

Inside this issue

Hurricane Dean pictorial.. pg 2 & 11



NWA meets its objective..... pg 4



NWA honours levels 2&3..... pg 8



HIV Workshop pg 9



New Yallahs Bridge..... pg 10



"Own your roads," - Hibbert -

Newly appointed State Minister for Transport and works told NWA Regional & Parish Managers.



Newly appointed State Minister for Transport and Works, Joseph Hibbert (centre) speaking with Senior Director, Project Implementation, Earl Patterson (left) and Project Manager for the new Yallahs Bridge, Linval Ramdial (right). Both Mr. Hibbert and new Minister for Transport and Works, Mike Henry recently met with members of the senior management team. They were also introduced to other team members of the Corporate Office. Speaking with Regional and Parish Managers on Wednesday, September 26, Mr. Hibbert encouraged the group to keep abreast of new and emerging technologies in road construction. He said training and development, like the care for roadways and property through flood control and sea defence was critical. The newly appointed State Minister encouraged the managers to own the roadways, under their supervision. He said an issue such as persons encroaching on the main road network should not be allowed and encouraged managers to deal with it fearlessly.

H
U
R
R
I
C
A
N
E

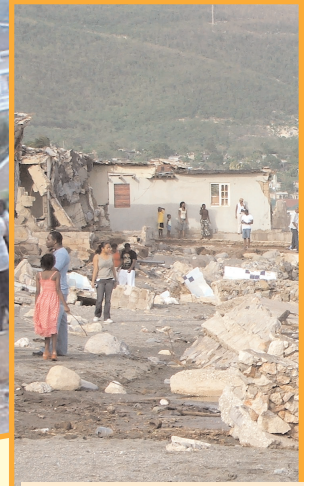
D
E
A
N

Pictorial

Pictorial



Clarks Hill - St. Andrew



Caribbean Terrace -



Tresure Beach Canal - St. Elizabeth



Caribbean Terrace - Kingston



Black Rock - Portland



Skyline Drive - Papine, St. Andrew

Commendation for Outstanding Work

Triston Tulloch

We recognise several individuals for their outstanding work in the field and at the Agency's Emergency Operating Centre throughout the period following the Passage of Hurricane Dean.

As usual, the staff was responsive and extremely cooperative. While I thank them all for their enthusiasm and community effort, I must however single out one individual in particular, whose exceptional effort was above and beyond the call of duty.

That individual is Triston Tulloch, whom it appears, have an inexhaustible amount of energy. He managed the Emergency Operating Centre on the Sunday night into Monday morning of Hurricane Dean. He made himself available to assist the drivers and operators, stationed at the offices of the Kingston Metropolitan Region, during the wee hours of Monday morning after the passage of Hurricane Dean.

Triston also supervised the clearance of blocked roads in rural St. Andrew, to facilitate emergency rescue of an individual who suffered serious injuries during the hurricane.

And, if that was not enough, he supervised and ensured the re-opening of the Palisadoes and Port Royal main roads, blocked by large mounds of sand washed-up onto these roads. This was accomplished by Monday evening, the day following the passage of the hurricane and critical airport personnel were able to get to and from the airport. By Tuesday, this roadway was re-opened to the public.

Triston, holds firmly to the conviction that if a job is worth doing it is worth doing well. It is fair to say that without your outstanding effort, the Agency's objective would not have been realized or as successful as it was in reopening roads that were blocked.

What more can one say, except that we will be looking forward to a repeat performance. It is a great pleasure to recognise your efforts. I commend you for your outstanding effort. We appreciate the hard work and dedication displayed.

Thank you for a job well done.



Thought for today.

It costs nothing . . . it is easy to do . . . it grows the more it is given. What is it? It is the unconditional display to others of our happiness for their successes, triumphs, and personal "bests." It is given without any regrets or self-pity. It is done in joyfulness for another human being and their achievements. What could be easier? Nevertheless, being the complex people we are, we find ourselves filled at times with the "poor me" attitude when we see someone succeed at something that we wish we had done. "Oh, if only it could have been me," we say. Instead of being inspired by the person and their achievement, we become bogged down in our own self-pity. Ok, knock it off! That's right . . . just knock it off! What we do not realize is that in honoring the achievements of others, we also honor ourselves. How so? Because by this action we show support for the person and this in turn can become support for us in achieving our goals. We can aspire to heights by following a path that others blazed. We can learn from them. We can also be inspired to climb to heights that others have not, because we see and support those who went where no one dared. We see that

anything we set out mind to do is possible because others have done the impossible. We can learn from others and their successes. By showing our support for others, we build energy for ourselves. By regretting their successes, we come to a halt.

However, an even more important reason for showing our happiness and support for others success--no matter how small that success may be--is that we may help that person achieve even more. Our encouragement can light fires in them to pursue further goals. It may come at just the right time--perhaps a time when they are at a decisive point. A few simple words of happiness at their success and encouragement for the future, can do magic. Wouldn't you like to have others express their happiness for you when you have succeeded at something? Or would you rather have someone put you down for your accomplishments? The Golden Rule is still one of the best "rules" ever written.

So be truly happy for others and who knows, you too may feel unexpected happiness. Try it!

Blessings and love,
Allen Schmeltz

NWA meets its objective of reopening blocked roads following the passage of *Hurricane Dean*



Palisadoes road after Hurricane Dean..

Late afternoon, Sunday August 19, 2007, Jamaica experienced the onslaught of a category four hurricane. Dean passed south west of Jamaica, on its way to Mexico. It left in its path of 130 miles per hour winds and heavy rainfall, inundated and blocked roads, fallen trees, debris, washed down silt, dislodged utility poles and damage to several roads in central Jamaica.

The Agency's objective, of providing access to all affected roads within 7 days following the passage of the hurricane was achieved. In total 446 roads were affected. Of this number, 360 or 80% were fully cleared and 80 or 18% were cleared to single lane access.

The Palisadoes and Port Royal main roads, blocked by large mounds of sand washed-up onto these roads were also cleared in record time. This was accomplished by Monday evening, the day following the passage of the hurricane and personnel critical to the operations of the airport were able to get to and from the airport without much hindrance. On Tuesday, August 21, these roadways were re-opened to the public.

As at August 26, of the affected roadways, eleven roads remained closed. Eight were parish council roads, one located in St. Catherine, three in St. Mary, three in St. James and one in St. Andrew. The three main roads which remained closed in St. Thomas were previously affected by the flood rains of August 8-10, 2007.

The Roselle main road in St. Thomas, which was undermined during the passage of the hurricane, was reinstated with Shingle

enabling motorists to traverse this section of roadway without fear or concern. The Agency was able to reinstate the Yallahs Ford at Poorman's Corner, which was made impassable during the passage of the hurricane. It was re-opened on Wednesday August 29, and motorists were able to travel towards Morant Bay by that route. The river flow was re-directed into the western culvert, its original channel prior to the hurricane and huge boulders and river shingle were used to restore the area downstream of the western culvert, which was considerably eroded. The approaches to the Ford, which were inundated and littered with boulders were cleared and restored for use.

Traffic Signals at forty seven locations in the Kingston Metropolitan Region and several parishes were also affected. There was no electrical supply at 30 of the intersections, 18 of which were located in Kingston & St. Andrew, 3 in Manchester, 8 in St. Catherine and 2 in St. Elizabeth, while there was damage to cabinets, cable and signal heads at the other locations. Signals without power were re-activated as soon as the Jamaica Public Service Company restored the supply of electricity to the affected locations, while the NWA continued to carry out repairs to signals that were damaged during the hurricane.

By Friday, August 31, all the affected main roads were reopened and Jamaicans in their various communities across the island were able to undertake their normal daily activities.

THE HISTORY OF THE *Treasure Beach Canal*

The Treasure Beach community in St. Elizabeth was severely affected by flood waters in 2005, resulting from the passage of Hurricanes Emily and Wilma. Damage to homes and businesses was estimated at several million dollars. Flooding is not new to this part of the island. Residents had a similar experience in 1986, the year when a technical team from Alcan Jamaica recommended the construction of a canal to the sea. The excavation of this canal to remove excess water from the main pond to the sea is now being manifested.

Work on the canal started on May 7, 2006, on land donated by Mr. Ralph James. The first phase of the work saw the excavation of an earth drain approximately 500 metres in length and a width of 30 metres, between the Great Pond and the Women's centre. A three cell reinforced concrete Box Culvert was also constructed through an agreement with D.R. Foote Construction Co. Ltd.

Progress is now being made on the second phase of the canal leading from the Women's Centre, bypassing the Mar Blue Hotel out to sea. This phase was setback, owing to a lengthy process to acquire a parcel of land needed to facilitate the construction activity.

With the channel now well defined, effort is now being made to construct the second of two Box Culverts needed to facilitate the storm water flowing into the sea. The progress of this culvert was affected by Hurricane Dean, as the easement by the Women's Centre had to be removed to facilitate the movement of water to the sea. The project however, restarted during the first week of



Treasure Beach Canal - The morning after Hurricane Dean.

September 2007.

The Treasure Beach Canal Project is being implemented in phases. The completion of the second Box Culvert will signal the end of the first phase, which was to facilitate excess run-off out to sea. Other features of the project will be the construction of wing walls and invert, the construction of a silt trap between the entrance of the channel and the Great Pond. A special feature will also be included to prevent sea water from re-entering the channel nearest to the Mar Blu Hotel, whenever there is any high tide.

THE EFFECTS OF HURRICANE DEAN ON ROADS IN *Manchester, St. Elizabeth and Clarendon*

Hurricane Dean of Category 4 strength made a landfall hit in Jamaica during the afternoon and evening of Sunday, August 19, 2007. The eye of the hurricane passed within 40km from the southern coastline of the island with sustained winds of hurricane force between 111 to 130mph. The strongest impact of the hurricane was on the south coast where tidal waves combined with high winds caused movement of sand and debris, destruction of trees, damage or destruction of buildings and disruption of power and water supplies. The parishes with the greatest impact were St. Catherine, Clarendon, Manchester and St. Elizabeth.

Hurricane Dean was the first category 5 storm to be formed in the Atlantic since Katrina in 2005. Most of its damage was created by the impact of the high velocity of the wind. This led to fallen trees and power lines along with large deposit of debris along the roads. The road sections across the three parishes did not encounter any excessive damage apart from some cases of ponding and scouring. There were far less breakaways or landslips in Northern

Clarendon than during the passage of Ivan. There were non operational traffic signals at some intersections, (3 in Manchester and 2 in St Elizabeth) where there was simply no electricity or there were damage to cabinet, cable and signal heads.

Fallen trees across roads were prominent in Manchester. About 27 road sections which were reduced to single lane traffic were cleared within three days after the passage of the hurricane. Road sections such as Mandeville to Spur Tree via Swaby Hope, Alligator Pond to Gut River, Gut River to Milk River, Pusey Hill to Restore, Oxford to Troy, and Green Hill to Keynsham were totally blocked by fallen trees which were quickly cleared by contractors. There were evidences of scouring on sections such as Old England to Royal Flat, Skull Point to Caines Shop, Christiana to Alston, Coleyville to Ballynure, Alligator Pond to Gut River, St Jago to Pusey Hill, Newport to Pusey Hill and Woodstock to Cedar Grove.

Contd. from pg 5

FALLEN TREES IN CROSS KEYS, MANCHESTER

The access way was finally opened on the Great Bay canal in Treasure Beach to drain excess water from the pond to the sea. This development had somewhat eased the fear of the residents of Great Bay and Calabash Bay whose homes were flooded on several occasions in recent years as the pond overflowed its banks. This was not repeated and the justification of the canal was proven after Dean.

Fallen trees and power poles were the greatest hazard in St. Elizabeth after the passage of Dean. The Goshen main road was blocked for several days due to fallen light poles and a detour was created via the Goshen Block factory road. All of the road sections in Southern St. Elizabeth ranging from Gutters to Southfield to Malvern to Newell to Black River were reduced to single lane traffic created by the high occurrence of fallen trees and light poles. The Claremont Park to Malvern Well and Mountainside to

Malvern were blocked and were cleared by contractors.



Fallen trees in Cross Keys, Manchester

The Deterioration of Flexible Pavement and suggested ways to alleviate the problems and improve Pavement life.

(Part 2)

Factors Contributing to Pavement Deterioration

Deterioration of the road network is one of the major concerns of the Jamaicans. There are a number of factors which contribute to the deterioration of roads. A roadway begins to deteriorate from the moment it is built. There are six factors which influence this deterioration.

1. Sub-grade soil and topography. The type of soil, its moisture content, level of compaction and the density achieved during compaction of the soil.
2. Pavement material and thickness. The material used for construction of the pavement, as well as its thickness. The material used in the construction of the base and sub-base material must meet criteria such as:
 - " The California Bearing Ratio (CBR),
 - " The liquid limit,
 - " Plasticity,
 - " Particle size distribution.
3. Drainage - This ensures that surface water and sub-surface water are removed from the roadways. Drains which are poorly designed or maintained are likely to result in the deterioration of the pavement. Erosion at the outfall of culverts or side drains is also an important contributor.
4. Maintenance of roads - Maintenance of roads ensure that they do not badly deteriorate before the end of their designed life. A World Bank study in 1988 confirmed that maintenance reduces the rate of pavement deterioration, lowers the operating costs of vehicles, as well as keep the roads open to traffic. Maintenance of roads includes maintaining the traveled lanes, soft shoulders, drainage systems and road furniture such as bridges, rails, and

medians.

5. Environment - Moisture in the pavement, unfavourable sub-grade conditions related to the environment; rain water and rapid temperature change have negative effects on our roads. Water seeping into the base course through cracks in the Asphaltic Concete and the softening of the soil in the base course speed up deterioration of the pavement.
6. Traffic Loading - The magnitude of axle loads, the number of load repetitions and the constant contact pressure from loads are the main effects of traffic on the structural deterioration of roads. This deterioration is evidenced by rutting or cracking in the pavement. It must be noted that the damage caused by motor cars is minimal in comparison to that done by heavy vehicles. Studies carried out by the NWA show that the actual number of heavy vehicles on our roadway almost doubled between 1994 and 2003.

The life of our road network is determined by factors which include the selection of the appropriate material for the construction of the bases, with consideration being given to variables such as soil type and topography. It is imperative that the necessary quality control measures are applied during the construction of the base, sub-base and wearing courses. Maintenance of the pavement and drainage has both economic and social impact on societies. The correct identification of the reason for the deterioration by the construction professional will enable the development of appropriate methods of maintenance that will prevent premature failure in the future.

The Northern Coastal Highway Improvement Project - Segment 3

Work is ongoing on Segment 3 of the Northern Coastal Highway Improvement Project. This project, which began in October 2005, encompasses the rehabilitation of 96km of two-lane main road from Ocho Rios, in St. Ann to Port Antonio, in Portland. Eight (8) new bridges will also be constructed and 16 rehabilitated, under this project, through contractor E. Pihl and Son A.S. (Denmark).

The project is divided into five (5) Sections as follows:-

Sections	Length	Planned Substantial Completion
1. Ocho Rios to Oracabessa	(20km)	August 2007
2. Oracabessa to Port Maria	(13km)	Oct. 2007
3. Port Maria to Wag Water Bridge	(17km)	Oct. 2007
4. Aqualta Vale to Buff Bay	(20km)	June 2008
5. Buff Bay to Port Antonio	(26km)	June 2008

The Contractor is now working in all Sections with most of the works being carried out in Sections 1 & 2.

PROJECT PROGRESS

Land Acquisition: Legal access has been obtained for over 1,000 affected parcels of land.

Resettlement of affected population: Of the approximately 600 project affected person, earlier identified, all have been resettled. However, as the project progresses, the need to have access to additional land and/or resettle persons (homes or businesses) may arise.

Relocation of affected Utilities: Over 1,570 affected poles were relocated prior to the start of the project. However some 80 additional poles were identified, before construction, but could not be relocated until the Contractor had done some earthworks. These poles are now being relocated. As the project progresses, it is expected that additional poles will need to be relocated, based the proximity of the poles to the Contractor's works, as well as the unstable soils along the corridor, which would undermine the poles.

Waterlines: Additional waterlines, than were originally scheduled for the Contract, have been identified and the GOJ is required to finance their relocation. The NWA and NWC have collaborated to significantly reduce the additional cost of the waterline relocation, through the supply of pipes, among other materials. The project estimates an additional J\$60M to treat with relocation of the additional pipes.

PHYSICAL PROGRESS - WORKS

The overall physical progress of the works to date is approximately 32% against a planned 68% completion.

Challenges facing the Project: The observed critical activity facing

the project at this time is the production and placing of sub-base and the placing of base course materials. The Contract requires that the Contractor constructs an average of 3.6km of road monthly, starting March 2006; However the Contractor was only successful in reaching this target in April 2007. Given the delays in placing sub-base, the Contract now requires the Contractor to place approximately 6km of sub-base monthly in order to meet the project completion date of June 2008. The contractor, based on the resources now available, has the capacity to produce 6km monthly.

Progress and Productivity: The NWA has initiated weekly/fortnightly productivity meetings with the Contractor and Consultant to ensure that the project is brought back on schedule.

In recognition of the delay the Contractor has done the following:

1. Replaced its first project manager in January 2007;
2. Replaced its second project manager in May 2007;
3. Added more resources and manpower in the critical areas to improve performance;
4. Opened additional quarries at Wag Water and proposed to open others at Iteboreale and Hope Bay, St. Mary, to improve performance.

These changes have resulted in the establishment of additional work teams/crews to boost production in the critical areas, such as: waterline relocation, culvert construction, sub-base and base course production and placing.

Segment 3 is expected to be completed in June 2008.



A section of the roadway between Ocho Rios, St. Ann and Port Antonio, Portland that is being rehabilitated under Segment Three of the North Coast Highway Improvement Project.

NWA honours levels two and three staff ...

Invitations were sent, confirmation of attendance received and on Thursday, September 13, 2007 laughter, excitement, words of encouragement and commendation filled China Town Restaurant. The luncheon marked the continuing efforts under the Agency's Rewards and Recognition Programme in recognizing the dedication and hard work of team members. This event focused on our level two (2) and three (3) staff members.

The function was well attended and received by the participants who lauded the Agency's Management and staff for recognizing their efforts.

Guest Speaker, the erudite Personnel and IR Manager, David C. Knight told an applauding group that employees all needed more "CASH". The applause of course was not for the Manager, per se, but the nerve he struck having mentioned, what many thought was the "C" word, thinking that a salary increase was on the horizon. However, a smiling Mr. Knight said it wasn't CASH, but K.A.S.H, which he explained meant that employees and people in general needed more:

K - Knowledge
A - Attitude
S - Skills
H - Habit

Knowledge of a better way, as there are always better ways of doing things. Reflecting on the word Attitude, Mr. Knight suggested that employees at the Agency will have to develop new and positive attitudes to adapt to the changing environment. He also emphasized that people must continue to upgrade their skills to remain proficient and marketable. Finally, the Manager of Personnel and Industrial Relations explained that habit is best explained as having the ability to do a task without any conscious thought; it becomes a routine. Well, it wasn't an announcement about more CASH but excellent advice for those present to get more K.A.S.H.

Entertainment was provided by members of the star studded in-house team. 'Winds of Melody' (Peter Rowe), one of the participant, charmed the group with music from his repertoire, soothing their souls with his wind instruments. Not to be outdone, another team member, Michael Campbell, Service Technician gave a rendition of a spiritual song his grandmother taught him. All was in high spirits.

Citations were issued to each member of the levels two (2) and three (3) staff.



Reflections on the recently concluded HIV/AIDS Workshop



*Contributed by
Althea Cole -
Administrative
Assistant - CCS*

The HIV/AIDS Sensitisation Workshop recently facilitated by the Agency was quite an eye opener for me. I never in my wildest dreams imagine ever catching HIV, while being in a relationship with one partner. You would expect that if you are faithful then your partner would also. At this Seminar, I found that this was not necessarily the case.

At first we got a questionnaire on HIV/AIDS. There was then an overview of what the seminar would be about, after which there was an "ice-breaker," where we were asked to walk around the room and get as much signatures as we possibly could in a two-minute period. There we all were running around the room grabbing and shoving papers just to get signatures. At the end of it persons had as much as 13 signatures and could not remember half of those who signed on their paper or even those papers they had signed. There was an important lesson to be learnt. This was reflective of how HIV/AIDS was passed on.



This item created quite a stir for most females who attended.

One presenter in particular was quite informative, delivering easily understood information on HIV/AIDS. The presenter delivered a down-to-earth lecture, which included HIV/AIDS in the Sex industry. During this segment, I learnt that more housewives are carriers of the disease than prostitutes. I learnt the correct way to put on a condom (I thought I knew that).

The last speaker was the most touching. She had the group members riveted to their seats. Persons who were joking, laughing and asking questions became quiet and were very attentive. This emotionally strong lady told her story of being in a faithful relationship with one man for several years. She also had a child for him. When she went for her six (6) weeks check-up they did a Pap Smear and drew blood from her. Several weeks later she was called and informed of some irregularities that were seen on her Pap Smear. She told the group about the how the doctor proceeded to counsel her about HIV/AIDS, when she visited his office. After listening for some time and not understanding where the conversation was heading, she questioned why she needed to know all about HIV/AIDS. His response: "yuh need to get yuh affairs in order cause yuh ah go dead, yuh have AIDS!"

At this point, not a dry eye was seen in the room. The now HIV positive woman said it took a while to digest what she had just heard. She then jumped at the doctor and collared him. She had to be restrained. This was over 10 years ago. She informed members of the group that her baby died at about 6 months old, because she was breast feeding. (I didn't know that babies could get HIV/AIDS from breast milk). The man she said apparently knew he was HIV positive and deliberately gave her the disease. He now resides in Canada and is married to another woman. She also told us how two of her 4 children found out and the impact it had on them. One daughter is waiting to find the man and kill him, while the other came from being a straight A student, to flunking high school and becoming a teenage mom.

We did not do the session on its impact in the workplace, but what I did get I really appreciated. It has opened my eyes to a lot of things that I didn't know of things that I had taken for granted.

Remember your body is your temple you need to protect it. Let no one tell you what to do with it. If they can't come to your Temple and live by your rules and expectations let them leave. If you don't respect and protect it who will?

A few responses received from staff members:



**Miss Marjorie Bailey -
Administrative
Assistant Major
Projects**

Well personally I think it was very informative and in most case quite entertaining. The presenters did a wonderful job.



**Miss Susan Webb -
Graphic Artist**

For me personally, the workshop just confirmed my fears. Many people just seem to believe that they cannot contract AIDS. This was clear in the examples given by the presenters and by the attitude of few of the attendees.



**Miss Cherron
Hutchinson - Admin
Assistant, NJDP**

I attended the Seminar held in the Canteen of the NWA. It was very informative, and breath-taking.

It was only on Sunday, September 09, 2007, I shared with my son, some points that were shared with us. The Seminar had such a great impact on me especially the second Speaker; I hope there will be a follow up session.

Construction of New Yallahs Bridge Underway

Contractors E.Pihl & Sons A.S. have begun construction work on the new bridge at Poorman's Corner at Yallahs in St. Thomas. This new bridge will replace the problem plagued Yallahs Ford, which for many years has been a major source of inconvenience especially during flood rains.

The contractor has carried out geo-radar work at the sight, to observe rock formation for up to 30 metres below ground. This will ensure that piles are driven efficiently and confirm the design assumptions for the abutments and piers.

The piles have been prepared for splicing to be driven to the required depth and will form the three piers and abutments at the new bridge. If the pile-set results confirm that the assumptions are correct then pile driving will continue for two months. The duration of construction is 14 months and the expected completion date is October 2008.

This new, 157 metre long, two lane, bridge is expected to cost J\$402 million.



Chief Executive Officer of the National Works Agency, Milton Hodelin inspects material to be used on the new Yallahs Bridge in St. Thomas. The inspection was done during a tour in England, last year.

Jodi's view on things

The National Youth Service has taken on a huge project of finding summer jobs for the youths of Jamaica. The very aim of this project is to get us prepared for the working world. We have seen however that the working world isn't very easy. The employees have a lot of work to do daily, especially if they work with the government. One such place I know is the National Works Agency.

I worked with Miss Havenol, who works in the Communication and Customer Services Department. She has a lot of work to do daily especially paper work. The worse part is yet to come, she has to listen to people's complaints daily, but she however seems to enjoy her job very much. I enjoyed working with her and doing the paper work. It's fun having something to do on a daily basis other than house chores.

After working for one whole day though I'm tired especially since I'm just a starter. It's great being able to feel independent for a few weeks. I'm sure it will even be greater as I get older. I'll always listen to a person who advises me to get into a career that I enjoy. When you do that it will definitely be a wise choice because at least when you're tired and going home at the end of the day, you'll be happy even though you're tired because you did something that you enjoyed for the day. I'm sure that just the thought will be great.

National Youth Service is doing something great for the Jamaican youths and I think if they continue, there will be fewer youths on the streets and they will be more encouraged to work. They will be encouraged to work because they will see how hard



NYS students who worked in the Communications and Customer Services Department. From left: Jodi-Ann Roberts, Terese Henry and Tashyon Henry.

and long the employees have to work to make a comfortable life for themselves and their families. It's not easy for them. Being independent is great and sitting on the sidewalks, roaming the streets and begging get us no further in life than we are right now. We youths need to strive for the best, as only the best is good enough in whatever we do, no matter how small or how big the task is or whatever it is we do.

Submitted by: Jodi-Ann K. Roberts

Pictorial

HURRICANE DEAN

Guts River clearing - Manchester



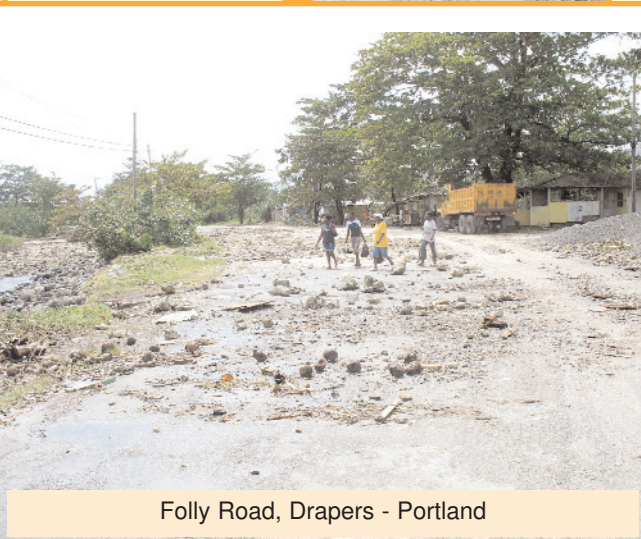
Caribbean Terrace - Kingston



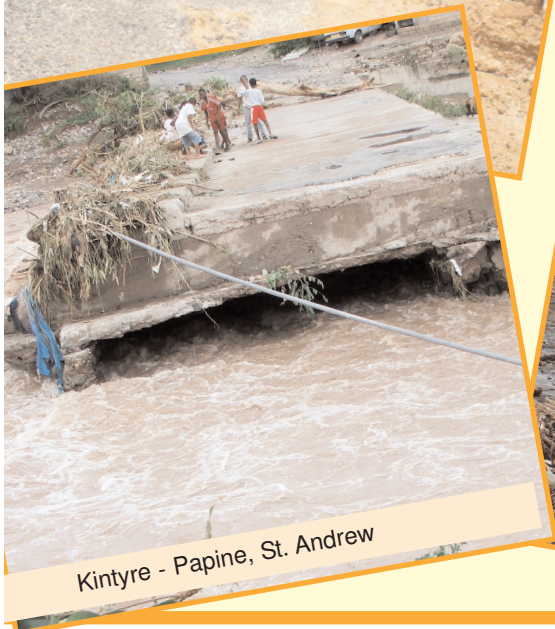
Long Bay - Portland



Folly Road, Drapers - Portland



Kintyre - Papine, St. Andrew



Caribbean Terrace - Kingston



JOKES

Ha HA Ha!



Some paid vacation, huh?

Reaching the end of job

Reaching the end of a job interview, the human resources person asked a young engineer fresh out of MIT what kind of a salary he was looking for.

"In the neighborhood of \$140,000 a year, depending on the benefits package."

"Well, what would you say to a package of 5-weeks vacation, 14 paid holidays, full medical and dental, company matching retirement fund to 50% of salary, and a company car leased every 2 years...say, a red Corvette?"

"Wow! Are you kidding?"

"Yeah, but you started it."

*Team NWA
let your voice be heard!*

We welcome your
articles, poems,
inspirations, quotes, etc
send to: susanwebb@nwa.gov.jm

How to Come Back From Vacation With Money in Your Pocket



It sounds obvious, but your vacation dollars will go much further if you have a plan and allow yourself plenty of time to find the best deals. If your usual scenario is to decide you just "have" to go somewhere, scrape up what cash you can, then put the rest on plastic, your vacation is likely to cost you a lot more than if you had planned ahead.

There's no reason you can't start planning for next year's vacation now. Sit down with your family or traveling companions and start brainstorming destinations, types of activities, when you want to go, how many places you want to visit, etc. Then visit a travel agent, your local library or check out some Internet-based travel sites to get an idea of how much your fantasy trip will cost.

Once you have an idea of what you want, decide how much you can realistically afford and start to shape your vacation around that budget. Set a weekly or bi-weekly savings goal and get the whole family involved. One family wanted to go to Disney World for years, but never had the money. With the help of a consumer finance assistant, they learnt how to create a savings plan, then Mom drew a thermometer-style chart to hang in the kitchen so the family could keep track of their vacation savings and watch it grow. Next year they'll be shaking hands with Mickey!

Hold a garage sale or find another way to raise your seed money. Ask everyone in the family to come up with creative ways to save money toward the vacation. You may be surprised at what your kids can do when they are motivated! All special earnings or savings should be put in the vacation fund, off-limits to the family. You may want to buy a piggy bank that can't be opened until its broken if someone in the family might be tempted to dip into the fund.

Your goal should be to have enough cash saved to cover the budget for your trip. Creating a plan for your trip is the best way to prepare.

Also, travel off-season whenever possible. Visiting a popular location just a week or two before or after the busy season can mean substantially lower costs, fewer crowds and proprietors bending over backwards to make sure you enjoy your stay. If you have a certain vacation time in mind (August, for example) look for locations where August is considered off-season, rather than following the crowds.

When traveling by car, pack snacks, treats, sodas or juices, and staples like peanut butter and jelly sandwich ingredients or cereal for the kids. You'll easily save money and face fewer arguments with the kids at each fuel stop.

Make sure your kids have enough money to enjoy the trip without asking you for cash every time you turn around. Ahead of time, set guidelines describing what you'll pay for and what you expect them to cover. ("We'll buy your meals, but you'll be expected to buy any other food, like snacks." Or, "We'll give you \$200.00 to spend at the fair, but the rest is up to you.") Then help them find ways to raise spending money by doing chores for you or neighbors, holding a bake sale, etc.

Before you take your car on the road, get an oil change, properly inflate the tires and make sure there aren't any mechanical troubles waiting to happen. The last thing you want is to spend a fortune on repairs with a mechanic you don't know.

<http://myvesta.org/>