

CROWN AGENTS  
(Insurance)  
(Fire Brigade)

C.S.

1924.

No. 9/24

Col. Secretary

SUBJECT.

192 4

INSURANCE PAYMENTS TO STANLEY FIRE  
BRIGADE, 1924

2nd January

Previous Paper.

57/23

(Ordinance No. 3 of 1898, Sec: 15)

29/24

MINUTES.

- Letter to Agent Royal Insurance Co., 2/1/24 (1)
- " " " Commercial " 21/24 (1)
- " fr. Agent Royal Ins Co. 2 Jan 1924 (2)
- " Declaration of property insured " " (2a)
- " to Agent Royal Insurance Coy 5/1/24 (3)
- " Secretary Stanley Fire Brigade 5/1/24 (4)
- Letter to Mr. E. G. Rowe, 11<sup>th</sup> April, 1924. Encl. (5)

*E. G.*  
No reply has been received from  
Agent of the Commercial Union Assurance Co

*E. G. R.*  
*D. C. Sec*  
28/4/24

Will you please write again saying amount  
a settlement of that amount will be

that I trust that the matter will be  
settled without delay.

*W. H. H.* 29 April 24

Subsequent Paper.

39/25

Letter to W. E. G. Rowe Agent Commercial Assurance Co.

1st May 1924

(6)

Attack upon which Mr. Rowe  
objected to payment

TTTTT 14 May 24

29/2/24  
attached  
of 100  
15/15/24

Letter to W. E. G. Rowe Agent Commercial Union

Assurance Co. 27th May 1924

(7)

Y.B.

Submitted for approval of the  
Estate of Mrs. Williams being prosecuted for  
the recovery of the same debt. As Y.B. will  
obtain from Mr. 29/24 considerable trouble  
was taken to explain the security and  
the justification for the law but Mr. Rowe  
the manager of the Co. has completely  
ignored the letters requiring payment

TTTTT 6 Aug 24

Approved by

6 August 1924

Chief Constable

Will you please obtain a summons  
I will appear in Court if the case is  
defused

TTTTT 6 Aug. 24

Letter from Estate of Williams of

25th August 1924 — Encl (8)

List of Policies + Premiums

(8A)

Letter to Auditor in Chg. Est. Williams

26 Aug 1924

(9)

Letter from Auditor in Charge

Estate L. Williams of 26 Aug 1924 - Encl (10)

Letter to Auditor-in Charge, 28 Aug 1924. Encl (11)

Letter from Auditor in Charge

Estate L. Williams of 28 Aug 1924 - Encl (12)

Y.L.

Submitted

In view of section 12 of the Fire Brigade Ordinance the authority & practice has been as shown in ref 29/24 transferred to the Superintendent of the Fire Brigade. I regret that the subject is somewhat mixed up in the two minute papers but it would be somewhat difficult to alter the arrangement now.

2. I am sorry to have to trouble Y.L. again with the matter but the attitude taken up by the Estate Williams is so extraordinary that it is necessary to bring it to notice.

3. I beg to draw attention in the first place to the curious fact that the amount contributable has

apparently dropped from £15.11.3 to  
£6.16.2 in one year without ex-  
planation.

4. In case Y.S. considers that  
direct notice should be taken of  
the attitude adopted by the Estate  
Williams a draft letter is put up.  
The alternative is to take no notice  
of the letter and merely to let the  
policy count proceed imp. for through.

~~TTTT~~ 4 Sept. 2001

H.P.S.

Letter to go on. J.M.

4 SEP 1924.

Letter to Auditor in Charge  
Estate C. Williams. 4<sup>th</sup> September 1924

P.H.  
12/6/26

9/24.

2nd January, 24.

Sir,

With reference to section 15 of the Stanley Fire Brigade Ordinance, 1898, I am directed by the Acting Governor to forward to you the usual form of declaration and to request that you will be so good as to fill it in and return it to me with a remittance of one eighth per cent of the total value insured.

I am,

Sir,

Your obedient servant,

G. R. L. Brown.

for Colonial Secretary.

H. M. R. Grekhan, Esq.,  
Agent, Royal Insurance Company Limited.

E. G. Rowe, Esq.,  
Stanley.  
(Commercial Union Assurance Co., Ltd.)

The Royal Insurance Company, Limited.

Stanley. 2nd January, 1924.

9/24.

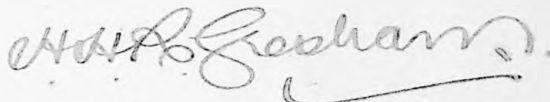
Sir,

I beg to acknowledge the receipt of your letter  
of to-day's date, and, in accordance with the request  
contained therein, return the Declaration form  
duly signed together with a cheque for £59-  
being  $\frac{1}{3}$  per cent on the gross amount of insurance  
effected by the Royal Insurance Company in Stanley.

I am,

Sir,

Your obedient servant,



Agent.

THE HONOURABLE

THE COLONIAL SECRETARY.

STANLEY.

FORM OF DECLARATION TO BE FILLED IN BY AGENTS  
OF INSURANCE SOCIETIES IN STANLEY.

-----

The gross amount of the sums in respect of property  
in Stanley in the *Royal Insurance*  
Company, Limited, during the period commencing on  
the 1st day of January, 1923, and ending on the 31st  
day of December, 1923, was *Forty seven thousand*  
*two hundred pounds sterling*

I solemnly and sincerely declare that I have examined  
the foregoing return from the books and other accounts  
of the *Royal Insurance* Company, Limited,  
and that to the best of my knowledge, information, and  
belief, it contains a true and faithful account of the  
gross amount of the sums insured by every Company  
which I represent in respect of property in Stanley  
insured from fire.

*W. R. Graham*  
Agent.

*Royal Insurance* Company, Limited.

Date... *2<sup>nd</sup> January 1924*

-----

Declared before me this... *3<sup>rd</sup>* day of *January*  
1924.

*G. J. Turner*  
Justice of the Peace.

(4)

9/24.

5th January,

24

Sir,

I am directed by the Acting Governor to forward to you herewith the enclosed cheque for £59. 0. 0, being the percentage payable by the Royal Insurance Company, Limited, in respect of the value of property insured by the Company in Stanley during the year 1923.

No. 820 of  
3rd Jany. 1924.

2. I shall be glad to receive your receipt for this sum in due course.

I am,

Sir,

Your obedient servant,

G. R. L. Brown.

for Colonial Secretary.

V. A. H. Biggs, Esq.,

Honorary Secretary,

Stanley Volunteer Fire Brigade,

Stanley.



(5.)

9/24.

11th April,

24

Sir,

I am directed by the Acting Governor  
to attach a copy of a letter addressed to  
you on the 2nd of January and to request that  
an early reply may be returned.

I am,

Sir,

Your obedient servant,

G. R. L. Brown.

for Colonial Secretary.

E. G. Rowe, Esq.,  
Stanley.

9/24.

1st May,

24.

Sir,

I am directed by the Acting Governor to refer to my letter of the 11th of April, and to say that His Excellency trusts that a settlement of the amount due will now be effected.

I am,

Sir,

Your obedient servant,

C. R. L. Brown,

for Colonial Secretary.

E. G. Rowe, Esq.,

Agent,

Commercial Union Assurance Co., Ltd.,

Stanley.

(7)

9/24.

27th May,

24.

Sir,

With further reference to Mr. Brown's letters of the 14th of January, the 11th of April and the 1st of May, I am directed by the Governor to enquire when a settlement of the amount due from you as Agent for the Commercial Union Assurance Company will be effected.

I am,

Sir,

Your obedient servant,

H. Henniker-Heaton,  
Colonial Secretary.

E. G. Howe, Esq.,

Agent,

Commercial Union Assurance Co., Ltd.,

Stanley.



RADIO ADDRESS  
"WILLIAMS"  
CODES USED:  
BENTLEYS  
A.B.C. 5TH ED.  
A.1.

ESTATE LOUIS WILLIAMS  
GENERAL MERCHANTS

ADDRESS ALL CORRESPONDENCE  
TO THE MANAGER

PORT STANLEY  
FALKLAND ISLANDS

25th August 1924

Sir,

1/8th per cent tax on Insured Capital  
Contribution for the year 1923 payable  
by Agency of the Commercial Union  
----- Assurance Co. Ltd. -----

We have received a Police Court summons in this connection, and regret that our inattention to your various applications for payment should have made it necessary for you to apply to the Court.

Please accept our apologies for delay.

We enclose a list of Policies current for the commercial year 1923/24, from which you will see that the amount due is only £6.16.3, and which was prepared by us as far back as 2nd January last.

We must however point out that we have no details of two policies, Nos. 11788010/11, the forms for which would appear to have been used by the former Agent. When we receive the necessary details from our Principals we shall amplify our declaration if necessary.

We enclose our cheque No. 424 for £4.15.- being proportion of the premia collected by us.

We suggest that you apply to the former Agent, Mr. G.I. Turner, for the balance of £2.1.3, as the corresponding premia were collected by him, and we understand that he has sufficient funds of the Commercial Union Ass. Co. in hand to meet same, - at least we have not heard from London, as yet, to the contrary.

We trust that you will see your way to withdraw the summons.

We are, dear Sir,  
Yours faithfully,  
p.p. Commercial Union Ass. Co. Ltd.  
p. Estate Louis Williams

*[Signature]*  
Auditor-in-Charge.

The Honourable  
The Colonial Secretary  
Port Stanley.

**ESTATE LOUIS WILLIAMS,**

SUCCESSOR TO

ESTATE CHARLES WILLIAMS,

ESTABLISHED 1863.

Bankers:

London County & Westminster Bank, Ltd.

Cable & Telegraphic Address:

"WILLIAMS," Port Stanley.

Codes used:

A 1 and A. B. C. 5th Edition.

Port Stanley,

Falkland Islands,

2nd January 1924 191

Agency of the Commercial Union Assurance Co. Ltd.

List of Policies Current for 1923/1924

Value Insured

Premia collected through:-

<u>Number of Policy</u>	<u>Beneficiary</u>	<u>Estate Louis Williams</u>	<u>Hon. G.I. Turner</u>
8364351	Walter Kendal	£ 500	
8364364	J. Clethero	£ 200	
8364368	Estate J. Mirvan	£ 300	
8364380	Estate Louis Williams	£ 700	
8364381	Mrs. Clethero		£ 200
8364383	W. C. McDavid		£ 350
8364400	J. W. Grierson	£ 1000	
11788001	H. McCarthy	£ 500	
11788005	W. A. Bartram		£ 100
11788006	Emily Andreasen	£ 600	
11788009	A. P. Hardy		£ 1000
		<u>£ 3800</u>	<u>£ 1650</u>

1/8th % of £ 3.800- = £ 4.15.--

1/8th % of £ 1.650- = £ 2. 1. 3

9/24.

26th August,

24.

Sir,

I am directed by the Governor to acknowledge the receipt of your letter of the 25th instant, transmitting a cheque for £4. 15s Od., which sum is tendered as the payment contributable for the maintenance of the fire engine by the Estate Louis Williams, as Agents for the Commercial Union Assurance Company.

2. I am to inform you that it is not possible to authorize the Superintendent of the Fire Brigade to accept the sum tendered as the annual payment required by law. The contribution due is one eighth of the capital assured during the calendar year 1923.

3. I am to request you to be good enough to forward the usual form of declaration, a copy of which was enclosed in my letter of the 2nd of January, of the amount of the capital assured through yourselves as Agents for the Commercial Union Assurance Company during 1923, together with the contribution due.

4. The Superintendent of the Fire Brigade has been asked to apply to the Magistrate for a stay in the proceedings taken against you pending the receipt of your reply to this letter.

The Auditor-in-Charge,  
Estate Louis Williams,  
Stanley.

I am,  
Sir,  
Your obedient servant,

H. Kemmer-Heaton,  
Colonial Secretary.



# ESTATE LOUIS WILLIAMS

GENERAL MERCHANTS

10

PORT STANLEY  
FALKLAND ISLANDS

26th August 1924

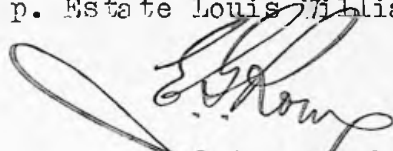
RADIO ADDRESS  
"WILLIAMS"  
CODES USED:  
BENTLEYS  
A.B.C. 5TH ED.  
A. 1.

Sir,  
We beg to own receipt of your esteemed favour of  
even date, No.9/24.

2. In reply we suggest that there <sup>is</sup> some mistake in  
calling for one eighth of the capital assured during the  
calendar year 1923.

3. The Ordinance as known to us calls for one eighth  
per cent, but if there is some recent alteration we  
shall be pleased to receive a copy of the relative  
Ordinance or Proclamation.

We are, dear Sir,  
Yours faithfully,  
p. Estate Louis Williams

  
Auditor-in-Charge.

The Honourable  
The Colonial Secretary  
Port Stanley.

WZUUNACZ 808888

9/24.

(11)

28th August,

24.

Sir,

I am directed by the Governor to acknowledge the receipt of your letter of the 26th August, and to inform you that the mistake to which you draw attention is an error in typing. The contribution payable is one eighth per cent of the capital assured.

I am,

Sir,

Your obedient servant,

H. Henniker-Heaton,  
Colonial Secretary.

The Auditor-in-Charge,

Estate Louis Williams,

Stanley.





# ESTATE LOUIS WILLIAMS

GENERAL MERCHANTS

PORT STANLEY  
FALKLAND ISLANDS

28th August 1924

RADIO ADDRESS  
"WILLIAMS"  
CODES USED:  
BENTLEYS  
A.B.C. 5TH ED  
A.1.

Sir,

We beg to own receipt of your favour of even date, No.9/24, contents of which have been noted with due attention.

2. We now revert to your favour of 26th August last, and in reply to paragraph 3 must inform you that we cannot see our way to sign the declaration form sent us, same not being called for in the Ordinance of 1898.
3. As we have endeavoured to point out in other letters, we find the contribution imposed by the Ordinance, unfair, and therefore do not feel justified in lending any more assistance in its application, than that specifically called for and indelible, i.e. that which is imposed by law.
4. If the form of declaration is lawful owing to its having been passed in some other Ordinance, Regulation, or by Proclamation, we shall feel obliged by having the same made known to us.
5. We would suggest that a responsible Officer be detailed to call at our offices and revise the records of the Agency business transacted, and compare the schedule submitted, with the counterfoils and books.
6. We very much regret having to take up this attitude, but as our suggestions to the effect that the Ordinance should be revised and the contribution more equally distributed, have not met with support, we cannot see our way to co-operate in the continued application of the Ordinance.
7. We do not wish to be misunderstood in this connection, because we are at all times pleased to co-operate with the Government and its Officials in all and every way, but, indirectly, the Estate Louis Williams has contributed a very large sum of money, perhaps aggregating over £200- to the maintenance of the Fire Brigade, and it is indeed disappointing to be informed (vide your note No.29/24 of 14th January last) that "the Acting Governor does not, as at present advised, consider it feasible to amend or to extend the operation of the Stanley Brigade Ordinance", which is undoubtedly a courteous, but most emphatic negative answer to the matter brought up by us, almost suggesting that the point cannot be discussed further.
8. We read the Ordinance as follows:-  
"...and all fire insurance companies, now, or which may hereafter carry on business in Stanley, shall contribute to the maintenance of the steam engine an annual payment equal to one-eighth per cent of the capital assured."

In accordance with our calculations, the total assured Capital handled during 1923, is as detailed on the Schedule submitted - we have tendered payment and consider that we have just about filled the obligation imposed by the Ordinance. Should the Superintendent wish to verify the figures, our books are at his disposal in our offices.

We are, dear Sir,  
Yours faithfully,  
p. Estate Louis Williams

The Honourable  
The Colonial Secretary  
Port Stanley.

*E. S. Row*  
Auditor-in-Charge

9/24.

4th September, 24.

Sir,

I am directed by the Governor to inform you that His Excellency has read with surprise and concern the contents of your letter of the 28th of August on the subject of the payment due by you for the maintenance of the Fire Brigade.

2. I am to state that it is so elementary a principle of citizenship that it is the duty of a citizen to co-operate in the laws of the country which shelters him, that it appears incredible that a leading firm of merchants should deliberately announce its refusal of co-operation in the administration of a law merely because it disapproves of it. This refusal of co-operation has in effect, in the case under reference, taken the form of placing every obstacle in the way of the application of the law. If private individuals or firms are permitted to elect which laws they will or will not obey without compulsion, there is an end of all civil order.

3. The particular clause in the law to which you take exception, namely the provision for

The Auditor-in-Charge, contributions/  
Estate Louis Williams,  
Agents for the Commercial Union Fire Assurance  
Company,  
Stanley.

contributions towards the maintenance of a Fire Brigade, has been in force for a quarter of a century, accepted without question, and applied without difficulty. You have informed the Government that you have taken measures to evade, in future, the payment of the contribution for protection against fire. You have chosen a time to do this when the Government has evolved a scheme, which is now taking active shape, for the expenditure of no less a sum than £15,000 for the supply of water for mains and fire hydrants in the town of Stanley.

4. I am to add that the Governor is informed that Court proceedings are being taken against your firm next week in the matter. He trusts, however, that you will before then reconsider your attitude, and that you will in this and all other affairs assist instead of endeavouring to obstruct the Civil government, independent of whether you do or do not approve of any particular law.

I am,

Sir,

Your obedient servant,

H. Henniker-Heaton,

Colonial Secretary.