

C.S.

Fire Brigade

1924.

No. 29/24.

CE. A

Est L. Williams

SUBJECT.

1924

2nd Jan'y

Previous Paper.

Contribution by Insurance Companies carrying on business in Stanley to maintenance of Fire Brigade.

Section 15 of Ordinance No 3 of 1898
M. P 57/23, 29/24

MINUTES.

- Letter from Est. L. Williams 3rd Dec 1923 (1)
- " to " " " 2nd Jan'y 1924 (2)
- " from " " " 2nd Jan'y 1924 (3)

Y.P. Submitted
W.L.S.
Di'c'su
6 Jan'y 1924.

Thank you for the draft. Will you please send up the inf. from which you get your figure of £ 5,800. That is presumably the rateable value i.e. annual as against Capital value. What about...
7 Jan. '24

Subsequent Paper.

Y.P.
837/22 submitted W.L.S.
Di'c'su
8 Jan'y 1924

Draft reply to issue

[Signature] 13 Jan '24

Letter to Mr. E. S. Rowe, 14th Jan'y, 1924 Encl. (5)

of: Superintendent, Fire Brigade,

Mr. Rowe did not acknowledge (5) herein

and three subsequent letters requiring payment of the contribution due from the Agent of the Commercial Union Assurance Agency had no effect.

The minute paper on the subject is with the Magistrate the Bureau having authorized these legal proceedings. It was intended that the

Chief Constable should take proceedings but in view of section 12 of the Ordinance it appears better that you should take out the information and apply for a summons against Mr. Rowe.

The action will be for neglecting to ^{contribute} ~~contribute~~ to the maintenance of the steam fire engine the annual payment provided in respect of the year 1923 by section 15 of the Stanley Fire Brigade Ordinance. At the hearing which might be set down for the 21st instant the Magistrate should be asked in addition to any penalty to order a statement of the capital value assessed to be furnished.

[Signature] 14 Jan'y 24

The Hon. Col. Secy.,

Noted.

2. I see that Mr Rowe signs as Auditor in Charge for Estate Louis Williams and I should be glad to know if the information and complaint is to be made out against Mr Rowe or the Estate Louis Williams as Agent for the Commercial Union Assurance Company.

3. Copy of suggested information and complaint made out against Mr Rowe, Agent for the Commercial Union Assurance Company, herewith; if in order please return so that the summons may be applied for.

3. I should be glad if M/P 9/24, attached, could be returned to me.

It is thought that the case will be heard on Tuesday or Wednesday next.

Mrs. Arden

Ag. Supt. Fire Brigade.

22/8/24.

of Supt.

You will observe that Mr. Rowe in the last para of (1) herein states "We invoke our position as attorneys for the F.I. agency of the Commercial Union Assurance Co. Ltd."

*The representation and state-
That E. S. Rowe and this is the of Estate-
Louis Williams Agents for the Commercial
Union Assurance Co. Ltd.*

*If the case is defended and any legal points arise although I do not see where they would you can ask for an adjournment and I will appear
[Signature] 23 Aug. 24*

The Hon; Col; Secretary.

In accordance with instructions received per telephone I now return this paper with M/P 9/24.

2. I have asked the Magistrate to withdraw the summons.

R. Mansley.

A3g Superintendant

Stanley Fire Brigade.

26/8/24.

Letter from Estate Williams of.

25th August 1924 - Encl (7)

of. Superintendent

The summons has not been withdrawn and the case is understood to run for Wednesday. You propose to apply to the Magistrate to examine the defunct and a writ. Please see M/P 9/1924.

ttttt 4 Sept. 24

The Hon; Col; Secretary.

Thank you.

Noted and returned.

May I have these papers before @ 4 o'clock to-morrow afternoon.

R. Mansley.

A3G Sup Fire Brigade.

8/9/24.

Letter from Estate Williams of

5th Sept 1924 - Encl (8)

Letter to Mr F. G. Rowe of (undated) - " (9)

Letter from Estate Williams of 8th Sept 1924 - " (10)

Superintendent Fire Brigade,

In confirmation of the ~~Attorney General's~~ Governor's instructions to you this morning legal proceedings will be withdrawn in this case

2. The Agent for the Company has completely receded from the position he took up as you will see from (10) herein and has now come ~~to the~~ forward assistance to cooperate fully in the application of the law. He brought discussion the books of the Insurance Company to me this morning and showed me the position fully. The fact is that he wishes to dispute liability for payment for a full year when a policy has lapsed in the course of a year. The delay in payment has been due to the uncertainty of his position in this matter and he admits that he is much to blame.

3. In discussing with me the question of the amount payable I think that you expressed the opinion

in which I assumed that a lapsed policy should not be liable for the full amount for the year e.g. that equitably a policy taken out for £800 insurance ^{at the 1st} in July 1921 and $\frac{1}{4}$ having been paid as $\frac{1}{4}$ of the capital in respect of that year should not require a further payment of the same amount in the following year if it lapsed on the 31st June. Otherwise a $\frac{1}{4}$ would be paid in respect of the capital earned for 1 year.

If ~~such~~ such principle is accepted it could not be allowed to be retrospective in effect i.e. it could not p. fact. further than ~~the~~ payments for 1923 and would apply to both companies doing business.

~~TTTTT~~ - 9 Sept 24

The Stipendiary Magistrate.

Please note para I of Colonial Secretary's minute of today's date, Instructions have been received to withdraw the case against Mr E.G. Rowe called for tomorrow morning at 10-30 a.m.
2. Please return this paper at your convenience.

R. B. Barclay
A/G Supr; Fire Brigade.

9/9/24.

Notes
E. B. Birnie
9/9/24

The Hon; Col; Secretary.

I agree with the above, but would suggest that the Companies concerned be asked to state if the annual payments already made have been based on $\frac{1}{8}\%$ of the capital insured for the whole year (not a part of a year) or only as from the date of a policy being issued. The year under the ordinance being as from the 1st January to the 31st December.

R. S. Saxler.

A/G Supr; Fire Brigade.

II/9/24.

Y.S.

Submitted for favour of instructions.

2. I think that on the strict reading of the law the amount payable is in respect of the total sum assured in any one calendar year irrespective of whether the insurance was for a period of a week or 12 months. Ins. have assured me that in the past all payments have been made on that principle and he has shown instances in which the tax would work unfairly. A particular case he gave me is that the Estate Williams is exporting merchandise to the value of £1000 in December. He

propose to insure the goods for three months and the $\frac{1}{8}$ per cent would actually amount to more than the premium, as it would have to be paid twice for a reduced rate short term policy. It is at least arguable that the intention of the Legislature was that the contribution should only be payable in respect of the period covered by the insurance. However that may be I suggest that such a principle would be only equitable. If it is accepted it could be made applicable to 1923 without prejudice to any payments previous to that.

4. Mr. Lane goes further however and suggests that ^{annual} policies which lapsed in say June of 1923 if that year is allowed should pay nothing, as the contribution was already paid for a full year in the year in which such policies were first taken out. ~~It is suggested that the contribution should be paid for the full year in which the policy is first taken out and that the contribution should not be paid for any year in which the policy is not taken out.~~

5. The formula would if Y.I. concurs in ^{para. 3} the above run thus: -

The annual contribution of one eighth per cent of the capital insured in 1923 and in future, shall, without prejudice to any payments made in earlier years,

be payable only in respect of the proportion of the year during which the assurance was effective, a period of a broken part of a month being regarded as a full month. Thus the contribution payable where a policy for an assurance of £800 was taken out on the 12th of May for one year would be $\frac{8}{12}$ of $\frac{1}{8}$ of 1 per cent i.e. $\frac{1}{3}$. Similarly 15% would be payable on a policy ^{for the same amount} running from the beginning of the year and lapsing on the 5th of September.

6. With respect to the second point stated in para. 4 above, although it might be considered a logical sequence to enquire in the first point, it would involve harking back to the years before 1923 to find out whether ~~it~~ as is assumed payment was made as for a full year in the first place. Any refund or the an equivalent of failure to collect payment would in fact amount to a refund in respect of an earlier year than 1923. I submit that this would be inadvisable.

7. I beg to add that Mr. Rowe stated to me quite definitely

that if the Government still required payment for the full year in respect of all policies he would in no way obstruct the operation of such decision. He further volunteered to pay in respect of the insurances effected when Mr. Turner was agent if the latter repudiated obligation. I emphasize this as there was no question of any bargaining when court proceedings were withdrawn.

~~W.H.H.~~ 15 Sept. 24

H.P.S.

Thank you for putting this matter so clearly. The present practice is not equitable.

2. I enclose in para 3 a proposed formula.
3. I also enclose in para 6.

H.

19 Sept 1924.

Letter to Auditor in Charge Est Williams.
20th Sept 1924 (11)

Letter to Agent Royal Insurance Coy Ltd.
22 Sept 1924 (12)

Letter from Agent Royal Insurance Co
of 26th Sept 1924 — Encl (13)

Letter to G. J. Turner Esq. 30 Sept 1924 (14)
(Enclosure) 14a

Letter from Hon G. J. Turner of
1st October 1924 — Encl (15)

Letter to Auditor in Charge Est Williams
9th Oct 1924 (16)

Letter from Auditor in Charge, Estate S. Williams
of 29th December 1924 - Encl (17)

Letter from Auditor in Charge Estate S. Williams
of 29th December 1924 - (18)

Supt. Fire Brigade.

This appears to be in
order if you concur will you
please withdraw the cheque
and return this wth a r^{cv} as
possible with a receipt.

ttttt 1 January 1925

The Hon. Col. Secy.,

The payment appears to be correct as regards tax payable in respect of premia collected by Messrs Estate Louis Williams.

2. I have withdrawn the cheque value £10.7.5 and beg to submit the receipt of the Secretary of the Stanley Fire Brigade, herewith, for that amount.

Mr. Barclay
Colonial Engineer.

(Forwarding receipt and 3/1/25.

Ack letter and thank advising that there is no objection to allowing the matter of the outstanding payment of £2.11.5 to remain in abeyance ~~provisionally~~ temporarily but that it is understood that the Agents accept liability in the last resort
ttttt 7 Jan 25

Receipt from S.V. Yuse Brigade no. 6623 of
the 2nd January, 1925. Encl. (19)

Letter to Auditor in Charge, Est. Williams, 10/1/25. (20)

Letter from Auditor in Charge, Estate L. Williams
of 15th January 1925 — Encl (21)

IS WILLIAMS,

SOR TO
LES WILLIAMS,
MED 1863.

kers:
estminster Bank, Ltd.

raphic Address:
s," Port Stanley.

es used:
C. 5th Edition.



Port Stanley,

Falkland Islands,

3rd December 1923 191

173



Sir,
The Estate Louis Williams contributes, indirectly, through premia paid to Commercial Union Assurance Co. Ltd. and the Royal Insurance Co. Ltd., the following amounts to the Fire Brigade Fund:-

<u>Via Commercial Union Assurance Co. Ltd.</u>	
One eighth per cent of £ 5.750 -	£ 7. 3. 9
<u>Via Royal Insurance Co. Ltd.</u>	
One eighth per cent of £10.500 -	<u>13. 2. 6</u>
Total indirect contribution	<u>£ 20. 6. 3</u>

From the old balance sheets published of the Fire Brigade Fund, in which the total annual contributions appear to amount to some £65 to £70-, we believe we are justified in assuming that this firm is the largest individual contributor to the said Fund.

Under the circumstances we should like to know the present day position of the Fire Brigade Fund, as we have been unable to trace any published figures for the past 4 or 5 years.

We also beg to enquire what contributions are made to the said Fund by:-

- a) Uninsured Property
- b) Property Insured Abroad
- c) Government Property.

As we have stated above, the contribution of £20.6.3 (this figure corresponds to the year 1922) is made by us indirectly; the one eighth per cent "tax" being in reality paid by the Insurance Companies, but this tax naturally gravitates on the premia paid.

We also beg to invoke our position as Attorneys for the Falkland Islands Agency of the Commercial Union Assurance Co. Ltd., thus justifying our natural interest in obtaining the information applied for in this note.

We have the honour to be,

Sir,

Yours faithfully,

The Hon.
The Colonial Secretary
Port Stanley.

Auditor-in-Charge

ESTATE LOUIS WILLIAMS
[Signature]

57/23.

13
2

2nd January, 1924.

Sir,

I am directed by the Acting Governor to acknowledge the receipt of your letter of the 3rd of December and to express regret at the delay in forwarding a reply.

2. I am to enclose a copy of the latest Balance Sheet of the Stanley Fire Brigade showing the contributions made to the funds of the Brigade.

I am,

Sir,

Your obedient servant,

G. R. L. Brown.

for Colonial Secretary.

E. G. Rowe, Esq.,
Auditor-in-Charge,
Estate, Louis Williams,
Stanley.

and Islands

Stanley Volunteer Fire Brigade

Statement of Accounts


Receipts

Payments

1st. 1922 to April 30th. 1923

To Balance	£ 541-12- 1	By Wages to Caretaker	£ 24-0-0
" Bank Interest	12- 8- 4	" Col. Government	£ 1-10
" Royal Insurance Co.	53-13- 9		
"Commercial Union Assurance Co.	<u>13-15- 0</u>	" Balance	<u>589-7-4</u>
	£ 621- 9- 2		£ 621-9-2

Balance on April 30th. 1923 £589- 7- 4


Hon. Secretary & Treasurer

ESTATE LOUIS WILLIAMS
Port Stanley.

P. Stanley, 2nd January 1924

Sir,

Re Fire Brigade Fund No.57/23

We are in receipt of your esteemed favour of even date, with enclosure, for which kind attention we beg to thank you.

2. From the Balance Sheet for the year ending 30th April 1923 we are pleased to note that the Fire Brigade Fund had at that date accumulated a Cash Balance of £541.12.1

3. Although your letter does not specifically refer to :-

- a) Uninsured Property
- b) Property Insured Abroad
- c) Government Property

we gather from the figures given in the Statement of Accounts that properties situated in Stanley do not make any contribution to the Fire Brigade Fund, either directly or indirectly, unless they happen to be insured in either of the two Insurance Agencies operating locally.

4. We further notice from the figures in said Statement that the total contribution made by the Local Insurance Agencies amounted to£ 67.8.9 , of which total this concern has put up 20.6.3 and other properties£ 47.2.6

5. It therefore follows that the Estate Louis Williams has contributed year by year approximately 30% of the total funds accruing to the Stanley Fire Brigade Fund.

6. On the other hand the Capital value for Insurance Purposes of the Estate Louis Williams properties, including merchandise, amounted during 1922 to £16.250-. The total Insurance Value of Buildings and Merchandise in Stanley, including Government Properties, cannot fall far short of £320.000-. In other words the proportion of property (buildings and merchandise) in the possession of Estate Louis Williams may be reckoned as forming 5% to 6% of the general total.

Under the circumstances we beg to submit that:-

7. The present system of contribution to the Stanley Fire Brigade Fund is unfair, as the tax only gravitates on those properties insured through either of the two Insurance Agencies operating locally.

8. That even with only a small proportion of properties contributing to the Fund, same has accumulated a relatively important sum of money, which would tend to prove that the present rate of contribution is unnecessarily high.

9. That a level tax of 1/8% on the Capital Value Insured does not allow for any advantage to the community in general that stone buildings provide, given the lesser risk that such constitute in regard to possible outbreaks of fire, whereas the Insurance Companies make a differential charge of approximately 100% as between stone constructions and those built of inferior and more dangerous materials.

Consequently we enquire whether:-

10. There is any possibility of the Legislative Council reforming the Ordinance of 1898, so that all property, (both buildings and merchandise) may contribute to the Fire Brigade Fund on a basis of approximate equity.

11. That the operation of the Tax may be suspended whenever the accumulated Funds to the credit of the Stanley Fire Brigade are sufficiently important to provide for the upkeep and renewal of the Fire Brigade Properties for a number of years - as such would appear to us to be the case at present.

12. That buildings of stone should be rated for taxation at a slightly lower percentage than those of inferior construction.

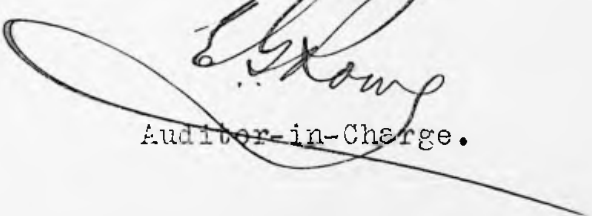
13. We trust that His Excellency The Governor will find our observations within the limits of equity, and be pleased to look upon them in a favourable light.

We have the honour to be,

Sir,

Yours faithfully,

p. Estate Louis Williams


Auditor-in-Charge.

The Honourable,

The Colonial Secretary

Port Stanley.

Your Excellency may wish to consider Encl 3, beyond the actual limits of the question raised.

The assessable value of private property in Stanley is £2800. Of this £1230 is owned by the Falkland Islands Co and £500 by Williams Est. About 30% only of total value is therefore taxed with maintenance of fire engine.

The Balance standing to credit of Brigade has increased from £181 in 1915 to £589 in 1923. (The accounts have not been audited since 1921.) The increase is due to contributions from insurance companies with deductions only of caretaker's wages and other small expenses. It would seem very desirable that further contributions should be levied and utilized on improving the efficiency and equipment of the Brigade.

For purposes of comparison I attach figures showing insured value of property with the Royal Insurance Co the Commercial Union Insurance Co and the Government. The Government may be said to contribute its full share towards the upkeep of the Brigade when the supervision of its operations, the housing of the engine and the superintendent's services are taken into account.

Royal Ins Co.	142.950
Commercial Ins Co	11.000
* Government	39.200

* Excluding property at W/2800.

G.H. 17
Di. C. Secy
31 Jan 24

29/24.

14th January, 24.

Sir,

With reference to your letters of the 3rd of December and 2nd of January on the subject of the contributions paid to the Fire Brigade Fund, I am directed to inform you that, for the reasons given hereinafter, the Acting Governor, does not, as at present advised, consider that it is feasible to amend or to extend the operation of the Stanley Brigade Ordinance.

2. No contributions are at present received by the Fund in respect of uninsured property. If may be assumed that one eighth per cent of the capital value of the property of the few owners who are so foolish as not to insure, would produce a negligible amount. The total amount to which insurance is effected on buildings and property in Stanley is nearly £100,000 and it is believed that this approximates more closely to the gross value of all property than the £320,000 estimated by you. The value at which all buildings in the town, exclusive of those owned by Government, are assessed for rating purposes is £5,800.

3. The Fire Engine was purchased by the Government at a cost of over £1,000 and the site

E.G. Rowe, Esq.,
Stanley.

and/

and building were also provided by the Government. The Superintendent of the Brigade is a public officer, and the police have important duties to perform in the event of a fire occurring. It would not appear therefore that the Government has not contributed a reasonable share towards the protection of the town against fire.

4. As far as is known there is no appreciable amount of fire insurance business done by direct insurance with companies who have no agents in the town of Stanley, apart from Government policies, which are, with benefit to the tax payer, carried at a very low rate through the Crown Agents for the Colonies.

5. As you are no doubt aware, fire insurance companies commonly contribute large amounts, which are looked upon as in the nature of re-insurance, towards the maintenance of fire brigades in places where such brigades rely upon public contributions. The amount contributed towards the Stanley Brigade can, it is suggested, reflect, in a negligible degree only, on premia.

6. With reference to your suggestion that stone buildings should be taxed at a different rate from wooden constructions, or in other words that that contributions should vary in proportion to the inflammability of the property insured, I am to point out that any reduction in one direction would involve an increase in another, as it is not at present possible to reduce the receipts of the Fund. There is no reason to suppose that

contributors/

contributors would benefit by any such action. The position is, further, that while insurance companies are in a position to treat each description of property insured on its merits, the Government cannot deal with the public in the same manner in a measure of general application.

7. His Excellency entirely concurs that the fund at the disposal of the Fire Brigade should not be unnecessarily large and that contributions should not be exacted beyond its actual requirements. The present engine is however old and the service is not by any means so satisfactory as it should be. It is possible that comparatively large sums may be required for renewal within a few years.

8. In conclusion I am to state with reference to the last paragraphs of each of your letters, that the Government welcomes reasoned criticism such as you have put forward from any members of the public on its measures.

I am,

Sir,

Your obedient servant,

G. R. L. Brown.

for Colonial Secretary.

M/P. 29/24.

Wing.

(6)

Falkland Islands.

to wit The Information and Complaint of
 R.B. Baseley Superintendent Fire Brigade.

taken this 22nd day of August 1924 before the undersigned one
of His Majesty's Justices of the Peace in and for the said
Islands.

That E.G. Rowe Agent for the Commercial Union Assurance
Company has neglected to contribute to the maintainence of
the Steam Fire Engine the annual payment required in respect
of the year 1923 by section 15 of the Stanley Fire Brigade
Ordinance No 3 of 1898.

R. Baseley

Acting Superintendent
Stanley Fire Brigade.



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A.B.C. SYSTEM
A. I.

ADDRESS ALL CORRESPONDENCE
TO THE MANAGER

ESTATE LOUIS WILLIAMS

GENERAL MERCHANTS

PORT STANLEY
FALKLAND ISLANDS

25th August 1924

Sir,

Re Stanley Fire Brigade Fund.

We refer to your esteemed favour of 14th January last (29/24) dealing with what we have termed the unfair proportion of indirect contribution towards the upkeep of the Stanley Fire Brigade, which is borne by this firm.

We have taken due note of His Excellency the Governor's replies, and regret not having been able to revert to this matter ere this date, but trust that no objection will be found to our re-opening the subject.

2. We note that, as advised at that date, the Government did not consider it feasible to amend the operation of the Stanley Fire Brigade Ordinance, and in support of this resolution certain data is supplied and figures cited tending to make clear that the contributions, as at present levied, are fairly equitable.

We propose to bring to His Excellency's notice the fact that two of the figures quoted are inaccurate, as follows:-

3. "The total amount to which insurance is effected on buildings and property in Stanley is nearly £100,000 "

On the basis of the contributions made by the Agencies of the Insurance Companies from 1st May 1922 to 30th April 1923, being:-

Royal Insurance Co.	£ 53.13. 9
Commercial Union Ass.Co.	13.15. -
Total	£ 67. 8. 9

the total amount to which insurance is effected locally amounts to exactly £53,948.16.--

Of this total, £53,948.16.-- the properties of the Estate Louis Williams locally insured ran to £16,250- during 1922. Therefore the Estate Louis Williams has, indirectly, contributed just over 30% of the annual contributions enjoyed by the Stanley Fire Brigade Fund.

Leaving aside Government property and Church Property it is quite patent that the Estate Louis Williams does not own anything like 30% of the total value of private property in Stanley -- and it is manifestly unjust that the Estate Louis Williams should have been called upon to contribute (indirectly) 30% of the money destined to provide adequate fire protection for the whole town.

4. "The value at which all buildings in the town, exclusive of those owned by Government, are assessed for rating purposes is £5,800 "

The foregoing figure would strike us as a lapsus calami. We presume £58,000 is meant. Even so, this would imply a low valuation for private property, and cannot possibly include the value of the land.

We can safely point out that, evidently the value of a rate-payer's property for rating purposes, is assessed inordinately low, whereas the same property, if adequately insured, would be contributing (indirectly)

Government is to be paid at with the Capital value.
W.L.W.



ADDRESS ALL CORRESPONDENCE
TO THE MANAGER

ESTABLISHED 1891

ESTATE LOUIS WILLIAMS

GENERAL MERCHANTS

PORT STANLEY
FALKLAND ISLANDS

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A.B.C. 5TH ED.
A.1.

II

a heavier share than necessary of the Fire Brigade upkeep, inasmuch as he, the insured, would be also providing Fire Engine protection for those who do not insure, *or insure abroad.*

5. "It may be assumed that one eighth per cent of the capital value of the property of the few owners who are so foolish as not to insure, would produce a negligible amount."

A distinction must be made here.

- a) Those who do not insure at all; and
- b) Those who insure abroad.

The former may or may not be foolish. If they have property situated on the front road, where they are closed to the Fire Engine and within easy range of its hoses, they obtain protection from the engine and can afford to run the risk entailed by not insuring.

The owners of property situated at some distance from the harbour, where it is doubtful whether the existing engine could afford any service in case of fire, should certainly insure their properties, even if so doing they are indirectly contributing to support the engine which will be of little service to them.

What proportion of property is insured abroad, we are unable to gauge, but it must be considerable, perhaps even more than the capital value insured locally. Those who insure abroad may be classified as the wisest, inasmuch as they will thus obtain full protection, and at considerably lower rates.

As to whether the amount obtainable if property not locally insured were to be taxed with 1/8th per cent of its capital value, would be negligible or not, we cannot say, but we enclose a full list of the policies running with the Commercial Union Assurance Co. Ltd. for 1922, and suggest that the Government obtain another such list from the Agency of the Royal Insurance Co. They will then be in a position to see who exactly are the contributors to the Fire Brigade fund, and who are those who enjoy the benefits of local Fire Protection, without in any way contributing, either directly or indirectly, to maintain the Engine.

6 Government Buildings and Service.

We fully appreciate the fact that the Fire Engine was originally purchased by the Government at a cost of £1,000, and that the police and Government officials have important duties to perform in the event of a fire occurring.



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ESTATE LOUIS WILLIAMS

GENERAL MERCHANTS

PORT STANLEY
FALKLAND ISLANDS

III

7. Effect of tax on Premia

The suggestion put forward, that the tax can only reflect on premia to a negligible degree (your paragraph 5) is best answered as follows:-


Policy 8364383 W.C. McDaid, a stone building insured for £350.- pays $\frac{1}{8}$ premium, p.a. £1.15.-- Out of this the $\frac{1}{8}$ th tax is paid, or say £ - . 8. 9.

If it were not for the $\frac{1}{8}$ th per cent tax payable to the Government, Mr. McDaid would only have to contribute a premium of £1.6.3, but the Government tax increases his contribution by exactly 33.3 %

8.

In conclusion we may state that we have already arranged to place all our own insurance abroad, which practice we shall maintain until such time as a more equitable basis of contribution to the local Fire Brigade Fund is brought into force.

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


Auditor-in-Charge.

The Honourable
The Colonial Secretary
Port Stanley.



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ADDRESS ALL CORRESPONDENCE
TO THE MANAGER

ESTATE LOUIS WILLIAMS

GENERAL MERCHANTS

PORT STANLEY
FALKLAND ISLANDS

List of Insurance Policies affecting Property in the Town of Stanley, current on the books of the Commercial Union Assurance Co. Ltd., Port Stanley Agency, for the year 1922. -----

<u>Policy No.</u>	<u>Holder</u>	<u>Amount</u>	<u>Annual Tax</u>
11788009	A.P.Hardy Rose Hotel	£ 1.000.---	£ 1. 5.--
11788008	T.N.Braxton (since lapsed)	£ 500.---	12. 6
11788007	A.R.Hoare (since lapsed)	£ 200.---	5.--
11788006	Mrs.E.Andressen	£ 600.---	15.--
11788005	W.A.Bertram	£ 100.---	2. 6
11788001	M.McCarthy	£ 500.---	12. 6
8364400	J.W.Grierson	£ 1.000.---	1. 5. -
8364396	E.J.Smith (since lapsed)	£ 500.---	12. 6
8364383	W.C.McDaid	£ 350.---	8. 9
8364381	Mrs.Clethero	£ 200.---	5.--
8364371	Estate J.Kirwan	£ 300.---	7. 6
8364364	John Clethero	£ 200.---	5.--
8364356	Estate J.Fareas	£ 150.---	
5	do.	£ 300.---	
4	do.	£ 300.---	18. 9
	(since lapsed)	£	
8364351	Walter Kendal	£ 500.---	12. 6
			£ 8. 7. 6
	<u>Estate Louis Williams (A.M.Williams)</u>		
8364390		£ 2.500.---	£9. 2. 6
8364380		700.---	17. 6
8364374		500.---	12. 6
8364360		1.250.---	1.11. 3
8364359		800.---	1.---
	(the foregoing, since transferred abroad)		£ 7. 3. 9
			£ 15.11. 3

Note. You will doubtless observe that our figure £15.11.3 differs from the sworn statement rendered by the then Agent, Mr.G.J.Turner, £13.15.--.



ESTATE LOUIS WILLIAMS

GENERAL MERCHANTS

PORT STANLEY
FALKLAND ISLANDS

5th September 1924

RADIO ADDRESS
"WILLIAMS"
CODES USED:
BENTLEYS
A.B.C. SYSTEM
A.1

Sir,

We are in receipt of your esteemed favour of yesterday's date, No.9/24, to which we beg to reply.

2. We regret to learn that His Excellency the Governor should be either surprised or concerned in regard to the contents of our letter of 28th August last, as to the best of our knowledge we have committed no breach of the law, neither of administrative procedure, -- and we will presume that it is not an unheard of enormity to bring to the notice of the Authorities one's views upon a Contribution which is undoubtedly laid down by the Ordinance for the general good, but which unfortunately only taxes a section of the beneficiaries.
3. As pointed out by His Excellency, it is a well-known elementary principle of citizenship that it is the duty of a citizen to co-operate in the laws of the country which shelters him.
It is none the less natural that where a law affects a ~~xxx~~ business concern adversely, that business concern will agitate for its amendment.
It is not many decades ago since debtors could suffer detention in England, because the law, as then framed, provided this measure -- but in the course of time legislation was altered -- doubtless, before such a laudatory reform came into force, many representations were made to the Authorities and Legislative Bodies, and these representations would take unusual forms.
During the last quarter of a century one has been able to observe the militant conduct of those persons of both sexes who agitated in England for "votes for women" -- they held that it was unfair to allow only men to vote, and therefore used many and varied forms of argument in order to bring the attention of the Authorities and Legislators to their petitions.
4. His Excellency can therefore scarcely express surprise at the form adopted by the writer in endeavouring to obtain adjustment, in the interests of the firm he is at present working for, of a point in the Ordinance of 1898, which is undoubtedly unfair.
It would be sufficient for His Excellency to obtain two lists, one detailing the properties locally insured, and another the properties which are not locally insured (excluding Church property and Government property) for him to see at a glance where the trouble lies. We suggest that the lists should be those for the year 1922.
5. His Excellency is under a misapprehension if there is an impression to the effect that this firm wishes to select which laws it shall obey, and which it shall not -- There is not the slightest doubt regarding its readiness to obey all the laws. The form of sworn declaration sent in by the Colonial Secretary for our use in tendering payment of the Contribution to the Fire Brigade, is not provided for in the relative Ordinance, and we have suggested a different form of procedure, which should be more satisfactory to all concerned, that the books be inspected?



ESTATE LOUIS WILLIAMS

GENERAL MERCHANTS

PORT STANLEY
FALKLAND ISLANDS

RADIO ADDRESS
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A.I.

II

6 We suggest to His Excellency the following hypothesis :-

"Granted that we made the form of sworn statement, and the Colonial Secretary's attention should be drawn to the disparity of the sum contributed in relation to the contribution for the preceding year ; what would happen ? We presume that the Colonial Secretary would ask for production of the books in support of the sworn statement -- and by so doing would cast a doubt on the veracity of statement sworn to -- rather an uncomfortable position "

Therefore why not avoid all possible misunderstanding by having the source inspected - let a Public Officer revise the counterfoils and adjust the contribution.

7. We are well aware of the fact that the existing Ordinance has been in operation for over 25 years, accepted without question and applied without difficulty.

Why the Ordinance has not been questioned before we cannot say, but the writer has taken the trouble to analyze the effects of the Ordinance and having found it unfair, and costing the Estate Louis Williams about £20- per annum, while many other property holders are not taxed, he has, in duty bound, taken steps:-

- a) To draw the attention of the Government to the Ordinance pointing out its defects
- b) To arrange for the Estate Louis Williams to transfer its own policies (.i.e. those covering its own property) to London where a lower rate of premium prevails, consequent upon the 1/8th per cent tax not being applicable to the premiums paid in England.

8 We fully appreciate the fact of the Government being at present engaged upon a scheme for supplying the town of Stanley with water, and Fire Hydrants. There can be no discussion on this point - it is a wise measure, especially as the present fire engine cannot protect properties situated at any great distance from the water front. But this does not alter the fact that the Ordinance does not call for a sworn declaration, neither would any such improvements in the fire-fighting equipment justify the continued application of the Ordinance in its present form, i.e. that those persons who insure locally pay for its maintenance (even though indirectly), whereas those property holders who do not insure, or insure abroad, do not contribute one single penny towards the maintenance.

9. We would mention that we have no intention of evading the law, never have had, and never said we should. What we have said is that:-

"...we may state that we have already arranged to place all our own insurance abroad, which practice we shall maintain until such time as a more equitable basis of contribution to the local Fire Brigade Fund is brought into force."

There is no evasion of the law in this. The law taxes insurance companies which carry on business in Stanley, but does not touch the policies issued, for instance, in London.



ADDRESS ALL CORRESPONDENCE
TO THE MANAGER

ESTATE LOUIS WILLIAMS

GENERAL MERCHANTS


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

PORT STANLEY
FALKLAND ISLANDS

III

10. No person realises better than the writer, the necessity of Stanley possessing a healthy Fire Brigade, that is to say good fire fighting equipment and a substantial Fund. But we fail to see the merits of the present system of contribution, and would sooner pay £50- per annum by direct taxation on a basis of equality with all the rest of the private property owners in Stanley, than pay £20- indirectly while many others escape taxation.
11. We regret that the Government should insist upon taking the matter to Court. We feel certain that we have complied with the Ordinance in having sent our cheque for £4.15.-- to the Colonial Secretary -- apparently the only point at variance is regarding the sworn statement - in lieu of the sworn statement we have offered to produce our books and Agency reco-rds for inspection, and we presume that the Court cannot do more than order us to justify the figures submitted.

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


Auditor-in-Charge.

The Honourable
The Colonial Secretary
Port Stanley.

Personal

Dear Mr. Love,

As your point of view in the matter of the Fire Brigade contribution differs so very widely from that of the Government it is possible that a personal letter may be a more ready means of clearing up the position at the eleventh hour than a further interchange of official correspondence.

The Government welcomes reasoned criticism as you have already seen both and constitutional channels are provided for amending a distasteful law. There is certainly no objection ~~whatever~~ to an agitation for an amendment.

Unfortunately the point at variance is not whether you should or should not let the Government have a sworn statement - the document referred to is not by the way a sworn statement, but is a mere declaration - but whether the Government can recognize and allow, in so far as it has the means to prevent, a policy of what appears to it to be considered obstruction.

I do not think that you can have realized the serious light in which the Government views the methods you adopted to

hinder
prevent the operation of the law. The ^{very real} ~~apparent~~ ^{great}
discourtesy ^{shown} in ignoring ~~the~~ ^{other} letters written in
the name of the Governor of the Colony - an action
which is as far as I am aware ^{without} ~~un~~ ^{un} ~~precedented~~
in any British Colony; - should I suggest have
been solved as far as possible by all means
in your power. Coupled with your expressions of
regret is however the announcement of your
refusal to meet the Government in any way beyond
the allowance of a right, which ^{may} ^{be said to have} ^{existed}, of
obtaining an inspection of the books of the Insurance
Company.

I would like to point out ^{that} a ^{formal} declaration
from a firm of repute such as you represent would
have ~~fully~~ satisfied the Government of your
figures. It would however have been an added
courtesy if you would have at the same time
informed the Government ^{fully} of the reasons for
the decrease in the contribution.

The fact is that the Government is faced
with the prospect of a repetition in 1925 and
for all I know further years of its communications
being ignored and its patience abused unless the
^{very} ~~unpleasant~~ ^{regrettable} alternative of legal process is
carried through. I feel sure that you could
not have looked at the matter from this
standpoint and I ~~trust~~ ^{trust} it is sincerely to be
hoped that you may find reason to reconsider
your position in the light of this before the ~~closing~~
Wednesday.



ADDRESS A
TO THE

ESTABLISHED 1891

ESTABLISHED 1891

GENERAL MERCHANTS

PORT STANLEY
FALKLAND ISLANDS

RADIO ADDRESS
"WILLIAMS"

CODES USED:
BENTLEYS
A.B.C. 5TH ED
A. I.

Personal

8th September 1924

Dear Mr. Heston,

I hasten to acknowledge receipt of your kind letter of today.

I fully realize that I have been lacking in courtesy in not having had the matter of the Fire Brigade contribution settled before - various unfortunate circumstances have made me put off at different times my intention of calling at your office with the object of clearing up a point or two - I have never had any thought of obstructing the operation of the law, but upon being summoned I thought that it would perhaps be useless for me to call.

In all sincerity, I cannot sign the declaration until I have obtained more information as to how the law should be interpreted - because the declaration form says "the gross amount", and the "gross amount", would in my understanding, include the amounts brought forward from a previous year thus:-

Mr. X.Y.Z. insured a property in Stanley on 1st February 1922 for 12 months, £500- at 1/8% premium due date 31st January 1923, and does not renew policy.

The amount of premium would be £ 2.10.--
and the 1/8th% contribution payable in
January 1923 for the year 1922, would be.... 12. 6

The policy would however run for another month during 1923, and I should understand that it should be included in the "Gross amount" for 1923, and thus subject to a further contribution for 1923 of 1/8th % a further 12. 6

in which case the Fire Brigade would absorb 50% of the premium.

It will be sufficient however, for you to indicate to me which is the correct way in which this should be viewed for me to immediately sign the declaration, -- the other point, which is really what I have been trying to get at, I shall mention tomorrow morning when I call at your office although I hope that you have already realized same.

ADDRESS ALL CORRESPONDENCE
TO THE MANAGER



ESTABLISHED 1891

Esplanade Louis Williams

GENERAL MERCHANTS

PORT STANLEY
FALKLAND ISLANDS

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

8.9. 24

I say this because the information I have obtained has been given freely to me in a friendly way, and I should not like to have to pass it on "in voce", but would prefer the Government to sort of "find it out for themselves".

In conclusion I must thank you very sincerely for writing personally to me and thus giving me an opportunity for avoiding the Court -- and perhaps making an ass of myself into the bargain, given the vastly superior legal and other resources which are at the disposal of the Government.

Yours very truly,

The Hon.
H. Henniker Heston Esq.
Port Stanley.

29/24.

20th September,

24.

Sir,

With reference to previous correspondence and our conversation of the 9th instant, on the subject of the contribution due from the Commercial Union Assurance Society towards the maintenance of the Fire Brigade, I am directed by the Governor to inform you that the amount of the contribution will, in respect of 1923 and future years, be as shewn below.

2. The Governor is advised that the Government has in the past, on a literal interpretation of the law, correctly claimed and been paid the percentage on the full capital assured in any one year irrespective of the term covered by such assurance. In view, however, of the representations made by you, His Excellency is satisfied that there is sufficient reason for modifying the interpretation put upon the law in the following sense:-

The annual contribution of one eighth per cent. of the capital assured in 1923 and in future, shall without prejudice to any payments made in earlier years, be payable only in respect of the proportion of the year

The Auditor-in-Charge,

during/

Estate Louis Williams,

Agents for the Commercial Union Assurance Company, Ltd.,

Stanley.

during which the assurance was effective, a period of a broken part of a month being regarded as a full month. Thus the contribution payable where a policy for an assurance for £800 was taken out on the 12th of May would be eighth-twelfths of one-eighth per cent. Similarly nine-twelfths of one-eighth per cent. would be payable in respect of a policy in force from the 1st of January to the 5th of September.

3. The Governor regrets that it is not possible to adopt the second suggestion made by you, namely that no payment should be due on capital assured in 1923, where an annual policy lapsed in the course of that year, on the ground that the full contribution for one year had already been paid the year in which the policy was first taken out. Such a measure would in fact involve retrospect effect further back than 1923, and the Government is not prepared to take account of any payment made in earlier years. The question will not, of course, arise in future years in view of the ruling given in the preceding paragraph.

4. I am further directed to return your cheque for £4 15s 0d., as it is understood that it will require amendment.

5. I am to thank you for drawing attention to an apparent discrepancy between the amount paid last year by the former Agent of the Society you represent and the contribution payable. When it is ascertained whether Mr. Turner has funds from which the £2 1s 3d., being the proportion of contribution'

contribution collected by him in 1923, can be paid, a further communication will be sent to you, and you will be in a position to know the amount required to be paid to cover the contribution in full for 1923.

I am,

Sir,

Your obedient servant,

H. Henniker-Heaton,

Colonial Secretary.

29/24.

22nd September, 1924.

Sir,

I am directed by the Governor to inform you, with reference to the contributions towards the maintenance of the Fire Brigade, payable by Insurance Companies carrying on business in Stanley, that His Excellency is advised that the Government has in the past, on a literal interpretation of the law, correctly claimed and been paid the percentage on the full capital assured in any one year, irrespective of the term covered by such assurance. His Excellency is, however, satisfied that there is sufficient reason for modifying the interpretation put upon the law in the following sense:-

The annual contribution of one-eighth per cent. of the capital assured in 1923 and in future, shall without prejudice to any payments made in earlier years, be payable only in respect of the proportion of the year during which the assurance was effective, a period of a broken part of a month being regarded as a full month. Thus the contribution payable where a policy for an assurance

The Agent for the

for/

Royal Insurance Company, Limited,

Stanley.

for £800 was taken out on the 12th of May would be eighth-twelfths of one-eighth per cent. Similarly nine-twelfths of one-eighth per cent. would be payable in respect of a policy in force from the 1st of January to the 5th of September.

2. I am to request you to state to what extent, if any, the contribution paid by the Royal Insurance Company, Limited, in respect of capital assured in 1923, is affected by the ruling given above.

I am,

Sir,

Your obedient servant,

H. Henniker-Heaton,

Colonial Secretary.

13

THE ROYAL INSURANCE COMPANY, LIMITED.

Stanley. Falkland Islands.

24th September 1924.

Reference 29/24.

Sir,

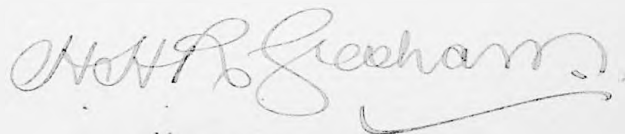
I beg to acknowledge the receipt of your letter of the 22nd inst, with reference to a modification in the interpretation of the law relating to the contributions to the Fire Brigade payable by Insurance Companies in Stanley.

2. In reply to the enquiry contained in the second paragraph of your letter, I beg to say that the contribution of the Royal Insurance Company, Limited. for the year 1923 is affected to the extent of £1.-.5.(one pound and five pence).

I am,

Sir,

Your obedient servant,



Agent.

THE HONOURABLE

THE COLONIAL SECRETARY.

STANLEY.

14

29/24.

30th September, 24.

Sir,

I am directed by the Governor to inform you that correspondence has recently taken place between the Government and the Estate Louis William regarding the amount of the contribution payable by the Estate as Agents for the Commercial Union Assurance Company in respect of the year 1923, towards the maintenance of the Fire Brigade. The Agents for the Assurance Company have stated that premia in respect of the following policies were collected through you in 1923:-

Policy	8364381	£
"	8364383	200
"	11788005	350
"	11788009	100
		<u>1000</u>
		<u>£1650</u>

and have suggested that the Government should apply to you for the payment of the sum of £2 1s 3d., being 1/4th % of £1650. The Agents further state that they understand that you have sufficient funds of the Commercial Union Assurance Company in hand to meet this liability. I am to request that you will be good enough to let me know whether you are prepared to pay this contribution.

2.

G. I. Turner, Esq.,
Stanley.

2. I am further to attach a statement
submitted by the Estate Louis Williams of the
policies current on the books of the Commercial
Union Assurance Company, Limited in 1922 from
which it would appear that the annual contribut-
ion for that year should have been £15 11s 3d.
The amount paid under cover of your letter of
the 22nd of January, 1923 was £13 15s 0d. You
will perhaps be good enough to inform me how the
discrepancy occurs.

I am,

Sir,

Your obedient servant,

H. Henniker-Heaton,

Colonial Secretary.

14a

Enclosure to Colonial Secretary's Letter No. 29/24 of 30th September, 1924.

List of Insurance Policies affecting Property in the Town of Stanley, current on the books of the Commercial Union Assurance Company, Ltd., Port Stanley Agency, for the year 1922.

<u>Policy No.</u>	<u>Holder</u>	<u>Amount</u>	<u>Annual Tax.</u>		
			<u>£</u>	<u>s</u>	<u>d</u>
11788009	A. P. Hardy	1000	1	5	0
11788008	T. N. Braxton	500		12	6
11788007	A. R. Hoare	200		5	0
11788006	Mrs. E. A. Andreasen	600		15	0
11788005	W. A. Bartram	100		2	6
11788001	M. McCarthy	500		12	6
8364400	J. W. Grierson	1000	1	5	0
8364396	E. J. Smith	500		12	6
8364383	W. C. McDaid	350		8	9
8364381	Mrs. Clethero	200		5	0
8364371	Estate J. Kirwan	300		7	6
8364364	John Clethero	200		5	0
8364356	Estate J. Fareas	150			
5	do	300			
4	do	300		18	9
8364351	Walter Kendal	500		12	6
			<u>£8</u>	<u>7</u>	<u>6</u>
<u>Estate Louis Williams (A. M. Williams)</u>					
8364390	£2500	3	2	6	
8364380	700		17	6	
8364374	500		12	6	
8364360	1250	1	11	3	
8364359	800	1	0	0	
			<u>7</u>	<u>3</u>	<u>9</u>
			<u>£15</u>	<u>11</u>	<u>3</u>

5750

Port Stanley

Falkland Islands

October 1st 1924.

Sir:-

I have the honour to acknowledge the receipt of your letter No 29/24 of the 30th ult with regard to premia collected by me under certain policies of the Commercial Union Assurance Co, it appears strange to me that the present Agents of the Co should suggest that the Government apply to me for payment of $\frac{1}{8}$ of £1650, seeing that when I transferred the Books, Stationery & other property of the Co over to Estate Louis Williams on the 6th September 1923 there was a credit in their books to Commercial Union Assurance Co of £59 - 10 - 4, as the Government tax does not fall due until the end of the year it seems to me that the present Agents should pay the tax on the total amount of premia collected by the Company during 1923, as I have no funds in hand belonging to the Commercial Union Assurance Company to meet this liability.

2. Without having the books before me to refer to, I regret that I cannot explain how the discrepancy occurs in the contribution for 1922, I can only assume that some Policy or Policies had been overlooked in making up the list

I am

Sir

Your obedient servant



Hon

Colonial Secretary.

Stanley.

29/24.

9th October,

24.

Sir,

In continuation of my letter of the 20th ultimo, I have the honour to attach a letter from Mr. G. I. Turner having reference to premia collected through him and the contributions payable in respect thereof. I have no doubt that you will include the sum of £2 1s 5d., being 1/8th per cent. on £1650, in the amount which you are paying in respect of the year 1923. I would, however, enquire whether you are also prepared to forward the contribution short paid by Mr. Turner in respect of 1922.

I am,

Sir,

Your obedient servant,

G. R. L. Brown,

for Colonial Secretary.

The Auditor-in-Charge,

Estate Louis Williams,

Agents for the Commercial Union Assurance Company, Limited.

Stanley.



ESTATE LOUIS WILLIAMS

GENERAL MERCHANTS

17

PORT STANLEY
FALKLAND ISLANDS

29th December 1924

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

Sir,

Re Commercial Union Assurance Co. Ltd.

We beg to own receipt of your favour dated 9th October last to which we regret not having been able to reply ere this.

We have received a communication from our Principals which says:-

" we find that the amount of £59.10.4 previously held by you (E.L.W.) balances his (Mr. Turner's) outstanding account for £56.7.7, the remaining sum of £3.2.9 being Commission due to him ---- and since Mr. Turner is entitled to the £3.2.9 you are at liberty to pay this amount to him ".

Unfortunately the Commercial Union Ass. Co.'s office in London has not supplied us with a copy of the statement rendered to them by Mr. Turner, and under the circumstances we cannot reconcile the figures which they quote, which appear to us to be somewhat different to the records which we have been able to trace.

Under the circumstances we suggest that the two amounts which are dealt with in your esteemed favour, to wit:-

£ 2. 1. 3 corresponding to premiums collected by Mr. Turner for 1923

£ 1.16. 3 difference between £13.15.- contributed as tax for 1922, and our calculation shewing same to be £15.11.3

be left in abeyance, until such time as we can obtain further news from England.

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

E. J. How
Auditor-in-Charge.

The Honourable
The Colonial Secretary
Port Stanley.



ESTATE LOUIS WILLIAMS

GENERAL MERCHANTS

18

PORT STANLEY
FALKLAND ISLANDS

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

29th December 1924

re Commercial Union Ass. Co. Id.

Sir,
We beg to own receipt of your favour dated 20th September last, to which we regret having been unable to reply ere this. (29/24 of 20th Sept.)

We have now worked out the proportion of tax payable in accordance with the interpretation which H.E. the Governor has had communicated to us.

The total amount of tax now payable, corresponding to premia which has been collected in these offices, amounts to £10.7.5 (Ten pounds seven shillings and five pence sterling) as per statement attached, which, the writer is willing to vouch for, is correct and in accordance with the respective policies and receipts issued.

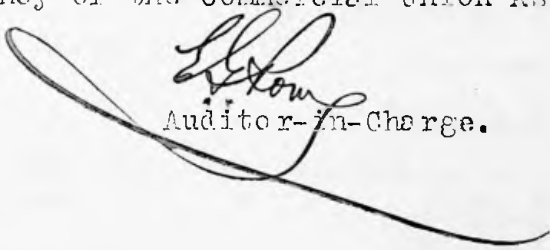
The contribution of tax corresponding to premia collected by the former Agent, Mr. G.I. Turner, is now calculated to be £2.11.5

In both cases these figures correspond to policies current during the whole or part of 1923.

The amount of £10.7.5 is attached.

As regards the other sum of £2.11.5, if the former agent refuses to pay in this amount, we suggest that this latter amount be left in abeyance until we can communicate further with our Principals.

We are, dear Sir,
Yours faithfully,
p. Estate Louis Williams
Agency of the Commercial Union Ass. Co. Id.


Auditor-in-Charge.

The Honourable
The Colonial Secretary
Port Stanley.



ESTABLISHED 1892 **LOUIS WILLIAMS**

GENERAL MERCHANTS

PORT STANLEY
FALKLAND ISLANDS

29th December 1924

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

Agency of the Commercial Union Assurance Co. Ltd.

AMENDED STATEMENT for Contribution of tax to Fire Brigade Fund for Policies current and lapsed during 1923, in accordance with note No.29/24 from the Colonial Secretary, of 20th September 1924.

<u>Number of policy</u>	<u>Beneficiary</u>	<u>Value Insured</u>	<u>Months Current</u>	<u>Tax on</u>	
				<u>Premia Collected by E. L. W.</u>	<u>G.I.T.</u>
8364351	Walter Kendal	£ 500 ✓	12	£-.12. 6	
8364359	(Estate L.Williams (Lapsed October	£ 800	10	16. 8	
8364360	Est.L.Williams) Lapsed Novemb)	£1250	11	1. 8. 8	
8364354)	(Estate J.Pariss	£ 300	9)		
5)	(Lapsed in	300	9)-	14. 1	
6)	(September	150	9)		
8364364	John Cletheroe	£ 200 ✓	12	5. -	
8364368	Estate J.Kirwan	£ 300 ✓	12	7. 6	
8364374	(Est.L.Williams) (Lapsed July)	£ 500	7	7. 4	
8364380	Est.L.Williams	£ 700 ✓	12	17. 6	
8364381	Mrs. Cletheroe	£200- ✓	12		£-. 5.--
8364383	W.C. McDaid	£ 350 ✓	12		8. 9
8364390	(Est.L.Williams) (Lapsed Sept.)	£2500	9	1.19. 5	
8364396	E. J. Smith Lapsed Sept.)	£ 500	9		, 91 9
8364400	J. W.Grierson	£1000 ✓	12	1. 5. -	
11788001	M.McCarthy	£ 500 ✓	12	12. 6	
11788005	W. A. Bartram	£ 100 ✓	12		2. 6
11788006	E.Andreassen	£ 600 ✓	12	15. -	
11788007	(A. R. Hoare (Lapsed Jan.)	£ 200	1		- . 5
11788008	T.N.Braxton Lapsed June)	£ 500	6	6, 3	
11788009	A.P.Hardy	£1000 ✓	12		1. 5.--
				<u>£10. 7. 5</u>	<u>£2.11. 5</u>
	<u>Reconciliation</u>	<u>Amounts previously stated</u>		£4.15.--	£2. 1. 3
		<u>Increase</u>		5.12. 5	- .10. 2
				<u>£10. 7. 5</u>	<u>£2.11. 5</u>

WILLIAMS & CO. LTD.

Colonial Secretary's Office,
Stanley, Falkland Islands.
10th January, 1925.

RECEIVED FROM THE AGENTS OF THE COMMERCIAL UNION
ASSURANCE COMPANY, LIMITED, THE SUM OF TEN POUNDS,
SEVEN SHILLINGS AND FIVE PENCE, IN RESPECT OF CON-
TRIBUTION PAYABLE TOWARDS THE MAINTENANCE OF THE FIRE
BRIGADE FOR THE YEAR 1923.

£10. 7s. 5d.

Colonial Secretary.

20

29/24.

10th January, 25

Sir,

I am directed by the Governor to acknowledge the receipt of your letter of the 29th of December and to thank you for your cheque for £10. 7. 5. A receipt for this amount is attached.

2. I am to say that there is no objection to allowing the matter of the outstanding payment of £2. 11. 5 to remain in abeyance temporarily, but it is understood that your Agency accepts the liability in the last resort.

I am,

Sir,

Your obedient servant,

H. Henniker-Heaton.

Colonial Secretary.

The Auditor-in-Charge,

Estate Kouis Williams,

Agents for the Commercial Union Assurance
Company, Limited,

Stanley.

ADDRESS ALL CORRESPONDENCE
TO THE MANAGER



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

ESTATE LOUIS WILLIAMS

GENERAL MERCHANTS



PORT STANLEY
FALKLAND ISLANDS

15th January 1925

Sir,

We beg to acknowledge receipt of your esteemed favour of 10th inst. No.29/24, contents of which have been noted with due attention.

Enclosed we beg to return the receipt form for £10.7.5 for signature and return.

We are, dear Sir,

Yours faithfully,
p.p. Commercial Union Ass. Co. Ltd.
p. Estate Louis Williams

[Signature]
Agents.

The Hon.
The Colonial Secretary
Port Stanley.