Saint Lucia

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Nemo Given Power To Enforce Evacuation



The National Emergency Organisation has been given powers to enforce evacuation of persons, if necessary, in the event of natural disasters and national emergencies. Nemo received its enforcement authority in a bill which was passed before the House of Assembly on Tuesday and which updates the 2000 Act establishing the disaster management organization. The schedule to the new Act outlines the evacuation orders. The amendment became necessary because very often in times of impending natural disasters, persons refuse to leave their homes and heed the warnings of disaster management agencies, even though it is clear they will be affected by the oncoming event, be it a hurricane, volcanic eruption, or flooding.

Minister of Agriculture, Forestry and Fisheries, Ignatius Jean says that people must not forget that the degree of vulnerability to natural disasters that they face on a small island.

"We live on a small island, a small vulnerable island and sometimes many of us tend to forget that this is so. And vulnerability has to deal with the risk and the resultant consequences that we face, so that our government has always held the social consciousness, being very wary of these vulnerabilities which we face."

The bill also gives NEMO the sole authority to declare a natural disaster. According to Minister of Agriculture, Fisheries and Forestry, Ignatius Jean, "that means people will not be able to just say that there is a hurricane or something. The authentic voice will be the director who will have to be consulted before any pronouncement is made on a natural disaster."

Call To Respect Public Facilities



Hon. Menissa Rambally Minister for Social Transformation, Culture and Local Government

The island's Minister for Social Transformation has made an appeal for citizens to treat public facilities with better care and respect. Honourable Menissa Rambally was at the time giving her support to a Disaster Management Bill which went before Parliament on Tuesday last week.

Miss Rambally says the public should treat government owned facilities as they would their own possessions. She says those same facilities that are being abused play vital role in the aftermath of a disaster."We need have the perception or the notion in our society that these public facilities are "baghie Govedma," and this thinking takes away the responsibility from the community. So you find that in some communities it is OK to break down the windows and doors of community centres, because sometimes we do not recognise the importance of these public facilities."

The minister highlighted the fact that many in the St. Lucian society show appreciation for and do their part to ensure public facilities are protected from the destructive hands of the irresponsible few. "Because I still believe that within our society there is that spirit of collaboration, there is that that spirit of wanting to support and assist each other. And if within some communities that spirit is being lost then we need to dig down and find it, because it is necessary for community building and is necessary for protection of our society."

Saint Lucia Active in Regional Food Security Programme

S. t. Lucia is actively involved in a regional programme at achieving food security. This was stated by Minister of Agriculture, Fisheries and Forestry, Ignatius Jean when he opened a National Consultation Workshop on Food and Nutrition Security and Vulnerability Profiling last Wednesday. In his address, Mr. Jean also outlined other initiatives being taken by Government to improve food security in the island. The following is an excerpt from his address.

"St. Lucia has been actively involved in RFSP especially the CARI-COM/CARIFORUM Food Security Project. The Food Security Demonstration Project which focuses on utilization of improved technologies such as drip irrigation to increase production and enhance productivity, was officially launched earlier this year (Jan 22, 2006). St. Lucia has also received some funding (not as much as we need from FAO's "Promoting Food Security Project" for the implementation of a gender-based learning-school feeding pilot programme. The Ministry of Agriculture, Forestry and Fisheries is aware of FAO involvement in some initiatives with the Ministry of Health (may have been mentioned by Permanent Secretary, Health). We have been working with FAO to implement the South – South Co-operation programme – we expect to receive the first set of Chinese technicians (vegetable, small ruminant, and water management specialists) in July and we are in the final phase of the backyard farming project.



and Strategy for the Agriculture Sector and this together with the Incentives Regime should assist farmers and their households to improve their household incomes, foster an agri-business approach etc. while managing the natural resource base (sustainable development). Agri Cultural Diversification is a priority area for my government in light of the global challenges facing us and other Caricom States.

Agricultural Health, Food Safety and Standards Committee

Established by Cabinet as an advisory body. Also has the mandate to develop a national plan and a co-ordinating mechanism for programmes related agricultural to health, food safety and standards links with CAHESA pansion, replanting; World Food Day, Cricket World Cup 2006 initiatives.

Restructuring exercise with Ministry of Agriculture, Forestry and Fisheries to deal with changing environment

Youth (in Agriculture) programmes - Full time Youth Officer appointed, Working with schools. This will become even more important for the primary schools given that universal school education is approaching; YAP (Youth Apprentice/Enterprise Programmes).

Government of St. Lucia continues to face the challenge of persons migrating from rural communities into the city. This not only affects agriculture (less labour for workforce in the Agriculture sector) but also stresses our social services in the heavily populated areas and the living conditions of persons there in. This is another reason why Government of St. Lucia continues to give priority to agriculture and supports agriculture initiatives such as the CARICOM/CARIFORUM Food Security Project. We heartily endorse the Food and Nutrition Security and Vulnerability Assessment for St. Lucia and it is my personal wish that this workshop will achieve the objectives and outputs outlined. Thank You. I thank FAO, the CFNI, resource persons, participants present for their commitment to this process and be assured of my Ministry's and my governments support to ensuring food, nutrition security and good health for the people of Saint Lucia and the Caribbean as a whole.

All of these projects contribute to

Hon. Ignatius Jean Minister for Agriculture, Forestry and Fisheries

food security and we are grateful to FAO for their continued assistance.

Other Ministry of Agriculture, Forestry and Fisheries Initiatives

The Ministry of Agriculture, Forestry and Fisheries is also involved in a number of other initiatives which will impact positively on Food Security (in its broader definition).

Agriculture Police and Definition Support Strategies

The Cabinet of Ministers has recently approved the National Policy Standards mints with Critin Sri.

Good Agricultural Practices Programme (GAPs)

Farmer training and certification programme continues very important especially in our increasingly health conscious society.

Strengthening Links between Agriculture and Tourism

Ad hoc Committee set up. IICA to assist in capacity building and development of a national agri-tourism programme; OXFAM Project – Farmer organizational Strengthening; Production-marketing based initiative involving Tourism Sector; Government of St. Lucia assistance to Chamber of Agriculture, SLMB.

Legislation

Plant and Animal Health Acts; Praedial Larceny and Sale of Produce Acts.

Recently Approved Initiatives Cocoa Revitalisation – Cocao ex-

SAINT LUCIA AND OECS STATES JOIN CSME





t. Lucia, on Monday afternoon joined the Caribbean Single Market and Economy, (the CSM) when Prime Minister Dr. Kenny Anthony, along with the leaders of Antigua and Barbuda, Dominica, Grenada, St. Vincent and the Grenadines and Montserrat, affixed their signatures to the CSM document, the first component of a CARICOM Single Market and Economy (CSME) that the more developed regional states had signed in January this year. The signing took place during the opening ceremony of the annual meeting of Heads of Gvernment of the Caribbean Community (Caricom) which was held at the headquarersr of the Eastern Caribbean Central Bank (ECCB) in St. Kitts and Nevis.

Incoming CARICOM Chairman and host Prime Minister Dr. Denzil Douglas said that by signing the accord, commitment to its principles and the saying "for some time we have known

Skerrit, Grenada, Dr. Keith Mitchell, St. Kitts and Nevis Dr. Denzil Douglas and St. Vincent and the Grenadines, Dr. Ralph Gonsalves, affix their signatures to the CSM document, the first component of a CARICOM Single Market and Economy (CSME)

deepening of the integration process within CARICOM".

There had been some doubt as to whether the OECS member states would have signed the accord given their concern over the Regional Development Fund (RDF) which they said was necessary for disadvantaged countries to effectively participate in the CSME which aims to allow the free movement of goods, skills and services across the region. Further, the sub-region had been indicating that some aspects of the revised Treaty of Chaguaramas establishing the CSME would impinge on their efforts to protect their own nationals.

St. Vincent and the Grenadines Prime Minister Dr. Ralph Gonsalves defended the OECS position on the issue saying no one should doubt the commitment of sub-region to CARI-COM. "The proof of the pudding is in the eating," he said, noting at one stage that the OECS was a more "tightly integrated movement than CARICOM." But he urged his colleagues to "unite" in the future development of the region, even as he said a CSM cannot be properly pursued "if it undermines national sensitivities".

Earlier, outgoing CARICOM Chairman and Trinidad and Tobago Prime Minister Patrick Manning called on the sub-region was underscoring "our the region to re-think its foreign policy,

that the traditional approach will no longer suffice".

Prime Minister Dr. Kenny Anthony, along with the leaders of Dominica, Roosevelt

"The world has changed. We are no longer of strategic importance. And this is becoming clearer in very stark ways. We see promises made being nonchalantly disregarded, like, for example, the offer to assist in our regional security system especially for the World Cup Cricket 2007," he said.

Manning said the idea was that "we would use this opportunity to not only put in place the security infrastructure for the international event but also for the enduring need to protect our small nations from the ravages of multinational criminal networks and their illicit trade, particularly in drugs and arms.

"Now the hope has almost completely faded that promises will be kept to assist in this US 100 million dollars project. It is surprising to say the least, since the security and stability of the Caribbean should be of concern to all of us in the hemisphere".

Manning said that the CSME provided an opportunity for the region to become "more stable and secure with its inner dynamism, propelled from within".

It was a point not lost on Jamaica's Prime Minister Portia Simpson Miller, who was attending her first summit as head of government having replaced PJ Patterson in April this year.

solve towards the launch of the single economy by 2008 which will be built on the framework established by the single market," she said adding, however, "there is need to put in place the necessary legal and institutional framework to give full effect to the single economy as it will involve greater levels of integration".

"The single economy cannot be built by state action alone. It has to come from the imagination of all entities in the Caribbean. Critical thinkers, along with the private sector must be involved in its planning and implementation," she said.

CARICOM Secretary General Edwin Carrington said that while significant strides had been made in bringing the single market into being "there is quite some distance yet to be covered to arrive at the single economy.

"With foresight, vision and efficient functioning of our institutions, allied with the continuing strong leadership as exemplified by the lead Head of Government with responsibility for this flagship activity of the community, Owen Arthur, Prime Minister of Barbados, we will achieve that goal."

Newly elected Chief Minister of Montserrat, Dr Lowell Lewis in his inaugural speech to a regional summit pledged his tiny British Dependent Territory's commitment to the regional integration process.

"We must continue to work with re-

Social Partners Join PM at Caricom Summit

n keeping with an established tradition, representatives of the Social Partners in Saint Lucia are part of this country's delegation to the Caricom Heads of Government Summit currently taking place in Saint Kitts and Nevis.

Prime Minister Dr Kenny D. Anthony is leading the island's delegation, which includes External Affairs Minister Senator Petrus Compton and Ambassador to Caricom, His Excellency Mr Anthony Severin; but also on the delegation are representatives of the Private Sector and the Trade Unions, who have accompanied the political and diplomatic representatives to the

meeting of the region's highest decision makers.

The Presidents of the Saint Lucia Chamber of Commerce, the Saint Lucia Manufacturers Association and the Saint Lucia Trade Union Federation are all on the Saint Lucia delegation in Basseterre.

Prime Minister Anthony says he "established the practice of including the Social Partners on official delegations" to Caricom summits "because that will offer them a better understanding of the issues and how they are seen and handled at the regional level."

He explained that "in this case, the summit will be discussing and taking

decisions relating to the Caricom Single Market and Economy (CSME) and these issues will inevitably be of interest to the Social Partners."

The Saint Kitts meeting will discuss, among other issues, the next step in the process of the smaller member-states of the OECS sub-regional grouping's accession to the Caricom Single Market (CSM).

Several other issues of regional and national importance are on the agenda for the Heads of Government gathered in the twin island federation.

Prime Minister Anthony, in his capacity as Lead Prime Minister on matters of Justice and Governance in Caricom, will lead discussions on matters relating to the return of Haiti to the Caricom fold after the recent democratic elections in that populous but troubled Caribbean state.

PM Anthony will also lead discussions on the upcoming general elections in Guyana, which have had to be postponed due to logistical problems.

The summit in Saint Kitts and Nevis follows the recent celebration there of the 25th anniversary of the establishment of the OECS and the unveiling of the sub-regional group's new flag, the competition for which was won by a Saint Lucian artistic company.

LEGISLATING FOR FAIR CONSUMER CREDIT

Y overnment has enacted legislation to ensure consumer credit is conducted in a fair and humane manner. Tabling the Consumer Credit Bill in Parliament on Tuesday, Acting Prime Minister and Minister for Commerce, Tourism, Investment and Consumer Affairs Hon Philip J Pierre said the Consumer Credit Act seeks to repeal the Hire Purchase Ordinance No 13 of 1962. One of the crucial components of the bill focuses on the conditions under which repossession of items can take place. Mr. Pierre said that the new act provides for better treatment of hirers in those circumstances.

"An owner shall not exercise his or her right to repossess pursuant to section 25 unless he or she has given to the hirer 21 clear days notice in the form prescribed by the regulations. So gone are the days when somebody will call you at your home and say you owe one company and y and I am coming to repossess you tomorrow." Mr Pierre however advised the population not to overextend themselves as far as credit was concerned because the new act is not intended for them to deliberately default on hire purchase payments. He also warned citizens to stay within their means and not be fooled by inducements to purchase goods on hire purchase. Today Nationwide reproduces below the sections of the Act dealing with Hire Purchase and Repossession

Hire-purchase agreement

8 - (1) A hire-purchase agreement shall (a) be in writing in the prescribed form; (b) be printed in type of a size no smaller than the type known as nine-point Times Roman; (b) be signed by or on behalf of the hirer and all other parties to the hire-purchase agreement; (c) contain a description of the goods to which the hire-purchase agreement relates or where any part of the consideration is or is to be provided otherwise than in cash, contain a description of that part of the consideration; (d) specify - (i) a date on which the hiring shall be deemed to have commenced; (ii) the number of installments to be paid under the hire-purchase agreement by the hirer; (iii) the amount or the minimum amount of each installment; (iv) the date, or the mode of determining the date, on which each installment is payable; (v) the method by which periodic balances are calculated and by which interest is calculated on those balances; and (vi) the rate of interest charged; (e) set out on its first page the financial details of the hirepurchase agreement in a form which is substantially the same as the form prescribed in the Regulations; (f) contain a notice which is at least as prominent as the rest of the contents of the hire-purchase agreement in the form prescribed in the Regulations; (g) subject to section 23, contain one of the following statements, namely, "early completion of this agreement will entitle the hirer to rebates greater than the statutory rebates, as follows: [statement of the particulars]." or "early completion of this agreement will entitle the hirer to statutory rebates in accordance with section 23 of the Consumer Credit Act [year and number of Act]".

(2) Nothing in this section shall prevent the incorporation by reference in any hirepurchase agreement of terms which are set out in full in an earlier hire-purchase agreement entered into between the same parties, but where terms are so incorporated the owner shall, in complying with a request pursuant to sections 13 and 44, provide copies of both hire-purchase agreements to the hirer.

Unenforceable hire-purchase agreements

9.— (1) Subject to subsection (2), an owner shall not be entitled to enforce a hirepurchase agreement or any right to recover the goods from the hirer, and no security by the hirer in respect of money payable under the hire-purchase agreement or given by a guarantor in respect of money payable under such a contract of guarantee shall be enforceable against the hirer or guarantor by any holder, unless the requirements set out in section 8 have been complied with.

(2) Notwithstanding subsection (1), where the court is satisfied that (a) a failure to comply with any of the requirements set out in section 8 has not prejudiced the hirer; and (b) it would be just and equitable to dispense with such of the requirements mentioned in paragraph (a); the court may, subject to any conditions that it thinks fit to impose, dispense with those requirements for the purpose of the action.

(3) A hire-purchase agreement is void if it includes a provision that (a) an owner or any person acting on his or her behalf is authorized to enter forcibly on any premises for the purpose of taking possession of goods which have been let under a hire-purchase agreement, or is relieved from liability for any such forcible entry; (b) the right conferred on a hirer by this Act to terminate

Hon. Philip J. Pierre **Minister for Consumer Affairs**

the hire-purchase agreement is excluded or restricted; (c) any liability in addition to the liability imposed by this Act is imposed on a hirer by reason of the termination of the hire-purchase agreement by him or her under this Act; (d) the right conferred on a hirer by this Act to remedy the breach of a hire-purchase agreement in accordance with the provisions of this Act is excluded or restricted; (e) a person acting on behalf of an owner in connection with the formation or conclusion of a hire-purchase agreement is treated as or deemed to be the agent of the hirer; (f) an owner is relieved from liability for the acts or defaults of any person acting on his or her behalf in connection with the formation or conclusion of a hire-purchase agreement; or (g) an owner requires the hirer to purchase any extended warranty during the hire-purchase agreement period.

Sale of goods in hire-purchase agreement

19.-(1) A hirer shall not purport to sell any goods comprised in a hire-purchase agreement or remove or attempt to remove those goods or do any other act in relation to those goods for the purpose of selling the goods.

(2) A hirer who contravenes subsection (1) commits an offence and is liable on summary conviction to a fine not exceeding five thousand dollars or to imprisonment for a term not exceeding one year or to both.

Termination

20 - (1) A hirer shall, at any time before the final payment under a hirepurchase agreement falls due, be entitled to terminate the agreement by giving notice of termination in writing to the owner and at the same time or prior to termination of the hire-purchase agreement shall deliver the goods to the owner during ordinary business hours at the place at which the owner carries on business or to the place specified for that purpose in the hire-purchase agreement.

(2) On termination of the hire-purchase agreement, the hirer shall be liable, without prejudice to any liability that has accrued before the termination, to pay the amount, if any, due in respect of the hire-purchase price immediately before the termination, or such less amounts as may be specified in the hire-purchase agreement.

(3) Where a hirer gives notice of termination of a hire-purchase agreement without delivering the goods as required by subsection (1), such notice shall be of no effect and the hire-purchase agreement shall remain in full force.

(4) Where a hire-purchase agreement has been terminated under this section, the hirer shall, if he or she has failed to take reasonable care of the goods, be liable to

hirer to remedy it and the hirer fails within a period of thirty days from the date of the service of the notice to remedy the breach or act if it is capable of remedy.

Completion

21.-(1) The hirer under a hire-purchase agreement may complete the purchase of the goods by paying or tendering to the owner the net balance due to the owner under the hire-purchase agreement. (2) The right conferred on the hirer by

24.-(1) Where a hirer fails to pay any installment of the hire-purchase price which is then due, the owner may attempt to collect the unpaid sums or employ the services of a debt collector to do so.

(2) An owner or debt collector employed pursuant to subsection (1) shall in attempting to collect the unpaid sum (a) identify himself or herself to the hirer; (b) state to the hirer - (i) the number of the installments and the total sum which the hirer has failed to pay; (ii) the name of the owner on whose behalf he or she is acting; (iii) that he or she has thirty days within which to dispute the validity of the default; (iv) that if within the thirty day period the hirer disputes the default he or she will obtain verification of the default and a copy of the verification will be mailed to the hirer by the debt collector.

(3) Where the hirer notifies the owner or (2) Where an owner takes possession of debt collector within the thirty day period the goods under a hire-purchase agreement



pay damages for the failure in accordance with section 14.

(5) Nothing in this section shall prejudice any right of a hirer to terminate a hirepurchase agreement otherwise than by virtue of this section.

(6) Where a hirer (a) does any act with regard to the goods to which the agreement relates which is inconsistent with any of the terms of the agreement; or (b) breaks an express condition which provides that, on the breach the owner may terminate the agreement; the owner shall, subject to subsection (7), be entitled to terminate the agreement by giving the hirer notice of termination in writing

(7) Where a hire-purchase agreement has been terminated in accordance with subsection (6), a suit or application by the owner shall not be made against the hirer for the recovery of the goods unless and until the owner has served on the hirer a notice in writing (a) specifying the particular breach or act complained of; and (b) if the breach or act is capable of remedy, requiring the the greater.

this section may be exercised by him or her at any time during the continuance of the hire-purchase agreement.

(3) Where a hire-purchase agreement is completed in accordance with this section the owner shall, within fourteen days of completion, send to the hirer a settlement letter

(4) For the purpose of this section "the net balance due" means (a) where the hire-purchase price is paid on the date of final payment, the amount for the time being payable in terms of the hire-purchase agreement to enable the hirer to acquire title to the goods; (b) where the hire-purchase price is paid before the date of final payment, the amount for the time being payable in terms of the hire-purchase agreement to enable the hirer to acquire title to the goods after taking into account the rebates allowed by the hire-purchase agreement for early completion or the rebates calculated in accordance with section 23, whichever is

that the default is disputed the debt collector shall cease collection of the sum of money until the owner or debt collector obtains verification and a copy of such verification is mailed to the hirer by the owner or debt collector.



Defaults in payments

(5) If a hirer owes on more than one hirepurchase agreement and he or she makes any single payment to an owner or debt collector with respect to such hire-purchase agreements, the owner or debt collector may not apply such payment to any default which is disputed by the hirer and, where applicable, shall apply such payment in accordance with the hirer's direction.

Repossession by owner

25.-(1) Subject to section 26, where goods have been let under a hire-purchase agreement and less than seventy percent of the hire-purchase price has been paid, the owner may exercise his or her right to recover possession of the goods if the only breach in respect of which the owner seeks to enforce his or her right to recover possession of such goods is a failure by the hirer to pay any installment of the hirepurchase price which is then due.

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Act Shelves

Humidity Controlled Crisper

(4) An owner or debt collector shall not (a) use or threaten to use violence or other criminal means to harm the physical person, reputation or property of any person; (b) use obscene or profane language the natural consequence of which is to abuse the hearer or reader; (c) use any false representation or deceptive means to collect or attempt to collect the unpaid sum or to obtain information concerning a hirer; (d) threaten to take any action that cannot legally be taken or that is not intended to be taken; (e communicate or threaten to communicate to any person credit information which is known or which should be known to be false, including the failure to communicate that an unpaid sum is disputed; (f) collect any amount that is not expressly authorized by the agreement; (g) collect any money during the hours of 7p.m. and 7a.m.

in contravention of subsection (1), the hirer may apply to the Court and the Court, having regard to (a) the conduct of the parties; and (b) such other matters as it thinks proper; may make such order as to costs, expenses, damages, compensation, penalty or relief as is reasonable, whether or not the granting of relief involves a variation of the terms of the hire-purchase agreement, as the Court in the circumstances of each case thinks fit.

Notice of intention to repossess

26.-(1) An owner shall not exercise his or her right to repossess pursuant to section 25 unless he or she has given to the hirer twenty-one clear days notice in the form prescribed by the Regulations.

(2) The notice required under subsection (1) shall (a) specify that the hirer has failed to pay installments of the hire-purchase price which are due; (b) require the hirer to remedy the default within a period of not less than ten days after the service of the notice.

(3) An owner need not comply with subsection (1) if there are reasonable grounds

hire-purchase agreement will be removed or concealed by the hirer contrary to the provisions of the hire-purchase agreement, but the onus of proving the existence of those grounds shall lie on the owner.

(4) An owner shall not exercise any power of taking possession of goods comprised in a hire-purchase agreement unless the hirer has failed within the period specified in the notice to remedy the default.

(5) For the purposes of this section, a notice shall be deemed to have been given if dispatched by registered letter to his or her agreement.

Exercise of repossession

27.-(1) Where an owner wishes to exercise his or her right to repossess under section 25 such owner shall identify himself or herself.

(2) An owner shall not (a) use or threaten to use violence or other criminal means to harm the physical person, reputation or property of any person; (b) use obscene or profane language; (c) repossess any goods during the hours of 7p.m. and 7a.m.

(3) For the purposes of this section "owner" includes a debt collector employed under section 24.

Obstruction or resistance

28.-(1) A hirer shall not willfully and forcibly obstruct or resist an owner who is lawfully exercising any power of taking possession of the goods comprised in a hire-purchase agreement.

(2) A hirer who contravenes subsection (1) commits an offence and is liable on summary conviction to a fine not exceeding five thousand dollars or to imprisonment for a term not exceeding one year or to both.

Acknowledgement of receipt of goods

29.—(1) Where the owner takes possession of goods that were comprised in a hirepurchase agreement, he or she shall (a) deliver or cause to be delivered to the hirer personally a document acknowledging receipt of the goods; or (b) if the hirer is not present at that time send to the hirer immediately after taking possession of the goods a document acknowledging receipt of the goods.

(2) The document acknowledging the receipt of the goods required under subsection (1) shall set out a short description of the goods and the date on which, the time at which and the place where the owner took possession of the goods.

(3) If the notice required by subsection (1) is not served, the rights of the owner under the hire-purchase agreement shall terminate.

(4) If the hirer exercises his or her rights under this Act to recover the goods so taken possession of, the hire-purchase agreement shall have the same force and effect in relation to the rights and liabilities of the owner and the hirer as it would have had if the notice under subsection (1) had been duly given.

Settlement after repossession

30.-(1) The hirer shall be entitled, at any time after the owner has taken possession of the goods but before the owner sells or agrees to sell the goods, to settle his or her obligations under the hire-purchase agreement by paying to the owner the amount required to settle the hire-purchase agreement, calculated in accordance with subsection (2), and on receipt or tender of that amount the owner shall deliver the goods to the hirer and the rights and obligations of the parties to the hire-purchase agreement shall be satisfied.

(2) For the purposes of this section the amount required to settle the hire-purchase agreement shall be (a) the net balance due; (b) the reasonable costs and expenses of the owner of and incidental to his or her taking possession of, holding, storing, repairing, maintaining, valuing and preparing for the sale of, the goods and of his or her returning them to the order of the hirer; and (c) the costs reasonably and actually incurred by the owner in doing any act, matter or thing

for believing that the goods comprised in the necessary to remedy any breach of the hirepurchase agreement by the hirer.

> (3) Where the owner takes possession of any goods comprised in a hire-purchase agreement and the unpaid balance of the hire-purchase price has been paid in accordance with this section, the hirer may, within fourteen days after the service on him or her of the notice in section 26 and by giving the owner notice in writing signed by him or her, require the owner to redeliver the goods that have been repossessed.

(4) The goods shall be received and held it is directed to the hirer and delivered at or by the hirer pursuant to the terms of the hire-purchase agreement as if the breach address as mentioned in the hire-purchase had not occurred and the owner had not taken possession.

> (5) For the purpose of this section "the net balance due" means the amount for the time being payable in terms of the hire-purchase agreement to enable the hirer to acquire title to the goods.

Sale of goods by owner

31.-(1) An owner shall, after the expiration of fourteen days, sell the goods if the hirer does not exercise the rights conferred on him or her by section 30.

(2) The sale may be by auction, public tender or by private sale but, in any case, the owner shall ensure that every aspect of the sale, including the manner, time, place and terms, is commercially reasonable and, in particular, shall use all reasonable efforts to obtain the best price.

(3) The owner and the hirer shall each be entitled to bid at any public auction or, where the goods are offered for sale by public tender, to submit tenders as the case may require, and if the owner is the successful bidder or tenderer, the goods shall, for the purpose of this Act, be deemed to have been sold for the amount of his or her bid or tender.

Repossession by owner by court action

32.—(1) Where goods have been let under a hire-purchase agreement and seventy percent or more of the hire-purchase price has been paid, the owner shall not enforce any right to recover possession of the goods otherwise than by court action.

(2) Where an owner recovers possession of goods in contravention of subsection (1), the hire-purchase agreement, if not previously terminated, shall terminate, and (a) the hirer shall be released from all liability under the hire-purchase agreement and shall be entitled to recover from the owner in an action for money had and received all sums paid by the hirer under the hire-purchase agreement or under any security given by him or her in respect of the hire-purchase agreement; and (b) a guarantor shall be entitled to recover from the owner in an action for money had and received all sums paid by him or her under the contract of guarantee or under any security given by him or her in respect of the contract of guarantee.

(3) An owner shall not take any step to enforce payment of any sum due under the hire-purchase agreement or under any contract of guarantee relating to the hirepurchase agreement, except by claiming the sum in the action commenced pursuant to subsection (1).

(4) Subject to such exceptions as may be provided for by rules of court, all the parties to the hire-purchase agreement and any guarantor shall be made parties to the

(5) Pending the hearing of the action the court shall, in addition to any other powers, have power on the application of the owner to make such orders as the court thinks just for the purpose of protecting the goods from damage or depreciation, including orders restricting or prohibiting the use of the goods or giving directions as to their custody.

(6) A person shall not fail to comply with an order made pursuant to subsection (5).

(7) A person who contravenes subsection (6) commits an offence and is liable on summary conviction to a fine not exceeding five hundred dollars.

Saturday, July 8, 2006

Haiti back at Caricom Table

Haiti made its long-awaited return to the Caribbean Community's summit table on Monday when regional leaders began their annual summit at the Eastern Caribbean Central Bank Headquaters in

Basseterre, St. Kitts and Nevis.Haiti had been suspended from the activities of CARIOM following the February 2004 controversial removal of then President Jean-Bertrand Aristide, who now lives in exile in South Africa. "I hope by the end of my term that the Republic of Haiti would have taken the long and difficult step to democratic stability," President Renŭ Prŭval said at the opening ceremony of the Summit. Preval added he hoped his term of office would result in a strengthening

of relations with CARICOM.

"During the next five years of my mandate, I will work my hardest to contribute towards the strengthening of ties between my country and yours and I will work with you for the advent of a Caribbean which will be more brotherly, stronger and more united when faced with mutual challenges".

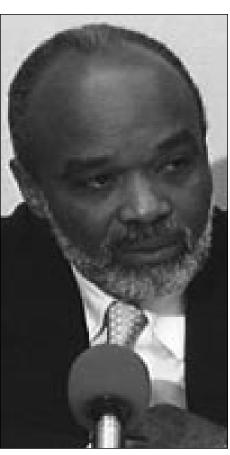
PM Anthony concerned about Rule of Law in Haiti

St. Lucia's Prime Minister Dr. Kenny Anthony, who holds lead responsibility for governance and justice within CARICOM, is voicing concern that the rule of law is not being observed in Haiti which has just been readmitted to Caricom. Prime Minister Anthony expressed his views prior to a retreat of the Heads of Government of Caricom scheduled for Nevis on Wednesday as the 27th Summit of Caricom continued in the Federation of St Kitts and Nevis this week.

Haiti had been suspended from the activities of the regional integration grouping following the February 2004 controversial removal from office of President Jean-Bertrand Aristide but Port au Prince was on Monday welcomed backed into the regional grouping at the start of the 27th CARICOM summit. Host Prime Minister, Dr. Denzil Douglas told reporters on Tuesday that the prevailing social and political challenges in Haiti will be discussed at the retreat of Caribbean Community (CARICOM) leaders in Nevis on Wednesday. "We will also look at some of the developments we have seen in Haiti recently," Douglas said.

Newly elected Haitian President Rene Prăval told the opening ceremony of the four-day summit he hoped "by the end of my mandate in February 2011, Haiti would have taken decisive steps on the long and difficult road of democratic stability and sustainable development". Preval is expected to brief the heads on efforts to improve the socio-economic as well as democratic rule on the French-speaking CARICOM nation.

But Prime Minister Anthony said Prăval would be asked to provide some explanation regarding the continued detention of former Prime Minister Yvon Neptune, who has been in jail for more than a year. "St Lucia for example is concerned about the continued detention of Neptune. I would like to find out from the Haitian president whether charges have been laid and whether they are bona fide," he said.



President Renee Preval

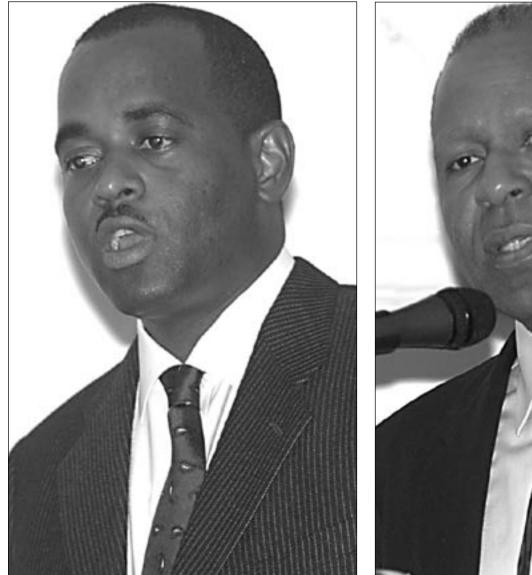
Anthony said the meeting with Prăval would also indicate "whether the rule of law" is being kept in the case of Neptune who had been accused of orchestrating a massacre in Haiti following the removal of Aristide.



Prime Minister Dr. Kenny Anthony

"Now that Haiti has returned to the democratic fold, I would expect that despite the difficulties that they face, they would be able to ensure that the basic principle of law exists," he added.

NURSES, TEACHERS, PART OF FREE MOVEMENT IN CARICOM



Prime Minister, Roosevelt Skerrit.

He spoke after Caricom leaders agreed to the arrangement during Tuesday's discussions on the CSME and free movement policy.

At Monday's opening ceremony, Trinidad and Tobago's Prime Minister Patrick Manning had called on Caricom to remove the "mental shackles" in connection with the free movement issue as it was critical to the integration thrust and the CSME.

At a press conference after the deliberations, Skerrit said Leaders agreed to fast-track the process to widen the categories of workers applicable under the policy, to allow nurses and teachers to move freely throughout the region with immediate effect after the current summit, which ended Thursday On Trinidad and Tobago's request to have the categories include artisans, Skerrit said the twin island republic can enter a special arrangement with states which have the capacity to provide the artisans while implementation of this category is dealt with by Caricom. This will be by the next Intersesional meeting in February 2007. Skerrit said other larger states would not disadvantage smaller islands by "recruiting" all their skilled labour. He said the step would remove the perceived "elitist" view that the free movement would only benefit those with degrees and similar qualifications. He salso said regional police will have a meeting to examine a looming problem and complaint about alleged fraudulent documents being used by some Guyanese in the free movement system.

Prime Minister Roosevelt Skerrit



Prime Minister Patrick Mannig

egistered nurses and teachers will be able to utilise Caricom's free movement of nationals policy throughout the region as of Friday and Trinidad and Tobago will have a special arrangement to obtain artisan skills from around the region in the same framework at a later date, according to Dominica's

Ben Bousquet, Saint Lucian Anti Apartheid Campaigner Dies In South Africa



Ben Bousquet

ne of St. Lucia's sons, who migrated to England in the late 1950's and became an internationally renowned campaigner against apartheid in South Africa, a prominent activist for the black community in Britain and a well known member of the British Labour Party has died in South Africa. Ben Bousquet, passed away in South Africa last month where he had been living since 2002. Among the many tributes paid to him are the two which are reproduced below; the first from one of Britain's most respected daily newspapers, " the Guardian" and the other from the British High Commissioner in South Africa.

Tribute by Mike Phillips The Guardian June 26, 2006

Ben Bousquet, who has died, aged 66, on the western Cape in South Africa, was a migrant from St Lucia, who became a Labour party local councillor and parliamentary candidate in London's North Kensington, as well as an internationally renowned campaigner against South African apartheid.

He was from a rural family in St Lucia, and after finishing school, he came to Britain alone as an 18-year-old in 1957. Even before leaving the Caribbean, he had a lively awareness about the complex intertwining of race, economics and politics which was to become the focus of his life and work. Describing his reasons for leaving his island, he would say that "the whole system in the Caribbean is based on two things: race and class".

Typically, almost as soon as he arrived in London, he began working, in Notting Hill, with the best known activist in the migrant community, the communist Claudia Jones, who was about to launch the first immigrant newspaper, the West Indian Gazette. During his first year in Britain, however, Bousquet found paid employment with the BBC, as the subject of the first documentary about race on British television, when the BBC's Tonight programme followed him around Brixton looking for a room. Predictably, the film was a record of cruel and sometimes insulting rejections, which were a painful eye opener for most of its audience. Talking about the programme later on, Bousquet said it was "an awful experience. That hurt. Yeah. That hurt a lot. It hurts even now."

The Notting Hill riots followed soon after in 1958, and Bousquet became part of a group that organised a series of events, initially aimed at raising funds for victims of the riots. These were part of a network of events that later on crystallised in the early Notting Hill carnival.

In June 1959, a meeting in London was organised to promote the boycott of goods from South Africa. Julius Nyerere, then the president of the Tanganyika Africa National Union, addressed the gathering. This was a defining moment in Bousquet's life. Within a year, the boycott committee became the Anti-Apartheid Movement (AAM), and Bousquet threw himself into its activities, becoming especially engaged in its black solidarity and trade union committees, and later being elected as an executive member. The consistency of his dedication to the cause of South African freedom illustrates the sort of man he was.

Bousquet's other passion was the La-

bour party. During the 1960s, AAM had brought him into contact with the leading figures on the British left, and by the next decade he was a Labour party activist, with Notting Hill remaining the most important site of his activities in Britain. In 1978, he was elected to the North Kensington council and he remained attached to the area for the rest of his life. He was the Labour party's candidate for North Kensington in two by-elections during the 1980s, but when the sitting MP, the Conservative Sir Brandon Rhys Williams, died in 1988, Bousquet was dropped in favour of a white woman. (Ironically, Bousquet served as an usher at Rhys Williams' funeral, welcoming Margaret Thatcher, who was among the mourners.)

His experience in Labour party politics intensified his commitment to the attempt to create a black section within the Labour party. At the same time he is remembered for his work as an activist in promoting the cultural interests of the black community, in particular, in establishing the community centre, Yaa Asantewaa, off Harrow Road, North Kensington.

He was widely known as a warm-

hearted generous person who was passionate in promoting the cause of racial equality. He was also a most fervent Arsenal supporter; a season ticket holder for many years, he not only attended the big games, but was a regular for the reserve matches and was famous for writing letters to the club management about which players they should get rid of.

Towards the beginning of the 1990s, Bousquet suffered a heart attack. He retired from his job in the urban planning department at Lambeth council, and moved with his English wife, Mary - they had been together since the 1960s - to a farm in Sudbury, Suffolk, but he seemed almost as active as he had ever been. During this period, he campaigned for the recognition of black veterans in memorial celebrations, and began researching for a book (with Colin Douglas), West Indian Women at War (1994). He also campaigned for the reburial in St Lucia of the bones of some black prisoners who had been shipwrecked in 1796 off the Devon coast near Ilfracombe.

At the end of 2002, he and Mary retired to South Africa where he died. She survives him.

Tribute from British High Commissioner to South Africa Paul Boateng Cape Times South Africa, June 22, 2006

Ben Bousquet and his beloved wife Mary, striding across the bush around their home in the Overberg region of the western Cape, were a striking sight to eyes unaccustomed to multiracial couples in this part of the world.

If Afrikaner and other eyebrows were raised initially, this still British couple soon became very much part of their community. In South Africa, Ben, true to his ANC and anti-apartheid roots, threw himself into community development work in the townships. Music, history and politics were central to his life in South Africa just as they had been in Notting Hill. Visiting Ben you were as likely to find a multiracial mix of musicians - he managed local a band - as you were political activists from all over the world.

Seeing Ben just before he died, he spoke with his customary passion about his latest historical researches uncovering the previously untold tale of a Trinidadian, Sylvester Williams, who had practised law in Cape Town before going on to become a Westminster city councillor in the early 20th century.

Asking me for the latest news, he could not resist a dig at the Anglo-US alliance in Iraq prompting his wife to remark: "Can't we leave Bush out of this deathbed scene?" We all laughed. In the end that great warm heart gave up. It had seen him through so many battles. They were all worth fighting, but at the last what mattered was not just how he had lived his life but where he was able to die, in a free, non-racial, democratic South Africa. Ben Bousquet, political activist, born 1939; died June 19 2006.

UWI Honours Professor Antoine for Academic Excellence

eputy Dean of the Faculty of the UWI's staff to be publicly recognised Antoine, has been honoured with ranking executive officer. the Vice Chancellor's Award for Excel lence for the Academic Year 2005/06.

Law, Professor Rose-Marie Belle for their work by the institution's highest-

"I say this because the Award Report indicates that the work for which I was honoured, particularly my publications and consultancies in Labour Law and Offshore Law, was lauded by distinguished international experts as not just excellent, but original and pioneering."

"This award is an excellent opportunity for this and it makes me proud that I am part of such a great tradition."

Five Books Published - Professor Antoine, wife of St. Lucian Prime Minister Dr. Kenny Anthony, has published five books to date. They include two which she edited and co-authored.

Professor Antoine, who works in Barbados and lives in Saint Lucia, is one of four University of the West Indies (UWI) employees to receive this signal distinction. She is also the lone recipient from the Cave Hill Campus, where she is based.

The Vice Chancellor's award is yet another major achievement this year for Dr. Antoine, who received her Professorship in January. She has published prolifically in the area of Offshore Financial Law and earned her award under the category of Research Accomplishments.

Excellence Publicly Recognized - Professor Antoine joins as fellow awardees: Dr. Kim Mallalieu of the Department of Electrical and Computer Engineering, St. Augustine (Teaching Category); Professor Helen Jacobs in the Department of Chemistry, Mona (Research Accomplishments) and Mona's Senior Assistant Registrar (Examinations), Mr. Cordel Nelson (Service to the University Community).

Together, they are the latest members of

Each recipient receives US \$5,000 for the award, which was instituted by the Vice Chancellor in 1994, as a way of recognizing excellence on the part of the academic and senior administrative staff.

This year, no awards were given in the area of Public Service and All-Round Performance.

Deeply Honoured - "I am of course, deeply honoured to have received this prestigious award. I am also surprised, as I did not nominate myself and only learned of the nomination by my colleagues after the fact," said Professor Antoine, the first recipient from the Cave Hill Faculty of Law to win the Award for Research.

Professor Antoine has previously received many awards, distinctions and honours, including a special award in 2002 from Cave Hill's Guild of Undergraduates for courage and dedication to students.

She added: "While it is a signal achievement for me to be recognised in this way, I view this award as even more important for my faculty and my university.

"We Can Create And Invent..." - According to Professor Antoine: "Far too often, despite having the likes of Arthur Lewis, the Walcotts and the Bob Marleys, we in the region still harbour the prejudice that our people do not create - are not inventors and so on.

"It is good that persons in the international arena, and now my peers, can recognise that we can, and do create and invent, and that we have the capacity to stand equally with the best anywhere in the world.'

"Awards like these," she said, "allow us to reaffirm ourselves and as such, are important for all of us as a people."

Everyone Needs To Know - She continued: "When we at the university do well and contribute to our region and even to the world, everyone -- those on the campus and especially those in the non-campus territories who often know little of the happenings at UWI -- needs to know."

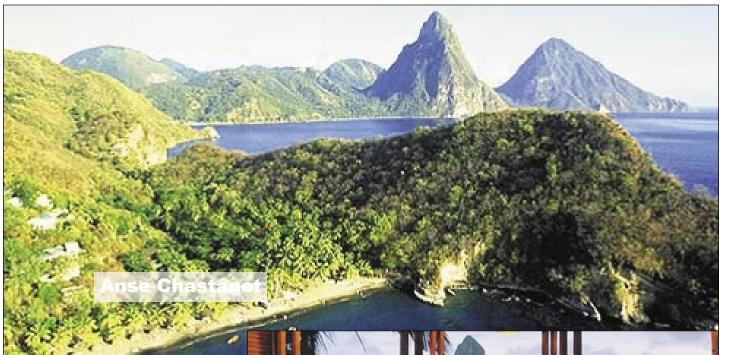
Her latest book, Trusts and Related Tax Issues in Offshore Financial Law, is an over-500 page publication by Oxford University Press, which earned accolades ranging from "splendid" to "excellent". It is regarded as a complement to her earlier release Confidentiality in Offshore Financial Law.

International Expert - Dr Antoine is an Attorney-at-Law, who is also a former legal officer at the International Labour Office (ILO) in Geneva. She is also an international legal consultant who, until recently, served as Programme Director of the UWI Faculty of Law's Graduate Law Programme.

Her other specialist subject areas include Offshore Financial Law, Law and Legal Systems and Labour Law.

She is also the "subject leader" for Labour Law and Common Law subjects at the Faculty and has pioneered new courses in Offshore Law and Discrimination in Employment.

US Travel Writer Praises St. Lucia's Tourist Industry



writer for the American newspaper USA TODAY has heaped praises on St. Lucia's tourist industry and on the island's mountainous beauty. Writing in the February 16th edition of the paper, Jayne Clarke lauds St. Lucia's hotels and the island's " laid – back West Indian nature". The following is the article:

<u>"St. Lucia On The Rise"</u> by Jayne Clarke USA Today

The road to Anse Chastanet is paved with trouble. The mile and a half of heartbreak dips and rises and twists and turns until finally it dead-ends at a hillside retreat overlooking a view so monumental it rates a salute from the United Nations.

The road is an abomination, and owner Nick Troubetzkoy likes it that way.

"I think that road is wonderful. It keeps the mass-market tourists out," he says from a perch at the edge of a jungle abyss in his Treehouse restaurant.

But other wheeler-dealers on this tiny island in the southeastern reaches of the Caribbean are laying out the welcome mat. With a spate of high-end lodgings recently opened or under construction, increased airlift and record tourist arrivals, once offthe-radar St. Lucia (LOO-sha) is poised to become one of the Caribbean's hottest upscale destinations.

"Villas for Sale" signs are sprouting like calabash trees. Private helicopter pads are a growth market. Name-dropping the identities of recent visitors — Martha Stewart, Nicolas Cage, Oprah Winfrey — has become conversational sport.

From the rocky shores of its Atlantic coast to the lush rain forests of the south, the island is experiencing a building boom — much of it aimed at the well-heeled — that could cause it to outgrow its current reputation as a honeymoon haven for the all-inclusive set. This spring, the number of hotel rooms will hit 5,200 plus, an increase of 20%.



Westin Hotels just announced it will manage the hotel at Le Paradis, a luxury condominium development featuring a Greg Norman-designed golf course and a 40-slip marina on the island's sparsely populated east coast, due to open in March 2007.

And in Soufrière, Troubetzkoy, an architect of Canadian vintage here since 1974, is building the Infinity Suites at Jade Mountain, a "resort within a resort" next to Anse Chastanet, which opened in 1969. The seven-story building has a space-age James Bondian vibe — complete with private helipad — though interiors will be strictly island-breezy. Like the most coveted rooms at Anse Chastanet, these accommodations lack a fourth wall so as to literally bring the outdoors in. Each open floor plan is dominated by a large indoor infinity pool and, even in their under-construction state, they are breathtakingly imaginative.

The building sprouts from the mountainside, taking advantage of views of the twin Pitons, towering green cones that rise abruptly a half-mile above the jungly landscape. Iconic symbols of St. Lucia, they were declared a UNESCO World Heritage Site in 2004. Rates for the Infinity Suites are as eye-popping as the views — starting at \$1,400 a night in high season. Like its sister resort, they are no-tech by design — no phones, TVs or radios. Troubetzkoy says he has even looked into cellphone blockers.

"Everyone is trying to have a New York

lord knows a thing or two about the rich and their playgrounds. But these days, he says, "there's nowhere the very rich can go where they feel exclusive."

He's hoping to attract some of this rarefied crowd as he sells off lots for \$1 million or so an acre. But even as Glenconner engages in the speculation, he finds it somewhat alarming: "People are wondering what's going to happen. We've led a terribly quiet life here."

Not everyone is targeting the luxury villa crowd, however.

At Fond Doux Estate, Lyton Lamontagne's main pursuit is cultivating cacao beans destined for Hershey's. But five years ago he opened the 135-acre plantation for tours; more recently he moved a historic house here and built two one-room shingled cottages. Now he's relaxing on the terrace of his restaurant, sipping a potent tea punch, a traditional St. Lucian Sunday indulgence, and speculating on what the market will bear. "Do you think the cottages are worth \$200 a night?" he asks.

On St. Lucia's northwest coast, Rodney Bay Village hosts several small, moderately priced lodgings. The newest, the 83room Coco Palm, opened in November. Its Creole design, with an open poolside bar/restaurant and WiFi throughout, gives it the feel of an informal house party.

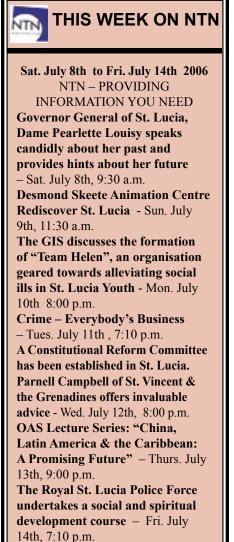
Rodney Bay's tourist strip is low-key with a concentration of restaurants and a few shops. The village abuts Reduit Beach, one of the finest on an island more renowned for its dramatic mountainous scenery than fabulous beaches. Indeed, St. Lucia's nonlinear topography has prevented the development of hotel strips and other oceanfront tourist ghettos. The shoreline undulates in and out of secret coves that harbor small hotels. And though it measures only 27 by 14 miles, it remains a largely rural island where tethered cows and goats snack roadside and banana groves flourish. Despite what appear to be rapid-fire changes in the name of tourism - the government two weeks ago granted its first casino gaming license, for instance — many don't expect the laid-back West Indian nature of this island to change.

In some respects, the sights of St. Lucia are as off-kilter as its coastline. Near Soufrière, what's billed as the world's only drive-through volcano billows sulfurous gas and belches mud. "It's like living on a ticking time bomb. We are not complacent," says Simon Pontian, even as he invites visitors to soak in a nearby thermal stream. Country-western music — the classic hurtin' songs, not the modern stuff — rivals homegrown island soca sounds in popularity. On Saturday nights, locals gather upstairs at the Castries Market for two-stepping at the Nashville Palace.

On Friday nights, locals and tourists mingle in the village of Gros Islet for the weekly "jump up" street party. Vendors grill conch and chicken. DJs crank up the reggae and disco so loud it vibrates. And revelers sip icy cold Piton beer and bois bande, a local herb-infused rum drink.

Newlyweds Gretchen Tipka and Caleb Peterson of Denver, married just hours earlier at their all-inclusive resort, are celebrating tonight. She's still dressed in her satin wedding gown. Peterson is beaming like a honeymooner.

"There's an energy to this place," he says. "But places like this can only get hit so long before they change. We're so happy to be here now because, in a few years, it could be different." Contributing: E-mail jeclark@usatoday.



Remember to tune in for:

At the Plantation on Cotton Bay, a Mediterranean-style development billed as a "five-star villa resort" opening in the fall, the kitchens sport discreet "butler's entrances" and high-season weekly rates top out at \$16,800.

Discovery at Marigot Bay, opening June 1 in a spectacular cove that was the film site for the original Doctor Dolittle, replaces an unassuming yachters' hotel with a planned village crowned by a sleek, modern 124-unit hostelry. Among the amenities: a Philippe Starck-furnished martini bar, dockside Zen garden, treehouse for nuptials and instruction in a "sunset love ritual," which, a spokeswoman informs, "is the first step toward tantric sex." hotel in the Caribbean. I'm trying to do the opposite," he says.

Across the bay, the 14-year-old Ladera resort, whose 25 one-of-a-kind suites also feature the no-fourth-wall Piton-view design, made a splash in November when readers of Condé Nast Traveler named it the best hotel in the Caribbean. It also received the highest overall score of any hotel in the world, though it, too, lacks techie amenities, a lavish spa or a beach.

Nearby at his oceanfront restaurant, which, as its name implies, is Bang Between the Pitons, Lord Glenconner, aka Colin Tennant, appears cool and elegant in a flowing white Indian kurta as he sips tea amid the historic Creole houses he has amassed on the oceanfront. As the former owner of the island of Mustique (home to Mick Jagger, the late Princess Margaret and other international jet-setters), the Scottish

"People here haven't sold their souls to tourism," says Allen Chastanet, owner of Coco Palm and former tourism director. "It doesn't dominate the social fabric GIS News Breaks and Kweyol News daily from 6:30 p.m. Issues & Answers/Mondays at 8:00pm: Interview/Tuesdays at 6:15pm : Konsit Kweyol/Tuesdays at 8:00pm (Kweyol Discussion): Your Right to Know/Thursdays at 6:15 p.m. (Min. of Ed. Prog). Take 2/Fridays at 6:15pm (Week in Review) Weflechi/Fridays at 6:40pm - (Week in Review—Kweyol)

For the complete programme guide, log on to our website at <u>www.stlucia.</u> gov.lc and then click on the **NTN** icon.

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