

AGENDA

ST. EUSTATIUS
Police Station 182333
Emergency 111
Hot Line 108
Fire Department 120
Hospital 182211/182371
Landsradio 182210
Post Office 182207
St. Eustatius Historical Foundation Museum 182288
Winair Office 182362
Lions Club meets every 1st and 3rd Wednesday at the "Den" next to the Airport
Drug Prevention Foundation meets every Tuesday 5:30pm at the Golden Era Hotel.
Coastguard NA&A 113
St. Eustatius National parks: Gallows Bay: 318 2884
SABA
Police Station
The Bottom, tel. 4163237
Emergency 111/112
Hospital
The Bottom, tel. 4163288/4163289
Fire Department Airport
Flat Point tel. 4162210
SATEL
The Bottom, tel. 4163211
WINAIR, Airport
Flat Point, tel. 4162255/2713
Taxi Service Airport
Flat Point, tel. 160
Administration Building
The Bottom, tel. 4163311/4163312/4163313
Tourist Office
Windwardside, tel. 4162231
Harbour Office
Fort Bay, tel. 4163294
Saba Marine Park
Fort Bay, tel. 4163295
Nature & Hike Guide
James Johnson
The Bottom, tel. 4163307
Service Club
Saba Lions Club general meeting every 1st and 3rd Tuesday 8:00 p.m. at Eugenius A. Johnson Center.
Coastguard NA&A 113
Red Cross
General meeting every last Monday, 6 p.m., Eugenius A. Johnson Center.

ANGUILLA
EMERGENCY
Police 911
Fire 911
Ambulance 911
Police Station 497 2333
Hospital 497 2551
Dental clinic 497 2343
Radio Anguilla 497 2218
Tourism Department 497 2759
Crimestoppers 0800 777777
AIRLINES
American Eagle 497 3501
Winair 497 2748
Liat 497 5000
Air Anguilla 497 2643
Trans Anguilla 497 8690
COURIER SERVICE
DHL 497 3400
Federal Express 497 2719
UPS 497 2239
SERVICE CLUBS
Rotary Club of Anguilla
Meets at Da Vida every Thursday at 6.00 p.m.
Soroptimist International
Day Care Centre
4.30 p.m. 2nd Tuesday in each month Tel: 497 3509
Lions Club
Meets every 1st and 3rd Tuesday at 5.30 p.m. at the Arts and Craft Centre Tel: 264 235 1280
Interact Club of Anguilla
Meets every Friday at 3.15 p.m. at the Albena Lake Hodge Comprehensive School
Toastmaster Club
Meets every 2nd and 4th Saturday at 6.45 p.m. at La Vue, South Hill

Subscribe to
The Daily Herald
PHONE 5425253



Z'DiJah Romney (left) and Rafiq Simmons both received the highest grades in the Havo 5 class.



From left: cousins Ruelle Merkmán, Rafiq Simmons (both Havo 5) and Millen Bennett (Vmbo-K) all passed their exams.

Over sixty per cent of GVP students pass their exams

ST. EUSTATIUS--Of 73 students in the examination classes at Gwendoline van Putten (GvP) secondary school 62 per cent passed their exams. Three per cent of students failed outright, whereas 35 per cent have to re-sit their exams, the school announced Wednesday.

In total 45 students passed their exams and two failed; 26 students have to re-sit their exams, the school said.

In the Havo 5 class, nine students sat for exams – seven passed their exams successfully, one student

has to re-sit and one failed. Z'DiJah Romney and Rafiq Simmons received the highest grades in the Havo 5 class with equal scores.

Nine Vmbo-T students sat for their exams, six of whom were successful; three students have to re-do the exam. Vmbo-K saw 18 students sitting for their exams – 13 of them passed and five have to re-sit.

The largest among GvP exam classes was Vmbo-b with 37 students of these: 19 students successfully passed their exams, 17 students have to re-sit and one student failed.

Two young men on remand

ANGUILLA--The Royal Anguilla Police Force (RAPF) reports that on Thursday, June 7, they arrested and charged two young men from the Statia Valley area for armed robbery.

Kenneth Carty (27) and Er-

rol Lake (18) were arrested and charged in connection with the June 7 armed robbery of JC's Bar located in Long Ground. They appeared before the Magistrate on June 12 and were each charged with three counts

of robbery and one count of possession of a firearm.

They were remanded to Her Majesty's Prison until August 16 when they will return to court to answer to the charges.



ANNOUNCEMENT

On March 28th, 2018, the National Ordinance Actualization and Harmonization Supervision Ordinances Centrale Bank van Curaçao en Sint Maarten (A.B. 2018, no. 5) came into force in Sint Maarten. This ordinance brought along changes in several supervision ordinances of the Centrale Bank van Curaçao en Sint Maarten (CBCS). The CBCS was among other things, granted more supervisory power to perform market conduct supervision. Market conduct supervision aims to ensure orderly and transparent financial market processes, proper relationships between market participants and the exercise of due care by financial institutions in dealing with clients.

In this regard, regulation has already been drafted in the areas of Overextension of Credit, Annual Percentage Rate when extending credit and Complaints Handling. The CBCS considers it important to receive complaints, tips, and signals from the public regarding supervised institutions. To file a complaint about a supervised institution, please refer to our complaint Q&A regarding the necessary steps, which can be downloaded from our website at <http://www.centralbank.sx/complaint-faq>. The CBCS ensures that all complaints are taken seriously and handled with due care.

New regulation and guidance notes to protect clients when taking out financial products or services are currently being drafted in the areas of Product transparency, Duty of care, Advertising and Ty-selling. Tying is the sale of one product with the obligation that the consumer must also purchase the second product. For example: a consumer closes a loan, but is forced to buy expensive securities insurance or an expensive term life insurance policy. Otherwise he will not get the loan. Practices as Ty-selling are now legally prohibited.

With the increasing complexity of financial products, consumers must receive timely and clear information about the products and services offered by financial institutions. Consumers should be able to adequately assess a financial product and must be properly informed about the characteristics of the product and the eventual consequences of the product or service that they purchase.

Additionally, when providing a service it is important that financial institutions assess whether or not the service offered is suitable for the consumer by obtaining information about the client's financial position, the objectives of the client and the institution's previous experiences with the client to better advise the consumer.

In the process of bringing their products to consumers, institutions advertise their products. If an institution chooses to advertise its products, it must ensure that the information provided is clear and accurate, in other words: not misleading.

Consumers are encouraged to regularly visit the CBCS' website (<http://centralbank.sx/conduct-supervision>) to consult current and new regulations. Any questions regarding this matter can be addressed to d.president@centralbank.sx or info@centralbank.cw.

Philipsburg, June 12th, 2018

CENTRALE BANK VAN CURAÇAO EN SINT MAARTEN