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SEGMENT 2A OF THE NCHIP OFFICIALLY OPENS



I now declare this roadway open! Transport and Works Minister, Mike Henry (right) cuts the ribbon at the official opening of Segment 2A of the Northern Coastal Highway Improvement Project (Montego Bay to Greenside). Others in the picture from left are: Phillip Cronje and Svend Erik Clemmenson, both from E. Pihl and Sons A.S; State Minister in the Ministry of Transport and Works, Hon. Joseph Hibbert and Managing Director of the National Road Operating and Constructing Company (NROCC), Ivan Anderson. At right in the background is Senior Director for Project Implementation at the National Works Agency, Earl Patterson. **See related story on page 3.**

ISLANDWIDE MITIGATION



Chelsea Drains - St James



Carty Hill - Clarendon.



New Market - St. Elizabeth



Johnson Town - Hanover



Ullster Spring - Trelawny



Scott Cove, Smithfield - Westmoreland

SEGMENT 2A OF THE NORTH COAST HIGHWAY

now Officially Open

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Minister of Transport and Works, the Hon. L. Michael Henry officially opened Segment 2A of the Northern Coastal Highway Improvement Project (NCHIP) on Thursday, July 18, 2008, after 28 months of construction work on the corridor. The opening ceremony was held at the Royal Gardens property in Rose Hall, St. James.

Segment 2A of the NCHIP was constructed at a cost of over J\$3 billion by Danish contractors E. Pihl & Son A.S. The project consisted of 27 km of

roadway between Greenside in Trelawny and the Sangster's International Airport in St. James. Of the 27 km of roadway, 13 km in St. James, between the Sea Castles Hotel in Rose Hall and the Sangster's International Airport have been dualised. The project involved the widening and realignment of the corridor, the construction of

two Underpasses one at the Half Moon Hotel and the other at the Rose Hall Resorts. Numerous accesses from major developments along the roadway, Bus Bays, junctions, improved drainage and safety features are also important characteristics of the new corridor.

The project which commenced in March 2006 is just one part of the NCHIP, which involves improvements along the corridor linking the towns of Negril in the North West and Port Antonio in the North East.

Speaking at the official opening of the highway Minister Henry warned that utility companies will soon have to pay to lay cables and other infrastructure along the island's road network. He explained that he is examining the regulations which govern the utility companies and other service providers in terms of their usage of the roadways.

"I am working on what is called a 'right of way policy' to work out the necessary charges that relates to where cables and light posts are run along newly built roadways," explained Minister Henry.

He continued, "I am examining the law as it existed that allowed people to use the roadway to run their cables and I am going to see how we can implement a cost earning system, for the maintenance of roads."

Minister Henry said that the system which now prevails cannot be allowed to continue. He said it was proving quite costly for the government, since these entities are charging the state high fees to

remove such infrastructure, whenever such movement is required to facilitate the improvement of the road network. Minister Henry asserted that not only is the relocation exercise expensive, but it also results in lengthy delays in the implementation of projects. He pointed to the widening of the Bogue main road in St. James which has been



A section of the newly opened Segment 2A (Montego Bay to Greenside)

delayed, due to the presence of utility cables and other infrastructure in the projected path of the works. It will cost the government an estimated J\$39 million to remove cables and utility posts from this particular roadway. The majority of which is located within a one kilometer stretch of roadway.

Managing Director of the National Road Operating and Constructing Company, Ivan Anderson in his address spoke to the important role that good roads play in the economic development of a nation. He echoed the sentiments of John F Kennedy who once said, "It is not wealth which creates good roads, but good roads that develop wealth."

Mr. Anderson also recognized the important contributions of NWA personnel on the project. These included Project Director of Project Implementation, Earl Patterson, Director of the Northern Jamaica Development Project, Desmond Malcolm and Major Project Manager, Horace Cotterel. Special mention was also made of the contribution of the late Anthony Gibson, who fought for changes to be made in the scope of the project, including having a section of the corridor dualised.

Yallahs River Bridge Nears Completion

In August 2007, E.Pihl & Son S.A. commenced construction on the Yallahs River Bridge at Poorman's Corner, Yallahs in St. Thomas. Eleven months later, the bridge is

tion along the river banks in the same locations.

The contractors E.Pihl and Sons will under-

take River Training along the river banks downstream from the bridge. These works are expected to be completed within six months of the commencement date.



The New Yallahs River Bridge with construction work taking place on the Guard Rails. The New Bridge is slated for completion on October 31, 2008.

The River Training works to be undertaken by the NWA at Yallahs form part of the Inter-American Development Bank's Emergency Assistance in Response to the Flood Damage during the 2007 hurricane season. Ten million dollars is being spent through this programme in six areas, including Yallahs that were heavily impacted by Hurricane Dean. Other areas that are to benefit under the programme are Roselle, St. Thomas; the Bog Walk Gorge, St. Catherine; Georgia, St. Thomas and Manchioneal, Portland.

The procurement process has been completed for all the selected areas and approvals granted by the National Contracts Commission for the works to begin. These projects which include sea defence, construction of retaining walls and the erection of at least one bridge should also get underway in August, 2008.

nearing completion and motorists should be able to use this new bridge by the end of October.

This project has been undertaken through an agreement with the Mabey & Johnson Priority Bridge Programme, United Kingdom and is expected to cost just under J\$400 million. Outstanding works on the four span composite bridge includes installation of hand rails and street lights along the bridge, placing of asphalt on the deck, protective works at the east and west bridge abutments and the construction of approach roads at both ends.

According to Major Project Manager, Desrick Litchmore, River Training works is scheduled to commence in August. Work teams from the National Works Agency (NWA) will be clearing the river channel upstream for 300 metres from the bridge and four contractors will be employed by the Agency to undertake Bunding protec-



Construction work underway for the Western Approach at the new Yallahs Bridge.

Alfonso Harold Marshall

A Humble and Proud Jamaican Public Servant

"The road network should be kept in good condition. This is so vital for economic, social and spiritual development". This quote is from a man who has dedicated his entire adult life to living up to this belief. The man is Alfonso Harold Marshall, Major Project Manager at the National Works Agency's Corporate Office in Kingston.

In 1972, Alfonso Harold Marshall joined the ranks of public servants as a Construction Engineer, at the Public Works Department (PWD) and has served exemplarily until today. Born March 3, 1950 at the Victoria Jubilee Hospital, Kingston, his parents, Dorcas and Nehemiah Marshall, would have, no doubt, hoped, like any other parent, that their child would make a significant impact on his surroundings and environment. He has, oh has he made an impact - specifically on Jamaica but generally on the world. He would not say it perhaps, being a man of great humility, but persons who have worked with him or have the pleasure of meeting him would tell you the same.

Small framed and bespectacled, A. H. Marshall appears to be an easygoing, easy to get along with individual. After speaking with him you will come to realize that he is a force to be reckoned with, in many aspects, and a person who should be greatly admired.

A LUCRATIVE CAREER

A. H. Marshall is a past student of Trench Town Primary, Calabar High school, and later the University of the West Indies (UWI). After leaving UWI in 1972, where he had obtained a BSc in Civil Engineering, A. H. Marshall joined the Public Works Department where he worked until 1993, at which time he left for four (4) years, returning to public service in 1997. He later went on to attain a MSc. in Planning Engineering and a Diploma in Management Studies. During his career, he has held positions such as Director of Major Projects, Chief Traffic Engineer, Project Engineer, County Engineer (Maintenance), Construction Engineer, Project Manager and Project Planning Engineer.

In the almost thirty-six (36) years since the start of his career, he has worked on and participated in numerous projects. These included: the Drax Hall Development Project, the Norman Manley Airport in Kingston and Sangster's International Airport in Montego Bay Development Projects, the widening of Washington Boulevard and Marcus Garvey Drive, the Traffic Engineering Project in Half Way Tree, the North Coast Development Project, Segment Two of the North Coast Highway Improvement Project, the Dualization of the road from Montego Bay to Rose Hall, the Rio Bueno bypass, among others. He has also contributed to the maintenance of all road sections, the numbering of the road control sections, road maintenance improvement projects and the Kingston and St. Andrew Corporation (KSAC) Urban Transportation Project. Also, under his stewardship, more intersections were extended with the help of Caymanian Engineers.



Alfonso Marshall, Project Managing Engineer - NJDP

Mr. Marshall will tell you that "the body is an excellent model to be used to demonstrate the necessity of developing any organization". There are many arteries, capillaries and organs and all should work together in harmony in order to have a system that works. He sees all the work he has done as a small contribution to the overall development of Jamaica. Having properly maintained roads and traffic systems contribute not only to safety but to economic development; the airports are a major part of our tourism product and greatly enhances this industry; the North Coast project "serves to improve a major corridor" and has brought a lot of investment to the area. All he does are works that will make Jamaica a better place. "I feel privileged that I was born in Jamaica. I wish I could do more but I try to do what I can".

Mr. Marshall believes that he has a role to play in, not only improving the major road networks in Jamaica, but in so doing he can also enhance and highlight the natural beauty of the country. He spoke, contentedly, about the role he played in the placing of a lay by at the Rio Bueno Bypass so that people could stop and really take in the beauty of Jamaica and the goodness of God. "I feel privileged that I was born in Jamaica," he stated, "and I am proud that I can do something to uplift Jamaica. I wish I could do more but I do what I can."

It is in this spirit that he declares that even though he has worked on many projects in his lifetime, none was more special than the others. "All projects were vital and important; although each had its own special thing, they all are valued to you".

SPORTSMAN AND PARENT

Mr. Marshall is an avid sportsman. He mentioned participating in soccer during his University days and also has a love for athletics,

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table tennis, swimming, chess and Chinese checkers. He said he doesn't really play sports that much these days as these activities normally coincide with his Sabbath. He is, however, still very much a follower of these activities.

Married to Jacqueline and the father of two sons and a daughter, Mr. Marshall will tell you that he is a normal parent who was firm when he had to be and lenient when it was possible. This approach seemed to have worked for the most part as he will proudly tell you, his children have "all achieved their career goals so far" with the eldest, Geoffrey, being a Geologist, Andrew (recently married) is a music director and Sarah Grace, who recently completed her internship, is a Medical Doctor.

CHRISTIAN VALUES

A practicing Seventh Day Adventist, he attributes his unassuming manner and numerous achievements to his spirituality. His parenting skills were "guided by Christian policies and principles" as he believes one should "instill ... the values you believe in". The same approach is taken to his work ethics. He will tell you that it is God who made all things possible and it is your responsibility to ensure that you treat these gifts with the deserved gratitude and respect. "You know even in gardening you have a mango tree and you have to remember that God gave it to you," he stated.

It is quite commonplace for A. H. Marshall to call upon God for guidance, when he faces difficulties, even as it relates to work. As one co-worker puts it, "he is very spiritual ... there are times when we pray for answers to problems faced on a project." He is a "God-fearing person," said another.

That is not to say that Mr. Marshall lets God make all his decisions. "He is a Renaissance man ... who makes sure that his assessment of a project is heard." He is interested only in the best effort being made, and continues to "evaluate decisions taken or to be taken to ensure that the best practices are followed. He is very thorough, very detailed and yet a conservative engineer".

THE ULTIMATE PUBLIC SERVANT

This is a man who has achieved so much and values all his experiences. He embodies the ultimate public servant and describes himself as a patient and humble person. A mantra he used was "whatever is due to you will come". He is proud of his achievements, both personally and career-wise. And he sums up his dedication and drive better than any writer could: "Whatever I could have done to make other people's life better, whether fixing roads, giving something to somebody - my call is to serve. I want to do things for people, I feel compelled to give back to the Jamaican people". And indeed he has.

- Natalee Bloomfield-Rowe

Multi-million dollar routine maintenance and construction activities in St. Elizabeth

Rehabilitation of roads, bushing of verges, patching of potholes and drain cleaning are among the activities that have taken place across the Central parish of St. Elizabeth. The works have been done on both main and parochial roads.

In St. Elizabeth, flood mitigation work has been completed in several problem plagued communities at a cost of two point one million dollars. Drain cleaning was completed in the communities of Holland Bamboo Avenue, Balaclava, New Market, Santa Cruz Middle Quarters, Goshen, Williamsfield and Fullerswood. These areas have perennially been affected by flooding, resulting from heavy rains. Still in St. Elizabeth, patching with the aid of Asphaltic Concrete was done along the road from Gutters to Scotts Cove. The Santa Cruz Bypass was also patched.

In the meantime, work has restarted on the multi-million dollar drainage improvement project for Treasure Beach, St. Elizabeth. The second of two Box Culverts is now being built, as part of the 500 meters channel that is expected to take excess water

from the Great Pond to the sea. The work is being done through a nine million dollar contract, awarded to V.O and J. Heavy Equipment Limited. The company is expected to complete the work by the end

of July. The Treasure Beach community was severely affected by flood waters during the passage of Hurricanes Emily and Wilma in 2005.



The new Culvert beside Marblue Hotel in Treasure Beach

NEW DETOUR ROAD PLANNED FOR GREEN ISLAND, HANOVER

A new detour route is planned to facilitate the construction of a new bridge in Green Island, Hanover. This new bridge is being constructed under the National Works Agency's (NWA) billion dollar R.A. Murray Bridge Programme through which eleven bridges are being replaced island-wide.

According to Major Projects Manager, Andrew Sturridge a new two lane Steel Girder bridge, equipped with sidewalks and guard rails will be built to replace the temporary Bailey Bridge, which now serves the area.

Mr. Sturridge explained that since the new bridge will be constructed in the same location as the current Bailey Bridge, a new detour road is needed to divert traffic during the period of construction. "This new detour route will be located up stream, left of the existing bridge," he said.

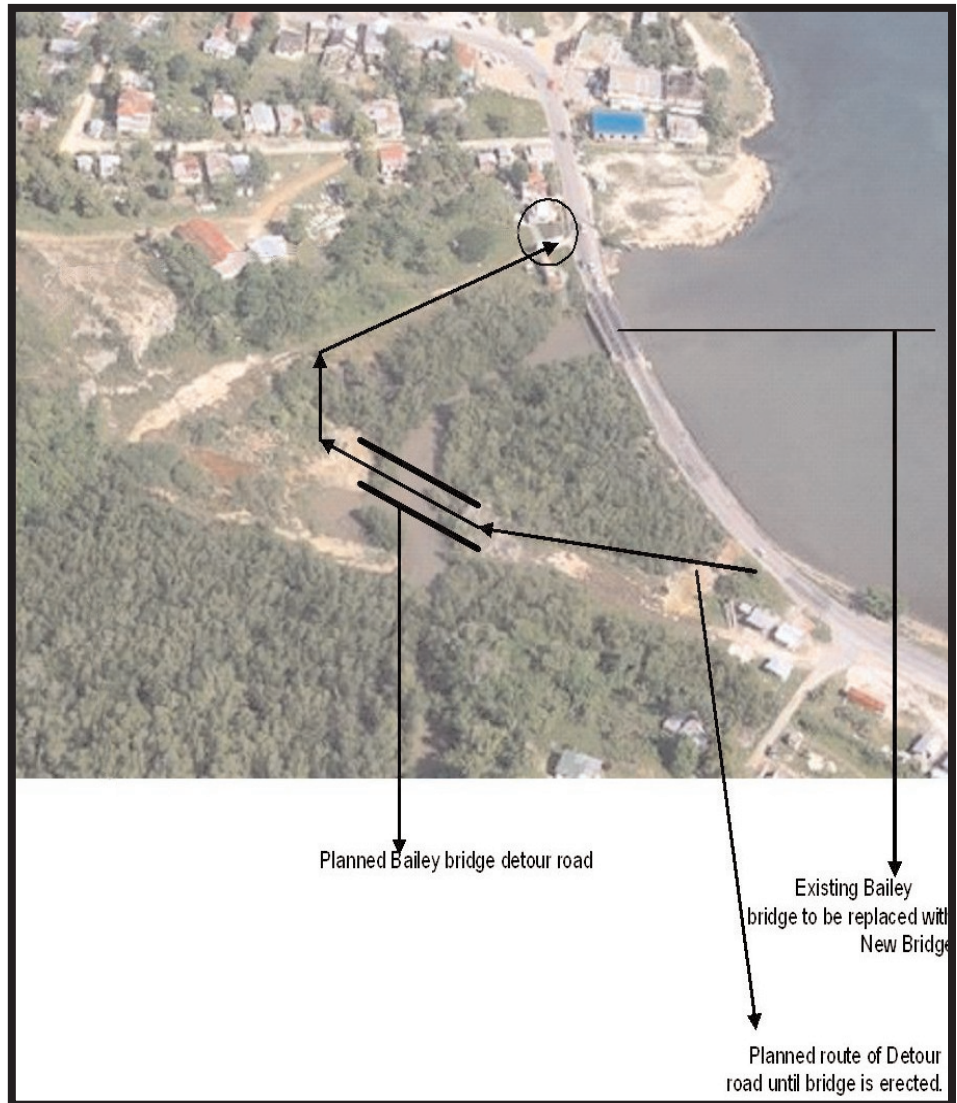
Mr. Sturridge added that a temporary Bailey Bridge will be erected along the detour route. The detour road will be graded and maintained in a suitable driving condition for the duration of the contract.

The NWA has already met with members of the Green Island community and its surroundings, as well as various stakeholders to sensitize them to issues related to the construction of the new bridge. Residents have expressed their satisfaction with the planned construction, which they believe is long overdue.

Work on the new bridge is expected to get underway in July 2008 and be completed in six months. This structure will bring to three

the total number of bridges to be built in the Western Region. The Seven Rivers Bridge in St. James and the Martha Brae River

Bridge in Trelawny are the two other bridges being built under the R. A. Murray Bridge Programme in the region.



FLOOD MITIGATION PROGRAMME IN FULL GEAR IN THE WESTERN REGION

The National Works Agency's 2008 multi million dollar Flood Damage Repair and Mitigation Programme is in full gear in the western parishes of Trelawny, St. James, Hanover and Westmoreland. This programme which is valued at approximately \$14 million commenced in mid May ahead of the 2008 Atlantic hurricane season.

Among the drains that have been targeted are the Granville Gully in Trelawny, the North and South Gullies in St. James, The Venture Gutter in Hanover and drains along the Mackfield main road in Westmoreland. Several critical drains have already been cleaned

and repaired under this programme and work continues on several others across the Western Region.

Residents of several communities across the region have expressed satisfaction with the Agency's efforts to clean these drains in preparation for what has been forecasted to be a fairly active 2008 hurricane season. "It good what the Work Agency doing, a feel good knowing that di drain dem clean before the big rain start," said Rupert Brown, a resident of the Chelsea, Irwin community in St. James.

See related pictorial on pages 2 and 13

BE PREPARED: 2008 Hurricane Season

We are now in the 2008 Atlantic hurricane season which runs from June 1 to November 30. Meteorologists are predicting a fairly active Atlantic hurricane season. Evan Thompson, Head of the Weather Branch of the Meteorological Service, in an interview with the **Roadster**, explained that meteorologists have predicted that up to 16 tropical storms will develop in the Atlantic this year. "It is expected that nine of the 16 tropical storms which have been forecasted may develop into hurricanes, up to five of these are expected to develop into major hurricanes." A major hurricane is classified as a storm which measures category three, four or five on the Saffir-Simpson scale. "Traditionally, the most active period of the Atlantic hurricane season is between August and October, with the peak date being September 10," Mr. Thompson explained.

Hurricanes Dean and Charlie occurred in August 2007 and 1951 respectively. While the infamous Hurricane Gilbert made landfall in September 1988. These hurricanes had devastating effects on Jamaica and many other territories in the Atlantic.

SAFFIR-SIMPSON SCALE HURRICANE CATEGORIES

Category 1 - Wind speed of 119-153 km/h (74-95 mph)
 Category 2 - Wind speed of 154 - 177 km/h (96-110 mph)
 Category 3 - Wind speed of 178-209 km/h (110-130 mph)
 Category 4 - Wind speed of 210-249 km/h (131-155 mph)
 Category 5 - Wind speed greater than 249km/h (155 mph)

Mr. Thompson explained that meteorologists cannot accurately predict the number of hurricanes that will make landfall nor can they tell exactly where the hurricanes will occur.

"Some researchers have predicted that at least one hurricane will hit the Caribbean this year. However, researchers are not able to pinpoint which Caribbean island will be impacted by a hurricane. Since we are located in the hurricane zone we must be prepared for any eventuality," he said.

The Office of Disaster Preparedness and Emergency Management (ODPEM) is the main government body through which relief efforts and preparedness measures are channeled. The ODPEM suggest the following disaster plan that may be used as a guide to help in your preparation.

WHAT TO DO BEFORE THE STORM

1. Ask about your community's hurricane preparedness plan. Your local Parish Disaster Committee will advise you of the nearby shelters and steps to take in the event of a storm.
2. Develop a family evacuation plan. Everyone in your family should know where to go if they have to leave.
3. Discuss hurricanes with your family. Everyone should know what to do in case all family members are not together. Ensure that you review flood and safety preparedness with all members of the family, even the little ones who are often left out of these discussions.



4. Make a list of items to bring inside in the event of a storm. A list will help you to remember to secure anything that can be broken or picked up by strong winds. Hurricane winds can turn unsecured items into deadly missiles.
5. Keep trees and shrubbery trimmed. Hurricane winds often break weak limbs hurling them at high speeds, causing immense damage to life and property.
5. Clear loose and clogged drains and gutters to reduce the risk of flooding during heavy rainfall.
6. Install permanent hurricane shutters. These provide the best protection for your windows and doors. Tape does not prevent glass from breaking; it simply prevents glass from broken windows from shattering inside. If you do not have permanent hurricane shutters have ply board on hand to secure glass windows and doors as soon as a Hurricane Watch is issued. When the wind enters a house through broken windows and doors, the pressure builds against the walls and can lift roofs followed by collapsing walls.

WHAT TO DO DURING A HURRICANE WATCH

1. Listen regularly to local radio or television stations for updated information.
2. Listen to the advice of local officials and evacuate if you are advised to do so.
3. Store water in clean bathtubs, sinks, and plastic bottles.
4. Avoid flooded roads and be on the look out for washed out bridges.
5. Turn your refrigerator and freezer to the coldest level. Freeze water in plastic containers.
6. Secure emergency supplies, such as food and water.
7. Pick fruits such as coconuts, mangoes from trees. Clear your yard and drains of all debris.
8. Secure all important documents, memorabilia and equipment in water proof packages or containers.
9. Turn off electricity from the main switch and remove television antennas and receivers from roofs.
10. Stock up on prescription medications. Stores and pharmacies may be closed after the storm.

cont. on next page

BE PREPARED: 2008 Hurricane Season*contd. from page 8*

11. Fill your tank with gas.
12. Park your vehicle in a safe location, that is clear of falling trees and utility poles.
13. If you are in a high rise building resist the temptation to use the elevator. Ensure that you know the nearest stairways.
14. Batten down windows and doors with shutters or lumber.
15. Unplug major appliances.
3. Flashlight, water boots, rain coats, matches, candles, hurricane lamps
4. Bleach and other sanitizers
5. First Aid kit with supplies such as bandages and aspirin
6. Large plastic garbage bags
7. Containers for water and fuel storage
8. Coal or oil stove
9. 100 feet of rope, nails, hammer, wire.
10. Mosquito repellent
11. Tarpaulin

WHAT TO DO DURING THE HURRICANE

1. Be calm, do not panic.
2. Listen to the radio to keep abreast of the latest information.
3. Do not venture outside. The calm after the storm can be very deceptive. The worst part of the storm occurs when the "eye" passes and the wind passes over from the opposite direction.
4. Stay away from windows and doors even if they are covered.
5. Be alert.

WHAT TO DO AFTER A STORM

6. Wait until you hear on the radio that the dangerous winds are out of your area.
7. Do not go outside barefooted. Avoid wearing open shoes and watch out for sharp objects.
8. Bury all dead animals as soon as possible.
9. Beware of downed power lines, undermined bridges and flooded roadways.
10. Purify drinking water by boiling or adding bleach, 2 drops of bleach per litre of water, 4 drops if the water is cloudy. After adding bleach, let water stand for 30 minutes before drinking.
11. Utilize perishable food first and staples later.
12. Only cook what is required for one meal.
13. Report broken sewer or water mains to local authorities.
14. Check your house for structural damage before moving back in.

EMERGENCY CHECKLIST

1. Enough drinking water and food to last for two weeks. Ensure that you have an adequate supply of foods that do not require cooking.
2. Battery operated radio, batteries

For more information visit the ODPEM website:
(<http://www.odpem.org.jm>)



Workers backfilling a retaining wall on Segment Three of the Northern Coastal Highway Improvement Project from Ocho Rios, St. Ann to Port Antonio, Portland. Over 4,000 meters of retaining walls are being built as part of this \$5.6 billion 96 kilometer roadway.

LEGALLY SPEAKING

Contd from last issue

Even the Dead Pays Taxes!

WRITING THE WILL

Recognising that interest is charged on the tax to be paid for the transfer of assets, it is important that efforts be made to have this minimized. As pointed out in the previous article, interest is usually waived for the first year. The important thing in administering your estate is reducing the turn around time. Having a proper Will tremendously assist this process.

Many persons despite owning valuable assets do not have a Will or if they have/had one it is/was not signed. Some persons in this age of technology may have one but it remains a file in a folder on their computer and was never printed. Others may have had a Will, but then got married. The act of marriage automatically revokes it, so you still have no Will.

It is important that you seek the advice of an Attorney in writing your Will. This may help you to prevent some common mistakes that are made by persons. Mistakes that often prove costly when the Will is being probated. Some persons may say for example that they have little or no assets and fail to list them. It is then found out that not only do you have a Landcruiser Prado, but you also owned a house in Norbrook, land in Ocho Rios and shares in Grace Kennedy. The result is court action, the payment of stamp duty and additional taxes, not to mention the headache for your loved ones. All that is required is that your Will be written, signed by you and witnessed by two persons who are not the beneficiaries. If your loved ones are beneficiaries and they are witnesses, it doesn't mean your Will is invalid what it does mean is that they have lost the gift, so you have defeated the purpose. Therefore, if you have everything that you are leaving to your spouse and he or she turns around and is one of your witnesses they have now lost their gift, as it lapses and in comes another legislation called the In testate Estate and Property Charges Act.

It is advised that you try and have the majority of your assets owned jointly. This will give you some sort of protection in terms of who takes charge of your assets. If you look at your bank account, your life insurance, your shares and you jointly own them then what is going to happen is the rule of survivorship may suffice. The rule of survivorship is really saying that when you pass on whoever I jointed the assets with those assets will pass to them. Be careful however as to who you join with, especially in banking matters, as the individual may cause you or your family more harm than good.

In relation to your real estate, there are three ways you could have owned your property by yourself, which a sole proprietor, which means you have outright ownership the minute you add somebody on with you there are two types of ownership joint tenancy, which again is encouraged and tenancy in common. There is a significant difference between them. Joint tenancy is just like the bank account, just like the shares, what it is really saying is rule of survivorship, the minute the person dies it passes to the joint holder. Tenancy in Common means you have 50% or whatever is the interest if there are three of you a one third share if there are four of you it's a quarter share and you own it to give it away in your Will. You own it, so if you don't have a Will, the law will tell you who it is going to. With the Joint Tenancy you cannot give it away because you are really waiting on the other person to die before you, so it is important that you own your real estate jointly because what it means is that you have taken it out as a taxable asset on the 15% or the 7½ %. So review your ownership on your properties make sure that the majority of them are owned jointly, so that you will be paying less tax.

Now it doesn't mean that you pay no tax, because guess what somebody died so the government smiled. We have a thing called transfer tax floating in the air that

comes into play, so they are saying because somebody died it has to pass from the deceased person to the surviving Joint Tenant, so we have to impose the same 15% tax for all of those, before 2005 and the current 7.5% for those after. The important thing though is that this is on the interest that is passing, so if it had two persons who were Joint Tenants, it is on the one half share. So you do see you pay significantly less tax. It is therefore better to own your real estate jointly but remember Joint Tenancy is really a type of ownership that is for couples, cause you are really not trying to kill the other to make sure you become the ultimate owner, as may be the case with two brothers or sisters.

Long ago you were allowed to appoint a beneficiary on your insurance policy, but then it focused on married couples. The married woman's property act said you only could have appointed husband and wife, or you only could have appointed children, because that was a product of the marriage. If you weren't married and you had no children then the only other option was estate. This state of affairs had serious implications for policy holders, who were sometimes at the mercy of their beneficiaries. You couldn't for example, take them off your policy, as they had to consent to a change of beneficiary and if you borrowed any money they had to consent. If your beneficiary said no, there was very little that could be done.

This position has changed. The Insurance Act now allows for two types of appointments. One that is referred to as revocable, which can be revoked at any time and the other called irrevocable, which will remain no matter what.

you have what we call testamental freedom so if in you will you wanted to leave all your assets to the other person not your spouse but the lady outside or to the women to the gentlemen outside although I know we are in the minority in here but you have the

freedom to do what ever you want it just doesn't sit right with you but guess what

Giving past occurrences where spouses and even children have been disinherited, a piece of legislation referred to as the Inheritance Provision for Family and Dependents Act was promulgated. There are three types of dependents who can bring a claim whether or not you provided for them in a Will or whether or not you died without a Will and they qualified as a beneficiary. First there is the spouse who if you found that he/she was not provided for in the Will can bring a claim. The definition of spouse is quite wide. A person can be your spouse, even if they have "moved on" and living with someone else. If you were living together as husband and wife for five years, your marriage broke down, but you never got divorced and now have a girlfriend and family? Guess what, when you die were not a single man and your spouse can claim on the estate. It goes even further; say you did divorce, think-

ing that you can get rid of her. Your spouse can come and claim against the estate, stating that he/she is a dependent and was being maintained. There is a restriction however, in that the former spouse did not remarry. Claims can also be made for children up to age 23, if enrolled in higher education. So even though you have died these children, even if unborn at the time of your death must be maintained.

Children can be affected in other ways. Say your son moves in his girlfriend into the family home, where his name appears on the title. If he lives with his girlfriend for five years, then dies, she is entitled to 50% of that family home. Now if you attempt to Will this asset to some other family member, the girlfriend will have a claim.

PS. It is important that you seek the services of an attorney on matters regarding estate planning.

Food for Thought

God's Double-Talk Exodus 4:21

The Lord said to Moses, "When you return to Egypt, see that you perform before Pharaoh all the wonders I have given you the power to do. But I will harden his heart so that he will not let the people go."

Have you ever had a boss tell you to do something only to have him sabotage your ability to complete the task? Nothing is more frustrating than to begin to carry out a task and have your superior thwart your effort to do what he asked you to do.

Moses must have felt this way after God told him to go to Pharaoh and tell him to release the people of Israel. He said, "I am going to give you the power to release the children of Israel by the miracles I will do through you." Yet at the same time, He told Moses they would not be released because He was going to put a hard heart in Pharaoh. How do we reconcile this?

In my own life, I knew God called me to certain endeavors. Yet every time I turned around, a roadblock stood in my way. It took years of plodding along before the light came on as to why there was such a distance between

what God called me to do and the manifestation of that calling. When David was anointed king of Israel, it was years before he realized the manifestation of that calling. There were a number of reasons for these delays.

In the case of Moses and Israel, God wanted to demonstrate His power in such a way that generations would be able to hear the story of their deliverance from their ancestors. God wanted greater glory from the situation. God also wanted to deal with Egypt by sending specific plagues. Finally, the very process built character in Moses and tested Moses to see if he would stay the course.

There is a time for everything. If God has called you to some endeavor and you are frustrated that it has not manifested, know that times of preparation and simmering are required before the vision can be achieved. Seldom does God call and manifest something at the same time. There is preparation. There is testing. There is relationship building between you and God that must take place. Once this is complete, you will see the vision materialize.

A matter of Ethics - Conflict of Interest

Earlier this year the Agency implemented a series of Ethics Training islandwide, dubbed "Creating an Ethical Infrastructure." Unethical conduct endangers the entire organisation, its reputation as well as the jobs of employees. One of the main objectives of the seminar was to provide staff with information which will help them to act ethically, as a normal course of action. Additionally, it would allow staff to identify unethical practices or the potential for unethical practices.

Where unethical acts are observed, managers should move swiftly to take corrective action, recommend or implement strategies to eliminate or mitigate the breaches. Where required, report the breaches and initiate the necessary disciplinary actions.

During the series many issues regarding unethical behaviour were explained by staff through case studies and real life experiences. In this feature, focus will be given to the sometimes controversial issue of Conflict of Interest.

CONFLICT OF INTEREST

Conflict of Interest may occur at one of the following levels:

- Personal
- Organizational
- Client/Contractor relationship
- In Restricted Communities (i.e. where there is a limited number of expertise or supplier)

Some conflicts of interest are obvious while there are some which may fall in the category of "grey area." Once there is a grey area about a decision, officers should take due care to get advice from an appropriate authority and/or conduct the "public interest test" criteria to determine the best course of action. In other words, an officer should seek to determine whether a decision/action will be in the interest of the public or an individual/company.

Unethical behaviour is likely to be displayed and conflict of interest arise where an officer in the performance of his duties acts in a manner that either favours a particular group or special interest group, or the action yields personal benefit to the individual.

Consider the following scenarios:

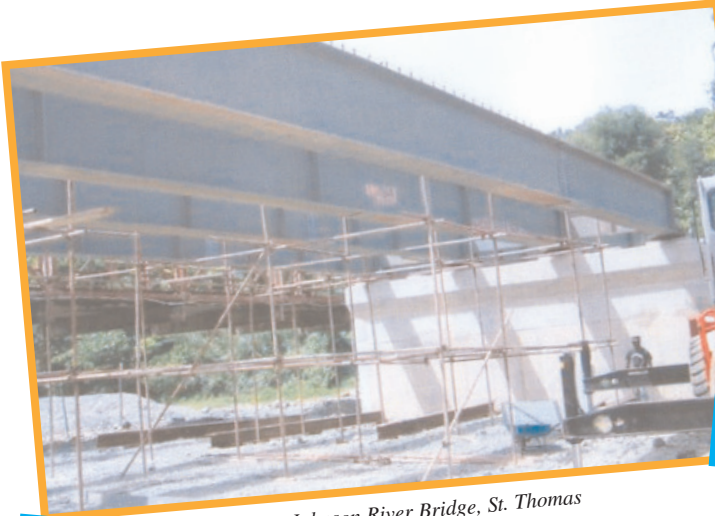
SCENARIO	IMPACT OF CONFLICT
Employee performs job function in a private capacity for client/supplier of Agency for example building drawings, plans, surveys, estimates	<ul style="list-style-type: none"> - Potential risk of job done for clients being submitted to the Agency for certification or approval from Agency. - Officer will be compromised where he is required to review, certify or approve application from client.
Employee uses Agency time and resources to perform private work during working hours or misappropriate agency resources to conduct private work.	<ul style="list-style-type: none"> - Not fulfilling contract to provide specified work for which employee is being paid. - Conflict – misappropriation of Agency resources.
Employee has interest in company which conducts business with Agency for example construction company which works in the same field such as road works or electrical engineering.	<ul style="list-style-type: none"> - Whether as a principal or a silent partner, the officer will face serious ethical challenges if s/he is required to monitor, certify or approve works from the connected company. - This is a clear conflict of interest where the individual will be compromised in his decision making i.e. whether to satisfy his employer or his company. - This also destroys the credibility of the Agency, as persons who are aware of this will view the Agency and its "Agents" as corrupt.
Employee seeks financial assistance (e.g. loan) from a client/contractor/supplier of the Agency.	This seriously compromises officers and could result in undue pressures from the lender including request for favours.
Employee completes Terms of Reference to favour a particular group.	Employee is partial and shows preference which is not in the public's interest but enhances the status of a special interest group and personal benefit, whether financial or otherwise. This is tantamount to corruption.
Employee gives unauthorised or sensitive business information to external parties. e.g. contractors, members of the press, partisan interest groups, or other interest group to enhance interest of group over public interest.	Employee is in breach of communication policy, as well as confidential obligations. Such action would be detrimental to Agency deliberations, business practice and the public interest which the employee is required to protect.

These are just a few scenarios with respect to conflicts of interest. Any employee who is found to be in breach can be sanctioned in any one or a combination of the following:

- Disciplinary procedures including reprimand, suspension or charge;
- Dismissal;
- Criminal and or corruption charges.

For more information, you may contact David Knight, Manager, Personnel and Industrial Relations.

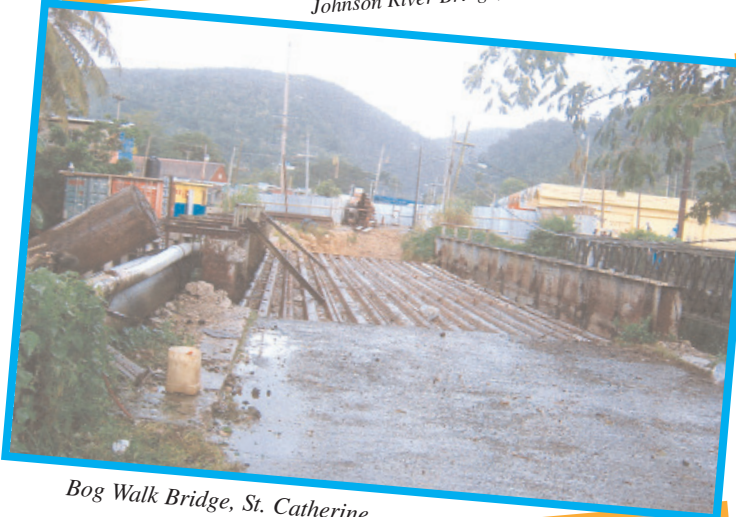
BRIDGES UNDER CONSTRUCTION ISLANDWIDE



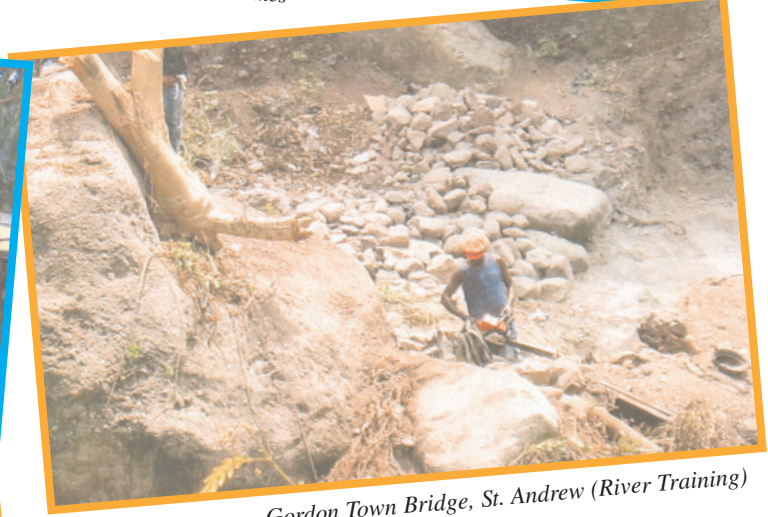
Johnson River Bridge, St. Thomas



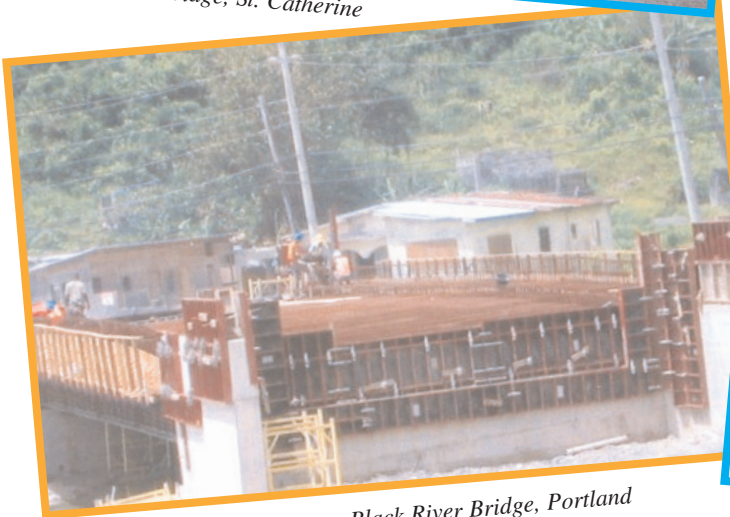
Seven Rivers Bridge, St. James



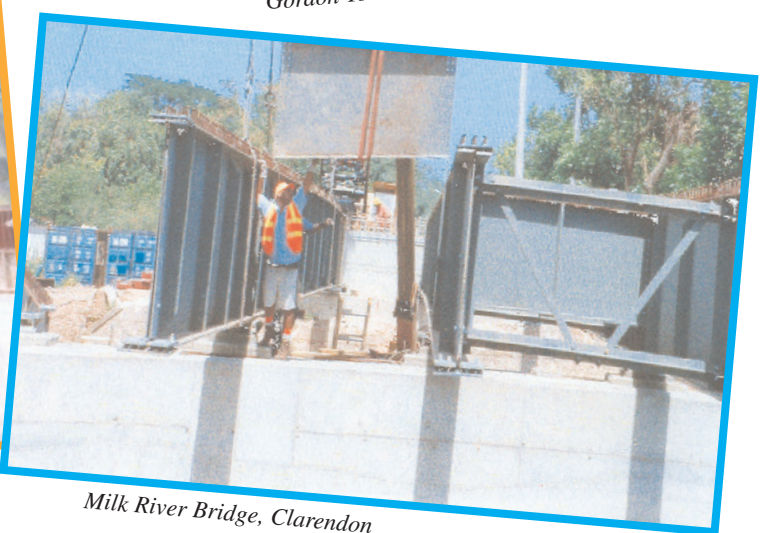
Bog Walk Bridge, St. Catherine



Gordon Town Bridge, St. Andrew (River Training)



Black River Bridge, Portland



Milk River Bridge, Clarendon

JOKES

Ha HA Ha!



A middle aged woman had a heart attack and was taken to the hospital.

While on the operating table, she had a near death experience.

Seeing God, she asked, "Is my time up?"

God said, "No, you have another 43 years, 2 months and 8 days to live."

Upon recovery, the woman decided to stay in the hospital and have a face-lift, brow lift, lip enhancement, boob job, liposuction, and a tummy tuck.

After her last operation, she was released from the hospital.

While crossing the street on her way home, she was hit and killed by a car.

Arriving in front of God, she demanded,

"I thought you said I had another 40 years?

Why didn't you pull me out of the path of the car?"

God replied, "Giiiiirrrllllll, I didn't even recognize you."

Summer Fruit Kabobs for Kids

For your next trip to the beach, pack these easy to make fruit kabobs into your cooler for something healthy to munch on. Who says that fast food can't be healthy or nutritious? Kids will love to make this easy fruit recipe!



WHAT YOU NEED

Assorted fruit pieces of your choice (choose from the following):

watermelon, strawberries, grapes, pineapple, cantaloupe, honeydew
deli turkey, cubed
cheddar cheese, cubed
bendable drinking straws
wooden skewer

WHAT YOU DO

Cut fruit into bite-size pieces. Use a wooden skewer to make a hole through the center of each piece of food before layering them onto the straw.

Turn a drinking straw upside down and fold the bendable part of the straw around, creating a handle. Slide a piece of food onto the straw, pushing it to the bottom and onto the hooked part of the straw to secure the handle. Continue layering the meat, cheese and fruit until the straw is full.

Serve chilled alongside fruity cream cheese dip.

<http://www.familycorner.com/family/kids/recipes/fruit-kabobs.shtml>

Team NWA
let your voice be heard!

We welcome your

articles, poems,

inspirations, quotes, etc

send to: susanwebb@nwa.gov.jm