

**REPORT OF THE DIRECTORS**

**OF THE**

**NEW WIDOWS AND ORPHANS' FUND**

**ON THE WORKING OF THE FUND**

**FOR THE YEAR 1975**

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1. In accordance with Section 16 of the New Widows and Orphans' Pension Act Chapter 27:08 the Directors of the New Widows and Orphans' Fund have the honour to report as follows on the working of the Fund for the year 1975.

**BOARD OF DIRECTORS**

2. By virtue of Section 11(1) of the Widows and Orphans' Pension Act the Accountant General is ex-officio a Director and the Chairman of the Board of Directors of the Fund. The term of office of the other three Directors expired on the 31st May, 1975.

In keeping with the provisions of Section 11(2) of the Widows and Orphans' Pension Act a Ballot was held on Monday, 26th May, 1975 under the New Widows and Orphans' Fund (Directors' Election) Regulations for the election by contributors to the Fund of two persons other than Public Officers to be Directors thereof. The election was declared null and void as less than 25% of the registered contributors voted. In the circumstances the appointment of all the Directors devolved on the Minister and the following were appointed for a term of one year from 1st June, 1975.

The Principal Personnel Officer, Public Service Ministry, or the Officer for the time being performing the duties of the post.

N. E. Semple

J. Hubbard

J. H. Pollydore

**THE NEW WIDOWS AND ORPHANS' PENSION ACT**

The New Widows and Orphans' Pension Act was amended by Act No. 23 of 1975 which made provision for registered pensions and those in the course of payment to be increased by fifteen per cent.

**CURRENT CONTRIBUTORS**

3. The number of contributors at the end of 1974 was three thousand six hundred and seventy-four. During the year there were two hundred and twenty-one new contributors, fifteen died, eighty ceased to contribute for various reasons and retained no interest and one hundred and nineteen ceased to contribute and retained an interest in the Fund. The number of current contributors at the end of 1975 was three thousand six hundred and sixty-nine.

**FORMER CONTRIBUTORS WITH INTEREST**

4. Twelve of the former contributors with interest i.e. contributors who have ceased to contribute but retained an interest in the Fund died and eighty were added making a total of one thousand eight hundred and fifty-three at the end of the year as compared with one thousand eight hundred and thirty-five at the end of 1974.

**PERSONS AWAITING REGISTRATION**

5. At the end of 1975 there were six hundred and fifty-three officers who were awaiting acceptance as registered contributors.

**REJECTED OFFICERS**

6. The number of accounts on the Register of Rejected Officers at 31st December, 1975 was forty-nine. The number of officers who were contributing at the end of 1975 was twenty-three and those who ceased to contribute but retained an interest was twenty-six.

## PENSIONERS

7. Twenty-four pensioners were added to the Register of Pensioners, and five died thereby making a total of four hundred and seventy-one pensioners on the Register of the Fund at the end of 1975 as compared with four hundred and fifty-two for 1974.

### SUMMARY TABLES OF CONTRIBUTORS REJECTED OFFICERS AND PENSIONERS

8. Hereunder is a table of contributors, former contributors with and without interest, rejected officers, pensioners and officers awaiting acceptance at 31st December, 1975 and the position of the four previous years.

	1971	1972	1973	1974	1975
Contributors contributing ..	3,067	3,488	3,562	3,674	3,669
Contributors with retained Interest	1,397	1,479	1,785	1,835	1,853
Contributors who ceased during the year and retained no interest	19	75	167	61	80
Rejected Officers contributing	28	32	35	23	23
Rejected Officers with retained interest ...	21	24	24	27	26
Pensioners ...	388	420	431	452	471
<b>Officers awaiting acceptance</b>	664	347	514	571	653

## INCOME AND EXPENDITURE

9. The total income reflected in the accounts of the Fund during the year amounted to \$1,789,077.39 or \$44,431.20 less than in the preceding year. After meeting expenses and other charges amounting to \$506,002.45 the surplus of income over expenditure was \$1,283,074.94 as compared with \$596,484.87 in 1974 an increase of \$686,590.07.
10. The Accounts reflected that interest earned on investments during the year was \$253,098.43 Government's contribution under Section 3(2) of the Fund's Act to ensure a return of six per cent per annum on the cost price of investments of the Fund was nil. A sum of \$661,856.83 was received from Government in respect of interest on the monthly cash balances held on Deposit by the Accountant General on behalf of the Fund. The interest rate thereon was 6½% throughout the year. Interest on Mortgages was \$147,049.72.
11. Refunds of contributions amounted to \$43,050.81 mainly in respect of bachelor contributors who resigned their appointments, died or were transferred from the Public Service. The figure for the preceding year was \$17,891.31.
12. Pensions paid and payable was \$359,516.62 at the end of 1975 as compared with \$493,228.08 at the end of 1974. The other charges against Revenue included Salaries and Wages etc., \$68,626.42; Miscellaneous \$18,233.12; Mortgage Expenses \$1,543.63; Depreciation \$4,186.66; Crown Agents Management Fees \$1,906.15; Directors Fees \$5,939.04 and Audit Fees \$3,000.00.

13. Summary Tables of Income and Expenditure for the year 1975 as compared with the four previous years are shown hereunder —

<b>INCOME</b>					
	<b>1971</b>	<b>1972</b>	<b>1973</b>	<b>1974</b>	<b>1975</b>
Contributions	\$ 598,393.31	\$ 614,452.07	\$ 699,710.92	794,999.72	717,161.35
Interest on investments	433,070.08	472,744.83	438,228.77	308,123.23	253,098.43
Government Interest	298,811.42	357,833.12	403,142.98	597,874.48	661,856.83
Interest on Mortgages	38,850.77	72,782.42	106,109.01	123,477.60	147,049.72
Gain on Sale of Investments	21,782.67	167,533.41			
Rental of Property	8,905.32	9,008.91	9,123.56	9,033.56	9,033.56
Misc. Income					877.50
	<b>\$1,399,813.57</b>	<b>1,694,354.76</b>	<b>1,656,315.24</b>	<b>1,833,508.59</b>	<b>1,789,077.39</b>
<b>EXPENDITURE</b>					
	<b>1971</b>	<b>1972</b>	<b>1973</b>	<b>1974</b>	<b>1975</b>
Refund of Contributions	47,306.78	42,104.72	36,508.36	17,891.31	43,050.81
Pensions	290,291.58	318,040.31	376,409.25	493,228.08	359,516.62
Salaries, Wages and other benefits to Staff	40,982.36	52,283.74	57,145.92	54,788.18	68,626.42
Director's Fees				5,264.29	5,939.04
Audit Fees					3,000.00
Miscellaneous	14,324.47	14,668.67	13,427.88	17,821.52	18,233.12
Crown Agent Management Fees	1,727.87	1,554.96	4,301.26	2,451.40	1,906.15
Mortgage Expenses	2,680.45	4,289.84	2,503.54	2,241.52	1,543.63
Legal Acturial Fees				15,050.00	
	397,313.59	432,942.24	490,296.21	608,733.30	501,815.79
Loss on Sale of Investments			116,359.45	623,821.88	
Depreciation	6,780.34	6,577.78	6,167.30	4,468.54	4,186.66
	<b>\$404,093.93</b>	<b>439,520.02</b>	<b>612,822.96</b>	<b>1,237,023.72</b>	<b>506,002.45</b>

14. The increase in Salaries, Wages and other benefits to staff from \$54,788.18 to \$68,626.42 was due to the fact that officers were on leave during the year and there were salary adjustments.

#### INVESTMENTS

15. The Investments held on behalf of the Fund amounted to \$3,793,351.50 at the end of 1975 as compared with \$3,133,803.65 at the end of 1974. The Mean Market Value was \$3,531,223.16 a sum of \$262,128.34 below Ledger Value. The Value of the Securities of the Guyana Government and other Local Investments including Mortgages totalled \$2,459,566.50 representing 14.69% of the total assets of the Fund. In addition the Accountant General held the sum of \$10,573,667.24 at the end of 1975 which yielded interest as aforementioned.
16. MORTGAGES: Twenty-six mortgage loans were approved during the year totalling \$432,600.00. The following is a table of applications approved in relation to those received for the four previous years.

Years	Application Received	Application Approved	Value of Approval
1971	52	40	408,040.00
1972	86	55	680,503.00
1973	44	32	343,465.25
1974	40	33	289,145.00
1975	50	26	432,600.00

The amount outstanding (including interest) as at 31.12.75. was \$1,988,438.28

The rate of interest was increased with effect from 1st Jan., 1975 from 7% to 8%.

#### ASSETS

17. A table of the Assets of the Fund at 31st December 1975 as compared with that of the four previous years is shown hereunder.

	1971	1972	1973	1974	1975
Accountant General	5,330,334.30	5,846,238.93	6,754,586.19	10,239,594.66	10,573,667.24
Acct. Genl's Advance for Imprest	975.13	2,373.78	17,306.59	8,675.80	47,333.66
Cash-in-Hand	449.55	500.00	2,614.82	2,500.00	2,903.01
Investments	6,230,392.59	6,336,173.01	6,180,472.81	3,133,803.65	3,793,351.50
Loans	4,240.50	4,854.76	3,644.20	2,433.64	1,444.48
Mortgage	736,381.91	1,335,551.11	1,625,420.97	1,773,364.75	1,988,438.28
Furniture and Fittings	7,928.63	7,567.20	7,339.09	8,442.26	8,210.59
Office Machinery	16,666.98	15,000.29	13,500.27	12,150.24	10,935.22
Sundry Debtors	135,440.18	205,953.64	240,551.97	403,479.82	519,640.43
Building	90,293.13	85,778.47	81,563.55	* 50,884.37	48,340.15
Land				* 28,080.00	28,080.00
	\$12,553,102.90	13,839,991.19	14,927,000.46	15,663,409.19	16,733,434.73

\*The account Land and Building has been sub-divided.

### **COST OF LIVING ALLOWANCE**

18. The amount paid by the Government during 1975 in respect of Cost of Living Allowances to pensioners of the Fund was \$51,300.74.

### **STAFF**

19. The Board wishes to commend the staff for the Co-operation and zeal exhibited in doing the Fund's work during 1975.

The following statements are attached :

- A. Income and Expenditure Account and Balance Sheet as at 31st December, 1975.
- B. The Report of the Auditor General and the Audit Certificate.
- C. Rejected Officers' Account.
- D. Investments at 31st December, 1975.
- E. Interest payable by Government on monthly balances.
- F. Interest contributed by Government.
- G. Pensioners of the Fund and the respective amounts payable.

V. D'ORNELLAS,  
Accountant General,  
Dependants' Pension Fund.                      Chairman

D. SINGH,  
Secretary,  
Dependants' Pension Fund.

**INCOME AND EXPENDITURE ACCOUNT  
FOR YEAR ENDING 31ST DECEMBER, 1975**

<b>1974</b>	<b><u>INCOME</u></b>		
794,999.72	Contributions	\$ 717,161.35	
308,123.23	Interest on Investments	253,098.43	
123,477.60	Interest on Mortgage	147,049.72	
597,874.48	Government Interest	661,856.83	
9,033.56	Rent	9,033.56	
	Miscellaneous	877.50	
1,833,508.59	<b>TOTAL INCOME</b>	1,789,077.39	1,789,077.39
	 <b>LESS EXPENDITURE</b>		
493,228.08	Pensions	359,516.62	
17,891.31	Refunds of Contributions	43,050.81	
2,451.40	Management Fees	1,906.15	
15,050.00	Legal and Actuarial Fees		
1,724.24	Architect Fees	1,305.01	
517.28	Inspection and Valuation	238.62	
5,264.29	Directors Fees	5,939.04	
	Audit Fees	3,000.00	
52,337.96	Salaries and Wages	63,643.95	
	Leave Passage	2,024.00	
4,468.54	Depreciation	4,186.66	
	 <b>MISCELLANEOUS</b>		
397.65	Advertisement	68.46	
3,072.72	Electricity	3,554.23	
525.00	Fire Insurance	895.44	
868.67	Guyana Health Insurance	947.52	
4,894.13	Maintenance & Repairs	2,001.39	
1,581.55	National Insurance Scheme	2,010.95	
1,433.73	Postage	1,597.93	
1,754.28	Rates and Taxes	2,150.00	
2,966.32	Stationery	2,717.01	
627.03	Sundry Expenses	1,394.92	
986.56	Telephone	914.88	
839.79	Travelling	1,151.58	
321.31	Security	1,787.28	21,191.59
(613,201.84)	<b>TOTAL EXPENDITURE</b>	(506,002.45)	(506,002.45)
1,220,306.76			1,283,074.94
623,821.88	Less on Sale of Investments		
596,484.87	<b>SURPLUS</b>		<b>\$ 1,283,074.94</b>



**STATEMENT OF INCOME AND EXPENDITURE OF  
REJECTED OFFICERS' ACCOUNT  
AT GUYANA NATIONAL CO/OP BANK AS AT 31.12.75**

1974	Expenditure	1975	1974	Income	1975
\$ 996.02	Insurance Premiums	\$ 449.19	\$ 9,257.28	Deposits from Contributors	\$ 3,522.24
	Refunds	1,432.49	2,099.77	Interest on Deposits	2,521.07
10,361.03	Balance	4,161.63			
11,357.05		6,043.31	11,357.05		6,043.31

Balance as at 31.12.74	\$ 69,033.06
Add surplus for 1975	4,161.63
	73,194.69

Total on deposit at G.N.C.B. as at 31:12.75 — \$73.194.69

**INTEREST PAYABLE BY GOVERNMENT ON MONTHLY BALANCES HELD AT THE ACCOUNTANT  
GENERAL'S DEPARTMENT FOR THE YEAR 1975.**

<b>Months</b>	<b>Particulars</b>		<b>Monthly Balances</b>	<b>Monthly Interest</b>	<b>Quarterly Interest</b>
January	Balance as at 31.12.74				
	Less reserve		10,280,094.66		
	Interest for January 1975 at 6½% on balance at 31.12.74		<u>40,500.00</u>	10,239,594.66	56,528.17
February	Receipts for January 1975	149,384.02			
	Add balance at 31.12.74	10,239,594.66	10,388,978.68		
	Less Payments for January 1975		<u>57,368.00</u>	10,331,610.68	
	Interest for February 1975 at 6½% on balance at 31.1.75				51,516.52
March	Receipts for February 1975	112,293.20			
	Add balance at 31.1.75	10,331,610.68	10,443,903.88		
	Less Payments for February 1975		<u>57,737.62</u>	10,386,166.26	
	Interest for March 1975 at 6½% on balance at 28.2.75				57,337.33
April	Receipts for March 1975	78,609.96			
	Add balance at 28.2.75	10,386,166.26			
	Interest for quarter ended 31.3.75	165,382.02	10,630,158.24		
	Less Payments for March 1975		<u>760,494.07</u>	9,869,664.17	
	Interest for April 1975 at 6½% on balance at 31.3.75				52,728.34
May	Receipts for April 1975	97,064.53			
	Add balance at 31.3.75	9,869,664.17	9,966,728.70		
	Less Payments for April 1975		<u>100,227.35</u>	9,866,501.35	
	Interest for May 1975 at 6½% on balance at 30.4.75				54,468.49
June	Receipts for May 1975	108,492.08			
	Add balance at 30.4.75	9,866,501.35	9,974,993.43	9,893,120.74	
	Less Payments for May 1975		<u>81,872.69</u>		
	Interest for June at 6½% on balance at 31.5.75				52,853.66
					160,050.49

**INVESTMENTS HELD BY CROWN AGENTS & LOCALLY AS AT 31.12.75**

<b>Folio</b>	<b>Investments</b>	<b>Per Centum</b>	<b>Face Value</b>	<b>Cost Price</b>	<b>Quotation</b>	<b>Market Value</b>
8	Br. Guiana Dem. Rly Perp.	4	\$ 117,480.59	\$ 90,334.42	23	\$ 27,020.54
9	„ Rly Perm. Ann.		45,782.10	448,750.87	6	274,692.60
18	„ „ Government Bonds 1980/85	5	83,451.19	73,754.34	55	45,898.15
67	Joint Miscellaneous Fund		18,340.37	18,340.37		18,340.37
			260,054.25	631,180.00		365,951.66
14	Br. Guiana Government Bonds	1976/86 3½	30,000.00	30,000.00	Par	30,000.00
17	„	1966/86 4½	175,000.00	175,000.00		175,000.00
19		1967/87 5	160,000.00	160,000.00		160,000.00
20	„ „ „	1973/88 5½	300,000.00	300,000.00		300,000.00
21	„ „ „ Debentures	1969/79 5½	155,000.00	151,900.00		155,000.00
22		1971/81 6½	400,000.00	400,000.00		400,000.00
23		1965 Issue 7	500,000.00	500,000.00		500,000.00
70	C.S.A. Housing Society Ltd.	7	239,566.50	239,566.50		239,566.50
75	Guy. Govt. Debentures	1969 Issue 7	500,000.00	500,000.00		500,000.00
84	St. Vincent Govt. Debentures	7	705,705.00	705,705.00		705,705.00
			<u>\$3,430,325.75</u>	<u>\$3,793,351.50</u>		<u>3,531,223.16</u>

Months	Particulars			Monthly Balances	Monthly Interest	Quarterly Interest
July		--				
	Receipts for June 1975	154,950.21				
	Add balance at 31.5.75	9,893,120.74				
	Interest for quarter ended 30.6.75	160,050.49	10,208,121.44			
	Less Payments for June 1976		<u>55,424.01</u>	10,152,697.43		
	Interest for July 1975 at 6½% on balance at 30.6.75				56,048.45	
August	Receipts for July 1975	94,986.56				
	Add balance at 30.6.75	<u>10,152,697.43</u>	10,247,683.99			
	Less Payments for July 1975		<u>76,536.40</u>	10,171,147.59		
	Interest for August 1975 at 6½% on balance at 31.7.75				56,150.31	
September	Receipts for August 1975	89,611.59				
	Add balance at 31.7.75	<u>10,171,147.59</u>	10,260,759.18			
	Less Payments for August 1975		80,910.84	10,179,848.34		
	Interest for Sept. 1975 at 6½% on balance at 31.8.75				54,385.49	166,584.25
October	Receipts for September 1975	111,603.98				
	Add balance at 31.8.75	10,179,848.34				
	Interest for quarter ended 30.9.75	166,584.25	10,458,036.57			
	Less Payments for September 1975		<u>85,630.71</u>	10,372,405.86		
	Interest for October 1975 at 6½% on balance at 30.9.75				57,261.36	
November	Receipts for October 1975	91,900.89				
	Add balance at 30.9.75	<u>10,372,405.86</u>	10,464,306.75			
	Less Payments for October 1975		<u>68,852.13</u>	10,395,454.62		
	Interest for Nov. 1975 at 6½% on balance at 31.10.75				55,537.36	
December	Receipts for November 1975					
	Add balance at 31.10.75	102,546.78				
	Less Payments for November 1975	<u>10,395,454.62</u>	10,498,001.40			
	Interest for Dec. 1975 at 6½% on balance at 30.11.75		165,449.49	10,332,551.91	57,041.35	169,840.07
					661,856.83	661,856.83

**STATEMENT OF INTEREST CONTRIBUTED BY GOVERNMENT FOR THE YEAR 1975**

<b>Folio</b>	<b>Investments</b>	<b>Per centum</b>	<b>Cost Price</b>	<b>Period</b>	<b>Actual Interest</b>	<b>6% Cost Price</b>	<b>Difference</b>
8	Br. Guiana Dem. Rly. Perp.	4	\$ 90,334.42	1 year	4,699.22	5,420.07	— 720.85
9	„ „ „ Perm. Ann.		445,212.52	181 days	22,625.35	26,712.75	— 4,087.40
9	„ „ „		447,836.68	184 days	23,000.35	26,870.20	— 3,869.85
18	„ Govt. Bonds 1980/85	5	73,754.34	1 year	4,172.56	4,425.26	— 252.70
			1,057,137.96		54,497.48	63,428.28	— 8,930.80
14	„ „ „ 1976/86	3½	30,000.00	1 year	1,050.00	1,800.00	— 750.00
17	„ „ „ 1966/86	4½	175,000.00		7,875.00	10,500.00	— 2,625.00
19	„ „ „ 1967/87	5	160,000.00		8,000.00	9,600.00	— 1,600.00
20	„ „ „ 1973/88	5½	300,000.00		16,500.00	18,000.00	— 1,500.00
21	„ „ Deben. 1969/79	5½	155,000.00		8,525.00	9,300.00	— 775.00
22	„ „ „ 1971/81	6½	400,000.00		26,000.00	24,000.00	+ 2,000.00
23	„ „ „ 1965 Issue	7	500,000.00		35,000.00	30,000.00	+ 5,000.00
70	C.S.A. Housing Soc.	7	285,633.77		18,932.73	17,138.03	+ 1,794.70
75	Guyana Govt. Deben. 1969 Issue	7	500,000.00	„	35,000.00	30,000.00	+ 5,000.00
84	St. Vincent Govt. Deb.	7	705,705.00	294 days	49,399.35	34,105.85	+ 15,293.50
			<u>\$4,268,476.73</u>		<u>\$260,779.56</u>	<u>\$247,872.16</u>	<u>\$12,907.40</u>

**STATEMENT SHOWING PENSIONERS AND THEIR  
RESPECTIVE PENSIONS AT 31st DECEMBER, 1975**

Name of Pensioner	Relationship to Officer in whose right pension is drawn	Effective date of pension	Pension per annum
Mrs. E. Abraham	Widow of L. A. A. Abraham	29. 9.62	\$ 727.73
Mrs. P. Abraham	„ of A. A. Abraham	12. 6.64	2,372.81
Mrs. B. Adams	„ of A. G. Adams	15. 9.58	510.49
Mrs. P. B. Adamson	„ of A. R. Adamson	16.10.69	667.02
Mrs. B. E. Adamson	„ of H. T. Adamson	1. 7.73	522.61
Mrs. F. I. Agard	„ of C. C. Agard	7.10.46	173.59
Mrs. P. V. Agard	of R. E. Agard	16. 2.57	202.76
Mrs. J. P. Agrippa	„ of N. A. Agrippa	11. 8.74	2,263.67
Mrs. J. Aitken	„ of J. B. Aitken	24. 1.39	1,181.15
Mrs. L. U. Alleyne	of F. H. Alleyne	11. 9.63	265.58
Mrs. U. M. Allsopp	„ of A. B. Allsopp	12. 1.64	807.66
Mrs. J. Ally	„ of M. R. Ally ,	11. 4.58	684.46
Mrs. B. Ali	„ of O. Ali	8. 2.71	407.91
Mrs. E. W. Alves	„ of J. A. Alves	19.10.44	333.12
Mrs. I. J. Alves	„ of D. A. A. Alves	23.10.70	387.68
Mrs. G. Argyle	„ of C. P. Argyle	4. 8.53	232.07
Mrs. A. A. Archer	„ of J. E. Archer	2. 4.71	204.68
Mrs. J. O. Archer	„ of E. M. Archer	28. 4.75	1,946.83
Mrs. A. I. Arno	„ of C. H. Arno	5. 8.64	1,255.70
Mrs. S. Applewaithe	„ of C. D. Applewaithe	5. 4.72	1,356.59
Mrs. R. Ashley	of F. L. Ashley	14.12.60	229.22
Mrs. H. M. Austin	„ of J. Austin	19. 3.43	116.36
Mrs. J. A. Austin	„ of C. B. Austin	21.10.73	2,107.78
Mrs. M. A. Bacchus	„ of G. R. Bacchus	23.12.50	587.66
Mrs. V. R. Bacchus	„ of A. R. Bacchus	22. 8.71	1,333.01
Mrs. V. Bacchus	„ of Gemmel Bacchus	24.10.71	1,414.56
Mrs. U. E. Bain-Gray	„ of Major W. E. Bain-Gray	3. 2.49	1,568.47
Mrs. C. Baird	„ of W. Baird	2. 4.50	175.36
Mrs. D. Baird	„ of J. E. Baird	22. 4.74	711.41
Mrs. J. M. Baker	„ of S. G. Baker	10.10.55	1,619.89
Mrs. R. E. Bannister	„ of A. A. Bannister	3. 2.64	1,245.13
Mrs. K. J. Barham	„ of E. A. H. Barham	13. 1.64	178.87
Mrs. Muriel Barker	„ of E. H. Barker	4. 8.73	232.89
Mrs. M. Barker	„ of B. A. Barker	25.10.69	2,326.90
Mrs. W. E. Barnwell	„ of C. N. Barnwell	17. 4.75	2,950.92
Mrs. C. Barran	„ of A. A. Barran	16. 5.69	1,587.38
Mrs M. H. Barrow	„ of J. E. Barrow	9. 2.68	715.81
Mrs. R. Barrow	„ of R. A. Barrow	24. 4.73	293.73
Mrs. L. E. Barry	„ of M. Barry	7. 6.57	647.60
Mrs. M. A. Barton-Williams	Remarried widow of L. O. Barton	11.11.52	628.62
Mrs. F. Bascom	Widow of H. S. Bascom	26. 3.69	209.93
Mrs. E. Basdeo	„ of S. Basdeo	26. 8.50	148.48
Mrs. L. Basdeo	„ of E. Basdeo	26. 3.73	1,629.10
Mrs M. Beckett	„ of E. Beckett	24. 2.34	348.36
Mrs. P. H. Beaumont	„ of R. H. T. Beaumont	7.12.73	1,400.97
Mrs. E. Beekhee	„ of H. B. Beekhee	22. 9.74	857.00
Mrs. M. Beekie	„ of G. Beekie	17. 2.64	236.77
Mrs. R. Beepat	„ of R. Beepat	28.12.71	798.17
Mrs. V. E. Belfon	„ of J. B. Belfon	16. 6.75	327.84
Lady G. M. Bell	„ of E. P. S. Bell	18. 6.57	70.27
Mrs I. E. Belmonte	„ of O. G. Belmonte	24. 7.52	1,101.49
Mrs. F. Benjamin	„ of A. Benjamin	9. 2.58	405.93
Mrs. F. Benjamin	„ of G. Benjamin	29. 7.74	347.23
Mrs. E. Benons	„ of T. H. Benons	15. 4.72	442.12
Mrs. S. Benson	„ of E. G. A. Benson	14. 6.75	570.33
Mrs. M. Beresford	„ of A. S. Beresford	7. 2.53	225.93

Mrs. M. E. Bernard	.. of J. A. Bernard	10. 2.74	317.76
Mrs. S. R. Bernard	.. M. M. Bernard	21.11.65	506.98
Mrs. Budhia	.. of R. Adhin	31.12.71	706.45
Mrs. C. S. Bindah	.. of H. B. Bindah	22.12.68	2,871.68
Mrs. E. H. Birkett	.. of F. Birkett	13.11.59	335.01
Mrs. A. Bissell	.. of Bissell	22. 4.56	1,166.24
Mrs. D. Bobb	.. of F. A. Bobb	28.11.74	1,123.58
Mrs. M. Bobbette	Re-married widow of D. McLeod	21. 2.62	2,605.44
Mrs. N. Boodhan	Widow of L. Boodhan	17. 1.73	1,286.78
Mrs. M. Boodram	.. of G. Boodram	27.11.74	1,402.68
Mrs. M. M. Bose	.. of K. G. Bose	26.10.68	918.02
Mrs. M. B. Bourne	.. of J. A. Bourne	14.11.65	1,351.80
Mrs. R. Bovell	.. of C. M. Bovell	23. 1.47	189.09
Mrs. G. E. Boyan	.. of J. Boyan	30. 5.62	169.98
M. Boyce (Guardian)	Minor of W. Outram	20. 8.72	30.77
Mrs. A. M. Braithwaite	Widow of L. E. Braithwaite	26.10.47	100.94
Mrs. E. Braithwaite	.. of W. L. Braithwaite	2. 1.69	692.01
Mrs. R. Branche	.. of P. A. Branche	26. 6.65	897.39
Mrs. I. Brazao	.. of A. C. Brazao	27. 1.53	2,211.94
Mrs. L. A. Browman	.. of J. S. Browman	20. 1.64	194.97
Mrs. F. E. Browne	.. of C. R. Browne	10. 1.64	634.78
Mrs. E. W. Browne	.. of K. F. Browne	1. 6.74	1,500.47
Mrs. V. Browne	.. of J. A. Browne	6.11.52	1,022.01
Mrs. L. Burchsmith	.. of P. M. Burchsmith	18. 3.73	960.78
Mrs. N. Burnette	.. of P. H. Burnette	12.11.41	105.77
Mrs. E. A. Burrowes	.. of R. A. Burrowes	28.10.72	1,659.21
Mrs. M. A. Burrowes	.. of B. Burrowes	30. 9.66	861.95
Mrs. S. I. Burrowes	.. of C. S. Burrowes	11. 3.70	1,189.27
Mrs. V. E. Bushell	.. of C. E. Bushell	30.12.60	1,332.07
Mrs. S. C. Caleb (Guardian)	Minors of R. A. Caleb	16. 3.71	2,935.16
Mrs. E. O. Cantzlaar	Widow of G. Cantzlaar	10. 1.59	467.31
Mrs. J. C. Canzius	.. of P. L. Canzius	16. 8.58	453.49
Mrs. V. E. Carter	.. of V. E. Carter	7. 8.48	302.39
Mrs. M. A. W. E. Case	.. of T. Case	7. 7.61	208.96
Mrs. I. E. Chalmers	.. of D. A. Chalmers	12.11.61	894.82
Mrs. U. Chance	.. of E. A. Chance	7.11.72	613.48
Mrs. W. R. Chalmers	.. of W. L. Chalmers	16. 7.71	576.64
Mrs. E. C. Chan-a-Sue	.. of R. S. Chan-a-Sue	14. 7.70	477.48
Mrs. G. Chapman	.. of E. B. Chapman	20. 5.75	1,058.00
Mrs. I. E. Charles	.. of V. E. Charles	30. 3.67	1,215.50
Mrs. M. Charles	.. of N. A. Charles	1.12.49	590.18
Mrs. D. M. Chase	.. of D. A. L. Chase	17. 4.68	1,588.62
Mrs. K. F. Chickerie	.. of A. S. Chickerie	24. 3.61	238.48
Mrs. A. V. E. Chesney	.. of R. Chesney	13. 9.71	1,237.46
Mrs. Cholomondley	.. of M. E. Cholomondely	16. 7.71	860.41
Mrs. S. Coonjah	.. of F. R. Coonjah	23. 2.71	1,384.76
Mrs. V. L. Chilcott	.. of G. F. Chilcott	9. 2.68	483.83
Mrs. S. N. Choy	.. of C. Choy	19. 8.69	738.17
Mrs. E. Clarke	.. of B. Clarke	19.12.61	1,224.98
Mrs. H. Clarke	.. of J. A. Clarke	6. 9.72	490.57
Mrs. F. A. Cleare	.. of F. A. D. Cleare	8.12.67	1,106.65
Mrs. I. C. Cox	.. of E. W. Cox	5. 7.69	1,009.00
Mrs. N. Cozier	.. of A. C. Cozier	11. 9.69	1,064.34
Mrs. M. V. Crease	.. of L. G. Crease	6. 6.65	1,304.45
Mrs. V. R. Croal	.. of C. L. Croal	18. 4.34	164.29
Mrs. A. L. C. Crosse	.. of E. A. Crosse	28. 9.65	351.93
Mrs. G. Cummings	.. of W. R. Cummings	3.12.67	1,253.78
Mrs. L. V. Daniels	.. of S. Daniels	12. 3.64	432.79
Mrs. M. E. Daniels	.. of E. A. N. Daniels	12. 6.46	349.78
Mrs. P. J. Roach-Daniels	.. of E. E. Roach	19. 2.65	1,274.11
Mrs. L. David	.. of S. David	15. 5.75	824.72
Mrs. M. J. Davidson	.. of L. A. Davidson	17. 8.71	2,221.94
Mrs. W. A. D'Aguiar	.. of C. L. A. D'Aguiar	21. 8.71	2,746.48
Mrs. A. Das	.. of C. L. Das	6.10.74	1,197.55
Mrs. S. E. Dash	.. of D. J. Dash	12.11.71	823.07
Mrs. S. M. Dash	.. of J. S. Dash	12.12.73	1,861.53
Mrs. V. Da Silva	.. of A. Da Silva	7. 5.56	359.09

Mrs. J. A. David	.. of F. N. David	16.10.69	700.21
Mrs. D. I. Davis	.. of E. W. Davis	31. 7.59	2,810.23
Mrs. R. Dayalsingh	.. of J. P. Dayalsingh	10. 9.62	528.03
Mrs. C. D'Abreu	.. of M. V. D'Abreu	24. 9.61	972.90
Mrs. G. De Barros	.. of E. De Barros	20. 6.74	389.38
Mrs. N. A. Dennison	.. of E. G. Dennison	25.12.63	788.14
Mrs. S. E. Deane	.. of S. A. Deane	15. 6.73	507.07
Mrs. O. O. De Freitas	.. of L. De Freitas	5. 8.73	972.58
Mrs. R. B. Deygoo	.. of L. B. Deygoo	21. 6.75	344.48
Mrs. I. Dhanraj	.. of O. Dhanraj	16. 7.64	1,622.24
Mrs. C. A. Dias	.. of V. C. Dias	23. 6.67	992.65
Mrs. H. A. Dias	.. of Dr. N. N. Dias	17.11.43	1,029.39
Mrs. B. Dindial	.. of R. Dindial	23.12.68	2,941.94
Mrs. J. M. Dorway	.. of P. A. Dorway	31. 7.64	764.11
Mrs. A. A. Douglas-Hall	.. of H. A. Douglas-Hall	28. 7.66	1,091.76
Mrs. M. M. Drepaul	.. of J. N. Drepaul	8.12.75	1,156.84
Mrs. A. Drummond	.. of H. Drummond	17.10.50	695.07
Mrs. A. Duke	.. of E. L. Duke	8. 2.58	713.98
Mrs. S. E. Duke	.. of E. M. Duke	18. 4.65	1,744.99
Mrs. E. Dummett	.. of A. D. Dummett	10.11.73	2,190.68
Mrs. O. H. M. Dummett	.. of H. A. Dummett	10. 8.56	862.21
Mrs. C. Duthie	.. of D. W. Duthie	20. 6.69	1,880.61
Mrs. J. E. Earle	.. of A. L. Earle	16. 8.70	2,351.82
Mrs. S. E. Earle	.. of J. E. N. Earle	8. 2.61	1,847.41
Mrs. R. Edun	.. of A. S. Edun	19. 7.65	643.07
Mrs. M. E. Elcock	.. of D. E. Elcock	7. 1.45	288.21
Mrs. E. Elder	.. of F. S. Elder	2. 4.52	476.51
Mrs. G. A. Felix	.. of T. S. Felix	10. 7.75	442.66
Mrs. D. Ferdinand	.. of J. Ferdinand	30. 6.68	1,188.07
Mrs. E. Ferguson	.. of R. E. Ferguson	15.12.61	389.64
Mrs. N. A. Follett-Smith	.. of R. R. Follett-Smith	15. 9.71	2,138.06
Mrs. S. A. Parris-Figueira	.. of J. A. Parris	13. 6.63	123.40
Mrs. H. P. Fitzpatrick	.. of M. Fitzpatrick	19. 5.66	1,109.36
Mrs. B. M. Fletcher	.. of J. L. Fletcher	3.10.62	2,070.46
Mrs. L. N. Forde	.. of W. H. A. Forde	16. 7.74	815.35
Mrs. M. V. Forte	.. of P. A. Forte	13. 3.69	2,598.23
Mrs. E. Stewart-Medas (Guardian)	Minor of E. A. Franklin	1. 2.67	1,704.12
Mrs. G. Franklin	Widow of S. E. Franklin	2.11.44	247.49
Mrs. R. Franklin	.. of P. Franklin	23. 8.65	1,046.64
Mrs. K. M. Fraser	.. of B. C. Fraser	26. 9.63	1,396.68
Mrs. M. E. Fraser	.. of N. B. Fraser	2.10.58	2,612.16
Mrs. G. F. Fredericks	.. of J. C. Fredericks	19. 9.63	153.54
Mrs. M. W. Freeman	.. of L. A. Freeman	19. 7.65	2,088.08
Mrs. P. A. Fung-On	.. of O. E. Fung-On	15. 6.74	2,604.78
Mrs. R. E. Freso-Thomas	.. of E. Freso	9. 6.56	616.40
Mrs. B. Gajie	.. of N. A. Gajie	11. 3.74	1,791.43
Mrs. J. E. Garner	.. of R. Garner	28. 6.73	99.69
Mrs. E. M. George	.. of S. N. George	30.11.63	278.44
Mrs. M. K. Georges	.. of Dr. R. H. Georges	20. 7.57	1,811.15
Mrs. J. Gibbs	.. of R. Gibbs	11. 3.69	1,230.09
Mrs. A. S. Gillette	.. of B. N. S. Gillette	1. 5.64	2,585.55
Mrs. B. A. Gill	.. of C. I. Gill	4. 5.75	3,471.80
Mrs. I. G. Gomes	.. of J. N. Gomes	25.12.66	949.00
Mrs. M. E. Gordon	.. of W. A. Gordon	12. 3.69	447.91
Mrs. I. Gordon	.. of J. J. Gordon	3. 1.72	511.19
Mrs. R. Goulding	.. of E. V. D. Goulding	13. 8.60	1,414.17
Mrs. F. Graham	.. of St. C. Graham	3. 3.68	695.32
Mrs. J. Grannum	.. of R. A. Grannum	9. 7.69	358.93
Mrs. C. Grant (Guardian)	Minor of J. Lyndsey	28. 5.73	2,242.03
Mrs. C. Grant	Widow of W. Grant	2. 2.69	230.48
Mrs. K. Grant	.. of L. A. H. Grant	7. 5.73	1,151.50
Mrs. M. Gray	.. of C. E. Gray	3. 5.53	1,976.67
Mrs. M. A. Greathead	.. of J. R. Greathead	17.10.70	2,133.69
Mrs. M. E. Greaves	.. of R. B. Greaves	2. 9.74	1,032.98
Mrs. E. G. Greene	.. of F. W. Greene	13. 8.69	1,177.16
Mrs. D. I. Greene	.. of A. L. Greene	28.12.65	601.51
Mrs. A. D. Greenidge	.. of H. Greenidge	16.11.74	864.43



Mrs. M. J. Greson	.. of L. P. Greson	20. 8.66	755.67
Mrs. E. M. Grierson	.. of J. D. Grierson	23. 2.61	2,341.39
Mrs. D. A. Griffith	.. of E. F. Griffith	26. 3.48	293.28
Mrs. I. M. Griffith	.. of C. P. Griffith	24. 6.68	81.31
Mrs. J. M. Griffith	.. of E. C. Griffith	25.12.54	787.54
Mrs. M. R. Grimshaw	.. of J. A. Grimshaw	29. 3.66	581.62
Mrs. M. C. Hamilton	.. of A. W. Hamilton	6. 9.50	163.09
Mrs. V. M. Halls	.. of L. J. Halls	22. 1.72	3,434.48
Mrs. B. B. Hardy	.. of H. Hardy	6. 9.73	2,457.16
Mrs. M. E. Harewood	.. of H. R. Harewood	30. 7.58	1,507.01
Mrs. S. Haring	.. of B. Haring	27.12.74	685.09
Mrs. Z. A. Harvey	.. of C. D. Harvey	16. 5.72	546.99
Mrs. G. G. Harrison	.. of E. G. Harrison	19.11.61	757.24
Mrs. D. L. Haynes	.. of C. Haynes	10. 2.75	530.85
Mrs. I. Headley	.. of W. R. Headley	28. 7.52	123.52
Mrs. L. E. Hazlewood	.. of J. E. Hazlewood	30. 1.70	1,208.12
Mrs. A. Heape	.. of W. L. Heape	29.12.72	1,110.60
Mrs. P. Herft	.. of G. Sankar	21. 3.59	1,178.15
Mrs. E. G. Hetherington	.. of H. B. Hetherington	12. 4.63	1,149.78
Mrs. E. Henderson	.. of W. H. Henderson	10. 8.69	1,036.56
Mrs. E. J. E. Hewson	.. of J. W. Mearns	20.12.53	1,110.61
Mrs. H. Heywood	.. of J. I. Heywood	17. 1.73	552.22
Mrs. S. B. Hill	.. of V. I. Hill	22. 9.57	952.49
Mrs. S. Hinds	.. of C. Hinds	17. 9.72	680.25
Mrs. G. Hinds	.. of G. A. Hinds	11. 2.62	44.91
Mrs. G. Hinds	.. of S. C. Hinds	5. 4.65	404.01
Mrs. U. R. Hinds	.. of E. G. D. Hinds	3. 9.56	316.88
Mrs. U. V. Hinds	.. of C. Hinds	13. 6.67	1,783.27
Mrs. F. G. Hodge	.. of P. B. Hodge	22. 8.74	261.73
Mrs. E. Holder	.. of Sir Frank Holder	14. 6.67	1,358.77
Mrs. E. E. Holder	.. of H. E. Holder	13. 1.72	381.57
Mrs. M. U. Holder	.. of R. M. Holder	9. 4.70	526.46
Mrs. V. A. Holder	.. of R. J. G. Holder	3. 9.46	159.01
Mrs. L. A. Hope	.. of L. H. Hope	1. 1.72	967.58
Mrs. L. Hope	.. of E. Hope	31. 3.68	764.76
Mrs. E. V. Holder	.. of H. O. Holder	12.10.71	459.89
Mrs. V. Howell	.. of C. Howell	2.12.75	571.56
Mrs. L. U. Hu-a-Kam	.. of A. Hu-a-Kam	1. 6.65	1,270.04
Mrs. D. G. Hugh	.. of H. W. Hugh	14. 9.63	1,882.16
Mrs. C. Hussein (Guardian)	Minor of L. Ramcharitar	19.11.70	152.27
Mrs. W. Huggins	Widow of H. D. Huggins	22.12.70	1,927.20
Mrs. M. Husbands	.. of C. E. Husbands	13. 5.75	398.02
Mrs. A. R. Hutson	.. of S. A. Hutson	11.12.51	107.16
Mrs. L. F. Hughes	.. of A. J. Hughes	16.11.75	629.14
Mrs. S. C. Iloo	.. of D. A. Iloo	7. 9.73	1,273.34
Mrs. C. J. Imhoff	.. of N. A. Imhoff	7. 2.64	1,023.85
Mrs. M. Isaacs	.. of H. R. Isaacs	23. 8.71	840.55
Mrs. V. T. Ivens	Remarried widow of D. A. Foo	17. 5.54	1,516.22
Mrs. B. E. Jackson	Widow of E. E. Jackson	19. 6.69	776.61
Mrs. O. D. Jackson	.. of A. L. Jackson	28.10.69	504.49
Mrs. B. E. Johnson	.. of S. F. Johnson	25.12.71	1,721.44
Mrs. R. Jacobs	.. of R. C. Jacobs	20.11.68	382.95
Mrs. F. N. Jafiq	.. of A. Jafiq	27. 7.69	106.86
Mrs. D. I. Jailall	.. of R. Jailall	18. 1.61	2,469.11
Mrs. K. Jairam	.. of D. O. C. Jairam	9.11.74	1,281.60
Mrs. S. R. Jardim	.. of J. C. Jardim	3.11.69	742.43
Mrs. J. Jarvis	.. of J. Jarvis	17. 2.73	638.05
Mrs. B. M. Jeffrey	.. of J. A. Jeffrey	3. 4.63	952.40
Mrs. S. E. Jekir	.. of N. Jekir	7. 9.62	787.80
Mrs. W. H. Jones	.. of C. O. Jones	20. 4.68	549.78
Mrs. D. H. Jordan	.. of P. B. Jordan	31. 1.68	870.49
Mrs. B. C. Joseph	.. of F. A. Joseph	11. 5.70	728.35
Mrs. E. Junor	.. of D. Junor	5. 5.72	395.43
Mrs. P. Kailan	.. of L. O. Kailan	11.10.64	2,206.59
Mrs. A. Kaufman	.. of R. S. Kaufman	15. 6.59	1,149.01
Mrs. B. A. Khan	.. of M. Z. Khan	3. 9.56	470.28
Mrs. B. I. Khan	.. of A. Khan	4. 8.58	476.48
Mrs. A. Khan	.. of M. S. Khan	6. 7.54	857.43

Mrs. M. Khan	of A. A. Khan	20.10.74	996.53
Mrs. S. Khan	.. of N. Khan	5. 8.60	1,029.69
Mrs. P. G. Khan	.. of M. B. Khan	15. 9.57	261.25
Mrs. E. King	.. of A. C. King	7. 8.69	272.18
Mrs. I. M. King	.. of E. H. King	15. 2.53	837.98
Mrs. S. E. King	.. of W. H. E. King	13. 1.70	890.93
Mrs. L. M. Knight	.. of W. A. H. Knight	27. 3.67	1,011.71
Mrs. K. Kowlessar	.. of K. Kowlessar	7. 8.66	3,084.74
Mrs. U. Lambert	.. of J. B. Lambert	7. 5.65	882.68
Mrs. M. I. Lucas	.. of C. E. Lucas	8. 2.71	1,363.56
Mrs. L. Lawrence	of L. H. Lawrence	3. 1.68	629.87
Mrs. E. Leandro	.. of N. Leandro	27.11.66	530.67
Mrs. S. Lee	.. of S. Lee	18. 8.58	497.24
Mrs. I. Lee-Own	.. of A. Lee-Own	16.11.68	2,261.41
Mrs. O. Leow	.. of J. E. Leow	23. 3.69	217.20
Mrs. D. Lewis	of J. A. Lewis	4.12.73	775.92
Mrs. A. Lochan	.. of D. Lochan	10. 7.72	2,071.37
Mrs. A. London	.. of I. W. London	5. 7.41	71.69
Mrs. M. A. Lopes	of U. L. Lopes	15. 1.73	392.56
Mrs. M. Lovell	.. of S. N. Lovell	18. 7.65	123.77
Mrs. O. Luck	.. of S. A. Luck	18. 8.73	3,285.39
Mrs. T. S. Luck	.. of L. C. Luck	23. 6.65	2,607.50
Mrs. E. Lyken	.. of J. H. Lyken	19. 6.51	85.07
Mrs. C. Machado	.. of S. Machado	4. 6.72	1,682.41
Mrs. B. A. Mahood	.. of T. J. Mahood	22. 2.67	698.07
Mrs. M. E. Macluskie	.. of H. Macluskie	7. 7.72	212.34
Mrs. R. Mangal	.. of M. S. Mangal	12.10.69	1,700.38
Mrs. M. O. Manning	.. of E. Manning	25. 8.63	599.08
Mrs. E. E. Manning	.. of T. A. Manning	24. 1.72	432.69
Mrs. E. Marshall	.. of W. E. Marshall	18. 4.70	1,567.11
Mrs. I. O. Martin	.. of F. Martin	6. 2.65	179.88
Mrs. R. Martin	.. of A. A. Martin	6. 5.59	1,466.45
Mrs. L. R. Martindale	.. of C. I. Martindale	24. 9.72	432.69
Mrs. R. A. Morgan	.. of R. L. Morgan	17. 1.71	2,346.82
Mrs. U. A. Mcseley	.. of J. A. Moseley	10.12.71	383.32
Mrs. J. D. Moonsammy	.. of R. A. Moonsammy	26. 6.71	1,078.08
Mrs. G. A. Martins	.. of J. V. Martins	13. 6.67	1,272.81
Mrs. H. F. Meerabux	.. of D. E. Stewart	9. 3.60	597.08
Mrs. O. Melville	.. of A. L. Melville	19.11.60	67.37
Mrs. B. E. Mentis	.. of C. A. Mentis	11.12.68	1,556.80
Mrs. J. O. Millington	.. of I. R. M. Millington	24. 5.68	1,950.64
Mrs. G. E. Minns	.. of G. E. Minns	2.12.52	273.52
Mrs. L. Minns	.. of J. N. Minns	5.10.73	391.07
Mrs. G. Mittleholzer	.. of J. V. A. Mittleholzer	26. 9.48	139.97
Mrs. P. Moore	.. of A. M. Moore	9. 9.65	130.70
Mrs. J. Morgan	.. of A. T. Morgan	25. 8.58	691.67
Mrs. G. Ycung-Moriah	.. of J. A. E. Young	13. 5.64	2,964.31
Mrs. S. M. Morrison	.. of G. H. Morrison	18. 3.69	855.72
Mrs. J. Moss	.. of E. F. Moss	16. 2.62	1,770.15
Mrs. R. E. Munian	.. of W. A. Munian	7. 7.60	361.85
Mrs. W. E. Murray	.. of G. L. Murray	26. 6.72	623.25
Mrs. S. E. Murray	.. C. S. Murray	4. 1.64	552.51
Mrs. M. E. Murray	.. of M. Murray	8. 9.48	206.30
Mrs. R. E. Murray (Guardian)	Minor of G. L. Murray	26. 6.72	569.45
Mrs. G. E. Murray	Widow of E. R. Murray	23. 8.59	640.94
Mrs. V. Murray	.. of C. L. Murray	7. 9.64	1,818.53
Mrs. R. McDonald	.. of A. McDonald	4.12.54	519.11
Mrs. I. McKenzie	.. of D. U. McKenzie	26. 5.52	97.09
Mrs. D. R. McKenzie	of C. S. McKenzie	26. 8.63	699.27
Mrs. L. D. McKenzie	.. of F. J. R. McKenzie	6. 8.69	1,354.59
Mrs. E. M. McKenzie	.. of A. F. McKenzie	17. 5.71	48.14
Mrs. R. McPhoy	.. of E. A. McPhoy	7. 5.70	847.88
Mrs. U. E. McPherson	of D. C. McPherson	12. 4.73	753.18
Mrs. H. L. Nauth	.. of J. B. Nauth	18. 1.66	639.04
Mrs. K. Neblett	.. of A. Neblett	12. 5.74	498.08
Mrs. A. Nedd	.. of S. Nedd	8. 9.75	528.80
Mrs. K. Nelson	.. of C. H. P. Nelson	7. 1.73	385.26

Mrs. Y. Nelson	.. cf H. A. Nelson	24.12.70	250.41
Mrs. G. Nelson	.. of W. R. Nelson	25. 9.53	161.64
Mrs. G. M. Neptune	.. of H. A. Neptune	26. 9.69	242.04
Mrs. C. Niles	.. of T. R. Niles	20. 3.74	534.30
Mrs. L. M. Nihill	.. of H. A. Nihill	18.11.75	48.08
Mrs. E. Nobbs	.. of H. Nobbs	23. 3.64	495.32
Mrs. R. Noble	.. of W. L. Noble	12.10.68	248.93
Mrs. E. A. Nunes	.. of I. Nunes	13. 6.72	337.81
Mrs. M. E. O'Connor	.. of E. S. O'Connor	17. 1.61	407.96
Mrs. S. Ogle	.. of F. Ogle	9. 4.70	447.50
Mrs. E. Ogle	.. of A. A. Ogle	29. 6.70	504.96
Mrs. V. J. E. Osborne	.. of S. L. Gaillez	5. 9.50	751.39
Mrs. M. Osborne	.. of F. L. Osborne	16. 4.64	1,907.25
Mrs. V. Osborne	.. of C. B. L. Osborne	24.11.54	1,298.13
Mrs. M. Orrett	.. of Col. W. A. Orrett	19. 8.54	791.21
Mrs. R. Owen	.. of C. D. Owen	22.12.65	1,039.37
Mrs. F. Padmore	.. of A. M. Padmore	5.12.54	442.39
Mrs. H. A. Parsley	.. of C. H. Parsley	20. 1.73	719.72
Mrs. D. S. Persaud	.. of H. Persaud	13.12.72	1,302.69
Mrs. J. Persaud	.. of J. I. Persaud	24. 3.71	470.51
Mrs. J. Payne	.. of E. G. H. Payne	16. 4.70	1,927.48
Mrs. P. Pearce	.. of C. Pearce	25. 2.64	348.75
Mrs. M. Perkins	.. of W. T. Perkins	4.11.68	1,274.19
Mrs. D. A. V. Perry	.. of J. W. Perry	3. 7.50	473.03
Mrs. K. Persaud	.. of S. Persaud	31. 8.66	1,814.08
Mrs. S. Persaud	.. of D. N. Persaud	20. 1.66	886.59
Mrs. J. B. Petrie	.. of R. S. Petrie	2. 2.70	599.44
Mrs. G. A. Phillips	.. of C. Phillips	22.10.56	684.91
Mrs. L. Z. Phill	.. of K. A. Phill	1. 3.70	725.63
Mrs. O. M. F. Piers	.. of E. S. F. Piers	7. 8.71	1,095.90
Mrs. M. Plant	.. of G. A. Plant	29. 8.57	727.01
Mrs. L. Plummer	.. of O. T. Plummer	31. 8.73	1,827.88
Mrs. P. E. Pollard	.. of G. C. Pollard	22. 4.73	392.99
Mrs. K. Prashad	.. of H. Prashad	22. 1.70	559.56
Mrs. S. Prasad	.. of V. Prasad	1. 9.62	187.66
Mrs. A. A. Profitt	.. of B. Profitt	7. 6.74	256.78
Mrs. G. Quintyn	.. of S. Quintyn	10.10.64	280.23
Mrs. D. D. Rupnaraine	.. of J. Rupnaraine	30. 6.71	1,613.13
Mrs. R. Raghunandan	.. of D. Raghunandan	20.11.68	628.44
Mrs. T. S. Rahaman	.. of M. K. Rahaman	27.11.64	461.24
Mrs. Z. Ramalho	.. of F. Halder	15. 9.62	2,703.94
Mrs. Ramascindo	.. of S. Ramascindo	12. 1.62	211.19
Mrs. Ramcharran	.. of R. Ramcharran	26. 6.75	134.11
Mrs. Ramdeholl	.. of D. Ramdeholl	14. 7.74	4,585.94
Mrs. M. Ramharry	.. of Ramharry	8. 5.70	1,423.96
Mrs. R. Ramlall	.. of J. Ramlall	15. 9.72	1,273.23
Mrs. G. A. Ramphal	.. of J. I. Ramphal	1.11.66	1,512.08
Mrs. B. Ramphal	.. of J. Ramphal	12.10.72	122.68
Mrs. V. E. Ramsammy	.. of J. C. Ramsammy	11. 8.70	1,494.70
Mrs. A. Ramsay	.. of L. O. Ramsay	3. 2.72	844.63
Mrs. E. Rego	.. of R. Rego	26. 1.68	2,049.40
Mrs. B. Reilley	.. of J. O. Reilley	29. 3.52	34.87
Mrs. J. Reis	.. of J. A. Reis	18.11.69	1,906.57
Mrs. A. B. Richardson	.. of A. O. Richardson	17. 3.75	1,025.93
Mrs. I. A. Roberts	.. of J. M. Roberts	13. 5.69	504.68
Mrs. R. Robinson	.. of A. C. Robinson	25. 1.67	1,084.14
Mrs. B. E. Robinson	.. of L. A. Robinson	10. 7.69	1,834.11
Mrs. D. A. A. Robinson (Guardian)	Minor of L. Robinson	20. 4.70	1,677.53
Mrs. G. A. Rodney	Widow of J. H. Rodney	8. 7.69	271.16
Mrs. B. Rohlehr	.. of D. A. Rohlehr	1. 8.67	149.62
Mrs. D. Rolston	.. of L. Rolston	6. 4.75	1,004.32
Mrs. C. Rose	.. of V. C. Rose	24.11.68	375.68
Mrs. P. M. C. Rose	.. of D. J. C. Rose	10.11.69	1,172.03
Mrs. D. I. Ross	.. of O. F. Ross	25. 6.64	2,597.28
Mrs. D. Roxoborough	.. of M. Alberga	3. 2.66	2,913.92
Mrs. D. M. Roza	.. of F. H. Roza	2. 2.69	2,736.31

Mrs. E. Saul	of J. Saul	29. 1.75	1,869.51
Mrs. M. E. Savary	.. of J. H. L. Savary	17. 3.55	255.75
Mrs. O. F. Scott	.. of T. H. Scott	28. 1.68	122.22
Mrs. D. E. Scott	.. of W. S. Scott	23. 9.75	3,389.72
Mrs. M. O. Sealey	.. of J. N. A. Sealey	4. 8.52	427.29
Mrs. D. E. Sears	.. of A. W. Sears	7.11.63	141.04
Mrs. C. Sharma	.. of S. N. Sharma	24. 2.74	2,223.47
Mrs. M. W. Sharples	.. of R. G. Sharples	27. 8.56	1,338.11
Mrs. I. Shepherd	.. of H. A. Shepherd	18. 7.48	38.92
Mrs. T. E. V. Shervington	.. of W. B. Shervington	13.10.60	850.48
Mrs. G. F. Simon	.. of C. R. Simon	16. 5.62	841.27
Mrs. L. Simpson	.. of G. E. Simpson	14. 8.67	411.21
Mrs. A. Singh (Guardian)	Minor of E. B. Holder	4. 7.71	485.85
Mrs. K. Singh	Widow of Akbar Singh	24.11.67	178.61
Mrs. E. Singh	.. of I. Singh	13.11.68	1,257.30
Mrs. D. A. Singh	.. of A. Singh	14. 7.64	1,769.79
Mrs. S. Singh	.. of P. Singh	4.11.59	1,432.20
Mrs. R. Singh	.. of B. Singh	30.11.74	1,106.31
Mrs. E. G. Singh	.. of R. Singh	4. 5.72	1,828.62
Mrs. R. A. Singh	.. of E. Singh	1. 6.74	230.30
Mrs. A. V. Slinger	.. of L. A. Slinger	24. 6.69	594.67
Mrs. I. E. Smith	.. of Dr. A. W. H. Smith	23.12.55	820.15
Mrs. M. E. Sobers	.. of F. G. Sobers	25. 6.73	811.85
Mrs. M. E. Solomon	.. of W. E. Solomon	8. 1.70	128.23
Mrs. I. A. Smith	.. of C. A. Smith	25.11.72	138.76
Mrs. M. E. Steel	.. of G. F. Steel	28. 7.45	236.95
Mrs. A. Stephens	.. of C. E. Stephens	9. 1.52	560.26
Mrs. E. Stanley (Guardian)	Minor of W. Ramcharitar	19.11.70	152.26
Mrs. M. Stevenson	Widow of F. E. Stevenson	6. 6.64	985.91
Mrs. McLean Stewart	.. of I. McLean Stewart	23. 9.74	2,650.92
Mrs. R. N. St. Hill	.. of U. V. St. Hill	26.10.69	411.46
Mrs. P. St. Hill	.. of S. O. St. Hill	23. 4.75	158.61
Mrs. Y. Stephenson	.. of R. B. Stephenson	29.10.74	2,622.69
Mrs. M. Stull	.. of G. Stull	11. 3.73	1,376.65
Mrs. E. S. Stuart-Meddas (Guardian)	Minor of E. A. Franklin	1. 2.74	2,223.47
Mrs. P. Sukhnandan	Widow of Sukhnandan	27. 9.66	497.40
Mrs. L. Sukhnandan	.. of E. Sukhnandan	12.11.47	148.18
Mrs. N. Sutherland	.. of K. G. Sutherland	8. 6.48	525.11
Mrs. P. Swabey	.. of C. Swabey	11. 4.72	1,839.85
Mrs. S. Taharally	.. of F. G. Taharally	8. 5.69	1,979.86
Mrs. M. Thom	.. of F. E. Thom	25. 6.50	577.36
Mrs. J. Taitt	.. of D. I. Taitt	4. 8.71	1,865.67
Mrs. H. A. Tracey	.. of H. J. Sutherland	28. 3.70	862.17
Mrs. G. Y. Trim	.. of O. E. Trim	22. 8.71	1,664.06
Mrs. I. R. Tranquada	.. of J. R. Tranquada	9. 7.71	773.24
Mrs. J. E. Thomas	.. of P. N. Thomas	17.12.67	311.77
Mrs. M. A. Thomson	.. of R. L. Thomson	4. 2.58	612.87
Mrs. D. G. Tikaran	.. of B. T. Tikaran	24. 6.49	432.57
Mrs. H. B. Trotman	.. of M. B. C. Trotman	8. 2.63	673.88
Mrs. V. Trotman	.. of G. A. Trotman	22.12.62	1,506.25
Mrs. M. C. Tucker	.. of J. R. Tucker	19. 9.58	719.49
Mrs. M. K. Underwood	.. of R. P. Underwood	1.11.51	275.82
Mrs. M. Vandeyar	.. of H. V. Vandeyar	9.11.74	1,057.25
Mrs. M. A. Vandeyar	.. of P. K. Vandeyar	8.12.73	725.98
Mrs. V. Viapree	.. of E. Viapree	19.10.69	2,198.70
Mrs. J. H. Viapree	.. of F. A. Viapree	31. 8.69	2,177.26
Mrs. M. E. Viapree	.. of B. M. Viapree	6. 3.67	2,548.01
Mrs. T. Vivavkanand	.. of P. Vivavkanand	20. 8.75	1,944.35
Mrs. E. C. Vyfhuis	.. of C. V. Vyfhuis	28. 2.64	1,412.06
Mrs. F. A. Waddington	.. of Sir E. J. Waddington	18. 1.57	1,027.57
Mrs. R. Walters	.. of H. Walters	8. 5.71	1,439.82
Mrs. L. E. Warren	.. C. A. Warren	6.10.66	2,980.46
Mrs. E. F. Wase-Bailey	.. of B. N. V. Bailey	7. 7.51	535.01
Mrs. A. Wason	.. of T. A. Wason	21. 9.59	466.42
Mrs. A. Weatherhead	.. of Dr. H. G. Weatherhead	21.10.53	35.17
Mrs. M. Weber	.. of W. R. Weber	4. 1.69	2,355.34

Mrs. R. M. Welch	.. of G. A. Welch	31. 3.62	738.15
Mrs. E. Welcome	.. of C. G. Welcome	2. 5.69	960.19
Mrs. D. M. Weston	.. of F. T. Weston	31. 8.43	904.75
Mrs. A. H. Wharton	.. C. A. Wharton	23. 5.59	1,760.57
Mrs. E. H. Wharton	.. of W. M. Wharton	5. 4.72	402.83
Mrs. P. M. Wickham	.. of D. L. B. Wickham	25. 6.66	2,508.25
Mrs. E. V. Wishart	.. of D. V. Wishart	15. 8.73	774.95
Mrs. R. C. Wood	.. of B. R. Wood	21.12.57	1,710.98
Mrs. I. Wills	.. of J. I. Wills	4.12.72	167.14
Mrs. D. A. Wright-Nooth	.. of R. G. Wright-Nooth	19. 6.40	691.17
Mrs. J. E. Wolfe	.. of S. Wolfe	12.11.72	419.59
Mrs. E. I. Yhap	.. of J. L. Yhap	5. 4.69	2,611.49
Mrs. E. A. Yaw	.. of V. St. A. Yaw	26. 6.72	1,895.26
Mrs. E. M. Yorrick	.. of A. G. Yorrick	28. 3.75	2,561.83
Mrs. B. M. Wade	.. of F. E. Wade (Jnr)	13. 2.62	1,054.62
Mrs. E. M. Wailing	of D. P. Wailing	5.12.63	1,534.71
Mrs. I. E. Ward	.. of T. A. Ward	27. 5.70	268.78
Mrs. A. Vanderpool	.. of C. Vanderpool	21. 3.61	243.74
Mrs. M. Vaughn	of A. B. V. Vaughn	2. 1.73	1,338.58
			\$471,130.60

**REPORT OF THE AUDITOR GENERAL ON THE ACCOUNTS  
OF THE NEW WIDOWS AND ORPHANS' FUND  
FOR THE YEAR ENDED 31ST DECEMBER, 1975**

The books and accounts of the New Widows and Orphans' Fund for the year ended 31st December, 1975, have been examined under my direction in accordance with Section 16 of the Widows and Orphans' Pension Act, Chapter 27:08 of the Laws of Guyana. I have obtained all the information and explanation that I have required and in my opinion, the Balance Sheet exhibits a true and fair view of the Fund's affairs as at 31st December, 1975, subject to the following observations :—

**BALANCE SHEET**

**Current Assets**

**Cash at Accountant General     \$10,573,667.24**

1. The accounts of the country for the year ended 31st December, 1975, have not yet been closed and, as a result, this report is issued subject to any adjustments which may have to be made by the Accountant General to the Fund's account at the Treasury.

2. Crown Agents, Sub-Treasuries and Island Governments vouchers were not submitted for audit in respect of payments totalling \$769,189.38 and receipts totalling \$7,857.42.

3. Payment vouchers totalling \$66,192.00 and Receipt vouchers totalling \$26,414.38 were shown on the Accountant General's IBM Statements but were not included in the Fund's accounts. The relevant vouchers were not produced for scrutiny and the accuracy of the accounts could not therefore be determined.

**Register of Controlled Form**

4. It has been suggested that a register of Controlled Forms be introduced immediately.

**Adjustments**

5. Adjustments totalling \$294,654.67 were proposed and accepted.

**Submission of Accounts**

6. The accounts were submitted for audit on the 3rd December, 1979 and this did not permit the laying of the audited accounts before the National Assembly by 30th June, 1976, as required by Section 16 of the Widows and Orphans' Pension Act, Chapter 27:08 of the Laws of Guyana.

**Sgd. R. P. FARNUM, A.A.  
Auditor General**

**OFFICE OF THE AUDITOR GENERAL,  
121 Parade Street,  
Kingston, Georgetown.**

Dated: 18th December, 1980.

<b>1974</b>		<b><u>Fixed Assets</u></b>			
28,080.00		Land		28,080.00	—
50,884.37		Buildings		50,884.37	2,544.22
12,150.24		Office Machinery		12,150.24	1,215.02
8,442.26		Office Furniture		8,638.01	427.42
<u>99,556.87</u>				99,752.62	4,186.66
		<b>Investments</b>			
631,269.88		Crown Agents	631,180.00		
2,216,900.00		Guyana Govt. Bonds	2,216,900.00		
		St. Vincent Govt. Debentures	705,705.00		
285,633.77		P.S.A. Housing Co-op Society	239,566.50		
1,773,364.75		Mortgages	1,988,438.28		5,781,789.78
4,907,168.40					
		<b><u>Current Assets</u></b>			
10,239,594.66		Cash at Accountant General		10,573,667.24	
49,175.80		Vouchers at A.G.	88,333.66		
(40,500.00)		Less : Advance from A.G.	(41,000.00)		
			47,333.66		
2,500.00		Add : Cash in hand	491.91		
		Payment Vouchers in Hand	2,411.10	50,236.67	
2,433.64		Loans	1,444.48		
403,479.82		Debtors	519,640.43		
10,656,683.92		<b>Total Current Assets</b>		11,144,988.82	
		<b>Less : Current Liabilities</b>			
11,119.94		Bank Overdraft	50,180.81		
55.86		Add : Overpayment from A.G.	55.86	50,236.67	
329,503.12		Creditors		238,673.16	
(340,678.92)		<b>Total Current Liabilities</b>		(288,909.83)	
10,316,005.00		Working Capital			10,856,078.99
\$ 15,322,730.27					\$16,733,434.73
		<b><u>Represented by Capital Employed</u></b>			
\$ 14,726,245.40		New Widows and Orphans' Fund	15,322,730.27		
		Adjustments	127,629.52	15,450,359.79	
596,484.87		Surplus for 1975		1,283,074.94	16,733,434.73
<u>\$ 15,322,730.27</u>					\$16,733,434.73