bulk and other yard items.

The responsible waste haulage company, district and schedule is as follows for those who missed it:

All Waste In Place N.V.

- PHILIPSBURG: July, 18th to July 24th, 2018
- SIMPSONBAY: July, 25th to July 31st, 2018
- BEACON HILL: August, 1st to August 7th, 2018
- CUPECOY: August 8th, to August 14th, 2018

GARDEN BOYZ B.V.

- DEFIANCE: June 18th to June 22nd, 2018
- MIDDLE REGION (until Madame Estate by the bakery): June 25th to June 29th, 2018
- DAWN BEACH: July 2nd to July 6th, 2018

S.M. Green Diamond N.V.

- Point Blanche Area/Sucker Garden Area: June 23rd to June 24th, 2018
- Guana Bay/Hope Estate Area/Madame Estate/ Over the Pond Areas: June 30th to July 1st, 2018
- Dutch Quarter/Union Farm/Nazareth: July 7th to July 8th, 2018
- Belvedere Area/Bishop Hill: July 14th to July 15th, 2018

Leonard Enterprises N.V.

- Dr. Tjon Sie Fat Drive, Narrow Road, Union Road, Fahrenheit Street, Water Rock Lane, Arlet Peters Road, Cashew Tree Road: June 16th, 2016
- Well Road, Wellington Road, Orange Grove Road, Waterfront Road, Diamond Estate, Welfare Road, Windsor Road, Cay Bay Road: June 23rd, 2016
- Pelican and Billy Folly Road: July 7th, 2018

Robelto & Sons N.V.

- St. Peters: Saturday July 07th, 2018
- St. Peters: Sunday July 08th, 2018
- South Reward: Saturday July 14th, 2018
- Saunders – Betty Estate – Ebenezer – St. Johns Estate: Sunday July 15th, 2018
- Cay Hill - Bush Road: Saturday July 21st, 2018
- Fort Willem – Coralita Road: Sunday July 22nd, 2018
- Some of the waste haulage companies have been busy moving through certain districts since June 16.

Ministry VROMI is requesting residents to take note of the above schedule for their respective district and to take the opportunity to clean-up and around their yards and get rid of items that they no longer need.

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OPINION & COMMENTARY

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STATE OF THE NATIONS

A newcomer's view of St Maarten/St Martin

By Chris Morvan



English as a foreign language, which is one of the things I do.

Allow me to introduce myself. I'm British, from a small island called Guernsey, between the south coast of England and the north-west of France. It's part of the Channel Islands and, like St Martin, is fringed with beautiful beaches. The main difference, being in northern Europe, is the climate. The beaches where I come from are populated from roughly April to September, and the rest of the time they are chilly beauties to be admired but not embraced.

I do, however, have great experience of warmer countries and particularly islands, having

lived in Grand Turk, tiny capital of the Turks & Caicos islands, just south of the Bahamas, and Tobago, little sister of Trinidad. Plus there have been periods of time in Spanish-speaking Venezuela and Dutch-flavoured Suriname.

So a bit of cultural diversity is not an alien concept to this itinerant Brit. In this part of the world, though, I feel I should get a t-shirt printed that says "I am not a tourist. I am not American. I have never been on a cruise ship," to combat the offers of taxis and attempted hooks of "Where are you guys from?" as my wife and I explore Front Street. The story of my Guernsey origins is long and almost

irrelevant, so I let people refer to me as English: that's what I sound like and I've lived there on and off, mainly in London. And some people say I dress like an Englishman, whatever that means.

Being based in Philipsburg now and accustomed to everybody speaking fery good English, then, it came as a surprise when we strayed a little to the north and the distinctly different world of Marigot, where they all speak French.

Many can speak English too, in

fact, but the French are notorious for insisting on foreigners speaking their language. Call it national pride, call it arrogance or concede that it is good manners to at least attempt the language of your hosts, but French is fine with me because I learned it at school and it comes quite naturally – my last name is the name of a mountainous region in Burgundy that includes cities like Auxerre and Dijon, not to mention some of my favourite wines, so maybe it's in my blood.

The island where I find myself has a split personality. It can't make up his mind if its name is Martin or Maarten. Nor is it consistent about what language it speaks. Look it up on the internet and it all depends on the spelling you use. You'll find the official language is English, jointly English and Dutch, or French.

English has been

getting me around Philipsburg quite happily, even if the rogue phenomenon of Caribbean English means people fail to understand simple English concepts because they use a different word, or maybe they use the same word but pronounce it differently.

Even those of Dutch heritage pronounce a v as an f – a tell-tale sign for a teacher of

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LOCAL NEWS

Governor receives final report from Theodore Heyliger



PHILIPSBURG -- Harbour View -- On June 22, 2018, His Excellency the Governor of Sint Maarten, drs. E.B. Holiday, received the final report from formateur Theodore Heyliger. The formateur has accepted the commission to form a new government supported by as broad a majority in Parliament as possible. Based on the coalition agreement signed on April 5, 2018 the new government is supported by the UD-fraction and the SMPC-fraction in parliament and consists of Ministers who are committed to the promotion of the wellbeing of Sint Maarten. The new government will in its governing program entitled: "Building a sustainable Sint Maarten" focus on rebuilding a vibrant

economy, restoring a strong social fabric and promoting a resilient sense of community through the finalization and implementation of the national recovery and resilience plan in cooperation with the Netherlands and the World Bank. This includes giving priority to amongst others: employment, home repairs, the sanitary landfill, safety and security, disaster management and Kingdom relations. Candidates for the various portfolios have been vetted based on the pertinent regulations regulating the pre-screening of candidates before nomination (National Decree Appointment procedure candidate Ministers and candidate Minister Plenipotentiary, May 22, 2013, No. LB-13/0442).

The formateur has nominated the following persons for appointment:

1. Mrs. Leona Marlin-Romeo, Prime Minister and Minister of General Affairs;
2. Mr. Cornelius de Weever, Minister of Justice;
3. Mr. Perry Geerlings, Minister of Finance;
4. Mr. Stuart Johnson; Minister of Tourism, Economic Affairs, Transport and Telecommunication;
5. Mr. Wycliffe Smith, Minister of Education, Culture, Youth and Sports;
6. Mr. Miklos Giterson, Minister of Public Housing, Spatial Planning, Environment and Infrastructure;
7. Mr. Emil Lee, Minister of Public Health, Social Development and Labour;
8. Ms. Jorien Wuite, Minister Plenipotentiary; and
9. Mr. Michael

Somersall, the Ministers on Monday, June 25th, 10:00 hours, at the Government Administration Building. The Governor's Office. After the ceremony, the Governor and the newly appointed Ministers will have the constituting meeting at the Government Administration Building.

Reward posted for information



On June 6th 2018 at approximately 12.10 a.m. an armed robbery took place at the Jump-Up Casino in Philipsburg. Three (3) armed men stormed into the casino brandishing a least two (2) firearms. During this robbery two (2) innocent workers of the casino were shot and seriously wounded. The culprit that shot these two workers directly hereafter engaged in an exchange of gunfire with an off duty policeman. This culprit was shot and subsequently died in the casino of

gunshot(s) wounds he sustained. The other two culprits of the robbery managed to escape leaving the third culprit dead behind. The management of the Jump-Up Casino seeing the seriousness of the crime and the importance to have the other two culprits of this robbery arrested and convicted, have found it fit to come to the aid of the police department by making a cash reward of U.S. \$ 2000, -- dollars available to anyone who can provide reliable information

that can lead the to arrest and conviction of the other culprits involved in this robbery. Persons with information can call the number +1721-5567498. The officer taking the calls on this telephone will guide the caller through a process that has to be followed in order for him or her to give their information anonymously. The management of the Jump-Up Casino is appealing to anyone of the general public with reliable information to please come forward.

LOCAL NEWS

Continued from page 1 - Unpaid advice to...

It is something that you cannot regulate in a piece of legislation. Integrity is doing the right thing when nobody is watching. The integrity discussions that have taken place over the past several years contained some misleading elements. For instance: we don't need an Integrity Chamber because all the checks and balances are already in place. In the real world, those checks and balances are toothless paper tigers. Over the past decade – and probably longer – members of the former island council and members of parliament have fallen foul of the law. We all know who they are - Louie Laveist, Maria Buncamper-Molanus, Patrick Illidge, Chanel Brownbill, Frans Richardson – and they all have one thing in common. When allegations of their wrongdoings come to light they

all maintain their innocence and they stick to the chair that pays them \$125,000-plus per year. Nobody is doing “the right thing.” That’s where integrity goes right out of the window. Another example: the LMA – the rule book for civil servants – says that a civil servant can be fired when she or he becomes the subject of a criminal investigation. The most important word in this rule is can: the LMA does not say that such a civil servant will be fired. Her or his future depends on actions from higher up in the hierarchy. As we all know, the head of infrastructure management, Claudius Buncamper, was not only the subject of a criminal investigation, he was also sentenced for tax fraud. Firing Buncamper never became an issue, not even with the opposition in parliament. And here we come to what is probably the most important flaw

in our democratic system: the political will to do the right thing – no matter who is involved. In the inimitable unpaid advisor Gerard Bijnsdorp St. Maarten had for a long time someone who used humor to reveal the shortcomings of our leadership. Bijnsdorp has gone into retirement and – for once – I will take on his advisory role for the incoming government.

In Gerard's style, that advise would read like a love poem addressed to the incoming Prime Minister Leona Romeo-Marlin (because Gracita Arrindell is no longer in the political arena).

Dear Leona
I admire your commitment to integrity
And the way you get down to the nitty-gritty
But saying things is easy
So please do not be queasy
Give our beautiful country a sense of bliss
And put your money where your mouth is

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Three teens arrested

On Thursday June 21st at approximately 11.45 a.m. three teenage students from two different secondary schools were arrested on the Boardwalk for the possession of illegal drugs and violation of the Weapon Ordinance. These students were 14 and 17 years of age. They

were taken to the Philipsburg Police Station and handed over to the Juvenile Department for questioning. After being questioned and in consultation with the Public Prosecutor all three students were released in the care of their parents with a conditional dismissal.

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LOCAL NEWS

Grand Re-opening! Caribbean Cinemas Megaplex 7 at Cole Bay



COLE BAY -- Grand Re-opening! Caribbean Cinemas Megaplex 7 at Cole Bay, St. Maarten, which was closed for 10 months due to the damages caused by Hurricanes Irma and Maria. Damages were extensive and in excess of U S \$ 2 . 7 M M . Caribbean Cinemas acknowledges the support of Nagico Insurance with regards to recovering the theatre's damages sustained from the Hurricanes. The opening of the fully remodeled cinema will be on

Wednesday, July 4 with a combination of new releases and recent box office hits that local movie goers were not able to see. New leather high back rocking chairs with added legroom and cupholder armrests have been installed in all seven (7) auditoriums. There are improvements in two (2) additional auditoriums which now feature "stadium seating" for a total of four (4) "stadium seating" auditoriums with enhanced viewing. In the nonstadium auditoriums customers will be pleased to

see new seating configurations with side aisles only. The remodeled cinema is fully equipped with 100% digital projection, 3D technology, high-definition surround sound and Deli Cafe. Caribbean Cinemas will introduce online ticketing and reserved seating on all four (4) stadium seating auditoriums, which allows clients to purchase tickets in advance and choose their favorite seat. As part of the Opening Week schedule, Caribbean Cinemas will present: "Avengers: Infinity War", "Incredibles 2", "Adrift", "Jurassic World:

fallen Kingdom", "Deadpool 2", "Breaking In", "Rampage" and "Ocean's 8". The theater's Management and Staff is very enthusiastic to be welcoming back its clientele and to be able to do it with added viewing comfort. Caribbean Cinemas Megaplex 7 will continue to be an entertainment destination for kids and adults. Over the years the cinema has been the host of special events supported by the community and film festivals for locally produced films. For the summer school holiday period, weekday shows will start at 4:00pm and weekends will continue as before with shows from 2:00pm. Also, Caribbean Cinemas will continue offering the "Customer Appreciation Day", with discounted rates every Tuesday. For more information on opening hours and times, please visit [facebook.com/caribbeancinema-stmaarten](https://www.facebook.com/caribbeancinema-stmaarten).

Shooting on Union Road

The Detective Department is presently investigating a shooting which took place on Tuesday June 19th in the mid-evening hours on the Union road in the vicinity of the Pet Shop. Police patrols were directed to the scene to investigate what had taken place but did not locate anyone on the scene.

Shortly after the 911-dispatch received a call from the French authorities informing them that a man reported to the hospital on the French side and that he stated that he was shot on the Dutch side. A police patrol was again sent to the same location to do an in depth

investigation during which evidence of a possible shooting had taken place. The Forensic Department went on the scene to collect this evidence.

The male victim in the meantime is in stable condition and has been admitted to the hospital for further treatment and observation. The suspect(s) responsible and the reason for this shooting are still unknown.

Anyone who may have information in connection with this case should immediately get in contact with the Police Department by calling 54-2222 ext. 213/214 or dial 911.

Police seeking help in criminal investigation

Detectives are still busy investigating a criminal investigation called "GUADELOUPE" This investigation is regarding a shooting which took place in the evening hours of December 21st 2017 on Guadeloupe road located in Madame Estate during which the man identified with initials E.W.D.L. was shot. Since the investigation

started numerous witnesses have been questioned and data carriers seized. The investigation is progressing however the investigating team is seeking more information which can be of additional importance to the case. If you wish to remain anonymous you can call the anonymous tip line 9300, 54-2222 ext. 213/214 or 911.



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Feature Article

Insuring oneself vs Self-insurance



Self-insurance as an option to consider

With this raging debate about insurance and the dreaded state of being 'under-insured' according to the conclusion of various insurance companies here on St. Maarten in the aftermath of hurricane Irma and the subsequent claims for damages that were filed, we at StMaartenNews.com thought it worthwhile to look into an interesting topic that has been discussed by many people ever since complaints about being considered under-insured hit the airwaves and social media.

A number of people have been known to say that they should have kept the premiums they paid all those years and just save and invest the money themselves. We asked a financial expert what his opinion was on this matter. He told us that the risks involved with investing are an

important aspect to consider. Another aspect to consider is that those funds should be ideally invested to earn at least a 3 to 4 percent after tax. The last aspect to consider is the discipline needed to put aside the savings and not touch this money for whatever reason or the discipline needed to invest this money wisely and let it grow over the long term.

Self-insurance-saving for a rainy day

However, the question that makes us wonder the most - besides the discipline of saving money and not touching it no matter the reason - is whether one can on average save \$700 to \$1000 a year in insurance premiums on an average home over a period of, let's say, 20 to 22 years, and have these savings generate enough return on investment to cover the average hurricane damage to a house in excess of about \$25,000 or \$100,000 if the roof gets blown

off?

In our rough calculations, even on the high end given the relatively high value of residential properties on St. Maarten, if one was to save \$1000 for 22 years and as a result have a total of \$22000 to invest cumulatively over those years at an annual return on investment (ROI) rate of 4% per annum compounded each year, that would generate about \$35,951 in total, not accounting for inflation. If damages were to total over \$100,000, that would mean that one would need to generate a ROI of at least 11% to have generated enough savings to cover that cost of \$100,000 in damages. That is a rather high rate to consistently generate given the volatile nature of the stock market, unless one was to get lucky with, for instance, penny stocks.

Unfortunately, the truth of the matter is that people don't have

the discipline to put that kind of money aside to be invested. There is always some 'emergency' that will tempt, prompt or force them to use that money. Furthermore, the annual risk of hurricane impact is difficult to predict. Experts average the amount you would need to save on an annual basis to match the required insurance premium for any property is about 1 promille of the reconstruction value. Research in the USA shows that this premium rate can be anywhere from \$350 to \$1000 for every \$100,000 a property is worth. In St. Maarten, as noted above, the high real estate values means that, on average, this amount would be well over the \$1000 mark.

Insurance should be seen as a financial risk mitigating tool

On St. Maarten - how ever we look at it - taking out insurance is still a viable and cheaper option. Insurance companies pool their premiums when investing and at least two re-insurers are used to back them up in the event of claims. Given that the real estate prices of homes in St. Maarten are certainly high, we believe the true premiums people would have had to pay to avoid the dreaded 'under-insurance' status, would have actually been way over \$1000 per year for every \$100K their property

is worth.

The bottom-line is that insurance is a necessary part of a person's overall risk management and financial planning when putting a portfolio of financial products together. However, that does not negate the need to save your money as well (for a rainy day literally) and also put aside some money to invest as well. As we have written above, one might get lucky, just don't count on it in your overall financial planning and risk management when it comes to putting a portfolio of financial products together. Even if you just go for the long haul and count on steady but low dividends of 3 to 4% annually - again, not accounting for inflation, you will still run the risk of having a deficit in the event of (hurricane) damage to your property. To cover that deficit is where having insurance comes in.

In the long run, it is wise financial

planning to take out insurance on your property while saving a portion of your money and investing the rest. Those savings and investments might just make up the difference when the dreaded under-insurance term is uttered by an adjuster and comes into play to determine your settlement.

Self-insurance - financial planning

In conclusion, we can't stress enough that insurance is just one of the many financial products one should be investing their money in. Seeing as investing is not taught in school, people might not be inclined to understand that insurance is just another investment option and a financial risk mitigating option at that. It is already hard for most people to understand investing, much less the principle of hedging their bets with an insurance product.



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CENTRALE BANK VAN CURAÇAO EN SINT MAARTEN

ANNOUNCEMENT

The Centrale Bank van Curaçao en Sint Maarten (CBCS) will soon launch new strategic goals and plans for the period 2018-2020. 'Openness, agility and customer-friendly' are terms that the CBCS identifies itself with going forward. In line with the CBCS' new strategy to be open and transparent, the CBCS deems it important to periodically inform the public about developments and issues encountered when exercising her supervisory responsibilities.

In September 2017, the country of Sint Maarten was exposed to the fierceness of hurricanes Irma and Maria, which devastated economic assets and activity in Sint Maarten confronting the country and its people with unprecedented challenges. Clients of financial institutions subject to the CBCS' supervision were not spared.

Considering the important role of the insurance sector in the recovery of Sint Maarten, CBCS has, shortly after the passing of the hurricanes, put insurance companies on a monthly reporting basis. Information about reported, outstanding and settled claims must be submitted periodically to the CBCS. The most recent statistics reveal an average claims-settlement percentage of 70, with motor claims accounting for the highest percentage (92%) and property for the lowest (65%) out of a total of approximately 8.200 reported claims.

To complement the monthly reporting, visitations were conducted at the premises of all insurance companies writing insurance business in Sint Maarten. The major findings revealed concerns in the following areas:

- Insufficient insurance coverage by clients because of high catastrophe insurance premiums;
- Underinsurance of properties and ignorance of clients about its consequences;
- Limited number of loss adjusters in Sint Maarten;
- Scarcity of building materials;
- Scarcity of contractors impeding the timely submission of rebuilding costs estimates and resulting in increased rebuilding costs;
- Usage of insurance funds received to satisfy other needs by clients;
- Increased insurance and reinsurance premiums.

The issue of underinsurance has, considering its impact on the financial condition of the client, major attention of the CBCS and guidelines are being developed in this area. Meetings were conducted by the CBCS with representative organizations of insurance companies and brokers on Curaçao and Sint Maarten during which this particular issue received major attention.

Awaiting these new guidelines, CBCS by means of this publication encourages clients and prospective clients to proactively address this issue with their insurance broker and insurance company when taking out insurance coverage. Clients are advised to ask questions about their insurance policy conditions and demand proper explanation about the eventual consequences of their choice.

The CBCS welcomes any complaints of clients in respect to services received from a particular financial services provider. Statistics are being kept by the CBCS about all complaints received, as these provide relevant information about a financial institution's behavior towards its clients. Complaints received thus far by the CBCS in respect to hurricanes Irma and Maria amount to a total of 8. All these complaints were given duly attention by the CBCS and measures were taken where deemed necessary. As the CBCS is legally bound to secrecy, details of actions and measures taken with respect to supervised entities cannot be disclosed.

The CBCS' office is located at Walter Nisbeth Road 25, Pondfill. Clients of financial institutions are welcome to visit the CBCS if they have concerns or questions or if any assistance is needed with filing complaints. Office visiting hours are Monday and Wednesday from 9:00 to 12:00 hrs. Questions and concerns can also be addressed via email to d.president@centralbank.sx or info@centralbank.cw. Complaint forms are also available on the CBCS' website (<http://centralbank.sx/conduct-supervision>).
Philipsburg, June 21, 2018

CENTRALE BANK VAN CURAÇAO EN SINT MAARTEN

LETTERS TO THE EDITOR

Politics navigating between the waves of justice and power

As the great value of education for every citizen, since last century, has been recognized by almost all governments in the world, such generally has resulted in better attention being given to elevate the quality of life for all their citizens by means of government policies promoting education. But while we all know how important politics itself also is for our lives ("from the cradle to the grave") still, in major parts of the world, including on our islands of the former Netherlands Antilles, the education regarding politics has remained very limited. What here exists is mainly some school literature regarding the formal legal organization of government or as a subject of social science without thereby throwing a first good light on the internal structure and functioning of politics. With this introductory work about politics we'd like to contribute to this issue and show, already in this first chapter of our upcoming book that it requires serious and honest attention from each citizen as it touches important individual and community values. We would like to do that from a brief account of a matter which in this month of June, 2018 is causing a lot of tension in the United States of America, "USA", and which, in the near future also will be forcing the "Americans" to do some deep soul searching before honestly being able to say they deserve the title they have given their nation of "the greatest democracy in the world". That is because of the policy which the actual administration of president Donald Trump, through a public announcement by its Attorney General Jeff Sessions, has introduced in the last month of April for refugees who have entered the USA seeking asylum against the danger of being caused great damage or even losing their life in their own country. The USA is partially affiliated to the Convention of 1951 of the United Nations regarding the Status of Refugees. Sessions then had declared that his administration would maintain a policy of zero tolerance regarding immigrants who enter the USA illegally, containing that the adults involved will be criminally prosecuted and their minor children removed from them and locked up in separate quarters. After two months of this new policy it now appears that around 2000 youngsters forcefully have been taken from their parents, sometimes pulled away from their breastfeeding mothers and with toddlers crying and screaming for their parents. It also appeared that at the time this article was written the government could not account for around 1500 of the children. When the press started questioning Trump and Sessions they blamed previous governments which

CARTOON



had implemented the law they were now executing, which was very disputable as no previous government had tried to treat children in such a cruel manner. After that, following Sessions, other government officials also had been declaring that the bible itself (Roman:13) "commands the citizens to obey the laws of government". While indeed many, particularly American Evangelists, have agreed with said explanation, there were also many, including other Evangelists, who called said policy inhumane and against many declarations of Jesus of Nazareth, the founder of Christianity, like "Love they Neighbor", Mark: 12:31 and "Let the children come to me", Mateus: 19:14. Others also commented that this Trump policy gives new evidence that he wants the USA to remain in the first place a country for white people. What we see happening there is nothing less than two of the most fundamental values of our daily lives and of politics: justice and power, functioning by means of human activities with very dramatic results. While they ought to function complementing each other such can be in a critical manner and also can result in them strongly opposing each other. Still, in essence they emerge from the same source of our amazing human consciousness, from which we also ought to evaluate all our activities and underlying values related to our lives and politics in particular. That's why we want to approach this work from our human consciousness although such will become more apparent, later in the course of this work. Before reaching there we first have to stop at a few other important phenomena, like, in the next chapter, the one regarding the use of words in common parlance and also in politics: the relationship between words and their meaning.

Sint Maarten, June 21, 2018

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