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BRIDGETOWN, BARBADOS, 25TH APRIL, 2013

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Agreement between the Government of the State of Qatar and the
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Legal Supplement

S.I. 2013 No. 60: Road Traffic (Barbados Rally Club "All Stage
Rally") Directions, 2013.

NOTICE NO. 582

Government Notices

Acting Appointment

Mr. Martin Cox, Permanent Secretary (Finance),
acted as Director of Finance and Economic Affairs,
Ministry of Finance and Economic Affairs, with effect
from 2013-03-13 to 2013-03-18 and on 2013-03-21.
(M.P. 3/08/03 Vol. 5)

Acting Appointments

Mrs. Margaret Mayers, Secretary to the Commissions,
has been appointed to act as Deputy Chief Personnel
Officer, Personnel Administration Division, with effect
from 2013-04-01 until further notice but not later than
2013-09-30.
(M.P. 3/02/04 Vol. 3)

The following officers have been appointed to act in
the Royal Barbados Police Force:-

To the post of Deputy Commissioner

Mr. Seymour Cumberbatch, Assistant Commissioner,
with effect from 2013-01-01 until further notice but
not later than 2013-06-30;

To the post of Assistant Commissioner

Mr. Eucklyn Thompson, Senior Superintendent,
with effect from 2012-11-12 to 2012-12-14 and
2012-12-17 to 2013-01-27;

Mr. Lionel Thompson, Senior Superintendent, with
effect from 2013-01-01 until further notice but not
later than 2013-06-30.
(M.P. 3/29/04^C Vol. 3,
3/29/10 Vol. 12)

Mrs. Kristie Cuffy-Sargeant, Deputy Registrar,
Registration Department, has been appointed to act
Magistrate, Judiciary Department, Office of the Attorney
General, with effect from 2013-04-03 to 2013-05-22.
(M.P. 3/04/03C Vol. 7)

Mrs. Angela Brando-Hall, Research Officer I, has
been appointed to act as Deputy Chief Technical Officer
(International Transport Division), Ministry of Tourism and
International Transport, with effect from 2013-04-01 until
further notice but not later than 2013-09-30.
(M.P. 3/16/45)

Mr. Anthony Headley, Deputy Director, was appointed
to act as Director, Environmental Protection Department,
Ministry of Environment and Drainage, with effect from
2013-01-11 to 2013-02-22.
(M.P. 3/107/11^C)

GOVERNMENT NOTICES**Appointments on Promotion**

The following persons have been appointed on promotion to the post of Principal, Primary Schools, Ministry of Education, Science, Technology and Innovation, with effect from 2013-04-22:-

Mr. Colin Cumberbatch, Senior Teacher
 Mrs. Cheryl Sargeant-Speede, Graduate Teacher
 Mr. Joseph Clarke, Education Officer
 Mrs. Deborah Waithe-Jones, Senior Teacher
 Mr. Tyrone Marshall, Senior Teacher
 Mr. Trevor Waldron, Senior Teacher
 Mr. Charles Hinds, Graduate Teacher
 Mr. Louis Griffith, Senior Teacher
 Miss Yvette Greenidge, Education Officer
 Mrs. Etwyn Bynoe, Senior Teacher
 Mr. Herbert Gittens, Senior Teacher
 Miss Patricia Lovell, Senior Teacher
 Mrs. Maxine Husbands, Senior Teacher
 Mrs. Wendy Small, Senior Teacher
 Miss Sylvia Scantlebury, Senior Teacher
 Mrs. Cheryl Forde, Senior Teacher
 Mrs. Ingrid Prescod, Graduate Teacher
 Mrs. Valerian Millar, Senior Teacher
 Mrs. Pamela Ifill, Graduate Teacher
 Mrs. Marcia Y. Hurley, Senior Teacher
 Mrs. Emelda Bell, Senior Teacher
 Mrs. Gloria Bryan, Senior Teacher
 Mr. Carlton Reid, Senior Teacher
 Miss Patricia Springer, Graduate Teacher
 Mrs. Glendene Hayde, Graduate Teacher
 Mrs. Pamaletta Bhamjee, Head of Department
 Mrs. Barbara Brome-Bailey, Graduate Teacher
 Miss Priscilla Millar, Senior Teacher
 Miss Wendy Blackman, Senior Teacher
 Mrs. Veronica Best, Senior Teacher
 Mr. Andrew Haynes, Graduate Teacher
 Mrs. Pamela Small-Williams, Senior Teacher
 Mrs. Lauren Hinds, Graduate Teacher
 Mr. Livingstone Jones, Senior Teacher
 Mrs. Hyacinth Harris, Senior Teacher
 Miss Rosina Rowe, Senior Teacher
 (M.P. 2/73/11 Vol. 5)

Grant of Continuance of Service

His Excellency the Governor-General has granted continuance of service to the following Officers:

Captain Sandra Blackman for a period of seventeen (17) months and eleven (11) days until October 31, 2014;

Lieutenant David Morgan for two (2) years, one (1) month and twenty-one (21) days until April 15, 2015; and

Major James Bradshaw in the First Class of the Reserve until April 4, 2014; and

Major Peter Powell in the First Class of the Reserve until August 7, 2018.

His Excellency also approved the transfer of Major Irvine Boyce to the Second Class of the Reserve with effect from May 20, 2013 and granted continuance of service in the Second Class of the Reserve until May 20, 2015 the date on which he will attain the age of 67 years.
 (M.P. 10/1/4/1 Vol. II)

NOTICE NO. 583

THE COMPANIES ACT, CAP. 308
 (Section 339)

NOTICE OF REVIVAL OF REGISTRATION

Fernglen Corporation
 Company No.: 15402

In accordance with Section 339 (3) of the Companies Act, Cap. 308, notice is hereby given that the registration of the above-mentioned external company has been revived by the Registrar of Companies with effect from February 14, 2013.

Dated this 15th day of February, 2013.

PETER R. P. EVELYN, QC
 Director.

NOTICE NO. 433 (second publication)

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 UPLANDS IN THE PARISH OF
SAINT JOHN IN THIS ISLAND**

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

Claim No. LTP 10 of 2013

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

AND IN THE MATTER OF ALL THAT land containing by admeasurement 3152.9 square metres or thereabouts situate at Uplands in the parish of Saint John in this Island and **ABUTTING AND BOUNDING** on two sides of Lemon Arbour Plantation, on now or late of David Roger Pile and on a private road which leads to the public road together with the dwellinghouse known as Uplands House thereon or however else the same may abut and bound.

TAKE NOTICE that **THELMA LUCILLE HUTSON** formerly of Uplands House in the parish of Saint John and currently residing at Rendezvous Retreat, Rendezvous in the parish of Christ Church and **ARTHUR ROBERT GARY HUTSON** of 8 Portway Crescent, Ewell, Epsom, Surrey, KT17 1SX, United Kingdom but presently on a visit to Barbados and residing at "Burleigh", Strathclyde in the parish of Saint Michael, in this Island has 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 **14th day of May 2013**.

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 **14th day of May 2013**.

Dated the 22nd day of January, 2013.

WILFRED A. ABRAHAMS, Attorney-at-Law for the Adverse Claimants,
whose place of business and address for service is:
Aegis Chambers, Heritage House,
Pinfold Street, Bridgetown.
Tel: 1-246-429-5200
Fax: 1-246-429-8788

NOTICE NO. 491 (second publication)

BARBADOS

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

Claim No. LTP 26/2013

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

AND IN THE MATTER OF: ALL THAT land situate at Middleton in the parish of Saint George in this Island containing by admeasurement 2021.7 square metres or thereabouts as shown on a plan certified 29th day of January 2013 by Ronald R. Greene, Land Surveyor Abutting and Bounding towards the East on lands now or late of St. Clair Walkes towards the North on lands now or late of Hugh Carter and towards the West on lands now or late of Shirley Ammargou and towards the South on an existing cart road 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 **PEARLESTA HOYTE**, Retired, of 153 Jefferson Avenue, Winnipeg, MB R2P 0M2 in the country of Canada 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 **23rd day of May, 2013**.

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 **23rd day of May, 2013**.

Dated the 11th day of April, 2013.

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. 492 (second publication)

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

Claim No. 19 of 2013

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

AND IN THE MATTER OF: ALL THAT land situate at Westmoreland in the parish of Saint James in this Island containing by admeasurement 1,924 square metres as shown on a Plan certified on the 7th day of May, 2009 by Gerry A. Phillips, Land Surveyor **ABUTTING AND BOUNDING** on lands now or late of one W. Edwards on lands now or late of one E. Skeete on lands now or late of one R. Thorne and on a road known as Ronald Mapp Highway or however else the same may abut and bound.

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

TAKE NOTICE that **ANN CELESTE SYLVESTER** of No. 12 Poinsettia, Pleasant View, Cave Hill in the parish of Saint Michael in this Island, has applied to the High Court for a declaration of her 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 to the Registrar of the Supreme Court, Bridgetown on or before the **10th day of May, 2013.**

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 **10th day of May, 2013.**

Dated this 25th day of March, 2013.

Messrs. CARRINGTON & SEALY, Attorneys-at-Law for the Claimant,
whose place of business and address for service is:
Belmont House, Belmont Road,
St. Michael, Barbados.

NOTICE NO. 328 (eighth publication)

**COLONIAL FIRE & GENERAL INSURANCE COMPANY LIMITED
(BARBADOS)**

PUBLIC NOTICE

NOTICE is hereby given that COLONIAL FIRE & GENERAL INSURANCE COMPANY LIMITED (hereinafter referred to as COLFIRE) has not under-written any business in Barbados since 31st August 1989.

COLFIRE therefore intends to apply for the release of its securities presently held by the Financial Services Commission under Section 5(2) of the First Schedule of the Insurance Act Cap. 310, on or about 31st May 2013, which is three (3) months from the date of this Notice being placed in a newspaper and the Official Gazette in accordance with the terms of the Insurance Act Cap. 310.

Any policyholder who has an outstanding claim against COLFIRE is invited to write to Mr. Willard P. Harris, Managing Director/Chief Executive Officer, Colonial Fire & General Insurance Company Limited P.O. Box 880, Corner Duke & Abercromby Street, Port of Spain, Trinidad and the Chief Executive Officer, Financial Services Commission, No. 34 Warrens Industrial Park, Warrens, St. Michael, Barbados.

Corporate Secretary
Colonial Fire & General Insurance Company Limited

NOTICE NO. 584

LIQUOR LICENCE NOTICES
(Cap. 182)

APPLICATIONS FOR THE GRANT OF LIQUOR LICENCES TO THE MAGISTRATE DISTRICT "E" HOLETOWN

Name of Applicant	Occupation	Residence	Situation of Premises	Date of Application	Type of Licence
WILMA LINTIN	Secretary	St. Christopher, Christ Church.	Building situated at 2nd Street, Brook Dale House, Holetown, St. James.	2013-02-20	Restaurant
ANDREW WATSON		Risk Road, Fitts Village, St. James.	Board and wall structure situated at Risk Road, Fitts Village, St. James.	2013-03-20	Retail
VICTOR ALLEYNE		Paynes Bay, St. James.	Wall building with galvanized roof situated at Paynes Bay, St. James.	2013-03-21	Restaurant
ADRIAN KING		Orange Hill, St. James.	Wooden building situated at Orange Hill, St. James.	2013-03-19	Retail
PHILIP GRIFFITH		Oxnard's, St. James.	Sports Club situated at Oxnard's, St. James.	2013-03-12	Members' Club
REMEL LOVELL	Managing Director	Jackson, St. Michael.	Wood structure situated at Link Road, Lower Carlton, St. James.	2013-03-07	Retail
FRANCO D'AMAMTI		Simmons Land #1, Rendezvous, Christ Church.	Cement dwelling situated in Limegrove Lifestyle Centre, Holetown, St. James.	2012-12-03	Restaurant
MANVIL WARD		The Animal Flower Cave, St. Lucy.	A wood and wall building situated at 2nd Street, Holetown, St. James.	2013-02-13	Restaurant
HENDERSON ARCHER		Trents, St. James.	Building situated at Trents, St. James.	2013-02-15	Members' Club
KATE MISKIN		1st Street, Holetown, St. James.	Club located at 1st Street, Holetown, St. James.	2013-02-01	Proprietary Club
CHANDRA GOSAIN	Restaurant Manager	Clarke Road No. 1, Derricks, St. James.	Wood and wall structure situated at Clarke Road #1, Derricks, St. James.	2013-02-11	Restaurant
RAN DANA		Quincy House, West Cliff, Westmoreland, St. James.	Wall structure situated at Limegrove, Holetown, St. James.	2013-02-06	Restaurant
DANIEL STAFFNER		'Monkey Jump' John's Plain, Holders, St. James.	A stone building with galvanized roof situated at 2nd Street, Holetown, St. James.	2013-01-22	Restaurant

LIQUOR LICENCE NOTICES – Cont'd
(Cap. 182)

APPLICATIONS FOR THE GRANT OF LIQUOR LICENCES TO THE MAGISTRATE DISTRICT "E" HOLETOWN

Name of Applicant	Occupation	Residence	Situation of Premises	Date of Application	Type of Licence
PRINCESS FORDE		Waterman's Village, Oxnard's Road, Thorpe's Land, St. James.	Board structure dwelling house situated in the parish of St. James.	2013-02-11	Retail
DEBBRA OLIVER		Trents Tenantry, St. James.	Wood and wall structure with galvanise roof situated at Trents Tenantry, St. James.	2013-02-11	Retail
ANTHONY TROULAN	Company Manager	Sunray House, Sunset Drive, Mullins, St. Peter.	Two buildings (Hotel and Restaurant) situated at Mount Standfast, St. James.	2013-02-23	Restaurant & Hotel

These Applications for the above-mentioned Licences will be considered at a Licensing Court to be held at Magistrates' Courts Dist. "E" Hol- town on Friday the 26th day of April, 2013 at 10.00 o'clock a.m.

M. WILTSHIRE
Clerk to the Licensing Authority.

NOTICE NO. 585

**PAN AMERICAN INTERNATIONAL
INSURANCE CORPORATION**

CHARLOTTE M. CLARKE, having made sworn deposition that Policy No. 9709674 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 25th day of April, 2013.

By Order,

LORENE WATSON
Operations Manager.

NOTICE NO. 586

**PAN AMERICAN INTERNATIONAL
INSURANCE CORPORATION**

EDSELINE C. TOPPIN, having made sworn deposition that Policy No. 3284071 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 25th day of April, 2013.

By Order,

LORENE WATSON
Operations Manager.

GUARDIAN LIFE OF THE CARIBBEAN LIMITED



NON-CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2012

REPORT OF THE INDEPENDENT AUDITORS ON THE SUMMARY NON-CONSOLIDATED FINANCIAL STATEMENTS

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 2012, 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 for the year ended 31 December 2012. We expressed an unmodified audit opinion on those non-consolidated financial statements in our report dated 12 March 2013.

The summary non-consolidated financials 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 2012 are consistent, in all material respects, with those financial statements, on the basis of management's established criteria as described in Note 1.

Port of Spain,
Trinidad:
12 March 2013

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 2012. 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

As at 31 December 2012 (Expressed in Trinidad and Tobago dollars)

	2012 \$'000	2011 \$'000 (Restated)	2010 \$'000 (Restated)
Assets			
Investment in subsidiary	114,333	114,333	114,333
Property, plant and equipment	167,604	169,376	177,428
Investment properties	169,648	169,479	153,205
Pension plan assets	-	-	28,919
Value to shareholders of inforce long-term business	533,470	406,533	345,131
Financial assets	4,732,627	4,322,695	3,901,942
Loans and receivables including insurance receivables	556,762	602,609	636,404
Reinsurance assets	77,991	96,687	87,914
Due from parent and affiliated companies	116,977	111,652	264,028
Taxation recoverable	11,381	9,962	9,982
Cash and cash equivalents	932,607	713,562	517,426
Total assets	7,413,400	6,716,888	6,236,712
Equity			
Share capital	45,835	44,395	61,640
Reserves	48,157	45,860	33,581
Retained earnings	1,013,898	930,245	921,974
Total equity	1,107,890	1,020,500	1,017,195
Liabilities			
Insurance contracts	5,171,326	4,677,724	4,241,162
Financial liabilities	699,933	654,025	638,872
Post retirement benefit obligation	16,357	11,812	11,036
Pension plan liabilities	90,705	23,328	-
Deferred tax liabilities	129,030	122,153	134,013
Due to affiliate companies	3,960	4,592	1,320
Provision for taxation	20,719	22,395	28,486
Other liabilities	173,480	180,359	164,628
Total liabilities	6,305,510	5,696,388	5,219,517
Total equity and liabilities	7,413,400	6,716,888	6,236,712

On 12 March 2013, the Board of Directors of Guardian Life of the Caribbean Limited authorised these financial statements for issue.

Director

Director

NON-CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

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

	2012 \$'000	2011 \$'000 (Restated)
Gross premiums written	1,414,907	1,384,389
Outward reinsurance premiums	(81,039)	(129,146)
Net premiums written	1,333,868	1,255,243
Change in gross provision for unearned premiums	19,655	(6,776)
Net insurance premium revenue	1,353,523	1,248,467
Investment income	233,150	239,103
Net realised (losses)/gains on financial and other assets	(1,025)	3,492
Net fair value gains on financial and other assets	29,600	12,957
Increase in value to shareholders of inforce long-term business	127,184	61,078
Fee income	5,219	8,642
Other operating income	15,973	11,955
Total revenue	1,763,624	1,585,694
Net insurance benefits and claims	(1,108,586)	(1,025,433)
Expenses	(490,774)	(457,825)
Profit before taxation	164,264	102,436
Taxation	(16,860)	(1,939)
Profit after taxation	147,404	100,497
Amount attributable to participating policyholders	(4,205)	(4,243)
Profit for the year	143,199	96,254
Other comprehensive loss		
Exchange differences on translating foreign operations	52	9,926
Gains on property revaluation	2,245	2,353
Actuarial losses on defined benefit pension plans	(59,546)	(43,230)
	(57,249)	(30,951)
Total comprehensive income for the year attributable to shareholders	85,950	65,303

GUARDIAN LIFE OF THE CARIBBEAN LIMITED



Looking After Life since 1847
A Member of the Guardian Holdings Group

NON- CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2012 (CONTINUED)

NON-CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

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

	Share capital \$'000	Reserves \$'000	Retained earnings \$'000	Total equity \$'000
At 1 January 2012 - restated	44,395	45,860	930,245	1,020,500
Profit for the year	-	-	143,199	143,199
Other comprehensive income/(loss)	-	2,297	(59,546)	(57,249)
Share option scheme - value of services provided	1,440	-	-	1,440
Balance at 31 December 2012	45,835	48,157	1,013,898	1,107,890
At 1 January 2011-restated	61,640	33,581	921,974	1,017,195
Profit for the year - restated	-	-	96,254	96,254
Other comprehensive income/(loss) - restated	-	12,279	(43,230)	(30,951)
Share option scheme - value of services provided	639	-	-	639
Surrender of shares	(17,884)	-	(5,753)	(23,637)
Dividends paid	-	-	(39,000)	(39,000)
Balance at 31 December 2011 - restated	44,395	45,860	930,245	1,020,500

NON-CONSOLIDATED STATEMENT OF CASH FLOWS

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

	2012 \$'000	2011 \$'000 (Restated)
Cash flows from operating activities		
Profit before taxation	164,264	102,436
Adjustment for specific items included on the accruals basis:		
- Investment income	(231,870)	(237,057)
Adjustment for non-cash items	(130,528)	(38,259)
Interest received	202,337	205,052
Dividends received	23,740	29,616
Operating profit before changes in operating assets/liabilities	27,943	61,788
Net increase in insurance contracts	489,394	432,321
Net decrease/(increase) in reinsurance assets	18,696	(8,773)
Net increase in financial liabilities	45,904	15,153
Net decrease in loans and receivables	45,430	34,324
Net (increase)/decrease in other operating assets/liabilities	(14,320)	146,876
Cash provided by operating activities	613,047	681,689
Net taxation paid	(11,656)	(19,892)
Net cash provided by operating activities	601,391	661,797
Cash flows from investing activities		
Purchase of financial assets	(1,017,217)	(1,387,476)
Proceeds from sale of other financial assets	646,489	977,125
Purchase of investment properties	-	(9,888)
Purchase of property, plant and equipment	(11,919)	(6,645)
Proceeds on sale of property, plant and equipment	300	223
Net cash used in investing activities	(382,347)	(426,661)
Cash flows from financing activities		
Dividends paid	-	(39,000)
Net cash used in financing activities	-	(39,000)
Net increase in cash and cash equivalents	219,044	196,136

ACTUARIAL CERTIFICATE

2012 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 2012 in accordance with generally accepted actuarial practice, including the selection of appropriate assumptions and methods.

The valuation of long term insurance reserves 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. In accordance with IFRS 4, a liability adequacy test was conducted to ensure the adequacy of reserves given best estimates of future experience with allowances for adverse deviation.

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, FELLOW OF THE INSTITUTE & FACULTY OF ACTUARIES
KR SERVICES LIMITED
PORT OF SPAIN, TRINIDAD
17 April, 2013

Probate Advertisements

NOTICE NO. 587

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

**MARY GONSALVES also known as
BRENDA MARY GONSALVES**

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

PROBATE of the Will dated the 12th day of February, 2001 of MARY GONSALVES also known as BRENDA MARY GONSALVES late of 169 Sunflower Drive, Husbands in the parish of Saint James in this Island who died in this Island on the 15th day of September, 2012 by BRIAN GONSALVES the surviving Executor named in the Will of the said deceased.

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

Dated this 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

NOTICE NO. 588

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

**CARLOTTA HINDS also known as
LOTTIE CARLOTTA HINDS**

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

PROBATE of the Will dated the 25th day of April, 2009 of CARLOTTA HINDS also known as

LOTTIE CARLOTTA HINDS late of Gall Hill in the parish of Saint John in this Island who died in this Island on the 13th day of December, 2012 by MYRTLE JEAN APPLEWHAITE one of the Executrices named in the Will of the said deceased.

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

Dated this 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

NOTICE NO. 589

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

ROSEMARY MASON

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

PROBATE of the Will dated the 27th day of June, 2002 of ROSEMARY MASON late of 60 Ealing Park North in the parish of Christ Church in this Island who died in England on the 9th day of July, 2004 by JOAN ANGELA STEPHENS the Executrix named in the Will of the said deceased.

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

Dated this 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

NOTICE NO. 590

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

**DONALD JONES also known as
LEON JONES**

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

PROBATE of the Will dated in the year 2007 of DONALD JONES also known as LEON JONES late of Walrond Village in the parish of Christ Church in this Island who died in this Island on the 21st day of July, 2011 by OSLYN JONES the sole Executrix named in the Will of the said deceased.

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

Dated this 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

in this Island who died in this Island on the 22nd day of April, 2012 by HENDERSON ST. CLAIR EASTMOND the sole Executor named in the Will of the said deceased.

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

Dated this 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

NOTICE NO. 591

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

IRIS IRENE EASTMOND

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

PROBATE of the Will dated the 28th day of January, 1998 of IRIS IRENE EASTMOND late of No. 13 Grazettes Gardens in the parish of Saint Michael

NOTICE NO. 592

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

LEONARD ATHELBERT CUMBERBATCH

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

PROBATE of the Will dated the 23rd day of November, 2004 of LEONARD ATHELBERT CUMBERBATCH late of Lot 24 Newton Crescent, Bissex Hill in the parish of Saint Joseph in this Island who died in this Island on the 21st day of December, 2012 by RICHARDSON EDWIN PARRIS the sole Executor named in the Will of the said deceased.

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

Dated this 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

NOTICE NO. 593

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

JOHN NATHANIEL ROODAL DANIEL

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

PROBATE of the Will dated the 18th day of November, 2011 of JOHN NATHANIEL ROODAL DANIEL late of Rendezvous Terrace in the parish of Christ Church in this Island who died in this Island on the 5th day of January, 2012 by JOEL NOREEN ADENE PEART also known as JOEL NOREEN ADEANE PEART, JACQUELINE ANDREA CHERYLL DANIEL also known as JACQUELINE ANDRIA CHERYLL DANIEL and IANTHE ELAINE DANIEL the Executrices named in the Will of the said deceased.

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

Dated this 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

August, 2012 by ANNALISA SEALY referred to in the Will of the said deceased as ANNA LISA SEALY one of the Executors named in the Will of the said deceased.

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

Dated this 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

NOTICE NO. 595

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

GEORGE ELLIOT GRIFFITH

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

PROBATE of the Will dated the 23rd day of March, 2010 of GEORGE ELLIOT GRIFFITH late of Clarke's Hill in the parish of Saint Philip in this Island who died in this Island on the 18th day of October, 2012 by GEORGE SPENSER GRIFFITH one of the Executors named in the Will of the said deceased.

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

Dated this 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

NOTICE NO. 594

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

LOUIS WILTON SEALY

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

PROBATE of the Will dated the 2nd day of July, 2012 of LOUIS WILTON SEALY late of 2nd Avenue, Jones Land in the parish of Saint Michael in this Island who died in this Island on the 20th day of

NOTICE NO. 596

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

**GEORGE MILTON BARNES also known as
MILTON BARNES**

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

LETTERS OF ADMINISTRATION CUM TESTAMENTO ANNEXO dated the 19th day of February, 2005 to the Estate of GEORGE MILTON BARNES also known as MILTON BARNES late of Belleplaine in the parish of Saint Andrew in this Island who died in this Island on the 1st day of March, 2010 by KARL ANDREW BARNES one of the beneficiaries named in the Will 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 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

Hastings in the parish of Christ Church in this Island who died in this Island on the 20th day of September, 1970 by JENNIFER MAUREEN APPLEWHAITE née BRANDFORD one of the beneficiaries named in the Will 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 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

NOTICE NO. 597

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

CHARLES BERESFORD BRANDFORD

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

LETTERS OF ADMINISTRATION CUM TESTAMENTO ANNEXO DE BONIS NON dated the 26th day of November, 1968 to the Estate of CHARLES BERESFORD BRANDFORD late of "Seabright",

NOTICE NO. 598

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

ELVIN ADOLPHUS THOMAS

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

LETTERS OF ADMINISTRATION to the Estate of ELVIN ADOLPHUS THOMAS late of #5 The Belle, Lower Estate in the parish of Saint Michael in this Island who died in this Island on the 25th day of June, 2012 by MARIESA BOURNE the daughter 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 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

NOTICE NO. 599

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

LESLIE ALAN KNOWLES

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

LETTERS OF ADMINISTRATION to the Estate of LESLIE ALAN KNOWLES late of "Ovadeh", Bannatyne in the parish of Christ Church in this Island who died in this Island on the 20th day of November, 2011 by KAREN MARY AFHELDT the widow 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 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

who died in this Island on the 16th day of June, 1976 by SEAN RONALD CADOGAN and LAUREN ANN CADOGAN the grandchildren 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 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

NOTICE NO. 601

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

ROBERT ARTHUR HARRISON
also known as
ROBERT A. HARRISON

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

LETTERS OF ADMINISTRATION to the Estate of ROBERT ARTHUR HARRISON also known as ROBERT A. HARRISON late of 21 Homestead Circle, Frere Pilgrim in the parish of Christ Church in this Island who died in this Island on the 29th day of June, 2005 by GINA ELIZABETH HARRISON the daughter 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 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

NOTICE NO. 600

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

HILDA META CADOGAN

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

LETTERS OF ADMINISTRATION to the Estate of HILDA META CADOGAN late of Kew Road, Bank Hall in the parish of Saint Michael in this Island

NOTICE NO. 602

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

MITCHINSON SINCLAIR PILE

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

LETTERS OF ADMINISTRATION to the Estate of MITCHINSON SINCLAIR PILE late of Clevedale Road, Black Rock in the parish of Saint Michael in this Island who died in this Island on the 4th day of October, 2012 by DOREEN ISALENE PILE the widow 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 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

Island on the 28th day of January, 1996 by EDLIN BEATRICE CHANDLER nee SKINNER the daughter 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 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

NOTICE NO. 603

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

UNA ELESE SKINNER

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

LETTERS OF ADMINISTRATION to the Estate of UNA ELESE SKINNER late of Swampy Town in the parish of Saint Lucy in this Island who died in this

NOTICE NO. 604

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

RUPERT BRATHWAITE

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

LETTERS OF ADMINISTRATION to the Estate of RUPERT BRATHWAITE late of Marley Vale in the parish of Saint Michael in this Island who died in this Island on the 14th day of June, 1998 by CLAYTIS DECOURSEY PINDER the son 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 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

NOTICE NO. 605

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

ADELAIDE AUGUSTA GREEN
also known as
ADELAIDE AUGUSTUS GREEN

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

LETTERS OF ADMINISTRATION to the Estate of ADELAIDE AUGUSTA GREEN also known as ADELAIDE AUGUSTUS GREEN late of Taitts Hill in the parish of Saint George in this Island who died in this Island on the 18th day of August, 1970 by SHEILA ANITA HAYNES the grand-daughter 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 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

NOTICE NO. 606

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

HENSFORD LEGALL
also known as
HERESFORD LEGALL

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

LETTERS OF ADMINISTRATION to the Estate of HENSFORD LEGALL also known as HERESFORD LEGALL late of Bishop Road in the parish of Saint Lucy in this Island who died in this Island on the 17th day of October, 2002 by ADAR LEGALL the son 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 25th day of April, 2013.

MARVA CLARKE
Registrar of the Supreme Court.

