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BRIDGETOWN, BARBADOS, 24TH APRIL, 2014

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NOTICE NO. 708

Government Notices

Acting Appointment

Mr. Jeffrey Kellman, Deputy Director, acted as Director, Department of Commerce and Small Business Development, with effect from 2013-11-09 to 2014-03-20. (M.P. 3/155/03^c)

Acting Appointments

Ms. Judy Cumberbatch, Senior Trade Officer, acted as Deputy Director, Department of Commerce and Small Business Development, with effect from 2013-11-09 to 2014-03-20. (M.P. 3/155/09^c)

Mrs. Dianne Harewood, Development Officer, has been appointed to act as Director, Data Processing Department, Ministry of Civil Service, with effect from 2014-01-01 until further notice but not later than 2014-06-30. (M.P. 3/67/03 Vol. II)

Mr. Tyrone Griffith, Assistant Commissioner of Police, has been appointed to act as Commissioner of Police, Royal Barbados Police Force, Office of the Attorney General, with effect from 2014-07-01 until further notice but not later than 2015-06-30. (M.P. 3/29/03C Vol. 3)

Appointment

Mrs. Nicole Taylor has been appointed to the post of Senior Administrative Officer in the Public Service with effect from 2014-04-01. (M.P. 2/68/02^c Vol. 4)

Appointments on Promotion

Ms. Joan Griffith, Youth Enterprise Officer, has been appointed on promotion to the post of Government Printer, Government Printing Department, with effect from 2014-04-01. (M.P. 2/28/01)

Dr. Patricia Saul, Tutor, has been appointed on promotion to the post of Deputy Principal, Erdiston Teachers' Training College, Ministry of Education, Science, Technology and Innovation, with effect from 2014-04-01. (M.P. 2/44/02)

GOVERNMENT NOTICE**Appointments on Promotion**

The following persons have been appointed on promotion to the post of Senior Accountant in the Public Service:-

Mr. Dwaine Stuart, Auditor;
 Ms. Althea Carter, Clerical Officer;
 Mrs. Eudora Adelaide Catlin, Accountant;
 Ms. Patricia Downes, Auditor;
 Ms. Kimberley Coppin, Senior Accountant;
 Miss Kathryn Joseph, Clerical Officer;
 Mrs. Sandra Haynes-Jordan, Assistant Accountant;
 Ms. Judy Cobham, Postal Clerk;
 Mrs. Sherry-Ann Stephens, Clerical Officer;
 Mrs. Sonji Jules, Auditor II;
 Mr. Mark Knight, Assistant Accountant;
 Mrs. Mayleen Gittens, Assistant Accountant;
 Ms. Averil Brathwaite, Clerk/Typist; and
 Mr. Jason Barker, Clerical Officer.

(M.P. 2/68/07 Vol. 3)

The following Officers have been appointed on promotion to the post of Senior Administrative Officer in the Public Service with effect from 2014-04-01:-

Ms. Daphne Kellman, Administrative Officer I;
 Mrs. Celia Pollard-Jones, Administrative Officer I;
 Ms. Sandra Watkins, Administrative Officer I;
 Mrs. Debra Anne Dowridge, Administrative Officer II;
 Mr. Wayne Marshall, Immigration Officer II;
 Mr. Manasseh King, Administrative Officer I;
 Mr. Emmerson Watson, Administrative Officer I;
 Ms. Princess Chandler, Administrative Officer I;
 Mr. Charley Browne, E-Government Development Officer;

Appointments on Promotion – Cont'd

Ms. Wendy Young, Economist I;
 Mr. Curtis Gilkes, Administrative Officer I;
 Mrs. Betty Alleyne-Headley, Deputy Registrar of Co-operatives;
 Mr. Grantley Sealy, Administrative Officer I;
 Mr. David Kirton, Administrative Officer I.
 (M.P. 2/68/02^c Vol. 4)

NOTICE NO. 709

In the Estate of

NORMAN DACOSTA BURROWES

Deceased

NOTICE is hereby given in accordance with Section 31 of the Trustee Act, Chapter 250 of the Laws of Barbados to all persons having any claim or demand upon or affecting the Estate of NORMAN DACOSTA BURROWES late of 155 Bagatelle Terrace in the parish of Saint Thomas in Barbados who died in Barbados on the 9th day of July 2010, and whose Will was admitted to Probate on the 10th day of April 2013 to send particulars of their claims or demand duly attested to IRVING FREDERICK BURROWES of Beacon Hill, Lower Estate in the parish of Saint Michael in Barbados the Executor named in the said Will on or before the 30th day of June 2014 after which date the Executor will proceed to distribute the assets of the Estate among the parties entitled thereto having regard only to the valid claims or demands of which he shall have then had notice and he will not be liable to any person of whose claim he shall not have then had notice.

And all persons indebted to the said Estate are required to settle their indebtedness without delay.

Dated the 11th day of April, 2014.

IRVING FREDERICK BURROWES,
 Executor of the Estate of
 NORMAN DACOSTA BURROWES

In the Supreme Court of Judicature

NOTICE NO. 710

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

No. 1591 of 2009

DEANDRA PAYNE Plaintiff

DARRELL OLIVER LEON LEWIS Defendant

Any person having any claim, lien or charge against the property described hereunder shall submit such claim duly authenticated on oath to me on or before the 26th day of June, 2014.

PROPERTY: ALL THAT land situate at Reed Street in the parish of Saint Michael containing by admeasurement 112.7 square metres or thereabouts on a plan made or certified on the 10th day of April 2006 by Lloyd Powlett, Land Surveyor (hereinafter called "the said plan") ABUTTING AND BOUNDING towards the North on land of Joseph Augustus on the said plan towards the East on a public road known as Reed Street on the said plan towards the South on an alley known as Cats Castle Alley on the said plan towards the West on land of John and Audrey Atherley on the said plan or however else the same may abut and bound together with the building thereon.

VALUE OF PROPERTY: \$5,200.00.

Dated this 22nd day of April, 2014.

LAURIE-ANN SMITH-BOVELL (Mrs.)
Registrar of the Supreme Court (Ag).

NOTICE NO. 711

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

No. 480 of 2010

KENNY S. LINTON Plaintiff

MARLON BASCOMBE Defendant

Any person having any claim, lien or charge against the property described hereunder shall submit such claim duly authenticated on oath to me on or before the 26th day of June, 2014.

PROPERTY: ALL THAT land situate at Pavillion Road, Bank Hall in the parish of Saint Michael in this Island containing by admeasurement 467.7 square metres on a Plan certified the 15th day of December 2004 by H. A. King, Land Surveyor, Abutting and Bounding towards the South on lands now or formerly of W. Davis towards the West on lands now or late of Judith Rowe and on lands now or late of Leroy Worrell towards the North on lands now or late of J.D. Mapp and towards the East on lands now or late of Colleen Hackett and on a road known as Pavillion Road or however else the same may abut and bound together with the dwellinghouse thereon.

VALUE OF PROPERTY: \$175,000.00.

Dated this 22nd day of April, 2014.

LAURIE-ANN SMITH-BOVELL (Mrs.)
Registrar of the Supreme Court (Ag).

NOTICE NO. 712

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

No. 954 of 2010

TREVOR CADOGAN PlaintiffTIMOTHY BROWN Defendant

Any person having any claim, lien or charge against the property described hereunder shall submit such claim duly authenticated on oath to me on or before the 26th day of June, 2014.

PROPERTY: ALL THAT land situate at Arch Hall in the parish of Saint Thomas in Barbados containing by admeasurements 1331.50 square metres or thereabouts abutting and bounding towards the east on lands now or late of Constance Brathwaite, towards the South on lands now or late of Roy King and to the West on lands now or late of Martin Gibson and to the North on the lands of Molyneux Plantation or however else the same may abut and bound.

VALUE OF PROPERTY: \$39,100.00.

Dated this 22nd day of April, 2014.

LAURIE-ANN SMITH-BOVELL (Mrs.)
Registrar of the Supreme Court (Ag).

and Bounding on lands now or late of Twenty One Pine Road Holdings Ltd. on lands now or late of The Barbados Government on lands now or late of Ismail Mohammed and on a public road known as Pine Road or however else the same may abut and bound.

VALUE OF PROPERTY: \$348,800.00.

Dated this 22nd day of April, 2014.

LAURIE-ANN SMITH-BOVELL (Mrs.)
Registrar of the Supreme Court (Ag).

NOTICE NO. 714

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

No. 158 of 2010

ITHON CHESTERFIELD BABB Plaintiff
(Represented hearing by
NAEEM AHMED EBRAHIM PATEL,
his duly Constituted Attorney on record
in Barbados)

MARTENN INVESTMENTS LIMITED Defendant

Any person having any claim, lien or charge against the property described hereunder shall submit such claim duly authenticated on oath to me on or before the 26th day of June, 2014.

PROPERTY: ALL THAT land situate at Appleby in the parish of Saint James in Barbados formerly said to contain 13,192 square feet but by recent survey (made and certified on the 4th day of February 2009 by Roger N. Parravicino, Land Surveyor) found to contain by admeasurements 1,227.6 square metres (inclusive of 34.1 square metres in road) ABUTTING AND BOUNDING towards the East on lands of Trevor James towards the North on Appleby Road and lands of Emily Gaskin towards the West on Highway I and towards the South on a road shown on the said Plan or however else the same may abut and bound.

VALUE OF PROPERTY: \$570,000.00.

Dated this 22nd day of April, 2014.

LAURIE-ANN SMITH-BOVELL (Mrs.)
Registrar of the Supreme Court (Ag).

NOTICE NO. 713

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

No. 839 of 2010

HARRIET REID PlaintiffGUY NORDE Defendant

Any person having any claim, lien or charge against the property described hereunder shall submit such claim duly authenticated on oath to me on or before the 26th day of June, 2014.

PROPERTY: ALL THAT land situate at Pine Road in the parish of Saint Michael in this Island containing by admeasurement 789.7 square metres or thereabouts Abutting

NOTICE NO. 715

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

No. 682 of 2010

JUDY ELIZABETH CAVE Plaintiff

ETHELBERT BRANSTON CORBIN Defendant

Any person having any claim, lien or charge against the property described hereunder shall submit such claim duly authenticated on oath to me on or before the 26th day of June, 2014.

PROPERTY: ALL THAT land situate at Josey Hill in the parish of Saint Lucy in Barbados containing 1539.2 square metres by survey made by Nigel E. Griffith, Land Surveyor on the 10th day of October 2007 Abutting and Bounding towards the West on lands now or formerly of Worrell, Dorothy Walkes, now or formerly of Ursula Corbin towards the North by a road leading to Mount View towards the East on lands now or formerly of Lamberts Plantation and towards the South on other lands of Amanda Baptiste (now Rollins Bynoe) or however else the same may abut and bound.

VALUE OF PROPERTY: \$70,000.00.

Dated this 22nd day of April, 2014.

LAURIE-ANN SMITH-BOVELL (Mrs.)
Registrar of the Supreme Court (Ag).

NOTICE NO. 716

SAGICOR LIFE INC.

ROSALIND CLARKE, Lot 1A Lascelles Terrace, Pinelands, St. Michael, having made sworn deposition that Policy No. S07169589 issued or assumed by Sagicor Life Inc., on the life of AARON CLARKE has been lost, and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated this 7th day of April, 2014.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 717

In the Matter of the Estate of

GRAFTON GASKIN a.k.a.
GRAFTON SEYMOUR GASKIN

Deceased

NOTICE is hereby given in accordance with Section 31 of the Trustee Act, Chapter 250 of the Laws of Barbados to all persons having any claim upon or affecting the Estate of GRAFTON GASKIN a.k.a. GRAFTON SEYMOUR GASKIN deceased late of Number 17, Alamanda Road, Durants Park, in the parish of Christ Church in this Island who died on the 5th day of July 2013 to send particulars of their claim duly attested to the undersigned qualified Executor of the said Estate c/o F. ALBERT POLLARD, Attorney-at-Law of Inn Chambers, Lucas Street, Bridgetown on or before the 1st day of July, 2014 after which date the Executor will convey and Distribute the assets of the Estate having regard only to valid claims then notified.

And all persons indebted to the said Estate are requested to settle their indebtedness without further delay.

Date this 14th day of April, 2014.

TYRONE ANTHONY GASKIN
Executor and Personal Representative.

NOTICE NO. 718

SAGICOR LIFE INC.

MILSTON BISHOP of No. 64 Warrens Heights, St. Thomas, having made sworn deposition that Policy No. 0158549 issued or assumed by Life of Barbados Limited prior to its amalgamation with Sagicor Life Inc., on his life has been lost, and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated this 7th day of April, 2014.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 614 (second publication)

**SUPREME COURT OF BARBADOS
IN THE HIGH COURT OF JUSTICE**

CLAIM NO. LTP 15 of 2014

IN THE MATTER OF: *The Land (Title Proceedings) Act, 2011 (Section 3)*

AND IN THE MATTER OF: ALL THAT 1,347.9 sq.m. land situate at Lot 30 Lisbon Vale, Silver Sands in the parish of Christ Church, Barbados.

**NOTICE OF APPLICATION FOR DECLARATION OF OWNERSHIP
AND CERTIFICATE OF TITLE**

TAKE NOTICE that **PATRICIA ANN PEARCE nee PHILLIPS** of Cromwell Lodge, Stonor, Near Henley on Thames, Oxfordshire RG9 6HB in the United Kingdom and **JACQUELINE MARY PHILLIPS** of 29 Luker Avenue, Henley on Thames, Oxfordshire RG9 2HA in the United Kingdom, have applied to the High Court for a declaration of their ownership and a certificate of title in respect of the property described above.

Any person having any adverse claim, lien or charge or right or interest against the said property should submit the claim duly authenticated on oath to the Registrar of the Supreme Court, Bridgetown on or before the **30th day of May, 2014**.

Any other person who has any information relating to the ownership of the said property is invited to give such information in writing to the Registrar of the Supreme Court, Bridgetown on or before the **30th day of May, 2014**.

Dated the 10th day of April 2014.

ZARINA KHAN, Attorney-at-Law for the Claimant,
whose place of business and address for service is:
Prospect Chambers "Summerland House",
Prospect Road, Prospect,
St. James, BB24003, Barbados.

NOTICE NO. 615 (second publication)

BARBADOS

**SUPREME COURT OF BARBADOS
IN THE HIGH COURT OF JUSTICE**

CLAIM NO. LTP 0012 / 2014

IN THE MATTER OF: The Land (Title Proceedings) Act, 2011 (Section 3)

AND IN THE MATTER OF: ALL THAT land situate at Market Hill Jehovah Jirah in the parish of Saint George in this Island containing by admeasurement 374.1 square metres or thereabouts as shown on a plan certified 4th day of September 2013 by James A. Browne Land Surveyor Abutting and Bounding towards the East on a public road which leads to a Cul-de-sac in one direction and to Highway No. 3 in the other direction towards the North on lands now or formerly of Rupert A. MaCaskie towards the West on a public road which leads to a Cul-de-sac in one direction and to Market Hill in the other direction and towards the South on lands now or formerly of Cyril Smith as shown on the plan or however else the same may abut and bound.

**NOTICE OF APPLICATION FOR DECLARATION OF OWNERSHIP
AND CERTIFICATE OF TITLE**

TAKE NOTICE that **LOLETA OPHELIA MARTINDALE** of Market Hill, Jehovah Jirah, Saint George, Barbados has applied to the High Court for a declaration of her ownership and a certificate of title in respect of the property described above.

Any person having any adverse claim, lien or charge or right or interest against the said property should submit the claim duly authenticated on oath to the Registrar of the Supreme Court, Bridgetown on or before the **22nd day of May, 2014**.

Any other person who has any information relating to the ownership of the said property is invited to give such information in writing to the Registrar of the Supreme Court, Bridgetown on or before the **22nd day of May, 2014**.

Dated the 10th day of April 2014.

NIGEL A WHITEHALL, Attorney-at-Law for the Claimant,
whose place of business and address for service is:
Legis Chambers, Upper Collymore Rock,
Saint Michael, Barbados.

NOTICE NO. 719

The Change of Name Act, Cap. 212A

Applications of the below-mentioned persons for a Change of Name under the Change of Name Act, Cap. 212A have been made to the Registrar of the Supreme Court:

<i>Name</i>	<i>Address</i>	<i>Proposed Name</i>
TOMEIKA JONES on behalf of JAMIKA DAMISI JONES SKEETE	Clevedale Road, Black Rock, St. Michael.	JAMIKA DAMISI JONES-SKEETE
HAMILTON EUSTON WATERMAN	French Village, St. Peter.	GEORGE HAMILTON WATERMAN
AGNELL MORITA JONES	570 Kingsland Terrace, 5th Avenue, Crystal Crescent, Christ Church.	AGNELLA MORITA JONES
LOYLE ANDERSON HUNTE	Sealy Hall, St. Philip.	LLOYD ANDERSON HUNTE
KELVIN GILMORE BEST	Lot 43, Kendal, St. John.	KELVIN GILMORE BROWNE
ALDENE BECKLES	Six Roads, St. Philip.	OLDINE PATRICIA BECKLES
MARK ATHELBERT SPRINGER	#7 New Acre Road, Hyde Park, MA, 02136.	MARK ETHELBERT STUART
AHAMAD SAYED ASWAT	1st Avenue, Dover Gardens, Christ Church.	PETER AHAMAD SAYED ASWAT
TYSON RONVILLE ANTHONY WEEKES	No. 12, Frere Pilgrim South, Christ Church.	TYSON ANTHONY HENRY
GWENETH YVONNE HUNTE	Mount Standfast, St. James.	YVONNE GWENETH HUNTE

Dated this 24th day of April, 2014.

G. DAVIS
for Registrar of the Supreme Court.

Probate Advertisements

NOTICE NO. 720

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

RICHFORD ALWYN WELCH
also known as
RICHFORD WELCH

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Letters Testamentary namely:-

PROBATE of the Will dated the 24th day of September 2013 of RICHFORD ALWYN WELCH also known as RICHFORD WELCH late of Lot 39 Bloomsbury Development in the parish of Saint Thomas in this Island who died at Lot 39 Bloomsbury in the parish of Saint Thomas in this Island on the 6th day of December 2013 by BEULAH IANTHE SPRINGER the Executrix named in the Will of the said deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 24th day of April, 2014.

DENAZ LAW CHAMBERS
Attorneys-at-Law.

NOTICE NO. 721

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

SHEILA AGNEATHA ST. JOHN
also known as **SHEILA A. ST. JOHN**
also known as **SHEILA ST. JOHN**

Deceased

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:-

PROBATE of the Will dated the 11th day of July, 2012 of SHEILA AGNEATHA ST. JOHN also known as SHEILA A. ST. JOHN also known as SHEILA ST. JOHN late of #24 Regency Park, Christ Church who died in this Island on the 3rd day of September, 2013 by SELMA JACKMAN, the Executrix named in the Will of the said deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated the 24th day of April, 2014.

ANTHONY D. WILTSHIRE
Attorney-at-Law.

NOTICE NO. 722

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court – Civil Jurisdiction**In the Estate of***EULIEN VERONA POLLARD****also known as****EULEEN VERONA POLLARD***Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:-

PROBATE of the Will dated 2nd day of June, 1996 of EULIEN VERONA POLLARD also known as EULEEN VERONA POLLARD, deceased late of Good Intent in the parish of Saint George who died at Gordon Cummins District Hospital in the parish of Saint Thomas in this Island on the 6th day of July, 2013 by CHESTER EARLANDER PITT the Executor named in the Will of the said deceased.

Application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated the 11th day of April, 2014.

LLOYD E. SMITH

Attorney-at-Law.

NOTICE NO. 723

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***WOODROW WILSON GIBBS**

PUBLIC NOTICE is hereby given that an Application is being made for the following Grant of Probate namely:-

PROBATE of the Will dated the 11th day of October, 1991 of WOODROW WILSON GIBBS late of 69 Dover Gardens in the parish of Christ Church in

this Island, who died in this Island on the 12th day of January, 2014 by JUDY EVELYN GIBBS and CHRISTOPHER MARK GIBBS, the Executors named in the Will of the said deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 24th day of April, 2014.

BRYAN L. WEEKES & ASSOCIATES

Attorneys-at-Law.

NOTICE NO. 724

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***CLAVEON GRAHAM***Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:-

PROBATE of the Will dated the 14th day of December 1990, of CLAVEON GRAHAM, deceased late of 6th Avenue Harts Gap in the parish of Christ Church in Barbados who died at 6th Avenue Harts Gap in the parish of Christ Church in Barbados on the 25th day of September 2008 by VERA GRAHAM of 6th Avenue Harts Gap in the parish of Christ Church in Barbados one of the Executrices named in the Will of the deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second Notice of advertisement.

Dated the 15th day of April, 2014.

YEARWOOD & BOYCE

Attorneys-at-Law for the Applicant,

No. 14 James Street,
Bridgetown, Barbados.

NOTICE NO. 725

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

**BERTHA GUMBS also known as
BERTHA IONE GUMBS**

Deceased

PUBLIC NOTICE is hereby given that an application is being made to the Supreme Court of Judicature of Barbados for the following Grant of Probate namely:-

PROBATE of the Will dated the 19th day of October 1995 of BERTHA GUMBS also known as BERTHA IONE GUMBS, late of #87 Graeme Hall Park in the parish of Christ Church who died at A87 Graeme Hall Park, Christ Church on the 23rd day of April 2012, by TREVOR DARYLL CARLISLE GUMBS, one of the Executors named in the said Will of the Deceased.

An Application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of this advertisement.

Dated the 24th day of April, 2014.

HAL McL. GOLLOP QC.

NOTICE NO. 726

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

**DARWIN WITHSTANLEY ARTHUR
also known as DARWIN ARTHUR**

Deceased

PUBLIC NOTICE is hereby given that an Application is being made for the following Grant of Probate namely:-

LETTERS TESTAMENTARY to the Estate of DARWIN WITHSTANLEY ARTHUR also known as DARWIN ARTHUR late of 1244 Fteley Avenue,

Apartment PH, The Bronx, New York 10472 in the United States of America who died at Calvary Hospital, The Bronx, New York in the United States of America on the 8th day of August, 2012 by MAUREEN PETUNIA ARTHUR the Sole Executrix named in the Will of the deceased dated the 10th day of August, 1997.

An Application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the Second Notice of advertisement.

Dated the 24th day of April, 2014.

REECE ASSOCIATES
Attorneys-at-Law for the Applicant.

NOTICE NO. 727

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Matter of the Estate of

EDWIN LAYNE

Deceased

PUBLIC NOTICE is hereby given that an application is being made for the following Letters of Administration namely:-

IN THE MATTER OF THE ESTATE of EDWIN LAYNE, deceased, late of Deacons Road in the parish of Saint Michael in this Island, who died in this Island on the 5th day of January 2014, by MARY MARGARETTE LAYNE, the sister of the said deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of this Advertisement to proceed with the above-named application for Administration.

Dated the 24th day of April, 2014.

RITA L. EVANS
Attorney-at-Law for the Applicant.

NOTICE NO. 728

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***VIOLET ERNESTA WORRELL***Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Administration namely:-

LETTERS OF ADMINISTRATION in respect of the Estate of VIOLET ERNESTA WORRELL, late of "Haveneta", Bush Hall Road near Spooner's Hill in the parish of Saint Michael in Barbados, deceased, who died in Barbados on the 29th day of December, 2006, by PATRICIA NADINE MARY ALLEYNE also known as PATRICIA NADINE MARY WORRELL and PATRICIA MARY NADINE WORRELL, the sole surviving child of the deceased.

An application shall be submitted to the Registrar of the Supreme Court after fourteen (14) days from the date of the publication of this Notice.

Dated this 4th day of April, 2014.

YEARWOOD & BOYCE
Attorneys-at-Law for the Applicant,
No. 14 James Street,
Bridgetown, Barbados.

NOTICE NO. 729

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***DORIS DULCINA ALLEYNE nee GOODRIDGE
also known as DORIS ALLEYNE***Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Letters of Administration namely:-

LETTERS OF ADMINISTRATION to the Estate of DORIS DULCINA ALLEYNE nee GOODRIDGE

also known as DORIS ALLEYNE Deceased late of Hinkson Gap, in the parish of Saint Michael in this Island who died on the 22nd day of December, 2001, at her residence situate at Hinkson Gap, in the parish of Saint Michael in this Island by OLIVER RICARDO ALLEYNE – the grandson of the deceased.

An Application shall be submitted to the Registrar of the Supreme Court after the lapse of fourteen (14) days from the date of the Notice in the *Official Gazette* and from the publication of the second notice of the application in this newspaper.

Dated this 24th day of April 2014.

AIDAN J. ROGERS
Attorney-at-Law,
Charlton Chambers, Charlton House,
Whitepark Road, St. Michael.

NOTICE NO. 730

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***ALVYN LLOYD MAYERS also known as
AVALIN LLOYD MAYERS***Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Letters of Administration namely:-

LETTERS OF ADMINISTRATION DE BONIS NON in respect of the Estate of ALVYN LLOYD MAYERS also known as AVALIN LLOYD MAYERS late of Clapham in the parish of Saint Michael in Barbados who died in this Island on the 16th day of April, 1961 by JOHN MANSFIELD MAYERS, the son of the deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of this advertisement in this newspaper.

TRENA A. KELLMAN
Attorney-at-Law for the Applicant.

NOTICE NO. 731

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

AHIJAH HANAN CHASE also known as
ATRIJAH CHASE

Deceased

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Letters of Administration namely:-

LETTERS OF ADMINISTRATION to the Estate of AHIJAH HANAN CHASE also known as ATRIJAH CHASE, deceased late of Pegwell Boggs in the parish of Christ Church in this Island who died on the 12th day of September, 1953 at Pegwell Boggs in the parish of Christ Church in this Island by WINSTON BENTLEY CHASE the grandson of the said deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 24th day of April, 2014.

ANGELA H. STOUTE, LL.B.

died in Canada on the 6th day of July 2012 by ALVA ELIZABETH EVELYN SMUSIAK (also known as BETTY SMUSIAK) the wife of the said deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second Notice of advertisement.

Dated 23rd day of April, 2014.

FITZWILLIAM STONE & ALCAZAR
Attorneys-at-Law.

NOTICE NO. 733

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

DARCY SMITH also known as
DARCY ATHELSTON SMITH

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Administration namely:-

LETTERS OF ADMINISTRATION to Estate of DARCY SMITH (also known as DARCY ATHELSTON SMITH), deceased late of #31 Hillside Road, Gall Hill in the parish of Christ Church in this Island who died in this Island on the 22nd day of March 2014 by GALE ANDRIA SMITH and CONNIE PATRICIA WHITTAKER the sisters of the said deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second Notice of advertisement.

Dated 23rd day of April, 2014.

FITZWILLIAM STONE & ALCAZAR
Attorneys-at-Law.

NOTICE NO. 732

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

STEVEN KENNETH SMUSIAK

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Administration namely:-

LETTERS OF ADMINISTRATION to Estate of STEVEN KENNETH SMUSIAK deceased late of 52 Briar Road, Barrie Ontario L4N 3M4 Canada who

NOTICE NO. 734

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

**COSMO ALONZO HINDS also known as
COSMO HINDS**

Deceased

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Letters of Administration namely:-

LETTERS OF ADMINISTRATION to the Estate of COSMO ALONZO HINDS also known as COSMO HINDS, deceased late of Broomefield Number 1 in the parish of Saint Lucy in this Island, who died in this Island on the 26th day of September 2013 by TRACEY NATALIE CORBIN, the spouse of the said deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of the second notice of advertisement.

Dated this 24th day of April 2014.

DEREK H. RICKY BOYCE
Attorney-at-Law for the Applicant.

NOTICE NO. 735

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Matter of the Estate of

DAVIS EDWIN MEDFORD

Deceased

PUBLIC NOTICE is hereby given that an application is being made for the following Letters of Administration namely:-

IN THE MATTER OF THE ESTATE of DAVIS EDWIN MEDFORD, deceased, late of 93 Tulip Drive, Husbands in the parish of Saint James in this Island

who died in the United Kingdom on the 10th day of November 2012, by CARMEN GWENDOLYN MEDFORD, the Widow of the said deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of this Advertisement to proceed with the above-named application for Administration.

Dated the 24th day of April, 2014.

RITA L. EVANS
Attorney-at-Law for the Applicant.

NOTICE NO. 736

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

**WYNELL WRIGHTON WORRELL
also known as
WYNELL WRIGHTSON WORRELL**

Deceased

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Administration namely:-

LETTERS OF ADMINISTRATION in respect of the Estate of WYNELL WRIGHTON WORRELL also known as WYNELL WRIGHTSON WORRELL, late of the Golden Years Nursing Home, White Hall in the parish of Saint Michael in Barbados, deceased, who died in Barbados on the 29th day of April, 2012, by PATRICIA NADINE MARY ALLEYNE also known as PATRICIA NADINE MARY WORRELL and PATRICIA MARY NADINE WORRELL, the sister of the deceased.

An application shall be submitted to the Registrar of the Supreme Court after fourteen (14) days from the date of the publication of this Notice.

Dated this 4th day of April, 2014.

YEARWOOD & BOYCE
Attorneys-at-Law for the Applicant,
No. 14 James Street,
Bridgetown, Barbados.

NOTICE NO. 737

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court – Civil Jurisdiction

In the Estate of

**MARJORIE DOWNES-PARRIS also known as
MARJORIE DOWNES also known as
MARJORIE DORA DOWNES
also known as MARJORIE PARRIS
also known as MARJORIE DORA PARRIS**

Deceased

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Administration namely:-

LETTERS OF ADMINISTRATION to the Estate of MARJORIE DOWNES-PARRIS also known as MARJORIE DOWNES also known as MARJORIE DORA DOWNES also known as MARJORIE PARRIS also known as MARJORIE DORA PARRIS late of Canewood, Jackmans in the parish of Saint Michael in this Island who died in this Island on the 3rd day of July, 2006 by GEOFFREY ST. ELMO DOWNES and PATRICIA ELMENA PARRIS, two of the children of the said deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of this advertisement.

Dated this 14th day of April, 2014.

GEORGE WALTON PAYNE & CO.
Attorneys-at-Law for the Applicants.

NOTICE NO. 707 (second publication)

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

**DANA WALKER also known as
DANA MARLON WALKER**

PUBLIC NOTICE is hereby given that an application has being made for the following Grant of Administration namely:-

LETTERS OF ADMINISTRATION dated the 12th day of March, 2014, to the Estate of DANA WALKER

also known as DANA MARLON WALKER late of Capri 4th Avenue, Rendezvous in the parish of Christ Church in this Island who died in this Island on the 12th day of January, 2013 by ROBERTA ANN WALKER, the mother of the said deceased.

The Registrar will after fourteen days from the date of this advertisement proceed with the above-named application for administration.

Dated this 24th day of April, 2014.

P K H CHELTENHAM, QC
Attorney-at-Law for the Applicant.

NOTICE NO. 738

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

**CHARLES ALBERT SMALL also known as
CHARLES A. SMALL also known as
CHARLES CHRISTOPHER SMALL
also known as CHARLES SMALL
also known as CHARLES C. A. SMALL
also known as CHARLES LICORISH**

Deceased

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Letters of Administration namely:-

LETTERS OF ADMINISTRATION to the Estate of CHARLES ALBERT SMALL also known as CHARLES A. SMALL also known as CHARLES CHRISTOPHER SMALL also known as CHARLES SMALL also known as CHARLES C. A. SMALL also known as CHARLES LICORISH late of Belleplaine in the parish of Saint Andrew in this Island who died at Belleplaine in the parish of Saint Andrew in this Island on the 15th day of March, 1987 by HAYDEN RUDOLPH SMALL one of the children of the deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated the 24th day of April 2014.

CLARKE GITTENS FARMER
Attorneys-at-Law.

NOTICE NO. 739

BARBADOS

No. 341 of 2011

IN THE SUPREME COURT OF JUDICATURE

High Court

(Administration Division)

In the Matter of the Estate of

JOSEPH NATHANIEL FORTE

also known as JOSEPH FORTE

Deceased

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Administration namely:-

LETTERS OF ADMINISTRATION DE BONIS NON to the Estate of JOSEPH NATHANIEL FORTE also known as JOSEPH FORTE, Deceased late of Pioneer Road, Reece Land in the parish of Saint Michael in this Island who died intestate on the 30th day March 2004 in this Island by THEOPHILUS ADOLPHUS JORDAN of 7 Alperton Street, Queens Park Estate, London W10 4NG, England, the surviving Executor and as such Personal Representative of the Estate of HAZEL FORTE also known as HAZEL WALTERS-FORTE also known as HAZEL LEROY FORTE, widow and deceased Administratrix of the Estate of JOSEPH NATHANIEL FORTE also known as JOSEPH FORTE, Deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 14th day of April, 2014.

SALLY C. COMMISSIONG

Attorney-at-Law.

NOTICE NO. 740

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

WILLIAM ERNEST WORRELL

also known as WILLIAM WORRELL

Deceased

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Administration namely:-

LETTERS OF ADMINISTRATION CUM TESTAMENTO ANNEXO dated the 26th day of June, 1970 DE BONIS NON in respect of the Estate of WILLIAM ERNEST WORRELL also known as WILLIAM WORRELL, late of "Haveneta", Bush Hall Road near Spooners Hill in the parish of Saint Michael in Barbados, deceased, who died in Barbados on the 13th day of March, 1972, by PATRICIA NADINE MARY ALLEYNE also known as PATRICIA NADINE MARY WORRELL and PATRICIA MARY NADINE WORRELL, the sole beneficiary of the Estate of WYNELL WRIGHTSON WORRELL also known as WYNELL WRIGHTSON WORRELL, deceased who was one of the beneficiaries named in the said Will of WILLIAM ERNEST WORRELL also known as WILLIAM WORRELL.

An application shall be submitted to the Registrar of the Supreme Court after fourteen (14) days from the date of the publication of this Notice.

Dated this 4th day of April, 2014.

YEARWOOD & BOYCE

Attorneys-at-Law for the Applicant,

No. 14 James Street,

Bridgetown, Barbados.



Guardian Life of the Caribbean Limited Non-Consolidated Financial Statements

For The Year Ended 31 December 2013

(Expressed in Thousands of Trinidad and Tobago dollars)

REPORT OF THE AUDITORS

To the Shareholders of Guardian Life of the Caribbean Limited

The accompanying summary non-consolidated financial statements, which comprise the non-consolidated statement of financial position as at 31 December 2013, and the non-consolidated statements of comprehensive income, changes in equity and cash flows for the year then ended, are derived from the audited financial statements of Guardian Life of the Caribbean Limited (the Company) for the year ended 31 December 2013. We expressed an unmodified audit opinion on those non-consolidated financial statements in our report dated 20 March 2014.

The summary non-consolidated financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary non-consolidated financial statements, therefore, is not a substitute for reading the audited non-consolidated financial statements of the Company.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of a summary of the audited non-consolidated financial statements on the basis of their established criteria as described in Note 1.

Auditors' Responsibility

Our responsibility is to express an opinion on the summary non-consolidated financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810, "Engagements to Report on Summary Financial Statements."

Opinion

In our opinion, the summary non-consolidated financial statements derived from the audited non-consolidated financial statements of the

Company for the year ended 31 December 2013 are consistent, in all material respects, with those financial statements, on the basis of management's established criteria as described in Note 1.

Ernst + Young

Port of Spain, TRINIDAD:

20 March 2014

Note 1. Basis of Preparation:

The summary non-consolidated financial statements have been prepared in accordance with established criteria developed by management. Under this criterion, management extracts the "primary financial statements" from the audited non-consolidated financial statements for the year ended 31 December 2013. The "primary financial statements" comprise of the non-consolidated statements of financial position, comprehensive income, changes in equity and cash flows. All references to explanatory notes have been removed.

NON-CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	2013 \$	Restated 2012 \$	Restated 2011 \$
Assets			
Investment in subsidiary	114,333	114,333	114,333
Property and equipment	177,695	167,604	169,376
Investment properties	170,423	169,648	169,479
Pension plan assets	1,097	2,553	-
Value to shareholders of inforce			
long-term business	617,349	533,470	406,533
Financial assets	5,402,814	4,732,627	4,322,695
Loans and receivables including			
insurance receivables	566,136	556,762	602,609
Reinsurance assets	77,325	77,991	96,687
Due from parent and affiliated			
companies	35,874	116,977	111,652
Taxation recoverable	11,381	11,381	9,962
Cash and cash equivalents	844,646	932,607	713,562
Total assets	8,019,073	7,415,953	6,716,888
Equity			
Share capital	46,437	45,835	44,395
Reserves	61,164	48,157	45,860
Retained earnings	989,079	1,038,724	936,085
Total equity	1,096,680	1,132,716	1,026,340
Liabilities			
Insurance contracts	5,737,915	5,171,326	4,677,724
Financial liabilities	693,763	699,933	654,025
Post retirement benefit obligation	15,396	16,357	11,812
Pension plan liabilities	104,987	65,676	16,839
Deferred tax liabilities	127,336	131,788	122,802
Due to affiliate companies	9,556	3,960	4,592
Provision for taxation	31,438	20,719	22,395
Other liabilities	202,002	173,478	180,359
Total liabilities	6,922,393	6,283,237	5,690,548
Total equity and liabilities	8,019,073	7,415,953	6,716,888

2013 REPORT OF THE INDEPENDENT APPOINTED ACTUARY

To the Shareholders and Policyholders of Guardian Life of the Caribbean Limited

We have reviewed the valuation of the liabilities for long term insurance policies of Guardian Life of the Caribbean Limited for the balance sheet at 31 December 2013 in accordance with generally accepted actuarial practice, including the selection of appropriate assumptions and methods.

The valuation of long term insurance reserves for traditional life and annuity business was carried out primarily using a Zillmerised net premium valuation approach. This is a traditional approach, similar to those used for statutory reserve calculations in the United States and United Kingdom. For investment linked and deposit administration contracts, the reserves were based on fund balances at the valuation date. In accordance with IFRS 4, a liability adequacy test was conducted to ensure the adequacy of reserves given best estimates of future experience.

We have reviewed and relied on the work of the Company's Valuation Actuary in order to issue this certificate.

In our opinion, the amount of long term insurance contract liabilities makes appropriate provision for future obligations in respect of the Company's long term business and the financial statements fairly represent the results of the valuation.

Kyle Rudden

Kyle Rudden, Fellow of the Institute & Faculty of Actuaries,
KR Services Limited
Port-of-Spain, Trinidad
8 April, 2014

On 20 March 2014, the Board of Directors of Guardian Life of the Caribbean Limited authorised these financial statements for issue.

Daughtry Amadio

Director

Dee Lian

Director

 Guardian Group Guardian Life of The Caribbean Limited		Guardian Life of the Caribbean Limited Non-Consolidated Financial Statements For The Year Ended 31 December 2013		(Expressed in Thousands of Trinidad and Tobago dollars)		
NON-CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME			NON-CONSOLIDATED STATEMENT OF CASH FLOWS			
	2013 \$	Restated 2012 \$		2013 \$	Restated 2012 \$	
Gross premiums written	1,754,106	1,414,907	Cash flows from operating activities			
Outward reinsurance premiums	(140,494)	(81,039)	Profit before taxation	123,969	164,447	
Net premiums written	1,613,612	1,333,868	Adjustment for specific items included on the accruals basis:			
Change in gross provision for unearned premiums	2,027	19,655	- Investment income	(243,150)	(231,870)	
Net insurance premium revenue	1,615,639	1,353,523	Adjustment for non-cash items	(72,685)	(130,711)	
Investment income	243,502	233,150	Interest received	226,658	202,337	
Net realised losses on financial and other assets	(1,636)	(1,025)	Dividends received	28,504	23,740	
Net fair value gains on financial and other assets	21,296	29,600	Operating profit before changes in operating assets/liabilities	63,296	27,943	
Increase in value to shareholders of inforce long-term business	83,859	127,184	Net increase in insurance contracts	563,622	489,394	
Fee income	7,672	5,219	Net decrease in reinsurance assets	666	18,696	
Other operating income	17,017	16,156	Net (decrease)/increase in financial liabilities	(6,170)	45,904	
Total revenue	1,987,349	1,763,807	Net (increase)/decrease in loans and receivables	(8,762)	45,430	
Net insurance benefits and claims	(1,310,775)	(1,108,586)	Net decrease/(increase) in other operating assets/liabilities	103,371	(14,319)	
Expenses	(552,605)	(490,774)	Cash provided by operating activities	716,023	613,048	
Profit before taxation	123,969	164,447	Net taxation paid	(10,340)	(11,656)	
Taxation	(16,609)	(18,969)	Net cash provided by operating activities	705,683	601,392	
Profit after taxation	107,360	145,478	Cash flows from investing activities			
Amount attributable to participating policyholders	(2,967)	(4,205)	Purchase of financial assets	(3,083,260)	(1,017,217)	
Profit for the year	104,393	141,273	Proceeds from sale of other financial assets	2,421,444	646,489	
Other comprehensive loss			Purchase of property and equipment	(13,722)	(11,919)	
Items that may be reclassified subsequently to profit or loss:			Proceeds on sale of property and equipment	(3)	300	
Exchange differences on translating foreign operations	4,790	52	Net cash used in investing activities	(675,541)	(382,347)	
Net other comprehensive income that may be reclassified subsequently to profit or loss	4,790	52	Cash flows from financing activities			
Items that will not be reclassified subsequently to profit or loss:			Dividends paid	(118,103)	-	
Gains on property revaluation	8,217	2,245	Net cash used in financing activities	(118,103)	-	
Re-measurement of pension plan	(38,033)	(35,287)	Net (decrease)/increase in cash and cash equivalents	(87,961)	219,045	
Re-measurement of post-employment benefits	2,098	(3,347)				
Net other comprehensive loss that will not be reclassified subsequently to profit or loss	(27,718)	(36,389)				
Other comprehensive loss for the period	(22,928)	(36,337)				
Total comprehensive income for the year attributable to shareholders	81,465	104,936				
NON-CONSOLIDATED STATEMENT OF CHANGES IN EQUITY			Share capital \$'000	Reserves \$'000	Retained earnings \$'000	Total equity \$'000
At 1 January 2013			45,835	48,157	1,013,898	1,107,890
Restatement			-	-	24,826	24,826
At 1 January 2013 - restated			45,835	48,157	1,038,724	1,132,716
Profit for the year			-	-	104,393	104,393
Other comprehensive income/(loss)			-	13,007	(35,935)	(22,928)
Share option scheme - value of services provided			602	-	-	602
Dividends paid			-	-	(118,103)	(118,103)
Balance at 31 December 2013			46,437	61,164	989,079	1,096,680
At 1 January 2012			44,395	45,860	930,245	1,020,500
Restatement			-	-	5,840	5,840
Balance at 1 January 2012 - restated			44,395	45,860	936,085	1,026,340
Profit for the year - restated			-	-	141,273	141,273
Other comprehensive income/(loss) - restated			-	2,297	(38,634)	(36,337)
Share option scheme - value of services provided			1,440	-	-	1,440
Balance at 31 December 2012 - restated			45,835	48,157	1,038,724	1,132,716