M.R.O. 1—77,006—8-6-37.

(1) Number of pages 36

(2) Date of repair 8-9-39

(3) Initials of the Reference

MADRAS RECORD OFFICE.

Government of Madras.

Financial **DEPARTMENT.**

G.O. No. 145 Press / Mis.

73-74

Dated 27-3- 18 67.

73-74 22/22

Not to be folded or roughly handled

Proceedings of the Madras Government, Financial Department,
27th March **1867.**

No. 73. Read the following letter from the Secretary to the Civil Fund, to the Chief Secretary to Government, Fort Saint George ; dated Madras, 19th March 1867, No. 115.

With reference to the Orders of Government, dated 8th December 1829, I am desired by the Trustees of the Civil Fund to transmit to you a packet, No. I, to the address of Messrs. Coutts & Co., containing the printed Proceedings of the Civil Fund, and to request that it may be forwarded in the next Government packet.

Proceedings of the Annual General Meeting of the Civil Service Annuity Fund, and of a half-yearly General Meeting of the Civil Fund, held on the 22nd February 1867.

2. I am, also, desired to transmit, for the information of the Right Honorable the Secretary of State for India, and the Right Honorable the Governor in Council, six copies each of the Proceedings, as before particularized in the margin, contained in the packet, marked No. II.

No 74. ORDER THEREON, 27th March 1867, No. 145.

Order that the Packet to the address of Messrs. Coutts & Co., together with three copies of each of the Proceedings of the Civil Fund, received with the foregoing letter, be forwarded to the Right Honorable the Secretary of State for India.

(True Extract).

Chief Secretary.

Exd, J. H. Burns.

MADRAS CIVIL FUND.

At a Half yearly General Meeting of the Subscribers to the Civil Fund, held at the Government House, in the Fort on Friday, the 22nd February 1867.

PRESENT.

F. LUSHINGTON, Esq., *Trustee.*,
Hon. G. H. ELLIS, Esq.
„ A. J. ARBUTHNOT, Esq., *Trustee.*
W. ROBINSON, Esq.
Hon. L. C. INNES, Esq.
„ R. S. ELLIS, Esq.
W. HUDLESTON, Esq., *Secretary.*
J. H. BLAIR, Esq.,
Hon. W. HOLLOWAY, Esq.
W. T. BLAIR, Esq.
R. A. DALYELL, Esq., *Trustee.*
J. R. COCKERELL, Esq.
P. P. HUTCHINS, Esq.
J. GROSE, Esq.
and
F. BRANDT, Esq.

Mr. F. LUSHINGTON, is requested to take the Chair.

The Secretary is directed to read the following Report of the Trustees.

* See Annexure.

(Here enter Report.*)

The Meeting confirm the Proceedings of the Trustees in the cases of Messrs. J. E. Armstrong, B. G. Babington, J. W. Cherry and the Lady Stonhouse and Daughters, as contained in paragraphs 4, 7 and 8 of their Report.

The Meeting also approve the Proceedings of the Trustees as reported in paragraph 3, relative to the investment of the available amount of Capital belonging to the Civil Fund Provident Branch.

Referring to paras. 24 and 41 of the Trustees Report,

Proposed by Hon. W. Holloway and seconded by Hon. R. S. Ellis.

"That it is inexpedient to admit the retired members and the families of deceased members "to the further advantages secured by the new rules, without exacting payment of the full sum "calculated by the Actuary as the full value of the benefits given."

For the Resolution	8 votes.
Against	5 „
Did not vote	2 „
	15 „

Carried by a majority.

Resolved.—That with the exception of the matter embodied in the above resolution this Meeting approves of the proceedings and recommendations of the Trustees as stated in their Report, including the non-acceptance of the Secretary of State's offer—the objection to any reduction in the rates of Subscription, and the change in the form of Affidavit.

Resolved.—That the recommendations of the Trustees be referred for the vote of the Service with the above resolutions of this Meeting.

With reference to the Rules 3, 55 and 57 finally passed and adopted at the Special Meeting held on 6th October 1863, the Meeting proceed to the election of five Trustees and two Provisional Trustees for the present year in the room of Mr. H. A. Brett, Hon. T. Clarke, Mr. J. D. Sim, Hon. C. Collett and Mr. R. A. Dalyell, who go out by rotation.

The ballot being closed the majority appears in favor of

Hon. C. COLLETT, Esq.,
R. A. DALYELL Esq.,
Hon. T. CLARKE, Esq.,
W. HUDLESTON, Esq.,
J. D. SIM, Esq.
as Trustees and

Hon. R. S. ELLIS, Esq.,
J. H. BLAIR, Esq.,
as the two Provisional Trustees.

Proposed by Hon. Mr. W. Holloway and seconded by Mr. R. A. Dalyell.

"That as the present is the last Annual Meeting at which Mr Hudleston will officiate "as Secretary to the Fund, this Meeting desires to express its sense of—and thanks for the great "ability and assiduity which he has displayed as Secretary during a period of exceptional difficulty "and importance."

Carried unanimously.

Mr. Hudleston acknowledged with thanks the above recognition of his services.

A Vote of thanks to the Chairman, closed the Meeting.

W. HUDLESTON,
Secretary.

F. [illegible]SHINGTON,
Chairman.

MADRAS CIVIL FUND.

REPORT.

1. The Trustees for the year 1866 submit for the information of the Subscribers, the following Abstract Statement of the position of the Fund as it stood at the commencement of 1867, in comparison with the previous four years.

ABSTACT.

CAPITAL ACCOUNT.

1863.	Rs.	A.	P.
Civil Fund Charity Brch.			
Capital on 1st January 1863 - - - - - - - - -	43,02,035	4	1
Subsidiary Branch.			
Capital on 1st January 1863 - - - - - - - - -	17,67,051	1	6
Total Charity Branch - -	60,69,086	5	7
1st January 1864.			
Capital (original account) of the Civil Fund Chaty and Subsidiary Branches.	63,98,861	2	½
Capital (additional account) of the Civil Fund Evident Branch - - -	95,804	0	11
Rupees - -	64,94,665	2	11½
1st January 1865.			
Capital (original account) of the Civil Fund Chay and Subsidiary Branches.	67,42,190	6	7
Capital (additional account) of the Civil Fund Evident Branch - - -	1,95,032	5	4
Rupees - -	69,37,222	11	11
1st January 1866			
Capital (original account) of the Civil Fund Chaty and Subsidiary Branches.	71,30,229	4	3
Capital (additional account) of the Civil Fund Evident Branch - - -	2,60,406	0	3
Rupees - -	73,90,635	4	6
1st January 1867			
Capital (original account) of the Civil Fund Chaty and Subsidiary Branches.	75,23,589	14	6
Capital (additional account) of the Civil Fund Evident Branch - - -	3,75,331	3	7
Rupees - -	78,98,921	2	1

STATEMENT OF NVESTED CAPITAL.

CIVIL FUND—HARITY BRANCH.

Bearing Special Invest.

					Rs.	A.	P.
One Promissory Note of the Loan of 1st May			1865, for	- - -	13,11,800	0	0
Eleven	do.	of the do.	of 1st Febrary	1843, for - - -	5,01,500	0	0
Six	do.	of the do.	of 30th June	1854, for - - -	19,83,300	0	0
Four	do.	of the do.	of 28th Febary	1857, for - - -	4,00,000	0	0
Eight Non-Transferable Treasury Notes, dated			rd December	1861, for- -	8,00,000	0	0
Eight	do.	do.	dated 4th August	1863, for- -	8,00,000	0	0
Four	do.	do.	dated 0th July	1864, for- -	4,00,000	0	0
Five	do.	do.	dated 5th June	1865, for- -	4,50,000	0	0
Five	do.	do.	dated 1th June	1866, for- -	4,50,000	0	0

Not bearing Special Interest.

One	do.	do.	dated rd June	1863, for - -	26,400	0	0
				Total Invested - -	71,23,000	0	0

CIVIL FUND—DVIDENT BRANCH.

Not Bearing Special Interest.

					Rs.	A.	P.
Six Promissory Notes of the Loan of 31st Man			1836, for	- - -	11,500	0	0
Forty-three	do.	of the do.	of 1st Febary	1843, for - - -	1,36,000	0	0
Thirty-five	do.	of the do.	of 30th Jun	1854, for - - -	81,900	0	0
Seventeen	do.	of the do.	of 1st May	1865, for - - -	62,100	0	0
				Total Invested - -	2,91,500	0	0

CASH UNINVESED.

	Rs.	A.	P.
Ready Money belonging to the Civil Fund, Chrty Branch - - - -	4,00,589	14	6
Do. belonging to the Civil Fund, Prident Branch - - - -	83,831	3	7
Total Cash - -	4,84,421	2	1
Grand Total Rupees - -	78,98,921	2	1

2. Of the Cash balance of the Civil Fund Charity Branch above shown as likely to stand at the credit of the Fund on 1st January 1867

Rupees 1,82,890 0 7 is now actually at the credit of the Fund and is reserved for meeting the half yearly advice made to Messrs. Coutts and Co., in June 1866, and for other expenses.

Rupees 2,17,699 13 11 is estimated and will be invested in course of this year after the receipt of Statements from the Accountant General.

Total Rs. 4.00.589 14 6

Of the Cash balance of the Civil Fund Provident Branch above shown as likely to stand at the credit of the Fund on 1st January 1867,

Rupees 11,918 6 11 is estimated and

Rupees 71,912 12 8 is in the hands of Messrs. Coutts and Co., being the amount of payments made direct to them in England on the Fund's account. The advances required in England from the Secretary of State were limited with reference to this amount.

Total Rs. 83,821 3 7

3. Since the date of the last Meeting, the Trustees have invested Rupees 48,700 in 4 per cent. Government Loans out of the Cash balance of the Provident Branch. This amount will not bear special Interest. A further investment of funds on account of both branches will be made in the current year.

4. Since last Report, Mr. J. E. Armstrong has received an advance of £200 on the usual terms under the rules to enable him to return to India. Mr. J. R. Arbuthnott has commenced to liquidate his debt, and Messrs. E. F. Webster, C. G. Plumer, G. S. Forbes and C. F. Chamier have completed the payment of their respective debts.

See letter from Coutts and Co., dated 16th November 1866.

5. The following lapse occurred among the Annuitants since last report.

Miss M. A. P. Jarrett.....,died on 10th September 1866.

6. Messrs. Coutts and Co., have reported, that Miss Henrietta Thomas has inherited a sum of £210-0-10 yeilding in Annual income of £6-6-0, making her private income amount to £41-9-7 in excess of £45 allowed to her. A corresponding reduction will take place in her annuity from the Fund.

Letter dated 17th August 1866.

7. The Trustees have admitted the undernentioned claimants to Annuities on the Fund since the last meeting.

Names.	Date of admission on the Fund.	Amount of Annuity granted.		
		£	s.	d.
Lady M. D. Stonhouse, widow of the late Sir T. V. Stonhouse, *Bt*.....	30th January 1866.	300	,,	,,
Miss Evelina Caroline Neale Stonhouse	Do.	Uncertain pending receipt of further information.	,,	,,
Miss Letitia Purvis Stonhouse.....	Do.		,,	,,

As Lady Stonhouse has elected to receive her *own* pension under the Old Rules, and to secure for her daughters the benefits of the New Rules Messrs. Coutts and Co. have been instructed to place Lady Stonhouse and her daughters at once on the list of Annuitants under the Old Rules, should the latter ladies be also in a position as regards private income to claim the benefit of those rules; leaving the question of their admission to the extended benefits of the New Rules for future decision.

8. In consequence of the death of Messrs. B. G. Babington and J. W. Cherry, the sum of Rupees 20,372-10, advanced to the former under the Deed of 1800 to enable him to proceed to England on sick leave and for Subsistence, and the balance of Rupees 2,212-3-7 still due by the latter to the Fund on account of advances of Passage money to and from England, will be carried to the head of "Profit and Loss."

9. The Service have had before them since last meeting the report of the Actuary on the investigation made into the affairs of the Fund and his subsequent explanatory letter. A further letter with a communication from the Home Committee is annexed to this report.

The Trustees congratulate the Service on the satisfactory results of the investigation and proceed to submit their opinion on the suggestions contained in the Report.

10. It will be observed that these suggestions depend in great measure on the acceptance or rejection of the Secretary of State's offer to change the form of the indirect aid received from Government, and the Trustees first address themselves to the consideration of this point.

11. The Service are aware that at present this aid consists in a special rate of interest, viz., 8 per cent. per annum on the capital raised under the old rules, and a special rate of Exchange, viz. 2*s*. 3*d*. per rupee, for the adjustment in this country of the advances made by the Secretary of State to the Home Agents.

The arrangement offered to the option of the Service is, that the *whole* capital whether raised under the old or new rules, shall bear 5 per cent. interest, and that the Exchange shall be at the rate fixed annually for the adjustment of transactions with the British Exchequer which has for some years been 2*s*. for the Rupee, the Government "granting in lieu of the present indirect aids an annual sum equal to the average of the Donations during the past five years." (See Secretary of State's Despatch, dated 25th November 1862.)

12. It is not clear whether the intention was that the amount of this donation should be calculated on the difference between 5 per cent. the proposed future rate of interest, and 8 per cent. the present special rate, or between 4 per cent. the assumed ordinary rate of interest on which the adjustment of the annual cash transactions proceeds, and the special rate of 8 per cent. at which the Fund finally receives credit for interest, but the Actuary has assumed that the latter is the case.

It is also not very clear whether the "*indirect* aids" are intended to include the direct donation of Rupees 12,950 received from Government, but the Actuary has assumed that this is *not* included.

13. He recommends that the offer of 5 per cent. interest on the whole capital with a donation equal to a 5 years average of the indirect aid hitherto received in the form of special interest be accepted, on the understanding that the present favorable rate of Exchange, and the *direct* donation of Rupees 12,950 may be retained as heretofore; and he calculates that on these conditions and valuing all the Assets and Liabilities of the Fund at 5 per cent. as they stood on 1st May 1863, the Fund then had a surplus capital of £276,357, including a sum of £89,573 the calculated *full* value of the additional benefits to be paid for by such of the retired members (retired before the 27th July 1860) as may elect to join the Provident scheme.

14. The Trustees observe in the first place, that the Secretary of State's offer has been declined by both the other Presidencies, which fact alone would furnish ground for hesitating to accept it, and they are of opinion that it must be accepted or rejected as a whole, and cannot be partly accepted and partly rejected as assumed by the Actuary.

They also observe that the position of the Fund has improved materially since the date of the Secretary of State's offer, and that it is doubtful whether the average of the 5 years last past would be accepted as the basis for calculating the donation if the change be adopted, while to take the 5 years preceding the offer would involve actual loss on adjustment, and be moreover unfair to *this* Fund as compared with those of the other Presidencies, in the cases of which Funds acceptance of the offer would have involved application of its terms to the capital raised during 5 years under the Provident rates of subscriptions and donations, which in this Presidency were not levied until *after* the date of the Despatch, though with limited retrospective effect.

On the foregoing considerations among others, the Trustees cannot recommend the service to accept the altered terms of Government aid offered to their option in the Despatch of 25th November 1862.

15. Should the service adopt the Trustees' view, then the condition of the Fund as it stood on 1st May 1863 will be as represented at para. 209 of the Actuary's Report, the valuations being made at varying rates of interest for the different classes of liabilities under the old and new rules as prescribed in the latter.

The balance sheet shows a surplus of £120593, including as before the sum of £89,573, the calculated full value of the additional benefits to retired members.

16. The proportion of this amount which such of these gentlemen as elect to join the new scheme shall be required to pay for the additional benefits, is the next point which the Trustees will consider.

17. Article 15 of the Provident Fund Rules finally adopted on 6th October 1863, provides that all retired members shall be allowed to join the new scheme on payment of the *full* value of the additional benefits—but this rule was designed to save the right for the retired members and to guard the Fund from loss. It was always comtemplated to reconsider the point when the Actuary should have investigated the position of the Fund on its new footing.

18. At para. 247 of his report, the Actuary states that the estimated value of the Subscriptions and Donations of an individual member required by the Rules is more than sufficient to counterbalance the estimated value of the contingent risks of the Fund attaching to him; so that in the ideal case, and if all the assumed conditions as to age on entry in service and on marriage, relative age of husband and wife, number of children, duration of life, &c., be fulfilled, the Fund can incur no loss by the falling in of a contingency.

19. It is evident that most of the present members of the Service will make all the payments required by the rules, and that eventually all will do so—but it is improbable that all the assumed conditions will be fulfilled in any individual case.

The Trustees point this out, because they have seen reason to think that undue weight may be attached to the statement in para. 247.

20. At para. 251, the Actuary gives his mode of calculating the proportion of the value of the additional benefits under the new rules which would be actually paid by the members in the service as it stood on 1st May 1863.

There was an error in his calculation as to the value of the Donations which was pointed out to him, and in his letter of 10th August last he gives the corrected proportion as 20 per cent., and he suggests that the retired members shall be permitted to secure the additional benefits under the new rules by paying the same proportion of their value.

21. The Trustees are not prepared to recommend the service to adopt this suggestion which appears to them to be based on an inadequate recognition of the responsibility for the stability of the Fund which rests on the members *in the service* now and at any future time, and of the proportion of the service even at the present time who will have to make the whole of the payments required by the Rules.

22. Hereafter, and at no very distant time, the whole of the service will be on this footing, and when that time arrives, the service as a body will contribute the full amount requisite to cover the contingent liabilities devolving on the Fund on their account. The Trustees are therefore unable to support a recommendation which proceeds on the basis of the state of things existing on 1st May 1863.

23. When enlarging upon the extent to which the present prosperous condition of the Fund is due to the subscriptions of former members whose families have derived little benefit from it, the Actuary appears to overlook the fact that a very considerable portion of the existing capital was derived from the donations to the subsidiary capital account opened in 1830, to which the service as a body did not contribute. But the Trustees do not wish to dispute the fact that former members have materially aided in giving that stability to the Fund which renders it so valuable a possession to the service at the present time. They are confident that all members in the service will admit this, and will be glad to allow to a reasonable extent special benefits to those retired members who have contributed to produce this state of things.

24. To give effect to these views, the Trustees have resolved to recommend to the service that the retired members be permitted to secure the benefits of the Provident rules by payment of two-thirds of the value, as calculated by the Actuary, of the increased contingent liabilities attaching to their individual cases, and that as advised by the Actuary in para. 98 of his report, the additional benefit may be so secured either for the whole family or for the wife only, or for the whole of the daughters, or for the whole of the sons separately.

£
3)89573
29857-13-4
120593
29857
£ 90736

Should the service approve and adopt this recommendation then the surplus estimated at para. 209, as existing on 1st May 1863, will have to be reduced to £90,736.

25. It will be observed that the Actuary has included among his recommendations one for the extension to the families of deceased members of additional benefits beyond those to which they are entitled under the rules to which their husbands or fathers were parties.

26. The recommendation proceeds mainly on the supposition that the service would accept the Secretary of State's offer, and if that be declined as advised by the Trustees, its adoption becomes impracticable. But it was incomplete in itself inasmuch as it dealt only with the cases of Annuitants on the fund, ignoring all the similar claims which might be advanced on behalf of those families which under the old rules had been unable to claim any Annuities. And it was further open to the objection that it proposed to confer without any payment an immediate increase of *existing* Annuities, when for a similar *contingent* advantage existing members of the service and retired members are to be required to make large payments. The boon proposed to be conferred would also vary greatly in different cases even among the Annuitants, and the Trustees can only regret that expectations should have been raised which are doomed to be disappointed.

27. The additional sum necessary to carry out the Actuary's suggestion as regards only the families now receiving annuities from the fund is calculated (paras. 225 and 249,) at £83,944, and an attempt has been since made by him to estimate the additional cost to the Fund of applying his suggestion equally to all the families of deceased members who could under the Provident Rules if applicable prefer any claim.

Para. 222 *on the Fund.*	
Widows	58
Children under ordinary rules	83
Coutts List *not on the Fund.*	
Widows	15
Children	21

28. The number of Widows not on the Fund is assumed as fifteen, and this is probably very nearly correct. The average strength of each family is estimated from the facts ascertained as regards families on the Fund, and this also appears sufficiently accurate for the immediate purpose in view.

The additional sum calculated as necessary to secure the new benefits to this number of families is £77,360.

£
83944
77360
161304

29. Thus the total additional appropriation of capital calculated as requisite to provide for the admission of the families of deceased members to the Provident benefits is £161,304.

30. This calculation is made on the 5 per cent. Tables, under which (assuming that the retired members pay the full values) there would be an estimated surplus of £276,357 (para. 236 on 1st May 1863; but unless the Secretary of State's offer be accepted these risks must be valued at 4 per cent. under the Rules, and thus caculated the cost would aggregate about £180,272, while the available surplus, after reducing by one-third the amount to be paid by retired members joining the new scheme, was only £90,736 on 1st May 1863, (para. 209) or, in round numbers, about one-half of the amount of the liability which the Actuary's suggestion would entail on he Fund.

Para. 25.	
Difference of value for families on Fund	£95,147
Additional full value for families not on Fund	85,125
Total	180,272

31. The Actuary himself evidently perceived the impracticability of his suggestion on further consideration and in his last letter has suggested that "all incumbent Pensioners and all who are now "excluded by the property clause be admitted to have *half* the excess of the new benefits over what "they now receive but without making any payment for it." But even thus limited the

$$\frac{95,147}{2} = 47,573$$

$$\frac{85,125}{2} = 42,562$$

90,135

value of the liability calculated at 4 per cent would aggregate £90,135, and absorb almost the whole of the surplus capital shown at para. 209 adjusted as above, while the proposal still proceeds on the objectionable principle of non-payment for additional benefits for which all other participators are to make large special payments.

32. The Trustees are unable to perceive any valid reason for suggesting that the service should offer this disproportionate benefit to any one class of beneficiaries related to the Fund, and the letter of the Home Committee annexed to these proceedings indicates other complications and inconveniences which would probably ensue were the proposal adopted.

33. The Trustees consider that the argument on which the actuary appears to have proceeded, viz., that the existing surplus capital is mainly derived from the contributions of Members whose families were excluded by the property clause from the benefit of the fund, and that the existing Members of the service have only assisted in part and in less proportion than the retired Members in the accumulation of that surplus, has led to the formation of very incorrect ideas on the subject in many quarters.

34. What led to the rapid accumulation of capital under the old rules was mainly the restrictive operation of the "property clause" in the then circumstances of the majority of the Members, the liberal rate of interest allowed by Government, and the special contributions to the subsidiary account.

35. But on the other hand the new rules under the Provident scheme have provided for such additional payments in the form of donations and subscriptions, that as shown by the Actuary at paras. 241 to 247, the estimated payments to the Fund are more than sufficient to cover the estimated risk; and thus all who make all the payments required by the new rules (and a very large proportion of the existing Members, and all the future Members, will come into this category) will really contribute as much as could propery be required of them and will derive no special benefit from the surplus capital which has partly accrued from the subscriptions of former Members.

36. The Trustees have considered it right to make these remarks, in consequence of the disposition apparent in some of the communications that have reached them, to impute to the present Members of the Service a want of liberality towards the retired members and the families of deceased subscribers, which they deem wholly unwarranted.

37. Of the Members who were in the service on 27th July 1860, from which date the new Rules operated retrospectively, some have already benefited and others will hereafter benefit by not being required under the Rules to make the maximum payments, the increased subscriptions not having been required from an earlier date than July 1860, and the additional donations being payable only on events occurring after May 1863 but it would be simply impossible in effecting a large and comprehensive change of scheme such as has been carried out in the Fund, to ensure that every person affected should derive precisely the same amount of benefit from the change, and as already observed, the fact remains that the majority of the present members and all future members will not derive any such special advantages from the change as those referred to.

38. While however the Trustees are satisfied that no claim can be fairly advanced to share without payment in the extended benefits assured by the Provident scheme, they are confident that the Service generally would gladly extend as far as possible such advantages as it may be in their power to offer without endangering the stability of the Fund, and the Trustees proceed to consider how far it is feasible to offer any additional benefits to the families of deceased members, and on what terms.

39. They have already shown that if the Assets and Liabilities are valued as required by the rules, and if the retired members are permitted to secure for their families the benefits of the Provident Scheme on paying two-thirds of the calculated value of the additional individual risks, there would be a surplus capital of £90,736 on 1st May 1863.

They have also shown that to provide for the families of deceased members one-half of the excess of the new benefit over what they now receive, would require £90,135 of capital at 4 per cent.

It is to be considered whether the members of the service can offer to assume any, and what proportion of this additional risk.

40. In the case of the retired members, it is only a contingent advantage that will be secured, and it is recommended that payment shall be required of two-thirds of the value of the risk.

41. In the case of the families of deceased members the benefit will be immediate and absolute, but the Trustees assume that the value of the risk would be estimated proportionately higher than for a contingency which might never become an incumbent charge on the Fund. And on this assumption it appears to the Trustees that the service may safely offer to the families of deceased members the advantage of securing for the widows and children, or for widows or sons or daughters as a body in each instance "one-half of the excess of the new benefits over what they now receive," on payment of two-thirds of the value of the additional risk to the Fund, being the same proportion of the value as is proposed to be demanded of retired members.

This in effect would be to offer to these families, the option of purchasing certain annuities at two-thirds of their estimated value, and if the Trustees have rightly applied the Actuary's figures would entail a charge of about £30,000 on the Fund, and reduce the surplus capital to about £60,500 on 1st May 1863.

42. The Trustees commend these suggestions to the consideration of the Meeting and Service, and would specially urge the importance of coming to a speedy decision.

43. The only other suggestion of the Actuary to which attention need be drawn is that at para. 253 in the case of the Service desiring to reduce the rate of current subscriptions.

The Trustees cannot advocate this course, and have no reason to suppose that the Service as a body at all desire it. The rules are expressly opposed to it in the present condition of the Fund.

44. There is one other point on which the Trustees desire to offer a recommendation to the service.

It has been brought to their notice that the terms of the existing form of affidavit required from sick members seeking assistance from the Fund, have been supposed to exclude from the private income required to be declared, all income derived from invested savings out of official salary.

45. This was certainly never intended and no case has come under the Trustees' observation in which such a reservation occurred; but there is no reason to question the existence of the impression in some quarters, and there can be no objection to such a modification of the terms of the affidavit as shall preclude all doubt.

The Trustees therefore recommend that the annexed form of Affidavit be adopted in the case of sick Members of the Service requiring assistance from the Fund, in lieu of that now in use:—

FORM.

I, A. B., do solemnly affirm that I am not at this time possessed of or entitled to any income other than such as I derive from my current salary and allowances from H. M.'s Government.

or

I, A. B., do solemnly affirm that I am not at this time possessed of or entitled to any greater annual income than the sum of Pounds Sterling , except such as I derive from my current salary and allowances from H. M.'s Government.

The adoption of this form will in no way restrict the advantages which the Members of the Service intended to be derived from the Fund in such cases.

27*th January* 1867.

W. HUDLESTON,
Secretary.

APPENDIX A.

MADRAS CIVIL FUND.

To

W. HUDLESTON, ESQ.,

Hony. Secretary of the Madras Civil Fund.

DEAR SIR,

I find that great difficulty still exists in obtaining a List of the Widows, who were living on 1st May 1863, and not receiving Pensions by reason of being possessed of private property. Sir H. C. Montgomery, *Bt.*, has kindly taken much trouble to obtain the facts, and concludes that 15 in number would be an outside estimate. As it is so important to come early to some definite conclusion on the whole Report, I beg to lay before the Trustees what would be the result of bringing on this number to the full enjoyment of the New Benefits.

There is no reason to suppose, if all the facts could be ascertained, that the number in each family or the ages of the children living, would differ much from those on which my calculations were based for the Incumbent Liabilities on 1st May 1863. We may, therefore, take the value of the Benefits for each family in the same proportion as the whole was then computed.

It will be seen in my Report (para. 225) that the Total Values of the Reserves under the New Rules in full; at 5 per cent. interest were £2,99122·7 for 58 Widows, and as there would be no deduction for the values of any existing Benefit, the proportion of Capital required for 15 new families admitted would be very nearly £77,360.

Considering the very important changes proposed to be effected, and especially the probability that a great increase may take place hereafter in the proportion of Marriages amongst Bachelors, I cannot but consider that it would be imprudent to deduct so large an item from the Surplus.

There are also reasons why those who are at present excluded under the Old Rules should not be admitted into such large privileges without payment. Their admission would be immediate and certain, and subject to no contingency, which in relative, if not in money value, greatly enhances the benefit over a similar contingent admission.

If any thing occurred adverse to the Fund, or if unforeseen changes in the rates of Mortality and Marriage largely reduced the Surplus, the benefits they had received would have been fully realized, whilst the Members in the Service would be still liable to the fluctuations of the Fund.

Considering also that the Retired Members are called upon to pay a proportion for the contingent excess of Benefits which their families would receive under the New Rules over the Old, I think it would fairly meet the justice of the case, and be more prudent in the interest of the Fund if all Incumbent Pensioners and all who are now excluded by the "Property Clause" were admitted to have *half* the excess of the New Benefits over what they now receive, but without making any payment for it.

I am inclined to think that in almost all cases, this would be more acceptable than giving a larger share of benefit and requiring some payment for those admitted.

The effect would be as follows:—

	£
Value of *half* of full Pensions to those now wholly excluded.....	$\frac{77,360}{2}$ = 38,680
Value of *half* the excess of new benefits over those now granted to Incumbents on the Fund, (para. 249).....	$\frac{83,944{\cdot}3}{2}$ = 41,972
Total charge on Surplus.....	£80,652

It will be observed that this concession together with the estimate for the proposed reduction to the Unmarried Members discussed in my letter of 10th August last £3,233·5, making a total of £83,885·5 is very nearly the same as the original estimate for deduction from the Surplus on account of granting the full benefits on Incumbent Pensions only, (para. 254) £83,944·3.

It appears to me that this would be a safe and judicious compromise and fair and equitable to all parties, and as such I beg to submit it to the Trustees.

I remain, &c.,

SAMUEL BROWN,
Actuary.

GUARDIAN ASSURANCE OFFICE,
11, LOMBARD STREET, LONDON,
26th October 1866.

APPENDIX B.

LONDON, NOVEMBER 1866.

To

THE TRUSTEES OF THE MADRAS CIVIL FUND, MADRAS.

In forwarding the accompanying letter to your address from Mr. Brown, Actuary, which Messrs. Coutts and Co. have submitted to us, at his instance, we wish it to be understood that we do not recommend his proposal that "all Incumbent Pensioners, and all who are now excluded "by the "Property Clause" should be admitted to have *half* of the excess of the new benefits over "what they now receive, but *without making any payment for it.*"

Freely admitting that it is desirable to offer to Incumbent Pensioners, &c., additional benefits, similar to those that have been conceded to Retired Members; we are of opinion, however, that in their case, as well as in the case of Retired Members, the advantage should be allowed in consideration of a payment proportioned to the value of the interest to be acquired, an interest, which to them, it is to be remembered, will not be contingent, as that to which Retired Members are to be admitted, but immediate and certain; and therefore, as observed by the Actuary greatly enhanced in value compared with the contingent benefit to the families of Retired Members.

We consider it objectionable to depart from the principle hitherto acted upon, of requiring generally a duly proportionate payment for the benefit conceded, and to resort on this occasion to the expedient of an arbitrary compromise, which we cannot agree with the Actuary, will be fair and equitable to all parties. For instance it appears to us that it will be unequal in its operation, by gratuitously giving the half benefit, indiscriminately, to parties who from their age may be expected to enjoy it for a lengthened period, and to those in the decline of life, who in the course of nature are likely to lapse much earlier.

It is also objectionable, as certain (from circumstances that have come within our notice) to give room for claims for the enjoyment of half pensions, without payment on the part of several retired Members.

If the grant is to be gratuitous, it will of course be taken by *all*. Whereas on the supposition of a proportionate payment being required, we, having given consideration, as far as we could obtain information, to the circumstances of the parties concerned, were led to conclude that many would decline to subscribe, and that fifteen would be a fair approximate estimate of the number of widows and families to be provided for.

Though still without precise information, we have seen no reason to doubt that this estimate is sufficiently near the mark, to be taken as the basis of a rough calculation of the probable additional charge upon the Fund, by the proposed extension of its benefits to those willing to pay the requisite contribution for the same.

The Actuary reckons that the proportion of Capital required to provide for fifteen new

families admitted to the extended benefits would be very nearly £77,360, and states that he considers it would be imprudent to deduct so large an item from the Surplus estimated in Art. 254 of his Report of December 1865, at £1,22,541.* But it is to be observed that in the above calculation no allowance is made for the enhanced value of the benefits by reason of their being enjoyable immediately instead of being subject to contingency.

* The Actuary arrives at this Balance after deducting £ 83,944 for incumbent Pensions supposed to be modified without payment from the Pensioner Including the above sum so deducted, the Balance is raised to £2,06,485.

Being asked what allowance should be made on this account, he states that there are no tables at present existing which would enable him to calculate the *exact* proportion that widows and children coming immediately into the enjoyment of the extended benefits should pay, as compared with the rate required from contingent Subscribers, but has suggested as a fair arrangement, that if the rate for the latter be fixed at 27 per cent. of the valuation as in Appendix E. of his Report, the rate for Widows and Children at once admitted to the new benefits should be 50 per cent. of the same, and if the rate of the former should be fixed at 30 per cent., then 60 per cent. should be required from the latter. He notes that at 50 per cent. the additional charge to be borne by the Fund by deduction from the Surplus of £1,22,541* would be £37,500; at 60 per cent. it would be £30,000.

* Or £2,06,485 as stated above.

We conceive that with these data before them, the Actual Members of the Service will be satisfied that the incumbent partial beneficiaries of the Fund, and others excluded by the Property Clause, may be admitted to the extended benefits without entailing an undue charge upon the Capital, and will see that there is no good reason for suspending the determination of the rates to be paid by Retired Subscribers, to secure to their families the contingent benefits so long ago promised to them.

We would earnestly press upon the Trustees and the Service at large, the anxiety that is felt on this account by those interested. It is a constant complaint, that the uncertainty in which they are left as to the amount to be paid prevents them from making definite and positive settlements for their Wives and Children. They regard this as a grievance for which there is no necessity, and urgently solicit that they may be relieved from it by a prompt decision.

J. F. THOMAS,
D. ELIOTT,
H. C. MONTGOMERY,
T. L. BLANE,
W. H. BAYLEY.

APPENDIX C.

59, STRAND, LONDON, W. C.,
24th December 1866.

SIR,

We wrote to you on the 17th November, and have not since been favoured with any of your Letters.

We have now the pleasure to enclose a List of Families who have not received any Pensions from the Fund in consequence of their exclusion under the Property Clause. We think it possible that there may be a few other claimants similarly situated, and should we succeed in obtaining any addition, the particulars shall be sent to you, but from enquiries we have made through all likely sources, we think it improbable that the number would exceed three or four, and taking into consideration that there are several names on the List who will not be inclined to make any payment to entitle them to a Pension, the number will be reduced as near as possible to the original estimate of Fifteen.

We have added to the above List a statement containing the names of the Families who are in receipt of partial Allowances, showing the sums deducted for private income and the amounts paid.

We remain, &c.,
COUTTS AND CO.

W. HUDLESTON, ESQ.,
Secretary to the Madras Civil Fund.

List of Widows and Children of Members of the Madras Civil Fund living 1st May 1863.

1	Conolly	Mrs.	Anne	24 July 1806	Widow and Children of Henry V. Conolly, Esquire.
			Anne	14 Dec. 1842	
			Louisa	20 Dec. 1848	
2	Neave	Mrs.	Elizabeth A.	18 Aug. 1815	Widow and Daughter of W. A. Neave, Esq.
			Anne A.	18 June 1839	
3	Kindersley	Mrs.	Mary	Feb. 1811	Widow of N. W. Kindersley, Esq.
4	Roberts	Mrs.	Emma	4 Aug. 1804	Widow and Daughter of C. Roberts, Esq.
			Emmina	29 Sep. 1836	
5	Sullivan	Mrs.	E. M.	8 April 1799	Widow and Children of John Sullivan, Esq.
			Cecilia	10 Aug. 1825	
			Emily	5 Oct. 1826	
			Maria	1 Aug. 1836	
6	Smith		Harriet F.	6 Dec. 1817	Daughter of John Smith, Esq., who died 24th June 1824.
7	Gwatkin	Mrs.	Charlotte F.	30 Mar. 1784	Widow of John Gwatkin, Esq.
8	Savory		Mary Ann	9 June 1822	Daughter of J. S. Savory, Esq.
9	Sheffield	Mrs.	Jane B. C.	1815	Widow and Children of William Sheffield, Esq. who died 24th February 1859, leaving his Widow, 5 Sons under 19, and 2 unmarried Daughters.
			Charles H.	1844	
			Duncan C.	1847	
			Octavius R.	1849	
			Emily G.	1851	
			Arthur D.	1852	
10	Wayte		Frances D.	10 Sep. 1830	Daughters of W. Wayte, Esq.
			Clara C.	15 Oct. 1835	
11	Horsley	Mrs.		13 Aug. 1804	Widow and Children, of J. Horsley, Esq., who died in 1851.
			Anne F.	29 Nov. 1825	
			Matilda C.	12 Oct. 1836	
12	Campbell	Mrs.	Matilda	12 June 1801	Widow of A. D. Campbell, Esq.
13	Lushington	Mrs.	Mary	14 Nov. 1823	Widow and Daughter of T. D. Lushington, Esq.
			May C.	25 April 1854	
14	Hudleston	Mrs.	Annette C.	26 Nov. 1802	Widow and Daughter of William Hudleston, Esq.
			Geraldine	10 Dec. 1841	
15	Cochrane	Mrs.	Thomazine	12 Oct. 1820	Widow of J. H. Cochrane, Esq.
16	Croft, (late Oakes)	Mrs.	Clara S.	7 Jan. 1805	Widow of T. A. Oakes, Esq.
17	Woodgate	Mrs.	Alicia F.	11 Jan. 1823	Widow of C. H. Woodgate, Esq.
18	Sullivan	Mrs.	Elizabeth M.	7 Aug. 1794	Widow of E. Sullivan, Esq.
19	Munro		Mary E.	2 Oct. 1824 or 1825	Daughter of J. A. Munro, Esq.

NOTE.—Name to be added to the above.

See letter from Messrs. Coutts and Co., dated 9th January 1867. Since received.

Burne (late Hawkins) | Mrs. Elizabeth M. | 20th Dec. 1822 | Widow of W. B. Hawkins, Esq.

List of Widows and Children of Members of the Madras Civil Fund, receiving partial Annuities.

Names of Annuitants.			Private Income.			Annuity paid.			Full Annuity.		
			£.	s.	d.	£.	s.	d.	£.	s.	d.
Babington	Mrs.	Jane	231	5	2	68	14	10	300	0	0
Bushby		Lucy A. M.	9	0	0	91	0	0	100	0	0
		Alice F.	20	8	0	79	12	0	100	0	0
Cassin	Mrs.	Catherine	103	9	4	196	10	8	300	0	0
Daniell		Emily M.	9	4	0	90	16	0	100	0	0
Dickinson	Mrs.	Virginia	25	17	0	274	3	0	300	0	0
Dumergue		Beatrice G.	9	0	0	91	0	0	100	0	0
Gleig, Misses (six) £82-4-4, each			493	6	0	106	14	0	600	0	0
Gostling	Mrs.	Selina	102	12	0	197	8	0	300	0	0
Jackson		Emily J.	25	17	0	274	3	0	300	0	0
Lavie		Elizabeth A.	94	10	4	205	9	8	300	0	0
Lockhart		Mary E. F.	64	0	0	236	0	0	300	0	0
Mayne		Sarah K.	113	14	6	186	5	6	300	0	0
Monckton		Emily	77	10	0	222	10	0	300	0	0
Monk		Eliza J.	214	0	10	85	19	2	300	0	0
Newbery		Fanny	9	12	8	290	7	4	300	0	0
Phillips		Charlotte	30	3	9	19	16	3	50	0	0
		Emily	30	3	9	19	16	3	50	0	0
Sandeman	Mrs.	Caroline	138	0	0	162	0	0	300	0	0
Stevenson	,,	Sophia	59	10	0	240	10	0	300	0	0
Thomas		Henrietta	41	9	8	58	10	4	100	0	0
Wedderburn	Mrs.	Marion	173	10	10	126	9	2	300	0	0
Wright	,,	Louisa	19	6	4	280	13	8	300	0	0
			2,095	11	2	3,604	8	10	5,700	0	0
		Annuities paid							3,604	8	10
		Annual Increase to provide for Annuities in full							2,095	11	2

APPENDIX D.

Extract from the Despatch from the Right Honorable Sir C. WOOD, Bart., Secretary of State for India; to His Excellency the Honorable the Governor in Council, Fort Saint George, dated India Office, London, 25th November 1862, No. 78.

Para. 11. It only remains for me to convey to you the decision of Her Majesty's Government as to

The Bengal Civil Fund;
The Madras Civil Fund, Charity Branch;
The Bombay Civil Fund, Provident Branch.

12. There appears to be no ground for making any change in the management of these Funds, which will, consequently, as heretofore, remain with the Subscribers. In regard to the assistance from the State, Her Majesty's Government have no intention of withdrawing the aid which has been hitherto granted, and they see no reason for increasing it. If the Subscribers prefer it, there would apparently be no objection to granting, in lieu of the present indirect aids, an annual sum equal to the average of the donations during the past five years, the future interest on the balance of the funds being in that case fixed at five per cent., and the remittance of the sums required by the Funds in England being made at the same rate of exchange as that fixed annually for the adjustment of transactions with the British Exchequer.

13. These changes may severally be brought into immediate operation, and a copy of this Despatch will be forwarded to the Governments of Madras and Bombay respectively, for the information and guidance of those Governments.

APPENDIX E.

Statement showing the Estimated Assets of the Civil Fund Charity Branch, on 1st January 1867.

		RS.	A.	P.	RS.	A.	P.	RS.	A.	P.
1866.										
May 1st.—GOVERNMENT SECURITIES.										
	Bengal Promissory Notes	41,96,600	0	0						
	Treasury Notes	24,76,400	0	0						
					66,73,000	0	0			
CASH.										
	Ready Money.	2,94,450	10	8						
	Difference of Interest on the Invested Capital and on Cash transactions of the Fund for 1865-66.....	2,64,098	4	9						
	Balance of Interest on Cash transactions of the Fund for do.	15,390	14	4						
	Amount of half a year's Interest drawn on a Bengal Promissory Note for Rs. 13,11,800.	26,236	0	0						
	Difference of Exchange for 1865-66.....	35,043	7	9						
		6,35,219	5	6						
DEDUCT										
	Balance due to Messrs. Coutts and Co.	2,01,882	9	2						
					4,33,336	12	4			
								71,06,336	12	4
ADD										
	Estimated Subscription from 1st April to 31st December 1866, being 9 months, at Rs. 2,100-15-10 per month				18,908	14	6			
Do.	Contribution from Her Majesty's Government from do. to do., at Rs. 1,079-2-8 per do.				9,712	8	0			
Do.	Interest on a Bengal Promissory Note of the Loan of 1st May 1865 for Rs. 13,11,800 from 1st May to 31st December 1866 at 4 per cent....				34,981	5	4			
Do.	Difference of Interest on do. from do. to do., between 4 and 8 per cent.				34,981	5	4			
Do.	Interest on six Bengal Promissory Notes of the Loan of 30th June 1854, for Rs. 19,83,300 from 1st January to 31st December 1866, at 4 per cent...				79,332	0	0			
Do.	Difference of Interest on do. from do. to do., between 4 and 8 per cent.				79,332	0	0			
Do.	Interest on eleven Bengal Promissory Notes of the Loan of 1st February 1843, for Rs. 5,01,500 from 1st February to 31st December 1866, at 4 per cent.				18,388	5	4			
Do.	Difference of Interest on do. from do. to do., between 4 and 8 per cent.				18,388	5	4			
Do.	Interest on four Bengal Promissory Notes of the Loan of 28th February 1857, for Rs. 4,00,000 from 1st March to 31st December 1866, at 4½ per cent.				15,000	0	0			
Do.	Difference of Interest on do. from do. to do., between 4½ and 8 per cent...				11,666	10	8			
Do.	Interest on eight Non-Transferable Treasury Notes, dated 3rd December 1861 for Rs. 8,00,000 from 3rd December 1865 to 2nd December 1866, at 4 per cent.				32,000	0	0			
Do.	Difference of Interest on do. from do. to do., between 4 and 8 per cent.				32,000	0	0			
Do.	Interest on eight Non-Transferable Treasury Notes, dated 24th August 1863 for Rs. 8,00,000, from 24th February to 23rd December 1866, at 4 per cent.				26,666	10	8			
Do.	Difference of Interest on do. from do. to do., between 4 and 8 per cent.				26,666	10	8			
Do.	Interest on four Non-Transferable Treasury Notes, dated 30th July 1864, for Rs. 4,00,000 from 30th January to 29th December 1866, at 4 per cent.				14,666	10	8			
Do.	Difference of Interest on do. from do. to do., between 4 and 8 per cent.				14,666	10	8			
Do.	Interest on five Non-Transferable Treasury Notes, dated 15th June 1865, for Rs. 4,50,000 from 15th December 1865 to 14th December 1866, at 4 per cent.				18,000	0	0			
Do.	Difference of Interest on do. from do. to do., between 4 and 8 per cent.				18,000	0	0			
Do.	Interest on five Non-Transferable Treasury Notes, dated 11th June 1866, for Rs. 4,50,000 from 11th June to 10th December 1866, at 4 per cent.....				9,000	0	0			
Do.	Difference of Interest on do. from do. to do., between 4 and 8 per cent.				9,000	0	0			
Do.	Interest on one Non-Transferable Treasury Note, dated 3rd June 1863, for Rs. 26,400 from 3rd December 1865 to 2nd December 1866, at 4 per cent.				1,056	0	0			
Do.	Interest on Cash transactions, from 1st May to 31st December 1866, at 8 per cent.				42,660	8	6			
	Carried forward,.....				5,65,074	9	8	71,06,336	12	4

APPENDIX E.—(*continued.*)

	Rs.	A.	P.	Rs.	A.	P.
Brought forward.....				5,65,074	9	8
3-5ths of Donations paid for Daughters under the Provident Rules from 1st May to 31st December 1866...				2,100	0	0
Amount of Subscription paid by Mr. J. R. Arbuthnott on his furlough allowance, from 15th March 1865 to 23rd July 1866....				152	9	3
				5,67,327	2	11
Estimated amount to be paid on Debt Account by Mr. W. Hodgson from 1st April to 31st December 1866...	2,100	0	0			
Do. do. by Mr. J. A. C. Boswell	748	5	11			
Do. do. by Mr. G. D. Leman...	870	0	0			
Do. do. by Mr. O. B. Irvine...	860	14	4			
Do. do. by Mr. W. F. Grahame	210	13	4			
Do. do. by Mr. C. F. Chamier	796	3	9			
Do. do. by Mr. G. S. Forbes	1,067	7	7			
Do. do. by Mr. E. C. G. Thomas	1,298	13	0			
				7,952	9	11
Estimated amount to be reimbursed as Donation from Her Majesty's Government, being the difference between the rate at which advances of money were formerly made to the Agents of the Fund in England and that at which advances are now made				41,333	5	4
				6,16,613	2	2
DEDUCT						
Estimated Pensions under the Old Rules payable up to 31st December 1866	75,664	10	5			
Do. Annuities under the New Rules payable up to do. ...	26,672	2	7			
Do. Annuities under the Subsidiary Rules payable up to do.	12,616	2	1			
Do. Temporary Annuities and advances for passage money..	18,375	0	0			
Do. Petty charges from 1st April to 31st December 1866. ...	11,282	0	11			
Do. Amount of difference between the rate at which the payments made by Messrs. Coutts and Co. are adjusted, and that at which they receive advances from the Secretary of State in Council for India.	54,750	0	0			
				1,99,360	0	0
						4,17,253 2 2
Capital of the Fund on 1st January 1867, Rupees.....						75,23,589 14 6

W. HUDLESTON,
Secretary.

APPENDIX E.—(*continued.*)

Statement of the Invested Capital of the Civil Fund Charity Branch.

	Rs.	A.	P.	Rs.	A.	P.
4 PER CENT. TRANSFER LOAN OF 1st MAY 1865.						
No. 3,760 of 1865-66 for Company's Rupees...				13,11,800	0	0
4 PER CENT. LOAN OF 1st FEBRUARY 1843.						
No. 7,181 of 10,080 of 1842-43 for...	50,000	0	0			
,, 7,182 of 10,090 of ,, for	50,000	0	0			
,, 7,183 of 10,100 of ,, for...	50,000	0	0			
,, 7,184 of 10,110 of ,, for...	50,000	0	0			
,, 7,185 of 10,120 of ,, for...	50,000	0	0			
,, 7,186 of 10,130 of ,, for...	50,000	0	0			
,, 7,187 of 10,140 of ,, for...	50,000	0	0			
,, 7,188 of 10,150 of ,, for...	50,000	0	0			
,, 7,189 of 10,160 of ,, for...	50,000	0	0			
,, 7,190 of 10,070 of ,, for	1,500	0	0			
,, 7,359 of 23,623 of ,, for...				5,01,500	0	0
4 PER CENT. LOAN OF 30TH JUNE 1854.						
No. 2,191 of 45,013 of 1854-55 for...	33,300	0	0			
,, 34,375 of ,, for...	2,70,000	0	0			
,, 10,056 of ,, for...	3,50,000	0	0			
,, 10,057 of ,, for...	1,00,000	0	0			
,, 10,058 of ,, for...	2,30,000	0	0			
,, 10,059 of ,, for...	10,00,000	0	0			
				19,83,300	0	0
4½ PER CENT. LOAN OF 28TH FEBRUARY 1857.						
No. 181 of 1856-57 for...	1,00,000	0	0			
,, 182 of ,, for...	1,00,000	0	0			
,, 183 of ,, for...	1,00,000	0	0			
,, 184 of ,, for...				4,00,000	0	0
4 PER CENT. TREASURY NOTES.						
No. 3 of 1861-62, dated 3rd December 1861 for.....	1,00,000	0	0			
,, 4 of ,, ,, ,, for.....	1,00,000	0	0			
,, 5 of ,, ,, ,, for.....	1,00,000	0	0			
,, 6 of ,, ,, ,, for.....	1,00,000	0	0			
,, 7 of ,, ,, ,, for.....	1,00,000	0	0			
,, 8 of ,, ,, ,, for	1,00,000	0	0			
,, 9 of ,, ,, ,, for.....	1,00,000	0	0			
,, 10 of ,, ,, ,, for.....	26,400	0	0			
,, 20* of 1863-64, dated 3rd June 1863 for.....	1,00,000	0	0			
,, 21 of ,, 24th August 1863 for.....	1,00,000	0	0			
,, 22 of ,, ,, ,, for.....	1,00,000	0	0			
,, 23 of ,, ,, ,, for.....	1,00,000	0	0			
,, 24 of ,, ,, ,, for.....	1,00,000	0	0			
,, 25 of ,, ,, ,, for.....	1,00,000	0	0			
,, 26 of ,, ,, ,, for.....	1,00,000	0	0			
,, 27 of ,, ,, ,, for.....	1,00,000	0	0			
,, 28 of ,, ,, ,, for.....	1,00,000	0	0			
,, 32 of 1864-65, dated 30th July 1864 for.....	1,00,000	0	0			
,, 33 of ,, ,, ,, for.....	1,00,000	0	0			
,, 34 of ,, ,, ,, for.....	1,00,000	0	0			
,, 35 of ,, ,, ,, for.....	1,00,000	0	0			
,, 37 of 1865-66, dated 15th June 1865 for.....	1,00,000	0	0			
,, 38 of ,, ,, ,, for.....	1,00,000	0	0			
,, 39 of ,, ,, ,, for.....	1,00,000	0	0			
,, 40 of ,, ,, ,, for.....	50,000	0	0			
,, 41 of ,, ,, ,, for.....	1,00,000	0	0			
,, 43 of 1866-67, dated 11th June 1866 for.....	1,00,000	0	0			
,, 44 of ,, ,, ,, for.....	1,00,000	0	0			
,, 45 of ,, ,, ,, for.....	1,00,000	0	0			
,, 46 of ,, ,, ,, for.....	50,000	0	0			
,, 47 of ,, ,, ,, for.....				29,26,400	0	0
Total Invested Rupees.....				71,23,000	0	0

* This will bear no special rate of Interest.

APPENDIX F.

Statement of the Assets and Disbursements of the Civil Fund Charity Branch properly belonging to the year 1866, *being the actual Transactions up to* 30*th April* 1866, *and estimated for the remainder of the year.*

	Rs.	A.	P.	Rs.	A.	P.
1866.						
January 1st—Government Securities	66,73,000	0	0			
Cash	5,54,261	10	7			
	72,27,261	10	7			
DEDUCT						
Balance due to Messrs. Coutts and Co.	1,10,562	13	5			
				71,16,698	13	2
ADD						
Subscription for the year 1866	25,186	14	6			
Contribution by Her Majesty's Government for do.	12,950	0	0			
Interest at 8 per cent. on a Bond of the Transfer Loan of 1st May 1865, for Rs. 13,11,800 for do	1,04,944	0	0			
Do. on Six Bonds of the Loan of 30th June 1854, for Rs. 19,83,300 for do	1,58,664	0	0			
Do. on Eleven Bonds of the Loan of 1st February 1843 for Rs. 5,01,500 for do	40,120	0	0			
Do. on Four Bonds of the Loan of 28th February 1857 for Rs. 4,00,000 for do	32,000	0	0			
Do. on Eight Non-Transferable Treasury Notes, dated 3rd December 1861, for Rs. 8,00,000 for do	64,000	0	0			
Do. on Eight do., dated 24th August 1863, for Rs. 8,00,000 from 24th December 1865 to 23rd December 1866	64,000	0	0			
Do. on Four do., dated 30th July 1864 for Rs. 4,00,000 from 30th December 1865 to 29th December 1866	32,000	0	0			
Do. on Five do., dated 15th June 1865, for Rs. 4,50,000 from 15th December 1865 to 14th December 1866	36,000	0	0			
Do. on Five do., dated 11th June 1866, for Rs. 4,50,000 from 11th June to 10th December 1866	18,000	0	0			
Do. at 4 per cent. on one Non-Transferable Treasury Note, dated 3rd June 1863, for Rs. 26,400 from 3rd December 1865 to 2d December 1866	1,056	0	0			
Interest on Cash transactions for the year 1866				51,268	6	1
$\frac{3}{5}$ of Donations paid for Daughters under the Provident Rules				3,000	0	0
Amount of Subscription paid by Mr. J. R. Arbuthnott on his furlough allowance, from 15th March 1865 to 23rd July 1866				152	9	3
				6,43,341	13	10
Amount estimated to be paid on Debt Account by Mr. Wm. Hodgson	2,800	0	0			
Do. by Mr. C. G. Plumer	73	2	5			
Do. by Mr. J. A. C. Boswell	1,098	5	11			
Do. by Mr. G. D. Leman	1,160	0	0			
Do. by Mr. O. B. Irvine	1,080	11	8			
Do. by Mr. E. F. Webster	290	0	0			
Do. by Mr. H. E. Stokes	2,625	0	0			
Do. by Mr. J. W. Cherry	602	12	5			
Do. by Mr. W. H. Kerr	178	9	1			
Do. by Mr. C. F. Chamier	1,496	2	10			
Do. by Mr. G. S. Forbes	1,750	0	0			
Do. by Mr. D. Williams	164	13	0			
Do. by Mr. E. C. G. Thomas	1,736	14	0			
Do. by Mr. W. F. Grahame	210	13	4			
				15,267	4	8
Amount to be reimbursed as Donation from Her Majesty's Government, being the difference between the rate at which advances of money were formerly made to the Agents of the Fund in England and that at which advances are now made				41,333	5	4
						6,99,942 7 10
Rupees						78,16,641 5 0

	Rs.	A.	P.	Rs.	A.	P.
Petty charges for the year 1866	12,248	8	1			
Pensions under the Old Rules for do	1,43,646	1	2			
Annuities under the New Rules for do	36,220	12	6			
Annuities under the Subsidiary Rules for do	22,338	8	3			
Temporary Annuities &c., for do	23,847	8	6			
Amount of difference between the rate at which payments made by Messrs. Coutts and Co. are adjusted, and that at which they receive advances from the Secretary of State in Council for India	54,750	0	0			
				2,93,051	6	6
Balance on 1st January 1867				75,23,589	14	6
Rupees				78,16,641	5	0

W. HUDLESTON,

Secretary.

APPENDIX G.

Statement showing the Estimated Assets of the Civil Fund Provident Branch, on 1st January 1867.

1865.		RS.	AS	P.	RS.	AS	P.
May 1st.	Government Securities.						
	Bengal Promissory Notes	1,51,665	0	0			
	Cash	30,217	2	3			
	Balance in the hands of Messrs. Coutts & Co., on 1st May 1865	27,356	9	4			
					2,09,238	11	7
	ADD						
	Amount of Subscriptions @ 2¼ per cent. for the year 1865-66	35,411	3	0			
	Do. of do. @ 1 per cent. for do	2,053	12	7			
	Do. of arrears Subscriptions for do	3,413	9	1			
	Do. of Marriage donations received during do	4,017	7	5			
	Do. of Donations on account of Daughters received during do	2,249	3	11			
	Do. of do. on account of Sons received during do	1,797	14	0			
	Do. of Interest drawn on Bonds and paid by individuals during do	7,215	7	3			
	Do. of Gain by purchase of Bonds @ discount during do	5,555	8	0			
	Do. of Gain by Exchange	1	10	8			
	Do. of Interest on Cash transactions of the Fund for the year 1865-66, @ 4 per cent.	1,022	8	0			
		62,738	3	11			
	DEDUCT						
	Paid the amount of accumulated Interest on Bonds purchased during the year 1865-66	542	0	5			
	Paid the amount of Commission due to the Bank of Madras for purchasing Bonds for the Fund during do	138	8	1			
	Paid the amount of fees for renewing Bonds during do	5	0	0			
	Amount refunded to Government being the difference between the Interest credited to the Fund for the year 1863-64 and 1864-65, and that actually due to it on its Cash transactions for those years	241	3	7			
		926	12	1			
					61,811	7	10
	Balance on 1st May 1866				2,71,050	3	5
	Amount realized by Messrs. Coutts and Co., during the year 1865-66				10,194	14	8
	Capital on 1st May 1866				2,81,245	2	1
	ADD						
	Amount of current Subscriptions @ 2¼ per cent. deducted from the salaries of Subscribers from 1st April to 30th September 1866, as per Statements from the Accountant General	14,291	1	5			
	Do. of do. @ 1 per cent. deducted from do. of do. from do. to do. as per do. from do	1,137	9	5			
	Do. of arrears Subscriptions @ 10 per cent. deducted from do. of do. from do. to do. as per do. from do	751	10	8			
					16,180	5	6
	Do. of current Subscriptions at 2¼ per cent. received directly by the Secretary from 1st May to 31st December 1866	1,705	8	9			
	Do. of do. at 1 per cent. received directly by do. from do to do	29	2	8			
	Do. of Marriage Donations received by do. from do. to do.	8,080	15	10			
	Do. of Donations received by do. on account of Daughters from do. to do	1,481	5	0			
	Do. of do. received by do. on account of Sons from do. to do.	2,562	8	0			
	Do. of Penalty received by do. from do. to do.	50	0	0			
	Do. of Interest @ 4 per cent. drawn on Bonds and paid by individuals from do. to do	5,912	6	6			
	Do. of Gain by purchase of Bonds at discount from do. to do	9,904	12	0			
					29,726	10	9
	Do. realized by Messrs. Coutts & Co., from 1st May to 31st December 1866				34,361	4	8
	Estimated amount of arrears Subscriptions @ 10 per cent. for the months of October, November and December 1866	855	0	0			
	Do. amount of current Subscriptions @ 2¼ per cent. for the months of October, November and December 1866 @ Rs. 2,381-13-7 per month	7,145	8	9			
	Carried forward...	8,000	8	9	80,268	4	11	2,81,245	2	1

APPENDIX G.—(*continued.*)

	RS.	AS	P.	RS.	AS	P.	RS.	AS	P.
Brought forward...	8,000	8	9	80,268	4	11	2,81,245	2	1
Estimated amount of current Subscriptions at 1 per cent. for the months of October, November and December 1866 @ Rs. 189-9-7 per month	568	12	9						
Do. of Interest at 4 per cent. to be drawn on Bonds up to 31st December 1866, from different dates	4,425	5	4						
Do. of Interest on Cash transactions from 1st May to 31st December 1866, @ 4 per cent.	681	10	8						
				13,676	5	6			
Amount of Subscriptions @ 2¼ per cent. paid by Members employed in other Presidencies, from 1st April to 30th September 1866.	1,228	12	8						
Estimated amount of do. payable by do. from 1st October to 31st December 1866	652	8	0						
				1,881	4	8			
				95,825	15	1			
DEDUCT									
Paid the amount of accumulated interest on Bonds purchased from 1st May to 31st December 1866	1,567	15	2						
Paid the amount of Commission due to the Bank of Madras for purchasing Bonds for the Fund	171	14	5						
				1,739	13	7			
							94,086	1	6
Capital on 1st January 1867, Rupees							3,75,331	3	7

W. HUDLESTON,
Secretary.

APPENDIX G.—(*continued.*)

Statement of the Invested Capital of the Civil Fund Provident Branch.

								RS.	AS	P.	RS.	AS	P.
4 PER CENT. LOAN OF 31ST MARCH 1836.													
No. 6,311	of		1835-36	for	Company's Rupees	.....	.....	2,000	0	0			
No. 14604	of 17,601	of	,,	for	do.	.....	.....	2,000	0	0			
No. 15,846		of	,,	for	do.	.....	.....	1,000	0	0			
No. 12,534		of	,,	for	do.	.....	.....	500	0	0			
No. 15,378	of 5,197	of	,,	for	do.	.....	.....	1,000	0	0			
No. 7,669		of	,,	for	do.	.....	.....	5,000	0	0			
											11,500	0	0
4 PER CENT LOAN OF 1ST FEBRUARY 1843.													
No. 29,388		of	1842-43	for	Company's Rupees	.....	.....	1,700	0	0			
No. 22,339		of	,,	for	do.	.....	.....	2,000	0	0			
No. 17,047		of	,,	for	do.	.....	.....	5,400	0	0			
No. 9,751		of	,,	for	do.	.....	.....	1,000	0	0			
No. 27,130		of	,,	for	do.	.....	.....	3,200	0	0			
No. 10,831		of	,,	for	do.	.....	.....	2,500	0	0			
No. 8,639		of	,,	for	do.	.....	.....	500	0	0			
No. 25,750		of	,,	for	do.	.....	.....	700	0	0			
No. 27,585		of	,,	for	do.	.....	.....	500	0	0			
No. 29,030		of	,,	for	do.	.....	.....	500	0	0			
No. 29,296		of	,,	for	do.	.....	.....	2,000	0	0			
No. 26,870		of	,,	for	do.	.....	.....	1,200	0	0			
No. 8,101	of 7,186	of	,,	for	do.	.....	.....	10,000	0	0			
No. 26,918		of	,,	for	do.	.....	.....	5,400	0	0			
No. 29,295		of	,,	for	do.	.....	.....	2,700	0	0			
No. 24,479		of	,,	for	do.	.....	.....	3,700	0	0			
No. 8,577		of	,,	for	do.	.....	.....	500	0	0			
No. 28,885		of	,,	for	do.	.....	.....	4,300	0	0			
No. 24,477		of	,,	for	do.	.....	.....	1,200	0	0			
No. 29,307		of	,,	for	do.	.....	.....	1,100	0	0			
No. 26,034		of	,,	for	do.	.....	.....	1,100	0	0			
No. 26,044		of	,,	for	do.	.....	.....	2,700	0	0			
No. 26,351		of	,,	for	do.	.....	.....	3,200	0	0			
No. 23,333		of	,,	for	do.	.....	.....	10,600	0	0			
No. 27,381		of	,,	for	do.	.....	.....	16,000	0	0			
No. 3,734		of	,,	for	do.	.....	.....	1,500	0	0			
No. 6,884		of	,,	for	do.	.....	.....	500	0	0			
No. 24,539		of	,,	for	do.	.....	.....	500	0	0			
No. 27,128		of	,,	for	do.	.....	.....	8,700	0	0			
No. 26,914		of	,,	for	do.	.....	.....	700	0	0			
No. 27,601		of	,,	for	do.	.....	.....	3,800	0	0			
No. 26,775		of	,,	for	do.	.....	.....	1,600	0	0			
No. 27,505		of	,,	for	do.	.....	.....	1,600	0	0			
No. 27,600		of	,,	for	do.	.....	.....	1,600	0	0			
No. 25,648		of	,,	for	do.	.....	.....	6,200	0	0			
No. 26,478		of	,,	for	do.	.....	.....	10,000	0	0			
No. 18,203	of 19,281	of	,,	for	do.	.....	.....	2,000	0	0			
No. 002,710 / 27,729		of	,,	for	do.	.....	.....	2,000	0	0			
No. 28,544		of	,,	for	do.	.....	.....	2,600	0	0			
No. 27,690		of	,,	for	do.	.....	.....	2,100	0	0			
No. 29,286		of	,,	for	do.	.....	.....	500	0	0			
No. 26,931		of	,,	for	do.	.....	.....	3,200	0	0			
No. 26,943		of	,,	for	do.	.....	.....	3,200	0	0			
											1,36,000	0	0
Carried forward.....											1,47,500	0	0

APPENDIX G.—(*continued.*)

								RS.	AS	P.	RS.	AS	P.
Brought forward.....											1,47,500	0	0
4 PER CENT. LOAN OF 30TH JUNE 1854.													
No. 27,144		of	1854-55	for	Company's Rupees	.....	.....	2,000	0	0			
No. 26,252		of	,,	for	do.	.....	.....	900	0	0			
No. 44,265		of	,,	for	do.	.....	.....	1,000	0	0			
No. 46,837		of	,,	for	do.	.....	.....	2,500	0	0			
No. 44,096		of	,,	for	do.	.....	.....	500	0	0			
No. 44,100		of	,,	for	do.	.....	.....	500	0	0			
No. 46,818		of	,,	for	do.	.....	.....	2,500	0	0			
No. 44,264		of	,,	for	do.	.....	.....	1,500	0	0			
No. 33,134		of	,,	for	do.	.....	.....	500	0	0			
No. 46,493		of	,,	for	do.	.....	.....	500	0	0			
No. 27,007		of	,,	for	do.	.....	.....	500	0	0			
No. 44,678		of	,,	for	do.	.....	.....	1,000	0	0			
No. 44,677		of	,,	for	do.	.....	.....	1,000	0	0			
No. 44,680		of	,,	for	do.	.....	.....	1,000	0	0			
No. 21,644		of	,,	for	do.	.....	.....	500	0	0			
No. 26,388		of	,,	for	do.	.....	.....	3,000	0	0			
No. 24,324		of	,,	for	do.	.....	.....	700	0	0			
No. 43,515		of	,,	for	do.	.....	.....	5,000	0	0			
No. 25,093		of	,,	for	do.	.....	.....	1,000	0	0			
No. 28,810		of	,,	for	do.	.....	.....	1,500	0	0			
No. 43,814		of	,,	for	do.	.....	.....	800	0	0			
No. 27,118		of	,,	for	do.	.....	.....	5,000	0	0			
No. 25,393		of	,,	for	do.	.....	.....	1,000	0	0			
No. 25,395		of	,,	for	do.	.....	.....	1,000	0	0			
No. 43,669		of	,,	for	do.	.....	.....	10,000	0	0			
No. 27,070		of	,,	for	do.	.....	.....	10,000	0	0			
No. 4,711	of 45,260	of	,,	for	do.	.....	.....	2,000	0	0			
No. 24,375		of	,,	for	do.	.....	.....	3,000	0	0			
No. 12,981		of	,,	for	do.	.....	.....	500	0	0			
No. 35,559		of	,,	for	do.	.....	.....	1,000	0	0			
No. 45,066		of	,,	for	do.	.....	.....	5,000	0	0			
No. 34,451		of	,,	for	do.	.....	.....	5,000	0	0			
No. 25,240		of	,,	for	do.	.....	.....	5,000	0	0			
No. 23,318											81,900	0	0
4 PER CENT. LOAN OF 1ST MAY 1865.													
No. 3,729		of	1865-66	for	Company's Rupees	.....	.....	600	0	0			
No. 3,730		of	,,	for	do.	.....	.....	500	0	0			
No. 3,619		of	,,	for	do.	.....	.....	1,000	0	0			
No. 3,620		of	,,	for	do.	.....	.....	1,000	0	0			
No. 3,621		of	,,	for	do.	.....	.....	900	0	0			
No. 4,541		of	,,	for	do.	.....	.....	5,000	0	0			
No. 4,542		of	,,	for	do.	.....	.....	5,000	0	0			
No. 4,543		of	,,	for	do.	.....	.....	5,000	0	0			
No. 4,544		of	,,	for	do.	.....	.....	4,000	0	0			
No. 4,545		of	,,	for	do.	.....	.....	4,000	0	0			
No. 4,546		of	,,	for	do.	.....	.....	4,000	0	0			
No. 4,551		of	,,	for	do.	.....	.....	3,000	0	0			
No. 5,269		of	,,	for	do.	.....	.....	10,000	0	0			
No. 3,519		of	,,	for	do.	.....	.....	1,100	0	0			
No. 001,951 / 1,126		of	,,	for	do.	.....	.....	10,000	0	0			
No. 001,492		of	,,	for	do.	.....	.....	5,300	0	0			
No. 4,581								1,700	0	0			
											62,100	0	0
Total Invested Rupees.....											2,91,500	0	0

APPENDIX H.

Estimated Statement showing the Sums advanced to Individuals, up to 1st January 1867, and not yet adjusted.

ADVANCES UNDER THE OLD RULES.	Out of the service from	Remarks.	Rs.	A.	P.	Rs.	A.	P.
Mr. E. W. Cunliffe,	1836	Living.	9,187	8	0			
,, B. G. Babington,	1844	Dead.	20,372	10	0			
,, W. Davison,	1828	No information.	14,437	8	0			
,, A. Sinclair,	1844	Living.	4,099	5	10			
,, R. B. Sheridan,	1837	Do.	5,250	0	0			
The Hon. W. H. Tracy,	1846	No information.	3,714	12	10			
Mr. A. M. Sutherland,	1858	Do.	2,625	0	0			
,, R. S. Blackett,	1851	Living.	2,351	14	2			
,, R. B. M. Binning,	1861	Do.	1,312	8	0			
						63,351	2	10
,, W. Hodgson.						4,124	10	1
ADVANCES UNDER THE NEW RULES.								
Mr. M. C. Chase	1863	Living.	4,331	4	0			
,, W. H. Arbuthnot	1865	Do.	10,937	8	0			
,, G. D. Leman			681	3	1			
,, O. B. Irvine			2,670	8	9			
,, W. Nisbet			6,562	8	0			
,, W. F. Grahame	1865	Living.	4,164	2	8			
,, H. M. S. Græme.			2,625	0	0			
,, W. H. Kerr			6,563	5	11			
,, E. C. G. Thomas,			2,503	4	7			
,, J. E. Armstrong			4,375	0	0			
,, A. M. Webster			2,625	0	0			
,, J. I. Minchin			2,625	0	0			
,, C. G. Walker			2,625	0	0			
,, J. R. Arbuthnott			1,750	0	0			
						55,038	13	0
Rupees						1,22,514	9	11

The terms of these Grants required repayment of the advance only in the event of return to service in India.

N. B.—The foregoing Statement is taken from the actual entries in the Books of the Fund up to 31st March 1866, and estimated for the remainder of this year.

W. HUDLESTON,
Secretary.

APPENDIX I.

Statement of the payments made on account of the Charity Branch of the Civil Fund for the last five years, showing the average amount of payments for one year.

Years.	Pensions. Rs.	A.	P.	Temporary Annuities. Rs.	A.	P.	Petty Charges. Rs.	A.	P.	Total. Rs.	A.	P.	Recoveries on account of advances. Rs.	A.	P.	Balance. Rs.	A.	P.	REMARKS.
1861	1,86,567	1	7	32,273	15	1	6,408	7	1	2,25,249	7	9	12,766	11	2	2,12,482	12	7	This amount was increased by Passage Money granted to 13 Members and 2 Ladies, by Donations paid to 3 Children, by the amount of fee paid to Mr. W. Grant, for reporting on the Charity and Subsidiary Branches of the Fund, and by the present to Mr. Ward, in recognition of his past services to the Fund in the Firm of Messrs. Coutts and Co.
1862	1,83,560	4	1	32,578	4	2	4,629	9	4	2,20,768	1	7	20,922	14	5	1,99,845	3	2½	This amount was increased by Passage Money, &c., granted to 13 Members, by Donations paid to 5 Children, and by an increase made to the Pension of an incumbent on the Fund.
1863	1,78,179	7	9	12,250	0	0	3,593	15	4	1,94,023	7	1	22,875	0	7	1,71,148	6	6	This amount was increased by Passage Money, &c., granted to 6 Members, by Donation paid to Mr. E. E. Morris, and by a portion of Annuities paid under the Subsidiary Rules being included.
1864	1,92,374	15	9	18,375	0	0	4,051	5	4	2,14,801	5	1	27,286	11	0	1,87,514	10	1	This amount was increased by Passage Money, &c., granted to 7 Members, and Mrs. C. G. Morris and Children, by Donations paid to 2 Children, and by the payment of Annuities under the Subsidiary and Provident Rules being included.
1865	1,93,760	9	2	17,500	0	0	6,019	6	6	2,17,279	15	8	16,533	10	5	2,00,746	5	3	This amount was increased by Passage Money, &c., granted to 9 Members, by Donations paid to 3 Children, and by the Commission paid to the Bank of Madras for effecting the Transfer of a Siccа Note into the Loan of 1st May 1865.
Rupees																9,71,737	5	7	
Average for one year																1,94,347	7	6	

W. HUDLESTON,
Secretary.

APPENDIX J.

List of Annuitants of all descriptions on the Civil Fund Charity Branch, as fixed by the Resolution adopted at a Quarterly General Meeting, held on the 16th July 1858, excluding £45 from the calculations of the Fund and on the Civil Fund Provident Branch for the year 1867.

PAYABLE IN ENGLAND.

PENSIONS ON THE CIVIL FUND CHARITY BRANCH.

	£	s.	d.
Mrs. L. Marriott	300	0	0
„ M. Droz	300	0	0
„ M. C. Kinchant	300	0	0
„ S. Fullerton	300	0	0
„ S. Oakes	300	0	0
„ E. Robson	300	0	0
„ J. M. Uhthoff	300	0	0
„ H. E. Sewell	300	0	0
„ E. Woolf	300	0	0
„ C. Moore	300	0	0
„ E. Smith	300	0	0
„ M. Harrington	300	0	0
„ C. C. Heath	300	0	0
„ E. Mortlock	300	0	0
„ M. Haig	300	0	0
„ C. Molle	300	0	0
„ E. Wetherell	300	0	0
„ M. R. Vibart	150	0	0
„ H. E. Sullivan	300	0	0
„ C. Phillips	300	0	0
„ L. A. Bushby	300	0	0
„ A. J. Dumergue	300	0	0
„ E. Bannerman	300	0	0
„ J. Montgomerie	300	0	0
Lady M. D. Stonhouse	300	0	0
Mrs. S. K. Mayne — £. 300 0 0; Deduct annual Income beyond £ 45 113 14 6	186	5	6
„ E. Monckton — 300 0 0; Deduct annual Income beyond £ 45 77 10 0	222	10	0
„ E. Boutflour — 300 0 0; Deduct annual Income beyond £ 45 62 11 4	237	8	8
„ E. J. Jackson (late T. J. W. Thomas) — 300 0 0; Deduct annual Income beyond £ 45 25 17 1	274	2	11
„ V. Dickinson — 300 0 0; Deduct annual Income beyond £ 45 25 17 0	274	3	0
„ E. A. Lavie — 300 0 0; Deduct annual Income beyond £ 45 94 10 4	205	9	8
„ C. Cassin (late Watts) — 300 0 0; Deduct annual Income beyond £ 45 103 9 4	196	10	8
„ M. L. Munro — 300 0 0; Deduct annual Income beyond £ 45 0 14 4	299	5	8
„ M. E. F. E. Lockhart — 300 0 0; Deduct annual Income beyond £ 45 64 0 0	236	0	0
„ S. F. Stevenson — 300 0 0; Deduct annual Income beyond £ 45 29 15 0	270	5	0
L. E. Wright — 300 0 0; Deduct annual Income beyond £ 45 19 6 4	280	13	8
„ J. Babington — 300 0 0; Deduct annual Income beyond £ 45 231 5 2	68	14	10
Carried forward	10,101	9	7

APPENDIX J.—(*continued.*)

	Y	M	D	£	s.	d.	£	s.	d.
Brought forward							10,101	9	7
Mrs. F. M. E. Newberry — 300 0 0; Deduct annual Income beyond £45 9 12 8							290	7	4
„ M. L. Bell — 300 0 0; James Archibald Robert Bell	18	1	22	100	0	0	400	0	0
„ J. M. Bury — 300 0 0; William Fuller Bury	18	7	5	100	0	0	400	0	0
„ E. H. Boileau — 300 0 0; Alice Upton Boileau	17	5	13	100	0	0	400	0	0
„ M. Wedderburn — 300 0 0; Marian Hester Wedderburn	14	3	2	100	0	0			
Alexander Dundas O. Wedderburn	12	4	25	100	0	0			
500 0 0; Deduct annual Income beyond £45 173 10 10							326	9	2
„ R. C. Morris — 300 0 0; Malcolm Alexander Morris	17	4	15	100	0	0	400	0	0
„ S. Gostling — 300 0 0; Selina Mary Gostling	12	1	20	100	0	0			
Charles Henry Gostling	11	1	21	100	0	0			
500 0 0; Deduct annual Income beyond £45 102 12 0							397	8	0
„ C. Sandeman — 300 0 0; David George Sandeman	14	4	29	100	0	0			
Alexander Stewart A. Sandeman	13	1	20	100	0	0			
Caroline Elizabeth Sandeman	11	7	14	100	0	0			
600 0 0; Deduct annual Income beyond £45 138 0 0							462	0	0
„ G. Grenfell — 300 0 0; Katherine Madelina Grenfell	13	2	11	100	0	0			
Eleanor Dupre Grenfell	11	6	28	100	0	0			
300 0 0; A. F. Woodgate — 300 0 0; Helena Constance Woodgate	17	8	18	100	0	0	500	0	0
Hardinge Brisco Woodgate	11	9	15	100	0	0			
Charlotte Nina Woodgate	10	1	23	100	0	0			
600 0 0; Deduct annual Income beyond £45 391 1 8							208	18	4
„ E. A. Monk — 300 0 0; Mary Louisa Monk	18	5	13	100	0	0			
400 0 0; Deduct annual Income beyond £45 214 0 10							185	19	2
„ C. Walker — 300 0 0; Edith Walker	17	6	2	100	0	0			
David Walker	13	3	8	100	0	0			
600 0 0; Deduct annual Income beyond £45							500	0	0
Carried forward							14,572	11	7

APPENDIX J.—(*continued.*)

	Y.	M.	D.	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward										14,572	11	7
Mrs. B. Williams							300	0	0			
George Dering Remington Williams	6	4	16	50	0	0						
Benjamin Bacon Williams	5	2	29	30	0	0						
Bertha Helen Louisa Williams	3	9	5	30	0	0						
Mary E. Williams	2	7	7	30	0	0						
(Name not reported) Son	1	6	13	30	0	0						
							170	0	0			
										470	0	0
The Children of the late Mr. R. C. Lewin.												
Kindersley Camillo M. Lewin	14	8	10				100	0	0			
Mary Estelle Sullivan Lewin	12	2	18				100	0	0			
Amy Louisa Lewin	10	9	23				100	0	0			
Richard Stevens Lewin	9	8	9				80	0	0			
										380	0	0
The Children of the late Mr. A. G. Tweedie.												
Alexander Leslie Tweedie	17	2	7				100	0	0			
George Stratton Tweedie	15	9	10				100	0	0			
Ann Scott Tweedie	14	3	22				100	0	0			
										300	0	0
The Daughter of the late Mr. T. H. Davidson.												
Anna Davidson	16	8	13							100	0	0
The Children of the late Mr. L. D. Daniell.												
Emily Maria Daniell	14	7	14				100	0	0			
Lindsay Arbuthnot James Daniell	11	9	24				100	0	0			
							200	0	0			
Deduct annual Income beyond £45							9	4	0			
										190	16	0
The Daughter of the late Mr. J. D. Gleig.												
Edith Gleig	18	0	8				100	0	0			
Deduct annual Income beyond £45							82	4	4			
										17	15	8
The Son of the late Mr A. J. Cherry.												
Alexander Evelyn Cherry							50	0	0			
Deduct annual Income							6	8	0			
										43	12	0
The Daughter of the late Mr. J. Chinnery.												
Mary Henrietta Chinnery										50	0	0
The Daughters of the late Mr. G. Moore.												
Charlotte Eliza Moore							50	0	0			
Sophia Mary Anna Moore							50	0	0			
Julia Sophia Moore							50	0	0			
										150	0	0
The Daughter of the late Mr. H. Sewell.												
Eliza Sewell										50	0	0
The Daughters of the late Mr. G. Phillips.												
Charlotte Mary Phillips							50	0	0			
Emily Georgiana Phillips							50	0	0			
							100	0	0			
Deduct annual Income							60	7	6			
										39		
The Daughter of the late Mr. R. Rickards.											0	0
Isabella Robertson Rickards												
The Daughter of the late Mr. J. M. Heath.											5	0
Isabella Heath												
The Son of the late Mr. Henry Mortlock.											13	8
Henry Mortlock												
Carried forward										68	14	10
										11	9	7

APPENDIX J.—(*continued.*)

	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward							16,542	16	11
PENSIONS UNDER THE SUBSIDIARY RULES OF 1830.									
The Daughter of the late Mr. D. Bannerman.									
Annie Eliza Bannerman				100	0	0			
The Daughters of the late Mr. H. Mortlock.									
Eliza Mortlock	100	0	0						
Harriet Mortlock	100	0	0						
Caroline Mortlock	100	0	0						
Lucy Mortlock	100	0	0	400	0	0			
The Daughters of the late Mr. H. T. Bushby.									
Lucy Anne Maria Bushby	100	0	0						
Alice Frances Bushby	100	0	0						
Jane Seymour Bushby	100	0	0						
	300	0	0						
Deduct annual Income beyond £45	29	8	0						
				270	12	0			
The Daughter of the late Mr. J. R. Stevenson.									
Helen Sophy Stevenson	100	0	0						
Deduct annual Income beyond £45	29	15	0						
				70	5	0			
The Daughter of the late Mr. T. J. W. Thomas.									
Ellen Thomas				100	0	0			
The Daughter of the late Mr. J. Babington.									
Eliza Mary Babington				100	0	0			
The Daughter of the late Mr. J. C. Taylor.									
Charlotte Emily Taylor	100	0	0						
Deduct annual Income beyond £45	15	19	0						
				84	1	0			
The Daughters of the late Mr. T. E. J. Boileau.									
Mary Elizabeth Boileau	100	0	0						
Sarah Anne Boileau	100	0	0						
Hannah Emelia Boileau	100	0	0	300	0	0			
The Daughter of the late Mr. J. Thomas.									
Henrietta Anne Thomas	100	0	0						
Deduct annual Income beyond £45	41	9	7						
				58	10	5			
The Daughter of the late Mr. H. Dickinson.									
Elizabeth Virginia Dickinson				100	0	0			
The Daughters of the late Mr. J. C. Morris.									
Georgiana Spencer Morris	100	0	0						
Ellen Frances Morris	100	0	0	200	0	0			
The Daughters of the late [illegible] J. H. Bell.									
Esther Fanny Bell	100	0	0						
Isabella Eleanora Frederica Bell	100	0	0	200	0	0			
The Daughters of the late Mr. J. D. Gleig.									
Eleanora Catherine Gleig	100	0	0						
Caroline Gleig	100	0	0						
Emily Frances Gleig	100	0	0						
Catherine Anne Gleig	100	0	0						
Alice Gleig	100	0	0						
	500	0	0						
Deduct annual Income beyond £[illegible]	411	1	8						
				88	18	4			
The Daughter of the late Mr. G. P. Dumergue.									
Beatrice Georgiana Dumergue	100	0	0						
Deduct annual Income beyond £45	9	0	0						
				91	0	0			
Deduc[illegible]									
[illegible]ghter the late Mr. A. G. Tweedie.									
C. Wisabella Leslie Tweedie				100	0	0			
[illegible]Eghter of the late Mr. C. H. Woodgate.									
Dgertrude Frances Woodgate	100	0	0						
ct annual Income beyond £45	97	15	4						
				2	4	8			
Carried forward				2,265	11	5	16,542	16	11

APPENDIX J.—(*continued.*)

				£	s.	d.	£	s.	d.	£	s.	d.
Brought forward							2,265	11	5	16,542	16	11
The Daughter of the late Mr. J. Walker.												
Appolonia Charlotte Walker							100	0	0	2,365	11	5
PENSIONS ON THE CIVIL FUND UNDER THE RULES, (PROVIDENT) DATED 1863.												
Mrs. L. Cochrane							300	0	0			
,, A. Fullerton							300	0	0			
,, C. Hooper							300	0	0			
,, M. J. B. Lacon							300	0	0			
,, E. M. Davis							300	0	0			
,, E. L. Anderson							300	0	0			
	Y	M	D									
,, C. E. Benest (late Tod)							150	0	0			
Gertrude Dowdeswell Tod	6	6	28				70	0	0			
							220	0	0			
,, C. G. Morris							300	0	0			
Charles Arthur Morris	6	2	12	60	0	0						
William Robert Morris	4	2	2	40	0	0						
							100	0	0			
							400	0	0			
,, C. Morehead							300	0	0			
Mary Geraldine Morehead				100	0	0						
Catherine Leonora Morehead				100	0	0						
Anne Morehead				100	0	0						
Georgiana C. Morehead				100	0	0						
							400	0	0			
							700	0	0			
,, C. Russell							300	0	0			
Jane Leonora Russell							100	0	0			
							400	0	0			
,, E. Hudleston							300	0	0			
Helena Hudleston							100	0	0			
							400	0	0			
,, A. Bruere							300	0	0			
Augusta Louisa Bruere				100	0	0						
Alice Mary Bruere				100	0	0						
Fanny Bertha Maltby Bruere				100	0	0						
							300	0	0			
							600	0	0			
,, M. Hathaway							300	0	0			
Arthur James Purvis Hathaway	18	11	6	125	0	0						
Agnes Eva Hathaway				100	0	0						
Grace Bernard Hathaway	6	2	19	[illegible]	0	0						
Henry Penrose Hathaway	3	10	10	[illegible]	0	0						
Walter Lawrence Hathaway	2	4	13	[illegible]	0	0						
							365	0	0			
							665	0	0			
The Daughters of the late Mr. A. Wilson.												
C. M. Wilson							125	0	0			
M. Wilson							125	0	0			
							250	0	0			
The Daughters of the late Mr. H. G. Keene.												
Jane Anne Keene							100	0	0			
Katherine Keene							100	0	0			
							200	0	0			
										5,635	0	0
TEMPORARY ANNUITIES.												
A. Ogilvie							100	0	0			
R. B. M. Binning							150	0	0			
										250	0	0
Total amount payable in England										24,793	8	4
Carried forward												

APPENDIX J.—(*continued.*)

	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward							24,793	8	4
PAYABLE IN INDIA.									
PENSION ON THE CIVIL FUND CHARITY BRANCH.									
Mrs. Mary Dacre				300	0	0			
Deduct annual Income left by her husband beyond £45				122	7	3¼			
							177	12	8¾
Grand Total £ Sterling							24,971	1	¾
or Rupees							2,18,825	4	3

ABSTRACT.

	£	s.	d.		Rs.	A.	P.
Payment for 51 Widows and 46 Children on the Civil Fund (Charity)	16,720	9	7¾	or	1,46,304	3	6
Do. for 30 Children under the Subsidiary Rules	2,365	11	5	or	21,027	4	9
Do. for 13 Widows and 21 Children on the Civil Fund (Provident)	5,635	0	0	or	49,306	4	0
Do. for 2 Temporary Annuitants	250	0	0	or	2,187	8	0
Total £ Sterling	24,971	1	¾	or	2,18,825	4	3

W. HUDLESTON,
Secretary.

MADRAS,
CIVIL FUND OFFICE,
1st January 1867.

Madras
Civil Fund Office
19th March 1867.

No. 115.

From,

W. Hudleston Esquire
Secretary to the Civil Fund

To,

Hon: A. J. Arbuthnot Esquire
Chief Secretary to Government

Sir,

With reference to the orders of Government dated 8th December 1829, I am desired by the Trustees of the Civil Fund to transmit to you a Packet No I to the address of Messrs Courts and Co, Containing the Printed Proceedings of the Civil Fund and to request, that it may be forwarded in the next Government Packet.

I am also desired to transmit for the information of the Right Honble the Secretary of State for India and the Right Honble the Governor in Council six Copies each of the Proceedings, as before particularized in the Margin, Contained in the Packet marked No II

I have the honor to be
Sir
Your Obedient Servant

W. Hudleston
Secretary

Rod. 1. A.C

Proceedings of the Annual General Meeting of the Civil Service Annuity Fund, and of the Half yearly General Meeting of the Civil Fund, held on the 22nd Feby 1867.

Fwd 1/67/10
R. 126

Rec. 27th March 1867
R. 173

145

Financial 1867 Dep.t

Pros. 27 March/67.

Fem
Secy to Civil Fund
Rec 115-

2/19
2/22 } March/67

No 286/68

No 126

Forwards certain proceedings of the Fund for transmission to the Hon.ble Court & to the Govt.

No 145 - 27th March 1867.

Ordered that the Packet to the address of Messrs. Coutts & Co. together with three copies of the Proceedings of the Civil Fund, received with the foregoing letter, be forwarded to the Right Hon.ble the Secy. of State for India.

Draft of 9th April

73. 74.