

Reporter

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A Cry for Help?!

UDP Leader wants one of his party's own investigated before convention

By Michelle Sutherland

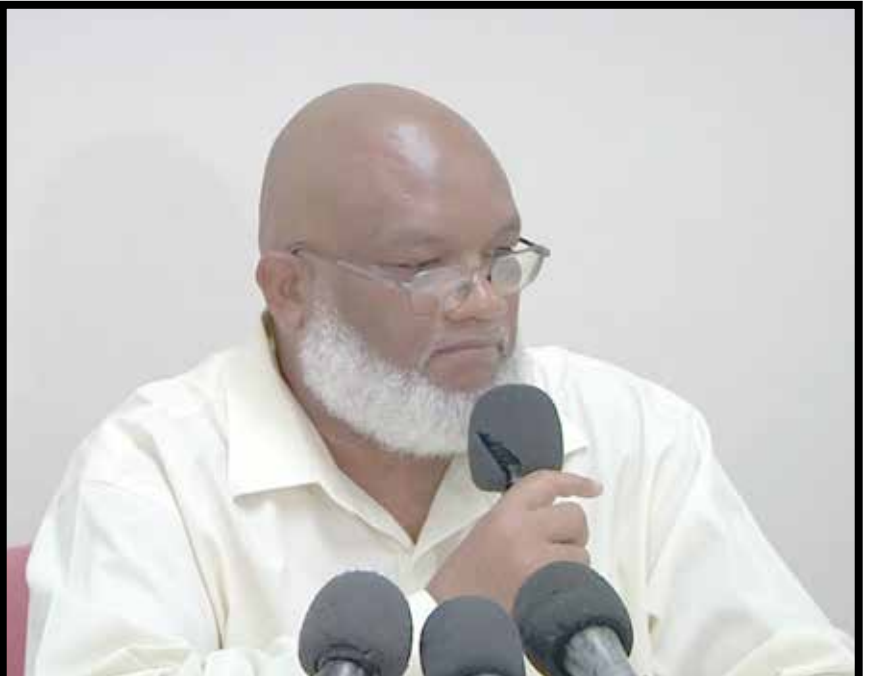
The United Democratic Party (UDP)'s Leader Hon. Moses "Shyne" Barrow is calling for the Police Department to criminally charge former UDP minister and standard-bearer convention candidate, John Saldívar, who Barrow ostensibly views as a burden that could cost him the next General Election.

Barrow, in his New Year's address to the nation, called on the Belize Police

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UDP Leader Hon. Moses "Shyne" Barrow



Former UDP Minister John Saldívar

Nah arraigned for Belmopan double murder



Corporal Elmer Nah being escorted to court where he was arraigned

By Michelle Sutherland

Elmer Nah, 39, a police corporal who is currently on interdiction, was arraigned on Tuesday for two counts of murder for the shooting death of brothers Jon and David Ramnarance, as well as the attempted

murder, use of deadly means of harm, and dangerous harm of Vivian Belisle.

Due to the nature of the charges he was denied bail and was remanded into custody at the Belize Central Prison until his next court date.

At an emergency

press briefing held earlier that day in Belmopan, the Commissioner of Police Chester Williams classified the brother's murder as "high profile" stressing the need for his department to prioritize the investigation due to the implication of one of its own

officers.

He confirmed that charges were brought against Nah after investigators reviewed several surveillance videos from the scene, as well as the neighborhood. They had spoken to several witnesses who

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GOB to BRADS: 'We're considering revoking Lotteries License'

By Michelle Sutherland

Attention that could possibly lead to Brad's Gaming Company losing its license is currently brewing between the Belize Lotteries Committee and the company over what appears to be several breaches in Brad's

contract with the government.

Last week, the Chairperson of the Lotteries Committee, Nardia Garcia, wrote to the managing director of Brads Gaming Group, Kim Chee, accusing them of failing to comply with several

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A Cry for Help?!...

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Department, the Commissioner of Police Chester Williams, and even the Office of the Director of Public Prosecution to “do the right thing” and charge Saldivar for willful suppression—the same charges that were levied against former UDP minister Rene Montero.

According to Barrow, pursuing the charges against Saldivar is not only a UDP issue but should be a bipartisan one that sends a message that corruption will not be tolerated by any of the departments named including the Briceño Administration.

In his speech, Barrow indicated that

while he had heard the Commissioner publicly say that he would launch a criminal investigation against Saldivar, this is the second such investigation that was supposedly launched yet no report to the public has been given. He pointed to the contrast between Saldivar’s investigation and that of Montero, whom he said was arrested and charged in no time at the request of a PUP Minister.

“We await the Commissioner of Police and the DPP’s decision on the allegations of Mr. John Saldivar where he was heard in a recording admitting to willful suppression,” said Barrow. “The

Opposition is doing its part, but the government continues to fail and I am losing confidence in the Commissioner of Police day by day. ... If we are serious about ending corruption, then we need to go through the process and that means a thorough investigation.”

In his response to Barrow’s statement, this week the Commissioner of Police, acknowledged that he had publicly revealed that a criminal investigation has been launched against Saldivar. Williams also stated that the investigation is still ongoing and that investigators have already recorded several statements. He also pointed out

that the investigation against Montero was local and that there was no need to secure additional evidence from any external law enforcement agency. This, according to Williams, made the process way easier and faster and so it would only be logical that the process against Saldivar is going to be longer than was anticipated.

“As a matter of fact, his [Barrow’s] own chairman said that they have written to the State Department requesting certain information and they have not received it. So for him to say what he said, I found to be very disingenuous,” Williams said.

In a previous interview with The Reporter, Barrow had told us that at this juncture only if criminal charges are brought against Saldivar, then he would be banned from participating in the Standard Bearer’s convention set for the first week in February.

He had also stated that he would do everything in his capacity as Leader of the UDP to prevent Saldivar from representing the party, after the National Party Council had voted in favor of his candidacy pending the convention. Saldivar’s candidacy has been under scrutiny following a recent designation by the United State Department which claimed that he was “significantly corrupt,” thereby, refusing him entry into the US along with his immediate family members.

There is one bright ray of hope for the world coming from the war in Ukraine: that the war will be over by the end of June 2023.

This assumes that the invaders will be driven from Ukraine; that Russia will capitulate and agree to pay reparation for the devastation she has caused, and that gas prices will begin to decline.

This might seem like a long shot. But at this stage Russia does not have many options. She can accept that she has lost the war, or she can go on hurling missiles until she runs out of them. Most military experts now say that Russia will be driven out of Ukraine and out of Crimea sooner rather than later.

The price cap of \$60.00 a barrel that western nations have imposed on Russian oil is working. With this enforced limit and with heavy sanctions already in place, Russia will no longer have the resources to wage war. Her strangle-hold on Europe will be broken and she will have to sue for peace.

Western nations, sensing that Russia is now close to collapse, will not let her off the hook. China, her closest ally, is unable to offer much help because of the COVID Omicron outbreak which has further weakened her economy.

Once Russia is subdued and countries of the world can buy oil at \$60 a barrel, a huge burden will be lifted from their economies, and life will begin to return to normalcy.

That at least is the prognosis. It is also our hope!

Nah arraigned for Belmopan double murder

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claimed to have seen the incident unfold. He also confirmed that shortly after the incident investigators had apprehended Nah with a similar headlamp that the shooter had used.

Speaking on one of the videos of the shooting that was leaked to the public, Williams said that based on his observation of the video the shooter appeared to have a wealth of experience in handling a firearm and appeared to be well trained based on the way that he maneuvered himself and the firearm. It also showed that he had a specific intent to kill, as well because even after he had shot both victims outside in the yard, he also went inside the house to kill the females who had run to seek refuge.

“Obviously, the time he spent inside the house also demonstrates that he had all intent to kill the females who were in there, but thankfully they were able to secure themselves in a room and he couldn’t have entered the room and that’s the reason why those two females remain alive today,” said Williams.

While he hesitated to name a clear motive for the brother’s murder, he suggested that it might have been

related to the murder of Michael Williams that had occurred two days prior, and a short distance away from the Ramnarance residence. Williams classified that murder as “drug related” and said, “We believe that they are connected, and that the same perpetrator did both of them.” He also dispelled claims that the brothers were targeted because they had been witnesses to William’s murder.

Minister of Home Affairs Kareem Musa also offered his comments on the suspected involvement of one of his officers in the murder. He began by pointing out that Nah was not on active duty at the time but is still on interdiction for his alleged involvement in the drug plane landing on Bladen last year. He remained on interdiction, despite being found not guilty by a police tribunal. Musa said that while that aspect of the investigation was appealed, Nah still has to answer to criminal charges for that matter in the Supreme Court, for which he is still out on a \$40,000 bail.

Musa also assured the public as well as family members that the department will also hire a special prosecutor to prosecute Nah’s case due to his family ties with the

Director of Public Prosecution Cheryl-Lynn Vidal, who is married to Nah’s uncle, former police officer Marco Vidal.

Jon Ramnarance, 38, an Enforcement and Technology Solutions Director with the Wildlife Conservation Society along with his brother David, 29, were standing outside his home on Belen Street in the Maya Mopan area of Belmopan on Saturday night when a man dressed in dark clothing with a flashlight on his head approached the residence and shot them multiple times. The gunman then entered the house where he also shot both women before escaping on foot in the opposite direction that he had arrived.

THE REPORTER

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VACANCY

The Social Security Board invites applications from suitably qualified persons to fill the role of **MANAGER, SOCIAL AND ECONOMIC POLICY** in its Policy, Research and Actuarial Services Division, SSB Headquarters, Belmopan.

MINIMUM REQUIREMENTS:
Advanced university degree (Master's Degree or equivalent degree) in Sociology, Economics, Public Policy or other social science or related field, with five (5) years' experience in any one or combination of the following areas: economics; policy formulation and implementation; social and economic development planning; mathematics and statistics; economic and financial monitoring; social security systems; preparation of socio-economic plans; impact assessment of social security programs; statistical and econometric software and programs; supervisory experience.

Visit our website at www.socialsecurity.org.bz/vacancy-announcement/ to view further details and requirements on this position.

APPLICATION PROCEDURE:
Application packages containing application letter, resume, two (2) recent letters of recommendation, copies of degree, certifications and other relevant academic credentials and current police record or receipt for record may be submitted via email to:

Manager, HR Strategies, HR Services, SSB Headquarters, Belmopan at: dlindo@socialsecurity.org.bz
HR Advisor, Policy & Strategy, HR Services, SSB Headquarters, Belmopan at: fphillips@socialsecurity.org.bz
Copy emails to: General Manager, Human Resources, SSB Headquarters, Belmopan at: odakers@socialsecurity.org.bz

Email Subject Line: "Application for Manager, Social and Economic Policy"

APPLICATION DEADLINE: January 24th, 2023



CENTRAL BANK of BELIZE



CAREER OPPORTUNITY

ASSISTANT MANAGER, ADMINISTRATION

The Central Bank invites qualified individuals to join its Administration Department.

The Assistant Manager, Administration will provide support in the management of daily operations of the Administration Department. The Assistant Manager, Administration assists with the development and implementation of policies, procedures, goals, and objectives of the General Services Unit, Records Management Unit, and the Secretarial pool. The incumbent also assists with the management of administrative functions to provide all departments with basic services and a workable environment in support of the Central Bank's operations.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

- Assist in developing and implementing strategic plans, policies, and procedures to achieve the department's goals and strategic objectives.
- Assist in the management and supervision of staff in the department.
- Develop, implement, and coordinate policies and procedures regarding inventory and records management functions.
- Oversee the management of the Records and Archive System and provide guidance to ensure the efficiency of its operation.
- Assist with the revision and update of the department's Business Continuity Plan (BCP) and ensure proper execution when required.
- Assist with the preparation of the department's annual budget, including manpower and training expenditures.
- Act as main vault custodian of collectible coins.
- Ensure logistical support for conferences, meetings, trainings, and workshops hosted by the Central Bank.
- Assist with special projects or assignments, such as Bank-sponsored meetings and conferences.
- Perform any other related duties as per the functions of the department.

The applicants should possess the following:

EDUCATION AND EXPERIENCE

- A master's degree in business administration or management from a recognized university with three (3) years of managerial experience. Experience in the areas of human relations, records management, procurement, inventory, and assets management would be an asset. **OR**
- A minimum of a bachelor's degree in business administration or management from a recognized university with at least six (6) years of managerial experience. Experience in the areas of human relations, records management, procurement, inventory, and assets management would be an asset.

TECHNICAL KNOWLEDGE

- Knowledge of the Central Bank of Belize's policies and procedures; Possesses, applies, and maintains a high degree of knowledge in the relevant area to deliver quality work, and keeps informed of the latest trends and development in the discipline; Knowledge of the asset management and procurement policies and procedures; Knowledge of the Central Bank's records management policies and procedures; Proficient in software applications including Microsoft Office Suite.

COMPETENCIES

- Personal Credibility, Flexibility, Personal Accountability, Fostering Teamwork, Communication, Results Orientation, Decision Making, Thoroughness, Analytical Thinking, Leadership, Empowering Others.

Submit the following documents by **Wednesday, 18 January 2023:**

- CBB Employment Application Form (Available online)
- Curriculum Vitae
- Three (3) current references (one must be from a previous employer)
- Certified copies of university transcripts, degrees, and any other personal certificates

Applications should be addressed to:

Manager, Human Resources Department
Central Bank of Belize
P O Box 852 or Gabourel Lane
Belize City, BELIZE

Ref: Assistant Manager- Administration Department
Email: hr@centralbank.org.bz or online at www.centralbank.org.bz
(All applications will be held in strict confidence.)

GOB to BRADS: 'We're considering revoking Lotteries License'

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terms of their exclusive contract. In that five-page letter dated December 23rd, Garcia went on to list as many as 12 complaints against Brads, before giving them an ultimatum of responding in writing to the allegations before January 16th, 2023, or risk losing their license.

Garcia started off by pointing out that under their license agreement, Brads sell tickets in the form prescribed by the committee, something that that BGGL is accused of not being in compliance with. Secondly, she went on to highlight the issue of "ticket marks" which must first be lodged with the Lotteries Committee prior to the tickets being sold. Another infraction that Garcia alleged is being committed by Brads who she says has not lodged a mark with the committee since the approval of their Exclusive License in June 2020.

Third, she touched on the system for gathering sales data, as part of their license agreement. Garcia reminded the company that they are legally mandated to "establish a system in tandem with the Income Tax Department and the Lotteries Committee for the gathering of sales data."

"BGGL has not consulted with the Lotteries Committee on this system and the Lotteries Committee is unaware if and how BGGL collects, verifies, and records accurate sales data," Garcia wrote.

She also addressed BGGL's statement of monthly revenue sales. Garcia flagged the company's failure to submit a statement of its monthly revenue sales to the Commissioner of Income-tax and copy it to the Lotteries Committee in a format approved by the committee. Under clause 21 of BGGL's license, the company should have submitted statements of their

monthly revenue sales, including information on sales, commission paid out to agents, and expenses. By the end of the year, the company is required to provide a statement showing how the Government's share of the profit was calculated.

In this instance, Garcia reminded Chee that Brads had only provided these "Monthly reports" for the period March 31st, 2020, and October 31st, 2021, while in some cases some were done more than a year later than they should have been presented. And, even more, according to Garcia, the company did not include the company's expense as requested. There is also no indication or evidence that those reports were ever submitted to the commissioner of income tax.

Other breaches cited by Garcia include Brad's failure to contract an independent lottery expert; to conduct a yearly audit of the lottery process and equipment; hire an independent auditing firm to provide oversight on lottery draws; submit a registration of agents; implement an internet-based electronic system to report on sales, commissions, payout data and reports of the lottery draw; as well as the phasing out of written tickets, and also to submit a schedule of maintenance.

In closing the Lotteries Committee told BGGL that they would have hoped that the company had taken steps to remedy these alleged breaches since they were already highlighted in a previous court case between the company and the government. "In view of the foregoing, The Lotteries Committee hereby notifies you that it intends to consider revoking BGGL's license," ended the letter.

Brads' attorney Dean Barrow is reportedly consulting with its clients on the way

Port Loyola woman gets new house from MIDH



Ms. Apolinaria Choc gives heartfelt "thank you".

The Ministry of Infrastructure Development and Housing (MIDH) handed over a new starter home to 50-year-old Port Loyola resident Apolinaria Choc this week.

Choc received her new home on Thursday, with Area Representative Gilroy Usher present for the handing-over ceremony. The handing over represents the first of five such homes that will be delivered within the constituency.

MIDH Marketing and Publicity Manager Marissa Alamilla explained that the handing over was originally scheduled for December 2022, but had to be delayed as the Ministry had to terminate the contractor for poor quality work and conduct remedial works on the house

to get it ready.

"We had some plumbing issues that needed to be rectified; electrical issues that needed to be repaired; flashing that needed to be installed, and painting that was not done to standard. In the kitchen, there were works that needed to be done, and the floor needed to be redone," Alamilla said.

She noted that the Ministry tries to include small contractors when issuing houses to be built under the starter home pilot project, and monitors all construction closely to ensure that the buildings meet the Ministry's requirements. Alamilla said that the MIDH handed over almost 200 houses within the past year, and is hoping to deliver another 50 homes in the month of February.

Third of global economy to hit recession in 2023

By Britney Gordon

Kristalina Georgieva, the managing director of the International Monetary Fund (IMF), has warned that approximately a third of the global economy will be in a recession this year.

In a recent statement from the IMF, 2023 was predicted to be a "tough year" as the biggest global economies—US, China, and Europe—are projected to experience weakening economic activity.

Georgieva stated that the year would prove more difficult than the last, with one-third of the world economy falling into a recession and that in

several countries, it would feel like a recession for hundreds of millions of people.

In October of last year, the IMF cut its outlook for global economic growth in 2023, attributing the downward projection to the war in Ukraine as well as higher interest rates established by central banks around the world to attempt to combat the rising prices.

Additionally, Georgieva explained that for the first time in 40 years, the world's second-largest economy, China, is likely to grow at or below global growth. This was attributed to the rising Covid-19 cases surging through the country following the



Kristalina Georgieva, Managing Director of the International Monetary Fund (IMF)

country's loosened Covid mandates.

"For the next couple of months, it would be tough for China, and the impact on Chinese growth would be negative, the impact on the region will be negative, the impact on global growth will be negative," Georgieva said.

The IMF fears that the higher interest rates may affect business investments globally and trigger investors to pull out of economies in poorer countries. Higher interest rates on loans also impact economies in emerging markets, affecting their ability to repay debts.

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	E-mail david.hannan347@mod.gov.uk	

Our Reference: RC/01/2023

Notice to General Public

Date: 03 Jan 23

Dear Sir/Madam

Prior warning is to be given to the general public for training exercise taking place, by the British Army, in the following Training Areas:

- a. 1963 Line

The training will take place during the period 18 Jan 23 – 2 Feb 23 with Live ammunition being used, along with military vehicles.

- Note LIVE Firing will be conducted at 1963 Line Training Estate – Wed 18 Jan – Thu 02 Feb 2023.

The general public should avoid the areas listed above and be aware of the presence of high numbers of British soldiers on the ground carrying weapons. At times loud explosions may be heard along with gunfire, this is normal in respect to the training being conducted.

Should any member of the general public wish to enter the areas listed above they are to be advised all roads are safe unless marked with a red lamp at night or a red flag during the day light hours. British troops will also operate checkpoints along the roads entering danger areas and can give advice to areas of training activity.

All enquires relating to British Forces training in Belize should be directed to RANGE CONTROL, BATSUB on 225 2209.

Your continued support to BATSUB is vital to the British Army and its success in operations around the world.

Yours faithfully

D Hannan
Maj
Training Safety Officer
for Commander BATSUB

Keep Calm and Read

The Reporter

Police to prioritize high profile murders due to international implications

By Michelle Sutherland

The Belize Police Department, along with the blessings of Prime Minister John Briceño, the Cabinet, and other government ministries, will be collaborating with each other to prioritize two of the most recent high-profile murders that occurred over the weekend due to the international impacts that they could have on the country.

The announcement was made at an emergency press briefing held today, January 3rd, 2023, by the Minister with responsibility for the police, the Commissioner of Police Chester Williams, and other senior officers of

the department following a bloody holiday weekend that saw six persons, including a tourist dead and several others injured.

Minister of Home Affairs and New Growth Industries Kareem Musa, speaking at the briefing, indicated that he has already received the assurance of the Prime Minister as well as Cabinet that the police department will be receiving the necessary resources to assist in their fight against crime, especially on the island of San Pedro where tourist J'Bria Michelle Bowens was killed on Friday night during a public shooting outside a



Minister of Home Affairs Hon. Kareem Musa

nightclub.

Musa indicated that the resources would assist the department in addressing the surge of violence that is being caused by the various warring factions on the island.

Additionally, according to Musa, the Belize Tourism

Board will also be stepping in to donate two police booths and two vessels to the department so that they could effectively respond to crimes out on the tourism-dependent destination. In the wake of Bowen's murder, the department also met with tourism stakeholders on the island, who Musa said are also concerned about the international impacts that senseless murder could have on the industry and pledged their support to get the resurgence of crime back under control.

"I have heard the cries of Belizeans that we do not give the same effort when our own Belizeans are killed, but if you look at the US FBI, they do not intervene in every murder as well.

"You have to look at those that can certainly affect the country from a tourism standpoint, and in the case of Belmopan, where a police officer is involved, that can affect the integrity of our department, so we must give additional efforts where we have those types of high profile

cases, and that simply means that we needed to do what we did. It is not to say that the lives of our local Belizeans are not worth it. I want people to understand that we value every life lost to us as a significant loss because persons are left orphaned, particularly children and wives are left widowed, and that is not something that we are proud of," said Williams.

In the case of Bowen's murder, Musa claimed that it was an isolated incident that was caused by a stray bullet that was intended for another target.

He also confirmed that police has detained two residents of San Pedro Town, identified as Delson Paguada, 24, and Lucio Salazar, 33, and charged them with murder. Investigators are also seeking a third suspect, identified as Alfredo Trapp, for questioning.

In another disturbing incident that happened on Saturday night in Belmopan and claimed the life of brothers Jon and David Ramnarace, police confirmed that they have also detained and charged police corporal Elmer Nah with their murders.

Police Commissioner Chester Williams told the media that after viewing several surveillance footages and speaking with witnesses, investigators believed that Nah was the culprit that brazenly walked up to the residence

in Belmopan on Saturday night and fatally shot the two brothers before walking inside and shooting their two common-law wives as well.

The commissioner also assured the public, as well as the family of the deceased, that his department will not cover up the incident due to the suspected involvement of one of their own. Instead, he indicated that investigators are doing everything possible to gather all the evidence against Nah as they possibly can.

During his comments, Williams also confirmed that investigators suspect that the double murder of the Ramnarace brothers is connected to the murder of Michael Williams, which had also occurred last week Thursday in the general vicinity.

Williams said, "We believe that they are connected, yes and that the same perpetrator did both of them." While he said that police haven't yet recovered the firearm that was believed to have been used in these separate murders, nor have they arrived at a possible motive. He dispelled claims that the brothers had been targeted because they were believed to have witnessed the murder of their neighbor a couple of days prior.

In relation to the two murders that have already occurred in Belize City for the new year, Williams also confirmed that those are believed to be related to each other.

Weh Wi Ga Fi Seh

Nyoo Yaa deh yal Lov, pees, ahn gud gud helt tu aal a unu.

2023... Weh Yu di Bring?

Hapi 2023 agen tu evribadi! Wi en di fos week eena 2023 wid dis wish fi aal a unu ... ahn fi miself tu: Geh rid a di ting dehn weh di klota op yu laif. Eena wahn paas aatki, wi mi shyaa sohn a di ting dehn wi ku aal du fu mek wi laif hapi eena 2023. Dehnya da-mi ting laik: (1) Noh beks wid nobadi (2) Eksasaiz moa (3) Gi tanks tu Faada Gaad evriday (4) Kip yu hows kleen (5) Werk haad but geh nof res tu, ahn (6) Spen moa taihn wid yu faamli.

Pahn tap, chek owt dehnya advais weh Ah waahn shyaa wid unu fu mek laif eevn beta eena 2023:

- Pich weh er gi weh dehn lat a ting dehn weh jos deh bowt di plays. Tink bowt it: *Yu reeli need soh moch difrant shooz wen da oanli 3 er 4 a dehn yu reeli laik yooz moas a di taihn*
- Noh stay rong pipl weh mek yu di krai op er feel beks op er feel freti freti. *Wi meen yu shuda moov yusef frahn dehn. If yu don taiyad a di chrai fu deel wid dehn, bot it jos noh di werk owt, moov aan! Chrai az bes yu tink yu ku chrai, bot moov aan if yu need fi ga pees a main! lh mait noh soh eezi fi du, bot chrai.*
- Prablem wahn hapn. Haadship kohn lang sayhn way hapinis kohn lang. *Di ting fi du da fi ga wahn beta way fu deel wid haadship. Tink a haadship az wahn way fu laan, soh dat neks taihn wen wahn neks haadship kohn lang, yu handl it beta.*

Tek it lait! Ahn memba dehnya ting eena 2023! Wi wish gud helt tu aal.

No vehicle over 22,000lbs on Haulover Bridge: Ministry of Infrastructure



No vehicle above 22,000 lbs allowed on the bridge

By Britney Gordon

As of next Monday, January 9th, 2023, no vehicle with a gross weight of 22,000 pounds or more shall be allowed to use the Haulover Bridge, the Ministry of Infrastructure Development and Housing announced today via press release.

The ministry's restrictions are specifically aimed at vehicles used for commercial or construction purposes and include heavy equipment.

The vehicle load restrictions come as a result of the attempt to reduce the rate of

deterioration of the existing bridge deck which, according to the Ministry, is already beyond its design service life. To assist with the implementation of the new safety measures, transport officers will be on-site to offer guidance to those who are unsure of the weight of their vehicles for a period of approximately one week. Thereafter, violators may be ticketed.

Effective Monday, the prohibition is to be applied to vehicles such as loaded dump trucks, beverage trucks, dual rear-axle furniture trucks, dual

rear-axle high-sided trucks, cement trucks, tow trucks, container, and double container trucks, multi-axle military trucks, tow trucks with any oversized loads, and trailers with heavy machinery.

Additionally, all vehicles with three or more axles (one front and two rear axles) are not permitted. In an exception to the ban, passenger buses with valid Department of Transport permit routes may make use of the bridge. It is encouraged that all vehicles not permitted to use the bridge, reroute to John Smith Road instead.

Latin American and Caribbean institutions working to combat communicable diseases

By Britney Gordon

Several institutions in Latin America and the Caribbean have received around US \$30,000 in grants to further research in areas related to Tuberculosis, HIV, multiple sexually transmitted infections, and cancer-leading viruses.

The grants were distributed to six universities in Argentina, Brazil, Haiti, México, and Perú as part of the "Operational Research to Support The Elimination of Communicable Diseases in the Latin American And Caribbean Region" initiative.

The program was organized by the Pan-American Health Organization (PAHO) and the Special Programme for Research and Training in Tropical

Diseases of UNICEF (TDR), the United Nations Development Program (UNDP), the World Bank, and the World Health Organization (WHO).

Dr. Massimo Ghidinelli, interim director of Communicable Diseases and Environmental Determinants of Health at PAHO, emphasized the need to fund research programs as it is "key to generating evidence and information that allows progress towards the elimination of diseases in Latin America and the Caribbean." PAHO maintains that

grants for these investigations greatly expand medical knowledge and strengthen public health response.

The program seeks to combat the rising issue

of communicable diseases in the region as, currently, around 2.5 million people in Latin America and the Caribbean live with HIV, according to PAHO. Additionally, they estimate that 291,000 people in the region contracted tuberculosis in 2020, 10 percent of whom were living with HIV.

PAHO and TDR will work in collaboration with the selected teams on the selected projects to carry out operational research. Additionally, these projects will undergo evaluations by ethics committees at the national and regional levels. As a part of the program, every grant recipient will publish a peer-reviewed article, as well as a policy brief, "to demonstrate how interventions have improved, as part of the disease elimination strategy." PAHO stated.



INVITATION TO QUOTE – GOODS

Institution: Ministry of Infrastructure Development and Housing
Country: Belize
Project: Additional Financing for George Price Highway Rehabilitation Project
Sector: Transport
Abstract: Supply and Delivery of Laptops, Laptop Backpacks and Wireless Mouse for the Department of the Environment
Loan No.: Loan 4616/OC-BL
Deadline: 10:00 a.m. (Local Belize Time) on January 19th, 2023

- The Government of Belize has received loan financing from the Inter-American Development Bank toward the cost of the Additional Financing for George Price Highway Rehabilitation Project, and it intends to apply part of the proceeds of this financing to payments under the Contract for the Supply of 2 Laptops, 2 Laptop Backpacks and 2 Wireless Mouse under the Additional Financing for the George Price Highway Rehabilitation Project.
- The Ministry of Infrastructure Development and Housing now invites sealed quotation from eligible and qualified suppliers for the supply of the following item: 2 Laptops, 2 Laptop Backpacks and 2 Wireless Mouse.
- Bidding will be conducted through Shopping procedures specified in the Inter-American Development Bank's Policies (GN-2349-15, January 2020 – Section 3.6) for the Procurement of Works and Goods financed by the Inter-American Development Bank.
- Interested eligible suppliers may obtain the full Invitation to Quote for the required 2 Laptops, 2 Laptop Backpacks and 2 Wireless Mouse from the Program Management Unit, Ministry of Infrastructure Development and Housing, located on the First Floor of the Ministry of Infrastructure Development and Housing Soils Lab Building, Power Lane, Belmopan by emailing pmupcmow@gmail.com, gphrp.3344@midh.gov.bz AND procurement.officer.midh@gmail.com.
- Quotation must utilize forms provided in the invitation to quote. One (1) Original and two (2) copies are to be submitted in sealed labelled envelopes to the address indicated below. Quotations by email **WILL NOT** be accepted.
- Suppliers are informed that they can only quote for the type of Laptops, Laptop Backpacks, and Wireless Mouse specified, and quote for all items in this Invitation. Price quotations will be evaluated for all the items. Price quotations should be Inclusive of General Sales Tax.
- Your quotation(s) should be submitted as per the following instructions and in accordance with the Terms and Conditions of supply in the attached Quote Submission Sheet.
 - VALIDITY OF THE OFFER:** Your quotation(s) should be valid for a period of **90 days** from the date of receipt for quotation(s).
 - SUBMISSION OF OFFERS:** Offers will be submitted on the Quote Submission Sheet including a description of specifications offered, Price Schedule for Goods and Related Services. These templates are annexed in the full Invitation to Quote. All documents must be completed without any alterations in format, and no substitutes shall be accepted. All blank spaces shall be filled in with the information requested.
- The Purchaser shall award the Contract to the offer which complies substantially with the technical specifications and other requirements in these documents and represents the lowest price.
- Quotation must be delivered to the address below at or before **10:00 a.m. (Local Belize Time) on January 19th, 2023**. Electronic quote **will not** be permitted. **Late quote will be rejected**. Your quotation should be in the English language in the required format or other similar, acceptable format should be addressed and submitted to:

Attention of (Name): Mr. Rolando Chan, Program Coordinator
Program Management Unit

Address: Program Management Unit
First Floor – Soils Lab
Ministry of Infrastructure Development and Housing
Power Lane, Belmopan
Cayo District, Belize

Phone #: 822-1942/822-0100

Email: pmupcmow@gmail.com,
gphrp.3344@midh.gov.bz AND
procurement.officer.midh@gmail.com

How Economies and Financial Systems Can Better Gauge Climate Risks

By Tobias Adrian, Vikram Haksar, Ivo Krznar

When it comes to the devastating impact of climate change, most people think of the harm inflicted on lives and livelihoods. Yet the effects of more frequent and extreme weather are just as consequential for the health of financial systems.

The physical impacts of climate-related shocks, such as hurricane damage to power grids, affect financial institutions and how they make decisions. So do the risks of transition to a low-carbon economy. Think of the costs of new carbon taxes or new laws that require phase-outs of fossil fuels before greener replacements are available.

To make well-informed decisions about future operations, banks, insurers, and others in the financial sector need tools to manage climate risks in their operations and balance sheets. At the same time, as financial supervisors monitor the resilience of the system, they need tools to adequately assess and supervise these risks.

Financial risk anal-

ysis

With the right tools, financial sector authorities can start to assess climate risks as a crucial input to gauging how to manage them with the right policies.

This is where the IMF comes in. The Fund's Financial Sector Assessment Program already regularly examines the resilience of banks and other institutions, including with stress tests to better gauge systemic risks. These procedures are being retooled to incorporate climate risk analysis to better gauge financial stability risks from climate change.

Risk analysis typically entails development of scenario-based stress tests for assessing bank solvency. The process incorporates adverse macroeconomic scenarios specifically designed for the tests—including elements like economic contraction, rising unemployment, exchange-rate shocks, and falling asset prices.

These scenarios are then used as inputs when looking at relationships between these macro drivers and risk factors, such as credit risk and interest income, to esti-

mate impacts on bank income and capital. Bank resilience is then assessed based on whether capital levels fall below regulatory thresholds.

Beyond the standard approach

Unlike conventional stress testing, climate risk analysis, at this stage, doesn't focus on quantifying possible capital needs of financial institutions relative to the regulatory thresholds. Instead, the IMF approach focuses on measuring and raising awareness of risks. This reflects new challenges, including the complexities of modeling climate risk and its economic impacts over very long horizons and major data gaps.

While the consequences of climate change will play out over decades, risks that could arise in the next three to five years are considered in typical stress testing exercises. The incidence and impact of extreme events is rising and there is sizable uncertainty over policies. All these can potentially have large effects on the value of companies, and thus banks, as market price in the effects of longer-term risks on business prospects.

The first step in the

IMF's climate risk analysis is to assess which hazards are the most relevant for a country. Where climate risks are important, the bank solvency stress testing framework incorporates the physical and transition risk.

This often starts with temperature and emissions scenarios based on figures from the United Nations Intergovernmental Panel on Climate Change and adapted by the Network for Greening the Financial System, a coalition of central banks working on climate change.

Climate scenarios then map emissions and temperature scenarios to physical risks, like extreme weather, and transition risks, such as future carbon taxes. These scenarios point to the trade-offs between physical and transition risk—the more orderly the transition, the lesser the increase in temperatures and the occurrence of physical climate risk.

Data and projections

The overall assessment of bank stability involves measuring how physical or transition risks impact the economy and bank capital. Physi-

cal risks are localized and require new approaches to understanding where storms and floods may strike. The analysis uses new data and projections of the likelihood and impact of different hazards on physical assets like buildings or infrastructure, and economic activity, such as extreme heat that reduces working hours. This approach was applied to consider risks to banks from typhoons in the 2021 Philippines FSAP.

Policies to support transition to a lower carbon world seek to shift resources from brown to green sectors, impacting the prospects for the brown sectors. For the purposes of analyzing how this impacts the financial sector, we assess the impact of carbon taxes (as a proxy for the wide set of policies to foster transition) on individual economic sectors and, where possible, directly on firms' balance sheets and therefore to banks.

We also assess what happens if investors reassess the value of businesses because of the effect of unforeseen changes in policies on long term earnings. Such an outcome, sometimes referred to as a cli-

mate Minsky moment, could lead to increases in credit risk today, affecting bank capital. This was discussed in this year's United Kingdom FSAP which gauged how firm valuations, and thus credit risk, could be suddenly affected by climate change.

Enhancing the policy framework

At this early stage, climate risk analysis can help raise awareness around the prudent management of climate risks and incentivize banks in improving their frameworks. At the same time, it will help to inform supervisors about the potential magnitude of climate-related risks in their jurisdictions and better understand transmission channels to the financial system.

Currently, several supervisors and central banks use climate stress tests to measure the exposures to related risks. This helps to understand the challenges to banks' business models, the implications for the provision of financial services, and desired policy responses. Ultimately, climate risk analysis will help financial institutions disclose and manage related risks.

S U D O K U

Medium Puzzle

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

Answer to Puzzle

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

Sudoku rules are extremely easy: Fill all empty squares so that the numbers 1 to 9 appear once in each row, column and 3x3 box.

Tip: Use a soft erasable pencil. Start with the easy puzzles, then move on to the harder ones. Make small pencilmarks to show which numbers are allowed in empty squares. This will come handy when analyzing techniques are used. Never guess! Only make moves based on logical deductions. There is only one unique solution for each puzzle.



FUN FACTS!

What Are Fallstreak Holes?



If you found yourself at the right time and place, you may have been in the unique position of observing what looked like a large appearing what seems to be spontaneously in a cloud formation.

In the following sections, we take a closer look at what fallstreak holes (also known as punch hole clouds) are and how they develop.

Fallstreak holes are large circular or oval-shaped openings that form in cirrocumulus or altocumulus clouds when supercooled water is turned into ice crystals, which also causes the surrounding water droplets to

evaporate.

This occurrence is predominantly caused by aircraft passing through the clouds, which triggers the formation of ice crystals and the evaporation of water droplets behind it.

Also known as punch hole clouds, cavum, skypunch, or canal clouds, these meteorological phenomena predominantly occur in mid to high-level clouds such as altocumulus or cirrocumulus clouds at heights of 3 -12 kilometers (2 - 7 miles).

At these high altitudes, clouds primarily consist of supercooled water, which creates the perfect environment

for the development of fallstreak holes.

As already mentioned, the development of these phenomena is primarily caused by aircraft as they pass through high-level clouds.

Although fallstreak holes normally take the shape of a circle or oval, they can also develop in other forms, specifically cigar-shaped forms. This can be attributed to the angle at which an aircraft passes through a cloud.

A circular or oval-shaped hole is typically the result of an airplane passing through the cloud at an acute angle. When the approach

through the cloud is more shallow, though, the aircraft spends more time in the cloud, which results in the cigar-shaped hole.

Although fallstreak holes may appear very unnatural, there is a perfectly logical explanation for their development.

Actually, they are a combination of a natural process combined with an artificial object. The natural mechanisms involved in the formation of ice crystals and the evaporation of water droplets are initiated by an artificial object in the form of an aircraft passing through clouds.



The Terminator!

DID YOU KNOW

The line that separates day and night is called the Terminator.



Sky on Fire!

DID YOU KNOW?

THE SUNSET UNDER THE CLOUDS LOOKS LIKE THE SKY IS ON FIRE.

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The Righters Write

Article 30: Rights are Inalienable Taken from Universal Declaration of Human Rights 30 articles on 30 articles, 2018

Contributed By *The Human Rights Commission*

A judge at the European Court of Human Rights, Elisabet Fura-Sandström, was asked which of the rights in the Universal Declaration of Human Rights (UDHR) is most important. “Life? Freedom? Democracy? I hope I never need to choose,” she replied.

This idea that rights are indivisible is at the heart of Article 30. All the rights in the UDHR are connected to each other and are equally important. They all have to be followed, and no one right trumps the others. These rights are inherent to every woman, man and child, so they cannot be positioned in a hierarchy, or exercised in isolation.

As we saw when we discussed Article 28, the Declaration can be imagined as the portico of a Greek temple. Take away any one element, and the portico collapses.

In this analogy, suggested by UDHR drafter René Cassin, it is Articles 28-30 that bind the whole structure together.

Article 30 has been called “limits on tyrants.” It gives all of us freedom from State or personal interference in the rights in all the preceding Articles. However, it also stresses that we may not exercise these rights in contravention of the purposes of the United Nations. Working in the shadow of the Second World War, the drafters wanted to prevent Fascists’ returning to power in Germany by, for example, taking advantage of freedom of expression and freedom to stand for election at the expense of other rights and freedoms. They were acutely aware that many of the atrocities inflicted by Hitler’s regime were based on an efficient legal system – but with laws that violated basic human

rights.

Drafters were looking for an international legal framework to guard against excesses of individual countries, and to prevent another war or Holocaust. States that treat their own citizens well, they believed, were less likely to have aggressive designs on other countries.

What they produced was an astonishing achievement. In the midst of recovery from war, at the outset of the Cold War, with the United Nations in its infancy, the drafters managed to agree on a text that transcended differences in language, nationality and culture – not completely, but to an extent unprecedented in international relations.

The magnitude of this achievement is underscored by the fact that it took a further 18 years to reach agreement on the other two documents that, with the UDHR, make up the international Bill of

Rights: The International Covenant on Economic, Social and Cultural Rights, and The International Covenant on Civil and Political Rights. And then 11 additional years until enough countries ratified them to bring them into effect.

In 1948, most regarded the Declaration as creating moral but not legal obligations. However, Belgian prime minister Count Carton de Wiart believed the UDHR had not only “unprecedented moral value,” but also “the beginnings of a legal value.” Cassin, one of the chief architects of the UDHR, believed it would have legal standing because it was the first declaration by an international group having its own “legal competence.”

Because it is not a treaty, The Universal Declaration does not directly create legal obligations for countries. However, as an expression of the fundamental values

which are shared by all members of the international community, it profoundly affected the development of human rights law. Its provisions were further elaborated by a number of other international instruments, including The Convention on the Elimination of All Forms of Discrimination Against Women (1979), The Convention Against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment (1984) and The Convention on the Rights of the Child (1989).

Some argue that because countries have consistently invoked the Declaration over decades, some of its components have grown into customary international law, and many academics and lawyers are of the view that they are therefore binding, for example the total prohibition of torture. The UDHR has been an extraordinarily flexible foundation for broadening and deepening the concept of human rights. Today it is embedded in laws, and in the DNA of regional intergovernmental organizations and of NGOs and human rights defenders everywhere. But the fact that some lawyers view the Declaration as legally binding does not, of course, mean it is uniformly observed.

Yet, over the last 70 years, there has been remarkable progress. “Globally, human life has improved immensely, including in health and education,” says UN Human Rights Chief Michelle Bachelet. “Governments have grown in their understanding of how they

should serve their people. Businesses are more aware of their responsibilities towards the protection of human rights and prevention of violations.”

Perhaps Eleanor Roosevelt, the tireless human rights champion who steered the drafting process, expressed best the aims and impact of the Declaration. Where, she used to ask audiences, do universal human rights begin? Her answer: “In small places, close to home – so close and so small that they cannot be seen on any maps of the world. Such are the places where every man, woman and child seeks equal justice, equal opportunity, and equal dignity, without discrimination. Unless these rights have meaning there, they have little meaning anywhere.”

Today, 70 years on, the Universal Declaration of Human Rights, the most translated document in the world, is still a vibrant force for all those people in villages and cities throughout the world who, without necessarily knowing that is what they do, struggle to make human rights a reality in their daily lives in their own communities.

Disclaimer: the opinions expressed by our columnists are theirs alone, and are not necessarily reflective of the newspaper’s stance on the issues touched. We believe it is critical that our columnists be allowed freedom to generate discussion through their expressions on any number of topics.



VACANCY

The Social Security Board invites applications from suitably qualified persons to fill the role of **MANAGER, POLICY AND AFFILIATE RELATIONS** in its Policy, Research and Actuarial Services Division, SSB Headquarters, Belmopan, Belize.

MINIMUM REQUIREMENTS:
Advanced university degree (Master’s Degree or equivalent degree) in Social Protection, Social Sciences, Demography/Population Studies, Public/Social Policy, or Public Sector Management, with five (5) years’ experience in any one or combination of the following areas: Social protection analysis; social protection management; public/social policy; demography/population studies; preparation of economic and socio-economic plans and related policy formulation and implementation; socio-demographic development planning; and other related areas.

Visit our website at www.socialsecurity.org.bz/vacancy-announcement/ to view further details and requirements on this position.

APPLICATION PROCEDURE:
Application packages containing application letter, resume, two (2) recent letters of recommendation, copies of degree, certifications and other relevant academic credentials and current police record or receipt for record may be submitted via email to:

Manager, HR Strategies, HR Services, SSB Headquarters, Belmopan at: dlindo@socialsecurity.org.bz
HR Advisor, Policy & Strategy, HR Services, SSB Headquarters, Belmopan at: fphillips@socialsecurity.org.bz
Copy emails to: General Manager, Human Resources, SSB Headquarters, Belmopan at: odakers@socialsecurity.org.bz

Email subject line: “Application for Manager, Policy and Affiliate Relations”

APPLICATION DEADLINE: January 24th, 2023



Do you really need 21 days to build a habit?

We all want to make lasting changes to our daily behaviors from time to time — perhaps exercise more or spend less time scrolling through social media before getting out of bed. But how long does it take to build a habit?

A popular answer is 21 days — a figure that can be traced back to Dr. Maxwell Maltz, a cosmetic surgeon and author of “Psycho-Cybernetics” (Prentice-Hall, 1960). In his book Maltz reported that his patients needed a minimum of 21 days to change the mental image of how they looked.

Since then, many people have applied the “21-day” time frame to all habits. However, not all behaviors are the same and some may need more than three weeks to become automatic.

“It is easy to see why this figure appeals,” Mark Vahrmeier, a psychotherapist and founder of Brighton & Hove Psychotherapy in England, said. “It is both concrete and makes building a new habit seem very achievable. The truth, however, is that it’s more complex and on average it takes far longer.”

So is there a precise time frame that it takes to form a habit? To answer this question, we took a dive into the science of habit formation.

WHAT IS A HABIT?

A habit is a behavior that has become automatic, according to a 2019 article published in the Oxford Research Encyclopedia. Habits can be formed and eliminated deliberately or unintentionally. We may not even be aware of some of these behaviors.

Dr Maurice Duffy, a mindset coach and visiting professor of innovation and entrepreneurship at the University of Sunderland, England, said that habits play a central role in determining our actions.

“Habits are the small decisions you make and the actions you perform every day,” he said. “Your life today is essentially the sum of these habits.”

But these habits aren’t always conscious decisions. Habit is different from routine.

“A habit is a behavior done with little or no thought,” Duffy said. “A routine involves a series of behaviors [performed] frequently and intentionally repeated. Unlike habits, routines are uncomfortable and require a concerted effort to change. Habits, on the other hand, are so ingrained in our daily lives that it feels strange not to do them.”

Not all habits are beneficial or practical, and some may be harmful.

This is because habit formation doesn’t occur in the prefrontal cortex — the “reasonable,” decision-making part of the brain. A 2006 review article published in the journal Nature Reviews Neuroscience suggests that the ability to develop and maintain habits may be rooted in basal ganglia. Basal ganglia are clusters of neurons, or nerve cells, located deep in the brain, underneath the white matter. They are central to emotional development, pattern recognition, problem solving and learning. This could explain why certain behaviors take place without

any decision-making process, and why some behaviors may be linked to emotional states like stress or sadness.

HOW LONG DOES IT TAKE TO BUILD A HABIT?

Repetition is critical to habit formation. “Habits are formed through a process known



as habituation,” said Alyssa Roberts, an eating disorder researcher at the University of Minnesota. “Habituation occurs when a behavior is repeated enough times, and the brain adapts to the routine by making the response automatic.”

The “habit loop” concept, popularized by journalist Charles Duhigg in his book “The Power of Habit” (Random House Trade Paperbacks, 2014), is often used to explain the science of habit formation. According to the theory, there are three stages to automating your behavior: cue (or trigger), routine (or behavior) and reward.

For example, a stressful situation (a cue) may lead some people to respond with overeating (the routine), which is an activity that can temporarily bring some comfort (the reward). When a behavior becomes sufficiently repetitive, the brain starts viewing the cue as an opportunity for the reward. The trigger will prompt you to perform the same action to seek pleasure.

How long it takes to establish a habit may depend on what the cue and the intended routine is. According to a 2009 study published in the European Journal of Social Psychology, habit formation may take anywhere between 18 and 254 days. The average amount of time needed for a behavior to become automatic is 66 days, the researchers found. The researchers noted that different actions required a different level of effort too. For example, those who had been asked to develop a habit of drinking a glass of water at breakfast tended to be more successful than participants who were instructed to do 50 sit-ups each day.

HOW DO YOU MAINTAIN A HABIT?

Maintaining a habit long-term can be tricky. According to a 2016 review in the journal Health Psychology Review, many different factors play a role in achieving lasting behavior change. These include personal motives, physical resources, ability to self regulate one’s behavior and a range of environment and social influences. Biological factors may also have an effect.

“Genetics can play a role, as some people are genetically predisposed to forming habits more quickly than others due to their dopamine receptor genes,” Roberts said. As stated in a 2007 review in The Journal of Neuroscience, dopamine is a brain signaling molecule that plays an essential role in the early stages of learning. Increased dopaminergic activity can speed up the process of habituation.

A 2016 review, published in the journal Health Psychology, suggested that self-efficacy could also be key to developing and maintaining habits. Self-efficacy is a belief in your ability to complete a task or achieve a goal. Put simply, a person who is convinced they cannot maintain new behaviors will be less likely to keep their habit. Higher self-efficacy has been linked to improved outcomes in many different health interventions, according to a 2016 review in the journal

Health Education & Behavior. Participants who exhibited this trait tended to be more successful at giving up smoking, losing weight, reducing alcohol consumption and increasing physical activity.

Vahrmeier noted that the way a person makes a goal more attractive can also be important.

“If the process of building your habit involves nothing but self-sacrifice with no reward, you are unlikely to stick to your goals,” Vahrmeier said.

He advised making the process as easy as possible. For example, if the goal is to go to the gym three times per week, a person should pick a gym with a convenient location.

Habit formation can also be made more satisfying.

“Perhaps you approach the latter by celebrating milestones along the way and rewarding yourself with a gift linked to the new habit,” said Vahrmeier.



Oración al Espíritu Santo

Espíritu Santo. Tú que me aclaras todo, que iluminas todo mis caminos para yo alcance mi ideal; tú que das el don divino de perdonar y olvidar el mal que me hacen y que en todos los instantes de mi vida estas conmigo, yo quiero en este corto diálogo agradecerte por todo y confirmar una vez más que nunca quiero separarme de ti, por mayor que sea la ilusión material! Deseo estar contigo y todos mis seres queridos por tu misericordia para estar conmigo y los míos. (La persona debiera rezar esta oración 3 días seguidos sin decir el pedido. Dentro de tres días será difícil que sea. Publicar en cuando se reciba la gracia.

Gracias Espíritu Santo.

R.M.L.

All about The People

The State of Your Life



Neri Briceno

ing all the time in the world to devote to this, it's reasonable to understand that some things will fall through the cracks.

The fact that there are so many divergent interests does not help, but such is the case with most organizations. The group has its professionals, the forever critics who always see the glass as empty, those that see it as half full, the religious zealots, the environmental warriors, business people, the mister know-it-all, the political aspirants, ordinary everyday citizens, politicians, the silent observers, people from the diaspora and even people from outside Toledo.

The group chats are always interesting because it reflects how people can see and relate to an issue from so many different perspectives. It is my utmost belief that the group will eventually bring some degree of change to Punta Gorda, Toledo, and to Belize by extension.

I mention the group because one of the issues that is plaguing Belize, both in the urban and rural areas, is the proliferation of trash. Someone in the group also recognize that fact and pointed out the issue of a PG Town Council garage truck driving without a tarp cover and spilling trash on the highway. To me, a very easily fixable issue,

not that am saying that the issue was not worth drawing attention to. But the issue of trash is even larger and has huge social, financial, and

... we must also realize when our motives are purely selfish and all about the power, perks, and the trappings of political office. The United Democratic Party owes it to themselves and the nation of Belize to get their act together and get it together rather quickly.

environmental ramifications on the entire nation of Belize.

Plastics are one of those wonderful inventions that mankind is unable to live without if he is to sustain the modern standard of living that he currently enjoys. Within five feet of where you are right now reading this article is something made of plastic. Just look at what you are wearing and 50% of it is probably plastic. It's literally in almost everything.

However, plastics account for about 30-40% of all pollutants on land, rivers, and oceans. Its effects can be devastating but its use can also be manageable. Plastics are not the problem; people's behavior and mindsets are. In Belize, the biggest culprit is plastic drinking water bottles. They are cheap, mainly one-uses, and are everywhere. In a country that has an average rainfall of around 60-70 inches of clean, pure, and

contaminant-free rainwater, its population has been convinced that processed bottled water is better for you.

A million-dollar

industry has been created on ignorance, deception, and propaganda. In years gone by, almost every household had drums or vats to collect rainwater. Add a little bleach to it and you had inexpensive healthy water. Today, households, the government, organizations, and almost all office settings have bottled water for consumption. The economic cost is astronomical, but an avoidable one. These bottles eventually end up everywhere and with the dysfunctional trash system and the white elephant, trash transfer station not working, it is even more of a problem.

For this nation to survive and prosper in the years to come, we must engage our population and even more so educate them to think rationally using everyday common sense. Growing up in the south in the 1970s in a family often, we generated about the equivalent of one 5-gallon container of trash every 3-4 days.

Yes, a family of ten. Today that amount of trash is probably generated in a day by the average household. Don't get me wrong, am not against plastics or their use, what am against is when people are hoodwinked to behave a certain way simply for making money. Rather than picking unnecessary fights with every development and project under the sky, some of these environmental groups need to focus

on issues that affect people and will impact them and the nation.

If we are so concerned about the oceans and we realize that plastic bottles area key pollutant in our rivers and oceans, educate people to remove this myth that bottled water is the best water for you. From that large coffee that they control, assist people with investing in rainwater collection systems. This will reduce costs to families, businesses, and the nation as a whole. Develop a program like this and I guarantee that in a year Belize could reduce its plastic bottle waste by 50%. But this is not the fight that the environmentalists want to undertake because it does not draw attention like for example the fight to ban offshore drilling. I will concede that there are places in the world where the water is not healthy to drink and that bottled water is a necessity, but Belize is not one of those places. Bottled water in Belize is an expensive fad. For those who accuse me of being anti-environmental, that's fine. But anyone who grew up in the 70s they will realize that we were the original conservationists. Out of necessity, we re-used and re-cycled.

Condense milk cans became cups, oil drums became storage containers for water, clothing was always handed me down and when they could no longer be worn, they become fillings for pillows and remade into door mats. Food was grown and produced locally. We lived longer and healthier lives. Diabetes, high blood pressure, and heart failure were seen as old peoples' sicknesses.

Today with all the modern environmental movements in Belize and throughout the world, the quality of life has not

become better. The environmental movement has become an industry more than the original cause it was first created to champion. It's about big money, power, and the spotlight. Have you ever taken the time to calculate the cost of all the conferences, symposiums, training, and meetings that this industry participates in around the world? The cost of travel, the cost of lodging, the cost of food, the cost of conference centers, and the cost of entertainment.

This industry has in itself, by its own action become a key pollutant to the cause it seems to be fighting. In some states and communities where the environment is at the top of the agenda what has been created is a bureaucracy, riddled with permits and fees at every level of a project. It increases costs, it's drawn out, and adds nothing to the project itself. What people have been programmed to ignore is that at its core, conservation and environmental protection are common sense and rarely require legislation or a huge bureaucracy to power them.

However, just like how we have been programmed to consume bottled water in a country that has free, pure rainwater, the same way they have convinced you that these organizations are necessary to protect you. Go figure!

It's all about the people!

Disclaimer: the opinions expressed by our columnists are theirs alone, and are not necessarily reflective of the newspaper's stance on the issues touched. We believe it is critical that our columnists be allowed freedom to generate discussion through their expressions on any number of topics.

STATUTORY NOTICE TO CREDITORS

IN THE ESTATE of RICHARD CLOUSE JR. a.k.a. Richard Clouse, Deceased, of #40160 W. Mary Lou Drive, Maricopa, Pinal, AZ 85138, U.S.A.

NOTICE is hereby given pursuant to Section 36 of the Administration of Estates Act, Chapter 197 of the Laws of Belize that all creditors and other persons including beneficiaries and kin having any claims and demands upon or against the Estate of RICHARD CLOUSE JR. a.k.a. Richard Clouse, late of #40160 W. Mary Lou Drive, Maricopa, Pinal, AZ 85138, U.S.A., who died on the 1st day of October, 2017 in whose estate a Grant of Administration has been granted to Estate Administrators Ltd., the Lawful Attorney of Cindy Ann Clouse, to lodge any claims or demands in writing to Estate Administrators Ltd, c/o Arguelles & Company, Attorneys-at-Law of Suite 401, The Matalon, Coney Drive, Belize City, Belize on or before the expiration of three months from the first publication hereof AND NOTICE IS ALSO HEREBY GIVEN that at the expiration of the said three months the said Administrator shall proceed to distribute the assets of the said RICHARD CLOUSE JR. a.k.a. Richard Clouse, deceased amongst the beneficiaries entitled thereto, having regard only to claims and demands of which they shall then have had notice.

DATED the 3rd day of January, 2023

Arguelles & Company
Attorneys-at-Law for the
Administrator of the Estate of
RICHARD CLOUSE JR.
a.k.a. Richard Clouse



Ukraine official says time for U.N. peacekeepers at nuclear plant

Ukraine wants the United Nations to send peacekeepers to the Zaporizhzhia nuclear power plant even without a deal with Russia to establish a safety zone there, the head of Ukraine's state nuclear power company said.

Ukraine has called for U.N. peacekeepers at the site since September. But the comment was the first time a Ukraine nuclear official has suggested publicly peacekeepers should be deployed in the absence of an agreement to create a safety zone at the plant, which Russia took control of soon after

invading the country on Feb. 24.

The Zaporizhzhia nuclear power station, Europe's largest, has suffered repeated shelling and power cuts, raising concerns of radioactive catastrophe. Ukraine and Russia trade blame for the shelling.

Rafael Grossi, head of the International Atomic Energy Agency (IAEA), had hoped to mediate an agreement between Russia and Ukraine on a safety zone by January.

Petro Kotin, the

head of Ukraine's state nuclear power company Energoatom, said the absence of a deal means the U.N. Security Council, of which Russia is a permanent member, should deploy peacekeepers.

"The problem is there is no solution (at) the level of IAEA," Kotin told Reuters in an online interview from his office in Kyiv on Tuesday. "The process is not going forward. We would propose to bring this problem to the next level," he said.

The prospects were

uncertain. Russia could veto any Security Council resolution for peacekeepers. But Kotin said this would raise public awareness of Moscow's actions.

He said a peacekeeping force would be a way to end Russian control of the plant. However, the absence of a safety zone could complicate drawing the boundaries for a peacekeeping mission's area of control, potentially exposing peacekeepers to danger.

In October, Russian President Vladimir Putin issued a decree

transferring the plant from Energoatom to a subsidiary of Russia's Rosatom, a move Kyiv said amounted to theft.

In an internal meeting on Wednesday, Ukraine officials will discuss how to raise the peacekeeper issue to the Security Council, Kotin said.

The IAEA did not immediately respond to a request for comment.

Russia has coerced 1,500 Ukrainian workers at Zaporizhzhia to sign contracts saying they now work for a unit of Rosatom, Kotin said. There are about 6,000

workers at the plant, compared to 11,000 before the war. Kotin said about 10% of the plant's Ukrainian operating staff were among those who signed contracts and the remainder were in non-operating roles.

Shutdowns can be harmful to nuclear plants unless careful maintenance is performed, and Kotin worried that a breakdown in communications between staff and Energoatom due to Russia's activities could lead to the Zaporizhzhia plant's deterioration.

- Reuters News

Meta fined €390m over use of data for targeted ads

Meta has been fined €390m euros (£346m) for breaking EU data rules.

The Irish Data Protection Commission (DPC) says the way Meta asked permission to use peoples' data for ads on Facebook and Instagram was unlawful.

Meta, which owns both platforms, has three months to change how it obtains and uses data to target ads.

Meta says it is "disappointed" and intends to appeal, stressing that the decision does not prevent personalised advertising on its platforms.

The regulator said that Facebook and Instagram can not "force consent" by saying consumers have to accept how their data is used, or leave the platform.

As Facebook and Instagram have European headquarters in Ireland, the DPC takes the lead in ensuring they comply with EU data law.

Privacy campaigners say the decision is a major victory and means Meta will have to give users real choice over how their data is used to target online advertisements.

It means Meta will potentially have to change the way a key part of its business works.

The bulk of the firm's money, over \$118bn (£97.8bn) in 2021, comes from advertising.

The fine is the second significant penalty imposed by the watchdog in recent months.

In November it was fined €265m (£228m) by the DPC over a



data breach that saw the personal details of hundreds of millions of Facebook users published online.

According to the Irish Times Meta set aside €2bn (£1.7bn) to cover potential European fines in 2023.

The DPC investigation was sparked by complaints made in 2018 by privacy campaigner Max Schrems, on behalf of two users in Austria and Belgium. The complaint was brought just as the EU's new data and privacy law, the General Data Protection Regulation (GDPR), came into operation.

In order to comply with GDPR both Facebook and Instagram asked users to click "I accept" to indicate that they agreed to updated terms of service setting out how their data would be used in ads.

If users did not accept, they were unable to use Facebook or Instagram.

The complainants argued that this meant Meta was "forcing" them to consent to their data being used in targeted ads - and this breached the GDPR.

Meta's representatives argued that Facebook and Instagram are "inherently personalised" and that, as part of that personalisation, targeted ads are a "necessary and essential part" of how the platforms work.

They said Meta was not giving users an ultimatum, and that there was just no way the platforms could work

without using data for advertising.

But the DPC found that is not the case, and users were forced to consent.

The DPC also found that Meta was not clear enough with users about how it was using their personal data and why.

But the decision was only arrived at after a dispute with other European data authorities.

That was finally settled in December by the European Data Protection Board.

Meta's spokespeople say that it plans to challenge the size of the fines imposed, "given that regulators themselves disagreed with each other on this issue".

The company argues that far from forcing people to accept how it uses data, it gives consumers a number of tools to control how their data is used.

Privacy campaigner Mr Schrems wrote in response to the decision: "This is a huge blow to Meta's profits in the EU. People now need to be asked if they want their data to be used for ads or not."

"They must have a 'yes or no' option and can change their mind at any time".

Former Pope Benedict XVI lies in state in St. Peter's Basilica ahead of funeral

The lying-in-state of former Pope Benedict XVI, who died Saturday at the age of 95, began Monday in St. Peter's Basilica in Vatican City ahead of his funeral later this week.

Benedict, who was the first pontiff in almost 600 years to resign his position, rather than hold office for life, passed away on December 31 at a monastery in Vatican City, according to a statement from the Vatican.

He was elected Pope in April 2005, following John Paul II's death.

The former Pope's body was moved from the monastery to St. Peter's Basilica on Monday morning, where it was laid out for the faithful to bid farewell, the Vatican said. Nearly 40,000 people have paid homage to former pontiff as of 2 p.m. local time (8 a.m. ET) Monday, according to Vatican police.

Benedict's funeral will be held at 9:30 a.m. local time on Thursday in St. Peter's Square in Vatican City, according to the director of the press office of the Holy See, Matteo Bruni. The

funeral will be led by Pope Francis. In line with Benedict's wishes, his funeral will be "simple," Bruni said.

Benedict was known to be more conservative than his successor, Pope Francis, who has made moves to soften the Vatican's position on abortion and homosexuality, as well as doing more to deal with the sexual abuse crisis that has engulfed the church in recent years and clouded Benedict's legacy.

He stunned the Catholic faithful and religious experts around the world in 2013 when he announced plans to step down from his position as Pope, citing his "advanced age."

In his farewell address, the outgoing Pope promised to stay "hidden" from the world, but he continued to speak out on religious matters in the years following his retirement, contributing to tensions within the Catholic Church.

His death prompted tributes from political and religious leaders including US President Joe Biden, British Prime Minister Rishi Sunak and the Dalai Lama.

- CNN News

GRASSROOTS

Addressing the Housing Needs of Port Loyola



By Hon. Gilroy Usher

Alone we can do so little; together we can do so much." -Helen Keller

The ceremony in Port Loyola this morning to hand over a starter home to Miss Apolinaria Choc was a historic occasion. It marked the beginning of the handing over of starter homes to deserving families in the area, which is the second largest division in Belize City and probably the division with the most marginalized Belizeans.

I, therefore, personally

express sincere thanks to all those persons, who assisted in any way to make the handing over ceremony a reality.

The housing needs of Port Loyola are great. Public housing is a very urgent, because for thirteen years the previous administration did absolutely nothing to provide deserving residents of the division with adequate housing. That's despite the fact that millions of dollars were stolen by some members of the previous government in all types of corrupt schemes.

The previous administration's version of housing for the lucky few was very weak plycem structure without bathroom facilities, partition, ceiling, or electrical wiring. The government, taxpayers of this country, however, was charged a whopping



New home handed over in Port Loyola



Port Loyola AP Hon. Usher attended the ceremony

price of over \$40,000 for each of those inadequate

buildings. The exorbitant prices were the result of malefices or massive corruption with housing for deserving families in Port Loyola and other divisions.

I am happy to state that those terrible days are behind us.

The starter home for Miss Choc and other starter homes of this administration are structures that families can be proud of.

They are properly built concrete houses that include partition, ceiling, bathroom facilities, electrical wiring, and other amenities. Most importantly, the starter homes of this administration are being built in ways that make it easy for families to add one or more rooms, and at only \$25.00 per week or \$100.00 per month,

ambitious families can meet the payment for a concrete house they will own, and still be able to save a few dollars regularly to expand their structure.

It's good to note that the average rate for a small room with everything in an open area is \$25.00 weekly or \$100.00 per month often without a private bathroom. It is also important to note that despite the high rental for a shelter one cannot own, once the payment cannot be made the occupants have to vacate the premises.

Starter homes being built by the government for deserving families in Port Loyola and other parts of the country are therefore a great offer. In Port Loyola, as in many other southside divisions, there is a genuine need for scores of starter homes.

The government, the Ministry of Infrastructure Development & Housing, and I, the Area

five starter homes in Burrel Boom shortly with five more such homes on the way.

Thanks is also extended to the government and MID&H for assisting the residents of Port Loyola with construction materials in a timely manner following damages to many homes by Hurricane Lisa.

At this point I would like to say many thanks to Hon. Julius Espat Minister of Infrastructure Development & Housing and the staff of the Ministry including engineer All Garcia for assisting with the upgrade of numerous streets across Port Loyola.

A lot has been achieved in the division with Minister Espat, MID&H, and me working together. As a result of that good working relationship, we look forward to further streets improvement and the completion of more starter homes in Port Loyola as early as possible.

Am therefore happy to state that the government, the Minister of MID&H, and I have agreed on a number of steps that will be taken to complete four additional starter homes in Port Loyola as soon as possible.

Representative for Port Loyola, and the residents of all south side divisions in Belize City all agree on that important need.

Am therefore happy to state that the government, the Minister of MID&H, and I have agreed on a number of steps that will be taken to complete four additional starter homes in Port Loyola as soon as possible.

Am also happy to state that residents of Port Loyola will be receiving

Congratulations to Miss Choc and her family with their new starter home.

Disclaimer: the opinions expressed by our columnists are theirs alone, and are not necessarily reflective of the newspaper's stance on the issues touched. We believe it is critical that our columnists be allowed freedom to generate discussion through their expressions on any number of topics.



VACANCIES

JOB TITLE: Tourism Officer
REPORTS TO: Executive Director
LIAISES DIRECTLY WITH: Manager, Admin and Planning
DUTY STATION: Belize City, Belize

PRIMARY OBJECTIVES

To manage and further develop the nature-based tourism business of Programme for Belize in line with the organization's mission including quality assurance of the facilities and services, bookings, client and data management, developing and costing packages, and marketing of the tourism products and services.

Minimum Requirements

Associates degree with at least at least 3 years of experience. Or Associates degree with additional relevant training and certification with 1 year of experience. For more details of the job description, please write to adminmager@pfbelize.org.

JOB TITLE: Administrative Assistant
REPORTS TO: Executive Director
Liaises Directly with: Manager, Admin and Planning
DUTY STATION: #1 Eyre St. Belize City, Belize

PRIMARY OBJECTIVES:

Provide secretarial and administrative assistance services to the organization including reception services, secretarial services, data entry, communication, records management, and general administration support to the office and the staff.

Minimum Requirements

A high school diploma with at least 3 years of experience or an associate degree, or additional relevant training, or certification with 1 year of experience. For more details of the job description, please write to adminmager@pfbelize.org.

DEADLINE FOR SUBMISSION OF APPLICATIONS IS January 25, 2023
 APPLICATIONS MUST INCLUDE TWO RECENT LETTERS OF REFERENCE & VALID POLICE RECORD
 SEND COMPLETED APPLICATIONS TO:

Manager, Administration & Planning
 Email: adminmager@pfbelize.org

CLASSIFIED ADS

LIQUOR LICENSE NOTICE: Notice is hereby given that Pedro E. Pixabaj of Silk Grass Village, Stann Creek District is hereby applying for a renewal for Shop Liquor License for Silk Grass Supermarket. Situate in Silk Grass Village, Stann Creek District for the year 2023. Under the Intoxicating Liquor Act (Revised Edition) of 2000.

LIQUOR LICENSE NOTICE: Notice is hereby given that Maria Hilda Guillen of Camalote Village, Cayo District is hereby applying for a renewal for Restaurant Liquor License for Casa Maria Restaurant Bar & Grill. Situate in Camalote Village, Cayo District for the year 2023. Under the Intoxicating Liquor Act (Revised Edition) of 2000.

LIQUOR LICENSE NOTICE: Notice is hereby given that Jorge Miguel Chi & Shamera Angelita Chi both of #2 Victoria Street, San Ignacio Town, Cayo District is hereby applying for a renewal for Restaurant Liquor License for Marie Sharp's Tourist Center & Culinary Class. Situate at #2 Victoria Street, San Ignacio Town, Cayo District for the year 2023. Under the Intoxicating Liquor Act (Revised Edition) of 2000.

UNDP RECRUITMENT



UNDP INTERNSHIP FOR A HOUSEHOLD AND BUILDING DAMAGE ASSESSMENT (HBDA) IN BELIZE, FOLLOWING THE IMPACT OF HURRICANE LISA IN NOVEMBER 2022.

Location: Belmopan, Belize
Application Deadline: 24-Jan-23 (Midnight New York, USA)
Type of Contract: Internship
Starting Date: 01-Feb-2023
Expected Duration of Assignment: 3 months

Background:

UNDP is committed to achieving workforce diversity in terms of gender, nationality, and culture. Individuals from minority groups, indigenous groups and persons with disabilities are equally encouraged to apply. All applications will be treated with the strictest confidence.

UNDP does not tolerate sexual exploitation and abuse, any kind of harassment, including sexual harassment, and discrimination. All selected candidates will, therefore, undergo rigorous reference and background checks.

Project Description:

Hurricane Lisa made landfall approximately 10 miles south of Belize City as a category 1 hurricane with maximum sustained winds of 85 mph at 3:20 pm on the afternoon of Wednesday, November 2nd, 2022. Radar data and surface observations showed the eastern edge of the eyewall began affecting the Belize City area from midday with conditions deteriorating into the afternoon. Hurricane Lisa brought with it an estimated 9 inches of rainfall coupled with 3-5 feet of storm surge resulting in flooding in the low-lying regions of Belize City and Ladyville Village. Hurricane Lisa making landfall adjacent to Belize City meant that some 61,500 of city residents were directly exposed to associated winds, rains and storm surge. After landfall Hurricane Lisa continued tracking to the northwest exposing the communities of the rural Belize, Orange Walk and Cayo Districts to hurricane/ tropical storm force winds and rains, and the capital city of Belmopan to Tropical storm force winds.

The Initial Damage Assessment prepared by the Government of Belize suggests in excess of 10,000 persons (3044 households; 6735 Adults, 3721 children) recorded direct losses in the aftermath of the hurricane. Of the Adult population impacted by Hurricane Lisa, 54% were female while 46% males. Of the children population 49% of those affected were female, while 51% male. Affected households included 301 households listed as single parent households, 256 households as elderly only households, 312 housing disabled persons, and 73 housing pregnant women. In the immediate aftermath of the hurricane, some 53,000 residents were without electricity and water for between 3-7 days as utility infrastructure were damaged or compromised by Hurricane Lisa.

Summary of Key Functions:

1. Support the development, maintenance and editing of questionnaires in KoBo Toolbox software environment;
2. Support the data export, conversion, cleaning and export in different data formats;
3. Participate in and support enumerator training and monitor data collection progress on the ground;
4. Support design of data collection tools, especially for mobile data collection, sampling frameworks, data storage systems, and analytical products;
5. Monitor quality of data collected, perform data cleaning activities, log any changes to the dataset on the cleaning log, ensure regular updates on data quality;
6. Support on data analysis and the creation of data visualization products, including dashboards, infographics, and maps, especially using Power BI;
7. Support the technical team in the GIS/Satellite Imagery analysis; quality control of spatial databases; and production of GIS-based information products;
8. Assist on preparing the data reports to handover data, methodology, logistics arrangement to the government and any other national or international partner involved in the assessment;
9. Support the UNDP CO in any UN coordination and interagency mechanism related to assessments and information management;
10. Any other tasks as required by the UNDP CO.

Required Qualifications:

- Currently enrolled or recently completed an Undergraduate or Post Graduate degree in geography, disaster risk management, information management, GIS, social science or related

Languages:

Fluency in English, both oral and written, is required. Spanish is an asset.

Applications:

To apply please go to:

https://jobs-intra.undp.org/cj_view_job.cfm?cur_job_id=110878

BY ORDER OF CHARGE

NOTICE OF INTENTION TO SELL

LA INMACULADA CREDIT UNION LIMITED, a Credit Union duly formed and registered in Belize under the Credit Union Act Chapter 314 of the Substantive Laws of Belize, Revised Edition 2011 with registered office situated at **No. 5 Park Street, Orange Walk Town, Orange Walk District, Belize**, hereby gives notice of its intention to exercise its Power of Sale as Chargee under the virtue of Charges between those hereinafter named and the said **La Inmaculada Credit Union Ltd.** with said Charges registered at the Land Registry. The Credit Union will at the expiration of **TWO MONTHS** from the date of the first publication of this notice sell the properties described in the schedule hereto.

ALL offers to purchase the said property must be made in writing to **LAINMACULADA CREDIT UNION LIMITED.** from whom full particulars and conditions of sale may be obtained.

SCHEDULE

ALL THAT piece or parcel of land Parcel No.- 1144/1 situated in the **Sarteneja Registration Section, Corozal District**, and held under Lease Certificate No: 6632/2005 **TOGETHER** with all buildings and erections standing and being thereon, the leasehold property of **Narcisa Victoria Verde**, surety for **Neftali Yadib Verde**.

ALL THAT piece or parcel of land being Lot No.-52 attached to Plan No.-708 of 2013 Minister's Fiat Grant # 708 of 2013, Entry No. 12236, Registration No. 4 situated in the **Cristo Rey Village, Cayo District**, and registered at the Lands and Surveys Department in Belmopan, **TOGETHER** with all buildings and erections standing and being thereon, the freehold property of **Orvin Donald Juarez**.

ALL THAT piece or parcel of land being Parcel No.1021 situated in the **San Estevan Registration Section, Orange Walk District**, and held under Land Certificate LRS-201605403 **TOGETHER** with all buildings and erections standing and being thereon, the freehold property of **Antonia Cruz Sanchez**, surety for **Alfonso Manuelito Padron**.

ALL THAT piece or parcel of land being Parcel No.816 situated in the **San Jose Palmar Registration Section, Orange Walk District**, and held under Land Certificate No: 5984/2003 **TOGETHER** with all buildings and erections standing and being thereon, the freehold property of **Pedro Eduardo Gonzalez**, surety for **Susana Clarita Gonzalez**.

ALL THAT piece or parcel of land being Parcel No.1448 situated in the **Carmelita Registration Section, Orange Walk District**, and held under Land Certificate LRS-201810941 **TOGETHER** with all buildings and erections standing and being thereon, the freehold property of **Pedro Eduardo Gonzalez**, surety for **Susana Clarita Gonzalez**.

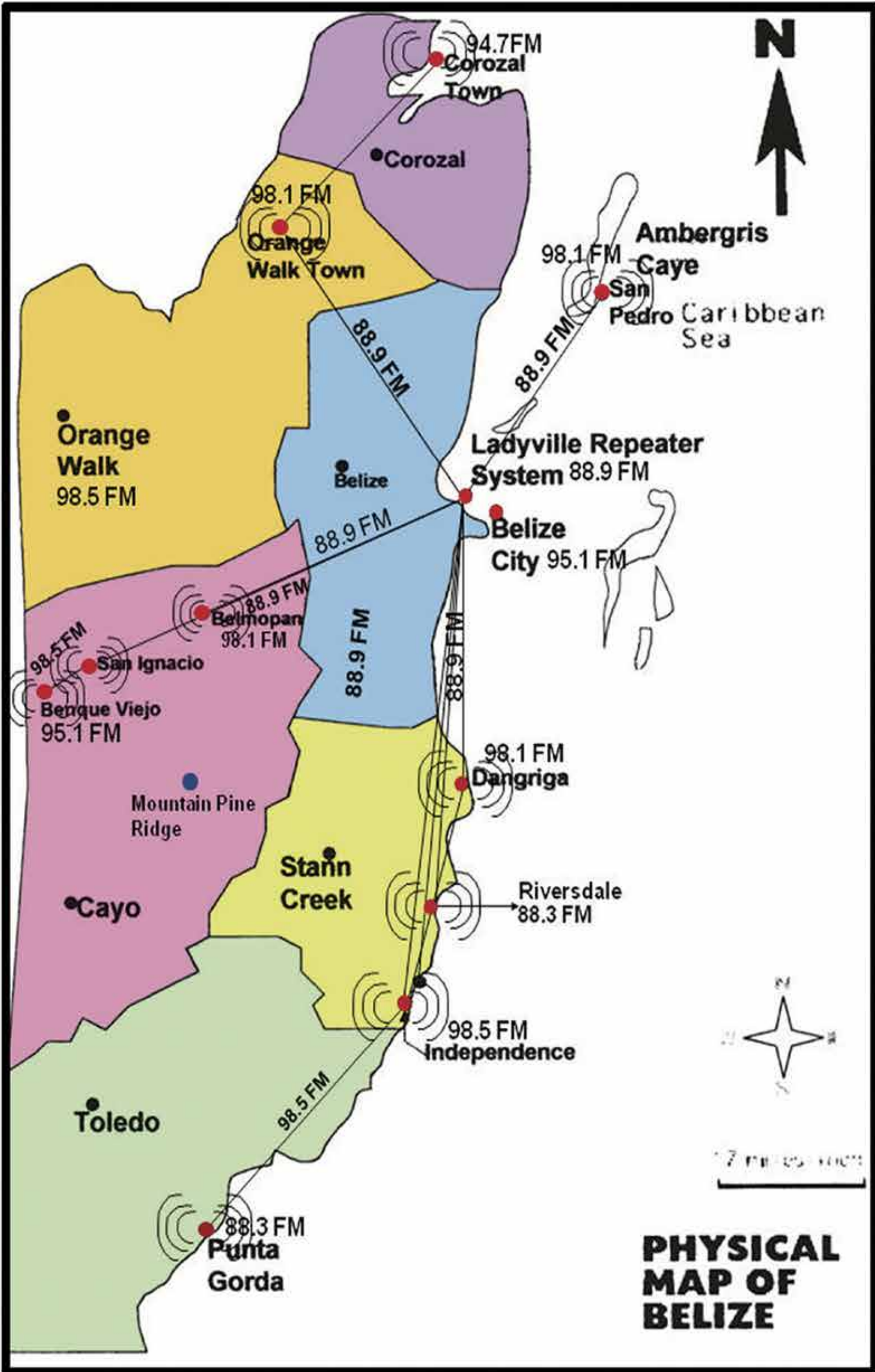
ALL THAT piece or parcel of land Parcel No.- 43/1 situated in the **San Victor Registration Section, Corozal District**, and held under Lease Certificate LRS -201109062 **TOGETHER** with all buildings and erections standing and being thereon, the leasehold property of **Julio Cesar Cea**.

ALL THAT piece or parcel of land being Parcel No.3729 situated in the **Orange Walk Town Registration Section, Orange Walk District**, and held under Land Certificate LRS-201213575 **TOGETHER** with all buildings and erections standing and being thereon, the freehold property of **Antonio Rosado**, surety for **Antonio Rosado and Maria Esther Campos**.

ALL THAT piece or parcel of land being Parcel No.1985 situated in the **Orange Walk Town Registration Section, Orange Walk District**, and held under Land Certificate LRS-201202437 **TOGETHER** with all buildings and erections standing and being thereon, the freehold property of **Carmita Gongora**.

Dated this 04th day of January, 2023

LOVE NEWS AND MUSIC POWER



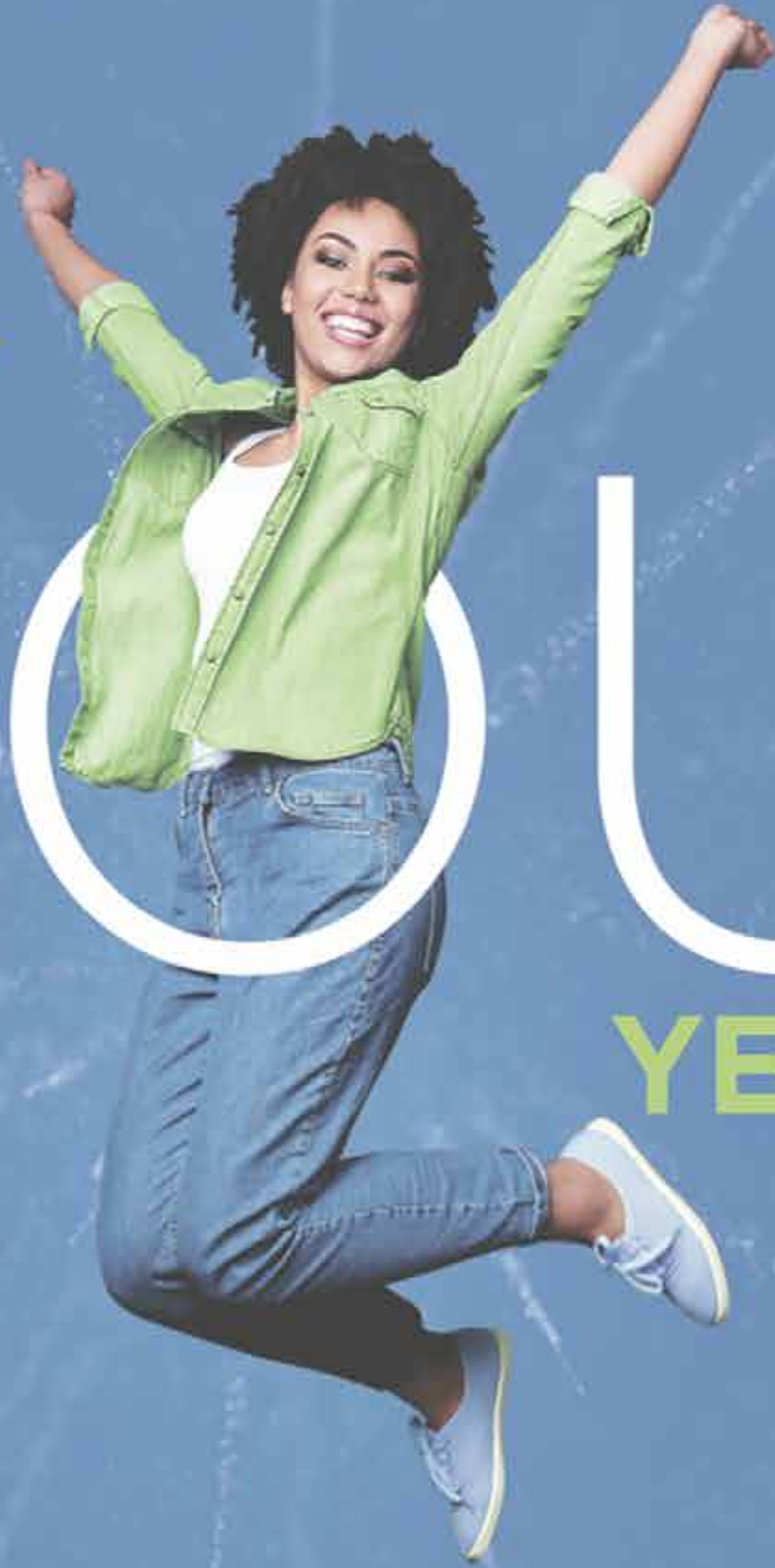
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