

# ENGLISH ASSOCIATIONS OF WORKING MEN

BY

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**English Edition**

(Enlarged and Revised by the Author)

**TRANSLATED BY ALICE TAYLOR**

WITH A PREFACE BY J. M. LUDLOW, CHIEF REGISTRAR OF  
FRIENDLY SOCIETIES

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## PREFACE BY MR. J. M. LUDLOW.

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GOOD wine, as the old saying has it, needs no bush; and I think too highly of the good sense of my fellow-countrymen not to feel sure that a work in itself of so much worth, and on a subject of such weighty import to England, as the one now introduced to the English public by the accomplished pen of Miss Taylor, would have made its own way without other aid than that of its own deserts. But if any words of mine may help it in so doing, as I am told they may, I cannot but give them.

For I know of no book, in our own or any other language, which takes so large and clear a view of the great associative movement of the English nineteenth century working class in all its forms, as this of Dr. Baernreither's. Dr. Brentano,\* though anticipated in some of his conclusions by Mill and one or two other writers, fixed once for all the place of Trade Unions in economic science. Dr. Ugo Rabbeno† has shown remarkable insight in dealing with the subject of Co-operative and Building Societies. Dr. Hasbach‡ has supplied a painstaking monograph on Friendly Societies, a subject partly dealt with in our own language by the Rev. J. Frome Wilkinson. But all these are little more than monographs. M. Nadand, indeed, in his "Histoire des Classes Ouvrières en Angleterre," has sketched out the history of our working class in many respects with remarkable insight, though with errors of detail which do not allow his book to be relied on as an authority. A little work, long since out of print and out of date, by myself and my late valued friend Mr. Lloyd Jones, the title of which Mr.

\* "Die Arbeitergilden der Gegenwart" (Leipzig, 1871).

† "Le Co-opérations in Inghilterra" (Milano, 1835).

‡ "Die Englische Arbeiterwesen, Geschichte seiner Entwicklung und Gesetzgebung" (Leipzig, 1833).

Giffen has since done us the honour to borrow for a much weightier publication of his own—"The Progress of the Working Class" (Strahan, 1867)—though embracing a wider field and dealing much more summarily with the various branches of its subject, is perhaps still the one which, up to the period of its publication, covers the most nearly the same ground as Dr. Baernreither's book, though the relation between the two is little closer than that between a sketch and a finished picture by different hands, and from somewhat different points of view.

The judgment of foreigners has been paradoxically said to be that of contemporary posterity; which is, perhaps, after all, but a strained nineteenth century way of formulating the truth which Racine expresses in such choice and happy words in the Preface to his "Bajazet": "L'éloignement des pays répare, en quelque sorte, la proximité des temps." Our country could certainly never complain of so friendly a judgment as that of Dr. Baernreither. It has rather to ask itself, in fear and trembling, whether it deserves, or will continue to deserve, such a judgment.

It is right indeed to observe that the above remarks arise from the perusal only of the first volume of Dr. Baernreither's work now laid before the public, which, though setting forth the general purpose and scope of the book, deals only in detail with the subject of Friendly Societies. But, from the masterly introduction, it is impossible not to recognise how clearly the writer has seen as a whole, how distinctly in its main features, the complex task which he has set before himself; whilst the accuracy and insight with which he has treated the subject of Friendly Societies afford, I may venture to say, a moral guarantee that the remaining portions of his task will be completed in the same spirit and with the same success. I can only say that by none of his readers will his second volume be looked forward to with greater expectations of satisfaction than by the one who signs these words.\*

J. M. LUDLOW.

\* It is right to observe that I have only seen Dr. Baernreither's original work. But Miss Taylor's conscientious accuracy as a translator is well known.

## AUTHOR'S PREFACE.

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It was on the occasion of a visit to England in 1883, that the project of making the conditions under which the working classes in that country live the subject of special study, first occurred to me. I resolved to familiarize myself as much as possible with the position of the English working-man, by means of personal observation and intercourse with the representatives of his class. The hope I had entertained of acquiring in this manner material from real life, which I regard as the first requisite for treating of social conditions of the present day, was fulfilled, and after having travelled for a twelvemonth in England, Scotland, and Ireland, I felt that I had gained a sufficiently safe foundation for constructing, with some confidence, a scientific work on the subject. London, whither I always returned from my tours, was naturally the centre of my field of research, since from there I derived all the means available for my studies, and the libraries, official authorities, and public institutions in the capital afforded me the most valuable assistance for my literary labours, in conjunction with what I was able to observe elsewhere. I paid repeated and long visits to the large manufacturing towns of the North of England, particularly Manchester, Bradford, Leeds, Sheffield, and Newcastle-upon-Tyne, as being the headquarters of the working-men's associations; in the Midlands and in the South, my principal information was collected at Birmingham, Bristol, and Cardiff. In Scotland I made myself thoroughly acquainted with Glasgow, Lanarkshire, and the ship-building centres on the Clyde. In Ireland an opportunity was given me of accompanying on their circuits the Land Commissioners appointed under the Act of 1881 (44 and 45 Vict. c. 49), to assess judicial rents. In this manner I came in close contact with the peculiar relations prevailing in

the north as well as the south of the island ; but the very means thus afforded me of gaining an insight into the state of things, determined me to refrain from including Irish affairs in the compass of my remarks. The working-man's question is so complicated there by political and religious elements—the causes of the present animosity between the two races are so remote, and their relations are so embarrassed and uncertain, that the study would demand a volume by itself. My scheme is confined, therefore, to an examination of the position occupied at the present day by the working-men of England and Scotland, and particularly by the working-men engaged in manufacture and trade.

German literature already possesses some admirable accounts of particular phases of working-class relations in England, among the first of them, the work of Brentano. The latter is far more than a series of mere monographs on trades-unions, since it pointedly recognises and describes those social forces to which the working-classes in England are indebted for their progress. But the results achieved by means of legislation, self-government, and self-help at the beginning of 1870, when Brentano's work appeared, have since then been powerfully developed. In the legislative measures intended to elevate the working classes in the perfecting of her self-government, and in the extension and consolidation of her institutions of self-help, England, since 1870, has made an amount of progress which, if insufficient to remove all the defects of her industrial system, may serve in various respects as a model for other European States.

A comprehensive description of the entire course of social development in England since the last century was attempted by Held, but his elaborate work remained, as is well known, a torso. I shall, therefore, be justified perhaps in repeating the attempt within a narrower compass, in a more succinct form, and confining myself to the last few decades.

The progress made in the methods of production of the present day, which depends on the ever-increasing application of mechanical power, has brought the working classes everywhere into a wholly new position towards society. Concurrently with this progress should have gone a complete transformation of the relations of this class to society in point of private and public

rights ; but while the modern modes of production created, so to speak, a new class of men, the factory operatives, the legislation and the public institutions in respect of this new class of society remained far behind. The present generation is seeking everywhere to retrieve the neglect of the past. Nowhere is this being done more energetically than in England, where the working classes, by their unity and their consistent and quiet conduct, have brought about a period of reform, distinguished by the patient endeavours made to supply existing defects, by means of a series of co-operating and mutually supporting institutions. Any one who studies attentively the condition of England at the present day, will very soon discover this tendency, which is pushing forward unremittingly to the appointed goal. It manifests itself in all her various institutions and legislative enactments, and its extent and importance can only be realized by comprehending the physical and intellectual life of the working classes as a whole and, at the same time, as a part of the life and development of the entire nation. This is the point of view from which I have undertaken my present work.

The advantage of studying the social relations of foreign countries does not require to be insisted on at the present day, when the same questions are recurring everywhere. Granted that though, as regards England in particular, an unprejudiced inquiry may show that the institutions of that country bear the stamp of a specifically historical development and a peculiar national character, and that a competent observer of English institutions will guard against the error of transplanting them heedlessly on foreign soil,—still the march of western civilization and culture reveals everywhere the same general features, and one nation can learn more from another at the present day than ever. England also displays this feature in common with the other countries of Europe, that the power of Government exercises a greater influence on the life and economy of the people, only there the relation of the spontaneous energies which are at work among the people for the attainment of social objects, to the action of the Government, differs from those existing on the Continent ; so that much that in England can be left to the self-help of the classes concerned, can only be accomplished on the Continent by the more vigorous

intervention of the Government. Yet on this very point the study of English institutions should act as an antidote against any exaggerated idea that a Government by its mere action can at once remedy every defect. The consideration of working-men's relations in England should convince us that State action should merely resemble a prop which supports a building so long as it is in course of construction, but which is intended to be removed directly the building is compact and complete. The necessity and duty on the Continent of taking care, wherever the action of the Government must step in, simultaneously and systematically to awaken and educate self-reliance and spontaneous activity—this is the great lesson which we should derive from the study of English relations. For whatever social form we may encounter, the future will never discover any formula which will be able to replace the energies of the individual.

I have endeavoured in the first chapter of the introduction to explain and justify the plan which I have proposed for my work. The other essays, of which the introduction is composed, are intended to state the working-man's question in connection with the general development of the nation, to consider it as part of the whole. The main body of the work, which will ultimately consist of two volumes, is devoted to an account of the various working-men's associations, with a view of making the reader acquainted with the life now led by the working-classes in England. I would add here only one remark on the arrangement of my material. In describing social relations, it is extremely difficult to combine details with general ideas; the former ought not to be too abundant, and yet they not only supply the proof of the particular statement, but also serve to illustrate it. Since the appearance of the works of Le Play, which made an epoch in regard to the science of method, no one will dispute the necessity of tracing back social relations to their individual manifestations. It is difficult, in this respect, to observe the proper mean between the too much and the too little. I have endeavoured to fulfil my task by inserting in the notes those details which appeared to me necessary, wherever they could not be incorporated in the text. The notes have, in consequence, been longer in many places than I should have wished.

The collection of the materials comprised in this volume was comparatively easy, but the task of verifying them, and eliminating what was improbable or incapable of proof was one which I could only perform by the aid of much oral information and of a correspondence maintained and continued until the completion of the work. I have received assistance from all quarters. English officials, factory and school inspectors, local authorities, manufacturers, and the officers and secretaries of the working-men's associations, have given me the most valuable support through their recommendations, information and communications of every kind; and similar assistance has been afforded me, and that invariably with the utmost readiness and kindness, by the working-classes themselves, so that I hope I am, generally speaking, safe in my conclusions. Were I to thank here by name all those to whom my thanks are thus due, I should have to write a history of my tours. I am convinced, that in no country does earnest study meet with greater interest and more active sympathy than in England. Part of my debt of gratitude, however, I shall discharge by making the reader acquainted in the course of the following pages with the men who were most helpful to me, wherever I have an opportunity of referring to their doings and their services on behalf of their country's welfare.

I must make one exception to my present reticence. I allude to the Austro-Hungarian Consul-general, Dr. von Krapf-Liverhoff, whom I beg to thank here sincerely and heartily for all the kindness and acts of self-sacrifice with which he has assisted me in England.

VIENNA.

THE AUTHOR.

**APPENDICES.**



## APPENDIX A.

THE most brilliant example of the movement of reform inside the Friendly Societies is given by the history of the Manchester Unity. The gradual improvement of their system of insurance, by the transition to a rational system of premiums and reserves, has been effected by this great Order with an amount of vigour and moral energy which can already boast of a remarkable success, though even in this Order, consisting of the *élite* of the English working class, a portion of the work of reform still remains to be accomplished. We desire to notice here this course of development in the Manchester Unity, because it is precisely to its periodical valuations that the Order has been indebted for a knowledge of its true position, and has made this knowledge, during the last few decades, the starting-point of its reform.

"The Manchester Unity," says Mr. Hardwick in his "Manual" (p. 9), "is at the present time the most extensive Friendly Society in the world; yet there are members now living who recollect the time when the lodges were little more than 'free-and-easy' or convivial clubs in and about the cotton metropolis. Collections were occasionally made for the relief of brethren in distress, but there existed no regular reserved sick or funeral fund. A kind of humble attempt to imitate the mystery and pomp of Freemasonry was adopted, for the purpose of giving them a little imaginary importance, and for exciting public curiosity." After this account, no one will wonder that Neison, in the first edition of his "Contributions to Vital Statistics" (1845), should regard, as he does, from his strict actuarial standpoint, the dissolution of the Order as inevitable, unless some radical change were introduced in the system of contributions and allowances, and the Order were thoroughly reorganised. He reckoned at that time

that the deficit of all the lodges together amounted to over £9,000,000, an estimate, however, which afterwards proved to be too high. The sweeping but strictly practical criticism which Neison gave expression to in his great work, as well as in his "Observations on Friendly Societies and Odd-Fellows," gave the impulse to the great movement of reform in the Manchester Unity. How this Order laid the foundations for a proper system of premiums, by means of comprehensive statistical investigations, and the elaboration of their results, under the indefatigable labours of Mr. Ratcliffe, has been noticed by us already in the chapter on Friendly Society literature. Side by side with these literary labours went the efforts made to induce the independent lodges to adopt rational principles of insurance.

At the general meeting of the Order, held at Glasgow in 1845, it was decided to increase the contributions; and the introduction of graduated premiums followed at the general meeting at Preston in 1853. These measures of reform led at once to a great ferment in the lodges of the Order; and Mr. Ratcliffe announced, in 1858, that no less than 69,307 members seceded during the decennium ending with that year. By this means not only was a check put to the opposition against the new measures, but the financial position of the Order was also improved. At the general meeting at Birkenhead, in 1864, new tables of premiums were adopted, in accordance with the experiences of the Order between 1856 and 1860, as worked out by Mr. Ratcliffe; and in 1860, at the general meeting at Burton-on-Trent, this tariff was declared binding on all new lodges and the new members of old ones.

Since 1871 the Manchester Unity has thrice undertaken the great task of instituting, through the central administration of the Order, a valuation of all the lodges collectively, and publishing the result. The three publications for the years 1871, 1875, and 1880 lie before us, and give an instinctive picture of the progressive consolidation of the lodges.

The valuation for 1871 comprised 3,163 lodges, with 376,580 members; that for 1880, 3,452 lodges, with 472,388 members. The cost of the last valuation amounted to £4,000. The results of these valuations, as well as the circumstances that accompanied and explained them, are full of interest.

The valuation for 1870 was based on a general rate of interest at 3 per cent. on the reserves, and yielded a result which was anything but favourable.

The net value of the liabilities of all the lodges amounted to . . . . .	£10,767,839
The net value of premiums . . . . .	£6,865,657
"    "    invested capital . . . . .	2,558,735
Total assets . . . . .	<u>£9,424,392</u>

showing a total deficit of £1,343,466.

In the year 1875 the general valuation of the lodges showed a much more favourable result:—

The net value of liabilities amounted to . . . . .	£11,936,279
The net value of premiums . . . . .	£7,956,984
"    "    invested capital . . . . .	3,607,126
Total assets . . . . .	<u>£11,564,110</u>

making a total deficit of £372,168, or more than £1,000,000 less than in 1870. For this surprising result the Order is partly, no doubt, indebted to the unwearied labours of reform in many of the lodges, which took advantage of the period of high wages between 1871 and 1874 to increase their previously inadequate premiums and effect savings. At the same time, the reason of this large diminution of deficit as compared with 1870 consists also, to a great extent, in the fact that in 1875 56 of all the lodges received interest at the rate of 4 per cent., and only the remaining 44 of them at the rate of 3 per cent.

In the year 1880, in the last respect, another basis of calculation was again adopted, with a view to approximate as nearly as possible to the actual relations as regards interest, which differ in the various lodges. 66 of all the lodges were valued on the footing of a rate of interest at 3 per cent., 18 on that of 3½ per cent.,

and only .16 of them on that of 4 per cent., and the following result was obtained :—

The net value of liabilities amounted	
to . . . . .	<u>£13,313,682</u>
The net value of premiums . . . . .	£8,435,480
"    "    invested capital . . . . .	<u>4,250,382</u>
Total assets . . . . .	<u>£12,685,862</u>

making a total deficit of £627,820. Though it is difficult to institute a proper comparison between these three financial statements of results, on account of the difference in the rate of interest, yet there are other figures which support the conclusion that the situation of the Order in 1880 was materially better than in 1871. While the number of members in all the lodges under valuation had increased during this period by 27 per cent. (in round numbers from 376,000 to 472,000), the funds of these lodges showed an increase of 66 per cent. (in round numbers from £2,550,000 to £4,250,000). The extent of the improvement becomes still more manifest if we consider the financial position of the individual lodges. In the year 1871 only 26 per cent. of the lodges under valuation were actuarially solvent, or in possession of a surplus, whereas in 1880 no less than 40 per cent. of them had a surplus, and Mr. Reuben Watson, who conducted the valuation in 1880, affirms that, altogether, 60 per cent. of all the lodges of the Manchester Unity might be fairly regarded as either absolutely solvent, or at least in a position, actuarially speaking, closely approximating to solvency.

The figures given above are taken from the valuations published by the Manchester Unity. The one for 1880 appeared at Manchester under the following title: *Valuation Balance-sheets of the Lodges of the Manchester Unity, as on December 31st, 1880; giving the number of members in each lodge, and the rate of interest on which each valuation has been computed; the estimated values of sickness benefits, and of the funeral benefits of members and members' wives; giving also the annual income and the present value of the*

contributions, and the amount of capital. The surplus or deficiency is also stated, and the amounts eliminated on account of negative values; the totals for each district and county; concluding with an explanatory report by Reuben Watson, Actuary to the Manchester Unity, Public Valuer under the Friendly Society Act. Compare "Fourth Report of the Commissioners," p. xxxviii., and the *Friendly Societies' Journal*, June, 1884, p. 76.

With regard to the other lodges, which are not solvent, Mr. Reuben Watson states as follows: "It cannot be denied or concealed, that in various respects most unpleasant revelations were made. Some lodges were found in a state of financial disorganisation which is hopeless, and portends certain ruin. It must not, however, be supposed that ruin is in every case unavoidable; this is true of only a very few lodges. There is elasticity enough in the Friendly Society system; the process of decline is slow, and may be checked, as has been done so often, when intelligent and far-sighted leaders have obtained a hearing, and their advice has been attended to. . . . It is the opposition to sound principles that in most cases is the chief cause of large deficits, and, unfortunately, open opposition still exists in a few small districts, while in others it continues to work in secret" (p. 229)

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## APPENDIX B.

The object of the Friendly Societies' Amendment Act, 1887, is to introduce certain amendments of detail into Friendly Society legislation. The Act extends the provisions of Section II. of the principal Act of 1875, and aims at preventing a society from being registered under a name likely to disguise its real character. Under the old law societies and branches consisting wholly of persons under age might be registered, provided that all their members were under 16 years of age. The maximum age is now raised to 21. Previously the expenses of an inspection into the affairs of a Friendly Society had to be defrayed either by the members who applied for the inspection, or out of the society's funds. Authority is now given to make past officers and members liable for these ex-

penses. Certain collecting societies are prevented from evading the provisions as to inspection by constituting themselves societies with branches. The restriction is removed which prohibited a society from holding land in a county in which it had no office. A very important provision was inserted, through the influence of the Affiliated Orders, to check secession. It enacts that a registered branch shall not be registered as a society except on production to the Registrar of a certificate under the hand of the chief secretary or other principal officer of the society, that the branch has wholly seceded, or has been expelled from the society, giving an appeal from the refusal or omission (after one month's notice) to give such certificate, similar to that from the Registrar's refusal to register.

### APPENDIX C.

I am indebted to Mr. Edmund Mason, Registrar of Friendly Societies and Trades' Unions at Wellington, New Zealand, for the knowledge of his Reports of Friendly Societies in New Zealand for 1887 and 1888. From these it appears that the development of Friendly Societies in New Zealand on the basis of the Friendly Societies' Act passed there in 1882, has been analogous to that in England. It is especially noticeable that particular attention has been paid to valuations, and this with much success. We gather from these Reports that the position of the Friendly Societies in New Zealand, 1886, was as follows:—

Friendly Societies.	Number of Districts.	Number of Lodges (Courts).	Number of Members on December 31, 1886	Funds.
Manchester Unity	14	127	9,620	£ 206,025
Foresters . . .	7	91	5,606	79,050
Other F. S. . .	—	156	6,453	40,600

The following table also, taken from the Report for 1887, may be of interest as compared with the corresponding figures and conditions in England:—

PERCENTAGES and AVERAGES deduced from the statistics of New Zealand Friendly Societies for the years 1881-1885.

Description of Percentage or Average.	Years.				
	1881.	1882.	1883.	1884.	1885.
Mortality of members (rate per 1000 members)	7.33	6.90	7.30	7.05	7.39
Mortality of wives . . . . .	3.90	3.65	4.51	4.57	4.20
Percentage of members sick . . . . .	14.80	15.16	15.18	15.73	16.26
Average number of weeks' sickness per member	1.03	0.99	0.99	1.00	1.04
Average number of weeks' sickness per member sick	6.96	6.56	6.51	6.33	6.33
Ratio to total sickness (per cent.) of—					
1. Sickness experienced during first 6 months	67.53	66.44	64.53	71.02	68.05
2. " " " " second 6 " "	9.17	8.89	6.83	5.19	8.05
3. " " " " after 12 months "	23.30	24.67	29.14	23.79	23.90
Average contribution per member to Sick and Funeral Funds . . . . .	£1.35	£1.35	£1.35	£1.34	£1.35
Average sick pay per member . . . . .	15s. 6d.	14s. 9d.	14s. 6d.	15s. 4d.	15s. 10d.
" " " " sick . . . . .	£5.66	£5.31	£5.20	£5.23	£5.23
Funeral donations, average per member . . . . .	8s. 3d.	8s. 1d.	8s. 4d.	8s. 5d.	8s. 8d.
Average contribution per member to medical and management expenses funds (including levies)	£1.45	£1.35	£1.35	£1.38	£1.35
Medical expenses, average per member . . . . .	19s.	18s.	18s. 11d.	19s.	19s. 1d.
Management expenses of lodges (including levies to Management Fund of central bodies), average per member . . . . .	12s. 2d.	11s. 4d.	10s. 9d.	10s. 11d.	10s. 11d.
Ratio to total assets (per cent.) of—					
1. Investments at interest . . . . .	62.82	57.66	58.43	59.64	59.70
2. Value of land and buildings . . . . .	26.20	31.91	31.49	31.03	31.27
3. Cash not bearing interest . . . . .	7.45	6.94	6.87	5.82	5.61
4. Value of goods, etc. . . . .	3.03	2.85	2.87	2.83	2.99
5. Other assets . . . . .	1.00	0.64	0.34	0.68	0.43
Ratio to total investments at interest (per cent.) of—					
1. Amount on deposit with the Post Office Savings Bank . . . . .	7.25	0.70	6.33	7.65	6.21
2. Ditto with other banks . . . . .	22.78	20.80	21.63	19.49	17.16
3. Ditto with companies and building societies . . . . .	2.10	0.56	0.97	2.32	3.39
4. Amount on mortgage of freehold property . . . . .	53.37	59.01	60.89	61.67	64.56
5. " " in Government and municipal debentures . . . . .	5.41	5.71	5.69	4.91	5.60
6. " " in shares in companies . . . . .	3.68	3.63	3.53	3.67	2.01
7. Amount of other investments . . . . .	0.41	0.59	0.36	0.89	1.07
Ratio to total number of members (per cent.) of					
1. No. of members under 20 years of age . . . . .	3.42	4.21	4.37	5.19	4.73
2. " " " " from 20 to 30 " " . . . . .	34.56	36.89	36.87	36.16	35.60
3. " " " " " " 30 to 40 " " . . . . .	34.18	33.74	33.16	32.90	33.54
4. " " " " " " 40 to 50 " " . . . . .	20.64	19.70	19.31	19.53	19.79
5. " " " " " " 50 to 60 " " . . . . .	3.83	3.90	4.94	4.58	5.40
6. " " " " " " 60 to 70 " " . . . . .	0.39	0.49	0.66	0.58	0.58
7. " " " " " " 70 upwards . . . . .	0.07	0.03	0.09	0.08	0.10
8. " " " " " " of unspecified ages . . . . .	2.91	1.19	1.00	0.98	0.23

## APPENDIX D.

RULES OF THE LANCASHIRE AND CHESHIRE MINERS'  
PERMANENT RELIEF SOCIETY

## I.—CONSTITUTION OF SOCIETY.

1. The Society is a Friendly Society, composed of an unlimited number of Ordinary and Honorary Members, and its operations shall be confined to the Lancashire and Cheshire Mining District.

## II. NAME OF SOCIETY AND PLACE OF REGISTERED OFFICE.

2. The Society shall be called "THE LANCASHIRE AND CHESHIRE MINERS' PERMANENT RELIEF SOCIETY."

Its Registered Office is in England, and is in the Arcade, Wigan, in the County of Lancaster.

In the event of any change in the situation of the Registered Office, notice of such change shall be sent within fourteen days thereafter to the Registrar, in manner and form provided by the Regulation in that behalf.

## III.—OBJECTS AND PURPOSES.

3. *Objects for which the Society is established.*—The object of this Society is the raising of funds by contributions from the Ordinary Members thereof, and by voluntary subscriptions and donations from Honorary Members, to provide a sum in case of death by accident; and in case of accident, not fatal, but where the Member is disabled, to make suitable provision for him, including medical attendance, as hereinafter provided; and in case of the death of a Member by accident, to provide for the relief or maintenance of his widow and children; or of his father, mother, brother, or sister, during sickness or other infirmity, whether bodily or mental, in old age (which shall mean any age after fifty) or in widowhood.

4. *Purposes for which the Funds shall be applicable.*—All moneys received on account of contributions, donations, admissions, or otherwise, shall be applied towards carrying out the objects of the Society according to the rules and tables thereof; and any Officer or Member misapplying the funds, shall repay the same, and be



expelled the Society, without prejudice to his liability to prosecution for such misapplication.

#### IV.—TERMS OF ADMISSION OF MEMBERS.

5. *Ordinary Members.*—All persons shall be eligible for admission as Ordinary Members who are employed in or about coal or other mines in the district; and on payment of the entrance fee and contributions hereinafter set forth they shall be Ordinary Members, and entitled to the benefits of the Society.

6. *Honorary Members.*—All persons who shall assist in supporting the Society with an Annual Subscription of not less than One Pound, or a Life Donation of not less than £10, and all Coal Owners who shall subscribe Fifteen per cent. on the amount paid by the Ordinary Members and Half-members in their employment, shall become Honorary Members.

Honorary Members may take part in the proceedings at any meeting of the Local Agency with which they are connected; they shall also be able to hold any office (local or general) in the Society; but they shall have no claim to any benefit or emolument from the funds of the Society.

#### V.—GENERAL MANAGEMENT.

7. *Constitution of the Board of Management.*—The affairs of the Society shall be conducted by a Board of Management, to be appointed at each Annual General Meeting of the Society, and shall consist of twelve Ordinary and ten Honorary Members, one half to retire each year, but to be eligible for re-election. No person under 21 years of age shall be eligible to serve on the Board. Persons to be Members of the Board, shall be first nominated by some of the Representatives present. If no more than the exact number required are nominated, the Chairman shall declare these to be duly elected; but should there be more persons nominated than are required to fill the vacancies, the required number shall be elected by ballot. Should any vacancy occur during the year, either by death, expulsion, removal, or any other cause, the Board shall have power to fill up such vacancy. The President and Treasurer shall be ex-officio Members of the Board in addition.

8. *Duties of the Board of Management.*—The Board shall meet at least once a quarter, for the purpose of transacting the general

business of the Society, seven to form a quorum. At the first meeting of the Board after election to office, they shall proceed to elect from their number a Chairman and a Vice-Chairman. The Chairman, if present, or in his absence the Vice-Chairman, shall preside at all Meetings. In the absence of both, a Chairman shall be chosen for the occasion by a majority of those present. All questions at Meetings shall be decided by a majority of the Members present; or in case of equality, the Chairman may give a second or casting vote.

The Board shall have power to superintend and conduct the business of this Society according to the rules provided for the government thereof, and shall in all things act for, and in the name of the Society, and all acts and orders under the powers delegated to them shall have the like force and effect as the acts and orders of the Society at any General Meeting.

9. *Special Meetings.*—A Special Meeting of the Board may at any time be called by the Chairman and General Secretary on their own responsibility in cases of emergency or necessity; or, on the requisition of any five Members of the Board, transmitted to him in writing, it shall be the duty of the General Secretary to call a Special Meeting, provided always that the purpose for which any Special Meeting is called shall be stated in the requisition and in the notice convening it.

10. *Expenses.*—Each Ordinary Member of the Board shall be paid for loss of time five shillings, and his travelling expenses, for each occasion on which he attends a meeting of the Board, and takes part in the transaction of business; but no Member will be entitled to this payment who is not in attendance within fifteen minutes of the time announced for the meeting. No money is ever to be taken from the funds of the Society to be spent in entertainment by the Board at any of their meetings.

#### VI.—GENERAL MEETINGS.

11. *Annual Meeting.*—A General Meeting of the Society, consisting of Honorary Members and Representatives from the various Agencies connected with the Society, shall be held annually on the third Saturday in March of each year, at such hour as may be fixed, when a Statement of the Society's transactions and position

shall be laid before the Meeting. The Meeting may decide and determine upon all matters connected with the Society.

12. *Special Meetings.*—The General Secretary shall call forthwith, giving at least fourteen clear days' notice, a Special General Meeting of Honorary Members and Representatives whenever he is so directed by resolution of the Board or by a requisition signed either by a majority of the Board of Management, or by the Local Officers of one-third of the Agencies in connection with the Society; provided always that the purpose for which any Special Meeting is called shall be stated in the requisition and in the notice convening it.

13. *Proceedings at Meetings.*—The President of the Society shall, if present, preside at all General Meetings. In his absence a Chairman shall be chosen for the occasion by a majority of those present. All questions at Meetings, whether Ordinary or Special, shall be decided by a majority of the Members present; or in case of equality, the Chairman may give a second or casting vote.

#### VII.—APPOINTMENT AND REMOVAL OF GENERAL OFFICERS.

14. *President and Vice-Presidents.*—At each Annual General Meeting a President and two Vice-Presidents shall be chosen from among the Honorary Members; such election to be conducted in the manner prescribed for the election of Members of the Board of Management in Rule 7.

15. *Trustees.*—There shall be at all times five Trustees to the Society; they shall continue in office during the pleasure of the Society, and be removable by vote of the majority at a General Meeting. All moneys, goods, chattels, and effects whatsoever, and all securities for moneys and other effects, shall be vested in their names, for the use and benefit of the Society.

Whenever it shall be deemed advisable to invest, sell, transfer, or otherwise dispose of any part of the Society's funds or property, the Board of Management shall direct the General Secretary to give the Trustees notice thereof.

Any vacancy or vacancies occurring in the number of Trustees shall be filled up at the General Meeting next ensuing.

A copy of every resolution appointing a Trustee or Trustees shall be sent to the Registrar of Friendly Societies in England,

within fourteen days after the date of the meeting at which such resolution was passed in the form prescribed by the Regulation in that behalf.

In case any Trustee, being removed, shall refuse or neglect to assign or transfer any property of the Society as the Board of Management shall direct, he shall (if he be a Member) be expelled the Society, and shall cease to have any claim on the Society, on account of any contributions paid by him, without prejudice to any liability to prosecution which he may have incurred.

16. *Treasurer.*—A Treasurer shall be appointed, who shall be responsible for all moneys paid into his hands on account of the Society, and also for the investment or application of the same, under the authority of the Board of Management and Trustees, and in such manner as they may direct. At each Annual Meeting, and also when required by a majority of the Trustees or Board of Management, or a General Meeting, he shall render a true account of all money received and paid by him on account of the Society; he shall also, when required by a General Meeting, or by the Trustees or Board of Management, upon demand made or notice in writing given to him or left at his usual or last known place of residence, pay over all moneys remaining in his hands, assign and deliver all securities and effects, books, papers, and property of, or belonging to the Society, in his hands or custody, to such person or persons as they shall direct. He shall, before taking upon himself the execution of his office, give security pursuant to the Friendly Societies Act, 1875.

17. *General Secretary.*—A General Secretary shall be appointed, who shall give his attendance at all meetings of the Society; he shall record correctly the names of the Board of Management present, and the minutes of their proceedings, which he shall transcribe into a book, to be authenticated by the signature of the Chairman, as the proceedings of the meeting. Demands by Agencies for advances of money under Rule 23, must be made through him. All payments made by Agencies shall be reported to him quarterly, a report of which shall be laid by him before the Board of Management at their next meeting. He shall keep the accounts, books, documents, and papers of the Society, in such manner and for such purposes as the Board of Manage-

ment may order, and shall prepare all returns and other documents required by the Friendly Societies Act, 1875, or the Treasury Regulations to be sent to the Registrar; and if any money comes into his hands he shall at once pay the same to the Treasurer. He shall also keep a correct account of all moneys paid on account of the Society, and attend to the Society's business and correspondence generally; he must balance the accounts at the end of each quarter for the examination of the Board of Management, and at the end of each year for the examination of the Auditors. The General Secretary shall, on all occasions, in the execution of his office, act under the superintendence, control, and directions of the Board of Management. He shall receive for his services from the funds of the Society, a salary to be fixed at a General Meeting upon a report of the Board of Management.

18. *Vacancies.*—The Treasurer and Secretary shall be removable by the Board of Management, who shall have power in case of a vacancy from any cause, to appoint a Treasurer or Secretary to act until the next Annual General Meeting.

19. *Officer to sue and be sued.*—The General Secretary shall be the Officer of the Society to sue and be sued.

#### VIII.—LOCAL MANAGEMENT.

20. *Constitution of Local Agencies.*—In any Colliery or Mine in connection with the Society, a Local Agency shall be formed, or two or more neighbouring Collieries or Mines may unite and form an Agency. A Committee with a President and Secretary shall be elected annually for each Local Agency at a Meeting of the Members belonging to it, and they shall undertake to forward the interests of the Society.

The Board of Management shall have power, with the consent of a General Meeting of the Society from time to time to make Orders as to the mode of keeping accounts and conducting the business of the Local Agencies.

21. *Medical Men.*—Each Local Agency, or a group of Local Agencies, shall appoint one or more duly qualified medical men, to act for the Members, at such salary or allowances as shall from time to time be approved of by the Board of Management.

22. *Representative.*—Each Local Agency shall have the power of nominating, electing, and deputing one Representative to the General Meetings of the Society. Such Representative to be furnished with a certificate of his election, signed by the President and Secretary of the Local Agency.

23. *Duties of Secretary of Local Agency.*—The Secretary of a Local Agency shall be correspondent between the Local Agency and the Board of Management; and he shall at all times forward to the General Secretary such information regarding the Local Agency and its Members, as he may require. The Secretary of a Local Agency shall register the name, age, and condition (whether married or single), of each Member of the Local Agency, in a form to be prescribed by the Board of Management. He shall also forward quarterly a statement of the accounts of the Agency, and of the numbers of Members in such form as the Board of Management shall direct. He shall also, on the first Wednesday in every month pay to the Treasurer the balance, if any, remaining in his hands, to the credit of the Society. In case the funds for the time being in his hands shall not be sufficient to meet the demands of the Local Agency, he and the President of the Local Agency must make a demand upon the General Secretary for what is required to supply the deficiency, and the Board of Management shall then issue an order upon the Treasurer to provide him with the amount.

The Local Secretary shall also when required by the Board of Management, upon demand made or notice in writing given to him or left at his usual or last known place of residence, pay over all moneys, and deliver all books or property for the time being in his hands or custody, to the General Secretary, or to such other person as the Board of Management may appoint.

#### IX.—EXPENSES OF MANAGEMENT.

24. The necessary Expenses of Management shall be provided for by the Honorary Members' Subscriptions, or if these be insufficient, then by a separate levy to be made at such time and to such an amount as the Board of Management shall deem necessary.

## X.—ENTRANCE FEES AND CONTRIBUTIONS.

25. *Entrance Fees.*—Any person becoming an Ordinary Member of this Society shall be charged an entrance fee according to the following scale, as provided by the Society's previously registered Rules:—

Full Member over 14 years of age . . .	1s.
Half-member under 14           " . . .	6d.

And on payment thereof shall be entitled to a copy of these rules.

26. *Contributions.*—Each full Ordinary Member employed at collieries, the Owners of which are Honorary Members, shall pay, or cause to be paid to the Secretary of the Local Agency of which he is a Member, as follows:—If incurring underground risk, the sum of fourpence weekly, or eightpence fortnightly; if incurring surface risk only, the sum of threepence weekly or sixpence fortnightly; and each Half-member shall pay, or cause to be paid as aforesaid half these sums respectively. Each full Ordinary Member employed at collieries, the Owners of which are not Honorary Members, shall pay, or cause to be paid to Secretary of the Local Agency of which he is a Member, as follows:—If incurring underground risk, the sum of fivepence weekly, or tenpence fortnightly; if incurring surface risk only, the sum of threepence halfpenny weekly, or sevenpence fortnightly; and each Half-member shall pay, or cause to be paid as aforesaid, half these sums respectively; in respect of which he will be entitled to ten shillings per week disablement pay for Full Members, and five shillings per week for Half-members. Females may elect whether they will be full or half-members.

27. Any Member removing to another colliery or mine in the district may continue a Member by sending his name, residence, and contributions to the Secretary of the Local Agency at the colliery or mine whence he removed.

## XI.—BENEFITS.

28. Ordinary Members, or their relatives, shall be entitled to relief in respect of such accidents only as may happen in or about the working of coal and other mines.

29. *Disablement.*—When a Member is laid off work from an

accident which has happened to him in or about the working of coal or other mines, he shall have a claim to relief as a disabled Member.

Every Member claiming such relief shall procure a certificate from the Surgeon attending him, and forward it, together with any other certificates that the Board of Management may require, to the Secretary of the Local Agency, within three days of the occurrence of the accident, who, on receiving authority from the Local Committee and the General Secretary, shall pay to him the sum of 4*s.* for the first week, and afterwards 8*s.* a week if a whole Member, or of 2*s.* for the first week, and afterwards 4*s.* a week if a Half-member, out of the funds of the Society, to continue during the whole period that he is unable to work from the effects of the accident. In cases where Colliery Proprietors contribute twenty-five per cent. upon their Workmen's Contributions, the Disablement Allowance shall be 5*s.* a week for Full Members, for the first week, and afterwards 10*s.* a week, and 2*s.* 6*d.* a week for Half-members for the first week, and afterwards 5*s.* a week.

The Board of Management shall have power to grant to a disabled Member a fixed sum in discharge of all further claim upon the Society.

Any Member injured shall, in addition to the relief herein mentioned, be entitled to the medical attendance and services of the Surgeon of the Local Agency, and to medicines ordered by him; or to relief at an Infirmary or Hospital, to be approved of by the Board of Management.

30. *Fatal Accidents.*—Persons having a claim to relief in cases of fatal accident, shall make their demands to the Secretary of the Local Agency on one of the forms supplied by the Society, and he shall forward the same, together with such certificates as the Board of Management shall require, to the General Secretary, who shall, if such claim be a valid one, at once make, or authorise, payment in respect thereof accordingly.

31. *Widows and Special Allowances.*—When any Member of this Society meets with an accident causing loss of life, subject to the provisions of Rule 33, the Funeral Allowance shall be £5; and there shall be allowed in addition for an unmarried member, £15:



Half-member, £5; and to the widow of a married Member the sum of 5s. per week, the allowance to continue so long as the recipient remains his chaste widow and conducts herself with becoming propriety, to the satisfaction of the Society.

In case any application for relief, by reason of an accident, which may have happened in or about the working of coal or other mines, not provided for by these rules shall be made, the Board of Management shall have power if they think fit to give such relief (if any), as they in their absolute discretion may think proper under the special circumstances of each case.

32. *Commutations.*—Notwithstanding the foregoing scale of allowances, the Board of Management shall have power under special circumstances and at their absolute discretion, on the application of the person interested, to commute the above allowances for such fixed sum as they may think reasonable.

33. *Children's Allowances.*—Each child of any married Member, whose life may be lost through fatal accident, shall receive an allowance from the funds of the Society of 2s. 6d. per week. In case the Member leave no widow or widower, or the widow or widower shall die during the time that any child is dependent on the funds, the person undertaking the care of the child or children may be allowed, at the discretion of the Board of Management, and during their approval, an extra sum of two shillings per week for one child, one shilling and sixpence for the second child, and one shilling and sixpence for the third child, so long as the children remain chargeable to the fund, but in no case shall this extra allowance exceed five shillings per week. The payments to children to continue until the age of thirteen years.

34. *Allowances to Widows, etc., of Disabled Members.*—Should any Member who has been receiving an allowance from the Society as a disabled Member, die from the effects of his accident, and leave a widow, child, or children, or other person entitled to benefit, they shall receive the weekly allowance from the funds of the Society, in accordance with Rules 30 and 33.

35. *Registrar's Certificate.*—No money shall be paid by the Society upon the death, otherwise than at sea, of a Member or other person whose death is, or ought to be, entered in any register of deaths, except upon the production of a certificate of

such death under the hand of the Registrar of deaths, or other person having the care of the register of deaths in which such death is or ought to be entered.

#### XII.—ARREARS OF CONTRIBUTIONS, FINES, FORFEITURES, ETC.

36. *Arrears.*—If any Member allow two fortnightly contributions to be in arrear, he shall cease to be a Member of the Society, but shall be eligible for readmission on payment of a fresh entrance fee. Should any Member be unable to follow his employment, in consequence of sickness, not the result of accident, for a period of fourteen days, he may, by depositing a certificate from his medical attendant with the Secretary of the Local Agency, and paying up all arrears to that time be relieved from the payment of further contributions so long as such illness lasts; but he must recommence to pay his contributions at the first collection of the Local Agency with which he is connected after he commences work, or he will be debarred all benefits of this Society.

37. *Conditions to be observed by Disabled Members.*—Should any Member be proved to have been out of his house or lodgings before six o'clock in the morning, or after seven o'clock in the evening, between the 25th day of September and the 25th day of March, and after nine o'clock in the evening during the other portion of the year, or to have been engaged in gaming of any description, or to have been in a state of intoxication, while receiving an allowance as a disabled Member, he shall for the first offence be fined one week's pay, for the second offence be fined two weeks' pay, and for the third offence be expelled from all benefits from the Society.

38. *Disabled Members wishing to try Work.*—As soon as it is satisfactorily proved that a disabled Member is able to work, the Secretary of the Local Agency shall stop his allowance from the Society. Any disabled Member wishing to try work, must first send notice to the Secretary of the Local Agency of his intention to do so, when he will be allowed four weeks' trial; and if unable to continue at work from the effects of his accident, his allowance shall be continued. If he commences work without giving notice of trial, he shall have no further claim on the Society.

39. Any person being in receipt of relief from the funds of this

## *Appendices.*

Society, being convicted of felony, shall forfeit all claim to further benefit from the funds of the Society.

### XIII.—COPIES OF RULES.

40. It shall be the duty of the Board of Management to provide the General Secretary with a sufficient number of copies of the rules to enable him to deliver to any person on demand a copy of such rules on payment of a sum not exceeding 1*s.* for non-members, and 6*d.* for members, and of the General Secretary to deliver such copies accordingly.

### XIV.—KEEPING AND AUDITING OF ACCOUNTS.

41. The Board of Management shall cause the accounts of the Society to be regularly entered in proper books. Separate accounts shall be kept of all moneys received or paid on account of every particular fund or benefit assured by the Society, for which a separate table of contributions payable may be adopted, distinct from all moneys received and paid on account of any other benefit or fund. A separate account shall also be kept of the expenses of management of the Society, and of all contributions on account thereof.

42. The Board of Management shall once at least in every year submit such accounts, together with a general statement of the same and all necessary vouchers up to the 30th of December then last, for audit, either to one of the public auditors appointed under the Friendly Societies' Act, 1875, or to two or more persons appointed as Auditors by the Members at the meeting next before each yearly meeting of the Society, and shall lay before every such yearly meeting a balance sheet (which either may or may not be identical with the annual return, but must not be in contradiction to the same), showing the receipts and expenditure, funds and effects of the Society, together with a statement of the affairs of the Society since the last ordinary meeting, and of their then condition. The Auditors shall have access to all the books and accounts of the Society, and shall examine every balance sheet and annual return of the receipts and expenditure, funds and effects of the Society, and shall verify the same with the accounts and vouchers relating thereto, and shall either sign the same as

### *Associations of Working Men.*

found by them to be correct, duly vouched, and in accordance with law, or shall specially report to the Meeting of the Society before which the same is laid in what respects they find it incorrect, unvouched, or not in accordance with law.

A printed copy of such report and balance sheet shall be given to each Colliery or Mine connected with the Society. The Auditors shall receive for their trouble such compensation as the Board of Management deem adequate.

The Auditors shall, one or both of them, every quarter, inspect the accounts of each Local Agency.

#### XV.—ANNUAL RETURNS.

43. Every year before the 1st of June, the Board of Management shall cause the General Secretary to send to the Registrar the annual return, in the form prescribed by the Chief Registrar of Friendly Societies, required by the Friendly Societies' Act, 1875, of the receipts and expenditure, funds and effects, of the Society, and of the number of members of the same, up to the 31st December then last, inclusively, as audited and laid before a General Meeting, showing separately the expenditure in respect of the several objects of the Society, together with a copy of the Auditor's report, if any.

44. Such return shall state whether the audit has been conducted by a Public Auditor appointed under the Friendly Societies' Act, 1875, and by whom, and if such audit has been conducted by any person or persons other than a Public Auditor, shall state the name, address, and calling or profession of each such persons, and the manner in which, and the authority under which, they were respectively appointed.

45. It shall be the duty of the Board of Management to provide the General Secretary with a sufficient number of copies of the annual return or other document allowed by 39 and 40 Vic., cap. 32, for supplying gratuitously every member or person interested in the funds of the Society, on his application, with a copy of the last annual return of the Society, or of such other document, for the time being, and it shall be the duty of the General Secretary to supply such gratuitous copies on application accordingly.

## *Appendices.*

### XVI.—QUINQUENNIAL RETURNS.

46. Within six calendar months after the expiration of ~~FOUR~~ five years succeeding the 31st December, 1875, the ~~Board of~~ Management shall cause a return, in the form prescribed by the Chief Registrar, of mortality experienced by the Society during the five years preceding the 31st December then last past, to be sent by the Secretary to the Registrar.

### XVII.—VALUATIONS.

47. Once at least in the five years next following the 1st January, 1876, and so again within six calendar months after the expiration of every five years succeeding the date of the first valuation to be made under these rules, the assets and liabilities of the Society (including the estimated risks and contributions) shall be valued in manner provided by the Friendly Societies Act, 1875.

It shall be for a special meeting of the Board of Management to be summoned for that purpose, to decide whether the valuation shall be made by a valuer to be appointed by the Society (whom such meeting shall have power to appoint), or by an actuary to be appointed by the Registrar.

If a valuer is appointed by the Society, it shall be his duty, at the cost of the Society, to make a report to be signed by him, and which shall also state his address and calling or profession, on the condition of the Society, and also an abstract of the results of his valuation, in the form prescribed by the Chief Registrar.

On receiving such report, it shall be the duty of the Board of Management to call forthwith a Special General Meeting of the Society, for the purpose of receiving the same, and to lay such report, and the abstract thereof, before such meeting; to cause the General Secretary to forward such report and abstract to the Registrar within the six months aforesaid, together with a return containing such information with respect to the benefits assured and contributions receivable by the Society, and to its funds and effects, debts and credits, as the Registrar may from time to time require.

If the Society is to be valued by an actuary appointed by the Registrar, it shall be the duty of the Board of Management to cause the General Secretary to send to the Registrar a return, in the form prescribed by the Chief Registrar, of the benefits assured and contributions receivable from all the Members of the Society, and of all the funds and effects, debts and credits, accompanied by such evidence in support thereof as the Chief Registrar shall prescribe.

#### XVIII.—INSPECTION, ETC., OF BOOKS.

48. The books and accounts of the Society shall be open to inspection of any Member or person having an interest in the funds of the Society at all reasonable times, at the Registered Office of the Society, or at any place where the same are kept, and it shall be the duty of the General Secretary to produce them for inspection accordingly.

The accounts and other books of the Society, and any papers or documents affecting its interests, shall be kept in such manner, and at such place as the Board of Management shall approve. The General Secretary shall be held responsible for their safe custody, but duplicate books, when thought necessary by the Board, together with copies of such papers or documents, duly attested as correct, shall be under the custody of one of the Honorary Members. The book in which the account of the Society's funds and property is kept, is always to be laid before the Board of Management at their Quarterly Meetings, for their satisfaction, also any other books or papers they may call for. The General Secretary shall enter every item in the books previous to the Quarterly Meetings.

It shall be the duty of the Board to keep a copy of the last annual balance sheet of the Society, for the time being, together with the report of the Auditors, if any, and of the last quinquennial valuation for the time being, always hung up in a conspicuous place at the Registered Office of the Society.

#### XIX.—INVESTMENT OF FUNDS, HOLDING OF LAND, ETC.

49. So much of the Society's Funds as may not be wanted for immediate use, or to meet the usual accruing liabilities, shall, with

the consent of the Board of Management, or of a majority of the Members of the Society present and entitled to vote at a General Meeting, be invested by the Trustees in such of the following ways as such Board or General Meeting shall direct: namely, in any Savings Bank, in the Public Funds, or with the Commissioners for the Reduction of the National Debt, or upon Government or real securities in Great Britain or Ireland, or upon debentures, mortgages, or securities of any company, incorporated by Charter or Act of Parliament, and paying a dividend on its ordinary share capital, or upon the security of any County, Borough, or other Rates authorised to be levied and mortgaged by Act of Parliament, or in the purchase of land, or in the erection or alteration of offices or other buildings thereon as after mentioned.

The Board of Management, with the consent of a Special Meeting of the Society called for the purpose, may in the name of the Society, purchase, or take on lease, in the names of the Trustees, any land, and may sell, exchange, mortgage, lease, or build upon the same (with power to alter and pull down buildings, and again rebuild), and no purchaser, assignee, mortgagee, or tenant shall be bound to inquire as to the authority for any sale, exchange, mortgage, or lease by the Trustees, and the receipt of the Trustees shall be a discharge for all moneys arising from or in connection with such sale, exchange, mortgage, or lease.

Mortgages or other assurances for securing money to the Society may be vacated by a receipt endorsed, signed by the Trustees, and countersigned by the General Secretary, in the form contained in the third schedule of the Friendly Societies' Act, 1875.

The interest arising from the amount so invested shall go to the General Fund of the Society. Should it be necessary to reconvert any portion of the amount so invested, the General Secretary shall, by circular, inform each Member of the Board of Management that such question is to be discussed at the next meeting. The Board of Management shall then have the power of directing the revocation of so much of the sum invested as may be found necessary, and a copy of such resolution shall be forwarded to the Trustees for their guidance.

## XX.—NOMINATIONS.

50. Each Local Secretary shall keep a book in which he shall register all nominations made by Members of the Society aged 16 years or upwards, by writing, signed by them, delivered or sent to him, of any person or persons not being officers or servants of the Society, except as allowed by 39 and 40 Vic., c. 32, sec. 10, to whom any moneys payable by the Society on the death of such Members not exceeding £50 shall be paid.

The Local Secretary shall in like manner record or register all revocations or variations of such nominations by the nominator, made in writing, and signed and delivered or sent as aforesaid.

The nominator shall pay 3*d.* to the management fund for the receiving or registering of every such nomination, revocation, or variation.

The Local Secretary shall cause to be exhibited in a conspicuous place, where contributions are received, a notice requesting Members to nominate.

All nominations, revocations, or variations to be in the following form :—

(1) *Nomination.*

Friendly Society, registered pursuant to the Friendly Societies' Act, 18

I hereby nominate \_\_\_\_\_, in the  
county of \_\_\_\_\_, to receive the money payable at  
my death under the rules of the Society above-named.

Signature.

Witness.

(2) *Revocation.*

I hereby revoke the above nomination.

Signature.

Witness.

18 .

(3) *Variation.*

I hereby vary the above nomination as follows :—

I nominate \_\_\_\_\_, of \_\_\_\_\_, in  
the county of \_\_\_\_\_, to receive [one half] of the



money payable at my death as aforesaid in lieu of the above-mentioned.

Signature.

Witness.

18

### XXI.—VOLUNTARY DISSOLUTION.

51. The Society may at any time be dissolved by the consent of five-sixths in value of the Members, including Honorary Members, if any, testified by their signatures to some instrument of dissolution in the form provided by the Treasury Regulations in that behalf, and also by the written consent of any person for the time being receiving or entitled to receive any relief, annuity, or other benefit from the funds of the Society, unless the claim of such person be first duly satisfied, or adequate provision made for satisfying such claim; the value of Members to be ascertained by giving one vote to every Member, and an additional vote for every five years that he has been a Member, but to no one Member more than five votes in the whole.

### XXII.—APPLICATION FOR INSPECTION, SPECIAL MEETINGS, OR DISSOLUTION.

52. It shall be the right of one-fifth of the total number of Members, or if the number of Members shall at any time amount to 1,000, and shall not exceed 10,000, it shall be the right of 100 Members, or if the number shall at any time exceed 10,000, it shall be the right of 500 Members, by an application in writing to the Chief Registrar, signed by them in the forms respectively provided by the Treasury Regulations in that behalf—

(a) To apply for the appointment of one or more inspectors to examine into the affairs of the Society, and to report thereon.

(b) To apply for the calling of a Special Meeting of the Society.

Either such application to be made upon such notice to the Society, and to be supported by such evidence for the purpose of showing that the applicants have good reason for requiring such inspection to be made or meeting to be called, and that they are not actuated by malicious motives in their application, as the Chief Registrar shall direct.

(c) Or to apply for an investigation into the affairs of the Society with a view to the dissolution thereof.

Such application as the last aforesaid to set forth that the funds of the Society are insufficient to meet the existing claims thereon, or that the rates of contribution fixed in the rules of such Society are insufficient to cover the benefits assured, and the grounds upon which such insufficiency is alleged.

### XXIII.—ARBITRATORS.

53. For the settlement of all disputes that may at any time arise between any Member or person claiming under or on account of any Member, or under the rules of the Society, and the Trustees, Treasurer, or other officer of the Society, or the Board of Management thereof, relative to any alleged breach of rules, or withholding the benefit of, or expelling any Member therefrom, or on any account whatsoever, every such dispute or difference shall be referred to arbitration.

At the first General Meeting after this rule is registered, five arbitrators shall be named and elected, none of them being directly or indirectly beneficially interested in the funds of the Society, and in each case of dispute the names of the arbitrators shall be written on pieces of paper and placed in a box or other vessel, and the three whose names are first drawn out by the complaining party, or some one appointed by him or her, shall be the arbitrators to act in the matter. These Arbitrators shall, as soon as possible thereafter, proceed to hear the matter in dispute, and the several parties concerned therein, and may require the production of any books or evidence by them deemed requisite, and within ten days after such hearing, they shall give their decision in writing, and deliver the same to the Secretary, which decision shall be final.

In case of the death, refusal, neglect, or incapacity of any or all of the said arbitrators, there shall, at the next General Meeting, be named and elected one or more arbitrators to act in the place of the arbitrators disqualified as aforesaid.

### XXIV.—NEW RULES AND ALTERATIONS OF RULES.

54. No new rule shall be made, nor any of the rules herein

contained, or hereafter to be made, shall be amended, altered, rescinded, unless with the consent of a majority of those present at a General Meeting specially called for that purpose.

XXXV.—TABLE OF CONTRIBUTIONS AND BENEFITS.

CONTRIBUTIONS.

Entrance Fees, under 14 years of age .....	0s. 6d.
Do. above 14 years of age.....	1s. 0d.
Weekly Contribution at Agencies where Colliery Proprietors are Members :—	Honorary
Surface Members, under 14 years of age .....	0s. 1½d.
Do. above 14 years of age .....	0s. 8d.
Underground Members, under 14 years of age .....	0s. 2d.
Do. above 14 years of age .....	0s. 4d.
Weekly Contribution at Agencies where Colliery Proprietors are not Members :—	Honorary
Surface Members, under 14 years of age .....	0s. 1½d.
Do. above 14 years of age .....	0s. 3½d.
Underground Members, under 14 years of age .....	0s. 2½d.
Do. above 14 years of age .....	0s. 5d.

BENEFITS.

Accidental Death.

Half-Member .....	£10
Whole Member, leaving no dependent relatives.....	£20
Do. leaving dependent relatives :—	
Funeral Allowance .....	£5
Widow, per week.....	5s. 0d.
Each Child under age, per week .....	2s. 6d.

Disablement.

At Agencies where Colliery Proprietors contribute 15 per cent. :—

Half-Member, first week .....	2s. 0d.
Do. per week after first week .....	4s. 0d.
Whole Member, first week .....	4s. 0d.
Do. per week after first week .....	8s. 0d.

During the whole period he is unable to work from the effects of the Accident.

At Agencies where Colliery Proprietors contribute 25 per cent. :—

Half-Member, first week .....	2s. 6d.
Do. per week after first week.....	5s. 0d.
Whole Member, first week .....	5s. 0d.
Do. per week after first week .....	10s. 0d.

During the whole period he is unable to work from the effects of the Accident.

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