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Timesharing / Sapphire Special Edition #1027 --- Monday, 1/11/2016 -- News From St. Maarten / St. Martin



St. Maarten and St. Martin "SXM" Weekly News

St. Maarten & St. Martin's Most Relied-Upon Source for Tourist-Oriented News & Information

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From: <u>www.jmbcommunications.com</u> Weekly News is part of JMB's St. Maarten / St. Martin website: <u>www.everythingsxm.com</u>

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This narrow format is easily readable on all mobile devices. Scroll down for this week's news.

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<u>http://everythingsxm.com/sxm/free_newsletters/sxmweeklynews.shtml</u> On that page, the link beginning with the highest number is the most recent edition.

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TOP STORIES IN THIS ISSUE

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Timeshare Rentals and Sales of the Week

SXM / St. Maarten / St. Martin Weekly News

Each week JMB randomly picks timeshare condominiums for rent and for sale in SXM from the huge selection at http://everythingsxm.com/sxm/timeshare_rent_sale/index.shtml and features them here.

To rent out or sell timeshares you own in SXM or anywhere else, worldwide, at no charge, join JMB Website Supporters. Visit <u>http://everythingsxm.com/sxm/about_sxm/paypal.shtml</u> for info. Membership now delivers a growing list of 237+ St. Maarten and St. Martin-focused travel benefits, and your subscription also helps keep these weekly SXM newsletters coming.

SXM Timeshare Rental / Sale of The Week:

Not published in archives.

SXM Timeshare Sales of The Week:

Not published in archives.

Non-St. Maarten Timeshare Rentals:

See them all at http://everythingsxm.com/sxm/timeshare_rent_sale/index.shtml

St. Maarten / St. Martin Homes, Villas, Businesses, Commercial Properties, and Residential Properties for Sale (NEW): <u>Click to access our recommended real estate agents</u>

This Week's Stories

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"Like" Our "Everything St. Maarten / St. Martin" Facebook Site:

f Find us on Facebook

https://www.facebook.com/groups/6297726366/

"Like" Our Facebook SXM Timesharing Group People for Timeshare Owner Consumer Protection in St. Maarten

http://www.facebook.com/home.php?sk=group_205834172765083

Search the SXM Weekly News Archives:

Current Archives (Since 4/2014) in PDF Format (New): http://everythingsxm.com/sxm/free_newsletters/sxmweeklynews.shtml

Archives prior to April 12 2014 (old format):

http://everythingsxm.com/cgi-bin/dada/mail.cgi?flavor=archive;list=sxmweeklynews

Check Out Our Linked-In "St. Maarten and St. Martin Travelers" Group (Free; Timeshare Focus):

www.linkedin.com

Get a growing list of 210+ Money-Saving SXM-focused travel discount benefits through JMB Website Supporters:

http://www.everythingsxm.com/sxm/about_sxm/paypal.shtml

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St. Maarten / St. Martin Homes, Villas, Businesses, Commercial Properties, and Residential Properties for Sale (NEW): <u>Click to access our recommended real estate agents</u>

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C. How To Submit Rental or Sale Ads: Links are on the Secret Website (see a, above.)

Section Five: Where To Find Background Information for Travelers (For New Readers) (Revised 12/31/14)

How To Get a <u>GROWING LIST of 230+</u> Money-Saving St. Maarten- and St. Martin-Focused Travel Benefits

Visit <u>http://www.everythingsxm.com/secret</u>, the *secret* site for JMB Website Supporters members only, for low fares to SXM from cities across the USA, Canada, and Western Europe, plus a total of a growing list of 200+ additional major travel benefits, including reduced-cost access to

Not a member yet? See <u>http://everythingsxm.com/sxm/about_sxm/paypal.shtml</u>. Cost: \$59 for one year, or \$99 total for five full years. Other durations available. Join us today...

Now a growing list of 200+ benefits... and more coming soon.

Contact Us:

[Revised 2/24/15]

All member discounts and benefits are explained in detail on the members-only *secret* website, <u>http://www.everythingsxm.com/secret</u>. If you're a JMB Website Supporters member and have a question not answered there, please contact us at *support@jmbcommunications.com* NON-members who wish to contact us should write to *jmbweb@jmbcommunications.com* with the subject *Free Newsletter Recipient,* but due to the huge volume of mail received, we may not be able to respond individually.

Our main St. Maarten / St. Martin website: www.everythingsxm.com .

All JMB Newsletters Read *From JMB*

This newsletter and mail from JMB Website Supporters to members (including *Low Airfare Bulletins*) read *From JMB* in the subject area so you won't misinterpret them as spam.

THIS WEEK'S STORIES:

Stories are numbered; scroll down for stories of interest.

SECTION 1: Getting There: Airlines, Airports, Cruises, & Weather

1. Water Spouts?

They occasionally happen over water, briefly. They're common; we saw two last week. They're also usually weak and no threat to safety. If you see a small, irregular vortex at the base of a cloud, don't worry... it's the type of structure that may lead to water spouts.

2. Current Weather

December winds seem to be dying down, but the sunny times alternating with light passing showers continue. This month they'll diminish.

3. Open Enrollment In The SkyMed Travel Club For One Month Only: How To

Join

Open Enrollment in the low fare SkyMed Travel Club is back for one month only... January. Here goes:

JMB Website Supporters now gives you access to a private, "members only" travel wholesale club that offers incredible prices not only on airfares but on packages not just to the Caribbean, but worldwide.

Retail travel sites — the ones whose names you know very well — are heavily regulated. But private travel clubs like this, which normally charge members prices for membership/admission, are regulated differently and consequently, can offer much better pricing.

The organization providing these travel benefits has been traveling under the radar for 25 years and is only now making its travel reservations prowess publicly known. It's SkyMed Travel Club and it is entirely separate from the SkyMed "takes you home" medical evacuation service we've been recommending to you since shortly after the millennium.

The SkyMed Travel Club offers exceptional pricing on everything and almost invariably beats everyone else's pricing. We have been testing it for the past few weeks and have found the pricing to be extraordinary — even on the wildly popular river cruises that are a tourism phenomenon throughout Europe and are quickly gaining popularity here in the US.

And normally, this organization charges you \$99 to join plus \$99 annual renewals. But for our JMB Website Supporters members, and during a brief introductory period for everyone else, the cost to join is zero as will be the cost for renewals. Exclusively through us, you get access to a world-class global ticketing mechanism without paying one cent to get in the door. This is a new benefit for JMB members. During this Open Enrollment, everyone can join by going to <u>www.SkyMedtravelclub.com</u>, clicking the sign up link on the top right corner of the homepage, and providing the requested information. It's very important to complete the first sign up item (SkyMed Membership Number or Representative ID) by entering the code 391330 — entering that code is what ensures that you pay nothing to be a member of the SkyMed Travel Club. If you fail to enter that code, you will not gain free entry to the club's phenomenal pricing.

Do join — you will not be disappointed once you've booked travel through them.

4. "FlyTravelGo" Is The Easiest-to-Use Travel Reservations Website

Check it out; it's remarkably fast and easy. All profits from our <u>www.flytravelgo.com</u> site help support *SXM Weekly News* and our SXM island discount program, JMB Website Supporters.

Important: Expedia recently took over the "back end" functions of the site from Orbitz. It should be operating normally now (Monday 1/11), Expedia says. In any case it is worth the wait...

SECTION 2: Accommodations: Hotels, Inns, Timeshares

5. Sapphire Situation To Be Settled In Court This Thursday

Hopefully, the Sapphire Saga is nearing a climax. On Thursday, January 14, a court here is supposed to see witnesses for both Philippe and Jean Verdier, the original developers who still run the property, and the Sitbon family, who have offered to buy the resort. The Sitbons say they have put millions of dollars of their own money into the resort based on an agreement they have with the Verdiers to buy it -- an agreement the Sitbons claim the Verdiers have violated.

It's a big deal all around and change is inevitable. See the next several stories.

6. Sapphire Timeshare Owners Mount Petition Drive To Throw Out The

Verdiers

Many -- perhaps even most Sapphire timeshare owners have expressed great frustration with the Verdier family for the last several years, due to what they say is unresponsive management, poor or nonexistent maintenance, non-working elevators, nonfunctional appliances, and a host of other problems. Knowing that the Sitbons want to take over and return Sapphire to its original high ratings, they mounted a petition drive last Wednesday. You can read / sign it here: http://www.thepetitionsite.com/754/035/937/maintenance-fees-sapphire-hotel-sint-maarten/

7. What Happens After Sapphire Verdict? Best Western, More Rooms, Casino Possible

Last week we interviewed both the Sitbon family and Jan Borsje, who was hired by the Verdiers about two weeks ago to help get the resort back in shape. He had been there three years ago and made great strides until he left after becoming disenchanted, he says, with the Verdiers' attitude toward his changes. He is now back on a three month contract and will decide at the end if the contract should continue. "It's up to them. If things are going the way they should go I will be happy to continue." Borsje had managed Oyster Bay Beach Resort for many years and has a very good reputation.

Regardless of who wins in court, change is inevitable. One important item: no one is saying anything about converting the resort away from a timeshare property, which would be catastrophic for both timeshare owners and

SXM / St. Maarten / St. Martin Weekly News

the island.

Work is progressing, Borsje says, on bringing the resort back to a place where its RCI affiliation could be reinstated. He says that RCI is expected to re-inspect the property possibly as early as March, which means a return to normal RCI trading practices may be possible after that.

He also said negotiations are proceeding with Best Western to rebrand the property, but didn't commit to any date or say which Best Western brand might be involved -- there are several.

In our conversations there was also talk of adding rooms to the property to bring it over 200 total. There was talk of making it a hybrid property, containing space not only for all current timeshare owners but also for a number of hotel guests. If that were to happen, the "200" figure could be significant since it would enable the property to add a casino, perhaps under the building in an area that has never been accessible to guests.

We expect to publish the results of the court case in next week's SXM Weekly News.

8. Sitbons Say "Thousands" of Sapphire Owners Have Bailed

As happened at the old Pelican Resort which eventually went bankrupt and became Simpson Bay, Sapphire's problems have led many timeshare owners to give up and walk away from the resort. That actually is not bad news for the Verdiers since they can then fix the room and resell it for about \$20,000 in profits per week turned over. But if the resort's reputation suffers, sales diminish.

Regardless, the Sitbons told us the number of weeks turned over is well into the thousands. Last week when we visited the resort we checked the pool, normally bustling this time of year. At noon there were five people there.

We'll keep you posted.

9. Caught in the Crossfire: Paolo's Restaurant

Paolo is an amiable Italian-born world traveler who runs a restaurant under his name at Sapphire. But these days, despite Paolo's penchant for freshness and meticulous cooking, the restaurant isn't very busy.

One Sapphire guest, Robert from upstate New York, earlier in the week had told us, "I won't go there. We don't patronize any businesses at the hotel. Why put more money into the hands of the Verdiers when they never do any upkeep or maintenance here?"

Paolo himself told us things aren't easy. "Everything has to be fresh, I don't use canned anything. I start from scratch. I could use some more customers."

We'll try Paolo's soon and tell you about it.

10. Repeat: Time To Kick SXM Into Gear on Timeshare Owner Consumer Protection

When Pelican Resort suddenly went bankrupt and was shut down several years ago, the government took no obvious public dramatic steps to step in and solve the problem. The resort was taken over by the contractor that had been hired to run it, Royal Resorts of Mexico, the culmination of a chain of events that could be the basis of a good book. They renamed the place and spent millions on timeshare unit renovations -- without the express consent of timeshare owners. Many timeshare owners sold at a loss or walked away.

Sold at auction by the bank that took it over after its prior owner went bankrupt, Caravanserai was renamed Alegria, "The Place of Happiness," by its owner, a New York credit card processing tycoon. His first official act was to email timeshare owners telling them their contracts were null and void, which is why the property has been

something of a ghost town for the past year. That situation is still in the courts. Many timeshare owners never returned to SXM since -- once again -- the island didn't raise a finger to help them.

Sapphire is another story, covered in this issue. And there are others -- Atrium and Royal Palm, for example.

St. Maarten has no timeshare owner consumer protection legislation. In each of the above situations, the government did nothing to help timeshare owners who happen to be the single biggest pillar in its tourist-centric economy. Timeshare owners are "stayover tourists" who buy things, unlike cruise ship passengers who look at jewelry but seldom spend money on it, watch planes land low, Google people at Orient, then follow "Back to the Ship" signs.

If you're a timeshare owner who's fed up with the lack of attention to your plight by SXM, let your voice be heard. Yet another new government is in place now and theoretically it should want to preserve what's left of the island economy. You can send letters to the editor to <u>editorial@thedailyherald.com</u> and to Today Newspaper Editor <u>editor@saintmartintoday.com</u>.

Let's get loud until they actually do something. Timeshare owners are what keep SXM afloat and the island needs to stop "screwing them" as a well-known TV talk show host in SXM characterized it last Spring.

11. Renting Out Or Buying SXM Timeshare Weeks Directly from Owners

We do not recommend buying timeshare weeks / intervals directly from timeshare developers. Timeshares are a notoriously bad investment (save perhaps for Hard Rock properties), and in SXM most timeshare intervals sell for a fraction of their original purchase price *when they were bought directly from the resort*. If resorts present evidence contradicting this, claiming a profit on resales for timeshare owners, treat that claim with skepticism.

See everythingsxm.com and you'll find hundreds of timeshare weeks for rent or for sale *directly from the timeshare weeks' owners*, our JMB members. Most SXM resorts are well represented. You'll find the prices are far less than the resorts would charge when you buy directly.

12. Final Call From Jeff for Week Three Sleep Four Studio at Sapphire

Like many other timeshare owners, JMB's Jeff Berger no longer uses his unit (hasn't in years) -- week 3, in January -- and is ready to walk away from it if it isn't rented or sold this week. He's walk this Friday, 1/15.

Here's the ad:

Enjoy Gorgeous Caribbean Sunsets, Both a Textile and a Clothing-Optional Beach Nearby, Great Nightlife, and Even a Jacuzzi Whirlpool on Your Deck In This Sleep-Four Studio

RENTAL: January 16 to January 23, 2016 (week 3) Sapphire Beach Resort on Cupecoy Beach, sleep-four unit faces sunny Cupecoy Beach and the Caribbean Sea. Includes a genuine Jacuzzi whirlpool hot tub on the balcony, king size bed, full a/c, cable TV, DVD player, refrigerator with ice maker, marble bath, beautiful furnishings throughout. Resort has shops, restaurants, mini-mart, plus a large pool, whirlpool, and bar -- all on the ocean. Close to Starz Casino (formerly Atlantis World), many great restaurants including Dino Jagtiani's multi award-winning Temptation, plus Mullet Bay Beach, the Cupecoy clothing-optional beach, Baie Longue, and Baie Rouge on the French Side, with famous Orient Beach not much more than 20 minutes away. And did I say incredible restaurants? Asking only \$849 to rent or *buy it -- closest to* \$1999 wins. We will turn this unit back to the resort if it is not rented or sold this week. New owner must pay 2016 Maintenance fee (around \$800) and any transfer fee from Sapphire. Photos available. Phone Jeff at (721) 588-4188 or (faster) email jeff@jmbcommunications.com

SECTION 3: Island

<u>13. Sale Ends This Friday; Lowest Prices on 250+ St. Maarten / St. Martin Island</u> <u>Discounts</u>

It's almost over -- your last shot at great prices in our Holiday Sale. Ends this Friday January 15.

What You Get:

-- A growing list of over 250 discounts for restaurants, shopping, hotels, car rentals, activities, jewelry, art, and tons more

-- Benefits including free ads to rent out or sell timeshare or other condos you own in SXM and worldwide

-- Low Fare Guidelines to help you know what fares are worth buying -- and which are just too high

-- Big Discounts on SkyMed, the world's premier provider of medical evacuation services for Americans,

Canadians, and ex-pats virtually anywhere you travel, including Cuba (see stories in this section).

-- Buy Now: Holiday Sale Prices Now In Effect

Holiday Sale New memberships:

3 yrs. \$75; 5 yrs. \$109; 7 yrs. \$139 (one year is our reg. \$59) http://everythingsxm.com/sxm/about_sxm/paypal.shtml

Holiday Sale Renewal memberships: One year \$33; 3 yrs. \$64; 6 yrs. \$107 -- our best offer by far www.everythingsxm.com/secret Go to the Membership Renewal Center

Holiday Sale Membership Reinstatements: One year \$39; 4 yrs. \$88; 6 yrs. \$107

http://everythingsxm.com/sxm/reinstate/index.shtml

14. Another Reason To Use Mosquito Repellent in the Tropics - Zika

In December of 2013, two years ago, the mosquito-spread Chikungunya virus spiked throughout the Caribbean to near epidemic proportions. Now it -- plus its more serious relative Dengue Fever -- are rarely seen thanks to strong preventative measures taken by the government and private citizens.

Now a third mosquito-borne virus -- not yet detected at all in St. Maarten -- has appeared in the Caribbean. It's called Zika and it has similar joint pain and other symptoms like the other viruses. All three are carried by the relatively rare aedes agypti mosquito, which is black with white, er, racing stripes.

It also has a sinister additional side effect: it can cause microcephaly in the fetuses of pregnant women, which can lead to children being born with small heads and a host of other issues possibly leading to infant death.

This virus has not appeared in SXM. But if you visit and are pregnant or may become pregnant, using Mosquito Milk to prevent mosquito bites is a very good idea. Please see next story.

15. Mosquito Milk Repellent: How To Wring Longer Protection Out of It

First, buy the roll on; it works very well and wastes nothing. But at the same time, buy the spray (with an atomizer atop a plastic non-pressurized container). Mosquito milk is available in pharmacies and many markets; ask for it by name. It's natural, no harsh chemicals.

Use the roll on. When the roll on is almost empty, pull the plastic roller assembly out of it (it pops out), cut the top off the plastic bottle, and pour some of the contents into the roller. The plastic bottle contains about 50% more mosquito milk than the roller bottle for about \$1 more... a bargain.

Pour the remaining unused solution from the plastic bottle into a used and cleaned plastic soda bottle and screw the top on. Now you have plenty of mosquito protection in a no-waste container.

Feel free to share this with others. Post on Facebook if you like, but it's copyrighted so include this paragraph: taken from *St. Maarten Weekly News*. Subscribe free at <u>www.everythingsxm.com</u>.

16. Club Orient is The 10th Resort Vacation in Our Ten-Vacation Giveaway

An eight-day, seven night vacation at the legendary Club Orient naturist resort is now one of ten vacation prizes in our forthcoming giveaway which will celebrate everythingsxm.com surpassing 4.5 million site visits. Enter by using the link in every issue of *SXM Weekly News* (see below). This particular vacation must be taken in May 2016... something new to look forward to.

17. What Marriott's Acquisition of Starwood Might Mean to SXM

Lots of hotel brands will be in one pot following this major acquisition; we wrote about it in November. Some SXM resorts are in this group, most notably the Westin.

With several new hotels coming (see stories in previous issues), don't be surprised to see more branded properties here including timeshares which have empty rooms in low season. Branding can help fill those rooms.

18. SXM Voted #1 Caribbean Cruise Port

The Port St. Maarten accommodated 1,901,617 cruise passengers in 2015, and is the #1 cruise port in the Caribbean for the second year in a row according to Cruise Fever.net readers who were asked to vote on the best cruise ports in the Caribbean in the 2015 Cruise Fever Fan Awards.

19. The Cuba Threat to SXM Business: 18% Drop Forecast

Tourism officials in New York, according to one tourism industry source, are estimating the tourism loss to SXM once Cuba gets going will be 18%. How they estimate that we don't know. Many people will want to try Cuba but SXM has many advantages: amazing restaurants, beaches, and shopping, for example.

Despite the fact that the Cuba "threat" to SXM is a few years off, SXM has issues to deal with. Infrastructure (roads); crime, which it is addressing but not yet with the degree of success that's essential; and medical care, which it also is seeking to address.

Cuba is reported to have excellent medical care but poor infrastructure and little development, which is essential to attract North American tourists.

We'll keep you posted. SXM has a few years to get things right - but no advertising is a huge disadvantage for SXM.

20. At Cugini, Sam Says "Back Soon"; Francesca Returns

We returned to Cugini a few days ago for the first time since it reopened a few weeks ago. The restaurant had closed last summer after co-owner Sam Runza was continuing his battle against cancer in Toronto.

Last week, Sam said he was doing well as his recuperation continued. His cousin Tony ("Cugini" is cousin in Italian) has been cooking and their pizza / calzone chef is back in the kitchen and "Stix" the server is back as well.

Francesca has returned and Sam hopes to come soon.

We returned and loved the smells in the restaurant -- the same great cooking smells of all fine trattorias, like Italian homes with lots going on in the kitchen.

Go. As great as ever. We'll be back again very soon.

21. FIG Moves to Maho

FIG (acronym for Food Is Good) restaurant, a dinner staple in Cupecoy for the last several years, has moved to the former location of Charolais at Royal Islander La Terrasse in Maho. Great new decorations, attentive service, and delicious food. Park conveniently in lots or parking structures throughout the Maho complex. Give it a try!

FIG has long provided something special for JMB members. See the Discounts Master Index on the members-only "secret" website for discounts at FIG and dozens of other SXM restaurants.

22. Our Ratings of SXM Grocery Stores

There are a number of excellent grocery stores on SXM. To be sure, they're not the cutting edge enterprises you'll find in the US -- but excellent nonetheless.

Two things to be aware of. First, prices are usually fairly high, except as noted below. Reason: everything is shipped in and there's also a "container tax" at the port which pays for things like the Simpson Bay Lagoon Causeway.

Second, shop around for fruit... it's not perfectly fresh in many places. We're telling you about ten markets here and you can see what we think. Try them ... your experience may vary.

Ratings: A - One of our favorites, we go often. B - A good bet. C - OK. D - Not on our list of favorites, though we go occasionally for sales.

Here goes - no special order:

1. Super U (Rating A), Marigot: Great prices. Fresh fruit. French merchandise, no problem for American to find what's what. Wide selection of wines. Very clean. Lots of beef, poultry, cheese, and canned goods. Special registers on the front wall for credit cards. Loyalty card gives discounts. Low prices for their own branded sodas, far cheaper than the Dutch Side.

2. Carrefour, formerly Le Grand Marche, Cole Bay (Rating A): Good prices on Carrefour merchandise. Good prices on some cheese. Produce quality varies. Ice cream containers and some 2L soda bottles are still often sticky, an annoying turnoff. If you're buying sale merchandise bring the ad -- sale prices sometimes do not ring accurately at registers. Loyalty card offered. Top choice for yacht provisioning so it can get busy with huge orders.

3. Le Grand Marche, Philipsburg: (Rating B): Prices high except for sale merchandise. Produce quality varies. Ice cream may be caked in ice and containers can be sticky as well. Decent sales. If you're buying sale merchandise bring the ad -- sale prices sometimes do not ring accurately at registers. Loyalty card offered.

4. Simply Markets, Marigot and Grand Case (Rating A-): Slow cash registers and no provision for those with few items (otherwise they'd be A). Very good sale and regular prices. Fresh baguettes baked throughout the day. Liquor. Wide selection. Good fresh meats, reasonably priced.

5. Pier Grocer, Dawn Beach (Rating A): Small local market but a huge selection. Very helpful employees. Very clean. Nothing sticky. Groceries, snacks, bakery (go early), ice cream, some produce, some cheese, canned goods, liquor, some deli; outstanding selection for a small market.

6. Prime Cash and Carry, Cole Bay (Rating A): Big wholesaler open to the public, very good selection, very good sales, slow register lines, dingy building (which hardly matters). Mostly big quantities but if that's what you need this is the place.

7. Fresh Market, Philipsburg (Rating a weak C): If you're responding to ads, bring the ads. In our experience, registers sometimes do not reflect sale prices and management has a bad attitude when you tell them about it. Good sales. Some good produce. (This place would be B- if the attitude were civil.)

8. Market Garden, Simpson Bay (Rating: B): High prices. Good selection. Sticky soda bottles and ice cream, a turnoff. Helpful employees.

9. Sunny Foods, Philipsburg (Rating: D+) Decent prices. We've seen expired food here and ice cream that should not even be on the shelf (spoiled). We've often run into sticky food so we use towelettes after leaving. Cashiers and management in our experience have an attitude problem. Good sale prices sometimes accompanied by deer-in-headlights looks when you ask where the sale merchandise is.

10. Cost-U-Less, Philipsburg opp. Grand Marche (Rating A-): Prices vary a lot. Very good sales but sale merchandise is not always in stock and finding it can be challenging. Some good produce. Good choice of cheeses (Simply has more variety).

23. Questions & Answers About SkyMed Medical Evacuation (Updated 1/8/16)

Here are constantly updated questions and answers about SkyMed, the folks who fly you home on an ICUequivalent medical evacuation jet when you become critically ill or injured while traveling. *It's a life-saving flight that could easily cost you upwards of \$45,000 <u>in cash in advance</u> without SkyMed. Thousands of you have bought it through us. To learn more, see <u>www.getskymed.com</u>.*

Q. What's so special about SkyMed? Aren't these companies all the same?

A. Not by a long shot. Most other programs take you to "the nearest appropriate facility," not home like SkyMed. If you're in SXM, that means *SkyMed <u>competitors</u>* would likely take you to Puerto Rico. Some others also raise prices after you reach a certain age. Or they cancel you on a particular birthday, or cancel your membership when you get sick. *SkyMed does none of that*. Sign up for SkyMed today and when you reach age 109 you pay the same price as everyone else. Once your a member, there's no age or health discrimination -- as long as you pay your membership fee you're good to go. (Applies to all annual and longer memberships. Short-term memberships, lasting only a few days, require medical requalification when you buy another.)

Q. What other evacuation-related services do you offer besides the evacuation itself?

There are 18 other services, some of which you've never even thought about but all of which are quite important. You'll find them on our downloadable **SkyMed Benefits PDF**, now on our <u>SXM Weekly News PDF Archives</u> page.

Q. You mean they don't cancel me if I get really sick?

A. No, they don't. Once you're a member, as long as you continue to pay your membership fee your membership continues regardless of your health or age, if you buy an annual or multiyear membership and keep it in force. SkyMed does not throw you out if you get sick. If you allow your membership to lapse, you will need to reapply to determine of you're still medically acceptable -- so just don't let it lapse.

Q. I have a few medical issues and I'm in my 70s. Will SkyMed accept me?

A. In its brief application process, completed online or by phone or in person with a rep, SkyMed asks for your name, DOB, current Rx medications, medical conditions, and hospitalizations in the last six months. It also asks where you want to be transported when you need an emergency medical evacuation. It now also requests your passport number to help expedite customs / immigration should you require an international medical evacuation flight. *The vast, vast majority of applicants are readily accepted*. You do not have to be in "phenomenal" health at all. By the way: if you travel very little and only for short periods, you can apply for SkyMed's short-term memberships. They cover all pre-existing conditions.

Q. We travel for weeks at a time. Do we have to tell SkyMed where we're going?

A. No, you don't. As long as you're home in the US or Canada more than six months per year, you're fine. If you spend more than half of each year away (in aggregate), then you're considered an expatriate (ex-pat) and would need a program custom-tailored for ex-pats because you're away a majority of the time and that means you represent

increased exposure. That program is called X-Pat - the program for American and Canadian expatriates living overseas. Even as an ex-pat living in SXM, you can still be transported back to your city of choice in the USA or Canada.

Q. Does SkyMed cover pre-existing conditions?

A. Yes, right away for short-term memberships and after just a 90 day waiting period for all memberships lasting a year or longer. To make sure you're covered for everything when you travel, including pre-existing conditions, just

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buy your annual or multi-year Ultimate SkyMed membership more than 90 days ahead of your initial date of travel.

Q. Do you require a physical exam for renewal or when I reach a certain age?

A. No, SkyMed requires neither. Once you join and buy an annual or multiyear membership, we'll renew it every year upon payment of your renewal fee. No physical exam is required regardless of your age or health if you've paid your membership on time. You can be age 109 and still be protected by your SkyMed membership.

Q. What is the maximum age for applying for membership?

A. No maximum.

Q. I seldom travel now. Do you have short-term plans?

A, Yes, at about \$18/day per family or about \$9/day for singles. Since they only last a specified number of days, they end when the term of coverage ends. If you want another short-term plan later, you must apply again and medically requalify. Annual plans cost roughly \$1.30/day for your entire family (parents and minor kids); plans for singles are less. *Annual* and multiyear plans are renewable without medical requalification, assuming they haven't lapsed.

Q. I'm from Canada. May I join SkyMed? I have to get back to my province if I'm seriously ill or my health insurance won't work.

A. Both Americans and Canadians are eligible to join SkyMed. American and Canadian ex-pats living overseas also are eligible.

Q. What types of policies are there?

A. SkyMed Memberships (often called policies by members though they actually are memberships) come in several flavors: short term, for people who travel little and for short durations; "annual" for people who want full-year protection that is guaranteed renewable for life when you pay the membership fee on time regardless of age or health at the time of renewal; and Ultimate multiyear memberships which offer low annual cost, maximum benefits, and global coverage and are also renewable for life regardless of age or health when membership fees are paid on time.

Q. Which membership gives the biggest bang for the buck?

You clearly get the most for the least with our three-year or five-year Ultimate memberships. Coverage is global, guaranteed renewable, and can not be cancelled due to increasing age or declining health - ever. You'll also pay the same fee as all other members -- there's never an increase related to your personal health or advancing age. And annual memberships are upgradeable to Ultimates at any time.

Q. Is there a best time to buy?

A. Yes -- exactly like fire insurance, buy it before you need it! Now is a particularly good time because JMB is offering special benefits and discounts; see next story. Those incentives won't be around forever.

Q. Does SkyMed cover us no matter where we travel?

The basic SkyMed plan covers you in the USA (all 50 states), Canada, Mexico, Bermuda, the Bahamas, all the nations of the Caribbean including Cuba, plus Costa Rica and Belize. The Ultimate membership covers you globally -- or you can add a global rider to annual memberships (at \$100/year) which adds rest-of-the-world coverage. SkyMed does not cover countries where there are open hostilities -- Iraq, Iran, Syria, Somalia, North Korea, etc.

SkyMed Takes You HomeTM; What else matters?

For more, see <u>skymed.com/jmbspecial</u> (JMB members) or <u>www.getskymed.com</u> (non-JMB members) or email Jeff Berger directly at <u>jeff@jmbcommunications.com</u> with the subject SkyMed. If you include your phone number, he'll call you about SkyMed as well, to answer any questions you may have including all pricing options. You can also call SkyMed directly (in Scottsdale AZ, Mountain standard time year round.) Their number is 1-800-475-9633; ask for Nan. If you're a JMB member, say so and have your membership card ready. All multiyear plans offer major discounts to JMB members. Please tell them you're calling because you heard about them from Jeff Berger.

24. Our New *Triple* SkyMed Bonus

------ SkyMed On Sale: Lots of Life-Saving Benefits, Low Cost ------

If you've been thinking about buying SkyMed but just haven't done it, this is the time.

SkyMed takes you home when you become critically ill or injured while traveling — home to doctors and hospitals you know and trust. With rare exceptions, your medical insurance from the US or Canada isn't valid in St. Maarten. Credit Card evacuation programs take you to the nearest appropriate facility; what good is that? There is also no trauma center in SXM, and the sophisticated medical care available at leading US and Canadian hospitals is not present in St. Maarten / St. Martin. So if you become critically ill or injured, you really do need to get home to the US or Canada and that's exactly where SkyMed takes you.

Thanks to this sale, that has now become a whole lot easier. Here's why:

First, for every year of SkyMed medical evacuation protection you buy from us during the sale, you get an equivalent year of JMB Website Supporters membership free, on us, which brings you an increasing spectrum of benefits and discounts, soon to number close to 250. If you are already a JMB member, we will extend your membership on us for a number of years equal to your new or upgraded SkyMed membership. If you are not a JMB member and buy SkyMed through us, we will establish a JMB Website Supporters membership for you equal to your new or upgraded SkyMed membership for you equal to your new or upgraded SkyMed membership for you equal to your new or upgraded SkyMed membership for how this works.

Second, for a five-year SkyMed Ultimate, <u>non</u> JMB members pay \$3495 in advance; JMB members pay only \$2495 through us (<u>or only \$59/month</u>) — and remember, because of the bonus we mentioned above, when you sign up we will also give you a five-year JMB membership *enabling you to save that \$1000 on a five year Ultimate membership. That discount is not available to non JMB members*. So... the #2 advantage of buying through us is low cost, no matter how you buy.

For contact info (answers to questions about SkyMed), see the last paragraph of the previous story.

Third: When you sign up for the bonus SkyMed memberships shown above, email <u>support@jmbcommunications.com</u> and tell us. We'll verify the signup and that it is through us, then process your JMB membership extension bonus. But do it soon... this won't last forever. **The third benefit: a dream vacation**. Email us after you're signed up through us and for a limited time SkyMed will give you a vacation for a small fraction of its usual cost. (Oyster Bay Beach Resort is one of their vacation sites.)

25. We're Giving Away Ten SXM Vacations... and Tons More

Here's a complete list of everything we're giving away as of now -- the list has grown since you last saw it:

Vacation prizes (almost all are eight days / seven nights):

- -- Club Orient Naturist Resort, Orient Beach (Must be taken May, 2016)
- -- Mary's Boon Beach Resort;
- -- Oyster Bay Beach Resort;
- -- La Vista or La Vista Beach
- -- Summit Resort
- -- Baker's Suites
- -- Club Fantastico
- -- Hotel L'Esplanade OR Le Petit Hotel OR Blue Pelican
- -- Simpson Bay Resort
- -- El Zafiro Boutique Hotel, Restaurant, and Bar, Simpson Bay (new)

Here are our newest items:

Sunset Cruise for Two about the <u>Classic Schooner Passaat</u> (new) One-week car rental (Hyundai i10 or equivalent) from <u>Leisure Car Rental</u> (new) Dinner for two at <u>Mario's Bistro</u>, Porto Cupecoy Dinner for Two at <u>Temptation</u>, Cupecoy Beach Dinner for Two at Big Fish, Oyster Pond Dinner for two at Spiga, Grand Case Dinner for two at Le Pressoir, Grand Case Dinner for two at Beau Beaus (Oyster Bay Beach Resort) Dinner for two at Infinity (OBBR) Dinner for two at Infinity (OBBR) Dinner for two at Sushiitto Dinner for two at Sushiitto Dinner for two at Daniel's by the Sea Dinner for two at Lal's Curry In a Hurry Dinner for two at Toppers Dinner for two at Toppers Dinner for two at Toppers By The Sea Dinner for two at Toppers By The Sea Dinner for two at Yesna Taverna Dinner for two at Fusion Restaurant, Simpson Bay Dinner for two at iZi Ristorante Italiano, Simpson Bay Massage from Tricia Altenau of AIA Massage Therapies, the island's most sought-after massage therapist

To enter:

We'll draw the vacation winners live on the air on Island 92 radio in late March. After we give away all nine vacations, we'll call the winners back randomly. The first person picked gets our selection of some of the prizes above; that will be our first prize winner. The second person called at random will get our Grand Prize, which has our selection of dinners and other prizes.

As always, anyone who doesn't answer loses and will not be called again.

Enter here: http://everythingsxm.com/sxm/getting_here/entry-form-for-our-seven-vacation-giveaway.shtml

Full rules are on that page.

26. Interact With Fellow SXM Visitors on Our Everything SXM Facebook Page

Our <u>Everything St. Maarten Facebook Site</u>, which has been around for several years, covers SXM happenings in words and pictures from its thousands of users and enables people to ask questions, get answers, post trip reports, etc. We also post things there between issues of *SXM Weekly News*.

27. Where to Find Past Issues of SXM Weekly News

Look here for our PDF archives: http://everythingsxm.com/sxm/free_newsletters/sxmweeklynews.shtml

Rent Out or Sell Your Timeshare (both SXM and Worldwide) -- Frequently Updated

JMB members can run up to 10 free ads on our website per 12-month period to rent out or sell St. Maarten / St. Martin timeshare weeks they own -- or any timeshares, anywhere worldwide. If you're not a member, learn more about membership here: http://everythingsxm.com/sxm/about_sxm/paypal.shtml.

Want to rent or buy a week?

2015 St. Maarten / St. Martin Timeshare Weeks For Rent or Sale are posted at <u>http://everythingsxm.com/sxm/timeshare_rent_sale/index.shtml</u> Listings are now updated every few weekdays. Ads are free (no commission) but are accepted from JMB Website Supporters members only.

Meet Our Sponsors (updated 9/27/13) Returns Next Issue

SECTION 4: For Members Only (Constantly Updated)

A. Where to Get Member Info: www.everythingsxm.com/secret

B. Password Recovery Info: Your username is the email address you have registered with JMB Website Supporters. If you forget your password, click "forgot / change password" in the orange login box near the masthead at <u>www.everythingsxm.com</u>. To change your password, click that same link.
C. How To Submit Rental or Sale Ads or Update the Price in an Ad: See <u>www.everythingsxm.com/secret</u>.

SECTION 5: Background Information for Travelers (For New Readers) Updated 10/18/15

See <u>www.everythingsxm.com</u>.

CONTACT US

JMB Website Supporters members wishing to contact us should visit the secret site, <u>www.everythingsxm.com/secret</u>, for detailed JMB Website Supporters information. JMB members can email us at support[at]jmbcommunications.com. If you have misplaced your password, you can get a new one by clicking the orange "forgot password" link below the masthead at <u>www.everythingsxm.com</u>.

About Email Address Changes / How To Unsubscribe (Updated 9/7/13)

To unsubscribe, click the Unsubscribe link here: <u>http://everythingsxm.com/cgi-bin/dada/mail.cgi</u> You **CAN** <u>NOT</u> unsubscribe either by replying to this email or, if you are an AOL user, by clicking the *spam* button on AOL.

To change your email address, visit <u>http://everythingsxm.com/cgi-bin/dada/mail.cgi</u>, select *2015-16 St. Maarten Weekly News* list, and follow the unsubscribe instructions. Then, subscribe your new email address. JMB Website Supporters members no longer need to notify Membership Services of the new email address for continued Secret Site access. We'll be notified automatically.

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http://www.everythingsxm.com/cgi-bin/dada/mail.cgi?

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