

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

1970

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 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" 111 reserve
- 7 The "Princess Royal" 111 reset'l'e
- g 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 11" Sol1tltend-011-Sea
- 31 The "Pentland" *Th11rso, Caitlmess-sllire*
- 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 rewards paid to the crews for services rendered.

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.e.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 Eric A. Seal, K.B.E., c.B.

DEPUTY-CHAIRMAN: R. C. Griffiths

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- 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., 2 Valley Drive, Brighton BNI 5FA.

BANKERS:

Midland Bank Ltd., Seven Dials Branch, Hove BN3 !TX.

AUDITORS:

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

EXECUTIVE COMMITTEE: **R. A.** Bran Miss D. C. Dixson R. G. Venning **D. F. Dell Miss D. J. Gutheridge L. F. Davidson R. S. Hayward L. C. Grinter A. P. Wheway E. J. Grove D. Millar**

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

The Report for 1970

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

Subscriptions and donations received in 1970 totalled £31,356 7s. ld. This was the greatest amount ever received in a year by some £2,630 and was the first time receipts had reached £30,000. The Council are deeply grateful for the increased support and note with great pleasure that it was general throughout Departments.

Donations were again received from the funds of Luncheon Clubs which had closed down and from several appreciative persons, as detailed in the Summary of Contributions.

A legacy of ± 100 was left to the fund by Miss B. M. White and donations were received in memory of Commdr. N. T. Patterson, O.B.E., R.N.V.R.



The photograph shows a prototype boat which was launched at Messrs. William Osborne': I buif..fing yard at Little!zampton on 27th March, 1971. This self-righting life-boat has an overall length of 52 feet, a 17 foot beam and a

Ints self-righting life-boat has an overall length of 52 feet, a 17 foot beam and a service speed of 18 knots. It is powered by fillin Caterpillar en[lines each developing 375 B.H.P. at 2,200 R.P.M. In the event of a capsize, the engines are automatically reduced to idling speed. Twin spade rudders have been fitted to provide good manoeuvreability.

The hull was designed by G. L. Watson's of Glasgow and the general arrangement by R.N.L.I. staff. It is constructed in cold moulded wood and contains 24 watertight compartments and also sufficient foam buoyancy to keep the boat afloat even if all watertight spaces are holed. Tlze watertight wheelhouse is constructed of aluminium alloy.

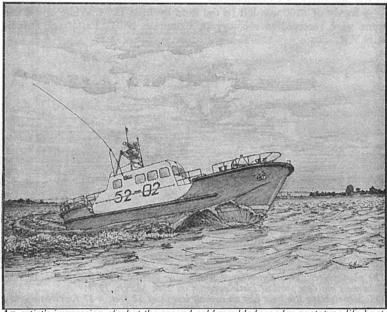
All controls and associated instrumentation, electronic and navigational equipment have been fitted in the wheelhouse and it is, therefore, unnecessary for anyone to remain in the engine room. A flying bridge at the after end of the wheelhouse structure is fitted with a steering wheel, compass, revolution counters and echo sounder repeater.

Other equipment fitted includes a towing post abaft the wheelhouse and an electrii, windlass on the fore deck. The electronic equipment comprises M.F., V.H.F. and U.H.F. radio, direction finding equipment, radar and an echo sounder.

At the end of the year, the sum of $\pounds70,000$ was paid to the Royal National Life-boat Institution to provide outright for a new Civil Service Life-boat, which has yet to be built.

The R.N.L.I. is at present experimenting with Prototype boats ultimately to be built in what is known as G.R.P. (Glass Reinforced Plastic), which, apart from the advantages of being cheaper to build than in conventional wood or steel, is also cheaper to maintain.

It is proposed that it should be a 52-foot Class Life-boat, and it is essential that it should be fast, with a speed of some 20 knots. It should be self-righting and must incorporate all the latest Life-saving Aids and Equipment. This Life-boat is a new concept and much experimentation will have to take place, and the Fund is proud that the boat, the first of its type in the World, should be provided wholly by the Civil Service.



An artist's impression of what the second cold moulded wooden prototype life-boat of this class could look like is also shown.

This boat will have very similar equipment to the first but with more powe,ful engines and lower freeboard to assist in saving people from the water.

It is anticipated that the first boat of this class to be constructed in G.R.P. will be a development of the two wooden versions, but many valuable lessons will be learnt from the trials of the early versions and because of these, which will probably mean many changes, it is not possible at this stage for a true picture of our new boat to be produced.

The Address of the Chairman of the R.N.L.I., Admiral Sir Wilfrid Woods, G.B.E., K.C.B., D.S.O., to our Annual Meeting.

Mr. Chairman, Ladies and Gentlemen,

I am very honoured to have been invited to attend this meeting, and

to have been asked to address you. I am extremelygrateful, too, for the opportunity of meeting representatives of a body which has been the largest single contributor to the R.N.L.I. for well over 100 years.

Specifically, may I thank you most warmly for the really wonderful contribution of £70,000 which was handed over at the end of last year to provide for yet another Civil Service Life-boat.

This money has been earmarked as a Trust to pay for the first boat to be built in G.R.P. (glass fibre). The Institution is, at the present time, experimenting with two 52' boats built in cold moulded wood and if the operational evaluation is successful the necessary moulds will be produced to construct the first G.R.P. boat, which will join the Civil Service Life-boat fleet.

The provision of this Life-boat will also earmark the introduction of a type of boat which should be cheaper to build and maintain, and thus greatly help the finances of the Institution in the future.

When budgeting for 1970 we expected a large deficit. In fact, we ended the year with a surplus of £246,000. While it was a great relief to us that we did not have to make further inroads into our reserves (which have suffered by about £100,000 over the last 5 years) it has to be recognised that the reasons for the surplus were, on the one hand, an unexpected surge of large legacies and gifts, including your own, and, on the other, that we did not have to pay as many bills as we had expected due to delays in the building of new boats. These liabilities, therefore, have merely been held over to this year-or later. Furthermore, despite the wonderful efforts of our supporters, and the fact that in 1970 we raised a record figure of about £2t m., the hard fact is that recurrent costs are rising faster than income.

I mentioned our reserves earlier, and here again we must be clear about the position. Our total reserves amount to some $\pounds 2!$ m.-only $\pounds !$ - m. more than our total expenditure for 1970. But, due to entailments of various sorts our readily useable reserves are rather less than $\pounds 1$ m. At the 1970 rate of expenditure this is the cost of less than 5 months working.

This situation alone is enough to cause some concern, although, of course, it is hardly conceivable that financial support for the Institution would suddenly dry up completely But superimposed on it are the added financial stresses imposed by the Longhope and Fraserburgh disasters and the events which followed.

While it is true that the public reaction to the Longhope disaster was generous in the extreme, the same was not true after Fraserburgh. Trusts were formed and the dependants are all amply provided for. This was followed, as you will remember, by much disquiet and criticism, not of the service the Institution was providing, but of the safety and suitability of its boats and the methods of controlling them. The Fraserburgh inquiry followed, and its findings were published last October.

No blame was attributed either to the Coxswain or Crew, or to the **R.N.L.I.**, but, although the court pointed out that Life-boat operations would always be potentially hazardous, doubt was again cast on the suitability of our boats, and the systems of co-ordination and control were criticised.

, A special meeting of the Executive Committee considered the findings, and a series of studies were set in train with the aim of seeing what should, and could, be done to improve matters. The results of these studies were considered by the Committee of Management last month, and a number of decisions taken.

Here I think it is proper to say that, whatever may have been the findings of the court, the Committee of Management felt it to be its clear duty to our Crews to do all that was humanly possible to hasten the process, already in train, of replacing our older boats with boats of more modern design, and of improving the sea-keeping qualities of those which cannot be immediately replaced.

The biggest single problem is the fact that of our fleet of 138 station Life-boats plus 30 in the reserve fleet, 97 station and 26 reserve boats are non-self-righting of obsolescent designs, many of them similar to the boats lost at Longhope and Fraserburgh. With a normal building rate of 4 or 5 boats a year (largely dictated by the number of yards which have the necessary experience and expertise), you will appreciate that it would take a very long time to make much impact on the situation.

The decisions of the Committee of Management were designed to make a start on improving the situation by:

- (a) Ordering 9 new Life-boats immediately. This will double the number of non-self-righting Life-boats to be replaced by self-righters in 1972 from 5 to 10.
- (b) If possible building 10 new boats a year during the next 5 years, which would re:mlt in the elimination of non self-righting boats by 1980.
- (c) Improving the sea-keeping qualities of the older non self-righting boats in service, and converting the later non self-righting ones where possible to self-righters.
- (d) Taking various administrative measures to improve training of crews, communications, command and control and co-ordination with other sea-air rescue agencies, and access to technical information of design, materials, building facilities etc.
- (e) Continuing the development of the 100 strong inshore rescue boat fleet, which I have not so far mentioned.

There are many imponderables hanging over the implementation of this policy, both within and outside the Institution. An example of the first is whether or not the evaluation of the new 52' fast self-righting Lifeboat to be built in G.R.P. proves successful. We shall not know for another 2 years, but I am sure you would like to know that we are personally confident about the outcome. Examples of the latter are sea-airrescue requirements in the future, the intention of H.M.G. regard- ing the co-ordination of sea air rescue facilities in general and of the introduction of sea air rescue, helicopters in particular. We must there- fore keep some options open, but we must make a start, and that is why we have decided on our short term programme.

The financial implications of the Committee of Management's decisions, assuming they can be carried out in full, are that, overall, we shall have to raise an *extra* $\pounds4.4$ m. during the next five years, i.e. nearly $\pounds1$ m. extra a year. If we are unsuccessful in attaining this target in 1971, and we

have in mind various ways of both increasing reTenue and of reducing costs (including a critical look at the Institution's organisation and operations by a firm of Management Consultants), we are really then faced with the choice between reducing our rate of building or of seeking outside financial help. Having exhausted all normal and extraordinary fund-raising methods, there remains only the possibility of Government help.

 \hat{I} emphasize that we have no plans for asking for Government help at present. I, for one, take the view that our responsibility under our charter is to operate an efficient Life-boat service in conjunction with other sea air rescue services financed by voluntary subscription for as long as we are able.

I have, I hope, said enough to make it plain to you how valuable the support of the Civil Service and Post Office Life-Boat Fund is to us at this very critical period in the Institution's history. The days when the country was wealthy, boats simple and cheap, and there was virtually nobody else to do the job are over. Modern complexities have caught up with us, and we must be sure the money so generously given by our supporters is used to the best advantage.

In thanking you again for your support, I confess that I find a certain satisfaction in the reflection that you, who are Government servants, should have done, and be doing, so much to maintain the voluntary character of the R.N.L.I. If this were to be lost, however valid the reasons, I believe that something of very particular value in the life of this country would also be lost.

The thanks of the Council are again due to all Departmental Representatives who devote their time and energy over and above their onerous official duties to the task of arranging and making the Annual Collections and so ensure the success of the Fund.

> Signed on behalf of the Council Eric A. Seal, *Chairman* J. S. Chapman, *Hon. Secretary*

27th April, 1971.

CIVIL SERVICE AND POST OFFICE LIFE-BOAT FUND Receipts and Payments Account. 1 January 1970 to 31 December 1970

£	RECEIPTS	£ s. d.
8,260	Balance brought forward 1st January 1970	30,112 5 3
28,623	Subscriptions	31,254 7 1
275	Legacies, etc.	102 0 0
720	Dividends on Investments	720 0 0
198	Interest on Deposit Accounts	2,647 12 1
	Repayment of 3 % Savings Bonds1960/70	24,000 0 0
25	Advert ise ments in 1968 Report	

£38,101

1969

£88,836 4 5

We have examined the foregoing Receipts and Payments Account for the year ended 31st December 1970 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 Lifeboat 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 *15th January* 1971 Canterbury

1969 £	£	PAYMENTS	£	s.	d.	£	s.	d.
5,000 2,088		Payments to R.N.L.1. Maintenance of Civil Service Life-boats Allowances on Service 1969 Advance payment for C.S. No. 36	5,000 1,947	6	0			
	7,088	and replacements	70,000	0	0	76,947	6	0
595 18 21 5 262	901	 Administration Expenses Printing, Duplicating and Stationery Postages, etc. Travelling Expenses Audit Fee Provision of Office accommodation, etc. 	795 22 2 5 264	16 9 5	4 6 0	1,089	16	4
2,000 20,000 6,305 1,240 559 8		 Balances on 31st December 1970 Deposit Account Deposit Midland Bank Finance Corporation Current Account Cheques in transit on 31st December 1970 Subscriptions received direct by R.N.L.I. in 1970 Petty Cash 	10,000 364 290 141 2	18 3	0 11	_		
	30,112					10,799	_2	
	£38,101 					£88,836	4	5

(Signed) R. L. Osborn, *Hon. Treasurer* (Signed) Eric A. Seal, *Chairman* (Signed) **D. J.** Gutheridge , *Member of Council* (Signed) Rita Ward, *Member of Council*

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

during the year ended 31st December, 1970

Station	Life-boat	Number of launches	Lives* rescued	Vessels saved and assisted
Blyth	Winston Churchill (C.S. No. 8)	2	4	1
Reserve Fleet	Swn-y-Mor	11	-	1
Reserve Fleet	(C.S. No. 6) St. Andrew	8	-	-
Reserve Fleet	(C.S. No. 10) Princess Royal	9	-	-
Holyhead	(C.S. No. 7) St. Cybi	13	12	2
Lizard/Cadgwith	(C.S. No. 9) Duke of Cornwall	7	2	1
Margate	(C.S. No. 33) North Fore/and	22	2	2
Portrush	(C.S. No. 11) Lady Scott	2	-	-
St. David's	(C.Š. No. 4) Joseph Soar	9	4	1
Southend-on-Sea	(C.S. No. 34) Greater London II	15	2	2
Thurso	(C.S. No. 30) Pentland	4	-	
Walmer	(C.S. No. 31) Charles Dibdin	7	1	1
Bristol Channel	(C.S. No. 32) Charles H. Barrett (C.S. No. 35)	14	3	1
	123	30	12	

This brings the total of lives rescued since the foundation of the Fund to 3,180 * Lives are not claimed as "rescued" unless there is strong probability that they would have been lost had no rescue been effected.

Summary of Contributions to the Fund

Received during the year ended 31st December, 1970, from the Departments listed below.

Agriculture, Fisheries and Food, Ministry of Agricultural Research Council Aviation Supply, Ministry of (excluding £8. 7. Od. received direct	£ 695 84		d. 5 9
by R.N.L.I.) British Museum Cabinet Office Central Office of Information	1,496 101 53 82	12	1 6 9 4
Charity Commission Civil Service Department Crown Agents for Overseas Governments & Administrations Crown Estate Commissioners H.M. Customs and Excise (excluding 14s. 9d. received direct by	27 163 49 22	0 7	6 6 9 0
R.N.L.I.) Defence, Ministry of:	997	15	3
Central Staffs Air Department (excluding £2 12s. Od. received direct !.y R.N.L.I.)	198 562	16 8	6 4
Army Department (excluding £10 12s. 6d. received direct by R.N.L.I.)	1,345		3
Navy Department (excluaing £32 17s. 6d. received direct by R.N.L.I.) Education and Science, Department of Employment, Department of Exchequer and Audit Department	2,277 210 2,182 84	$\begin{array}{c} 0 \\ 15 \end{array}$	8 5 7 0
Export Credits Guarantee Department Foreign and Commonwealth Office (excluding £40 14s. 3d. received direct by R.N.L.I.) Friendly Societies Registry	98 70 8		0 4 0
Government Actuary's Department Government Social Survey Department Health and Social Security, Department of Home Office House of Lords	5 9 1,255 927 9	5 6 19	-
Housing & Local Government, Ministry of Inland Revenue Department Land Commission	529 2,839 39	4 17	6 9 6
H.M . Land Registry Lord Chancellor's Department, County Courts Branch National Debt Office	128 262 10	18 12	5 0 0
National Savings, Department for Ordnance Survey Overseas Development Administration Patent Office Paymaster General's Office	262 234 103 148 33	5	6 0 4
Population Censuses and Surveys, Office of Post Office (excluding £68 lls. 4d. received direct by R.N.L.I.) Principal Probate Registry Public Building and Works, Ministry of Public Record Office	2,378 10	3	7 2 9 8 7
Public Trustee Royal Courts of Justice, Admiralty Marshal's Office Royal Mint H.M. Stationery Office Supreme Court of Judicature	64 88 282 202	17 9 17	
Trade, Board of Transport, Ministry of	372 698		1 2

H.M. Treasury Treasury Solicitor's Office	132 37	5 14	0 6
Wales Welsh Office	47	9	2
 Scotland Accountant of Court, Edinburgh Agriculture and Fisheries, Department of Crown Office, Edinburgh H.M. Exchequer Inland Revenue Scotland: Chief Inspector of Taxes Comptroller of Stamps & Taxes (including Collection Service). Valuation Department Justiciary Office, Edinburgh National Galleries, Scotland National Galleries, Scotland National Museum of Antiquities, Scotland National Savings Committee for Scotland Pensions Appeal Tribunal, Scotland Post Office in Scotland (excluding £1 8s. ld. received direct by R.N.L.I.) H.M. Register House, Edinburgh Scottish Development Department Scottish Education Department Scottish Home and Health Department (excluding Prison Service) Scottish Prison Service Sheriffs Courts, Scotland (all Sheriffs Clerks and Procurators Fiscal and their staffs) Teinds Office, Edinburgh 	479 2 10 145 68 37 2 5 22 3 7 978 20 145 100 118	7 15 6 0 11 0 1 0 3 5 15 3 5 19 0	11 6 0 0 0
Northern Ireland Agriculture, Ministry of Commerce, Ministry of Community Relations, Ministry of Community Relations Commission Development, Ministry of Education, Ministry of Ministry of Finance and Offices of the Cabinet Health and Social Services, Ministry of Home Affairs, Ministry of Houses of Parliament	21 5 1 70 31 242 368 52	14 11 1 12 13	8 0 0 3 6 6 0 6
Special Contributions Subscriptions received direct by R.N.L.I. Anonymous Donations W. D. Farrell, Esq., London G. 0. Roberts, Esq., Helensburgh John Worth, Esq., Bristol Bridge House Sports and Social Club, Bristol Canterbury Post Office Canteen rhatham Telephone Exchange Refreshment Club District Valuer, Preston, Lanes Rugby Radio Refreshment Club	141 15 25 2 5 2 50 25 2 50 25 2 10	$\begin{array}{c} 10\\ 0\\ 0\end{array}$	0 0 0 0
Legacies Miss Beatrice Marianne White Donation in memory of Comdr. N. T. Patterson, O.B.E., R.N.V.R . Total £3	100 2 1,356	0 0 7	0 0

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 $\pm 31,356$ 7s. ld. shown in the Summary of Contributions received during the year ended 31st December, 1970.

Civil Surviva Dan arter and	£	s.	d.
Civil Service Department Headquarters	130	0	0
Civil Service Commission	33		6
Civil Scivice Commission	55	0	0
H.M. Customs and Excise			
Headquarters	255	0	0
Outdoor Service	642	9	0 3
Waterguard Service	100	6	3
Inland Revenue:			
Chief Inspector's Office			
Accountant and Comptroller General (Collection Service)			
Valuation Office			
Birmingham Telephone Area	258	0	
The Sheriffs, Glasgow	238	8	4
The Sherins, Glasgow	5	0	0
Powal Courts of Justice por Admiralty Marshal			U
Royal Courts of Justice per Admiralty Marshal: Mr. P. C. Bucknill, Q.C. Chambers	2	2	0
Mr. B. C. Sheen, Q.C. Chambers	3 3 2 2 1	3 3 3 2 2	0
Mr. J. F. Willmer, Q.C. Chambers	3	3	0
Mr. D. H. Rene, Barrister-at-Law	2	2	0
Crawley and de Reya	2	$\frac{2}{2}$	ŏ
Waltons, Bright & Co.	1	1	ŏ
Wm. Crump and Son	1	1	ŏ
Whitehouse-Vaux and Elborne	3	10^{-10}	ŏ
Holman, Fenwick and Willan	5	5	Õ
Thomas Cooper and Co.	1	1	Ő
Norton, Rose, Botterell and Roche	3	3	0
Middleton, Lewis and Co.	3	3	0
Sinclair, Roche and Temperley	3	3	0
Richards, Butler and Co.	2	2	0
lngledew, Brown and Co	2	2	0
Hill, Dickinson and Co	5	1 3 3 3 2 2 5 5 2 3	0
Ince and Co	5	5	0
Simpson, North, Hartley and Co.	2	2	0
Parker, Garrett and Co.	3	3	
Pattinson and Brewer	1	1	0
Hedleys	5 1 3 3 2 2 5 5 2 3 1 2 3	3	0
Clyde and Co.			
Office Staff	3	13	0

Appendix

The contributions recorded below were received in the period from 1st January to 31st March, 1971, in response to the 1970 Appeal and will be included in the Accounts for the year ending 31st December, 1971.

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Agriculture, Fisheries and Food, Ministry of Aviation Supply, Ministry of	29.36 589.70
Lord Chancellor's Office, County Courts Branch H.M. Customs and Excise	2.10 13.77
Defence, Ministry of: Central Staffs	79.63

Air Department	£ p 14.75
Air Department Army Department	1,026.79
Navy Department	5.00
Development Commission	1.25
Employment, Department of	191.00
Foreign and Commonwealth Office (excluding £298.58 received	
direct by R.N.L.I.)	11.83
Home Office	8.50
Land Commission	2.17
Ordnance Survey	246.95 104.39
Overseas Development Administration Post Office	660.79
Posts and Telegraphs, Ministry of	39.84
Principal Probate Registry	58.16
Public Building and Works, Ministry of	355.65
Public Record Office	18.35
Trade and Industry, Department of	90.49
Scotland	
~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~	161.00
Scotti sh Home and Health Department	101.00
Northern Ireland	
Ministry of Finance and Offices of the Cabinet	5.50
Health and Social Service, Ministry of	2.00
Post Office	285.32
Special Contributions	
District Valuer, Alnwick, Social Activities Fund	2.85
Harrow Post Office Refreshment Club	10.00
Old Admiralty Luncheon Club	915.00
Mrs. David Datson	1.00
R. D. Skinner, Esq.	1.00
Anonymous	2.27
Total	£4,936.41

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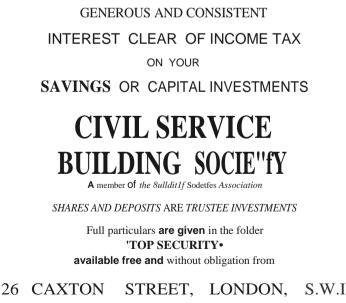
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The Civil Service Benevolent Fund

The Civil Service Benevolent Fund spent over 206,000 in 1970 helping more than 3,200 widows and dependants of civil , servants, and more than 1,400 sick and disabled civil servants.

The Fund is **managed** by a Committee of serving civil servants helped by almost 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 zgents or direct from the Civil Service Benevolent Fund, Abbey House, 2 Victoria Street, London, S.W.l.



Telephone: 01-222 2401

? CIVIL SERVICE INSURANCE ? I SOCIETY

can arrange for any type of Insurance cover required by you at advantageous rates specially negotiated for Civil Servants

I LIFE	I ENDOWMENT
3 GROUP LIFE	4 FAMILY PROTECTION
5 EDUCATIONAL	6 MORTGAGE PROTECTION
7 ANNUITY	8 HOUSEHOLD COMPREHENSIVE
9 ALL RISKS TO VALUABLES	S 10 CAR
11 SICKNESS	12 ACCIDENT
13 HOLIDAY	14TRAVEL
15 UNIT TRUST WITH LIFE	16 INCOME REPLACEMENT
-ASSURANCE	SCHEME IN CASE OF SICKNESS OR EARLY RETIREMENT

GROUP LIFE ASSURANCE SCHEMES

give excellent cover for very modest premiums deducted from official pay

IMMEDIATE ANNUITIES (PARTLY TAX FREE)

are a profitable form of Investment for part of one's gratuity on retirement to Increase one's income

For fuller details write to:-

The Civil Service Insurance Society, Dept. LF., 33 Birdhurst Rise, South Croydon, CRI 7YH. guoting 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 th dependants of policyholders who are in need.

There are Honorary Representatives in all the larger offices.