M.R.O. 14—10,000—21-4-22.

MADRAS RECORD OFFICE.

Government of Madras.

Revenue DEPARTMENT.

G.O. No. 1928 Press
~~Mis.~~

358-359

Dated 22 — 10 — 1860.

Not to be folded or roughly handled

No. 358. Read the following letter from Mr. W. GRANT, Secretary Madras Widows' and Ophans' Fund, to THOMAS PYCROFT, Esq., Chief Secretary to Government, dated Madras, 8th October 1860 :—

SIR,

1. I am instructed by the Directors of the Madras Widows' and Orphans' Fund to submit the following particulars for the consideration of the Honorable the Governor in Council; and with reference to Section 133 Act XXXII of 1860, respectfully to solicit that the Fund may be exempted from the duties chargeable under the above Act.

2. The Fund in question was established in the year 1834, with the object of providing survivorship annuities to the widows and children of its members. For this purpose, it requires a small premium varying from 1 to 10 Rupees per mensem from each subscriber, together with a minimum of payments graduated to the scale of the annuities. Unlike Assurance Societies that have a proprietary body distinct from the policy-holders, it is based on the mutual benefit principle, and its subscribers derive no personal advantage whatever from their connection with it not even to the extent of having their contributions returned to them in case of withdrawal. Thus, the Widow and the Orphan are the only parties that benefit by its operations.

3. Enclosure No. 1 (the twenty-sixth annual report of the Fund) contains a Statement of the progress of the Institution from its commencement to the end of the past year, on which date, it had 556 subscribers on its Register, and an accumulated capital of Rupees 6,85,617 in both branches. Since the above date, about 48 new subscribers have been admitted, and the vested capital has increased to Rupees 7,19,200, consisting of bonds of the 4, 5, and 5½ per cent. loans, which stand in the joint names of Messrs. J. Fonceca, R. W. Norfor and T. G. Clarke, and are in deposit with Messrs. Arbuthnot and Co.

See pages 12 and 13.

4. Enclosure No. 2 (the twenty-third report) contains the rules of the Fund, and will explain all further details in regard to its constitution. The valuation appended to it shows that although about 40,000 Rupees are at present yearly added to the capital, the entire assets of the Fund, both actual and contingent, are not more than sufficient to pay its present and future liabilities.

See pages 36 to 50.

	RS.
Total Assets....	8,70,885
Liabilities.....	8,84,486
Difference	13,601

5. The Directors would also mention that by the reduction of interest from 5 to 4 per cent. which took place under the Orders of the Government of India in 1854, an annual loss of upwards of 3,000 Rupees was inflicted on the Fund, and a depreciation of its capital took place, from which it has only partially recovered since, and will require many years more, before it is entirely restored to its primitive condition.

6. Under these circumstances, the Directors respectfully trust that the Fund may be exempted from the operation of the Income Tax, its objects, as above shown, being essentially of a charitable nature.

Ordered that the following letter be despatched.

No. 359. From J. D. BOURDILLON, Esq., Secretary to the Government of Fort Saint George, to W. GREY, Esq., Secretary to the Government of India, dated Fort Saint George, 22nd October 1860, No. 1,928.

SIR,

1. In continuation of my letter of the 4th instant, No. 1,793, I am directed to forward for the orders of the Government of India, a letter from the Secretary to the Madras Widows and Orphans Fund praying that the fund may be exempted from the payment of the Income Tax under Section 133 of Act XXXII of 1860.

Dated 8th October 1860.

2. The case is similar to those brought to notice in my letter above quoted, but on further consideration this Government doubt whether such cases do in reality fall within the terms of clause 133 of the Act. Associations to provide for members, or for widows and children of members, do not properly come within the meaning of the term "a charity;" nor "can they be styled "*public.*" This Government therefore request to be favored with the instructions of the Supreme Government on the subject.

TWENTY-SIXTH

REPORT

OF THE

Madras Widows' and Orphans' Fund;

FOR THE YEAR

1859:

MADRAS:

PRINTED AT THE PRESS OF THE SOCIETY FOR PROMOTING CHRISTIAN KNOWLEDGE, VEPERY.

1860.

TWENTY-SIXTH

REPORT

OF THE

Madras Widows' and Orphans' Fund;

FOR THE YEAR

1859.

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MADRAS:

PRINTED AT THE PRESS OF THE SOCIETY FOR PROMOTING CHRISTIAN KNOWLEDGE, VEPERY.

1860.

Madras Widows' and Orphans' Fund.

ESTABLISHED 1ST MARCH, 1834.

DIRECTORS FOR THE YEAR 1860.

MR. D. SHAW,
„ R. W. NORFOR,
„ J. M. WILSON,
„ J. CLARK,
„ T. G. CLARKE,
REV. J. GUEST,
MR. R. P. CAMPBELL.
„ P. COULTRUP,
„ W. C. BOYTON,
„ T. W. WRAY,
„ J. G. COLEMAN,
„ W. GRANT. B. A.

SECRETARY AND TREASURER.

W. GRANT, B. A.

TRUSTEES.

F. ORME, ESQ.
J. FONCECA, ESQ.
R. W. NORFOR, ESQ.

BANKERS.

MESSRS, ARBUTHNOT AND CO.

PROCEEDINGS

OF THE TWENTY-SIXTH ANNUAL GENERAL MEETING
OF THE SUBSCRIBERS
TO THE MADRAS WIDOWS' AND ORPHANS' FUND,
HELD ON FRIDAY, THE 27TH JANUARY, 1860.

T. G. CLARKE, ESQ., in the Chair.

The Report and accounts for the past year having been read, the following Resolutions were moved and carried.

Proposed by Mr. A. P. SIMKINS and seconded by Mr. J. G. FERRAND.

I. That the Report now read be adopted and printed, with the exception of the passage referring to the re-admission of two widows, and that their pensions be granted them from the dates of their last applications respectively.

Proposed by Mr. T. CLARK, and seconded by Mr. T. ADAMSON.

II. That the thanks of the Meeting be given to the Directors for the past year, and that the following Subscribers chosen by ballot this evening be requested to accept office in lieu of the Directors who go out by rotation, and that they with the remaining Directors as per annexed list, form the Direction for the current year, namely,

OLD DIRECTORS.

MR. D. SHAW,
„ R. W. NORFOR,
„ J. M. WILSON,
„ J. CLARK,
„ T. G. CLARKE,
MR. R. P. CAMPBELL.
REV. J. GUEST,
MR. P. COULTRUP,
„ W. GRANT.

NEW DIRECTORS.

MR. T. W. WRAY,
MR. W. C. BOYTON,
MR. J. G. COLEMAN.

Proposed by Mr. G. NORTON, and seconded by Mr. J. Ross.

III. That the thanks of the Meeting be given to the Auditors for their services in examining the accounts of the Fund for the past year.

The Chairman then rose and addressed the meeting to the following effect.

IV. Gentlemen, the regular business of the evening having been disposed of, I must ask your attention to a recommendation which I promised at our last Annual Meeting to bring forward on the present occasion. You all no doubt know that Mr. Grant has acted as our Secretary for the last six years. When Mr. Carstairs condescended to do us the honour to become our Secretary, we gave him 70 Rupees a month, but when we found that we were progressing favorably, and that the duties of the office became not only more responsible but more onerous, we found it necessary to give him aid,—and an Assistant Secretary was nominated on 50 Rupees a month. Mr. Grant was the Assistant appointed. Well, gentlemen, many of you no doubt remember that valuable Report in 1857, that was laid before you, and which received such commendation. I presume you have had sufficient time to reflect on the propositions it embodied, many of which you have this evening recommended to the adoption of the Subscribers at large. You know enough to satisfy you that it is not for the pay that the Secretary who drew up that Report has worked; he has identified himself with the Institution, has watched its progress attentively, and has manifested the deepest interest in its welfare. And you will all agree with me when I say that for duties such as he has performed, 70 Rupees is not a sufficient remuneration. In Mr. Carstairs' time, we paid 120 Rupees a month for this purpose. I recommend, therefore, that Mr. Grant should get the additional 50 Rupees. I am confident the Meeting will approve of this proposal, and that it will go generally to the Subscribers with their recommendation.*

* Taken from the *Athenæum* of the 31st January, 1860.

The above proposition having been seconded and supported by Messrs. WILSON, COLEMAN, NORTON and WRAY, and acceded to by the Subscribers present, was referred to the Directors for circulation to the Subscribers at large agreeably to the provisions of Rule 43.

Moved by Mr. R. C. HART, and seconded by Mr. W. GRANT.

V. That the thanks of the Meeting be given to the Committee of the London Mission Chapel for the use of the Vestry room attached to their Chapel.

Proposed by Mr. W. BOYTON, and seconded by Mr. T. CLARK.

VI. That the thanks of the Meeting be presented to the Chairman for his able conduct in the Chair.

The Meeting broke up at $8\frac{3}{4}$ o'clock, P. M.

Report of the Directors.

The Directors having carefully considered the proposition for increasing the salary of the Secretary, which was referred to them by the last General Meeting, for circulation to the Subscribers at large, beg to support it with their recommendation. They consider the increase justified not only by the facts urged by the chairman at the last Meeting, but by the great accession of business which has taken place of late years.

In the Report for 1852-53, when recommending the appointment of an Assistant Secretary to Mr. Carstairs, at the expense of the Fund, the following comparison was exhibited between the state of the Institution in 1842, when the salary of 70

Rupees was first given to the Secretary, and that in 1852, when the additional appointment was recommended.

	In 1842.	In 1852.
Number of Subscribers,	201	447
Annual receipts,	Rs. 20,230	Rs. 62,000
Number of Incumbents,	9	104
Amount of Pensions,	Rs. 1,911	Rs. 18,000

Since the year 1852, the operations of the Fund have been further augmented as shown by the following statistics.

	In 1859.
Number of Subscribers,	556
Annual receipts,	Rs. 84,322
Number of Incumbents,	
In the W. B.	94
In the C. B.	77
Amount of Pensions,	171
Number of letters received (about),	Rs. 36,804
Number of Bills and Hoondies realized (about),	1,000
	600

while the strength of the establishment and its cost, have been reduced by the discontinuance of the Assistant from March 1855, when the present Secretary was appointed.

Under these circumstances, the Directors beg strongly to recommend that the increase sanctioned by the General Meeting, in January last, may meet with the approval of the Subscribers at large, the sanction taking effect from the same date.

MADRAS,
16th *April*, 1860.

By order,
W. GRANT,
Secretary,
M. W. & O. Fund.

REPORT.

TO THE SUBSCRIBERS

of the Madras Widows' and Orphans' Fund.

GENTLEMEN,

At the close of the twenty-sixth anniversary of the Madras Widows' and Orphans' Fund, the Directors have much pleasure in meeting you with a report of the operations of the Institution during another year; and it is gratifying to them to be able to state that success still continues to attend the progress of the Institution, and that its benefits continue to be more and more widely extended.

2. At the beginning of the year to which the present report relates, there were 547 Subscribers on the Register. Thirty-five (35) new admissions took place during the year, but owing to 13 deaths, one withdrawal, and 12 Subscribers being struck off for default, the number at the close of the year amounted to 556 Subscribers, who stand classified as follows:

1st Class, Married List,	106
2d Class, do.	31
3d Class, do.	100
4th Class, do.	116
5th Class, do.	95
6th Class, do.	78
Unmarried and Widowers' List,	30
Total...	556

3. In the Children's Branch, the number of Subscribers at the commencement of last year was 153, contributing for 475 children. During the period under review, ten (10) new Subscribers joined the Fund, but owing to three persons having withdrawn, and six being struck off for default, the actual number on our Register at the close of the year, was 154 Subscribers contributing for 481 children.

4. From the casualties above reported, and from the second widowhood of re-married Incumbents, fourteen pensioners have been added to our list, but two of these are not entitled to the benefits of the Fund in consequence of the subscriptions and donations of their late husbands having fallen short of the amounts prescribed by Rule 12. The names of the other Incumbents are:

WIDOWS' BRANCH.

				Rs.	A.	P.
Mrs. C. R. Scott,	admitted from	8th March,	1859,	10	0	0
,, R. St. Amour,	do.	8th April,	,,	50	0	0
,, A. P. Sampson,	do.	23d May,	,,	10	0	0
,, E. McLean,	do.	1st May,	,,	35	0	0
,, J. Begent,	do.	26th May,	,,	5	0	0
,, C. Newbigging,	do.	22d July,	,,	30	0	0
,, E. Jansz,	do.	9th Aug.	,,	5	0	0
,, E. Murray,	do.	12th Sept.	,,	30	0	0
,, E. Blanche,	do.	22d Sept.	,,	10	0	0
,, E. L. Fitzmaurice,	do.	5th Oct.	,,	50	0	0
,, J. Hetherington,	do.	2d Nov.	,,	12	0	0
,, P. E. Pharoah,	do.	8th Nov.	,,	6	0	0
			Total...	253	0	0

to which the pension of two other widows whose cases will be presently laid before the Subscribers, being added, the aggregate amount is raised to Rs. 303 per mensem.

5. In the Children's Branch, no casualty has occurred among the Subscribers, and consequently no addition has been made to the liabilities of the Fund.

6. The Institution has also been relieved of the following pensions by the death of an Incumbent in the Widows' Branch, and the marriage, or attainment of the prescribed ages, of some in the Children's Branch.

WIDOWS' BRANCH.

	Rs.	A.	P.
Mrs. E. McLean, died 31st May, 1859, ...	35	0	0

CHILDREN'S BRANCH.

		Rs.	A.	P.
Master A. W. Cooper,	(attained age)	20	0	0
Do. A. E. Dalgairns,	do.	16	0	0
Miss V. D'vaz,	(married)	8	0	0
Master J. Jervis,	(attained age) ...	4	0	0
Miss E. J. Moore,	(married)	4	0	0
Do. C. Moorhouse,	(attained age) ...	8	0	0
Do. J. O. Morehouse,	(married)	8	0	0
Do. A. Morehouse,	do.	8	0	0
Do. M. Morris,	do.	2	0	0
Master C. G. Storey,	(attained age)	20	0	0
Miss L. J. Twigg,	(married)	2	0	0
	Total Rs...	100	0	0

making an aggregate of 135 Rupees per mensem in both Branches, as the reduction of expenditure in favor of the Fund.

7. From the changes above reported, and the increase of some of the Widows' Pensions to the higher rates sanctioned by the rules, the disbursements under the head of Pensions in both Branches stand as follows—

In the Widows' Branch, ...	Rupees	2,430	0	0	per mensem.
Children's do. ...	,,	637	0	0	,, ,,
Total...		3,067	0	0	

or Rupees 36,804 per annum, being Rupees 1860 in excess of the amount of the preceding year. The total number of Pensioners now on the Fund amounts to 94 in the Widows' Branch, and 77 in the Children's Branch.

8. The receipts of the Fund during the period under review have been as follows :—

			Rs.	A.	P.
Widow's Branch,.....	Donations, ...		4,566	0	0
	Subscriptions, ...		32,940	8	0
Children's Branch,.....	Donations, ...		1,419	12	0
	Subscriptions, ...		12,438	4	0
By Interest realized on the Funded property, ...			27,887	11	4
Making a total of Rupees,...			79,252	3	4

which, with a balance of Rupees 5,069-6-3 in favor of the Fund at the close of the last year, makes an aggregate of Rupees 84,321-9-7. It will be observed that the receipts of the past year are Rupees 4,791-3-7 in excess of those of the year preceding.

9. The disbursements of the Institution have been as follows :—

	Rs.	A.	P.
Pensions in the Widows' Branch, ...	26,826	8	7
Do. in the Children's Branch, ...	8,253	12	11
Secretariat and Collecting Departments, ...	1,504	12	3
Printing last year's report, forms, and advertisements—and other Contingencies, ...	317	6	0
Accountant General's fees for renewing 6 Government Promissory Notes, ...	6	0	0
Amount invested in Government Securities, ...	40,500	0	0
Commission to Messrs. Arbuthnot and Co. for investing, and on receipt of interest, ...	272	3	6
Cash refunded to Mrs. Ince on account of subscription paid after the death of her late husband, ...	76	8	0
Making together, Rupees...	77,757	3	3

as the aggregate disbursements of the Fund. The balance in favor of the Institution at the close of the year, was Rupees 6,564-6-4, of which Rupees 6,047-10-3 were in the hands of Messrs. Arbuthnot and Co., and Rs. 516-12-1 in those of the Treasurer.

10. Our funded property now amounts to Rupees 6,85,616-11-1. We have been able to invest 58,000 Rupees during the past year in the 5½ per cent loan, and hope shortly

present date. The proposed new rule allows a Widower to continue his connection with the Fund, but requires him on re-marriage to pay a premium similar to that demanded for his first wife after deducting the payments made during his widowership. This appears to us reasonable and proper, and we strongly recommend its adoption, as otherwise, the interests of the great body of Subscribers will be injuriously affected by the advantages conceded to a few.

21. At the last half yearly General Meeting of the Subscribers, the two following propositions were submitted for consideration, in addition to the foregoing ; viz.

(VI) That two new Classes be opened on suitable terms, offering pensions of 80 and 100 Rupees per mensem : and secondly,

(VII) That a gratuity equal to six months' pension be given to every Widow on the death of her husband, on condition that the same be secured for her in his life time by the payment of a special premium.

22. To both these propositions, the Directors give their cordial support. The first is intended to meet the wants of the more opulent community now springing up around us, composed of the higher members of the Uncovenanted Service in the Revenue, Public Works, Educational, and Telegraph Departments, as well as Railway Officers, Missionaries, and other private gentlemen settling in the country. The want of such superior classes has been already felt, as it has driven many persons to seek from Assurance Societies, those benefits which the Fund could not grant. The Directors are of opinion, that the operations of this Institution ought to be extended in proportion to the demands of the times ; but in order to guard against any danger arising to vested interests from this cause, they would propose that the new Classes should not be operative before the number of Subscribers in each has amounted to fifty, and that in the event of a lapse occurring before that time, the present first class pen-

sion be granted, and all Subscriptions paid in excess of the sums required, under the present rules, to secure that pension be returned to the Widow, without interest. By this means, existing interests will be protected, and a sufficient capital will be formed in the new Classes to meet the demands that may arise in them. The Directors would further propose that instead of Rupees 80 and 100, the higher pensions be fixed at Rupees 84 and 120 Rupees, being just double of the present Second Class and First Class pensions, by which means, the accounts will be greatly simplified. These pensions will not be considered too high, when it is remembered that in the Calcutta Uncovenanted Service Fund, an Institution which has fewer Subscribers than our own, the highest pensions are 100, and 150 Rupees, and these have been granted from the commencement of the Society, and have not been found to operate prejudicially, as far as the Directors are aware, to the interests of the other classes.

23. The object of the Second proposition above mentioned, is to place within the reach of a Widow, at the time of her bereavement and affliction, a small sum to enable her to meet her most pressing wants and liabilities, as well as other demands. The Directors think that this boon will greatly enhance the value of the Fund, and add to its usefulness, and they therefore recommend it for the favorable consideration of the Subscribers. Of course a suitable special premium will be charged for the benefit, payable by those who may wish to secure it for their Widows.

24. In the Children's Branch, the following improvements have been suggested. First,

VIII. That the pensions to fatherless children be doubled on their being deprived of their mothers; and secondly,

IX. That the pensions to all daughters be extended till marriage or death, provided that this branch of the Fund be able to bear the charge without additional Subscriptions.

to have all our Tanjore Bonds transferred to that loan with an equal amount of 5 per cent paper.

11. The Appropriation Fund to which nineteen twenty-fifths of the receipts from Donations and Subscriptions, and the whole of the interest of our vested Capital, have been added this year, exhibits a balance of Rupees 2,22,755-9-2 to the credit of the Widows' Branch, and of Rupees 71,646-11-8 to that of the Children's Branch, after deducting all the Annuities paid during the year. The detailed particulars of this account are given in the Appendix.

12. Having thus reviewed the financial operations of the Fund, we shall touch upon one or two points more particularly connected with the transactions of the past year.

13. (*Omitted under Resolution* I. *of the General Meeting.*)

14. The Directors are glad to be able to report that the measures connected with the incorporation of the Subscribers by a legislative enactment have advanced so far as to enable them, in a short time, to print the draft act for circulation to the Subscribers at large, in order that they may have the opportunity of offering any suggestions for its amendment, which may occur to them, previous to its transmission to Calcutta.

15. It is necessary, however, that in thus endeavouring to give permanence to the constitution of the Fund, we should exclude from it, whatever imperfections may be known to exist; and with this view, we propose now to consider those measures which were laid before you in the Secretary's Report on the state and prospects of the Institution, appended to the 23d Annual Report, and which consequently have now been before you nearly three years.

16. (I) The first of these measures is the alteration of Rule 5, so as to make the premium payable on the admission of a sub-

scriber, or on his removal from a lower to a higher class, depend upon the disparity of age between himself and his wife. Mr. Norfor's proposition printed at page 4, of the same report, is nearly to the same effect, but extends the principle to the Children's Branch also. We consider the measure proper and just, and it is scarcely necessary to adduce any arguments to show that it is based upon the obvious principle of proportioning the payment to the risk, the justice of which, all will readily admit. We therefore recommend the introduction of the measure, but would restrict it at present to the Widows' Branch, it being understood that it shall apply only prospectively to new admissions and changes.

17. (II) The second measure recommended by the Secretary is the levy of certain payments from Subscribers, but we propose to defer the consideration of this to a future period.

18. (III) The third measure is the debiting to the Children's Branch, the pensions paid to children under the Old Regulations of the Fund, and the transfer to that Branch, of a child now borne on the Widows' Branch. As these changes are mere matters of account, no objection seems to exist to them.

19. (IV) The fourth measure which was only conditionally recommended, has reference to a temporary and moderate reduction of pensions, but this also we do not propose to enter upon at present.

20. (V) The fifth measure is an important one, its object being to modify the rule which regulates the connection of Widowers with the Fund. The injurious consequences resulting from the present system are fully pointed out at paragraphs 20 and 21 of the Secretary's Report, and it will be seen that the loss resulting from its operation is estimated at Rupees 33,000 up to 1856, and is probably not less than 40,000 Rupees up to the

25. The Directors recommend the first of the propositions for immediate adoption, as they are satisfied from the arguments adduced by the Secretary, that the Fund is able to bear the charge without additional contributions. But with regard to the second, they think it advisable to defer its consideration to a future period. The Subscribers are aware that Rule 35 already provides for such extension of pensions upon special payments.

26. Of the nine propositions, which the Directors have thus briefly reviewed, they have recommended the 1st, 3d, 5th, 6th, 7th and 8th for the favorable consideration of the Subscribers. Should the principles involved in them be approved, the necessary Tables and rules will be speedily supplied.

The Directors conclude by imploring the blessing of Almighty God to rest always upon this Institution.

We remain,
Gentlemen,
Your faithful Servants,
On behalf of the Directors,
W. GRANT,
Secretary.

Abstract Statement of the Receipts and Disbursements of the Madras Widows' and Orphans' Fund, for the year 1859.

Receipts.	Rs.	A.	P.	Disbursements.	Rs.	A.	P.
By balance of last account brought forward	5,069	6	3	To cash paid Secretariat and Collecting Departments,	1,504	3	3
By cash received as follows:				To do Printing last year's Report, Forms, and Advertisements, & other Contingencies,	317	6	0
Widows' Branch.				To do Accountant General's Fee for renewing 6 Government Promissory Notes	6	0	0
Donations Rs. 4,566 0 0				To do Pensions disbursed, viz:			
Subscriptions 32,940 8 0	37,506	8	0	Widows' Branch, Rs. 26,826 8 7			
Children's Branch.				Children's do 8,253 12 11			
Donations 1,419 12 0					35,080	5	6
Subscriptions 12,438 4 0	13,858	0	0	To amount invested in Government Securities,	40,500	0	0
By Interest on the funded property, and in advance on new investments, as per Messrs. Arbuthnot and Co.'s account	27,887	11	4	To Commission to Messrs. Arbuthnot and Co. for investing, and on receipt of Interest,	272	3	6
				To Cash refunded to Mrs. Ince on account of Subscription paid after the death of her late husband	76	8	0
					77,757	3	3
				Balance in favor of the Fund	6,564	6	4
Total Rupees	84,321	9	7	Total Rupees	84,321	9	7

Vested Funds.

4 Per Cent. Tanjore Bonds	Rs.	76,516	11	1
4 „ Govt. Bonds	„	3,54,700	0	0
5 „ do.	„	1,96,400	0	0
5½ „ do.	„	58,000	0	0
Total Rupees		6,85,616	11	1

E. E.

We have examined the above account and have found it correct.

Madras, 31*st December*, 1859.

J. G. COLEMAN,
T. W. WRAY. } Auditors.

W. GRANT,
Secretary and Treasurer, M. W. & O. Fund.

Appropriation Fund Account.

WIDOWS' BRANCH.

Receipts.	Rs.	A.	P.	Disbursements.	Rs.	A.	P.
By balance of last account	1,99,701	13	11	To amount of pensions paid during the year	26,826	8	7
By interest received during the year	21,375	4	10	To balance carried forward	2,22,755	9	2
By nineteen twenty-fifths of income from Donations and Subscriptions	28,504	15	0				
Total Rupees	2,49,582	1	9	Total Rupees	2,49,582	1	9

CHILDREN'S BRANCH.

By balance of last account	62,856	0	10	To amount of pensions paid during the year	8,253	12	11
By interest received during the year	6,512	6	6	To balance carried forward	71,646	11	8
By nineteen twenty-fifths of income from Donations and Subscriptions	10,532	1	3				
Total Rupees	79,900	8	7	Total Rupees	79,900	8	7

E. E.

Madras, 31*st December*, 1859.

W. GRANT,
Secretary and Treasurer.

Statement exhibiting the Progress of the Madras Widows' and

WIDOWS' BRANCH.

Year ending with	Number of Subscribers.	Receipts including balance of last year.	Pensions paid.	Proportion of contingencies.	Vested Capital.	Increase during the year.
		Rs.	Rs.	Rs.	Rs.	Rs.
28th Feb. 1835	41	3,176	0	163	3,000	3,000
,, 1836	59	7,544	0	174	9,930	6,930
,, 1837	60	7,157	113	134	17,276	7,346
,, 1838	74	10,829	360	162	27,736	10,460
,, 1839	77	8,171	360	245	34,848	7,112
,, 1840	88	10,505	360	245	45,236	10,388
,, 1841	204	27,670	615	349	72,256	27,020
,, 1842	201	18,999	1,911	289	88,863	16,607
,, 1843	204	16,605	3,479	587	101,325	12,462
,, 1844	218	20,422	3,622	813	114,847	13,522
,, 1845	228	21,083	3,542	814	130,225	15,378
,, 1846	253	25,873	4,535	816	149,059	18,834
,, 1847	281	27,000	5,039	866	168,308	19,249
,, 1848	315	30,988	6,199	848	191,952	23,644
,, 1849	352	32,016	7,260	871	215,330	23,378
,, 1850	379	43,769	8,086	893	248,920	33,590
,, 1851	399	39,760	9,109	864	278,097	29,177
,, 1852	415	39,633	10,959	917	304,568	26,471
,, 1853	446	43,680	13,403	965	332,128	27,560
,, 1854	472	46,958	15,907	891	361,563	29,435
,, 1855	487	49,628	17,722	1,186	392,151	30,588
31st Dec. 1855	497	37,540	15,803	927	406,731	14,580
,, 1856	520	57,835	22,100	1,317	438,017	31,286
,, 1857	531	58,400	23,968	1,518	466,032	28,015
,, 1858	547	60,048	25,011	1,530	494,469	28,437
,, 1859	556	63,951	26,827	1,451	523,579	29,110

Orphans' Fund since its Establishment.

CHILDREN'S BRANCH.

Year ending with	Number of Subscribers.	Receipts.	Pensions paid.	Proportion of contingencies.	Vested Capital.	Increase during the year.
		Rs.	Rs.	Rs.	Rs.	Rs.
28th Feb. 1835						
,, 1836						
,, 1837						
,, 1838						
,, 1839						
,, 1840						
,, 1841						
,, 1842	58	1,232	0	144	1,088	1,088
,, 1843	65	3,873	0	293	4,787	3,699
,, 1844	70	4,769	0	407	8,630	3,843
,, 1845	69	5,192	178	407	12,907	4,267
,, 1846	86	6,200	947	408	17,438	4,531
,, 1847	104	7,996	1,418	433	23,211	5,773
,, 1848	116	10,093	1,827	424	31,057	7,846
,, 1849	127	11,308	1,997	436	39,980	8,923
,, 1850	139	14,055	2,971	447	50,451	10,471
,, 1851	149	14,979	3,064	432	61,924	11,473
,, 1852	156	18,207	4,002	459	75,205	13,281
,, 1853	159	19,052	4,992	482	88,115	12,910
,, 1854	166	19,625	5,380	446	101,719	13,604
,, 1855	162	19,651	7,509	593	113,331	11,612
31st Dec. 1855	156	15,413	6,417	463	121,751	8,420
,, 1856	156	18,244	9,014	658	129,965	8,214
,, 1857	151	20,260	8,808	759	140,585	10,620
,, 1858	153	19,358	8,530	765	150,648	10,063
,, 1859	154	20,370	8,254	726	162,038	11,390

E. E.

MADRAS,
31st December, 1859.

W. GRANT,
Secretary and Treasurer.

REPORT OF THE AUDITORS.

To

W. GRANT, ESQ.
Secretary to the Madras
Widows' and Orphans' Fund.

DEAR SIR,

We beg to acknowledge the receipt of your letter of the 9th instant, and in returning herewith, the Books and Accounts of the Madras Widows' and Orphans' Fund therewith received for audit, we beg to state that we have carefully examined and found them correct. The Abstract Statement of Receipts and Disbursements has accordingly been duly attested by us.

2. We note with pleasure the continued satisfactory progress of the Fund; the amount of Donations and Subscriptions received on account of both branches of the Institution during the past year being in excess of the Disbursements, by Rupees 14,107-4-9; which added to the Interest realized on the vested Funds, gives an increase of capital during the same period, of Rupees 41,995-0-1. Of this sum, we observe, that Rupees 40,500 have been invested in Government Securities.

Donations and Subscriptions,	51,364	8	0
Disbursements, ...	37,257	3	3
Excess of Receipts, ...	14,107	4	9
Interest on Vested Funds,	27,887	11	4
Increase of Capital, Rs...	41,995	0	1

3. We take this opportunity to remark that Rs. 76,516-11-1 are shown in the accounts as vested in Tanjore Bonds. The whole of this sum, with a like amount from the 5 per cent investment might be advantageously renewed in the 5½ per cent. loan, under Government Notification recently published in the *Fort St. George Gazette*. This step ought, we think, to be taken without delay, as it is quite uncertain how soon the present loan may be closed.

4. We observe also that a large cash balance of Rupees 6,564-6-4 remains unproductive in the hands of the Treasurers, and that a sum nearly as large was in a similar position at the closing of the annual account of 1858. A continuance of this practice would involve a loss to the Fund in interest, of about Rupees 25 monthly, which, it appears to us, might be avoided; especially if, by the arrangements with Messrs. Arbuthnot and Co., no stipulation has been made to recover interest on current deposits. We therefore invite attention to the subject.

5. In conclusion, it affords us much pleasure to record our entire satisfaction not only with the accuracy of the accounts, but on the care and attention also which have evidently been bestowed upon them. The books are well and neatly kept, the entries clearly and legibly written, and the vouchers properly arranged. With reference to these last, however, we have one suggestion to offer, namely, that each voucher be numbered and dated, and referred to in the accounts in the usual manner.

We are, dear Sir,
Yours faithfully,

J. G. COLEMAN,
THOMAS W. WRAY,
Auditors.

MADRAS,
21*st Jany.* 1860.

PROCEEDINGS
OF A HALF YEARLY GENERAL MEETING OF THE SUBSCRIBERS OF THE MADRAS WIDOWS' AND ORPHANS' FUND,
HELD ON FRIDAY, 29TH JULY, 1859.

R. W. NORFOR, ESQ., in the Chair.

A brief statement of the progress of the Fund during the past half year, and of the receipts and disbursements of that period having been read by the Secretary,

It was proposed by Mr. J. M. WILSON, and seconded by Mr. T. ADAMSON.

That Messrs. J. G. COLEMAN and T. W. WRAY, be elected Auditors of the current year's accounts under bye-law 9.

The Secretary lays the following propositions before the Meeting, and suggests that they be referred for the consideration and report of the Directors along with the other measures recommended in his report of the 19th January 1859, which is now before them; viz.

I. That a new class higher than the present First Class be opened for Subscribers, on adequate terms, in which the pension granted to Widows shall be 80 or 100 Rs. per mensem.

II. That on the death of a Subscriber, a gratuity equal to six months' pension be paid to the Widow, provided that the same be secured during the life time of the former, by the payment of a suitable monthly premium.

The reference to the Directors having been agreed to, the meeting broke up at 8 o'clock P. M.

LIST OF INCUMBENTS
ON THE
MADRAS WIDOWS' AND ORPHANS' FUND.
ON 31ST DECEMBER, 1859.

WIDOWS' BRANCH,

1	Mrs. M. Sharkey,	admitted from	13th	September,	1840,	per mensem,	Rs.	60
	„ M. Taylor,	„	6th	March,	1841,	do	„	30
	„ S. Faulkner,	„	13th	May,	1843,	do	„	6
	„ C. A. Taylor,	„	14th	October,	„	do	„	6
	„ M. Buchan,	„	4th	May,	1844,	do	„	6
	„ P. Slater,	„	21st	March,	1845,	do	„	6
	„ A. Oakes,	„	17th	February,	„	do	„	60
	„ L. Lacey,	„	7th	August,	„	do	„	30
	„ E. Hogg,	„	12th	January,	1848,	do	„	60
10	„ M. Platel,	„	5th	February,	„	do	„	42
	„ R. Lambert,	„	26th	April,	„	do	„	18
	„ A. L'Fleur,	„	11th	do.	„	do	„	6
	„ E. Carter,	„	8th	October,	„	do	„	12
	„ M. Jamieson,	„	15th	March,	1849,	do	„	30
	„ C. Mitchell,	„	17th	January,	„	do	„	60
	„ J. Hudson,	„	25th	December,	„	do	„	30
	„ W. M. VanIngen,	„	13th	March,	1850,	do	„	60
	„ M. A. Mayers,	„	27th	September,	„	do	„	60
	„ E. Sharlieb,	„	26th	August,	„	do	„	30
20	„ C. Emmett,	„	28th	October,	„	do	„	12
	„ M. A. Reily,	„	6th	February,	1851,	do	„	6
	„ A. Thorpe,	„	3d	August,	„	do	„	15
	„ C. Beveridge,	„	16th	September,	„	do	„	25
	„ J. Brass,	„	10th	do	„	do	„	30
	„ L. Richards,	„	11th	April	1852,	do	„	12
	„ M. Cooper,	„	25th	July,	„	do	„	60
	„ E. A. Lawrence,	„	8th	September,	„	do	„	25
						Carried forward...		797

	Mrs. J. King,	admitted from				Brought forward...		797
	„ G. Twigg,	„	3d	November,	1852,	per mensem Rs.		30
30	„ E. Harton,	„	3d	Jannary,	1853,	do	„	12
	„ E. Jervis,	„	19th	March,	„	do	„	50
	„ M. Platel,	„	16th	July,	„	do	„	18
	„ Thanycooty Ammall,	„	15th	August,	„	do	„	5
	„ M. Van Someren,	„	28th	do	„	do	„	6
	„ M. Oliver,	„	25th	October,	„	do	„	60
	„ G. Lanauze,	„	2d	November,	„	do	„	60
	„ H. Marshall,	„	20th	January,	1854,	do	„	15
	„ L. Norris,	„	9th	March,	„	do	„	30
	„ C. Schoeffer,	„	16th	do	„	do	„	18
40	„ S. M. H. Hudson,	„	19th	May,	„	do	„	18
	„ J. Whelpdale,	„	25th	August,	„	do	„	60
	„ E. H. Storey,	„	27th	October,	„	do	„	60
	„ A. Aroolatamah,	„	30th	do	„	do	„	18
	„ Mariammaul,	„	8th	January,	1855,	do	„	5
	„ Marriammah,	„	8th	do	„	do	„	6
	„ M. D'Tan,	„	22d	February,	„	do	„	6
	„ F. Williamson,	„	12th	March,	„	do	„	6
	„ M. Morgan,	„	23d	April,	„	do	„	25
	„ E. Rencontre,	„	16th	May,	„	do	„	18
50	„ H. Morris,	„	3d	June,	„	do	„	30
	„ E. Roberts,	„	6th	do	„	do	„	18
	„ A. Long,	„	27th	do	„	do	„	50
	„ J. Lawrence,	„	8th	October,	„	do	„	60
	„ G. L. VonGeyer,	„	18th	do	„	do	„	30
	„ M. J. Brunette,	„	23d	November,	„	do	„	10
	„ C. M. Rodrigues,	„	24th	do	„	do	„	50
	„ M. J. D'Silva,	„	24th	March,	1856,	do	„	12
	„ A. Ross, late Taylor,	„	1st	September,	„	do	„	42
	„ T. V. Vanderwart,	„	22d	do	„	do	„	60
60	„ M. Wilson,	„	11th	October,	„	do	„	60
	„ E. Dalgairns,	„	27th	January,	1857,	do	„	10
	„ J. Fernandez,	„	12th	February,	„	do	„	60
	„ E. Mainwaring,	„	7th	March,	„	do	„	10
	„ M. Huntly,	„	17th	April,	„	do	„	18
	„ C. Platel,	„	24th	do	„	do	„	30
	„ A. Theobald,	„	25th	June,	„	do	„	10
	„ A. S. Andrews,	„	1st	July,	„	do	„	12
	„ C. J. Theobald,	„	9th	do	„	do	„	10
	„ F. T. Rencontre,	„	18th	do	„	do	„	10
70	„ H. R. Coombes,	„	8th	August,	„	do	„	18
		„	21st	November,	„	do	„	6
						Carried forward...		1,939

						Brought forward...		1,939
	Mrs. E. Burns,	admitted from	17th	January,	1858,	per mensem, Rs.		25
	„ M. Beroard,	„	24th	April,	„	do	„	30
	„ G. Harris,	„	5th	May,	„	do	„	18
	„ S. Stephenson,	„	6th	do	„	do	„	50
	„ E. Moore,	„	16th	do	„	do	„	10
	„ E. Hands,	„	21st	do	„	do	„	10
	„ M. N. Shrieves,	„	8th	June,	„	do	„	25
	„ H. Dixon,	„	11th	do	„	do	„	15
	„ J. Edwards,	„	11th	do	„	do	„	25
80	„ F. C. LaBouchardiere,	„	15th	August,	„	do	„	5
	„ H. McGregor,	„	12th	October,	„	do	„	10
	„ C. R. Scott,	„	8th	March,	1859,	do	„	10
	„ R. St. Amour,	„	8th	April,	„	do	„	50
	„ A. P. Sampson,	„	23d	May,	„	do	„	10
	„ J. Begent,	„	26th	do	„	do	„	5
	„ C. Newbigging,	„	22d	July,	„	do	„	30
	„ E. Jansz, (late Taylor,)	„	9th	August,	„	do	„	5
	„ E. Murray,	„	12th	September,	„	do	„	30
	„ E. M. Stent, (late Snelgrove,)	„	21st	do	„	do	„	25
	„ E. Blanche,	„	22d	do	„	do	„	10
90	„ A. Snell,	„	27th	do	„	do	„	25
	„ E. L. Fitzmaurice,	„	5th	October,	„	do	„	50
	„ J. Hetherington,	„	2d	November,	„	do	„	12
	„ P. Pharoah,	„	8th	do	„	do	„	6
						Total.....		2,430

CHILDREN'S BRANCH.

1	Sarah Lacey, ...	per mensem,	Rupees	6
	Victoria Susanna Robertson, ...	do	„	4
	Emma Jane Robertson, ...	do	„	4
	Samuel Oliver Robertson, ...	do	„	4
	John Maxwell Millan, ...	do	„	4
	Georgiana Louisa Montgomery, ...	do	„	4
	Lilias Grisilda Montgomery, ...	do	„	4
	Dora Eliza Montgomery, ...	do	„	4
	Frederick William Newland, ...	do	„	12
10	Victoria Ann Newland, ...	do	„	12
	Henry Charles Newland, ...	do	„	12
	Joshua William Moorhouse, ...	do	„	10
	Mary Cecilia Moorhouse, ...	do	„	10
		Carried forward,...		90

	Gilbert Moorhouse,	Brought forward.....		90
	Elizabeth Fuller,	per mensem Rupees		10
	Arabella Agnes Ryan,	do	„	8
	Arthur Gunning Ryan,	do	„	10
	Henry Edward Ryan,	do	„	20
	Mary Eleanor Beveridge,	do	„	20
20	William Edmund Beveridge,	do	„	4
	John D'Vaz,	do	„	4
	Charles William Boulderson Cooper,	do	„	8
	Edmund Daly Twigg,	do	„	20
	Stella Georgiana Twigg,	do	„	2
	Jessy Charlotte Twigg,	do	„	2
	Reuben Albert Twigg,	do	„	2
	James Arthur Jervis,	do	„	2
	Charles Henry Berlie,	do	„	4
	Owen Vincent Norris,	do	„	20
30	Francis Lees Norris,	do	„	14
	Alice Mary Norris,	do	„	14
	Caroline Emily Norris,	do	„	14
	George J. C. Schoeffer,	do	„	14
	Anne Louisa Schoeffer,	do	„	4
	Edward Schoeffer,	do	„	4
	Stephen Pilkington Schoeffer,	do	„	4
	Richard Alfred Schoeffer,	do	„	12
	Maria Victoria Hudson,	do	„	12
	Ebenezer Hudson,	do	„	4
40	John Christopher Hudson,	do	„	12
	Charlotte Grace Hudson,	do	„	12
	Ann Henrietta Hudson,	do	„	12
	John Andrew Conry,	do	„	12
	Thomas Conry,	do	„	4
	Edwin Alexander Storey,	do	„	4
	Joshua Lane,	do	„	20
	Ann Lane,	do	„	3
	Maria Virginia Rencontre,	do	„	3
	Margaret Jane Morris,	do	„	4
50	Frances Lousia Morris,	do	„	2
	Joseph William Daly Lawrance,	do	„	2
	Robert Goddard Lawrance,	do	„	16
	Ann Eliza Stewart,	do	„	16
	Emily Catherine Stewart,	do	„	20
	Caroline Sophia Stewart,	do	„	20
		do	„	20
		Carried forward.....		504

		Brought forward...		504
	William Cuthbert Vanderwart,	per mensem Rupees		8
	Carmelina Virginia Vanderwart,	do	„	8
	Eleazar St. Pourcain Vanderwart,	do	„	8
	Joan Emily Huntly,	do	„	9
60	James Andrews,	do	„	8
	St. Andrews George Andrews,	do	„	8
	Ebenezer William Coombes,	do	„	8
	Joseph Thomas Coombes,	do	„	8
	Benjamin Waters Coombes,	do	„	4
	Harriet Margaret Moore,	do	„	4
	Charles Henry Moore,	do	„	4
	Anne Sarah Moore,	do	„	6
	Julia Caroline Edwards,	do	„	6
	Amelia Edwards,	do	„	6
70	Georgiana Edwards,	do	„	6
	Clara Edwards,	do	„	4
	George Bouchard LaBouchardiere,	do	„	4
	Mary Philomina LaBouchardiere,	do	„	4
	Peter LaBouchardiere,	do	„	4
	Anna Clara LaBouchardiere,	do	„	4
	Henry Albert LaBouchardiere,	do	„	4
	Mary Rose LaBouchardiere,	Total Rupees.....		637

LIST OF SUBSCRIBERS

TO THE

MADRAS WIDOWS' AND ORPHANS' FUND.

Showing the sums contributed by them to each Branch of the Fund during the year 1859, *and the dates to which their Subscriptions were paid up on* 1*st January*, 1860.

SUBSCRIBERS.	Date to which Subscription was paid up on 1st January 1860.	Amount paid in 1859, in		REMARKS.
		Widows' Branch.	Children's Branch.	
FIRST CLASS.		RS. A.	RS. A.	
Deputy Comsy. R. Ardagh,	Dec 1859	120 0		
J. J. P. Bensley, Esq.	Nov do	110 0		
Mr. W. St. George Bevan,	Dec do	120 0		
Mr. C. S. Black,	Nov do	110 0		
Mr. J. J. Bocarro,	Dec do	120 0		
Mr. A. B. Boswell,	Sept do	120 0	132 0	
Mr. H. Bowen,	Nov do	120 0	72 0	
Mr. H. W. Branson,	July do	120 0	192 0	
Mr. T. G. Breithaupt,	July do	120 0	180 0	
Rev. T. Brotherton,	Nov do	120 0		
Capt. J. F. Brown,	Nov do	120 0		
Rev. C. Campbell,	July do	120 0		
R. P. Campbell, Esq.	Oct do	126 8		
P. Carstairs, Esq.	Sept do	90 0	74 0	
T. A. Chamier, Esq.	Dec do	170 0		
T. G. Clarke, Esq.	July do	120 0	520 0	
J. G. Coleman, Esq.	Nov do	75 0		
A. Colquhoun, Esq.	Oct do	100 0		
Rev. J. H. Cordes,	Oct do	140 0		
Rev. S. W. Coultrup,	Dec do	120 0		
Capt. H. Crawford,	Nov do	120 0	240 0	
E. Cullen, Esq.	Nov do	130 0		
N. A. Dalzell, Esq.	Nov do	150 0		
P. M. Dalzell, Esq.	Jan 1860	150 0	300 0	
Rev. U. Davies,	Nov 1859	110 0		
Mr. J. L. DeBeaux,	Nov do	690 0		
J. Deschamps, Esq.	Oct do	120 0		
Mr. P. M. D'Silva,	Dec do	120 0		
R. W. Evatt, Esq.	Nov do	120 0		
Capt. W. S. Farley,	Oct do	110 0	33 0	
J. Fisher, Esq.	Nov do	110 0		
Mr. G. Fletcher,	Aug do	130 0	175 0	
Mr. C. Fonceca,	July do	110 0		
Mr. J. Fonceca,	Aug do	90 0	67 8	
Mr. H. Fowler,	July do	110 0		
J. J. Franklin, Esq.	Nov do	120 0	240 0	
J. D. Freeman, Esq.	Nov do	110 0		
Carried forward...	... ...	4,851 8	2,225 8	

SUBSCRIBERS.	Date to which Subscription was paid up on 1st January 1860.	Amount paid in 1859, in		REMARKS.
		Widows' Branch.	Children's Branch.	
		RS. A.	RS. A.	
Brought forward...		4,851 8	2,225 8	
G. Gahan, Esq.	Nov 1859	120 0		
T. C. Gahan, Esq.	Nov do	140 0		
Capt W. Gibson,	Sept do	90 0		
J. Gordon, Esq.	Oct do	120 0		
P. B. Gordon, Esq.	Oct do	98 0	140 0	
Mr. Cyrus Grant,	Dec do	15 0		
Capt. H. Grant,	Dec do	120 0	60 0	
Mr. W. Grant,	July do	180 0		
Mr. T. Green,	Oct do	110 0	204 0	
Rev. J. Guest,	Nov do	120 0		
J. Hall, Esq.	June 1860	150 0	450 0	
Capt. S. P. Hall,	Sept 1859	120 0	240 0	
A. G. W. Harris, Esq.	Sept do	110 0		
J. P. Hayes, Esq.	Aug do	180 0		
J. W. Hayes, Esq.	Nov do	110 0		
Capt. J. Hibbert,	Sept do	120 0	120 0	
Rev. W. Hickey,	Nov do	110 0		
Mr. C. L. Hider,	Dec do	120 0	120 0	
Capt. T. E. Holmes,	Dec do	120 0		
Mr. S. Hudson,	Nov do	110 0	180 0	
Mr. C. A. Johnston,	Oct do	100 0		
W. Joyes, Esq.	Nov do	120 0	30 0	Withdrawn in C. B.
Mr. H. Kennedy,	Jan 1860	100 0		
Rev. C. E. Kennet,	Aug 1859	130 0	105 0	Withdrawn in C. B.
J. H. Kenrick, Esq.	March 1860	180 0	85 0	
Mr. J. G. King,	Nov 1859	120 0		
C. Kingcome, Esq.	Dec do	450 0	90 0	
Mr. B. Lacey,	Nov do	110 0	110 0	
E. A. Langley, Esq.	Jan 1860	700 0		
Rev. J. F. Leeper,	Feb do	120 0		
J. L. Lowry, Esq.	Sept 1859	120 0	180 0	
E. Mahony, Esq.	Dec do	120 0		
Mr. D. McAllum,	Dec do	120 0		
Lieut. J. McBride,	Oct do	120 0		
Depy. Asst. Comsy. J. McGill,	Aug do	175 0		
Mr. C. R. McMahon,	July do	120 0		
Mr. G. H. A. Meppen,	Dec do	170 0		
Capt. R. W. Meppen,	Jan 1860	120 0		
H. Miles, Esq.	Nov 1859	120 0		
W. Miller, Esq.	Dec do	120 0		
J. Murray, Esq.	Nov do	120 0	510 0	
Capt. A. Newman,	Nov do	130 0		
R. W. Norfor, Esq.	Aug do	415 0		
Mr. G. E. Paezold,	Sept do	120 0		
Rev. H. Pope,	Dec do	120 0		
Rev. G. U. Pope,	Nov do	110 0		
Mr. G. A. Reynolds,	Aug do	90 0		
T. Rhenius, Esq.	Sept do	130 0		
J. Robert, Esq.	Dec do			
Rev. J. Seller,				
Carried forward...		12,234 8	4,849 8	

SUBSCRIBERS.	Date to which Subscription was paid up on 1st January 1860.	Amount paid in 1859, in Widows' Branch.	Amount paid in 1859, in Children's Branch.	Remarks.
		Rs. A.	Rs. A.	
Brought forward...	.....	12,234 8	4,849 8	
A. Smith, Esq.	Nov 1859	120 0	180 0	
Mr. J. C. Smith, ...	June 1860	120 0		
Mr. R. Stephenson, ...	Oct 1859	110 0		
C. A. Stewart, Esq.	Oct do	110 0		
W. C. Stuart, Esq.	Sept do	630 0		
Mr. F. Sutherland, ...	Dec do	120 0		
Mr. Andrew Taylor, ...	Oct do	110 0		
Mr. J. Taylor, ...	June do	60 0	84 0	
Capt. R. H. D. Towle, ...	Nov do	120 0		
Mr. G. P. Tuke, ...	Nov do	120 0		
Rev. T. Whitehouse, ...	Dec do	110 0		
A. Wilson, Esq.	Oct do	650 0		
Mr. J. H. P. Wilson, ...	Oct do	120 0	60 0	
J. M. Wilson, Esq.	Nov do	120 0		
Mr. G. Winter, ...	Sept do	120 0		
Rev. A. F. Woolf, ...	Oct do	90 0		
W. S. Wright, Esq.		100 0		
Second Class.				
F. Abraham, Esq.	Dec 1859			
Mr. T. Adamson, ...	Oct do	84 0	216 0	
Mr. S. Andrews, ...	Sept do	292 0		
Mr. C. Barnett, ...	Sept do	94 8		
Mr. J. Bocarro, ...	Dec do	84 0		
Rev. H. Bower, ...	Sept do	511 0		
Mr. W. Boyton, ...	Oct do	63 0		
Capt. J. Castor, ...	July do	84 0	204 0	
Mr. P. J. Charles, ...	April 1860	56 0		
T. Clark, Esq.	Nov 1859	84 0		
Mr. T. Claudius, ...	July do	504 0		
P. Coultrup, Esq.	W. B. Dec 1860	56 0	80 0	
Capt. J. H. Dennison, ...	C. B. Dec 1859	119 0	111 0	
Mr. J. Edwards, ...	Nov do	84 0		
Mr. W. L. Edwards, ...	Oct do	84 0		
Mr. G. Hodson, ...	Oct do	84 0	96 0	
Mr. C. A. M. Hogg, ...	Aug do	84 0	72 0	
Mr. J. E. Hopkins, ...	July do	63 0		
Rev. R. D. Johnston, ...	Nov do	77 0		
Mr. C. H. King, ...	Oct do	56 0		
Mr. H. L. Leonhard, ...	Sept do	84 0		
Mr. R. H. Long, ...	Aug do	77 0		
Mr. J. W. Lyons, ...	Sept do	91 0		
Mr. J. Robinson, ...	Dec do	84 0		
Capt. J. B. Sargent, ...	Aug do	427 0		
Mr. W. Sinclair, ...	Nov do	42 0		
Mr. M. Sterling, ...	Dec do	84 0		
Mr. R. Strange, ...	July do	84 0	60 0	
Mr. W. Tod, ...	Sept do	49 0	30 0	
	Aug do	91 0		
		84 0		
Carried forward...	.....	18,841 0	6,042 8	

SUBSCRIBERS.	Date to which Subscription was paid up on 1st January 1860.	Amount paid in 1859, in Widows' Branch.	Amount paid in 1859, in Children's Branch.	Remarks.
		Rs. A.	Rs. A.	
Brought forward...	.....	18,841 0	6,042 8	
Mr. J. J. Tomlinson, ...	Dec 1859	84 0		
J. Wilkins, Esq.	Sept do	319 0	104 0	
Third Class.				
Mr. S. Abrew, ...	Dec 1859	60 0	48 0	
Mr. C. Ady, ...	Dec do	60 0	60 0	
Mr. T. Alms, ...	Dec do	80 0		
Mr. J. C. Baillie, ...	May 1860	60 0		
Mr. J. Ball, ...	Aug 1859	52 8		
Mr. F. A. Bance, ...	Sept do	55 0		
D. Bartley, Esq.	Sept do	50 0	40 0	
Mr. G. M. Bass, ...	Sept do	55 0		
Mr. W. Bates, ...	Aug do	60 0	360 0	
Mr. J. Bennett, ...	July do	45 0		
Mr. W. H. Blacker, ...	Sept do	45 0		
B. A. Blake, Esq.	Dec do	59 0	163 8	
Mr. J. W. Boalth, ...	Dec do	60 0	24 0	
Sub-Conductor J. C. Brindley, ..	Dec do	65 0	19 8	
Mr. R. T. Brookes, ...	June 1861	420 0		
Qr. Mr. T. Burbridge, ...	Nov 1859	55 0		
T. H. Bush, Esq.	July do	55 0	110 0	
Mr. W. H. Bywater, ...	Dec do	384 8	58 0	
Mr. H. A. Cammiade, ...	Sept do	50 0	20 0	
Mr. R. Carr, ...	Nov do	60 0	54 0	
Mr. R. Cleur, ...	Feb 1860	70 0		
Mr. C. G. Conran, ...	Aug 1859	45 0		
Mr. J. H. Court, ...	Aug do	60 0	96 0	
Mr. J. Cranston, ...	Nov do	60 0		
Mr. D. Daniell, ...	July do	55 0		
Qr. Mr. Serjt. C. R. DeLa Hoyde,	Nov do	105 0		
Mr. A. D'Silva, ...	Sept do	55 0	88 0	
Mr. T. D'Silva, ...	July do	65 0		
Mr. J. W. Edwards, ...	Aug do	45 0		
A. Faulkner, Esq.	Dec do	60 0		
Mr. G. Fitzsimmonds, ...	June 1860	60 0	18 0	
G. W. Flynn, Esq. M. D. ...	Sept 1859	60 0	96 0	
Mr. C. Foster, ...	Sept do	88 0	22 0	
Mr. W. H. Foston, ...	Aug do	110 0		
Mr. H. C. Fowler, ...	Sept do	90 0		
Rev. C. Franklin, ...	Nov do	70 0		
H. A. French, Esq.	Oct do	55 0	55 0	
J. Gantz, Esq.	July do	50 0		
Mr. E. J. Good, ...	Sept do	70 0		
Mr. W. G. Gordon, ...	July do	60 0		
Mr. T. Gouge, ...	Aug do	65 0	26 0	
Mr. J. Gow, ...	March 1860	72 8		
Mr. J. Gray, ...	Dec 1859	355 0		
Mr. G. Hamnett, ...	Sept do	60 0		
Mr. R. Harper, ...	Dec do	60 0		
Carried forward...	.....	23,020 8	7,504 8	

SUBSCRIBERS.	Date to which Subscription was paid up on 1st January 1860.	Amount paid in 1859, in Widows' Branch.	Amount paid in 1859, in Children's Branch.	Remarks.
		Rs. A.	Rs. A.	
Brought forward...	.....	23,020 8	7,504 8	
Mr. J. Harris, ...	Oct 1859	310 0	112 0	
Mr. T. Heal, ...	Dec do	60 0	24 0	
Staff Serjt. J. T. Hill, ...	Dec do	60 0	48 0	
Mr. J. Hookens, ...	Dec do	360 0		
Mr. R. Howard, ...	Sept do	70 0	175 0	
Mr. C. Jennings, ...	Sept do	55 0		
G. E. Johnston, Esq. ...	Nov do	65 0	390 0	
Mr. E. Jones, ...	Dec do	60 0		
J. D. Jordon, Esq.	Dec do	60 0		
Mr. M. LaBouchardiere, ...	Oct do	15 0		
Mr. S. J. Laport, ...	Oct do	60 0		
Mr. F. Laville, ...	Dec do	75 0	165 0	
Mr. W. Lewis, ...	Nov do	65 0		
Mr. D. Lloyd, ...	Sept do	30 0		
Mr. C. Lovery, ...	Sept do	70 0	83 8	
Mr. J. Lyons, ...	Sept do	90 0		
S. Marcar, Esq.	Jan 1860	80 0	108 0	
Mr. H. G. Margemont, ...	July do	135 0		
J. A. Marjoribanks, Esq. ...	Dec 1859	60 0	48 0	
Lieut. J. Markham, ...	Dec do	60 0	24 0	
Mr. J. H. Martin, ...	July do	75 0		
J. Maskell, Esq.	Nov do	60 0	168 0	
Mr. G. McIntosh, ...	Dec do	60 0		
Mr. A. Meneaud, ...	Nov do	60 0		
Lieut. J. Mitchell, ...	Oct do	55 0		
Mr. J. A. Moore, ...	July do	55 0		
Mr. J. Morley, ...	Dec do	80 0		
G. Norton, Esq.	Oct do	62 8		
Qr. Mr. J. Page, ...	W. B. Jan 1860	.....	120 0	Paid up in W.B. to Jan. 1860 on 1st March 1849
Rev. T. C. Page, ...	C. B. Aug 1859			
Mr. W. Page, ...	Sept do	45 0		
Mr. J. Pollett, ...	June 1860	60 0		
T. Pritchard, Esq.	Feb do	90 0	36 0	
Mr. J. Rae, ...	Dec 1859	80 0		
Capt. W. S. Ranson, ...	W. B. Dec do	.....	56 0	
Mr. H. J. Revis, ...	C. B. Nov do	45 0		
Mr. M. S. Saldanha, ...	Dec do	60 0		
Mr. E. F. Shaw, ...	Aug do	55 0		
Mr. G. H. Short, ...	July do	45 0		
A. P. Simkins, Esq.	Oct do	55 0		
W. Sloan, Esq.	Nov do	310 0		
Mr. R. Spears, ...	Aug do	65 0		
Mr. C. A. Summers, ...	Sept do	60 0	120 0	
Mr. J. W. Taylor, ...	July do	60 0		
W. T. Taylor, Esq.	Aug do	60 0		
Mr. A. Tomlinson, ...	Sept do	50 0		
Mr. A. Vanderputt, ...	Sept do	60 0		
Mr. P. Vieyra, ...	March 1860	90 0		
	April do	60 0		
	Aug 1859	60 0		
Carried forward...	.....	26,778 0	9,182 0	

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		Rs. A.	Rs. A.	
Brought forward...	.....	26,778 0	9,182 0	
Mr. A. Walter, ...	Sept 1859	60 0		
Mr. G. Wayne, ...	Nov do	325 0		Recently joined.
Mr. J. White, ...	.....	.....	.....	
Mr. J. Willick, ...	Aug do	50 0		
Mr. J. Zillhardt, ...	Dec do	64 8		
FOURTH CLASS.				
Mr. T. Allamby, ...	Dec 1859	36 0		
Mr. G. Anderson, ...	July do	36 0	36 0	
Mr. W. Axelby, ...	July do	36 0	36 0	
Mr. T. G. Baggott, ...	Aug do	36 0		
Mr. S. A. Bartels, ...	Oct do	42 0	28 0	
Mr. N. Bazely, ...	Oct do	18 0		
Sub-Conductor, T. Beale, ...	Dec do	33 0		
Mr. T. Berryman, ...	Oct do	36 0	120 0	
Mr. H. Black, ...	Dec do	45 0		
Mr. J. J. Blake, ...	Dec do	45 0		
Mr. W. W. Bramblebee, ...	Nov do	36 0	60 0	
Mr. H. Buchan, ...	June 1860	36 0		
Mr. W. Butterfield, ...	Nov 1859	36 0	132 0	
Mr. A. Cammiade, ...	Sept do	54 0		
Mr. G. A. Chamarett, ...	Nov do	36 0		
Mr. J. Clark, ...	Dec do	36 0		
Mr. T. A. Clarke, ...	July do	33 0		
Mr. J. H. Court, (Jr.) ...	Sept do	36 0	96 0	
Mr. W. Cruickshank, ...	Oct do	36 0		
Mr. H. Cuffley, ...	Sept do	54 0	36 0	
Mr. S. R. Dawes, ...	Oct do	36 0		
Serjt. Major M. Donaghue, ...	Aug do	39 0	26 0	
Mr. J. D'Rozario, ...	July do	36 0	10 0	
Mr. T. G. C. D'Rozario, ...	Aug do	36 0		
Mr. J. G. D'Silva, ...	July do	33 0	11 0	
Mr. J. P. D'Silva, ...	Oct do	36 0		
Mr. J. Dumphy, ...	April 1860	36 0		
Mr. J. E. Edwards, ...	May do	63 0		
Mr. J. G. Everett, ...	Feb do	36 0	60 0	
Staff Serjt. W. Farmer, ...	Dec 1859	27 0		
Mr. J. Faulkner, ...	Jan 1860	36 0		
Condr. T. S. Faville, ...	Dec 1859	36 0		
Mr. H. Fox, ...	July do	33 0	22 0	
Mr. R. F. Gardiner, ...	Sept do	33 0	55 0	
Mr. W. G. E. Gay, ...	July do	30 0		
Mr. D. Geils, ...	July do	33 0		
Mr. J. T. Greatorex, ...	Oct do	33 0		
Mr. W. P. Harper, ...	Oct do	39 0	39 0	
Mr. R. C. Hart, ...	Sept do	33 0	132 0	
Mr. W. A. Hart, ...	Sept do	30 0		
Mr. J. R. Hazel, ...	Aug do	36 0	60 0	
Mr. T. Hedger, ...				
Carried forward...	.....	28,819 8	10,141 0	

LIST OF SUBSCRIBERS.

SUBSCRIBERS.	Date to which Subscription was paid up on 1st January 1860.	Amount paid in 1859, in Widows' Branch.	Amount paid in 1859, in Children's Branch.	Remarks.
		Rs. A.	Rs. A.	
Brought forward ..	.....	28,819 8	10,141 0	
Mr. G. Heefkee, ...	Nov 1859	54 0		
Mr. A. J. Home, ...	Aug do	39 0	39 0	
Mr. G. Home, ...	Sept do	30 0	100 0	
Mr. J. Howell, ...	July do	36 0	90 0	
Mr. B. Johnson, ...	Aug do	36 0		
Mr. E. K. Johnson, ...	Aug do	39 0		
Mr. P. Johnson, ...	Oct do	87 0		
Mr. J. Jones, ...	Nov do	36 0	18 0	
Mr. T. Kilroy, ...	May 1860	75 0		
Mr. T. King, ...	July 1859	33 0		
Mr. W. Komareck, ...	Oct do	36 0		
Store Serjt. S. Lee, ...	Dec do	36 0		
Mr. G. Lewis, ...	Aug do	36 0		
Mr. G. Macqueen, ...	Sept do	27 0		
Mr. W. G. Maddox, ...	Nov do	36 0		
Mr. F. Mason, ...	Feb 1860	42 0	39 0	
Mr. J. R. Mayberry, ...	April do	258 0		
Mr. R. Mayberry, ...	Dec 1859	36 0		
Sub-Condr. P. McFarlane, ...	Dec do	36 0		
Mr. J. W. McMurray, ...	Dec do	36 0		
Mr. D. McNair, ...	Dec do	36 0		
Mr. J. McPherson, ...	Sept do	36 0	36 0	
Mr. E. Morton, ...	Aug do	36 0		
Mr. T. Murray, ...	Nov do	48 0	72 0	
Mr. A. F. Ottmann, ...	Oct do	36 0		
Mr. C. Patterson, ...	Oct do	36 0	180 0	
Mr. F. Pedroza, ...	Aug do	36 0		
Mr. P. M. Pedroza, ...	Dec do	45 0		
Mr. A. G. Peterson, ...	Dec do	123 0	18 0	
Mr. P. N. Pires, ...	Nov do	51 0		
Sub-Conductor G. Pounde, ...	Dec do	213 0		
Mr. C. A. Powney, ...	Aug do	36 0	24 0	
Sub-Conductor G. Ramsbottom,	Dec do	39 0		
Capt. T. S. Ranson, ...	Oct do	45 0		
Mr. J. H. Regel, ...	Nov do	18 0	12 0	
Mr. A. Rodrigues, ...	Oct do	45 0		
Mr. J. R. Rodrigues, ...	Oct do	39 0		
Mr. J. Ross, ...	Sept do	36 0		
Mr. G. M. Satoor, ...	Nov do	33 0	24 8	
Mr. A. T. Scott, ...	Nov do	54 0		
Mr. G. Scriven, ...	Nov do	42 0		
J. H. Shunker, Esq.... ...	Oct do	36 0		
Mr. C. C. Shutie, ...	Dec do	45 0	45 8	
Lieut. S. Simpson, ...	Dec do	45 0		
Mr. C. S. Smith, ...	Sept do	30 0	100 0	
Mr. H. W. Smith, ...	Dec do	33 0		
Mr. Jos. Smith, ...	Aug do	36 0		
Mr. W. Snell, ...	Dec do	21 0		
Mr. P. Staunton, ...	Jan 1860	36 0		
A. Thattoovem, Pillay, ...	Nov 1859	39 0		
		81 0		
Carried forward ..	.....	31,312 8	10,939 0	

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		Rs. A.	Rs. A.	
Brought forward...	.....	31,312 8	10,939 0	
Mr. J. Thorpe, ...	Feb 1860	36 0		
Mr. R. Upshon, ...	Nov 1859	36 0	48 0	
Mr. J. D. Vincent, ...	Sept do	33 0		
Mr. J. Wakefield, ...	Sept do	33 0		
Mr. E. T. Walter, ...	Sept do	33 0		
Mr. T. G. Ward, ...	Sept do	36 0		
Mr. W. J. W. Waters, ...	July do	36 0		
Rev. P. Webber, ...	Dec do	36 0		
Mr. G. Wells, ...	Dec do	36 0		
Mr. S. Westcott, ...	July do	33 0	15 0	
Serjt. Major D. Wheeler, ...	Oct do	39 0	6 8	
Mr. G. G. White, ...	July do	36 0	26 4	
Mr. P. Wight, ...	Sept do	33 0		
Mr. T. Wilkins, ...	Aug do	36 0		
Mr. T. H. Willix, ...	Dec do	42 0		
Mr. James Wilson, ...	Dec 1860	75 0	156 0	
Mr. T. Woodcock, ...	Dec 1859	198 0		
Mr. J. Zillhardt, ½(Jr.) ...	Sept do	36 0		
FIFTH CLASS.				
F. Appavoo, Pillay, ...	July do	35 0	29 0	
Mr. A. Barren, ...	Nov do	26 0		
Conductor B. Beaumont, ...	Aug 1860	34 0		
Mr. W. Bertie, ...	Dec 1859	24 0		
Mr. G. E. Blake, ...	Dec do	124 0		
Mr. J. Bond,...	Oct do	23 0	12 0	
Mr. J. Brock, ...	Dec do	26 0		
Mr. P. Brown, ...	Sept do	33 0		
Mr. W. G. Browne, ...	Dec do	34 0		
Mr. C. Burton, ...	Nov do	24 0	18 0	
Mr. J. P. Cabral, ...	Sept do	22 0		
Mr. P. Chamarett, ...	Dec do	24 0		
Mr. J. R. Christinson, ...	Aug 1860	102 0		
Mr. A. H. Clarke, ...	Aug 1859	24 0	36 0	
Mr. G. W. Clarke, ...	Sept do	18 0		
Mr. P. N. Cuffley, ...	Oct do	24 0		
Mr. C. R. Daily,...	Nov do	24 0		
Mr. W. Davies, ...	Nov do	22 0	30 0	
Mr. F. J. Dawes, ...	Sept do	20 0	10 0	
Mr. J. Dinger, ...	Sept do	22 0		
Mr. T. H. Dinger, ...	July do	18 0		
Mr. F. Dique, ...	Sept do	30 0		
Mr. J. Doyle, ...	Nov do	26 0		
Mr. J. D. Penning, ...	Dec do	24 0		
Mr. B. D'Rozario, ...	Sept do	30 0		
Mr. J. J. D'Rozario, ...	Aug do	22 0		
Mr. J. M. D'Rozario, ...	Oct do	24 0		
Mr. T. D'Rozario, ...	Nov do	28 0		
Mr. P. D'Silva, ...	July do	24 0	19 0	
Carried forward...	.....	33,066 8	11,344 12	

SUBSCRIBERS.	Date to which Subscription was paid up on 1st January 1860.	Amount paid in 1859, in Widows' Branch.	Amount paid in 1859, in Children's Branch.	Remarks.
		Rs. A.	Rs. A.	
Brought forward...	.....	33,066 8	11,344 12	
Mr. J. P. Fernandez, ...	July 1859	24 0		
Mr. S. Fernandez, ...	Dec do	24 0		
Mr. J. Francis, ...	July do	24 0		
Mr. B. Frank, ...	Aug do	12 0		
Mr. J. Fritchly, ...	Oct do	24 0		
Mr. F. D. Gager, ...	Aug do	24 0		
Mr. J. M. Gibson, ...	Nov do	24 0		
Mr. S. Gomes, ...	Sept do	24 0		
Mr. J. M. Good, ...	Aug do	23 0		
Serjt. Major P. Greany, ...	July do	22 0		
Mr. J. Hayes, ...	Sept do	24 0	72 0	
Serjt. Major W. Herlihy, ...	Oct do	24 0		
Mr. W. P. Higgins, ...	Dec do	30 0		
Mr. J. A. Hillier, ...	Aug do	128 0		
Mr. S. Howell, ...	Oct do	22 0		
Mr. T. W. Howell, ...	Aug do	33 0		
Mr. J. Huffton, ...	Oct do	24 0		
Mr. A. Jansen, ...	Sept do	24 0		
Mr. W. J. Jansen, ...	July do	24 0		
Mr. J. Jobard, ...	July do	24 0		
Mr. T. W. Johnson, ...	Sept do	30 0		
Mr. J. E. Kellie, ...	Nov do	24 0		
Mr. T. M. Kelly, ...	Jan 1860	39 0		
Mr. C. W. Kemp, ...	Nov 1859	39 0		
Mr. G. E. Klyne, ...	July do	22 0		
Mr. B. Lafond, ...	Sept do	24 0	25 0	
Qr. Mr. Serjt. R. S. Matthews,	Sept do	28 0		
Mr. D. McIntyre, ...	Sept do	26 0	29 4	
Mr. J. E. Meyers, ...	Sept do	24 0		
Mr. P. McNamara, ...	Dec do	24 0		
Mr. T. Misquita, ...	Dec do	150 0		
Mr. J. Morris, ...	Dec do	24 0		
Mr. J. T. Morton, ...	Oct do	26 0		
Mr. C. D. R. Nery, ...	Sept do	22 0		
Mr. N. Page, ...	Sept do	55 0		
Staff Serjt. J. Peel, ...	Nov do	24 0		
Mr. F. Pereira, ...	Jan 1860	24 0		
Mr. F. P. Pereira, ...	Feb do	156 0		
Mr. V. V. Pereira, ...	Oct 1859	18 0		
Mr. C. J. Pitt, ...	July do	24 0		
D. Paul Pillay, ...	July do	24 0		
Mr. M. A. Platel, ...	.....	.....		
Mr. P. J. Price, ...	Oct do	24 0	Recently joined.	
Mr. St. J. P. Reily, ...	Oct do	28 0		
Mr. J. A. Ritchie, ...	Aug do	24 0		
Mr. J. B. Ross, ...	Aug do	30 0		
Rev. D. Savarimoottoo, ...	July do	22 0		
Mr. T. E. Scriven, ...	Sept do	18 0		
Mr. A. P. Shreenivassa, ...	Oct do	24 0		
Carried forward ...	Sept do	42 0		
	.....	34,667 8	11,471 0	

SUBSCRIBERS.	Date to which Subscription was paid up on 1st January 1860.	Amount paid in 1859, in Widows' Branch.	Amount paid in 1859, in Children's Branch.	Remarks.
		Rs. A.	Rs. A.	
Brought forward...	.....	34,667 8	11,471 0	
Mr. J. Smaul, ...	Sept 1859	132 0		
Mr. F. Snow, ...	July do	16 0		
Rev. A. Taylor, ...	Aug do	20 0		
Mr. C. Taylor, ...	Dec do	26 0		
Mr. J. Temasfield, ...	July do	24 0		
Mr. P. Tims, ...	Oct do	26 0		
Mr. G. VanHæfton, ...	Sept do	30 0		
Mr. W. W. Waldegrave, ...	Nov do	24 0		
Mr. J. Walker, ...	Oct do	24 0		
Mr. W. Ward, ...	Aug 1860	34 0	17 0	
Mr. B. Wilkins, ...	Oct 1859	28 0		
Mr. M. C. Wilmot, ...	Oct do	26 0		
Mr. J. Wylie, ...	Aug do	20 0		
SIXTH CLASS.				
Mr. C. Ambrose, ...	July do	12 0		
Mr. G. P. Antony, ...	Nov do	18 0		
P. S. Aroghisawmy Chetty, ...	Aug do	13 0	9 8	
Mr. R. M. Brookes, ...	Sept do	13 0		
Staff Serjt. A. Cochrane, ...	July 1860	20 0		
Mr. G. Cox, ...	March do	12 0		
Mr. J. W. Coxe, ...	July 1859	11 0	16 8	
Mr. George Cross, ...	July do	12 0		
Mr. J. Davis, ...	Nov do	4 8		
Mr. S. Davis, ...	Oct do	19 8		
Mr. J. M. D'Aranjo, ...	Oct do	16 8		
S. Dewasoodamany Pillay, ...	June 1860	12 0		
Mr. J. D'Costa, ...	July 1859	12 0		
Mr. F. M. D'Monte, ...	July do	19 8	19 8	
Mr. F. M. D'Netto, ...	July do	12 0		
Mr. E. D'Rozario, ...	Oct do	12 0		
Mr. E. M. D'Rozario, ...	Dec do	15 0		
Mr. P. D'Rozario, ...	Oct do	12 0		
Mr. J. C. D'Silva, ...	Nov do	12 0		
Mr. L. D'Silva, ...	Aug do	12 0		
Mr. R. D'Silva, ...	Sept do	11 0		
Mr. C. R. Dunhill, ...	Oct do	12 0	12 0	
Mr. J. Fitzpatrick, ...	Dec do	16 0	36 0	
Mr. J. Fletcher, ...	Nov do	13 0		
Mr. R. C. Fransz, ...	July do	9 0		
Mr. M. George, ...	July do	10 0		
Mr. J. H. Gerard, ...	Oct do	10 0		
Mr. G. F. Gonsalves, ...	Aug do	13 0		
Mr. R. Hankins, ...	July do	11 0	22 0	
Mr. P. Harris, ...	June 1860	12 0	17 8	
Mr. J. B. Henriquez, ...	Jan do	12 0		
Mr. G. Hilbert, ...	Dec 1859	12 0		
Mr. R. Hosie, ...	Nov do	13 0		
Rev. M. H. Jeffers, ...	July do	10 8	140 0	
Rev. A. Johnson, ...	Aug do	6 0		
Mr. D. Kess, ...	Dec do	9 0	77 0	
Carried forward...	.....	35,547 0	11,838 0	

SUBSCRIBERS.	Date to which Subscription was paid up on 1st January 1860.	Amount paid in 1859, in Widows' Branch.	Amount paid in 1859, in Children's Branch.	Remarks.
		Rs. A.	Rs. A.	
Brought forward...	.....	35,547 0	11,838 0	
Mr. G. J. Lafond, ...	July 1859	12 0	81 0	
Mr. C. Lafrenais, ...	Aug do	11 0		
Mr. A. Lamorendiere, ...	Oct do	14 0		
Mr. W. Long, ...	Nov do	16 0		
Mr. M. J. Luxa, ...	July do	11 0	27 0	
Mr. J. Maddox, ...	July do	10 0	80 0	
N. Malleyappah Pillay, ...	Feb 1860	15 0		
Mr. J. F. Martin, ...	Aug 1859	15 0	45 0	
Mr. M. Matthews, ...	Oct do	11 0	37 0	
Drum Major T. McCarthy, ...	July do	10 0		
Serjt. Major D. McClosky, ...	Sept do	12 0	48 0	
Mr. J. McIntyre, ...	Aug do	12 0		
Mr. G. Morton, ...	Dec do	12 0		
Mr. J. Moses, ...	July do	8 0		
Conductor J. O. B. O'Brien, ...	June 1860	15 0	133 0	
Rev. H. O. Sullivan, ...	Dec 1859	12 0		
Mr. H. Parnell, ...	April 1860	87 0		
Mr. E. Peters, ...	Dec 1859	12 0		
Mr. J. F. Phillips, ...	Feb 1860	27 0		
P. Ponoo Chetty,...	July 1859	11 0		
C. Ponnoosawmy Pillay, ...	Sept do	69 0		
P. Pooshpanaden Moodelly, ...	Aug do	11 0		
Mr. J. Reger, ...	Aug do	12 0		
Mr. W. Robertson, ...	Oct do	14 0		
T. Royaloo Reddy, ...	Sept do	12 0		
P. Sawmy, Moodelly, ...	July do	11 0		
Mr. G. Sawyer, ...	Sept do	17 8		
T. Selvaroyen, Pillay, ...	Oct do	12 0		
Mr. D. Serrao, ...	Oct do	12 0		
D. Shaw, Esq.	June do	11 0	36 0	
Mr. J. Smith, ...	Aug do	8 0		
Soorkanadum Iyah Pillay, ...	Dec do	12 0		
Mr. J. B. Stephens, ...	July do	12 0	15 0	
Mr. W. Thomas, ...	Nov do	12 0		
Mr. J. Tulloch, ...	Oct do	14 0		
Mr. C. Watson, ...	Dec do	71 0	69 0	
Mr. J. White, ...	Nov do	12 0		
Mr. T. W. Wray, ...	Oct do	67 0	285 0	
Mr. James Wynne, ...	Sept do	12 0	12 0	
Mr. A. F. Zscherpel, ...	July do	18 0	144 0	
UNMARRIED LIST.				
Mr. T. W. Barboza, ...	Sept 1859	22 0		
Mr. J. Bayley, ...	April 1860	24 0	96 0	
Mr. G. S. Casmier, ...	Nov 1859	18 0	22 0	
Mr. F. Diek, ...	March 1860	40 0		
Mr. J. E. D'Rozario, ...	July 1859	11 0		
Mr. J. L. D'Rozario, ...	Oct do	18 0		
Mr. F. D'Souza, ...	Sept do	30 0	66 0	
J. G. Ferrand, Esq.	Nov do	15 0	150 0	
Mr. C. W. A. Gandoin, ..	July do	30 0	96 0	
Carried forward...	.....	36,507 8	13,280 0	

SUBSCRIBERS.	Date to which Subscription was paid up on 1st January 1860.	Amount paid in 1859, in Widows' Branch.	Amount paid in 1859, in Children's Branch.	Remarks.
		Rs. A.	Rs. A.	
Brought forward...	.....	36,507 8	13,280 0	
Mr. F. Graham, ...	March 1860	60 0		
Mr. J. Green, ...	Dec 1859	12 0	26 0	
Mr. J. Hales, ...	Dec do	9 0		
Mr. W. F. Hyfer, ...	Sept do	15 0	36 0	
Conductor W. James, ...	Dec do	30 0	48 0	
Mr. C. S. Lynn, ...	July do	15 0		
Store Serjt. G. C. Lynn, ...	Sept do	14 0		
Mr. R. H. Lyons, ...	Sept do	27 0		
Rev. E. Marsden, ...	Dec do	60 0	96 0	
Mr. J. Mills, ...	July do	19 8	30 0	
F. Orme, Esq.	May do	60 0		
Mr. D. Peters, ...	Feb 1860	12 0		
Mr. H. T. Richardson, ...	Nov 1859	13 0	130 0	
Mr. P. Q. Robertson, ...	Nov do	14 0		
Mr. F. Ross, ...	Aug do	18 0		
Mr. S. J. Sairs, ...	Sept do	12 0		
Capt. R. Sheppard, ...	Nov do	60 0		
Depy. Asst. Comy. F. C. Sherren	June do	55 0	36 0	
Mr. J. Thoy, ...	Aug do	10 0	90 0	
Mr. H. Webber, ...	Oct do	10 0	17 0	
Mr. R. P. Wheeler, ...	Oct do	12 0		
		37,045 0	13,789 0	
Contributions received from Subscribers who have died, withdrawn, been struck off, &c.	.....	461 8	69 0	
	Total...	37,506 8	13,858 0	
		13,858 0		
	Grand Total...	51,364 8		

MADRAS,
31*st December*, 1859.

W. GRANT,
Secretary, M. W. & O. Fund.

NOTE.—*The Draft Act for the Incorporation of the Fund, and the Rules, revised according to its provisions, will be printed and circulated in the course of a few days.*

W. G.

Enclosure No. 1.

P 2195/60.

TWENTY-THIRD

REPORT

OF THE

Madras Widows' and Orphans' Fund;

OR, FOR THE YEAR

1856:

WITH AN APPENDIX,

CONTAINING THE

REGULATIONS OF THE FUND,

FORMS OF APPLICATION, ETC.

MADRAS:

PRINTED BY PHAROAH AND CO.

ATHENÆUM PRESS, MOUNT ROAD.

1857.

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MADRAS:

PRINTED BY PHAROAH AND CO.,

ATHENÆUM PRESS, MOUNT ROAD.

1857.

Madras Widows' and Orphans' Fund

ESTABLISHED 1ST MARCH 1834.

DIRECTORS FOR THE YEAR 1857.

MR. A. CAMMIADE,
" T. A. CHAMIER,
" W. C. BOYTON,
" J. ROSS,
" C. FOSTER,
" W. A. HART,
MR. P. B. GORDON,
" NEWBIGGING,
" A. J. HOME,
" D. SHAW,
" G. E. JOHNSTON.

SECRETARY AND TREASURER.

W. GRANT.

NAMES OF THE TRUSTEES.

F. ORME, ESQ.
J. FONCECA, ESQ.
R. W. NORFOR, ESQ.

BANKERS.

MESSRS. ARBUTHNOT AND CO.

PROCEEDINGS

OF THE TWENTY-THIRD ANNUAL GENERAL MEETING OF THE SUBSCRIBERS TO THE MADRAS WIDOWS' AND ORPHANS' FUND,

HELD ON FRIDAY, THE 30TH JANUARY 1857.

REV. W. HICKEY, in the Chair.

The Report and Accounts for the past year having been read, the following resolutions were moved and carried.

Proposed by Mr. A. J. HOME, and seconded by Mr. T. W. JOHNSON.

I. That the Report now read be adopted and printed.

Proposed by Mr. E. MAHONY, and seconded by Mr. H. BUCHAN.

II. That the thanks of this Meeting be given to the Directors for the past year, and that the following subscribers chosen by ballot this evening, be requested to accept office in lieu of the three Directors who go out by rotation; and that they, with the remaining Directors, as per annexed list, form the direction for the current year, namely:

OLD DIRECTORS.

Mr. A. CAMMIADE.
" T. A. CHAMIER.
" W. C. BOYTON.
" J. ROSS.
Mr. C. FOSTER.
" W. A. HART.
" B. P. GORDON.
" R. NEWBIGGING.

NEW DIRECTORS.

Mr. D. SHAW
" A. J. HOME.
Mr. G. E. JOHNSTON.

The following proposition, moved by Mr. R. W. NORFOR, seconded by Mr. W. GRANT, and supported by Mr. A.

J. HOME, was then received and referred for the consideration of the Directors, in order that it may be put into a definite form by them, and circulated for the votes of the subscribers at large, viz.

III. That rules 5, 26, and possibly 19, be altered; and that rules of admission, with subscription for applicants above the age of 45, with wives of a disproportionate age, and children, should be framed by the Directors, and submitted for general consideration and adoption. These rules to have only a prospective effect.

Proposed by REV. J. GUEST, and seconded by Mr. P. COULTRUP.

IV. That the thanks of the Meeting be given to the Auditors for their services in examining the accounts of the Fund for the past year.

Proposed by Mr. G. NORTON, and seconded by Mr. W. A. HART.

V. That the thanks of the Meeting be given to the Madras Young Men's Literary Institute for the use of their rooms.

Proposed by Mr. W. BOYTON, and seconded by Mr. R. W. NORFOR.

VI. That the thanks of the Meeting be presented to the Chairman for his able conduct in the chair.

The Meeting separated at about ¼ to 9 o'clock.

REPORT

FOR 1856.

TO THE SUBSCRIBERS

to the Madras Widows' and Orphans' Fund.

GENTLEMEN,

1. The close of another year imposes upon us the duty prescribed by regulation, of presenting you with an account of the operations of the Fund during the past, or twenty-third year of its existence; and in fulfilling this task, it gives us sincere pleasure to state, that the mortality among the subscribers has been so small, as to have added but little to the liabilities of the Institution during the period under review.

2. In our last report, we announced a subscription list of 497 members. Forty new subscribers have joined during the year, but owing to five deaths, and twelve defaults, the net increase is only 23, making an aggregate of 520 subscribers, who stand classified as follows :—

1st Class, married list,	- - - - -	90
2nd Class,	do. - - - - -	23
3rd Class,	do. - - - - -	99
4th Class,	do. - - - - -	114
5th Class,	do. - - - - -	87
6th Class,	do. - - - - -	76
Unmarried and Widower's List,	- -	31
	Total..	520

3. In the Children's Branch, the number of subscribers at the commencement of the last year was 156; and the increase during the twelve months under review, nine; but owing to one death, two withdrawals, and six being struck off for default, the actual number on the books of the Fund at the beginning of the present year, was the same as in the last year, viz., 156 subscribers, contributing for 480 children.

4. In addition to the incumbents who have been brought on our pension list by the deaths of subscribers, we have one who has reverted to that list by second widowhood, under the provisions of Rule 14. The total number of beneficiaries thus added is as follows:—

WIDOW'S BRANCH.

				Rs.	A.	P.
Mrs. C. M. Rodrigues,	admitted from	24th March.	1856,	10	0	0
„ E. Taylor,	do.	25th Aug.	„	5	0	0
„ M. J. D'Silva,	do.	1st Sep.	„	42	0	0
„ A. Ross, late Taylor,	do.	22d Sep.	„	60	0	0
„ S. V. Vanderwart,	do.	11th Oct.	„	60	0	0
„ P. Viney,	do.	15th Nov.	„	6	0	0
			Total..	183	0	0

CHILDREN'S BRANCH.

	Rs.	A.	P.
The late Mr. Vanderwart's Children, - - - - -	24	0	0

5. On the other hand, the Fund has been relieved of the following pensions by the death or remarriage of the incumbents in the Widows' Branch, and the marriage or attainment of the prescribed ages by those in the Children's Branch, viz.:—

WIDOW'S BRANCH.

	Rs.	A.	P.
Miss A. M. Lanauze, (attained age) - -	15	0	0
Mrs. J. Bennett, (died) - - - - -	6	0	0
„ M. Gilles, (do.) - - - - -	12	0	0
Miss J. A. Miller, (do.) - - - -	60	0	0
Mrs. L. B. Taylor, (remarried) - - -	15	0	0
Total..	108	0	0

CHILDREN'S BRANCH.

	Rs.	A.	P.
Mr. E. C. Conry, (attained age) - - -	4	0	0
Miss S. M. Cooper, (married) - - -	20	0	0
Mr. J. Lacey, (attained age) - - - -	6	0	0
Miss E. R. McIntosh, (do.) - - -	8	0	0
„ L. A. Newland, (do.) - - - -	12	0	0
„ C. Rencontre (married) - - -	4	0	0
Mr. A. S. Robertson, (attained age) - -	4	0	0
Miss L. E. Twigg, (married) - - -	2	0	0
Total..	60	0	0

6. From the changes above reported, and the increase of one of the widows' pensions to the maximum amount allowed by regulation, the disbursements of the Fund under the head of pensions in the two branches stand as follows:—

In the Widows' Branch, Rupees	1,936	0	0	per mensem.
Do. Children's do. „	716	0	0	„ „
Total..	2,652	0	0	

or Rupees 31,824 per annum, being only Rupees 552 in excess of the amount of the preceding year.

7. The receipts of the Fund during the year under review are as follows :—

		Rs.	A.	P.
Widows' Branch,	Donations, -	5,358	0	0
Do.	Subscriptions,	30,148	8	0
Children's Branch,	Donations, -	1,123	0	0
Do.	Subscriptions,	12,191	0	0
Interest on Funded Property, - -		21,172	15	2
Cash refunded on account of a pension overdrawn, - - - - -		52	4	1
	Total..	70,045	11	3

which, with a balance of Rupees 6,033-12-0 in favor of the Fund at the close of the last account, makes an aggregate of Rupees 76,079-7-3.

8. From the above receipts, the following disbursements have been made, viz. :—

				Rs.	A.	P.
Pensions in the Widows' Branch, - - -				22,099	15	1
Do. in the Children's Branch, - -				9,013	11	6
Secretariat and collecting Departments, - -				1,507	8	0
Printing, last year's Report, Forms, Receipts, and Advertisements, &c. - - - - - -				467	14	9
Amount invested in Govt. Securities, viz.						
	Principal, - -	39,500	0 0			
	Interest due, - -	742	0 1			
	Premium, - -	785	0 0			
				41,027	0	1
Commission to Messrs. Arbuthnot and Co., on investing, and on receipt of interest, - - - - - - - - -				197	15	10
making together, Rupees, - - - - -				74,314	1	3

as the aggregate disbursements of the Fund. The balance in favor of the Institution at the close of the year, was Rupees 1,765-6-0 ; of which Rupees 1,288-11-10 were in the hands of Messrs. Arbuthnot and Co., and Rupees 476-10-2 in those of the Treasurer.

9. Our funded property now amounts to Co.'s Rupees 5,67,981-11-1 including the investment above mentioned.

10. The appropriation Fund account which was augmented this year by sixteen twenty-fifths of the receipts from donations and subscriptions and the whole of the interest of our vested capital, exhibits a balance of Rupees 1,58,207-6-6 to the credit of the Widow's Branch, and of Rs. 48,807-0-10 to that of the Children's Branch, after deducting all the annuities paid during the year. The detailed particulars of this account will be found in the Appendix.

11. Having thus gone through the ordinary details of the report, we shall proceed to touch upon topics which belong specially to the events of the past year.

12. In the first place, we would notice the arrangements for the transfer of the Public Securities from the custody of the Government Agents to that of Messrs. Arbuthnot and Co., which have been successfully carried into effect by the Trustees. When the transfer was first resolved on, it became a matter of serious deliberation with us whether the Bonds ought to be placed in charge of the Bank of Madras, whose rates of agency were favorable ; or in that of Messrs. Arbuthnot and Co., who, as our already constituted Bankers had a prior claim to it. The difficulty, however, was quickly resolved, by the House consenting to undertake the agency on the same terms as the Bank ; and the Trustees have accordingly with our permission, transferred the whole of the Public Securities to their custody. The sum thus placed in their

hands amounts to Co.'s Rupees 5,67,981-11-1, the whole of our vested capital, and the rates of agency agreed upon as per Messrs. Arbuthnot and Co.'s letter of the 6th December 1856 are as follows:—

On receiving charge of Government Securities or Bank Shares, - - - - - - -	*Nil.*
On realizing interest and dividends, and paying them to order, or crediting the amount to the current account of the Directors, - - -	¼ per cent.
On buying or selling Government Securities and Bank Stock, or subscribing to an open Government Loan, - - - - - - -	¼ „
On the return of Government Securities and Certificates of Bank Stock, on the principal sum,	¼ „
On transferring Bonds, when a change of Trustees takes place, - - - - - - -	*Nil.*

We hope that the measures above reported will meet with your approbation.

13. In connection with the same subject, we have also to bring to your notice, the difficulty that has been raised by the Accountant General to the payment of the interest accruing on some of our bonds. It appears that instructions have been received from the Accountant General to the Government of India prohibiting the recognition of trusts of every description, and as our bonds stand in the official designation of the Trustees, and not in their simple names, they have been construed to come within the scope of the above order, and have thus been refused the payment of interest. The best means of overcoming the difficulty appears to us, the incorporation of our Society by Law, and we are accordingly taking measures to move the Legislative Council for a Charter, the result of which will be made known to you in due course.

14. We have now to report upon the result of the proposition for having a separate office, recently circulated for the votes of the subscribers at large. Two hundred and thirty replies have been received to this circular, and the score stands as follows:—

For the proposition..... 23 votes.
Against it.....207 „

the proposition is, therefore, negatived by a majority of 184 votes.

15. We have received a report from the Secretary on the results of a valuation of the assets and liabilities of the Fund made by him in the course of the last year; but which, we have not yet had time to take into our consideration. This report having been submitted in pursuance of a requisition made by ourselves, and reiterated by the subscribers, at the last half-yearly general Meeting, we shall cause it to be printed, (without the appendices) and circulated for the information of the subscribers at large. The results of our own deliberation on the subject, will be communicated to you hereafter.

16. In conclusion, we deem it necessary to call the attention of the subscribers to the serious danger they incur by allowing their subscriptions to fall into arrears. We are sorry to state that notwithstanding the stringency of the provision contained in Rule 9, there happen many cases which involve the application of its penalty, and we may instance the lamentable fact that in the period under review no less than twelve subscribers have been struck off from this cause. When it is considered that such a practice inflicts injury on the Fund, by depriving it of the interest which it would otherwise be entitled to on its accumulated subscriptions, we trust that all members will feel it to be their bounden duty not only for the above reason, but for their

own sakes to adhere strictly to the regulation which requires the payment of subscriptions *monthly* in advance.

17. With these observations, we shall close our report, imploring the blessing of Almighty God to rest upon the Fund, and His all-wise guidance to direct its future operations.

We remain,

GENTLEMEN,

Your obedient servants,

(On behalf of the Directors.)

W. GRANT,

Secretary.

Abstract Statement of the Receipts and Disbursements of the Madras Widows' and Orphans' Fund from 1*st Jan. to* 31*st December* 1856.

RECEIPTS.				DISBURSEMENTS.			
	Rs.	A.	P.		Rs.	A.	P.
By balance of last account brought forward.....	6,033	12	0	To cash paid as follows:			
By cash received as follows:				Secretary and collecting Departments..	1,507	8	0
				Printing last Report, Forms, Receipts, &c.....	245	11	9
Widow's Branch.				Advertising figured statements in the *Athenæum* and *Commercial Gazette*.....	222	3	0
Donations.....	5,358	0	0	To cash paid on account of Pensions, viz.			
Subscriptions....	30,148	8	0	In the Widows' Branch.. ..... 22,099 15 1			
	35,506	0	0	In the Children's Branch..... 9,013 11 6	31,113	10	7
Children's Branch.				To amount invested in Government Securities, viz.			
				Principal..... .... 39,500 0 0			
Donations.....	1,123	0	0	Interest due on purchased Securities. 742 0 1			
Subscriptions.....	12,191	0	0	Premium on do. 785 0 0			
	13,314	0	0		41,027	0	1
By amount of interest received on the funded property.	21,172	15	2	To commission to Messrs. Arbuthnot and Co. for investing, and on receipt of interest.....	197	15	10
By cash refunded by Messrs. Arbuthnot and Co. on account of a pension overdrawn by Miss S. M. Cooper..	52	4	1				
					74,314	1	3
Total Rupees..	76,079	7	3	Balance in favor of the Fund...	1,766	6	0
				Total Rupees..	76,079	7	3
Vested Funds.							
4 Per Cent. Tanjore Bonds..... Rs.	76,516	11	1				
4 ,, Sicca Bonds.....	1,065	0	0				
4 ,, Govt. Bonds..... ..	4,27,900	0	0	We have examined the above account, and have found it correct.			
5 ,, do.	62,500	0	0				
MADRAS, 31*st Dec.* 1856. } Total Rupees..	5,67,981	11	1	R. C. HART, J. M. WILSON, } *Auditors.*	E. E. W. GRANT, *Secretary and Treasurer, M. W. and O. Fund.*		

Appropriation Fund Account.

Widow's Branch.

RECEIPTS.	RS.	A.	P.	DISBURSEMENTS.	RS.	A.	P.
By balance of last account brought forward.....	1,41,288	0	10	To amount of pensions paid during the year.. ...	22,099	15	1
By interest received during the year.....	6,295	2	2	To balance carried forward.....	1,58,207	6	6
By sixteen twenty-fifths of income from donations and subscriptions.....	22,724	2	7				
Total Rupees...	1,80,307	6	7	Total Rupees...	1,80,307	6	7

Children's Branch.

By balance of last account brought forward.....	44,422	0	0	To amount of pensions paid during the year..... ...	9,013	11	6
By interest received during the year.....	4,877	13	0	To balance carried forward.....	48,807	0	10
By sixteen twenty-fifths of income from donations and subscriptions.....	8,520	15	4				
Total Rupees..	57,820	12	4	Total Rupees..	57,820	12	4

MADRAS,
31st December, 1856.

E. E.

W. GRANT,
Secretary and Treasurer.

REPORT OF THE AUDITORS.

To

WILLIAM GRANT, ESQ.,
Secretary and Treasurer to the Widows' and Orphans' Fund.

SIR,

We have the pleasure to acknowledge your letter dated 7th instant, forwarding for audit, the account of receipts and disbursements of the Madras Widows' and Orphans' Fund during the past year.

2. We have carefully examined the accounts and found the cash balance, Company Rupees 1,765-6-0 shown to be in favor of the Fund, to be correct.

3. The sums invested in Government Securities are accurately accounted for, as also the sums of interest realized from time to time on the funded capital of the Institution, which amounts, as per statement, to Rupees 5,67,981-11-1.

4. We have checked the account of pensions paid to widows and orphans, and find it to agree with the vouchers, and to correspond with the sums exhibited in the general abstract.

5. The vouchers for the monthly payments of the Secretary's department are not before us.

6. It may be desirable to have a list made of all the children with reference to the date of their birth, that their future claims on the Fund may be accurately ascertained; probably such a list is already in your possession.

7. No document was laid before us showing the amount of collections made from time to time, but the list amounting to Rupees 48,820-8-0 was sufficient to determine the aggregate amount of subscriptions realized during the past year, on account of each Subscriber.

8. We are happy to bear testimony to the fact that the accounts of the Fund are neatly and correctly kept.

We are,

SIR,

Your obedient servants,

R. C. HART,
J. M. WILSON, } *Auditors.*

MADRAS,
28th January, 1857.

NOTE.—The documents referred to in paras. 7 and 8 are on the records of the office, and would have been furnished to the Auditors had they been called for.

Statement exhibiting the Progress of the Madras Widows' and Orphans' Fund since its establishment.

Year ending with	WIDOWS' BRANCH.						CHILDREN'S BRANCH.						
	Number of Subscribers.	Receipts including balance of last year.	Pensions paid.	Proportion of contingencies.	Vested Capital.	Increase during the year.	Number of Subscribers.	Receipts	Pensions paid.	Proportion of contingencies.	Vested Capital.	Increase during the year.
		Rupees.	Rupees.	Rupees.	Rupees.	Rupees.		Rupees.	Rupees.	Rupees.	Rupees.	Rupees.
28th Feb. 1835	41	3,176	0	163	3,000	3,000						
,, 1836	59	7,544	0	174	9,930	6,930						
,, 1837	60	7,157	113	134	17,276	7,346						
,, 1838	74	10,829	360	162	27,736	10,460						
,, 1839	77	8,171	360	245	34,848	7,112						
,, 1840	88	10,505	360	245	45,236	10,388						
,, 1841	204	27,670	615	349	72,256	27,020						
,, 1842	201	18,999	1,911	289	88,863	16,607	58	1,232	0	144	1,088	1,088
,, 1843	204	16,605	3,479	587	101,325	12,462	65	3,873	0	293	4,787	3,699
,, 1844	218	20,422	3,622	813	114,847	13,522	70	4,769	0	407	8,630	3,843
,, 1845	228	21,083	3,642	814	130,225	15,378	69	5,192	178	407	12,907	4,267
,, 1846	253	25,873	4,535	816	149,059	18,834	86	6,200	947	408	17,438	4,531
,, 1847	281	27,000	5,039	866	168,308	19,249	104	7,996	1,418	433	23,211	5,773
,, 1848	315	30,988	6,199	848	191,952	23,644	116	10,093	1,827	424	31,057	7,846
,, 1849	362	32,016	7,260	871	215,330	23,378	127	11,308	1,997	436	39,980	8,923
,, 1850	379	43,769	8,086	893	248,920	33,590	139	14,055	2,971	447	50,451	10,471
,, 1851	399	39,760	9,109	864	278,097	29,177	149	14,979	3,064	432	61,924	11,473
,, 1852	415	39,633	10,959	917	304,568	26,471	156	18,207	4,002	459	75,205	13,281
,, 1853	446	43,680	13,403	965	332,128	27,560	159	19,052	4,992	482	88,115	12,910
,, 1854	472	46,958	15,907	891	361,563	29,435	166	19,625	5,380	446	101,719	13,604
,, 1855	487	49,628	17,722	1,186	392,151	30,588	162	19,651	7,609	593	113,331	11,612
31st Dec. 1855	497	37,540	15,803	927	406,731	14,580	156	15,413	6,417	463	121,751	8,420
1856	520	57,835	22,100	1,317	438,017	31,286	156	18,244	9,014	658	129,965	8,214

MADRAS,
31st December, 1856.

E. E.

W. GRANT,
Secretary and Treasurer.

LIST OF INCUMBENTS

ON THE

MADRAS WIDOWS' AND ORPHANS' FUND.

ON 31ST DECEMBER, 1856.

WIDOWS' BRANCH.

Mrs. M. Sharkey,	admitted	13th	September,	1840,	per mensem,	Rs.	60
,, M. Taylor,	,,	6th	March,	1841,	do.	,,	30
,, S. Faulkner,	,,	13th	May,	1843,	do.	,,	6
,, C. A. Taylor,	,,	14th	October,	,,	do.	,,	6
,, M. Buchan,	,,	4th	May,	1844,	do.	,,	6
,, P. Slater,	,,	21st	March,	1845,	do.	,,	6
,, A. Oakes,	,,	17th	February,	,,	do.	,,	60
,, L. Lacey,	,,	7th	August,	,,	do.	,,	30
,, J. J. Rudd,	,,	28th	December,	,,	do.	,,	12
,, A. M. D'Silva,	,,	24th	April,	1846,	do.	,,	30
,, E. Hogg,	,,	12th	January,	1848,	do.	,,	60
,, M. Platel,	,,	5th	February,	,,	do.	,,	42
,, R. Lambert,	,,	26th	April,	,,	do.	,,	18
,, A. L'Fleur,	,,	11th	do.	,,	do.	,,	6
,, E. Carter,	,,	8th	October,	,,	do.	,,	12
,, M. Jamieson,	,,	15th	March,	1849,	do.	,,	30
,, C. Mitchell,	,,	17th	January,	,,	do.	,,	50
,, J. Hudson,	,,	25th	December,	,,	do.	,,	30
,, W. M. VanIngen,	,,	13th	March,	1850,	do.	,,	60
,, M. A. Mayers,	,,	27th	September,	,,	do.	,,	60
,, E. Sharlieb,	,,	26th	August,	,,	do.	,,	30
,, C. Emmett,	,,	28th	October,	,,	do.	,,	12
,, A. Fuller,	,,	1st	November,	,,	do.	,,	10
,, M. A. Reily,	,,	6th	February,	1851,	do.	,,	6
,, A. Thorpe,	,,	3d	August,	,,	do.	,,	15
,, C. Beveridge,	,,	16th	September,	,,	do.	,,	25
,, J. Brass,	,,	10th	do.	,,	do.	,,	30
,, O. D'Vaz,	,,	18th	October,	,,	do.	,,	60
,, L. Richards,	,,	11th	April,	1852,	do.	,,	10
,, M. Cooper,	,,	25th	July,	,,	do.	,,	60

Mrs. E. A. Lawrence,	admitted	8th	September,	1852,	per mensem,	Rs.	25
,, J. King,	,,	3d	November,	,,	do.	,,	25
,, G. Twigg,	,,	3d	January,	1853,	do.	,,	10
,, E. Harton,	,,	19th	March,	,,	do.	,,	50
,, E. Jervis,	,,	16th	July,	,,	do.	,,	18
,, M. Platel,	,,	15th	August,	,,	do.	,,	5
,, Thany coottyAmmall,	,,	28th	do.	,,	do.	,,	5
,, M. Van Someren,	,,	25th	October,	,,	do.	,,	60
,, M. Oliver,	,,	2d	November,	,,	do.	,,	60
,, A. Snell,	,,	14th	do.	,,	do.	,,	25
,, J. Lanauze,	,,	20th	January,	1854,	do.	,,	15
,, G. Lanauze,	,,		do.	,,	do.	,,	15
,, H. Marshall,	,,	9th	March,	,,	do.	,,	25
,, L. Norris,	,,	16th	do.	,,	do.	,,	15
,, C. Schoeffer,	,,	19th	May,	,,	do.	,,	15
,, S. M. H. Hudson,	,,	25th	August,	,,	do.	,,	50
,, J. Whelpdale,	,,	27th	October,	,,	do.	,,	60
,, E. H. Storey,	,,	30th	do.	,,	do.	,,	18
,, A. Aroolatamah,	,,	8th	January,	1855,	do.	,,	5
,, Mariammaul,	,,	8th	do.	,,	do.	,,	6
,, Mariammah,	,,	22d	February,	,,	do.	,,	5
,, M. D'Tan,	,,	12th	March,	,,	do.	,,	6
,, F. Williamson,	,,	23d	April,	,,	do.	,,	25
,, M. Morgan,	,,	16th	May,	,,	do.	,,	15
,, E. Rencontre,	,,	3d	June,	,,	do.	,,	30
,, H. Morris,	,,	6th	do.	,,	do.	,,	18
,, E. Roberts,	,,	27th	do.	,,	do.	,,	50
,, M. Dickson,	,,	17th	September,	,,	do.	,,	25
,, A. Long,	,,	8th	October,	,,	do.	,,	60
,, J. Lawrance,	,,	18th	do.	,,	do.	,,	30
,, E. T. Stewart,	,,	21st	do.	,,	do.	,,	50
,, G. L. VonGeyer,	,,	23d	November,	,,	do.	,,	10
,, M. J. Brunette,	,,	24th	do.	,,	do.	,,	50
,, C. M. Rodrigues,	,,	24th	March,	1856,	do.	,,	10
,, E. Taylor,	,,	25th	August,	,,	do.	,,	5
,, M. J. D'Silva,	,,	1st	September,	,,	do.	,,	42
,, A. Ross, late Taylor,	,,	22d	do.	,,	do.	,,	60
,, T. V. Vanderwart,	,,	11th	October,	,,	do.	,,	60
,, P. Viney,	,,	15th	November,	,,	do.	,,	6

Total Rupees..1,936

LIST OF INCUMBENTS.

CHILDREN'S BRANCH.

Sarah Lacey,	per mensem,	Rupees.	6
Victoria Susanna Robertson,	do.	,,	4
Emma Jane Robertson,	do.	,,	4
Samuel Oliver Robertson,	do.	,,	4
John Maxwell Millan,	do.	,,	4
Charles Alfred Montgomery,	do.	,,	4
Georgiana Louisa Montgomery,	do.	,,	4
Lilias Grisilda Montgomery,	do.	,,	4
Dora Eliza Montgomery,	do.	,,	8
Frances Harriet Mitchell,	do.	,,	8
Benjamin O'Connell Mitchell,	do.	,,	12
Frederick William Newland,	do.	,,	12
Victoria Ann Newland,	do.	,,	12
Henry Charles Newland,	do.	,,	8
Clarissa Elizabeth Moorhouse,	do.	,,	8
Josephina Olivia Moorhouse,	do.	,,	8
Abigail Eliza Moorhouse,	do.	,,	10
Joshua William Moorhouse,	do.	,,	10
Mary Cecilia Moorhouse,	do.	,,	10
Gilbert Moorhouse,	do.	,,	8
Rachel Fuller,	do.	,,	8
Elizabeth Fuller,	do.	,,	10
Arabella Agnes Ryan,	do.	,,	20
Arthur Gnnning Ryan,	do.	,,	20
Henry Edward Ryan,	do.	,,	4
Agnes Eliza Beveridge,	do.	,,	4
Henry John Beveridge,	do.	,,	4
Laura Phœbe Beveridge,	do.	,,	4
Mary Eleanor Beveridge,	do.	,,	4
William Edmund Beveridge,	do.	,,	8
Ellen D'Vaz,	do.	,,	8
Victoria D'Vaz,	do.	,,	8
Francis D'Vaz'	do.	,,	8
John D'Vaz,	do.	,,	20
Alexander Waldamar Cooper,	do.	,,	20
Charles William Boulderson Cooper,	do.	,,	2
Laura Jane Twigg,	do.	,,	2
Edmund Daly Twigg,	do.	,,	2
Stella Georgiana Twigg,	do.	,,	2
Jessy Charlotte Twigg,	do.	,,	2
Reuben Albert Twigg,	do.	,,	4
Joseph Jervis,	do.	,,	4
James Arthur Jervis,	do.	,,	20
Harriett Eliza Berlie,	do.	,,	

LIST OF INCUMBENTS.

Charles Henry Berlie,	per mensem,	Rupees.	20
Owen Vincent Norris,	do.	,,	14
Francis Lees Norris,	do.	,,	14
Alice Mary Norris,	do.	,,	14
Caroline Emily Norris,	do.	,,	4
George J. C. Schoeffer,	do.	,,	4
Anne Louisa Schoeffer,	do.	,,	4
Edward Schoeffer,	do.	,,	12
Stephen Pilkington Schoeffer,	do.	,,	12
Richard Alfred Schoeffer,	do.	,,	4
Harriet Laura Hudson,	do.	,,	8
Philip Sharkey Hudson,	do.	,,	4
Maria Victoria Hudson,	do.	,,	12
Ebenezer Hudson,	do.	,,	12
John Christopher Hudson,	do.	,,	12
Charlotte Grace Hudson,	do.	,,	12
Ann Henrietta Hudson,	do.	,,	4
Bolders Benson Conry,	do.	,,	4
John Andrew Conry,	do.	,,	4
Thomas Conry,	do.	,,	20
Charles Goldie Storey,	do.	,,	20
Edwin Alexander Storey,	do.	,,	3
Joshua Lane,	do.	,,	3
Ann Lane,	do.	,,	4
Maria Virginia Rencontre,	do.	,,	2
Margaret Ann Morris,	do.	,,	2
Margaret Jane Morris,	do.	,,	2
Frances Louisa Morris,	do.	,,	16
Ada Lawrance,	do.	,,	16
Joseph William Daly Lawrance,	do.	,,	16
Robert Goddard Lawrance,	do.	,,	20
Ann Eliza Stewart,	do.	,,	20
Emily Catherine Stewart,	do.	,,	20
Caroline Sophia Stewart,	do.	,,	8
William Cuthbert Vanderwart,	do.	,,	8
Carmelina Virginia Vanderwart,	do.	,,	8
Eleazar St. Pourçain Vanderwart,			
		Total Rupees..	716

LIST OF SUBSCRIBERS

TO THE

MADRAS WIDOWS' AND ORPHAN'S FUND.

Showing the dates to which their Subscriptions were paid up on 31st Dec. 1856, and the amount contributed in each Branch during the year 1856.

SUBSCRIBERS.	Date to which subscription was paid up on 31st Dec. 1856.	Amount paid in 1856 in Widows' Branch.	Amount paid in 1856 in Children's Branch.	REMARKS.
FIRST CLASS		RS. A.	RS. A.	
Deputy Comy. R. Ardagh. ..	Dec.* 1856.	120 0	120 0	
E. Avery, Esq.	Aug. do.	90 0	.....	
Mr. W. Bates.	Sep. do.	65 0	65 0	
Mr. W. St. George Bevan.	Dec. do.	710 0		
Mr. C. S. Black	Dec. do.	130 0		
Mr. A. B. Boswell	Sept. do.	120 0	202 0	
Mr. H. Bowen	Aug. do.	120 0	72 0	
Mr. H. W. Branson	Sept. do.	110 0	176 0	
Mr. T. G. Briethaupt	Aug. do.	120 0	180 0	
Rev. T. Brotherton	in W. B. Nov. / in C. B. Oct. do	120 0	110 0	
Capt. J. F. Brown		230 0		
Rev. C. Campbell	Nov. do	180 0		
P. Carstairs, Esq.	Dec. do	120 0	120 0	
T. A Chamier, Esq.	Sept. do	120 0		
T. G. Clarke, Esq.	Oct. do	110 0	184 0	
Mr. A. Colquhoun	July. do	160 0		
Rev. J. H. Cordes	Dec. do	130 0		
Rev. S. W. Coultrup	Nov. do	120 0		
Capt. H. Crawford	Dec. do.	120 0	240 0	
E. Cullin, Esq.	Nov. do.	120 0		
Mr. R. P. Dalgairns	in W.B. Mar. 57 / in C.B. July 56	200 0	66 0	
N. A. Dalzell, Esq.	Aug. do.	90 0		
Rev. U. Davies	Nov. do.	120 0		
Mr. P. M. D'Silva	Apr. do.	780 0		
R. W. Evatt, Esq.	Nov. do.	120 0	120 0	
Capt. W. S. Farley	Sept. do.	140 0	42 0	
Capt. G. T. Fitzmaurice	Oct. do.	840 0		
Mr. G. Fletcher.	Aug. do.	130 0	130 0	
Mr. J. Fonceca	Nov. do.	120 0	90 0	
Mr. C. Fonceca	Nov. do.	640 0		
Mr. H. Fowler	July. do.	90 0		
J. J. Franklin, Esq.	Nov. do.	120 0	240 0	
J. D. Freeman, Esq.	Oct. do.	730 0		
G. Gahan, Esq.	Nov. do.	120 0	180 0	
Carried over..	.. .. ..	7,355 0	2,337 0	

* Note.—The date referred to is the *end* of the month mentioned in this column.

SUBSCRIBERS.	Date to which subscription was paid up on 31st Dec. 1856.	Amount paid in 1856 in Widows' Branch.	Amount paid in 1856 in Children's Branch.	REMARKS.
	.. .. ..	RS. A. 7,355 0	RS. A. 2,337 0	
Brought forward..	Oct. 1856.	110 0		
T. C. Gahan, Esq.	Sept. do.	150 0		
Capt. W. Gibson	Oct. do.	100 0		
J. Gordon, Esq.	Nov. do.	120 0		
P. B. Gordon, Esq	Oct. do.	415 0	50 0	
Mr. W. Grant	Sept. do.	110 0	132 0	
Rev. J. Guest	Feb. 1857.	90 0	270 0	
Capt. S. P. Hall	Nov. 1856.	120 0	22 8	
J. Hall, Esq.	July do.	120 0	240 0	
A. G. W Harris, Esq.	Oct. do.	130 0		
J. P. Hayes, Esq.	Aug. do.	165 0		
J. W. Hayes, Esq.	Nov. do.	120 0		
Capt. J. Hibbert	Sept. do.	110 0	110 0	
Revd. W. Hickey	Oct. do.	110 0		
Mr. C. L. Hider	Dec. do.	120 0	120 0	
Capt. T. E. Holmes	Dec. do.	120 0		
Mr. S. Hudson	Dec. do.	130 0	200 0	
Mr. C. A. Johnston	Nov. do.	120 0	188 0	
Mr. H. Kennedy	July do.	110 0	165 0	
J. H. Kenrick, Esq.	Sept. do.	120 0	60 0	
Mr. J. G. King	Nov. do.	120 0		
C. Kingcome, Esq.	Sept. do.	110 0	110 0	
E. A. Langley, Esq.	Aug. do.	120 0		
Mr. F. Lewis	Dec. do.	150 0	150 0	
E. Mahony, Esq.	Dec. do.	120 0	108 0	
Revd. E. Marsden	Dec. do.	120 0		
Mr. D. McAllum	Dec. do.	150 0		
Lieut. J. McBride	Oct. do.	110 0		
Depy. Asst. Comy. J. McGill.	Sept. do.	90 0		
Mr. C. R. McMahon	Sept. do.	180 0		
Mr. G. H. A. Meppen	Dec. do.	180 0		
Capt. R. W. Meppen	Sept. do.	120 0		
H. Miles, Esq.	Nov. do.	110 0		
W. Miller, Esq.	Nov. do.	120 0		
Capt. A. Newman	Oct. do.	110 0	490 0	
R. W. Norfor, Esq.	July do.	90 0		
Mr. G. E. Paezold	June do.	120 0		
Revd. G. U. Pope	Dec. do.	120 0		
Revd. W. Porter	Nov. do.	120 0		
Mr. G. A. Reynolds	Sept. do.	120 0		
J. Roberts, Esq.	June 1857.	120 0		
Capt R. Sheppard	Dec. 1856.	120 0		
Alex. Smith, Esq.	Dec. 1857.	130 0	97 8	
Mr. J. C. Smith	Nov. 1856.	100 0		
Mr. R. Stephenson	Sept. do.	120 0		
H. St. Amour, Esq.	Dec. do.	120 0		
Mr. F. Sutherland	Nov. do.	171 0	126 0	
Mr. Andrew Taylor	Sept. do.	120 0		
Mr. J. Taylor	Nov. do.	100 0		
Capt. R. H. D. Towle	Nov. do.	710 0		
C. Traveller, Esq.	Nov. do.	680 0		
G. P. Tuke, Esq.	Dec. do.			
Revd. T. Whitehouse	.. .. ..	15,136 0	4,976 0	
Carried over..				

SUBSCRIBERS.	Date to which subscription was paid up on 31st Jan. 1856.	Amount paid in 1856 in Widows' Branch.	Amount paid in 1856 in Children's Branch.	REMARKS.
		RS. A.	RS. A.	
Brought forward..	.. .. ..	15,136 0	4,976 0	
J. H. P. Wilson, Esq.....	Oct. 1856.	120 0	60 0	
J. M. Wilson, Esq.....	Oct. do.	110 0		
Mr. G. Winter.....	Oct. do.	120 0		
W. S. Wright, Esq.....	Nov. do.	110 0		
Revd. A. T. Wolf	Sept. do.	120 0		
SECOND CLASS.				
F. Abraham, Esq.	Dec. do.	84 0	216 0	
Mr. C. Barnett.....	Oct. do.	91 0		
Revd. H. Bower.....	Dec. do.	129 0		
Mr. W. C. Boyton.....	Nov. do.	84 0	204 0	
Mr. P. J. Charles	Oct. do.	84 0		
Mr. T. Claudius	Oct. do.	91 0	97 8	
Mr. J. Edwards	Nov. do.	84 0	96 0	
Mr. W. L. Edwards	Nov. do.	84 0	72 0	
Mr. C. Grant	July do.	84 0	120 0	
Mr. G. Hodson	Nov. do.	84 0		
Mr. J. E. Hopkins	....	.....	.....	Recently joined.
Revd. R. D. Johnston	April 1857.	119 0		
Mr. C. H. King	Dec. 1856.	84 0		
Mr. H. L. Leonhard	Nov. do.	539 0		
Mr. R. H. Long	Sept. do.	84 0		
Mr. J. D. McLean	.....	.....	.....	Recently joined.
Mr. J. Robinson	Nov. do.	84 0		
Capt. J. B. Sargent	Nov. do.	84 0		
Mr. W. Sinclair	Dec. do.	91 0	87 0	
Mr. M. Sterling	Dec. do.	84 0	72 0	
Mr. R. Strange	Aug. do.	70 0	40 0	
Mr. W. Tod	Aug. do.	115 8		
Mr. J. J. Tomlinson	Dec. do.	84 0	120 0	
THIRD CLASS.				
Mr. S. Abrew	Feb. 1857.	65 0	68 0	
Mr. C. Ady	Dec. 1856.	30 0	120 0	
Mr. T. Alms.....	July do.	50 0		
Mr. J. C. Baillie....	Mar. 1857.	60 0		
Mr. J. Ball	Aug. 1856.	90 0		
Mr. F. A. Bance	Sept. do.	60 0		
Mr. G. M. Bass	Sept. do.	65 0		
Mr. J. Bennett	Dec. do.	125 0		
Mr. C. Beroard	July do.	50 0		
Mr. W. H. Blacker	Feb. 1857.	75 0		
Mr. B. A. Blake	Oct. 1856.	75 0		
Mr. J. W. Boalth.....	Dec. do.	60 0	48 0	
Sub Condr. J. C. Brindley..	Oct. do.	70 0	21 0	
Qr. Mr. T. Burbridge	June do.	30 0		
Lieut. S. Burns	Dec. do.	60 0		
T. H. Bush, Esq.....	in W.B. Jan. 57	27 8	40 0	
Mr. H. A. Cammiade.....	in C.B. Dec. 56	60 0	24 0	
Carried over..	Nov. do.	19,106 0	6,481 8	

SUBSCRIBERS.	Date to which subscription was paid up on 31st Jan. 1856.	Amount paid in 1856 in Widows' Branch.	Amount paid in 1856 in Children's Branch.	REMARKS.
		RS. A.	RS. A.	
Brought forward..	.. .. ..	19,106 0	6,481 8	
Mr. R. Carr	Oct. 1856.	65 0	58 8	
Mr. R. Cleur	Aug. do.	65 0		
Mr. J. A. F. Cole	July do.	60 0		
Revd. W. L. Coombes	Dec. do.	38 0	102 0	
P. Coultrup, Esq	in W.B. July 57 / in C.B. Dec. 56	60 0	72 0	
Mr. J. H. Court	July do.	55 0	88 0	
Mr. D. Daniell.....	Nov. do.	70 0		
Mr. F. Dick	Nov. do.	55 0		
Mr. A. D'Silva.....	Sept. do.	50 0	70 0	
Mr. T. D'Silva.....	July do.	60 0		
Mr. F. D'Souza	Nov. do.	55 0	77 0	
Mr. G. Edwards	Nov. do.	80 0	96 0	
Mr. F. F. Fernandez	July do.	55 0		
Mr. J. F. Fernandez	July do.	82 8		
J. G. Ferrand, Esq.....	Sept. do.	65 0	130 0	
Mr. G. FitzSimmonds.....	Jan. 1857.	60 0	18 0	
G. W. Flynn, Esq.....	Nov. 1856.	75 0	90 0	
Revd. C. Franklin	Oct. do.	229 8		
H. A. French, Esq.	Aug. do.	50 0	90 0	
Mr. J. Gantz	Sept. do.	55 0		
Mr. S. Goltchman	Dec. do.	45 0		
Mr. W. G. Gordon.....	Nov. do.	325 0		
Mr. T. Gouge	Aug. do.	55 0	22 0	
Mr. J. A. Gow.....	July do.	60 0		
Mr. F. Graham	Aug. do.	50 0		
Mr. G. Hamnett	Sept. do.	72 8		
Mr R. Harper.....	Dec. do.	89 0		
Mr. T. Heal	Nov. do.	55 0	44 0	
Staff Serjt. J. T. Hill.....	Dec. do.	60 0	36 0	
Mr. R. Howard	Sept. do.	60 0	150 0	
Mr. W. T. Huntly	Nov. do.	60 0	54 0	
Condr. W. James	Jan. 1857.	60 0	48 0	
Mr. C. Jennings	Dec. 1856.	97 8		
Mr. W. Jennings..... ..	Dec. do.	82 8		
G. E. Johnston, Esq.....	Nov. do.	60 0	367 8	
Mr. J. D. Jordan.....	Nov. do.	90 0		
Mr. A. P. Kemp	May do.	52 8		
Mr. W. Kemp	March 1857.	95 0		
Mr. B. Lacey	Dec. 1856.	70 0		
Mr. S. J. Laport	Sept. do.	65 0		
Mr. F. Laville	June 1857.	90 0	244 0	
Mr. G. Lawrance	June 1856.	55 0		
Mr. W. Lewis	Dec. do.	60 0		
Mr. D. Lloyd	April 1857.	80 0		
Mr. C. Lovery	Dec. 1856.	60 0	60 0	
Mr. C. S. Lynn	.....	.....	.....	Recently joined.
Mr. S. Marcar	Oct. do.	320 0		
J. A. Marjoribanks, Esq.....	Dec. do.	60 0	38 0	
Riding Master J. Markham...	Jan. 1857.	65 0	42 0	
J. Maskell, Esq.....	Nov. 1856.	60 0	144 0	
Mr. G. McIntosh.....	Dec. do.	60 0		
Carried over..	.. ..	23,005 0	8,622 8	

SUBSCRIBERS.	Date to which subscription was paid up on 31st Jan. 1856.	Amount paid in 1856 in Widows' Branch.	Amount paid in 1856 in Children's Branch.	REMARKS.
		RS. A.	RS. A.	
Brought forward..	.. .. ..	23,005 0	8,622 8	
Mr. A. Meneaud.....	Nov. 1856.	60 0		
Lieut. J. Mitchell.....	Sept. do.	45 0		
Mr. J. Morley.....	Jan. 1857.	65 0		
Mr. M. Murray.....	Aug. 1856.	50 0		
Mr. R. Newbigging.....	July do.	60 0	12 0	Withdrawn in C. B. from 1st Aug. 1856.
Mr. G. Norton.....	Dec. do.	90 0		
Qr. Mr. J. Page.....	in W.B. Jan. 60 / in C.B. Sept. 56	0	120 0	Paid up W. B subscription to Jan. 1860 on 1st Mar. 1849.
Rev. T. C. Page.....	Sept. do.	75 0		
Mr. W. Page.....	June 1857	90 0	72 0	
Mr. J Pollett.....	Oct. 1856.	50 0		
T. Pritchard, Esq.....	Sept. do.	50 0		
Mr. James Rae.....	Feb. 1857.	50 0	80 0	
Lieut. W. S. Ranson.....	Dec. 1856.	60 0		
Mr. H. J. Revis.....	Oct. do.	90 0		
Mr. M. S. Saldanha.....	Aug. do.	77 8		
Mr. E. F. Shaw.....	Oct. do.	55 0		
Depy. Asst. Comy. F.C. Sherrin	Dec. do.	70 0	63 0	
Mr. J. S. Shrieves.....	Sept. do.	60 0		
Mr. A. P. Simkins.....	July do.	60 0		
W. Sloan, Esq.....	Dec. do.	310 0	65 0	
Mr. C. Snell.....	Sept. do.	60 0		
Mr. R. Spears.....	June do.	60 0		
Mr. C. A. Summers.....	Aug. do.	22 8		
Mr. J. W. Taylor.....	Oct. do.	60 0		
Mr. W. T. Taylor.....	Sept. do.	104 0		
Mr. A. Vanderputt.....	April 1857.	60 0		
Mr. P. Vieyra.....	July 1856.	50 0		
Mr. A. Walter.....	July do.	55 0		
Mr. W. Williams.....	in W.B Dec. do	55 0	44 0	
Mr. J. Zillhardt (Senior).....	in C.B. Nov. do	76 8		
FOURTH CLASS.	Dec. do.			
Mr. M. X. Affonço.....	June 1856.	45 0		
Mr. G. Anderson.....	July do.	36 0	36 0	
Mr. W. Axelby.....	July do.	36 0	36 0	
Mr. T. G. Baggott.....	Sept. do.	39 0		
D. Bartley, Esq.....	Dec. do.	39 0	39 0	
Staff Serjt. T. Beale.....	Dec. do.	36 0		
Mr. T. Berryman.....	Nov. do.	36 0		
Mr. H. Black.....	Dec. do.	219 0	250 0	
Mr. J. J. Blake.....	July do.	30 0		
Mr. W. W. Bramblebee.....	Sept. do.	37 8		
Mr. H. Buchan.....	Nov. do.	36 0	60 0	
Mr. G. Burby.....	June do.	27 0		
Mr. T. Burrghall.....	Aug. do.	33 0		
Mr. W. Butterfield.....	Dec. do.	36 0		
Mr. A. Cammiade.....	Nov. do.	39 0	91 0	
Mr. G. A. Chamarett.....	Sept. do.	27 0		
Carried over..	.. .. ..	25,827 0	9,590 8	

SUBSCRIBERS.	Date to which subscription was paid up on 31st Dec. 1856.	Amount paid in 1856 in Widows' Branch.	Amount paid in 1856 in Children's Branch.	REMARKS.
		RS. A.	RS. A.	
Brought forward..	.. .. ..	25,827 0	9,590 8	
Mr. J. Clark.....	Dec. 1856.	36 0		
Mr. T. A. Clarke.....	Aug. do.	42 0		
Mr. J. H. Court, (Jr.).....	Sept. do.	33 0		
Rev. S. G. Coyle.....	Oct. do.	51 0		
Mr. W. Cruikshank.....	Sept. do.	36 0	96	
Mr. H. Cuffley.....	Oct. do.	36 0		
Qr. Mr. J. Dixon.....	Mar. 1857.	39 0		
Serjt. Major M. Donaghue.....	Nov. 1856.	33 0		
Mr. J. D'Rozario.....	Nov. do.	46 8	30 0	
Mr. J. L. D'Rozario.....	Sept. do.	39 0		
Mr. T. G. C. D'Rozario.....	Aug. do.	27 0	9 0	
Mr. T. D'Sena.....	Aug. do.	36 0		
Mr. J. G. D'Silva.....	July do.	33 0		
Mr. J. P. D'Sylva.....	Sept. do	30 0	10 0	
Mr. J. Dumphy.....	Sept. do.	36 0		
Mr. J. G. Everett.....	Nov. do.	54 0		
Staff Serjt. W. Farmer.....	Feb. 1857.	39 0	99 0	
Mr. J. Faulkner.....	Dec. 1856.	36 0		
Condr. T. Faville.....	July do.	36 0		
Mr. G. V. Forder.....	July do.	36 0		
Mr. C. Foster.....	Oct. do.	87 0	22 0	
Mr. H. Fox.....	Dec. do.	36 0		
Mr. R. F. Gardiner.....	Aug. do.	39 0	26 0	
Mr. D. Geils.....	Aug. do.	33 0		
Mr. G. F. H. Gibson.....	Aug. do.	58 8		
Mr. J. T. Greatorex.....	July do	36 0		
Troop Qr. Mr. T. F. Harris..	Dec 1857.	72 0		
Mr. W. P. Harper.....	Dec. 1856.	36 0		
Mr. R. C. Hart.....	Sept. do.	33 0	44 0	
Mr. W. A. Hart.....	Sept. do.	36 0	24 0	
Mr. J. R. Hazle.....	Oct. do.	45 0		
Mr. T. Hedger.....	Oct. do.	36 0	60 0	
Mr. J. Heefkee.....	Dec. do.	40 8		
Mr. C. Hewitt.....	Aug. do.	63 0		
Mr. A. J. Home.....	July do.	36 0	39 0	
Mr. G. Home.....	Nov. do.	36 0		
Mr. J. Howell.....	July do.	36 0	90 0	
Mr. Thomas Ince.....	Oct. do.	9 0		
Mr. B. Johnson.....	July do.	36 0		
Mr. E. K. Johnson.....	Oct. do.	210 0		
Mr. J. Jones.....	Nov. do.	185 0	21 0	
Mr. T. Kilroy.....	Jany. 1858.	66 0		
Mr. T. King.....	July 1856.	33 0		
Mr. W. Komareck.....	Oct. do.	41 8		
Mr. S. Lee (Junr).....	June do.	18 0		
Store Serjt S. Lee.....	Dec. do.	36 0		
Mr. G. Lewis.....	Oct. do.	36 0		
Mr. R. H. Lyons.....	Nov. do.	54 0		
Mr J Maddox.....	Sept. do.	60 0	156 0	
Mr. W. G. Maddox.....	Nov. do.	36 0		
Mr. T. A. Mainwaring.....	July do.	39 0		
Mr. F. Mason.....	Sept. do.	36 0	36 0	
Carried over..	.. .. ..	28,239 0	10,352 8	

SUBSCRIBERS.	Dae to which subscription was paid up on 31st Dec. 1856.	Amount paid in 1856 in Widows Branch.		Children's Branch.		Remarks.
		Rs.	A.	Rs.	A.	
Brought forward..	.. .. ..	28,239	0	10,352	8	
Mr. P. McFarlane...	Dec. 1856.	45	0			
Mr. A. J. McKertich.....	in W.B. Aug. do	30	0	56	0	
Mr. J. W. McMurray.....	in C. B. July do					
		195	0			
Mr. D. McNair.....	Dec. do.	48	0	48	0	
Mr. J. McPherson.....	Dec. do.	36	0			
Mr. J. Mills.....	Sept. do.	36	0	36	0	
Mr. A. F. Ottmann..... ..	July do.	39	0	117	0	
Mr. C. Paterson..	Aug. do.	36	0			
Mr. A. G. Peterson.....	Oct. do.	30	0			
Condr. G. Pounde.....	July do.	54	0	36	0	
Serjt. Major G. Ramsbottom..	Dec. do.	36	0			
Store Serjt. T. S. Ranson	Sept. do.	36	0	24	0	
Mr. W. Reardon.	Dec. do.	39	0	30	0	
Mr. T. Rencontre.....	July do.	36	0			
Mr. F. J. Rodericks.....	Nov. do.	45	0			
Mr. J. R. Rodrigues.	June do.	39	0			
Mr. J. Ross.	Sept. do.	28	0	35	0	
Mr. R. Sampson.....	Nov. do.	54	0			
Mr. G. M. Satoor.....	June 1857.	54	0			
Mr. A. T. Scott.	Nov. 1856.	33	0			
Mr. G. Scriven.....	Oct. do.	36	0			
Mr. C. C. Shutie.	Nov. do.	33	0			
Lieut. S. Simpson..	Aug. do.	27	0	136	0	
Mr. C. S. Smith.....	Sept. do.	30	0			
Mr. H. W. Smith.	Aug. do.	36	0			
Mr. Jos. Smith.....	Dec. do.	27	0			
Mr. P. Staunton.....	Aug. do.	225	0			
Mr. J. Tachoomenon.....	Dec. do.	36	0			
Mr. J. Thorpe.....	July do.	36	0			
Mr. R. Upshon.....	Nov. do.	36	0	60	0	
Mr. J. D. Vincent.....	Nov. do.	27	0			
Mr. J. Wakefield.....	Aug. do.	30	0			
Mr. E. T. Walter.....	Aug. do.	39	0			
Mr. T. G. Ward.....	Sept. do.	39	0			
Mr. W. J. W. Waters.....	Sept. do.	33	0			
Revd. P. Webber	June do.	36	0			
Mr. G. Wells	Dec. do.	36	0			
Mr. S. Westcott	May 1857.	36	0	12	0	
Serjt. Major D. Wheeler	June 1856.	33	0	6	0	
Mr. G. G. White.....	Nov. do.	33	0			
Mr. Peter Wight.....	Aug. do.	42	0			
T. Wilkins Esq..... ...	Nov. do.	36	0			
Mr. J. Willick	Sept. do.	36	0			
Mr. T. H. Willix.....	Aug. do.	54	0			
Mr. James Wilson	Dec. do.	36	0	64	0	
Mr. J. Zillhardt, (Junior)....	Sept. do.	18	0			
FIFTH CLASS.						
Conductor J. Andrews	Oct. do.	22	0	44	0	
Mr. A. Barren	Nov. do.	36	0			
Carried over..	.. .. ..	30,332	0	11,056	8	

SUBSCRIBERS.	Date to which subscription was paid up on 31st Dec. 1856.	Amount paid in 1856 in Widows' Branch.		Children's Branch.		Remarks.
		Rs.	A.	Rs.	A.	
Brought forward..	.. .. ..	30,332	0	11,056	8	
Mr. J. Bayley	Aug. 1856.	24	0	96	0	
Conductor B. Beaumont . ..	Oct. do.	14	0			
W. Bertie Esq.....	Dec. do.	24	0			
Mr. W. H. Blanche	Aug. do.	26	0			
Mr. J. Bond.....	Aug. do	22	0	11	0	
Mr. J. Brock	Dec. do.	24	0			
Mr. P. Brown	Nov. do	24	0			
Mr. W. G. Browne.....	Aug. do.	22	0			
Mr. J. P. Cabral..... ...	Aug. do.	24	0			
Mr. P. Chamarett	Dec do.	24	0			
Mr. A. H. Clarke..... ..	in W.B. Sept. do	24	0	39	0	
	in C.B. Aug. do					
Mr. G. W. Clarke	July do.	22	0			
Mr. J. Cranston	Oct. do.	24	0			
Mr. P. N. Cuffley	Nov. do.	124	0			
Serjt. Major W. Davies.....	Dec. do	24	0	27	0	
Mr. F. J. Dawes	Dec. do.	24	0	12	0	
Mr. J. Dinger	Oct. do.	24	0			
Mr. T. H. Dinger	Sept. do.	130	0			
Mr. J. Doyle.....	July do.	16	0			
Mr. J. D'Penning	Dec. do.	24	0			
Mr. J. J. D'Rozario	Sept. do.	26	0			
Mr. J. M. D'Rozario	Sept. do.	26	0			
Mr. P. D'Silva.....	July do.	33	0			
Mr. G. Etridge	Aug. do.	16	0			
Mr. J. P. Fernandez	April 1857.	54	0			
Mr. S. Fernandez	Sept. 1856.	24	0			
Mr. V. Fernandez	Sept. do.	26	0			
Mr. John Francis	Feb. 1857.	24	0			
Mr. B. Frank	Sept. 1856.	27	0			
Mr. J. Fritchly	Aug. do.	0	0	.....		Paid in last year.
Mr. F. D. Gager	Nov. do.	24	0			
Mr. J. M. Gibson	Aug. do.	22	0			
Mr. S. Gomes	July do.	33	0			
Mr. J. M. Good	July do.	24	0			
Mr. T. G. Graham	Sept. do.	30	0			
Serjt. Major P. Greany	Jan. 1857.	22	0	156	0	
Mr. Charles Hands	Sept. 1856.	24	0			
Hr. J. Hayes	Dec. do.	26	0			
Mr. J. Hetherington	Mar. 1857.	36	0			
Serjt. Major W. Herlihy	Sept. 1856.	170	0			
Mr. J. A. Hillier.....	Nov. do.	24	0			
Mr. T. W. Howell	Aug. do.	24	0			
Mr. J. Huffton..... ...	Nov. do.	24	0			
Mr. A. Jansen	July do.	27	0			
Mr. T. W. Johnson.....	Sept. do.	20	0			
Mr. C. W. Kemp.....	Dec. do.	34	0			
Mr. G. E. Klyne	Nov. do.	115	0	17	0	
Mr. B. Lafond.....	July do.	24	0			
Qr. Mr. Serjt. R. S. Matthews.	Sept. do.	22	0	33	0	
Mr. D. McGregor.....	Nov. do.	24	0			
Mr. D. McIntyre.....	July do.	20	0			
Carried over..	.. .. ..	32,021	0	11,447	8	

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		Rs.	A.	Rs.	A.	
Brought forward..	.. ..	32,021	0	11,447	8	
Mr. J. E. Meyers	Dec 1856.	24	0			
Mr. T. Misquita.....	Dec. do.	24	0			
Qr. Mr. Serjt. C. H. Moore.	in W. B. Oct. do / in C. B. Sept. do	24	0	43	0	
Mr. J. Morris	Sept. do.	24	0	12	0	
Mr. E. Morton.....	Sept. do.	24	0	60	0	
Mr. J. T. Morton	Nov. do.	72	0			
Mr. C. D'R. Nery	Sept. do.	27	0			
Mr. N. Page.....	Dec. do.	30	0			
Mr. P. M. Pedroza	in W. B. Dec. do / in C. B Jan. 57	14	0	13	0	
Mr. F. P. Pereira	Sept. 1856.	26	0			Recently joined.
Mr. P. N. Pires	.....	.....		.....		
Mr. G. L. Platel.....	Aug. do.	24	0			
Mr. M. A. Platel	Sept. do.	23	0			
Mr. P. J. Price	Oct. do.	126	0			
Mr. St. J. P. Rieley	Oct. do.	24	0			
Mr. J. B. Ross.....	Aug. do.	36	0			
Mr. J. H. Schmidt.....	Dec. do.	39	0			
Mr. T. Scott.....	Oct. do.	26	0			
Mr. A. P. Shreenivassa	July do.	24	0			
Mr. F. Snow.....	Oct. do.	20	0			
Revd. A. Taylor	Sept. do.	20	0			
Mr. C. T. Taylor..	Nov. do.	32	0			
Mr. J. Temasfield	July do.	22	0			
Mr. C. Theobald	Nov. do.	24	0			
Mr. H. Theobald.....	Aug. do.	22	0			
Mr. P. Tims.....	Sept. do.	24	0			
Mr. W. W. Waldegrave	July do.	24	0			
Mr. J. Walker	Oct do.	24	0			
Mr. W. Ward	in W. B. Nov. 57 / in C. B. Oct. do	52	0	29	0	
Mr. B. Wilkins	Aug. 1856.	20	0			
Mr. J. Wilkins	Aug. do.	22	0	22	0	
Mr. M. C. Wilmot	Nov. do.	24	0			
Serjt. Major W. R. Wilson ..	July do.	146	0			
Mr. J. Woolf.....	Nov. do.	26	0			
SIXTH CLASS.						
Mr. C. Ambrose....	July do.	12	0			
Anben David Pillay	Oct. do.	11	0	11	8	
Mr. J. Begent	Sept. do.	5	0			
Mr. R. M. Brookes	Dec. do.	13	0			
Mr. C. Burton.....	Aug. do.	10	0			
Mr. J. R. Christinson	April 1857.	12	0			
Staff Serjt. A. Cochrane.....	March do.	16	0			
Mr. J. W. Coxe..	Aug. 1856.	11	0	16	8	
Mr. Geo. Cross	Sept. do.	13	0			
Mr. S. Davis.....	Oct. do.	14	0			
S. Dewasoodamany Pillay ...	June 1857.	12	0			
Mr J. D'Costa	July 1856.	12	0			
Carried over..	.. .. ..	33,275	0	11,654	8	

SUBSCRIBERS.	Date to which subscription was paid up on 31st Jan. 1856.	Amount paid in 1856 in Widows' Branch.		Amount paid in 1856 in Children's Branch.		Remarks.
		Rs.	A.	Rs.	A.	
Brought forward..	.. .. ..	33,275	0	11,654	8	
Mr. F. M. D'Monte	Aug. 1856.	13	8			
Mr. F. M. D'Netto	July do.	10	0			
Mr. E. D'Rozario	July do.	16	8			
Mr. P. D'Rozario	Sept. do.	13	0			
Mr. J. C. D'Silva	Nov. do.	13	0			
Mr. L. D'Silva	Aug. do.	12	0			
Mr. R. D'Sylva	Sept. do.	19	8			
Mr. C. R. Dunhill	Nov. do.	12	0	12	0	
Mr. J. Fitzpatrick	Oct. do.	10	0	22	8	
Mr J. Fletcher	Oct. do.	12	0			
Mr. R. C. Fransz	Nov. do.	12	0			
Mr. M. George.....	Aug. do.	13	0			
Mr. J. H Gerard	Sept. do.	13	0			
Mr. G. F. Gonsalves	Sept. do.	13	0			
Mr. R. Hankins	July do.	11	0	42	0	
Mr. P. Harris	Jan. 1857.	2	0	13	0	
Mr. J. B. Henriquez	Jan. do.	72	0			
Mr. R. Hosie	Oct. 1856.	13	0			
Mr. A. Humphreys.....	Oct. do.	11	0			
Rev. A. Johnson.....	July do.	11	0			
Mr. D. Keess	.....	.....		.....		Recently joined.
Mr. G LaBouchardiere.....	July do.	12	0	90	0	
Mr. G. J. Lafond	July do.	11	0	99	0	
Mr. C. Lafrenais	Sept. do.	13	0			
Mr. A Lamorendiere	Sept. do.	11	0			
Mr. W. Long.	Oct. do.	12	0			
Mr. Luxa.....	Aug. do.	15	0	26	0	
Mr. J. Moses.....	March 1857.	66	0			
N. Mulieyappah Pillay.....	Oct. 1856.	15	0			
Mr. J. F. Martin.	Dec. do.	14	0	34	0	
Mr. P. A. Martin.....	Dec. do.	12	0			
Mr. M. Matthews.....	Nov. do.	12	0	24	0	
Drum Major T. McCarthy.....	June do.	12	0			
Store Serjt. D. McClosky.....	Sept. do.	12	0	48	0	
Mr J. McIntyre.....	Sept. do.	13	0			
Mr. G. Morton,.....	Dec. do.	12	0			
Conor. J. O B. O'Brien....	in W. B March 57	13	0	142	8	
Rev. H. O'Sullivan.....	in C. B. May do.					Paid in last year.
Mr. F. B. Pedroza.....	Dec. 1856.	.....		.....		
Mr. D. Peters.....	Nov. do.	12	0			
Mr. E. Peters	Feby. 1857.	66	0			
Mr J. B. Pharoah.....	Dec. 1856.	12	0			
P. Poonoo Chetty.....	Sept. do.	10	0			
P. Poushpanaden,.....	Aug. do.	11	0			
Mr. J Reger	Oct. do.	11	0			
Mr. W. Robertson.....	July do.	12	0			
T. Royaloo Reddy.....	Nov. do.	15	0			
P. Sawmy Moodelly.....	Sept. do.	12	0			
Mr. G. Sawyer.....	Dec. do.	13	0			
T. Selvaroyen Pillay.....	Sept. do.	19	8			
Mr. D. Serrao.	Oct. do.	15	0			
	Sept. do.	13	0			
Carried over..	.. ..	34,054	0	12,207	8	

LIST OF SUBSCRIBERS.

SUBSCRIBERS.	Date to which subscription was paid up on 31st Jan. 1856.	Amount paid in 1856 in Widows' Branch.	Amount paid in 1856 in Children's Branch.	Remarks.
		Rs. A.	Rs. A.	
Brought forward..	.. .. ..	34,054 0	12,207 8	
D. Shaw, Esq.	July 1856.	10 0	60 0	
Mr. R. Sherwood..	June do.	12 0		
Mr. J. Smith	Oct. do.	12 0		
Soorkanadum Iyah Pillay	Dec. do.	14 0		
Mr. J. B. Stephens	Nov. do.	12 0	18 0	
Thattoovam Pillay.	Aug. do.	63 0		
Mr. W. Thomas.	Nov. do.	14 0		
Mr. J. Tulloch	Nov. do.	12 0		
Mr. J. White..	Oct. do.	11 0		
Revd. H. Wilkinson	in W.B. Dec. do	8 0	72 0	
Mr. J. Wylie	in C.B. Sept. do.			
Mr. James Wynne	Nov. do.	12 0		
Mr. A. F. Zscherpel	Sept. do.	16 8	15 0	
	Oct. do.	1 8	156 0	
UNMARRIED LIST.				
Mr. T. W. Barboza	Sept. do.	13 0		
Mr. S. A. Bartels	Sept. do.	21 0		
R. P. Campbell, Esq.	Nov. do.	18 0		
Mr. G. S. Casmier.	Nov. do.	19 8	46 0	
Captain J. Castor	July do.	10 0		
P. M. Dalzell, Esq.	in W.B. Aug. do	80 0	180 0	
Mr. B. D'Rozario	in C.B. June do.			
Mr. J. E. D'Rozario	Sep. do.	13 0		
Mr. A. J. D'Souza	Sep. do.	13 0		
Mr. H. C. Fowler	Aug. do.	12 0		
Mr. C. W. A. Gaudoin	.....	.....	.....	Recently joined.
Mr. J. Green	July do.	30 0	120 0	
Mr. J. Hales.	in W B Jan. 1857	17 0	39 0	
Mr. W. F. Hyter.	in C B Dec 1856.			
Mr. W. J. Jansen	Aug. do.	12 0		
Store Serjt. G. C. Lynn	Sep. do.	24 0	36 0	
Mr. J. A. Moore	July do.	19 0		
Mr. T. Murray	Sep. do.	14 0		
T. Orme, Esq.	Dec. do.	360 0		
Mr. C. J. Pitt	in W.B Nov. do.	22 8	4 0	
Mr. V. V. Pereira	in C.B Nov 1855			Withdrawn in C. B.
Mr. H. G. Raynard	July 1856.	50 0		
Mr. H. T. Richardson	Sep. do.	29 0		
Mr. P. Q. Robertson	July do.	24 0		
Mr. F. Ross	Nov. do.	18 0		
Mr. S. J. Sairs	Aug. do.	9 0	90 0	
Mr. T. E. Scriven	July do.	11 0		
Mr. J. Spencer	July do.	18 0		
Mr. J. Thoy	Nov. do.	14 0		
Mr. R. P. Wheeler	Nov. do.	12 0		
Mr. J. Whitely	Aug. do.	12 0	9 0	Struck off in C. B. being in arrears from 1st Oct. 1855
	Oct. do.	11 0	132 0	
	Nov. do.	13 0		
	Oct. do.	34 8	42 0	
Carried over..	.. .. ..	35,205 8	13,226 8	

SUBSCRIBERS.	Date to which subscription was paid up on 31st Dec. 1856.	Amount paid in 1856 in Widows' Branch.	Amount paid in 1856 in Children's Branch.	Remarks.
		Rs. A.	Rs. A.	
Brought forward..		35,205 8	13,226 8	
Contributions received from Subscribers who have died, withdrawn, or been struck off.				
Mr. T. Adamson.	Nov. 1855.	3 0		
Mr. W. R. Brunette	Nov. do.	20 0		
Mr. T. D'Rozario	June 1856.	15 0		
Mr. C. R. Jacobsz	May do.	9 0		
[redacted]	April do.	5 0		
Mr. M. D. O'Silva.	Aug. do.	84 0		
Mr. A. H. Rodrigues	March do.	14 0		
Mr. C. R. Rodrigues	June do.	10 0		
Mr. H. Shortt	June do.	12 0		
Mr. J. H. Shunker.	June do.	27 0	27 8	
Dy. Asst. Comy. E. Stephenson.	June do.	80 0		
Mr. Joseph Taylor	Oct. do.	10 0		
Mr. J. Vanderwart	Oct. do.	0 0	60 0	Paid up in W. B. to Sept. 1864 on 30th Jan. 1855.
Mr. J. Viney	Dec. do.	12 0		
Totals..		35,506 8	13,314 0	
Grand Total in both Branches..	.....	.....	48,820 8	

LIST OF SUBSCRIBERS

OF THE

MADRAS WIDOWS' AND ORPHANS' FUND,

WHO HAVE CONTRIBUTED TO THE

CARSTAIRS TESTIMONIAL.

	Amount Paid.
Mr. C. Ady	Rs. 50
„ J. Bayley	„ 10
„ J. W. Boalth	„ 11
„ H. W. Branson	„ 10
„ G. Burby	„ 3
„ R. Carr	„ 10
„ T. A. Chamier	„ 10
„ J. Clark	„ 10
„ J. D'Rozario	„ 7
„ J. Dumphy	„ 5
„ J. Fletcher	„ 55
„ H. A. French	„ 20
„ J. W. Gantz	„ 10
„ T. G. Graham	„ 2
„ W. Grant	„ 30
„ J. Hall	„ 20
„ T. F. Harris	„ 4
„ T. Hedger	„ 8
„ W. T. Huntly	„ 10
„ C. A. Johnston	„ 10
„ G. Lewis	„ 5
„ J. A. Marjoribanks	„ 7
„ J. Maskell	„ 30
„ F. Mason	„ 6
„ W. Miller	„ 25
„ T. Misquita	„ 2
„ T. Murray	„ 20
„ R. W. Norfor	„ 100
„ G. Norton	„ 5
Rev. W. Porter	„ 20
Mr. G. Scriven	„ 10
„ G. Vanderwart	„ 5
„ E. T. Walter	„ 5
Total..	535

Received in 1856.

Mr. H. Cuffley	Rs. 10
„ J. G. Ferrand	„ 10
„ J Green	„ 2
„ P. M. Pedroza	„ 3
Lieut. S. Simpson	„ 7
Mr. W. Sinclair	„ 12
Total..	44

Contributions from Gentlemen unconnected with the Fund.

Mr. C. Baillie	Rs. 5
„ J. Bigwood	„ 15
„ J. Broomhall	„ 10
„ J. Diurstedt	„ 10
Mr. J. W. Gantz	Rs. 10
„ J. G. Garrett	„ 10
„ E. Gordon	„ 100
„ J. Higginbotham	„ 10
„ C. M. Kistnamah Chetty	„ 5
„ M. McDowel	„ 100
„ W. Oakes	„ 10
„ P. Parthasarathy Naidoo	„ 5
„ G. Scriven	„ 10
„ W. C. Shaw	„ 30
„ P. Somasundrum	„ 10
„ C. Soobroy Chetty	„ 4
„ W. T. Starkenburgh	„ 10
„ G. K. Thomson	„ 30
„ R. Thomso	„ 20
„ R. W. Thorpe	„ 10
Total...	414
Grand Total..	993

Gentlemen who have subscribed, but have not yet paid their contributions; omitting deceased subscribers from whom nothing has been received.

Mr. T. Adamson	Rs. 15
„ N. Arconachellum Chetty	„ 2
„ A. Bonjour	„ 10
„ A. Boswell	„ 50
„ T. G. Clarke	„ 50
„ J. H. Court	„ 10
„ T. D'Silva	„ 10
„ G. Edwards	„ 5
„ G. W. Flynn	„ 15
„ J. Fonseca	„ 15
Revd. J. Guest	„ 10
Mr. H. O'Hara	„ 5
„ R. C Hart	„ 10
„ J. Howell	„ 20
„ G. E. Johnston	„ 100
„ W. Joyes	„ 10
„ J. Law	„ 10
„ T. Ragava Chetty	„ 10
„ D. Shaw	„ 25
„ R. Stephenson	„ 1000
„ S. Teagoroy Chetty	„ 10
„ W. Thompson	„ 10
„ G. Williams	„ 25
„ T. Williamson	„ 100
„ J. H. P. Wilson	„ 25
„ J. M. Wilson	„ 100
Total..	1,652

Account Current of Carstairs Testimonial Subscriptions.

Receipts.	Rs.	A.	P.
By Cash received from subscriptions as per statement on the preceding page	993	0	0
Total Rupees..	993	0	0

Disbursements.	Rs.	A.	P.
To Printing Circular Notices	2	4	0
„ Printing Receipts	3	0	0
„ Collecting Peon's wages for two months	10	0	0
„ Contingencies on account of lighting, &c.	4	3	6
To Cash invested in the 5 per Cent. loan,* viz.			
Principal Rs. 700	0	0	
Premium at half per cent 3	8	0	
Interest due 5	7	1	
	708	15	1
	728	6	7
Balance in hand..	264	9	5
Total Rupees..	993	0	0

E. E.

W. GRANT.

* *The Bond No.* 11,968 *of* 1854-55 *for* 700 *Rs. is in deposit with Messrs. Williamson and Co., Treasurers to the C. T. Committee, and interest is due thereon from* 30*th September* 1855.

APPENDIX.

Rules

OF THE

MADRAS WIDOWS' AND ORPHANS' FUND.

1. That this Fund shall be designated the

MADRAS WIDOWS' AND ORPHANS' FUND.

2. That the object of this Fund shall be to afford relief to the widows and legitimate children of Subscribers, and that it be divided into two branches, namely, a Widows' Branch, and a Children's Branch.

3. That the accounts of the two Branches of the Fund, shall be kept separate and distinct.

4. That Christians, not exceeding the age of 55 years, shall be eligible for admission as Subscribers.

5. That applicants for admission to the Fund, exceeding the age of 45 and under 50 years, shall pay a premium equal to 25 per cent. of the donation of the class into which they may enter, additional to all other payments required by the Fund; and applicants, exceeding the age of 50 and under 55 years, shall pay a premium of 50 per cent. as above.

6. That all applications for admission into the Fund shall be accompanied by a medical certificate of health and a declaration, of the forms laid down in the Appendix.

WIDOWS' BRANCH.

7. *First.*—That Subscribers to this Branch shall pay a donation as entrance money, equal to twenty-four months' Subscription of their class in four years, and a monthly Subscription at the rate affixed to that class; and for such payment, their Widows shall be entitled to pensions not exceeding six times the rate of Subscription received on their account subject to the conditions hereinafter provided.

Clause Second.—That pensions shall be payable monthly, quarterly, or half yearly, according to the option of the recipients.

8. That Subscribers to this Branch shall be divided into six classes, and pay a monthly Subscription at the following rates:

First Class.....	10	Rupees	per mensem.
Second do.....	7	do.	do.
Third do.	5	do.	do.
Fourth do.....	3	do.	do.
Fifth do.....	2	do.	do.
Sixth do.....	1	do.	do.

9. That Subscribers, omitting to pay the instalments of their Donation or monthly Subscription of their class for six consecutive months, shall cease to be Members of this Branch, and no return of Subscription or Donation shall be made in such cases.

10. That the instalment of Donation and Subscription of each month shall be due and payable during that month.

11. That the Directors shall be at liberty to decline any application for admission, or removal to a higher class, in this Branch, without assigning any reason.

12. That Widows shall not receive any pension from the Fund unless it has actually received on their account as follows, additional to all other special payments required by regulation:

First Class.....	600	Rupees.
Second do.....	420	do.
Third do.....	300	do.
Fourth do.....	180	do.
Fifth do.....	120	do.
Sixth do.....	60	do.

and in the event of the death of Subscribers before completing the above sums, according to their respective classes, all payments made by them shall be forfeited to the Fund. In cases where the above payment is made in one sum on admission, it shall include the full donation of the class, the monthly Subscription being payable from the date of admission.

13. That Widows shall not receive their full amount of pension, unless the Fund has received on their account as follows:

First Class.....	2,000	Rupees.
Second do.....	1,400	do.
Third do.....	1,000	do.
Fourth do.....	600	do.
Fifth do.....	400	do.
Sixth do.....	200	do.

and in the event of Subscribers dying previously to their paying the full amount of the above sums according to the classes to which they may belong, a deduction from the Widows' pension of one-sixth of the amount shall be made until the full sum of the class be completed.

14. That the pension of the Widow of a deceased Subscriber shall cease on her re-marriage; nor shall she, during coverture, be entitled to any benefit from the Fund: but, on again becoming a Widow, she will be re-admitted to her former pension. If her second Husband was also a Subscriber to the Fund, she will be entitled to the larger of the two pensions that may have been secured for her, and to no more.

15. That the Widow of a Subscriber to this Fund shall be excluded from its benefits, if she be unlawfully cohabiting with any person.

16. That Subscribers to this branch may remove from one class to another; if to a lower, their families in case of death shall receive the pension of that class; but if to a higher, such applicants shall be required to forward a medical certificate of health and declaration in the forms laid down in the Appendix, and the Directors shall be at liberty to refuse such application without assigning any reason.

17. That in the case of a Subscriber in this Branch removing, under the provisions of the preceding Rule, from a higher to a lower class, all payments made by him in the higher class shall be taken into account, in the event of death, in computing the sums fixed by Rules 12 and 13 to entitle his family to benefit from the Fund; but the Subscriber himself shall derive no other advantage from his previous payments, the Subscription of the lower class being payable monthly during his connexion with the Fund. The donation to be regulated agreeably to Rule 7; that is, a Subscriber, on removing to a lower class, shall complete the amount of donation fixed for that class, if his previous payments under that head shall fall short of that amount, but if they exceed that sum, no return shall be made, the excess of donation being carried to account, as above provided for, in the case of Subscription.

18. That Subscribers, who have not completed the amount fixed by Rule 12, to entitle their Wives to the benefits of the Fund, shall be at liberty at any time, on the production of a fresh medical certificate of health and declaration, to pay up the difference required to complete the said amount, but on the express condition, that such Subscribers shall not derive any personal advantage from so doing; the subscription of the class to which they shall belong being payable monthly as heretofore, during their connexion with the Fund.

19. That on a Subscriber removing from a lower to a higher class, his Widow shall not be entitled to the benefits of the higher class, unless such Subscriber shall have paid the difference of donation between it and the lower class, and in addition, either a bonus equal to two years' subscription of the higher class,—or shall have belonged to the higher class for a period of two full years from his removal to it; but in the event of death before the expiration of this period, his

Widow shall receive the benefits of the lower class, if the conditions of Rule 12 in such case, shall have been fulfilled.

20. That Subscribers, who have completed the amount fixed by Rule 12, shall be at liberty to pay up in advance the amount fixed by Rule 13, to entitle the families to the full benefits of the Fund.

21. That on the death of the wife of a Subscriber during his life time, such Subscriber shall have the option of removing to the list of unmarried Subscribers during the time he may continue a Widower, and in the event of his re-marriage, he shall be only required to pay the full Subscription of the class to which he may belong at the time in the unmarried list, provided the full donation of the class shall have been previously paid.

22. That all persons in Military, Medical and Maritime employ, applying for admission into this Fund, shall, from the 1st March 1848, be required to pay the following premium, additional to all other payments required by the Fund; namely.

First Class.....	120	Rupees.
Second do.....	84	do.
Third do.....	60	do.
Fourth do.....	36	do.
Fifth do.....	24	do.
Sixth do.....	12	do.

and on the removal of such Subscribers from a lower to a higher class, the same rate of premium shall be paid on the difference of donation between the two classes.

CHILDREN'S BRANCH.

23. That a Children's Branch shall be added to the Fund, for securing to the legitimate offspring of Subscribers* a provision unconnected with that now granted to Widows.

24. That a separate Subscription and Donation shall be paid on the above account on the following conditions:—

25. That for each Child, a Subscription, at the option of the Subscriber, shall be paid to the Fund, at any of the following rates, namely, 4, 8, or 12 Annas, or from 1 to 10 Rupees per month.

26. That a donation equal to twelve months' Subscription be required for each child from every Subscriber to this branch, subject to the provisions of Rules 5 and 22, which donation shall be payable either in one sum on admission, or by twenty-four monthly instalments. In the latter case, the children of such Subscriber shall not be entitled to any benefit from the Fund, unless the full amount of the donation shall have been previously paid.

* It was decided by the Directors in November, 1848, that, under this Rule, Fathers may subscribe for their step-children.

27. Subscribers shall be at liberty to pay up balances of donation as in Rule 18 of the Widow's branch, by submitting an application for that purpose, accompanied by a certificate and declaration of health, of the forms laid down in the Appendix.

28. That on a Subscriber applying to increase his subscription for his children, he shall be required to pay a donation equal to twelve times the difference of subcription, the payment of which amount shall be subject to the same rules and restrictions as are provided for in the two foregoing clauses. All such applications shall be accompanied by the usual certificates of health.

29. That six months' Subscription on account of each child, shall, in all cases, be paid into the Fund, before the full benefit of this branch is enjoyed. In the event of lapse after payment of the full donation required by Rule 26, but before payment of the preceding Subscription is completed, the unpaid portion of the above six months' Subscription, shall in such case, be deducted from the Children's pension.

30. That for the payment provided by Rule 25, every Child shall be entitled to a pension, not exceeding four times the rate of Subscription received on his or her account; which shall be payable monthly, quarterly, or half-yearly, according to the option of the recipients, or their guardians.

31. That the above pension shall be continued to boys, till they are 18 years of age, and to girls till they are 21 years of age; and shall cease in the event of the marriage of the latter within the above specified age.

32. That all applications for admission into this Branch shall be accompanied by a medical certificate and declaration, of the forms laid down in the Appendix.

33. That Rule 32 shall be suspended in cases of Children born after the admission of a Subscriber into the Children's Branch, provided the benefits of the Fund are secured for such Children within twelve months of their birth; otherwise, a medical certificate and declaration shall be necessary.

34. That Subscribers shall be at liberty, on application, to increase or decrease the rate of Subscription payable on account of Children, on the conditions laid down in Rules 16 and 17 of the Widow's Branch.

35. That Subscribers shall be at liberty, on application in the usual manner to secure an extension of their daughter's pensions *for life* or *till marriage* on payment of the following special contribution: viz., when the Father's age does not exceed 40 years a premium of 15 months' pension payable *on entrance*, and when his age exceeds that limit, one month's pension *in addition* for every year above 40; such payments being additional, to all other payments required by the Fund. But no application under this rule shall be entertained unless the daughter's age do not exceed 15 years, which fact shall be liable to proof, by the production of a baptismal certificate, whenever, from the circumstance of the child's name not being on the books of the Fund, or from any other cause, the Directors may consider such a document necessary.

36. That Subscribers, omitting to pay their Subscriptions on account of Children for six consecutive months, shall cease to belong to this Branch, no return of Subscription being made in such cases. The Subscription of each month shall be due and payable during the month.

37. That the Directors shall be at liberty to decline any application for admission into this Branch without assigning any reason.

38. That in the event of the children of deceased Subscribers being deprived of both parents, and having no relation or friend, to act in the capacity of Guardian to them, with respect to the benefit to which such Children are entitled from this Institution, the Directors of this Fund shall act as Guardians to such Children, so long as they continue entitled to assistance from the Fund.

GENERAL RULES.

39. That so long as the contributions required by the Fund shall continue to be paid, be it by the party subscribing or any other, the interest of the parties registered upon the books of the Fund shall be maintained.

40. That the pensions payable to Widows and Children shall be regulated in manner following, commencing from the 1st March, 1841; The income of the Fund, derived from Donations and Subscriptions, shall be divided into twenty-five equal shares; one twenty-fifth share of the same with the whole of the interest on the funded property, shall be equally divided amongst the incumbents on the Fund, provided that the sum so to be divided shall in no case produce a higher rate of pension than six times the rate of Subscription paid on this account in the Widows' Branch, and four times in the Children's Branch. Every following year, an additional twenty-fifth share of the above income, shall be added to the divisible Fund, to the end of twenty-five years from the above date, when the whole of the Donations and Subscriptions, together with the interest on the Capital, shall be equally divided among the incumbents, as above provided for. In case of any surplus remaining from the divisible Fund, the same shall form a separate Appropriation Fund, from which all deficiencies (should any occur in the divisible Fund) shall be made good. All surplus receipts over and above the shares transferred to the divisible Fund shall form the permanent capital of the Institution.

41. That unmarried Subscribers to the Fund shall pay only half the rate of the regulated Subscription, provided that this payment is not less than one Rupee per month, and without any Donation.

42. That a Subscriber withdrawing from the Fund in the Widows' or Children's Branch, forfeits all claim to its benefits, as also the amount of his Donation and Subscription which he may have paid up to the period of his secession.

43. That in the event of its being satisfactorily proved to the Directors of the Fund, that from causes beyond the control of the parties concerned, Marriage or Baptismal Certificates are not procurable, in that case, it shall be sufficient for the

Widow to forward, in lieu of a Marriage Certificate, a declaration upon oath made before a Magistrate, of her having been lawfully married to the deceased Subscriber, accompanied by a decleration from two respectable persons certifying to the above fact, or declaring that to their knowledge, the parties concerned were received and acknowledged as a man and wife by the public; and in lieu of a Baptismal Certificate, a declaration upon oath, as to the ages of the respective Children then alive.

44. That all applications for the benefits of the Fund, by Widows and Orphans shall be accompained by Marriage and Baptismal Certificates and satisfactory proof of the casualty.

45. That half-yearly certificates, of the form laid down in the Appendix, of the existence of Widows and Orphans receiving benefit from the Fund shall be furnished, attested by two respectable persons, in January and July of each year.

46. *Clause First.*—That new Rules shall be adopted in manner following:—All proposals for the adoption of a new rule, or the amendment or abolition of any existing rule, and all propositions involving a permanent monthly expenditure of more than 20 Rupees to the Fund, shall, in the first instance, be laid before a half-yearly General Meeting of the Subscribers with the arguments in support thereof, when the same shall be received and referred for the consideration of the Directors; whose report thereon, together with a draft of the Rules, shall then be printed and circulated to the Subscribers both at the Presidency and in the Mofussil: and the adoption or rejection of the said rules, shall be determined by a majority of the votes, in writing received from them, within *three* months from the date of the Circular.

Clause Second.—That all questions unconnected with the framing of Regulations, or not involving a permanent monthly expenditure of more than 20 Rupees to the Fund, may be decided at the usual half-yearly Meetings by a majority of the Subscribers present. But notice of any motion intended to be brought forward by a Subscriber, under this clause, shall be given to the Directors, at least fifteen days prior to the date of the Meeting; and if seven of the Directors be opposed to the passing of the said motion, and the Meeting do not reject it, the same shall be referred for the decision of the Subscribers at large under the provisions of clause first of this Rule:

47. That Subscribers, or Claimants on the Fund, appealing against the decision of the Directors to that of the Subscribers at large upon any subject, not specifically defined by existing Rules, such appeal, if approved of by four Directors, shall be referred and decided in the manner prescribed in the preceding Rule. Any further agitation of the question by them, by Law, or otherwise, shall be deemed an absolute forfeiture of all claim on the Fund.

48. That all income derived from this Fund is declared to be unalienable, and any attempt to alienate such income shall be deemed a forfeiture of all future benefits from the Fund. Also, any attempt on the part of a Subscriber, or claimant on the Fund, to mislead the Directors in their decision connected with the

business of the Institution, by false statements or fictitious documents, such Subscriber shall cease to be a Member of the Fund, and such claimant shall forfeit all his or her benefits.

49. That in order to prevent litigation respecting the disposition of this Fund, all applicants be required to subscribe to the existing rules, and to conform and submit to the decision of the Directors, or a majority of the Subscribers, when appealed to.

50. That all property belonging to the Fund be invested in Government Securities, in the names of three Subscribers, as Trustees of the funded property of the Institution.

51. That the business of the Fund be managed by a direction consisting of Treasurer and Secretary, and eleven Members, three of whom shall go out of office by rotation annually, and who shall not be eligible for re-election till the following year. The offices of Treasurer and Secretary to be united in the same person.

52. That the Directors have authority to make such arrangements and By-laws for the management of the Fund, as may from time to time be necessary, provided that such arrangements, or by-laws, do not in any way affect the established Rules; to hold quarterly meetings, or oftener if necessary, for the transaction of business, and that four of their number form a quorum.

53. That the Directors furnish an annual report and statement of accounts, to be submitted at a general meeting of Subscribers in each year,

54. That half-yearly meetings of the Subscribers to the Fund be held in January and July of each year, of which due notice shall be given by advertisement, and the quorum necessary to constitute such meetings shall not be less than twenty of the resident Subscribers at Madras.

55. That, except in the cases provided for by clause first of Rule 46, Subscribers residing at Madras shall be disqualified to vote by proxy, but those residing at any outstation shall be competent to do so, provided such proxy is a resident Subscriber, and is notified to the Secretary at least three days before the meeting takes place.

56. That upon a requisition to the Secretary signed by twelve Subscribers, calling for a general meeting of Subscribers, the cause of which being particularly explained, such meeting shall accordingly be convened, with the previous knowledge of the Directors, within ten days from the date of its receipt.

57. That the accounts, correspondence, and proceedings relative to the Fund, be at all times open to the inspection of Subscribers.

58. That in cases of incumbents on the Fund, resident in Europe, or elsewhere than in India, it shall be necessary, in order to entitle such parties to draw their pension, to furnish half-yearly in January and July of each year, a certificate of existence signed by the Clergyman or Minister of the Parish, or other competent authority, whose signature shall be duly authenticated by a Notary Public.

BY-LAWS.

1. That every application for admission as a Subscriber to the Fund shall contain, in addition to the age of the applicant, the age and name of his wife, the date of marriage, and the nature of his profession.

2. That all applications for admission made by Government Pensioners, shall be accompanied by a copy of the pension Certificate duly authenticated.

3. That Subscriptions shall not be received for any month, when those of months preceding it are in arrears.

4. That the Bill Collectors of the Fund shall not attend on any Subscriber oftener than twice in each month.

5. That remarried Widows, having claims on the Fund, shall, in the months of January and July of each year, report the place of their residence to the Secretary.

6. Subscribers withdrawing from the Fund, either in the Widows' or Children's Branch, or discontinuing their subscription for any child in the latter, in consequence of its death, attainment of the prescribed age, or other cause, shall report the same to the Secretary *in writing;* and shall pay up their dues, on account of the nominee, to the *end* of the month, in which such notice of withdrawal or discontinuance may be given.

7. That the following arrangements for the care and custody of the property belonging to the Fund, shall have effect from 1st March, 1855.

Clause First.—That an account current be opened with Messrs. ARBUTHNOT AND Co. in the name of the "Directors of the Madras Widows' and Orphans' Fund," and that the collections of the fund be lodged *weekly* in their hands, viz., on each Saturday.

Clause Second.—That an abstract be prepared at the beginning of each month of the disbursements likely to be incurred therein on account of office establishment, pensions and contingent charges; and that the amount of the same be drawn in one sum by a cheque signed by the Secretary, and countersigned by two, out of three, Directors to be appointed, in rotation for that purpose. In case of urgent necessity, a second cheque may be drawn, but not more.

Clause Third.—That no cheque shall be deemed valid unless countersigned as aforesaid.

Clause Fourth.—That Messrs. ARBUTHNOT AND Co. be empowered to invest in Government Securities on behalf of the "Trustees of the Madras Widows' and Orphans' Fund for the time being," such sums as may remain in their hands from the collections of the preceding month, after paying the amount of the monthly abstract, and to retain the said Bonds or Securities in deposit, on behalf of the *Directors* of the Fund. That they shall also be empowered by the Trustees to draw the interest accruing half-yearly, upon all Bonds or Securities that may be

deposited with them, and to invest the same in the manner aforesaid, charging the following rates of commission upon all transactions, namely.

On receiving charge of Government Securities or Bank Shares,....	*Nil.*
On realizing interest and dividends, and paying them to order, or crediting the amount to the current account of the Directors,....	¼ per cent.
On buying or selling Government Securities and Bank Stock, or subscribing to an open Government Loan,.....	¼ "
On the return of Government Securities and Certificates of Bank Stock, on the principal sum,.....	¼ "
On transferring Bonds, when a change of Trustees takes place,....	*Nil.*

Clause Fifth.—That an account be obtained by the Secretary from Messrs. ARBUTHNOT AND Co., at the end of each quarter, of the receipts and disbursements of the same, for the purpose of being laid before the next Quarterly Meeting of the Directors.

Clause Sixth.—That on all points connected with the above arrangements, the decision of a majority of the Directors shall be, as in other cases, the decision and act of the whole.

8. That the amount contributed by each Subscriber in the Widows' or Children's Branch during the previous year, together with the date to which such contribution may have been paid up, be published annually in the printed reports.

9. That, at the half-yearly meeting appointed for July in each year, two Auditors be chosen, not being Directors of the Fund, for the purpose of examining and reporting upon, the accounts of the year. It will be the duty of the Secretary to lay before the Auditors, as soon after the close of the year as may be practicable, a statement of receipts and disbursements, together with the books and papers appertaining to that period, which shall then be compared and verified, the books not being detained for this purpose longer than fifteen days. The Auditors shall also examine and report upon the Public Securities belonging to the Fund.

10. That with the view of keeping the financial officers of Government informed of the names of the office bearers of this Institution, a copy of the annual report be forwarded to the Accountant General and Sub-Treasurer as soon as it is printed, attested with the signature of the Secretary; and that every change occurring amongst the Trustees be immediately notified to them by a letter.

TABLE OF DONATION AND SUBSCRIPTION.

WIDOWS' BRANCH.

Class.	Donation. Amount of each class.	Donation. In what period payable.	Donation. Amount of monthly instalments.	Subscription. Per mensem.
	Rupees.		Rs. As.	Rupees.
1st Class, ..	240	48 Months.	5 0	10
2nd do. ..	168	do.	3 8	7
3rd do. ..	120	do.	2 8	5
4th do. ..	72	do.	1 8	3
5th do. ..	48	do.	1 0	2
6th do. ..	24	do.	0 8	1

The Donation may be paid at once, or by monthly instalments within the specified period, at the option of the Subscriber.

CHILDREN'S BRANCH.

Donation.—Equal to twelve months' subscription payable on entrance, or by 24 monthly instalments, and subject to Rules 5 and 22.

Subscription.—Any sum from four Annas to ten Rupees per mensem for each Child.

FORMS OF APPLICATION.

No. 1.

Form of Application for Admission to the Widows' Branch.

TO THE SECRETARY TO THE

MADRAS WIDOWS' AND ORPHANS' FUND.

SIR,

I request you will submit this application to the Directors of the Madras Widows' and Orphans' Fund, that I may be admitted as a ——class ———— *(married or unmarried as the case may be)* Subscriber of the Widows' Branch of that Institution.

With reference to the conditions of Rule 12, it is my intention to discharge the amount therein referred to in one payment on admission, or (*as the case may be*) by monthly payments under Rules 7 and 8.

I hereby promise and engage to submit to and abide by the Regulations of the Fund.

The required medical certificate of health and declaration are enclosed, and I beg to add that my present age is years and months, that of my wife (*name*) years and months, the date of our marriage , and that I am a (*nature of profession to be stated*).

(Place and Date.) I am, Sir,

Your obedient Servant,

A. B.

No. 2.

Form of Application for Admission to the Children's Branch.

SIR,

I request you will submit this application to the Directors of the Madras Widows' and Orphans' Fund, that I may be admitted as a Subscriber to the Children's Branch of that Institution, and annexed are the names, dates of birth, and proposed rates of Subscription, for my Children.

I hereby promise and engage to submit to and abide by the Regulations of the Fund.

The required medical certificate of health and declaration are enclosed, and I beg to add that my present age does not exceed———years and ——— months,

Andrew D. Born 15th Aug. 1836, Subscription Rs. 2 per month.
Cecilia D. „ 18th Nov. 1837, „ 1 do.
Emily D. „ 15th Jan. 1840, „ As. 8 do.

(Place and Date.)

I am, Sir,
Your obedient Servant,
C. D.

No. 3.

Form of the Medical Certificate of Health.

Mr. ——— having presented himself to me for medical examination, I have minutely enquired into all matters respecting his health, constitution, and general habits, and I do hereby certify that to the best of my knowledge and belief, he is, at this date, free from any dangerous malady whatever, that he possesses an unimpaired and healthy constitution, and that from my acquaintance with him for the last ——— years, I consider his life to be good and eligible for assurance.

(Place and Date.) (Signed)

Declaration to be signed by the Applicant.

I ——————— do hereby declare that according to the best of my knowledge and belief, I am in good health, and have never suffered from fits, or any organic disease, whereby my constitution has been seriously impaired; that I have fully and faithfully answered all such questions as have been put to me by the abovenamed
relative to my habits, constitution, and general state of health, without wilful concealment of any kind. And I hereby agree, that if any wilfully false averment be contained in this declaration, or if any of the facts required to be set forth in my application, be intentionally mis-stated, all monies which shall have been paid by me to the Fund, prior to such discovery, shall be forfeited, and my claims on it be absolutely null and void.

(Signed)

(Place and Date.)

No. 4.

Form of Application to be made by a Widow entitled to the benefits of the Fund.

SIR,

I beg to state, for the information of the Directors of the Madras Widows' and Orphans' Fund, that my late husband G. H., a third class Subscriber of the Fund, on its Widow's Branch died on the ——————— and I request that the necessary steps may be taken for the payment of the allowance from the Fund to which I may be entitled.

The prescribed documents (*a Marriage and a Burial Certificate*) to establish my claim on the Fund are herewith transmitted.

I am, &c.,
M. H.

(Place and Date.)

No. 5.

Form of Application to be made on behalf of Orphan Children entitled to the benefits of the Fund.

SIR,

I beg to state for the information of the Directors of the Madras Widows' and Orphans' Fund, that the late E. W., a Subscriber of the Fund on its Children's branch, died on the———and that he has left the following children who are entitled to the benefits of the Fund. The required baptismal certificates are transmitted, and I request that the necessary steps may be adopted for the payment of the pension due to them.

I am, &c.,
C. W., *Widow of the late* E. W., or
G. M., *Guardian of the above Children.*

(Place and Date.)

No. 6.

Form of Half-yearly Certificates to be furnished by Widows and Orphans, incumbents on the Fund.

FOR A WIDOW.

I do hereby solemnly declare, that I am the Widow of the late G. M. who was a third class Subscriber of the Madras Widows' and Orphans' Fund on the Widows' Branch at the time of his death, and that I am still in a state of widowhood.

(Place and Date.) E. M., *Widow of the late* G. M.

We do hereby certify that to the best of our knowledge and belief the above statement is correct.

A. C.
J. F.

(Place and Date.)

FOR ORPHANS.

I do hereby solemnly declare, that the undermentioned legitimate Orphan Children of the late R. P., who was a Subscriber of the Madras Widows' and Orphans' Fund, on the Children's Branch, at the time of his death, are alive at this date, viz. :

A. P. born on the
D. P. do.

(Place and Date.)

M. P., *Widow of late* R. P. or
G. H., *Guardian of the above Children.*

We do hereby certify that to the best of our knowledge and belief the above statement is correct.

R. S.
T. M.

(Place and Date.)

No. 7.

Form of Receipt to be furnished by Widows entitled to Pension.

Place and Date.

Received from the Treasurer of the Madras Widows' and Orphans' Fund, the sum of Rupees , being the amount of Pension due to me as the Widow of the late D. E., late third class Subscriber of the Fund, on its Widows' Branch, for the quarter ending ——.

E. F.
Widow of the late D. E.

Rupees

No. 8.

Form of Receipt to be furnished when Orphan Children are entitled to Pension.

Place and Date.

Received from the Treasurer of the Madras Widows' and Orphans' Fund, the sum of Rupees , being the amount of Pension due to the undermentioned Orphan Children of the late C. D., late a Subscriber of the Fund, on its Children's Branch, for the quarter ending ——.

A. D., born on the	Rs.	00	0	0
E. D. do.		00	0	0
G. D. do.		00	0	0
	Rupees	000	0	0

M. D., *Widow of the late* C. D., or
P. T., *Guardian of the above Children.*

REPORT ON THE STATE AND PROSPECTS OF THE MADRAS WIDOWS' AND ORPHANS' FUND, BY MR. W. GRANT.

MADRAS, 19*th January* 1857.

TO THE DIRECTORS

of the Madras Widows' and Orphans' Fund.

GENTLEMEN,

In accordance with your resolution passed at a special meeting held on the 8th August 1856, I have the honor to submit for your consideration, and that of the subscribers at large, the results of a valuation of the assets and liabilities of the Fund recently completed by me. I regret that owing to the want of sufficient leisure, I have not been able to bring this investigation to a close at an earlier date.

2. It is necessary to premise that the basis of the present enquiry rests on the Tables of Mortality constructed about two years ago for the Apothecaries' Fund at Madras, from the data afforded by the experience of that Society. These data appear to accord very nearly with those of the Widows' Fund; for, taking the average number of subscribers which passed through each year, and comparing them with the number of

deaths that have occurred in the same period, we find as follows.

Year.	No. of Subscribers.	No. of Deaths.	Per-centage.
1850	 389	 7	.... 1·8
1851	 407	 7	.... 1·7
1852	 430	 7	.... 1·7
1853	 459	 12	.... 2·6
1854	 479	 14	.... 2·9
1855	 492	 13	.... 2·7
1856	 510	 6	.... 1·2
		7	14·6
			2·1

giving an average mortality of 2·1 per cent. which corresponds to the rate entered opposite to age 42 in the Table for males; an age which agrees very nearly with the mean age of the subscribers of the Widows' Fund.

3. Another circumstance to be noticed in the above Tables, is, that the mortality among the females is supposed to be greater than that among the males. This is contrary to the deductions of English Actuaries, whose range of observation embraces the vital statistics of many parts of Continental Europe; but it has been unquestionably found to be the case among the parties connected with the Apothecaries' Fund, and in the absence of more authentic data, has been adopted for the Widows' Fund also. The effect of this assumption is obviously *to reduce* the amount of risk on account of *survivorship* annuities, and consequently to lessen the amount of subscription payable on their account; and hence it will be seen, that the Tables I have taken as my guide afford every advantage to the subscribers of the Fund. Male life in India is considered nearly as good as that in England as indicated by

the Northampton table, and female life is regarded as the more precarious of the two, so that the deductions as regards pecuniary liabilities obtained from these arguments must be in every way favorable to the subscribers. To obviate a reference to the report in question, a comparison of the mortality assumed with that allowed for other similar Institutions, is subjoined for the information of the Directors.

Age.	Madras. Apothecaries' Fund.		Madras Military and Medical Funds.		Madras Civil Fund.		Bombay Civil Fund.		Bengal Civil & Uncovenanted Service Funds.		Northampton Table.	
	Mortality per cent.	Expectation of life.	Mortality per cent.	Expectation of life.	Mortality per cent.	Expectation of life.	Mortality per cent.	Expectation of life.	Mortality per cent.	Expectation of life.	Mortality per cent.	Expectation of life.
20	0·62	33·6	3·14	23·5	1·18	,,	2·53	29·3	1·10	,,	1·40	33·4
25	1·51	30·1	3·46	22.3	1·54	,,	2·51	28·0	1·53	,,	1·58	30·9
30	1·52	27·3	3·76	21·3	1·69	,,	2·51	26·4	1·67	,,	1·71	28·3
35	1·52	24·3	3·90	20·3	1·87	,,	2·50	24·7	1·88	,,	1·87	25·7
40	1·83	21·1	3 95	19·3	2·16	,,	2·54	22·7	2·24	,,	2·09	23·1
45	2·50	18·2	3·99	18·1	2·69	,,	2·52	20·5	3·01	,,	2·40	20·5
50	3·02	15·5	4·09	16·6	2·61	,,	2·83	18·0	3·61	,,	2·84	18·0
55	4·00	12·9	4·24	15 0	2·56	,,	3·35	15·6	4·33	,,	3·35	15·6
60	5·62	10·6	4·46	13.1	3·06	,,	4·02	13·2	5·16	,,	4·02	13.2

4. No particular observation seems to be required in regard to the table adopted for children, which is deduced from those constructed by Mr. Neison for the Civil Fund and by Mr. Griffith Davies for the Military Fund. The other tables made use of are obtained by arithmetical calculations founded upon the above tables of mortality, combined with a rate of interest of 4 per cent. per annum; and for their explanation I would beg reference to paras. 35—64 and paras 111—122 of the accompanying printed report, which is submitted as an appendix to the present paper.

5. In regard to the table for widows, it will be seen that the re-marriages to which they are subject have been fully al-

lowed for. Thus, the casualties for the age of 15, are stated as $6\frac{1}{2}$ per cent. in the year, while on reference to Table 2, it will be found that the *mortality* is only about $2\frac{1}{4}$; so that the additional $4\frac{1}{4}$ per cent. represents the *re-marriages* that are likely to take place among them in that year.

6. I have deemed it necessary to make these explanatory observations upon the above Tables, because upon their accuracy depends that of the whole valuation; and they form the only quarter from which the correctness of an Actuary's deductions can be assailed. They also tend to show what credit is due to the important conclusions that have to be brought under review in the subsequent portions of this report.

7. The valuation of an Institution like that under consideration is made on the general principle that a merchant would adopt in ascertaining the state of his affairs at any particular moment, viz. by comparing his assets with his liabilities. If the former be greater than the latter, or at least equal to them, he would pronounce himself safe; if they be less, he would take alarm, and bestir himself, with the view of bringing about the desired equilibrium. It is precisely in this manner that we have to proceed in a valuation; only, instead of having to deal with articles and goods whose prices are readily known, we have to determine the liabilities to which a Fund is subject, and the assets to which it is entitled, by arithmetical operations, certainly tedious, but whose accuracy has been testified to, and firmly established by the experience of ages.

8. The liabilities of the Madras Widows' and Orphans' Fund are these,

1st. The absolute pensions payable to widows and children.

2nd. The contingent pensions due to re-married widows, on future widowhood.

3rd. The contingent pensions due to the wives and children of existing subscribers; and

4th. The expenses of management.

9. The assets are

1st. The capital in hand on any particular date.

2nd. The balance of cash in hand on that date.

3rd. The subscriptions payable by husbands and fathers; the former during marriage, and the latter during their continuance with their children till the latter attain the prescribed ages of 18 or 21.

4th. The subscriptions paid by bachelor members.

5th. The contributions which lapse to the Fund by the voluntary withdrawal of subscribers, or by their being struck off under rule 9; and

6th. The outstanding subscriptions due to the Fund.

10. There are some items in the above list, the present values of which do not admit of exact computation, but good approximations may be made to them. Thus the expenses and contingent charges of management, are variable every year, but assuming the average of the last five years as a correct standard, it will be found that they amount to about 150 Rupees per mensem, representing a capital of 45,000 Rupees. at 4 per cent. interest. On the other hand, the income derived from the contributions in the unmarried list, and that lapsing from the withdrawal or default of subscribers, are equally indeterminate; the first may, however, be assumed at 50 Rupees per mensem, representing a capital of 15,000 Rupees, and the second at about 35 Rupees denoting a capital of 10,500 Rupees. The outstanding subscriptions will be estimated at more than their value by considering them due for *two* months, on an average, by the *whole* body of subscribers, making their amount thus, about 4,564 Rupees in

the Widows' Branch, and 2,040 Rupees in the Children's Branch. In apportioning the other items above referred to between the two branches of the Fund, the same ratio will be observed as has been adopted in regard to the division of contingent charges, in the progress statements annually published in the printed reports.

11. In order to exhibit the manner in which the value of an absolute pension payable yearly is reduced to any particular date, let us suppose, for example, a widow of the age of 60, receiving a pension of 60 Rupees per mensem, or 720 Rupees per annum. Now, by the operation of compound interest, at 4 per cent. per annum,

		Rs.
Rs. 720 due one year hence is now worth	$720 \times .9615385$	$= 692.308$
2 years hence.....	$720 \times .9245562$	$= 665.680$
3 years hence.....	$720 \times .8889964$	$= 640.077$
&c.	&c.	
30 years hence.....	$720 \times .3083187$	$= 221.989$

The sum of all these, equal to 12,450¼ Rupees, would be the present value of the pension, were it a *certain* payment continued for 30 years; but as it is dependent upon the life of the pensioner, its value becomes diminished in proportion to the risk attending that life. Now, referring to the law of mortality for *widows*, we find that of 3975 females living in widowhood at the age of 60, 3739 will attain to the age of 61; 3509 to the age of 62, and so on; and 5 to the age of 90, the extreme limit of human life, according to the Tables. Hence, it is obvious that of 795 widows of the age of 60, one is supposed to attain the age of 90. Now, it is not permitted to human knowledge to determine which of the widows will live to this age, and no reason exists for preferring one life to another; therefore an equal probability may be assigned to each, i. e. the expectation that each widow has of living to

90, may be represented by the fraction $\frac{1}{795}$, or its equivalent $\frac{5}{3975}$; and in the same way, the probability that an individual of a given age has of living to any other age, is represented by dividing the number living at the *advanced* age by that at the *present* age. Proceeding upon this principle, we find that the pension payable to a widow of 60, due

		Rs.
1 year hence is now worth	$692.308 \times \frac{3739}{3975}$	$= 651.423$
2 years hence	$665.680 \times \frac{3509}{3975}$	$= 587.612$
3 years hence	$640.077 \times \frac{3282}{3975}$	$= 528.586$
&c.	&c.	
30 years hence	$221.929 \times \frac{5}{3975}$	$= 0.30111$

The sum of all these will be equal to 5371¼ Rupees, the required value of the given pension. Dividing this number by 720, we obtain 7·460 as the number of years' purchase, which a pension to a widow of 60 is equal to. In this manner, Table 7 contains, in column 4, the values of pensions for all other ages payable yearly; and when the pensions are payable *quarterly* or *monthly*, their values evidently become enhanced, on account of the gain in interest upon all the instalments paid *before* the end of each year, as shown in the final columns of most of the annuity tables.

12. The calculation of joint annuities, which are useful in determining the present values of subscriptions, or other payments, made during the co-existence of *two* or *more* lives, as husband and wife, father and child, &c. is effected on the same principle as that already explained in the preceding para. but instead of multiplying the discounted values of the annual amount by the probability of *one* life's surviving, it is multiplied by that of the *other* also. Thus, the present value of a subscription of 10 Rupees per mensem, or 120 Rupees

per annum paid by a man and his wife aged 40 and 35 years respectively would be worth for the first year $120 \times \cdot 9615385 \times \frac{7419}{7551} \times \frac{93009}{95006} = 110{\cdot}91$ Rupees, and so on for every successive year to the end of the older life, when the joint existence of the two must evidently terminate.

13. In the case of *survivorship* annuities, which are useful in determining the present values of *contingent* pensions to wives or children, the discounted sums are multiplied by the probability of one life's surviving, and by that of the others dying within the first year, the second year, &c. *after* the present ages; the calculation being continued to the end of the older of the given lives, or to the limit otherwise assigned to either. Hence, it will be obvious that throughout the Tables, the effect produced by the action of interest is closely interwoven in all the calculations.

14. It may be necessary to explain here that what is termed *probability* in the foregoing remarks, does not denote a mere *chance* whether an event is likely to happen or not, but the reasonable expectation there is of its happening. Thus, if we know from previous experience, that in a body of 100 persons of the age of 42, two die in the first year, we say that the probability of any particular individual dying in that year is $\frac{2}{100}$. So far as that particular individual is concerned, this may be a mere chance, but in regard to the whole body, it may be viewed as a *certainty*, because we know from the laws of nature that what has happened in any given conjunction of circumstances will again happen under the same circumstances; and hence, the doctrine of probability is nothing more than a branch of that general system of averages which we adopt in the every day proceedings of our lives.

15. The liabilities and assets of the Fund, valued in accordance with the foregoing principles, are given in the ap-

pendix in detail for every Subscriber and Incumbent. They may be summarized as follows:—

1. LIABILITIES.

Widows' Branch.

		Rs.
1. Present value of absolute pensions to 67 widows		2,24,474
2. Present value of contingent pensions to 13 re-married widows		14,956
3. Present value of contingent pensions to wives of subscribers, viz.,		
1st class	Rs. 207,689	
2nd class	„ 36,386	
3rd class	„ 1,13,311	
4th class	„ 87,567	
5th class	„ 38,228	
6th class	„ 18,208	5,01,089
		7,40,519
4. Present value of expenses of management		30,000
	Total	7,70,519

Children's Branch.

1. Present value of absolute pensions to 40 sons	Rs. 24,801	
2. Do. to 45 daughters	„ 24,256	
3. Do. of contingent pensions to 233 sons	„ 19,365	
4. Do. of do. to 237 daughters	„ 30,545	
	98,967	
5. Do. of expenses of management	„ 15,000	
	Total	1,13,967

making a grand total of Rupees 8,84,486 as the amount of liabilities in both branches.

3. ASSETS.

		Rs.
Widows' Branch.		
1. Capital on hand on 1st January 1856		4,06,731
2. Balance of cash in hand		6,034
3. Present value of subscriptions in		
1st class	Rs. 88,885	
2nd class	„ 17,477	
3rd class	„ 53,512	
4th class	„ 39,216	
5th class	„ 20,352	
6th class	„ 8,941	2,28,383
4. Outstanding subscriptions on 1st January 1856 (see para 10)		4,564
		6,45,712
5. Present value of contributions by bachelors and widows		15,000
6. Do. of do. by subscribers withdrawn or struck off		7,000
	Total..	6,67,712
Children's Branch		
1. Capital on hand 1st January 1856		1,21,751
2. Present value of subscriptions for sons	„ 36,560	
3. Do. for daughters	„ 36,322	
4. Outstanding subscriptions on 1st January 1856	„ 2,040	
		1,99,673
5. Present value of contributions by subscribers withdrawn or struck off		3,500
	Total..	2,03,173

making a total of Rupees 870,885 as the amount of assets in both branches.

16. A comparison of the assets with the liabilities shows that the former is less than the latter by Rs. 13,601. This bears a very small ratio to the total amount of liabilities, being about $1\frac{1}{2}$ per cent of the same, and may be easily made up by increasing the subscriptions payable in both branches by about 5 per cent, or $\frac{1}{20}$ of the present rates; or decreasing the prospective pensions by $2\frac{1}{2}$ per cent. or $\frac{1}{40}$ of their present amounts.

17. Viewing, therefore, the Fund in both branches as forming but one Institution, we have reason to congratulate ourselves upon the above result; but looking at it as composed of two separate and distinct institutions, the following aspect is presented for our consideration.

Widows' Branch.

Liabilities	Rs. 7,70,519
Assets	„ 6,67,712
Balance against Assets	Rs. 1,02,807

Children's Branch.

Liabilities	Rs. 1,13,967
Assets	„ 2,03,103
Surplus of Assets	Rs. 89,206

18. When the Fund was established in 1834, it was proposed to grant to the children of deceased subscribers, if they were motherless, or became so *before* the attainment of the prescribed ages, the pensions that their mothers would have been entitled to, if alive. This rule was carried into effect in the case of some children who, soon after, became incumbents on the Fund; but it was found in 1841, that the Institution was unable to sustain this additional liability. A Children's Branch was therefore added to it "for securing to the legitimate offspring of subscribers, a pension unconnected with that

granted to widows," but the stability of the new branch being untested, it was further provided "that the accounts of the two branches should be kept separate and distinct." (Rule 3). In the year 1852, doubts being still entertained as to the sufficiency of the subscriptions, donations were required from all new subscribers, and thus from time to time, endeavours have been made to strengthen that branch under the impression that it was the weaker of the two. The above investigation, however, shows that it is by far the stronger, and that, in fact, it is able to discharge the whole of its present liabilities, both absolute and contingent, without requiring any future subscription from its Members, its accumulated capital alone being sufficient for that purpose. This view of the condition of the two branches of the Fund will doubtless be received with hesitation by many subscribers, but a little reflection of the circumstances attending both will show that it is just. The pension granted in the Widows' Branch is *six* times the amount of subscription, while in the Children's Branch it is only *four* times as much; the pension in the Widows' Branch can cease only by the death of the widow, or her re-marriage, which after a certain age, or in the event of her having children, is an extremely doubtful contingency, whilst in the Children's Branch, the pension of a girl ceases not only by her marriage, or death, but by her attainment of the age of 21, which, except in the case of young children, is always a near event. There is a probability, especially under Rule 21, that every subscriber will leave a widow on the Fund, whereas in most cases children attain the age of 18 or 21 within the lifetime of their father, and are thus finally separated from the Institution. These circumstances clearly show that the risk on account of children is extremely slight, and that therefore a much smaller amount of subscription than that levied in the Widows' Branch will be sufficient to compensate for it.

19. As regards the large amount by which the assets fall short of the liabilities in the Widows' Branch, it may not be uninteresting to consider the circumstances in the past history of the Fund, which afford evidence of the reality of its existence, taking for granted that the rates of subscription in that branch were originally calculated on sound principles. If we go back to the commencement of the Institution, we shall find that the rule which then existed for giving to orphans, the pensions which their deceased mothers were entitled to, was in itself injurious to its resources. One example will suffice to illustrate the truth of this remark. The late Miss J. A. Miller came on the Fund on the 11th September 1841, from which date to 26th May 1856, she drew 9,450 Rs. Now, had this pension been undrawn and improved at interest, it would have made an addition of Rs. 12,000 to the present capital of the Fund. There were also the children of the late Mr. Mead who drew pensions under similar circumstances, and *to this day*, we have incumbents who came under the *old* regulations, and are in receipt of handsome allowances from the Widows' Branch. It is not too much therefore to say that from the above cause alone, this branch has parted with a sum of 15,000 Rupees.

20. The second point I shall notice as having operated detrimentally to the Fund, is the allowing widowers to return to the married list under Rule 21, without reiquring from them, the premium directed in Rule 12, for *new* subscribers. Two attempts have been made by the Directors to obtain the rescission of this enactment; but they have proved unsuccessful. At page 17 of the 17th Report of the Fund, the Directors made the following pertinent observations on the above Rule in their address to the Subscribers. "In all Assurance Societies, constituted as the Madras Widows' Fund is, and where the expected benefit is so much greater than the sum actually contributed to secure it, a principal

source of income to the Society, is the lapse of many of those benefits by the premature death of the parties for whom they are intended. In other words, the Fund hopes to be enabled to pay to the widow of every subscriber, a monthly pension equal to six times the amount of his monthly subscription, from resources, one of which, (and a very important one) is the contribution of those subscribers who do not leave incumbents on the Fund. Such being the case, a moment's reflection will convince you, that by permitting a subscriber to remain in connection with it as a widower, in order that a *subsequent* wife may enjoy the benefit of the payments made for the *deceased* one, the Fund cuts off one of its most important resources, and does itself very serious injury, even to the endangering of its permanency."

21. The number of widowers who returned to the married list under Rule 21, from the year 1850, is as follows,

1850	7
1851	3
1852	7
1853	7
1854	8
1855	2
1856	8
Total..	42

giving an average of 6 widowers for each year. Assuming that this number is equally distributed over all the classes, the loss to the Fund arising from this source may be estimated at Rupees 1,680 per annum, which, supposing the rule to have been in operation only since 1841, or for 15 years, would give a total loss of Rupees 33,600 inclusive of interest at 4 per cent. The advantageous position of widowers as contrasted with that of other subscribers, was pointed out in my report

of 1st October 1849, from which the following may be extracted. "The ordinary subscriber pays his full subscription during the entire period of his connection with the Fund, but the widower enjoys a suspension of half of it while he remains unmarried ; the former is likely to leave an old widow at the time of his death, the latter may, for aught we know to the contrary, leave the youngest widow on the list. The widow of the one is likely to hang on the Fund, but for a moderate time, the widow of the other, being in all probability younger, has the prospect of a longer life. An ordinary subscriber must pay an additional premium, if he joins the Fund after the age of 45, the other may be the oldest of the subscribers, and yet must be exempted from such payment. The former must produce a certificate of health before he joins, and may be refused, but the widower may marry on his death bed, and yet the Fund must admit him and support his widow. These are some of the evils resulting from the connection of widowers on their present footing ; and it is not too much to say that not only has much injury already resulted to the Fund from this cause, but that its permanent well-being will be seriously endangered by its continuance hereafter."

22. The third point I shall advert to is the reduction of interest from 5 to 4 per cent., which took place under the orders of the Government of India in 1854, and from which cause, a loss of upwards of 3,000 Rupees has been annually inflicted on the Fund. In 22 years, this yearly deficit will, of itself, amount to a lac of Rupees and add to the present insufficiency of the assets : and not only has the income been thus reduced, but the capital has been greatly depreciated by its conversion into Bonds of the 4 per cent. loan, which are always subject to a discount, so that should the exigencies of the Fund ever require the sale of any portion of the vested property, it will realize a sum far below the original outlay.

Hence, it behoves the subscribers seriously to consider the means of repairing this loss before it increases to such a magnitude as to cause derangement in the pecuniary transactions of the Society.

23. The small premium levied from subscribers exceeding the age of 45, the absence of compensation for great disparities of age between husband and wife, and the want of stringency in the medical certificates formerly required, are also circumstances that have exercised an injurious influence on the monetary condition of the Fund. It is therefore, obvious that supposing its rates of subscription had been originally correctly calculated, the unfavorable elements that I have described, must have considerably exhausted its income, and prevented that accumulation of capital which was necessary to provide against the contingencies of a future period.

24. I have thus, I trust, shown by means of plain and simple arguments, that the condition of the Children's Branch must be better than that of the widows', and that the latter must have deteriorated in the course of time from what it originally was, by the operation of causes the effects of which were not perceived when they began, and are now felt only when they have reached a magnitude too great to be overlooked. The power of such reasoning, however, can go no further, and it is only by the aid of arithmetical calculations that we can estimate exactly the amount of deterioration caused in the one branch, or the superiority of condition enjoyed by the other, as we have already done.

25. It may be proper to explain here that what is termed a *deficit of assets* in valuations like the one under consideration, does not necessarily imply future insolvency, or ruin, any more than the sickness of an individual is a certain indication of approaching death. It is to be viewed rather as a warning that the present income is insufficient, and as affording a measure of that insufficiency; and our duty in such circumstances, is seriously to consider, and apply the proper remedy. When we reflect that almost every institution in India, and even in England, has had its affairs investigated and corrected from time to time, surely we have no right to expect that the Madras Widow's Fund, whose constitution is now the same as it was when it came out of the hands of its projector should form an exception, although the admirable closeness with which its rates of subscription and other particulars have been determined by him will ever redound to the honor and credit of his name.

26. In considering the measures which ought to be adopted, the first which naturally suggests itself to us is the transfer of the surplus in the Children's Branch to the Widows' Branch; this would at once extinguish the deficit now existing in the assets of the latter, and render it necessary to provide only against *future* deterioration. But to this step, there exist the following objections—

27. *First.*—The subscribers to the two branches of the Fund are not identical, those in the Widows' Branch numbering about 520, and those in the Children's Branch 156, or less than one-third of the former. The surplus has arisen from the excess of contributions paid by the *few*, while the deficiency is the result of inadequate payments made by the *many*; hence, by allowing the proposed transfer, we shall be paying on behalf of those who have not contributed a single pice towards the creation of the surplus, and placing them on an equality with those who have largely aided in it: in other words, we shall be paying money which belongs to the 156 subscribers to others who have no right to it—a proceeding, which is manifestly indefensible.

28. *Secondly.*—The pensions in the Children's Branch 'll be placed in the same uncertainty as those in the Widows'

Branch It is obvious from the present valuation that the annuities to children are perfectly secure, but by uniting the two branches in the manner supposed, they will become subject to the same eventuations. This appears hardly fair towards the children.

29. *Thirdly.*—By appropriating the surplus as above stated, we shall be prevented from extending the benefits in the Children's Branch in a way which appears perfectly feasible. From Table 21 of the printed report herewith submitted, it appears that the present value of a contingent pension of 20 Rupees per mensem to a daughter one year old is $1{\cdot}513 \times 240 = 363$ Rupees, to which, if 20 Rupees more per mensem be added on account of orphanage, the present value will be increased by $0{\cdot}309 \times 240 = 74$ Rupees, making an aggregate of Rupees 437. Let 60 Rupees be deducted from this as donation payable under Rule 26; then the remainder, Rupees 377, being divided by $9{\cdot}653 \times 12$, or $115{\cdot}836$, gives $3\frac{1}{4}$ Rupees as the monthly subscription payable by the father to secure a reversionary pension of 20 Rupees to the daughter in the event of *his own* death, and of 40 Rupees per mensem in the event of her becoming an *orphan, i. e.* being deprived of *both* parents previous to her attaining the age of 21. This being compared with our present rates of subscription, shows, that without claiming any additional payment whatever from members, the Fund is now in a position to *double* the pensions to orphan children. I am further of opinion, though I must speak under correction on this point (not having the necessary Tables,) that it is capable also of extending the pensions to *all daughters* till marriage, or death, without requiring more than a very trifling addition to the present subscription. If such be the case, I would enquire whether we shall be justified in depriving the children of these prospects, by the transfer of a

capital accumulated by the contribution of their fathers, to a branch of the Fund with which they are not connected?

30. *Lastly.*—The regulations of the Fund require that the accounts of the two branches shall be kept *separate* and *distinct*; and in accordance with this rule, the receipts and disbursements of the two branches, the registers of subscribers and incumbents, and all other particulars connected with them have been invariably kept separate and distinct from each other. Hence it appears obvious that a transfer of capital like that supposed would militate against one of the fundamental principles of the Society.

31. It now remains to consider the measures which ought to be adopted under present circumstances. The first I would recommend is the alteration of Rule 5, so as to make the premium payable on the admission of a Subscriber, or on his removal from a lower to a higher class, depend to a great extent upon the disparity of age between himself and his wife. At present no distinction is made in this respect, in consequence of which, a man with a wife 30 years younger than himself, is admitted on the same terms as another having a wife of his own age, and thus no inducement is held out to the younger members of the community to join. I am sorry that it is not in my power at present to submit a scale of rates, but if the proposition be generally approved of by the subscribers, I shall be happy to do so on a future day. In determining such a scale, considerable attention must be paid to the distribution of the sums among the several ages so as to make them as light as is consistent with the safety of the Fund at the higher ages, and at the same time, low enough to offer every inducement to young persons to become members of the Society. In the prosecution of this task, some assistance may be derived from the following Table, showing the number of persons, out of every hundred, who

have subscribed to the Fund at each age from 20 to 54, according to the experience of the last sixteen years.

Age.	Per-centage of admissions.	Age.	Per-centage of admissions.	Age.	Per-centage of admissions.	Age.	Per-centage of admissions.
20	0·89	29	7·16	38	2·33	47	0·89
21	1·07	30	5·55	39	4·11	48	1·61
22	1·61	31	5·55	40	2·68	49	2·33
23	1·97	32	3·76	41	2·32	50	1·07
24	3·04	33	6·98	42	2·68	51	0·36
25	3·94	34	2·32	43	2·86	52	0·72
26	3·22	35	3·76	44	1·07	53	0·36
27	6.26	36	5·01	45	2·33	54	0·89
28	4·47	37	3·40	46	1·43	55	0·00

32. The next measure, I would propose, is the levy from all present subscribers, the difference between the sums actually paid by them under Rule 12, and those which they would have had to pay, had the scale referred to in the preceding para. been in force at the time of their admission, together with interest at 4 per cent. per annum from that date to the present. To this demand, no subscriber can reasonably object, because he is called upon to make good only the deficiency of his own subscription, and not that of the payments of others.

33. The third step I would advise is the debiting to the Children's Branch, the amount of pensions heretofore paid on account of children from the assets of the Widows' Branch, and the transfer to the incumbent list of the former, those children whose pensions are still borne by the latter. To this recommendation also, it seems to me, no reasonable objection can be advanced.

34. If the above measures prove insufficient to restore the

QUESTION.

A set of married men enter into a society for securing annuities to their widows, in what time will the number of annuitants upon it come to a maximum ?

ANSWER.

" In order to be more clear in answering this question, I will first suppose the society to comprehend in it from its first establishment, *all* the married persons of *all* ages in any town or country, where the number of people continue constantly the same. In this case, the whole collective body of members will be at their greatest age at the time of the establishment of the society : and the number of members, together with the number of widows left every year, will, taking one year with another, admit of no increase or diminution. The number of widows in life together, derived from any given number coming on a society every year, will increase continually, till as many die off as are added every year ; that is, till they come to die off as fast as possible. But they cannot die off as fast as possible, till the whole collective body of widows are at their greatest age : or, till there is among them the greatest number possible of the oldest widows ; and therefore, not till there has been time for an accession to the oldest widows, from the youngest part of the widows that come on annually."

" Let us for the sake of greater precision, divide the whole medium of widows that come on every year, into different classes according to their different ages, and suppose some to be left at 56 years of age, some at 46, some at 36, and some at 26. The widows constantly in life together, derived from the first class, will come to their greatest age, and to a *maximum*, in 30 years, supposing with Mr. DeMoivre, 86 to be the utmost extent of life. The same will happen to the se-

cond class in 40 years, and to the third in 50 years.* But the whole body composed of these classes, will not come to a *maximum* till the same happens to the fourth or youngest class; that is, not till the end of 60 years. After this, the affairs of the society will become *stationary*; and the number of annuitants upon it of all ages will keep always nearly the same."

"Such is the answer to this question, supposing a society to begin with its *complete* number of members, consisting of married persons of all ages, in the same proportion to one another, with the proportions in which they exist in the world.—If it begins with its complete number of members, but at the same time admits none above a particular age: if, for instance, it begins with 200 members all under 50, and afterwards limits itself to this number, and keeps it up by admitting every year, at all ages between 26 and 50, new members as old ones drop off; in this case, the period necessary to bring on the *maximum* of annuitants will be just doubled. For, in the first place, the whole collective body of members will be 60 years in getting to their greatest age, as may easily appear from what has been just said. The annual medium of widows therefore, that will come on the society will increase continually for 60 years; it being evident, that the older any set of married men are, taken one with another, the faster they will leave widows. And after this annual medium is increased to a *maximum*, 60 years more will be necessary to bring to a *maximum*, the number in life together, derived from such a *fixed* annual medium constantly coming on. If such a society is any num-

* In a note at the end of the book, Dr. Price states that if e be any given expectation of life, then $\left(\frac{4e-x}{4e}\right) \times p\ x$ will be the number of persons alive at the end of x years, arising from p persons left annually as widows at the age whose expectation is e, so that the maximum is always $p\ e$.

equilibrium between the assets and liabilities of the Widows' Branch, the next step will be to reduce the pensions to existing incumbents, to such extent, and for such a moderate period as may be requisite to make good the deficiency in the subscription of their deceased husbands, together with interest at the rate of 4 per cent. In my first report on the Widows' Fund, I strongly deprecated the plan of reducing the pensions of actual incumbents, but although the arguments then adduced were good, circumstances have since convinced me that the upholding of such a theory is attended with bad effect, inasmuch as it makes *living* members indifferent to improvement under the persuasion that difficulties arising *after* their own time, would be met and provided for by their successors without detriment to the pensions of their surviving families. A measure like that above suggested, would not only correct this impression, but awaken every subscriber to the responsibilities of his position, and render him anxious to support reforms that will tend to place the annuities of his family beyond the reach of doubt or accident. It must be remembered too, that Rule 40 expressly provides for the reduction of pensions, whenever the divisible fund therein referred to may become insufficient, but it is much better that that step should be taken *now*, when a small reduction will probably suffice, than wait until the divisible fund has become so small as to require an *annual* reduction of pensions to meet the continually increasing liabilities on that account. *(See para. 42.)*

35. The last suggestion I have to offer is the alteration of the connection now subsisting between widowers and the Fund; in other words, the cancelment of Rule 21, and the substitution of the following in its stead, "That on the death of the wife of a subscriber during his lifetime, such subscriber shall have the option of removing to the list of

unmarried subscribers, or of continuing in the married list, but in the event of his remarriage, he shall be required to pay a premium equal to the difference between the amount fixed by Rule 12 for a new subscriber, and the total of the sums contributed by him during his widowerhood, subject to all the conditions specified in the said rule." In support of this proposition, it is only necessary for me to solicit a reference to the arguments mentioned in paras. 20 and 21 of this report.

36. The above suggestions have reference to the Widows' Branch, and are proposed with the view of rectifying its affairs not only as regards the *past*, but also the *future*. In the Children's Branch, I am of opinion that the following improvements may be carried into effect—

1st. The pensions to children may be *doubled* on their being deprived of both parents.

2nd. The annuities to daughters may be extended till marriage, or death. But before passing this into law, it will be advisable to make a valuation, to ascertain its probable effect on the finances of the Children's Branch, and to determine what addition, if any, should be made to the present payments, to secure that boon to all the daughters.

37. Before concluding this report, it may be advisable to make a few observations on certain points which have often been elicited in discussion, but on which it appears very erroneous ideas are entertained. The most important of these is that which relates to the *time* when the greatest number of pensioners will come on the Fund; and, fortunately, this question is so clearly solved in the 7th edition of Dr. Price's treatise on Reversionary payments, &c. (*page* 10) that it is only necessary to quote it.

ber of years in gaining its *maximum* of members, the time necessary to bring on the *maximum* of annuitants will be still further prolonged, and will be equal to twice 60 years with that number of years added. Most of the societies for granting annuities to widows are of this kind: and therefore, supposing them to gain their complete number of members in ten years, and for ever afterwards to preserve it, the number of annuitants upon them will go on increasing for 130 years. It is proper, however, to be remembered, that the increase will be quicker at first, and afterwards slower; and that, within 20 or 30 years of the end of this term, it will be so slow as scarcely to be sensible, though still real."

"All who will bestow due attention on this subject must see these decisions to be just; and a demonstration of them might be given, in a form more strictly mathematical were it necessary."

38. From the above arguments, it seems clear that the number of incumbents on the Widows' Branch, will go on increasing for about a century, supposing the Fund to have already attained its maximum of members, which is certainly not the case. It is further evident that so long as the number of subscribers to the Fund is increasing, or has become stationary, the number of widows will never *decrease*; for, after having attained the maximum, it will become permanent, and will continue so until the married subscribers to the Fund decrease, when it will also begin to grow less and less. To understand this fully, let us consider the population of a city, or country. Here we see that although thousands and thousands die off annually, the total number remains unchanged, and will continue invariable so long as the births remain the same. In like manner, in a smaller population, say, of widows, the same law will prevail, so long as the annual supply of *new* widows remains constant.

39. In Chapter II. of the 1st volume of his treatise, Dr. Price gives an account of various institutions established for the benefit of widows, in England, and on the Continent, which is well worthy of perusal. The constitution of one of them was so much like that of the Widows' Fund, that I cannot help quoting his remarks regarding it. He says "At Bremen, an institution was established in 1760, which promised annuities to widows for a payment on admission of a sum equal to one yearly payment of the annuity purchased, and an annual contribution during marriage of 15 *per cent.* (or a little more than a 7th) of the annuity. The payments are not much more than half the proper compensation for the annuities. The conductors of the scheme have, therefore, been obliged to reduce the annuities 10 *per cent.*, and they will soon be obliged to reduce them much more."

Page 132.

40. In the language of the Widows' Fund, the payments required by the above Society were, a donation of 720 Rs. *on admission*, and a subscription of Rs. 9 per mensem for the 1st class. Yet, in 1788, (twenty-eight years after its establishment) the pensions had to be reduced 10 per cent., and there were apprehensions of a further reduction.

41. A Society for the benefit of widows called the "Laudable Society" was established in London in 1761. The annual subscription was 5 Guineas, and for this, pensions of £ 20, 30, and 40, were granted, provided the husbands had subscribed 3, 7, and 13 years respectively. On these terms, the society went on for 13 years,

Page 72.

but in 1774, in consequence of a petition to Parliament from many of its most respectable members, it reformed its plan; a compensation was required for the difference of age between husband and wife, from all *new* subscribers, and the periods entitling to the higher pen-

Page 97.

sions were modified; but these improvements being found insufficient, the *existing* pensions were in 1788, reduced 35 and 20 per cent., and the *prospective* ones cut down to £10, £20, £30 and £40 according as the husband had subscribed 3, 7, 13 and 20 years. Even these measures proved abortive, for in 1802,

Page 104 note.

Mr. Morgan who edited Dr. Price's treatise writes that in consequence of the depreciation of the public funds, the Society's affairs had become so bad that the next measure would probably be its dissolution, and a division of the remaining capital among the annuitants and surviving members, in proportion to their respective interests in it.

42. About the time that Dr. Price wrote, there were other Societies in London, some of which appear to have had

Page 91.

a rule like our rule 40; regarding these he observes. "It has been said in defence of these Societies that the deficiencies in their plans cannot be of much consequence, because their rules oblige them to preserve a constant equality between their income and expences, by reducing the annuities as there shall be occasion. And from hence it is inferred, that they can never be in any danger of a bankruptcy. But it has appeared, that the time when they will begin to feel deficiencies is so distant, that it will be too late to remedy past errors, without sinking the annuities so much, as to render them inconsiderable and trifling. All that is given too much to *present* annuitants is so much taken away from future annuitants. And if a scheme is very deficient, the first annuitants may, for 30 or 40 years receive so much more than they ought to receive, as to leave little or nothing for any who come after them. Deficient schemes therefore, are attended with particular injustice; and this injustice will be the same, if, instead of *reducing* the annuities, the annual payments should be increased; for all

the difference this can make will be, to cause the injustice to fall on *future contributors*, instead of *future annuitants*."

"But what requires most to be considered here is, that, after either the annuities have been for some time in a state of reduction, or the contributions in a state of increase, it will be seen that these Societies have gone upon wrong plans, and, therefore, they will be deserted and avoided; the consequence of which will prove still greater deficiencies in their annual income, and a more rapid desertion and decline, till a total dissolution and bankruptcy take place. This will be the death of most of the present Societies for providing for widows, if they continue to be encouraged, and do not soon alter their plans: And at that period, the number of *annuitants* will be greater than ever; whose annuities, having no other support than the poor remains of a stock always insufficient, will be soon left, without the possibility of relief, to lament that ignorance and credulity which gave rise to these Societies, and which had so long supported them."

43. I trust that the above extracts from the writings of an author so eminent as Dr. Price is universally acknowledged to be, will convince all parties that many years must yet elapse before the Widows' Fund can arrive at its maximum of liabilities—that the indications of prosperity which it now presents are not to be absolutely relied on, particularly as they are mixed up with those of the Children's Branch—and that the danger of postponing reform is great and imminent. And however much some people may affect to despise calculations founded on the doctrine of life-contingencies, let them remember that when the day of adversity comes, such calculations alone must guide them through their perplexities, and that by *their* determination they will have to stand or fall. Let us not however indulge such sad anticipations. Let us rather hope that, corrected and rectified (as I trust its affairs

will now be,) our beloved Institution may safely ride the surge of time—the proud monument of this age—and the centre of widely extended benefits to future generations.

I have the honor to be,

Gentlemen,

Your most obedient servant,

W. GRANT,

Secy., Madras W. and O. Fund.

SUMMARY OF THE VALUATION OF THE MADRAS WIDOWS' AND ORPHANS' FUND.

I. LIABILITIES.	Rs.	Rs.
Widows' Branch.		
1. Present value of Widow's absolute pensions		
2. Do. of contingent pensions to 13 re-married Widows.....	2,24,474	
3. Do. of contingent pensions to wives of	14,956	
Rs.		
1st class subscribers 2,07,689		
2d class do. .. 36,386		
3d class do. .. 1,13,011		
4th class do. .. 87,567		
5th class do. .. 38,228		
6th class do. .. 18,208		
	5,01,089	
4. Do. of expenses of management	30,000	
		7,70,519
Children's Branch.		
1. Present value of Son's absolute pensions		
2. Do. of Daughters' do.	24,801	
3. Do. of contingent pensions to Sons of living members	24,256	
4. Do. of do. to Daughters of do	19,365	
5. Do. of expenses of management	30,545	
	15,000	
		1,13,967
Total Liabilities..		8,84,486

II. ASSETS.	Rs.	Rs.
Widows' Branch.		
1. Capital in hand on 1st Jan. 1856.	4,06,731	
2. Balance of Cash in hand.....	6,034	
3. Present value of subscriptions in		
1st class.....Rs. 88,885		
2d class..... 17,477		
3rd class..... 53,512		
4th class..... 39,216		
5th class..... 20,352		
6th class..... 8,941		
	2,28,383	
4. Outstanding subscriptions on 1st January 1856, (see para. 10.)..	4,564	
5. Present value of contributions by Widowers	15,000	
6. Do. by subscribers withdrawn or struck off.....	7,000	
		6,67,712
Children's Branch.		
1. Capital in hand on 1st Jan. 1856.	1,21,751	
2. Present value of subscriptions on account of Sons of living members	36,560	
3. Do. for Daughters of do. ..	39,322	
4. Outstanding subscriptions on 1st January 1856, (see para. 10)..	2,040	
5. Present value of contributions by subscribers withdrawn or struck off.....	3,500	
		2,03,173
Total Assets..		8,70,885
Balance against Assets on 1st Jan. 1856..		13,601
Total Rupees..		8,84,486

E. E.

W. GRANT,
Secy. M. W. and O. Fund.

Enclosure no 2.

D 2195/60.

22nd October/60
O Re 1928
pp 358-359

Revenue Dept.

No 1928.

W. Grey Esqre
Secretary to the Government
of India

Sir,

In continuation of my
letter of the 6th instant No 179
I am directed by the Honble
the Governor in Council to
forward for the orders of
the Government of India, a letter fro
the Secretary to the Madras
Widows and Orphans Fund
praying that under the c
cumstances therein represe
the fund may be exempted fro
the payment of the Income tax
under the provisions contain
in Sec. 133 of Act XXXII of 18
2 The case is similar
to those brought to the no
of the Government of Ind

October 1860

W M

my letter above quoted, I
~~miss the intention of Clause~~
~~2 of the Act~~, but on further
consideration this Government
doubt whether ~~such~~ such cases
~~they~~ do in reality
~~all within the terms of~~
~~exemption mentioned in said Clause~~
clause 133 of the Act.
~~They think that~~ Associations
to provide for Members, or for
widows and Children of
Members, do not properly
come within the meaning of
the term "a charity" nor "public"
Can they be styled
object, ~~under these circumstances~~
This Government therefore requests
to be favored with the instruc-
tions of the Supreme Govern
ment on the subject.

Fort St. Geo: 22d October 1840.

Revenue 1860 Departt.
Pro: of Govt for October

No 1928

To The Secretary to the
Govt of India.
Dated 22d October 1860.
From Govt of India &
12 Forwg for Cr 2702.

Forwarding a letter
from the Secretary to the
Madras Widows' & Orphans
Fund praying for the exe-
emption of the fund from
Income Tax.

No 358 & 359.

A Govt of India
Madras Widows & Orphans
Fund to be exempted from
the Income Tax