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WEDNESDAY - OCTOBER 24TH, 2018

75 CENTS

NHI Tax Revealed

BY JAMEELHA MISSICK
 Journal Staff Writer

More taxes potentially on the way for Bahamians, as the National Health Insurance Authority (NHIA), yesterday released a policy paper that outlined how the health scheme will be funded.

National Health Insurance's (NHI) employer mandate will require businesses and employees to share the cost of the standard health benefit (SHB) premium, that is, with some exemptions.

It is estimated that

■ See NHI TAX / page 2...



▶ Chairman of NHI, Dr. Robin Roberts (File photo)

Fraud Crimes On The Increase

BY LEAH COOPER
 Journal Staff Writer

National Security Minister Marvin Dames yesterday spoke out on what is considered an increase in fraud cases in the country.

Mr. Dames told reporters yesterday that fraud has always been a concern and that the ministry expects that in the age of information and



▶ National Security Minister Marvin Dames (File photo)

■ See FRAUD / page 3...

Mayaguana Woman Jailed For Fraud

BY BERTHONY MCDERMOTT
 Journal Staff Writer

Thirty-two year old Akeisha Simms was yesterday charged with two counts each of forgery, uttering a forged document and fraud by false pretenses.

It is alleged that the incident dates back to August 2017 when Simms forged a Bahamas Post Office sav-

■ See MAYAGUANA / page 6...

"A Waste of Money"

BY JAMEELHA MISSICK
 Journal Staff Writer

Calling it a "monumental waste of money, energy, and time," the opposition Progressive Liberal Party (PLP) yesterday bashed the

government's decision to relocate The General Post Office from its longtime East Hill Street location to The Town Centre Mall.

PLP Leader Philip Davis yesterday argued that this decision is a disservice to

The Bahamas and tax payers, which is why the PLP rejected The Town Centre Mall location because of cost and engineering concerns.

"We find it self-dealing and we will not support self-dealings," he said.

"We think that the arrangement that is already in place at the Independence Shopping Centre is the more prudent arrangement to enter into," he added.

■ See WASTE / page 4...



▶ PLP Leader, Philip Davis (File photo)

HOMICIDE VICTIM IDENTIFIED

Police have identified the male who was shot and killed on Sunday, 21st October, at Dorsett Alley off West Street, as 34-year old Jamaal Arnold McSweeney of Dorsett Alley. Investigations into the circumstances surrounding his death are ongoing.

Police are seeking the public's assistance in locating the following men who are wanted for questioning in connection with an Armed Robbery investigations. Wanted is Joseph Alexander Junior McFarlane, a 34 year-old

■ See HOMICIDE / page 3...

14th Company of Boys Brigade and Capt. Fernley Palmer Pay Courtesy Call on the Governor General



Members of the 14th Company of Boys Brigade and Captain Fernley Palmer (fourth left), MBE, celebrating his 60th anniversary as Captain of the Brigade, called upon Her Excellency the Most Hon. Dame Marguerite Pindling, Governor General, at Government House on Tuesday, October 23, 2018. (BIS Photo/Letisha Henderson)

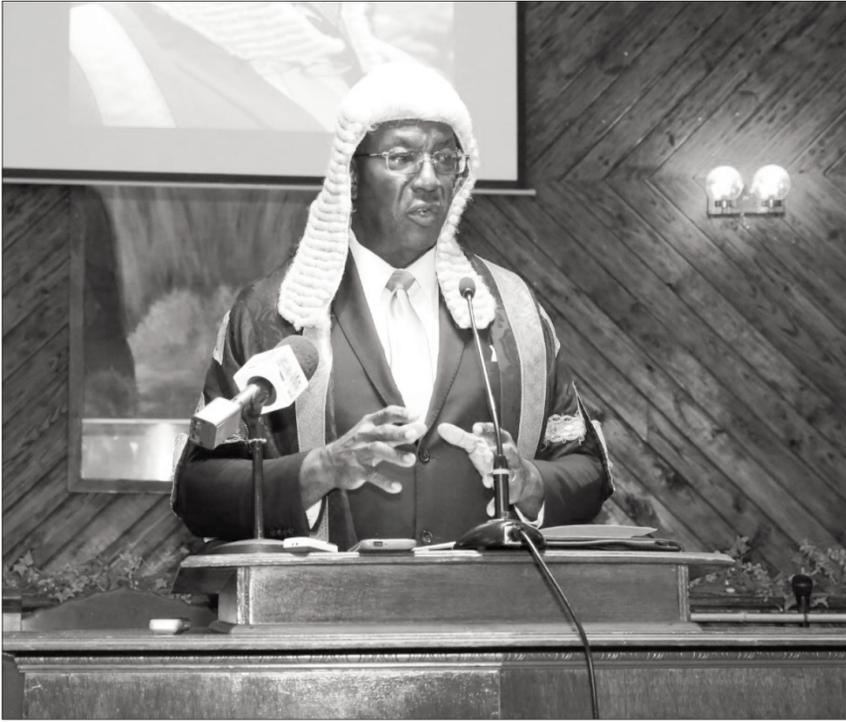


DONATE A DOLLAR FOR BREAST CANCER WITH BAF IN OCTOBER

CELEBRATING 20 YEARS OF DENIM DAY



Speaker of the House of Assembly Addresses School Students in Grand Bahama



During a special assembly at Tabernacle Baptist Christian Academy, Speaker of the House of Assembly, the Hon. Halson Moultrie, addressed the students on their theme, "Respect Yourself, Others and Country." Mr. Moultrie was also at the Grand Bahama Secondary School Athletic Association's 25th Tip-Off Basketball Classic Opening held at St. George's High School Gym. Also present for the assembly was Parliamentary Secretary in the Ministry of Works and Member of Parliament for Central Grand Bahama, Iram Lewis. Mr. Moultrie, giving the youngsters the treat of being able to see him fully regaled in his wig and robe, stopped after the assembly to chat with some of the students. (BIS Photos/Lisa Davis)

NHI Tax Revealed

Continued from / PAGE 1...

employees will pay two percent of their salary to a maximum of \$42 per month, with the employer paying the remainder of the premium.

The plan is to have this phased in starting January 2021 for businesses with over 100 employees, then eventually be expanded to include all employers over the coming years.

Employers will also be responsible for providing the SHB to full time and part time employees working over 15 hours per week.

When asked at Tuesday's weekly press briefing if the government is comfortable that taking two percent will be easily accepted by Bahamians, Press Secretary, Anthony Newbold said only time will tell.

"We don't know what will happen yet, once those recommendations are made the government will have to act again, after wide consultation.

"I will say this, people had a serious problem with national insurance when it was introduced as well," he said.

"They're quite happy that national insurance is there now," he added.

"But whatever is being proposed, whatever that percentage is, whatever that percentage ends up being, it will be discussed widely before the government decides on a definitive position."

For his party's part, Opposition Leader, Philip Davis said it was always envisioned that as the programme evolved, there may have had to be an assessment as to whether it had to be contributory.

"That was not an immediate item on the agenda of the Progressive Liberal Party in our roll out of the program," he said.

"So for me to respond to that, I need to see what are they rolling out, what components of national health insurance are they embracing in their plan to determine whether or not what they're doing would be a prudent step to delivering universal health care to all Bahamians."

The NHIA has released the policy paper for public consultation.

This in an effort to better suit the needs of Bahamians and stakeholders.

The paper entitled: National Health Insurance: A Shared Responsibility, outlined the proposed policy framework for advancing the NHI programme.

Under the new proposal, NHI promises to be affordable, realistic and sustainable, with a goal to act as a catalyst for change in the way Bahamians experience health care.

It is proposed that primary care services be expanded - for instance, comprehensive cancer screenings for the most common cancers in The Bahamas.

Chairman of NHI, Dr. Robin Roberts said, "a high cost care program would also be implemented to include comprehensive coverage for select conditions or treatments, which have a high prevalence in the country - along with several other components.

"Under the new model, the NHIA will act as the public payer focused on helping those who do not fall under

the employer mandate, including children, retirees, non-working spouses and unemployed persons.

"As a physician and a citizen of the Bahamas, I know there are barriers that can prevent persons from accessing essential health care services - the consequences of which can be devastating," said Dr. Roberts.

"For too long, many of our citizens have had to rely on cookouts to help fund expensive treatments, or forego receiving treatment altogether when they have fallen ill because they couldn't afford it.

"We are aiming to end that trend over time," he added.

"It is vitally important that stakeholders in our community have the opportunity to provide their feedback on the proposed direction of NHI Bahamas, and we welcome meaningful engagement on the new way forward to improving care for our citizens," he said.

The policy is posted on the NHI Bahamas website, www.nhibahamas.gov.bs, for stakeholders and the public to review.

There's a timeline of 45 days to submit responses through the online consultation survey.

The NHIA will also schedule individual meetings with stakeholder groups and host town hall meetings in New Providence, Grand Bahama and the family islands during the consultation period.

Based on the feedback collected during the consultation period, the NHIA will then present recommendations to the government on the way forward.



Public Notice

Roadworks Parliament Street

The Ministry of Public Works/Bahamix in conjunction with Island Pavers, has scheduled road works for Parliament Street. The Milling and surface preparation of Parliament Street will begin on Wednesday, October 24, 2018, between the hours of 7:00p.m. and 3:00a.m. for two (2) nights.

The Paving works is programmed for Friday, October 26, 2018, and Saturday, October 27, 2018, between the hours of 7:00p.m. and 3:00a.m.

Provisions will be made for local traffic where necessary. Motorists are asked to avoid the area if possible. Please be aware of and acknowledge the posted traffic paving signs in the area.

If you have any queries or concerns, please feel free to contact telephone numbers (242) 361-3886 or (242) 341-3886.

Bahamix apologizes for any inconvenience caused.

Society for Human Resource Management Pays Courtesy Call on the Governor General



Executive team of the Bahamas Society for Human Resource Management called upon Governor General, Her Excellency the Most Hon. Dame Marguerite Pindling at Government House, October 22, 2018. Pictured from left: Deanza Brennen, Alice Rolle, Nicole Leary, Chrislyn Benjamin, H.E. the Most Hon. Dame Marguerite Pindling, Denise Butler-Brown, Akua Anyane and Tameka Burton. (BIS Photo/Letisha Henderson)

Fraud Crimes On The Increase

HOMICIDE VICTIM IDENTIFIED

Continued from / PAGE 1...

technology this concern will "no doubt heighten".

He said, "we as a government have taken certain steps as well to ensure that we build capacity within the Royal Bahamas Police Force."

The Minister added that law enforcement plans on

putting emphasis on the investigations of fraud matters, while building a Financial and Cyber Crime Division within the force.

He said, "one of the things that we have come to recognize, we often say that financial services is the second pillar to our economy, but we tend to not give it the attention from an investigative

standpoint that it very well deserves."

Mr. Dames said the public can expect to see an "Independent Financial Investigations/ Cyber-crime Unit" which will start with a push to recruit individuals with degrees in Finance, Accounting, and Information Technology.

He said, "this is the way

the world is headed, and if we're going to compete, if we're going to be able to stay on top of those persons beginning to use this medium to deceive and take advantage of others, we have to be a step ahead."

There are currently five men wanted by police in connection with several fraud investigations in the capital,

and three American men were arraigned in court for similar charges this week.

In the wake of this, Mr. Dames said that the public can expect to see a lot of movement on this front by the Minnis Administration through law enforcement agencies, particularly the RBPF.

Continued from / PAGE 1...

Jamaican of West Street. McFarlane is described as being of slim build with dark brown complexion. Anyone knowing the whereabouts of Joseph McFarlane is asked to contact the Central Detective Unit

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GOVERNMENT NOTICE INVITATION FOR BIDS: SALE OF TUGBOATS

The Government of The Bahamas is inviting bids on the following vessels owned by the Port Department, Ministry of Transport & Local Government.

-Sale of the Tugboat "Snapper" and Tugboat "Amberjack"
Sold Where Is, As Is

Interested parties may view the said vessels at the following location from 24 September 2018 to 5 October 2018 between the hours of 9:00 am and 5:00 pm, Monday thru Friday:

Port Department
Prince George Dock
Nassau, The Bahamas
Telephone No. (242) 322-8832

Bids are to be submitted in triplicate (3) in a sealed envelope marked "Bid for the Sale of Tug Snapper and Tug Amberjack, addressed to:

The Chairman
Tenders Board
Ministry of Finance
Cecil V. Wallace Whitfield Building
Cable Beach
P. O. Box N-3017
Nassau, The Bahamas
Telephone No. (242) 372-1530

No later than 5:00 pm on the 12th day of October, 2018.

Bids will be opened at 10:00 am on the 16th October, 2018 at the office of the Tender's Board, Ministry of Finance.

THE GOVERNMENT RESERVES THE RIGHT TO REJECT ANY OR ALL BIDS.

E. Raymond King, EdD
Commander, RBDF
Port Controller (Acting)
Port Department

“A Waste of Money”

Continued from / PAGE 1...

Mr. Davis further argued that the government’s decision clearly would not be the most prudent expenditure of public funds.

The opposition leader said there are a number of questions still unanswered – for instance, how many square footages will be subject to the lease, who will be responsible for the renovations and at what cost.

Meanwhile, The Democratic National Alliance has expressed concerns over the proposed relocation of the Post Office to the Town Centre Mall. The party in a press release noted that “while it’s apparent the relocation of the main post office is long overdue, there’s an urgent

need to modernize the postal system for the 21st century...but, unfortunately, here’s another ad hoc and temporary solution with a 5-year commitment.”

The government’s proposes to lease 56,000 square feet in the Town Centre Mall at \$12 per square foot for five years. According to the DNA, that is a minimum of approximately \$3.4 million dollars during that period.

However, what remains unknown is the value of any anticipated leasehold improvements, ongoing maintenance costs and other associated fees for which the taxpayers will be responsible.

“In the absence of all the details, the party questions whether this is the best deal

for Bahamians and how construction or renovation costs of other properties identified compare to the amount of funds the government will use to finalize the deal with owners of the Town Centre Mall.

“The government has failed to provide details on how this will be funded and whether the current budget can accommodate the total cost of this venture.” The DNA also believes the process for the new location leaves much to be desired.

The government is expected to reveal more details about the relocation of the East Hill Street Post Office when debate on a resolution in this regard opens in the House of Assembly today.

ANGLICAN DIOCESE SPORTS YOUTH COUNCIL PAID COURTESY CALL ON THE GOVERNOR GENERAL



Members of the Anglican Diocese Sports Youth Council paid a courtesy call on Governor General, Her Excellency the Most Hon. Dame Marguerite Pindling at Government House on Monday, October 22, 2018. Pictured from left, Denzil Sirra, Sports Council Chairman, H.E. the Most Hon. Dame Marguerite Pindling, and Andrew Dean, Track and Field Chairman.

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STRATEGIC APPROACHES

The 2018 series salutes fashion mogul Peter Nygård's Golden Jubilee detailing his rags to riches story and incredible business success over these past fifty years. The Clifton Review will take an inside look at how he did it.

No business can strive and exceed business goals unless business leaders are able to set goals and strategize to achieve them. It is likely fashion mogul Peter Nygård's exceptional ability with continuously crafting innovative strategies that has led to his phenomenal fifty-year success.

So how can businesses mirror Nygård's successes? By also continuously strategizing.

The SMART goal we set as an example to counteract the impact of new competition is 'to increase the business income by 20% for the upcoming fiscal year'. We are focusing on three approaches to achieve this goal. They center on,

- Increasing product sales each month
- Offering more add-on items to each product
- Adding new customers each month

We previously outlined examples for increasing product sales. Now let's look at the idea of add-on sales.

Add-on sales involves selling additional products related to the primary product a customer may have purchased. For example, if someone just bought a new music instrument, you may want to convince them to also purchase a cleaning kit for protecting the instrument. That's an add-on sale that the customer may not have initially intended to make.

Add-on sales can work in almost any industry. You can see more and more businesses using this approach. Have you noticed how one of the first things that happens when you pull up to a fast food drive-through these days is that the attendant asks if you want to try their new whatever? They are trying to get you to purchase something in addition to what you originally intended.

Naturally, in restaurants, you would try to add on dessert. For an accountant who may offer auditing services, maybe they would want to offer an add-on of payroll services. For a small business, out-sourcing payroll services might be more economical.

For an insurance company, if they sell a house insurance policy, they may promote adding on coverage for the contents of a house. For a clothing store, they may add-on jewelry to compete an outfit. For massage services, they may sell a facial as an add-on

THE CLIFTON REVIEW

By P. J. Malone

The Clifton Review is a bi-weekly column that examines the question of the Clifton project along with the evolution of the war between two billionaires, the links to unsavory characters, the use of the courts for personal agendas, the involvement of the Government opposition party (the FNM), and the attacks on the Government of The Bahamas.

service.
In some cases, an add-on may not be a new service or product; it could be the same product but more of it at a better price—upselling. So instead of a customer buying one of the product, they can get two of that product for less than the price of each individually. The purpose is still to add-on sales.

This idea can also be combined with packages and or specials. For example, instead of purchasing a product alone, a business can also offer a choice of that product combined with other items related to the product and make the price very attractive for all.

For example, offer gym membership alone as well as gym membership combined with a few one-on-one private training sessions at a better price than if each were purchased individually. This works because paying for a private trainer is cost prohibitive for many. However, if offered as a part of a package deal, it is a lot more appealing financially.

So, there are a number of ways to present products that make them not just more appealing generally but that could also lead to add-on sales. The key is to think about the business you are in and think about ways you can present your offerings that are unique to your business and more advantageous than the competition.

Remember to capitalize on your business strengths also. If you combine a strength of having a popular product with a way for customers to purchase more of it at a more affordable price, you have a winning combination.

If you have the strength of strong product knowledge or expertise, combine it with the sale of that product. For example, if you sell a chain saw for example, add a training session on 'how to make the most of its uses' for a small fee; then you'd have an add-on sale as well as offering more value to your customers without it costing you much.

Next, strategies for adding new customers.

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EDITORIAL

Khashoggi Murdered

Consider this: A man enters a consulate intent on getting some documents put in order only to find out in a jiff that, he had indeed been death-targeted by his fellow Saudis and that -when it was all said and done- he would be shown the exit from this life-and thus hastened to Oblivion.

Today's commentary veers away from things Bahamians to a matter most murderous which took place earlier this month in Turkey, with that issue being the Saudi-directed murder of Jamal Khashoggi, a Washington Post journalist.

This murder now threatens to sully the reputation of the Saudi Kingdom itself.

As we have learned: "...The Saudi kingdom has provided conflicting accounts of what happened to the Washington Post contributor. After weeks of maintaining he was still alive, the authorities now say the 59-year-old was killed in a rogue operation..."

Quite frankly, we do not believe any of what they are now saying.

And thus, we take with a pinch of salt, King Salman's statement to the effect that "...Saudi Arabia would hold to account those responsible for the killing, whoever they may be..."

We shall believe this when we see this!
And thus, the sum of this dread matters remains: Jamal Khashoggi was killed in the Saudi Consulate in Turkey.

Khashoggi went to the consulate to obtain documents for his upcoming marriage.

That great event has been nullified; this because of the fact that, the Saudis killed Jamal Khashoggi.

This man was murdered.

We also believe that this Washington Post-employed journalist had become a thorn in the side of some of the most powerful members of the Saudi Royal Family.

We also know that: "...Saudi Arabia has given conflicting accounts up to now, initially saying Khashoggi had left the building alive, then later saying that he had been killed in a "fist-fight" inside the consulate..."

For crying out loud---There was no fist-fight.

As Saudi Arabia's foreign minister acknowledged Khashoggi was murdered; thus our pivot that that bloody scene in the

Saudi Consulate in Turkey where Khashoggi's killers cornered their quarry.

Clearly, that nasty place in the Saudi Consulate in Turkey now ranks high on that macabre list of some of the most ghoulish crime-scenes in today's war-mired world.

Consider this: A man enters a consulate intent on getting some documents put in order only to find out in a jiff that, he had indeed been death-targeted by his fellow Saudis and that -when it was all said and done- he would be shown the exit from this life-and thus hastened to Oblivion.

Now we learn that: "...The killing of journalist Jamal Khashoggi was planned days in advance..."

Here Turkish president indicates that he had strong evidence Khashoggi was killed in a premeditated and "savage" murder at the Saudi consulate in Istanbul on 2 October.

And thus, we too now know two key things as regards the murder of journalist Jamal Khashoggi; namely that: They killed him and that this man who worked for the Washington Post was a resident of The United States of America.

And for sure, we do believe that this man was ordered murdered by people directly connected to the Saudi Royal Family.

Clearly, then -as in matters such as these- the truth will out; and thus, like billions of people around the world, we wait to see how this sordid matter unfolds in the days and weeks ahead.

For our part, we are quite comforted by what Turkey's president Erdogan has been saying and doing as regards this sordid example of Saudi directed brutality which led to the death of that Washington Post employee.

As we have discovered: "...President Erdogan said three teams of 15 Saudi nationals had arrived in Istanbul on separate flights in the days and hours leading up to the murder and that, a day before the killing, he said, some members from the group travelled to Belgrad forest, near the consulate.

There Turkish police believe may lie Mr. Khashoggi's mortal remains.

This is so very sad.
It is also so brutally barbaric!

GOT NEWS?
Please call The Bahama Journal's News TIP LINE at 356-7254 and let us know!

Keeping the Peace with a Trust

Amanda Ferguson will tell you that having a 'Last Will and Testament' alone does not necessarily bring peace and harmony to those left behind and often compounds the misery of the grieving process.

"It's better to have a Will than nothing at all," says Royal Fidelity Trust and Estates Manager, Amanda Ferguson, "death can result in dissension and even sometimes irreparable damage to a family structure. It's kinder, smarter, and more beneficial to set up a Trust."

Amanda explains further that the best way for individuals to have their last wishes granted regarding the distribution of assets is to have a Trust and also a Will to direct the distribution of assets that are outside the Trust and therefore form what is known as the individual's estate.

"Often a Trust is established by the client (settlor as we call it) for estate planning and asset protection purposes, including confidentiality. The Trust assets are distributed to specific people chosen by the settlor, called beneficiaries. The settlor can also be a beneficiary of the Trust.

"That's the beauty of a Trust," the manager explained. "Once the client establishes a Trust, their assets of choice, which can be made up of cash, stocks and bonds, real estate etc. are transferred into the Trust and will only be distributed to the chosen beneficiaries of the Trust.

"We service Bahamian clients and Bahamian residents. There are many benefits to having a Trust and I wish more people would ring me or come in to Royal Fidelity and get some information. Trusts are not difficult to set up and well worth the effort."

Amanda said that in most cases clients would've worked a lifetime and have cash and other assets to pass



on to loved ones, and a Royal Fidelity Trust is the best way to ensure that assets are distributed in a manner according to their wishes, during or after their lifetime.

"Unlike a Will, Trust assets can be distributed immediately upon the death of the settlor, as they are not subject to Probate. The Probate process can often take a year or longer, even if there is a Will. The individual's loved ones must wait until Probate is granted in order to begin receiving assets from the individual's estate. Probate documents are public records for all to see - who got what. Also, the Will requires an executor of the estate. Oftentimes individuals name a trusted friend or family member as their executor. However, the reality is that the named person may struggle with administering the estate due to grief, lack of knowledge of the probate process and time constraints (especially if the executor is employed). Royal Fidelity can assist in this regard as we provide Executorship Services."

The Trust manager said that there is often confusion surrounding Trusts, Wills and inheritance laws and whether everything in the

deceased's estate automatically passes to the spouse or children, if any.

"Once assets are properly transferred into a Trust, the assets of the Trust are no longer a part of the settlor's estate and are therefore not subject to inheritance laws. Trusts offer asset protection and assist with estate planning which is why Trusts are so popular, especially in the offshore space.

"Appointing Royal Fidelity as a neutral party in the form of a professional Trustee can assist in avoiding a number of the complications that arise. Sometimes we see families with the best intentions, but the death of a loved one often leads to a level of discord. The Trustee administers, invests and distributes the assets as set out in the Trust documents, and so we're able to carry out our client's last wishes in the strictest confidence."

The Royal Fidelity brochure on Trusts and Estate Planning explains it thus: Estate planning will ensure you are remembered the way you want to be! It facilitates the private and confidential distribution of your assets according to your wishes and gives purpose to what you've accomplished in your lifetime.

Mayaguana Woman Jailed For Fraud

Continued from / PAGE 1...

ings book to make it appear as if there was \$1,905.84 on the account.

It is also alleged that between August 10th and November 22nd with the intent to defraud, she uttered a forged Bahamas Post Office savings book in her name knowing it was it was forged.

During this time it is alleged that she also obtained from the Bahamas Post Office in Abraham's Bay cash in the amount of 1,170

by means of false pretenses.

Reports also indicate that on May 7th with the intent to defraud she did forge a Bahamas Post Office Saving Book in their name of Neveayah Pinder, to make it appear as if there was \$1,905.84 in savings on this account.

Also with the intent to defraud, she allegedly uttered a certain forged a Bahamas Post Office Saving Book in the name of Neveayah Pinder, knowing it was forged.

Simms also allegedly

obtained from The Post Office in Abraham's Bay, cash in the amount of \$1,900 by means of false pretenses.

The accused pleaded guilty to all counts and was sentenced to three years at The Bahamas department of corrections.

She was also ordered to pay \$3,070 - the total she fraudulently obtained - or face an additional three months imprisonment.

The Mayaguana resident spent 12 years as a filing clerk at that island's post office.



REQUEST FOR PROPOSAL ISSUED BY THE GOVERNMENT OF THE BAHAMAS

Consultancy Services For A Project Pension Feasibility Study for Transition of Defined Benefit Scheme to Contribution Scheme in the Public Sector

Background

The Government of the Bahamas is seeking proposal to conduct a feasibility study for a transition of the defined benefit scheme to contribution scheme in the Public Sector. This study would assist government in a factual finding to support consideration of the Government's initiative for reduction in expenses for the public sector and a planned approach to achieve significant cost savings over time.

Procurement Method

The procurement of service will be conducted under a national competitive bid process.

All tenders will be published on the national press of The Bahamas and on the government website.

Successful firm(s) will be those who meet the standard requirements set out below and who meet the firm with the most competitive price.

Where there is a tie between firms on the specification and price the Ministry of Finance may choose to a firm based on the following criteria:

- Firm establishment (how long the firm has been in business in The Bahamas).
- Delivery timelines
- Ability to ensure service level agreement for service.

Requirement for Bidders

The Firm responding to this proposal must have a valid Bahamas business license. At the time of submission of bid all company tax and national insurance obligations must be current, this includes at the time of issue of this RFP, but is not exclusive to:

- Business license fee
- National insurance payments
- Company Profile
- Outline of qualifications and experiences

Firm must be of good standing, i.e. no impending or current legal actions against the company or the directors of the company which may have a significant impact on the ability of the firm to deliver the service.

OFFER FOR CONSULTANCY SERVICES AND PROPOSED DELIVERABLES

Deliverables should be as follows:

1. Researching and outlining current position with regard to the defined benefit pension liability of the public service and all government corporations and agencies
2. Creating a data base of key statistics including but not limited to the pension liability, number of employees, contribution amount, etc.
3. Researching and benchmarking information from similar ones that have jurisdictions and governments specifically including ones that have migrated defined benefit plans to contribution plans.
4. Outlining cost savings/ expenses associated with each plan.
5. Survey of selected plan participants in the public service s related to their perceived benefits and concerns.
6. Estimating and scenario planning out the economic impact of the plans on the government's budget.
7. Identify any legal operational and funding issues around the migration to a hybrid pension system i.e. defined benefit for older employees, contribution for newer employees.

Submission of Bids

Bid contents

Firm responding to this RFP must submit their offers using the deliverables set out in this document. Additional documentation concerning the submitting firm and the service on offer may be submitted at the description of the firm.

Method of Submission

Bids to this tender can be submitted via electronically via e-mail or posted/delivered in a sealed envelope. Electronic submissions must be made to athenamarche@bahamas.gov.bs with the subject of "Feasibility Study for Transition of Defined Benefit Scheme to Contribution Scheme in the Public Sector".

Paper submissions should be posted/delivered to the following address:

Tenders submissions
Ministry of Finance,
Cecil Wallace-Whitfield Centre,
West Bay Street,
Nassau,
New Providence.

The envelope must be identified with "Feasibility Study for Transition of Defined Benefit Scheme to Contribution Scheme in the Public Sector".

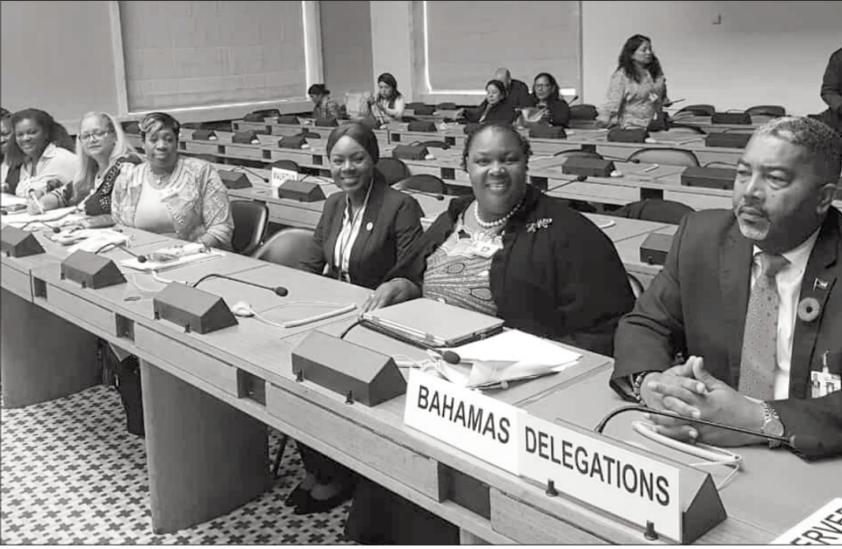
Submission Deadline

Responses to this tender must be submitted, using one of the submission methods described above, by 5.00pm November 2, 2018.

Submissions received after this date will not be considered.

Please note that the complete RFP can be accessed on line at: www.bahamas.gov.bs

Bahamas Represented at 71st United Nations CEDAW



The Bahamas delegation is pictured at the Opening Session of the 71st session of UN CEDAW in Geneva, Switzerland, October 22, 2018. Pictured from right: The Hon. Frankie Campbell, Minister of Social Services and Urban Development; Dr. Jacinta Higgs, Director, Gender and Family Affairs; Sasha Dixon, Second Secretary, Bahamas Permanent Mission, Geneva, and other members of the delegation.

A Bahamian delegation headed by the Hon. Frankie Campbell, Minister of Social Services and Urban Development, attended the opening session of the United Nations Committee on the Elimination of Discrimination Against Women (CEDAW), Monday, October 22, 2018 in Geneva, Switzerland.

The 71st session to review women's rights, October 22 to November 9 at the UN's Palais des Nations, was formally opened by Ms. Dalia Leinarte, CEDAW chairperson.

The Committee on the Elimination of Discrimination against Women is a body of 23 independent human rights experts that monitors implementation of the Convention on the Elimination of All Forms of Discrimination Against Women.

One hundred and eighty-nine States' Parties have acceded to the Convention on the Elimination of All Forms of Discrimination against Women and are reviewed regularly by CEDAW on how they are implementing the Convention.

Countries are obligated to submit regular reports to the Committee every four years on how the rights of the Convention are implement-

ed. During its sessions the Committee considers each State's report and addresses its concerns and recommendations to the State party in the form of concluding observations.

The delegation comprises Dr. Jacinta Higgs, Director, Gender & Family Affairs, Ministry of Social Services; Jewel Smith, Alicia Green, Office of the Attorney General; Celsus Williams, the Ministry of Foreign Affairs; Sharmaine Sinclair, the Ministry of Education; Lynn Symonette, the Ministry of Social Services; and Sherry Armbrister, the Ministry of Health.

The opening session included, among others, a report of the Chairperson on activities undertaken between the 70th and 71st sessions of the Committee; an opening statement by Ibrahim Salama, Chief, Human Rights Treaties Branch, Office of the UN High Commissioner for Human Rights; and reports of inter-sessional activities since the July 2018 meeting of CEDAW.

Monday's sessions also included an informal meeting with non-governmental organizations. Three groups, namely Rights Bahamas, The Crisis Centre and Equality Bahamas presented Shadow Reports [civil society critiques of a govern-

ment] to CEDAW.

Marion Bethel-Sears, the first Bahamian female elected expert to serve on the CEDAW Committee in Geneva, warmly welcomed The Bahamas' delegation to the opening ceremony and presented her inter-sessional activities.

Mrs. Bethel-Sears outlined the following in her submission:

September 15, 2018 -- An address of members of Rights Bahamas on UN CEDAW.

September 27, 2018 -- An address and engagement with four University of The Bahamas students on UN CEDAW and the process of State Parties appearing before the CEDAW Committee.

The students were preparing to participate in a mock CEDAW session with the official Bahamas' delegation at the University of The Bahamas.

The Bahamas' delegation will appear before the CEDAW Committee and present its report on Thursday, October 25, 2018. The session can be viewed 10 a.m. to 1 p.m. and 3 p.m. to 5 p.m. Geneva time; or 4 a.m. to 7 a.m. and 9 a.m. to 11 a.m. local time at <http://webtv.un.org>. Once the session begins, coverage is available under "Live Now."



MINISTRY OF HEALTH

NOTICE

INVITATION TO BID

The Ministry of Health, Department of Public Health invites Tenders for bi-monthly ground maintenance services at the following New Providence Clinics:

NAME OF CLINIC
Adelaide Clinic
Adolescent Health Centre
Anne's Town Clinic
Blue Hill Road Clinic
Coconut Grove Clinic
Elizabeth Estates Clinic
Flamingo Gardens Clinic
Fleming Street Clinic
Fox Hill Clinic
Gambier Clinic
South Beach Health Centre

Interested persons can contact the Clinic Administrator or Nurse In Charge at the said facilities for permission to inspect the premises. Also, for additional information and a copy of the Scope of Work please contact telephone number 502-4700/4818 or 502-4831.

All Tender documents are to be placed in a sealed envelope marked; "To Tenders Board" Ground Maintenance services c/o Financial Secretary Ministry of Finance Cable Beach Nassau, Bahamas

Companies should submit bids no later than Monday, October 22, 2018. Only persons with a valid Business License, Tax Compliance letter, Registration Certificate and Letter from National Insurance (NIB) stating your company is in Good Standing need apply. Bids will be opened October 23, 2018. Bidders or Representatives will be requested to be in attendance.



GOVERNMENT NOTICES

MINISTRY OF TRANSPORT AND LOCAL GOVERNMENT

ROAD TRAFFIC DEPARTMENT

P.O BOX N-1615

THOMAS A. ROBINSON NATIONAL STADIUM

NASSAU, N.P. BAHAMAS

The Road Traffic Department would like to remind all Franchise Holders – Taxi, Tour, Public Schedule, Private Schedule, Private Charter, Livery, Self-Drive Cars and Scooters that we are now accepting registration documents for the Bi-annual inspection period of October 2018 to May 2019.

The Following documents are required:

1. Passport/Voters Card and N.I.B Card (for holders not registered in the new system)
2. Up to date Franchise Receipt
3. Up to date Business License
4. Inspection Slip/Copies of expired Inspection Discs
5. Completed Inspection Forms for Companies with five (5) or more Vehicles that require On-site Inspection (forms Can be picked up at the Road traffic Department Franchise Unit).
6. Up to date Insurance Certificates
7. Vehicle Color and right/left hand drive (for new vehicles)

All Franchise Holders with a fleet of five (5) or more vehicles are invited to submit their packages to the Road Traffic Department, Franchise Unit Section 3 Eastern Grandstand of the Thomas A. Robinson National Stadium. All Packages will be processed on a first come first serve basis.

Please note that the Department will only receive payments in the form of:

- a. Certified cheques payable to the Public Treasury (No personal or company cheques)
- b. Visa, Master, Debit, Credit Cards
- c. Cash


Controller

Road Traffic Department

GOT NEWS?
Please call The Bahama Journal's News TIP LINE at 356-7254 and let us know!

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Well-loved Freeport Chef to give up her secrets to making Vegan cooking taste good

Not to be out done by the work of her well renowned husband – leading nutritionist and herbalist, Jamal Moncur, Chef Shoniquer Moncur and her healthy culinary creations will take center stage at the upcoming the New Life event: ‘Prevention is the Path to Cure’. The seminar which will showcase the amazing success stories of their clients and demonstrate the linkages between diet and cancer prevention, will take place next weekend at Pelican Bay’s Canal House on Freeport Grand Bahama.

As the creative culinary genius behind the well-loved vegan food served at New Life restaurants in Grand Bahama, Chef Moncur has developed a stellar reputation for providing creative vegetarian meals for clients daily. Working for over twelve years as a self-taught chef, she is now a 10-year vegan and recently received her Southwestern Community College certification in culinary nutrition by the American Culinary Federation.

At next week’s highly anticipated event, she will present at her husband’s

one-day seminar on using vegetarian meals to help prevent cancer and demonstrate how to make vegan cooking enjoyable.

“Cancer is a major threat to our health today, but diet and lifestyle has been known to significantly reduce or increase the risk of cancer,” said Chef Moncur. “For women, the threat of cancer has increased over the years and for people born since 1960, the risk of having cancer has been documented at 50 per cent, according to ‘Nutrition News’ on cancer. Eating a heavy meat diet, loaded with carbs and man-made products just cannot be good for anyone” she noted passionately.

The Moncurs’ will also be making the radio rounds to promote their message of healthy eating this week, appearing on the popular Guardian Radio program ‘The Revolution’ with host Juan McCartney on Monday October 22nd, as well as with Wendell Jones on the on Love 97 on October 23rd before focusing on its Grand Bahama Audience with a trip to Mix 102 on Wednesday.

“We are also pleased to

be featured on ‘Focus Forward’ hosted by the Grand Bahama Port Authority” said Mr. Moncur. “They have been very supportive of our business and we are looking forward to showing more Bahamians alternate ways to diet and to cope with illness.”

Joining the Moncurs on Saturday October 27th at their event, will be Cancer specialist Dr. Kevin Bethel, owner and operator of the Family Wellness Centre in Freeport. Dr. Bethel will share a wealth of knowledge on fighting cancer through natural and preventative measures.

“There are many myths that are propagated as healthy but it fact are not healthy and in some cases harmful” explained Dr. Bethel.

“For example, many common exercise programs that people think are the healthiest, often causing injury and disease; so attendees at the workshop will learn the correct role of “stretching” and “warm-ups” in having in a healthy lifestyle, in addition to how sleep habits and the environment around us con-

tribute to our health and livelihood,” he explained.

The one-day seminar will start at 9am and will feature vegan food training, herbal recipes, physical movement work, and a cancer presentation by Dr. Bethel. Tickets are on sale now for the event at New Life locations and are less expensive if purchased in advance. To learn more visit the New Life Facebook page or the ‘Prevention is the Path to Cure’ event page.

“What if we told you that you can cure even the most deadly illness with natural products?” said Moncur. “I invite everyone to come out and hear personal testimonials from our clients and let us demonstrate to you how we can change your diet, your health and we hope – prevent Cancer.”



Shoniquer Moncur, the creative culinary mind behind the exception vegan inspired dishes served by New Life will showcase the benefits of eating healthy while offering participants insights into how to make their vegan options more appealing. She is pictured offering a live demonstration with during a recent event on Grand Bahama Island (Photo Barefoot Marketing)

GOT NEWS?
Please call The Bahama Journal's News TIP LINE at 356-7254 and let us know!



Public Notice Roadworks

Please be advised

The Ministry of Public Works/Bahamix, has scheduled Milling and Paving works for Cordeaux Avenue between the hours of 9:30a.m. to 2:00p.m. Monday through Friday, beginning October 18, 2018, for 8 working days.

Provisions will be made for residents and businesses where necessary. Motorists are asked to utilize the adjacent streets and avoid the area if possible.

You are asked to be aware of and acknowledge the posted traffic paving signs in the area.

If you have any queries or concerns, please feel free to contact us at telephone numbers (242) 361-3886 or (242) 341-3886.

Bahamix apologizes for any inconvenience caused.



NOTICE Addendum

The Royal Bahamas Defence Force invites bids to the Tenders Board for insurance coverage for The Royal Bahamas Defence Force's Patrol Crafts. In addition, the coverage must include the vessels transiting the Caribbean and the East Coast of the United States.

2. Specifications and schedules of assets can be obtained from the Ministry of Finance, Monday through Friday between 9:00 am and 5:00 pm.
3. The quotes must be itemized to show the following:
 - a) The Hull and Machinery
 - b) War Risk
 - c) Increased Value
 - d) Protection and Indemnity
4. In providing quotations, in respect to the Patrol Crafts for the Royal Bahamas Defence Force, the date for commencing coverage is the 31 October 2018 to 30 31 2020. The final date for submission is Tuesday 16 October, 2018.
5. All submissions are to reach the Ministry of Finance by 10:00 am on or before the above-mentioned date and to be addressed to the:

Financial Secretary
Cecil Wallace-Whitfield Center
P.O. Box N-3107
West Bay Street
New Providence, The Bahamas