

THE LABOUR SPOKESMAN

St. Kitts and Nevis

www.thelabourspokesman.com



SOUND SPEECH THAT CANNOT BE CONDEMNED... TITUS 2:8

Year 65 NO. 39

BASSETERRE, ST. KITTS, W.I.

FRIDAY, 24th FEBRUARY, 2023

EC \$2.00

At The Pumps This Weekend Maximum Price ULG per gallon -

Dated : 23/02/23

DELTA \$14.54/ SOL \$14.25

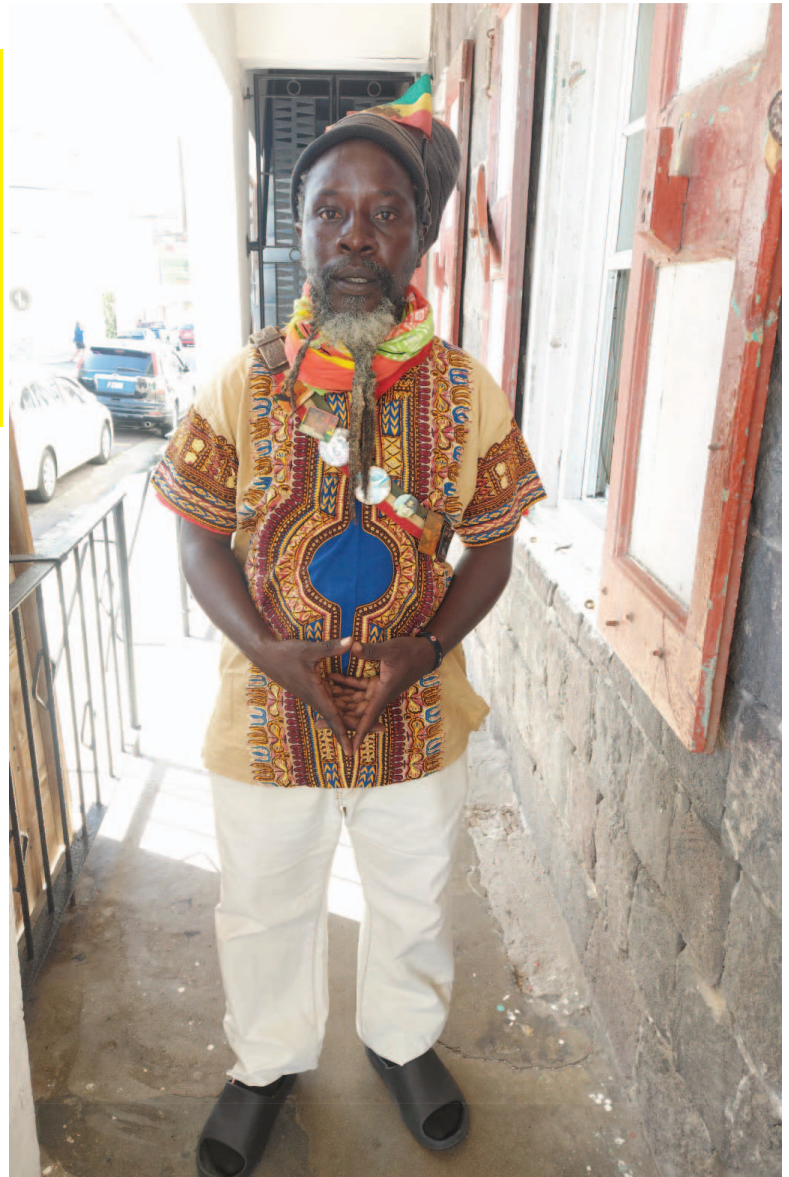
TAXPAYERS' PAIN

STORY ON
PAGE 03



SK ABOARD

STORY ON
PAGE 07



AFRICAN LESSON

STORY ON
PAGE 04



THE LABOUR SPOKESMAN

THE SPOKESMAN - ESTABLISHED MAY 1957

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Editorial

Apple Picking Democracy

All politicians are the same. This is what some people firmly believe based on the negative impressions and expereinces they have gotten from a corrupted few. It is like the old saying goes 'One bad apple spoils the whole bunch.'

A lot of people use this type of thinking to rationalize why they do not participate in general elections. To say it in another way, some people actually refrain from exercising their democratic right to elect a government of their choosing because of the 'one bad' apple thinking.

Now, the right to vote is not some overnight achievement. Our ancestors fought for it thus affording us the opportunity to have a say in who we put in office to govern the affairs of our country and people. Let that soak in a bit.

Politicians are elected to office in offering themselves up for national service; not for themselves, their family members, associates or anyone who fits whichever category of close relationship. They take oaths of allegiance and office; a customary public practice which displays to us that there should be no room for selfishness, ill-will and overall no corruption. This is serious business. This is no joke.

Most recently, under the previous government, there were many allegations levelled against that Harris-led administration such as the stem cell, 'watch and shoes' and Hushpuppi passport drama. Even when the Team Unity coalition broke up, the public fallout saw fingers pointing among those ex-colleagues, and of course 'Corruption' became a topic.

For some staunch party supporters, they would not even entertain the thought that certain claims were true because for all they know, it could just be propaganda. Even when certain officials, credible sources, chain of events that could make them

Case Number :SKBHPB2023/0014

THE EASTERN CARIBBEAN SUPREME COURT
IN THE HIGH COURT OF JUSTICE
FEDERATION OF ST. CHRISTOPHER & NEVIS
ST. CHRISTOPHER CIRCUIT
(PROBATE)

In the Estate of THOMAS W. CLARK late of
Transitions Lifecare, 250 Hospice Cir, Raleigh, North
Carolina, 27607, United States of America, deceased

TAKE NOTICE that an application has been filed by LORENA KING CLARK of 10451 Council, Chapel Hill, North Carolina, 27517, United States of America, for a Grant of Probate of the Will of the above-named deceased THOMAS W. CLARK who died on the 7th day of March 2022 without revoking a Will bearing the date of the 18th day of January 2008 wherein the Applicant is named Executrix.

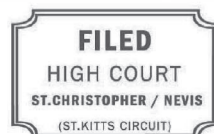
Any person having an objection to the Grant of Probate to the Applicant shall file an objection within 14 days of the publication of this Notice.

Dated the 13th day of February 2023.



M. Elizabeth A. Kelsick, Partner
KELSICK, WILKIN & FERDINAND
Attorneys-at-Law for the Applicant

Filed by: KELSICK, WILKIN & FERDINAND, Attorneys-at-Law for the Applicants, whose address for service is Fred Kelsick Building, Independence Square South, Basseterre, St. Kitts. Tel: +1.869.465.2645; Fax: +1.869.466.7808; Email: Law@kwfonline.com



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Fees Paid:52.00

raise an eyebrow, they choose instead to turn a blind eye.

Now this editorial piece is not aimed at sifting for truth or pouring gasoline into the fire but rather to explore how we function as a people. Do we pick a side and question nothing of those who owe us accountability and transparency? We all aspire to want to do better within our personal lives when we think ahead of future generations to come. What about national pride? Do we want better for our country?

Following the August 2022 General Elections, the St.Kitts-Nevis Labour Party was voted into office, and continuously the Dr. Terrance Drew led- administration applauds the electorate for picking the 'A-Team' to lead the country and return good governance and stomp out corruption.

From what it understood, individuals from various political backgrounds brought about this change. Now that is the true essence of unity.

The SKNLP candidates ahead of the elections all signed a Code Of Ethical Conduct document. That is commendable.

So, this week under the new SKNLP government, the Anti-Corruption Bill had its second reading in the House of Assembly, and many people are probably wondering how meaningful this would be to our society. Everybody has a part to play. We cannot just be pointing fingers at the politicians and other public officials expecting them to walk a straight and narrow path but it is free will and do as we please in our own lives. Of course public officials are viewed in a certain spotlight as that is a given but we too must choose to have integrity in our personal and professional lives.

It is about time that 'rotten fruits' stop spoiling goodness. May we as a society plant seeds of positivity and provide the proper nurturing for fruitful harvests for generations to come.



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AG Talks Ending Corruption Through Law In SKN

By: Spokesman Newsroom

B A S S E T E R R E , St.Kitts:(Wednesday 22nd February 2023)- “It is the honest taxpayer, hardworking men and women who pay the price when government funds which should go to provide essential services are siffend off into the pockets of public officials and their private conspirators and cronies.”

So said Attorney General and Minister of Justice and Legal Affairs Garth Wilkin during his presentation on the Anti-Corruption Bill which had its second reading during the sitting of the National Assembly on Wednesday, 22nd February, 2023 .

According to him: “Corruption also drains an economy and grows like a cancer until it destroys the system of government. Some countries have reached the point where no simple transactions such as passing your drivers licence test can be completed without paying a bribe to a public official. Do we want St.Kitts and Nevis to



be like that?”

The Attorney General pointed out that many people may ask why this bill, why at this time, why is anti-corruption legislation so important and how does it fit into our government’s long term strategy.

“To answer those questions, one has to first be clear on what corruption is and what it does to a society. At its core, corruption is the use of power for private gains. It is a societal ill motivated by greed and

practiced by greedy men and women. The use of power for private gains involves the abuse of the capacity or ability to direct or influence the behaviour of others or the course of events. Private gain doesn’t necessarily mean private gains for your own self or family but also gains for

associates and cronies which divert state funds or assets to the detriment of the people of a country,” he shared.

He described that day in the National Assembly as “momentous day for our Federation” whilst adding “Today on the first day of lent in this hallowed hall the men and women on this side of the floor are fulfilling their undertaking to our people and the wider global community to make a fundamental change in the way that government does its business in our Federation.”

AG Wilin expressed that it gave him “great pride and joy to be given the opportunity by my elected friends and colleagues to declare loudly and clearly for all to share Kittitians and Nevisians at home and abroad, good governance is finally here

According to him: “Transparency and accountability are finally becoming a part of our societal and political DNA. The opaque clandestine and corrupt style of governance of our recent past has finally come to an end.Madame speaker, we sit and stand here today for this noble cause because of the strong will of the good people on this side of the assembly and the dedicated effort of the hardworking team at the Attorney General’s office. Creating revolutionary.legislation is not easy; it involves late nights, daily life sacrifices and sometimes walking alone in the dark night on a lonely path through the raging storm of constant personal attacks from enemies of mature democracy. This is not an easy job Madame speaker but the sacrifices ade now will [be a benefit] to the generations of Kittitians and Nevisians to come and everything happens for a reason...”

The Attorney General also commented that the bill “receives safe passage, it will signal a new day and a better way for our people.”

“It is loud and clear from the public, private and global cause for good governance that this government has determined that the best way to reduce corruption in our Federation is to construct and preserve three legislative pillars of protection, the first being the Anti-Corruption Act, the second being Integrity in Public Life Act and the third being Freedom of Information Act,” he noted.

Front Page Photo: Attorney General and Minister of Justice and Legal Affairs Garth Wilkin during his presentation on the Anti-Corruption Bill during the sitting of the National Assembly on Wednesday 22nd February 2023(Facebook/St.Kitts and Nevis Information Services SKNIS)

SAGICOR LIFE (EASTERN CARIBBEAN) INC.

Kernis A. Akers of **Mission Street, Tabernacle, St. Kitts**, having made sworn deposition that **Policy No. K100300857** issued by **British American Insurance Company** and assumed by **Sagicor Life (Eastern Caribbean) 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: **17th February, 2023.**

By Order

Althea C. Hazzard
Corporate Secretary



Wise Financial Thinking for Life

Sagicor Life (Eastern Caribbean) Inc

SAGICOR LIFE (EASTERN CARIBBEAN) INC.

Dora Matilda Stevens of **Central Street, Basseterre, St. Kitts**, being **Beneficiary**, having made sworn deposition that **Policy No. J554006267** issued by **Sagicor Life Inc** and assumed by **Sagicor Life (Eastern Caribbean) Inc.** on the life of Noel Stevens Irish 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: **17th February, 2023.**

By Order

Althea C. Hazzard
Corporate Secretary



Wise Financial Thinking for Life

Sagicor Life (Eastern Caribbean) Inc

SAGICOR LIFE (EASTERN CARIBBEAN) INC.

Dion Berridge of **P.O. Box 1815, Buckley’s Site, Basseterre, St. Kitts**, having made sworn deposition that **Policy No. J554000732** issued by **Sagicor Life Inc** and assumed by **Sagicor Life (Eastern Caribbean) 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: **13th February, 2023.**

By Order

Althea C. Hazzard
Corporate Secretary



Wise Financial Thinking for Life

Sagicor Life (Eastern Caribbean) Inc

SAGICOR LIFE (EASTERN CARIBBEAN) INC.

Kristal Phillip of **Buckley’s Site, Basseterre, St. Kitts**, having made sworn deposition that **Policy No. 055403860** issued by **Sagicor Life Inc** and assumed by **Sagicor Life (Eastern Caribbean) 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: **13th February, 2023.**

By Order

Althea C. Hazzard
Corporate Secretary



Wise Financial Thinking for Life

Sagicor Life (Eastern Caribbean) Inc

Ras Iya Talks About Preserving African Culture

By: Spokesman Newsroom

BASSETTERRE, St.Kitts:(Thursday 23rd February 2023)- In sharing a message to the black population of St.Kitts and Nevis during Black History Month, Ras Iya of the Nyabinghi Theocracy Order Ras Iya is encouraging all to carry out proper research and engage the young people as early as possible in knowing about African roots and culture.

He expressed such sentiments having been quizzed by this reporter during an interview surrounding the annual 'African/I-Story' week of activities (19th to 26th February 2023) under the theme 'Recognizing, Embracing, Restoring, Preserving the Legacy of Our Martyrs from Then Til Now.'

"the insistence of honouring our ancestors and the continent of Africa and the people who have contributed to the whole affairs as African people because we are not Kittitians and Nevisians... [in relation] to the aspect that they bring us too. We are born Africans...but we have contributed to the whole affairs so it's time now that we take the initiative grounds and make our narrative be our own; not somebody being our narrative because we would be living how they want us to live how they want us to live and not what we need to be living," Ras Iya stated.

He went on to say: "The great emphasis is for us to do proper research and engage the young ones as early as we could so that they could have insistence on what the history of Africa and African people are all about, and what we are going forward with the next generation in the future to come."

Book donations to primary schools have been carried out including at the Beach Allen Primary School and Sandy Point Primary School while for Friday 24th, another book donation is slated to take place at the Joshua Obadiah Primary School.

In relation to such contribution to history books to the learning institutions, Ras Iya said: "This is where the Nyabinghi Theocracy Order is taking it as His Majesty always emphasize that education is a tool and a weapon that can be used. We are

really seeing the foster of that maintenance in our young ones in our future generations."

He also spoke about the overall vision of the activities in helping to "foster the knowledge sharing in African history as part of our mantra which says let the aging be protected, the infant cared for and the sick be nourished and the hungry fed and shelter for the shelter less . So, we are always there to help in whatever little way we can in the context of charity."

Other activities included food hamper distribution to the needy and elderly.

Saturday 25th is a scheduled rest day while the next day (Sunday) is another groundation session and laying of wreaths of those within the Rasta community who have gone to the Great Beyond.

Front Page Photo: Ras Iya of the Nyabinghi Theocracy Order poses for a photo following an interview with this media house on Tuesday 21st February 2023. (Spokesman Snap)



EASTERN CARIBBEAN SUPREME COURT
FEDERATION OF SAINT CHRISTOPHER AND NEVIS
SAINT CHRISTOPHER CIRCUIT
A. D. 2023



TITLE BY REGISTRATION ACT, CAP. 10.19

SKBLRD2023/0002

IN THE MATTER OF SECTION 144 OF THE TITLE BY REGISTRATION ACT AND LOST CERTIFICATE OF TITLE DATED 23 APRIL 1969 REGISTERED IN BOOK U1, FOLIO 65 OF THE REGISTER OF TITLES OF THE ISLAND OF SAINT CHRISTOPHER

NOTICE OF LOST CERTIFICATE OF TITLE

NOTICE IS HEREBY GIVEN that REGINALD MICHAEL ST. CLAIR O'LOUGHLIN and AMY ESTELLA WARNER nee O'LOUGHLIN, the Administrators With Will Annexed of The Estate of Reginald S. O'Loughlin, Deceased, by virtue of a Grant of Letters of Administration With Will Annexed dated 21st September 2021 recorded in Liber "Wills", Volume "F2" at Folios 315 to 322 of the Probate Records for St Kitts; the late Reginald Stewart O'Loughlin being registered proprietor of the below-mentioned property, have applied to the Registrar of Titles for the issue of a replacement Certificate of Title in lieu of one dated 23 April 1969 and registered in Book U1 Folio 65 of the St. Christopher Register of Titles on the basis that the said Certificate of Title has been irrecoverably lost, the land contained in the said title being ALL THAT lot piece or parcel of land at Lot 12 Shadwell Housing Development, Basseterre, St. Kitts and comprising part of the land formerly held by J. Shefton Warner Ltd. situated in the Parish of St. George and St. Peter and known as the Shadwell Housing Development and bounded and measuring as follows:- On the North by Lot No. 11, 115 feet; On the South by Lot No. 13, 101.5 feet; On the East by Martin Luther King Ave., 60 feet; and on the West by a Public Road, 61.28 feet; and containing by admeasurement 6,465 square feet.

Any person who may be in possession of the said Certificate of Title or of any information which may lead to its recovery, kindly contact: KELSICK, WILKIN & FERDINAND, Attorneys-at-Law, of Chambers, Fred Kelsick Building, Independence Square South, Basseterre, St Kitts.

Dated this 3rd day of February 2023.

Signed.....
Hadya Dolphin, Associate
KELSICK, WILKIN & FERDINAND
Attorneys-at-Law for the Applicants

IN THE EASTERN CARIBBEAN SUPREME COURT

IN THE HIGH COURT OF JUSTICE

FEDERATION OF SAINT CHRISTOPHER AND NEVIS

SAINT CHRISTOPHER CIRCUIT

Title by Registration Act. Cap. 10.19

A. D. 2023

SUIT NO. SKBHCV2017/0245

IN THE MATTER of Section 78 of the Title by Registration Act, Cap. 10.19

and

IN THE MATTER of the Respondent's property comprised in Certificate of Title registered in Book F3 Folio 478.

BETWEEN:

REPUBLIC BANK (EC) LIMITED

- Applicant

and

COLETTE B. LEWIS now known as COLETTE B. LEWIS-MOSES

- Respondent

NOTICE OF SALE

The Property described below will be offered for sale by The Registrar of the Supreme Court by public auction at the Police Training Complex, William Street, Basseterre, St. Kitts, on the 23rd day of MARCH, 2023 at 2:15 o'clock in the afternoon.

The successful bidder will be required to pay at the time of sale a deposit of one fourth of his accepted bid and the balance within one month from the day of sale.

Possession of the property will be given to the purchaser on payment of the deposit. Any taxes due on the said property must be paid by the Purchaser.

The Purchaser will, after payment in full of the purchase price, obtain from the High Court of Justice, a Certificate of Title to the property.

The Property will be available for inspection prior to the date of sale by appointment with the Registrar of the Supreme Court.

DESCRIPTION OF PROPERTY

ALL THAT lot of land known as Lot No. 15 of Soho Housing Development and bounded and measuring as follows, that is to say:- On the North-West by Lot No. 17, 66.95 feet, On or towards the North-East by Lot No.16, 97.62 feet, On or towards the South-East by a Public Road, 57.87 feet, and On or towards the South-West by a Public Road, 75.82 feet and 15.31 feet and containing by admeasurement 6,087.00 square feet, all as the same is described in a Certificate of Title dated the 28th day of August, 2006 and registered in Book F3 Folio 478 of the Register of Titles of the Saint Christopher Circuit in favour of COLLETTE B. LEWIS-MOSES formerly known as COLLETTE B. LEWIS formerly of The Ghaut, Sandy Point, in the Parish of St. Anne, in the Island of Saint Christopher in the Federation of Saint Christopher and Nevis as registered proprietor thereof.

UPSET PRICE

The Upset price for the above property shall be EC\$265,979.50.

Dated the 20th day of FEBRUARY, 2023.

Registrar of the Supreme Court



Editor's note:

Dear readers, Lent began on Wednesday of this week, 22 February, observed as Ash Wednesday 2022. As we have done in previous years, each week we shall endeavour to bring you a brief discourse on some aspects of the many lessons which could, and should, guide us on our Lenten journey, all from a layman's perspective.

The Lenten Journey 2023: A Layman's Perspective - 1

As Lent begins we recall how Jesus taught us to behave in our various forms of worship. He taught us to refrain from making a show of our good deeds, trying to attract the attention of others. Indeed, he pointed out that by doing so we would loose all rewards from our Heavenly Father.

He further admonished that when one of our hands extend alms the other should NOT know what the first is doing.

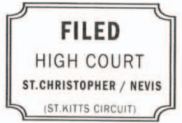
Our almsgiving should always be in secret, and our Father who sees all that is done in secret will reward us accordingly.

Jesus also warned us to refrain making a show of praying. He admonished us not to imitate the hypocrites who love to make a show of praying publicly. Rather, we should go to our private rooms, close the doors, and then pray to our Heavenly Father who is in those places.

In other words, at the heart of you prayers should always be our love for God and His Son who made the ultimate sacrifice to save all of mankind.

At the beginning of Lent Jesus teaches us how to conduct ourselves in praying, fasting, and almsgiving. Thus the three pillars of Lent strengthen our faith and lead us to eternal life.

Case Number :SKBHPB2023/0013



Submitted Date:14/02/2023 16:03

IN THE EASTERN CARIBBEAN SUPREME COURT
FEDERATION OF SAINT CHRISTOPHER AND NEVIS
IN THE HIGH COURT OF JUSTICE
SAINT CHRISTOPHER CIRCUIT
A.D. 2023
(PROBATE)

Filed Date:15/02/2023 08:30

Fees Paid:52.00

Probate No. SKBHPB2023/ In the Estate of **WINIFRED BOWRY** late of Arawak Street, Harbour View, Bird Rock, in the Parish of St. George, in the island of St. Christopher, deceased.

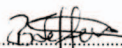
ADVERTISEMENT OF APPLICATION FOR GRANT OF LETTERS OF ADMINISTRATION

TAKE NOTICE that an Application has been filed by **SHIRLEY BOWRY** of Arawak Street, Harbour View, St. Kitts for a Grant of

(c) Letters of Administration to the Applicant who is the sister of the deceased, having died intestate on the 8th day of September, 2018.

Any person having an objection to the grant of Letters of Administration to the Application shall file an objection within 14 days of the publication of this Notice.

Dated this 24th day of January, 2023.


HENDERSON LAW CHAMBERS

Attorneys-at-Law for the Estate of **WINIFRED BOWRY**

Filed by: Brittney S. Jeffers Attorney-at-Law of HENDERSON LAW CHAMBERS, Suite 7, The Sands Complex, Bay Road, Basseterre, St. Kitts. Telephone Number: (869) 465-6242. The Applicant's address for service is at Henderson Law Chambers.

The Registry is at Sir Lee Llewellyn Moore Judicial and Legal Services Complex, East Independence Square Street, Basseterre, St. Kitts, telephone number (869) 465-2482. The Office is open between 8:00 am to 3:30 pm Mondays to Fridays except Public Holidays.

THE EASTERN CARIBBEAN SUPREME COURT
IN THE HIGH COURT OF JUSTICE
FEDERATION CHRISTOPHER AND NEVIS
ST. CHRISTOPHER CIRCUIT

A.D. 2023
(PROBATE)

SKBHPB2023/

In the Estate of **BELLE CORNELIUS**,
of Cayon Project, in Parish of St. Mary
in the Island of St. Christopher who resided
in Brooklyn, New York, Deceased.

ADVERTISEMENT OF APPLICATION FOR GRANT OF PROBATE

TAKE NOTICE that an application has been filed by Inniss and Inniss on behalf of **DAVID GOVIA** a citizen of St. Kitts and Nevis now residing in Brooklyn, New York for a Grant of Probate of the Will of the above named deceased who died on the 25th day of December 2021 without revoking her will bearing the date of 8th March, 2011 wherein the applicant is named Executor. Any person having an objection to the grant of Probate to the application shall file an objection within 14 days of the second publication of this Notice.

Dated this 16th day of February, 2023

Filed by


Inniss and Inniss
Attorneys-at-Law for
the Executor

Inniss and Inniss, Attorneys –at –Law for the Applicant whose address for service is Chambers
11A Cayon Street, Basseterre, St. Kitts.

THE EASTERN CARIBBEAN SUPREME COURT
IN THE HIGH COURT OF JUSTICE
FEDERATION OF CHRISTOPHER AND NEVIS
ST. CHRISTOPHER CIRCUIT

A.D. 2023
(PROBATE)

SKBHPB2023/

In the Estate of **CLIFFORD MACLEOD
FITZROY THOMAS**, of Main Street
Molineux in the Parish of Christ Church in the
Island of St. Christopher, Deceased.

ADVERTISEMENT OF APPLICATION FOR GRANT OF PROBATE

TAKE NOTICE that an application has been filed by Inniss and Inniss on behalf of **LENOA WALTERS** of Christ Church and **RUBY THOMAS** of Nevis Street for a Grant of Probate of the Will of the above named deceased who died on the 10th day of March 2022 without revoking his Will bearing the date of 9th day September, 2016 wherein the applicants are named Joint Executrices.

Any person having an objection to the grant of Probate to the application shall file an objection within 14 days of the second publication of this Notice.

Dated this 16th day of February, 2023.

Filed by


Inniss and Inniss
Attorneys-at-Law for
The Joint Executrices

Inniss and Inniss, Attorneys –at –Law for the Applicant whose address for service is Chambers
11A Cayon Street, Basseterre, St. Kitts.

NOTES

1. Votes at meetings of shareholders may be given either personally or by proxy using virtual means, in the case of a shareholder who is a body corporate or association, by an individual authorised by a resolution of the directors or governing body of that body corporate or association to represent it at meetings of shareholders of the Company.
2. A shareholder who is entitled to vote at a meeting of shareholders may by means of a proxy appoint a proxy holder, or one or more alternate proxy holders, none of whom need be shareholders, to attend and act at the meeting or any adjournment thereof, in the manner and to the extent authorized by the proxy and with the authority conferred by the proxy. A corporation being a member of the company may appoint as a proxy one of its officers or any other person though not a member of the Company.
3. A proxy is valid only at the meeting in respect of which it is given or any adjournment of that meeting.
4. Shareholders are directed to clause 4.4.1 of the Company's By-Laws in relation eligibility for directorship. Clause 4.4.1 reads:

Eligibility: No person shall be eligible for election as a director of the Company if:

- a. *he is prohibited from being a director by reason of any provision in or any order made under, the Ordinance, the Banking Act or any other applicable legislation; or*
- b. *he does not satisfy qualifying criteria/guidelines of the Eastern Caribbean Central Bank;*
- c. *he does not hold at least five hundred (500) shares in the Company.*
- d. *unless he or some other shareholder intending to propose him, at least seven clear days before the meeting, leaves at the registered address of the Company a notice in writing duly signed, specifying his candidature for the office and the intention of such shareholder to propose him.*

5. The ordinary definition of 'clear days' mean days counted from one day to another with exclusion of both the first and the last day.
6. In proposing candidates for nomination as independent directors, shareholders are asked to have regard to the definition ascribed to and determining considerations for an 'Independent Director' in the Eastern Caribbean Central Bank's (ECCB) **Enforced Guidelines on Corporate Governance for Institutions licensed to conduct Banking Business** (the 'Guidelines'). The Guidelines define 'Independent Director' as a director who is independent of management and free of any business or other relationships that would materially interfere with, or could reasonably be perceived to materially interfere with the exercise of his unfettered and independent judgment. The guidelines go on to state that in the determination of independence, consideration should be given to whether the person:

- a) *Was employed by the institution within the last five years; or*
- b) *Within the last five years, had a material relationship with the institution either directly, or as an advisor, partner, shareholder, director or senior employee or a body that has or had such relationship with the institution; or*
- c) *Received or receives additional remuneration from the institution apart from a director's fee, participates in the institution's share option or a performance-*

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Notice is hereby given that the thirty-fifth Annual General Meeting of The Bank of Nevis Limited ('the Company') will be held at the Nevis Performing Arts Centre (NEPAC) located at Pinneys, Nevis on Thursday March 16, 2023 at 5:00 p.m.

AGENDA

1. To approve the Minutes of the thirty-fourth Annual General Meeting held on December 17, 2020.
2. To receive the Report of the Board of Directors.
3. To receive the Report of the Auditors.
4. To receive and consider the accounts for the year ended June 30, 2021.
5. To elect three (3) non-independent directors:
 - i. Sonia Williams retires by rotation and being eligible offers herself for re-election.
 - ii. Joseph Herbert retires by rotation and being eligible offers himself for re-election.
 - iii. Vernel Powell retires by rotation but does not offer himself for re-election.
6. To elect one (1) independent director:
 - i. Jacqueline Lawrence retires by rotation and being eligible offers herself for re-election.
7. To declare a dividend.
8. To appoint Deloitte and Touche, Chartered Accountants, as auditors for the year ending June 30, 2022.
9. Any other business.

By Order of the Board

C. Herbert.....

CINDY C.T HERBERT (MRS)
CORPORATE SECRETARY

// ...cont'd from last page

related pay scheme, or is a member of the institution's pension scheme, or receives other forms or deferred compensation not contingent upon continued service; or

- d) Represents a significant shareholder on the board; or*
- e) Has served on the board for more than ten years.*

7. In proposing candidates for nomination to directorship generally, shareholders are asked to have regard to the following subsections of the *Banking Act, No.1 of 2015*:

97.(1) Every person who is, or is likely to be a director, significant shareholder, or officer of a licensed financial institution or licensed financial holding company must be a fit and proper person to hold the particular position which he holds or is likely to hold.

(2) In determining whether a person is a fit and proper person to hold any particular position, regard shall be had to:

- (a) the person's probity, competence and soundness of judgment for fulfilling the responsibilities of that position;*
- (b) the academic or professional qualifications or effective experience in banking, finance, business or administration or any other relevant discipline of the person concerned;*
- (c) the diligence with which the person is fulfilling or likely to fulfill the responsibilities of that position;*
- (d) whether the interests of depositors or potential depositors of the licensed financial institution are, or are likely to be, in any way threatened by that person holding the position;*
- (e) whether the person is a significant shareholder, director or officer or holds any position of authority in any licensed financial institution locally or elsewhere whose licence has been suspended, or revoked otherwise than as a result of an amalgamation or voluntary liquidation or which has been or is being wound up or compulsorily liquidated;*
- (f) whether the person has failed to satisfy any judgment or order of a court locally or abroad including the repayment of a debt;*
- (g) whether the person is an un-discharged bankrupt or has been declared a bankrupt locally or abroad; and*
- (h) whether the person has been removed or suspended by a regulatory authority from serving as a director or officer in a licensed financial institution or any body corporate locally or abroad.*

(3) Without prejudice to the generality of the foregoing provisions, regard may be had to the previous conduct and activities in business or financial matters of the person in question and, in particular, to any evidence that the person has:

- (a) committed an offence involving fraud or other dishonesty or violence;*
- (b) contravened any provision made by or under an enactment designed for protecting members of the public against financial loss due to dishonesty, incompetence or malpractice by persons concerned in the provision of banking, insurance, investment or other financial services or the management of companies or against financial loss due to the conduct of a discharged or undischarged bankrupt;*
- (c) engaged in any business practices appearing to the board to be deceitful or oppressive or otherwise improper (whether unlawful or not) or which otherwise reflect discredit on the person's method of conducting business;*
- (d) an employment record which leads the board to believe that the person carried out an act of impropriety in the handling of his employer's business; or*
- (e) engaged in or been associated with any other business practices or otherwise conducted himself in a manner as to cast doubt on his competence and soundness of judgment.*



Minister of Tourism Marsha Henderson while making her announcement about interCaribbean Airways (Spokesman Screenshot via Facebook/St.Kitts and Nevis Information Services SKNIS)

Tourism Minister Announces New Flight Services Out Of SKN

By: Spokesman Newsroom

BASSETERRE, St.Kitts:(Thursday 23rd February 2023)- The St.Kitts Tourism Authority has negotiated for flight services via interCaribbean starting Sunday 12th March 2023.

Minister of Tourism Marsha Henderson during a statement delivered on Thursday 23rd February, revealed such information whilst addressing regional airlift challenges.

As disclosed by her, service out of the Grantley Adams International Airport, Barbados is scheduled to commence on Sunday 12th March 2023 with the service to Puerto Rico being announced shortly thereafter.

It is understood that Embraer EMB120 aircraft, which has a seating capacity of 30, will service St.Kitts from Barbados three times weekly on Sunday, Wednesday and Friday with one stop connectivity via Barbados to the islands of Grenada, St. Vincent and the Grenadines, St.Lucia, Dominica and Guyana.

In delivering the airlift news, the Tourism Minister remarked: "Today is indeed an inspiring day in tourism as we continue our rebuilding efforts plagued by a global pandemic compounded by ongoing external threats including inflation, ongoing wars as well as regional and international airlift challenges Prior to the pandemic, the Caribbean was our second largest source market. This market is driven by business travel, visiting friends and relatives and our Caribbean events such as CPL, carnival and music festivals."

She continued: "Regional travel has been impacted significantly as a result of inadequate airlift within the region due to the limitations of the existing regional carriers. As many of you may aware, present travel within the areas characterized as expensive trips to the United States with an overnight stay or multiple stops within the region thus resulting in extended travel times. This has undoubtedly been a trying time for our people of the region.



A look at an aircraft operated by interCaribbean Airways (www.intercaribbean.com)

(cont'd on page 11)

J.N.F. General Hospital Upgrades Bio Safety Cabinet

Basseterre, St. Kitts and Nevis:

The J.N.F. General Hospital has upgraded its bio safety cabinet for mixing chemotherapy medication. This upgrade is part of the hospital's ongoing commitment to providing the best care possible to cancer patients and ensuring the safety of staff.

The Bio Safety Cabinet was upgraded from a Class II Type A cabinet to a Class III cabinet that provides a sterile environment for the preparation

of chemotherapy medications. This cabinet utilizes HEPA filtration to remove airborne particles and contaminants, ensuring the safety of the chemotherapy medication and the staff working with it.

"We are pleased to be able to provide this upgraded Bio Safety Cabinet to our staff and patients," said Dr. Sharon Archibald, Permanent Secretary in the Ministry of Health. "Ensuring their safety of is of utmost importance to us, and this upgrade is just one of the many steps we are taking to transform healthcare in the federation."

The upgraded Bio Safety Cabinet was commissioned on Friday, 17th February 2023 and is already in use by the staff of the Oncology Department of the hospital. The upgrading of the cabinet will further ensure that all staff members handling and preparing chemotherapy medications can continue to do so in a safe environment.

"We definitely saw the need to improve in multiple areas of the hospital and one of the areas we were able to that with was in the Oncology Unit." said Director of Heath Institutions, Dr. Jenson Morton. "We were able to upgrade the type of cabinet that is used

for this function from a Class II cabinet to a Class III cabinet which can allow us to work more efficiently in that department and which can improve the overall quality of outcome for both the patients as well as the staff members that work in the oncology unit."

The J.N.F. General Hospital is a leading healthcare institution in the federation and is dedicated to providing high-quality care to its patients. With the upgraded Bio Safety Cabinet for mixing chemotherapy medication, the hospital is better equipped than ever to provide safe and effective treatment to cancer patients.

Right to Know. Right Now!

EASTERN CARIBBEAN SUPREME COURT
SAINT CHRISTOPHER AND NEVIS
SAINT CHRISTOPHER CIRCUIT

IN THE HIGH COURT OF JUSTICE

ACT OF SEIZURE

BE IT KNOWN TO ALL MEN THAT, by virtue of powers on me conferred by **NATIONAL BANK TRUST COMPANY (ST KITTS-NEVIS-ANGUILLA) LIMITED**, a company duly incorporated under the Laws of Saint Christopher and Nevis, and having its registered office at Central Street, in the town of Basseterre, in the Island of Saint Christopher

I, JARRED COTTON, Bailiff, on the 13th day of January 2023 did proceed to the land and premises of EMELDA A. MINOTT of Saint Christopher but presently residing at Sea Cows Bay, Road Town, Tortola, and there being at 4:20pm o'clock on the day and date above written, did seize ALL THAT lot piece or parcel of land situate at Lot No. 11 at the area commonly called "CARIFESTA VILLAGE" situate at Douglas Estate Housing Development aforesaid and bounded and measuring as follows: On or towards the North-East by a Public Road 45.00 feet; On or towards the South-East by Lot No. 10, 80.00 feet; On or towards the South-West by Lot No. 8, 45.00 feet and On or towards the North-West by Lot No. 12, 80.00 feet and containing by admeasurement 3,600 square feet, all as the same is described in Certificate of Title dated the 13th day of May, 2021 and registered in Book U3 Folio 234 of the Register of Titles of the Saint Christopher Circuit, the said property to be held for sale in due course of law for non-payment of the sum of **EC\$211,948.91** Two Hundred and Eleven Thousand, Nine Hundred and Forty-Eight Dollars and Ninety-One Cents (being \$110,761.00 as to the principal sum and \$101,187.91 as to interest thereon at the rate of 11.00 per cent per annum as at the 20th day of December, 2021) plus interest accruing from the 21st day of December, 2021 until payment at the rate of 11.00% (eleven point zero percent) per annum which sum and interest are due to NATIONAL BANK TRUST COMPANY (ST. KITTS NEVIS ANGUILLA) LIMITED by virtue of Mortgage registered on the 13th day of May, 2021.

Of which seizure I do, by this Act, give notice to you the said EMELDA MINOTT, and to all concerned.

DONE by me at Lot No. 11 at the area commonly called "CARIFESTA VILLAGE" situate at Douglas Estate Housing Development, in the Island of Saint Christopher on the day and date above written, before and in the presence of the witness who subscribed this Act of Seizure with me.

B A I L I F F

Done in the presence of:

Andrew Leburd
High Court Bailiff

EASTERN CARIBBEAN SUPREME COURT
SAINT CHRISTOPHER AND NEVIS
SAINT CHRISTOPHER CIRCUIT

IN THE HIGH COURT OF JUSTICE

ACT OF SEIZURE

ANGUILLA NATIONAL BANK LIMITED a limited liability Company duly incorporated under the Laws of the Federation of St Christopher and Nevis and having its head office at Central Street, Basseterre, in the Island of Saint Christopher.

I, JARRED COTTON, Bailiff, on the 13th day of January 2023 did proceed to the land and premises of DIANE FLEMMING formerly of Apt C Leeward Cove, Frigate Bay, Basseterre, in the Island of St Christopher, and there being at 4:40pm o'clock on the day and date above written, did seize ALL THAT lot piece or parcel of land situate at Lot No. 11 situate at Ocean Gardens Housing Development and containing by admeasurement 7,540.00 square feet and bounded and measuring as follows, that is to say: On or towards the North East by a Development Road, 75.04 feet; On or towards the South East 26.00 feet and by Lot No. 10, 74.96 feet; On or towards the South West by Camps Estate, 74.89 feet and On or towards the North West by Lot No. 12, 100.27 feet, all as the same is described in Certificate of Title dated the 18th day of April, 2011 and registered in Book K3 Folio 160 of the Register of Titles of the Saint Christopher Circuit, the said property to be held for sale in due course of law for non-payment of the sum of EC\$606,912.35 (Six Hundred and Six Thousand, Nine Hundred and Twelve Dollars and Thirty-Five Cents) being \$274,254.23 as to the principal sum and \$332,658.12 as to interest thereon at the rate of 8.50 per centum per annum as at 21st day of July, 2022) plus interest accruing from the 22nd day of July, 2022 at the rate of 8.50% (eight point five zero per centum) per annum which sum and interest are due to ST KITTS NEVIS ANGUILLA NATIONAL BANK LIMITED by virtue of Mortgage registered on the 18th day of April, 2011.

Of which seizure I do, by this Act, give notice to you the said DIANE FLEMMING, and to all concerned.

DONE by me at Lot No. 11 Ocean Gardens Housing Development, in the Island of Saint Christopher on the day and date above written, before and in the presence of the witness who subscribed this Act of Seizure with me.

B A I L I F F

Done in the presence of:

Andrew Leburd
High Court Bailiff

NIA official expresses gratitude for donation of books to public library, sports museum featuring Elquemedo T. Willett's cricketing prowess, 78 years of Nevis' cricket history

N I A CHARLESTOWN NEVIS (February 22, 2023) — Mr. Kevin Barrett, Permanent Secretary in the Ministry of Education, Library Services, Youth and Sports in the Nevis Island Administration (Nevis Island Administration), expressed gratitude to Mr. Stevenson Manners, local author of the recently launched publication "The Father Son and Offsprings" for donating copies of his book to the Nevis Public Library Service and the Nevis Sports Museum.

The book which documents 78 years of cricketing history on Nevis, was presented during a recent exhibition mounted by the library in partnership with the author. It also highlights the contribution of Mr. Elquemedo Tonito Willett, the first Nevisian and Leeward Islander to play test cricket 50 years ago.

"Thank you very much Mr. Manners... you have put together what I believe is a masterpiece" I want to congratulate you not only putting this together but also recognizing Mr. Willett and all the others who you would have penned in your book, but I speak of Mr. Willett in this light because of the relationship that I've had with him - from hearing of him when I was at the Boy School and then as a coach at the Charlestown Primary School that I taught and was principal as well...

"We have had very,



Mr. Stevenson Manners presenting Mr. Kevin Barrett, Permanent Secretary in the Ministry of Education, Library Services, Youth and Sports on Nevis with two copies of his book entitled "The Father Son and Offsprings" for the Nevis Library Services and the Nevis Sports Museum recently at an exhibition at the library in Charlestown



Mr. Stevenson Manners, local author and publisher of the book "The Father Son and Offsprings" documenting 78 years of Nevis' cricketing history speaking of his publication at a recent exhibition at the Nevis Public Library in Charlestown



Mr. Elquemedo Tonito Willett, made cricketing history when he became the first Nevisian and Leeward Islander to play test cricket almost 50 years ago on March 09, 1973.

very good relations. That was through athletics but what you have documented here in terms of his cricketing prowess, I know that there are a lot of people who only

have heard of Mr. Willett but I am sure you would have done your research, and statistics are here to backup all that we are

(cont'd on next page)

saying we have heard about Mr. Willett, and it's also symbolic, and if I could say in a metaphorical figure of speech about Mr. Willett, he's an institution.

"Another institution in Nevis who have changed, I believe, the landscape of Nevis is the TDC and TDC is also celebrating 50 years and Mr. Willett, I believe, as of the contribution that TDC would have made to Nevis, I believe you would have made more because through your hands we have seen young cricketers, we have seen athletes..."

"I looked at a team just a few years ago and there were some young cricketers who were selected to the Leeward Islands, I think it was Under 19, and except for one cricketer from Nevis [who] made that team, all of the others went to the Charlestown Primary School but the exception to that was a cricketer who would have also benefited from Mr. Willett who was Carlon Tuckett and he would have gone to the Maude Crosse Preparatory School but I know Mr. Willett had a hand in his coming through as a young cricketer.

"So Mr. Manners, I want to thank you on behalf of the Ministry of Education, on behalf of the Library Services. We want to thank you because this, I believe, is going to create some traffic to the library, and that is always a good thing because we are hearing nowadays that libraries are becoming outdated and extinct," he said.

In presenting the books to the permanent secretary, Mr. Manners underscored his satisfaction in compiling and publishing his newest publication and justified his

EASTERN CARIBBEAN SUPREME COURT

SAINT CHRISTOPHER AND NEVIS

SAINT CHRISTOPHER CIRCUIT

IN THE HIGH COURT OF JUSTICE

ACT OF SEIZURE

BE IT KNOWN TO ALL MEN THAT, by virtue of powers on me conferred by ST KITTS NEVIS ANGUILLA NATIONAL BANK LIMITED a limited liability Company duly incorporated under the Laws of the Federation of St Christopher and Nevis and having its head office at Central Street, Basseterre, in the Island of Saint Christopher.

I, JARRED COTTON, Bailiff, on the 13th day of January 2023 did proceed to the land and premises of TERRENCE LANGLEY of Saddlers Village, in the Parish of St. John, in the Island of St Christopher, and there being at 5:30pm o'clock on the day and date above written, did seize ALL THAT lot piece or parcel of land situate at Belle View Village in the Parish of St. John in the Island of St. Christopher aforesaid bounded and measuring as follows, that is to say: On or towards the North-East and North by land of Clinton Langley 86.39 feet and 33.00 feet respectively; On or towards the East by an Access Road, 75.85 feet; On or towards the South by the Island main road, 34.96 feet and 40.24 feet; and On or towards the South-West by lands of Sylvaine Blake, 117.13 feet containing by admeasurement 8648.43 square feet, all as the same is described in Certificate of Title dated the 6th day of May, 2003 and registered in Book C3 Folio 211 of the Register of Titles of the Saint Christopher Circuit, the said property to be held for sale in due course of law for non-payment of the sum of EC\$19,027.52 (Nineteen Thousand, and Twenty-Seven Dollars and Fifty-Two Cents) being \$10,000.86 as to the principal sum and \$9,026.66 as to interest thereon at the rate of 14.00 per centum per annum as at 11th day of May, 2022) plus interest accruing from the 12th day of May, 2022 at the rate of 14.00% (fourteen point zero per centum) per annum which sum and interest are due to ST KITTS NEVIS ANGUILLA NATIONAL BANK LIMITED by virtue of Mortgage registered on the 9th day of November, 2004.

Of which seizure I do, by this Act, give notice to you the said TERRENCE LANGLEY, and to all concerned.

DONE by me at Belle View Village, in the Parish of St. John, in the Island of Saint Christopher on the day and date above written, before and in the presence of the witness who subscribed this Act of Seizure with me.


B A I L I F F

Done in the presence of:


Andrew Liburd
High Court Bailiff

NIA official expresses gratitude for donation of books to public library, sports museum featuring Elquemedo T. Willett's cricketing prowess, 78 years of Nevis' cricket history

(cont'd from last page)

reasons for writing it.

"I'm very happy to be able to do this because I've always felt that Nevis is one of the greatest pieces of cricketing real estate in the world. Where else could an island be 36 square miles about 11, 000 people and produce seven international cricketers? It all started with this man Elquemedo Tonito Willett, who on March 9th, 1973, became the first Nevisian and first Leeward Islander to play test cricket. At that point in time, he was the 8th youngest ever to play for the West Indies, and it took another 21 years for another teenager to come through and that was on March 17th, 1994 in Shivnarine Chanderpaul of Guyana.

"We don't commemorate and appreciate enough on Nevis. As a matter of fact, when the Leeward Islands Tournament turned 100 in 2013, then president of the West Indies Cricket Board, Former Ambassador to the United Nations for St. Lucia Mr. Julian

Hunte said in his address, that he doesn't think that we have commemorated, celebrated and documented what Willett achieved. He played five test matches, got 11 wickets but there were some prevailing circumstances with big islands were dominating, and then of course, there was a four-prong pace attack which dominated the world for 20 years and so spin bowlers were pushed aside, but it must not be lost on our history that Nevis started in 1949 in Antigua.

"It took us 24 years to produce a test cricketer; it took Antigua 61 years to produce Andy Roberts and our neighbouring St. Kitts after 110 years of Leeward Islands cricket has not produced a single test cricketer. I do not take that lightly, and so the major emphasis and the thrust to write this book is because we are days away from the commemoration of the 50th anniversary of Willett's amazing feat but beyond that, the book looks at Nevis cricket from 1945 to 2023. So it deals with the early pioneers, people who laid the groundwork, and it deals with the offsprings, those who have followed in Willett's



Mr. Stevenson Manners, local author and publisher of the book "The Father Son and Offsprings" presenting a copy of his book to Mr. Elquemedo Tonito Willett, who in 1973 the first Nevisian and Leeward Islander to play test cricket is featured in the publication recently at a recent exhibition at the Nevis Public Library in Charlestown

footsteps and this man is the son, Nevis' favourite son," he said.

On May 09, 2023, Mr. Willett is expected to be honoured at a gala hosted by the Nevis Cricket Association to mark the 50th anniversary of when he became a test cricketer. The NIA has made a \$50,000 contribution toward the event.

Sarah & Ronald Allen of Sarah's Production

Ponds extension, Basseterre

Is looking for

A CLEANER

Contact:

665-7361

FEDERATION OF ST. CHRISTOPHER AND NEVIS

ST. CHRISTOPHER CIRCUIT

TITLE BY REGISTRATION ACT CAP 10.19

A.D. 2023

Claim No: SKBLRD2023/0

In the Matter of section 144 of the Title by
Registration Act, Cap. 10.19

And

In the Matter of an Application on behalf of
RICHARD HENDRICKS and **BASIL HENDRICKS**, the Administrators for the estate of
OGOL HENDRICKS also known as **OGAL HENDRICKS**, deceased for a replacement of a Lost
Certificate of Titles for the Island of St. Christopher.



NOTICE OF APPLICATION FOR REPLACEMENT OF LOST CERTIFICATE OF TITLE

It is hereby notified that an Application has been made to the Registrar of Titles in Chambers for an Order for the issue of a new Certificate of Title in lieu of lost Certificate dated the 1st day of November, 1965 and registered in Book S1 Folio 46 of the Register of Titles for the St. Christopher Circuit in favour of **OGAL HENDRICKS** late of the Island of St. Christopher.

Any person or persons knowing the whereabouts or having any information concerning the said duplicate Certificate of Title which may lead to its recovery is requested to notify the Registrar of Titles at the Registrar's Office, Judicial and Legal Complex, East Independence Square Street, Basseterre, St. Kitts.

Dated the 13th day of February, 2023

May
S.A.M LEGAL SERVICES

THE EASTERN CARIBBEAN SUPREME COURT FEDERATION OF ST. CHRISTOPHER AND NEVIS SAINT CHRISTOPHER CIRCUIT

IN THE HIGH COURT OF JUSTICE

A. D. 2023

(PROBATE)

SKBHPB2023/

In the Estate of **Catherine Matthews**,
otherwise, **Catherine Ethelinda Matthews**
late of The Grange Health Care Facility,
Ottleys, Saint Kitts, deceased.

FORM P16- ADVERTISEMENT (RESEALING)

Notice is given that after the expiration of 8 days application will be made to the Registrar of the Supreme Court for the resealing of the Probate of **Catherine Matthews**, otherwise, **Catherine Ethelinda Matthews** late of The Grange Health Care Facility, Ottleys, Saint Kitts granted by the High Court of Justice England and Wales, Liverpool District Probate Registry, Queen Elizabeth II Law Courts, Derby Square, Liverpool, L2 1XA 0300 303 0648 on the 26th day of October, 2022.

Dated this the 6th day of February, 2023

Angelina Gracy Sookoo-Bobb
Angelina Gracy Sookoo-Bobb
Sookoo Bobb
Attorney-at-Law

This **Advertisement (Resealing)** is filed by **Angelina Gracy Sookoo-Bobb** of **Sookoo Bobb** who is duly authorised to act as Counsel for and to accept service on behalf of the Applicants. The address for service for the Applicants is Unit C21, The Sands Complex, Bay Road, Basseterre, Saint Kitts. Tel. (869) 466-2622 [BOBB]/ 766-2622 [BOBB] Email sookoobobb@gmail.com.

The **Registry** is at the Sir Lee L. Moore Judicial and Legal Services Complex, East Independence Square Street, Basseterre, Saint Kitts. Tel: (869) 467-1335. The office is open between 9:00 a.m. and 3:30 p.m. Mondays to Fridays except Public Holidays.



Community Notice

On March 05, 2023, the Antioch Baptist Church celebrates 60 years of service to God's Kingdom, the people of St. Kitts and Nevis, and many more across the globe.

As we continue to Build to Last, we cordially invite you to celebrate our Diamond anniversary at a special service on Sunday, March 05, at 4 p.m. at the Lime Kiln Sanctuary. Our featured presenter is Pastor Vecente' Coatney of the Greater Mount Zion Baptist Church, Texas, USA.

All are invited. Come and be blessed.

SAGICOR LIFE (EASTERN CARIBBEAN) INC.

Annette Cecile DeGurie of #57 Lime Kiln Project, Basseterre, St. Kitts, having made sworn deposition that Policy No. K100302829 issued by **British American Insurance Company** and assumed by **Sagicor Life (Eastern Caribbean) 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: 13th February, 2023.

By Order

Althea C. Hazzard
Corporate Secretary



Sagicor Life (Eastern Caribbean) Inc

National Day of Prayer

Community Notice

The Government of St. Kitts and Nevis through its Ministry of Ecclesiastical and Faith-Based Affairs in collaboration with the church community invites all persons to participate in the National Day of Prayer on Tuesday, February 28, 2023.

Churches will be opened, a mobile prayer unit will cover our communities, and prayer

sessions will be held throughout the Federation. A special service of prayer, worship and exaltation will run continuously from 8 a.m. with a grand climax at 7 p.m. at the Rivers of Living Water Christian Centre at the Lime Kiln Commercial Development.

All are encouraged to participate.

UNIVERSITY OF MEDICINE AND HEALTH SCIENCES

Applications are invited from suitably qualified persons for the academic positions of

Assistant, Associate and Full Professor in the departments of:

1. Pharmacology
2. Physiology
3. Anatomical Sciences
4. Pathology
5. Histology
6. Introduction to Clinical Medicine
7. Behavioral Science
8. Biochemistry
9. Immunology
10. Neuroscience
11. Genetics
12. Physical Diagnostics/ICM
13. Biochemistry

Qualifications:

- a) Minimum qualification of doctoral degree in discipline or related field
- b) 10+ years of experience in teaching at the graduate/professional level
- c) Experience in human simulations or case-based/problem-based learning
- d) Research and peer-reviewed publications a plus

Salary commensurate with qualifications and experience.

Letter of interest and CV to be sent by 6 March, 2023 to

Dr. Prakash Mungli
Acting Dean of Basic Sciences
University of Medicine and Health Sciences
P. O. Box 1218
Basseterre
St. Kitts

Tourism Minister Announces New Flight Services Out Of SKN

(cont'd from page 07)

However, despite the adversities faced, your government has once again delivered. To remediate the interregional situation, the St. Kitts Tourism Authority has negotiated with interCaribbean Airways to initiate service from Barbados and Puerto Rico into St. Kitts affording travellers same day travel options with one stop service to the wider Caribbean."

To book flights, individuals can visit www.intercaribbean.com or contact a local travel advisor.

"This development is undoubtedly significant for St. Kitts and Nevis and the entire region. The St. Kitts-Nevis Labour-led administration will continue to work with our regional and international partners to ensure that we deliver for you the good people of St. Kitts and Nevis. Economic viability remains a crucial area of focus as we work towards creating a self-sufficient state," the Tourism Minister stated.

An individual who used interCaribbean Airways, said he travelled for a workshop in 2022 from Antigua to Barbados and was quite pleased with the "nice take off and smooth landing" while adding unlike LIAT whereby you hear the engine, on those aircrafts it's not noisy."

Front Page Image: Air hostesses onboard an interCaribbean Airways plane are all smiles (Facebook/interCaribbeanAirways)

Sanitize / Wear Your Mask /
Wash Your Hands

Ten new elderly care assistants join Cardin Home

Basseterre, St. Kitts and Nevis: At a brief orientation session on Friday, 17th February 2023, the Cardin Home welcomed ten new staff members to assist with the care of our beloved residents. The group of new elderly care assistants successfully completed the elderly care certificate course at the Clarence Fitzroy Bryant College (CFBC), Division of Health Sciences.

The Cardin Home will celebrate 96 years of existence in May of this year, and as the primary elderly care facility on St. Kitts, it continues to grow and evolve. The addition of new support staff ensures that our residents receive the highest level of care possible.

“The ministry of Health is today demonstrating that the institutions goals are being upheld under the leadership of the Honourable Prime Minister and Minister of Health, Hon. Dr. Terrance Drew. The government has made a very significant investment in the care of our elderly population, including the residence here at the Cardin Home,” said Principal Nursing Officer, Dr. Rondalyn Dennis-Bradshaw. “We all can be assured that with the new changes the residents here will receive the proper, attentive, respectful and safe care that is dignified, respectful and compassionate.”

Director of Health Institutions, Dr. Jenson Morton, used his brief remarks at the orientation session to remind the new elderly care assistants that everyone deserves to be treated with dignity and respect especially residence of the Cardin Home as they represent one of the most vulnerable sections of our society.

During a brief period of interaction with senior nursing staff, the new support staff members expressed their excitement to join the team at the Cardin Home and begin

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THE BANK OF NEVIS LIMITED

CAREER OPPORTUNITY

The Bank of Nevis Ltd was incorporated on August 29th, 1985 under the laws of the Federation of St. Christopher and Nevis and opened its doors for business to the public on December 9th, 1985. It was created out of a desire to provide banking services to the local community with the hope that this would assist with the development of the island's economy. It is for this reason that the Bank adopted the motto 'Improving the Quality of Life'. We offer comprehensive services including a variety of deposit accounts with attractive rates of interest, credit and debit cards and loans. Other services include ATM services, online banking, brokerage services, merchant services and foreign exchange purchases and sales.

In December 2019, BON as part of a consortium group of indigenous banks in the Eastern Caribbean Currency Union (ECCU), entered into an agreement with Royal Bank of Canada (RBC) to purchase regional businesses operating under RBC Royal Bank Holdings (EC) Limited in Nevis, St. Kitts, Antigua, Montserrat, St. Lucia, Dominica, Grenada and St. Vincent and the Grenadines. The acquisition was completed on 1 April 2021 with BON acquiring the RBC/RBTT operations in St. Kitts and Nevis. Accordingly, BON now operates from three locations in St. Kitts and Nevis and also maintains the former RBTT Bank in Nevis as a subsidiary under the name BON Bank Ltd.

The Bank of Nevis Limited invites applications from suitably qualified persons to fill the position of:

Manager, Marketing

Position Summary

The Marketing Manager will report to the Chief Operations & Customer Support Officer and is responsible for creating and driving the marketing strategy of the Bank as well as overseeing the Marketing department's initiatives and activities, staff management, tracking & reporting, and interdepartmental and intercompany collaboration efforts. The incumbent will manage the Bank's digital and social media presence, website content, advertising, communications, event management and brand standards.

Main Duties and Responsibilities

- Develop and execute an annual strategic marketing plan and budget that will expand the Bank's brand awareness, growth and service.
- Establish positioning, identify target audiences, and develop marketing plans with specific objectives across different channels and segments.
- Lead the execution of marketing programs from start to finish, leveraging internal support and driving collaboration.
- Analyze customer insights, consumer trends, market analysis, and marketing best practices to build successful strategies.
- Create, maintain, and conduct analytics reporting across multiple platforms and extract key insights for future campaign development and go-to-market strategies.
- Work in partnership with creative parties, develop creative briefs and guide creative direction to meet objectives for all advertising and public-facing communications, including print, digital, and video assets.
- Conceptualize and execute on multi-channel campaigns across the prospect and customer lifecycle, ensuring the alignment of communications and messaging across all channels.
- Manage content and updates for customer and internal touch points, establishing budget guidelines, participating in events, documenting business processes, and providing additional sales support.
- Gather customer and market insights to inform outreach strategies, increase customer conversions, and generate more qualified leads.
- Identify effectiveness and impact of current marketing initiatives with tracking and analysis and optimize accordingly.
- Present ideas and final deliverables to internal and external teams, and communicate with senior leaders about marketing programs, strategies, and budgets.
- Collaborate with senior management, internal departments and third-party vendors to execute marketing and promotional activities.
- Plan and execute events for the Bank to drive an increase in customers and awareness.
- Review sponsorship opportunities as they arise and determine if they are a fit for the Bank.
- Perform any other duties as assigned from time to time.

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Manager, Marketing

Experience and Qualifications

- Bachelor's degree in Marketing, Mass Communication, Business Administration or a related field.
- A minimum of 7 years' work experience in a Marketing role.
- Proven experience developing marketing plans and campaigns.
- Excellent knowledge of Microsoft Office, Adobe Creative Suite programs and Analytics software.
- Experience with marketing automation and Customer Relationship Management (CRM) tools.
- Experience placing and analyzing social media advertisements.
- Comfortable using all major social media platforms including Facebook, LinkedIn, Twitter and Instagram.
- Proficiency with online marketing and social media strategy

The following would prove to be an asset:

- Master's degree in Marketing or related field
- Proven experience designing interactive applications and networking platforms
- Prior experience in a banking environment.
- Membership in a professional marketing organization
- Established press and media contacts

Skills and Attributes

- Demonstration of strong project management skills, multitasking, and decision-making skills.
- Strong leadership skills with emphasis on collaboration, team building, continuous improvement, and support of culture development.
- Exceptional writing and editorial skills to effectively communicate messages to a wide variety of audiences.
- Exceptional interpersonal, oral communication, and listening skills to effectively interact with staff, clients, strategic partners, and the public.
- Strong analytical and mathematical skills required to understand and communicate complex financial and economic data and concepts to a broad audience.
- Results driven, goal and service oriented, self-motivated and able to work independently and as part of a team.
- A professional demeanor, positive attitude and the willingness to advance.

All applications should be submitted with detailed Curriculum Vitae and the Bank's application form which is available on the bank's website www.thebankofnevis.com. Applications should be submitted no later than 27th February 2023 to:

**The Senior Manager, Human Resources & Administration
The Bank of Nevis Limited
P O Box 450, Main Street
Charlestown, Nevis**

**Tel: 869-469-5564
Fax: 869-469-1039**

Email: recruitment@thebankofnevis.com and copied to info@thebankofnevis.com.

Please note that only shortlisted candidates will receive an acknowledgement.

Police Dismiss Claims That Victim Was A Witness In A Criminal Matter

Basseterre, St. Kitts, February 17, 2023 (RSCNPF): The Royal St. Christopher and Nevis Police Force is presently investigating a Homicide that took place on Tuesday 14th February 2023.

The Royal St. Christopher and Nevis Police Force wishes to bring to the Public's attention that the information being circulated on social media stating that Dahlia Hanley was a witness in any prior criminal matter is FALSE.

The Violent Crime Unit (VCU) is presently following every lead to develop this investigation and pin point the motive and possible suspect(s) in this Homicide.

Additionally, the Royal St. Christopher and Nevis Police Force would also add that upon responding to this report, there were no gunshots fired by any member of the security forces.

Persons with any information pertaining to this Homicide investigation are asked to call the Violent Crime Unit at 465-2241 or 662-3468. Your information will be handled with strict confidentiality.

Ten new elderly care assistants...

(cont'd from last page)

building relationships with our residents.

The Ministry of Health continues its commitment to providing the highest quality of care to our residents at the Cardin Home, and in addition to these new staff members the institution also received and installed ten new mattresses, two new bed frames, and 24 chairs.

Additionally, an ongoing deep cleaning exercise at the institution has so far resulted in the pressure washing of the exterior of buildings on the compound and the removal and disposal of several pieces of obsolete equipment.



CAREER OPPORTUNITY

The Bank of Nevis Ltd was incorporated on August 29th, 1985 under the laws of the Federation of St. Christopher and Nevis and opened its doors for business to the public on December 9th, 1985. It was created out of a desire to provide banking services to the local community with the hope that this would assist with the development of the island's economy. It is for this reason that the Bank adopted the motto '**Improving the Quality of Life**'. We offer comprehensive services including a variety of deposit accounts with attractive rates of interest, credit and debit cards and loans. Other services include ATM services, online banking, brokerage services, merchant services and foreign exchange purchases and sales.

In December 2019, BON as part of a consortium group of indigenous banks in the Eastern Caribbean Currency Union (ECCU), entered into an agreement with Royal Bank of Canada (RBC) to purchase regional businesses operating under RBC Royal Bank Holdings (EC) Limited in Nevis, St. Kitts, Antigua, Montserrat, St. Lucia, Dominica, Grenada and St. Vincent and the Grenadines. The acquisition was completed on 1 April 2021 with BON acquiring the RBC/RBTT operations in St. Kitts and Nevis. Accordingly, BON now operates from three locations in St. Kitts and Nevis and also maintains the former RBTT Bank in Nevis as a subsidiary under the name BON Bank Ltd.

The Bank of Nevis Limited invites applications from suitably qualified persons to fill the position of:

Senior Marketing Officer

Position Summary

The Senior Marketing Officer will report to the Manager, Marketing and assist in the design, production and implementation of all advertising, marketing and public relations activities. He/she will sometimes represent the organization at public forums and direct the response to all inquiries from outside the organization and serve as the liaison between the organization and all media.

Main Duties and Responsibilities

- Assist in design and production of all corporate marketing, public relations and advertising materials.
- Assist in developing marketing partnerships for the organization.
- Assist with the preparation and implementation of the institution's annual strategic sales and marketing plan.
- Work closely with Marketing Manager to develop products, promotions, and product launches.
- Assist with testing strategic advertising campaigns utilizing radio and other mediums.
- Assist with updating the company's social media.
- Assist with developing and executing effective customer loyalty programs.
- Assist with customer retention and cross-selling of company products using a customer relationship management (CRM) tool
- Assist with acquiring/sourcing promotional materials for use on occasions such as Customer Appreciation Day etc.
- Analyze and report the success/effectiveness of targeted advertising campaigns to the Marketing Manager.
- Any other duties assigned by Management

Experience and Qualifications

- A minimum of an Associate's Degree in Marketing, Statistics, Computer Science or Business Administration
- A Bachelor's Degree in Marketing, Statistics, Computer Science or Business Administration would prove to be an asset.
- At least 3 years' experience in a Marketing and Customer Services role

Skills and Attributes

- Team player with ability to multi-task.
- Familiarity with social media channels.
- High level of computer literacy with spreadsheets, word processing, publishing and database software.
- High levels of efficiency and ability to develop and retain good working knowledge of products and services offered.
- Ability to gather data, compile information, and prepare reports.
- Excellent interpersonal, writing, speaking, coordinating and organizational skills.
- Ability to interact comfortably and confidently.
- Design skills including graphics and website design, or management would be an asset.
- A professional demeanor, positive attitude and the willingness to advance.

All applications should be submitted with detailed Curriculum Vitae and the Bank's application form which is available on the bank's website www.thebankofnevis.com. Applications should be submitted no later than 27th February 2023 to:

**The Senior Manager, Human Resources & Administration
The Bank of Nevis Limited
P O Box 450, Main Street
Charlestown, Nevis**

**Tel: 869-469-5564
Fax: 869-469-1039**

Email: recruitment@thebankofnevis.com and copied to info@thebankofnevis.com.

Please note that only shortlisted candidates will receive an acknowledgement.

THE EASTERN CARIBBEAN SUPREME COURT

IN THE HIGH COURT OF JUSTICE

FEDERATION OF SAINT CHRISTOPHER AND NEVIS

NEVIS CIRCUIT

TITLE BY REGISTRATION ACT, CAP 10.19

A.D. 2022

NEVHCV2017/0110

In the matter of Section 92 of the Title by
Registration Act, Cap. 10.19

and

In the matter of an Application for an
alteration of the upset price and fixing a
new date of sale of the Respondent's
property comprised in a Certificate of
Title dated 31st January, 2012 registered
in Register Book 50 Folio 27

THE BANK OF NEVIS LIMITED

Applicant

and

ANDREW TITLEY

Respondent

NOTICE OF APPLICATION

The Applicant, The Bank of Nevis Limited, a banking company duly incorporated under the laws of Nevis, and having its registered place of business at Bank of Nevis Building, Main Street, in the town of Charlestown in the Island of Nevis applies to this Honourable Court under Section 92 of the Title by Registration Act for an Order fixing a new date of sale of the property of the Respondent **ANDREW TITLEY** comprised in a Certificate of Title dated the 31st January, 2012 and registered in **Register Book 50 Folio 27** of the Register of Titles of the Nevis Circuit being **ALL THAT** lot piece or parcel of land situate Springhill Estate in the Parish of St. James in the Island of Nevis bounded and measuring as follows, that is to say: On or towards the North East by a Ghaut 523.50 feet; On or towards the East by Lot No. 22 and Lot No. 21, 166.76 feet; On or towards the South East by a cul-de-sac 73.65 feet and by Lot No. 17, 429.82 feet and On or towards the North West by lands of Caribbean islands Development (Nevis) Ltd. 179.78 feet and comprising 2.0 acres; at a reduced upset price of EC\$435,600.00 and adjusting the announcements of sale and mode of publication thereof.

A draft of the Order that I seek is attached.

The grounds of the Application are:

1. That pursuant to Order of this Honourable Court dated the 14th day of June, 2021, on the 28th day of October, 2021 and the 3rd day of February, 2022 the Registrar of this Honourable Court attempted to sell by public auction the property of the Respondent all as the same is described in the above-mentioned Certificate of Title dated the 31st day of January, 2012 and registered in **Register Book 50 Folio 27** of the Register of Titles for the Nevis Circuit at an upset price of **EC\$500,068.80**.
2. The sale of the Respondent's said property was unsuccessful on the above occasions and was adjourned by the Registrar of the Nevis High Court, as no prospective purchasers attended the proposed sale.
3. The mortgage debt due by the Respondent to the Applicant is still outstanding.

An Affidavit of Seigel Claxton affirmed on the 21st day of September, 2022 and filed herein on the 15th day of December, 2022 in support of this application accompanies this Application.

An Affidavit of Glanville Bowrin affirmed on the 8th day of December, 2022 and filed herein on the 15th day of December, 2022 in support of this application accompanies this Application.

Dated the 12th day of December, 2022.

Cindy Herbert
.....
Cindy Herbert
General Counsel
The Bank of Nevis Limited

NOTICE

This Application will be heard by the His Lordship Justice Patrick Thompson Jr. on the 15th day of FEB, 2023 at the High Court, Judicial and Legal Complex, Prince William Street, Charlestown, Nevis.

If you do not attend this hearing an Order may be made in your absence.

NB. This Notice of Application must be served as quickly as possible on the Respondent to the Application.

The Court Office is at Prince William Street, Charlestown, Nevis. Telephone number 469-5521. The office is open between 9:00 a.m and 3:30 p.m Mondays to Fridays.

THE EASTERN CARIBBEAN SUPREME COURT

IN THE HIGH COURT OF JUSTICE

FEDERATION OF SAINT CHRISTOPHER AND NEVIS

NEVIS CIRCUIT

TITLE BY REGISTRATION ACT, CAP 10.19

A.D. 2022

EVHCV2017/0110

In the matter of Section 92 of the Title by
Registration Act, Cap. 10.19

and

In the matter of an Application for an
alteration in the upset price and fixing a
new date of Sale of the Respondent's
property comprised in a Certificate of
Title dated 31st January, 2012 registered
in Register Book 50 Folio 27

THE BANK OF NEVIS LIMITED

Applicant

and

ANDREW TITLEY

Respondent

DRAFT ORDER

Before: Justice Patrick Thompson Jr. in Chambers

Dated the day of , 2022

Entered the day of , 2022

Appearances: Cindy Herbert for the Applicant
Seigel Claxton, Junior Recoveries Officer, present
Andrew Titley, absent

UPON HEARING the Application filed herein on the 15th day of December, 2022; **AND UPON READING** the Affidavits of Seigel Claxton affirmed on the 21st day of September, 2022 and Glanville Bowrin, affirmed on the 8th day of December, 2022 and filed herein on the 15th day of December, 2022, for an Order fixing a new date of sale of the property of the Respondent **ANDREW TITLEY** comprised in a Certificate of Title dated the 31st day of January, 2012 and registered in **Register Book 50 Folio 27** of the Register of Titles of the Nevis Circuit for **ALL THAT** lot piece or parcel of land situate Springhill Estate in the Parish of St. James in the Island of Nevis bounded and measuring as follows, that is to say: On or towards the North East by a Ghaut 523.50 feet; On or towards the East by Lot No. 22 and Lot No. 21, 166.76 feet; On or towards the South East by a cul-de-sac 73.65 feet and by Lot No. 17, 429.82 feet and On or towards the North West by lands of Caribbean islands Development (Nevis) Ltd. 179.78 feet and comprising 2.0 acres at a reduced upset price;

AND UPON HEARING Counsel for the Applicant, Cindy Herbert; **IT IS HEREBY ORDERED** that:

1. The reduced upset price shall be EC\$435,600.00
2. The date of sale shall be fixed by the Registrar of the High Court.
3. Notice of the sale shall be advertised twice, that is, in two different local newspapers, prior to the sale and also on Social Media for at least one (1) month prior to the date of the Sale.
4. All other terms of the Articles of Sale settled on 10th December, 2018 shall remain the same.

BY THE COURT

REGISTRAR

THE EASTERN CARIBBEAN SUPREME COURT

IN THE HIGH COURT OF JUSTICE

FEDERATION OF SAINT CHRISTOPHER AND NEVIS

NEVIS CIRCUIT

TITLE BY REGISTRATION ACT, CAP 10.19

A.D. 2022

NEVHCV2017/0110

In the matter of Section 92 of the Title by
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alteration of the upset price and fixing a
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in Register Book 50 Folio 27

THE BANK OF NEVIS LIMITED

Applicant

and

ANDREW TITLEY

Respondent

AFFIDAVIT IN SUPPORT OF NOTICE OF APPLICATION

I, GLANVILLE BOWRIN of Cotton Ground, in the island of Nevis, AFFIRM and SAY
as follows:-

1. That I am Manager/Proprietor of the firm of G.B Architectural Designs & Services being an Appraiser, with an office at Cotton Ground, Nevis.
2. That for over 20 years, I have carried on the business of an Appraiser and Valuer and I believe that I am qualified to form an opinion concerning the value of the property hereinafter mentioned.
3. That I have carefully examined the property of the Respondent ANDREW TITLEY situate at Spring Hill Estate in the parish of St. James in the island of Nevis with a view to estimating its value.
4. That in an appraisal dated 26th March, 2022 a copy of which is now produced and shown to me marked "GB1", I have set forth the full value of the whole of the said property estimated to the best of my judgment and belief.

AND I make this Affidavit honestly knowing the contents to be true and correct to the best of my knowledge, information and belief.

AFFIRMED at the Registrar's Office)
this 8th day of December, 2022)
Charlestown, Nevis

Glanville Bowrin

Before Me:

Glanville Bowrin
A COMMISSIONER OF OATH
FOR ST. CHRISTOPHER/NEVIS
DATE: 8/12/2022

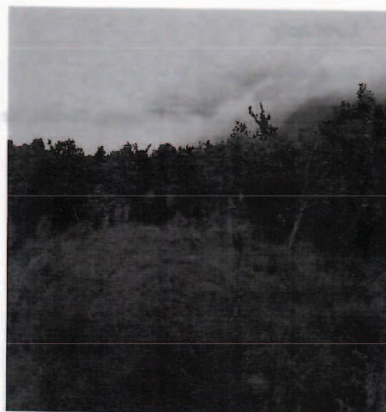
G.B Architectural Designs & Services

Tel. #869-469-5112

Cell # 869-663-4888

Email: glanvillebb@yahoo.com

**APPRAISAL REPORT OF PROPERTY AT
LOT NO. 16
SPRING HILL ESTATE
ST. JAMES PARISH, NEVIS**



CLIENT: ANDREW TITLEY
INSPECTION DATE: MARCH 15TH, 2022
DATE OF REPORT: MARCH 26TH, 2022

G.B Architectural Designs & Services

Cotton Ground
St. Thomas Parish
Nevis

Tel. #869-469-5112

Cell # 869-663-4888

Email: glanvillebb@yahoo.com

REPORT SUMMARY

Date of Inspection: March 15th, 2022
Date of Appraisal: March 26th, 2022
Purpose of Appraisal: Value
Type of Appraisal: Land only
Basis of Appraisal: Market value
Property Location: Spring Hill Estate, St. Thomas Parish, Nevis
Zoning: Residential
Title: Private
Owner: Andrew Titley
Title Reference: Register Book 50 Folio 27

G.B Architectural Designs & Services

Cotton Ground
St. Thomas Parish
Nevis

Tel. #869-469-5112

Cell # 869-663-4888

Email: glanvillebb@yahoo.com

March 26th, 2022

Ms. Seigel Claxton
Junior Recoveries Officer
The Bank of Nevis Limited
Main Street
Charlestown
Nevis

Dear Ms. Claxton,

RE: PROPERTY FOR ANDREW TITLEY**INSTRUCTIONS**

G.B. Architectural Designs & Service has been requested by The Bank of Nevis Limited to prepare an appraisal report on the above-captioned property at Lot No.16, Spring Hill Estate, St. James Parish, Nevis. The appraisal is for the land only. The report is based on site visit and from discussion with representative for The Bank of Nevis Limited.

THE PROPERTY

The property comprises a vacant residential lot. Its distance from important facilities are as follows:

- Distance from St. Thomas Primary School = 2 ¼ miles
- Distance from Charlestown Secondary School = 7 miles
- Distance from downtown Charlestown and shopping = 6 ½ miles
- Distance from transportation route = ¼ mile
- Distance from Charlestown Police Station = 6 ¾ miles

TITLE

The Certificate of Title was inspected and it is registered in the name of **Andrew Titley** in Register Book 50 Folio 27 at the Registry of Titles, Nevis Circuit.

THE LAND DESCRIPTION

The lot being Lot No. 16 is located at Spring Hill Estate in the Parish of St. James in the Island of Nevis comprising 2.00 acres bounded and measuring as follows:- On or towards the North East by a Ghaut, 523.50 feet; On or towards the East by Lot No. 22 and Lot No. 21, 166.76 feet; On or towards the South-East by a cul-de-sac 73.65 feet and by Lot No. 17, 429.82 feet and On or towards the North-West by lands of Caribbean Island Development (Nevis) Ltd, 179.78 feet.

SITE CHARACTERISTICS

The lot of land is located in a low-density residential area and it is vacant, unfenced and unkempt. The contour of the lot of land is sloped and it is covered with overgrown trees and shrubs.

SERVICES

There is an unpaved Access Road leading to the subject property. The area is equipped with infrastructure of water and electricity, within close proximity of the subject property. Presently, the road is overgrown with bushes and shrubs. Uninterrupted view of Nevis Peak, the Caribbean Sea and area of St. Kitts and beyond can be captured from the subject property.

VALUATION**LAND COST**

The area of land admeasures **87,120 Square Feet** and has an estimated value of **Four Hundred Thirty-Five Thousand Six Hundred Dollars (\$435,600.00)** Eastern Caribbean Currency.

COST APPROACH

Land - 87,120 square feet @ \$5.00 per sq. ft \$ 435,600.00
Current value \$ 435,600.00

COMPARABLES

Comparison	Property type	Comparison Address	Property Size	Valuation
Land only	Residential	Spring Hill Estate	75,428 sq. ft	\$ 377,140.00
Land only	Residential	Spring Hill Heights	62,786 sq. ft	\$ 313,930.00
Land only	Residential	Spring Hill Estate	87,120 sq. ft	\$ 435,600.00

Comparison or Market Data Approach

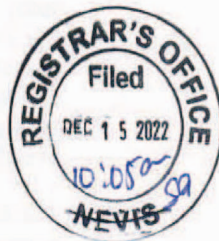
The comparisons used above are similar to the subject property that is under review and reflects land only. The contour, land size, location, intended use, source, amenities in the area are all factors used in the compilation of this report.

FINAL ASSESSMENT

It is our further assessment that the subject property has a present value of **Four Hundred Thirty-Five Thousand Six Hundred Dollars (\$435,600.00)** Eastern Caribbean Currency.

There are no adverse influences noted that would negatively affect property values. The property is likely to remain static. The global pandemic (Covid 19) have severely impacted the economy world-wide leaving much instability in the real estate market.

THE EASTERN CARIBBEAN SUPREME COURT
IN THE HIGH COURT OF JUSTICE
FEDERATION OF SAINT CHRISTOPHER AND NEVIS
NEVIS CIRCUIT
TITLE BY REGISTRATION ACT, CAP 10.19



A.D. 2022

NEVHCV2017/0110

In the matter of Section 92 of the Title by
Registration Act, Cap. 10.19

and

In the matter of an Application for an
alteration of the upset price and fixing a
new date of sale of the Respondent's
property comprised in a Certificate of
Title dated 31st January, 2012 registered
in Register Book 50 Folio 27

THE BANK OF NEVIS LIMITED

Applicant

and

ANDREW TITLEY

Respondent

AFFIDAVIT IN SUPPORT

I, **SEIGEL CLAXTON** of Matchmans, Gingerland, in the Island of Nevis, **AFFIRM AND SAY** as follows:

1. I am the Junior Recoveries Officer of the Applicant Bank, a limited liability company (No. 106 of 2001) duly incorporated under the laws of the Federation of St. Christopher and Nevis and having its registered office and principal place of business at Bank of Nevis Building, Main Street, Charlestown, Nevis, and I am duly authorized to make this Affidavit on its behalf.
2. That pursuant to Order of this Honourable Court dated the **14th day of June, 2021, on the 28th day of October, 2021 and the 3rd day of February, 2022**, the Registrar of this Honourable Court attempted to sell by public auction, the property of the Respondent all as the same is described in the above-mentioned Certificate of Title dated the 31st day of January, 2012 and registered in **Register Book 50 Folio 27** of the Register of Titles for the Nevis Circuit at an upset price of **EC\$500,068.00**.
3. The sale of the Respondent's said property was unsuccessful on the above occasions and was adjourned by the Registrar of the Nevis High Court, as no prospective purchasers attended the proposed sale.
4. The mortgage debt due by the Respondent to the Applicant which is the subject of these proceedings is still outstanding. The Respondent is currently indebted to the Applicant in the total sum of **EC\$873,857.67** as at the 20th day of September, 2022. Attached, exhibited and marked "SC1" is the loan payout statements as at 20th day of September, 2022.
5. In the circumstances, I hereby respectfully request that this Honourable Court make an Order fixing a new date of sale of the Respondent said property at a **reduced** upset price of **EC\$435,600.00** in accordance with the valuation filed herein on behalf of the Applicant and adjusting the announcements of sale and mode of publication thereof.

AND I make this Affidavit honestly knowing the contents to be true and correct to the best of my knowledge, information and belief.

AFFIRMED at the Registrar's Office
Charlestown, Nevis this **21st** day of September
2022

)
) *Seigel Claxton*
)

Before Me:

Claxton
JULIE CLAXTON
A COMMISSIONER OF OATH
FOR ST. CHRISTOPHER AND NEVIS
DATE: **21/9/2022**

THE BANK OF NEVIS LIMITED

ANDREW M. A. TITLEY

Account: LON - 801288

**LAND LOAN PERSONAL - STATUS (Balance Information) Tab
09/20/2022**

BALANCE

163. Current Balance	\$464,804.83
316. Today's Payoff:	\$873,857.67
318. Interest Adjustment:	\$409,052.84
319. Principal Due:	\$0.00
320. Balance after pymnt	\$464,804.83
317. Unused Credit/Comt:	\$0.00
151. Orig Ln Amt:	\$533,785.00

PAYMENT INFORMATION

137. Reg Paymt:	\$5,737.00
129. Next Pay Date	01/12/2013
329. Amount Past Due:	\$666,651.93
152. Term:	180
130. Mat. Date	02/12/2023
131. Corres Acct:	0
139. Dte Lst Pmt:	05/28/2021
141. Amt Lst Pd:	\$5,000.00
138. Partl Paymt:	\$4,577.07

INTEREST INFORMATION

146. Intr Rate:	5.0000
187. Original Int. Rte.:	10.0000
328. Daily Int. Factor:	63.6719

GENERAL INFORMATION

16. Branch No:	0
25. G/L Code:	17 - NON-PRODUCTIVE LOANS
127. Class:	6
184. NoAc/ChgOff:	N
164. Days Late:	3537
35. Foreign Curr Code:	ECD
417. Interest Begin Date:	
418. On-line Delq Pymnt:	
377. Tot Intr Pd Lst EOD:	\$94,871.97
391. Days Since Mat Date:	0

Bank of Nevis vs Andrew Titley (cont'd from last page)

AFFIDAVIT IN SUPPORT OF NOTICE OF APPLICATION

I conclude that the Current Market Value and Forced Sale Value of the property as of March 15th, 2022 are as follows:

CURRENT MARKET VALUE OF PROPERTY	EC\$ 435,600.00
FORCED SALE VALUE OF PROPERTY	EC\$ 348,480.00

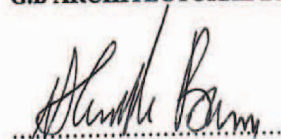
COMMENTS AND NOTES

- i. The valuation is based on current values and present market trends.
- ii. The areas given are for guidance only.
- iii. Access to the property is by way of the Access Road leading thereto.
- iv. G.B. Architectural Designs & Services and the undersigned do not have a present or future interest or bias in the property and/or parties concerned other than a fee for the evaluation.
- v. The remuneration is not based on any action or event resulting from the opinions, conclusion, analysis or the use of this report.
- vi. The property has been personally inspected by the undersigned.
- vii. There were no adverse influences noted when viewed that would negatively affect property values. There are no easements over the subject property.
- viii. We have not carried out any investigation into past and present uses of the property to establish whether there is any contamination or potential for contamination to the property from the uses and have assumed that none exists.
- ix. There is no knowledge of any highway and other statutory considerations regarding the subject area.

CERTIFICATION

1. The valuator has no present nor contemplated future interest in this property valued; and neither the employment to make the valuation nor the compensation for it, is contingent upon the appraised value of the property.
2. The valuator has no personal interest or bias with respect to the subject matter of the valuation report or the participants to the sale. The "Estimate of Market Value" in the valuation report is not based on the whole or in part upon race, color or national origin of the prospective owners or occupants of the property valued, or upon the race, color or national origin of the present owners or occupants of the properties in the vicinity of the property valued.
3. The valuator has personally inspected the property and to the best of the valuator's knowledge and belief, all statements and information in the report are true and correct and the valuator has not knowingly withheld or revoked any significant information.
4. All conclusions and opinions concerning the real estate that are set forth in the valuation report were prepared by the valuator whose signature appears on the valuation report. No change or any item in the valuation shall be made by anyone other than the valuator and the valuator shall have no responsibility for any such unauthorized change.
5. The valuator's employment and his compensation are not contingent upon the valuation found.
6. The value of the property is the amount indicated as of the date indicated above.

G.B. ARCHITECTURAL DESIGNS & SERVICES



Glanville Bowrin
Property Appraiser

IN THE HIGH COURT OF JUSTICE
FEDERATION OF SAINT CHRISTOPHER AND NEVIS
NEVIS CIRCUIT
TITLE BY REGISTRATION ACT, CAP 10.19
A.D. 2023

NEVHCV2017/0110

In the matter of Section 92 of the Title by
Registration Act, Cap. 10.19

and

In the matter of an Application to settle
Articles of Sale of the Respondent's property
comprised in a Certificate of Title dated 31st
January, 2012 registered in Register Book 50
Folio 27

THE BANK OF NEVIS LIMITED

Applicant

and

ANDREW TITLEY

Respondent

NOTICE OF ADJOURNED HEARING

PLEASE TAKE NOTICE that the above captioned matter which was fixed for hearing for
Hearing of an Application on Wednesday 15th February 2023, has been adjourned to
Wednesday 22nd March 2023, at 9:00 am in the forenoon, before His Lordship Patrick
Thompson Jr., at the High Court of Justice, Theodore L. Hobson Q.C., Court Building Prince
William & Main Street, Charlestown, Nevis

Please be guided and act accordingly.

Dated 20th February, 2023.

To: Ms. Cindy Herbert
The Bank of Nevis Limited
Main Street
Charlestown
Nevis

To: - Andrew Titley
Jones Estate
Nevis

THE EASTERN CARIBBEAN SUPREME COURT
IN THE HIGH COURT OF JUSTICE
FEDERATION OF SAINT CHRISTOPHER AND NEVIS
NEVIS CIRCUIT
TITLE BY REGISTRATION ACT, CAP
A.D. 2022



NEVHCV2016/0010

In the matter of Section 92 of the Title by
Registration Act, Cap. 10.19

and

In the matter of an Application to settle
Articles of Sale of the Respondent's
property comprised in a Certificate of
Title dated 27th February, 2009 registered
in Register Book 47 Folio 69

THE BANK OF NEVIS LIMITED APPLICANT
AND
JOEL O'LOUGHLIN RESPONDENT

NOTICE OF APPLICATION

The Applicant, The Bank of Nevis Limited, a banking company duly incorporated under the laws of Nevis, and having its registered place of business at Bank of Nevis Building, Main Street, in the town of Charlestown in the Island of Nevis applies to this Honourable Court under Section 92 of the Title by Registration Act for an Order fixing a new date of sale of the property of the Respondent **JOEL O'LOUGHLIN** comprised in a Certificate of Title dated the 27th February, 2009 and registered in **Register Book 47 Folio 69** of the Register of Titles of the Nevis Circuit being **ALL THAT** lot piece or parcel of land situate at Spring Hill Estate in the Parish of St. James in the island of Nevis bounded and measuring as follows, that is to say:- **On or towards the North West by lands of Spring Hill Estate 141.95 feet; On or towards the North East by lands of Spring Hill Estate 268.07 feet; On or towards the South East partly by lands of Nigel Hanley 121.33 feet and partly by a Road 11.83 feet and On or towards the South West by lands of Spring Hill Estate 267.32 feet and containing by admeasurement 36,726 square feet;** at a **reduced** upset price of **EC\$201,993.00** and adjusting the announcements of sale and mode of publication thereof.

A draft of the Order that I seek is attached.

The grounds of the Application are:

1. That pursuant to Order of this Honourable Court dated the **5th day of October, 2021, on the 16th day of December, 2021 and the 24th day of February, 2022** the Registrar of this Honourable Court attempted to sell by public auction the property of the Respondent all as the same is described in the above-mentioned Certificate of Title dated the 27th day of February, 2009 and registered in **Register Book 47 Folio 69** of the Register of Titles for the Nevis Circuit at an upset price of **EC\$238,719.00**.
2. The sale of the Respondent's said property was unsuccessful on the above occasions and was adjourned by the Registrar of the Nevis High Court, as no prospective purchasers attended the proposed sale.
3. The mortgage debt due by the Respondent to the Applicant is still outstanding.

An Affidavit of Seigel Claxton affirmed on the 11th day of May, 2022 and filed herein on the **15th** day of December, 2022 in support of this application accompanies this Application.

An Affidavit of Glanville Bowrin affirmed on the 8th day of December, 2022 and filed herein on the **15th** day of December, 2022 in support of this application accompanies this Application.

Dated the **15th** day of **December**, 2022.

Cindy Herbert
General Counsel
The Bank of Nevis Limited

NOTICE

This Application will be heard by the His Lordship Justice Patrick Thompson Jr. on the **15th** day of **FEB**, 2022 at the High Court, Judicial and Legal Complex, Prince William Street, Charlestown, Nevis.

If you do not attend this hearing an Order may be made in your absence.

NB. This Notice of Application must be served as quickly as possible on the Respondent to the Application.

The Court Office is at Prince William Street, Charlestown, Nevis. Telephone number 469-5521. The office is open between 9:00 a.m and 3:30 p.m Mondays to Fridays.

THE EASTERN CARIBBEAN SUPREME COURT
IN THE HIGH COURT OF JUSTICE
FEDERATION OF SAINT CHRISTOPHER AND NEVIS
NEVIS CIRCUIT
TITLE BY REGISTRATION ACT, CAP
A.D. 2022

NEVHCV2016/0010

In the matter of Section 92 of the Title by
Registration Act, Cap. 10.19

and

In the matter of an Application to settle
Articles of Sale of the Respondent's
property comprised in a Certificate of
Title dated 27th February, 2009 registered
in Register Book 47 Folio 69

THE BANK OF NEVIS LIMITED APPLICANT
AND
JOEL O'LOUGHLIN RESPONDENT

DRAFT ORDER

Before: Justice Patrick Thompson Jr. in Chambers

Dated the day of , 2022

Entered the day of , 2022

Appearances: Cindy Herbert for the Applicant
Seigel Claxton, Junior Recoveries Officer, present

UPON HEARING the Application filed herein on the **15th** day of December, 2022; **AND UPON READING** the Affidavits of Seigel Claxton affirmed on the 11th day of May, 2022 and Glanville Bowrin, affirmed on the 8th day of December, 2022 and filed herein on the **15th** day of December, 2022, for an Order fixing a new date of sale of the property of the Respondents **JOEL O'LOUGHLIN** comprised in a Certificate of Title dated the 27th day of February, 2009 and registered in **Register Book 47 Folio 69** of the Register of Titles of the Nevis Circuit of **ALL THAT** lot piece or parcel of land situate at Spring Hill Estate in the Parish of St. James in the island of Nevis bounded and measuring as follows, that is to say:- **On or towards the North West by lands of Spring Hill Estate 141.95 feet; On or towards the North East by lands of Spring Hill Estate 268.07 feet; On or towards the South East partly by lands of Nigel Hanley 121.33 feet and partly by a Road 11.83 feet and On or towards the South West by lands of Spring Hill Estate 267.32 feet and containing by admeasurement 36,726 square feet;** at a **reduced** upset price;

AND UPON HEARING Counsel for the Applicant, Cindy Herbert; **IT IS HEREBY ORDERED** that:

1. The reduced upset price shall be **EC\$201,993.00**.
2. The date of sale shall be fixed by the Registrar of the High Court.
3. Notice of the sale shall be advertised twice, that is, in two different local newspapers, prior to the sale and also on Social Media for at least one (1) month prior to the date of the Sale.
4. All other terms of the Articles of Sale settled on 16th October, 2020 shall remain the same.

BY THE COURT

REGISTRAR

THE EASTERN CARIBBEAN SUPREME COURT
IN THE HIGH COURT OF JUSTICE
FEDERATION OF SAINT CHRISTOPHER AND NEVIS
NEVIS CIRCUIT
TITLE BY REGISTRATION ACT, CAP
A.D. 2022



NEVHCV2016/0010

In the matter of Section 92 of the Title by
Registration Act, Cap. 10.19

and

In the matter of an Application to settle
Articles of Sale of the Respondent's
property comprised in a Certificate of
Title dated 27th February, 2009 registered
in Register Book 47 Folio 69

THE BANK OF NEVIS LIMITED

APPLICANT

AND

JOEL O'LOUGHLIN

RESPONDENT

AFFIDAVIT IN SUPPORT

I, GLANVILLE BOWRIN of Cotton Ground, in the island of Nevis, being duly sworn,
AFFIRM and SAY as follows:-

1. That I am Manager/Proprietor of the firm of G.B Architectural Designs & Services being an Appraiser, with an office at Cotton Ground, Nevis.
2. That for over 20 years, I have carried on the business of an Appraiser and Valuer and I believe that I am qualified to form an opinion concerning the value of the property hereinafter mentioned.
3. That I have carefully examined the property of the Respondent **JOEL O'LOUGHLIN** situate at Spring Hill Estate in the parish of St. James in the island of Nevis with a view to estimating its value.
4. That in an appraisal dated 16th, March, 2022 a copy of which is now produced and shown to me marked "GB1", I have set forth the full value of the whole of the said property estimated to the best of my judgment and belief.

AND I make this Affidavit honestly knowing the contents to be true and correct to the best of my knowledge, information and belief.

AFFIRMED at the Registrar's Office)
this 8th day of December, 2022)
Charlestown, Nevis

[Signature]
.....

Before Me:

[Signature]
A COMMISSIONER OF OATH
FOR ST. CHRISTOPHER/NEVIS
DATE: 8/12/2022

G.B Architectural Designs & Services

Tel. #869-469-5112

Cell # 869-603-4595

Email: gbl@gbad.comCotton Ground
St. Thomas Parish
Nevis

**APPRAISAL REPORT OF PROPERTY AT
SPRING HILL ESTATE
ST. JAMES PARISH, NEVIS**



CLIENT: **JOEL O'LOUGHLIN**
INSPECTION DATE: **MARCH 15TH, 2022**
DATE OF REPORT: **MARCH 16TH, 2022**

G.B Architectural Designs & ServicesCotton Ground
St. Thomas Parish
Nevis

Tel. #869-469-5112

Cell # 869-603-4595

Email: gbl@gbad.com**REPORT SUMMARY**

Date of Inspection:	March 15 th , 2022
Date of Appraisal:	March 16 th , 2022
Purpose of Appraisal:	Value
Type of Appraisal:	Land only
Basis of Appraisal:	Current value
Property Location:	Spring Hill Estate St. James Parish, Nevis
Zoning:	Residential
Title:	Private
Applicant:	Joel O'Loughlin
Title Reference:	Register Book 47 Folio 69
Registered Owner:	Joel O'Loughlin

G.B Architectural Designs & Services

Tel. #869-469-5112

Cell # 869-603-4595

Email: gbl@gbad.comCotton Ground
St. Thomas Parish
NevisMarch 16th, 2022

Ms. Seigel Claxton
Junior Recoveries Officer
The Bank of Nevis Limited
Main Street
Charlestown
Nevis

Dear Ms. Claxton,

RE: PROPERTY FOR JOEL O'LOUGHLIN**INSTRUCTIONS**

G.B. Architectural Designs & Service has been requested by The Bank of Nevis Limited to prepare an appraisal report on the within described property at Spring Hill Estate, St. James Parish, Nevis. The appraisal is for land only. The report is based on site visit and from discussion with representative for The Bank of Nevis Limited.

THE PROPERTY

The property comprises a vacant residential lot. Its distance from important facilities are as follows:

- | | | |
|---|---|-----------|
| • Distance from VOJN Primary School | = | 2 ½ miles |
| • Distance from Charlestown Secondary School | = | 7 miles |
| • Distance from downtown Charlestown and shopping | = | 6 ½ miles |
| • Distance from transportation route | = | 0.35 mile |
| • Distance from Cotton Ground Police Station | = | 3 miles |

TITLE

The Certificate of Title was inspected and the registered in the name of **Joel O'Loughlin** in Register Book 47 Folio 69, Registry of Titles, Nevis Circuit.

THE LAND DESCRIPTION

The lot is located at Spring Hill Estate in the Parish of St. James in the Island of Nevis comprising 36,726 Square Feet bounded and measuring as follows:- On or towards the North West by lands of Spring Hill Estate, 141.95 feet; On or towards the North East by lands of

FINAL ASSESSMENT

It is our further assessment that the subject property has a current market of **Two Hundred One Thousand Nine Hundred Ninety-Three Dollars (\$201,993.00)** Eastern Caribbean Currency.

I conclude that the Current Value and the Forced Sale Value of the property as of March 15th, 2022 are as follows:

CURRENT VALUE OF PROPERTY	EC\$ 201,993.00
FORCED SALE VALUE OF PROPERTY	EC\$ 165,267.00

COMMENTS AND NOTES

- The valuation is based on current values and present market trends.
- The areas given are for guidance only.
- Access to the property is by way of the Road that leading thereto.
- G.B. Architectural Designs & Services and the undersigned do not have a present or future interest or bias in the property and/or parties concerned other than a fee for the evaluation.
- The remuneration is not based on any action or event resulting from the opinions, conclusion, analysis or the use of this report.
- The property has been personally inspected by the undersigned.
- We have not carried out any investigation into past and present uses of the property to establish whether there is any contamination or potential for contamination to the property from the uses and have assumed that none exists.
- There is no knowledge of any highway and other statutory considerations regarding the subject area.

THE EASTERN CARIBBEAN SUPREME COURT
IN THE HIGH COURT OF JUSTICE
FEDERATION OF SAINT CHRISTOPHER AND NEVIS
NEVIS CIRCUIT
TITLE BY REGISTRATION ACT, CAP
A.D. 2022



NEVHCV2016/0010

In the matter of Section 92 of the Title by
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and

In the matter of an Application to settle
Articles of Sale of the Respondent's
property comprised in a Certificate of
Title dated 27th February, 2009 registered
in Register Book 47 Folio 69

THE BANK OF NEVIS LIMITED

APPLICANT

AND

JOEL O'LOUGHLIN

RESPONDENT

AFFIDAVIT IN SUPPORT

I, SEIGEL CLAXTON of Matchmans, Gingerland, in the Island of Nevis, **AFFIRM**
AND SAY as follows:

1. I am the Junior Recoveries Officer of the Applicant Bank, a limited liability company (No. 106 of 2001) duly incorporated under the laws of the Federation of St. Christopher and Nevis and having its registered office and principal place of business at Bank of Nevis Building, Main Street, Charlestown, Nevis, and I am duly authorized to make this Affidavit on its behalf.
2. That pursuant to Order of this Honourable Court dated the 5th day of October, 2021, on the 16th day of December, 2021 and the 24th day of February, 2022 the Registrar of this Honourable Court attempted to sell by public auction, the property of the Respondent all as the same is described in the above-mentioned Certificate of Title dated the 27th day of February, 2009 and registered in Register Book 47 Folio 69 of the Register of Titles for the Nevis Circuit at an upset price of EC\$238,719.00.
3. The sale of the Respondent's said property was unsuccessful on the above occasions and was adjourned by the Registrar of the Nevis High Court, as no prospective purchasers attended the proposed sale.
4. The mortgage debt due by the Respondent to the Applicant which is the subject of these proceedings is still outstanding. The Respondent is currently indebted to the Applicant in the total sum of EC\$162,194.47 as at the 11th day of May, 2022. Attached, exhibited and marked "SC1" is the loan payout statements as at 11th May, 2022.
5. In the circumstances, I hereby respectfully request that this Honourable Court make an Order fixing a new date of sale of the Respondent's said property at a **reduced** upset price of **EC\$201,993.00** in accordance with the valuation filed herein on behalf of the Applicant and adjusting the announcements of sale and mode of publication thereof.

AND I make this Affidavit honestly knowing the contents to be true and correct to the best of my knowledge, information and belief.

AFFIRMED at the Registrar's Office
Charlestown, Nevis this 11th day of May
2022

)
)
) *Signature*

Before Me:-

Signature
VANESSA HUBBETT
A COMMISSIONER OF OATH
FOR ST. CHRISTOPHER/NEVIS
DATE: 11/5/22

THE BANK OF NEVIS LIMITED

JOEL O'LOUGHLIN

Account: LON - 675149

LAND LOAN PERSONAL - STATUS (Balance Information) Tab
05/11/2022

BALANCE

Current Balance	\$162,194.47
Today's Payoff:	\$162,194.47
Interest Adjustment:	\$0.00
Principal Due:	\$1,774.92
Balance after pymnt	\$160,419.55
Unused Credit/Comt:	\$0.00
Orig Ln Amt:	\$132,213.60

PAYMENT INFORMATION

Reg Paymt:	\$1,785.00
Next Pay Date	09/08/2014
Amount Past Due:	\$162,194.47
Term:	120
Mat. Date	12/08/2016
Corres Acct:	151203
Dte Lst Pmt:	10/21/2021
Amt Lst Pd:	\$174,149.58
Partl Paymt:	\$10.08

INTEREST INFORMATION

Intr Rate:	0.0000
Original Int. Rte.:	10.5000
Daily Int. Factor:	0.0000

GENERAL INFORMATION

Branch No:	0
G/L Code:	17 - NON-PRODUCTIVE LOANS
Class:	6
NoAc/ChgOff:	C
Days Late:	2801
Foreign Curr Code:	ECD
Interest Begin Date:	
On-line Delq Pymnt:	
Tot Intr Pd Lst EOD:	\$186,552.38
Days Since Mat Date:	1979

THE EASTERN CARIBBEAN SUPREME COURT
IN THE HIGH COURT OF JUSTICE
FEDERATION OF SAINT CHRISTOPHER AND NEVIS
NEVIS CIRCUIT
TITLE BY REGISTRATION ACT, CAP
A.D. 2023

NEVHCV2016/0010

In the matter of Section 92 of the Title by
Registration Act, Cap. 10.19

and

In the matter of an Application to settle
Articles of Sale of the Respondent's property
comprised in a Certificate of Title dated 27th
February, 2009 registered in Register Book 47
Folio 69

THE BANK OF NEVIS LIMITED

APPLICANT

AND

JOEL O'LOUGHLIN

RESPONDENT

NOTICE OF ADJOURNED HEARING

PLEASE TAKE NOTICE that the above captioned matter which was fixed for hearing for
Hearing of an Application on Wednesday 15th February 2023, has been adjourned to
Wednesday 22nd March 2023, at 9:00 am in the forenoon, before **His Lordship Patrick
Thompson Jr.**, at the High Court of Justice, Theodore L. Hobson Q.C., Court Building Prince
William & Main Street, Charlestown, Nevis

Please be guided and act accordingly.

Dated 20th February, 2023.

To: **Ms. Cindy Herbert**
The Bank of Nevis Limited
Main Street
Charlestown
Nevis

To: **Joel O'Loughlin**

West Indies name squads for white-ball series in South Africa

Shannon Gabriel earns recall for ODIs after good showing in CG United Super50

ST JOHN’S, Antigua - The Cricket West Indies (CWI) Senior Men’s Selection Panel today announced the One-Day International (ODI) and T20 International (T20I) squads for the upcoming series against South Africa. The West Indies will play three ODIs on 16, 18 and 21 March, followed by three T20Is on 25, 26 and 28 March.

In the ODIs, Shai Hope will have his first series as captain with allrounder Rovman Powell appointed as the new vice-captain. In the T20Is, captain Rovman Powell will be supported by a new vice-captain in batting allrounder Kyle Mayers.

Fast bowler Shannon Gabriel has earned a recall to the ODI squad on the back of his performances during the CG United Super50 Cup last November. He was the joint leading-wicket taker spearheading the Trinidad & Tobago Red Force bowling attack, taking 15 wickets in seven matches at an average of 14.2. He last played ODIs for the West Indies at the ICC Cricket World Cup in July 2019.

Left-arm pacer Obed McCoy has been named in the T20I squad subject to medical clearance. Fast bowler Jayden Seales remains unavailable for selection following a knee injury and subsequent surgery, while another fast bowler Anderson Philippi has returned to training but is not yet match-fit.

Lead Selector the Most Hon. Dr Desmond Haynes said: “We have had some injuries to our fast-bowling pool so therefore we see Gabriel as an ideal fit heading into South Africa, and the surfaces we expect to play on. It is felt that we need someone to get those early wickets and he is the kind of bowler that can do that. Judging from his performances in the CG United Super50 Cup, he is potentially a wicket-taking option up front.”

Haynes added: “For the T20Is, we have an experienced squad. What we are looking for is to form a cohesive unit and look at the players who we believe can form the nucleus as we build towards doing very well and challenging when we host the ICC Men’s T20 World Cup in June 2024.”

FULL SQUADS

One-Day Internationals

Shai Hope (Captain)
Rovman Powell (Vice Captain)
Shamarh Brooks
Yannic Cariah
Keacy Carty
Roston Chase
Shannon Gabriel
Jason Holder
Akeal Hosein
Alzarri Joseph
Brandon King
Kyle Mayers
Nicholas Pooran
Romario Shepherd
Odean Smith

T20 Internationals

Rovman Powell (Captain)
Kyle Mayers (Vice Captain)
Shamarh Brooks
Yannic Cariah
Johnson Charles
Sheldon Cottrell
Jason Holder
Akeal Hosein
Alzarri Joseph
Brandon King
Obed McCoy
Nicholas Pooran
Raymon Reifer
Romario Shepherd
Odean Smith

White Ball schedule in South Africa

Thursday, 16 March: 1st ODI at Buffalo Park, East London (day/night)

Saturday, 18 March: 2nd ODI at Buffalo Park, East London (day/night)

Tuesday, 21 March: 3rd ODI at JB Marks Oval, Potchefstroom

Saturday, 25 March: 1st T20Is at SuperSport Park, Centurion

Sunday, 26 March: 2nd T20I at SuperSport Park, Centurion

Tuesday, 28 March: 3rd T20I at Wanderers Stadium, Johannesburg (night)

LAND REGISTRY
Filed / Lodged
FEB 20 2023
@ 1:02 PM
ST CHRISTOPHER & NEVIS

FEDERATION OF ST. CHRISTOPHER AND NEVIS
TITLE BY REGISTRATION ACT, CAP. 10:19
SAINT CHRISTOPHER CIRCUIT
A.D. 2023

SCHEDULE OF APPLICATION FOR CERTIFICATES OF TITLE AND NOTING THEREON FOR THE WEEK ENDING THE 25th DAY OF February, 2023.

Date of Request	Person Presenting	Nature of Request for Certificate of Title and Noting Thereon
13 th May, 2022	Corelle Williams by her Attorneys, Henderson Law Chambers	A First Certificate of Title to be issued in respect of a lot of land situate at No.1 Bladen Housing Development, Basseterre, Parish of St. George, in Island of St Christopher

ON or towards the North partly by a Public Road and partly by a Foot Path, 95.56 feet; ON or towards the East by Factory Road, 70.61 feet; ON or towards the South East partly by Factory Road and partly by Taylors Range, 39.48 feet; ON or towards the South by Taylors, 48.87 feet and ON or towards the West by Lot No. 2, 88.23 feet and containing by admeasurement 7,553.57 square feet or howsoever otherwise the said lot of land may be abutted bounded known or described in the Schedule attached hereto.

Dated the 21st day of February, 2023

.....
Registrar

LAND REGISTRY
Filed / Lodged
FEB 21 2023
@ 1:02 PM
ST CHRISTOPHER & NEVIS

FEDERATION OF SAINT CHRISTOPHER AND NEVIS
TITLE BY REGISTRATION ACT, CAP. 10:19
SAINT CHRISTOPHER CIRCUIT
A.D. 2023

SCHEDULE OF APPLICATION FOR CERTIFICATES OF TITLE AND NOTING THEREON FOR THE WEEK ENDING THE 25th DAY OF February, 2023.

Date of Request	Persons Presenting	Nature of Request for Certificate of Title and Noting Thereon
27 th July, 2021	VIRNA CAMILITA WILLIAMS AND DELISE VERLYN WILLIAMS of Palmetto Point in the Island of St Christopher has applied as administrators of the Estate of Dudley Wykham Williams deceased, on behalf of Oliver Wadsworth Williams by their Attorneys, Henderson Law Chambers	A First Certificate of Title to be issued in respect of a lot of land situate at Challengers Village in the Parish of Trinity in Island of St Christopher

ON or towards the North West by S.S.M.C. Railway, 22.63 feet and 18.00 feet; ON or towards the East by Greene deceased, 84.51 feet; ON or towards the South East by lands partly in occupation by Wesley Pinney and of Malvern Rogers, 42.59 feet and ON or towards the West by an alley, 37.06 and 27.32 feet and containing by admeasurement 2,948.24 square feet.

Dated the 21st day of February, 2023.

.....
Registrar

ST KITTS - NEVIS TRADES AND LABOUR UNION
SKNT&LU
UNITY IS STRENGTH
Est. 1940

**Sign up.
Become a member today.**

Visit our office at
Masses House, Church Street, Basseterre
to learn more about Union membership,
or call us at
869-465-2229

The St. Kitts-Nevis Trades and Labour Union
This Union Works For You.

Newtown, St. Paul's Register Wins In East Basseterre Encounters

Football came to Newtown on Saturday with two exciting matches; the home side Honda Newtown United hosting Jones Group Sandy Point FC. Newtown came out the victors 2-1 in a very tense affair that saw both teams seeing players sent off in the first half with straight red cards.

Red Cards

Jahlyan Burt (Sandy Point) 23rd min
Leranje Liburd (Newtown) 23rd min
(Both for violent conduct)

Scoring for Newtown Utd

Kennedy Rodriquez (pk) 11th min
Yohannes Mitcham 45th min

Scoring for Sandy Point

Anthony Alves 63rd min

Coach Anthony "Nets" Isaac of Newtown, was pleased with outcome of the match. "We see the stuff (we practice) coming out in the game. It's not a hundred percent, but we are getting there," Isaac said.

Assistant Manager of the Sandy Point FC, Shane Jeffers, said his team competed well, but were just unable to get the equalizing goal. "We basically gave ourselves a chance in the second half. We had to make some changes - two red cards in the first half on either team. A few adjustments from the coach in the second half and we bore fruit to that," Jeffers said.

In the second match of the Saturday's double header, defending champions S. L. Horfords St. Paul's United finally got a win, after drawing 0-0 last week with Old Road. They brushed aside Hobson Enterprises Garden Hotspurs 3-1.

Scoring for St. Paul's

Ordell Flemming 10th min
Keithroy Freeman 19th min
Malik Clarke 68th min

Scoring for Spurs

Jabez Dorsett 83rd min

Red cards

Jamal Jeffers (St. Paul's) 53rd min
(Denying an obvious goal scoring opportunity)

Manager of St. Paul's Austin Lewis said the team needed to make some adjustments after last week's draw and was pleased with the

performance Saturday night. Spurs Assistant Coach Rohan Browne, said preparation for the match was affected, especially with an unfortunate incident in their community this past week. The SKNFA Premier League continues this Friday with matches at the Newtown Playing field.

LIQUOR LICENCES ORDIANANCES, 1906 SCHEDULE A

To the Magistrate, District "A"

To the Superintendent of Police.

I, Greg Hazel owner of G's Eatery now residing in Lime Kiln Project in the town of Basseterre do hereby give you notice that is my intention to apply on 03rd day of April 2023, to the District Magistrate at Basseterre for a Retail Liquor Licence in respect of my premises in G's Eatery in Lime Kiln Commercial Site in Basseterre.

Dated this
21st day of February, 2023.

Signed : Greg Hazel

LIQUOR LICENCES ORDIANANCES, 1906 SCHEDULE A

To the Magistrate, District "B"

To the Superintendent of Police.

We, Otis French and Keizel Williams now residing in Main Street in the village of Parson do hereby give you notice that is our intention to apply on 03rd day of April 2023, to the District Magistrate at Dieppe Bay for a Retail Liquor Licence in respect of our premises in DBA J&K Snackette Bar & Lounge in Main Street in Parson's Village.

Dated this
13th day of February, 2023.

Signed :
Otis French / Keizel Williams

RINGS FOOD SUPERMARKET

Sandy Point

Is looking for

TWO MANAGERS

interested persons can

Call: **660-8368**

Twilight Shopping Center

Saddlers

Is seeking suitable qualify persons for

Cashier Position

Person must have valid food handlers' permit.
Interested person can contact Heather Harvey at

664-6982

Vacancy

Hong Xin Chinese Restaurant

Wellington Road, Basseterre, St. Kitts.

Is looking for **A CHEF**

Contact: Zhi Qing Ou

@ **667-9620/ 661-2738**

Shalmas Fashions

Central Street, Basseterre

Is looking for 3 Taylors

Interested persons can

Call: 664-6821

VACANCY

A NUMBER OF VACANCIES EXIST FOR

SECURITY OFFICERS

At Alpha and Omega Security Solutions

Persons interested are asked to apply in person
at our office at Central Market Street

or **call: 762-0191**

for an interview appointment.

Sabar Caribento

Cayon Street, Basseterre

Is looking for

2 Bartenders and 2 Chefs

Interested persons can call Marlen Prentice

@ 765-6649

VACANCY

Winston Skeete the owner of Cargo Passenger Boats
is looking for persons to work on the boats
heading from St. Kitts to Nevis

TO CLEAN AND TO RECEIVE CARGO.

Interested persons can contact Mr. Skeete

@ 663-4167

Wanted

Coconut Grove is looking for
**A MEXICAN/ AMERICAN CUISINE
CHEF**

Apply at

coconutgroveskn@gmail.com

LIQUOR LICENCES ORDIANANCES, 1906 SCHEDULE A

To the Magistrate, District "A"

To the Superintendent of Police.

I, Rashane Dixon now residing in Needsmust Estate in the town of Basseterre do hereby give you notice that is my intention to apply on 03rd day of April 2023, to the District Magistrate at Basseterre for a Retail Liquor Licence in respect of my premises in Yummys Caribbean Cuisine in Needsmust Estate in Basseterre.

Dated this
23rd day of January, 2023.

Signed : R. Dixon

LIQUOR LICENCES ORDIANANCES, 1906 SCHEDULE A

To the Magistrate, District "A"

To the Superintendent of Police.

I, Irish Yardie Inc. dba Island Roasters now residing in Lot 20 Frigate Bay Strip in the town of Basseterre do hereby give you notice that is my intention to apply on 03rd day of April 2023, to the District Magistrate at Basseterre for a Retail Liquor Licence in respect of my premises in Frigate Bay Strip in Basseterre.

Dated this
09th day of February, 2023.

Signed : Irish Yardie Inc.

Old Road, Conaree Make Statement Wins On Sunday

MRFC Old Road United Jets and SOL IAS Conaree FC, laid down markers to the rest of the SKNFA Premier League, with resounding victories on Sunday at the Warner Park. First it was Conaree FC, dismissing Elco Ltd Security Forces 3-0 in the early kick off at 2pm.

Scoring for Conaree

Quanieki Clarke 3rd min
Nicquan Phipps 53rd min
Ilivity Pemberton 76th min

In the day's other match, Tiquanny Williams signaled his intent to become the league's top scorer for a second straight season, scoring a hattrick and leading Old Road to a 4-0 victory of St. Peters.

Scoring for Old Road

Tiquanny Williams hat trick 2nd, 24th, & (pk) 29th min
Niquan Browne (pk) 65th min

Coach Alexis Morris of Old Road, said the manner of his team's victory is a message sent to the rest of the league, that Old Road is a team to be reckoned with. "It's a step in the right direction and I must say, definitely it's a statement for the other teams that O R, as I said before, is a team to be reckoned with," he said,



Tiquanny Williams (right) celebrates after scoring one of his three goals on Sunday against St. Peters FC.

adding that they have been practicing since December and are looking forward to a great season.

For Coach Austin "Dico" Huggins of the reason for his team's poor performance, especially in the first half, was due to a makeshift defensive unit he had to deploy because of injuries to some key players. "I think we were too relaxed. We had to play with a makeshift defense. Today was the first time that some of those guys played because we are now faced with a lot of injuries," Huggins said. "We had to make the changes (Sunday) because from (Saturday's) practice, we learned that some players would not be in because of injury... I think they did creditably well in the second half," the coach added.



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