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BRIDGETOWN, BARBADOS, 10TH MARCH, 2014

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Legal Supplement

S.I. 2014 No. 11: Customs (Rates of Exchange) Notice, No. 1, 2014.

NOTICE NO. 427

Government Notices

Vacation Leave

The Hon. Madam Justice Sandra Mason, Justice of Appeal, has been granted nine (9) days' vacation leave from 24th March, 2014 to 1st April, 2014.

Vacation Leave

The Hon. Madam Justice Jacqueline Cornelius, Judge of the High Court, has been granted vacation leave as follows:-

- twenty-two (22) days from 7th April to 2nd May, 2014
- five (5) days from 7th to 11th July, 2014.

Temporary Assignment of Responsibility of Minister

The Hon. Stephen A. Lashley, M.P.

Responsibility under Section 72 (1) of the Constitution for the functions of the Minister of Tourism and International Transport for the period February 26, 2014 to March 2, 2014.
(M.P. 8251/11 Vol. LIX)

Temporary Transfer

Ms. Sharon Deane, Principal Crown Counsel, Solicitor General's Office, Office of the Attorney General, has been temporarily transferred to the post of Principal Crown Counsel, Ministry of Transport and Works, with effect from 2014-02-04 until further notice but not later than 2014-03-31.
(M.P. 3/38/69)

NOTICE NO. 428

THE COMPANIES ACT, CAP. 308

Actinvest N.V.
Company No. 31429

NOTICE IS HEREBY GIVEN that the sole Shareholder of ACTINVEST N.V. has by Special Resolution authorised and directed that the Company be dissolved and liquidated voluntarily, in accordance with the provisions of Section 367 of the Act.

Dated this 4th day of March, 2014.

JACQUELINE S. A. CLARKE
Director.

GOVERNMENT NOTICES

Retirements from the Public Service

The following persons have retired from the Public Service with effect from the dates indicated:

<i>Name/Post</i>	<i>Ministry/Department</i>	<i>Date of Retirement</i>
Mr. Erskine N. Burrowes Artisan	Transport and Works	2014-02-28
Mr. Stephen Blanchard Graduate Teacher	Primary School System Education, Science, Technology and Innovation	2014-01-01
Ms. Angela Beckles Graduate Teacher	Parkinson Memorial School Education, Science, Technology and Innovation	2014-01-06
Ms. Angela Best Janitor	Education, Science, Technology and Innovation	2014-01-01
Mr. Charles Cave Qualified Teacher (M.P. PR 49, 3688/B, 2964/B, 2816/B, PP 125)	Education, Science, Technology and Innovation	2014-02-01

The following persons have retired/will retire from the Public Service with effect from the dates indicated:

<i>Name/Post</i>	<i>Ministry/Department</i>	<i>Date of Retirement</i>
Miss June Wood Qualified Teacher	Education, Science, Technology and Innovation	2014-01-01
Mr. Zizah S. Worrell Operator III, CAT V (M.P. 687/W, PQ 762)	Transport and Works	2014-03-17

Licences Granted under the Precious Metals and Second Hand Metals Act (2013-03)

Name of Applicant	Business Name	Business Address	Type of Licence
Brian Arthur Cozier	Scrap Man	Vaucluse, St. Thomas	Second Hand Metals
Paul Bynoe	B's Recycling	Reece Road, Cane Garden, St. Thomas.	Second Hand Metals

NOTICE NO. 343 (second publication)

LAND (TITLE PROCEEDINGS) ACT, 2011-7

FIRST SCHEDULE

(Section 10)

Land (Title Proceedings) Act, 2011 (Act 2011-7)

Form 3

**NOTICE OF APPLICATION FOR DECLARATION OF OWNERSHIP
AND CERTIFICATE OF TITLE IN RESPECT OF ALL THAT LAND
CONTAINING BY ADMEASUREMENT 4216.4 SQUARE METRES
SITUATE AT EASTBOURNE IN THE PARISH
OF SAINT PHILIP IN THIS ISLAND**

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

CLAIM NO. LTP 31/2013

**IN THE MATTER OF THE LAND (TITLE
PROCEEDINGS) ACT, 2011** *(Section 3)*

AND IN THE MATTER OF ALL THAT land situate at Eastbourne in the parish of Saint Philip in this Island containing by estimation 4,216.4 square metres inclusive of 143.6 square metres in road or thereabouts as shown on a plan made and certified by John Mike Peterkin, Land Surveyor on the 14th day of September, 2009 which area Abutting and Bounding on lands of Melvin Alleyne, deceased on a Public Road 3.66 metres known as Eastbourne No. 1 on lands of Esther Jones, deceased and on a Public Road or however else the same abut and bound.

TAKE NOTICE that **CLENELL HALDEAN GOODMAN** of 44 Bagatelle Terrace in the parish of Saint Thomas in this Island the duly qualified Executor of the Will of **NEBLETT COLIN LORD** also known as **COLIN LORD**, deceased has applied to the High Court for a declaration of ownership and a Certificate of Title in respect of the property described above.

Any person having any adverse claim, lien or charge 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 April, 2014** and immediately thereafter serve a true copy on the undersigned.

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

Dated the 19th day of February, 2014.

SAMUEL LEGAY, Attorney-at-Law for the Claimant,
whose place of business and address for service is:
19 Spry Street in the City of Bridgetown in this Island.

SCOTIABANK CARIBBEAN HOLDINGS LTD. 2013 FINANCIAL STATEMENTS



Summary Statement of Financial Position

As at October 31, 2013

With comparative figures as at October 31, 2012

(expressed in United States dollars)

	2013 \$\$	2012
Assets		
Cash and cash equivalents	2,500,000	2,500,000
Total Assets	2,500,000	2,500,000
Liabilities and Shareholder's Equity		
Accounts payable and accruals	40,198	-
Total liabilities	40,198	-
Shareholder's Equity		
Share capital	2,500,000	2,500,000
Deficit	(40,198)	-
Total shareholder's equity	2,459,802	2,500,000
Total Liabilities and Shareholder's Equity	2,500,000	2,500,000

Summary Statement of Cash Flows

For the year ended October 31, 2013

With figures for the period from
April 5, 2012 (date of incorporation) to October 31, 2012

(expressed in United States dollars)

	2013 \$\$	2012
Cash Flows from Operating Activities		
Loss before taxation	(40,198)	-
Operating loss before working capital changes	(40,198)	-
Increase in accounts payable and accruals	40,198	-
Net cash used in operating activities	--	
Cash Flows from Financing Activities		
Issue of shares	-	2,500,000
Net cash provided by financing activities	-	2,500,000
Net movement in cash and cash equivalents during the year	-	2,500,000
Cash and cash equivalents - beginning of the year	2,500,000	-
Cash and cash equivalents - end of the year	2,500,000	2,500,000
Represented by:		
Cash balances	2,500,000	2,500,000

Approved on behalf of the Company:

Sean Albert
Director

Frederick Williams
Chief Financial Officer

SCOTIABANK CARIBBEAN HOLDINGS LTD.
BROAD STREET, BRIDGETOWN

THE ABOVE INFORMATION IS AN EXTRACT FROM THE FULL FINANCIAL STATEMENTS WITHIN THE MEANING OF SECTION 45 OF THE FINANCIAL INSTITUTIONS ACT, 1996. FULL FINANCIAL STATEMENTS MAY BE INSPECTED ON REQUEST

™Trademarks of The Bank of Nova Scotia, used under licence (where applicable).

SCOTIABANK CARIBBEAN HOLDINGS LTD. 2013 FINANCIAL STATEMENTS



Summary Statement of Changes in Shareholder's Equity

For the year ended October 31, 2013
With figures for the period from April 5, 2012
(date of incorporation) to October 31, 2012

(expressed in United States dollars)

	Share Capital	Accumulated Deficit	Total
			\$
Balance at April 5, 2012	-	-	-
Issue of shares	2,500,000	-	2,500,000
Total comprehensive loss for the period	-	-	-
Balance – October 31, 2012	2,500,000	-	2,500,000
Total comprehensive loss for the year	-	(40,198)	(40,198)
Balance – October 31, 2013	2,500,000	(40,198)	2,459,802

Summary Statement of Comprehensive Loss

For the year ended October 31, 2013
With figures for the period from April 5, 2012
(date of incorporation) to October 31, 2012

(expressed in United States dollars)

	2013 \$	2012 \$
Total Operating Income	-	-
Operating Expenses		
Premises and Equipment	237	-
Transportation & Communication	7,475	-
Management and Consultant's Fees	31,289	-
Entertainment	552	-
Other Expenses	645	-
Loss before taxation	(40,198)	-
Taxation	-	-
Net loss and total comprehensive loss for the year	(40,198)	-

REPORT OF THE INDEPENDENT AUDITORS ON THE SUMMARY FINANCIAL STATEMENTS

To the Shareholder of
Scotiabank Caribbean Holdings Ltd.

The accompanying summary financial statements, which comprise the summary statement of financial position as at October 31, 2013, the summary statement of comprehensive loss, summary statement of changes in shareholder's equity and summary statement of cash flows for the year then ended, are derived from the audited financial statements of Scotiabank Caribbean Holdings Ltd. for the year ended October 31, 2013. We expressed an unmodified audit opinion on those financial statements in our report dated February 12, 2014.

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards applied in the preparation of the audited financial statements of Scotiabank Caribbean Holdings Ltd. Reading the summary financial statements, therefore, is not a substitute for reading the audited financial statements of Scotiabank Caribbean Holdings Ltd.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of a summary of the audited financial statements.

Auditors' Responsibility

Our responsibility is to express an opinion on the summary 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 financial statements derived from the audited financial statements of Scotiabank Caribbean Holdings Ltd. for the year ended October 31, 2013 are consistent, in all material respects, with those financial statements.

KPMG
Chartered Accountants
Bridgetown, Barbados
February 12, 2014

SCOTIABANK CARIBBEAN HOLDINGS LTD.
BROAD STREET, BRIDGETOWN

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**THE BANK OF NOVA SCOTIA -
BARBADOS BRANCHES
2013 FINANCIAL STATEMENTS**



Summary Statement of Changes in Head Office Account

For the year ended October 31, 2013

(expressed in Barbados dollars)

	Assigned capital \$	Fair value reserve \$	Due to Head Office \$	General banking reserve \$	Retained earnings \$	Total \$
Balance – October 31, 2011	4,000,000	16,074,258	376,495,878	–	215,669,163	612,239,299
Net profit for the year	–	–	–	–	40,815,905	40,815,905
Other comprehensive income for the year	–	(565,321)	–	–	–	(565,321)
Net advances from Head Office	–	–	15,033,864	–	–	15,033,864
Transfer from general banking reserve	–	–	–	11,347,191	(11,347,191)	–
Profits remitted to Head Office	–	–	–	–	(9,496,442)	(9,496,442)
Balance – October 31, 2012	4,000,000	15,508,937	391,529,742	11,347,191	235,641,435	658,027,305
Net profit for the year	–	–	–	–	43,696,680	43,696,680
Other comprehensive loss for the year	–	–	–	–	–	–
Net advances from Head Office	–	–	(17,559,920)	–	–	(17,559,920)
Transfer to general banking reserve	–	–	–	(11,347,191)	11,347,191	–
Profits remitted to Head Office	–	–	–	–	(48,834,571)	(48,834,571)
Balance – October 31, 2013	4,000,000	15,508,937	373,969,822	–	241,850,735	635,329,494

Summary Statement of Comprehensive Income

For the year ended October 31, 2013

(expressed in Barbados dollars)

	2013 \$	2012 \$
Interest income		
Loans	139,686,533	139,169,664
Securities	10,277,932	9,932,566
Total interest income	149,964,465	149,102,230
Interest expense	34,524,812	39,013,571
Net interest income	115,439,653	110,088,659
Other income	58,717,450	50,677,598
Net interest and other income	174,157,103	160,766,257
Non-interest expenses		
Salaries and staff benefits	39,565,270	37,113,991
Other expenses	33,397,464	29,292,279
Premises and equipment	15,824,950	15,053,697
Provision for credit losses	15,345,515	11,832,042
Head Office expenses	11,479,507	12,506,670
Depreciation	2,705,606	2,763,449
Total non-interest expenses	118,318,312	108,562,128
Profit before taxation	55,838,791	52,204,129
Taxation	12,142,111	11,388,224
Net profit for the year	43,696,680	40,815,905
Other comprehensive (loss)/income		
Net amount of unrealised gain on securities transferred to profit or loss	–	(565,321)
	–	(565,321)
Total comprehensive income for the year	43,696,680	40,250,584

THE BANK OF NOVA SCOTIA

BROAD STREET, BLACK ROCK, ROCKLEY, WILDEY, WARRENS, HOLETOWN, HAGGATT HALL

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**THE BANK OF NOVA SCOTIA -
BARBADOS BRANCHES
2013 FINANCIAL STATEMENTS**

Summary Statement of Cash Flows
For the year ended October 31, 2013
(expressed in Barbados dollars)

	2013 \$	2012 \$
Cash flows from operating activities		
Profit before taxation	55,838,791	52,204,129
Provision for credit losses	15,345,515	11,832,042
Depreciation	2,705,606	2,763,449
Gain on disposal of securities	—	(621,469)
Loss on disposal of fixed assets	(1,169,374)	12,926
Interest income	(149,964,465)	(149,102,230)
Interest expense	34,524,812	39,013,571
	(42,719,115)	(43,897,582)
Changes in operating assets and liabilities		
Increase in loans, net	(53,318,939)	(94,999,818)
(Increase)/decrease in other assets	(5,866,532)	8,844,755
Increase/(decrease) in other liabilities	6,477,682	(1,753,797)
Increase in deposits	66,653,265	97,627,825
Cash used in operations	(28,773,639)	(34,178,617)
Corporation tax paid	(12,061,116)	(15,068,619)
Interest received	151,302,812	147,705,439
Interest paid	(35,167,519)	(39,016,603)
Net cash from operating activities	75,300,538	59,441,600
Cash flows from investing activities		
Purchase of securities, net	(4,644,305)	(111,570,732)
Purchase of property, plant and equipment	(5,642,645)	(1,867,493)
Proceeds on disposal of property, plant and equipment	1,453,259	62,651
Net cash used in investing activities	(8,833,691)	(113,375,574)
Cash flows used in financing activities		
Profits remitted to Head Office	(48,834,571)	(9,496,442)
Net financing from Head Office	(17,559,920)	15,033,864
Net cash (used in)/from financing activities	(66,394,491)	5,537,422
Net increase/(decrease) in cash for year	72,356	(48,396,552)
Cash and cash equivalents - beginning of year	62,526,587	110,923,139
Cash and cash equivalents - end of year	62,598,943	62,526,587
Cash and cash equivalents comprise:		
Cash	11,744,521	12,921,425
Deposits with Central Bank of Barbados	126,978,073	114,382,436
Due from other banks	215,782,821	245,913,415
Due to other banks	(210,685,472)	(235,007,689)
	143,819,943	138,209,587
Mandatory reserve deposits with Central Bank of Barbados	(81,221,000)	(75,683,000)
	62,598,943	62,526,587

SCOTIABANK BOARD OF DIRECTORS

Ronald A. Brenneman	Susan L. Segal
C.J. Chen	Indira V. Samarasekera, O.C., Ph.D.
David A. Dodge, O.C.	Charles H. Dallara, Ph.D.
N. Ashleigh Everett	Paul D. Sobey
John C. Kerr, C.M., O.B.C., LL.D.	Barbara S. Thomas
John T. Mayberry, C.M.	Richard E. Waugh
Thomas C. O'Neill	Brian J. Porter
Aaron W. Regent	

THE BANK OF NOVA SCOTIA
BROAD STREET, BLACK ROCK, ROCKLEY, WILDEY, WARRENS, HOLETOWN, HAGGATT HALL

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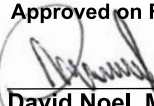
**THE BANK OF NOVA SCOTIA -
BARBADOS BRANCHES
2013 FINANCIAL STATEMENTS**

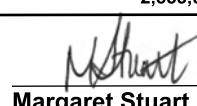
Summary Statement of Financial Position
As at October 31, 2013

(expressed in Barbados dollars)

	2013 \$	2012 \$
Assets		
Cash resources		
Cash	11,744,521	12,921,425
Deposits with Central Bank of Barbados	126,978,073	114,382,436
Due from other banks	215,782,821	245,913,415
	354,505,415	373,217,276
Securities	258,560,619	254,852,404
Loans	1,894,736,766	1,857,165,599
Other		
Property, plant and equipment	41,984,622	39,077,400
Assets classified as held for sale	-	254,068
Other assets	3,285,225	2,956,693
	45,269,847	42,288,161
	2,553,072,647	2,527,523,440
Liabilities		
Deposits	1,668,658,343	1,602,647,785
Other		
Cheques and other items in transit, net	4,257,568	4,043,236
Taxation payable	11,201,037	11,532,710
Other liabilities	21,930,689	15,667,339
Due to other banks	210,685,472	235,007,689
Deferred taxation	1,010,044	597,376
	249,084,810	266,848,350
	1,917,743,153	1,869,496,135
Head Office Account		
Assigned capital	4,000,000	4,000,000
Due to Head Office	373,969,822	391,529,742
General banking reserve	-	11,347,191
Fair value reserve	15,508,937	15,508,937
Retained earnings	241,850,735	235,641,435
	635,329,494	658,027,305
	2,553,072,647	2,527,523,440

Approved on February 26, 2014 by


 David Noel, Managing Director


 Margaret Stuart, Senior Manager Finance

INDEPENDENT AUDITORS' REPORT
**To the Managing Director of
The Bank of Nova Scotia - Barbados Branches**

The accompanying summary financial statements, which comprise the summary statement of financial position as at October 31, 2013, the summary statement of comprehensive income, summary statement of changes in Head Office Account and summary statement of cash flows for the year then ended, are derived from the audited financial statements of The Bank of Nova Scotia - Barbados Branches for the year ended October 31, 2013. We expressed an unmodified audit opinion on those financial statements in our report dated February 26, 2014.

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards applied in the preparation of the audited financial statements of The Bank of Nova Scotia - Barbados Branches. Reading the summary financial statements, therefore, is not a substitute for reading the audited financial statements of The Bank of Nova Scotia - Barbados Branches.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of a summary of the audited financial statements.

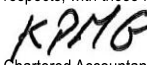
Auditors' Responsibility

Our responsibility is to express an opinion on the sum-

mary 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 financial statements derived from the audited financial statements of The Bank of Nova Scotia - Barbados Branches for the year ended October 31, 2013 are consistent, in all material respects, with those financial statements.


 Chartered Accountants
 Bridgetown, Barbados
 February 26, 2014

THE BANK OF NOVA SCOTIA

BROAD STREET, BLACK ROCK, ROCKLEY, WILDEY, WARRENS, HOLETOWN, HAGGATT HALL

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Probate Advertisements

NOTICE NO. 429

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

**NEVILLE ST. CLAIR BELLE also known as
NEVILLE SINCLAIR BELLE**

Deceased

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:- NEVILLE ST. CLAIR BELLE also known as NEVILLE SINCLAIR BELLE of Fair View in the parish of Christ Church in this Island who died in this Island on the 27th day of August, 2010 by GRACE DEBORAH FRANKLYN the sole surviving Executrix named in the Will of the said deceased.

An application shall be submitted to the Registrar of 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 10th day of March, 2014.

Sir RICHARD CHELTENHAM, K.A., Q.C., Ph.D.

Attorney-at-Law

Charlton Chambers, Charlton House,
Whitepark Road, St. Michael.

NOTICE NO. 430

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

**DOREEN OLETA BELLE also known as
DOREEN BELLE**

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 7th day of November, 2007 of DOREEN OLETA BELLE also known

as DOREEN BELLE of Fair View in the parish of Christ Church in this Island who died in this Island on the 3rd day of November, 2013 by GRACE DEBORAH FRANKLYN the sole Executrix named in the Will of the said deceased.

An application shall be submitted to the Registrar of 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 10th day of March, 2014.

Sir RICHARD CHELTENHAM, K.A., Q.C., Ph.D.

Attorney-at-Law

Charlton Chambers, Charlton House,
Whitepark Road, St. Michael.

NOTICE NO. 431

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

**JULETTA MONTEILLE JONES nee LAYNE
also known as JULIET MONTEILLE JONES
also known as JULETTA JONES**

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 JULETTA MONTEILLE JONES nee LAYNE also known as JULIET MONTEILLE JONES also known as JULETTA JONES late of Walrond Village in the parish of Christ Church in this Island who died at the Queen Elizabeth Hospital, Martindales Road in the parish of Saint Michael in this Island on the 25th day of October, 2011 by GENETHA ONDEAN JONES who is the daughter 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.

FRANK M. BELGRAVE

Attorney-at-Law.

NOTICE NO. 432

BARBADOS

In the Matter of the Estate of

**GERMAINE FENTY BEST also known as
GERMAINE BEST**
Deceased

NOTICE IS HEREBY GIVEN in accordance with Section 31 of the Trustee Act, Chapter 250 of the Laws of Barbados to any person having claim against the Estate of GERMAINE FENTY BEST also known as GERMAINE BEST, deceased late of Monique's Retreat Care of the Elderly, Fitts Village in the parish of Saint James in this Island who died in this Island on the 10th day of August, 2012 to send particulars of their claim in writing to GLENDEANE LYTHCOTT C/o Messrs. GEORGE WALTON PAYNE & CO., Suites 205-207, Dowell House, Corner of Roebuck & Palmetto Streets, Bridgetown, Barbados on or before the 24th day of April, 2014 after which date the Executrix will convey and distribute the assets of the Estate having regard only to valid claims then notified.

AND all persons indebted to the Estate are requested to settle their indebtedness without delay.

Dated this 24th day of February, 2014.

GLENDEANE LYTHCOTT
Personal Representative of the Estate of
GERMAINE FENTY BEST also known as
GERMAINE BEST,
Deceased.

NOTICE NO. 433

SAGICOR LIFE INC.

SABRINA MURRAY of #5 Upper Weston, St. James having made sworn deposition that Policy No. 0069616 issued or assumed by Life of Barbados Limited prior to its amalgamation with Sagicor Life Inc., on her 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 20th day of February, 2014.

By Order,
ALTHEA HAZZARD
Corporate Secretary.

NOTICE NO. 434

BARBADOS

In the Matter of the Estate of

LAWRENCE FRANCIS
Deceased

NOTICE IS HEREBY GIVEN in accordance with Section 31 of the Trustee Act, Chapter 250 of the Laws of Barbados to any person having claim against the Estate of LAWRENCE FRANCIS, deceased late of St. Simons in the parish of Saint Andrew in this Island who died in this Island on the 12th day of April, 2008 to send particulars of their claim to in writing to COREY RICARDO KING C/o Messrs. GEORGE WALTON PAYNE & CO., Suites 205-207, Dowell House, Corner of Roebuck & Palmetto Streets, Bridgetown, Barbados on or before the 24th day of April, 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 Estate are requested to settle their indebtedness without delay.

Dated this 24th day of February, 2014.

COREY RICARDO KING
Personal Representative of the Estate of
LAWRENCE FRANCIS,
Deceased.

NOTICE NO. 435

SAGICOR LIFE INC.

ROSE CONSTANCE BRANCH, Lower Chapman Village, St. Thomas having made sworn deposition that Policy No. M3336432 issued or assumed by Life of Barbados Limited prior to its amalgamation with Sagicor Life Inc., on her 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 14th day of February, 2014.

By Order,
ALTHEA HAZZARD
Corporate Secretary.