

THE LABOUR SPOKESMAN

St. Kitts and Nevis

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

Year 65 NO. 35

BASSETERRE, ST. KITTS, W.I.

FRIDAY, 27th JANUARY, 2023

EC \$2.00

At The Pumps This Weekend Maximum Price ULG per gallon -

Dated : 18/01/23

DELTA \$16.64/ SOL \$12.85

APPLAUD SKNLP

STORY ON PAGE 03



YOUTH EDUCATION

STORY ON PAGE 04



WORKERS' INTERESTS

STORY ON PAGE 05

THE LABOUR SPOKESMAN

THE SPOKESMAN - ESTABLISHED MAY 1957

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Editorial

A Labour Movement For All Of SKN

At 91 years old, the St.Kitts-Nevis Labour Party is the oldest political movement in the English speaking Caribbean; an organisation which continues to put on a pedestal that its foundation principle is to uplift the ordinary man and woman, and overall to commit to the betterment of its people and nation for the good that it can do.

The new leader of the St.Kitts-Nevis Labour Party St.Kitts-Nevis Labour Party, Prime Minister, Dr. Terrance Drew-during an appearance on Freedom FM's Issues Wednesday 25th January 2023 episode- described the SKNLP as being more than just a political party, saying it is a movement.

Throughout the world, this is what labour movements are known for, and so right at home many people get to experience the nature and philosophy on just what type of pedigree this political movement-the oldest political party also in St.Kitts-Nevis is made of.

The Workers' League, 1952 Adult Suffrage (the right to vote), comprehensive secondary education, access to health care, acquisition of land in the 1970s, Social Security in the 1970s (following the Providence Fund), deep water port and airport as well as water and energy infrastructure for modern nation building were some of the critical achievements listed by Party Leader Drew.

In his words: "Most of what we enjoy today are as a direct result of work of the St.Kitts-Nevis Labour movement, and so irrespective of people's political

Case Number :NEVHCV2023/0009

SAINT CHRISTOPHER AND NEVIS
ISLAND OF NEVIS
A.D. 2023

Submitted Date:23/01/2023 08:08

Filed Date:23/01/2023 08:30

Fees Paid:4.00

REGISTRY OF TITLES NEVIS CIRCUIT

SCHEDULE OF APPLICATION

for Certificate of Title, and notings thereon, and caveats, for the week ending the 28th day of January 2023

DATE OF REQUEST	PERSON PRESENTING	NATURE OF REQUEST
28 th October, 2022	CINDY JEFFERS by her Solicitors, Nisbetts of Chambers, Chapel Street, Charlestown, Nevis	Certificate of Title to be issued in respect of 7,559 square feet of land situate at Butlers Village in the Parish of St. James in the Island of Nevis

The said land being bounded as follows:- On the North East by lands of Anita Huggins, 131.75 feet; On the South East by lands of Bernadine Jeffers, 62.51 feet; On the South West by lands of Calmeta Jeffers, 120.04 feet and On North West by a Public Road, 62.18 feet and containing by admeasurement 7,559 square feet

Dated the 20th day of January 2023

Registrar of Titles

persuasion today, they of course would also be reminded to say thanks to the St.Kitts-Nevis Labour movement; everybody in St.Kitts and Nevis benefitted from it. The fact that you have a 40-hour work week; things that we take for granted..the fact that you have the right to play, meaning entertainment and so forth; things that we take for granted today had to be fought for."

He said the SKNLP has made significant strides for our people, nation and region and even worldwide.

Without any political biases, if one is to ponder about the development of St.Kitts-Nevis and its people, then rightfully many would agree that kudos does belong to the Labour movement. However, the sad reality is that oftentimes in our small society like ours, divided political support clouds our vision in 'giving jack his jacket' as the colloquial saying goes.

We often boast as a people about how proud we are to be Kittitians and Nevisians-

a citizen of this land and of course of residents who originally hail from the Caribbean and further abroad who call the Federation home can speak highly too, and so in the context of social, economic and political advancement, the SKNLP surely is a subject matter when we track our growth and development as a people.

We must not allow party politics to subtract from our thoughts, the honest reality cataloged through the annals of history, that the St.Kitts-Nevis Labour Party does deserve its due credit and recognition on a national scale.

When we proudly echo our nation's motto 'Country Above Self', indeed our thoughts and actions must wholeheartedly embrace all aspects which mold the social, economic and political advancements which make us beam with pride.



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New SKNLP Leader Pledges To Continue Good Fight

By: Spokesman Newsroom

BASSETTERRE, St.Kitts (Monday 24th January 2023)- Prime Minister Dr. Terrance Drew, the new Leader of the St.Kitts-Nevis Labour Party (SKNLP) has pledged to continue to carry out the work of the movement going on the principle 'For the Good that We Can Do.'

"As leader of this great party, I therefore pledge to continue to carry on the work of our great stalwarts, to continue fighting for that great principle, that foundational principle 'For the Good that We Can Do', not for ourselves but for all of our people and for our Federation and extend the principle of doing good and being a force for good through the region and definitely through the world."

Such sentiments were expressed during Dr. Drew's remarks at the SKNLP's 90th Anniversary Church Service held on Sunday 23rd January, at the Antioch Baptist Church in St. Johnston's Village in Basseterre as he applauded party stalwarts whom he credited for the advancement of the people and federation.

Dr. Drew continued: "And as we continue this fight, as we continue to effect change that would advance the people of this country, your government has been working strategically, diligently to transform the landscape to create a nation where all can have the opportunity to advance themselves..."

The SKNLP Leader encouraged supporters to continue to embrace the political organisation which he described as a 'A movement that is greater than all of us and to go by our party for the good of those who depend on us, for the good of our great nation St.Kitts and Nevis. Let us continue to be guided by the words of our favourite hymn that has become our party's anthem - See the glorious banner waving, hear the trumpet blow, in our leader's name we triumph over every foe'."

According to him: "The Labour Party is here to stay. The St.Kitts-Nevis Labour Party and movement will continue to transform the landscape of St.Kitts and Nevis, and we will do it for two fundamental reasons: 1. The faithfulness of God and 2. The principle on which we stand 'For the Good That We Can Do' for all of our people."

In observation that the SKNLP came into being during the colonialism era, Dr. Drew commented: "As I looked at those pictures and reflect on this momentous occasion, I reflect on the fact that this party came into being in the depth of colonialism, and it gives me great pride to stand here and to say, of all the countries in the Caribbean where parties would have been formed under these circumstances, the eldest of all is the St.Kitts-Nevis Labour Party. Put your hands together for your St.Kitts-Nevis Labour Party; a shining example, and our party is not strong



because of anything other than mercies of God and His faithfulness and the principles on which we stand; the principles that we should never ever abandon because the abandonment of those principles is the issuance of the death of our party. And we will survive even up to a hundred and beyond very strong here in St.Kitts and Nevis and beyond."

"May we as a party and a people never forget that the freedom, privileges, luxuries and opportunities that we enjoy today are a direct result of the life and sacrifices of these men and women and many more," the SKNLP Leader encouraged.

Front Page Photo: Prime Minister Dr. Terrance Drew, the newly-elected Leader of the St.Kitts-

Nevis Labour Party (SKNLP) while delivering remarks at the SKNLP's 90th Anniversary Church Service held on Sunday 23rd January at the Antioch Baptist Church in St. Johnston's Village in Basseterre

IN THE EASTERN CARIBBEAN SUPREME COURT

IN THE HIGH COURT OF JUSTICE

FEDERATION OF SAINT CHRISTOPHER AND NEVIS

ISLAND OF ST. CHRISTOPHER

A. D. 2023

Suit No. SKBHCV 2023/

In the Matter of Section 144 of the Title by Registration Act Cap 10.19 of the Laws of the Federation of Saint Christopher and Nevis.

and

In the Matter of an Application for the issuance of New Certificate of Title to replace the lost duplicate of Certificate of Title dated 13th November, 2000 registered in Book Z2 Folio 439 of the Register of Titles for the Saint Christopher Circuit.

BETWEEN:-

BERNADINE CALLENDER JAMES

and

THE REGISTRAR OF TITLES FOR

THE SAINT CHRISTOPHER CIRCUIT

Applicant

Respondent

NOTICE OF APPLICATION FOR REPLACEMENT OF LOST

CERTIFICATE OF TITLE

NOTICE IS HEREBY GIVEN that **BERNADINE CALLENDER JAMES** of the Island of Saint Christopher (also known as St. Kitts), presently residing at 68 Bradhurst Avenue #4 U New York, N. Y., 10039 has applied for the issue of a replacement of a Certificate of Title in lieu of the following for the reason that the original Certificate of Title has been irrevocably lost, namely a Certificate of Title dated the 13th November, 2000 and registered in Book Z2 Folio 439 of the Register of Titles for the Saint Christopher Circuit in respect of ALL THAT lot piece or parcel of land situate at Old Road in the Parish of St. Thomas in the Island of St. Christopher containing by admeasurement 2312 square feet, bounded and measuring as follows, that is to say:- On or towards the North by lands of Ermine Smithen, 43.31 feet; On or toward the East by an Alley, 74.01 feet; On or towards the South by lands of Wingfield Estate, 18.92 feet On or towards the West by an Alley 77.44 feet.

Any person who may have information that may lead to its recovery is asked to contact **INNISS AND INNISS** of Chambers, 11A Cayon Street, Basseterre, St. Kitts.

(Telephone number (869) 465-4010; Email Address lyrinnis@sisterisles.kn; Solicitors for the Applicant.

Dated the *26th* day of *January*, 2023.

Innis and Inniss
INNISS AND INNISS
Solicitors for the Applicant

The *Notice* is filed on behalf of the Applicant by her Solicitors, INNISS AND INNISS of Chambers, Chambers 11A Cayon Street, Basseterre Saint Christopher. The applicant's address for service is that of her above-named Solicitors

LIQUOR LICENCES ORDINANCES, 1906 SCHEDULE A

To the Magistrate, District "B"

To the Superintendent of Police.

I, Jack Widdowson now residing in Frigate Bay 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 Dieppe Bay for a Wholesale Liquor Licence in respect of my premises in Old Road Rum Co. in Wingfield Estate in Old Road.

Dated this 26th day of January, 2023.

Signed : J. Widdowson

SIDE CHICK BAR & SNACKETTE

Looking for a

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Contact: 869 763-1867

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Yanqing Li @ 665-9943

CHANGSHENG

Cardin Avenue, Basseterre

Is seeking a

Manager and Supervisor

Interested persons can call

Chaoyi Zhang @ 664-9968

Ras Iya Calls For Awareness About 1935 Buckley's Uprising In Schools

By: Spokesman Newsroom

BASSETTERRE, St.Kitts (Tuesday 25th January 2023)- Member of the Nyahbinhi Theocracy Order Ras Iya is appealing for the education system in St.Kitts-Nevis to highlight the historical 1935 Buckley's Uprising for the development of the nation's youth.

"It's not enough information sharing on the grounds that the youth need to gravitate the importance of this history that made a turning point to St.Kitts and Nevis but the whole wide section of the Caribbean because in the early days of the plight that our ancestors were taken on but that plight was able to give a different status quo of how we were facing over those years seeing how we're seeing [ourselves] up to this day under those conditions they were facing, it would not have been easy for us. So we say, it's time the education system play a critical role in making sure that the schools are alert with information this year when they even conclude that the following dialogue will go within the education system."

He made the disclosure during an interview with this media house on Monday 24th January 2023, days before the 88th anniversary event slated to take place on Saturday 28th January at Buckley's Estate Grounds in the west Basseterre community.

This year's theme is 'Recognising, Embracing, Restoring and Preserving the Legacy of Our Martyrs of the Buckley's Uprising 1935' which according to Ras Iya is a theme "while in the 21st century to outline the sacrifice of our ancestors and the theme is bringing a reflection on how we as a Nyahbingi Theocracy Order have seen the anag of our people in that time to be respected at this event.

Ras Iya went on to say: "On that premise of seeing the education system structure develop to create the youths... not by racism because we're not [pushing] any racism context but to ensure that our youths understand the cry and the plight that was made in 1935 because we realize some things turning in this world right now ... where we see wars and rumours of wars impacting. At that time in 1935, it was an uprising to stand for equal rights, it was a stand for social change [and] it was a stand for economical change because the plight was to get a wage [procedure] because other estates had get an increase but [not at] those estates located in the Basseterre area and other estates out of Basseterre..."

Ras Iya pointed out that the organisation has always taken the initiative in bringing forth this celebration as a commemorative reference of our ancestors, and today that is what we're looking at ensuring that our ancestors be remembered in the eyes of our history

He highlighted that at this year's event, seven individuals will each receive an award plaque noting one of whom was involved as part of the initiative step in the uprising in the person of Thomas Fergus whom "we are highlighting him as a major factor in celebrating the uprising."

As gathered, Ferguson faced "five-year jail time in Antigua and Barbuda and so we say we will have this time reminiscing of him and through his family will be partaking in the event."

In expressing more gratitude about the role of ancestors in the fight for social equality, he further stated: "we are thankful to our ancestors to be able to have that



Member of the Nyahbinhi Theocracy Order Ras Iya (File-Spokesman Snap)

stand and fought for social equality, and when we say social equality ...we showing how people were living under a state of deplorable condition even in the population growth, our people was facing at a death rate... so they were marginalized in all forms not just by the economic status but in our livelihood so we had something that could give us the sense of urge to change that kind of lifestyle that we were facing..."

"We know that the young generation have to be impacted as to why they are having these opportunities. Our education system has changed a lot compared to what our ancestors were facing in 1935," Ras Iya added.

Front Banner Image: This 2019 photo shows 86-year-old Viola Warner, daughter of John Allen who was one of the 1935 Buckley's Uprising honourees who lost his life on her 2nd birthday. In the image, she receives special gifts (including a plaque) at a yearly tribute event organised by the Rastafari Theocracy Order, presented to her by the then reigning Haynes Smith Miss Caribbean Talented Teen and also reigning Miss Washington Archibald High (WAHS) queen Anya Seethal while her daughter Emelita Warner-Paul (well-known educator and former WAHS teacher) looks on. (Spokesman Snap)

Case Number :SKBHPB2022/0116



Submitted Date:29/12/2022 15:46

Filed Date:29/12/2022 15:46

IN THE EASTERN CARIBBEAN SUPREME COURT

FEDERATION OF SAINT CHRISTOPHER AND NEVIS Fees Paid:52.00

SAINT CHRISTOPHER CIRCUIT

A. D. 2022

(PROBATE)

In the Estate of JUDITH TOTA late of George Street, Newtown, Basseterre, St. Kitts, deceased.

ADVERTISEMENT OF APPLICATION FOR GRANT OF LETTERS OF ADMINISTRATION

TAKE NOTICE that an Application has been filed by SHELDON TOTA, SHIRMEN TOTA both Entrepreneurs of George Street, Basseterre, St. Kitts and AVERILL TOTA a Hairdresser of 275 Decatur St. Brooklyn NY, 11233, United States of America United States of America respectively.

For a Grant of Letters of Administration to the Applicants whom are the siblings of the deceased having died intestate on the 15th day of January, 2007.

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

Dated this 23rd day of December, 2022.

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 S.W. Tapley Seaton GCMG, CVO, KC, JP, LL.D. ANNEX, 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.

Welcome to the Bradshaw Childcare Centre
located in Dorset Village, Basseterre.

We accept infants
- newborns to three year old toddlers. -

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Monday through Friday/



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760 - 7029.



Workers' Representative Organisation Meets With IMF Team

By: Spokesman Newsroom

BASSETTERRE, St.Kitts (Monday 24th January 2023)- Workers' representative organisation, The St. Kitts-Nevis Trades and Labour Union (SKNT&LU) on Tuesday 24th January 2023 met with representatives of the International Monetary Fund (IMF) at a session conducted at the Ministry of Finance located at the Stanford Building at the Airport Road.

That meeting was one in a series of meetings being spearheaded by the IMF regarding its 2023 Article IV mission during a visit to the Federation over the period 16 to 27 January.

Areas of discussions for that meeting-which spanned just over an hour- included: the role of the union, minimum wage, recent labour markets developments and the impact of COVID-19 and the forthcoming labour code.

The SKNT&LU team members were President Sydney Bridgewater, First Vice President Curtis Francis, General Secretary Precious Mills and Executive Committee member Nadine Natta (immediate past Treasurer) while Deputy Chief Alexandre Chailloux and Senior Economist at the Western Hemisphere Department Sophia Chen represented the IMF.

Meeting observers saw representatives from the Eastern Caribbean Central Bank and the Ministry of Finance.

Chailloux during his opening statement said "Unions are important layers in the social dialogue between the government, employers and workers..."

Additionally, he made mention of the IMF's Article IV which speaks to consultation saying that "unions are important players" regarding such.

As gleaned from the official website www.imf.org: "Under Article IV of the IMF's Articles of Agreement, the IMF holds bilateral discussions with members, usually every year. A staff team visits the country, collects economic and financial information, and discusses with officials the country's economic developments and policies."

When quizzed by Chailloux about the Union's contribution to social dialogue, President Bridgewater shared during his comments that: "The role that the Union plays is that we are part of the National Tripartite Committee."

Furthermore, he (Bridgewater) expressed the organisation's eagerness for that committee to meet so that the union can carry out its role in seeing to the well-being and interest of workers which includes discussing the drafted labour code document.

Bridgewater also informed that the Union covers a broad section of workers at various workplaces including at manufacturing plants.

Other organisations engaged in meetings with the IMF team are Social Security, Ministry of Finance and also the Chamber of Industry and Commerce.

Notably, a meeting between the SKNT&LU and the IMF was conducted via a virtual format in June 2021.

Front Page Photo: (Right to Left) Representatives of the St.Kitts-Nevis Trades and Labour Union (SKNT&LU) Executive Committee member Nadine Natta (immediate past Treasurer), First Vice President Curtis Francis, General Secretary Precious Mills and President Sydney Bridgewater take a photo with representatives of the International Monetary Fund (IMF) Deputy Chief Alexandre Chailloux and Senior Economist Sophia Chen following a meeting held on Tuesday 24th January 2023 at the Ministry of Finance.



**We are committed
to representing all workers.**

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

**The St. Kitts-Nevis Trades and Labour Union
It's Your Union Too.**



FARMERS TO LEARN OF SUSTAINABLE CROP PROTECTION METHODS DURING 3-DAY SYMPOSIUM

(Basseterre, St. Kitts, January 25 2023):

The Department of Agriculture, St. Kitts in collaboration with Caribbean Chemicals and Agencies Limited in Trinidad, is this week hosting a three day workshop for farmers and technical staff dubbed, "The Crop Protection Symposium".

The workshop which began on Wednesday, 25th January, is being facilitated by



Technical Sales Agronomist of Caribbean Chemicals and Agencies Ltd, Kennedy Paul and focuses on new developments in all aspects of plant protection. During the opening of the workshop which is being held in the Large Conference Room at the Department of Agriculture Mr. Paul who has also been operating as a Technical Sales Consultant for the company over the last seven years explained that he has been tasked with the responsibility of educating farmers about the most suitable methods of pest and disease management.

"I hope to help them to identify common pest and insect problems in St. Kitts and Nevis and basically recommend best practices or suggest best practices for managing those pests effectively and also in a sustainable manner", Paul explained.

He said the workshop which is scheduled to end on Friday, 27th January 2023 will wrap up with a practical session to better educate the staff at the Department. The Technical Sales Agronomist added that this training can help the Department provide further assistance to farmers.

Paul said, "We are having a more technical session for the extension staff where we will go a lot more in depth in terms of the pesticide resistance tolerance etc. So the last day of the three-day symposium which will be on Friday will be for the technical staff which is the extension staff. We will be going a lot more in depth and teach them which pesticides are best to use so they are better able to recommend the correct pesticides to the farmers."



**Local Crop Farmer
Leon Anthony
at symposium**

The Plant Protection Symposium will cover topics such as Invasive Pests Identification, The Practice of Integrated Pest Management and Plant Protection in Organic Farming, Protection of Environment and several other areas of focus.

The workshop is also being offered to staff at the Department of Agriculture on Nevis.



The Cable announces the return of its Make a Wish for the Elderly Project

BASSETTERRE, ST KITTS: 25 January, 2023

The Cable is pleased to resume its Make-a-Wish for the elderly community outreach project after a pause last year due to COVID-19. The company continues to commit its resources to the much loved and much appreciated social responsibility initiative, hence those who did not receive their gifts and visits last year can look forward to them this February.

"We thank you for your understanding and patience with our decision to defer the program last year. We did so out of an abundance of caution during the pandemic, which was necessary to ensure the wellbeing of our senior citizens and all other participants in the program. We are therefore delighted that we can meet you again this Valentine's Day, and announced the company's Chief Executive Officer, Patricia Walters. "Being in a position to grant the wishes of our elders, to share experiences and to learn from them, is something that is truly dear to the hearts of our employees," she further added.

The Make-a-Wish for the Elderly is a social outreach program sponsored by The Cable in partnership with the Rotary Club of Liamuiga. To be considered, the company invites nominations from individuals and groups who would like to fulfil the wish of an elderly person, or would like to create a special experience for him or her. Wishes are granted and gift deliveries made during the week of Valentine's Day by staff of The Cable and members of the Rotary Club of Liamuiga.



In 2022, as a direct response to inquiries from the public, the company agreed to extend the opportunity to anyone who wished to contribute, and it further

agreed to match that contribution. Those funds were secured and rolled over to this year's project. "We thank all of you who voluntarily stepped forward with your financial support, making it possible to provide more gifts and greater experiences to more seniors this year," stated Bibiana Henry, Chief Commercial Officer of The Cable.

The company provides the following avenues to persons wishing to nominate a senior citizen: customerservice@thecable.biz, 465-2588, 662-7742, 763-0184, TheCableStKitts on Facebook or Instagram, or in person at their office on Cayon Street. The Nominee's

Name, Contact Number, Address, Specific Wish, and the Nominator's Name and Contact Number are to be provided.

The Make-a-Wish for the Elderly has been ongoing for the last five years, following its reintroduction and adoption by The Cable in 2019.

Vacancies

Two Banana and Plantain Farmers NEEDED

with 3 years' experience.

Contact: 764-4549

FEDERATION OF SAINT CHRISTOPHER AND NEVIS
ISLAND OF SAINT CHRISTOPHER
TITLE BY REGISTRATION ACT
A.D. 2023

ACT OF SEIZURE PURSUANT TO SECTION 73

BE IT KNOWN TO ALL MEN THAT, by virtue of powers on me conferred by FIRSTCARIBBEAN INTERNATIONAL BANK (BARBADOS) LIMITED, a limited liability company incorporated under the laws of Barbados and duly registered under the laws of the Federation of Saint Christopher and Nevis,

I, ANDREW KENNETH LIBURD, Bailiff of the High Court of Justice,

on the^{19th}..... day of January 2023,

did proceed to the lands of **MELISA ARIANA BENJAMIN** of Paradise Road, Conaree, St Kitts, and, there being

at ..4:45pm o'clock on the day and date above written,

did seize ALL THAT lot piece or parcel of land known as Lot No. 20 situate at Buckleys Park Housing Development in the Parish of St George in the Island of Saint Christopher containing by admeasurement 4,439.15 square feet and which said lot piece or parcel of land is bounded and measuring as follows, that is to say: On or towards the North by Buckleys Estate, 39.21 feet and 10.06 feet; On or towards the East by Lot No. 21, 80.00 feet; On or towards the South by a Public Road, 16.28 feet and 45.43 feet and On or towards the West by Lot No. 19, 80.00 feet (hereinafter "the Lands"); all as the same is described in a Certificate of Title dated January 9, 2012 registered in Book L3 Folio 7 of the Register of Titles for the Island of Saint Christopher,

the said land to be held for sale in due course of law (leaving the said **MELISA ARIANA BENJAMIN** in charge of the above described property until it is sold or until a receiver be appointed by the High Court, whichever be sooner) for non-payment of the sum of EC\$268,443.11, the balance due and owing to the Mortgagee as at October 4, 2022 (consisting of the principal balance in the sum of EC\$177,535.28 and interest in the sum of EC\$90,907.83) with interest continuing at the effective current rate of 10% per annum from October 5, 2022 until payment in full

due to the said FIRSTCARIBBEAN INTERNATIONAL BANK (BARBADOS) LIMITED by virtue of a Mortgage duly noted with effect from January 9, 2012 upon the Certificate of Title dated January 9, 2012 and registered in Register Book L3 Folio 7 of the Register of Titles for the Island of St Kitts of which seizure I do, by this Act, give notice to you the said **MELISA ARIANA BENJAMIN** and to all concerned.

DONE by me at Lot No. 20 of Buckleys Park Housing Development, in the Parish of St George, in the Island of St Kitts on the day and date above written, before and in the presence of the witness who subscribed this Act of Seizure with me.

BAILIFF

Done in the presence of:-

Clerk
High Court Registry
19/1/2023

Become A Kittitian RumMaster In St. Kitts



Home to the oldest surviving rum distillery in the Caribbean, St. Kitts invites travellers to explore the rich history of rum with its one-of-a-kind Kittitian RumMaster program

Basseterre, St. Kitts (25 January 2023) - The St. Kitts Tourism Authority has launched a distinctive, first-of-its-kind island experience: a new Kittitian RumMaster program. Travellers looking for an exciting and immersive activity while visiting the beautiful island of St. Kitts can take advantage of the unique rum program that includes both practical and theoretical courses.

Led by two of St. Kitts’ prestigious rum experts, the Kittitian RumMaster program invites travellers to deep-dive into the history of rum and distilling rum, gain hands-on experience in creating spiced rum and the methodology of creating rum-based cocktails.

“The history of Caribbean rum and its influential impact can be seen throughout St. Kitts,” said Honourable Marsha Henderson, Minister of Tourism, International Transport, Civil Aviation, Urban Development, Employment, and Labour. “St. Kitts is home to the oldest surviving rum distillery in the Caribbean and is also home to a growing unconventional rum scene. We are excited to incorporate an integral part of our history into expanding innovative tourism opportunities. We are confident this tour will allow travellers to experience St. Kitts in a different way and take back home a part of our island’s rich history by becoming a Kittitian RumMaster.”

This unique immersive experience is designed for both rum aficionados and visitors wanting to learn more about the spirit. During the tour, travellers can become a Kittitian RumMaster through two classes taught by Kittitian rum producers and owners on the island.

The first part of the tour is at Wingfield Estate, home of the Caribbean’s oldest surviving rum distillery. During this Kittitian RumMaster course, rum expert Jack Widdowson (Founder of Old Road Rum Company) will teach rum theory and the history of rum production methods. The recently excavated distillery is found on the 18th-century sugar cane plantation owned by a direct ancestor of Thomas Jefferson. While sipping Old Road Rum and learning the history, guests will see a preserved aqueduct, chimney, mill house, boiling house, and lime kiln and learn how to label their own rum bottle.

The second course takes place at the lively Spice Mill Restaurant on Cockleshell Bay and is run by rum expert Roger Brisbane. This course will showcase spiced rum creation methodology, rum-blending techniques, and cocktail creations utilising tasting procedures and nuances in different types of rums. Roger Brisbane continues to innovate the rum space for St. Kitts with Hibiscus Spirits. Hibiscus Spirits is created by infusing handpicked and locally grown Roselle Hibiscus calyx, known as sorrel, to flavour the rum and create a natural red colour.

“We are honoured to partner with two of our esteemed on-island rum producers, Hibiscus Spirits from Spice Mill Restaurant and Old Road Rum from Wingfield Estate, to create this lucrative program,” said Ellison “Tommy” Thompson, CEO of St. Kitts Tourism Authority. “This is just one of many upcoming opportunities where the destination will utilise local partnerships to market the island’s unique attributes. Furthermore, this program truly sets us apart from other Caribbean destinations while preserving the Kittitian history of rum and its meaning to the culture. We are excited to invite travellers worldwide to spend a day with kindred spirits.”

Details of each course are as follows, with a certificate earned after completing both courses:

Visit Wingfield Estate - home of Old Road Rum, and the oldest surviving rum distillery in the Caribbean:

- * Introduction of Rum
- * History of Rum in St. Kitts
- * Rum production methods
- * Learning How to Taste + Identify Flavour Profiles
- * Tour the estate
- * Label your own rum bottle

Visit Spice Mill - home of Hibiscus Spirits:

- * Learn how to create spiced rum
- * Methodology of creating classic rum drinks
- * Learn nuances of creating rum cocktails
- * Rum appreciation methods

Bookings for the Kittitian RumMaster program cost USD\$150 per person. For booking information, please visit Our Stories | St Kitts Tourism
Stay updated on the latest travel updates and upcoming events by visiting www.visitstkitts.com and learn more about Hibiscus Spirits and Old Road Rum.



Case Number :SKBHCV2021/0066

FILED
HIGH COURT
ST. CHRISTOPHER / NEVIS
(ST. KITTS CIRCUIT)

Submitted Date:17/01/2023 15:37
Filed Date:17/01/2023 15:37
Fees Paid:4.00

LAND REGISTRY
Filed / Lodged
JAN 17 2023
ST. CHRISTOPHER

IN THE EASTERN CARIBBEAN SUPREME COURT
IN THE HIGH COURT OF JUSTICE
SAINT CHRISTOPHER CIRCUIT
TITLE BY REGISTRATION ACT, CAP. 10:19
A. D. 2023

Claim No. SKBHCV2021/0066

Registry of Titles

SCHEDULE OF APPLICATION

For Certificate of Title and Notings thereon and Caveats for the week ending the 21st day of January, 2023

Date of Request	Person Presenting	NATURE OF REQUEST
15 th November, 2017	DORIS A. ISLES by her Solicitors Sylvester Anthony of Unit C16, The Sands Complex, Bay Road, Basseterre, Saint Kitts.	Request for issue of a First Certificate of Title to ALL THAT lot piece or parcel of land situate at Lower Pitcairn Street, Newtown in the Town of Basseterre in the Island of Saint Christopher and the appurtenances thereto and bounded and measuring as follows, that is to say:- On the North-West by lands of Evelyn Woolward, 40.81 feet and 25.12 feet; On the South-East partly by lands of Agatha Burnham and partly by lands of Lillian Claxton, 57.97 feet and 6.37 feet; On the North-East by Lower Pitcairn Street, 32.28 feet; and On the South-West by Sundry Persons 28.10 feet and containing by admeasurement 2,050.35 square feet all as the same is delineated and set forth on the Plan thereof by Ashton G. Leader, Licensed Surveyor, dated the 20th day of September, 2005 and annexed to the Request. The said lands having been previously described in Deed No. 13899 of 2005 recorded in Liber X Volume 6 at Folio 605 to 608 of the Register of Deeds for the Island of Saint Christopher as bounded and measuring as follows, that is to say:- On the North by lands of Evelyn Woolward, 67 feet; On the South partly by lands of Agatha Burnham and partly by lands of Lillian Claxton, 63 feet 6 inches; On East Lower Pitcairn Street, 32 feet and On the West partly by lands of Lillian Claxton and partly by lands of Elfreda Revan, 27 feet 9 inches and containing by admeasurement 1943.5 approximately or howsoever otherwise the same is heretofore was abutted situate or described.

Dated the 17th day of January, 2023.

REGISTRAR

FIRSTCARIBBEAN INTERNATIONAL BANK (BARBADOS) LIMITED - ST. KITTS BRANCH SUMMARISED FINANCIAL STATEMENTS

For the year ended October 31, 2022
(expressed in thousands of Eastern Caribbean dollars)



FirstCaribbean
International Bank

REPORT OF THE INDEPENDENT AUDITOR ON THE SUMMARY FINANCIAL STATEMENTS

TO THE SHAREHOLDER OF FIRSTCARIBBEAN INTERNATIONAL BANK
(BARBADOS) LIMITED - ST. KITTS BRANCH

Opinion

The accompanying summary financial statements, which comprise the summary statement of financial position as at October 31, 2022, the summary statement of loss, summary statement of comprehensive (loss)/income, summary statement of changes in head office account and summary statement of cash flows for the year then ended, are derived from the audited financial statements of FirstCaribbean International Bank (Barbados) Limited – St. Kitts Branch for the year ended October 31, 2022.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements, on the basis described in Note 1.

Summary Financial Statements

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards ("IFRS"). Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated January 23, 2023.

The audited financial statements and the summary financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

Responsibilities of Management for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements in accordance with Note 1.

Auditor's Responsibilities for the Audit of the Summary Financial Statements

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing ("ISA") 810 (Revised), Engagements to Report on Summary Financial Statements.

St. Lucia
January 23, 2023

Note 1

The summary financial statements are prepared in accordance with criteria developed by management. Under management's established criteria, management discloses the summary statement of financial position, summary statement of loss, summary statement of comprehensive (loss)/income, summary statement of changes in head office account and summary statement of cash flows. These summary financial statements are derived from the audited financial statements of FirstCaribbean International Bank (Barbados) Limited - St. Kitts Branch for the year ended October 31, 2022, which are prepared in accordance with International Financial Reporting Standards.

SUMMARISED STATEMENT OF LOSS

(expressed in thousands of Eastern Caribbean dollars)

	2022 \$	2021 \$
Interest and similar income	12,256	13,760
Interest and similar expense	2,239	2,475
Net interest income	10,017	11,285
Operating income	6,097	4,783
	16,114	16,068
Operating expenses	10,092	12,727
Credit (recovery)/loss on financial assets	(117)	1,400
	9,975	14,127
Income before taxation from discontinuing operations	6,139	1,941
Income tax expense	4,199	2,345
Net income/(loss) for the year	1,940	(404)
Loss from continuing operations	(2,942)	(1,556)
Net loss for the year	(1,002)	(1,960)

SUMMARISED STATEMENT OF COMPREHENSIVE (LOSS)/INCOME

(expressed in thousands of Eastern Caribbean dollars)

	2022 \$	2021 \$
Net loss for the year	(1,002)	(1,960)
Other comprehensive loss net of tax, to be reclassified to net income in subsequent periods		
Net loss on debt securities at fair value through OCI	(224)	(279)
Net other comprehensive loss, net of tax, to be reclassified to net income in subsequent periods	(224)	(279)
Other comprehensive (loss)/income net of tax, not to be reclassified to net income in subsequent periods		
Re-measurement (loss)/gain on retirement benefit plans	(3,197)	2,312
Net other comprehensive (loss)/income net of tax, not to be reclassified to net income in subsequent periods	(3,197)	2,312
Other comprehensive (loss)/income for the year, net of tax	(3,421)	2,033
Total comprehensive (loss)/income for the year, net of tax	(4,423)	73
Total comprehensive (loss)/income for the year attributable to:		
Continuing Operations	(3,197)	2,312
Discontinuing Operations	(1,226)	(2,239)
	(4,423)	73

SUMMARISED STATEMENT OF FINANCIAL POSITION

(expressed in thousands of Eastern Caribbean dollars)

	2022 \$	2021 \$
Assets		
Other assets	36,507	2,799
Taxation recoverable	307	1,978
Property and equipment	2	4,553
Deferred tax assets	6,164	5,619
Retirement benefit assets	6,230	10,272
	49,210	25,221
Assets of disposal group classified as held for sale	302,397	308,308
Total Assets	351,607	333,529
Liabilities		
Other liabilities	86,914	66,077
Retirement benefit obligations	574	660
Deferred tax liabilities	1,866	3,314
	89,354	70,051
Liabilities of disposal group classified as held for sale	251,119	247,921
Total Liabilities	340,473	317,972
Head Office Account		
Reserves	1,638	5,059
Due to Head Office	9,496	10,498
Total Head Office Account	11,134	15,557
Total Liabilities and Head Office Account	351,607	333,529

Approved by the Board of Directors on January 23, 2023

Carl Lewis
Director

Donna Wellington
Managing Director

FIRSTCARIBBEAN INTERNATIONAL BANK
(BARBADOS) LIMITED - ST. KITTS BRANCH
SUMMARISED FINANCIAL STATEMENTS

For the year ended October 31, 2022
(expressed in thousands of Eastern Caribbean dollars)



FirstCaribbean
International Bank

SUMMARISED STATEMENT OF CHANGES IN HEAD OFFICE ACCOUNT
(expressed in thousands of Eastern Caribbean dollars)

	Reserves \$	Due to Head Office \$	Total \$
Restated balance at November 1, 2020	3,026	12,458	15,484
Net loss for the year	-	(1,960)	(1,960)
Other comprehensive income for the year, net of tax	2,033	-	2,033
Total comprehensive income for the year	2,033	(1,960)	73
Balance at October 31, 2021	5,059	10,498	15,557
Net loss for the year	-	(1,002)	(1,002)
Other comprehensive loss for the year, net of tax	(3,421)	-	(3,421)
Balance at October 31, 2022	1,638	9,496	11,134

SUMMARISED STATEMENT OF CASH FLOWS
(expressed in thousands of Eastern Caribbean dollars)

	2022 \$	2021 \$
Cash flows from operating activities		
Income before taxation from discontinued operations	6,139	1,941
Loss before taxation from continuing operations	(3,861)	(1,351)
Credit (recovery)/loss on financial assets	(117)	1,400
Interest income on investment securities	(34)	(494)
Depreciation of property and equipment	4,847	2,106
Net cash flows from operating activities before changes in operating assets and liabilities	6,974	3,602
Changes in operating assets and liabilities		
Decrease in due from banks	-	16,165
(Increase)/decrease in other assets	(34,717)	17,396
Decrease in loans and advances to customers	-	212,996
Decrease in customer deposits	-	(435,016)
Increase in other liabilities	19,469	4,363
Income taxes paid	(637)	(1,187)
Net cash used in operating activities	(8,911)	(181,681)
Cash flows from investing activities		
Purchases of property and equipment	-	(1,796)
Proceeds from sale and redemption of investment securities	-	97,433
Interest income on investment securities	34	927
Net cash from investing activities	34	96,564
Cash flows from financing activity		
Payment of lease liabilities	(14)	(14)
Net decrease in cash and cash equivalents used in continuing operations	(8,891)	(85,131)
Increase/(decrease) in cash and cash equivalents from discontinuing operations	55,658	(55,689)
Cash and cash equivalents, beginning of the year	-	140,820
Transfer to assets of disposal group classified as held for sale	(46,767)	
Cash and cash equivalents, end of the year	-	-

Sagicor Financial Company Announces the Retirement of Its CEO, Dodridge Miller, and Appointment of Andre Mousseau as Its New CEO

Toronto and Barbados (January 26, 2023) - Sagicor Financial Company Ltd. (TSX: SFC, "Sagicor" or "the Company") today announced that Dodridge D. Miller will retire as President and Chief Executive Officer effective as of the end of March 2023. Mr. Miller will step down from his current executive duties after more than 30 years of service to Sagicor, including serving as President and Chief Executive Officer since 2002. Mr. Miller will continue to serve on Sagicor's Board of Directors.

Sagicor's Board of Directors has appointed Sagicor's Group Chief Operating Officer and Chief Financial Officer Andre G. Mousseau to succeed Mr. Miller as President and Chief Executive Officer, effective April 1, 2023. Mr. Mousseau will also join the Company's Board of Directors on that date.

Mahmood Khimji, Chairman of Sagicor, said "On behalf of the Board, I would like to thank Dodridge for his exceptional contribution to Sagicor for over 30 years. Under his tenure, Sagicor grew from a mutual company with less than \$100 million of assets to a publicly listed multi-national corporation with over \$10 billion of assets. Sagicor has greatly benefitted from Dodridge's visionary leadership to become the leading financial services provider in the Caribbean with an exciting growth platform in

(cont'd on next page)



THE BANK OF NEVIS LIMITED VACANCY

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 Enterprise Risk Specialist

Position Summary

The Senior Enterprise Risk Specialist will provide support to the Senior Manager, Risk and Compliance in the following areas: delivery of an effective enterprise-wide risk management framework, facilitating and coordinating risk related activities, management of the Risk & Compliance function throughout the Bank covering Risk Management with ISO Guidelines (ISO 31000) and Basel II/III requirements and ensuring compliance with internal controls and policies.

Main Duties and Responsibilities

- Assist with the development and management of an enterprise-wide risk work programme.
- Assist with the compliance risk assessment of the Bank.
- Assist with the monitoring of account activity on transaction monitoring system.
- Assist with analysis of Exemption Limits.
- Identify and escalate risk related issues.
- Conduct enterprise-wide risk training.
- Assist with the planning, design, and implementation of an Enterprise-wide Risk Management Programme for the Bank to ensure full compliance with laws, rules, regulations, internal policies, procedures, and processes.
- Assist with conducting stress testing of the credit and investment portfolios for reporting to the Risk and Compliance Committee.
- Assist with stress testing of earnings quality and sustainability, and other profitability ratios, capital shocks and liquidity for reporting to the Risk Committee and Board of Directors.
- Identify and report on emerging risks affecting the Banking sector including but not limited to climate risks.
- Assist with conducting risk assessments of the various departments of the Bank to include identifying, evaluating, and measuring risk. Assist with developing risk mitigation plans and tolerance limits to manage the risks identified in accordance with regulatory compliance and audit requirements, approved risk tolerance and strategic plans approved by the Board.
- Assist with the development of a risk and compliance work plan annually.

Experience and Qualifications

- A bachelor's degree in business, banking, finance, or related field.
- Minimum of 5 years relevant experience in banking, finance, risk management or related field.
- Risk Management Certification.
- Training in ISO 31000 Guidelines and working knowledge of ICAAP/Basel II/III would be an asset.

Skills and Attributes

- Good organisational and time management skills.
- Excellent knowledge and understanding of regulatory environment, risk management and control frameworks.
- Excellent written and oral communication skills.
- Strong interpersonal skills.
- Good Analytical and IT skills.
- Team orientation and leadership skills.
- Ability to adapt and manage conflict.
- The drive to investigate situations.
- Ability to retain and process large amounts of technical information.
- Ability to use EXCEL and risk management software applications.

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 3 February 2023 to:

The Human Resource Manager
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 those candidates selected for an interview will receive an acknowledgement.

Sagicor Financial Company Announces the Retirement of Its CEO...

(cont'd from last page)

North America.”

Mr. Khimji further stated, “As Dodridge approached his planned retirement age, the Board of Directors undertook a thorough succession process including taking guidance from external advisors. The Board of Directors unanimously supported the succession of Andre to the role of President and CEO. Andre has worked hand in hand with Dodridge in developing and executing Sagicor’s strategy since he joined the Company in 2019. We believe Andre is the right individual to drive forward with the next stage of Sagicor’s growth.”

Mr. Miller said “Sagicor is a remarkable forward-looking company, served by dedicated and hardworking employees. It was an honour to lead this great company for 20 years. As I step away from my current role, I am delighted to pass the baton to Andre Mousseau. Andre has worked very closely with me over the last four years and has been instrumental in the execution of many of our strategic initiatives during this time. I am confident that Andre is the right person to lead Sagicor through the next phase of its development.”

Mr. Mousseau said “I am honoured to be appointed to lead this great organization. I look forward to continuing to work with Sagicor’s talented team as we execute on our growth initiatives, with a clear focus on delivering value to our customers, communities and shareholders.”

Mr. Mousseau joined Sagicor as Group Chief Financial Officer in 2019, leading Sagicor’s finance function, capital raising efforts and overseeing its investment and acquisition strategy. He was subsequently promoted to

(cont'd on page 15)



THE BANK OF NEVIS LIMITED VACANCY

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:

Technology Solutions Specialist – Networking

Position Summary

The (Senior) Technology Solutions Specialist - Networking will have responsibility for setting up, developing and maintaining the bank’s computer networks. This will include planning, configuring, implementing, and troubleshooting security and network infrastructure necessary to maintain a secure network. The incumbent will also provide support to users including staff, customers and suppliers, and troubleshoot any problems that arise.

Main Duties and Responsibilities

- Install, configure and maintain computer networks and network equipment including VPNs, routers, Firewalls, Switches and other physical hardware.
- Manage firewalls and update virus protection software and data security systems to keep data and communications protected.
- Guarantee network security best practices are executed through auditing: router, change control, switch, firewall configurations, and monitoring.
- Plan and appraise ongoing assessment of antivirus, application control, firewall, SIEM, VPN, SSL, intrusion detection or intrusion prevention, and other network component policies.
- Monitor network performance and determine/recommend needed improvements or adjustments
- Troubleshoot, resolve, and communicate networking, hardware and software issues to other employees and management.
- Implement and/or perform disaster recovery operations and business continuity procedures as required.
- Fix software and hardware configuration issues for users on-demand or from inspection of the systems.
- Responsible for periodic vulnerability testing, and lead remediation projects.
- Participate in the design and execution of vulnerability assessments, penetration testing, and security audits.
- Participate in established Incident Management procedures.
- Provide on-call support for end users for all in-place security solutions.
- Contribute to escalated problem resolution by giving in-person or remote support to end users when necessary.

Experience and Qualifications

- A bachelor’s degree in Computer Science, Engineering or related field.
- A minimum of 3-5 years of proven work experience in Information Security. Prior experience in a banking environment would be an asset.
- A CCNA and CompTIA Network + certification would be an asset.
- Any of the following professional certifications would be an asset: CompTIA Security+, Microsoft Certified Systems Administrator: Security, CISSP, or CEH,

Skills and Attributes

- Excellent verbal and written communications skills
- Works well both in a team environment and independently
- Excellent interpersonal and organisational skills
- Excellent oral and written communication skills
- Ability to remain calm while multitasking and working under pressure in a fast-paced environment
- Keen attention to details and good problem-solving skills.
- Ability to identify threats and develop appropriate protection measures
- Extensive technical know-how of security network devices (switches, antivirus, firewalls, cryptography, SIEM) and any other security networking hardware or software tools
- Knowledge of PaloAlto Firewalls and strong routing & switching experience would be an added advantage

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 31 January 2023 to:

The Human Resource Manager
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 those candidates selected for an interview 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:

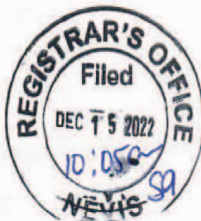
1. That pursuant to Order of this Honourable Court dated the 14th day of June, 2021, on the 28th day of October, 2021 and the 3rd day of February, 2022 the Registrar of this Honourable Court attempted to sell by public auction the property of the Respondent all as the same is described in the above-mentioned 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
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
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 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

Cotton Ground
St. Thomas Parish
Nevis**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 15 th , 2022
Date of Appraisal:	March 26 th , 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 & ServicesCotton 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

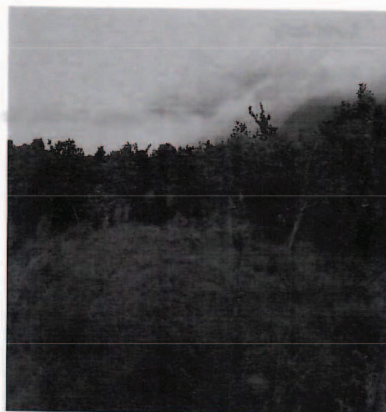
The comparisons used above are similar to the subject property that is under review and reflects land only. The contour, land size, location, intended use, source, amenities in the area are all factors used in the compilation of this report.

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.

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

Bank of Nevis vs Andrew (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.

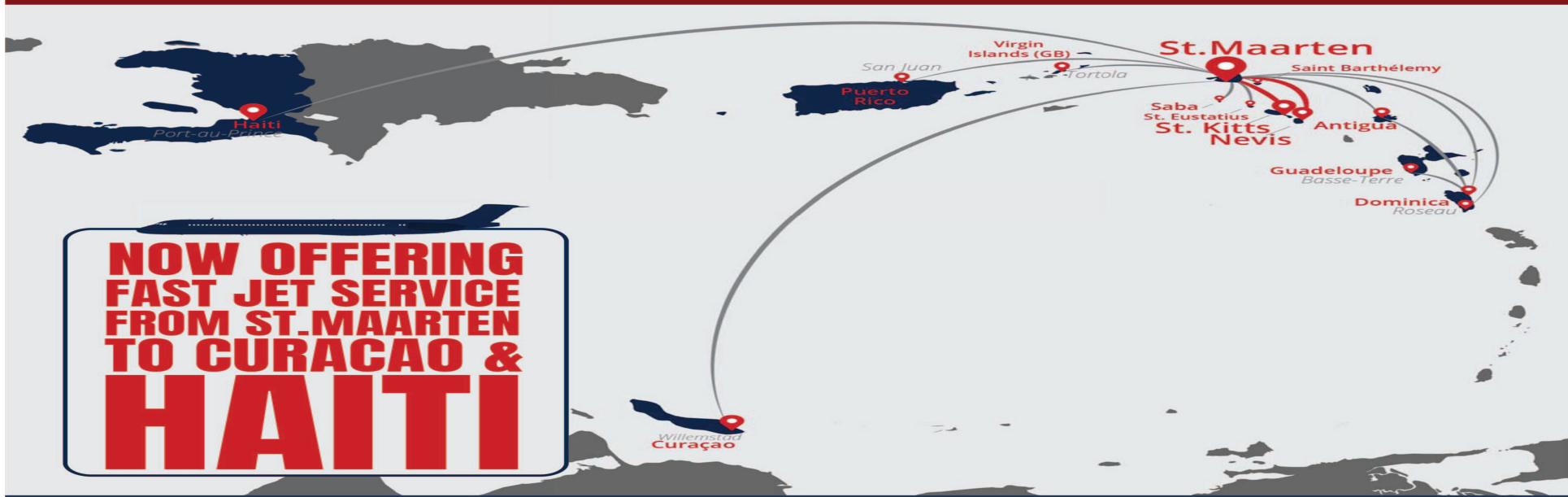
G.B ARCHITECTURAL DESIGNS & SERVICES

Glanville Bowrin

 Glanville Bowrin
 Property Appraiser

WINAIR

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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

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. #869-869-5112

Cell # 869-603-4555

Email: glanville@valuer.com

Cotton 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. #869-869-5112

Cell # 869-603-4555

Email: glanville@valuer.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. #869-869-5112

Cell # 869-603-4555

Email: glanville@valuer.com

Cotton 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

- 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 Road that 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. 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.
- viii. 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
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, 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
VANILLA ROBERT
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

Sagikor Financial Company Announces the Retirement of Its CEO...

(cont'd from page 11)

Group Chief Operating Officer, in addition to his oversight of Sagikor's financial operations, in 2021. In this expanded role, he has direct oversight of the group's major operating subsidiaries. He also serves as Chief Executive Officer of Sagikor's U.S.

Shalom's Snackette

Pine Garden, Shadwell

Is looking for

A CHEF

Interested persons can call Soranni Warner

@ 668-6973

Phone Doctor 2 St. Kitts

Kings Pavilion, C3

Opposite Social Security, Basseterre, St. Kitts

- Looking a technician which is able to fix motherboard chip level work
- Looking 2 sales associates, must have experience in sales and services

Interested persons can call Ben

@ 760-6740

G & F Service

Is looking for a self-motivated individual to join their team as

A CLEANER

Position is full time and we provide transportation in and out site of duty.

Please send resume to:

guerrierbsf@gmail.com

Happy Inn Supermarket

Baker's Corner, Basseterre

Is looking for a

Cashier/ Shelf Packer

Interested persons can call:

Zhi Quan Wu

@ 661-2738

S & B Fashion

Cayon Street, Claxton Arcade

Is looking a Sales Clerk

Interested persons can contact -
Shellea Morgan

@ 663-4508

KBL ENTERPRISES LTD

R. L Bradshaw International Airport

Is Looking For

Sales Manager

Experience: 2 to 3 years in retail sales
For information contact: Kamal Chuganey

764-2804

chuganey@gmail.com

operating subsidiaries. Prior to joining Sagikor, Mr. Mousseau had nearly 20 years of experience in financial services including over a decade as a senior private equity investor at EdgeStone Capital Partners, the Ontario Teachers' Pension Plan, and most recently as a Partner at Alignvest Private Capital. Mr. Mousseau serves as a director on the boards of several of Sagikor's subsidiaries

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.

Mrs. Lewis

is seeking a person

TO TAKE CARE OF ELDERLY FEMALE, 5 MORNINGS A WEEK.

Interested persons can call

766-5037

Local Metal Fabricating Company -

St. Kitts

Is taking applications for the position of

"Welding Assistant"

Interested persons can call

Michale Fleming

@ 767-9200

D & D Enterprise

Central, Upper Cayon

Is looking for

A MALE MECHANIC

Interested persons can contact

Clinton Daniel @

661-7512 or 660-8337

LIQUOR LICENCES ORDIANANCES, 1906 SCHEDULE A

To the Magistrate, District "A"

To the Superintendent of Police.

I, Ezekiel France now residing in Upper Monkey Hill in the village of St. Peter's 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 Chimney Bar in Upper Monkey Hill in St. Peter's Village.

Dated this
29th day of December, 2022.

Signed: E. France

LIQUOR LICENCES ORDIANANCES, 1906 SCHEDULE A

To the Magistrate, District "B"

To the Superintendent of Police.

I, Patrick Browne now residing in Paradise Street in the village of Conaree do hereby give you notice that is my intention to apply on 03rd day of April 2023, to the District Magistrate at Dieppe Bay for a Retail Liquor Licence in respect of my premises in Main Street in St. Pauls in St. Kitts.

Dated this
16th day of January, 2022.

Signed: Patrick Browne

and associated companies. He also previously served as a director on the boards of Aurigen Reinsurance, Edgewood Health Network, Impark, and Premier Lotteries.

Sagikor is engaged in a process to name a replacement for Mr. Mousseau as Group Chief Financial Officer.

LIQUOR LICENCES ORDIANANCES, 1906 SCHEDULE A

To the Magistrate, District "A"

To the Superintendent of Police.

I, Julian Sylvester Morton now residing in Douglas Estate in the village of St. Peter's 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 Victoria Road in Basseterre in St. Kitts.

Dated this
10th day of December, 2022.

Signed: J. Morton

LIQUOR LICENCES ORDIANANCES, 1906 SCHEDULE A

To the Magistrate, District "A"

To the Superintendent of Police.

I, Twyla Amory now residing in Lower Bamboo Street in the village of Molineux 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 No Rush Bar in Port Zante in St. Kitts.

Dated this
20th day of January, 2023.

Signed: T. Amory

LIQUOR LICENCES ORDIANANCES, 1906 SCHEDULE A

To the Magistrate, District "B"

To the Superintendent of Police.

I, Careem Hendrickson now residing in Bournes Road in the town of Sandy Point do hereby give you notice that is my intention to apply on 30th day of December 2022, to the District Magistrate at Dieppe Bay for a Retail Liquor Licence in respect of my premises in Cleverly Hill in Sandy Point in St. Kitts.

Dated this
09th day of December, 2022.

Signed: C. Hendrickson

Stage set for opening rounds of the 2023 West Indies Championship in Antigua and Grenada

Champions Barbados to face Guyana in first round; Windwards to host T&T; Leewards to host Jamaica. All matches streamed LIVE on the Windies Cricket YouTube channel

Thursday, 26 January 2023 - ST JOHN’S, Antigua - Cricket West Indies (CWI) today announced the match schedule and venues for the first two rounds of the West Indies Championship, the region’s first-class four-day red ball tournament, which will be played in Antigua and Grenada. The tournament will open with the Windward Islands Volcanoes hosting the Trinidad & Tobago Red Force at the Grenada National Stadium (GNS). This match will start on 31 January and will continue on 1 to 3 February.

In Antigua, defending champions the Barbados Pride will start their bid for a third straight title when they face Guyana Harpy Eagles in the feature match at the Sir Vivian Richards Stadium (SVRS) on 1 to 4 February. The third contest will see the Leeward Islands Hurricanes hosting the Jamaica Scorpions at the Coolidge Cricket Ground (CCG) from 1 to 4 February.

The second round will be played from 8 to 11

February when the Barbados Pride will meet the Jamaica Scorpions at CCG; Trinidad & Tobago Red Force travel to face the Leeward Islands Hurricanes at the SVRS, and the Guyana Harpy Eagles take on the Windward Islands Volcanoes at the GNS.

The third round of the West Indies Championship resumes on 15 March with the final round concluding on 1 April when the 2023 Champions will be crowned and presented with the Headley Weekes Trophy. The final three rounds will all be played in Trinidad and the venues will be announced at a later date.

Roland Holder, CWI’s Manager of Cricket Operations said: “We are happy to announce the match schedule and venues for the first two rounds of the West Indies Championship, our flagship regional tournament on the annual calendar. The six teams have been preparing diligently for the upcoming season and we expect to see keen competition this year as they battle for the Headley Weekes trophy. From the tournament, the best performers also have the reward of playing for Team Weekes and Team Headley in the new tournament announced by CWI scheduled for April and May.”

The new Headley Weekes Series will follow the West Indies Championship and will feature three matches and three teams. Team Headley and Team Weekes will select from the best performers in the 2023 West Indies Championship and players outside the starting West Indies Test XI. The new West Indies Academy will provide the third team in the new Series.

Team Headley and Team Weekes are named in honour of West Indies pioneers and legendary batting greats George Headley and Sir Everton Weekes, whose names are also honoured on the Trophy for the winners of the West Indies Championship. All three matches will be played from 18 April to 6 May at CCG in Antigua.

Every West Indies Championship match will be streamed live on the Windies Cricket YouTube channel. Fans can follow each and every game from their mobile devices, computers or connected TVs, including access to live ball-by-ball scoring on the Windiescricket.com live match centre.

2023 WEST INDIES CHAMPIONSHIP MATCH SCHEDULE

All matches start at 10am Eastern Caribbean time (9am Jamaica time)

GNS - Grenada National Stadium, Grenada
SVRS - Sir Vivian Richards Stadium, Antigua
CCG - Coolidge Cricket Ground, Antigua

ROUND 1:

31 January to 3 February - Grenada
Windward Islands Volcanoes v Trinidad & Tobago Red Force at GNS

1 to 4 February - Antigua
Barbados Pride v Guyana Harpy Eagles at SVRS
Leeward Islands Hurricanes v Jamaica Scorpions at CCG

ROUND 2:

8 to 11 February - Grenada and Antigua
Windward Islands Volcanoes v Guyana Harpy Eagles at GNS
Leeward Islands Hurricanes v Trinidad and Tobago Red Force at SVRS
Jamaica Scorpions v Barbados Pride at

CCG

ROUND 3:

15 to 18 March in Trinidad - Venues to be confirmed

Trinidad and Tobago Red Force v Guyana Harpy Eagles
Jamaica Scorpions v Windward Islands Volcanoes
Leeward Islands Hurricanes v Barbados Pride

ROUND 4:

22 to 25 March in Trinidad - Venues to be confirmed

Trinidad & Tobago Red Force v Barbados Pride
Guyana Harpy Eagles vs Jamaica Scorpions
Leeward Islands Hurricanes v Windward Islands Volcanoes

ROUND 5:

29 March to 1 April in Trinidad - Venues to be confirmed

Trinidad & Tobago Red Force v Jamaica Scorpions
Guyana Harpy Eagles v Leeward Islands Hurricanes
Barbados Pride v Windward Islands Volcanoes

Headley Weekes Tri-Series

All matches to be played at CCG, Antigua

Match 1: 19 to 22 April: Team Headley v West Indies Academy

Match 2: 26 to 29 April: Team Weekes v West Indies Academy

Match 3: 3 to 6 May: Team Weekes v Team Headley

SQUADS (Rounds 1 and 2)

Barbados Pride: Shane Dowrich (Captain), Camarie Boyce, Shamarh Brooks, Jonathan Drakes, Keon Harding, Chaim Holder, Akeem Jordan, Nicholas Kirton, Jair McAllister, Shayne Moseley, Zachary McCaskie, Shamar Springer, Kevin Wickham; Vasbert Drakes (Head Coach)

Guyana Harpy Eagles: Leon Johnson (Captain), Veerasammy Permaul (Vice Captain), Chandrapaul Hemraj, Matthew Nandu, Kemol Savory, Tevin Imlach, Anthony Bramble, Kevin Sinclair, Nial Smith, Ronsford Beaton, Akshaya Persaud, Ashmead Nedd, Shamar Joseph; Ryan Hercules (Head Coach)

Jamaica Scorpions: Paul Palmer jr (Captain), Jamie Merchant, Alwyn Williams, Aldaine Thomas, Leroy Lugg, Kirk McKenzie, Romaine Morris, Abhijau Mansingh, Patrick Harty, Akim Fraser, Marquino Mindley, Gordon Bryan, Ojay Shields; Andrew Richardson (Head Coach)

Trinidad & Tobago Red Force: Darren Bravo (Captain), Amir Jangoo, Imran Khan, Jason Mohammed, Terrance Hinds, Jyd Goolie, Jeremy Solozano, Yannic Cariah, Bryan Charles, Vikash Mohan, Uthman Muhammad, Tion Webster, Khary Pierre; David Furlonge (Head Coach)

Windward Islands Volcanoes: Alick Athanaze (Captain), Jerlani Robinson, Kavem Hodge, Keron Cottoy, Sunil Ambris, Justin Greaves, Tevyn Walcott, Kenneth Dember, Preston McSween, Teddy Bishop, Daurius Martin, Kimani Melius, Nicklaus Redhead; Shirley Clarke (Head Coach)

Leeward Islands Hurricanes (provisional squad): Jahmar Hamilton (Captain), Mikyle Louis, Kieran Powell, Colin Archibald, Terance Warde, Jeremiah Louis, Keacy Carty, Ross Powell, Kofi James, Damion Williams, Kelvin Pitman, Hayden Walsh jr., Rahkeem Cornwall; Stuart Williams (Head Coach).



National Caribbean Insurance Company Limited
having made sworn deposition that policy number **70827 on the life of Cheriann Ottley has been lost**, and having made application to the directors to grant a special policy, notice is hereby given that unless objection is raised within one month of the date hereof, the special policy asked for will be issued.

Dated: 27/1/2023

By Order,

Cedric Jeffers
General Manager