



Bahama Buy & Sell

Grand Bahama's Favorite Community Newspaper

Vol. XIX No. 1 January 25, 2017

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CENTRAL BANK: REDUCTION IN THE DISCOUNT RATE BY 50 BASIS POINTS TO 4.00%



The Central Bank wishes to advise the public of its decision to reduce the Discount Rate, by 50 basis points to 4.00 percent, effective immediately. The Bank expects financial institutions to follow suit with a corresponding reduction in the Prime Rate, from 4.75 percent to 4.25 percent and adjustments in lending rates on new credit facilities. Interest rate reductions for existing facilities should be accorded in line with contractual provisions that govern the timing of such changes.

This policy action is intended to position the domestic business sector to take more advantage of growth opportunities in the near to medium term, and to provide more support to housing sector investments.

In taking this action, the Bank considered several

factors, including the prospects for a pick-up in growth in the coming year resulting mainly from the expansion in the tourism plant and the potential for increased foreign currency inflows to buttress the external reserves, which stand currently at \$928.6 million or an estimated 17.4 weeks of total merchandise imports—well above the 12.0 weeks benchmark. The economy also faces reduced pressures on the balances given the significant reduction in the oil import bill, which is expected to be sustained in large part over the medium-term.

Other prudential constraints remain in place to ensure sustainable credit trends. This includes the maximum debt servicing ratio limit of 40%-45% percent (on the aggregate of personal loans, mortgages, rent and property maintenance) and the minimum down payment requirement

of 15% percent for such loans. The recent, temporary easing in these requirements still only applies for hurricane recovery facilities. Lending policies should also continue to be conservative, as commercial banks manage the expected gradual reduction in the overhang of non-performing loans.

The Central Bank will continue to closely monitor economic and monetary developments and will, where prudent, make further adjustments in its monetary stance in order to ensure the stability of the financial sector and contribute to sustainable economic growth. The Bank will also continue to explore other interventions to increase the private sector's access to financing of a growth enhancing nature, having regard to activities that strengthen net foreign exchange earnings potential.

10 Saving-Money Tips for 2017

1. Set a savings goal

When deciding on a savings goal, think of a specific purchase or benchmark you could realistically reach in 12 months. The goal should require self-discipline and a little sacrifice when it comes to spending (it is a goal after all), but you shouldn't overreach.

Then, find a friend or family member who can hold you accountable, or write the goal down in a place where you'll see it every day, like your planner.

2. Choose a savings account thoughtfully

Be picky about where you keep your savings. Savings accounts vary widely when it comes to interest, fees and minimum balances, so do your research and find the one that's perfect for you. Take into consideration extra charges like monthly service and ATM fees.

While the interest rate might sound minimal at first, it adds up. And every little bit counts when you're saving toward a specific goal. Check out online banks too; online savings accounts sometimes have higher interest rates.

3. Make saving automatic

Chances are, you won't have the self-discipline to set aside a portion of your paycheck every month for savings. So, make your savings contributions automatic. Banks often offer free services that will transfer a fixed amount of money from your checking to your savings account every month.

4. Establish an emergency fund

While your savings account might double as a rainy-day fund, if you're super savvy about saving you'll have a fund dedicated solely to emergencies.



Your savings account might be for big purchases -- like for a down payment on a house or car -- but you should not touch the money in your emergency fund unless there's an actual emergency. If you lose your job or have to go the hospital, you'll have something to fall back on without having to sacrifice that big purchase you've been saving for.

5. Monitor your monthly expenses ...

Start tracking your monthly expenses. For one month, track every single purchase down to the cent. You'll know exactly where your paycheck is going and which areas you're overspending on. You'll feel more in control of your money, and it's a key step toward forming a realistic budget that you can actually abide by.

6. ... then set a budget

Once you know what your spending habits are, you can draw up a realistic budget. Budgeting will ultimately help you save by helping you cut out frivolous spending. It might be a bit of a trial-and-error process at first; you have to figure out what works best for your lifestyle.

You don't have to cut out all of the fun stuff, but you do need to pay your bills on time and eventually meet your savings goal. Budgeting will force you live within your means, which is essential to growing your savings.

7. Be smarter with shopping

When you go shopping, be savvy. Rack up the rewards by signing up for loyalty programs at your go-to stores, sign up for a warehouse club and buy in bulk, clip coupons when you can, and plan your shopping trips around sales and daily deals.

When shopping online, use the internet to your advantage and check out price-comparison websites to make sure you're getting the best deal. Remember that just because something is advertised as being discounted, that doesn't necessarily mean it's a good deal.

8. Take advantage of apps

Whether you want to order a car to come pick you up or just want to socialize with your friends, there's an app for that. So why not use that technology to become a better saver?

9. Consider a flexible spending account

Explore signing up for a flexible spending account where you work.

10. Check your progress ... and reward yourself when you reach your goal!

In order to save effectively, you need to know exactly where you stand with your finances each week. Make a "money date" with yourself every Sunday and go through your transactions to ensure you're on track with your budget. If you fall off track, don't give up! Get back on track.

SWISS EXCELLENCE IN EDUCATION LEADERS TO MEET WITH OFFICIALS IN THE BAHAMAS



Bahamian teachers, residents and students will have an opportunity to meet face to face with some of the world's most respected educators when a contingent representing the finest schools and colleges in Switzerland visits Nassau in early February.

"We are very excited to have educators of the caliber of those representing the Swiss Learning group, visit The Bahamas," said Tanya Espinosa Feuz, who is helping to coordinate the highly-anticipated visit.

"Swiss Learning symbolizes the highest standards of excellence in education is a group of 11 high schools which are endorsed because they have met specific criteria. Each member school must meet the highest standards for the learning process and experience, ranging from low student to teacher ratio to a multilingual education in a safe and secure international environment that engenders

fresh ideas and critical thinking."

According to Espinosa Feuz, the trip to The Bahamas catapults the interaction between students in The Bahamas and opportunities in Switzerland to a new level.

"In the past, a relatively small number of fortunate Bahamians experienced the benefits of a Swiss education. But this is a first of its kind, bringing a contingent of leading Swiss educators who represent a diverse variety of opportunities for education to meet with a broader group of people," she said.

Visiting educators will offer three levels boarding school for high school and preparatory students, hospitality schools of higher education. Gap Year Programmes and summer camps with multiple language learning choices.

Summer camps are open to those seven and

older and all offer a choice of languages as part of the curriculum, with Italian, French and German among the choices available. Activities such as sports, horse riding, arts and music, photography, fashion and design, leadership academy are also proposed. Students can also enjoy excursions in Europe and Switzerland which are also included in the summer camp offer.

Among the visiting educators will be a familiar face, Thomas Schädler Director of the Collège du Léman and former principal of Lyford Cay International School. A full slate is scheduled for the 3-day visit including assemblies and meetings at several junior high and high schools, official courtesy calls and a presentation and social hour at Old Fort Bay Club on February 2. with Mr. Christian Coquoz, Honorary Consul of Switzerland as guest of honor at the Old Fort Bay event. For more information, please don't hesitate to contact bahamas@swisslearning.com.



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After years of scrimping and saving, a husband told his wife the good news: "Honey, we've finally got enough money to buy what we started saving for in 1979." "You mean a brand-new Cadillac?" she asked eagerly. "No," said the husband, "a 1979 Cadillac."

Did you hear about the Wall Street investment banker who won \$10 million in the lottery? He's so happy that he's giving some serious thought to paying back his student loan.

What do you call counterfeit German currency? Question marks.

Why did the mean teacher walk around with her purse open? She read there was going to be some change in the weather.

Fred collected lots of money

from trick-or-treating and he went to the candy store to buy some chocolate. "You should give that money to charity," said the sales girl. Fred thought for a moment and said, "No, I'll buy the chocolate. You give the money to charity."

What happened when the cat swallowed a coin? There was money in the kitty.

How can you double your money? By folding it in half.

The best way of saving money is to forget who you borrowed it from.

Fred: Thank you so much for lending me that money. I shall be everlastingly in your debt.

Harry: That's what I'm afraid of!

Who dropped a wad of notes with an elastic band round them?

I did! Well, here's the elastic band.



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Woman To Woman... PEACE...really?

By: *Christna Bowe*

So.. I am 41 years young and here I am thinking "I've got it together" and then as it sometimes happen (more often than I would care to admit), I get this realization! This wow moment! That moment when the light bulb turns on and you realize something that has been in the front of your eyes for years but you've somehow never seen it.

Peace...we've all heard of the word, seen it used in the Bible and many other books but have we personally experienced it? I feel that many of us confuse what peace really is. We think that it is only something that can be experienced if everything is ok. But, do you realize that it is the exact opposite. Peace is that calmness, that serenity, that feeling of hope, that optimism, that emotion that surpasses logic.

Our present physical state does not determine whether we have it or not because we experience it amidst trying and troubling times. Your world is in turmoil on the outside but somehow the feelings described above exist in your soul.

You have been diagnosed with cancer, but you are not afraid, you don't know how you are going to pay the next bill but you are not worried, your marriage is in trouble but you are hopeful, you've lost your job but you are still smiling.

What hit me is that, you know what, we all have our crosses to bear, our burdens to carry but ultimately it's how we survive internally as we carry them that really matters. Because, guess what, as long as we breathe, we will have

trying seasons in our life. Can we lay claim to peace amidst it all?

Yes we can because (this is what also hit me) peace is ours for the taking. Yes, we may not be able to change what is happening in our life at that moment, but we can with God's help, change our perspective. We can be content even though we may not be where we want to be.

Our minds do not have to be consumed to the point of desperation, depression or total hopelessness because peace is free! It cannot be bought but rather gained by the grace of God.

Our minds, our thoughts, are so crucial to our well being and it is something that we can totally take control of. I think of myself and realized "Boy was I stupid!" No one can stop us from having peace unless we allow it. There is no human being on earth or no force including Satan that can control our minds.

Our minds, our souls are where our true freedom lives and it is where our true battle exists. So, really digging deep and intentionally going on a quest to recondition our minds is what can really achieve peace. There is no miracle cure or genie in a bottle however, you in no way, shape, or form have to live a defeated life even when you are going through your fire.

It reminds me of this; have you ever seen a person on their death bed and even amidst what we would call a sad, tragic and hopeless situation, they are smiling? You got to be kidding me right? How can they do that? Don't they know that their life is coming to an end? What's there to smile about? Well, they are at peace.

Their external is not controlling their internal. Even though their lot in life may not have been what they

wanted, they did not allow it to bitter the days that they had left and besides, we are all going to die someday to.

For those of us who are blessed enough to have the Lord as our Saviour, then the pain of a heart wrenching circumstance becomes even more bearable because our Lord, our Father, helps us attain that peace.

Because I am a believer and I can only be who I am, I sometimes wonder how those who are not, make it through the trials of life. Then I look at the how alcohol sells, entertainment sells, sex sells and I think that "Ok, that is how many of us cope, those tools provide the outlet from reality that we need to escape if only for brief moments at a time."

The issue with these methods are, firstly, they do not provide lasting, authentic peace, just bits and pieces of peace for the moment. Secondly, these outlets can sometimes mess up our life in other ways because we abuse them and then, we are worse off than when we started.

So, can we really have peace? We sure can! Do we want peace?

Of course we all do! As you go about your journey of acquiring that peace, remember what it really is. Peace says "I may be experiencing something terrible now but it doesn't have to break me or keep me in a state of misery. I can choose to liberate my mind and soul to accept it for what it is, move on with my life and smile because this too shall pass." It is not logical but the as the Bible says, God can give us a peace that passes all understanding.

We don't always have to understand something to experience it.

Peace and Blessings I pray for you my sisters.

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HAPPY NEW YEAR

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GRAND BAHAMA EVENTS

January 28
LIS UN Day. At Lucaya International School

February 4
Annual Installation of Officers & Directors
7 p.m. – 11 p.m. | Manor House, Grand Lucayan

Humane Society of Grand Bahama Flea Market and Car Boot Sale
10 a.m.-2 p.m. | The Garden of the Groves
\$20 per boot for each car, truck or wagon. All proceeds will be used towards the Humane Society shelter. For more information please contact the Humane Society at 352-2477 or Caraline Holding at 373-1611.

February 11
The Grand Bahama American Women's Club 14th Annual Golf Classic
12 noon | The Reef Golf Course, Grand Lucayan
Join the ladies for a round of golf as they raise funds to support the Student Scholarship Program. For more information please contact Norma Liedel at 602-3487

February 18
St. Paul's PTA: Night of Jazz Under the Stars
7 p.m. | Royal Palm Hotel
Come and enjoy some live jazz music with the students and staff of St. Paul's School. For more information please contact Bridget Farrington at 533-9275

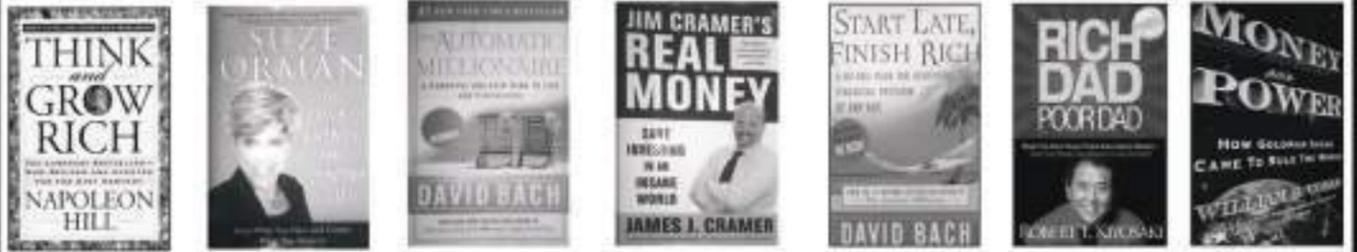
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Strategies for Making Your New Year's Resolutions Work

By: Patti Johnson

The New Year can be an opportunity for a new beginning, but will you actually take the chance to start over, to aim for bigger and better things? Surprisingly, many don't.

Only 45 percent of us typically make New Year's resolutions, according to a University of Scranton study published by Statistic Brain. Why? Because the goals can seem too big, the fear of failure stops us or we've simply decided resolutions just don't work.

Why don't they work?
Well, look at the top five resolutions for 2017:

- Lose weight
- Get organized
- Spend less and save more
- Enjoy life to the fullest
- Stay fit and healthy

These are large-scale changes that can't be accomplished with one simple habit tweak or schedule adjustment. But even big, bold changes can start with simple changes—if you focus on just today, just this week or just this month.

While researching for my book *Make Waves*, I found that significant changes often have a small or seemingly inconsequential beginning. First steps are based on the beliefs that I can do something, I can make this situation better, or I see the possibilities here.

These beliefs coupled with a commitment to a small first step, like setting daily coffees with experts to learn about starting a business or starting a family game night to spend more time together, become significant in retrospect and can lead to change even beyond what was first envisioned.

Thinking big and starting small is a concept that entrepreneurs, innovators and change leaders understand. Apply that to your new year and show that daunting resolution who's boss. Here's how:

1. Describe what you want to be different in your life. What is happening when this change occurs? How are you feeling? How will the experience be different than today?

2. Contrast this to your life today. If your resolution is to enjoy life to the fullest, maybe you are working too many hours or there's just too much repetition and routine in your days. Explore what is causing the gap first. What is in your control? Probably more than you think. Zero in on those things, the things you can influence, with a very open mind.

3. Decide what you can get started in January—no matter how small. What can I do right now, this month, to move toward my goal of spending more time with my family? The first step may be as simple as going in earlier two days a week to get home earlier in the evening or deciding to treat children's events with the same respect as a client meeting. Make those one or two small changes—and then stick to them.

4. Ask, What's working for me? We are all motivated in different ways. Explore what's working for you and what isn't and then adjust—don't give up. Or find someone who has similar goals and compare their successes and determine revisions to your plan. Sharing intent with others increases commitment.

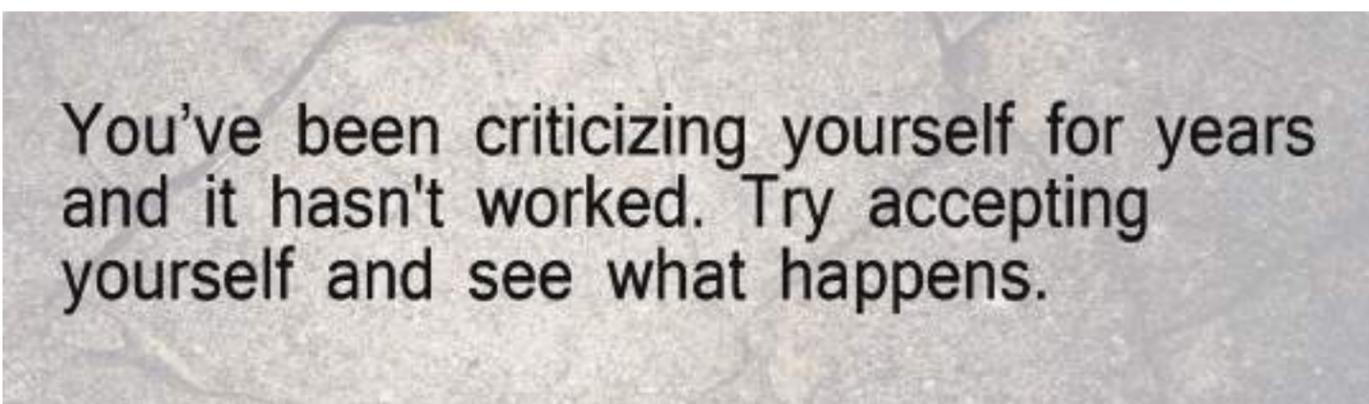
5. Repeat monthly. Repeat number three and four in February, March, April and so on. Ask yourself, How can I build on that one change I made last month in a way that moves me where I want to be? Decide to add another small change that adds on to what you have already accomplished.

When goals seem too audacious, our brains will find a good reason not to begin. Our procrastination, perfectionism and fear of failure greet us as we look into the new year. So forget New Year's resolutions and try monthly resolutions instead, ones that build onto each other.

If you commit and layer on month by month, you'll see notable progress as 2017 closes its doors. But first you have to start.

As Brett Hurt, the co-creator of Bazaarvoice, said, "Motion creates motion. Momentum creates momentum."

How will you get started in 2017?



HG CHRISTIE TOP PRODUCING AGENTS OF 2016



This is a coveted distinction within the company and recognized by clients as an indication of excellence.

An HG Christie 'Top Producer' is an agent who has achieved top-earning performance in their region or category. This honor denotes not just financial success, but also proficiency, extensive market knowledge and a standard of excellence that goes beyond the expected.

This year, first time HG Christie Top Producer John Constantakis ties with the 2015 Top Producer Ryan Knowles, Naisha Russell achieves highest number of closed sales, Martina Strachan acquired the highest number of exclusive listings, and Rhonda Waton as well as Chiara Petrucci join perennial Top Producer Dwayne Wallas in forming the 2016 HG Christie Top Producer lineup.

"We're happy to have such incredible and professional agents doing a fine job representing our buyers and sellers," said John Christie, Managing Broker of HG

Christie Ltd.

"We appreciate the dedication of our Top Producers who go above and beyond the call of duty."

The 2016 HG Christie Ltd | Christie's International Real Estate Top Producing Real Estate Agents for The Bahamas, by region/category, are:

- ABACO - Dwayne Wallas
- ELEUTHERA – Rhonda Waton
- GRAND BAHAMA - Chiara Petrucci
- NASSAU/PARADISE– John Constantakis & Ryan Knowles
- HIGHEST NUMBER OF CLOSED SALES – Naisha Russell
- MOST EXCLUSIVE LISTINGS - Martina Strachan

HG Christie's CEO, John Christie, concluded with this remark; "We are absolutely delighted by our results in 2016 and we look forward to supporting our entire HG Christie Team to reach new heights in 2017 and beyond."



YOUTH DEVELOPMENT PROGRAMME TO BECOME NATIONAL

Impressed with the work of the Bahamas Youth Leadership Development Programme, Prime Minister Perry G. Christie urged the event's founders to develop it on a national level.

The nation's leader was on island on Saturday, November 26, 2016, to officially re-launch the programme at Pelican Bay Resort at the invitation of founder, Zhivargo Laing.

Minister for Grand Bahama, the Hon. Dr. Michael Darville, and Melvin Seymour, Permanent Secretary, Ministry for Grand Bahama, accompanied the Prime Minister to the event.

Following a brief history of the organization by Mr. Laing, the Prime Minister told the 12th grade students from high schools on the island of when he was put out of school at the age of 14 and told he could not learn. He explained that educator, D.W. Davis refused to give up on him, and he went on to pass not only his BJC's but BGCSE's as well.

"Intervention in a child's life becomes very significant. Sometimes it makes the difference in that life," he said.

Prime Minister Christie urged the students to believe in themselves and not worry about where they have come from or where they are in their classes academically. If they believe, he said, they will achieve great things. Relating to his audience that leadership has been his life, the Prime Minister said it has taught his five valuable lessons.

"First, leadership matters. John Maxwell says, 'Leadership sets a cap on everything.' I believe this to be true. Families, schools, businesses, churches, communities and nations, more often than not, achieve to the extent of the quality of their leadership. We needed capable leadership in our country in the past; we need it today; and, we will need it in the future. The extent to which this and other youth programmes succeed in developing leadership in our young people is the extent to which we will lift the cap on our nation's future. Leadership truly matters.

"Second, leadership is not a position. If leadership was a position you could just appoint someone to it and they would be a leader. If anyone believes that just getting elected, appointed or promoted to a leadership position is sufficient

to make them a leader, then they show great unawareness of principle of leadership. You don't become a leader by a title and you don't need a title to be a leader. Leadership is more than positions or titles.

Leadership is the ability to rouse the conscience of a group of people so that they can work together to achieve a common objective. It is inspiring, moving, motivating and empowering people to do what they must do to accomplish great things. In order to do this, leaders must have vision, that is, some way that they are seeking to shape the world so that it is better than what exists. We motivate people to work and work together when they have, believe in and share a common compelling vision.

"Third, leadership is an act of both the mind and the heart. Effective leaders have to be able to think critically, solve problems, effect good plans and execute them. Yes, it is helpful for good leaders to be knowledgeable, smart, intelligent and experienced. It is helpful, some say even necessary, for leaders to be able to have clear thoughts and to articulate those thoughts to others. Leaders must be clear minded indeed. Leaders, however, must also have those soft skills that speak to our higher humanity.

Leaders must be listeners, respecting that others have a voice, words and thoughts that matter. Leaders must be gracious, knowing that the power they wield is only wielded well when used in the interest of bettering others. Leaders must be sympathetic, able to suffer with those of their followers who suffer. Leaders must be compassionate, able to move to relieve suffering where possible. Head and heart sometimes contradict each other, but there is no better expression of humanity than when both work together in a leader to improve the human condition.

"Fourth, leadership is demanding. Our world is complex. The people in it come to life with many different backgrounds, interests, desires and views. Leadership requires spending considerable time and energy making results happen. Because this is so, effective leaders find that they must make great personal sacrifices carrying out their work. While others watch, the leader must be about the business of getting results. Sometimes your effort results in success; sometimes it does not. I find that if you have done your best,

Heaven will not ask for more. You can lay your head on your pillow at night and sleep soundly knowing that you gave all you had to making the world in which you live a better place for the people you serve.

"Fifth, leadership is about service; service to people. When a leader makes leadership about himself, he/she runs the great risk of missing the whole point of the noble calling." The Prime Minister said that being a leader is about the people you serve and not you.

People of his generation, he continued, will soon have to leave frontline leadership whether it is in the family, school, church, business, community or the nation. When this happens, there will still be work to be done and leaders today, if wise, will provide those who follow with the skills to be successful.

"This is why I have come. Because I want to join with Zhivargo in saying that leadership matters and because it matters it must endure. For it to endure, we must do the work that this programme seeks to do. We must build or "BYLD" the leadership skills of you are young people. As the late, great Dr. Myles Munroe said, "The greatest act of true leaders is mentoring"



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GB MINISTER ON ECONOMIC GROWTH

Minister for Grand Bahama the Hon. Dr. Michael Darville believes in a tripartite agreement for economic growth and development for the island of Grand Bahama – which is inclusive of the Government, the Grand Bahama Port Authority and the Grand Bahama Chamber of Commerce.



Newly-appointed executives of the Grand Bahama Chamber of Commerce paid a courtesy call on Minister for Grand Bahama the Hon. Dr. Michael Darville on Thursday, January 12, 2017 at the Ministry of Grand Bahama. The Minister congratulated the new Board Members and gave them an overview of the Grand Bahama Investment Incentive Bill, which was passed in Parliament in 2016. Standing (left to right) are: Lawrence Palmer (2nd Vice-President), Melvin Seymour (Permanent Secretary at Ministry of Grand Bahama), Michael Holding (Chamber President), Dr. Michael Darville (Minister for Grand Bahama) and Daniel Romence (1st Vice-President).

Minister Darville stressed that point again as he welcomed newly-appointed executives of the Grand Bahama Chamber of Commerce, who paid a courtesy call on the Minister Thursday morning at the Ministry for Grand Bahama.

Representing the Chamber at the meeting were Michael Holding (President), Daniel Romence (1st Vice-President), Lawrence Palmer (2nd Vice-President), Mercynth Ferguson (Executive Director), Karin Sanchez (Secretary) and Ralph Hepburn (Treasurer).

During their meeting, Minister Darville reminded the Chamber Board Executives of the newly-launched Grand Bahama Investment Incentive Bill, which came about in 2016.

He said that it was a landmark Bill and he looks forward to going through the intricate aspects of the Bill with members of the Chamber, in particular the regulatory framework of the Legislation.

“We would also like to update you of our progress with the Grand Bahama Port Authority and Hutchison for the establishment of the One-Stop Shop and much needed Immigration Reform,” said Minister Darville.

“Immigration Reform is a key element for the

establishment and effective operation of the One-Stop Shop, which will take place through my Ministry. Much of the work that takes place in this Ministry is foundational work, which many people cannot appreciate at this time. “But very shortly they will see the extent of work which was done to lay a new paradigm shift in order to get the Free trade zone up and going and the modifications that are necessary to make it more savvy and more competitive.”

Minister Darville said that his Ministry has been working very closely with the Grand Bahama Port Authority for the establishment of the One-Stop Shop, which will ultimately be the template for the Commonwealth of The Bahamas, in order to improve the ease of doing business in our jurisdiction.

However, in order to make any of it work, Minister Darville told Chamber Executives

that there must be the task of locating the strengths of the government, the Port Authority as well as the strengths of the GB Chamber of Commerce.

“Our job is really to combine the strengths that come from each organization through the tripartite agreement and structure the One-Stop Shop in a way that will be effective and that will attract the type of businesses that will further strengthen the economy.

“You (the Chamber) will be a part of these discussions as we finalize the details for our One-Stop Shop business model.”

In fact, Minister Darville pointed out the fact that one of the reasons the Grand Bahama Ministry was formed was to establish the One-

Stop Shop in Grand Bahama -- thus, he and employees of the Ministry of Grand Bahama have been working diligently to accomplish their goals.

“We have something really, really super that we have come up with and we are about to introduce it to the Chamber for your input,” added Minister Darville.

“We want wide consultation across the business sector because ultimately the goal is to improve the ease of doing business and to take us to a higher level.”

President of the Grand Bahama Chamber of Commerce Michael Holding said that the Chamber looks forward to working closely with the Ministry of Grand Bahama as well as with all other government agencies.



Q: What travels around the world but stays in one corner?
A: A stamp.

Q: What happens when you fall in love with a French chef?
A: You get buttered up.

Q: What is a vampire's sweetheart called?
A: His ghoul-friend.

Q: If your aunt ran off to get married, what would you call her?
A: Antelope.

Q: What do squirrels give for Valentine's Day?
A: Forget-me-nuts.

Q: What does one penny say to the other penny?
A: Let's get together and make some cents.

Q: When does it rain money?
A: When there is "change" in the weather.

Q: Two coins add up to 30 cents, and one is not a nickel. What are they?
A: A quarter and a nickel. The quarter isn't a nickel.

Q: Why don't cows have any money?
A: Because farmers milk them dry.
Son: "Mom can I get twenty bucks"
Mom: Does it look like I am made of money
Son: "Well isn't that what M.O.M stands for?"

Q: Why didn't the quarter roll down the hill with the nickel?
A: Because it had more cents.

Q: What book do women like the most?
A: "Their husbands checkbook!"

Q: Why is there no gold at the end of the rainbow?
A: The Leprechaun took it and sold it to Cash4Gold!

Q: What did the cat say when he lost all his money?
A: I'm paw!

Q: How is the moon like a dollar?
A: They both have 4 quarters.

Physics Teacher: "Isaac Newton was sitting under a tree when an apple fell on his head and he discovered gravity. Isn't that wonderful?"
Student: "Yes sir, if he had been sitting in class looking at books like us, he wouldn't have discovered anything."



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Q: Why was 6 afraid of 7?
A: Because 7, 8, 9.

Q: What musical instrument is found in the bathroom?
A: A tuba toothpaste.

Knock, knock.
Who's there?
Pizza.
Pizza who?
Pizza really great guy!

Q: What do you call cheese that's not yours?
A: Nacho cheese!

Q: What do elves learn in school?
A: The elf-abet.

Q: Why did the boy bring a ladder to school?
A: He wanted to go to high school.

Knock, knock.
Who's there?
Interrupting, squawking parrot.
Interrupting, squawking

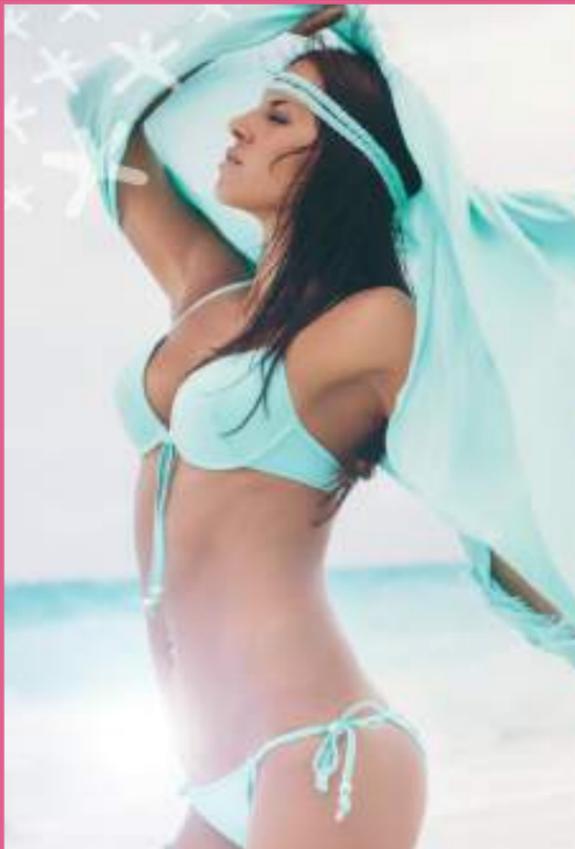
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A Republican and a Democrat were walking down the street when they came to a homeless person. The republican gave the homeless person his business card and told him come to his business for a job. He then took twenty dollars out of his pocket and gave it to the homeless person. The Democrat was very impressed, and when they came to another homeless person, He decided to help. He walked over to the homeless person and gave him directions to the welfare office. He then reached into the Republicans pocket and gave him fifty dollars.

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A servant, who indulged in spees during which he spent all his money, was advised by his master to save against a rainy day. A week later, the master inquired if any saving had been accomplished.

"Oh, yes, indeed, sir," the servant responded. "But, you see, sir, it rained yesterday, and it all went."

Schneider applied to a finance agency for a job, but he had no experience. He was so intense that the manager gave him a tough account with the promise that if he collected it, he'd get the job. Two hours later, Schneider came back with the entire amount. "Amazing!" the manager said. "How did you do it?" "Easy," Schneider replied. "I told him if he didn't pay up, I'd tell all his other creditors he paid us."

Q: How did the Banker die?
 A: He Cashed Out

Q: Where do birds invest their money?
 A: In the stork market!

Q: What do corn use for money?
 A: Corn "Bread."

Q: Where do penguins keep their money?
 A: In a snow bank!

Q: Why did the man put his money in the freezer?
 A: He wanted cold hard cash!

Money can't buy you happiness but it does bring you a more pleasant form of misery.

Q: What do fish use for money?
 A: Sand dollars!

Q: Where does a fish keep his money?
 A: In the River Bank!



Pre-employment testing, what you need to know

By: Billie Bowe



Companies the world over are demanding change from their HR departments. I recently stumbled upon an issue of the Harvard Business Review (HBR), with its headlining story, "It's Time to Blow Up HR And Build Something New, Here's How." Today, HR departments can serve their internal clients better by being more strategic. One way for HR to be of an added value to the business, is by using pre-employment testing to manage talent and recruitment.

As an internationally accredited practitioner of one of the World's leading developers of talent management assessments, I almost always use assessments in my consulting business. Here are five reasons why.

1. Fair selection: It takes the guessing game and subjectivity or biases an interviewer may have, even unknowingly, during the candidate selection process. Valid, reliable assessments based on behaviours/abilities required for a particular role provide a method that is fair. Let's face it. If you've ever had to endure a poorly conducted interview, you probably know what I am talking about. Where do you see yourself in five years? Really? How vanilla is that.

2. Significant cost savings in recruitment: If you've ever tried to fill a critical position, you know how expensive it can be. You may chose to advertise or use a recruitment or headhunting company, but that still doesn't guarantee that you'll get a good hire. The benefit in dollars and cents with using psychometric assessments is the focused approach to finding candidates that are most likely to perform well in the workplace. So when you reduce the chance of making a bad hiring decision, you reduce the cost of recruitment.

3. Measure aspects that drive performance: I am big on metrics. Having a useful tool that helps to predict a candidate's competency potential in critical work areas and whether they are the right fit for the job and the company's culture is an excellent added value.

4. Increase employee engagement and job satisfaction: We all want engaged and highly productive employees don't we? We want them satisfied and we want to keep them that way. Assessments can help to identify what makes an employee or candidate tick. If what makes them tick does not exist or is not a part of the company's culture or environment, this can

decrease engagement and certainly impact an employee's satisfaction with the job and the company.

5. Talent audit: I have written about this topic before but it can never be overstated. Conducting an in-depth talent audit of your existing workforce can identify strengths and dig deeper into areas of weaknesses. In the candidate selection process, psychometric assessments are very valuable as you're able to verify the areas of strengths the candidate has identified. You are also able to explore issues that warrant further exploration in a more targeted and precise way.

For job hunters out there do your research. More and more companies are using job or pre-employment testing.

For employers, you'd better jump on the bandwagon now. This is not a fad. If you're still interviewing candidates based on antiquated questions that can be well rehearsed by a candidate, you're going to be disappointed. Psychometric assessments are behavioural based. Either the candidate can verify what they say they are good at or not. There is no gray area. The proof is in the pudding.

PATHFINDERS AND THE CHURCH OF JESUS CHRIST OF LATTER DAY SAINTS DONATE \$250,000



Thanks to a partnership between the Pathfinders Task Force and the Church of Jesus Christ of Latter Day Saints, a quarter of a million dollars worth of supplies (including food) have been donated to The Bahamas as a part of ongoing relief efforts following the passing of Hurricane Matthew.

A great portion of the donations was delivered to Grand Bahama. Minister for Grand Bahama the Hon. Dr. Michael Darville on Friday, January 6, 2017 said that the supplies donated will go a long way for Grand Bahama residents, many of whom are still in need of such supplies, particularly building materials.

"On behalf of NEMA (National Emergency Management Agency), the Minister responsible (Hon. Shane Gibson) and myself, we would like to thank the Pathfinders Task Force and the Church of Jesus Christ of Latter Day Saints

for their gifts of love," said Minister Darville during a presentation of building supplies at NEMA's warehouse. "When a disaster such as a hurricane hits, in the aftermath people donate willingly in the heat of the moment.

But to have these two organizations continuing to make donations to local residents long after the storm has passed means a great deal."

Minister Darville noted that both the Pathfinders Task Force and the Church of Jesus Christ of Latter Day Saints are working in conjunction with NEMA, the Ministry of Social Services and Urban Renewal to ensure that those in need receive the donated supplies.

NEMA's Warehouse manager, Tammy Mitchell said that distribution of supplies happens through the Department of Social Services, where local residents report their need and a list is created and passed on to NEMA.

"We have been supplied with a list of names of residents from Social Services and from that list we will begin the distribution process of these items to persons who basically have minor damages to their homes.

"We're finding that a number of people who may be in need are still getting lost in the cracks, so what we're doing now is trying to reach those people and assist them as best as we can with what has been donated."

Scott Lewis, Pathfinders Task Force Leader, said that his organization has had a long history in assisting Bahamian residents in the aftermath of major hurricanes. Since stepping forward to offer help when Hurricane Floyd had hit Grand Bahama, their organization has been giving and donating supplies and food items to The Bahamas.

This marks the 18th year that Pathfinders Task Force has been working with other organizations in the United States to bring supplies to islands devastated by hurricanes and natural disasters.

"We've become sort of a trusted agent for U.S. organizations to donate and ensure that their donations get to the right people, and NEMA has been terrific in helping with that," said Scott Lewis.

"We rode out Hurricane Matthew in The Bahamas, and we were among the first group of workers on the ground two days after the storm here in Freeport."

Lance Brown, Branch President for the Church of Jesus Christ of Latter Day Saints in Grand Bahama, said that Pathfinders Task Force operated as their middle man and helped to identify the proper local agencies with which they could work to distribute the supplies that have been donated.



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2017 Schedule

Issue date	Theme	Deadline
January 25th	Financial Planning Issue	January 17th
February 8th	Valentine's Day Issue	January 31st
February 22nd	Healthy Lifestyles Issue	February 14th
March 8th	Spring Fashion Issue	February 28th
March 22nd	People In Business Issue	March 14th
April 5th	Easter Issue	March 28th
April 26th	Wedding Issue	April 18th
May 10th	Mother's Day Issue	May 2nd
May 24th	Prom/Graduation Issue	May 16th
June 7th	Father's Day Issue	May 30th
June 21st	Hurricane Issue	June 13th
July 5th	Independence Day Issue	June 27th
July 19th	Vacation Guide Issue	July 11th
August 2nd	Back To School Issue #1	July 25th
August 16th	Back To School Issue #2	August 8th
August 30th	Back To School Issue #3	August 22nd
September 13th	18th Anniversary Issue	September 5th
September 27th	Fall Fashion Issue	September 19th
October 11th	National Heroes Day Issue	October 3rd
October 25th	Home Improvement Issue	October 17th
November 8th	Culinary Arts Issue	October 31st
November 22nd	Thanksgiving Issue	November 14th
December 6th	Christmas Planning Issue	November 28th
December 20th	Giant Christmas Shopping Issue	December 12th

*Schedule and themes are subject to change.

Prices quoted below are for TWO issues. All Prices are INCLUSIVE of VAT

ADVERTISING RATE SCHEDULE		
AD TYPE & SIZE	BLACK & WHITE PER MONTH	COLOUR PER MONTH
MONTHLY PRICES = 2 ISSUES PER MONTH = 2 ADS PER MONTH		
Size A Full Page - 15.5"H x 10"W	\$ 446.00	\$ 1,333.00
Size B Half Page - 8"H x 10"W	\$ 205.25	\$ 618.75
Size C (Other Size) - 9.5"H x 7.47"W	\$ 473.00	\$ 666.88
Size D Third Page - 4.7"H x 10"W	\$ 317.13	\$ 467.63
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Size G 3.17"H x 7.47"W or 4.7"H x 5"W	\$ 166.63	\$ 252.63
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One Christmas, Joe and Peter built a skating rink in the middle of a field. A shepherd leading his flock decided to take a shortcut across the rink. The sheep, however, were afraid of the ice and wouldn't cross it. Desperate, the shepherd began tugging them to the other side.

'Look at that,' remarked Peter to Joe, 'That guy is trying to pull the wool over our ice!'

Q. What do you get if you cross Santa with a detective?
 A. Santa Clues!

Q: Why does Santa Claus go down the chimney on Christmas Eve?
 A: Because it "soots" him!

Q. What happened when Guy ate the Christmas decorations?
 A. He went down with tinsel-tis.

The judge asked the defendant what he was charged with.
 "Doing my Christmas shopping early," was the reply.
 "That not illegal! How early were you shopping?"
 "Before the store was open."

How do you know Santa has to be a man?
 No woman is going to wear the same outfit year after year.

Maria went to the Post Office to buy stamps for her Christmas cards.
 'What denomination?' asked the clerk.
 'Oh! Good heavens! Have we come to this?' said Maria, 'Well give me 50 Methodist and 50 Church of England ones please.'

Tom had this problem of getting up late in the morning and was always late for work. His boss was mad at him and threatened to fire him if he didn't do something about it. So Tom went to his doctor who gave him a pill and told him to take it before he went to bed. Tom slept well, and in fact, beat the alarm in the morning. He had a leisurely breakfast and drove cheerfully to work.
 "Boss", he said, "The pill actually worked!"
 "That's all fine," said the boss, "But where were you yesterday?"

A vacuum sales man appeared at the door of an old lady's cottage and, without allowing the woman to speak, rushed into the living room and threw a large bag of dirt all over her clean carpet.
 He said, "If this new vacuum doesn't pick up every bit of dirt then I'll eat all the dirt."
 The woman, who by this time was losing her patience, said, "Sir, if I had enough money to buy that thing, I would have paid my electricity bill before they cut it off. Now, what would you prefer, a spoon or a knife and fork?"

A little monster was learning to play the violin, I m good, aren't I? he asked his big brother.
 You should be on the radio, said his brother. You think I m that good? No, I think you

Ted said to his friend, can you lend me \$10?
 But I only have \$8, his friend replied. That's OK, you can always owe me the other \$2!

A doctor had been attending a rich old man for some time, but it became apparent that the old chap had not long to live. Accordingly, the doctor advised his wealthy patient to put his affairs in order. "Oh yes, I've done that," said the old gentleman. "I've only got to make a will. And do you know what I m going to do with all my money? I m going to leave it to the doctor who saves my life."

Have you heard about the new aftershave that drives women crazy?
 No! Tell me about it. It smells of \$50 dollar bills.

At the Cedar Rapids Chamber of Commerce meeting the treasurer reported a deficit of two hundred dollars. One of the chamber members stood up and said, "I vote that we donate half of it to the Red Cross and then give the other fifty dollars to the Salvation Army."



SAVINGS TIPS Preschool Years (2-5)
 You can start teaching kids about money as soon as they express a curiosity or interest about the topic. Even a two-year old can be taught to put coins into a piggy bank. They may not completely

understand the concept of saving, but this is a good introduction to what coins look like and the idea of putting the coins into a piggy bank. Start with the basics such as money identification with preschoolers. Teach them to tell the difference between a penny, nickel, and a dime. Show them a \$1 bill and start showing them how you use these dollar bills to purchase items. When a child asks for something in a store, explain that you have to pay for item - it is not free.

At this age, you could even introduce the concept of "needs vs. wants." Instilling good

money values can begin very early.

A friend and I were driving in the country looking for an address. We found the town, but we couldn't locate the road. We drove to the police station. They'd never heard of the road. Neither had the Fire Department. We went to City Hall, where a community get-together was going on. We consulted a map, with no luck, until finally we happened to ask one young man who knew exactly where the street was. He pointed to the map, showing us exactly how to get there. I said, "Thank you. Are you with the Police? Or the Fire Department?"

While the U.S. stock market was at an all time high, the ups and downs frightened a lot of small investors. A guy went to his financial adviser at the bank and ask if he were worried. He replied that he slept like a baby. He was amazed and asked,

"Really? Even with all the fluctuations?"
 He said, "Yes. I sleep for a couple of hours, then wake up and cry for a couple of hours."

The retired guy goes to the doctor and says, "Doc, I ache all over. Everywhere I touch it hurts."
 The doctor replies, "OK. Touch your elbow."
 The guy touches his elbow and winces in genuine pain.
 The doctor, surprised, then states, "Touch your head."

The guy touches his head and jumps in agony. The doctor asks him to touch his knee and the same thing happens. Everywhere the guy touches he hurts a lot. The doctor is stumped and orders a complete examination with X-rays, etc. and tells the guy to come back in two days. Two days later the guy comes back and the doctor declares, "We've found your problem." "Oh yeah? What is it?" asks the retiree.

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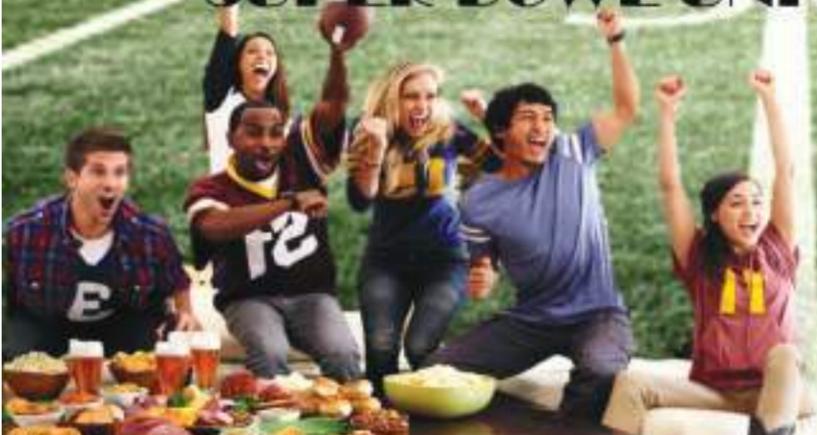


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Financial planning is a process that establishes your short, medium and long term financial goals with guidance on how you will attain them. As professional financial advisers, Visionary Business Consultants can help you make informed decisions about your financial future.

It is no doubt that you will have plans of one or the other, such as, getting married, purchasing a home, starting a family, living in another country, retirement and so on. Consequently, all of these plans come with financial implications and you can't leave it all to chance. Guided planning will assist in your realizing financial goals, therefore the sooner you begin, the greater chance you have of succeeding. There are things to consider when planning your financial future; milestones are a great time to measure your successes or failures.

Life comes with happiness and sadness and milestones come in different forms; birth, start school, university or college, start work, change of job, first home, getting married, starting a family, relocation, redundancy, starting your own business, unexpected windfall, divorce, illness, retirement, or death. It is easy to take all this for granted, but it's a lot to think about when making plans for the future.

Achieving a balance between planning for the future and ensuring your day to day finances are covered can be a challenge. Financial planning is probably more important today than it's ever been. In

a market where there are low interest rates on deposit and savings accounts, the big question is which investment is best when considering how much return you will receive for your future use or retirement.

Money managing does not come naturally or easily to everyone. Whether you have little experience with money management or you are unsure about how to handle certain costs or expenses, a financial planner may be useful. The advantages of financial planning cover many aspects of a person's life from budgeting and planning large purchases, to planning for the unexpected and leaving behind an inheritance.

Consider whether you need help to analyze your current finances to identify your strengths and weaknesses. If you are not particularly savvy with managing your own money, you may not realize that some of your spending or financial decisions are causing you to lose money. Additionally, if you receive a large sum of money such as from an inheritance, a financial planner can help you manage the money responsibly, in a way that can help extend its value or increase it through smart investments.

The future is uncertain and it is difficult to imagine how you or your family could handle unexpected events, such as a death or an illness. A good recommendation is to create a power of attorney that springs into effect if you become disabled. This enables someone to make decisions on your behalf when you cannot physically do so.

College tuition, a new car or a new house are common expenses that require large sums of money. You may not have the money on hand to cover the entire expense. Financial planning can help you determine whether you need short-term financing options such as loans or if you should set money aside over time and have enough money to cover the cost when the time comes to make the purchase.

Estate planning involves financial planning. The complexities depend on individual circumstances. For example, financial planning can help you decide how to handle leaving behind an inheritance to minors or structuring your estate plan to protect a beneficiary's inheritance from creditors.

Financial planning is a dynamic on-going process that requires continuous monitoring. Review of the actions recommended in the plan should take place regularly, and the goals should be reviewed annually to take account of a change in income, asset values, business or family circumstances. Financial Planning that follows a properly defined and documented process will give the greatest chance of a successful outcome. It will not guarantee financial security or wealth but will provide an opportunity to pursue both and requires proper analysis, discipline and expertise.

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FREEPORT	7:00 AM	MARSH HARBOUR	7:45 AM	DAILY	\$199.00	\$103.00
FREEPORT	4:00 PM	MARSH HARBOUR	4:45 PM	DAILY	\$199.00	\$103.00
MARSH HARBOUR	5:00 PM	FREEPORT	5:45 PM	DAILY	\$199.00	\$103.00
MARSH HARBOUR	8:00 AM	FREEPORT	8:45 AM	DAILY	\$199.00	\$103.00
NASSAU	8:00 AM	STANIEL CAY	8:45 AM	DAILY	\$214.00	\$118.00
NASSAU	2:00 PM	STANIEL CAY	2:45 PM	DAILY	\$214.00	\$118.00
NASSAU	8:00 AM	BLACK POINT	8:45 AM	DAILY	\$214.00	\$118.00
NASSAU	2:00 PM	BLACK POINT	2:45 PM	DAILY	\$214.00	\$118.00
NASSAU	8:00 AM	FARMER'S CAY	8:45 AM	MON, WED, FRI, SAT, SUN	\$225.00	\$128.50
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3. Read every day.
4. Forget the boob tube and spend less time surfing the internet.
5. Control your emotions.
6. Network and volunteer regularly.
7. Go above and beyond in work and business.
8. Set goals, not wishes.
9. Avoid procrastination.
10. Talk less and listen more.
11. Avoid toxic people.
12. Don't give up.
13. Set aside the self-limiting beliefs holding you back.
14. Get a mentor.
15. Eliminate "bad luck" from your vocabulary.
16. Know your main purpose.

Odds are, if you are not making sufficient income at your job, it is

because you are doing something you do not particularly like. When you can earn a sufficient income doing something you enjoy, you have found your main purpose.

Believe it or not, finding this purpose is easy. Here's the process:

1. Make a list of everything you can remember that made you happy.
2. Highlight those items on your list that involve a skill, and identify that skill.
3. Rank the top 10 highlighted items in the order of joy they bring to you. Whatever makes you happiest of all gets 10 big points.
4. Now rank the top 10 highlighted items in terms of their income potential. The most lucrative skill of all is worth 10 points.
5. Total the two ranked columns. The highest score represents a potential main purpose in your life. Presto!



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Create Your Own Personal Financial Plan

By: Sound Mind Investing

YOUNG COUPLE

1. Make a budget, relying on your current spending to establish realistic initial estimates in each category. Usually this requires a period of tracking your expenses carefully to ensure your budget is using realistic figures. Establish your short- and medium-term financial goals. Then look at your budget again. Does your available surplus put you in position to realize your goals? If not, it's not unusual to go through several rounds of belt-tightening before finally settling on a workable budget.

2. Attack your debt, while avoiding further debt. This is tougher than it sounds, since most young people have yet to establish a savings reserve from which to absorb unexpected expenses. Couples considering having children are wise to attempt budgeting all living expenses from one income, while applying the other entirely to debt reduction and saving. List all of your debts, including balances and interest rates. There are two main debt-payment strategies to choose between. If you are highly disciplined, you will save the most money in interest expense by paying off your highest interest rate debts first. But a more motivating strategy for many is the "debt snowball" approach, in which you pay off the debt with the lowest balance first, then the next lowest, and so forth. Don't underestimate the value of this psychologically; if seeing your debts fall one after another keeps you motivated, it's worth paying a little extra interest.

3. Start building your emergency fund by opening a money market account and having money automatically deposited into it each month. For most people, it's a good idea to start saving a small amount even before they've finished paying off their debt. Some of this depends on the interest rate of your loans, but having a small savings account will help keep you from slipping back to your credit cards when unexpected expenses arise. A savings account balance of three to six months living expenses is routinely recommended by financial planners. That may seem like a lot, but you'll have plenty of use for it if buying a house or having children are on the horizon.

4. Take advantage of free money at work by contributing to your retirement plan up to the amount your company matches. This is slightly

controversial if you are in a deep debt hole, in which case you should skip this step for now. But if your debt is manageable, meaning you have a clear plan to pay it off reasonably soon, take advantage of employer matching in your 401(k) or other retirement plan if it's available. Beyond the amount matched, additional contributions take a lower priority.

5. Start a college savings account. If you already have a child, the clock is ticking on their education saving. There is definitely a right way and a wrong way to do this, so educate yourself. It's easier than it seems: use a Section 529 plan, Coverdell Education Account (formerly known as Ed IRAs), or even a Roth IRA. Avoid the old tools you've heard about: EE bonds, custodial accounts, and so on. And don't buy into the idea that you need to save a gazillion dollars for college either. Worst case, there will likely be loans or part-time jobs available to make sure Junior can still go to college. Don't be paralyzed by the huge numbers you read about; just start saving what you can.

MIDDLE-AGE COUPLE

1. Revise your budget to reflect your new level of income and expenses.

2. Take a financial inventory of your household. What debt do you have outstanding? What needs are coming up—additional school payments, cars that need replacing, home repairs you've put off? At this stage of life, debt should be pared back to bare minimums.

3. Get realistic estimates of how much money you'll need to retire.

4. Review your investing strategy.

5. Maximize your retirement plan at work. Your 401(k) or other retirement plan at work probably represents your best opportunity to quickly save large amounts for retirement. The tax advantages of such an account, which usually include pre-tax contributions, coupled with employer matching or other contributions, make it tough to beat. This isn't true in every case though, so investigate the details of your plan, as well as the investment options offered within it. Most 401(k) plans will allow you to save as much as \$15,500 in 2007, and an additional \$5,000 if you're at least 50 years old.

RETIREMENT COUPLE

The big day has finally arrived! Freedom! But with the freedom from your job comes the unsettling loss of that familiar friend: the regular paycheck. That loss of steady income makes many retirees feel like they're at the mercy of the financial markets to a much greater extent than they prefer. Don't panic, you can have peace of mind despite this adjustment. But it's definitely time to make sure your personal financial plan reflects these major changes. Here are the key points:

1. Decide whether to take your company retirement plan money in a lump sum or an annuity.

This is an extremely important decision and should be made with great care. If you'll be making this decision soon, schedule an appointment with a CPA or financial planner to talk about which is a better option for you.

2. Re-create your budget to reflect the realities of your retirement income. This doesn't just mean the changing amounts; it means the change in the timing of these payments as well. Match your living expenses to the amount and timing of your income, obviously remembering to include things such as social security income, pension benefits you receive, and so on.

3. Determine your strategy for withdrawing money from your retirement plans. This is a major decision, one you should make with a firm grasp of your income needs (from your newly revised budget). Let's review a few popular options:

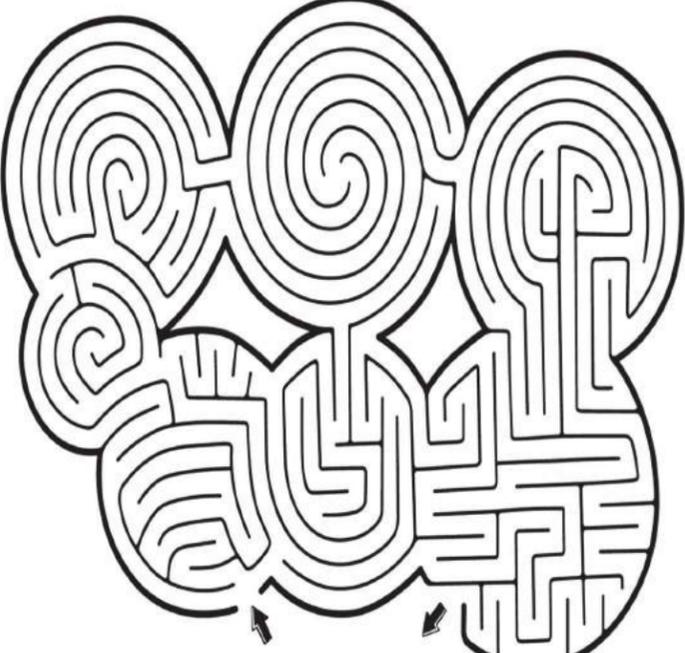
than your Roth IRAs early in retirement will generally leave you with more flexibility in your later years than vice versa (due to the smaller mandatory distributions you'll incur).

4. Reconsider your asset allocation and risk threshold. Retirement is a time to reduce risk, taking only as much as is necessary to meet your financial needs. Even if you've been an "all stocks, all the time" investor throughout your life, it's foolish to take that added risk if you can live comfortably on the income provided from less aggressive investments. So look closely at what your specific income needs are, and throttle down your risk if you're able.

I NEVER DREAMED ABOUT SUCCESS. I WORKED FOR IT.

The Amazing Maze

How long would it take for you to get to the end of the maze. Use a pencil lightly to solve the maze so you can erase your tracks if you get stuck. Enjoy!



 A man dies and goes to heaven. Of course, St. Peter meets him at the pearly gates. St. Peter says, "Here's how it works. You need 100 points to make it into heaven. You tell me all the good things you've done, and I give you a certain number of points for each item, depending on how good it was. When you reach 100 points, you get in." "Okay," the man says, "I was married to the same woman for 50 years and never cheated on her, even in my heart." "That's wonderful," says St. Peter, "that's worth three points!" "Three points?" he says. "Well, I attended church all my life and supported its ministry with my tithing and service." "Terrific!" says St. Peter, "that's certainly worth a point." "One point? Golly. How about this: I started a soup kitchen in my city and worked in a shelter for homeless veterans." "Fantastic, that's good for two more points," he says. "TWO POINTS!!" the man cries, "At this rate the only way I get into heaven is by the grace of God!"

SUDOKO!

Here is something moderately challenging for the sudoku enthusiast!
How to sudoku?
It's Easy at least in principle. Arrange the digits 1-9 so that each appears exactly once in each row and column and once in each 3x3 box. SOLUTION IS LOCATED IN THE ISSUE

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

Roasted Brussels Sprouts With Pecans



Ingredients
 2 pounds Brussels sprouts, trimmed and halved
 1 cup pecans, roughly chopped
 2 tablespoons olive oil
 2 cloves garlic, finely chopped
 kosher salt and black pepper

Method
 Heat oven to 400° F. On a large rimmed baking sheet, toss the Brussels sprouts, pecans, oil, garlic, 1/2 teaspoon salt, and 1/4 teaspoon pepper. Turn the Brussels sprouts cut-side down. Roast until golden and tender, 20 to 25 minutes.

Broccoli With Toasted Garlic and Hazelnuts

Ingredients
 1/2 cup hazelnuts
 2 bunches broccoli (about 3 pounds), cut into long florets
 1/2 cup extra-virgin olive oil
 6 cloves garlic, sliced
 2 tablespoons fresh lemon juice
 kosher salt and pepper

Method
 Heat oven to 375° F. Spread the hazelnuts on a rimmed baking sheet and toast, tossing occasionally, until fragrant, 5 to 6 minutes; roughly chop. Meanwhile, fill a large saucepan with 1 inch of water and fit with a steamer basket (or fill a large pot with 1/2 inch of water). Bring to a simmer. Place the broccoli in the steamer basket, cover, and steam until tender, 4 to 5 minutes. Transfer to a platter. Meanwhile in a small saucepan, cook the oil and garlic over low heat until the garlic is just golden, 4 to 6 minutes. Transfer to a small bowl and stir in the hazelnuts, lemon juice, and 1/2 teaspoon each salt and pepper. Drizzle over the broccoli.



3 Money Habits That Separate the Rich From the Poor

The 70/30 Rule

After you pay your fair share of taxes, learn to live on 70 percent of your after-tax income. These are the necessities and luxuries you spend money on. Then, it's important to look at how you allocate your remaining 30 percent. Let's allocate it in the following ways:

Charity

Of the 30 percent not spent, one-third should go to charity. Charity is the act of giving back to the community and helping those who need assistance. I believe that contributing 10 percent of your after-tax income is a good amount to strive for.

The act of giving should be taught early, when the amounts are small. It's pretty easy to take a dime out of a dollar. But it's considerably harder to give away a \$100,000 out of \$1 million. You say, "Oh, if I had \$1 million, I'd have no trouble giving \$100,000." I'm not so sure. \$100,000 is a lot of money. Start early so you'll develop the habit before the big money comes your way.

Capital Investment

With the next 10 percent of your after-tax income, you're going to create wealth. This is money you'll use to buy, fix, manufacture or sell. The key is to engage in commerce, even if only on a part-time basis.

So how do you go about creating wealth? There are lots of ways. Let your imagination roam. Take a close look at those skills you developed at work or through your hobbies; you may be able to convert these into a profitable enterprise.

Savings

The last 10 percent should be put in savings. I consider this to be one of the most exciting parts of your wealth plan because it can offer you peace of mind by preparing you for the "winters" of life. Let me give you the definition of "rich" and "poor": Poor people spend their money and save what's left. Rich people save their money and spend what's left.

Twenty years ago, two people each earned a \$1,000 a month and they each earned the same increases over the years. One had the philosophy of spending money and saving what's left; the other had the philosophy of saving first and spending what's left. Today, if you knew both, you'd call one poor and the other wealthy.

So, remember that giving, investing and saving, like any form of discipline, has a subtle effect. At the end of the day, the week, the month, the results are hardly noticeable. But let five years lapse and the differences become pronounced. At the end of 10 years, the differences are dramatic.

WORD SEARCH

You can find the words in the grid by looking Diagonal, Forward, Backward, Up, and Down. Circle them with a pencil to highlight the letters. But most of all HAVE FUN!!!

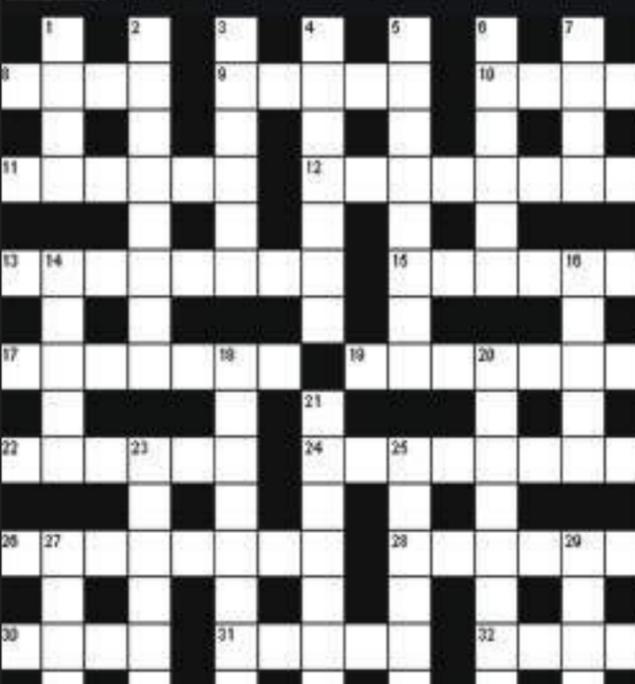
W	N	N	V	P	E	T	U	C	A	L	X	I	N	S	C	R	I	B	E	D	A
C	J	C	C	O	N	G	R	U	E	N	T	O	N	I	G	I	R	O	F	J	P
O	V	H	V	C	H	G	R	A	L	U	C	I	D	N	E	P	R	E	P	A	
D	S	C	Y	S	M	T	S	E	X	A	O	G	D	O	G	F	A	D	P	Y	R
D	E	A	O	P	B	H	A	E	D	M	H	I	O	A	A	C	E	V	R	R	A
C	W	G	M	O	O	I	X	G	P	P	A	R	R	C	T	N	T	R	O	D	B
L	E	A	R	T	R	T	N	L	O	G	G	E	T	I	O	T	N	E	B	E	O
W	R	N	W	E	E	D	E	O	O	N	V	O	O	M	P	G	E	G	A	Q	L
C	C	K	I	R	E	M	I	N	M	A	R	N	I	E	C	B	C	E	B	U	A
P	O	I	S	E	P	A	N	U	I	D	N	C	O	I	D	A	T	I	A	H	
W	O	O	R	N	O	L	C	S	A	S	A	R	Q	S	C	I	J	N	L	T	P
T	R	L	T	C	V	C	O	X	L	T	E	L	E	K	O	G	D	I	I	A	
Y	N	A	Y	A	U	D	E	H	O	T	E	C	T	G	N	I	A	M	T	O	R
H	R	E	T	G	L	M	F	R	N	S	T	S	E	B	S	T	D	H	Y	N	G
Y	K	V	N	R	O	T	F	I	T	O	P	J	B	L	E	L	L	A	R	A	P
C	E	Y	I	O	A	N	I	E	R	G	S	E	L	E	C	S	O	S	I	W	Y
H	G	X	O	Z	P	T	C	T	R	A	A	E	R	A	U	R	S	L	O	P	E
O	Y	V	P	M	G	X	I	E	U	E	E	J	W	Q	T	E	I	E	Q	C	L
R	E	G	D	E	R	P	E	O	L	D	N	N	I	I	Q	N	C	N	E	E	
D	C	P	I	E	T	L	N	W	Z	G	E	C	I	H	V	Y	Z	O	F	E	G
Y	I	H	M	R	D	M	T	Q	M	H	N	M	E	L	E	O	U	G	C	K	S
I	R	R	A	T	I	O	N	A	L	G	B	A	I	M	A	G	I	N	A	R	Y

ACUTE
ADJACENT
ALTITUDE
ANGLE
ARC
AREA
AVERAGE
AXES
BINOMIAL
BISECTOR
CHORD
CIRCLE
CIRCUMFERENCE
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CONSECUTIVE
COORDINATES
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DENOMINATOR
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DIGIT
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FRACTION
GRAPH
HYPOTENUSE
IMAGINARY
INSCRIBED
INTEGER
INTERCEPT
IRRATIONAL
ISOSCELES
LEGS
LINEAR
MIDPOINT

OCTAGON
ORIGIN
PARABOLA
PARALLEL
PERPENDICULAR
POLYGON
PROBABILITY
RATIO
SLOPE

Crossword Puzzle

Good luck and enjoy!
 SOLUTION IS LOCATED IN THE ISSUE



Across
 8 Note (4)
 9 A literary genre (5)
 10 Tools for punching small holes (4)
 11 A finger or toe (6)
 12 Labelled with digits (8)
 13 Often (8)
 15 Having rounded protuberances (6)
 17 An acknowledgement of payment (7)
 19 Not a departure (7)
 22 A scornful smile (6)
 24 Blast of (8)
 26 Perfect or complete (8)
 28 Bars (6)
 30 Fruit of the blackthorn bush (4)
 31 Exercise (5)
 32 Taro (4)

Down
 1 Prefix indicating change (4)
 2 Dress shop (8)
 3 Breed of penguin (6)
 4 Type of nut (7)
 5 Legislator (8)
 6 Shaman (6)
 7 Skid (4)
 14 Genus of rhubarb (5)
 16 Courageous (5)
 18 Grazing lands (8)
 20 In a rage (8)
 21 Hemophilic (slang) (7)
 23 Boarded (6)
 25 Makes angry (6)
 27 Light or tulip (4)
 29 Current (4)

CLASSIFIEDS

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 Tom had this problem of getting up late in the morning and was always late for work. His boss was mad at him and threatened to fire him if he didn't do something about it. So Tom went to his doctor who gave him a pill and told him to take it before he went to bed. Tom slept well, and in fact, beat the alarm in the morning. He had a leisurely breakfast and drove cheerfully to work.

"Boss", he said, "The pill actually worked!"
 "That's all fine," said the boss. "But where were you yesterday?"
 When an employee asked his boss for a day off of work, his boss looked him squarely in the eyes and said "I'd love to give you the day off but, if I let you have the day off, I'll have to give a day off to every employee whose wife has just given birth to triplets!"

A business owner decides to take a tour around his business and see how things are going. He goes down to the shipping docks and sees a young man leaning against the wall doing nothing. The owner walks up to the young man and says, "Son, how much do you make a day?"
 The guy replies, "150 dollars."
 The owner pulls out his wallet, gives him \$150, and tells him to get out and never come back.

A few minutes later, the shipping clerk asks the owner, "Have you seen the UPS driver?? I asked him to wait here for me!"

A businessman walked into a New York City bank and asked for the loan officer. He said he was going to Europe on business for two weeks and needed to borrow \$5,000. The loan officer said the bank would need some security for such a loan. The business man then handed over the keys to a Rolls Royce that was parked on the street in front of the bank. Everything checked out and the loan officer accepted the car as collateral for the loan. An employee then drove the Rolls into the bank's underground garage and parked it there. Two weeks later the businessman returned, repaid the \$5,000 and the interest which came to \$15.41.

The loan officer said, "We do appreciate your business and this transaction has worked out very nicely, but we are a bit puzzled. While you were away we checked and found that you are a multimillionaire. What puzzles us is why you would bother to borrow \$5,000?"
 The business man replied: "Where else in New York City can I park my car for two weeks for fifteen bucks?"

A vacuum sales man appeared at the door of an old lady's cottage and, without allowing the woman to speak, rushed into the living room and threw a large bag of dirt all over her clean carpet. He said, "If this new vacuum doesn't pick up every bit of dirt then I'll eat all the dirt."
 The woman, who by this time was losing her patience, said, "Sir, if I had enough money to buy that thing, I would have paid my electricity bill before they cut it off. Now, what would you prefer, a spoon or a knife and fork?"

The boss called one of his employees into the office. "Rob," he said, "you've been with the company for a year now. You started off in the mail room, one week later you were promoted to a sales position, and one month after that you were promoted to district manager of the sales department. Just four short months later, you were promoted to vice-president. Now, it's time for me to retire, and I want you to take over the company. What do you say to that?"
 "Thanks,Dad," said the employee.

It was the day of the big sale. Rumours of the sale and some advertising in the local paper were the main reason for the long line that formed by 8:30 in the morning in front of the store. A small man pushed his way to the front of the line, only to be pushed back, amid loud and colourful curses.
 On the man's second attempt, he was punched square in the jaw, and knocked around a bit, and then thrown to the end of the line again.
 As he got up the second time, he said to the person at the end of the line, "That does it! If they hit me one more time, I don't open the

door!

A store manager overheard a clerk saying to a customer, "No, ma'am, we haven't had any for some weeks now, and it doesn't look as if we'll be getting any soon."

Alarmed by what was being said, the manager rushed over to the customer who was walking out the door and said, "That isn't true, ma'am. Of course, we'll have some soon. In fact, we placed an order for it a couple of weeks ago."

Then the manager drew the clerk aside and growled, "Never, never, never say we don't have something. If we don't have it, say we ordered it and it's on its way. Now, what was it she wanted?"
 The clerk smiled and said ...
 "Rain."

We telemarketers know we're universally loathed. Still, some people are quite pleasant on the phone. One day I called a number and asked to speak with Mr. Morgan. The woman who answered explained that he no longer lived at that address, but she did have a number where he could be reached. I thanked her, rang that number, and was greeted with, "Good morning, Highland View Cemetery."

When a guy's printer type began to grow faint, he called a local repair shop where a friendly man informed him that the printer probably needed only to be cleaned. Because the store charged \$50 for such cleanings, he told him he might be better off reading the printer's manual and trying the job himself. Pleasantly surprised by his candor, he asked, "Does your boss know that you discourage business?"
 "Actually, it's my boss's idea," the employee replied sheepishly. "We usually make more money on repairs if we let people try to fix things themselves first."

"And what do you think is the best thing about being 104?" the reporter asked.

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*Next Publishing Date:
 February 8th, 2017
 Deadline For the Next Issue
 3pm Tuesday January 31st, 2017*

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Sudoku Solution

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

Crossword Solution

M	B	A	W	L	W	S			
M	E	M	O	D	R	A	M	A	A
T	U	E	L	W	B	U			
D	A	C	T	Y	L	N	U	M	B
I		I		U	A	N			
F	R	E	Q	U	E	N	T	K	N
H	U			S	E			R	
R	E	C	E	I	P	T	A	R	R
U		A	B		N	V			
S	M	I	R	K	S	L	A	U	N
O		T	E	P	E				
A	B	S	O	L	U	T	E	S	I
U	M		R	D	E	S	D		
S	L	O	E		E	X	E	R	T
B	D		S	R	S	D	Y		



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2		\$1.50	\$2.75	<input type="checkbox"/>	28		\$7.00	\$101.50	<input type="checkbox"/>
3		\$1.75	\$4.50	<input type="checkbox"/>	29		\$7.25	\$108.75	<input type="checkbox"/>
4		\$2.00	\$6.50	<input type="checkbox"/>	30		\$7.50	\$116.25	<input type="checkbox"/>
5		\$2.25	\$8.75	<input type="checkbox"/>	31		\$7.75	\$124.00	<input type="checkbox"/>
6		\$2.50	\$11.25	<input type="checkbox"/>	32		\$8.00	\$132.00	<input type="checkbox"/>
7		\$2.75	\$14.00	<input type="checkbox"/>	33		\$8.25	\$140.25	<input type="checkbox"/>
8		\$3.00	\$17.00	<input type="checkbox"/>	34		\$8.50	\$148.75	<input type="checkbox"/>
9		\$3.25	\$20.25	<input type="checkbox"/>	35		\$8.75	\$157.50	<input type="checkbox"/>
10		\$3.50	\$23.75	<input type="checkbox"/>	36		\$9.00	\$166.50	<input type="checkbox"/>
11		\$3.75	\$27.50	<input type="checkbox"/>	37		\$9.25	\$175.75	<input type="checkbox"/>
12		\$4.00	\$31.50	<input type="checkbox"/>	38		\$9.50	\$185.25	<input type="checkbox"/>
13		\$4.25	\$35.75	<input type="checkbox"/>	39		\$9.75	\$195.00	<input type="checkbox"/>
14		\$4.50	\$40.25	<input type="checkbox"/>	40		\$10.00	\$205.00	<input type="checkbox"/>
15		\$4.75	\$45.00	<input type="checkbox"/>	41		\$10.25	\$215.25	<input type="checkbox"/>
16		\$5.00	\$50.00	<input type="checkbox"/>	42		\$10.50	\$225.75	<input type="checkbox"/>
17		\$5.25	\$55.25	<input type="checkbox"/>	43		\$10.75	\$236.50	<input type="checkbox"/>
18		\$5.50	\$60.75	<input type="checkbox"/>	44		\$11.00	\$247.50	<input type="checkbox"/>
19		\$5.75	\$66.50	<input type="checkbox"/>	45		\$11.25	\$258.75	<input type="checkbox"/>
20		\$6.00	\$72.50	<input type="checkbox"/>	46		\$11.50	\$270.25	<input type="checkbox"/>

21	\$5.25	\$57.75	<input type="checkbox"/>	47	\$11.75	\$282.00	<input type="checkbox"/>
22	\$5.50	\$63.25	<input type="checkbox"/>	48	\$12.00	\$294.00	<input type="checkbox"/>
23	\$5.75	\$69.00	<input type="checkbox"/>	49	\$12.25	\$306.25	<input type="checkbox"/>
24	\$6.00	\$75.00	<input type="checkbox"/>	50	\$12.50	\$318.75	<input type="checkbox"/>
25	\$6.25	\$81.25	<input type="checkbox"/>	51	\$12.75	\$331.50	<input type="checkbox"/>
26	\$6.50	\$87.75	<input type="checkbox"/>	52	\$13.00	\$344.50	<input type="checkbox"/>

52 WEEK MONEY CHALLENGE FOR KIDS

By simply growing just a quarter EACH WEEK for the entire year, your child can put away enough money for a savings account, to purchase family Christmas presents on their own, or add it towards a larger goal they may have. And because each week they need to earn just a bit more, they should be doing more work as well and understanding how hard work combined with savings can be the key to long term success!

2017

Winter **JANUARY** Mo Tu We Th Fr Sa Su 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

Spring **MARCH** Mo Tu We Th Fr Sa Su 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

Summer **JUNE** Mo Tu We Th Fr Sa Su 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30

Fall **SEPTEMBER** Mo Tu We Th Fr Sa Su 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30

FEBRUARY Mo Tu We Th Fr Sa Su 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28

APRIL Mo Tu We Th Fr Sa Su 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30

JULY Mo Tu We Th Fr Sa Su 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

OCTOBER Mo Tu We Th Fr Sa Su 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

MAY Mo Tu We Th Fr Sa Su 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

AUGUST Mo Tu We Th Fr Sa Su 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

NOVEMBER Mo Tu We Th Fr Sa Su 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30

DECEMBER Mo Tu We Th Fr Sa Su 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

The Original Choices "Luv" Page

Q. I been dating this guy for 7 months. He already had a girlfriend when we started, but about 2 months in to us, he said they broke up. However, since then he still hasn't wanted to take me out publicly. He says he never really liked to go out but did it because his ex used to pressure him. He says that one of the reasons we together is because I don't pressure him to do things and am easy going. Part of me wants to believe him but then I feel like something just ain't right. We only ever hang out at my place or go for drives up east. Every time we're intimate, when he picks up dinner or even if he cooks, its at my place. He says he's just a private person and don't feel he has anything to prove to anyone by taking me out to show me off. He says he loves me and can see us together in the future and I need to just relax and enjoy this moment in our lives. Am I paranoid?



Alex says...

Paranoid? Nope, Gullible? Probably. Desperate for a relationship? Seems so. My suggestion? Leave him! Why? Because he is surely scheming you. Oh my goodness, how many times do I have to say this to you women (and some men). Anybody who truly loves you, who you truly have a connection with; will never give you a reason to doubt their honesty, loyalty or commitment. Accepting such a shallow shell of a relationship is a clear indication that you have self esteem issues, acceptance and rejection issues that cloud your judgment of what is appropriate behavior expressed by your mate. Please, don't waste another minute on this loser! You are settling for

someone who has recognized your deficiencies and is capitalizing on them in order to not only benefit intimately, but financially and in every other way that would allow them to engage in additional relationships. No mate, if they're genuinely in love, would want to lock their partner down and keep them hidden from the public. Especially if they are considering marriage. But I must say, you did start dating him while he was already involved with another woman. I don't know why you would think he would be faithful to you. As a matter of fact, most men who think highly of a woman, would never want her to be a side chick. He would wait until he is uninvolved and then engage in an legitimate relationship with you. So to truly shed some light on your situation, I would have to conclude that your guy presently has no respect for you. It doesn't matter what sweet talks he whispers in your ear or how good he makes you feel when intimate...you are just a free ride that he is enjoying for the moment. He has already classed you with other women who he would never bring home to his momma or consider a valuable catch. He's probably thinking in his mind, that if you can scheme with him, you could scheme on him. I know it sounds cold, but this year I plan to be more transparent with my responses in hopes to get more of you to see the truth of your dilemmas a lot clearer. Am all about empowering men and women to not only live a great life but an admirable one. Where they not only have great respect for themselves, but also for all those they engage with. If you keep your standards high, you will be less susceptible to such drama filled seasons and painful heartaches. Trust your instincts they're usually right.

Happy Valentines
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MISSION STATEMENT

To provide consistent, sympathetic, caring and professional, "Service with Excellence" serving the Commonwealth of the Bahamas and worldwide, with the highest level of consideration to the personal desires and financial comfort to our client families.



7 Ways To Spend Money Wisely

Frugal living doesn't have to be a life devoid of fun. In fact, you might be surprised how easy it is to trim your expenses with a little patience and planning. The more you can get out of every dollar you spend, the more money you will have to save for potential emergencies, a college education for your children, vacations to exotic locations, or whatever big ticket item your heart desires. To get you started, here are 7 ways to spend money wisely.

1. Pony up for quality where it counts. The cheapest option isn't always the best option. What's the point of buying a cheap pair of shoes if they're just going to become worn out and rugged within a few months? It would be cheaper to pay \$50 for an outfit that will be in good shape next year than \$20 for an outfit that has to be replaced in less than 6 months.

2. Buy generic label groceries. You would be hard-pressed to find any difference between name-brand and generic labels in the grocery store. Don't believe me? Grab a bottle of a name-brand peanut butter and the generic grocery store variety and compare the ingredients. Repeat this exercise with things like canned vegetables, boxes of pasta, cleaning products, and medicine. When you purchase name-brands, you are not paying for the product itself, but rather the idea behind the product. In other words: name brands are more expensive because they have higher marketing budgets (not higher quality).

3. Cut down on food waste. Answer honestly: if you had to guess, what percentage of the groceries you buy end up uneaten and tossed in the trash? According to a study by the Natural Resources Defense Center, the average American family of four throws away almost 50% of the food they purchase, resulting in an annual loss up to \$2,275. To avoid grocery waste, change your thinking about shopping. Instead of making a list of items to purchase without thought process, plan ahead by

writing down a weekly schedule of the specific meals you are going to cook before you go to the store. If it isn't required in the ingredients you need, it doesn't go in your cart. Make note of how much food gets tossed in the trash and cut the amount you purchase accordingly.

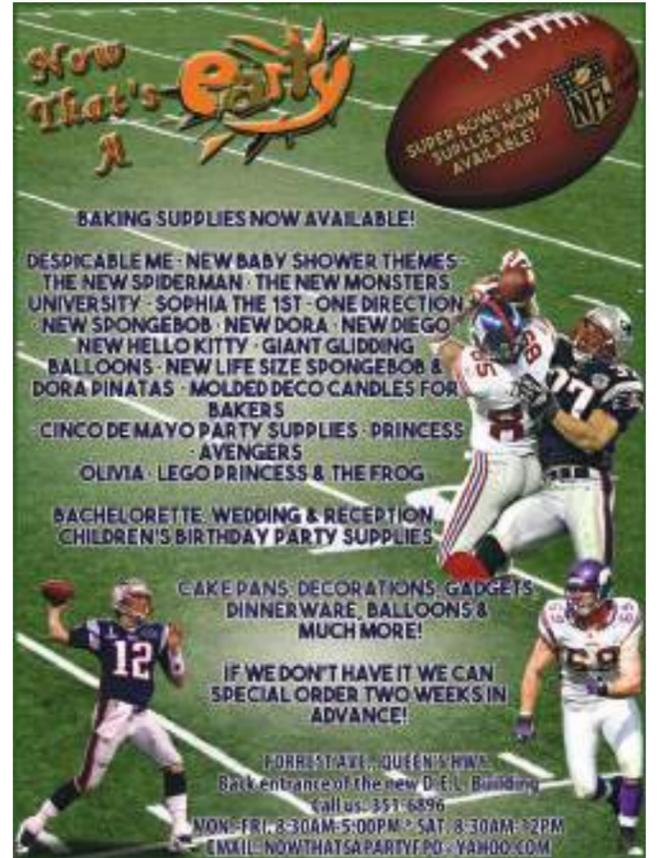
4. Wait for it... Retail therapy is almost always a good idea, but smart shoppers know how to be patient. Why should you spend \$100 on that gorgeous skirt now if it's going to be marked down to make room for fall and winter clothes? Be patient and you will be rewarded with a steep price cut. Keep an eye out for the special offers that you can't refuse.

5. Clip coupons for special occasions. Dining out is one of my favorite date night activities, but it sure can empty a wallet fast. Restaurants are typically generous with their deals, so start clipping for serious cash savings. Wanna make coupon-clipping a fun and interesting game? Try this:

Get an envelope and start collecting coupons
Decide on a weekly date night
Have a random drawing to determine where you go (it will always be a surprise!)

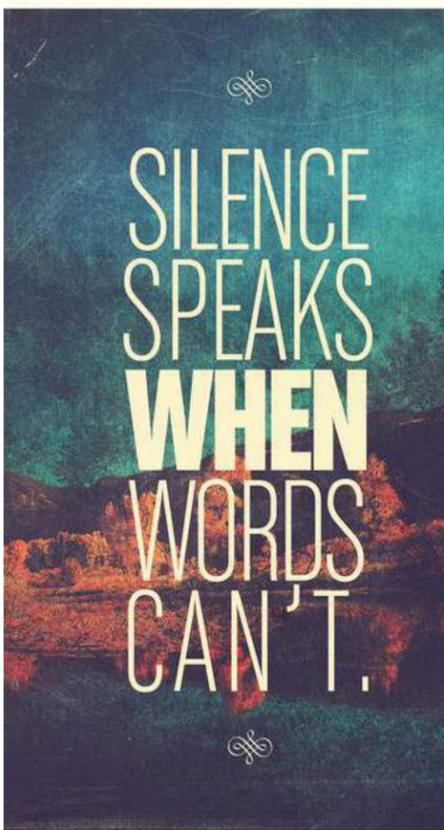
6. Go to the matinee. Late night movies are so overrated. Why would you pay double the matinee ticket price just for the pleasure of combating a much larger crowd and struggling to find a seat in a packed auditorium? Go to the early show to save some dough and beat the crowd.

7. Hit up the thrift shop. Consignment shops are full of deals on barely-used clothing that could save you tons of money on your wardrobe. If you have never considered thrift shopping because you're afraid the quality won't be up-to-par, give it a chance. The thrift shops in my neighborhood are quite picky about the items they accept, so I bet you just might be surprised.



Just be yourself,
because you know..
you can't spell "UNIQUE"
without "U" :)

IT'S FUNNY HOW DAY BY DAY, NOTHING CHANGES. BUT WHEN YOU LOOK BACK, EVERYTHING IS DIFFERENT.



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