

The annual Report of the Civil Service and Post Office
Life-Boat Fund

# 1971

# CIVIL SERVICE AND POST OFFICE LIFE-BOATS IN SERVICE

Thirteen motor life-boats out of 35 boats, the cost of which has been defrayed by the contributions of Civil Servants and Officers of the Post Office at home and abroad, remain in service at various stations in the British Isles. The list of Civil Service boats, at the time of going to press, is as follows:

Civil Service No. 4 The "Lady Scott"

Portrush, Co. Antrim

- 6 The "Swn-y-Mor"

  In reserve
- 7 The "Princess Royal" In reserve
- 8 The "Winston Churchill" *Blyth, Northumberland*
- 9 The "St. Cybi" Holyhead, Anglesey
- 10 The "St. Andrew"

  In reserve
- 11 The "North Foreland" Margate, Kent
- 30 The "Greater London II" Southend-on-Sea
- 31 The "Pentland" In reserve
- 32 The "Charles Dibdin" Walmer, Kent
- 33 The "Duke of Cornwall" Lizard/Cadgwith, Cornwall
- 34 The "Joseph Soar" St. David's, Pembrokeshire
- 35 The "Charles H. Barrett" Bristol Channel

The Fund contributes £5,000 per annum towards the maintenance of these boats and also refunds to the Royal National Life-boat Institution the allowances on service paid to the crews.

# The Civil Service and Post Office Life-Boat Fund

ESTABLISHED 1866

PATRON:

HER MAJESTY THE QUEEN

## VICE-PATRONS:

Sir William Armstrong, G.C.B., M.V.O. Sir James Dunnett, K.C. B., C. M.G. Sir Arnold France, K. C.B. The Rt. Hon. Viscount Hall Lord Helsby, G.C.B., K.B.E. Sir Clifford Jarrett, K.B.E., C.B. Sir David Milne, G.C.B. Lord Sherfield, G.C.B., G.C. M.G. Sir Horace J. Wilson, G.C.B., G.C.M.G., C.B.E.

## CHAIRMAN:

Sir Louis Petch, K.c.e.

## DEPUTY-CHAIRMAN:

R. C. Griffiths

## COUNCIL:

E. Yeo, H.M. Treasury.

Miss M. M. Pedder, Civil Service Department.

T. F. Ronayne, Ministry of Defence, Navy Department.

F. W. Nicholson, H.M. Dockyard, Chatham.

Miss D. C. Dixson, Ministry of Agriculture, Fisheries and Food.

G. W. Brown, M.B. E., Ministry of Defence, Air Department

Miss M. E. O'B. Charlton, Ministry of Finance, Northern Ireland.

I. H. Fleming, Ministry of Commerce, Northern Ireland.

D. F. Nelson, H.M. Customs and Excise.

E. J. Kerley, Foreign and:Commonwealth Office.

Miss R. Ward, Departmen(of Education and Science.

D. W. Murphy, Scottish Education Department.

Miss P. M. Barrow, Exchequer and Audit Department.

**J. W. Acheson,** o. B. E. . Exchequer and Audit Department, Northern Ireland. W. H. Procter, G.PO . (Headquarters, Scotland).

W. D. Florence, G.P.O. (Engineering Department).

F. W. Mackay, Departmen(for National Savings.

- G. Luxton, G.P.O. (Supplies Department).
- A. E. Thompson, Office of Population Censuses and Surveys.

Miss A. M. Kemp, Scottish Development Department.

- G. Pearson, Scottish Home and Health Department.
- E. J. Grove, G.P.O. (Headquarters).
- J. E. Grev, House of Lords.
- R. S. Hayward, Inland Revenue.
- E. J. Smith, H.M. Land Registry.
- Miss S. M. Forth, Department of Employment.
- Miss D. Hamill, Ministry of Health and Social Services. Northern: Ireland.
- P. S. Beck, Department of Health and Social Security.
- Miss S. V. I. McCombe, Ministry of Agriculture, Northern Ireland.
- D. F. Dell. Home Office.
- S. Hill, County Courts Branch, Lord Chancellor's Office.
- A. H. Philpott, Public Trustee Office.
- G. G. Robbie, H.M. Stationery Office.
- **R. G. Venning.** Ministry of Defence (Procurement Executive).
- Miss E. E. Phillips, Department of Trade and Industry.
- Miss C. H. Henry, M.B.E., Department of the Environment .
- Miss J. D. Hill. Treasury Solicitor's Department.
- L. F. Davidson, Ministry of Defence, Army Department.
- R. A. Brall, Department of the Environment.
- D. Millar, H.M. Exchequer, Scotland.
- E. H. Mason, Department of Health and Social Security.

#### HONORARY SECRETARY:

J. S. Chapman, Public Trustee Office, Kingsway, London, WC2B 6JX.

## HONORARY TREASURER:

R. L. Osborn, M.B.E., 10 Tunnel Road, Beaminster, Dorset.

Midland Bank Ltd., Seven Dials Branch, Hove BN3 ITX.

## AUDITORS:

Messrs. Reeves and Neylan, Chartered Accountants, Canterbury and London.

## EXECUTIVE COMMITTEE:

- R. A. Brall
- Miss D. C. Dixson
- R. G. Venning
- D. F. Dell
- T. F. Ronavne
- L. F. Davidson
- R. S. Havward
- P. S. Beck
- D. F. Nelson
- E. J. Grove
- D. Millar

The Chairman, Deputy-Chairman, Honorary Secretary, and Honorary Trea rer are ex-officio members of the Executive Committee.

# The Report for 1971

The Council have pleasure in presenting the Annual Report of the Civil Service and Post Office Life-Boat Fund.

The year 1971 was again a record one for the Fund. The amount of subscriptions and donations, £36,923.93, was the highest and the increase of £5,670 was the greatest in the history of the Fund. The Council are deeply grateful for this remarkable, generous and unfailing support. The increase in the total receipts, whilst general throughout Depart-ments,

was noteworthy in respect of considerable increases in all Government Departments and the Post Office in Northern Ireland.

Generous donations were again received from the funds of Luncheon Clubs which had closed down, including a very generous donation of £915 from the old Admiralty Luncheon Club and from other sources as detailed in the summary of contributions. Donations were again received in memory of deceased members.

The Secretary is also pleased to report that the Fund is to receive I/5th of the Residue of the Estate of the late Miss Agnes Clara Redford and this should be received during the current year.

The Council directed that a further £30,000 should be paid to the Royal National Life-Boat Institution, making £100,000 in all to be held in an earmarked Fund "For the purchase and replacement of Life-Boats" by agreement between the Council and the Institution.

The Council also agreed to purchase a new Life-Boat to be stationed at Eyemouth at the approximate cost of £60,000 and for the conversion and modernisation of Pentland (Civil Service No. 31) to bring it within modern standards and make it self-righting.

It will be noted that subscriptions can be paid under Deed of Covenant and application should be made to the Treasurer or Secretary.

The Council has prepared and approved a fresh constitution of the Fund following the change of name as follows.

# Objects and Method of Management

- 1. The Civil Service and Post Office Life-Boat Fund (formerly the Civil Service Life-Boat Fund) of which **H.M.** The Queen has graciously consented to continue as Patron, is an unincorporated Society which has been in existence since the year 1866. Throughout the intervening period its general object has been to further the work of the Royal National Life-Boat Institution, primarily (though not entirely) by providing to that Institution the cost of the purchase and maintenance of individual Life-Boats at selected Stations in England, Wales, Scotland and Northern Ireland.
- Of the Life-Boats provided by the Fund-known as Civil Service Life-Boats-thirteen are still on active service. The object of the Fund is to further the work of the Royal National Life-Boat Institution in the following ways:

- (a) By providing from time to time the cost of replacement of these boats and/or of additional life-boats at other stations:
- (b) By providing the R.N.L.I. with annual payments towards the cost of maintenance of these boats;
- (c) By paying the allowances to the crews on service on Civil Service Life-Boats; and
- (d) In any other similar manner that might be agreed between the Council of the Fund and the **R.N.L.I.**
- 3. Accordingly, the Fund arranges that Civil Servants and Officers of the Post Office should be given an opportunity annually of making contributions to the Fund of such amount as they may wish; all such contributions are voluntary and there is no obligation on any Officer to contribute if he or she does not wish to do so. For this purpose the Fund has appointed a representative, or in some cases more than one representative, in each Department of the Civil Service and Post Office to arrange an annual collection. As vacancies occur, it is the practice to consult with the relative Establishment Branch when a new representative needs to be appointed in any Department or Office.
- 4. The affairs of the Fund are governed by a Council consisting of a Chairman, a Deputy Chairman and certain of the appointed Departmental representatives, together with up to three co-opted members from the Civil Service and Post Office.
- 5. On the occurrence of vacancies the Chairmanship and Deputy Chairmanship are filled by the Council either from within or from without its number. Vacancies in the ordinary membership which require to be filled are filled by the Council by co-option from among the appointed Departmental representatives.
- 6. The Council is limited to 50 members. This number is maintained in such manner that the larger Departments are continuously represented thereon and smaller Departments are represented in turn at the discretion of the Council. To this end representatives of smaller Departments appointed to the Council are normally appointed for a period of not exceeding three years at a time.
- 7. The Council appoints the Vice-Patrons of the Fund.
- 8. The Council appoints annually an Executive Committee of the Council consisting of the Chairman, Deputy Chairman and not less than eight ordinary members of the Council to meet as necessary to receive interim statements of accounts and to transact any other business requiring immediate attention.
- 9. The Council appoints an Honorary Secretary and an Honorary Treasurer to conduct the day-to-day business. The two offices may be combined. These Officers act under the direction of the Council and its Executive Committee. Unforeseen vacancies in these Offices may be filled by the Executive Committee pending the next Meeting of the Council.

- The Honorary Secretary keeps minutes (approved in the usual manner) of all meetings of the Council and of the Executive Committee. Approved minutes of the Executive Committee are reported to the Council.
- 11. The Council meets once a year to receive and ratify the annual accounts and to transact other business. It may be summoned on other occasions as necessary if required by the Chairman or Deputy Chairman or the Executive Committee or any ten members of the Council.
- 12. The arrangements for transmission to the Honorary Treasurer of all moneys collected, and the Honorary Treasurer's Banking arrangements are such as are prescribed from time to time by the Executive Committee in consultation with the Honorary Treasurer and ratified by the Council.
- 13. Moneys surplus to current requirements at the end of any year may be retained and invested in Trustee securities at the discretion of the Council pending their ultimate requirement for the objects of the Fund in the names of not less than three responsible persons nominated by the Council io act as Trustees.
- 14. The Accounts of the Fund are prepared annually for the year ending 31st December, and are audited by professional accountants appointed by the Council.
- 15. Within the general ambit of the objects of the Fund, the rules of procedure may be altered by the Council from time to time.



Casualty being landed from Russian ship.

The Princess Royal on temporary duty assisted a Russian Sailor, St. Peter Port, Guernsey. At 0300 on Sunday 16th January, 1972, Niton Radio Station reported that a Russian fish factory vessel was anchored 30 miles west of Guernsey and had requested assistance to take off a sick man requiring hospital treatment. At 0530 the life-boat "The Princess Royal (Civil Service No. 7)" on temporary duty at the Station slipped her moorings in a strong southerly gale and a very rough sea. It was two hours to high water. With a doctor and two St. John Ambulance Brigade members on board a rendezvous was arranged for the fish factory vessel "Robert Eykne" to meet the life-boat 12 miles N.W. of St. Peter Port. At 0650 the Life-Boat went alongside the vessel and it was evident that the Russians did not want anybody to go aboard. The sick man, suffering from peritonitis, was strapped in a stretcher and lowered on a pallet by the ship's derrick. There was a rise and fall in the seas of about 10 feet but the stretcher was taken off the pallet and put in the life-boat cockpit. The doctor was then hoisted by the pallet to the Russian vessel for a short talk with the ship's woman doctor and then was lowered back on to the life-boat. She proceeded to St. Sampson's where the sick man was taken by ambulance to hospital. The life-boat returned to her station at 1910.

The Council are conscious of the debt which they owe to all the Departmental Representatives who not only readily devote much time and effort to the appeals and collections but also give great care and thought to the timing of their appeals to achieve the best response, so ensuring the success of the Fund. The Officers of the Fund, particularly, appreciate the additional help which has been given to them in recent years by Representatives who from their enthusiasm have taken the initiative in reorganising collection arrangements in Government Departments affected by amalgamations and other radical changes in the Civil Service and the Post Office. Thus the annual collections have proceeded without interruption and greatly to the advantage of the Fund.

Signed on behalf of the Council Louis Petch, *Chairman* J. S. Chapman, *Hon. Secretary* 

Dated 24th March, 1971.

It is with very great regret that I have to report the death of Sir Eric Seal on Good Friday, March 31st, and I expressed to Lady Seal on behalf of the Fund our very deep sympathy.

In the previous week Sir Eric retired as Chairman and Sir Louis Petch, K.C.B., was appointed in his stead.

J.S.C.

# The Record of the Civil Service and Post Office Life-Boats

during the year ended 31st December, 1971

Station	Life-boat	Number of launches	Lives* rescued	Vessels saved and assisted
Blyth	Winston Churchill (C.S. No. 8)	2	-	-
Reserve Fleet	Swn-y -Mor	7	7	3
Reserve Fleet	(C.S. No. 6) St . Andrew	5	-	-
Reserve Fleet	(C.S. No. 10) Princess Royal	3	2	1
Holyhead	(C.S. No. 7) St. Cybi	6	3	1
Lizard/Cadgwith	(C.S. No. 9) Duke of Cornwall	5	10	2
Margate	(C.S. No. 33) North Foreland	20	12	4
Portrush	(C.S. No. 11) Lady Scott	2	-	-
St. David's	(C.Ś. No. 4) Joseph Soar	-	-	-
Southend -on-Sea	(C.S. No. 34) Greater London II	11	-	-
Thurso	(C.S. No. 30) Pentland	-	_	_
Walmer	(C.S. No. 31) Charles Dibdin	19	7	3
Bristol Channel	(C.S. No. 32) Charles H. Barrett	28	1	2
	(C.S. No. 35)			
	TOTAL	108	42	16

This brings the total of lives rescued since the foundation of the Fund to 3,222 \*Lives are not claimed as "rescued" unless there is strong probability that they would have been lost had no rescue been effected.

# CIVIL SERVICE AND POST OFFICE LIFE-BOAT FUND

# Receipts and Payment Account, 1 January 1971 to 31 December 1971

1970		1971
£	RECEIPTS	g £
30,112	Balance brought forward, 1st January 1971	10,799.10
31,254	Subscriptions	36,923.93
102	Legacies	12.30
720	Dividends on Investments	
2,648	Interest on Deposit Account	376.04
24,000	Repayment of 3% Savings Bonds 1960/70 Advertisements <b>in</b> 1969 and 1970 Reports Sale of Typewriter	45.25 20.00
£88,836		£48,176.62

We have examined the foregoing Receipts and Payments Account for the year ended 31st December 1971 with the books and vouchers. We have received all the information and explanations we have required. We certify that in our opinion it records correctly the transactions of the Civil Service and Post Office Life-boat Fund for the year under review as disclosed by the books and in accordance with the information and explanations furnished to us.

(Signed) REEVES & NEYLAN Chartered Accountants

14th January 1972 (Signed) REEVES & NEYLAN
Chartered Accountants
37 St. Margaret's Street,
Canterbury

1970 £ 5,()()() 1,947		PAYMENTS Payme11ts to R.N.L.I. Maintenance of Civil Service Life-boats Allowances on Service 1970	1971 £ p 5,000.00 2,575.17	£ p
70,000	76,947	Advance payment for new Life:boats & Replacements	30,000.00	37,575.17
795 23 3 5 264	1,090	Admillistrative Expellses Printing, Duplicating & Stationery Postages, etc. Travelling Expenses Audit Fee Provision of Office accommod ation, etc	788.06 27.20 6.60 5.25 264.00	1,091.11
10,000 365 290 142		Balances 011 31st December 1911 Deposit Account Current Account Cheques in transit on 31st December 1971 Subscriptions, etc. received direct by R.N.L.I. in year ended 30th September 1971	7,100.00 1,266.15 621.96	
2	10,799	Petty Cash	0.06	9,510.34
	£88,836			!48,176.62

(Signed) R. L. Osborn, Hon. Treasurer (Signed) Eric A. Seal, Chairmall (Signed) R. C. Griffiths, Deputy Chairmall (Signed) S. Hill, Member of Council (Signed) S. Forth, Member of Council

Summary of Contributions to **the Fund** Received during the year ended 31st December, 1971, from the Departments listed below.

Assistant Fishering and Fred Minister of	£ p
Agriculture, Fisheries and Food, Ministry of	807.49 119.09
Agricultural Research Council	125.17
British Museum Cabinet Office	69.37
Central Office of Information	94.19
Charity Commission	28.14
Civil Service Department	250.00
Crown Agents for Overseas Go vernments & Administrations	52.54
H.M. Customs and Excise	1,105.72
Defence, Ministry of:	,
Central Staffs	240.83
Air Department (excluding £10.75 received direct by	
R.N.L.1.)	762.89
Army Department (excluding £20.15 received direct by	0.455.44
R.N.L.I.)	3,477.11
Navy Department (excluding £5.00 received direct by	2 172 66
R.N.L.I.)	2,173.66
Procurement Executive	1,142.77
Development Commission	1.25 264.17
Education and Science, Department of	2,265.51
Employment, Department of	736.33
Environment, Department of the	68.83
Exchequer and Audit Department	62.60
Export Credits Guarantee Department Foreign and Commonwealth Office (excluding £308.11 received	02.00
direct by R.N.L.I.)	169.87
Friendly Societies Registry	7.17
Government Actuary's Department	7.00
Health and Social Security, Department of	2,400.23
Home Office	954.61
House of Lords	15.25
Inland Revenue Department (excluding £5.00 received direct by	
R.N. L.I.)	3,765.01
Land Commission	2.17
H.M. Land Registry	127.61
Lord Chancellor's Department, County Courts Branch	330.93
National Savings, Department for	325.99 504.69
Ordnance Survey	104.39
Overseas Development Administration	31.79
Paymaster General's Office	132.80
Pop ulation Censuses and Surveys, Office of Post Office (excluding £25.70 received direct by <b>R.N.L.I.</b> )	6.488.78
Posts and Telecommunications, Ministry of	79.01
Principal Probate Registry	58.16
Public Building and Works, Ministry of (excluding £0.85 received	50.10
direct by R.N.L.I.)	375.40
Public Record Office	18.35
Public Trustee	41.47
Royal Courts of Justice, Admiralty Marshal's Office	87.55
Roval Mint	60.52
H.M. Stationery Office	300.00
Supreme Court of Judicature	112.90
Trade and Industry, Department of	921.97
H.M. Treasury	149.22
Wales	71.04
Welsh Office	71.24
Post Office	179.77

Scotland	2.85
Accountant of Court, Edinburgh Agriculture and Fisheries, Department of	287.40
Crown Office, Edinburgh	2.60
H.M. Exchequer	9.25
Inland Revenue Scotland:	
Chief Inspector of Truces	196.93
Comptroller of Stamps & Truces (including Collection Service)	77.12 37.64
Valuation Department Justiciary Office, Edinburgh	1.50
National Galleries, Scotland	7.57
National Library of Scotland	12.00
National Museum of Antiquities, Scotland	2.47
National Savings Committee for Scotland	8.03
Pensions Appeal Tribunal, Scotland Post Office in Scotland	0.65 843.37
H.M. Register House, Edinburgh	24.26
Scottish Education Department	105.10
Scottish Home and Health Department (excluding Prison Service)	161.00
Scottish Land Court	4.00
Scottish Prison Service	84.37
Sheriff's Courts, Scotland (all Sheriffs Clerks and Procurators	126.40
Fiscal and their staffs)	126.40 0.59
Teinds Office, Edinburgh Northern Ireland	0.39
Agriculture, Ministry of	56.85
Community Relations, Ministry of	7.65
Community Relations Commission	2.00
Development, Ministry of	105.15
Education, Ministry of	36.00
Exchequer and Audit Department	5.30
Finance and Offices of the Cabinet, Ministry of Health and Social Services, Ministry of	324.32 454.00
Home Affairs, Ministry of	73.23
Houses of Parliament	11.95
Post Office	606.35
Special Contrillutions	
Subscriptions received direct by R.N.L.I.	399.54
Anonymous Donations	39.21
Harrow Post Office Refreshment Club	10.00
Newbury T.A. Accounts Tea Club Old Admiralty Luncheon Club	10.00 915.00
Post Office Departments, Birmingham, Luncheon Club	14.75
District Valuer, Alnwick, Social Activities Fund	2.85
Herne Bay (Greenhill) Townswomen's Guild	1.05
Westminster West Rotary Club	5.00
"Shipwreck" Party, R.A.F. Bishops Court	26.50
THV "Ready", Trinity House Depot Mrs. David Datson	0.50 1.00
R. D. Skinner, Esq.	1.00
Legacies	1.00
Miss E. A. Close	12.30
Donations in memory of W. M. Bowen, Esq.	34.79
Donation in memory of Mrs. J. Rees	3.00
Contributions under Deeds of Covenant (received direct by R.N.L.I.	
H.M. Customs and Excise	1.79
Foreign and Commonwealth Office	86.19
Post Office-England	5.04 4.80
Scotland Public Building and Works Ministry of	12.51
Public Building and Works, Ministry of	12.31 026.026.22

Total £36,936.23

Requests have been received from certain branches of the contributing offices to show separately the amounts collected by them. These amounts, which are stated below, are included in the total of £36,936.23 shown in the Summary of Contributions received during the year ended 31st December, 1971.

Birmingham Telephone Area The Sheriffs, Glasgow	£ p 339.00 7.00
H.M. Customs and Excise Headquarters Outdoor Services	290.86 814.86
Inland Revenue Chief Inspector's Office Accountant and Comptroller General (Collection Service) Valuation Office	2,025.00 343.94 583.25
Royal Courts of Justice per Admiralty Marshal Mr. P. C. Bucknill, Q.C. Chambers Mr. B. C. Sheen, Q.C. Chambers Mr. J. F. Willmer, Q.C. Chambers Mr. D. H. Hene, Barrister Waltons, Bright & Co. Wm. Crump and Son Holman, Fenwick and Willan Thomas Cooper and Stibbard Norton, Rose, Botterell and Roche Middleton, Lewis and Co Sinclair, Roche and Temperley Richards, Butler and Co Ingledew, Brown, Bennison and Garrett Hill, Dickinson and Co. Ince and Co Simpson, North and Harley Parker, Garrett and Co. Pattinson and Brewer Hedleys Clyde and Co. Office Staff	3.15 3.15 5.25 2.50 3.00 1.05 5.25 3.00 20.00 3.15 5.00 2.10 5.25 5.25 2.10 3.15 5.25 2.10 3.00 4.00

# Appendix

The contributions recorded below were received in the period from 1st January to 31st March, 1972, in response to the 1971 Appeal and will be included in the Accounts for the year ending 31st December, 1972.

Agriculture, Fisheries and Food, Ministry of	26.02
Civil Service Department	0.80
Crown Estate Commission	27.00
H.M. Customs and Excise	9.05
Defence, Ministry of:	
Central Staffs	17.60
Air Department	2.07
Army Department	233.25
Navy Department	39.78
Procurement Executive	708.27

Education and Science, Department of Employment, Department of Environment, Department of the Exchequer and Audit Department Foreign and Commonwealth Office Health and Social Security, Department of Home Office Overseas Development Administration Patent Office Post Office Public Record Office Trade and Industry, Department of Treasury Solicitor's Office		47.07 464.11 2,555.40 37.60 156.37 1.65 63.54 116.75 178.75 1,101.18 19.60 14.95 39.00
Scotland Scottish Development Department Scottish Home and Health Department		130.80 178.00
Northern Ireland Agriculture, Ministry of Commerce, Ministry of		188.17 36.87
Special Contributions Worcester Post Office Refreshment Club Anonymous		50.00 0.30
Legacies Mrs. M. E. Nelson-Jones Donation in memory of Mr. W. M. Bowen Donation in memory of Mr. A. L. Stanbridge	Total	100.00 0.50 2.00 £6.546.45

# The Civil Service Benevolent Fund

**The Civil Service Benevolent Fund** spent over £216,000 in 1971 helping more than 2,800 widows and dependants of civil servants, and more than 1,200 sick and disabled civil servants.

**The Fund** is managed by a Committee of serving civil servants helped by over 5,000 voluntary representatives and 100 local committees in the United Kingdom and Northern Ireland.

**Are YOU helping?** You can do so by simply completing a form authorising the deduction of only a few pence each week from your pay. Forms can be obtained from the Fund's local agents or direct from the Civil Service Benevolent Fund, Abbey House, 2 Victoria Street, London, S.W.l.

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quoting number or numbers of insurance in which you are interested

Premiums for life assurance and annuities are deductible from salary without any charge and all types of policy carry reduced premiums for civil servants.

Every policy indirectly supports **THE CIVIL SERVICE WIDOWS AND ORPHANS FUND** which assists the dependants of policyholders who are in need .

There are Honorary Representatives in all the larger offices.