

## QUESTION

If we could dispose of the money-grabbing bankers, the unscrupulous politicians and bagmen (U.S. and Aussie readers), their advisers with Harvard MBAs and get back the hundreds of billions of dollars and the hundreds of billions of pounds of bailouts and the hundreds of trillions of guarantees, who would be left of the badmen?

## ANSWER

The lying rating agency crooks who gave AAA rating for worthless investments, that's who. We're the victims of the world's biggest financial scam ever.

## THE BIG QUESTION

Probably like you, I'm determined not to let them do any more damage to my family. At the same time we try to make sure our loved ones continue to live the life they're used to.

But as individuals or collectively we have been spending more than we should, saving less than we should and have more debt than we should.

Governments cannot solve the problem; some well-thinking persons believe that they can only make it worse. Just look how the bailouts of 2008 had to be followed by bigger bailouts this year.

In Dollarland, Euroland and England some taxes have been reduced and interest rates have been cut to almost zero. Bad luck for savers. But can you get a near-zero interest loan if you want to borrow?

Here in Jamaica the government is offering over 20% interest and CUTTING expenditure and raising taxes for everyone. Who is travelling in the right direction?

- Only we as individuals can solve our problems. We're not the cause but we can learn to beat the odds. I suggest:

- X. To maintain our living standards we must spend. More important, we must spend wisely.
- X. After a meal out open a bottle of wine or beer at home instead of paying inflated restaurant prices.
- X. Make sure that you are registered for your airline's frequent flier programme.
- X. Ask for a free upgrade at your hotel if there's a more expensive room that's empty.
- X. At your hotel ask for a discount if you're staying longer than the average visitor.
- X. If you can defer some payments without incurring interest, do so.
- X. Don't spend a cent in overpriced islands like St. Maarten and Barbados.
- X. Avoid the all-inclusive hotels like the plague. Even if you can eat 6 meals a day, booze for hours, windsurf all morning and kayak all afternoon, possibly half or more of your money is going on commissions and rewards to agents, advertising and the boss's jet.

## DEFEND YOUR VACATION

But never, never miss a vacation. Reduce your stress, your loved ones' stress. Get away from the news.

Sit or lie on a Caribbean beach. And listen to the waves while the rum makes you feel good all over.

Rent a beachfront room and hear the waves at night too. Feel good day and night.

At the end of the week or month you'll feel great, you'll look great and you WILL have another memory to last a lifetime.

To quote the late George Carlin "Life is not measured by the number of breaths we take, but by the moments that take our breath away"

Possibly the recession hasn't affected you much yet. The only certainty is uncertainty. "Don't let the bastards grind you down" as the saying goes, but DO protect yourself.

\*\* You don't HAVE to pay down 100% or 50% (not this year) when you reserve your vacation accommodation.

\*\* You don't HAVE to lose your deposit if you have to cancel 60 or 30 or 21 days before you are due to arrive at your Caribbean destination.

If that sound like good news, here's some more.

### BEAT THE CRUNCH - SPECIALLY DESIGNED HELP FOR ALL OUR GUESTS WHO BOOK DIRECT WITH US

\*\* At *Firefly and Secrets Cabins* for direct bookings for the rest of 2009 we are asking for a deposit of ONLY 10%, 25% or 50% (your choice)

\*\* On request we will defer until 15 days after your arrival the last 25% of the credit card accommodation charge. This may mean up to 50 days' free credit, depending on your card supplier.

\*\* Full refund if you cancel your booking and let us know at least 10 days in advance, or by 1st December, whichever is earlier.

\*\* Pre-book your stay a month in advance, come between 1st May and 10th December and you will automatically get the returning guest discount

of 15%.

Call 876-9574358 or email [firefly@jamaicalink.com](mailto:firefly@jamaicalink.com) or [david@jamaicalink.com](mailto:david@jamaicalink.com) or go to [www.jamaicalink.com](http://www.jamaicalink.com) and then click on [our enquiries page](#) or [our reservation page](#).

COMPARE YOUR FIREFLY room with the best that our competitors can offer. Some of you know that Firefly is the best and some have not yet visited us. Imagine the fantastic ocean, beach and sunset views from the penthouses, the cozy cottage, which really is built on the sand, our large 2 bedroom apartment and the other 14.

Then see the difference in rates

**CAN YOU BEAT THE ODDS AND WIN IN THIS SITUATION? YES, YOU CAN WITH US!**

At Firefly, Secrets and Carib we want to welcome you in greater numbers and we shall do our best to make it easy for you to be able to make that trip to Negril. Spend a week or two relaxing or have an active vacation. You do not have to pay a lot upfront or worry about losing your job after committing yourself to non-refundable accommodation.

Equally important, if your investments or income have suffered, how can you spend less and still enjoy a few weeks in the Caribbean?

**I'D LIKE TO TELL YOU WHAT WE'RE DOING**

1. We are giving you the option of paying only **10% deposit** when you book direct, with 65% due 6 days before your arrival and the final 25% not charged to your credit card until three weeks later. We shall not do this automatically, as some guests will prefer to pay fully in advance, but the offer is available on request.
2. To protect guests against having to cancel due to the credit crunch or recession effects, we are reducing to 10 days prior to arrival the last date on which a full refund is guaranteed in the event of having to cancel the reservation.

3. We have started a new shopping service. On request we will buy groceries etc, selected by you from a list and put the items in your refrigerator or kitchen cupboard before you arrive. The charge will be cost of purchase plus US\$20, which includes the taxi fares.

**Remember that unlike most of our competitors, all Firefly and Carib rooms have kitchens and it is said that the cost of food in most restaurants is only 25 to 30% of your bill before tax and tip. If you prepare some of your own meals your money will go much further.**

ANOTHER MONEY SAVING TIP. Once a week buy your bottled drinks at wholesale price from the same truck that we buy from for the bar.

If you have been to NEGRIL'S ALL-INCLUSIVE HOTELS in the past you can now follow the **new trend\*\*** AND SAVE THOUSANDS OF \$\$\$ \$\$\$\$! (Yes\*\* even the pioneers of All-Inclusive are now beginning to go back to offering accommodation only).

(All-inclusive refers to those hotels that include meals and drinks in their rates, and involves enormous expenditure on promotion and advertising, along with free holidays and high commission rates for travel agents).

**HOW MUCH WOULD YOU LIKE TO SAVE IN JUST ONE WEEK?**

**WHEN YOU SAVE 25%, 50% OR MORE on your hotel costs, YOU CAN ENJOY YOUR VACATION EVEN MORE.**

HOW? Say "No" to the all-inclusives and you'll spend some of your savings eating and drinking at some of the numerous atmospheric restaurants and bars within easy walking distance along the beach.

Or get free transport to a fabulous restaurant on the cliffs (West End). You can still get a great meal for US\$10 - \$25 and then come back to Firefly and open a bottle of wine or rum bought locally for less than US\$10.

Avoid the huge impersonal hotels and you'll meet some really nice local folks and maybe take some trips to the waterfalls or local markets.

Come to Firefly and you'll be recognized as an individual, not a room number, and after a few days be known by name by our staff.

Call 876-9574358 or email [firefly@jamaicalink.com](mailto:firefly@jamaicalink.com) or [david@jamaicalink.com](mailto:david@jamaicalink.com) or go to [www.jamaicalink.com](http://www.jamaicalink.com) and then click on our enquiries page or our reservation page.

And you will find an ambiance that the all-inclusives cannot match, at Firefly.

## **FIREFLY BEACH Cottages' summer started this year on 1st April.**

These rates are for the room, not per person.

The \$275 beachfront penthouse suite is going for  
*\$187 from 8th March, \$165 from 1st April, double occupancy.*

The \$247 garden view penthouse suite for 4 persons is going for  
*\$185 from 8th March, \$162 from 1st April.*

The \$187 superior one bedroom apartment or studio, garden view.  
*\$149.60 from 8th March, \$110 from 1st April, double occupancy.*

The \$146 studios, **single occupancy**, garden view are going for  
*\$119 from 8th March, \$84.50 from 1st April.*

The \$209 one bedroom unit for 4 persons, garden view is going for  
*\$165.50 from 8th March, \$154 from 1st April.*

\$286 or \$308 for our largest 2 bedroom apartment, garden view is reduced to *\$193 or \$216 from 1st April, for up to 8 persons.*

*The higher comparative rates shown above are for peak season.  
All the rates shown here include service charge and tax.*

All Firefly units have kitchens, that in the cozy cottage being more realistically called a small kitchenette. Our housekeepers will do any washing up when they clean your room every day.

Garden view rooms are just 25 to 85 seconds from beachfront. There's no road to cross.

For Firefly's reservation page go to [www.jamaicalink.com](http://www.jamaicalink.com) and then click on the reservation link in the menu.

Find more information on Secrets tiny timber cabins at [www.jamaicalink.com/secrets](http://www.jamaicalink.com/secrets) or email [secrets@jamaicalink.com](mailto:secrets@jamaicalink.com) or phone 876-9574358

For Carib Oceanfront Apartments availability is scarce and you won't believe the low rates for the vacant periods unless you visit our website at [www.jamaicalink.com/carib](http://www.jamaicalink.com/carib). The email address is [carib@jamaicalink.com](mailto:carib@jamaicalink.com) and the phone is 876-9574358.

Audrey and I, the owners and all the staff\*\* want to provide a great, unforgettable experience for all our guests. Whether you email, phone or just visit we want to help you to select the accommodation that is best for you. It could be a penthouse suite overlooking the ocean or a Secrets Cabin in the Secrets garden; we promise you the same friendly service.

\*\*Joan, Nerissa, Shawn, Oswald, Jerome, Neita, Nicola, Maxine, Jasmine, Pearlyn, Beverly and Derold.

## THE BIG ANSWER

**YOU CAN BEAT THE CRUNCH & THE RECESSION AND COME OUT ON TOP AT FIREFLY.**

For less than \$85 a day single:  
From \$55 a day double, per person:  
Below \$41 a day for 4 guests, per person:  
Less than \$32 a day each for 6 guests:  
And only \$27 a day each for 8

**YES, YOU CAN NOT ONLY BEAT THE CRUNCH, YOU CAN TAKE ADVANTAGE OF IT - YOU CAN EVEN THANK THOSE GREEDY BAS..... AS YOU LIE ON YOUR BEACH BENCH IN THE**

## SUN DRINKING YOUR RED STRIPE LAGER BEER OR RUM PUNCH.

In the best area of Negril Beach there are several good to excellent hotels. I have checked the rates from their websites for April 1st and for July 1st, taking into account any special offers.

This is what I found. Daily Rates.

Hotel and general info.	Number of Guests	April Rate	July Rate
<b>CocoLaPalm</b>	1 or 2	\$274 to \$365	\$177 to \$206
No kitchens	3	\$301 to \$331	\$230
Children over 11 must be paid for	4	\$325 to \$354	\$254
No kitchen	5	\$407	\$295
	6	\$431	\$319
<b>Charela Inn</b>	1	\$183	\$118
Add \$34 for seaview	2	\$205	\$141
Child 10-15 add \$16	3	\$257	\$177
No kitchen			
<b>Treehouse</b>	1	\$177 to \$210	\$124 to \$201
Buffet breakfast included	2	\$183 to \$210	\$124 to \$201
Some single & double rooms have kitchens	3	\$325 to \$354	\$201 to \$248
	4	\$325 to \$413	\$201 to \$248
<b>Crystal Waters</b>	1 or 2	\$195 to \$218	\$153 to \$177

Hotel and general info.	Number of Guests	April Rate	July Rate
1 child free	3 or 4	\$337 to \$385	\$230 to \$289
Cook included	5 or 6	\$543	\$407
<b>Sea Splash</b>	1	\$115 to \$139	\$115 to \$139
No beachfront rooms	1	\$189 with kitchen	\$189 with kitchen
	2	\$138 to \$158	\$138 to \$158
	2	\$218 with kitchen	\$218 with kitchen
	3	\$230 with kitchen	\$230 with kitchen
	4	\$283 with kitchen	\$283 with kitchen
<b>IdleAWhile</b>	1 or 2	\$248 to \$396	\$153 to \$271, 1 night free for 5 nights booking
Sports complex facilities	3	\$307 to \$455	\$212 to \$330, 1 night free for 5 nights booking
<p>Compare the rooms and compare the rates with Firefly. You cannot compare the ambiance, as Firefly's is priceless.</p>			
<b>Firefly</b>	1	\$85	\$85
All with kitchens	1	\$140 beachfront penthouse	\$140 beachfront penthouse
Rates apply to direct bookings	2	\$110	\$110
Returning guests since 1981, 15% off all rates	2	\$165 beachfront penthouse	\$165 beachfront penthouse
	2	\$140 alpine chalet	\$140 alpine chalet

Hotel and general info.	Number of Guests	April Rate	July Rate
Children under 16 free where space allows	2	\$143 cozy cottage	\$143 cozy cottage
	3 or 4	\$132 to \$154	\$132 to \$154
	5 to 8	\$176 to \$216	\$176 to \$216

I got some surprizes there; it seems that we have maintained our rates longer than the competition. We are hoping to continue to maintain our rates for several months.

**The choice is clear.** Give me a call or email me. These are the details:  
email - [davidgsykes@gmail.com](mailto:davidgsykes@gmail.com) or [d@jamaicalink.com](mailto:d@jamaicalink.com) or [david@jamaicalink.com](mailto:david@jamaicalink.com).

Phone 876- 957-4358 during office hours.

Or, **still better**, as the available rooms are shown on the office wall-chart, email me (or Nicola or Joan) at the office,

[firefly@jamaicalink.com](mailto:firefly@jamaicalink.com)

or call this office number (876) 957-4358

and ask for either **Nicola** or **Joan** who will look after you very well.

Looking forward to seeing you.

David.

**P.S.**

***For all direct bookings for any period from 1st May to 20th December this year, I'm giving a valuable Gift Voucher towards any of our accommodation, food or drinks during your reserved stay in 2010 during the period 1st March to 20th December.***

***The Gift Voucher will be for 15% of your accommodation cost this year, rounded up to the next J\$10 and not exceeding J\$20,000.***

***It will have no cash value if not used, but, if you cannot use it yourself you may present it to a friend who has not previously been to Firefly/Secrets/Carib and who reserves in advance.***

*You'll enjoy your time at Firefly and you'll be glad to use the free credit for next year's vacation.*

[www.jamaicalink.com](http://www.jamaicalink.com)