

REPORT OF THE DIRECTORS

OF THE

**NEW WIDOWS AND ORPHANS'
FUND**

ON THE

WORKING OF THE FUND

for the year 1974

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1. In accordance with Section 16 of the 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 1974.

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 four Directors expired on the 31st May, 1974.

In keeping with the provisions of Section 11(2) of the Widows and Orphans' Pension Act, a Ballot was held on Monday 6th May, 1974 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 the ballots cast were 229, being less than 25% of the registered contributors. 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, 1974.

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

N.E. Semple

J.H. Pollydore

The Board of Directors functioned throughout the year with one vacancy being unfilled.

CURRENT CONTRIBUTORS

3. The number of contributors at the end of 1973 was 3,562. During the year there were 251 new contributors, fourteen died, sixty one ceased to contribute for various reasons and retained no interest and sixty four ceased to contribute and retained an interest in the Fund. The number of current contributors at the end of 1974 was 3,674.

FORMER CONTRIBUTORS WITH INTEREST

4. Fourteen of the former contributors with interest i.e. contributors who have ceased to contribute but retained an interest in the Fund died and sixty four were added making a total of 1,835 at the end of the year as compared with 1,785 at the end of 1973.

PERSONS AWAITING REGISTRATION

5. At the end of 1974 there were five hundred and seventy one officers who were awaiting acceptance as registered contributors.

REJECTED OFFICERS

6. The number of accounts on the Register of Rejected Officers at 31st December, 1974 was fifty (50).

The number of officers who were contributing at the end of 1974 was twenty three and those who ceased to contribute but retained an interest were twenty seven.

PENSIONERS

7. Twenty eight (28) pensioners were added to the Register of Pensioners, five (5) died and two (2) minorships expired, thereby making a total of four hundred and fifty two (452) pensioners on the Register of the Fund at the end of 1974 as compared with four hundred and thirty one (431) for 1973.

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, 1974 and the position for the four previous years.

	1970	1971	1972	1973	1974
Contributors contributing	2,910	3,067	3,488	3,562	3,674
Contributors with retained interest	1,326	1,397	1,479	1,785	1,835
Contributors who ceased during the year and retained no interest	45	19	75	167	61
Rejected Officers contributing	29	28	32	35	23
Rejected Officers with retained interest	22	21	24	24	27
Pensioners	359	388	420	431	452
Officers awaiting acceptance	564	664	347	514	571

INCOME AND EXPENDITURE

9. The total income reflected in the accounts of the Fund during the year amounted to \$1,833,508.59 or \$177,193.35 more than in the preceding year. After meeting expenses and other charges amounting to \$1,237,023.72 the surplus of income over expenditure was \$596,484.87 as compared with \$1,043,452.28 in 1973 a decrease of \$447,007.41. The decrease in income was due mainly to the loss suffered on the repatriation of funds invested abroad as mentioned at paragraph 11 hereunder.

10. The Accounts reflected that interest earned on investments during the year ended 31st December, 1974 was \$308,123.23. Government's contribution under Section 3(2) of the Widows and Orphans' Pension 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 \$597,874.48 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 \$123,477.60.
11. The investments sold or redeemed during the year realised a loss of \$630,144.09 and a gain of \$6,322.21. The account showed a net loss of \$623,821.88. In 1973 there was a net loss of \$116,359.45.
12. Refunds of contributions amounted to \$17,891.31 mainly in respect of bachelor contributors who resigned their appointments, died or were transferred from the Public Service. The sum was \$18,617.05 less than in the preceeding year.
13. Pensions paid and payable increased from \$376,409.25 at the end of 1973 to \$453,228.08 at the end of 1974 as a result of the additional pensioners to the register of pensioners as previously mentioned in paragraph 7 above. The other charges against Revenue included Salaries and Wages etc., \$54,788.18; Miscellaneous \$17,821.52; Mortgage Expenses \$2,241.52; Depreciation \$4,468.54; Crown Agents Management Fees \$2,451.40 and Directors Fees \$5,264.29.
14. Summary Tables of Income and Expenditure for the year 1974 as compared with the four previous years are shown hereunder -

	INCOME				
	1970	1971	1972	1973	1974
Contributions	\$ 533,950.41	598,353.31	614,452.07	699,710.92	794,999.72
Interest on Investments	457,701.27	433,070.08	472,744.83	438,228.77	308,123.23
Government Interest	234,116.53	298,811.42	357,833.12	403,142.98	597,874.48
Interest on Mortgages	18,065.39	38,850.77	72,782.42	106,109.01	123,477.60
Gain on Sale of Investments	2,039.59	21,782.67	167,533.41	-	-
Rental of Property	8,700.00	8,905.32	9,008.91	9,123.56	9,033.56
	\$ 1,254,573.19	1,399,813.57	1,694,354.76	1,656,315.24	1,833,508.59

EXPENDITURE

	1970	1971	1972	1973	1974
Refund of Contributions	\$ 36,029.27	47,306.78	42,104.72	36,508.36	17,891.31
Pensions	274,336.17	290,291.58	318,040.31	376,409.25	493,228.08
Salaries, Wages and other benefits to Staff	36,169.70	40,982.36	52,283.74	57,145.92	54,788.18
Directors' Fees					5,264.29
Miscellaneous	13,925.39	14,324.47	14,668.67	13,427.88	17,821.52
Crown Agent Management Fees	845.10	1,727.87	1,554.96	4,301.26	2,451.40
Mortgage Expenses	3,445.35	2,680.45	4,289.84	2,503.54	2,241.52
Legal/Actuarial Fees					15,050.00
	364,750.98	397,313.59	432,942.24	490,296.21	608,733.30
Loss on Sale of Investments				116,359.45	623,821.88
Depreciation	6,875.58	6,780.34	6,577.78	6,167.30	4,468.54
	371,626.56	404,093.93	439,520.02	612,822.96	1,237,023.72

15. The decrease in Expenditure for Salaries, Wages etc., from \$57,145.92 in 1973 to \$54,788.18 in 1974 was due to the fact that no officer was on leave during the year therefore no acting allowances were paid.

INVESTMENTS

16. The Investments held on behalf of the Fund amounted to \$3,133,803.65 at the end of 1974 as compared with \$6,180,472.81 at the end of 1973. The Mean Market Value was \$2,878,631.75 a sum of \$255,171.90 below Ledger Value. The Market Value of the Securities of the Guyana Government and other Local Investments including Mortgages totalled \$4,275,898.52 representing 27% of the total assets of the Fund. In addition the Accountant General held the sum of \$10,239,594.66 on behalf of the Fund at the end of 1974 which yielded interest as aforementioned.
17. MORTGAGES: Thirty three mortgage loans were approved during the year totalling \$289,145.00.

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
1970	70	31	\$ 263,200.00
1971	52	40	408,040.00
1972	86	55	680,503.00
1973	44	32	343,465.25
1974	40	33	289,145.00

The following is a table of the amounts outstanding (including interest) at the 31st December for the past four years in respect of mortgage loans granted.

<u>YEARS</u>	<u>MORTGAGORS</u>	<u>BALANCES</u>
1970	48	\$ 379,733.48
1971	88	736,381.91
1972	142	1,335,551.11
1973	173	1,625,420.97
1974	203	1,773,364.75

ASSETS

18. A table of the Assets of the Fund at 31st December, 1974 as compared with that of the four previous years is shown hereunder.

	1970	1971	1972	1973	1974
Accountant General	4,255,936.65	5,330,334.30	5,846,238.93	6,754,586.19	10,239,594.66
Acct. Genl's Advance for Imprest		975.13	2,373.78	17,306.59	8,675.80
Cash-in-Hand		449.55	500.00	2,614.82	2,500.00
Investments	6,708,099.93	6,230,352.59	6,336,173.01	6,180,472.81	3,133,803.65
Loans	5,451.46	4,240.50	4,854.76	3,644.20	2,433.64
Mortgage	379,733.48	736,381.91	1,335,551.11	1,625,420.97	1,773,364.75
Furniture and Fittings		* 7,928.63	7,567.20	7,339.09	8,442.26
Office Machinery	25,111.19	* 16,666.98	15,000.29	13,500.27	12,150.24
Sundry Debtors	117,639.38	135,440.18	205,953.64	240,551.97	403,479.82
Building	93,671.72	90,293.13	85,778.47	81,563.55	* 50,884.37
Land					* 28,080.00
	\$ 11,565,643.81	12,553,102.90	13,839,991.19	14,927,000.46	15,663,409.19

* the account 'Office Equipment and Furniture' and 'Land and Building' has been sub-divided.

COST OF LIVING ALLOWANCE

19. The amount paid by Government during 1974 in respect of Cost of Living Allowance to pensioners of the Fund was \$48,990.30.

STAFF

20. The Board wishes to commend the staff for the co-operation and zeal exhibited in doing the Fund's work during 1974.

21 The following statements are attached:

- A. Income and Expenditure Account and Balance Sheet as at 31st December, 1974.
- B. The Report of the Auditor General and the Audit Certificate.
- C. Statement of Rejected Officers' Account.
- D. Investments at 31st December, 1974.
- E. Statement of the Pensioners of the Fund and the respective amount of pensions payable.
- F. Statement of interest payable by Government on monthly balances.
- G. Statement of Interest contributed by Government.

E.A. SILLIS .
Accountant General Chairman
Dependants' Pension Fund.

D. Singh
Secretary
Dependants' Pension Fund.

STATEMENT OF INCOME & EXPENDITURE

FOR THE YEAR ENDING 31ST DECEMBER, 1974

<u>1973</u>	<u>INCOME</u>		
699,710.92	Contributions	\$	794,999.72
438,228.77	Interest on Investments		308,123.23
106,109.01	Interest on Mortgages		123,477.60
403,142.98	Government Interest		597,874.48
9,123.56	Rent		9,033.56
<u>1,656,315.24</u>	<u>TOTAL INCOME</u>		<u>1,833,508.59</u>
			1,833,508.59
	<u>LESS: EXPENDITURE</u>		
376,409.25	Pensions		493,228.08
36,508.36	Refund of Contributions		17,891.31
4,301.26	Management Fees		2,451.40
-	Legal Actuarial Fees		15,050.00
2,148.54	Architect Fees		1,724.24
355.00	Inspection and Valuation		517.28
-	Directors' Fees		5,264.29
54,386.93	Salaries and Wages		52,337.96
329.60	Leave Passage		-
6,167.30	Depreciation		4,468.54
	<u>MISCELLANEOUS</u>		
2,461.26	Electricity	3,072.72	
710.22	Fire Insurance	525.00	
695.74	Guyana Health Insurance	868.67	
1,976.32	Maintenance & Repairs	4,894.13	
1,733.65	National Insurance	1,581.55	
1,453.51	Rates and Taxes	1,754.28	
2,028.69	Stationery	2,966.32	
3,988.80	Sundry Expenses	3,619.51	
809.08	Telephone	986.56	
			<u>20,268.74</u>
(<u>496,463.51</u>)	<u>TOTAL EXPENDITURE</u>	(613,201.84)	(<u>613,201.84</u>)
<u>1,159,851.73</u>	Sub Total		1,220,306.75
(<u>116,359.45</u>)	Loss on Investments		(<u>623,821.88</u>)
<u>\$1,043,492.28</u>	<u>SURPLUS</u>		\$ <u>596,484.87</u>

EMPLOYMENT OF CAPITAL

DEPRECIATION

1973

FIXED ASSETS

28,080.00	Land
53,483.55	Buildings
13,500.27	Office Machinery
<u>7,339.09</u>	Furniture and Fittings
102,402.91	TOTAL FIXED ASSETS

28,080.00	-	28,080.00
53,558.55	2,674.18	50,884.37
13,500.27	1,350.03	12,150.24
<u>8,886.59</u>	<u>444.33</u>	<u>8,442.26</u>
104,025.41	4,468.54	99,556.87

INVESTMENTS

3,414,595.62	Crown Agents
2,216,900.00	Guyana Govt. Bonds/Debentures
116,500.00	N.A.T.C. Bonds
432,477.19	P.S.A. Housing Co-op Soc.
<u>1,625,420.97</u>	Mortgages
7,805,893.78	

631,269.88
2,216,900.00
-
285,633.77
<u>1,773,364.75</u>

4,907,168.40

CURRENT ASSETS

6,754,586.19	Cash at Accountant General
57,806.59	Vouchers at A.G.
(40,500.00)	Less: Advance from A.G.
2,614.82	Add: Cash in Hand
3,644.20	Loans
<u>240,551.97</u>	Sundry Debtors
7,018,703.77	TOTAL CURRENT ASSETS

49,175.80
(40,500.00)
8,675.80
<u>2,500.00</u>

10,239,594.66

11,175.80
2,433.64
<u>403,479.82</u>
10,656,683.92

10,656,683.92

LESS: CURRENT LIABILITIES

19,868.55	Bank Overdraft
52.86	Add: Overpayment from A.G.
<u>223,768.86</u>	Sundry Creditors
(243,690.27)	TOTAL CURRENT LIABILITIES

11,119.94
<u>55.86</u>

11,175.80
<u>329,503.12</u>

340,678.92

(340,678.92)
10,316,005.00

6,775,013.50 Working Capital

10,316,005.00

\$ 14,683,310.19

\$ 15,322,730.27

STATEMENT A (contd.)

BALANCE SHEET AS AT 31ST DECEMBER, 1974 (contd.)

REPRESENTED BY CAPITAL EMPLOYED

13,639,817.91	New Widows and Orphans' Fund	14,683,310.19		
	Net Adjustments	<u>42,935.21</u>	14,726,245.40	
1,043,492.28	Surplus for 1974		<u>596,484.87</u>	15,322,730.27
<u>14,683,310.19</u>				<u>\$ 15,322,730.27</u>

D. SINGH
SECRETARY

E.A. SILLS
CHAIRMAN

B

REPORT OF THE AUDITOR GENERAL ON THE ACCOUNTS OF THE NEW WIDOWS AND ORPHANS FUND FOR THE YEAR ENDED 31ST DECEMBER, 1974.

The books and accounts of the New Widows and Orphans' Fund for the year ended 31st December, 1974, 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, 1974, subject to the following observations.

Statement of Income and Expenditure

1. Surplus \$526,484.87:- This surplus was considerably less than those of previous years. This was due primarily to the loss of \$23,821.88 on the Sale of Investment in 1974.

Balance Sheet

Investments

2. Mortgages \$1,773,364.75:- There has been an unaccounted difference of \$174.47 in the Mortgage Account Reconciliation Statement. It has been suggested that action should be taken to identify and adjust this difference.

Current Assets

3. Cash at Accountant General \$10,239,594.66:- The accounts of the country for the year ended 31st December, 1974, 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.

4. Sundry Debtors \$103,479.82:- Several differences were observed in the Sundry Debtors Reconciliation Statement. It has been suggested that action should be taken to investigate and adjust unreconciled amount and to clear other amounts appearing in the reconciliation statement.

Current Liabilities

5. Bank Overdraft \$11,119.94:- Approval of the Board of Directors was not seen in respect of several overdraft on the Bank Account during 1974.

General

6. During the course of the audit certain errors affecting the Income and Expenditure Account and Balance Sheet were observed. These were brought to the attention of the Secretary, Dependents Pension Fund and the necessary adjustments were made at the completion of the audit.

7. Revenue Stamps. In several instances, payments were made by the Fund but the appropriate revenue stamps were not affixed to the payment vouchers. This has resulted in a loss of revenue to Government.

Receipts

8. The following unsatisfactory features were observed in the issuing, banking and recording of General Receipts.

- (a) General Receipts were not always issued in chronological sequence and it would therefore appear that due control was not exercised over the issuing of receipts.
- (b) In many instances the dates on the General Receipts differed from the dates of the entries in the cash book.
- (c) In several instances, the total amounts collected as receipts for one day were not fully banked on the following day.

(d) The following receipts were brought to account in the cash book for the amounts shown hereunder but the amounts were not written on the corresponding receipts.

<u>Receipt No.</u>	<u>Date</u>	<u>Amount in Cash Book</u>	<u>Amount on Receipts</u>
762265		13.15	?
762266		62.38	?

9. Vouchers and other documents not produced for audit: The following documents/statements were not produced for audit.

<u>Document / Statement</u>	<u>Period</u>
Sub-Treasury Receipt and Payment Vouchers	January - December, 1974
Island Government Receipt and Payment Vouchers	January - December, 1974
	March - April, 1974
Crown Agents Receipt and Payment Vouchers	August - September, 1974
IBM Statements	November - December, 1974

10. Submission of Accounts:- The accounts were submitted for audit on the 15th June, 1979 and this did not permit the laying of the audited account before the National Assembly by 30th June, 1975, as required by Section 16 of the Widows and Orphans' Pension Act, Chapter 27:08 of the Laws of Guyana.

R.P. FARNUM
AUDITOR GENERAL

OFFICE OF THE AUDITOR GENERAL,
121, PARADE STREET,
KINGSTON, GEORGETOWN.

GUYANA.

9TH OCTOBER, 1979.

STATEMENT OF INCOME AND EXPENDITURE OF
REJECTED OFFICERS' ACCOUNT
AT GUYANA NATIONAL CO-OP BANK AS AT 31ST DECEMBER, 1974

<u>1973</u>	<u>EXPENDITURE</u>	<u>1974</u>	<u>1973</u>	<u>INCOME</u>	<u>1974</u>
488.26	Insurance Premiums	996.02	7,213.64	Deposits from Contributions	9,257.28
3,882.59	Refunds	-	1,819.61	Interest on Deposits	2,099.77
4,662.40	Balance	10,361.03	-	Balance	-
<u>\$9,033.25</u>		<u>\$ 11,357.05</u>	<u>\$ 9,033.25</u>		<u>\$ 11,357.05</u>

Balance as at 31.12.73	-	\$ 58,672.03
ADD: Surplus for 1974	-	10,361.03
		<u>\$ 69,033.06</u>

TOTAL ON DEPOSIT AT G.N.C. BANK AS AT 31.12.74 \$69,033.06

D

INVESTMENTS HELD BY CRAWFORD AGENTS AND LOCALLY AS AT 31.12.74

FOLIO	INVESTMENTS	PER CENTUM	FACE VALUE		COST PRICE	QUOTATION	MARKET VALUE
			£	\$	\$		\$
8	Br. Guiana Dem. Rly Perp	4	22,543.00	117,480.59	90,334.42	22	25,845.73
9	" " " Perm. Ann		8,664.99	45,156.73	445,212.52	6	270,940.38
18	" " Govt. Bonds 1980/85	5	16,013.20	83,451.19	73,754.34	65	54,243.27
67	Joint Miscellaneous Fund		4,215.49	21,968.60	21,968.60		21,968.60
			51,436.68	268,057.11	631,269.88		372,997.98
14	Br. Guiana Govt. Bonds 1976/86	3 $\frac{1}{2}$	5,756.61	30,000.00	30,000.00	Par	30,000.00
17	" " " " 1966/86	4 $\frac{1}{2}$	33,580.23	175,000.00	175,000.00	"	175,000.00
19	" " " " 1967/87	5	30,701.92	160,000.00	160,000.00	"	160,000.00
20	" " " " 1973/88	5 $\frac{1}{2}$	57,566.11	300,000.00	300,000.00	"	300,000.00
21	" " " Debentures 1969/79	5 $\frac{1}{2}$	29,742.48	155,000.00	151,900.00	"	155,000.00
22	" " " " 1971/81	6 $\frac{1}{2}$	76,754.80	400,000.00	400,000.00	"	400,000.00
23	" " " " 1965 Issue	7	95,943.50	500,000.00	500,000.00	"	500,000.00
70	C.S.A. Co-op Hous. Soc. Ltd Mortgage	7	90,099.41	285,633.77	285,633.77	"	285,633.77
75	Guyana Government Debentures 1969 Issue	7	95,943.51	500,000.00	500,000.00	"	500,000.00
			567,525.25	2,773,670.88	3,133,803.65		2,878,631.75

STATEMENT 'E'

STATEMENT SHOWING PENSIONERS AND THEIR RESPECTIVE
PENSIONS AT 31ST DECEMBER, 1974.

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	\$ 727.72
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 A.I. Arno	" of C.H. Arno	5. 8. 64	1,255.70
Mrs S. Applewai the	" of C.D. Applewai the	5. 4. 72	1,366.52
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	1,619.83
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	178.80
Mrs Muriel Barker	" of E.H. Barker	4. 8. 73	232.83
Mrs M. Barker	" of B.A. Barker	25. 10. 69	2,326.90
Mrs C. Barran	" of A.A. Barran	16. 5. 69	1,587.38
			29,992.17

\$ 29,992.17

Mrs M.H. Barrow	Widow 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.A. 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. Basdec	" of E. Basdec	26. 3. 73	1,629.10
Mrs. M. Bockett	" of E. Bockett	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
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. Benoit	" of T.H. Benons	15. 4. 72	442.12
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	" of M.M. Bernard	21. 11. 65	506.98
Mrs Buchfa	" of R. Adhin	31. 12. 71	706.45
Mrs C.S. Bindan	" of H.B. Bindan	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	2,605.14
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 O. Boodram	" of A. Boodram	5. 6. 64	368.20
Mrs M.B. Bourne	" of J.A. Bourne	14. 11. 65	1,351.60
Mrs F. Bovell	" of C.M. Bovell	23. 1. 47	189.89
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
			29,992.17

		B/F	59,752.42
Mrs. L.A. Browman	Widow 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	228. 10. 72	1,659.21
Mrs M.A. Burrowes	" 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 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. Cholomondley	16. 7. 71	860.41
Mrs S. Coonjah	" of F.R. Coonjah	22. 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 D.L. Collier	" of W.H. Collier	24. 12. 68	1,687.81
Mrs I.C. Cox	" of E.W. Cox	5. 7. 69	1,009.00
Mrs N. Cozier	" of A.D. 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 M.J. Davidson	" of L.A. Davidson	17. 8. 71	2,221.94
			98,417.26

\$ 98,416.26

Mrs W.A. D'Aguiar	Widow 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. De 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 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 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 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 M.M. Fitzaldin	" of E.N. Fitzaldin	17. 10. 52	307.40
Mrs M.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 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

 152,110.77

			B/F	152,110.77
Mrs M.W. Freeman	Widow 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 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. Breene	" 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		2,311.39
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.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		2,457.14
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 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		1,036.55
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

B/F 203,915.90

Mrs G. Hinds	Widows 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 W.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 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 A.R. Hutson	" of S.A. Hutson	11. 12. 51	107.16
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

241,692.58

B/F 241,692.58

Mrs E. King	Widow 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. Moseley	" 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 D.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. Young-Moriah	" of J.A.E. Young	13. 5. 64	2,964.31
			286,383.28

			B/F 286,383.28
Mrs S.M. Morrison	Widow 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	" of 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. Mc Donald	" of A. Mc Donald	4. 12. 54	519.11
Mrs I. Mc Kenzie	" of D.U. Mc Kenzie	26. 5. 52	97.09
Mrs D.R. Mc Kenzie	" of C.S. Mc Kenzie	26. 8. 63	699.27
Mrs L.D. Mc Kenzie	" of F.J.R. Mc Kenzie	6. 8. 69	1,354.59
Mrs E.M. McKenzie	" of A.F. Mc Kenzie	17. 5. 71	48.14
Mrs R. Mc Phoy	" of E.A. Mc Phoy	7. 5. 70	847.88
Mrs U.E. Mc Pherson	" of D.C. Mc Pherson	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 K. Nelson	" of C.H.P. Nelson	7. 1. 73	385.26
Mrs Y. Nelson	" of 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 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'Conner	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
			<hr/> 318,701.27

B/E 318,701.27

Mrs J.B. Petrie	Widow 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	461.34
Mrs Z. Ramalho	" of F. Halder	15. 9. 62	2,703.94
Mrs Ramascindo	" of S. Ramascindo	12. 1. 62	211.19
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 P. Richardson	" of C. Richardson	5. 8. 66	613.33
Mrs I.A. Roberts	" of H.M. Roberts	13. 5. 69	504.60
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
Mr D.A.A. Robinsen (Guardian)	Minors of L. Robinsen	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 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	2,557.28
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 M.E. Savary	" of J.H.L. Savary	17. 3. 55	255.75
Mrs O.F. Scott	" of T.H. Scott	28. 1. 68	122.72
Mrs M.O. Sealey	" of J.N.A. Sealey	4. 8. 52	427.22
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
			366,003.92

B/F 366,003.92

Mrs M.W. Sharples	Widow 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 J. Simmons	" of C.J. Simmons	14. 5. 72	2,207.42
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 B.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 Mc Lean Stewart	" of I, Mc Lean Stewart	23. 9. 74	2,650.92
Mrs R.M. St. Hill	" of U.V. St Hill	26. 10. 69	411.46
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-Medas (Guardian)	Minor of E.A. Franklin	1. 2. 74	2,223.47
Mrs P. Sukhnandan	" 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
			407,904.78

B/F 407,904.78

Mrs M.C. Tucker	Widow of J.R. Tucker	19. 9. 58	719.49
Mrs M.K. Underwood	" of R.P. Underwood	1. 11. 51	275.82
Mrs M. Vanderyar	" of H.V. Vanderar	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 E.C. Vyfhuis	" of C.V. Vyfhuis	28. 2. 64	1,412.06
Lady of E.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	" of C.A. Warren	6. 10. 66	2,980.46
Mrs E.E. 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	" of 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 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 M.R. Grimshaw	" of J.A. Grimshaw	29. 8. 66	581.62
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

448,425.51

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INTEREST PAYABLE BY GOVERNMENT ON MONTHLY BALANCES HELD AT
THE ACCOUNTANT GENERAL'S DEPARTMENT FOR THE YEAR 1974

MONTHS	PARTICULARS		MONTHLY BALANCES	MONTHLY INTEREST	QUARTERLY INTEREST
January	Balance as at 31.12.73 Less: Reserve Interest for Jan. 1974 a.r.o. $6\frac{1}{2}\%$ on balance as at 31.12.73		6,795,086.19 <u>40,500.00</u>	6,754,586.19	37,289.02
February	Receipts for January 1974 Add: Balance at 31.12.73 Less: Payments for Jan. 1974 Interest for Feb. 1974 a.r.o. $6\frac{1}{2}\%$ on balance as at 31.1.74	2,272,900.78 <u>6,754,586.19</u>	9,027,486.97 <u>50,098.10</u>	8,977,388.87	44,763.97
March	Receipts for February 1974 Add: Balance at 31.1.74 Less: Payments for Feb. 1974 Interest for March 1974 a.r.o. $6\frac{1}{2}\%$ on balance as at 28.2.74	107,452.50 <u>8,977,388.87</u>	9,084,841.37 <u>112,359.26</u>	8,972,182.11	49,531.36
April	Receipts for March 1974 Add: Balance at 28.2.74 Int. for quarter ended 31.3.74 Less: Payments for March 1974 Interest for April 1974 a.r.o. $6\frac{1}{2}\%$ on balance at 31.3.74	120,611.11 8,972,182.11 <u>131,584.35</u>	9,224,377.57 <u>84,612.51</u>	9,139,765.06	48,828.88
May	Receipts for April 1974 Add: Balance at 31.3.74 Less: Payments for April 1974 Interest for May a.r.o. $6\frac{1}{2}\%$ on balance at 30.4.74	92,183.22 <u>9,139,765.06</u>	9,231,948.28 <u>72,108.66</u>	9,159,759.62	50,566.89
June	Receipts for May 1974 Add: Balance at 30.4.74 Less: Payments for May 1974 Interest for June a.r.o. $6\frac{1}{2}\%$ on balance at 31.5.74	124,522.81 <u>9,159,759.62</u>	9,284,282.43 <u>66,474.00</u>	9,217,808.43	49,245.83
				280,225.95	148,641.60
					280,225.95

MONTHS	PARTICULARS			MONTHLY BALANCES	MONTHLY INTEREST	QUARTERLY INTEREST
July	Receipts for June 1974 Add: Balance at 31.5.74 Int. for quarter ended 30.6.74 Less: Payments for June 1974 Int. for July a.r.o. 6 $\frac{1}{2}$ % on balance at 30.6.74	98,206.11 9,217,808.43 <u>148,641.60</u>		9,464,656.14 <u>58,807.00</u>	9,405,849.14	280,225.95 280,225.95
AUGUST	Receipts for July 1974 Add: Balance at 30.6.74 Less: Payments for July 1974 Interest for August a.r.o. 6 $\frac{1}{2}$ % on balance at 31.7.74	142,782.43 <u>9,405,849.14</u>		9,548,631.57 <u>55,999.05</u>	9,492,632.52	51,925.44
September	Receipts for August 1974 Add: Balance at 31.7.74 Less: Payments for August 1974 Int. for September a.r.o. 6 $\frac{1}{2}$ % on balance at 31.8.74	159,155.26 <u>9,492,632.52</u>		9,651,787.78 <u>54,480.10</u>	9,597,307.68	52,404.53
October	Receipts for September 1974 Add: Balance at 31.8.74 Int. for quarter ended 30.9.74 Less: Payments for September 1974 Int. for October a.r.o. 6 $\frac{1}{2}$ % on balance at 30.9.74	151,710.75 9,597,307.68 <u>155,603.26</u>		9,904,621.69 <u>59,067.60</u>	9,845,554.09	51,273.29 155,603.26
November	Receipts for October 1974 Add: Balance at 31.10.74 Less: Payments for October 1974 Interest for November a.r.o. 6 $\frac{1}{2}$ % on balance at 31.10.74	70,349.86 <u>9,845,554.09</u>		9,915,903.95 <u>76,527.34</u>	9,839,376.61	52,566.53
December	Receipts for November 1974 Add: Balance at 31.10.74 Less: Payments for November 1974 Interest for December a.r.o. 6 $\frac{1}{2}$ % on balance at 30.11.74	227,645.57 <u>9,839,376.61</u>		10,067,022.18 <u>81,439.10</u>	9,985,583.08	55,125.89 162,045.27
					597,874.48	597,874.48

STATEMENT OF INTEREST CONTRIBUTED BY GOVERNMENT FOR THE YEAR 1974

FOLIO	INVESTMENT		PER CENTUM	FACE VALUE	COST PRICE	PERIOD	ACTUAL INT.	6% COST PRICE	DIFFERENCE
1	Aden	1972/74	4 $\frac{1}{4}$	1,020.41	4,800.00	350 days	216.71	276.16	59.45
5	Australia	1981/82	5 $\frac{1}{2}$	50,300.00	227,400.00	18 "	706.73	672.85	33.88
8	Br. Guy. Dem Rly Perp		4	22,543.00	90,334.42	1 year	4,699.22	5,420.07	720.85
9	" " " " Perm Ann		4	8,216.11	432,214.82	167 days	19,590.44	17,865.18	1,725.26
9	" " " " " "		4	8,298.86	434,660.44	57 "	6,753.87	4,072.71	2,681.16
9	" " " " " "		4	8,311.99	435,033.59	15 "	1,777.34	1,072.69	704.65
9	" " " " " "		4	8,634.99	444,347.58	111 "	13,152.28	8,107.82	5,044.46
9	" " " " " "		4	8,664.99	445,212.52	15 "	1,777.34	1,097.78	679.56
18	" " Govt. Bonds	1980/85	5	16,013.20	73,754.34	1 year	4,172.56	4,425.26	252.70
29	East Africa High Commission	1972/74	4	2,462.65	10,251.95	106 days	256.66	178.64	78.02
29A	" " " " "	1973/76	4	1,000.00	4,800.00	18 "	10.28	14.20	3.92
30	" " " " "	1980/84	5 $\frac{1}{2}$	704.53	3,331.04	18 "	9.95	9.86	.09
42	Kenya	1971/78	4 $\frac{1}{2}$	24,138.93	115,867.16	18 "	279.16	342.84	63.68
54	Southern Rhodesia	1961/66	3 $\frac{3}{4}$	979.19	4,731.16	114 "	177.24	88.66	88.58
69	Treasury Loan	1976	6 $\frac{1}{2}$	8,971.12	40,662.77	18 "	1,519.44	120.32	1,399.12
71	Treasury	1995/98	6 $\frac{3}{4}$	83,408.51	247,940.52	18 "	1,446.93	733.63	713.30
73	Funding	1985/87	6 $\frac{1}{2}$	301,642.53	1,293,056.90	18 "	5,038.94	3,826.03	1,212.91
74	New Zealand	1975/76	6	787.76	3,114.20	18 "	12.13	9.21	2.92
76	Treasury Loan	26.1 2015	7 $\frac{3}{4}$	142,456.03	684,943.00	18 "	28,767.82	2,026.68	26,741.14
78	Australia	1977/80	5 $\frac{1}{2}$	36,885.88	138,969.63	18 "	5,246.58	411.20	4,835.38
				735,140.68	3,810,832.35		95,611.62	44,771.79	50,839.83
14	Br. Guy. Govt. Bonds	1976/86	3 $\frac{1}{2}$	5,756.61	30,000.00	1 year	1,050.00	1,800.00	750.00
17	" " " " "	1966/86	4 $\frac{1}{2}$	33,580.23	175,000.00	"	7,875.00	10,500.00	2,625.00
19	" " " " "	1967/87	5	30,701.92	160,000.00	"	8,000.00	9,600.00	1,600.00
20	" " " " "	1973/88	5 $\frac{1}{2}$	57,566.11	300,000.00	"	16,500.00	18,000.00	1,500.00
21	" " " Debentures	1969/79	5 $\frac{1}{2}$	29,742.48	151,900.00	"	8,525.00	9,114.00	589.00
22	" " " " "	1971/81	6 $\frac{1}{2}$	76,754.80	400,000.00	"	26,000.00	24,000.00	2,000.00
23	" " " " "	1965 Issue	7	95,943.50	500,000.00	"	35,000.00	30,000.00	5,000.00
45	Mayor & Town Council	1954/74	4 $\frac{1}{2}$	16,310.40	85,000.00	326 days	3,825.00	4,555.07	735.07
46	" " " " "	1951/74	4	6,044.44	31,500.00	"	1,260.00	1,688.05	428.05
70	C.S.A. Housing Co-op Soc.		7	82,986.75	432,477.19	1 year	28,156.58	25,948.63	2,207.95
75	Guyana Government Bonds	1969 Issue	7	95,943.51	500,000.00	"	35,000.00	30,000.00	5,000.00
<hr/>							266,803.20	209,977.54	56,825.66
<hr/>							1,266,471.49	7,901,303.23	
<hr/>							266,803.20	209,977.54	56,825.66