



BRIDGETOWN, BARBADOS, 22ND APRIL, 2013

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Convention between the Government of Barbados and the
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Legal Supplement

S.I. 2013 No. 58: Tourism Development ("English Rose")
Notice, 2013.
No. 2013 No. 59: Tourism Development (Windward) Notice, 2013.

NOTICE NO. 572

Government Notices

Assignment of Magistrates

Her Worship, Mrs. Barbara Cooke-Alleyne has been
assigned as Magistrate in the Jurisdiction of District 'A'
Magistrates' Court for one (1) day only, April 11, 2013.

Her Worship, Mrs. Laurie-Ann Smith-Bovell has been
assigned as Magistrate in the Jurisdiction of District 'E'
Magistrates' Court for one day only April 20, 2013.

Vacation Leave

The Hon. Mr. Justice Randall Worrell, Judge of the
High Court, has been granted one (1) day's vacation leave
on Tuesday, April 30, 2013 and nine (9) days' vacation leave
from June 24 to July 2, 2013.

NOTICE NO. 573

Form R

Regulation 9

NOTICE OF SITTING OF LIQUOR LICENSING AUTHORITY

(Liquor Licence Act, Cap. 182)

Notice is hereby given that a Sitting of the Liquor
Licensing Authority for Hometown Magistrates' Court will
be held on Friday, April 26, 2013 at 10.00 o'clock a.m. for
the purpose of Grant or Renewal of a General Wholesale,
Wholesale, Retail, Hotel Licence, Restaurant Licence,
Proprietary Club Licence and Orders for the Registration
of Clubs under the above-mentioned Act.

Dated at Hometown Magistrates' Court, Hometown,
St. James on 21st day of March, 2013.

M. WILTSHIRE
Clerk to the Licensing Authority.

N.B.: All Applications should reach this Office at least
twenty-one (21) days before the above-mentioned
date.

GOVERNMENT NOTICES

Retirements from the Public Service

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>
Mrs. Jennifer Y. Brathwaite Staff Nurse	St. Lucy District Hospital Health	2012-12-01
Mrs. Judith J. Lewis Senior Clerk	Land Tax Finance and Economic Affairs	2013-01-01
Ms. Monica E. Clarke Qualified Teacher	Primary School System Education, Science, Technology and Innovation	2013-01-01
Mr. Peter Belgrave Operator I	Transport and Works	2013-01-21
Mr. Peter M. Harewood Executive Officer	Customs and Excise Finance and Economic Affairs	2013-05-01
Ms. Hetty A. Brereton Assistant Accountant	Transport and Works	2013-06-01
Mr. Leroy O. Franklyn Driver/Messenger	Data Processing Civil Service	2013-06-17
Miss Corine R. Cain Customs Officer III	Customs and Excise Finance and Economic Affairs	2013-07-01
Mr. Hollis G. O. Bynoe Messenger	School Meals Education, Science, Technology and Innovation	2013-09-30

(M.P. PH 125, PE 530, 2155/C, PQ 520, PD 514, PJ 407, PF 313, P 9616, PF 309)

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>
Ms. Lucille A. Holder Dietitian	Mental Hospital Health	2013-02-01
Ms. Marilyn Gittens Stenographer/Typist (M.P. PE 138, PE 380)	Registration Office of the Attorney General	2013-07-03

NOTICE NO. 574

LIQUOR LICENCE NOTICES
(Cap. 182)

APPLICANT: CAROLEEN STANFORD

OCCUPATION:

ADDRESS: Burma Road, St. Peter.

PREMISES: Residential property painted white and green at Burma Road, St. Peter.

Dated this 26th day of March, 2013.

Signed: C. STANFORD
Applicant.

This Application for a Retail Licence will be considered at a Licensing Court to be held at Magistrates' Court Dist. 'E' Hometown on Friday the 26th day of April, 2013 at 10 o'clock a.m.

J. BOYCE
Clerk to the Licensing Authority.

APPLICANT: JULIA HAREWOOD

OCCUPATION:

ADDRESS: Greenwich Village, St. James.

PREMISES: Wood and wall building with galvanised roof at Farm Road, St. Peter.

Dated this 25th day of March, 2013.

Signed: J. HAREWOOD
Applicant.

This Application for a Restaurant Licence will be considered at a Licensing Court to be held at Magistrates' Court Dist. 'E' Hometown on Friday the 26th day of April, 2013 at 10 o'clock a.m.

J. BOYCE
Clerk to the Licensing Authority.

NOTICE NO. 575

LIQUOR LICENCE NOTICES
(Cap. 182)

APPLICANT: TRECIA ALLEYNE

OCCUPATION:

ADDRESS: Lot #33 Rose Hill, St. Peter.

PREMISES: Galvanised container and wooden structure situated at Lot #33 Rose Hill, St. Peter.

Dated this 25th day of March, 2013.

Signed: T. ALLEYNE
Applicant.

This Application for a Retail Licence will be considered at a Licensing Court to be held at Magistrates' Court Dist. 'E' Hometown on Friday the 26th day of April, 2013 at 10 o'clock a.m.

J. BOYCE
Clerk to the Licensing Authority.

APPLICANT: ANTHONY ARCHER

OCCUPATION:

ADDRESS: Ashton Hall, St. Peter.

PREMISES: Wood and wall building at Clarkes Road, Ashton Hall, St. Peter.

Dated this 2nd day of April, 2013.

Signed: A. ARCHER
Applicant.

This Application for a Retail Licence will be considered at a Licensing Court to be held at Magistrates' Court Dist. 'E' Hometown on Friday the 26th day of April, 2013 at 10 o'clock a.m.

J. BOYCE
Clerk to the Licensing Authority.

NOTICE NO. 576

LIQUOR LICENCE NOTICES
(Cap. 182)

APPLICANT: KARON CUMBERBATCH

OCCUPATION:

ADDRESS: Bailey’s Road, The Whim, St. Peter.

PREMISES: Small wooden structure situated at
Bailey’s Road, The Whim, St. Peter.

Dated this 8th day of February, 2013.

Signed: K. CUMBERBATCH
Applicant.

This Application for a Grant of a Retail Licence
will be considered at a Licensing Court to be held at
Magistrates' Court Dist. ‘E’ on Friday the 26th day
of April, 2013 at 10 o'clock a.m.

J. BOYCE
Clerk to the Licensing Authority.

APPLICANT: ADRIAN HAYNES

OCCUPATION:

ADDRESS: #14 Trents, St. James.

PREMISES: A wooden building with galvanised roof
situated at Southside, Mullins, St. Peter.

Dated this 11th day of February, 2013.

Signed: A. HAYNES
Applicant.

This Application for a Grant of a Retail Licence
will be considered at a Licensing Court to be held at
Magistrates' Court Dist. ‘E’ on Friday the 26th day
of April, 2013 at 10 o'clock a.m.

J. BOYCE
Clerk to the Licensing Authority.

NOTICE NO. 577

LIQUOR LICENCE NOTICES
(Cap. 182)

APPLICANT: WAYNE BURNETT

OCCUPATION:

ADDRESS: Collin’s Road, St. Peter.

PREMISES: A wall and wood building situated at
Collin’s Road, St. Peter.

Dated this 11th day of February, 2013.

Signed: W. BURNETT
Applicant.

This Application for a Grant of a Retail Licence
will be considered at a Licensing Court to be held at
Magistrates' Court Dist. ‘E’ on Friday the 26th day
of April, 2013 at 10 o'clock a.m.

J. BOYCE
Clerk to the Licensing Authority.

APPLICANT: GREGORY BLACKMAN

OCCUPATION: Security Officer

ADDRESS: Durhams, St. Lucy.

PREMISES: Wall structure with galvanized roof
situated at Durhams, St. Lucy.

Dated this 15th day of March, 2013.

Signed: G. BLACKMAN
Applicant.

This Application for a Grant of a General
Wholesale Licence will be considered at a Licensing
Court to be held at Magistrates' Court Dist. ‘E’ on
Friday the 26th day of April, 2013 at 10 o'clock a.m.

J. BOYCE
Clerk to the Licensing Authority.

NOTICE NO. 578

LIQUOR LICENCE NOTICES
(Cap. 182)

APPLICANT: RYAN NILES

OCCUPATION:

ADDRESS: 102 Alexandra Gardens, Mullins,
St. Peter.

PREMISES: Wood and wall building situated in
Queen Street, Speightstown, St. Peter.

Dated this 18th day of March, 2013.

Signed: R. NILES
Applicant.

This Application for a Grant of a Retail Licence will be considered at a Licensing Court to be held at Magistrates' Court Dist. 'E' on Friday the 26th day of April, 2013 at 10 o'clock a.m.

J. BOYCE
Clerk to the Licensing Authority.

APPLICANT: CONNIE GRAHAM

OCCUPATION:

ADDRESS: Fire Hill, Rock Hall, St. Thomas.

PREMISES: A galvanised building situated at Fire
Hill, Rock Hall, St. Thomas.

Dated this 20th day of March, 2013.

Signed: C. GRAHAM
Applicant.

This Application for a Grant of a Retail Licence will be considered at a Licensing Court to be held at Magistrate's Court Dist. 'D' on Wednesday the 24th day of April, 2013 at 9 o'clock a.m.

R. TROTMAN
Clerk to the Licensing Authority.

NOTICE NO. 579

LIQUOR LICENCE NOTICE
(Cap. 182)

APPLICANT: CARL ADOLF MARSHALL

OCCUPATION: Van Driver

ADDRESS: Highland, St. Thomas.

PREMISES: A building situated at Highland,
St. Thomas.

Dated this 15th day of January, 2013.

Signed: C. MARSHALL
Applicant.

This Application for a Grant of a Retail Licence will be considered at a Licensing Court to be held at Magistrate's Court Dist. 'D' on Wednesday the 24th day of April, 2013 at 9 o'clock a.m.

R. TROTMAN
Clerk to the Licensing Authority.

NOTICE NO. 580

SAGICOR LIFE INC.

JESSEE AUSTIN PAYNE and SHEILA OLIVE PILGRIM, Warrens Crescent, St. Thomas and "Byways", The Garrison, St. Michael respectively, being Executors of the Estate of PHYLLIS ELAINE PILGRIM (deceased), having made sworn deposition that Policy Nos. C5029516 and C5127966 issued or assumed by Life of Barbados Limited prior to its amalgamation with Sagicor Life Inc., on the life of PHYLLIS ELAINE PILGRIM (deceased) 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 2nd day of April, 2013.

By Order,

SANDRA OSBORNE
Corporate Secretary.

GUARDIAN GENERAL INSURANCE LIMITED



GUARDIAN GENERAL
A Member of the Guardian Holdings Group

UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2012

REPORT OF THE AUDITORS

TO THE SHAREHOLDERS' OF GUARDIAN GENERAL INSURANCE LIMITED

We have audited the accompanying unconsolidated financial statements of Guardian General Insurance Limited which comprise the unconsolidated statement of financial position as at 31 December 2012 and the related unconsolidated statements of income, comprehensive income, changes in equity and cash flows for the year then ended and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards, and for such internal control as management determines as necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures

selected depend on the auditors' judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate for the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the unconsolidated financial statements give a true and fair view of the financial position of Guardian General Insurance Limited as at 31 December 2012, and its financial performance and cash flows for the year then ended in accordance with International Financial Reporting Standards.

Ernst & Young

Port of Spain,
TRINIDAD:
12 March 2013

UNCONSOLIDATED STATEMENT OF FINANCIAL POSITION

31 December 2012 (Expressed in Thousands of Trinidad and Tobago dollars)

	2012 \$	2011 \$
Assets		
Property and equipment	26,519	27,913
Investment properties	19,236	20,081
Investment in associated companies	15,540	15,540
Investment in subsidiaries	48,734	48,009
Financial assets	541,753	477,472
Loans and receivables	93,021	90,692
Deferred tax asset	610	1,982
Reinsurance assets	277,875	277,557
Due from parent and affiliated companies	1,302	545
Deferred acquisition costs	41,060	40,880
Taxation recoverable	3,497	3,537
Cash and cash equivalents	330,332	317,660
Total assets	1,399,479	1,321,868
Equity and liabilities		
Shareholders' equity		
Share capital	49,194	47,438
Other reserve	59,507	59,586
Retained earnings	348,462	298,452
Total equity	457,163	405,476
Liabilities		
Insurance contracts	805,102	814,163
Deferred tax liabilities	19,344	17,888
Due to affiliated companies	3,881	2,152
Payables and accruals	110,826	77,543
Provision for taxation	3,163	4,646
Total liabilities	942,316	916,392
Total equity and liabilities	1,399,479	1,321,868

On 12 March 2013, the Board of Directors of Guardian General Insurance Limited authorised these unconsolidated financial statements for issue.

Director

Director

UNCONSOLIDATED STATEMENT OF INCOME

For The Year Ended 31 December 2012 (Expressed in Thousands of Trinidad and Tobago dollars)

	2012 \$	2011 \$
Gross premiums written	1,316,725	1,147,296
Outward reinsurance premiums	(948,867)	(788,109)
Net premiums written	367,858	359,187
Change in gross provision for unearned premiums	(2,360)	(6,286)
Change in provision for unearned premiums reinsurers' share	3,494	13,874
Net insurance premium revenue	368,992	366,775
Reinsurance commission	101,843	94,783
Underwriting revenue	470,835	461,558
Gross claims incurred	235,803	242,084
Reinsurers' share of claims incurred	(97,992)	(86,965)
Net claims incurred	137,811	155,119
Acquisition costs	128,412	123,216
Change in deferred acquisition costs	(426)	2,784
Expenses of management	121,388	117,002
Underwriting expenses	387,185	398,121
Underwriting profit	83,650	63,437
Investment income	43,343	52,260
Net realized gains on financial assets	1,889	880
Net fair value gains on financial assets at fair value through profit or loss	13,319	12,255
Other operating (expense)/income	(1,004)	2,913
Net investment and other income	57,547	68,308
Profit before taxation	141,197	131,745
Taxation	(27,487)	(22,372)
Profit for the year	113,710	109,373

GUARDIAN GENERAL INSURANCE LIMITED



UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2012 (CONTINUED)

UNCONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For The Year Ended 31 December 2012 (Expressed in Thousands of Trinidad and Tobago dollars)

	Share capital \$	Statutory reserve \$	Translation reserves \$	Revaluation reserve \$	Retained earnings \$	Total equity \$
Year ended 31 December 2012						
Balance at beginning of year	47,438	50,784	3,344	5,458	298,452	405,476
Profit attributable to shareholders	–	–	–	–	113,710	113,710
Other comprehensive (loss)/income	–	–	(244)	165	–	(79)
Total comprehensive income	47,438	50,784	3,100	5,623	412,162	519,107
Share option scheme						
– value of services provided	1,756	–	–	–	–	1,756
Dividends paid (Note 28)	–	–	–	–	(63,700)	(63,700)
Balance at end of year	49,194	50,784	3,100	5,623	348,462	457,163
Year ended 31 December 2011						
Balance at beginning of year	46,858	50,784	284	6,529	252,779	357,234
Profit attributable to shareholders	–	–	–	–	109,373	109,373
Other comprehensive income/(loss)	–	–	3,060	(1,071)	–	1,989
Total comprehensive income/(loss)	46,858	50,784	3,344	5,458	362,152	468,596
Share option scheme						
– value of services provided	580	–	–	–	–	580
Dividends paid (Note 28)	–	–	–	–	(63,700)	(63,700)
Balance at end of year	47,438	50,784	3,344	5,458	298,452	405,476

UNCONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For The Year Ended 31 December 2012 (Expressed in Thousands of Trinidad and Tobago dollars)

	2012 \$	2011 \$
Profit for the year	113,710	109,373
Other comprehensive income		
Exchange differences on translating foreign operations	(244)	3,060
Gains/(loss) on property revaluation	165	(1,071)
Other comprehensive (loss)/income for the period, net of tax	(79)	1,989
Total comprehensive income for the year attributable to shareholders	113,631	111,362

UNCONSOLIDATED STATEMENT OF CASH FLOWS

For The Year Ended 31 December 2012 (Expressed in Thousands of Trinidad and Tobago dollars)

	2012 \$	2011 \$
Cash flows from operating activities		
Profit before taxation	141,197	131,745
Adjustment for non-cash items	(55,662)	(66,583)
	85,535	65,162
Changes in operating assets and liabilities:		
(Decrease)/increase in insurance liabilities	(9,061)	16,869
Increase in reinsurance assets	(318)	(25,436)
Net movement in other operating assets/liabilities	34,147	(3,146)
Cash generated from operations	110,303	53,449
Net taxation paid	(26,168)	(21,710)
Net cash generated from operating activities	84,135	31,739
Cash flows from investing activities		
Purchase of property and equipment	(907)	(562)
Proceeds on sale of property and equipment	–	11
Purchase of financial assets	(86,311)	(97,713)
Proceeds from sale of financial assets	37,218	26,125
Interest received	18,796	19,124
Dividends received from third parties	1,833	2,104
Dividends received from subsidiaries and associates	21,608	28,963
Net cash used in investing activities	(7,763)	(21,948)
Cash flows from financing activities		
Dividends paid to company's shareholders	(63,700)	(63,700)
Net cash used in financing activities	(63,700)	(63,700)
Net increase/(decrease) in cash and cash equivalents	12,673	(53,909)
Cash and cash equivalents at beginning of year	317,660	371,569
Cash and cash equivalents at end of year	330,333	317,660

NOTICE NO. 581

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>
ERLINDA LORETTA PILGRIM	1B Factory Avenue, Wildey, St. Michael.	ERLINDA LORETTA DEAR
CLOTTA BARKER	21 Birch Close, Cannington Town, E16 4Q W.	FLORABELLE OLGA BARKER
WENDY O’NEAL SMALL	#50 Tranquility Drive, Windward, St. Philip.	O’NEAL WENDELL SMALL
URELL YVONNE WALKER	Block G, Maynards Housing Area, St. Peter.	URIEL YVONNE WALKER
QUIARA AYANNA BOWEN	#8, St. John-the-Baptist Drive, Thorpes, St. James.	QUIARA AYANNA MAYERS
JUNE GLENDENE GIBSON	6125 Larchwood Avenue, Philadelphia, PA 19143, United States of America.	JOAN GLENDINE MCCLEAN
VANIA SACHA TRINETTE THOMPSON	4204, 24th Avenue Temple Hills, Maryland, 20748.	SACHA VANA TRINETTE THOMPSON
ARTHUR TEYRONE GREEN	Station Hill, St. Michael.	ADHIM MUHAMMAD HUNTE

Dated this 22nd day of April, 2013.

G. DAVIS
for Registrar of the Supreme Court.