

Enterprise

FREE ENTERPRISE
... AND WATCH
JAMAICA GROW.

VOL. 8 No. 1

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EDITORIAL

GOVERNMENT SNOOPING

G entlemen, it used to be said, do not read each other's mail.

That may have been so a long time ago when woolly mammoths walked the earth or at any rate before government was invented. Nowadays technology makes snooping on people easy. Telephone taps, telephoto cameras, long-range microphones, computers and other fancy hardware are employed by agents of governments who often behave as agents provocateurs to entice people to commit

themselves. Who can forget Albert "Spy" Robinson?

Spy novels and movies have lent a spurios glamour to the squalid business of espionage. Industrial espionage is in actuality theft, and dictatorships, which are only admirable at a distance, are the only kind of government which spy on their citizens as a matter of course. Politicians who spy on their colleagues, rivals and fellow citizens merely to keep tabs on their private conversations are both contemptible and dangerous.

Democratic Practice

In civilized countries, that is societies in which basic human freedoms are respected, the right to privacy is regarded as an aspect of personal liberty. This privacy may not be breached without well grounded suspicion of a grave threat to the peace and security of the state. Democracies therefore have elaborate rules which circumscribe the use of telephone taps. the Watergate scandal demonstrated, not even the President of the United States could tap the phones of his political opponents.

The Prime Minister's revelation that he had inherited over a hundred telephone taps when he assumed office in 1989 is the first official confirmation of a practice which has evidently gone on for years in Jamaica. The Leader of

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SPREADING THE WORD



Minister of Education, Hon. Carlyle Dunkley (2nd right) receives a copy of the recently published SOCIAL POLICY paper from PSOJ Honorary Secretary, Aulous Madden (2nd left). The publication, the fifth in a series of economic and public policy analyses by the Organisation, contains recommendations for the country's education system, health sector and social welfare system. Others in photo are Delroy Lindsay, PSOJ Executive Director (left) and Jennifer Williams (right), PSOJ director of Human Resource. The handing over took place on December 4 at the Ministry of Education, Heroes Circle. Presentations were also made to the ministers of Social Security and Health (See Page 4)

HIGHLIGHTS

The Challenge of 1991 -----2

Knox debators argue their way to victory -----

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PERSPECTIVE THE CHALLENGE OF 1991

by Dennis Lalor

Te have all been haunted by anxiety about the value of the Jamaican dollar, which against the American dollar has fallen in value by more than 350% over the last decade. In the past few months alone we have seen round after round of price increases in electricity, in petroleum products, in staple foods, in costs of schooling and medical care, in clothing, in transportation and housing.

The knee-jerk reaction is to blame the government's accelerated deregulation programme. The situation is being exacerbated not only by a lack of knowledge but also by the fact that for many years there has been a sharp division of opinion regarding the respective virtues of greater state participation in the economy, or private sector-led development.

Behind all the economic jargon the stark reality is that for survival Jamaica must direct its energies at foreign trade

The real and unvarnished truth, however, is that Jamaica is, and has been for several years, suffering from a desperate shortage of foreign exchange to finance our imports of raw materials and other goods and services. This is the heart of our financial crisis. The problem isn't deregulation; deregulation is part of the attempt to deal with the problem - which is a chronic inability to earn our way in the world!

Behind all the economic jargon the stark reality is that for survival Jamaica



Dennis Lalor

must direct its energies at foreign trade. Which means selling all our available goods and services in places where the payment is made in an internationally acceptable currency. Put another way, we must produce for sale abroad more bauxite and alumina, more bananas, more sugar, more garments, et cetera. We need to attract more tourists, and sell other services. And finally we must encourage those with hard currency to invest in Jamaica and Jamaicans.

The Payments Gap

During 1990/91 the total value of exports of goods and services was forecast to be about US\$2.1 billion, with loans and grants providing a further US\$534 million and private capital sources some US\$106 million. On the other side of the ledger, we expect to spend US\$1,804 million on imports, including oil and consumer goods, and we shall be paying over to the multilateral agencies approximately US\$208 million more than we are budgetting to receive in loans and grants during the year, because of the payments required to service interest and principal or earlier loans.

Since the publication of these figures the financing gap which was then projected at US\$207 million is now in

the region of US\$384 million. It should also be noted that we have to pay some 36 cents out of every US dollar of hard currency earned during the Financial Year 1990/91 to the IMF and the World Bank to cover past loans.

The simple truth is that for years we have been living beyond our means and we are now in the days of reckoning. To give a further dimension to our predicament: over 750,000 persons qualify for government food aid; one of five adults is illiterate, and there is an unemployment rate also of some 18%. All of which adds up to the very depressing economic fact that a disproportionate number of Jamaicans are under- or un-productive. But there is also a clear lesson from all this: the way we have generally organized things before has not worked. approaches are essential.

The Prime Minister has said repeatedly that there is no reason why government ought to participate in economic activity if the private sector is willing to do it. One may go further and say the government should be wary of any commercial venture that the private sector is not willing to take on. Profit, which is what attracts private sector interests, is also the most important test of efficiency in such activities. Over time this basic fact is usually forgotten in state-run enterprises and although the argument in favour of government involvement is "the national good", the real point is that one ought not to be involved in any economic activity which in itself is not viable, in the hope that it will provide goods and services for another sector. In this year alone Air Jamaica, the JCTC and the Railway Corporation will cost the taxpayers hundreds of millions of dollars. This is money which could otherwise be available to

THE CHALLENGE OF 1991

our health and education sectors and to maintain our roads!

Time for Real Free Market Policies

Since political independence some 28 years ago, we have tried various economic strategies without much success. At last the PSOJ call to "Free Enterprise" is being heeded. The immediate effect, I appreciate, has been to push up prices. This is a natural adjustment aftermany years of artificial prices imposed by administrative order or some other restraint on the free operation of the marketplace, all of which have made our economy uncompetitive in many sectors.

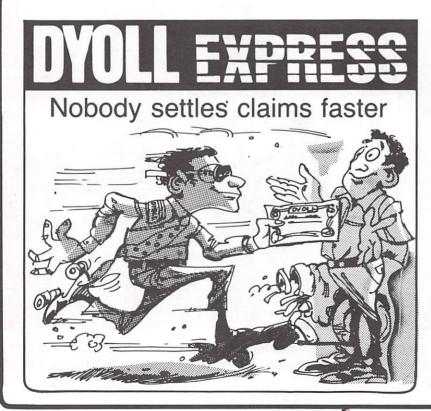
Events all over the world, most recently in the eastern half of Europe, have proven that central planning merely serves to reduce competition, investment, efficiency and other productive economic activity. We have

come a long way in a short period and I sincerely believe that deregulation, given a chance, will gradually release those forces which will transform our economy from impoverishment and inefficiency to one of dynamic growth and opportunity. And those of us who aspire to leadership must organise and run our businesses accordingly and help carry the message to the wider public.

There is a genuine need for us to commit, over the long term, to the free market concept which has proven itself not only in the developed world but among the newly-industrialised states of the Pacific rim. The life-cycle of a country is not five years. Change always brings with it a degree of disequilibrium, and that is what we are experiencing today. We must have the resilience to stay the course and not falter in the face of short-term adversity.

The present situation has presented the private sector with an unprecedented opportunity to demonstrate its vision and national commitment. We must therefore be prepared to respond positively to the challenges and to the divestment opportunities being created.

Wise and honest government is the product of a wise and honest citizenry. If we demand law and order we must support honest law enforcement without exceptions for ourselves. If we demand government favours or special privileges for ourselves or our connections, the ultimate price of such selfishness is the destruction of a nation's character. For too long the relationship between the private and public sectors has been one of mistrust and mutual recrimination. There is now a historic opportunity to leave behind the old hostility and at last begin working together to build a prosperous and healthy society for all our people.



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SPREADING THE WORD

Social Welfare Minister, Portia Simpson, and Health Minister, Easton Douglas, received copies of the PSOJ's Social Policy paper at their respective offices in January.

Miss Simpson said she was pleased to see the PSOJ's interest in social as opposed to economic matters. Mr. Aulous Madden, Honorary Secretary of the PSOJ, who made the presentations, said without efficient management of public funds the effectiveness of social welfare programmes would be reduced. He also said the PSOJ was very concerned about the management and investment of NIS funds. Miss Simpson explained that traditionally it was the Minister of finance who controlled the NIS fund, but recently she had put in place a new board to improve the investment and returns of the NIS fund.

Health Minister, Easton Douglas, said the government supported the idea of optimising the use of resources through privatization. He mentioned that the Ministry of Health had saved between 35-40% of its budget for janitorial services in the KPH since these services were contracted to private firms.

Mr. Douglas said his ministry intended to privatize catering, laundry and portering services but he cautioned that widespread privatization within the health sector may not be feasible.

He asked for the PSOJ's support in increasing the use of generic drugs in preference to brand-name drugs so as to reduce the costs of medical care for patients.

Free Enterprise... and watch Jamaica Grow



Minister of Social Security, Hon. Portia Simpson receives a copy of the PSOJ's Social Policy paper from PSOJ Honorary Secretary, Mr. Aulous Madden



The Health Minister, Easton Douglas, receives his copy. At left in photo is Mrs. Jennifer Williams, Director of the Human Resource Division of the PSOJ

KNOX SUCCESSFULLY DEFENDS TITLE

hey had a set-back when their bus broke down on the way into Kingston from Spaulding, but that didn't stop them. Defending champions in the PSOJ debating competition, Knox Community College, engineered their way to the Jamaica Conference Centre, eloquently out-argued the College of Arts, Science and Technology the moot, "Environmental protection is the primary responsibility of the state, not the individual", and scooped first place prizes again this year.

The Knox team of Denise Walfall and Charmaine Johnson were

Denise Walfall, who impressed the judges throughout the competition with her superior debating skills, receives the Grace Kennedy Trophy for the Best Debator from Grace Deputy Managing Director, Bruce Rickards.





ALL SMILES: Charmaine Johnson (left) and Denise Walfall clutch the coveted first prize ALCAN trophy. At right is ALCAN Public Relations Manager, Marian Stewart-Titus. In the background is a disappointed CAST team member. Emmanuel Brown.



Emmanuel Brown of CAST presents his team's rebuttal, still hoping to topple his opponents' arguments and score enough points to win. commended by the judges not only for their informed presentations but also for their good debating skills and sense of humour. The debate was judged by Mr. Martin Henry, Director of the Priory Adult Education Centre and Gleaner columnist, Dr. Elsa Leo-Rhynie, Executive Director of the Institute of Management and Production and Mr. Hu Gentles, PSOJ Deputy Executive Director. Denise Walfall was adjudged best debator of the competition and walked away with the Grace Kennedy trophy.

The champions have again secured the ALCAN and ICWI Group trophies, a school prize of a computer donated by ICL, individual prizes such as scholarships from ICD and Dyoll and holiday weekends from Wyndham Rosehall and Holiday Inn Hotels. The coach of the winning team, Geraldine Barnes, received a cash prize from the Carreras Group of Companies.

The first and second runners-up, CAST and Sam Sharpe respectively, received the Liguanea Club and Jamaica Biscuit Company trophies as well as several other prizes.

Continued on Page 10

BUSINESS FOCUS

J. A. YOUNG RESEARCH LTD

osh Young will tell you he started his own business quite by accident. On the request of an advertising and marketing executive he undertook a market research project for a major company - and thus in 1981 the seeds of his company, J.A. Young Research Ltd, were sown. He started out at home with one typewriter, his wife assisting with typing. Today, the business is housed in spacious offices on Kensington Crescent in Kingston and has a full-time staff of six and an equal number of part-time workers.

The number and magnitude of research projects have also multiplied since the early years of the company. One of its most recent major undertakings was a media survey, carried out and published in 1990. It was a first for J.A. Young Research Ltd. and it was also the first time that competition was provided in this product line in Jamaica. Over the years only one company undertook annual media surveys.

Josh Young believes that although there is a need for market research services in Jamaica, the demand for

"With the advent of new types of managers who understand the principle of marketing, there has been a growing level of demand for market research services."



Josh Young

these services has not matched that need. That, he feels, is partly because of the attitude of many top executives and company directors. "A lot of people on Boards tend to be finance oriented. They therefore have reservations about or lack an appreciation for market research." He says when he started in 1981 he had to spend a great deal of time aggressively marketing his services.

Recently however, he has found that he has been spending less time convincing firms of the importance and worth of market research. "With the advent of new types of managers who understand the principle of marketing, there has been a growing level of demand for market research services." Mr. Young also firmly believes that in a free market economy which the government is trying to foster, producers will he forced to pay more attention to market research, to "keep a pulse on what consumers are saying about their products" in order to deal successfully with the variety and competition of the marketplace.

Market research is tedious business but Josh Young says the work is very satisfying for him. He enjoys providing clients with information that can help them devise and plan their marketing strategy. He related with modest pride the success of a particular product for which his company had done a complete product development project - selection of name, testing package design, type of container, price expectations, etc. "When the product was launched," he claims, "its sales gradually increased - an indication of its stability and consumer acceptance. Within a year it had 2-3% of the market, in year 2 it had 10% and right now, four years after it was launched, it holds 25% of the market. My experience of new products in Jamaica is that they are seven day wonders and then sales fall sharply."

Despite the challenge and overall satisfaction that his business provides for him, Josh Young says that in comparison to many other professions a market researcher does not make a fantastic sum of money. "Besides," he says, "it has its frustrations."

Perhaps like many other businesses, J.A. Young Research Ltd. is being affected by the tight economic situation in Jamaica - high interest rates and up to very recently credit restrictions. "With that environment," Mr. Young says, "business people tend to rethink their position as far as advertising and market research are concerned. They tend to reduce expenditure in those areas".

Despite this, Josh Young remains optimistic about the future of his company. For one, he feels his company has credibility in the marketplace. In addition, he believes the business of market research in Jamaica is still in its embryonic stage so there is a great deal of potential for growth.

GOVERNMENT SNOOPING

Continued from Page 1

the Opposition hastened to inform the country that he had found 63 persons tapped when he took over as Prime Minister from Mr. Manley in October 1980.

So now we know Jamaican governments have been spying on their citizens without any clear constitutional or statutory hedge against indiscriminate and unprincipled snooping. Which opens the door for political rivalry, personal animus or ordinary leak detection to justify the tactics of a police state.

The Real Security

This is fresh evidence of how threats to liberty are continually arising from all sources. In this small nation of 2.4 million souls there were about 714 violent deaths last year, including 147

killings by the police (justified or not). In addition, 370 persons were killed in traffic accidents. These figures are eloquent testimony of the failure of the state to ensure the ordinary security of the citizen. Yet the selfsame state is engaged in large-scale telephone tapping.

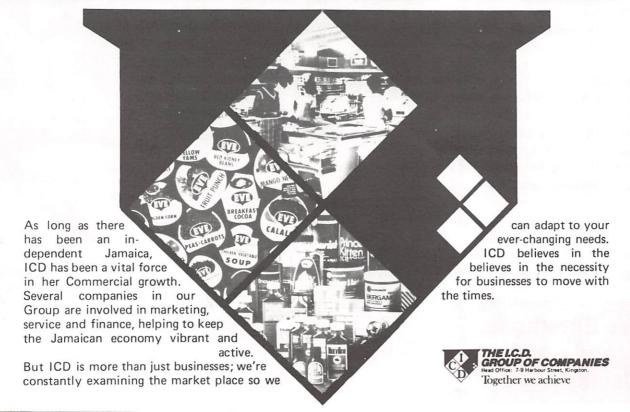
Who are the people being tapped? And to what end?

Mr. Manley has prudently declined to give details, adding that he had been advised that a lot of records were destroyed by hurricane Gilbert. Doubtless. The great majority have limited access to telephones and are certainly not subscribers. It strains credence to believe that we have a hundred high-powered criminal bosses, international drug-smuggling organizers, violent revolutionaries and

terrorists with telephones to tap. Hence the widespread belief that most of the taps have been on orthodox businessmen, journalists, public servants and politicians themselves. Indeed it is the pertinacity of Mr, Karl Samuda, M.P., which has lifted the lid on this dirty little secret of Jamaican politics.

It is some consolation that the Prime Minister has undertaken to have proper regulations established. Even more consoling is that the Jamaican Bar Association has declared its intention to pursue this matter to a satisfactory conclusion. All sectors of responsible opinion should do likewise. It is increasingly clear that the constitutional provisions governing our liberties need overview.

Commerce: Behind the scenes



PSOJ QUARTERLY LUNCHEON

U.S., JAPAN TO FINANCE NORTHCOAST INFRASTRUCTURE

S. Ambassador, Glen Holden, has said that a project is in the pipeline to improve northcoast roads. The project he says, will be financed by the U.S. and Japanese governments.

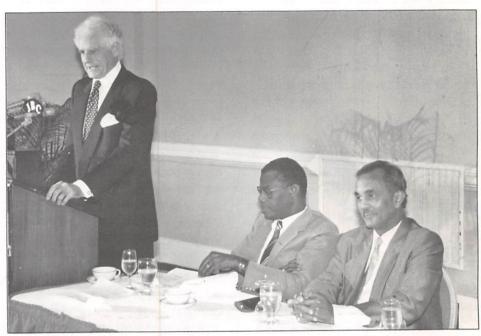
The ambassador also expressed optimism about Jamaica's economic recovery. Speaking on the issue of tourism and the potential threat to Jamaica's tourist industry from Cuba, the ambassador stated that Jamaica had a head-start in the industry and should seek to exploit that advantage.

PSOJ President, Dennis Lalor, congratulated the government on the steps it had taken to deregulate the economy. While he encouraged the development of anti-monopoly legislation, he urged the government to ensure that the legislation not become an anti-big business law preventing the establishment of conglomerates. He said our anti-trust laws must be formulated in a way that would allow Jamaican businesses to achieve economies of scale and maximum efficiency so that they can compete internationally.

Some five new members received membership certificates. They were Answers Corporation Ltd., General Accident Insurance Co. Ltd., Structural Engineers Ltd., Trusts Merchant Banks Finance Companies Association and the United Vendors Association.

Next PSOJ Quaterly Luncheon -February 21, 1991, Pegasus Hotel, Guestspeaker-Rt. Hon. Edward Seaga

Free Enterprise... and watch Jamaica Grow



U.S. Ambassador, His Excellency Glen Holden, speaking at PSOJ Quarterly Luncheon on December 6 at the Pegasus Hotel. Others in photo are Aulous Madden, PSOJ Honorary Secretary and Dennis Lalor, PSOJ President (right).



An attentive audience at the luncheon. Seated at the table in the foreground are five new PSOJ members who received their membership certificates at the luncheon.

DOING SOME HOUSEKEEPING



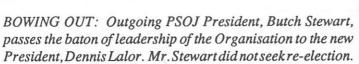


Officers of the Executive Committee and PSOJ members met at the end of November at the Annual General Meeting to thrash out some of the Organisation's business. A new Council, the governing body of the PSOJ was also elected.

1990-91 PSOJ EXECUTIVE OFFICERS



From left are: William McConnel, Vice-President, Delroy Lindsay, Executive Director (ex-officio member), Joseph Matalon, Vice-President, Dennis Lalor, President, Douglas Orane, Vice-President, Aulous Madden, Honorary Secretary, Richard Downer, Honorary Treasurer. The election of officers took place in December.





BUSINESS NEWS BRIEFS

TOURISM DECLINES

During the period January 1-21, tourist arrivals declined by 10.6% compared with the corresponding period last year. Tourist Board statisitics show that some 43,000 tourists visited the island between January 1-21, 1991 compared with 48,000 for the corresponding period in 1990. The decline has been largely attributed to the negative effects of the Persian Gulf war.

Earnings from tourism have dropped by some \$10m per month since the start of the crisis in the Gulf last August.

CREDIT CEILING LIFTED... INTEREST RATES UP

On January 1 this year the government lifted a credit ceiling on banks which had been in effect for some 15 months. Some banks however have reported a decline in deposits which is affecting their lending capacity. The removal of credit restrictions has coincided with a three percentage point increase in interest rates. The over draft rate at one commercial bank went up to 50%.

MORE FOREIGN EXCHANGE FLOWS INTO BANKING SYSTEM

During the week January 2–9, commercial banks bought some US\$27m. This contrasts with an average weekly purchase of US\$16m in December 1990. The Bank of Jamaica had targetted weekly inflows of US\$22m for January.

AMENDMENT OF WORKERS BANK ACT

The House of Parliament has approved a bill amending the Workers Bank Act. The approved bill allows for a reshaping of the bank's current share capital structure which accords special voting rights to certain shareholders. With the amendments, all shareholders will have common voting rights.

The government is negotiating with five bidders about the divestment of the bank.

AMENDMENT TO INCOME TAX ACT

The Commissioner of Income Tax will no longer have to serve notice on delinquenttaxpayers before making an assessment. A bill waiving the requirement to serve notice on the taxpayer was passed in Parliament.

GROWTH IN LIFE INSURANCE INDUSTRY

Preliminary calculations by life insurance statisticians show that the industry grew by some 18% in 1990 over the previous year. LICA President, Norman Bingham, says life insurance companies paid out some \$129m for the first ten months of 1990 compared with \$94m for the corresponding period the year before. The LICA President attributes the increase largely to the high demand for investment policies.

CITRUS, COCOA INDUSTRIES TO BE DEREGULATED

Under pressure from the World Bank, the government has amended the Agricultural Marketing Act and the Cocoa Industry Act to allow for greater freedom within the citrus and cocoa industries. The amendments mean that any business person can buy, process and export these products without obtaining a licence from the Citrus Growers Association and the Cocoa Industry Board.

WRAY & NEPHEW INCREASES WINE STORAGE CAPACITY

Wray & Nephew has increased its chilled wine storage capacity from 5000 to 22,000 cases with the recent opening of anew cold storage facility on Spanish Town Road.

KNOX DEBATORS ARGUE THEIR WAY TO VICTORY

Continued from Page 5

PSOJ Honorary Secretary, Mr. Aulous Madden, in his closing remarks said the competition not only provided students with the opportunity to research topics outside the normal school courses, but also gave them life skills which would help them in all aspects of their personal and professional lives.

Sixteen tertiary schools participated in this fourth annual PSOJ debating competition which was supported by 24 private sector firms.

The PSOJ wishes to acknowledge and thank the following sponsors of the 1990/91 PSOJ debating competition:

Grace Kennedy & co. Ltd., Carreras Group of Companies, CAST-EEC, Victoria Mutual Building Society, Jamaica Institute of Management, J.H.G. Mapp (Succs.), Liguanea Club, The Gleaner Company, Wyndham Rosehall Beach Hotel, Holiday Inn Hotel, Institute of Management and Production, Henkel Chemical Caribbean Ltd., Dyoll Insurance Co. Ltd., I.C.D., Jamaica National Building Society, Gator Ltd., Appliance Traders Ltd., Colgate Palmolive (Ja.) Ltd., Gillette Caribbean, Moodies Pharmacy, Jamaica Biscuit Co., ICL Caribbean, ICWI Group Ltd.

TRADE NEWS

Export Opportunities

A Canadian import/export firm, Prolimpex International Inc., wishes to buy products from exporters in Jamaica. Prolimpex is prepared to consider royalties for product ideas or patents for which persons/companies would require assistance in financing, developing, manufacturing or presentation to world markets. Contact: Ivan Trudel, President, Prolimpex International Inc., P.O. Box 450, SUCC. H MTL Quebec, Canada H3G 2L1. Tel: (614) 935-2635, Fax: (514) 935-3599 Telex: 055-62171 EXT 545

A Nigerian company, Arowogbola & Brothers, wants to import a range of items including garments, leather belts, hand tools, jewellery and baby products. Contact: Arowogbola & Brothers, 8 Akande Arowo - Iyabuna Street, Orile Iganmu, Lagos, G.P.O. Box 3799, Marina Lagos, Nigeria.

Note: Companies and individuals wishing to establish business relationships with Nigerian firms should contact the Nigerian High Commission at 5 Waterloo Road, Kingston 10.

Import Opportunities

A furniture and craft manufacturer and lumber dealer in Guyana wants to make contact with importers in Jamaica. Contact: Douglas Linton, Managing Director, Kamjad Import & Export Ltd., 42 Garnett Street, Newtown, Kitty, Georgetown, Guyana, Tell Fax: 02-53350

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A British firm, Robert Jenkins Systems Ltd., producers of industrial waste disposal systems such as incinerators for solid, liquid and gas waste, wants to sell its products to Jamaican importers. Contact: Robert Jenkins Systems Ltd., Wortley Road, Rotherham, South Yorkshire, S61 1LT, England, Tel: (0709) 558701, Fax: (0709) 550259 Telex: 547336

Pure Water Inc., manufacturers and distributors of appliances for the production of high quality distilled water, wants to establish contact with importers in Jamaica.

Contact: Scott Kroeker, International Development, Pure Water Inc., 3725 Touzalin Ave., P.O.Box 83226, Lincoln, Nebraska 68501, U.S.A., Tel: (402) 467-9300, Fax: (402) 467-9393 New Jersey Trading Corporation, a U.S. import/export company specialising in wiring systems products for voice, video, data and power applications, wants to locate leading distributors of industrial wire and cable. Contact: Kevin J. Kaplan, President, New Jersey Trading Corporation, 35 South Park Drive, Tenafly, N.J. 07670, U.S.A., Tel: (201) 569-3116, Fax: (201) 569-9097

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Trade Intermediate, an import/export firm in India, wants to establish contact with importers in Jamaica. The firm supplies a range of items chemicals, cement, talcum powder, paper, foodstuffs, sports goods. Contact: Trade Intermediate, Office No. 101 (lst Floor) 101 Colaba Plastic Market, 146/152 Samuel Street, Bombay - 400 009, India. Tel: 8551044, Cable: GOODLUCK, BOMBAY, Fax: 91-22-8517505

Trade Fairs

Eurolatina III - an opportunity for Caribbean and Latin American producers to display their goods and services. May 28-31,1991 Rotterdam, The Netherlands Contact: Euro Fair Services, Westzeedijk 507-3024 EL Rotterdam, P.O. Box 63047 - 3002 JA Rotterdam, The Netherlands. Tel: (09) (31) (10) - 4252530, Fax: (09) (31) (10) - 4769915 Telex: 24376

WELL SAID

Lord Acton on Liberty

John Emerich Edward Dalberg-Acton (1834 – 1902) was one of the premier historian and political thinkers of modern times. Like the musician J.S. Buch who was almost forgotten for a century, Acton's name has been virtually unknown during the 20th century except for the oft quoted:

"All power tends to corrupt and absolute power corrupts absoluely."

He left no books but rather a collection of lectures and essays which, however, con-

tain some of the most profound disquisitions on the idea of liberty.

- "Liberty is power over oneself not over others."
- "Tradition, the argument of long duration, does not favour liberty... A liberal feels no reverence for the ancient order.
 It is a system of murder organised, defined, proclaimed."
- "In every eye the progress (of liberty)
 has been beset by its natural enemies,
 by ignorance and superstition, by lust of
 conquest and by love of ease, by the
 strong man's craving for power, and the
 poor man's craving for food."
- 4. "At all times sincere friends of freedom have been rare, and its triumphs have been due to minorities that have prevailed by assciating themselves with auxiliaries whose objectives often differed from their own..."
- "Liberty is not a means to a higher political end. It is itself the highest political end."
- "The working class have much more to lose by an injury to capital than the capitalist... Because what threatens the one with the loss of luxury and superfluity, threatens the other with the loss of necessity."



CO-OPERATION

... means working together. It requires a strong regard for the group. That's something we value at Century National. We salute those groups who have gained a sense of purpose and dedication. We salute all those who are helping to support our country and build a better Jamaica.



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Ocean Village Plaza, Main Street, Ocho Rios, Phone: 974-5865/6, Fax: 0974-5889
Negril Gardens, Norman Manley Boulevard, Negril, Phone: 0957-4001, Fax: 0957-4002 Caledonia Mall, 31/2 Caledonia Road Mandeville, Phone: 0962-1226-7, 0962-1231, Fax: 0962-1220