



The Official Gazette

PUBLISHED
BY
AUTHORITY

VOL. CL No. 43

BRIDGETOWN, BARBADOS, 28TH MAY, 2015

Contents

Acting Appointments: The Hon. Madam Justice Kay Goodridge acted as Chief Justice	561
Mr. Seibert Frederick acted as Permanent Secretary	561
Mr. Aubrey Browne to act as Director of Statistical Service	561
Ms. Rolanda Williams acted in the post of Chief Parliamentary Counsel	561
Executorial re Estates of Delcina Nurse a.k.a. Delcina Adela Nurse and Nigel Ulric Watson, dec'd	564, 565
Land Acquisition Notice re Land at Brighton, St. George	564
Lost Policy Notices for Alexis Bradshaw, Carl Edwards, Merlene Blackett, Adzil Stuart, Brenda A. Bromes, Michael Atherley and Vicki Warner	564, 565, 567, 580
Massy United Insurance Ltd. 2014 Audited Financial Statements for year ended 30 September, 2014	568-573
Notice of Application for Declaration of Ownership and Certificate of Title for Blades & Williams Limited	566, 567
Notice re Change of Names	563
Notice re Removal from the Roll of Attorneys-at-Law	561
Probate Advertisements	574-580
Temporary Assignment of Responsibility of Ministers	562

NOTICE NO. 885

Government Notices

Acting Appointment

The Hon. Madam Justice Kay Goodridge, Justice of Appeal, has been appointed to act as Chief Justice from 23rd to 24th May, 2015.

Acting Appointments

Mr. Seibert Frederick, acting Manager, Public Investment Unit, acted as Permanent Secretary (Economic Affairs), Ministry of Finance and Economic Affairs, with effect from 2015-03-23 to 2015-03-31 and from 2015-04-01 to 2015-04-12.
(M.P. 3/68/27)

Mr. Aubrey Browne, Senior Statistician, has been appointed to act as Director of Statistical Service, Statistical Service Department, Ministry of Finance and Economic Affairs, with effect from 2015-04-01 until further notice but not later than 2015-09-30.
(M.P. 3/14/03^c Vol. 2)

Ms. Rolanda Williams, Senior Parliamentary Counsel, was appointed to act in the post of Chief Parliamentary Counsel, Solicitor General's Chambers, Office of the Attorney General, with effect from 2014-12-22 to 2014-12-28.
(M.P. 3/116/10C Vol. 2)

Removal from the Roll

Pursuant to the Order of the Court of Appeal dated April 15, 2015 Mr. Therold O'Neal Fields has been removed from the Roll of Attorneys-at-Law with effect from April 15, 2015.

BARBARA COOKE-ALLEYNE
Registrar of the Supreme Court.

GOVERNMENT NOTICE**Temporary Assignment of Responsibility of Ministers**

Senator Mrs. V. Irene Sandiford-Garner

Appointed as a Temporary Minister under Section 68 (1) of the Constitution and authorized to perform the functions of the Minister of Tourism and International Transport for the period May 13 to 14, 2015 and May 18 to 21, 2015.

The Hon. Denis St. E. Kellman, M.P.

Responsibility under Section 72 (1) of the Constitution for the functions of the Minister of Agriculture, Food, Fisheries and Water Resource Management for the period May 14 to 16, 2015.

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

Responsibility under Section 72 (1) of the Constitution for the functions of the Minister of Health for the period May 14 to 31, 2015.

The Rt. Hon. Freundel J. Stuart, Q.C., M.P.

Responsibility under Section 72 (1) of the Constitution for the functions of the Minister of Finance and Economic Affairs for the period May 19 to 22, 2015.

The Hon. Steven D. Blackett, M.P.

Responsibility under Section 72 (1) of the Constitution for the functions of the Minister of Foreign Affairs and Foreign Trade for the period May 20 to 23, 2015.

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

Responsibility under Section 72 (1) of the Constitution for the functions of the Minister of Industry, International Business, Commerce and Small Business Development for the period May 24 to June 6, 2015.

(M.P. 8251/11 Vol. LX)

NOTICE NO. 886

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>
LILIANE ELICE WILLIAMS	336 San Nicholas Way, St. Augustine, Florida 32080, United States of America.	LILIAN ELISE WILLIAMS
SHAQUILLA SHAQUAN JABARI MARSHALL	34 Altos Path, Pinelands, St. Michael.	SHAQUILLE SHAQUAN JABARI MARSHALL
GRETA HAZEL HUSBANDS	No. 3, Kildare Close, Grazettes, St. Michael.	GRETA HAZEL COLLYMORE
NON PARIEL COLVIN BREWSTER	706 Brimerton Drive, Scarborough, Ontario, M1G 2R9, Canada.	NONPAREIL COLVIN BREWSTER
NICOLE ALICIA KNIGHT	Marley Vale, St. Philip.	NICOLE ALICIA MALINDA KNIGHT
FRANCINE MAUREEN DOLORES CLARKE	Kendal Hill Park, Christ Church.	DOLORES FRANCINE MAUREEN CLARKE
GLENIS DANIELLE COX	#64 Denton Road, Grazettes, St. Michael.	DANIELLE GLENIS COX
JAMES MEDFORD PADMORE	Clifton Hall, St. John.	JAMES MEDFORD LOVELL
CARMILITA OGLENDA CAMPBELL	Walrond Village, Christ Church.	CARMELITA GLENDENE CAMPBELL
MARCIA ANETA ALLEYNE	#4 Durants Development, Lower Lodge Road, Christ Church.	MARCIA ANITA ALLEYNE

Dated this 28th day of May, 2015.

A. KING
for Registrar of the Supreme Court.

NOTICE NO. 829 (third publication)

LAND ACQUISITION ACT, CAP. 228

(Notice under Section 3)

NOTICE IS HEREBY GIVEN that it appears to the Minister responsible for Lands that the parcel of land described in the Schedule hereto and situate at Brighton in the parish of Saint George in this Island is likely to be needed for a purpose which in the opinion of the Minister is a public purpose, namely for the provision of car parking facilities for the Barbados Vocational Training Board and for after-hours recreational use.

SCHEDULE

ALL THAT land the property of Brighton Plantation Limited situate at Brighton in the parish of Saint George in this Island containing by estimation 1108 square metres Abutting and Bounding to the North on lands now or formerly of the Barbados Government to the East on a Public Road to the South on a Public Road and to the West on lands now or formerly of Brighton Plantation Limited (private road) or however else the same may abut and bound.

Dated this 6th day of May, Two thousand and fifteen.

PATSON ALLEYNE
Permanent Secretary (Ag.)
Ministry of Housing, Lands and Rural Development.

NOTICE NO. 887

**PAN AMERICAN INTERNATIONAL
INSURANCE CORPORATION**

ALEXIS BRADSHAW having made sworn deposition that Policy No. 9708548 on his life has been lost, and having made application to us 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 will be issued.

Dated this 28th day of May, 2015.

By Order,
LORENE WATSON (Ms.)
Operations Manager.

NOTICE NO. 888

BARBADOS

In the Matter of the Estate of

**DELCINA NURSE also known as
DELCINA ADELA NURSE**

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 DELCINA NURSE also known as DELCINA ADELA NURSE deceased, late of Cave Hill in the parish of Saint Michael in this Island, who died in this Island on the 6th day of September 2006 to send particulars of their claim in writing to CARL SYLVESTER BELGRAVE C/o Messrs. George Walton Payne & Co., Suites 205 - 207, Dowell House, Corner of Roebuck & Palmetto Streets, Bridgetown, Barbados on or before the 31st day of July 2015 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 19th day of May, 2015.

CARL SYLVESTER BELGRAVE
Executor & Personal Representative
of the Estate of DELCINA NURSE also known as
DELCINA ADELA NURSE,
deceased.

NOTICE NO. 889

**PAN AMERICAN INTERNATIONAL
INSURANCE CORPORATION**

CARL EDWARDS having made sworn deposition that Policy No. 3283563 on his life has been lost, and having made application to us 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 will be issued.

Dated this 28th day of May, 2015.

By Order,
LORENE WATSON (Ms.)
Operations Manager.

NOTICE NO. 890

BARBADOS

*In the Estate of***NIGEL ULRIC WATSON***Deceased*

NOTICE IS HEREBY GIVEN in accordance with Section 31 of the Trustee Act, Cap. 250 of the Laws of Barbados that all persons having any debts, claims or demands upon or against the Estate of NIGEL ULRIC WATSON, deceased, late of #308, 1555 Birchmount Road, Toronto, Ontario M1P 2H2 in Canada who died at The Scarborough Hospital, General Campus 3050, Lawrence Avenue, East Toronto, Ontario M1P 2V5 in Canada on the 9th day of February, 2012 are hereby required to send particulars in writing of his or her debts or claims to PHYLLIS DOREEN GASKIN the Executrix of the said Estate C/o Clarke Gittens Farmer, Attorneys-at-Law, Parker House, Wildey Business Park, Wildey Road in the parish of Saint Michael on or before the 28th day of July, 2015 after which date the Executrix will proceed to distribute the assets of the said deceased having regard only to the valid claims and demands of which they shall then have had notice and will not in respect of the property so distributed be liable to any person of whose claim they shall not then have had notice.

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

Dated this 26th day of May, 2015.

CLARKE GITTENS FARMER
Attorneys-at-Law for the Executors
of the Estate of NIGEL ULRIC WATSON,
deceased.

NOTICE NO. 891

SAGICOR LIFE INC.

MERLENE BLACKETT of Park Road, Bush Hall, St. Michael having made sworn deposition that Policy No. 0156216 issued or assumed by 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 26th day of May, 2015.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 892

SAGICOR LIFE INC.

ADZIL STUART of Pioneer Road, Bush Hall, St. Michael having made sworn deposition that Policy Nos. 0057524 and 0057525 issued or assumed by Sagicor Life Inc., on his life have been lost and having made application to the Directors to grant duplicates of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policies asked for will be issued.

Dated this 27th day of May, 2015.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 893

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 situate at Tweedside Road in the parish of St. Michael in Barbados and being the Lot numbered 4 containing 3166.51 square metres; Lot numbered 5 containing 2849.71 square metres; and Lot numbered 6 containing 2429.69 square metres inclusive of 1072.65 square metres in the area of the public road and the road reserve hereinafter mentioned Abutting and Bounding on the remainder of the said road reserve shown as 26 feet wide on the Key Plan on the public road called Tweedside Road and on the Lot numbered 2 on the Key Plan or however else the same may abut and bound Together with the buildings thereon.

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

CLAIM NO. LTP 0014/2015

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

AND IN THE MATTER OF ALL THAT land (formerly part of a larger area of 154,324 square feet which was itself formerly part of 3 acres 2 roods 28½ perches known as “Retreat”) situate at Tweedside Road in the parish of Saint Michael in this Island and being the Lot numbered 4 on the Key Plan of the said larger area of 154,324 square feet made and certified on the 21st day of January, 1971 by L. G. Quintyne, Land Surveyor (the “Key Plan”), containing 3166.51 square metres or thereabouts (which area represents a metric conversion from 34,084 square feet) inclusive of 1072.65 square metres or thereabouts (which area represents a metric conversion from 11,546 square feet) in the area of the public road and the road reserve hereinafter mentioned Abutting and Bounding on the remainder of the said road reserve 26 feet wide on the Key Plan on the public road called Tweedside Road and on the Lot numbered 2 on the Key Plan or however else the same may abut and bound Together with the buildings thereon.

SECONDLY ALL THAT land (formerly part of the said larger area of 154,324 square feet) situate at Tweedside Road in the parish of Saint Michael in this Island and being the Lot numbered 5 on the Key Plan containing 2849.71 square metres or thereabouts (which area represents a metric conversion from 30,674 square feet) inclusive of 101.82 square metres (which area represents a metric conversion from 1,096 square feet) in the road reserve hereinafter mentioned Abutting and Bounding on lands now or late of Herbert Simmons on the Lot numbered 6 on the Key Plan on the remainder of the said road reserve shown as 26 feet wide on the Key Plan on the Lot numbered 3 on the Key Plan and on lands now or late of one Payne or however else the same may abut and bound Together with the buildings thereon **AND**

CLAIM NO. LTP 0014/2015 – *Cont'd*

THIRDLY ALL THAT land (formerly part of the said larger area of 154,324 square feet) situate at Tweedside Road in the parish of Saint Michael in this Island and being the Lot numbered 6 on the Key Plan containing 2429.69 square metres or thereabouts (which area represents a metric conversion from 26,153 square feet) inclusive of 1072.65 square metres (which area represents a metric conversion from 11,546 square feet) in the area of the public road and the road reserve hereinafter mentioned Abutting and Bounding on the remainder of the said road reserve shown as 26 feet wide on the Key Plan on the public road called Tweedside Road and on the Lot numbered 2 on the Key Plan or however else the same may abut and bound Together with the buildings thereon.

TAKE NOTICE that **BLADES & WILLIAMS LIMITED** of Corporate Services Limited, The Financial Services Centre, Bishop's Court Hill in the parish of Saint Michael in this Island has applied to the High Court for a declaration of its ownership and a certificate of the 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 in the Registrar of the Supreme Court, Bridgetown, on or before the **9th day of July, 2015**.

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 **9th day of July, 2015**.

Dated the 28th day of May 2015.

HASTINGS ATTORNEYS-AT-LAW,
Attorneys-at-Law for the Claimant,
whose place of business and address for service is
Hastings Attorneys-at-Law, Trident Insurance Financial Centre,
Cnr. St. Matthias Gap & Highway 7,
Hastings, Christ Church.

NOTICE NO. 894

**PAN AMERICAN INTERNATIONAL
INSURANCE CORPORATION**

BRENDA A. BROMES having made sworn deposition that Policy No. 9720055 on her life has been lost, and having made application to us 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 will be issued.

Dated this 28th day of May, 2015.

By Order,

LORENE WATSON (Ms.)
Operations Manager.



MASSY UNITED INSURANCE LTD.
2014 AUDITED FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER, 2014
(expressed in thousands of Barbados dollars)

Chairman and Chief Executive Officer's Summary 2014

Massy United Insurance Ltd. is pleased to present its financial results and commentary for the year ended September 31, 2014.

Caribbean property insurance markets continue to be affected by world markets as well as the economies within the Caribbean. On the supply side, continued strong financial performance by reinsurers worldwide, the absence of major catastrophes, and the injection of capital from alternative markets resulted in reasonably easy access to reinsurance capital for Caribbean insurers. On the demand side, the lack of economic growth in Barbados and most of the Caribbean territories resulted in reduced construction and development activity and slower demand. This resulted in a soft market and increased price competition among carriers which led to further deterioration of the rates across most markets, which put a strain on profitability.

Notwithstanding these challenging conditions, Massy United Insurance Ltd reported an improvement in profitability, primarily driven by the non-recurrence of costs associated with the exit of the Inward Reinsurance business in 2013. In Barbados, despite reducing rates, the Company fought to hold its position in the market and managed to sustain revenue levels from the prior year. Although the market remains competitive in Trinidad and Tobago, our efforts to increase market share have enabled us to achieve significant growth in this territory, aided by a full year operating as a motor insurance provider. The rebranding of the Massy Group has added tremendous value to the Company, particularly in Trinidad and Tobago, by improving recognition and alignment of the United Insurance brand with Massy brand, and this is reflected in the increasing growth pattern in the portfolio.

The company was successful in re-affirming its AM Best A- (Excellent) rating in December 2014 for the tenth consecutive year. This was a reflection of the financial strength of the company and its parent, the high quality of reinsurance support and the continued performance of its core Caribbean insurance book.

In 2014, Massy United continued to make significant progress in strengthening its organisational capacity and governance process to improve compliance with Insurance and other Financial Services Regulations. This focus will continue in 2015.

A handwritten signature in black ink, appearing to read 'E. Gervase Warner'.

E. Gervase Warner
Chairman

A handwritten signature in black ink, appearing to read 'Howard Hall'.

Howard Hall
Chief Executive Officer



**MASSY UNITED INSURANCE LTD.
2014 AUDITED FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER, 2014**

(expressed in thousands of Barbados dollars)



Report of the Independent Auditor on the Summary Consolidated Financial Statements

**To the Shareholder of
Massy United Insurance Ltd.**

The accompanying summary consolidated financial statements, which comprise the consolidated statement of financial position as at September 30, 2014 and the consolidated statement of comprehensive income, changes in equity and cash flows for the year then ended and related notes are derived from the audited financial statements of **Massy United Insurance Ltd.** for the year ended September 30, 2014. We expressed an unmodified audit opinion on those financial statements in our report dated January 30, 2015. Those consolidated financial statements, and the summary consolidated financial statements, do not reflect the effects of events that occurred subsequent to the date of our report on those financial statements.

The summary consolidated financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary consolidated financial statements, therefore, is not a substitute for reading the audited consolidated financial statements of **Massy United Insurance Ltd.**

Management's responsibility for the summary consolidated financial statements

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

Auditor's responsibility

Our responsibility is to express an opinion on the summary 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 consolidated financial statements derived from the audited consolidated financial statements of **Massy United Insurance Ltd.** for the year ended September 30, 2014, are consistent, in all material respects, with those consolidated financial statements from which they are derived.

Other Matter

This report is made solely to the company's shareholders, as a body. Our audit work has been undertaken so that we might state to the company's shareholder those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's shareholder as a body, for our audit work, for this report, or for the opinion we have formed.

PricewaterhouseCoopers SRL

PricewaterhouseCoopers SRL
April 30, 2015
Bridgetown, Barbados

PricewaterhouseCoopers SRL, The Financial Services Centre, Bishop's Court Hill, P.O. Box 111, St. Michael, BB14004, Barbados, West Indies
T: +246-626-6700, F: +246-436-1275, www.pwc.com/bb



MASSY UNITED INSURANCE LTD.
2014 AUDITED FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER, 2014

(expressed in thousands of Barbados dollars)

Massy United Insurance Ltd.
Consolidated Statement of Financial Position
As of September 30, 2014

(expressed in thousands of Barbados dollars)

	2014	Restated 2013	Restated 2012
	\$	\$	\$
Assets			
Property and equipment	23,191	21,095	21,009
Investments in associated companies	5,379	4,955	4,517
Deferred tax asset	6,585	8,550	8,608
Corporation tax refundable	1,285	1,125	1,838
Financial assets	151,006	148,818	136,999
Accounts receivable	176,081	179,123	197,591
Short-term deposits	41,279	37,861	40,451
Cash and cash equivalents	34,054	33,371	52,245
Total assets	438,860	434,898	463,258
Liabilities			
Corporation tax payable	163	93	103
Accounts payable	36,634	47,571	42,504
General insurance liabilities	227,421	226,868	271,222
Pension and medical plan liability	6,657	5,920	5,287
	270,875	280,452	319,116
Equity			
Share capital	8,900	8,900	8,900
Retained earnings	107,879	96,157	86,912
Property catastrophe reserve	23,948	22,373	21,723
Revaluation surplus	11,339	11,339	11,162
	152,066	138,769	128,697
Non-controlling interest	15,919	15,677	15,445
Total equity and liabilities	438,860	434,898	463,258

Approved by the Board of Directors on January 30, 2015


 _____ Director


 _____ Director



MASSY UNITED INSURANCE LTD.
2014 AUDITED FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER, 2014
 (expressed in thousands of Barbados dollars)

Massy United Insurance Ltd.
Consolidated Statement of Changes in Equity
For the year ended September 30, 2014
 (expressed in thousands of Barbados dollars)

	Share capital \$	Retained earnings \$	Revaluation surplus \$	Property catastrophe reserve \$	Total \$	Non-controlling interest \$	Total equity \$
Balance as of September 30, 2012							
- as previously stated	8,900	87,963	11,162	21,723	129,748	15,445	145,193
Prior period adjustment	-	(1,051)	-	-	(1,051)	-	(1,051)
Balance as of September 30, 2012	8,900	86,912	11,162	21,723	128,697	15,445	144,142
- as restated	-	9,895	177	-	10,072	232	10,304
Total comprehensive income for the year	-	(650)	-	650	-	-	-
Transfer to property catastrophe reserve							
Balance as of September 30, 2013	8,900	96,157	11,339	22,373	138,769	15,677	154,446
- as restated							
Balance as of September 30, 2013	8,900	97,278	11,339	22,373	139,890	15,677	155,567
- as previously stated	-	(1,121)	-	-	(1,121)	-	(1,121)
Prior period adjustment							
Balance as of September 30, 2013	8,900	96,157	11,339	22,373	138,769	15,677	154,446
- as restated	-	13,297	-	-	13,297	242	13,539
Total comprehensive income for the year	-	(1,575)	-	1,575	-	-	-
Transfer to property catastrophe reserve							
Balance as of September 30, 2014	8,900	107,879	11,339	23,948	152,066	15,919	167,985



MASSY UNITED INSURANCE LTD.
2014 AUDITED FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER, 2014

(expressed in thousands of Barbados dollars)

Massy United Insurance Ltd.
Consolidated Statement of Comprehensive Income
For the year ended September 30, 2014

(expressed in thousands of Barbados dollars)

	2014	Restated 2013
	\$	\$
Revenue		
Gross premium earned	230,293	232,140
Reinsurance premium ceded	(168,305)	(165,467)
Net premiums earned	61,988	66,673
Reinsurance commission	27,562	24,180
Net investment income	11,356	11,576
Property income, net	(658)	(397)
Other income	899	512
	101,147	102,544
Expenses		
Losses incurred	48,567	39,134
Losses recoverable from reinsurers	(18,643)	(15,777)
Net claims incurred	29,924	23,357
Policy acquisition costs	27,581	29,020
General and administrative expenses	27,491	36,520
Other expenses	476	37
	85,472	88,934
Income from operating activities	15,675	13,610
Share of income from associated companies	727	698
Income before taxation	16,402	14,308
Taxation	(2,442)	(3,924)
Net income for the year	13,960	10,384
Other comprehensive income	(421)	(257)
Changes in revaluation surplus	-	177
Total comprehensive income	13,539	10,304
Attributable to:		
Equity holders of the parent	13,297	10,072
Minority interest	242	232
	13,539	10,304



MASSY UNITED INSURANCE LTD.
2014 AUDITED FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER, 2014

(expressed in thousands of Barbados dollars)

Massy United Insurance Ltd.
Consolidated Statement of Cash Flows
For the year ended September 30, 2014

(expressed in thousands of Barbados dollars)

	2014 \$	Restated 2013 \$
Cash flows from operating activities		
Income before taxation	16,402	14,308
Adjustments for:		
Depreciation	963	967
Investment income	(9,870)	(9,690)
Gain on disposal of investments	(362)	(335)
Unrealised gain on available for sale investments	(1,124)	(1,551)
Share of income from associated companies	(727)	(698)
Pension plan expense	587	588
Other post retirement benefit expense	185	168
Operating income before working capital changes	6,054	3,757
Decrease in accounts receivable	3,042	18,468
(Decrease)/increase in accounts payable	(10,937)	5,067
Increase/(decrease) in general insurance liabilities	553	(44,354)
Net cash used in operations	(1,288)	(17,062)
Pension and other post retirement contributions paid	(456)	(469)
Income taxes paid	(568)	(3,074)
Net cash used in operating activities	(2,312)	(20,605)
Cash flows from investing activities		
Purchase of fixed assets	(3,486)	(876)
Purchase of investments	(12,509)	(45,236)
Sale/maturities of investments	12,967	37,197
Dividends from associated companies	303	260
Net change in short-term deposits	(3,418)	2,590
Investment income received	9,138	7,796
Net cash from investing activities	2,995	1,731
Net increase/(decrease) in cash and cash equivalents	683	(18,874)
Cash and cash equivalents - beginning of year	33,371	52,245
Cash and cash equivalents - end of year	34,054	33,371

Probate Advertisements

NOTICE NO. 895

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

GLORIA ERLINE EUDOLEE PORTE

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

PROBATE of the Will dated the 19th day of October 2007 of GLORIA ERLINE EUDOLEE PORTE late of No. 110, 4th Avenue, Wanstead Terrace in the parish of Saint James in this Island who died in this Island on the 5th day of May 2015 by SAMUEL ORVILLE ST. ELMO RICE one of the Executors and Trustees 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 28th day of May 2015.

JONES & GOODRIDGE
Attorneys-at-Law.

NOTICE NO. 896

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court – Civil Jurisdiction

In the Estate of

**LETITIA ERIKA GILKES also known as
LETITIA GILKES**

Deceased

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

PROBATE of Will dated the 16th day of December, 2014 of LETITIA ERIKA GILKES, deceased late of Lot 37 Haggatt Hall in the parish

of Saint Michael who died on the 26th day of February, 2015 by EZRA ANTONIO CATWELL the sole Executor named in the Will of the deceased. The Will of the deceased is dated the 16th day of December, 2014.

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 27th day of May, 2015.

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

NOTICE NO. 897

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

**PEARL GERTRUDE BRANKER also known as
PEARL BRANKER**

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 September 1965 of PEARL GERTRUDE BRANKER also known as PEARL BRANKER late of Tichbourne, Howells Cross Road in the parish of Saint Michael, Barbados who died at Tichbourne, Howells Cross Road in the parish of Saint Michael, Barbados on the 28th day of October 1967 by LIONEL BERTRAM BRANKER one of the Executors named in the said 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 this 26th day of May 2015.

CARRINGTON & SEALY
Attorneys-at-Law.

NOTICE NO. 898

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***JEAN BYRON ALLCROFT also known as
JEAN ALLCROFT***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 28th day of June, 1983 of JEAN BYRON ALLCROFT also known as JEAN ALLCROFT, deceased late of 81 Seaside Drive, Atlantic Shores, Enterprise in the parish of Christ Church in this Island who died in this Island on the 17th day of February, 2015 by DONALD ALLCROFT the sole Executor named in the Will of the said deceased.

An application shall be submitted to the Supreme Court of Judicature 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 26th day of May, 2015.

EDMUND A. BAYLEY, QC, SCM
Attorney-at-Law.

Halton in the parish of Saint Philip in this Island who died in this Island on the 19th day of July, 2011 by RONALD GEORGE WATSON one of the Executors named in the Will of the said deceased.

An application shall be submitted to the Supreme Court of Judicature 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 26th day of May, 2015.

EDMUND A. BAYLEY, QC, SCM
Attorney-at-Law.

NOTICE NO. 900

BARBADOS

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

**EUSTON CLAIRMONTE MAYNARD also known
as EUSTON CLAIREMONTE MAYNARD also
known as EUSTON C. MAYNARD also known
as EUSTON MAYNARD also known as
Dr. EUSTON C. MAYNARD also
known as Dr. EUSTON MAYNARD**

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 28th day of August, 2010 to the Estate of EUSTON CLAIRMONTE MAYNARD also known as EUSTON CLAIREMONTE MAYNARD also known as EUSTON C. MAYNARD also known as EUSTON MAYNARD also known as Dr. EUSTON C. MAYNARD also known as Dr. EUSTON MAYNARD late of Bush Hall in the parish of Saint Michael in Barbados who died in this Island on the 23rd day of April, 2013 by SEAN ANDREW MARK LEWIS the Executor 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 in this newspaper.

SEAN A. M. LEWIS
Attorney-at-Law for the Applicant.

NOTICE NO. 899

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***BRENDHILDA CECILIA WATSON also known
as BRENDHILDA WATSON***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 April, 2002 of BRENDHILDA CECILIA WATSON also known as BRENDHILDA WATSON, deceased late of

NOTICE NO. 901

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

WILFRED FRANKLYN SANDIFORD
also known as WILFRED SANDIFORD

Deceased

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

PROBATE of the Will dated the 22nd day of August, 2006 of WILFRED FRANKLYN SANDIFORD also known as WILFRED SANDIFORD late of Gays in the parish of Saint Peter in this Island who died at Gays in the parish of Saint Peter in this Island on the 29th day of May, 2010 by CARMEN LOLITA PHILLIPS 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 28th day of May, 2015.

RANDALL D. BELGRAVE, Q.C.
Attorney-at-Law.

NOTICE NO. 902

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

MYRNA ANITA SQUIRES also known as
MYRNA A. SQUIRES also known as
MYRNA SQUIRES

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

PROBATE of the Will dated the 18th day of December 2014 of MYRNA ANITA SQUIRES also known as MYRNA A. SQUIRES also known as MYRNA SQUIRES late of Massiah Street in the parish of St. John

in this Island who died at Rendezvous Ridge in the parish of Christ Church in this Island on the 16th day of March 2015 by CHRISTOPHER SQUIRES and LORRAINE YVONNE JEMMOTT 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 the second notice of this advertisement and from the date of Notice in the *Official Gazette*.

Dated this 28th day of May 2015.

NEKEISHA HERCULES-LOWE
Attorney-at-Law
Penrith Chambers, "Penrith" 11 Avenue
Belleville, St. Michael.

NOTICE NO. 903

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court of Justice

In the Estate of

CREIGHTON KEITH LAURIE also known as
C. KEITH LAURIE also known as
KEITH LAURIE

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 1st day of October 2014 of CREIGHTON KEITH LAURIE also known as C. KEITH LAURIE also known as KEITH LAURIE, deceased late of "Meadow View", Mayfield Road, Rowans in the parish of Saint George in this Island who died at the said "Meadow View", Mayfield Road, Rowans in the parish of Saint George in this Island on the 1st day of October 2014 by PETER DOUGLAS LAURIE one of 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.

KYNARA ROETT-BANFIELD
Attorney-at-Law.

NOTICE NO. 904

BARBADOS

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

**JOSEPH SINCLAIR HARVEY also known as
JOSEPH ST. CLAIR HARVEY also known as
SINCLAIR JOSEPH HARVEY**

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 DE BONIS NON to the Estate of JOSEPH SINCLAIR HARVEY late of Rose Hill in the parish of Saint Peter who died at the Queen Elizabeth Hospital, Martindale's Road, St. Michael on the 30th day of May 2000 by SAMANTHA SIMONE HARVEY the daughter of the deceased and a beneficiary named in the Will of the deceased dated 22nd day of May 1984.

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

Dated this 28th day of May, 2015.

CECIL N. MCCARTHY, Q.C.
Attorney-at-Law.

Codrington Hill in the parish of Saint Michael in this Island who died at the Geriatric Hospital in the parish of Saint Michael in this Island on the 14th day of November 2013 by ADAKU AIYUDUBIE THOMPSON the daughter of the deceased.

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

Dated this 28th day of May 2015.

CECIL N. MCCARTHY, Q.C.
Attorney-at-Law.

NOTICE NO. 906

BARBADOS

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

**NOREEN HYACINTH STUART also known as
NOREEN STUART**

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 in respect of the Estate of NOREEN HYACINTH STUART also known as NOREEN STUART, deceased late of No. 6 Rendezvous Ridge in the parish of Christ Church in Barbados who died in Barbados on the 29th day of October 2004 by KYLE PIERRE SHERIDAN LASHLEY the nephew 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 13th day of May, 2015.

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

NOTICE NO. 905

BARBADOS

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

**LEO PATRICK THOMPSON also known as
LEO THOMPSON**

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 LEO PATRICK THOMPSON late of Thompson Gap,

NOTICE NO. 907

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

**WINIFRED CLAUDINE KING also known as
WINIFRED CLAUDINE WEEKES**

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 WINIFRED CLAUDINE KING also known as WINIFRED CLAUDINE WEEKES late of Cane Vale in the parish of Christ Church in this Island who died in this Island on the 29th day of March, 1983 by MARVA YVONNE JAMISON of Cane Vale in the parish of Christ Church in this Island the duly qualified acting attorney on record of EARL MACDONALD KING of Cane Vale in the parish of Christ Church in this Island, son 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 26th day of May 2015.

ANNE P. REID
Attorney-at-Law.

NOTICE NO. 908

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

COBAN AMPLEFIELD TURNEY

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 COBAN AMPLEFIELD TURNEY, deceased late

of 206 Heywoods Park in the parish of Saint Peter in this Island who died in this Island on the 22nd day of October, 2013 by CARMEN URCILLE FREDERICKS-TURNEY the wife of the deceased.

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

Dated the 28th day of May, 2015.

ANDREW N. WILLOUGHBY
Attorney-at-Law.

NOTICE NO. 909

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

Civil Jurisdiction

In the Estate of

**JOHN MATTHEW SEYMOUR BROOME
also known as JOHN BROOME also known as
JOHN MATTHEW SEYMORE BROWNE
also known as JOHN MATTHEW BROME
also known as MATTHEW BROOME**

Deceased

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

LETTERS OF ADMINISTRATION to the Estate of JOHN MATTHEW SEYMOUR BROOME also known as JOHN BROOME also known as JOHN MATTHEW SEYMORE BROWNE also known as JOHN MATTHEW BROME also known as MATTHEW BROOME, deceased late of Durhams in the parish of Saint Lucy in this Island who died at Durhams in the parish of Saint Lucy on the 30th day of May 1998 by IVAN ADOLPHUS BROME the son 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 the 28th day of May 2015.

WALLACE Q. BLACKMAN
Attorney-at-Law for the Applicant.

NOTICE NO. 910

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

**LYRIS BECKLES also known as
LYRIS CLODITHA BECKLES**

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 LYRIS BECKLES also known as LYRIS CLODITHA BECKLES late of Lot 5 Smith Terrace Drive Montrose in the parish of Christ Church in this Island who died at Queen Elizabeth Hospital Martindale's Road in the parish of Saint Michael in this Island on 5th day of March 2014 by ESTHER BECKLES-CALLENDER, ELIZABETH BECKLES and STEPHANIE BECKLES-BAILEY the daughters 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 the advertisement.

Dated the 27th day of May 2015.

FELICIA S. MORRIS
Attorney-at-Law.

NOTICE NO. 911

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

**CARMEN BREWSTER also known as
CARMEN JOYCE WALTON**

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 CARMEN BREWSTER also known as CARMEN J. BREWSTER also known as CARMEN JOYCE WALTON, deceased late of Taitt Hill in the parish of Saint George in Barbados who died at Taitt Hill in the parish of Saint George in this Island on the 13th day of February 2014 by JENNIFER WALTON & COLEEN WALTON the daughters 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 26th day of May, 2015.

CHERAINE N. PARRIS
Attorney-at-Law for the Applicant.

NOTICE NO. 912

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

TABITHA EDWARDS
also known as **TABITHA U. EDWARDS**
also known as **TABITHA EDWARDS formerly**
KING also known as **TIBIATHA EDWARDS**
formerly **KING** also known as **TABITAL**
EDWARDS formerly **KING** also known as
TABITHA KING also known as **TABITHA E.**
KING also known as **TABITHA URSULA**
EDWARDS also known as **URSULA TABITHA**
EDWARDS also known as **URSULA T.**
EDWARDS also known as **URSULA**
TABITHA KING

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 **TABITHA EDWARDS** also known as **TABITHA U. EDWARDS** also known as **TABITHA EDWARDS** formerly **KING** also known as **TIBIATHA EDWARDS** formerly **KING** also known as **TABITAL EDWARDS** formerly **KING** also known as **TABITHA KING** also known as **TABITHA E. KING** also known as **TABITHA URSULA EDWARDS** also known as **URSULA TABITHA EDWARDS** also known as **URSULA T. EDWARDS** also known as **URSULA TABITHA KING** late of Haggatts Hill, St. Simons in the parish of Saint Andrew who died in the Geriatric Hospital, Beckles Road in the parish of Saint Michael on the 9th day of April, 2015 by **MARY KAREN EDWARDS** 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.

Dated this 28th day of May, 2015.

SHARRON E. SMITH
Attorney-at-Law.

NOTICE NO. 913

SAGICOR LIFE INC.
ISSUED BY ANOTHER INSURER such as
CONFEDERATION LIFE

MICHAEL ATHERLEY of 1st Avenue Jackson, St. Michael having made sworn deposition that Policy No. C5134231 issued by Confederation Life and assumed by 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 15th day of May, 2015.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 914

SAGICOR LIFE INC.

BANK OF NOVA SCOTIA, Black Rock Main Road, St. Michael having made sworn deposition that Policy No. M8053656 issued or assumed by Sagicor Life Inc., on the life of VICKI WARNER 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 19th day of May, 2015.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.