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BY APPOINTMENT TO THE
LATE KING GEORGE V.



GENERAL

ACCIDENT FIRE AND LIFE
ASSURANCE CORPORATION, LIMITED.

Annual Report, Revenue Accounts and Balance Sheet, 1938.

NOTICE is hereby given that the ANNUAL GENERAL MEETING of the above named Corporation will be held on WEDNESDAY the 26th day of April, 1939, at Twelve o'clock noon, within the Chief Offices, General Buildings, Perth, to receive the Directors' Report and Statement of Accounts, and to transact all other business appointed to be done at Ordinary General Meetings.

The Transfer Books of the Corporation will be closed from the 17th to the 29th day of April, both days inclusive.

By order of the Board,

H. C. MATHIESON,

Secretary.

17th April, 1939.



GENERAL

ACCIDENT FIRE AND LIFE

ASSURANCE CORPORATION, LIMITED.

ESTABLISHED 1885.

CHIEF OFFICES—

GENERAL BUILDINGS, PERTH, SCOTLAND.

GENERAL BUILDINGS, 99 ALDWYCH, LONDON, W.C.2.

DIRECTORS.

Governor and Chairman—Sir FRANCIS NORIE-MILLER, Bart., J.P., of Cleeve, Perth.

Deputy Chairman—FREDERICK RICHARDSON, Esq., Ven, Milborne Port, Sherborne, Dorset.

Lt.-Colonel the Right Hon. the EARL OF AIRLIE, G.C.V.O., M.C., of Cortachy Castle, Kirriemuir.

The Right Hon. LORD ALNESS, P.C., D.L., LL.D., 31 Egerton Crescent, London, S.W.3.

ALASTAIR D. CARMICHAEL, Esq., "Ard Beag," Findhorn, Morayshire.

WILLIAM C. HUNTER, Esq. W.S., J.P. (Messrs. Bonar, Hunter & Johnstone, W.S., Edinburgh),
of Arngask, Glenfarg, Perthshire.

Sir PIERCE LACY, Bart, J.P., of Ampton Hall, Bury St. Edmunds.

R. O. LAW, Esq., 3 Rutland Gate, London, S.W.7.

The Right Hon. Lord MAMHEAD OF EXETER, Mamhead Park, Exeter.

GERARD A. MONCRIEFF, Esq., Seaforth, Elie, Fife.

Sir WALTER J. MORRISON-LOW, Bart., J.P., of Kilmaron Castle, Cupar, Fifeshire.

S. NORIE-MILLER, Esq., M.C., J.P., M.A., of Murrayshall, near Perth, Perthshire.

Major-General Sir JOHN HANBURY WILLIAMS, G.C.V.O., K.C.B., C.M.G., Henry III Tower,
Windsor Castle.

J. R. YATES, Esq. (Messrs. Smiles & Co.), 15 Bedford Row, London, W.C.1.

Bankers.

BANK OF IRELAND.
LLOYDS BANK LIMITED.
ROYAL BANK OF SCOTLAND.

Auditors.

Messrs. PEAT, MARWICK, MITCHELL & CO., C.A.,
London, Glasgow, etc.

Home Fire Superintendents.

H. CLARKE and W. A. GALLIE.

Secretary and Actuary.

H. C. MATHIESON, F.F.A.

Manager of Trustee Department.

E. MARK LEE, Barrister-at-Law.

Agency Manager.

W. HAROLD PARSONS.

Foreign Managers.

P. C. HUNTER. G. SCOTT PEARSE.

Assistant Manager.

F. NELMES CROCKER.

General Manager.

S. NORIE-MILLER, M.C., J.P., M.A.

Governor and Chairman.

Sir FRANCIS NORIE-MILLER, Bart., J.P.

SUBSIDIARY INSURANCE COMPANIES.

THE GENERAL LIFE ASSURANCE COMPANY,

LONDON, W.C.2.

— Established 1837. —

DIRECTORS.

Sir FRANCIS NORIE-MILLER, Bart., J.P. (Chairman).
C. E. VERNON RUTTER, Esq. (Deputy Chairman).
Sir DAVID RUTHERFORD, J.P. (Vice-Chairman).
Rt. Hon. Lord FARRER.
Rt. Hon. Sir CHAS. E. H. HOBHOUSE, Bart., P.C.,
T.D., J.P.
Sir EDWARD J. HOLLAND, D.L., J.P.
Rt. Hon. the EARL OF IDDESLEIGH.

S. NORIE-MILLER, Esq., M.C., J.P., M.A.
FREDERICK RICHARDSON, Esq.
H. N. SAVILL, Esq., F.L.A.S., F.S.I.
A. F. SHAWYER, Esq.
Hon. JOHN STRUTT.
Sir JOHN WALLACE.
ALBERT H. WARD, Esq., F.C.I.B.
Major-General Sir JOHN HANBURY WILLIAMS, G.C.V.O.,
K.C.B., C.M.G.

General Manager—S. NORIE-MILLER, M.C., J.P., M.A.

Secretary—E. J. CORSE-SCOTT, M.C.

Actuary—L. MORTON BUTT, F.I.A.

ROAD TRANSPORT AND GENERAL INSURANCE COMPANY, LIMITED,

LONDON, S.W.1.

DIRECTORS.

Sir FRANCIS NORIE-MILLER, Bart., J.P. (Chairman).
Rt. Hon. Lord ANNALY, M.C.
Rt. Hon. Sir CHAS. E. H. HOBHOUSE, Bart., P.C.,
T.D., J.P.

GERARD A. MONCRIEFF, Esq.
S. NORIE-MILLER, Esq., M.C., J.P., M.A.
FREDERICK RICHARDSON, Esq.
Major-General Sir JOHN HANBURY WILLIAMS, G.C.V.O.,
K.C.B., C.M.G.

General Manager—CHARLES W. SMITH.

Deputy General Manager and Secretary—W. WATSON, J.P.

THE ENGLISH INSURANCE COMPANY, LIMITED,

LONDON, W.C.2.

DIRECTORS.

Sir FRANCIS NORIE-MILLER, Bart., J.P. (Chairman).
Lt.-Colonel the Right Hon. the EARL OF AIRLIE,
G.C.V.O., M.C.
The Right Hon. LORD ALNESS, P.C., D.L., LL.D.

R. O. LAW, Esq.
The Right Hon. Lord MAMHEAD OF EXETER.
S. NORIE-MILLER, Esq., M.C., J.P., M.A.
FREDERICK RICHARDSON, Esq.

General Manager—S. NORIE-MILLER, M.C., J.P., M.A.

Secretary—H. C. MATHIESON, F.F.A.

SCOTTISH AUTOMOBILE AND GENERAL INSURANCE COMPANY, LIMITED,

GLASGOW, C.2.

DIRECTORS.

Sir FRANCIS NORIE-MILLER, Bart., J.P. (Chairman).
F. NELMES CROCKER, Esq.
S. NORIE-MILLER, Esq., M.C., J.P., M.A.

P. D. RIDGE-BEEDLE, Esq.
ROBERT J. SMITH, Esq., C.B.E.

General Manager—ALFRED H. PEARSON.

Secretary—J. LIVINGSTON DYKES.

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

SUBSIDIARY INSURANCE COMPANIES—continued.

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA,

TORONTO.

DIRECTORS.

Colonel J. FORBES MICHIE (President).
R. S. WALDIE, Esq. (Vice-President).
J. A. NORTHWAY, Esq. (Vice-President).
THOS. H. HALL, Esq.

J. A. MACINTOSH, Esq., K.C.
Sir FRANCIS NORIE-MILLER, Bart., J.P.
S. NORIE-MILLER, Esq., M.C., J.P., M.A.
FREDERICK RICHARDSON, Esq.

Managing Director—THOS. H. HALL.

THE POTOMAC INSURANCE COMPANY OF THE DISTRICT OF COLUMBIA,

WASHINGTON, D.C.

— Established 1831. —

DIRECTORS.

J. H. GRADY, Esq.
Judge A. A. HOEHLING.
CHAS. E. HOOD, Esq.
OLIVER H. P. JOHNSON, Esq.
JAMES F. MITCHELL, Esq.
THOS. C. MOORE, Esq.

Sir FRANCIS NORIE-MILLER, Bart., J.P.
S. NORIE-MILLER, Esq., M.C., J.P., M.A.
C. F. R. OGILBY, Esq.
ALEXANDER K. PHILLIPS, Esq.
FREDERICK RICHARDSON, Esq.

President—J. H. GRADY.

Vice-President and Manager—THOS. C. MOORE.
Second Vice-President—A. A. HOEHLING.

Secretary—A. K. PHILLIPS.

SCOTTISH CANADIAN ASSURANCE CORPORATION,

TORONTO.

DIRECTORS.

Colonel J. FORBES MICHIE (President).
R. S. WALDIE, Esq. (Vice-President).
J. A. NORTHWAY, Esq. (Vice-President).
THOS. H. HALL, Esq.
JAMES F. MITCHELL, Esq.

J. A. MACINTOSH, Esq., K.C.
Sir FRANCIS NORIE-MILLER, Bart., J.P.
S. NORIE-MILLER, Esq., M.C., J.P., M.A.
FREDERICK RICHARDSON, Esq.

General Manager—THOS. H. HALL.

PATRIA COMPANIA DE SEGUROS GENERALES,

BUENOS AIRES.

DIRECTORS.

C. D'ONOFRIO, Esq. (President).
EDUARDO J. JIMINEZ, Esq. (Vice-President).
A. F. H. COTTERELL, Esq.

G. SCOTT PEARSE, Esq.
H. J. PILLING, Esq.
F. SERISIER, Esq.

Manager—H. J. PILLING.

INDIAN GUARANTEE AND GENERAL INSURANCE COMPANY, LIMITED,

BOMBAY.

DIRECTORS.

S. S. W. BRITAIN, Esq.
C. N. CAROE, Esq.

R. PRESTON, Esq.
D. C. WATT, Esq.

General Manager—D. C. WATT.

DIRECTORS' REPORT.

FOR YEAR ENDING 31st DECEMBER, 1938.

The Directors have pleasure in submitting their Annual Report and Accounts for the year 1938.

LIFE DEPARTMENT.

All new Life Business is transacted by The General Life Assurance Company, whose figures are combined with those of the Corporation in these Accounts.

The net new Life Business amounted to £2,611,070 os. od., as compared with £2,843,642 10s. od. for the previous year. The total net Premiums amounted to £606,064 6s. 2d. Claims by Death and Maturity amounted to £289,099 19s. od. The Life, Annuity and Capital Redemption Funds have increased by £320,468 15s. od. to £5,529,824 13s. 10d.

FIRE DEPARTMENT.

The Net Premium Income in the Fire Department amounted to £732,212 5s. 3d., as compared with £720,813 os. 9d., for the previous year. Losses paid and outstanding amounted to 33.48 per cent., as compared with 29.93 per cent. for 1937.

ACCIDENT AND GENERAL DEPARTMENT.

The Net Premium Income in the Accident and General Department amounted to £8,611,672 12s. od., as compared with £8,745,059 8s. 8d. for the previous year. Claims paid and outstanding amounted to 55.85 per cent., as compared with 56.94 per cent. for 1937.

MARINE DEPARTMENT.

The Net Premium Income in the Marine Department amounted to £213,895 11s. 7d., as compared with £237,661 11s. 10d. for the previous year. After transferring £66,000 from the Profit and Loss Account the sum of £192,835 17s. 9d. is being carried forward.

PROFIT AND LOSS ACCOUNT AND DIVIDEND.

The Net Income from all sources amounted to £10,729,196 6s. 3d., as compared with £10,892,118 14s. 5d. in the previous year. The balance at credit of Profit and Loss Account, including £811,042 12s. 4d. carried forward from last year, amounted to

... .. £1,367,016 14 2

There have been paid:—

Interim Dividends of 2½ per cent. on the Preference Shares and 1/6 per share on the Ordinary Shares, amounting, after deduction of Income Tax, to £113,875 13 0

Additional amounts have been transferred to:—

Additional Fire Reserve Fund 25,000 0 0
Reserve for Depreciation of Investments and Adjustment of Exchange 200,000 0 0
Staff Pension Fund 50,000 0 0

388,875 13 0

£978,141 1 2

It is proposed to pay the following Final Dividends, subject to Income Tax:—

2½ per cent. (making 5 per cent. for the year) on the Preference Shares and 2/- per share (making 3/6 per share for the year) on the Ordinary Shares, both payable on 1st May, 1939, amounting, after deduction of Income Tax, to

150,315 17 2

Carrying forward a Balance of

£827,825 4 0

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

FUNDS.

The Funds, as stated in the Balance Sheet (including Capital at call £1,500,000 os. od.), now amount to £20,840,345 8s. 3d.

INVESTMENTS.

The Directors are pleased to report an improvement in the market value of the Investments at 31st December, 1938, as compared with 1937, and the amount at credit of the Reserve for Depreciation of Investments and Adjustment of Exchange at 31st December, 1938, after transferring from the Profit and Loss Account the sum of £200,000 os. od., is more than sufficient to meet all requirements at that date.

GOVERNOR.

At the close of the year the Directors, in order to mark their very high appreciation of the exceptional services rendered to the Corporation by the Chairman, Sir Francis Norie-Miller, Bart., resolved to appoint him to be Governor and Chairman, a dignity which has hitherto been seldom attained.

DIRECTORS.

During the past year, Mr. James Duff, who has for 30 years been a Director of the Corporation either on the Glasgow or Head Office Boards, thought it necessary to tender his resignation, which the Directors accepted with the greatest regret, and recorded their appreciation of the valuable services Mr. Duff had always rendered to the Corporation.

The Directors retiring at this time are Messrs. S. Norie-Miller and Frederick Richardson, who are eligible for re-election.

AUDITORS.

The Auditors, Messrs. Peat, Marwick, Mitchell & Co., C.A., retire and are eligible for re-election.

The Directors take this opportunity of thanking the Directors of Subsidiary Companies, the Members of Local Boards, the Agents, Officials and Staffs at Home and Abroad for their valuable assistance and service during the past year.

F. NORIE-MILLER,

Governor and Chairman.

11th APRIL, 1939.

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

REVENUE ACCOUNTS—continued.

FOR THE YEAR ENDING 31st DECEMBER, 1938.

ACCIDENT AND GENERAL ACCOUNT.

Fund at beginning of year—		Claims Paid after deduction of	
Estimated Liability		Reinsurances,	£4,583,599 9 1
for Outstanding		Commission,1,707,532 12 10
Claims, £4,077,598 18 11		Expenses of Management,...	...1,462,670 17 10
Reserve for Unex-		Transferred to Profit and Loss	
pired Risks, 3,380,032 16 0		Account, 561,294 13 10
Additional Reserve, 200,000 0 0		Fund at end of year—	
	£7,657,631 14 11	Estimated Liability	
Premiums, less Reinsurances—		for Outstanding	
Annual and		Claims, £4,303,804 2 8	
Long-term, £3,409,080 14 11		Reserve for Unex-	
Monthly & other		pired Risks, 3,450,402 10 8	
Short-term, 202,591 17 1		Additional Reserve, 200,000 0 0	
	8,611,672 12 0		7,954,206 13 4
	£16,269,304 6 11		£16,269,304 6 11

MARINE ACCOUNT.

Fund at beginning of year, ...	£193,200 14 1	Claims paid,	£260,766 6 6
Premiums,	213,895 11 7	Commission, 9,254 3 8
Interest, £442 5 7		Expenses of Management, 10,626 12 6
Less Income Tax, 55 10 10		Fund at end of year, 192,835 17 9
	386 14 9		
Transferred from Profit and Loss			
Account,	66,000 0 0		
	£473,483 0 5		£473,483 0 5

PROFIT AND LOSS ACCOUNT.

Balance brought forward, ...	£961,579 6 8	Interim Dividends for year 1938, £113,875 13 0	
Less Final Dividends		Depreciation on Properties and	
for year 1937, £155,692 19 4		Furniture and Fittings, ...	13,487 0 6
Tax Adjustment, 5,156 5 0		Directors and Auditors' Fees and	
	150,536 14 4	Expenses:—	
	£811,042 12 4	Head Office Board,	6,701 11 10
Net Interest, Dividends and Rents,		Branch Boards and Auditors' Fees,	
not carried to other Accounts,		Home, Dominion and Foreign, ...	18,645 18 7
less Income Tax,	289,485 12 2	Home, Dominion and Foreign Taxes, ...	339,174 8 10
Transfer Fees,	184 17 6	Loss on Sale of Investments, ...	27,476 14 3
Transferred from Fire Account, ...	176,494 12 4	Transferred to Additional Reserve	
Transferred from Accident and		—Fire Account,	25,000 0 0
General Account,	561,294 13 10	Transferred to Marine Account, ...	66,000 0 0
		Transferred to Reserve for De-	
		preciation of Investments and	
		Adjustment of Exchange, ...	200,000 0 0
		Transferred to Staff Pension Fund, ...	50,000 0 0
		Balance, as per Balance Sheet, ...	978,141 1 2
	£1,838,502 8 2		£1,838,502 8 2

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

BALANCE SHEET AS AT

		LIABILITIES.		General Accident.	General Accident and Subsidiary Insurance Companies.
SHARE CAPITAL—					
AUTHORISED AND SUBSCRIBED—					
	2,000,000 Ordinary Shares of £1 each,				
	250,000 5% Cumulative Preference Shares of £1 each,			£2,250,000 0 0	£2,250,000 0 0
PAID UP—					
	2,000,000 Ordinary Shares of £1 each, 5/- paid up,	£500,000 0 0			
	250,000 5% Cumulative Preference Shares of £1 each, fully paid, 250,000 0 0			£750,000 0 0	£750,000 0 0
General Reserve Fund,			2,000,000 0 0	2,000,000 0 0	
Life Assurance and Annuity Fund,			870,290 7 8	5,239,208 2 10	
Capital Redemption Assurance Fund,			290,616 11 0	290,616 11 0	
Fire Insurance Fund,			318,500 10 7	659,122 8 11	
Accident and General Insurance Fund,			6,807,147 19 8	7,954,206 13 4	
Marine Insurance Fund,			192,835 17 9	192,835 17 9	
Reserve for unacquired Shares in Subsidiary Companies,				25,292 1 8	
Reserve for Depreciation of Investments and Adjustment of Exchange,			560,509 5 8	775,009 5 8	
Staff Pension Fund (Secured on specific Investments),			475,913 5 11	475,913 5 11	
Profit and Loss Account,			978,141 1 2	978,141 1 2	
			£13,243,954 19 5	£19,340,345 8 3	
Claims under Life Policies admitted or intimated, but not paid,			3,177 15 0	27,205 7 5	
Sundry Creditors,			633,247 19 1	765,428 14 0	
Amounts due to other Insurance Companies,			91,574 5 5	104,678 2 10	
Amounts owing to Subsidiary Companies,			39,922 6 0		
Deposits by Reinsurance and other Companies,			152,506 18 5	152,506 18 5	
Deposits by Agents in France,			9,004 5 4	9,004 5 4	
Deposits against Security,			100,000 0 0	147,000 0 0	
Funds held in Trust,			1,111 12 7	1,111 12 7	
Unclaimed Dividends,			3,056 2 10	8,110 2 7	
			£14,277,556 4 1	£20,555,390 11 5	

NOTE.—There is contingent liability for uncalled capital in shares of Subsidiary and other Companies and in respect of the contracts of certain Subsidiary Insurance Companies guaranteed by the Corporation.

Report of the Auditors to the Members of the General Accident Fire and Life Assurance Corporation, Limited.

We have audited the Balance Sheet of the General Accident Fire and Life Assurance Corporation, Limited, as set forth above, with the Head Office Books, Branch Returns and Accounts of the Corporation for the year ended 31st December, 1938, and have obtained all the information and explanations we have required. We have examined the securities relating to the Mortgages, Loans and Investments held at Head Office, and have had produced to us certificates verifying the Securities, which include shares in Subsidiary Companies, held abroad or specifically deposited in various Over-Seas Dominions and Foreign Countries under local laws, for the benefit of holders of policies there issued. In our opinion the Balance Sheet with the notes thereon is properly drawn up so as to exhibit a true and correct view of the state of the Corporation's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Corporation.

London and Glasgow,
6th April, 1939.

PEAT, MARWICK, MITCHELL & CO., Chartered Accountants,
Auditors.

We have examined the above Statement setting out the combined Assets and Liabilities as at 31st December, 1938, of the General Accident Fire and Life Assurance Corporation, Limited, and its Subsidiary Insurance Companies and certify that the Statement is correctly compiled from the audited Balance Sheets of these Companies.

London and Glasgow,
6th April, 1939.

PEAT, MARWICK, MITCHELL & CO., Chartered Accountants.

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

31ST DECEMBER, 1938.

Investments :—	ASSETS.		General Accident.		General Accident and Subsidiary Insurance Companies.	
British Government Securities,	£728,241	14 5	£1,503,071	5 10
Securities Issued under Trade Facilities Acts,			50,390	18 4
Municipal, County and Public Boards' Stocks, United Kingdom,	35,355	8 2	463,142	16 10
Indian and Colonial Government Securities,	308,511	14 9	611,927	5 0
Indian and Colonial Provincial Securities,	47,662	11 6	184,179	8 7
Indian and Colonial Municipal Securities,	32,421	8 5	138,762	5 1
Foreign Government Securities,	3,142,167	6 11	3,457,867	14 7
Foreign Provincial Securities,	20,824	14 11	30,196	2 7
Foreign Municipal Securities,	302,773	16 7	321,653	15 8
Railway Debentures and Debenture Stocks,	917,972	17 3	1,471,371	17 10
Debentures and Debenture Stocks (other than Railway),	1,098,279	6 7	2,237,114	17 7
Railway Preference and Guaranteed Stocks,	411,480	14 0	719,028	6 2
Preference and Guaranteed Stocks (other than Railway),	850,838	16 5	1,127,042	8 7
Railway Ordinary Stocks,	178,958	4 2	278,440	12 11
Ordinary Stocks (other than Railway),	533,967	9 3	1,078,853	14 8
Mortgages on Property within the United Kingdom,	76,972	5 11	644,261	5 6
Mortgages on Property out of the United Kingdom,	78,396	2 10	116,904	9 3
Loans on Life Interests,			25,912	8 9
Loans on Reversions,			22,944	18 5
Loans on Stocks and Shares, and other Securities,	68,197	13 10	75,874	10 8
Loans on Company's Policies within their Surrender Values,	37,087	2 10	317,165	12 11
Loans on Personal Security,			34,050	17 10
Freehold and Leasehold Ground Rents and Rent Charges,	23,611	16 8	221,208	9 10
Life Interests and Reversions,			40,068	5 3
Securities earmarked for Agents' Deposits in France,	9,004	5 4	9,004	5 4
Loans on Credit Policies,			2,855	17 11
Freehold and Leasehold Properties at cost, less depreciation,	1,282,815	17 11	1,587,914	0 11
Holdings in Subsidiary Companies:—			£10,185,541	8 8	£16,771,208	12 10
Shares, at or below value of assets less liabilities, as shown by the audited Balance Sheets,	£1,576,825	4 3			271,260	19 3
Debenture Stock, at par,	350,000	0 0			550,000	0 0
			1,926,825	4 3		
Agency, other Company Balances and Outstanding Premiums, less Commission,	1,036,920	6 11	1,330,405	13 4
Sundry Debtors,	28,183	19 2	95,249	15 11
Amounts owing by Subsidiary Companies,	16,286	19 2	91,149	19 3
Interest accrued,	72,490	0 7	135,778	15 9
Cash in Hand, in Bank and on Deposit,	1,011,308	5 4	1,310,336	15 1
			£14,277,556	4 1	£20,555,390	11 5

NOTES.—(1) The Insurance Laws of certain of the Over-Seas Dominions and Foreign Countries in which the Corporation transacts business require it Reserves for unexpired risks and outstanding claims at arbitrary rates, higher than those provided in the Accounts, should be set aside in respect of the business done in these countries, and these requirements have been complied with. (2) The Accounts of Foreign Branches and Subsidiary Companies have been converted into sterling as in previous years at approximately the par rates of exchange. (3) The Investments are valued at cost or under. The Reserve for Depreciation of Investments and Adjustment of Exchange is more than sufficient to provide for the difference between the book values of current assets (including Investments) and liabilities and their market values at rates of exchange ruling at 31st December, 1938. In ascertaining the market values of the Investments the Stock Exchange securities have been taken at the middle prices at that date, less accrued interest. (4) The Profits and Losses of Subsidiary Companies for the year ended 31st December, 1938, less the amounts attributable to unacquired shares, have been included in the Corporation's Revenue Accounts, excepting the profits of three companies, which are included to the extent only of dividends payable. (5) The remuneration paid to Head Office Directors, inclusive of fees paid by Subsidiary Companies, amounted to £7994 3s. 4d.

certify that this is a true copy of Balance sheet & Auditor's report.
John O'Donoghue

F. NORIE-MILLER, Governor and Chairman.
 WILLIAM C. HUNTER, Director.
 S. NORIE-MILLER, General Manager.

HOME BRANCH OFFICES.

Aberdeen—General Buildings, 220 Union Street.

LOCAL BOARD.

Chairman—W. A. CAMERON, Esq. (Messrs. Esslemont & Cameron, Advocates), Aberdeen.
 Provost ALEXANDER AUCHINACHIE, Solicitor and Bank Agent, Royal Bank Buildings, Keith.
 JAMES B. CONNON, Esq., Solicitor and Bank Agent, Stonehaven.
 W. J. GILCHRIST, Esq. (Messrs. Scott & Gilchrist, Solicitors), 1 Diamond Street, Aberdeen.
 JAMES C. MORRICE, Esq. (Messrs. J. C. Richards & Morrice, Solicitors), 15 Frithside Street, Fraserburgh.

Aberystwyth—16 Chalybeate Street.

Aldershot—Lloyds Bank Chambers, Victoria Road.

Altrincham—Mosburn Bldgs., Stamford New Rd.

Andover—20 High Street.

Aylesbury—Market House, Market Square.

Ayr—215 High Street.

Banbury—Town Hall Buildings, High Street.

Barnsley—15 Regent Street.

Barnstaple—The Square.

Barrow-in-Furness—Bank Chambers, Ramsden Sq.

Bath—4 Bladud Buildings.

LOCAL BOARD.

Chairman—Major GEORGE E. LONGRIGG (Messrs. Longrigg & Pye-Smith, Solicitors), Bath.
 C. O. BANNISTER, Esq., General Buildings, Bristol.
 F. A. P. SYLVESTER, Esq. (Messrs. Sylvester & Mackett, Solicitors), Trowbridge, Wilts.

Belfast—4 Howard Street.

Berwick-on-Tweed—62 Bridge Street.

Birmingham, 4.—General Bldgs., Snow Hill Corner.

LOCAL BOARD.

Chairman—The Right Hon. Lord ANNALY, M.C., 1 Wythburn Court, Seymour Place, London, W.1.
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¶ The work of Trusteeship is of such a technical and complicated nature that it requires special skill and training successfully to carry out the duties.

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¶ By appointing the Corporation as Trustee of your Will or Settlement you are assured of Expert Management, Permanence, Secrecy.



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Perth

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30 NOV 1939

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Price Twopence

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No. of Company F. C. 21015



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Registration Fee
Stamp
must be
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here.

THE COMPANIES ACT (Northern Ireland), 1932.

LIST AND PARTICULARS of the Directors of a Company Incorporated
outside Northern Ireland.

Pursuant to Section 299.

Name of Company { GENERAL ACCIDENT FIRE AND LIFE ASSURANCE
CORPORATION, LIMITED..

Presented by

LIST AND PARTICULARS of the Directors (a) of..... GENERAL ACCIDENT

a Company incorporated in (b)..... SCOTLAND

The present Christian Name or Names and Surname. (c)	Any former Christian Name or Names or Surname.	Nationality.
Sir Francis Norie-Miller, Bart., J.P.	None	British
Lt.Col.The Rt.Hon.the Earl of Airlie, G.C.V.O.,M.C.	"	"
The Rt. Hon. Lord Alness, P.C.,D.L.,LL.D.	"	"
Alastair Drummond Carmichael	"	"
William Constable Hunter, W.S., J.P.	"	"
Sir Pierce Lacy, Bart., J.P.	"	"
Robert Oswald Law	"	"
The Rt. Hon. Lord Mamhead of Exeter	"	"
Gerard Alexander Moncrieff	"	"
Sir Walter John Morrison-Low, Bart., J.P.	"	"
Stanley Norie-Miller, M.C.,J.P.,M.A.	"	"
Frederick Richardson	"	"
Major General Sir John Hanbury Williams, G.C.V.O.,K.C.B.,C.M.G.	"	"
John Richard Yates	"	"

(a) " Director " includes any person who occupies the position of a director by whatever name called, and any person in accordance with whose directions or instructions the Directors of a Company are accustomed to act.

(b) Country of origin.

(c) In the case of a Corporation its corporate name and registered or principal office should be shown.

(d) In the case of an individual who has no business occupation but holds any other directorship or directorships, particulars of that directorship or of some one of those directorships must be entered.

FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

and which has established a place of business in Northern Ireland at 4, Howard Street,
BELFAST.

Nationality of origin (if other than the present Nationality).	Usual Residential Address.	Other business Occupation or Directorships if any. If none state so. (d)
Nil	Cleeve, Perth.	Insurance Manager.
"	Cortachy Castle, Kirriemuir.	Landed Proprietor.
"	31, Egerton Crescent, London, S.W.3.	Retired Judge of the Court of Session, Edinburgh.
"	"Ard Beag", Findhorn, Morayshire.	Jute Manufacturer.
"	Arngask, Glenfarg, Perthshire.	Solicitor.
"	Ampton Hall, Bury St. Edmunds.	Stockbroker.
"	Westwood, Wentworth, Surrey.	Director Gallaher, Ltd.
"	Mamhead Park, Exeter.	J.P. for Devon.
"	Seaforth, Elie, Fife.	Barrister.
"	Kilmaron Castle, Cupar, Fife.	Landed Proprietor.
"	Murrayshall, near Perth, Perthshire.	Insurance Manager.
"	Ven, Milborne Port, Sherborne, Dorset.	Insurance Director.
"	Henry 111 Tower, Windsor Castle.	Major General.
"	Boscobel, Oakhill Avenue, Hampstead, London, N.W.	Solicitor.

Reserved for Binding.

Signature of the persons
authorised under Section
299 (1) (c) of the Companies
Act (Northern Ireland),
1932, or of some other
person in Northern Ireland
duly authorised by the
Company.

John R. Donald

No. of Company F. C. 3016

REGISTERED.
30 NOV 1939
3590

Price Twopence

Form No. 3 F.



A 5s. Companies Registration Fee Stamp must be impressed here.

THE COMPANIES ACT (Northern Ireland), 1932.

LIST OF THE NAMES and addresses of persons resident in Northern Ireland authorised to accept service on behalf of a Company incorporated outside Northern Ireland.

Pursuant to Section 299.

Name of Company	}	GENERAL ACCIDENT FIRE AND LIFE ASSURANCE
		CORPORATION, LIMITED.

Presented by

.....

.....

.....



LIST OF PERSONS resident in Northern Ireland authorised to accept on
GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

and which has established a place of business in Northern Ireland at 4, Howard Street,

Surname.	Christian Name.
BOUICK	John Lowson

Reserved for Binding.

(a) County of Origin.

behalf of the Company service of process and any notices required to be served on

a Company incorporated in (a)..... SCOTLAND

BELFAST.....

Address.

Description or Occupation.

4, Howard Street, Belfast.

Insurance Manager.

Reserved for Binding.

Signature of the persons
authorised under Section
299 (1) (c) of the Companies
Act (Northern Ireland),
1932, or of some other
person in Northern Ireland
duly authorised by the
Company.

John O'Donnell

REGISTERED.

3 0 MOV 1939

3685

Price Twopence

Form No. 1 F.

No. of Company F. c. 310/1

THE COMPANIES ACT (Northern Ireland), 1932.

LIST OF DOCUMENTS DELIVERED FOR REGISTRATION BY A COMPANY INCORPORATED OUTSIDE NORTHERN IRELAND.

Pursuant to Section 299.

Name of Company { GENERAL ACCIDENT FIRE AND LIFE ASSURANCE
CORPORATION, LIMITED.

Presented by



List of Documents delivered to the Registrar of Companies for registration,

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED

and which has a place of business within Northern Ireland at 4, Howard Street,

(A)

A certified copy of the Memorandum + Articles
of Association + a certified copy of the
Act of Parliament

ATTACHED.

(A) A certified copy of the Charter, Statutes, or Memorandum and Articles of the Company, or other instrument constituting or defining the constitution of the Company, and, if the instrument is not written in the English language, a certified translation thereof.

The Copies and Translations (if any) above mentioned must be certified in the manner prescribed by the Regulations of the Ministry of Commerce on that behalf in the Companies (Forms) Order (Northern Ireland), 1932.

(B) A list of the Directors of the Company, containing such particulars with respect to the Directors as are by the Companies Act (Northern Ireland), 1932, required to be contained with respect to Directors in the Register of Directors of a Company incorporated under the Companies Act (Northern Ireland), 1932.

(C) The names and addresses of some one or more persons resident in Northern Ireland authorised to accept on behalf of the Company service of process and any notices required to be served on the Company.

(a) Country of Origin.

pursuant to Section 299 of the Companies Act (Northern Ireland), 1932, by.....

a Company incorporated in (a)..... SCOTLAND.....

BELFAST.....

(B)

*A list and particulars respecting Directors
of the Corporation.*

ATTACHED.

(C) *The name & address of the Corporation's authorized
representative in Northern Ireland.*

John Lawson Bouick,

4, Howard Street,

BELFAST.

Insurance Manager.

Signature of the persons
authorised under Section
299 (1) (c) of the Companies
Act (Northern Ireland),
1932, or of some other
person in Northern Ireland
duly authorised by the
Company.

John A. Bouick

Dated the *30th* day of *November* 19*39*.

