

SECOND REPORT

Dhananjayrao Gadgil Library  
GIPE-PUNE-039022

OF

THE COMMISSIONERS

APPOINTED TO INQUIRE INTO

FRIENDLY AND BENEFIT  
BUILDING SOCIETIES.

PART III.

Index to Evidence taken in London (1870-1) on  
Friendly Societies and Working Men's Clubs,  
and in Scotland, Ireland, and the Provinces of  
England, on Friendly Societies, Benefit Build-  
ing Societies, &c.

Presented to both Houses of Parliament by Command of Her Majesty.



LONDON:

PRINTED BY GEORGE EDWARD EYRE AND WILLIAM SPOTTISWOODE,  
PRINTERS TO THE QUEEN'S MOST EXCELLENT MAJESTY,  
FOR HER MAJESTY'S STATIONERY OFFICE.

1872.

[C. 514.—II.] Price 1s. 8d.

Y83.3. M74t

A72

39022

# SECOND REPORT

OF THE

## COMMISSIONERS

APPOINTED TO INQUIRE INTO

### FRIENDLY AND BENEFIT BUILDING SOCIETIES.

---

#### PART III.

Index to Evidence taken in London (1870-1) on  
Friendly Societies and Working Men's Clubs;  
and in Scotland, Ireland, and the Provinces of  
England on Friendly Societies, Benefit Building  
Societies, &c.

---

---

Presented to both Houses of Parliament by Command of Her Majesty.

---

SERVANTS OF INDIA SOCIETY'S  
BRANCH LIBRARY  
BOMBAY



LONDON:  
PRINTED BY GEORGE EDWARD EYRE AND WILLIAM SPOTTISWOODE,  
PRINTERS TO THE QUEEN'S MOST EXCELLENT MAJESTY.  
FOR HER MAJESTY'S STATIONERY OFFICE.

1872.

[C. 514.—II.] Price 1s. 8d.

39022

## INDEX.

- ABERCROMBIE (STR RALPH)**  
Lodge of Odd Fellows, see **MANCHESTER UNITY**,  
*Particular Lodges.*
- ABSORPTION**  
Of village clubs in county friendly societies, *Sotheron-  
Estcourt*, 719-21.
- ABSTRACTS**  
Of quinquennial returns of friendly societies, required to  
be prepared by Registrar, *Stephenson*, 47.  
But only one hitherto made, *Tompkins*, 43-7; and see  
**QUINQUENNIAL** returns, **TABULATION**.  
Of their books, Friendly societies should be required to  
return, *Forbes*, 12,239, 12,298.  
Form of ditto, suggested, *Forbes*, 12,202; and compare  
Appendix B.
- ACCIDENT!**  
Distinguished from sickness, *Littledale*, 14,934 and foll.
- ACCOUNTANTS:**  
Public, examined. See **BANNER, MINGAUD, FINNEY**.  
Societies whose accounts are audited by: "Royal Liver"  
(Burial), by Messrs. Harmond Banner and Sons,  
*Liversage*, 1309, 23,210-1; *Banner*, 22062-229.  
"Liverpool Protective" (Burial), by Mr. Beloe, *Shepherd*  
and *M. Murphy*, 2193, 2201.  
"Edinburgh School of Arts Friendly," *Hay*, 10,053,  
10,103, 10,112.  
"Scottish Legal" (Burial), by Messrs. Thompson and  
Johnson, *Malcolm*, 10,698, 12,541; and see *Cumming*,  
12,363 and foll.  
"United Reform" (Burial), by Mr. Wight, *McCalman*,  
11,521-5.  
"City of Glasgow" (Burial), by Mr. R. Pollock, *J.  
Stewart*, 13,546.  
"Irish Civil Service" Building Society, *Owen*, 15,138;  
*Daly*, 15,168.  
"United Assurance" (St. Patrick's) Burial, by Mr.  
Mingaud, *O'Hanlon*, 16,273; *Judge*, 20,251 and foll.,  
20,366 and foll.; *T. Walker*, 20,939 and foll., 21,086,  
21,386 and foll.; *Mingaud*, 21,703-875; *Chandler*,  
21,881, 21,899 and foll.  
"Manchester Temperance" Burial, once, *Hardman*,  
18,619 and foll.  
"Liverpool Victoria Legal" (Burial), by Mr. Macfarlane  
Gray, *Gibb*, 22,435 and foll.  
"St. Oswald's Burial" Society, by Mr. C. F. Finney,  
*Finney*, 23,987 and foll.  
Also "National Land and Building Company, Limited,"  
*Daly*, 15,178.  
Examination of books of "Scottish Legal" Society by  
order of sheriff by (Mr. Wight), *Tait*, 11,591-6.  
Examination of books of "United Assurance" Society  
by (Mr. Cottam and Mr. Finney), *Caraher*, 20,537-8,  
20,549; *T. Walker*, 21,630; *Mingaud*, 21,792;  
*Finney*, 23,986 and foll.  
Tables of "Edinburgh School of Arts" Friendly Society,  
drawn up by (Mr. Lyon), *Hay*, 10,039.  
There should be compulsory quinquennial valuation of  
friendly societies by certified, or by actuary, *Middle-  
ton*, 9750.  
Auditing of accounts of burial societies by, would be  
very useful, *M. Murphy*, 2201; should be compulsory,  
*Gibb*, 20,790.  
Should report to both society and Government, *Gibb*,  
20,791.  
Manager of "Western" Friendly Society (Glasgow),  
hitherto always has been accountant, *Mann*, 10,964,  
11,145.  
Examination of books of burial society by, of no use  
unless correctness of agents' and collectors' books  
insured, *Tait*, 11,602.  
Audit of books by, disapproved of, *Borrowman*, 12,842.
- ACCOUNTS:**  
(Of Friendly Societies)—  
Form of rule as to separate books of, *Stephenson*, 9,  
p. 5.  
How kept, Registrar's office has no knowledge, *Stephenson*, 21-7.
- ACCOUNTS—cont.**  
As to improvement in keeping, for burial societies, see  
*Sprague, Forbes, passim*.  
Registrar should collect and register, *Galt*, 11,187,  
11,282; and see 11,193.  
Should be uniform as far as may be, *Galt*, 11,284;  
*Forbes*, 12,304 and foll.; and see *C. Cameron*,  
11,639.  
Should be open to examination in Registrar's office,  
*Galt*, 11,285.  
Periodical publication of, by friendly societies, should  
be enforced, *Liversage*, 1333-6, 1450.  
Publication of, in "Liverpool Protective" Burial  
Society, *Shepherd*, 2336; "Chorley Family Funeral"  
Society, *Waring*, 2826.  
In Ireland, are not properly audited, or not audited  
at all, *Littledale*, 14,954-5.  
Necessity of auditing, *Littledale*, 14,956.  
Of burial societies generally, not properly audited,  
*Finney*, 23,990; *Cryglington*, 14,946.  
Audit of, see **AUDIT**.  
Government actuary (or auditor) should have power  
to examine, *C. Cameron*, 11,627, 11,639; *James*,  
22,822-4; *McClellan*, 23,292; and see **BOOKS**,  
**GOVERNMENT**.  
Of separate funds, kept distinct in "City of Glasgow"  
Friendly Society, *J. Stewart*, 10,814; in "Western"  
Friendly Society, Glasgow, *Mann*, 10,970, 11,149;  
in "Commercial Travellers" Friendly Society,  
Glasgow (except management), *Galt*, 11,167-8;  
"Warehousemen and Clerks' Provident" Association,  
Manchester, *M. Oyden*, 17,689; "Union  
Friendly" Manchester (except management),  
*Hoyle*, 19,606-11.  
Not kept distinct in "Royal Liver," *Banner*, 22,137  
and foll.  
Examinations as to accounts of particular societies;  
"United Reform," "Reform Friendly Assurance  
and Loan," "City of Glasgow," and "Glasgow  
Reformed" Friendly, see *McCalman*, 11,363-87,  
11,437-527; *Tait*, 11,591 and foll.; *Wilson*, 13,104  
and foll.; "Equitable Total Abstinence," *Roscow*,  
19,378 and foll.; "United Assurance" (St.  
Patrick's), *T. Walker*, 20,931 and foll.; *Mingaud*,  
21,705 and foll.; "Royal Liver" *Banner*, 22,063  
and foll.; *Wilde*, 22,232 and foll.; *Atherton*,  
22,396 and foll.; "Liverpool Victoria Legal"  
*Gibb*, 22,433 and foll.; "Royal Oak" Liverpool,  
*Irving*, 22,536, 22,580-4; *Currie*, 22,706 and foll.  
(Of Building Societies)—  
As between building societies and borrowers, should  
be investigated and registered in registrar's office,  
*Johnson*, 13,788 and foll.; *contra*, *Armstrong*,  
13,901.  
Yearly, should be transmitted to public office, and by  
this to an actuary for certification, *Daly*, 15,174  
and foll.; and see 15,168.  
Model form of, very desirable, but probably impos-  
sible, *E. Ravenscroft*, 9136.  
Difficulty of obtaining, in small terminating socie-  
ties, *Daly*, 15,177.
- ACTUARIES:**  
Examined, see **BAILEY, FINLAISON, HANCOCK, NEISON,**  
**PRENTICE, SPRAGUE**.  
Approval by, or by persons skilled in calculation, of  
friendly societies' tables, required from 1819 to 1829,  
*Stephenson*, 2, pp. 2-3.  
Approval by, required from 1846 to 1850, *Stephenson*, 2,  
p. 3; required for "certified" friendly societies only,  
by Act of 1850, *ibid*.  
Approval by, required now for annuities only, by 18 & 19  
Vict. c. 63, *Brabrook* and *Stephenson*, 52; and see  
*Shawcross*, 325-9; *Tompkins*, 1885 and foll., 2020 and  
foll.  
Certificates of, rarely brought now to Registrar's office,  
*Tompkins*, 1886-7, 2021-2.  
Witnesses in favour of and against certification by, see  
**TABLES**.

ACTUARIES—*cont.*

Societies whose tables are or are not certified by, see TABLES.

Relations of, with friendly societies, *Bailey*, 776 and foll.; *Finlaison*, 936 and foll.; *Neison*, 1058 and foll.

Are not usually consulted by insolvent societies, *Neison*, 1064, 1067.

Very few friendly societies consult, *Neison*, 1091 and foll.

Odd Fellows, both of Manchester and other Unities, frequently take advice of, *Watts*, 17,971.

Why unpopular among friendly societies, *Bailey*, 841.

Can alone estimate financial position of society, *Neison*, 1096 and foll.; but see *Forbes*, 12,241.

Valuations by, see VALUATIONS.

Differ greatly in opinion, and in the results of their calculations, *Neison*, 1103, 1105 and foll., 1152; *Sotherton-Estcourt*, 681-2; *Tompkins*, 1867 and foll.; *Stratton*, 865; but see *Prentice*, 9470.

Work from different data, *Tompkins*, 1878-80; *Neison*, 1106; *Galt*, 11,225.

Are not agreed as to the law of sickness, *Bailey*, 815; *Neison*, 1103, 1105 and foll.; *Hancock*, 15,403; and see *Littledale*, 14,923.

Do not feel confidence in existing returns of sickness, *Bailey*, 815, 835.

Would agree if there were recognised tables, *Stratton*, 8665.

Would accept Government tables properly prepared, *Bailey*, 832 and foll.

Reports of, irrespectively of societies' experience, may be altogether fallacious, *Tompkins*, 2000.

Discrepancy between calculations of, and experience of societies: (Glasgow, "Commercial Travellers" Friendly Society), *Galt*, 11,219 and foll.; (Glasgow, "Thiestic and Rose" Friendly Society), *Dixon*, 12,680 and foll.

Take into account cost and efficiency of management, *Neison*, 1060-2 (but see 1077-8); *Finlaison*, 947, 959-60, 1041-4 (but see 935); *Bailey*, 779-80.

Do not take secession into account, *Bailey*, 918; *Dixon*, 12,701-2; *contra Finlaison*, 1021 and foll.

Would require higher contribution for superannuation than societies willing to give, *Tompkins*, 1889-90.

Surplus should not be distributed without consent of, but subject to appeal, *Galt*, 11,241-2, 11,298.

Surplus applied on report of, in "Western" Friendly Society (Glasgow), *Munn*, 10,973.

All friendly societies should have their own, *Prentice*, 9465.

Government, friendly societies should make returns to, and their accounts should be always open to inspection of, *C. Cameron*, 11,623, 11,626-7, 11,687; and no change of rules or tables should be made without sanction of do., 11,627.

Supervision of, and pay, *Galt*, 11,299-300.

Society employing consulting actuary (Mr. Sprague), "Royal Liver," *Liversage*, 1325.

The present Commission and the Assistant Commissioners require assistance of, *Stratton*, 8517, 8549-50, 8649.

Advice of, is too expensive, *Stratton*, 8649; and see *Daynes*, 178; *Burge*, 9559, &c.

Labour and cost of, might be greatly reduced by proper system of accounts, *Forbes*, 12,298-300.

Accounts of building societies should be certified by, *Daly*, 15,174 and foll.

Assets of "Irish Civil Service Building Society" computed by, *Daly*, 15,176.

See also ANSELL, BROWN (Samuel), CHISHOLM, CLEMENTS, DAVIES, FLYNN, MARR, MARSHALL, MEIKLE, SCRATCHLEY, SPENS, THOMPSON, WOOLHOUSE.

## ADDRESSES

Of secretaries to societies in Scotland, not recorded by Registrar, *Ritchie* and *Al. Mackenzie*, 8824 and foll., 8862, but see 8829.

Societies remiss in sending, *Al. Mackenzie*, 8856, 8862.

Entering of persons in burial societies without, or with wrong, *Ollis*, 23,555, 23,578-9, 23,590; and see *Shepherd*, 23,660-2.

Suspicious case (in "Liverpool Protective") in which address withheld, see *McCarthy*, 23,517 and foll.; *Ollis*, 23,546 and foll.; *Aspinall*, 23,628 and foll.

## ADJOURNMENT

Of public meetings, chairman's power of, in "Royal Liver," *Atherton*, 22,427-8.

## ADMINISTRATION:

Payment in friendly societies of small sums, without letters of, under 10 Geo. 4, c. 56, *Stephenson*, 2, p. 3; of sums up to 50l. without, under 13 & 14 Vict. c. 115, *ibid.*

ADMINISTRATION—*cont.*

Recommendation that all policies of small amount should be payable without, *Bretherton*, 23,381.

And see NOMINATION.

## ADMISSION:

1. Of new members in Friendly Society, difficult where funds large, *Tompkins*, 1901 (cf. *Cottam*, 19,810-4, 19,842).

Conditions of, in Affiliated Societies, viz.:

"Manchester Unity": much discretion exercised; candidates proposed, or proposed and seconded, and brought up before district board, or before inquiry committee, *Leadbitter*, 16,204 and foll.; *Birmingham*, 16,821; also medical certificate, *ibid.* (and in Cork district must be able to earn 20s. a week when in health, 16,819-20; and see *Bradish*, 16,847 and foll.)

"A. O. of Foresters": temperance, good conduct, medical examination, *Shawcross*, 313, 432, 442-3; age, over 18 and under 40, 385, *Lyons*, 16,777 (and in Cork district must earn at least 20s. a week, *Lyons*, 16,776 and foll.)

Rehabilitates; "Sons of Temperance": the total abstinence pledge, *Crawford*, 14,764-9; *A. Macgregor*, 13,268.

In Amalgamated Societies, viz.:

"Rational": morality and health, *Coombes*, 17,394.

"Customs Life Assurance, and Widows and Orphans' Fund": membership of Customs, *Murray*, 9949.

In ordinary Friendly Societies, viz.:

"Cork Mechanics Provident": must be mechanics under 37 years of age, and healthy, *Brown* and *Barry*, 16,591-6, 16,629.

"Royal Military Mortality Society of Pensioners," Cork; must be military pensioners, *P. Murphy*, 16,927.

"Manchester Caledonian": must be Scotchmen or descendants from Scotch parents, *Hannay*, 17,576; mechanics or artisans excluded, 17,581.

"Blackburn Philanthropic Mutual Assurance": Membership of "Blackburn Philanthropic Burial Society," *Crossley*, 2497; and see PARTICULAR TRADE Societies, SCHOOL Societies, ANNUITY Societies.

In Burial Societies, viz.:

"Royal Liver": proposal paper, stating age, state of health, and amount of insurance; if over 12l., medical examination; the proposal being sent to agent, or if in Liverpool to Board, and to Board from agents, and policy sent by Board on approval, *Liversage*, 1252-3; form for children generally filled up by parent, 1655-6.

"Liverpool Protective": declaration (not signed) as to age and health, *Shepherd*, 2180; collector being judge of health for all single members, but medical examination required beyond, 2178; cf *Ollis*, 23,549 and foll.; *Shepherd*, 23,661 and foll.

"United Assurance" (St. Patrick's): proposal sent in by collector, followed by visit of inspector; if approved, policy given, *Rice*, 15,901, 15,908, 15,926-9; *Horgan*, 16,476-83.

Fees on, see ENTRANCE FEES.

See also AGE.

2. To meetings by ticket, in burial societies, *Smyth*, 20,430-3, 20,460, 20,497, 20,500, 20,502; *T. Walker*, 21,334 and foll.; *Birnie*, 22,008 and foll.; 22,045 and foll.; *Wignall*, 22,503-4, 23,509. *Contra* as to "Liverpool Victoria Legal," *Gibb*, 22,449-52.

Of children, *Cumming*, 12,380; *Smyth*, 20,462; *Wignall*, 23,506-8.

Of women and children, forbidden by rules of "Liverpool Protective," *Shepherd* and *M. Murphy*, 2142; *Smyth*, 20,463; *Wignall*, 23,610.

Of strangers, in order to pack meetings; "Scottish Legal," *McCalsman*, 11,344-5; *McKinnon*, 11,545; *Young*, 12,158-9; "United Assurance," *Smyth*, 20,431, 20,433, 20,460; *McCormick*, 20,732, 20,737; 20,739-40; *Birnie*, 22,047; and see *Wignall*, 23,501 and foll.; and see MEETINGS.

## ADVANCES:

1. In Building Societies—

Made without premium in "Standard Investment and Building Society," *Edinburgh, E. Ravenscroft*, 9204-6; in "Scottish Property Investment Company," *Edinburgh, H. Cameron*, 9207; in "Union Building Society," *Belfast, Glens*, 13,683-4; in "Irish Civil Service Building Society," *Dublin*,

## ADVANCES—cont.

Owen, 15,092-3; in "St. Michael's Benefit Building Society," Kingstown, *Lalor*, 15,344; in "Cork and South of Ireland Permanent Building Society," *Giusani*, 16,299; and formerly in "Belfast Equitable Building and Investment Society," *Cambridge*, 13,841, 13,858.

Made by priority of application, on fixed scale of premium or commission, in "Caledonian Permanent Property Investment Company," Glasgow, *G. Walker*, 12,891-4; in "National Freehold Building Society," Glasgow, *Kirkwood*, 13,409-12; and now in "Belfast Equitable Building and Investment Society," *Cambridge*, 13,841-3, 13,844-9, 13,858-63; and see PREMIUM.

Sold by public auction, in "Ayr Benefit Building Society," *M'Iwarath*, 12,612-4.

Half made by priority of application, and half sold by public auction, in "Scottish Savings Investment and Building Society," *G. Macgregor*, 12,948-51; in "Glasgow Provident," do., *W. T. Ross*, 12,986.

The system of selling condemned, *G. Walker*, 12,920-2; *Kirkwood*, 13,398, 13,415.

Made up to four-fifths of value, in "Standard Investment," *E. Ravenscroft*, 9,237-8; in "Scottish Property Investment," *H. Cameron*, 9,235; to not more than three-fourths in "Irish Civil Service," *Owen*, 15,080; to two-thirds in "Cork and South of Ireland," *Giusani*, 16,296; to very close margin of value, in Belfast "Union," *Johnson*, 13,775.

Made on second bonds or mortgages, in "National Freehold," *Kirkwood*, 13,399-402; not except as collateral security, in Belfast "Union," *Johnson*, 13,776; not except by way of further charge, society holding first security, in "Cork and South of Ireland," *Giusani*, 16,297-8.

The practice condemned, *G. Walker*, 12,920, 12,923.

Made to builders, latterly only to half the amount, in "Standard Investment," *E. Ravenscroft*, 9,270; made, but not for speculation, in "Scottish Savings Investment," *G. Macgregor*, 12,965-6; many made to small builders, in Belfast "Union," *Glenn*, 13,722, and see 13,728-30; made, in "Belfast Equitable," *Cambridge*, 13,822-3; not generally made to persons building for speculation, in "Irish Civil Service," *Mercer*, 15,121-3, but see *Owen*, 15,086-9; not made to speculative builders, in "Cork and South of Ireland," *Giusani*, 16,333.

Made to members, and on shares, in "Scottish Property Investment," *H. Cameron*, 9,172; in "Cork and South of Ireland," *Giusani*, 16,327, &c.

None made to members, in "Standard Investment," *E. Ravenscroft*, 9,170-2, 9,252.

Not confined to any class, but the very large majority made on houses of small value, in "Standard Investment," *E. Ravenscroft*, 9,205, 9,234, 9,268-9; not confined to working class, in "Scottish Property Investment," *H. Cameron*, 9,227; made chiefly to mechanics, in Belfast "Union," *Glenn*, 13,722; to very various classes of persons, in "Irish Civil Service," *Mercer*, 15,117; many to working class, in "St. Michael's," Kingstown, *Lalor*, 15,350; chiefly to respectable middle class of tradesmen, to build for themselves, in "Cork and South of Ireland," *Giusani*, 16,326.

Amount or average amount of, in "Ayr Benefit Building," 100l. to 300l., *M'Iwarath*, 12,659-60; in "Caledonian Permanent," from 2l. to 700l., *G. Walker*, 12,879, and see 12,927; in "National Freehold Building," from 120l. to 1,000l., *Kirkwood*, 13,424; in Belfast "Union," 50l. to 2,000l., *Glenn*, 13,722; in "Irish Civil Service," 25l. to 4,000l., *Mercer*, 15,117-21.

Limited to maximum of 500l., in "St. Michael's," Kingstown, *Lalor*, 15,352, but see 15,341; to 50l. in "St. Joseph's Building Society," Kingstown, and 100l. in two sums of 50l., in "Tradesmen's Benefit Building Association," Kingstown, *Lalor*, 15,358.

Largest: in "Standard Investment," 16,000l., *E. Ravenscroft*, 9,074, 9,228, 9,232-3; in "Scottish Property," 8,000l., *H. Cameron*, 9,229, 9,231; in "Caledonian Permanent," 1,600l., *G. Walker*, 12,872-8; in "Scottish Savings Investment," about 2,000l., *G. Macgregor*, 12,963; in "National Freehold Building," 1,000l. as a first transaction, *Kirkwood*, 13,425; in Belfast "Union," 5,000l., *Glenn*, 13,723; in "Belfast Equitable," about 3,000l., *Cambridge*, 13,886-7, or under 4,000l. total amount to one person, 13,891; in "Irish Civil Service," 4,000l., *Mercer*, 15,117; in "Cork and South of Ireland," 5,000l., *Giusani*, 16,317-9.

## ADVANCES—cont.

Interest on, see INTEREST.

Relation of, to deposits, in "Standard Investment," *E. Ravenscroft*, 9,087, 9,091 and foll., 9,158; in "Scottish Property," *H. Cameron*, 9,086-7, 9,152-3; in "Irish Civil Service," *Owen*, 15,094 and foll., 15,124 and foll.; and see DEPOSITS, BORROWING POWERS.

Repayment of, see REPAYMENT, TERM.

Said not to be made in Glasgow to build, *H. Cameron*, 9,236; but see *G. Walker*, 12,880-1.

In particular Building Societies, viz.:

"Standard Investment and Building Society," Edin., burgh, made for building cottages, *E. Ravenscroft*, 9,074.

Made in all parts of Scotland, but nine-tenths made on property in Edinburgh, *E. Ravenscroft*, 9,225-6.

Great care exercised in, *E. Ravenscroft*, 9,240.

Relative proportion of, made on houses above and below 300l. value, *E. Ravenscroft*, 9,234, 9,269.

Confined lately to persons who wish to buy for occupation, *E. Ravenscroft*, 9,270.

Not made to persons building, except upon certificate showing a considerable amount of work done, *E. Ravenscroft*, 9,237-8.

"Scottish Property Investment Company," Edinburgh; made in all parts of Scotland, but nine-tenths in Edinburgh, *H. Cameron*, 9,226.

Chiefly made in May and June, and subsequently repaid, *H. Cameron*, 9,150-1.

Large, made to building clubs, not to individual speculators, *H. Cameron*, 9,229-31.

"Ayr Benefit Building Society," total amount of, for last year, *M'Iwarath*, 12,618.

"Caledonian Permanent Property Investment Company," Glasgow; not made except after payment of six months' subscriptions, *G. Walker*, 12,895.

Largest, made on "public work," i.e. foundry, *G. Walker*, 12,872-6.

Made indifferently on houses built, or to be built, *G. Walker*, 12,880-1.

Total amount of, for last year, *G. Walker*, 12,882.

"Scottish Savings, Investment, and Building Society," Glasgow; largest made to merchant, *G. Macgregor*, 12,964.

Total amount of, for last year, *G. Macgregor*, 12,940.

"National Freehold Building Society," Glasgow; total amounts of, repaid and outstanding, *Kirkwood*, 13,392-3.

"Union Building Society," Belfast; chiefly made to mechanics, *Glenn*, 13,722; the two largest to merchants, 5,000l. for mill and factory, and 4,000l. for small houses of 50l. each, for building speculation, 13,723-7.

Proportions of, for different amounts, *Glenn*, 13,729.

Sometimes made on land, *Glenn*, 13,730-1.

None made to land society, *Glenn*, 13,751.

Made on application form, and on report of survey committee, *Glenn*, 13,682, 13,724-7.

Made in distant parts of Ireland, *Glenn*, 13,736-7.

Few losses on; not more than 500l. in all, *Glenn*, 13,738-41, and see 13,749.

"Belfast Equitable Building Society," largest, made to trader, *Cambridge*, 13,887.

Successive, to same person or on same property, *Cambridge*, 13,890-1.

"Irish Civil Service Building Society," largest, made to trader, partly to pay off charge, partly to enlarge works, &c., *Mercer*, 15,117-9.

Smallest, made for improvement of small cottage, *Mercer*, 15,120.

Many, made for building cottages, *Mercer*, 15,120-1.

Few successive, made to same persons, *Mercer*, 15,122.

Total amount of, made last year, *Owen*, 15,124-5.

"St. Michael's Benefit Building Society," Kingstown, total amount of, *Lalor*, 15,333.

Not many losses on, (nor in "St. Joseph's Building Society," nor "Kingstown Tradesmen's Benefit Building Association,") *Lalor*, 15,367.

"Cork and South of Ireland Permanent Building Society," made on signed form of application and report of surveyor, *Giusani*, 16,296.

Separate, to same person, *Giusani*, 16,321-2.

Power to make on other than real security, desired, *Giusani*, 16,332, 16,357-8; *Gwy*, 16,358-62.

2. In Friendly Societies:

Out of management fund, for expenses of anniversary, *Daynes*, 108; *Lyons*, 16,768.

Alleged, in Scotch branch of "Royal Liver" Society by managers in Glasgow to collectors for purchase

## ADVANCES—cont.

- of books, *Campbell*, 11,902 and foll., 11,926 and foll.; but see *Liversage*, 23,244–55.
- By board of management in "Scottish Legal," to agent for purchase of book, *Malcolm*, 12,535 (the society at the time granting loans to members, 12,535–46).
- In "City of Glasgow" Friendly Society, by treasurer to collector for purchase of book, *Wilson*, 13,085; *J. Stewart*, 13,465–8.
- In "Liverpool Protective," by treasurer to defaulting collectors, *Shepherd*, 23,706–7.
- To members, see LOANS, LOAN SOCIETIES.

## ADVERTISEMENTS:

- Cost of, in "Royal Liver" Society, *Liversage*, 1321.
- Of meetings, in "Liverpool Protective" Society, *Shepherd* and *Murphy*, 2109–12.
- Of do., in "Chorley Family Funeral" Society, *Waring*, 2745.
- Of do., in "Royal Liver," rarely inserted in Scotch newspapers, *G. Sinclair*, 10,447; but always of meetings of Scotch branch, 10,389–90.
- Of do., in "Scottish Legal" Burial Society, *Malcolm*, 10,710.

## ADVICE:

- Given to friendly societies by Registrar for England, *Stephenson*, 29,33; he should be bound to give, *Mann*, 11,033–5; but see *Galt*, 11,190.
- Given by Registrar for Ireland, *Littledale*, 14,913, 14,917 and foll., 14,929.
- Frequent resort to Registrar for, by societies, *Littledale*, 14,917, 14,921.
- Usefulness of giving, *Littledale*, 14,922, 14,961; and see REGISTRAR.

AFFILIATED Societies, *Stephenson* and *Brabrook*, 54, 564a and foll.

- Exchange of membership in, a cause of popularity, *Daynes*, 82.
- There should be special Act for, *Shawcross*, 553.
- Number of, *Stephenson*, 564b.
- Generally similar in constitution, *Stephenson*, 564e–564h.
- Few complaints against them, *Stephenson*, 565.
- Reciprocal complaints between the governing bodies of, and the branches, *Stephenson*, 566–7.
- Juvenile societies connected with, *Stephenson*, 653–4.
- Could not be got to keep separate funds for different benefits, *Neison*, 1116.
- The Friendly Societies Act does not provide for constitution of, *Tompkins*, 1907–9.
- Branches of, held to be separate societies, *Tompkins*, 1911–2.
- Should form separate group for purposes of legislation, *Tompkins*, 1907, 1926, 2043.
- How returns from, should be made, *Tompkins*, 2014–5.
- Are the only societies that can carry out the transfer system, *Tompkins*, 2025–6; and see *Stratton*, 8544–5.
- As to penalties for, *Tompkins*, 1914.
- The great ones have a much better system than the smaller societies, *Littledale*, 14,976.
- Have intelligent directories, *Littledale*, 14,998.
- Registration and settlement of disputes of, in Ireland, *Littledale*, 14,973.
- Working of, can be ascertained from examination of selected districts, *Stratton*, 8527.
- To what points examination of, should be directed, *Stratton*, 8542 and foll., 8556 and foll.
- Sometimes disinclined to receive lower class of labourers, *Stratton*, 8557–60.
- Disasters in, have been through unfit management, *Stratton*, 8637.
- And see ODD FELLOWS, FORESTERS, DRUIDS, FREE GARDENERS, SHEPHERDS, SONS OF TEMPERANCE, RECHABITES.

## AGE:

- Law of mortality fixed up to any, *Neison*, 1107.
- Of 65, law of sickness fixed up to, but not beyond, *Neison*, 1107–9, 1153 and foll., 1190.
- Of 50 to 80, more data as to sickness of, required, *Tompkins*, 1992–4.
- Of 60, a large proportion of members of friendly societies die before, *Tompkins*, 1995–6.
- Of members, very important in estimating financial condition of friendly society, *Bailey*, 807 and foll.
- General, for joining friendly society (24 or 25), *Daynes*, 201.
- Very inaccurately returned by friendly societies, *Bailey*, 815.
- Difficulty of returning, for past years, *Bailey*, 878–9.
- Difficulty of ascertaining, in friendly societies, *Bailey*, 817, 848; *Rice*, 15,933.

## AGE—cont.

- Irish frequently do not know their own, *Atherton*, 1598.
- Mistake of a year or two not unfrequent, but not deliberate fraud, *Mann* (Western Friendly, Glasgow), 11,061–2.
- Misstatement of, frequent, *Liversage* and *Atherton* (Royal Liver), 1254, 1598; *G. Sinclair* (do.), 10,350 and foll.; *Forbes* (Scottish Legal), 12,267.
- General, *Judge* (United Assurance), 20,200.
- Occurs sometimes, *Shepherd* (Liverpool Protective), 2181 and foll.
- Not frequent, *Flannigan* (St. Anne's Catholic) 21,973–4.
- Very rare, *Crossley* (Blackburn Philanthropic), 2483.
- Imposition as to, frequent, *M'Calman* (United Reform), 11,409.
- Claims frequently disputed on ground of misstatement of, in "United Assurance" (St. Patrick's), *M'Cormick*, 20,677–9; complaints that collectors of burial societies induce members to misstate, see *Liversage*, 1599 and foll.; *G. Sinclair*, 10,352–8; *Malcolm*, 10,617 and foll., 12,547 and foll.; *Forbes*, 12,266; *Robertson*, 12,524 and foll.; *Kirkwood*, 13,326 and foll., 13,339; *Rice*, 15,931 and foll.
- Complaint of arbitrary reduction of, in "United Assurance," *McCawley*, *Sutherland*, and *Wylie*, 14,153 and foll.
- Payment made according to real, where misstated (unless willfully by collector, *Liversage* and *Atherton*, 1599, 1602, 1605–6), *Liversage* and *Atherton*, 1597 and foll.; *G. Sinclair*, 10,356; *Malcolm*, 10,618–21; *Forbes*, 12,267; *Kirkwood*, 12,327–8; *M'Calman*, 11,410; *Roscoe*, 19,461 and foll.; and see *Montgomery*, 19,664 and foll.
- Payment sometimes wholly refused on ground of misstatement of, *Kirkwood*, 13,327–8, 13,348; and see *J. Stewart*, 13,439.
- Payment made according to real age, though rule that none payable (United Assurance), *Rice*, 15,930.
- Payment (whether of sick money or on death) according to real age, in Order of Druids, *Wood*, 17,096–9.
- Evidence of, required for payment of claims in burial societies, *Liversage*, 1597, 1607; *Shepherd*, 2180 and foll.; *Rice*, 15,809, 15,908, 15,917 and foll.; *Noden*, 17,806; *Judge*, 20,198 and foll.
- Repayment of contributions, when evidence not satisfactory, *Judge*, 20,202–3; *Flannigan*, 21,972–3.
- Certificate of, required before admission in "Thistle and Rose" Society, Glasgow, *Dixon*, 12,715–7.
- Returns as to, for London district of "Royal Liver" Society, *Sprague*, pp. 91 and foll.
- Register of, in "Scottish Legal" Society, *Forbes*, 12,201, 12,204; and see 12,240, 12,245.
- Average, in "Blackburn Philanthropic Burial" Society, believed not to vary, *Crossley*, 2593–4.
- Of members in do., not ascertained, but could be from books, *Crossley*, 2594, 2608–9, 2675–82.
- Not compared with assets, but entered in ledger, in "Blackburn Philanthropic Mutual Assurance" Society, *Crossley*, 2652, 2677.
- Number of members at each, but not age of entering, shown in annual reports of "Edinburgh School of Arts" Friendly Society, *Hay*, 10,059–61.
- Of members admitted and succeeded, and of deaths, during the year 1869, with averages, in "Ancient Order of Foresters," *Shawcross*, 385.
- Average, of members of Independent Order of Rechabites, under 20, *Sharples*, 17,349; diminishing greatly, in Manchester district of do., 17,300.
- Average, in "Rational" Society, was over 31 in 1864; but is now less, *Coombes*, 17,425.
- Average, of admitted and of existing members, in "North Staffordshire Provident Association" (about 23 and about 31), *Hammersley*, 11,908–9.
- Classified statement of, in reports, and proportions of deaths under two and four years of, in "Stalybridge Good Intent Burial Society" (more than one-half under 4), *J. Marshall*, 19,033–5.
- Of admission in various societies: "Ancient Order of Foresters," over 18 and under 46, *Shawcross*, 385; *Lyons*, 16,777; Blackburn "Philanthropic Burial," 16 weeks mostly, *Crossley*, 2482; "Cork Mechanics Provident Society," under 36, *Barry*, 16,596; in "United Assurance Society" (St. Patrick's), minimum one week, but in Cork not taken under twelve months, *Horgan*, 16,574; in "Order of Druids," maximum, 35, *Wood*, 17,095; in "Mortality Association Burial Society," Manchester, 12 to 30, *Powell*, 18,261 and foll.; in "South Manchester Burial Society," not under 8, unless with parents or guardians, nor over 45, *Marrison*, 18,515–9; in "Stalybridge Good Intent Burial Society," minimum, three months, *J. Marshall*,



## AGE—cont.

- 19,028; in "Manchester Temperance Burial Society," minimum, three months; after 40 years, with one younger person, and from 40 to 50, with two younger persons, *Hardman*, 18,643-54; in "North Staffordshire Provident Association," minimum, 6, *Hammersley*, 18,914-5; for sick pay only, minimum, 14, in "Charlestown and Pendleton Sick and Burial Society," *Faulker*, 20,003; in juvenile tents of "Rechabites," 8 to 16, *Crawford*, 14,762-3.
- Limitation of minimum, in Lord Lichfield's bill, the chief ground of burial societies' opposition to bill, *Irvine*, 22,558-60, 22,639.
- Limits of, in Government annuities and insurances (16 to 60); there should be none, *Smyth*, 8719; and see *Watts*, 17,985-8.
- Limit of, for transferring members in "Manchester Unity," (40), *Daynes*, 83; and see TRANSFER.
- Readmission after secession according to original, in "Manchester Unity," *Jas. Boyle*, 13,627 and foll.
- At which members transferred in burial societies, see TRANSFER.
- Of passing from juvenile into adult lodges, in affiliated societies chiefly (18), *Stephenson*, 633; in "Independent Order of Rechabites" (16), *Crawford*, 14,762; *Hodgson*, 17,301.
- Limit of, by rule, for admission to meetings in "Liverpool Philanthropic," *Thompson*, 23,099-100; of practical participation in ditto, in "Blackburn Philanthropic Burial" (16 to 18), *Crossley*, 2563-5.
- Contributions to sharing-out clubs irrespective of, *Stratton*, 8576.
- Limit of, for sick-pay, see SICK-PAY.
- For commencement of annuity, see ANNUITY.
- Infirmity arising from old, distinct from chronic sickness, *Tompkins*, 2058; and see OLD AGE.
- Contributions, entrance moneys, &c., graduated according to, see GRADUATED SCALE.
- See also RATES, CONTRIBUTIONS, TABLES.
- AGENCIES:
- "Scottish Legal" Burial Society has (i.e. districts), all over Scotland, *Malcolm*, 10,522.
- See DISTRICTS, SCOTTISH LEGAL.
- AGENTS:
1. The employment of, in friendly societies, objectionable, *Bailey*, 846.
- In insurance friendly societies, *Stephenson*, 570.
- Extravagant commission paid to, in certain, *Crossley*, 2714-5.
- Continual change of, in ditto, leading to members being thrown out of benefit, *Crossley*, 2720-6.
- Members thrown out of benefit with knowledge of, *Crossley*, 2725-6.
- Should be required to give notice to members in arrears, *Crossley*, 2727-9.
- (N.B.—Mr. Crossley's evidence seems rather to refer to burial societies, or companies doing burial business.)
- Remuneration of ("Victoria Assurance"): 15 per cent. of first year's premiums, 7½ per cent. of second, 5 per cent. of following years, *Mowatt*, 15,191.
- In collecting friendly societies, *Stephenson*, 575-6; in large ditto, are necessary, *Forbes*, 12,254.
- In "Manchester Unity" lodges act as, for each other, for payment of sick-pay, *Daynes*, 80 and foll.
- Ditto in "Ancient Order of Foresters," *Shawcross*, 412 and foll.
- In county societies; failure of system of working by, in Wiltshire ditto, *Sotheron-Estcourt*, 661; contra in county of Kent ditto, *Stratton*, 8597.
- In building societies; collection of moneys by, and commission (½d. per share per month) paid to, in "Scottish Savings, Investment and Building Society," *G. Macgregor*, 12,975-81.
2. In burial societies (i.e. superintendents of districts worked by collectors, being or not being collectors themselves, and sometimes called managers or district managers): Examined, see CHERRY, HAMILTON, HIGHAM, HORGAN, JUDGE, W. TAYLOR.
- Clerk to, examined, see RICE.
- Former, examined, see CRIGLINGTON, D. SINCLAIR, SMYTH, T. WALKER.
- Indifferent character of, at present, *Smyth*, 8779-80.
- Members deprived of benefit by withdrawal of, *D. Sinclair*, 9403-6; *Carsker*, 20,605; but see *Cherry*, 14,412 and foll.
- Compelled by board of management to lapse members extensively, *Smyth*, 8708.
- Frauds by (Scottish Legal), *Sutherland*, 14,296; "Royal Liver," *Shaw*, 15,459 and foll., 15,529, 15,557-8; *Bruce*, 22,126 and foll.; *Liversage*, 23,210 and foll.; "United Assurance," *Smyth*, 20,386 and foll.

## AGENTS—cont.

- Remuneration of: "Royal Liver;" salary, collectors' commission (25 per cent.), second six weeks contributions, transfer-fees (3d. in the pound on net cash collected), entrance-fees, card-money, ½d. per rule-book, *G. Sinclair*, 10,246, 12,255; *W. Taylor*, 15,572-6, 15,667-9; *Liversage*, 1296-7, 1312, 1315, 1318, 1612-3; *Higham*, 18,812-3, 18,826-7; "Scottish Legal," salary (average 3s. a week), office-rent, collectors' commission (none if higher salary), first six weeks' contributions, *Malcolm*, 10,526-7, 10,661-2, 12,330; and see *Young*, 12,142-3; *Sutherland*, 14,174-6, 14,183; *Cherry*, 14,347-50; "City of Glasgow," salary (6s. a week), collectors' commission, entrance-fees, sale of rules (1d.), *quere* first six weeks contributions, *J. Stewart*, 13,477; *Crighlington*, 13,987-8, 14,068; "Royal Victoria" (amalgamated with "Royal London"); collectors' commission, 6s. a week salary, *Crighlington*, 14,113; "United Assurance" (St. Patrick's); salary, percentage on gross collections, house-rent, rates, taxes, and water; collectors' commission, entrance-fees, rules, &c., *Judge*, 20,167-9, 20,171-80; *Smyth*, 20,405; *T. Walker*, 21,356, 21,359, 21,363; *Horgan*, 16,371-3, 16,485, 16,498; *Hamilton*, 19,260-1.
- Travelling expenses of, when paid, see TRAVELLING EXPENSES.
- In "United Assurance" (St. Patrick's) Society; termed "district managers," see UNITED ASSURANCE.
- None in "Liverpool Protective," similar to those in other burial societies, *Shepherd* and *M. Murphy*, 2306.
- Should not be allowed to take part in meetings, *M'Calman*, 11,532; *M'Kinnon*, 11,567.
- Should be punished for transferring members otherwise than in writing, *Liversage*, 1638-40.
- There should be power to sue, instead of trustees, *Liversage*, 1358, 1577-9.
- Suing of "Royal Liver" through, in Scotland, *G. Sinclair*, 10,198.
- Suing of "Scottish Legal" in Belfast through, on ground of common contract, *Cherry*, 14,407 and foll.; 14,345 and foll.; *Malcolm*, 12,498-502.
- Rules of "Scottish Legal" for representation of districts by, solely or otherwise, *Young*, 12,111 and foll., 12,171; *Blair*, 12,417 and foll.
- Resolution of "Scottish Legal" board for refusing allowances to, unless supporting board, alleged to have been proposed in joke, *Young*, 12,146 and foll.; *Malcolm*, 10,778-9, 12,311 and foll.; *Cumming*, 12,374 and foll.; *Blair*, 12,415; *Jas. Cullen*, 15,289 and foll.
- Government, for insurance business are insufficiently paid, and should be paid better, *Stratton*, 8628-36; and see *Smyth*, 8727-8, 8782-3.
- AGREEMENT:
- Written, should be required for transfer of member from one society to another, *Liversage*, 1365.
- Among Scotch burial societies, against transfer of members, *M'Kinnon*, 11,568; *Young*, 12,180-1; and see *J. Stewart*, 10,878-80, App. C I.
- In "Manchester Unity," with old members, as composition for sick-pay, *Daynes*, 224 and foll.; and see as to "Rational," *Coombes*, 17,565-6.
- AGRICULTURAL:
- Districts, less known about friendly societies in, than in manufacturing, *Stratton*, 8533-4.
- Labourers, many, in rural districts of "Manchester Unity of Odd Fellows," *Daynes*, 96-101; but see as to Ireland *Leadbitter*, 16,208; *Birmingham*, 16,819-20; many, in "Ancient Order of Foresters," *Shawcross*, 462 and foll.; secession of, frequent, in ditto, *Shawcross*, 464; but see as to Ireland *Lyons*, 16,778-80.
- County societies chiefly composed of, *Stephenson*, 594; and see as to Wiltshire County Society, *Sotheron-Estcourt*, 747-9.
- Not many, in "Free Gardeners" Society, *Burge*, 9656.
- "Chorley Friendly Society" chiefly composed of, *Henshaw*, 19,690-1.
- Different rate of sickness among, from that of other classes, *Bailey*, 819.
- Generally cannot manage friendly society without help, *Bailey*, 838.
- Cannot provide for allowance in old age, *Daynes*, 200 and foll.; *Bailey*, 839.
- Rates of sickness for, in different counties do not vary much, *Bailey*, 926, 931; *Fvalison*, 965; but see *contra*, *Tompkins*, 1870-2.
- Have high rate of sickness, but low of mortality, *Neison* 1123.
- Mortality of, compared with printers, *Neison*, 1132.
- Insurances of, much attended to in Kent, Hampshire, Wiltshire, and Oxfordshire, *Stratton*, 8626.

AGRICULTURAL—*cont.*

As to friendly societies of, *Stratton*, 8537, and *passim*.  
The bulk of, not migratory, *Stratton*, 8583.

## AGRICULTURE:

The Royal Commission upon the employment of young women and children in, *Stratton*, 8520.

ALEXANDRA Tent of Independent Order of Rechabites, see RECHABITES.

## ALIMENT (and see SICK-PAY):

In Glasgow "Rose and Thistle" Society, evidence as to rates of, *Dixon*, 12,673.

Total payments for, and for funeral allowances, *Dixon*, 12,681; and see 12,717.

Taking of, by sick members, compulsory, *Dixon*, 12,719-20.

Existing liability of society for, *Dixon*, 12,697 and foll.

In "Tradeston Sick and Funeral" Society, member receiving must go on contributing, and receive same dividend at end of year as those who did not have any, *J. A. Stewart*, 13,157-8.

Decreasing rate of (from 7s. a week), stopping after 1½ year on payment of 4l., *J. A. Stewart*, 13,163-4; and see 13,177.

In "Argyle Yearly" Friendly Society, decreasing rate of (from 6s. a week), *Al. Macgregor*, 13,223.

In Govan parish (third largest in Scotland), where member of friendly society enters poorhouse, parish authorities take whole of, and place to his credit, *Kirkwood*, 13,318.

But in many cases of insane paupers, and sometimes of not insane, wife and family allowed to draw, *Kirkwood*, 13,320-1.

Arbitrary reduction of, in large collecting societies, *Kirkwood*, 13,326 and foll.

Suing for, in Shield's case, by parochial authorities, *Kirkwood*, 13,330 and foll.; *J. Stewart*, 13,431 and foll.

In "Belfast Letterpress Printers" Friendly Society (formerly "Bookbinders" Friendly), rate of (10s., decreasing), *Wheatcroft*, 14,322-3.

Payment of, stopped, *Wheatcroft*, 14,326-7.

In "Belfast Philanthropic" Friendly Society, rate of (6s.), but now stopped, *M. Croskey*, 14,782-3, 14,785, 14,787.

ALLIANCE Benefit Building Society, see MOWATT.

Registered as a limited company after a few months, *Mowatt*, 15,304-9.

Sold its business to bank which failed, *Mowatt*, 15,310.

Rules of, taken as model by St. Michael's Benefit Building Society, *Kingsdown, Lator*, 15,340.

Mutual Provident, see MUTUAL PROVIDENT.

## ALTERATION:

Of rules of friendly societies, fed on, reduced to 2s. 6d. from 1850 to 1855, *Stephenson*, 2, pp. 3-4.

Form of rule as to, *Stephenson*, 9, p. 5.

Provision of law as to, *Stephenson*, 27.

Process of making, in—  
"Manchester Unity of Odd Fellows;" must originate with lodge, be circulated in district, sanctioned by district meeting, and passed by Annual Moveable Committee, ample notice being given to every lodge, and read at every meeting, *Daynes*, 64-5.

"Royal Liver" Society; made by committee of management and sanctioned by general meetings of society at Liverpool, where members amount to about one-seventh of whole number, notice being sent only to agents and collectors (and advertisements inserted in Liverpool and sometimes in Scotch newspapers), *Liversage* and *Atherton*, 1500 and foll.; *G. Sinclair*, 10,147 and foll., 10,448-9.

"Liverpool Protective;" made by general meetings of society at Liverpool (where more than four-fifths of members reside), notices being distributed by collectors amongst Liverpool members only, and advertisements inserted in Liverpool papers only, *Shepherd* and *Murphy*, 2091-3, 2118-21.

"Blackburn Philanthropic Burial;" on requisition signed by seven members, made and confirmed by two quarterly meetings, special notice being posted to every member, *Crossley*, 2436-41.

"Chorley Family Funeral;" made by annual meetings, and sent through collectors to every member, *Waring*, 2822-32.

"Scottish Legal;" formerly by district meetings, now by general meetings at Glasgow, (within three miles of which 32,000 members out of 185,000 reside,) notice being given by advertisements and placards 14 days before meeting, *Wilson*, 13,053 and foll.; *Malcolm*, 10,701 and foll.; *M. Kinross*, 11,564; *Cumming*, 12,405-6.

ALTERATION—*cont.*

"Manchester Caledonian;" made by annual meetings by majority of three-fourths of members present *Hannay*, 17,591, 17,595.

"Union Friendly;" Manchester; made by committee (self-elected), *Hoyle*, 19,574-5.

Liverpool "Royal Oak;" made by special general meetings, but practically can only be proposed by committee, *Irving*, 22,566-75.

Arbitrary practices as to, in burial societies, *Smyth*, 8755.

In "Blackburn Philanthropic Burial" Society; disallowance by Registrar for England of proposed, as to mode of appointing general committee, *Crossley*, 2523-8.

In "Scottish Legal," as to sale of collectors' books by board of management, acted on for 15 months before being presented for registration, and registered apparently by surprise upon the registrar (for Scotland), *Ritchie*, 8841-4; *Al. Mackenzie*, 8871-9; *Malcolm*, 10,560-92; *Robertson*, 12,617.

In do., as to expulsion of members, *M. Calman*, 11,317-9.

In do., attempted, as to holding of meetings in Glasgow by delegates, *Malcolm*, 10,678 and foll., 10,733 and foll., 12,323 and foll.; *Young*, 12,109 and foll., 12,165 and foll.; *Cumming*, 12,405, 12,407; *Blair*, 12,416 and foll.

In Customs "Life Assurance and Widows' and Orphans' Fund," as to representation of ports, complaints of, *Murray*, 9951-6.

In "Edinburgh School of Arts" Friendly Society, contested, as to mode of voting, *Hay* and *Kemp*, 10,101-22; *Dow*, *Hay*, *Kemp*, and *Stevenson*, 10,126-9.

In "Manchester Caledonian," as to superannuation, complained of, as having been registered, though illegal, *Hannay*, 17,585, 17,590-6.

Power to make, by meetings of delegates, desired in "Rational" Society, *Coombes*, 17,499.

And see RULES.

Of place of meeting (or business), form of rule as to, *Stephenson*, 9, p. 5.

Provision of law as to, *Stephenson*, 27.

Of name, in "United Assurance" Society, from "St. Patrick's," *Smyth*, 8694-7; *M. Camley* and *Sutherland*, 14,151, 14,155 and foll., &c. &c.

Of rates, see RATES.

Of the law, see LAW.

AMALGAMATED Society of Engineers, deals fairly with its members, *Kirkwood*, 13,326; and see 13,356.

## AMALGAMATION:

Of Friendly Societies, *Stephenson*, 9, p. 6.

Of lodges, in "Manchester Unity of Odd Fellows," to increase their strength, *Daynes*, 148; *Leadbitter*, 16,220-1; *Hughes*, 23,834 and foll.; and see "MANCHESTER UNITY," particular lodges.

Of "Reform Friendly Assurance and Loan Society" and "Glasgow Reformed" Friendly Society into "United Reform" Friendly Society, *M. Calman*, 11,363 and foll., 11,437 and foll., 11,480 and foll., *Tait*, 11,616 and foll.; *Wilson*, 13,068 and foll., 13,109-10, 13,137 and foll.; *J. Stewart*, 13,310a, App. C. I.

Of "Royal Victoria" with "Royal London," after attempt to amalgamate with "Scottish Legal," *Crington*, 13,926 and foll., 14,120-14,135.

Of "Equitable Provident" with "Mutual Provident Alliance," *Watts*, 17,948-9.

Of "Hulme Good Intent Burial" with "Manchester and Salford," *Teendale*, 18,129-33.

Of "Friend in Need Life, Fire, Guarantee, and Accidental Assurance Company" with "Prudential Assurance Company," *Cargill*, App. A.

## A.M.C., i.e.,

Annual Moveable Committee, in Manchester Unity of Odd Fellows, see MANCHESTER UNITY.

## AMERICA:

Insurance Companies in, are conducted under supervision of Government actuaries, and in some cases are guaranteed by Government, *C. Cameron*, 11,631-2, 11,684.

"Royal Liver" has members in, *Liversage*, 1206; also "Scottish Legal," *Young*, 12,189-90; and "Salford Funeral Friendly," *Nodes*, 17,735.

Independent Order of Rechabites has tents in, *Hodgson*, 17,242.

"Rational" Society hopes to extend branches to, *Coombes*, 17,482.

And see *Middleton*, 9786; *M. Calman*, 11,503; *Jas. Boyle*, 13,568; *John Cullen*, 15,419; *Coombes*, 17,476-7.

ANCIENT ORDER OF FORESTERS. See FORESTERS.

## ANCOATS:

Children formerly said to have been killed at, for sake of burial benefits, *M. Quake*, 17,631.

BURIAL SOCIETY (local), Manchester, connected with the Heyrod Street Ragged School, see OGDEN, *John*. Registered 1865, *J. Ogden*, 18,445; 18,447.

System of collection in, *J. Ogden*, 18,423-32, 18,437-8; collectors allowed 15% per cent., *J. Ogden*, 18,430-1, 18,437; and first 12 weeks collections, 18,438.

Number of members (1300), *J. Ogden*, 18,433.

Deficit in funds of, made good by school authorities, *J. Ogden*, 18,434-5.

Managing committee of, composed of school-teachers, *J. Ogden*, 18,436, 18,439-41, who work gratis, 18,436-7.

Secessions, 5 to 7½ per cent., *J. Ogden*, 18,442.

Rules being revised to act in conformity with Manchester and Salford Ragged School Union, *J. Ogden*, 18,443.

No meetings in public-houses, *J. Ogden*, 18,444.

Money paid in full without deductions immediately on proof of death, *J. Ogden*, 18,444.

No returns yet sent to Registrar's office, or called for, *J. Ogden*, 18,446 and foll.

## ANDERSON, JAMES, evidence of, 17,387-17,946 - p. 451

President of the "Hulme Philanthropic Burial" Society, established in 1842, and previously the oldest member, 17,887-9; number of members, and where resident, 17,890-1; management by committee and quarterly meetings, 17,892; paid officers, 17,893; appointment of collectors, 17,894-5; meetings, where held, 17,896; management expenses, 17,897-8; graduated scale of payments, 17,899-901; collections not sanctioned on Sundays, 17,902-3; attendance of collectors at funerals, 17,904-5; the rules a protection against insurance of fictitious children, 17,906-7; inspection of books by auditors, 17,907, 17,918-19; no liquor payments sanctioned, 17,908-10; complaints by members as to loss of benefit, 17,911-14; settlement of disputes with members, 17,915-16; annual accounts sent to Registrar, 17,917; had not considered advantages of valuing societies' assets and liabilities, nor the meaning of solvency as applied to friendly societies; believes majority of them to be insolvent in a commercial sense, 17,920-7; payment to and balance in hands of treasurer, 17,931-2; investment of funds, 17,933; average age of members, 17,934; increase of funds, 17,935; "sick" business impracticable in burial societies, 17,940-4; advantages possessed by local burial societies over those extending over large areas, 17,945-6.

## ANDREW, JOSEPH, evidence of, 17,849-17,886 - p. 450

President of "Humane Sick and Burial" Society (Registered), Ashton-under-Lyne, 17,849-50; number of members, 17,851; place of meeting, 17,852; amount spent in liquor, 17,853-61; investment of portion of funds on mortgage, and subsequent foreclosure; suspects collusion between secretary and mortgagor, the latter of whom has disappeared, leaving society without title to sell property, 17,864-86.

## ANNA LIFFERY

Lodge of "Manchester Unity," see MANCHESTER UNITY, Particular Lodges.

## ANNIVERSARY:

Feast, rule for compulsory subscription to, always disallowed by Registrar, *Stephenson*, 33.

Celebrations, in "Manchester Unity of Odd Fellows," *Daynes*, 106 and foll.; *Middleton*, 9615 and foll.; *Jas. Boyle*, 13,645.

Generally in rural districts, *Daynes*, 107; levies for, *Daynes*, 107-11.

Cost of, often paid out of management fund in first instance, *Daynes*, 108; do. varies greatly, *Daynes*, 112.

In "Free Gardeners" Society, *Burge*, 9651-4.

Former, in Glasgow "Thistle and Rose" Society, *Dixon*, 12,713.

In "Chorley Friendly Society," payment for compulsory, but separate contribution, *Henshaw*, 19,686-9.

Always the practice, since society started in 1799, *Henshaw*, 19,736; and see FEAST, FESTIVAL.

## ANNUAL:

Statement of funds, required by 10 Geo. IV. c. 56, *Stephenson*, 2, p. 3; and see 27.

Returns, required by 13 & 14 Vict. c. 115, *Stephenson*, 2, p. 3; by 18 & 19 Vict. c. 63, *Stephenson*, 33-40.

30227.

## ANNUAL—cont.

Penalties are recovered for not sending, *Stephenson* and *Tompkins*, 39.

As to enforcing do., *Tompkins*, 2003 and foll.

Difficulty in getting, from some burial societies, *Tompkins*, 2078.

Circulars, sent out for returns, *ibid.* p. 4; and see RETURNS.

Summary of experience, should be drawn up by friendly society, *Tompkins*, 1973-4, 1989.

MOVEABLE COMMITTEE, in "Manchester Unity of Odd Fellows," see MANCHESTER UNITY.

Societies, see YEARLY, SHARING-OUT CLUBS, TONTINES, DIVIDING SOCIETIES.

## ANNUALS:

Ground (*i.e.* ground rents), see GROUND ANNUALS.

## ANNUITANTS:

Not allowed to share in division of surplus, in "City of Edinburgh" lodge of Odd Fellows, *Dickson*, 9907.

Nor in "Edinburgh School of Arts" Friendly Society. *Hay*, 10,109-13.

## ANNUITIES:

1. Societies for granting, on behalf of which evidence received, viz.:

"Society for granting Annuities to Primitive Wesleyan Methodist Preachers and their Widows," see *CARR*.

"Liverpool Clerks' Annuity Association," see *HARDING*.

Many such societies in West of England; should form separate class, *Tompkins*, 1928.

All societies granting, required to be certified by actuary since 13 & 14 Vict. c. 115, *Stephenson*, 2, p. 3;

*Brabrook* and *Stephenson*, 52; *Tompkins*, 1885, 1887, 1943.

Very few societies granting, now registered, *Brabrook*, 52; and see *Ratcliffe*, 291; *Tompkins*, 1886-90, 2021.

In Ireland, societies for, solvent, but dwindling away, *Hancock*, 15,397-8; and see *Littledale*, 14,945.

Very few now grant, *Tompkins*, 2022, 2056.

Friendly societies can contract with Government for, but seldom do, *Tompkins*, 2062-4.

Now generally granted by National Debt Commissioners, *Tompkins*, 2023, 2056.

Granting of, a bad trade, *Stratton*, 8620, 8622.

Granted by Post Office, failure of, but might come into favour again, *Stratton*, 8621, 8623 and foll.

Danger of Government undertaking to provide, *Sotheron-Estcourt*, 716-7.

Working men generally do not believe that they will require, *Middleton*, 9806; and see *Hay*, 10,692;

*Daynes*, 212, 221, 228.

Labouring classes as a body will not insure for deferred, *Sotheron-Estcourt*, 718, 756-8.

Poor law acts in discouragement of, *Sotheron-Estcourt*, 757-8, 761.

Should be treated as property for poor law purposes, *Sotheron-Estcourt*, 760, 763 and foll.

Feeling in favour of, growing amongst members of friendly societies, *Dickson*, 9874; and see *Bradish*, 16,889 and foll.

2. Witnesses in favour of, in friendly societies, as advisable and practicable: *Stratton*, *Middleton*, *Dickson*,

*Prentice*, *Burge*, *Bradish*, *Sutherland*, *Faulkner*.

Subscriptions paid to village and sharing-out clubs are sufficient to provide, *Stratton*, 8575, 8616.

Members of friendly societies can provide for, *Prentice*,

9485 and foll.; and see *Burge*, 9682-4.

Most working men can provide, to extent of 6s. or 8s. a week, *Middleton*, 9803; *Sutherland*, 14,274; and see

*Glenn*, 14,275.

Should be great feature in friendly societies, *Faulkner*,

20,011-3.

Desirable, and could be provided for by members of Odd Fellows, lodges in Ireland, but perhaps not in

England, *Bradish*, 16,889 and foll.

Provision for, should be made compulsory, *Middleton*,

9802.

3. Witnesses who consider provision for, desirable, and

more or less practicable, but not likely to succeed: *Jas. Boyle*, *Falaison*, *Coombes*.

Provision for, can be made in large societies, *Falaison*,

974.

Lowest labourers cannot afford to provide for, tradesmen and upper labourers can, but *quere* whether they

would, *Falaison*, 976-8.

Would be desirable for many members, but expense would be too great, *Jas. Boyle*, 13,651-2.

B

ANNUITIES—*cont.*

Would be desirable but great bulk of working classes could not provide, *Coombes*, 17,546 and foll.

4. Witnesses opposed to, as impracticable: *Daynes*, *Ratcliffe*, *Shawcross*, *Hughes*, *McCainman*.

Working classes cannot afford to provide, *Daynes*, 200-2, 209; *Shawcross*, 536; *Bailey*, 790, 894; *Tompkins*, 2060; and see *Coombes*, 17,546, 17,549-50; *Hammersley*, 18,962; *Hughes*, 23,820; *McCainman*, 11,427-32.

Would be regarded as property, be taken in all cases, and therefore would cost more than sick pay, *Daynes*, 202-5, 210 and foll., 251-3; *Shawcross*, 538 and foll. Would entail more expense in management, *Hughes*, 23,817-9.

Not necessary when sick-pay continued through life, *Hughes*, 23,821 and foll.

Societies never adopt provision for, when they know cost, *Ratcliffe*, 291.

5. Age for beginning, generally ranges from 60 to 70, *Ratcliffe*, 292, 294a.

70, would be scouted by working men, *Daynes*, 212.

65, "Wiltshire" County Society, *Sotheron-Estcourt*, 670, 752; lodges of "Edinburgh District of Manchester Unity," *H. Cameron*, 9353, e.g., "City of Edinburgh," *Dickson*, 9857.

60 and 65, "East and West India Dock Provident" Society, *Bailey*, 808; lodge of "Free Gardeners" Society, *Burge*, 9674; "Edinburgh School of Arts Friendly," *Hay*, 10,038; "North Staffordshire Provident," *Hammersley*, 18,959, 18,961.

60, "Sir Ralph Abercrombie Lodge of Manchester Unity," Edinburgh district, *H. Cameron*, 9779.

70, "Western" Friendly Society, *Mann*, 11,051-3.

60, recommended, *Bradish*, 16,995; 65, *Prentice*, 9486; 65 to 70, *Faulkner*, 20,012.

6, limited to 30l. since 13 & 14 Vict. c. 115, *Stephenson*, 2, p. 3; 9, p. 6, 569.

The limit objected to, *Carr*, 16,265 and foll.

Fund for, must be kept separate, *Dickson*, 9905.

Tables for, in "Manchester Unity," differ very slightly from Government ones, *Ratcliffe*, 295.

Proper cost of, for 5s. a week (13l. a year) at 60, 1s. 6d. a week (3l. 18s. a year), at 24, *Daynes*, 201; *contra*, *Prentice*, 9489-91; and see *Dickson*, 9769-73; *Bradish*, 16,995-7.

For 10s. at 70 (26l.), 8d. a week (1l. 14s. 8d.) at 25; for 10s. at 65, 9½d. or 10d. (2l. 1s. 2d. to 2l. 3s. 4d.), *Prentice*, 9488; including management at 50 per cent., 9491; or without management, 11s. 4½d. a year, 9494. For 15s. at 65 (39l.), over 4s. (10l. 8s.) at 25, *Bailey*, 894; *contra*, *Prentice*, 9492.

Actual cost of: "City of Edinburgh" lodge of "Manchester Unity," for 3s. a week (7l. 16s. a year) at 65, 7½d. a month (7s. 3d. a year) at 25, *Dickson*, 9856-8; "Edinburgh School of Arts" Friendly Society, for 8l. a year at 60, 1s. 8d. the first month, and 1s. a month afterwards, at 25; at 65, 1s. the first month and 7d. a month afterwards, *Hay*, 10,050-1; "Western" Friendly Society, for 6l. a year at 70, 9d. a quarter at 25, *Mann*, 11,051-4; "North Staffordshire Provident Association," for 5s. a week (13l. a year) at 60, 2s. 6½d. a month (1l. 9s. 6d. a year) at 24; at 65, 1s. 6½d. a month (17s. 6d. a year), *Hammersley*, 18,959-61.

Amount of, recommended, 15s. a week (39l. a year), *Bailey*, 894; 10s. (26l.), *Prentice*, 9487; *Bradish*, 16,995.

7. In particular societies, viz.—

"Wiltshire County Society," begin on ceasing of sick-pay, *Sotheron-Estcourt*, 670, 752.

Payment for, optional, *Sotheron-Estcourt*, 671-2, 752.

"East and West India Dock Provident" Society, (20l.), provision for, optional, *Bailey*, 808.

Very few members pay for, *Bailey*, 896-8.

Lodges of "Edinburgh district of Manchester Unity," (7l. 16s.) begin on ceasing of sick-pay, *H. Cameron*, 9353-4; and see *Middleton*, 9273; *Dickson*, 9855 and foll.

"Sir Ralph Abercrombie" lodge of ditto; paid out of interest of surplus fund, to extent of 8l. a member, *Middleton*, 9779, 9799-800.

Number of members on, *Middleton*, 9806.

"City of Edinburgh" lodge of ditto (17l. 16s.); rates for, same as those of "School of Arts" Society, *Dickson*, 9861.

Subscription for, compulsory on new members, optional for old, *Dickson*, 9862.

Highly approved of, but amount too low; should be 5s. a week at least, *Dickson*, 9863-4.

ANNUITIES—*cont.*

"Free Gardeners" Society (10s. 9); lodge (unnamed), rates for, similar to those of Odd Fellows, *Burge*, 9673, 9683.

Begin on ceasing of sick-pay, *Burge*, 9676 and foll.

New lodges recommended to pay, perhaps at lower rate (5s. a week), *Burge*, 9682 and foll.

"Edinburgh School of Arts" Friendly Society; subscription for, compulsory on members of sick-fund, *Hay*, 10,036-7.

Begin on ceasing of sick-pay, *Hay*, 10,038.

Tables for, drawn up by Mr. Lyon, accountant at beginning of society (1828), and never revised since, *Hay*, 10,039-40.

Fund for, separate from sickness fund, *Hay*, 10,035, 10,047; and has always been sufficient, yielding a surplus, 10,048-9, 10,053.

Only lately begun to be paid, *Hay*, 10,054.

Number of persons receiving, *Hay*, 10,055.

Members often object to, on entering, but are pleased when receiving, *Hay*, 10,057-8.

Members continue to receive, when residing at a distance, *Hay*, 10,084.

Limit of (30l.), and amount generally insured for (8l.), *Hay*, 10,089-90.

Average wages of members insuring for, *Hay*, 10,091-3.

Proxy votes of members receiving, *Stevenson*, 10,124.

"Western" Friendly Society; subscription for, compulsory, *Mann*, 11,048 and foll., 11,125-8.

Provision for, in force since commencement of society (1832), *Mann*, 11,050.

Not yet in operation, but soon will be, *Mann*, 11,049, 11,056.

Fund for, is sufficient, *Mann*, 11,056-8.

Table for, was at first considered very high, *Mann*, 11,059.

Approved of, though many would be glad to omit, *Mann*, 11,125-8.

"Society for granting, to Primitive Wesleyan Methodist Preachers and their Widows," scale of, varies according to receipts, *Carr*, 16,248-52.

Maximum figure of, 56l.; minimum, 13l., according to number of years of ministration, *Carr*, 16,247, 16,255.

Payment for, compulsory, *Carr*, 16,256-9.

No limit of age, *Carr*, 16,261.

"North Staffordshire Provident Association;" begin on ceasing of sick-pay, *Hammersley*, 18,959.

Only two members insure for, *Hammersley*, 18,957-8, 18,962.

Granting of, held out by insurance societies as inducement to join them, *Crossley*, 2620, 2716.

And see ANNUITANTS, SUPERANNUATION.

## ANSSELL, MR.:

Employed in revision of tables by Wiltshire County Society, *Sotheron-Estcourt*, 664.

The first to treat sickness question in scientific manner, but his tables not worth referring to, *Tompkins*, 1932-3.

Tables of "Western" Friendly Society founded on his, and valuation of ditto, based on his formula, *Mann*, 10,960, 10,964, 11,054.

His tables compared with experience of "Commercial Travellers" Friendly Society, *Galt*, 11,227-8.

## ANSLEY, CATHERINE:

Claim of burial money for, by stranger, in "United Assurance" (St. Patrick's) Society, *Mrs. Fowler and Rice*, 15,938 and foll.

## APPEAL:

1. From registrar's refusal to certify—

These should be, *Liversage*, 1344-5, 1347; *Galt*, 11,200; *G. Sinclair*, 10,168, 10,171, 10,237 and foll., *Malcolm*, 10,637; *J. Stewart*, 10,797;

*Mann*, 11,063, 11,066; *Borrowman*, 12,828;

*McInnes*, 12,848; *Littledale*, 14,963; *McDowell*, 16,136, 16,138; *Wood*, 17,202-4; *Coombes*, 17,523 and foll.; *Hammersley*, 18,998; *Nicholson*, 19,797; *Gidd*, 20,777-9.

Should lie to Solicitor General or Home Secretary in England, or Lord Advocate or Board of Supervision in Scotland, *G. Sinclair*, 10,169, 10,237, 10,239.

To courts of arbiters (in each kingdom) appointed by Government, *Malcolm*, 10,637-9.

To Home Secretary in England, and Lord Advocate in Scotland, *J. Stewart*, 10,797-807.

APPEAL—*cont.*

To sheriffs (in Scotland) of three nearest counties to head-office of society, *Mans*, 11,067-8.

To sheriff (simply), *Borrowman*, 12,829 (and see *Murray*, 9963).

To judge in chambers (England), *Hammersley*, 18,998; *Nicholson*, 19,798; *Gibb*, 20,777; and see *Wood*, 17,204.

Perhaps to Board of Trade, if not to superior court, *Coombes*, 17,526-7.

Should lie from deputy-registrar in Ireland or Scotland to chief registrar in London, *Littledale*, 14,963, 14,965.

Should lie by permission only, from all decisions of registrar (including determination of disputes, *post* 2), *E. Ravenscroft*, 9135.

2. From decision on disputes in friendly societies—None allowed, if according to rules, *Stephenson*, 27 p. 8; but see *Goodere*, 23,137 and foll. (cf. *Powell*, 18,306-7).

From decision of arbitrators to magistrates, introduced of late years into rules by registrar for Ireland, *Littledale*, 14,920.

There should not be, *Daynes*, 167-70; *Mans*, 11,023-7; and see *Coombes*, 17,457.

There should be, *Middleton*, 9745-7.

Should lie to Registrar only, and not to law court, *Middleton*, 9745-7, 9797; *Burge*, 9623; *Marrison*, 18,548-50; *Hammersley*, 19,971-2; but see 18,973.

Should lie to law court and not to registrar, *G. Sinclair*, 10,182; but see 10,205.

Should lie (in Scotland) to sheriff, or in cases of claims to registrar, *Murray*, 10,020-6 (and see 9963).

Should lie to head-sheriff, but only on refusal of arbitration, *Dow*, 10,135.

Should lie (in England) to local magistrate or County Court Judge, *Hoyie*, 19,631-2.

3. In societies—

"Manchester Unity," from lodge meeting or arbitration committee to district or district arbitration committee, thence to board of directors (thence to A.M.C. *quære* P), *Daynes*, 159 and foll.; *Jas. Boyle*, 13,656; *Leadbitter*, 16,181 and foll.; *Hughes*, 23,889; but see as to Ireland, *Littledale*, 14,973-5; *Leadbitter*, 16,216.

"Ancient Order of Foresters," from lodge arbitration committee to district arbitration committee, thence to final arbitrators (or High Court), *Shawcross*, 410, 495, 497, 524, 530; *Shanly*, 16,231.

"Order of Druids," from lodge committee to sub-committee, thence to district meeting of delegates, thence (by permission only) to board of management, *Wood*, 17,101 and foll.

The system objected to, *Higham*, 18,306-7.

"Rational," from branch committee to executive committee, *Coombes*, 17,454.

"Liverpool Protective Burial," from committee or general meeting to Guardian Committee, *Shepherd*, 2135; *Aspinall*, 23,655-6.

And see ARBITRATION, DISPUTES.

## APPLICATION

Of funds of friendly society, form of rule as to, *Stephenson*, 9.

To registrar's office, relating to trustees, *Stephenson*, 11.

By registrar for punishment of officers for fraud, *Stephenson*, 18.

And see FUNDS, APPROPRIATION.

## APPROPRIATION

Of surplus funds, none allowed by "Manchester Unity of Odd Fellows" without valuation and consent, *Daynes*, 174, 177; *H. Cameron*, 9307.

Of surplus funds of burial societies by managers, justified and advocated, *Bretherton*, 23,381, 23,384, 23,386, 23,393, 23,397, 23,414-6, 23,425.

## ARBITERS:

Appeal should lie from Registrar's refusal to certify to court of, *Malcolm*, 10,637; and see ARBITRATORS.

## ARBITRATION:

Disputes in friendly societies can be settled by, *Stephenson*, 29, 32, 33, 34.

Disputes in Industrial and Provident Societies generally settled by, though probably without legal authority, *Borrowman*, 12,816 and foll.

Approved of, *Ritchie*, 8850; *Dow*, 10,134-5; *Mans*, 11,024-7; *H. Cameron*, 9348; (with appeal to Registrar only), *Middleton*, 9743-7, 9793-7; (with appeal to Guardian Committee), *Shepherd*, 2184; *G. Sinclair*,

ARBITRATION—*cont.*

10,186; *Young*, 12,183; *Borrowman*, 12,820; *Mowatt*, 15,313; *Powell*, 18,303; *John Harrison*, 18,395; and see *Hammersley*, 18,971-3.

Is the cheapest and most effectual mode of settlement, with intelligent arbitrators, but is uncertain, *McCalman*, 11,435.

Should be made compulsory, with appeal to Court of Justice, *G. Sinclair*, 10,180, 10,182; but see 10,205.

Members of friendly societies often for actions in county courts, through not first appealing to, *Goodere*, 23,136; cf. 23,124, and *Thompson*, 23,013-7.

Disapproved of, *Stephenson*, 622; *Smyth*, 8753, 8803; *Raeburn*, 10,130-4; *Dunstan*, 18,791-2; *Faulkner*, 20,026-7; *Madeley*, 20,135; *McCormick*, 20,745 and foll.; *Flannigan*, 21,975; *Goodere*, 23,137 and foll.

Should be abolished in burial societies, *Smyth*, 8745; *Criighton*, 14,090; the system a 'juggle', *Goodere*, 23,139.

By magistrates, disapproved of, *Daynes*, 162.

By Registrar, disapproved of, *H. Cameron*, 9347.

Societies adopting, *viz.*:

1. Confined to their own members.
  - "Manchester Unity" (but see as to "Sir Ralph Abercrombie" Lodge, *Middleton*, 9793), "Ancient Order of Foresters," "Druids," "Rehabites," "Rational," "Ayr Benefit Building," "Chorley Friendly."
2. By persons outside society:
  - "Royal Liver," "Liverpool Protective," "Free Gardeners," "Edinburgh School of Arts Friendly," "City of Glasgow," "United Reform," "Scottish Co-operative Wholesale," "Argyle Yearly Friendly," "Independent Order of Rehabites," "Victoria Assurance," "United Assurance" (St. Patrick's), "Cork and South of Ireland Permanent Building," "Cork Mechanics' Provident" (formerly), "Manchester Warehousemen and Clerks' Provident," "Mortality Association," "Brotherly Knot" (*quære*), "Salford Temperance Burial," "Working Men's Benefit," "Salford Funeral Friendly" (*quære*), "St. Anne's Catholic Burial," "United Assurance," "Union Friendly."

Instances of particular systems adopted: "Manchester Unity," lodge meeting, with appeal (see APPEAL), *Daynes*, 159 and foll.; *H. Cameron*, 9320-1; *Jas. Boyle*, 13,656; *Downing*, 14,834-8; *Leadbitter*, 16,181 and foll.; (but see *Middleton*, 9793, as to "Sir Ralph Abercrombie Lodge," Edinburgh).

The system effective and satisfactory, *Daynes*, 159; *H. Cameron*, 9320-1, 9348; *Middleton*, 9796; *Jas. Boyle*, 13,657; *Leadbitter*, 16,160-1.

The system complained of, *Dunstan*, 18,788 and foll.

"Ancient Order of Foresters," lodge arbitration committee, with appeal (see APPEAL), *Shawcross*, 410 and foll., 491 and foll.; *Pinchbeck*, 529-3; *Shanley*, 16,231.

The system very good, *Shawcross*, 491-40.

The system complained of, *Jos. Harrison*, 18,694 and foll. "Royal Liver" Society; committee of management, with power to apply to nearest magistrate to arbitrate himself or appoint three (? *G. Sinclair*, 10,187) arbitrators, *Liversage*, 1257-9, 1388-91, 1412-3, 1585-93, 23,203 and foll., 23,256 and foll.; *G. Sinclair*, 10,186, 10,361 and foll.; *Higham*, 18,794 and foll.; but see *D. Sinclair*, 9436-42; *G. Sinclair*, 10,192 and foll.; as to Ireland, *Shanly*, 15,554-5; see *W. Taylor*, 15,696 and foll.

The system not complained of, and very satisfactory, *Liversage*, 1388; *G. Sinclair*, 10,186; *Higham*, 18,794. Society cannot get, in Ireland, *Liversage*, 23,213-5.

Alleged refusal of, by do. *D. Sinclair*, 9433 and foll.; cf. *Liversage*, 23,203 and foll.

"Liverpool Protective" Society; committee of management, with appeal to Guardian Committee, composed of persons of standing, *Shepherd* and *M. Murphy*, 2081, 2099-101, 2134-5, 2183-4; *Aspinall*, 23,655-6. The system satisfactory, *Shepherd*, 2184.

"Free Gardeners," arbiters appointed by lodge, *Burge*, 9624.

"City of Glasgow," "Cork and South of Ireland Permanent Building," arbiters mutually chosen, *J. Stewart*, 10,857, 10,859; *Gisani*, 16,333.

"United Reform," "Mortality Association Burial," arbitrators chosen by each party, and a third by both arbitrators, *McCalman*, 11,436; *Powell*, 18,302.

"Western Friendly," a list of 12, and three selected by ballot, *Mans*, 11,025; the system satisfactory, 11,026.

"Ayr Benefit Building," the committee, *Mellorait*, 12,647 and foll.

## ARBITRATION—cont.

- "Scottish Co-operative Wholesale," and "Mortality Association Burial," five arbitrators chosen, and three balloted for in the event of dispute, *Borrowman*, 12,819; *Powell*, 18,306.
- The system satisfactory, *Borrowman*, 12,820.
- "Independent Order of Rechabites," committee of tent, with appeal to quarterly committee, thence to district board, thence, in England, to conference; in Ireland, to chairman of quarter-sessions, *Crawford*, 14,767-8; *Hodgson and Green*, 17,310-3.
- The system satisfactory, *Hodgson*, 17,315-6.
- Victoria Assurance; arbitrators named in prospectus, *Mowatt*, 15,313-5.
- United Assurance (St. Patrick's); arbitrators appointed by district meetings, *Hamilton*, 19,293 and foll.; Cork district, chaplain, *Horgan*, 16,450 and foll.; cf. *T. Walker*, 21,553.
- The system disapproved of, *McCormick*, 20,748.
- "Order of Druids;" lodge committee, with appeal (see APPEAL), *Wood*, 17,100 and foll.
- The system satisfactory, *Wood*, 17,106.
- The system unsatisfactory, *Higham*, 18,806-7; and see *Dunstan*, 18,789-91.
- "Rational Sick and Burial"; branch committee, with appeal to executive committee, *Coombes*, 17,454 and foll.
- (Manchester) "Warehousemen and Clerks' Provident Association"; arbitrators appointed annually, *M. Ogden*, 17,664-71.
- "North Staffordshire Provident;" five standing arbitrators, *Hammersley*, 11,968 and foll.
- "Salford Temperance Burial," "Working Men's Benefit;" arbitrators from list, *Eaton*, 18,755; *Madeley*, 20,112; and see as to "Salford Funeral Friendly," *Noden*, 17,824-5.
- Cost of, in "Royal Liver;" has never cost anything to members, as society has always been ruled to pay costs, *Liversage and Atherton*, 13,911; *Liversage*, 23,260-2; but see *D. Sinclair*, 9,436.
- Arbiter has power to fix amount of do., not exceeding two or three guineas, *G. Sinclair*, 10,363-6; and see DEPOSIT.
- Cases of contested, in "Edinburgh School of Arts" Friendly Society, *Middleton*, 9,746; *Stevenson, Dow, Hay, Kemp, and Raeburn*, 10,125-30.
- Mischief of the system in burial societies, *Smyth*, 8,745, 8,753 and foll., 8,803; *McCormick*, 20,745 and foll.
- Committee, in "Manchester Unity," "Ancient Order of Foresters," see MANCHESTER UNITY, FORESTERS. And see ARBITRATORS, DISPUTES.

## ARBITRATORS:

- Charges of, complained of, *Raeburn*, 10,130, 10,134.
- Standing, said to be appointed by rules of (Scotch branch of) "Royal Liver" Society, *G. Sinclair*, 10,192; but may appoint others, 10,193; and see *D. Sinclair*, 9,441.
- In burial societies, are generally appointed by committee to do its bidding, *Smyth*, 8,745, 8,753, 8,803; are generally friends of secretary, *McCormick*, 20,748.
- Government, desirable, for burial societies, *Nicholson*, 19,778.

## ARCHER, PETER, evidence of, 9,947-10,027 p. 200

- One of trustees of Customs Life Assurance and Widows and Orphans' Fund, 9,947; system of investment in house property adopted by central committee, contrary to rules, 9,989-91, 9,997-10,002; central management at Sanderland, 9,990-7; trustees, 9,992-6; reference to tables of the "Assurance Fund" at London, the payments for which witness considers too high, 10,004-10; officers' payments; societies should be compelled by law to have paid responsible officers, and Government should have power to inspect books, and inflict penalties for non-transmission of returns, &c., 10,011-17; unsatisfactory system of settling disputes; is of opinion that there should be a final appeal to sheriff in Scotland, 10,018-26; representation of members at central board, 10,027.
- And see MURRAY.

## AREA:

- County, the most advisable, for friendly society, *Sotheron-Estcourt*, 686 and foll.
- Limited, approved of in "North Staffordshire Provident Association," *Hammersley*, 18,977-9.
- Of sick business should be limited, *Liversage*, 1622 and foll.
- But not of burial business, *Liversage*, 1627; *contra*, *Smyth*, 8,744; *Caraker*, 20,592-4; and see *Young*, 12,188 and foll.

## AREA—cont.

- Wide, of collecting burial societies, desirable, *Sprague*, 1697 and foll.; *Forbes*, 12,253, 12,289 and foll.; *Cunningham*, 12,403 and foll.; *Blair*, 12,434 and foll.; *Gibb*, 20,800; *Bretherton*, 23,372; *Finney*, 23,988.
- Contra*, *Anderson*, 17,945-6.

ARGYLE YEARLY FRIENDLY (Tontine), Glasgow, see *Al. Macgregor*.

- Gives sick and funeral allowance, *Al. Macgregor*, 13,212.
- Is perhaps not registered, *Al. Macgregor*, 13,213-4, 13,246.
- Constitution and management of, *Al. Macgregor*, 13,212-24, 13,237-9.
- Surplus divided yearly, *Al. Macgregor*, 13,217.
- Members need not be taken on at beginning of year if out of health, but are usually taken back, *Al. Macgregor*, 13,219-24.
- Number of members (200), is about stationary, *Al. Macgregor*, 13,226-7.
- Are mostly working people, earning from 15s. to 30s. a week, *Al. Macgregor*, 13,228-9.
- Meetings at Temperance Hotel, but no obligation of temperance, *Al. Macgregor*.
- Secretary's salary and hall-rent, *Al. Macgregor*, 13,236.
- Contributions paid at place of meeting, *Al. Macgregor*, 13,230-2, 13,237-8.
- Visiting committees, *Al. Macgregor*, 13,239.
- Disputes settled by arbitration, *Al. Macgregor*, 13,240-2.
- Dividends, *Al. Macgregor*, 13,244.
- Levies, *Al. Macgregor*, 13,244-5.
- Disposition of funds of, *Al. Macgregor*, 13,247-50.
- DUKE of, Court of Foresters. See FORESTERS, TEMPKINS.

ARMAGH, formerly many Friendly Societies in, but not now, *Littledale*, 14,887.

## ARMSTRONG, WILLIAM E., 13,807-13,923 p. 322

- Solicitor of Belfast Equitable Building and Investment Society, 13,807; considers that, under the rules as registered, building societies have power to issue completed shares, 13,827-31; agrees generally with Mr. Johnson's evidence, but thinks chairman of county could exercise all the powers vested in the Landed Estates Court more efficiently and cheaply than the Registrar, 13,898, 13,903, 13,906, 13,910; strongly objects to appeal to Court of Chancery on account of expense, but is of opinion that the chairman of the county should be empowered to settle sales of property and matters of account between a mortgagor and a building society, 13,901, 13,904-5, 13,914; expense of ejectment in superior courts, 13,907; hardships arising from society being unable to sell property, and from liability of trustees; would desire the society to be placed on same footing as Industrial and Provident Societies, 13,907-9; can see but very few general improvements in Mr. Gourley's bill, which is a mere consolidation of the law, 13,912-13; knew nothing of the bill in Ireland, 13,914.
- And see CAMBRIDGE.

## ARRIERS:

- Of contributions, power to recover by distress and sale, given by 49 Geo. III. c. 125 (repealed), *Stephenson*, 2, p. 2.
- In "Manchester Unity," readmission on payment of, of seceded members, *Jas. Boyle*, 13,627, 13,630, 13,632-4.
- In "Free Gardeners" Society, ditto, *Burys*, 9,629.
- Members (of burial societies) sometimes not aware of being in, *Liversage*, 1756; never, *Murphy*, 2174.
- In "Royal Liver," members out of benefit when six weeks in, *Atherton*, 1511, 1516; *Cunningham*, 11,856-7.
- After five weeks, increased rate payable, *Smyth*, 8,710.
- After 14 weeks, members dropped off collectors' books, *Cunningham*, 11,858-9; cf. *Baird*, 12,081.
- Number of members, *Liversage*, 1648 and foll.
- No account taken of members under six weeks in, *Liversage*, 1650, 1653.
- 70 per cent. of members one or two weeks in, *Liversage*, 1653; cf. *John Boyle*, 12,776-7.
- Very small additional, will put many members out of benefit, *Liversage*, 1654.
- Readmission of members in, during cotton famine, *Liversage*, 1415.
- Case of members allowed to contribute after 30 weeks, when collector in default, *Taylor*, 15,624-6.
- In "Liverpool Protective," notice given to members of being in, *Shepherd*, 2175.
- In "Blackburn Philanthropic Burial," shown on members' cards, *Crossley*, 2477.
- In "Standard Investment and Building Society," very small (though without fines), *E. Ravenscroft*, 9,239.

## ARREARS—cont.

In "City of Glasgow Friendly," not many, *Stewart*, 10,846-8.  
 Unpaid levy for sick branch treated by, *Wilson*, 13,043, 13,046; *Wright*, 13,278 and foll.; *J. Stewart*, 13,301 and foll.  
 In "Commercial Travellers' Friendly Society," reporting to directors of members in, *Galt*, 11,270.  
 In "Scottish Legal" no note formerly taken of, at head office, *Forbes*, 12,198, 12,228; and see 12,235.  
 Burial societies' general register should contain, *Forbes*, 12,248, 12,287.  
 In "Irish Civil Service Building," fines for, *Owen*, 15,067-85; and see FINES, SALE.  
 In "United Assurance" (St. Patrick's), put down as assets in balance-sheet, *O'Hanlon*, 16,272; till present year, *T. Walker*, 21,498 and foll.; *Mingaud*, 21,820 and foll.  
 Members cease to be so after being eight weeks in, *McCormick*, 20,662.  
 In Order of "Druids," Manchester district, number of members suspended for, *Wood*, 17,180 and foll.  
 In "Cork and South of Ireland Permanent," fines on, not enforced for one or two months, *Giusani*, 16,310 and foll.; and see FINES.  
 Sale of property after four months, *Giusani*, 16,315; and see SALE.  
 In "Cork Mechanics' Provident Society," loans made to members in, *Barry*, 16,705-7.  
 In "Royal Military Mortality Society of Pensioners," members struck off after three months, *P. Murphy*, 16,972.  
 In (Manchester) "Warehousemen and Clerks' Provident Association," members out of benefit after three months, *M. Ogdin*, 17,664.  
 In "George and Dragon," Friendly Society, very few members remain in, secretary paying contributions out of his own pocket, *Ingham*, 16,180-2.  
 In "Brotherly Knot" Society, notice of being in, given to member, *John Harrison*, 18,404-6.  
 In "North Staffordshire Provident Association," exclusion after six months, and notice given to member, *Hammersley*, 18,943-5.  
 Instance of harsh practice as to, in Liverpool, *Smyth*, 8708.  
 Members (of affiliated societies) seeding should be compelled to pay up, *Downing*, 14,845-50.  
 As to registration of, see App. B.  
 Collectors', see DEFAULTING COLLECTORS.  
 And see OUT OF BENEFIT.

## ARTIZANS:

"Free Gardeners," chiefly composed of, *Burge*, 9655, 9659.  
 Are members of "United Reform" Friendly Society, *McCalman*, 11,348.  
 One fourth of members of "Scotch Savings Investment and Building Society" are, *W. T. Ross*, 13,007.  
 Cost of house occupied by, in Belfast, 50*l.* to 100*l.*, *Glenn*, 13,732; 80*l.* to 100*l.* or 150*l.*, *Carswell*, 13,923.  
 Better class of members of "Victoria Assurance Society," *Mowatt*, 15,193, 15,312.  
 In "Irish Civil Service Building," *Glenn*, 15,064; *Daly*, 15,173.  
 None but, admitted members of "Cork Mechanics' Provident Society," *Barry*, 16,629.  
 And see MECHANICS, WORKING CLASS.

ASHLEY Buildings, Edinburgh, built by Building Company, see *Bigg*, 9061.

ASPINALL, CLARKE, Mr., evidence of, 23,627-23,659, p. 610.  
 Coroner for Liverpool, 23,627; circumstances attending inquest on Annie Maria McCarthy, insured in a burial society, and afterwards supposed to have been poisoned; was perfectly satisfied with verdict, the post-mortem examination having been conducted by very able practitioners, 23,628-32; does not remember any question as to identity having arisen, 23,633; number of inquests annually held by witness, whose experience as to insurance of children, arising chiefly from informal investigations of deaths which medical men are unwilling to certify, has led him to suspect a large amount of parental neglect, probably in many cases of a criminal character, 23,634-5; insurance companies should only pay claim on production of certificate of death; certificate of registrar practically the same as that of a medical man, 23,636-40; common practice of insuring adults and children in more than one club; thinks clubs too liberal in paying claims, though this may arise from the large amount of competition between societies, 23,641-2, 23,645-7; sees no objection to

## ASPINALL, C.—cont.

custom of making grants to persons dying out of benefit, 23,643-4; registrar's certificate necessary for security of public; the charge for certificate should be as low as possible, but witness thinks it impossible to obtain an adequate medical inquiry for 1*s.*, 23,648-51; does not complain of additional burden thrown upon him through remarks of Mr. Justice Mellor, 23,652-3; is member of Guardian Committee of "Protective" Society, for deciding upon disputed claims, 23,654-5, 23,657-8; meetings of committee, 23,656; will be glad to furnish further particulars relative to inquest on Annie Maria McCarthy, 23,659; mentions Mr. Martin and Mr. Hull as gentlemen likely to afford valuable evidence on burial societies, *ibid.*  
 Mr., Recorder of Liverpool, case before, of imposition on "Royal Liver" Society, *Atherton*, 1448.  
 Took part at first in management of "Liverpool Protective" Society, *Shepherd*, 2102.

ASSETS and Liabilities, valuations of. See VALUATIONS.  
 Statement of, should be returned, *Prentice*, 9482.  
 Incorrect returns of, for Industrial and Provident Societies, *Borrowman*, 12,831 and foll.  
 Members of "Blackburn Philanthropic Burial Society," do not inquire into, whilst funds increase annually, *Crossley*, 2605.

## ASSISTANCE:

1. Of lodges—  
 By district and Unity, in "Manchester Unity," a legal claim, *Daynes*, 119 and foll.; *Jas. Boyle*, 13,592, *contra*, *H. Cameron*, 9882 and foll.  
 Of distressed courts and districts, in "Ancient Order of Foresters," optional, *Pinchbeck*, 520, 528; but see *Shanly*, 16,234-6.  
 Could not be made legally imperative, *Pinchbeck*, 543-6.  
 Of distressed tents in "Independent Order of Rechabites," optional, but granted, *Crawford*, 14,617-9, 14,713 and foll., 14,732 and foll.; *Hodgson*, 17,249 and foll.  
 Should be compulsory, *Crawford*, 14,742.  
 Said to be legal claim, *Hodgson*, 17,251.  
 2. To members out of employment—  
 In "Manchester Warehousemen and Clerks' Provident Association," and "Liverpool Clerks' Annuity Association;" see M. OGDIN, HARDING.

ASSISTANT-BARRISTER, *i.e.*, Chairman of the County, in Ireland. See CHAIRMAN.

COMMISSIONERS of Friendly Societies, as to functions of, *Stratton*, 8517 and foll.

REGISTRAR of Friendly Societies in England. See BRABROOK.

ASSOCIATION of FRIENDLY SOCIETIES, Manchester. See NICHOLSON.

Formed to watch proceedings of, and offer suggestions to Royal Commissioners, *Nicholson*, 19,739-41.

Resolutions passed by, in favour of quinquennial valuations and returns, and of mode of investing funds, as laid down in present Act, *Nicholson*, 17,943-53

Is of opinion that there are many difficulties in obtaining suitable and comfortable rooms for meetings of friendly societies, *Nicholson*, 19,756.

Is in favour of management fund being kept distinct, but to be under absolute control of members, *Nicholson*, 19,761, 19,763.

Has not considered the question of enforcing the graduated scale, *Nicholson*, 19,762.

Has not considered the question of making future societies illegal, unless with tables certified by actuary, *Nicholson*, 19,793.

Advocates appeal from Registrar to a Judge in Chambers, *Nicholson*, 19,797-8.

## ASSURANCE:

Granted by privileged friendly society, limited to 200*l.* by 3 & 4 Vict. c. 70; to 100*l.* by 13 & 14 Vict. c. 115, *Stephenson*, 2, p. 3; and see 16 & 17 Vict. c. 133, *ibid.*; to 200*l.* by 18 & 19 Vict. c. 63, *Stephenson*, 9, p. 6; 27, p. 8; 569.

The limit of 200*l.* too high for friendly societies; should be 100*l.*, *Hammersley*, 19,008-9.

Limit of, in "North Staffordshire Provident," 50*l.*, *Hammersley*, 19,007.

Against fire, flood, or shipwreck, allowed by 9 & 10 Vict. c. 27, *Stephenson*, 2, p. 3.

None allowed, on life of child under 6, by 9 & 10 Vict. c. 27 (repealed by 13 & 14 Vict. c. 115), *ibid.*

Industrial, see INDUSTRIAL; and see INSURANCE.

## ATHERTON, FREDERICK:

Was a collector in "Royal Liver," *Banner*, 22,136.  
 A relative of Mr. James Atherton, and quite a youth, *Jas. Atherton*, 22,380, 22,417.  
 Obtained (by special privilege) leave to collect by deputy, on ground that he was canvassing and wanted to make a great book, *Jas. Atherton*, 22,413, 22,417; and see *Wilde*, 22,294.  
 Was deficient in July 1870, December 1870, and June 1871, but default supposed to be involuntary, and moneys since paid up, *Wilde*, 22,293 and foll.; *Jas. Atherton*, 22,381-3.  
 Was discharged for fraud in manufacturing claim of 46l. of person not a member, *Wilde*, 22,299 and foll.  
 The investigation of his accounts not yet fully gone into, *Jas. Atherton*, 22,391.  
 Has never been prosecuted, *Wilde*, 22,310-1.  
 His deputy (Reilly) discharged about the same time, *Wilde*, 22,312-5.

JAMES, evidence of, 1194-1674 - - - p. 64.

One of committee of Royal Liver Friendly Society, 1195; number of members, capital, system of working, committee of management, 1201-12; (Register for Berwick-upon-Tweed district handed in, 1212-3, and also collector's book, 1218-19, and death list, 1232); rule empowering any member to investigate books, 1304; quarrel between "Prudential" and "Royal Liver" societies, 1378; disputes, 1388-91; frauds, 1393, 1448; official issuing false balance-sheet should be indicted by member of society, 1402; interest of collectors in preventing exclusion of members, 1413-15; 13 per cent. of members go out of benefit, 1436; opinion of Mr. Sprague as to solvency of "Royal Liver," 1463-9; periodical balance-sheets as important as periodical returns, though balance-sheet of receipts and expenditure no criterion in itself of soundness of society, 1470-84; would permit reasonable cause to be shown for default in making returns, 1490; members not responsible for neglect of collectors, 1513-16; registration of Irish and Scotch branches, 1517-20; committee is partly selected from collectors, who continue to hold "books," 1530-3; endowments, 1558; mode of settling disputes, 1585-90; misrepresentations of collectors, 1601-4; penalty against society making default, 1632.

Re-examined - - - - - p. 565.

Inaccurate accounts of his relative, Frederick Atherton, when collector, 22,379-83; there are deficiencies in almost every collector's book, collectors not being very well educated, and the fact of intelligence and education having no bearing on their ability in making a book, 22,383-7; checks upon collectors in "Royal Liver" sufficient, the defaulters being proportionately very few, 22,388-9; dismissal a severe punishment, 22,390; no partiality towards relatives of members of committee, 22,391; the deficiency levy for the sick fund, 22,392-5; travelling expenses; are not too high, 22,396-402; number and quorum of committee, and habitual attendance, 22,402-5; five committeemen only interested in books, 22,406-7; value of witness's book, collected by deputy (100l. a year), 22,408-11; collection by deputy; not permitted except for sickness, 22,412-5; Mr. Frederick Atherton allowed to collect by deputy on special grounds (see *supra*, *Frederick Atherton*), 22,416-7; Mr. Swann's collection by deputy, 22,418-9; raising of witness's and Mr. Liversage's salaries (to about 800l. a year), 22,421-2; packing meetings only practised extensively by "United Assurance" and "Royal Oak," 22,423-6; necessity of stringent rule as to chairman's power to dissolve or adjourn meeting, 22,427-8; importance of clear and honest balance-sheets, 22,429.

Visited Glasgow with Mr. Liversage in November 1870, to prepare for coming of Royal Commissioners, *Baird*, 12,041-3; *Cargill*, 12,579 and foll.; and see *Cunningham*, 11,725; *Wilde*, 22,321 and foll.

WILLIAM, his son, a collector, *Wilde*, 22,317-19.

## ATTORNEY. See SOLICITOR.

GENERAL, in Ireland used to appoint barrister to register rules of friendly societies, who went out of office with him, *Littledale*, 14,888; and see *Littledale*, 14,942, 15,039.

## AUDIT:

Of accounts, form of rules as to, *Stephenson*, 9, p. 5.

Registrar cannot enforce, *Stephenson*, 23-4.

Some, should be compulsory on friendly societies *Hancock*, 15,406; *Littledale*, 14,956.

## AUDIT—cont.

No real, in collecting burial societies, *Criglington*, 14,046; *Caraher*, 20,600 and foll.; cf. *J. Stewart*, 13,498, 13,508-12; and see *Finney*, 23,990.

Any, would be a farce, *Bretherton*, 23,423-4.

Should be continuous, by certified auditors appointed by Government in the various towns, *Finney*, 23,991, 24,014-8, 24,024-5.

1. By professional accountants, in what societies carried on by, see ACCOUNTANTS.

In "Liverpool Protective," by two auditors appointed yearly by public meeting, and paid each 25l. when accounts are re-examined by public accountant, *M. Murphy*, 2158, 2201.

The system very stringent, *Shepherd*, 23,722.

2. In what societies, not by public accountant, viz.:

Scottish branch of "Royal Liver," by local committee, *G. Sinclair*, 10,315.

In "Western" Friendly Society (Glasgow), by four directors, *Mann*, 10,982; and see 11,132-6.

"Sir Ralph Abercrombie" lodge of Odd Fellows, by two members, *Middleton*, 9753-4.

"Loyal Irish Legal" Society, hitherto by two persons appointed by committee, *Hodgkin*, 14,486 and foll., 14,504 and foll.; no provision for, being made till January 1873, 14,510-2.

"Loyal Hibernian" lodge of "Manchester Unity," by members taken off books by rotation, *Bradish*, 16,872; the system works very well, *Bradish*, 16,871.

"Cork Mechanics' Provident," by incoming committee, *Barry*, 16,645 and foll.

"Order of Druids," by members, *Wood*, 17,153 and foll.; more satisfactory than by any other plan, considering pay and work, *Wood*, 17,153; of districts, is sufficient; of lodges, not of much value, *Wood*, 17,154.

"Hulme Philanthropic Burial," by elected members, one of whom goes with collector, *Anderson*, 17,918; is satisfactory, *Anderson*, 17,919.

"Manchester Temperance Burial," none till 1868; then by public accountant for three years back; since then between retiring president and incoming president, *Hardman*, 18,619-30; cost of (10 guineas), *Hardman*, 18,631.

"Ducie Sick and Burial," by members quarterly; confined to going through contribution-books and vouchers, *Dickenson*, 18,894-8, 18,901.

"North Staffordshire Provident," by two competent persons appointed by annual meetings, *Hammersley*, 18,938; cost of (four guineas), *Hammersley*, 18,939; is sufficient, *Hammersley*, 18,940.

"United Assurance" (St. Patrick's), formerly, by clerk in office, *McCormick*, 20,688-90.

"St. Anne's Catholic Burial," by two members of society (paid 8l. each a year), *Flannigan*, 21,964-70. Liverpool "Victoria Legal," formerly by two working men, *Gibb*, 22,433-5.

"Royal Oak;" of collectors' books, by office auditor weekly; of office books by another auditor with office auditor half-yearly, *Jas. Currie*, 22,714 and foll., 22,733 and foll.; *James*, 22,825 and foll.; cost of (124l.), *Jas. Currie*, 22,733.

In Liverpool "Philanthropic," by two auditors, receiving 20l. each a year, *Thompson*, 22,957 and foll. Details as to, in "United Assurance" (St. Patrick's), *Judge*, 20,242 and foll.; *McCormick*, 20,687 and foll.; *T. Walker*, 20,938 and foll.; 21,209 and foll.; 21,386 and foll.; *Mingaud*, 21,703-875; *Chandler*, 21,899 and foll.

In "Royal Liver," *Banner*, 22,062-229; *Wilde*, 22,233 and foll.

In "Royal Oak," *Currie*, 22,714-26, 22,733-5, 23,925-6.

In "St. Oswald's," *Finney*, 23,987-8.

Form of, in "Irish Civil Service" Building Society, objected to by previous auditor, *Owen and Mercer*, 15,134 and foll.; *Hancock*, 15,373 and foll.

3. Public (i.e. Government), recommended or approved of for friendly societies generally, *Dickenson*, 18,899-900; *Kirkwood*, 13,363-5; *Mann*, 10,983-4; *Littledale*, 15,980 and foll.; *Leadbitter*, 16,198-9, 16,225; *Lyons*, 16,785-6, 16,794; and see *McQuhee*, 17,625-6.

Cost of ditto should be borne by Government, *Mann*, 10,984; *Littledale*, 15,981-3; might be shared between Government and societies, *Leadbitter*, 16,199; *Lyons*, 16,794.

Would be beneficial in large public societies, but unnecessary in smaller private ones, *Murray*, 9981.

Not necessary for friendly societies in Scotland, but would not be objected to if not too dear, *H. Cameron*, 9370-1.



## AUDIT—cont.

By accountant in locality, appointed by Government, not objected to, *Middleton*, 9755-9.

For burial societies, recommended or approved of, *Shepherd*, 2191 and foll.; 2337 and foll.; *Crighington*, 14,047; *Hardman*, 18,631; *Craiker*, 20,601; *McCormick*, 20,750; *Flannigan*, 21,975; *Jas. Currie*, 22,731; *H. Thompson*, 22,966-8; *Pugh*, 23,477-8.

Assented to, in case returns not properly made, *Gibb*, 20,807.

Would be useless unless means taken to ensure correctness of returns from agents and collectors, *Tait*, 11,602.

Expense of the only objection; but should be confined to supervising society's audit, *McCalman*, 11,404; and see *James*, 22,822-3.

And see *Finney*, 23,991, 24,014-6, 24,024-5.

Approved of, *Dickenson*, 18,899-18,900.

Not objected to, *Malcolm*, 10,698.

Not objected to, *Daynes*, 255; but would be if by poor-law auditor, 254-5.

Objected to, *Gibb*, 20,790 and foll.; but see 20,807; *James*, 22,816-7; but see 22,822-4; *Bretherton*, 23,423 and foll., 23,430 and foll.

By members or by Government officer, approved of, but not by public accountant, *Borrooman*, 12,841-2.

Of accounts of friendly societies by poor-law auditors in Ireland, could not be undertaken without increase of force, *Power*, 16,124-5.

Should be compulsory on building societies, the societies paying, *McIlwraith*, 12,661-6.

## AUDITORS:

Examined, see **BANNER, DIXON, FINNEY, HANCOCK, MINGAUD.**

Travelling, for friendly societies, disapproved of, *Daynes*, 243-4.

Poor-law, objected to, *Daynes*, 254-5.

District, accounts of lodges inspected every two years by, in "Manchester Unity of Odd Fellows," *Daynes*, 255-9; *Leadbitter*, 16,224.

District, in Ancient Order of Foresters, *Shawcross*, 499-501.

Are members *ex officio* of central committee of Wiltshire Friendly Society, *Sotheron-Estcourt*, 677.

Responsibility of looking into sufficiency of investments lies with, *Sprague*, 1764; *contra*, lies with management, *Banner*, 22,197 and foll.; cf. *Thompson*, 23,095.

Complaints of employment of clerks as, in "Scottish Legal" Burial Society, *McCalman*, 11,311.

In "City of Glasgow" Society, not made acquainted with purchase of business from "Friend-in-Need" agent, *J. Stewart*, 13,498, 13,512.

In "Irish Civil Service Building" Society, are two stockbrokers and public accountants, *Owen*, 15,138.

In "United Assurance" (St. Patrick's) auditor draws out balance-sheet, *T. Walker*, 21,209 and foll., 21,402 and foll., 21,442 and foll.; *Mingaud*, 21,712 and foll.

In "Royal Oak," two, are appointed by committee of management, and kept in office during committee's pleasure, *James*, 22,827 and foll.

Are generally appointed by general meeting, to which appeal can be made, *Bretherton*, 23,430.

Copy certificate of every death should be produced to, *Pugh*, 23,477.

Certified, should be appointed by Government in the various towns, who should report on investments to Registrar, *Finney*, 23,991, 24,017; and should have power to prosecute under direction of Registrar, 24,024-5.

AULD, JOHN, evidence of, 9910-9946 - - - p. 198

Law agent to Scottish Property Investment Company, enrolled under Friendly Societies Act, 9910; advisability of consolidating Acts relating to building societies, 9911, 9919-20; his society has been of great benefit to working classes, and has special advantages over a society under Companies' Act, viz., exemption from stamp duty under 500*l.*, facilities for advancing funds, &c., and more popular influence in management of society, 9911-17; building societies being established for purpose of leading money to enable persons to build, witness is of opinion that the law should permit the holding of joint shares therein, 9921-8; approves of principle of bill of 1870, but thinks it should be so framed as to make it applicable to the land rights of Scotland, 9929-31; necessity of having Registrar for Scotland; witness disapproves of clause in Mr. Gourley's bill relating to alteration of Registrar's duties with respect to registration of rules, 9932-6; certain restrictions should be placed upon borrowing powers of building societies, to prevent misuse of deposits, 9937-44; impracticability of

## AULD, J.—cont.

making alteration with respect to reconveyance on release, 9946.

## AUSTRALIA:

"Edinburgh School of Arts" Friendly Society has, members in, *Hay*, 10,084.

Order of Druids has 18 lodges in, and 696 members *Wood*, 17,208.

Independent Order of Rechabites has tents in, *Hodgson*, 17,242; and 7,000 members out of 18,000, *Jones and Sharples*, 17,373 and foll.; the branch being self-managing entirely, but with power of transfer for members, 17,377-8.

And see *Crighington*, 14,123.

## AVERAGE:

As to restriction of purposes of friendly societies to contingencies calculable by way of, see Acts of 59 Geo. III. c. 128, and 4 & 5 Wm. IV., c. 40, *Stephenson*, 2, pp. 2-3.

None obtainable, in society under 200 members, *Sotheron-Estcourt*, 686 and foll.; but see *Bailey*, 839-a; *Finlaison*, 950 and foll., 979-80; *Prentice*, 5903.

None obtainable in small societies of from 20 to 40 members, except through affiliation, *Mowatt*, 15,232; and see *Hancock*, 15,406; cf. *Forbes*, 12,253, 12,289 and foll.; *Bretherton*, 23,372.

Duration of life in potteries, scarcely 60 years, *Hammersley*, 18,962.

Age, wages of members, number of members in branches, &c., see AGE, &c.

## AWARD:

By Registrar on dissolution of friendly society, *Stephenson*, 38.

Case of contested, in "Edinburgh School of Arts" Friendly Society, *Stevenson, Dow, Hay, Kemp,* and *Raeburn*, 10,125 and foll.

And see ARBITRATION, ARBITRATORS.

## AYR:

Mr. D. Sinclair, agent for "Royal Liver" in, thence transferred as chief clerk to Glasgow, *D. Sinclair*, 9382-3.

Building societies (three, two permanent and one terminating), *McIlwraith*, 12,652-6.

BENEFIT BUILDING SOCIETY, witness respecting, see MCLLWRAITH.

A permanent certified society, about 18 months old, *McIlwraith*, 12,604-6.

Alteration of rules; reduction of interest on sale of advances, *McIlwraith*, 12,609-14, 12,624.

Irregular certification of alteration by Registrar, *McIlwraith*, 12,625-7.

Number of members (about 115), *McIlwraith*, 12,615.

Income from subscriptions, *McIlwraith*, 12,616; from premiums, 12,617.

Advances during the year, *McIlwraith*, 12,618.

Rules as to division of profits, *McIlwraith*, 12,619-21.

Advanced members share in profits, *McIlwraith*, 12,622-3.

Rules for purchase of sites and erection of buildings, copied from Dumfries society, but not acted on, *McIlwraith*, 12,630-4.

Rule for taking deposits, not acted on, *McIlwraith*, 12,635-6.

Rule as to paying up shares, *McIlwraith*, 12,637-9.

Builder members, *McIlwraith*, 12,640-2.

Payment of surveyor and solicitor, *McIlwraith*, 12,643-6.

Arbitration rule (by committee), but no disputes, *McIlwraith*, 12,647-51.

No borrowing powers, *McIlwraith*, 12,655-8.

Ordinary amount of advance (100*l.* to 300*l.*), being for class of house for middle or working class, *McIlwraith*, 12,659-60.

BABY-FARMING in Scotland, *C. Cameron*, 11,646.

BAILEY, (1) ARTHUR HUTCHINSON, evidence of, 774-932 - - - p. 44.

Actuary to London Assurance Corporation, 774; evidence as to his investigations into financial condition of friendly societies, and results of valuations made, showing majority to be insolvent, but some in good, and even very good condition, 775-86; number of societies of which witness has been cognizant, 787; causes of insolvency, 788-9; general inability to provide for deferred annuities, 790-1, 894-99; in best societies management fund separate, 792; witness generally calculates premiums independently of management expenses, 793; societies may continue for years after becoming insolvent, 794-6, 842-3; defects of system of sickness allowances through life, 797; general adoption of principle of graduated premiums; no distinction, however, made between special trades,

BAILEY, A. H.—*cont.*

798, 804, 844-7; graduated premiums essential to justice, perhaps not to security, 799; difficulty of graduating according to trades, 803-4; no rule for roughly estimating financial condition of a society, 807; schedule containing particulars necessary to arrive at this result, 808-9; accounts might be kept so as to enable societies to furnish these particulars at any moment, 810-12, 850, 865-9, 900-3; existing records of sickness not satisfactory, 806, 813-5, 848-9, 868-9; actuaries not agreed upon law of sickness, 815; a smaller number of returns accurately kept more useful than present mass of materials, 814 and foll.; societies should be classified by trades, 819 and foll., 844 and foll.; by this means, and by making digest of quinquennial returns, standard tables might be formed to test soundness of any society, 822-8; use to be made of such tables, 829, 852; tables might be published and recommended by Government, and would be generally accepted by actuaries, 830-5; tables published by late Mr. Tidd Pratt have been very useful, 831, 851; Mr. Finlaison's tables framed with skill and judgment, but no confidence felt in materials on which they were founded, 835-7; form of organization best adapted to friendly societies, 838-839a; 100 members the lowest number to obtain an average, 839; increased capital not necessarily a test of increased solvency of a society, 853-5; separation of funds for sickness, death, and endowment not useful, 856-7; extra contributions objectionable as a means of propping up societies, 858-60; bonuses objectionable, 862; distinction between returns of past experience of sickness and mortality and returns of a society's condition at a given date, 867-79; the present returns too complicated, 884; Mr. Finlaison's tables of sickness adopted (by witness amongst others) for want of better, 888-93, 907-8; valuations should be quinquennial, 902; expense of quinquennial valuation need not exceed 1s. a member, 904-6; in making calculations witness does not take into consideration reduction made for sickness allowances, nor amount of secessions, 907-18; inquires into rates of interest on investments, 919-23; doubts utility of investigating existing quinquennial returns, 924; distrusts statements as to rates of sickness differing greatly amongst members of similar occupations in different localities, 925-32.

(2.) Collector for "Royal Liver" at Yarmouth; was deficient, and was succeeded by Bond, who paid his debt (15s.) to the society, *Wilde*, 22,263-73.

(3.) Daniel, steward of "Chorley Friendly;" his wife embezzled money, but he repaid all, *Henshaw*, 19,714-6.

## BAIRD, WILLIAM, evidence of, 12,024-12,105 - p. 262.

Was collector in Royal Liver for 10 years, 12,025-6; left on account of drink and gave up his book, worth 30l. or 40l., which he had made himself, to Mr. Wm. Sinclair, 12,027-37; was threatened with prosecution for being behind with his money by Mr. Henry Liverage, who, with Mr. James Atherton, had come from Liverpool to prepare for the investigation of the Commissioners, 12,038-43; was also a member of society, and subscribed for burial and endowment funds, but lost all his payments on account of the collector neglecting to call; explains that this is a common way of acting towards collectors who have been dismissed, 12,044-74; does not belong to any society at present; thinks them all equally bad, an opinion shared by many other people in Glasgow, who have complained of being losers by them, 12,075-80; strictness of managers in putting members out of benefit, 12,080-2; neglect of collectors to call not permitted, but not punished, 12,083-5; suggests as a remedy for these evils that a strict register be kept in the books of all members' names and payments, 12,086-7; when witness left the society he was in their debt, but they did not proceed against him for fear of exposing their own office-bearers, 12,088-12,100; no register of members kept, except entry of them in collectors' books, and the names are struck out on their sole responsibility, 12,103-5; (but cf. Mr. W. Sinclair's statement to Mr. Culley, note to 12,105; also *Cargill*, 12,584-6; also *Boyle*, 12,770-1; *Mellon*, 12,788 and foll.)

BALANCE-SHEET, solvency of friendly society cannot be judged of from, *Bailey*, 807; and see *Liverage*, 1473; *Atherton*, 1478 and foll.

Should be drawn up in given parliamentary form, *C. Cameron*, 11,626.

Should be compulsory, *Shepherd*, 23 722.

BALANCE-SHEET—*cont.*

Should be made periodically and filed with Registrar, *Liverage*, 1333, 1482; and see *Prentice*, 9482.

Two copies of, specifying headings of accounts, should be signed by official auditor, one to be sent to Registrar and one given to society, *Finney*, 23,991.

There should be heavy fine for not filing, *Liverage*, 1392, 1394; which members might and would sue for, *Atherton* and *Liverage*, 1402, 1404.

Managers should be responsible for, and auditors if signing, *Bretherton*, 23,439-44.

False, imprisonment for recommended, *Liverage*, 1392; *contra*, *Tompkins*, 1920.

Should be supplied to all members, *Liverage*, 1450; at least 14 days before general meeting, *Wilson*, 13,098.

There should be recourse to County Court for member complaining of, *Atherton*, 1402; and see *Liverage*, 1404-5, 1636 and foll.

Right of members to examine, in "Royal Liver" Society, *Liverage* and *Atherton*, 1635, 1637.

Examination of, in do., by auditor, *Banner*, 22,067, 22,176 and foll.

Mode of accounting for sick fund and sick levies in do., *Banner*, 22,103-8, 22,138 and foll.; and see *BANNER*, *passim*, 1920.

In "Liverpool Protective" Society, *Shepherd* and *M. Murphy*, 2171, 2218.

Everything should be defined in, *Shepherd*, 2218.

Complaints of inaccuracy and insufficiency of, in "Scottish Legal" Burial Society, *McCalmann*, 1111.

Complaints of system of double, in "City of Glasgow" Friendly Society, *McCalmann*, 11,527.

In ditto, placed in members' hands only on night of meeting, for fear of opposition, *Wilson*, 13,098.

Falsification of, by officers, in "Catholic Loan" Society, *McCormack*, 16,027 and foll.

None published by "Manchester Temperance Burial" Society (founded 1834), but no objection to publishing, 18,507-600; only one, by "Humane Sick and Burial," *Madley*, 20,122.

In "Union Friendly Society," false statement in (guarantee put down as contributions received, &c.), *Hoyle*, 19,577 and foll.

Of "United Assurance" (St. Patrick's) Society, objectionable character of *O'Hanlon*, 16,272; examination into last but one (1870), *T. Walker*, 21,398-408, 21,450 and foll., 21,532 and foll.; *Mingaud*, 21,835 and foll.; *de* into (1871), *Judge*, 20,241 and foll., 20,366 and foll.; *T. Walker*, 21,408 and foll.; *Mingaud*, 21,746 and foll., 21,860 and foll.; is drawn up by auditor, *T. Walker*, 21,209-10, 21,403; *Mingaud*, 21,712 and foll.; time and mode of doing so, *Mingaud*, 21,715 and foll.; form of, kept standing in type, with auditor's signature, *Mingaud*, 21,744 and foll.; *Chandler*, 21,900; is only actually signed by auditor before publication, *Mingaud*, 21,740-3; method of printing, *Chandler*, 21,877-901.

Of Liverpool "Victoria Legal Assurance Society, incorrectly drawn up in 1866-7, *Gibb*, 22,433 and foll.

Quarterly and yearly, in "Rising Sun" and "Excelsior" (yearly) Societies, *Owens*, 23,969-70.

Of building society, should be certified by actuary, *Daly*, 15,175 and foll.

Of "Irish Civil Service" Building Society, objections to, by former auditor, *Hancock*, 15,377-94.

Of "Cork and South of Ireland Permanent" Building Society, number of member's book and amount to his credit sent with, *Gisani*, 16,351-3.

Of loan society, should be sent to Registrar, with details as to loans, *McCormack*, 16,027.

## BALDING, (1) RICHARD:

Defaulting collector in "Royal Oak" (to amount of 434l. 19s. 7d.); his book sold to Mr. James, who has since nearly paid off the deficiency, *Irving*, 22,483-8; *Currie*, 22,672, 22,692; and see *James*, 22,777 and foll.

(2.) Defaulting collector in "Royal Liver" (to amount of 404l. 9s. 7d.); discharged; his debt in course of discharge by his son, *Wilde*, 22,266-7.

## BALDWIN, (1) DENIS:

Was proposed as president by Mr. Walker, but rejected at Hope Hall meeting of "United Assurance," in 1868, in favour of Mr. Cormick, but afterwards acted as president on strength of a subsequent meeting in Duke Street, Liverpool, *McCormick*, 20,631-6; *Birnie*, 21,997-22,011.

Held office of London agent and that of president at the same time, *McCormick*, 20,635-9; *Birnie*, 22,002.

Became a defaulter and absconded to America, a notice having been issued for his apprehension, *Walker*, 21,701-2.

**BALDWIN, J.—cont.****(2.) JOHN (brother of Denis):**

A relative of Mr. Treacy, late secretary of "United Assurance" (St. Patrick's), *Smyth*, 20,491; *Caraher*, 20,612.

Organized and packed meetings held at Manchester and Liverpool in favour of Mr. Treacy, ordering beer, &c., *Smyth*, 20,484, 20,489-96.

Presided at meeting held in 1865 in Odd Fellows' Hall, at which he assaulted Mr. Caraher and took part in subsequent meetings, *Caraher*, 20,548, 20,564; *Smyth*, 20,434-5.

Costs and damages given against him for the assault, *Caraher*, 20,606-9.

Was president of society, *T. Walker*, 21,113, 21,575-6, 21,588, 21,602-4; *McCormick*, 20,631.

At Mr. Treacy's death, offered office of secretary to Mr. Walker, *T. Walker*, 21,109-20.

Received salary of 150l., *T. Walker*, 21,608.

Went to Cork with Mrs. Treacy to recover moneys lodged there in Mr. Treacy's name, *T. Walker*, 21,645-57, 21,751.

Mr. Treacy died in his house, *Caraher*, 20,540.

Presided at dinner given in honour of Mr. Norden, by Mr. Walker and himself, at which a watch was presented to Mr. Norden, who had defended Mr. Treacy, *Judge*, 20,211-12, 20,218-19.

**BALLOT:**

For compelling withdrawal of shareholders in building society, *E. Ravenscroft*, 9105.

For members of committee in "Cork Mechanics' Provident," by slips of paper in a hat; for president, by beans, *Barry*, 16,647-9, 16,656.

No balloting out of old members by dividing societies in Ireland, and rule for purpose would not be allowed, *Littledale*, 14,891-2; *John Cullen*, 15,432; *Shanly*, 15,498.

Is done by Liverpool "Tontines," *Hughes*, 23,809-10.

**BANDS OF HOPE:**

Referred to, *Stephenson*, 656; and see **JUVENILE**.

**BANK OF ENGLAND Friendly Society, Stephenson, 623.****BANKERS:**

Loans from and repayment of do. in "Scottish Property Investment Company," *H. Cameron*, 9147-8, 9150. Power to borrow from, in "Scottish Savings, Investment, and Building Society," *G. Macgregor and W. T. Ross*, 12,968, 12,971.

Loans from, in "National Freehold Building Society, Kirkwood," 13,394-5, 13,422-3; in Belfast "Union," *Glen*, 13,698, 13,703; in "Cork and South of Ireland Permanent," *Gusani*, 16,289-91.

Pass book, case of forgeries in, by late manager of "Western" Friendly Society (Glasgow), *Mann*, 11,133 and foll.

**BANKING COMPANY:**

Salford tent No. 1, in "Independent Order of Rechabites," is almost like one, *Hodgson*, 17,385.

**BANNER:**

Messrs. Hamood and Sons, auditors of "Royal Liver" Society, *Liversage*, 1309; *Sprague*, 1675.

HARMOOD W., Mr., evidence of, 22,062-22,229 - p. 556.

Has been auditor of Royal Liver since 1861, 22,062-3; cost of audit, 22,064; mode in which witness has conducted audit, and time occupied thereon, 22,065-9, 22,176-84, 22,224-9; a complete check upon agents' returns impracticable, 22,070-5; would pass solicitors' accounts without question, if authorised by society to do so, 22,076-83; calculation of cost of management fund, which should be charged with interest for rent upon capital invested for management of society, 22,084-5; no separate account kept of management fund, 22,086-94, 22,161; nor of sick fund, the deficiencies in which are made good by levy; effect of levy, 22,095-109, 22,137-75, 22,210-17; non-separation of sick fund of no consequence, 22,149, 22,165-6; endowment fund; insisted on examination of society by actuary; satisfactory financial condition of society as shown by Mr. Sprague's certificates, 22,110-16, 22,218-23; difficulty of calculating amount of entrance-fees, owing to remissions, 22,117-23; loss incurred by society owing to defalcations of Julian, the London agent, not charged to management account, but stated on balance-sheet, 22,124-34, 22,181-3; any surplus in management fund belongs to members, 21,158-63; loans due to society from agents and members, 22,185-96; considers examination of mortgages and item of "perquisites," as matters of management, but examines valuations before signing audit, 22,197-309; is never consulted by committee as to whether charges are properly made, 22,229.

30227.

**BANNER—con.**

Appointed by the society as the most eminent auditor in Liverpool, *Bretherton*, 23,433-4.

Was appointed auditor of "United Assurance," *T. Walker*, 21,580.

**BAR:**

(Of public-house), drinking chiefly goes on at, not in tap-room, *Solly*, 8424.

**BARRACK SYSTEM:**

Houses built on, not successful in Edinburgh, *Begg*, 9059; and see **FLATS**.

**BARRISTER:**

Registrar of friendly societies must be, of seven years standing, *Stephenson*, 2.

The provision objected to, *Littledale*, 5,984.

Certificate of, for friendly societies' rules, first required by 10 Geo. 4. c. 56, *Stephenson*, 2, pp. 2-3.

Reference of points of law to, under "Royal Liver" Society's arbitration rules, *Liversage*, 1592-3.

Assistant, in Ireland, see **CHAIRMAN**.

**BARBY, (1.) MICHAEL, 16,583-16,722 - p. 412.**

Secretary of the Cork Mechanics' Provident Society, established in 1823, 16,584, 16,601; class of members, 16,592-5; admission of members; exclusion of certain persons, 16,595-6, 16,629; alteration of rule reducing amount of entrance-money, 16,597-600; increase of subscriptions and of sick benefits; case in which funds were insufficient to meet demands, 16,602-8, 16,681-2; rules against drunkenness; expulsion of member on this account, 16,609-10; system of arbitration, 16,611-13; loans to members, 16,618-20, 16,664-71, 16,704-10; number of members; loss of members through secession, and formation of City of Cork Society, 16,621-8; annual returns to Registrar, 16,630; is satisfied with working of Registrar's office, but thinks he should be allowed a certain discretion in registering rules, 16,631-3, 16,641-4; examination of societies' tables by actuary would be advantageous, 16,634-9; system of audit by president and incoming committee, who are chosen by ballot, 16,645-52, 16,655-60, 16,717-19; secretary's appointment and salary, 16,653-4; emigration-money, 16,661-2; annual receipts and payments, and present value of stock, 16,673-9; levies, 16,683; meetings; no discussion allowed, except on working of society, 16,684-90; considers former practice of dividing every three years a bad one, 16,696-7; has heard no complaints against the collecting societies, 16,699; considers a valuation of society's financial position desirable, 16,700-3; cases in which burial claims are advanced by the treasurer, 16,711-14; general negligence of working men with respect to joining benefit societies, 16,720-1.

And see **BROWN**.

**(2.):**

Collector in United Assurance Society; together with Hamilton, was active in packing meeting at Manchester, *Smyth*, 20,455-66, 20,488.

**BARTON, JOHN:**

Defaulting collector to a small extent in "Liverpool Protective," *Shepherd*, 23,688-9.

**BECHER, Rev. Mr.:**

His system for friendly societies, *Sotheron-Escourt*, 661.

Original tables of "Wiltshire County" Society taken from him, *Sotheron-Escourt*, 664.

His tables not worth mentioning, *Tompkins*, 1932.

**BEE:**

Much less consumed in working men's club than in public-house, *Solly*, 8409.

Limiting supply of, in ditto, hardly practicable, *Solly*, 8414.

Reason for allowing, in ditto, *Solly*, 8429.

Playing for, in public-houses, *Solly*, 8421.

In burial societies officers and collectors are sometimes, paid in, *Nicholson*, 19,776; the practice disapproved of, 19,783-6.

Liberal use of, in burial societies, to influence meetings, *Smyth*, 8736, 8739, 8802; cf. *Noden*, 17,752 and foll., 17,785 and foll.

It is desirable that committees of friendly societies should be allowed to spend part of management expenses in, by way of room-rent, *Nicholson*, 13,766 and foll., and see 19,785; but not that any part of funeral claims should be paid in, 19,777.

"Order of Druids," supplied in meeting room, except in two or three lodges, *Wood*, 17,022.

Room-rent generally paid in, *Wood*, 17,023-5, 17,165 and foll.; but see 17,176.

Quantity of, allowed,—one to three glasses, *Wood*, 17,026.

C

## BEER—cont.

Cost of, per lodge and per member (1d. to over 1½d. per member), *Wood*, 17,027-31; per district (140l. for district of from 1851 to 1992 members, &c.), 17,038-44.

Sick and funeral benefits, never used for payment for, *Wood*, 17,032; *Nicholson*, 19,777.

Sum spent on, regulated by lodges, *Wood*, 17,079 and foll.

Whether beer money increased by fines, *Wood*, 17,149 and foll.

"Rational Sick and Burial Society;" money not allowed for, out of funds of, *Coombes*, 17,555, cf. 17,562 and foll.

Attempt to prevent use of, a failure, *Coombes*, 17,556 and foll.

Some very few branches have independent subscription for, *Coombes*, 17,562-4.

"Salford Funeral" Friendly Society; payments made to secretary, collectors, and president, for attendance at funerals (6d. each), may be spent in, but it is not the practice, *Noden*, 17,762 and foll.

Amount of money spent in a year (82l.), *Noden*, 17,757 and foll.; and how paid for by members, *Noden*, 17,829 and foll.

Amount and manner of consuming; is generally taken home, *Noden*, 17,777 and foll.

Meeting bribed by publican treasurer, when removal of meetings from public-house proposed, by promise of a barrel of, *Noden*, 17,784 and foll.

Payments for, not distasteful to members, *Noden*, 17,829 and foll.

"Humane Sick and Burial" Society of Ashton-under-Lyne; amount spent in a year (112l.) for quarterly meetings, besides refreshments at funerals and for committees, *Andrew*, 17,855 and foll.; and see *Madeley*, 20,122 and foll.

"New United Friendly" Burial Society; payments for, with every claim, *Bell*, 18,031 and foll., 18,041 and foll.

Room-rent paid in, *Bell*, 18,037 and foll.

Payments for, at board meetings, *Bell*, 18,047 and foll.

"Hulme Good Intent" Burial Society; complaints of members as to amount spent in, *Teesdale*, 18,120; and see 18,135.

"George and Dragon" Friendly Society; payments for, with claims, *Ingham*, 18,155-7.

Payments for, to officers and collectors, *Ingham*, 18,158, 18,163.

Cost of, a little over 1d. a member per year, *Ingham*, 18,158.

"Philanthropic" Burial Society; payments in, to officers optional, *Fyans*, 18,229 and foll.; none provided at quarterly meetings, *Fyans*, 18,239.

"Mortality Association" Burial Society; money paid for, to collectors, *Powell*, 18,266.

Supply of, at quarterly or committee meetings, *Powell*, 18,267.

Cost of, about 30 per cent. of management, *Powell*, 18,268-73.

No complaints of members as to amount spent in, *Powell*, 18,174, 18,276.

Order of Ancient Shepherds, Ashton Unity; expenditure on, in all lodges but one, *Race*, 18,338; is paid for out of management fund, generally as room-rent, *Race*, 18,340-1.

Average annual cost of (about 10l. for lodge of 70 members), *Race*, 18,343 and foll.

"Brotherly Knot" Society; separate contributions for (3d. per member monthly), *Wood*, 17,172; *John Harrison*, 18,379.

Amount spent on, *John Harrison*, 18,380; but not so much spent as collected, the balance going into general funds, 18,381-2.

No benefits paid in, *John Harrison*, 18,383.

No members of do. deterred by having to pay money for *John Harrison*, 18,402 and foll.

"Red Cow" lodge of Foresters, Manchester; money paid under head of "remuneration to host," *Joseph Harrison*, 18,674-5.

Amount (18l. 17s. 6d.) so paid instead of rent, *Joseph Harrison*, 18,674-5.

Mode of payment, *Joseph Harrison*, 18,677 and foll.

Appeal made to High Court Meeting at Halifax against expenditure for, disregarded, *Joseph Harrison*, 18,712 and foll.

"Chorley Friendly" Society; room-rent paid in, every member paying for his own, *Henshaw*, 19,720-2, 19,736.

"Hulme Philanthropic;" "Stalybridge Good Intent;" "Charlestown and Pendleton Sick and Burial" Society; no payments in, *Anderson*, 17,908-10; *J. Marshall*, 19,052; *Faulkner*, 19,982.

## BEER—cont.

"United Assurance" (St. Patrick's) Society; use of, at meetings, *Smyth*, 20,418, 20,464, 20,485; *McCormick*, 20,732.

Used for treating in "Royal Oak" Society, *James*, 22,803.

Consumed at meetings of Odd Fellows, but no money for, levied, and paid for on private cost of members, *Hughes*, 23,830 and foll.

Sometimes consumed at meetings of "Rising Sun" and "Excelsior" (tontine) Societies, but paid for by members out of their own pockets, *Owens*, 23,939-40.

Amount spent on, at yearly dinners, small, 23,978 and foll.

And see LIQUOR, PUBLICANS, PUBLIC-HOUSES.

BEERHOUSE:

No meeting allowed to be held in, by "Liverpool Protection" Society, *Shepherd*, 2083.

Keeper of (at Hulme) very active in bringing up members for meeting of "United Assurance" in Manchester, *Smyth*, 20,472 and foll.

Keepers of, employed by collectors in do. to assist them in packing meetings, *McCormick*, 20,732.

BECC, Rev. JAMES, D.D., evidence of, 9058-9062 p. 171. Has taken great interest in condition of working classes during a residence of 27 years in Edinburgh, 9058; gradual improvement in working men's houses, which were formerly built on the barrack system; partial adoption of the Birmingham system on the plan described by Mr. Colville (with which plan witness was formerly connected); result of connexion of building society with Property Investment Company; is of opinion that there should be a distinction between the two; some sort of compulsion necessary to prevent persons or public bodies from arresting social progress by retaining large quantities of unfenced land; difficulties of conveyancing in Scotland, 9059-60; Mr. Cranston's plan for working men's tenements, 9062.

BELFAST (1.):

Witnesses examined at, 13,667-14,854; see ARMSTRONG, CAMBRIDGE, CARSWELL, CHERRY, CRAWFORD, CRIGLINGTON, CRONE, DOWNING, GLENN, HODGKIN, JOHNSON, M'CAMLEY, M'CROSKY, SUTHERLAND, WHEATCROFT, WYLIE.

Building societies in, see post, BELFAST EQUITABLE and BELFAST UNION.

Are very safe, CAMBRIDGE, 13,895.

Not much business done by do. with speculative builders, *Cambridge*, 13,893-6.

Land societies in, *Glenn*, 13,750-1 (but probably companies), *Johnson*, 13,785.

No terminating, *Johnson*, 3784.

District of "Manchester Unity," see MANCHESTER UNITY, Particular Districts.

Do., of "Independent Order of Rechabites," see RECHABITES.

"Royal Liver" has branch in, *Criglington*, 14,072-3.

"Scottish Legal" has 8,000 to 10,000 members at, *Malcolm*, 12,490; *Cherry*, 14,357.

Ill success of late agent (George McIlheny) in, *Malcolm*, 12,487 and foll.; *Criglington*, 13,993 and foll.; *Cherry*, 14,343-4; and see McILHENY.

Mr. Cherry, present agent, appointed for three years at salary of 3l. a week, with house-rent, *Young*, 12,142; *Sutherland*, 14,175-6, 14,183-5; and see CHERRY.

Actions in, against do.,—Ravenhill's case, *Sutherland*, 14,186 and foll.; Cowan's case, *Malcolm*, 12,498 and foll.; *Sutherland*, 14,231, 14,291 and foll.; *Cherry*, 14,345-6, 14,426.

Collectors all taken from, by agent to Glasgow to support board, and expenses paid, *Criglington*, 13,984-5.

Rivalry with "Loyal Irish Legal," *Criglington*, 13,999, 14,018-9, 14,600.

Payments in, *Cherry*, 14,356.

Business a losing one in, but might pay hereafter, *Cherry*, 14,356, 14,392 and foll., 14,404.

Responsibility of society in, *Cherry*, 14,405 and foll.

"Royal Victoria;" Mr. Criglington agent for, in, till it amalgamated with "Royal London," *Criglington*, 13,926-33, 14,112 and foll.; and see ROYAL VICTORIA.

"Royal London;" Mr. Criglington agent for, in; withdrew altogether, *Criglington*, 13,927-8, 13,934 and foll.; 14,127 and foll.; and see ROYAL LONDON.

"Ulster Mutual;" established in, *Criglington*, 13,942, 13,955-6, 14,143-4; and see ULSTER MUTUAL.

"City of Glasgow;" Mr. Criglington agent for, in, *Criglington*, 13,968 and foll.

Case of man thrown out of benefit through misstatement of age under persuasion of collector, *Criglington*, 13,968.

## BELFAST—cont.

- McDowell's case; no power to sue society for want of Irish registration, *Littledale*, 14,958; and see *CITY OF GLASGOW*.
- "Loyal Irish Legal," established in; a secession from "Scottish Legal," *Criglington*, 13,999 and foll., 14,535 and foll.; *Hodgkin*, 14,457 and foll.; *Littledale*, 15,003 and foll.; and see "LOYAL IRISH LEGAL."
- "Integrity," has branch office in, *Criglington*, 14,605-7. Sharp's and Martin's cases; inability to recover because society unregistered in Ireland, *Criglington*, 14,603-4; and see "INTEGRITY."
- "Royal Belfast;" transfer of members from, to "City of Glasgow" Society, *Littledale*, 14,958.
- "United Assurance" (St. Patrick's), complaints of, in, *McCamey*, *Sutherland*, and *Wyke*, 14,149-67; and see UNITED ASSURANCE.
- Complaints of administration of law in, *Criglington*, 14,020-2.
- Speculative insurance of strangers in, who are always in bad health, *Criglington*, 14,076, 14,078-89.
- Not much insurance of children in, and no mischiefs thereby, *Criglington*, 14,077.
- Leasehold interests round, are practically perpetuities, *Armstrong*, 13,906.
2. EQUITABLE Building and Investment Society, see *Armstrong*, *Cambridge*, and *Carusell*.
- A permanent society of about 900 members, established 1864, *Cambridge*, 13,808-11.
- Mainly a working class society, *Cambridge*, 13,880.
- Share-capital, sums outstanding on mortgage and sums on deposit, *Cambridge*, 13,812-5.
- House-property taken possession of from members in default; particulars of the transactions, *Cambridge*, 13,816-23.
- Shares (25s. paid up at 2s. 6d. a month), *Cambridge*, 13,824-5.
- Not now issued except completed, *Cambridge* and *Armstrong*, 13,825 and foll.
- Rule as to deposits; not to exceed two-thirds of mortgages, *Cambridge*, 13,832-5.
- Rate of interest on (4 and 4½, formerly 5 per cent.); *Cambridge*, 13,836-7.
- Largest amount held on deposit; the limit never approached, *Cambridge*, 13,838-40.
- Depositors chiefly working men, *Cambridge*, 13,875.
- Largest deposit, 1,500l.; none under 10l., *Cambridge*, 13,876-9.
- Arbitration, *Armstrong*, 13,901, 13,904-5, 13,914.
- Reasons which make it desirable that the society should be placed on footing of industrial and provident societies, *Armstrong*, 13,907-9.
- Has lately adopted system of premiums for advances, *Cambridge*, 13,841-51, 13,858-62.
- Rate of interest paid by borrowers, 5½ths per cent., *Cambridge*, 13,850-1; more favourable than under old rules, 13,859-60.
- Rate of profit paid to investing shareholders (7 to 8 per cent.), *Cambridge*, 13,852.
- Advanced shareholders do not as such participate in profits, *Cambridge*, 13,853.
- Advanced shareholders may remain in society as investing members, *Cambridge*, 13,853-7.
- The new rule as to premiums introduced chiefly to meet building companies, *Cambridge*, 18,358, 18,361-2.
- Alteration of rules as to redemption, *Cambridge*, 13,863-4.
- No redemption fee, *Cambridge*, 13,864.
- Fines for nonpayment, *Cambridge*, 13,865-6, 13,870-1.
- Receipts for entrance fees, fines, and forfeitures, *Cambridge*, 13,867-70.
- Reserve fund, *Cambridge*, 13,872-3.
- Largest number of shares held by one person (about 150; but in completed shares one person has 3,075l.) *Cambridge*, 13,881-3, 13,886.
- Number of shares generally held; eight the average, *Cambridge*, 13,884-5.
- Largest advance made (about 3,000l.), and particulars of do., *Cambridge*, 13,886-8.
- Very few builders in society, *Cambridge*, 13,888.
- Successive advances, *Cambridge*, 13,889-91.
- Business done always local, and with margin of value, *Cambridge*, 13,896.
- Payment of surveyors and solicitors, *Cambridge*, 13,897.
- Expenditure on house property, *Cambridge*, 13,915-21.
- (3) HOUSE PAINTERS' Society, consists of 75 members; see q. 14,940.
- (4) LETTERPRESS PRINTERS' Friendly Society (formerly Bookbinders' Friendly Society), see *WHEATCROFT*, 14,317 and foll.
- Rule of, as to dissolution; desire of members to dissolve

## BELFAST—cont.

- society on account of its gradual decrease, *Wheatcroft*, 14,320-37.
- Witness's objection thereto, *Wheatcroft*, 14,320, 14,336-7; and see *Littledale*, 14,925.
- (5) PHILANTHROPIC Friendly Society (registered), established in 1809, see *McCroskey*, 14,772 and foll.
- 11 Members (formerly 60), all old; no new ones will join; *McCroskey*, 14,776-8.
- Funds in savings bank, *McCroskey*, 14,779-80, 14,786.
- Subscriptions 1s. a month, 14,772 and foll.
- Insufficiency of funds to provide sick benefits, *McCroskey*, 14,782-7.
- (6) QUAY PORTERS' Friendly Society, see *Crone*, 14,427-56.
- Registered, *Crone*, 14,433.
- Formation of; "lifting" of funds by Mr. Ward, publican, the secretary and treasurer, *Crone*, 14,427-50, 14,456.
- Formed for sick and burial, the members paying 3s. entrance, and 1s. a month, *Crone*, 14,446, 14,449.
- Has paid no benefits to members, *Crone*, 14,450.
- Rules as to treasurer's bond, and payments out of general fund, *Crone*, 14,453-6.
- (7) UNION BENEFIT BUILDING SOCIETY (Permanent), see *Glenn* and *Johnson*, 13,667-806.
- A permanent society, established in 1866, *Glenn*, 13,868-9.
- Number of members, 150, holding from 1 share to 100, *Glenn*, 13,670, 13,719-20.
- Shares 30l., reduced from 60l., mostly paid at rate of 10s. a month, *Glenn*, 13,671-3, 13,677, 13,680.
- Paid-up subscriptions and shares, *Glenn*, 13,674-5, 13,678.
- Entrance-fee 2s. per share, rules 6d., *Glenn*, 13,676.
- Allows interest on subscriptions paid in advance, *Glenn*, 13,679.
- Capital, 45,000l. in 1,500 shares, *Glenn*, 13,680.
- Balance on mortgages, *Glenn*, 13,681.
- Advances made on application by form and survey, without premium, *Glenn*, 13,682-4.
- Interest, 4 per cent.; term 15 years, *Glenn*, 13,685-6.
- Real interest 7, *Glenn*, 13,712.
- Scale of fines; are very rare, *Glenn*, 13,687-92.
- Deposits received on call at 4 per cent., *Glenn*, 13,693-4; from 20l. to 2,000l., 13,716-7.
- Full borrowing powers, *Glenn*, 13,695-9.
- Amount on deposit (now 44,000l.); interest on, now, 4 to 4½ (sometimes 5l.), *Glenn*, 13,700-2.
- Money due to bankers, and reserve fund, *Glenn*, 13,703-6.
- Gross and net profits of the year, *Glenn*, 13,758-63.
- Payments to shareholders, 8 per cent., formerly 10, *Glenn*, 13,707-11.
- Profits chiefly obtained from lower interest on deposits, *Glenn*, 13,713-4.
- Depositors are working men and others, *Glenn*, 13,715; investing shareholders, artisans, &c., 13,718.
- Largest shareholder (for 3,000l.) a clergyman, *Glenn*, 13,719-21.
- Advances, from 50l. to 4,000l. and 5,000l. chiefly to mechanics; largest to merchants, *Glenn*, 13,722-7.
- Many advances made to builders, *Glenn*, 13,723-30.
- Analysis of mortgages, *Glenn*, 13,729.
- Advances on land, *Glenn*, 13,730-1.
- Process of taking mortgages, *Johnson*, 13,765.
- Operations of, extend to all parts of Ireland, *Glenn*, 13,733-1.
- Losses sustained through advances very small, *Glenn*, 13,736-41, 13,749.
- Payments to surveyor and solicitor, and cost of mortgages, *Glenn*, 13,742-5.
- Cost of management, about 300l. a year, *Glenn*, 13,746-8.
- A less expensive mode of ejectment and of sale would conduce to welfare of, *Glenn*, 13,753, 13,757; *Johnson*, 13,765-79, 13,806.
- Rules as to taking possession of property on default of payment, *Glenn*, 13,753-6.
- Stamp duties and registration fees, *Johnson*, 13,780-2; exemption from stamps much valued, 13,780.
- Difficulties arising from responsibility of trustees, *Johnson*, 13,786-95.
- Trustees of society take as much part in business as other directors, *Johnson*, 13,787-8.
- Rule as to redemption, *Johnson*, 13,796-8.
- No redemption-fee, *Glenn*, 13,798.
- BELL, Charles Gillies, evidence of, 17,999-18,089, p. 455.
- Secretary and old member of "New United" Friendly Burial Society, established in 1818, 17,999-18,002; number of members (15,000), 18,003; amount of

**BELL, C.—cont.**

funds, 18,004-6; does not think a valuation necessary, the society having been able hitherto to pay all claims, &c., 18,007-12; collectors' commission and perquisites, and officers' pay, 18,013-30; liquor-notes given as part payment of claims to treasurer, who is landlord of public-house where meetings are held; objection taken by members to this mode of payment, 18,031-44; general board meetings, 18,045-53; management fund taken out of general fund, contrary to rule, 18,054-65; monthly subscriptions, 18,056; children's death certificates have not been returned to parents, who have, however, sometimes brought two, one of which they have retained, 18,066-74; settlement of disputes, 18,075-6; sham societies improvised by collectors; security for claims should be required to prevent formation of such societies, 18,077-82, 18,085-9; quinquennial returns should be made, and witness sees no objection to a quinquennial valuation of assets and liabilities, except on score of expense, 18,083-4.

**BELOE, Mr.:**

Public auditor of "Liverpool Protective" Society, *Shepherd*, 2193, 2201, 2241.

**BENEFIT:**

Societies. See FRIENDLY SOCIETIES.

BUILDING Societies. See BUILDING SOCIETIES.

**BENEFITS:**

Of "Manchester Unity of Odd Fellows;" sickness, death, travelling (with medical aid out of management), *Daynes*, 66, 72 and foll.; *H. Cameron*, 9311 and foll.; sometimes annuities, *H. Cameron*, 9362-4; *Middleton*, 9773, 9779, 9799 and foll.; *Dickson*, 9855 and foll., 9905-7; or widows and orphans, *Birmingham*, 16,873; higher and lower scales of, *Bradish*, 16,903, 16,910-2.

Of "Ancient Order of Foresters;" sickness and burial; all other objects, as medical attendance, widows and orphans, optional, *Shawcross*, 350 and foll.; *Jos. Harrison*, 18,668.

Of Wiltshire County Society; sickness, funeral, death, and deferred annuity, all optional, *Sotherton-Estcourt*, 670 and foll.

Of "Royal Liver Society;" sickness, death, medical aid, and endowment, *Liversage*, 1197; *Banner*, 22,095-116.

Subscription to all not compulsory, but members of sick branch must subscribe to burial ditto, *Liversage*, 1233; *Cunningham*, 11,790-2; subscriptions for sickness no longer taken, *Liversage*, 1555.

Of "Free Gardeners" Society; sickness and death, sometimes annuities, *Burge*, 9550, 9571 and foll.

Subscription to both sickness and death compulsory in most lodges, *Burge*, 9552.

Lodges have different tables for, *Burge*, 9539.

Of "Edinburgh School of Arts" Friendly; sickness, annuity and life assurance, *Hay*, 10,030.

Of "City of Glasgow" and "Royal Liver" Friendly Societies, much the same, *J. Stewart*, 10,877.

Subscription to burial branch compulsory on members of sick branch, *J. Stewart*, 10,897.

Of "Western" Friendly Society, the usual ones (i.e.) sickness, burial, and annuity, *Mann*, 10,950, 10,958, 10,968, 11,048 and foll.

Sick, most valued, *Mann*, 10,997; funeral next, 11,080.

All may be doubled, *Mann*, 11,124.

Subscription to all compulsory, *Mann*, 11,048-9, 11,125-7.

Members willing to submit to reduction of, *Mann*, 11,131-2.

Of "Commercial Travellers'" Friendly Society; sickness and funeral only, *Galt*, 11,164-6; and see 11,208-10, 11,228-30, 11,258 and foll.

May be subscribed for separately, but seldom are, *Galt*, 11,278-9.

Double, not allowed, *Galt*, 11,210.

Of "United Reform" Friendly Society; life assurance to 200L, sick pay to 15s. a week, and endowment to 200L, no annuity, *M'Callan*, 11,347, 11,425 and foll.

Of "Pius the Ninth Burial Society;" sickness, burial, and loans, *O'Connor*, 16,052 and foll., 16,082 and foll.

Of "Royal Military Mortality Society of Pensioners;" death of member or member's wife (loans discontinued), *P. Murphy*, 16,928-9; 16,940-1.

Of "Order of Druids;" sickness and death, and in Manchester and Salford district, family funeral fund, *Wood*, 17,007, 17,213 and foll.

Of "Independent Order of Rechabites;" sickness and funeral, and sometimes pension fund, *Crawford*, 14,623, 14,633-4; *Mosatt*, 15,229; *Hodgson*, 17,243 and foll., 17,309; *Green*, *Hodgson*, and *Sharples*, 17,362-71.

"Rational;" sickness, burial, and medical aid, *Coombes*, 17,412-21.

"Manchester Caledonian;" sickness, death (?) and superannuation, *Hansay*, 17,585, 17,587, 17,603-4.

**BENEFITS—cont.**

Manchester "Warehousemen and Clerks' Provident Association;" sickness, burial, superannuation, medical aid, and want of employment, *M. Ogden*, 17,646-8; 17,689, 17,717 and foll., 17,724-9.

"Liverpool Clerks' Annuity Association;" sickness, funerals, and want of employment, *Harding*, 23,895, 23,910 and foll.

"Order of Ancient Shepherds," Ashton Unity; sickness, and death of member or member's wife, *Race*, 18,333.

"Brotherly Knot" Society; sickness, funeral, and medical aid, *Jos. Harrison*, 18,370, 18,390-1.

"North Staffordshire Provident" Association; sickness, death (to 50L) and annuities, *Hammersley*, 18,955 and foll., 19,007.

"Lancashire and Cheshire Assurance Friendly;" burial, sickness (discontinued), and endowments, *Mabbott*, 19,135 and foll., 19,181 and foll.; ditto "United Assurance" (St. Patrick's), *Hamilton*, 19,258 and foll.; *T. Walker*, 21,444 and foll.

"Union Friendly;" burial and endowments, *Hoyle*, 19,534.

"Lancashire Commercial Clerks'" *quere*, see COTTAM, "Charlestown and Pendleton Sick and Burial;" sickness, and death of members and members' wives, *Faulkner*, 19,960, 19,964.

"Glasgow Thistle and Rose Society;" sickness and funeral only, *Dixon*, 12,673-6; do. "Tradeston Sick and Funeral" Society, and Hutchenston Permanent Friendly" Society, *J. A. Stewart*, 13,144, 13,170, 13,177; "Argyle Yearly Friendly" Society, *Al. Macgregor*, 13,212; "Belfast Letterpress Printers' Friendly" Society, *Wheatcroft*, 14,322-4; "Belfast Philanthropic" Friendly, *M'Crosskey*, 14,782 and foll.; "Grey Abbey" Friendly Society, *Littledale*, 14,882-3; "True Sons of St. Kevin," *J. Cullen*, 15,413, 15,427, 15,430; "St. Matthew's" Society, *Shanly*, 15,488, 15,503; "Cork Mechanics' Provident" Society, *Brown*, 16,586;

"Humane Sick and Burial," Ashton-under-Lyne *Andrew*, 17,849; "Ducie Sick and Burial," *Dickenson*, 18,852, 18,855; "Chorley Friendly," *Henshaw*, 19,684; "Standard Sick and Burial," *J. Marshall*, 19,848;

"St. Paul's Bennett Street Sunday School Sick and Friendly," *Goodwin*, 20,028 and foll.; "Working Men's Benefit," *Madeley*, 20,067, 20,074; "Rising Sun" and "Excelsior" tontine societies, *Owens*, 23,934-5, 23,971 and foll.

Burial only, societies giving, see BURIAL SOCIETIES.

Are the worst part of the working of friendly societies, and are productive of immense amount of crime, *C. Cameron*, 11,644-8.

Death only, in "Customs Life Assurance and Widows and Orphans" Fund, *Murray*, 9949.

Death only (sickness being now discontinued), in "Victoria Assurance," *Movatt*, 15,182, 15,208.

Annuities only, see ANNUITIES.

Arbitrary alteration of, in "United Assurance" (St. Patrick's) complained of, *M'Canley*, *Sutherland*, and *Wybie*, 14,149-87.

Arbitrary reduction of, *M'Connick*, 20,677-9.

Forfeiture of, see FORFEITURE.

And see OUT OF BENEFIT.

On transfer, of members of burial societies, see TRANSFER.

Of members of friendly societies, application of, in whole or in part, to purposes of poor-law relief, see POOR LAW, RELIEF.

Receipt of generally found out by poor-law authorities, *A. Ross*, 9719; *contra*, *Middleton*, 9608.

Increase of, out of surplus, allowed in "Manchester Unity," *H. Cameron*, 9307.

Increase of funeral benefit in "Western Friendly" Society (Glasgow), *Mann*, 10,957-9.

Of sick benefit (temporarily) out of surplus, *Mann*, 10,968-9, 10,972, 10,974-5.

Power of increasing in "Commercial Travellers" Friendly Society, but not exercised, *Galt*, 11,223.

Expenditure on, compared with sums divided and retained in hand, by friendly societies in Ireland, *Littledale*, 14,895 and foll.

Proportion of expenses of management to, see MANAGEMENT.

Government could not compete with friendly societies without giving burial and sick, *C. Cameron*, 11,643.

**BENEVOLENT:**

Institutions, see CHARITABLE.

Purposes, "Free Gardeners" fund, in "Free Gardeners" Society, mostly expended for, *Burge*, 9661.

Branch, in "North Staffordshire Provident" Association, for relieving extraordinary distress, assisting widows and orphans, and members out of employment, *Hammersley*, 18,946-9.

- BENNETT:**  
Defaulting collector in Royal Liver at Plymouth (1131.); was discharged, and his book divided, *Wilde*, 22,259-64.
- BERMUDA:**  
Registration of friendly societies in, *Shawcross*, 317.
- BERWICK-UPON-TWEED:**  
District register of, for Royal Liver Society, produced, *Atherton and Liversage*, 1212 and foll.  
A fair specimen of proportion of arrears in do., *Liversage*, 1651.
- BERWICKSHIRE LOAN COMPANY.** See *McKinnon*, 11,561.
- BEST, HON. and Rev. Samuel:** *Stephenson*, 635.  
His views as to medical relief, *Sotherton-Escourt*, 736-7.
- BETTING:**  
Forbiddance of, in Working Men's clubs, *Stephenson*, 8346; *Solly*, 8387, 8418; *H. Pratt*, 8480, 8505.
- BILL:**  
(1) Mr. Gourley's bill for consolidating and amending the laws relating to building societies approved of by "Standard Investment Building Society," and by "Scottish Property Investment Company," with amendments of Sir R. Palmer's, and except as to borrowing powers, *E. Racenscroft*, 9124 and foll.  
Approved of, in principle, but dissented from on some points (chiefly absence of limit on borrowing powers, and want of provision for joint shareholding), *Auld*, 9922 and foll.  
Has scarcely any reference to peculiarities of Scotch land rights, *Auld*, 9929-30.  
Approved of, except for want of provision as to building societies, mortgages, declaring rules to form part of conditions of loan, *W. T. Ross*, 12,996.  
Building societies in Ireland had no connexion with, and had first intimation of, by seeing it in print, *Johnson*, 13,803-5; *Armstrong*, 13,913-4.  
No general advantage in, *Armstrong*, 13,912.  
Ireland entirely ignored in, until Mr. Littledale saw it and prepared some amendments, *Littledale*, 15,041.  
Approved of in many respects, but the power to borrow on deposit objected to, *Littledale*, 15,041, 15,045, 15,049.  
Approved of to a great extent, but with various exceptions (want of limit on borrowing powers; of tables of costs, &c.; definition of court, &c., &c.), *Owen, Mercer*, and *Dir.*, 15,145-64; and see *Daly*, 15,174 and foll.; *Lalor*, 15,363.  
Attention of "Cork and South of Ireland Permanent" Building Society not called to, *Gisani*, 16,351.  
(2) Lord Lichfield's, as to Friendly Societies, see **LICHFIELD**.  
(3) Heads of, as to do. prepared by "Royal Liver" Society, *Liversage*, 1348 and foll., 1407, 1574-9.
- BILLIARDS:**  
At Working Men's Clubs, *Solly*, 8355, 8418, 8421-4.  
Diminish drinking, *Solly*, 8424.
- BIRMINGHAM** district of Foresters, see "FORESTERS, Particular districts."  
District of Rechabites, see **RECHABITES**.  
Odd Fellows Hall at, *Jos. Harrison*, 18,664, 18,717; see **MANCHESTER UNITY, ODD FELLOWS**.  
Mr. Hogan, agent at, for "United Assurance," see **HOGAN**.  
Societies (i.e. dividing), *Noden*, 17,812; and see **DIVIDING SOCIETIES**.
- BIRNIE, PATRICK**, evidence of, 21,991-22,060 - p. 554.  
Was elected secretary to "United Assurance" Society, and had previously been four years collector in same society at Liverpool, 21,991-5; also travelling agent, visiting out-districts, 22,023; opposed election of Mr. Denis Baldwin as president; states meeting at Hope Hall to have been packed by officers, who afterwards retired to transact their business in Duke Street, where he (witness) was refused admittance, 21,996-22,011 (see *contra*, *T. Walker*, 21,320-31); was dismissed from society, and lost his book, for which he had paid 200l., 22,013-19 (cf. *T. Walker*, 21,280 and foll.); under advice of Canon Cantwell he did not act on committee, 22,020-1; the circumstances attending judgment on Mr. Treacy were patent to any one connected with society, 22,022-31; recommends a general audit of societies by Government, 22,032; denies statement made as to his being in society's debt, 22,032-7 (cf. *T. Walker*, 21,283 and foll.); system of admission to meetings by tickets; is confident of meetings being sometimes packed with persons not members of society, 22,038-54; members with contribution cards would not be admitted without tickets,
- BIRNIE, P.—cont.**  
22,041; and would not get tickets unless found to be favourably disposed towards management, 22,045-6; as sub-treasurer under Mr. Walker, saw very frequently Mr. Mingaud as auditor at the office, 22,055-60.  
Was a relative of Mr. Treacy, *Caraher*, 20,612.  
Receipt in full given to him by Mr. Noden, after which defaults of earlier period discovered, *T. Walker*, 21,288-97.  
Was treasurer and collector, collecting by deputy, *T. Walker*, 21,299-303.  
Resolution of committee approving of his expulsion, *T. Walker*, 21,306.  
Packed public meeting, *T. Walker*, 21,307-8.  
Acted with Mr. McCormick, *McCormick*, 20,743; *T. Walker*, 21,306 and foll.
- BLACKBURN:**  
(1.) **PHILANTHROPIC BURIAL Society**, see **CROSSLEY**.  
Founded 1839, *Crossley*, 2419-20.  
Formed by working men, *Crossley*, 2422.  
Had no capital to start with, *Crossley*, 2423.  
Present capital (14,545l. 11s. 8d.), *Crossley*, 2424.  
Number of members (116,368), *Crossley*, 2425.  
Mostly factory workers, *Crossley*, 2506-7.  
Members almost all resident in or near Blackburn, *Crossley*, 2426-8, 2513.  
Is purely local, *Crossley*, 2514-5.  
Committee of management elected annually, *Crossley*, 2429-30.  
Business confined to burials, *Crossley*, 2431.  
Grants made only to members within one week of benefit, *Crossley*, 2432-3.  
Rules, and how altered, *Crossley*, 2434-6, 2438-41.  
Ditto charged *id.* to members, *Crossley*, 2470; are seldom applied for, *Crossley*, 2473-5, 2697.  
Quarterly meetings, *Crossley*, 2437-41, 2520-1.  
Officers, appointed by committee, *Crossley*, 2442-3, 2450-1.  
Payments to committee and officers, *Crossley*, 2444-8; to sub-committees, *Crossley*, 2452-4.  
Commission to collectors (12½ and 10 per cent.), *Crossley*, 2455-7.  
Ditto is sufficient, *Crossley*, 2504-5, 2538.  
Earnings of collectors (largest, 1l. 17s. 6d. per fortnight), *Crossley*, 2458-61.  
Collectors mostly otherwise employed, *Crossley*, 2539-41.  
Collectors have no right of property in books, *Crossley*, 2462 and foll.  
Appointment of collectors, *Crossley*, 2463.  
Collectors' guarantee fund, *Crossley*, 2465-9.  
Contents of cards, *Crossley*, 2471 and foll.; 2687.  
Admission of members, *Crossley*, 2482-3.  
Settlement of disputes, *Crossley*, 2484-7.  
No valuation made, *Crossley*, 2488, 2543, 2674, 2701-2.  
Rates of payment, *Crossley*, 2489 and foll.  
Connexion with "Blackburn Philanthropic Mutual Assurance Society," *Crossley*, 2497; and see "BLACKBURN PHILANTHROPIC MUTUAL ASSURANCE SOCIETY."  
Cost of management (about 2½ per cent., besides collectors' commission), *Crossley*, 2502 and foll.  
Members would not pay contributions without collectors, *Crossley*, 2508, 2547.  
Travelling expenses paid, *Crossley*, 2509-10.  
Rates the same to all members, *Crossley*, 2512.  
Has no dealings with other societies, *Crossley*, 2516.  
Collectors may attend and vote at meetings, *Crossley*, 2518-9.  
Proposal of, disallowed by Registrar of friendly societies, as to elections by single ward meetings, *Crossley*, 2523-8.  
Secessions very rare, *Crossley*, 2529-31.  
Outgoings and incomings compared, *Crossley*, 2532 and foll.  
Extra collections, *Crossley*, 2536, 2552, 2703 and foll.  
Mode of dealing with members migrating from district, *Crossley*, 2544-6.  
Increase of members, *Crossley*, 2542, 2550 and foll.  
Is satisfied with present Act, *Crossley*, 2554.  
Makes annual returns only, *Crossley*, 2556.  
Payments on deaths of children, *Crossley*, 2558 and foll.  
Chief increase from families of existing members, *Crossley*, 2629.  
Investment of funds, *Crossley*, 2587-9, 2672-3.  
Mortality of children, *Crossley*, 2683-4.  
No claim disallowed, unless collector proves notice of lapse, *Crossley*, 2727.  
(2.) **PHILANTHROPIC MUTUAL ASSURANCE Society**, connexion of, with "Blackburn Philanthropic Burial Society," *Crossley*, 2497.

**BLACKBURN—cont.**

Under different committee from ditto, *Crossley*, 2498-9.  
 Payments, funds, and accounts, distinct from those of ditto, *Crossley*, 2450-1, 2671.  
 Child insured in ditto, may also be insured in, *Crossley*, 2558 and foll.  
 Is registered, *Crossley*, 2568.  
 Medical referees, *Crossley*, 2584-5.  
 Financial condition, *Crossley*, 2630 and foll., 2720 and foll.  
 No valuation made, *Crossley*, 2649-53, 2674 and foll.  
 Management expenses taken from assurance account, *Crossley*, 2654 and foll., 2685-6, 2688 and foll.  
 Cost of management reckoned at 20 per cent., *Crossley*, 2654, 2691.  
 Salaries of directors, *Crossley*, 2691-2.  
 Tables, *Crossley*, 2694-6.  
 Prospectus containing ditto, always given, *Crossley*, 2699.  
 Object of, to keep members out of foreign societies, *Crossley*, 2615, 2714 and foll.

**BLAIR, ALLAN**, evidence of, 12,411-12,437 - p. 274.  
 Member of committee of management of "Scottish Legal" Society, and has been member of the society for 2½ years, 12,411-13; was chairman of the vigilance committee, which was opposed to delegation as being wrong in principle, 12,414-17; proposed appointment of agents as delegates for districts containing less than 4,000 members, 12,418-22; members of his society are generally satisfied with the new code of rules; has heard of no complaints from distant members, 12,423-7; is opposed to sale of books, and thinks that though collectors with clean books may be entitled to first six weeks contributions, when books are made up, they should be satisfied with their commission, 12,428-32; advantages of large societies, 12,434-7.  
 And see *Cherry*, 14,375, 14,424.

**BOARD**

Of management in societies, see **COMMITTEE OF MANAGEMENT**.  
 Of Trade, registration of friendly societies by, suggested, *Mowatt*, 15,273, and foll. Appeal to, from Registrar's refusal to certify, approved of, *Coombes*, 17,524, 17,527; *querre*, *Wood*, 17,204; supervision of friendly societies by officer acting under, recommended, *Criglington*, 14,090; of larger burial societies by, *Hamilton*, 19,309.  
 Of elders, in "Independent Order of Rechabites," for each tent, to settle disputes, *Hodgson*, 17,310 and foll.; and see **APPEAL, ARBITRATION**.  
 Government, should be appointed to fulfil functions of Registrar of friendly societies and actuary, *Cumming*, 12,351-3; and see *Criglington*, 14,105.  
 Should employ inspector, *Cumming*, 12,354.  
 One, for whole kingdom would suffice, *Cumming*, 12,355.  
 How expenses should be defrayed, *Cumming*, 12,356.  
 Of guardians, see **GUARDIANS, POOR LAW**.

**BOLTON:**

Friendly Society at, weighed down by superannuation benefit, *Hewson*, 17,586.  
 Case of fraud at, practised on Liverpool "Philanthropic" (burial money obtained where no death), *Thompson*, 23,050.

**BOND (1.) F. W.:**

Collector of "Royal Liver," at Norwich, then agent at Yarmouth. Received Bailey's book, on condition of his paying the latter's deficiencies, *Wilde*, 22,271, 22,274, 22,353-7.  
 Retains part of business at Norwich; with Yarmouth book, and has deputy, *Wilde*, 22,275-7.  
 (2.) Brother of the above:  
 Collector of "Royal Liver" at Norwich; was deficient but paid up all his deficiencies, and was succeeded by *Coker*, *Wilde*, 22,354, 22,359-62.  
 (3.) i.e., Obligation of treasurer and secretary of friendly society:  
 Required in Ireland to be lodged in duplicate with Registrar, and why, *Littledale*, 15,003-4.  
 Form of, supplied gratuitously *Littledale*, 15,004.  
 Complaint of Registrar not requiring, whereby society defrauded, *Croze*, 14,454-6.  
 Deposit of, by Mr. Wm. Hodgkin as secretary to "Loyal Irish Legal," *Hodgkin*, 14,480-3; *Littledale*, 15,003-6.  
 Deposit of, for treasurer and secretary of "United Assurance" (St. Patrick's), *Littledale*, 15,986, 15,989; *O'Hanlon*, 16,272.  
 Treasurer of do., trusted with five times the amount of, *Littledale*, 15,986.

**BOND, F. W.—cont.**

Heritable, in Scotland, see **HERITABLE**.  
 Second, see **SECOND BONDS**.

**BOND OF CLARENCE** lodge of "Manchester Unity."  
 See **MANCHESTER UNITY, Particular lodges**.

**BONUSES:**

Payment of, in friendly societies, disapproved of, *Bailey*, 862; approved of, *Stratton*, 8659; *Littledale*, 14,927.  
 Should not be paid without sanction of actuary, *Galt*, 11,242-4, 11,298.  
 Payment of, in "Liverpool Protective Society," *Murphy* and *Shepherd*, 2136, 2244, 2249, 2314-5.  
 Payment of, held out by certain insurance societies, *Crossley*, 2620, 2716-7.  
 In "Edinburgh School of Arts" Friendly Society, *Hay*, 10,101-2, 10,106-8; and see **DIVISION**.  
 Provision for payment of, in "City of Glasgow" Friendly Society, *J. Stewart*, 10,929.  
 As to payment of, in "Western" Friendly Society, *Glasgow, Mann*, 10,968, 10,976-7.  
 In building societies, see **PROFITS**.  
 And see **DIVIDE, DIVIDING SOCIETIES**.

**BOOKBINDERS:**

Friendly Society, see **BELFAST LETTER-PRESS PRINTERS Society**.  
 "Royal Liver" Society keeps its own, *Liverage*, 1300.

**BOOK-INSPECTOR** in "Order of Druids," *Wood*, 17,155-8.

**BOOKS:**

Of accounts, form of rule as to separate, *Stephenson*, 9, p. 5.  
 Government inspection of, objected to, *Shaveross* and *Pinchbeck*, 505 and foll.; *contra*, *G. Sinclair*, 10,372; *Forbes*, 12,252; and see **INSPECTION**.  
 Form of keeping, should be recommended, *Bailey*, 812.  
 Form of keeping, suggested, *Bailey*, 811.  
 System of keeping, for burial society recommended, *Forbes*, 12,196; and foll.; and see **APP. B**.  
 Right of examining, refused in "Royal Liver" after three months from passing balance-sheet, *Liverage*, 1637.  
 System of, in do., *Banner*, 20,067 and foll.; *Wilde*, 22,230 and foll.  
 Of "Liverpool Protective" Society, closed every week, *Shepherd*, 2094.  
 Of "Scottish Legal" Burial Society, open to all members, *Malcolm*, 10,767.  
 Five, kept in "United Assurance" (St. Patrick's), (cash-book, column-book, death-register, minute-book, register of new members), *T. Walker*, 20,954 and foll.; and see *Mingaud, passim*.  
 Erasures in do., *Mingaud*, 21,874-5.  
 Audit of, see **AUDIT**.  
 And see **ACCOUNTS**.  
 Collectors', see **COLLECTING BOOKS**.

**BORROWERS (in Scotland):**

Need not be shareholders, in "Standard Investment and Building Society," *E. Ravenscroft*, 9170-1, 9251-2; *contra*, in "Scottish Property Investment Company," *H. Cameron*, 9172.  
 Payments by, in do. and do., *E. Ravenscroft* and *H. Cameron*, 9197-208, 9253.  
 Deal directly with solicitor or law agent, *E. Ravenscroft* and *H. Cameron*, 9210 and foll.  
 Pay surveyor, *E. Ravenscroft* and *H. Cameron*, 9233-4.  
 In "Ayr Benefit Building Society," share profits to some extent, *McIlraith*, 12,622-3.  
 Pay solicitor and surveyor (?) *McIlraith*, 12,643-6.  
 In "Caledonian Permanent Property Investment Company," fines on, same as on investors, *G. Walker*, 12,865-71.  
 Pay solicitor and surveyor, *G. Walker*, 12,906-10.  
 Do not now share profits, but used to, *G. Walker*, 12,914.  
 In "National Freehold Building Society" share profits if they keep on shares, *Kirkwood*, 13,406-7.  
 (In Ireland) would derive advantage from cheaper mode of obtaining possession and of sale on default, *Johnson*, 13,777-9; and see *Armstrong*, 13,902 and foll.  
 Accounts of society with, should be received and settled by Registrar, *Johnson*, 13,788 and foll.; *contra*, *Armstrong*, 13,901, 13,903.  
 Should be settled by chairman of county, *Armstrong*, 13,903-5.  
 Questions of title between society and, should be settled by do., *Armstrong*, 13,906.  
 In "Belfast Equitable Building and Investment Society," do not share profits, but many hold investing shares, *Cambridge*, 13,853.  
 Advantage to, of new table of society, *Cambridge*, 13,844, 13,859-61.



**BORROWERS—cont.**

Paying off, in first or second year, half premiums returned to, *Cambridge*, 13,846.  
 Fines on, *Cambridge*, 13,868-70.  
 In "Irish Civil Service Building Society," fines on, *Owen*, 15,080-6.  
 Do not share profits, *Owen*, 15,109.  
 May continue investing members after receiving advance, *Owen*, 15,156.  
 Many working men are, in "St. Michael's Benefit Building Society," *Lalor*, 15,350.  
 In "Cork and South of Ireland Permanent Building Society," their favourable position, *Giusani*, 16,309.  
 Are generally very punctual; fines seldom enforced, *Giusani*, 16,311-3.  
 Are mostly of middle class, *Giusani*, 16,325-6.  
 Do not share profits, *Giusani*, 16,346.  
 Table of costs payable by, should be inserted in Building Societies bill, *Owen*, 15,153.  
 Should not have voice in resolution to wind up society, *Owen*, 15,156.  
 And see **ADVANCES, FINES, FORFEITURE, INTEREST, REDEMPTION.**

**BORROWING POWERS :**

For building societies are certified in Scotland, whether limited or unlimited, *Ritchie and Al. Mackenzie*, 8911-16, 8925-6.  
 Limited by rule in "Scottish Property Investment Company" (to two-thirds of advances), *H. Cameron*, 9086-7, 9144-50.  
 Not limited by rule, but by byelaw in "Standard Investment and Building Society" (to like amount), *E. Ravenscroft*, 9080-2, 9087-9.  
 Difficulties as to, *E. Ravenscroft*, 9092-104.  
 Should be limited if withdrawals can be checked, *E. Ravenscroft*, 9126-7.  
 Should be limited by amount of mortgage, say to three-fourths or two-thirds, *Auld*, 9939-44; to one-fourth, *Owen*, 15,095-6, 15,101, 15,147 and foll.  
 Unlimited, approved of, *W. T. Ross*, 13,001-2.  
 Objections against, generally, *Littledale*, 15,041-7, 15,049.  
 Should extend to taking advances on other than real security, *Giusani and Guy*, 16,357-62.  
 None in "Ayr Benefit Building Society," and no want of, felt, *McIlraith*, 12,655-8; but another society for Ayr County probably has, *McIlraith*, 12,652-4, 12,656.  
 In "Caledonian Permanent Property Investment Company," limited to 900*l.*, and not used for two years, except for one month to extent of 150*l.*, but very useful, *G. Walker*, 12,896-8.  
 In "Scottish Savings Investment and Building Society," unlimited with consent of general meeting, but very sparingly exercised, *W. T. Ross*, 12,968-74, 13,003 and foll.; similar in "Glasgow Provident," *W. T. Ross*, 12,987.  
 In "National Freehold Building Society," unlimited, but no loans or deposits at present, *Kirkwood*, 13,394-7, 13,422-3.  
 In Belfast "Union" Building Society, unlimited; extent to which exercised, *Giesse*, 13,695-703.  
 In "Belfast Equitable Building and Investment Society," limited to two-thirds of amount secured on mortgage, *Cambridge*, 13,832-40; but not sufficiently exercised, 13,840.  
 In "Irish Civil Service Building Society," limited to one-fourth of amount secured on mortgage, *Owen*, 16,094 and foll.  
 The limit never nearly approached, *Owen*, 15,099-100.  
 In "Cork and South of Ireland Permanent Building Society," none, but loans obtained from bankers, *Giusani*, 16,289-91.  
 No want of, felt, *Giusani*, 16,292.  
**BORROWMAN, JAMES**, evidence of, 12,814-12,843 - p. 287.  
 Manager of the "Scottish Co-operative Wholesale Society, Limited," 12,814; wishes arbitration clause of Friendly Societies' Act to be made legally applicable to Industrial and Provident Societies, which already generally adopt it, 12,816-18; system of arbitration adopted in the Scottish Co-operative, 12,819-20; the present registration next to useless, as giving no guarantee of legality; irregular practice of present Registrar for Scotland, 12,821-4; there should be only one registrar, with an appeal from his decisions to the sheriff; present difficulties as to rules, 12,825-9; importance of societies making correct returns of their assets and liabilities; incorrectness of present returns, 12,830-6, 12,843; penalties should be inflicted on societies or persons making faulty returns, and Government should be empowered to send officer when necessary, to inspect books and make returns, 12,837-40;

**BORROWMAN, J.—cont.**

approves of books being audited by competent Government official, 12,841-2.

**BOWEN, Mr. :**

Superannuated Excise officer; auditor of "Royal Oak;" receives 20*l.* per annum, and examines books twice a year with Mr. Edwards, office-auditor, *Currie*, 22,715-23; *James*, 22,825, 22,830.  
 Has no power to question legality of charges, *Currie*, 22,724-6.

**BOYLE, (1) JAMES**, evidence of, 13,563-13,666 - p. 314.

Provincial corresponding secretary of Society of Odd Fellows (Manchester Unity), 13,659-4; reasons for prejudice against Odd Fellows and affiliated societies in Glasgow (absounding of Foresters' treasurer), which is, however, not so great as formerly, 13,565-71; number and class of members in Glasgow district (1800, generally tradesmen and clerks) 13,572-4; no members earning less than 20*l.* a week, 13,574; all lodges registered, 13,575, 13,601-3; independent management of funds by each lodge, 13,576-9; district levies made for management of districts alone, 13,578-81; half-yearly calls to meet funeral and management expenses, 13,582-3; all the lodges in Glasgow district conducted on same principles, and have same tables graduated according to age, 13,584-8; extent of authority of central board over district, 13,589-91; claim of district on A.M.C. in case of funds being insufficient, 13,592-3; office of Registrar of Friendly Societies very useful as tending to give legality to rules and protection to funds, 13,594-6; the present Registrar not so critical as was Mr. Cleghorn the former one, 13,597-13,600; settlement of disputes; society objects to government interference further than as regards protection of funds, 13,600; relations between districts and central authority are satisfactory, 13,604; returns required by central authority, 13,605; tables not certified by actuary; they should be required by Government to be so certified, 13,606-8; no valuation of his lodge has been made, 13,609; district officers and their duties, 13,610-11; explains items in balance-sheet, as "money repaid" and "sick money repaid," 13,613-15; no competition with other societies or canvassing for members, 13,616-9; the clearance system approved of, 13,616-25; secessions numerous; secessions can (but do not often) rejoin society on paying up arrears, 13,626-34; rights and privileges of honorary members; the society not dependent upon their subscriptions, which go to management fund, 10,635-43; annual soirées, 13,645; "hall decoration account," and "regalia" account paid out of management fund, 13,646-7; advances to members for regalia, 13,648-9; considers an annuity fund desirable, but expense too great for working men in Glasgow, 13,650-2; mode of settling disputes at a distance; is satisfied with present law relating to arbitration and settlement of disputes, 13,653-7; investment of funds in savings bank and corporation bonds, 13,659-64; increase of funds in witness's lodge, 13,665-6.

**(2) JOHN**, evidence of, 12,749-12,786 - p. 286.

Collector of Royal Liver since November 1869, 12,751; gave 10*l.* for half share of book formerly Robert Cunningham's, now held by Mr. Mackenzie and himself, 12,755, 12,758-60; was not surprised at being asked to pay for book, but is not aware of its being a common practice to do so, 12,761-2; has heard of 30*l.* being given for a book, 12,765; made application for appointment and had to provide security, to extent of 50*l.*, 12,767; had a part of Mr. Baird's book, but paid nothing for it, 12,770-1; the majority of people would not insure, if there were no collectors, 12,774-5; members occasionally fall into arrear, but very few fall out of benefit, 12,776-7; cannot speak positively as to use made of money given for books, 12,778-80; no meetings have been held since his appointment, 12,781-3; no dissatisfaction amongst members visited by witness, 12,784; has never been connected with any other burial or friendly society, 12,786.

And see **CUNNINGHAM.****BRABROOK, EDWARD WILLIAM**, 1-62 - p. 1.

Every registered society compelled to send names of trustees to Registrar, but power is wanting to enforce transmission of resolution appointing trustees, 12, 14, 15, and likewise to require detailed returns of accounts, 26; provision in Act of 1846 (since repealed) by which disputes were referred to award of Registrar, 36, 37; returns sent out and number returned, 40 the section respecting militiamen refers only to societies enrolled previously to 1855, 50, 51; certification of tables by actuary when required, 62; mode of ascertaining number of branches of affiliated societies which have not been registered, 54.

**BRADROOK, E. W.—cont.**

Re-examined, 8342-8514 - - - p. 137.  
Is in possession of papers respecting working men's clubs addressed by Mr. Solly to Sir George Grey in 1863, 8402; practice adopted by office as to rules of working men's clubs respecting sale of intoxicating drinks. These clubs are not distinguished on register from other societies, 8514.  
Is assistant registrar, *Stephenson*, 2.  
His book on Industrial and Provident Societies, *Stephenson*, 51; *Borrowman*, 12,831-3.  
Shares with Mr. Tompkins examination of rules, *Tompkins*, 57.

**BRADFORD:**

District of "Manchester Unity" of Odd Fellows, see **MANCHESTER UNITY**, Particular districts.

**BRADISH, David**, evidence of, 16,806-16,877 - p. 417.

Secretary of "Royal Hibernian" Lodge of Cork, Manchester Unity district, 16,808; tables are those of Mr. Ratcliffe, 16,829; the scale graduated; payments higher than the Foresters', the benefits and management expenses being about the same, 16,840-4; desires abolition of byelaw as to money qualification of members, as restricting working of society, 16,846-52; no lodges in district meet in public-houses, but meetings not forbidden, 16,853-4; collectors of burial societies; the poorer classes would not join burial societies unless looked after by collectors, 16,855-60; clearances have worked well, 16,861; registration of byelaws, 16,865; no general advantage in having separate Registrar for Ireland, 16,868-9; working of society satisfactory, 16,870; audit of accounts, 16,871-2.

Re-examined 16,878-16,913 - - - p. 419.

Valuation of society's assets and liabilities should be made compulsory by law, at their own expense, 16,878-83; intended periodical valuation, 16,884; believes Irish lodges to be all registered, 16,885-6; members arriving at 65 should receive annuity instead of sick pay, 16,889; members of order in Ireland could and would subscribe for do., 16,890-1; annuity should be optional, 16,893-4; contributions which members desiring annuities might afford to pay for them, 16,895-7; expense attending opening of new lodges; relative popularity of Odd Fellows and Foresters, 16,898-902; scale of payments and benefits at Cork; desirability of adopting a lower scale; believes the existence of his society to be of benefit to the country in relieving the rates, 16,903-12.

**BRANCH:**

Agents (or secretaries) in "Rational Sick and Burial Society," receive 2½d. a quarter for every member good on books, *Coombes*, 17,413.

Frauds by, *Coombes*, 17,444 and foll.

Chairmen in "Rational" receive 2s. a quarter and upwards, according as number of members is under or over 50, *Coombes*, 17,414.

Committees, in Wiltshire County Society, *Sotheron-Estcourt*, 663, 676.

Appoint branch-surgeons, *Sotheron-Estcourt*, 696.

Number of such committees, *Sotheron-Estcourt*, 698.  
Secretaries, see above, **BRANCH** Agents.  
Surgeons, see **BRANCH** Committees.

**BRANCHES:**

(1.) Societies with, illegal till Act of 1850, *Sotheron-Estcourt*, 773.

Recognition of, in Friendly Societies' Act insufficient, *Tompkins*, 1908-10.

Of friendly society required to be registered as separate societies, *Stephenson*, 51,564a; *Tompkins*, 1911-2; and see *Buck* and *Livesey*, 557 and foll; *Malcolm*, 10,523; *Littledale*, 14,970.

Separate registration of, approved of, *Littledale*, 14,971 and foll., 14,981 and foll.

Disadvantages of system of, *Livesey*, 1357.

No means of distinguishing, if registered or not registered, but through reports of society, *Stephenson* and *Brabrook*, 54.

In "Manchester Unity of Odd Fellows," "Free Gardeners' Society," "Order of Druids," "Ancient Order of Shepherds," &c., termed lodges; see "MANCHESTER UNITY" Lodges, "FREE GARDENERS," "DRUIDS," "SHEPHERDS."

In "Ancient Order of Foresters," termed "courts;" see **FORESTERS**, Courts.

In "Independent Order of Rechabites," termed "tents;" see **RECHABITES**.

Their tables not always certified by actuary, *Shawcross*, 323.

Are mostly grouped in districts, sending representatives

**BRANCHES—cont.**

to district meetings, and have separate trustees and funds, *Stephenson*, 594a and foll.

Whether governing bodies exercise too little or too much control over, a question, *Stephenson*, 566-7.

In "Wiltshire County" Society, represent separate parishes, *Sotheron-Estcourt*, 663.

Administration of do. *Sotheron-Estcourt*, 662-3, 675-6, 692-3.

Differ in financial position, *Sotheron-Estcourt*, 686.

Relation of central authority to do., *Sotheron-Estcourt*, 663, 700-1.

Manage their own festivals, *Sotheron-Estcourt*, 739.

In "Customs Life Assurance and Widows and Orphans Fund," ports constitute, *Murray*, 9949 and foll.

No separate registration of, *Murray*, 9983.

But all society responsible for, 9984-5.

Meetings of officers of, *Murray*, 9986, 10,018.

In "Rational" Society, exist in 17 English counties, one Scotch, and one Welsh, *Coombes*, 17,400.

Meet once a month, and the majority of necessity in public-houses, though recommended not to do so, *Coombes*, 17,402-4, 17,551 and foll.

Are not grouped in districts, *Coombes*, 17,405-6.

Make monthly returns in fixed-form to head office, *Coombes*, 17,407-8.

Management expenses of, limited, *Coombes*, 17,416.

Charge for medical aid in, varies, *Coombes*, 17,417-8.

Number of (223), has doubled since 1860, *Coombes*, 17,419, 17,423-4.

System of appeal from, *Coombes*, 17,454-5.

Society hopes to extend, to foreign parts, *Coombes*, 17,432.

Alterations of rules submitted to, *Coombes*, 17,499.

Some, have "branch contingent" (i.e. beer and liquor) fund, but no drunkenness permitted, *Coombes*, 17,562-3.

Motion was proposed but lost, for prohibiting use of beer and tobacco at meetings of, *Coombes*, 17,555-61.

(2.) Burial, Sick, Endowment, Medical aid, in collecting burial societies, i.e. departments, see those heads, and the particular societies.

**BRAZENDALE:**

Defaulting collector of Liverpool "Victoria Legal," tried for embezzlement, but got off, *Gibb*, 20,840-1.

**BRETHERTON, (1) CHARLES**, evidence of, 23,369-23,447, - - - p. 597.

Was solicitor to St. Patrick's, and is partner of Mr. Edward Bretherton; the solicitor to the Royal Liver, but only attends to financial business, 23,369-71, 23,411; considers burial societies are legislated for on an erroneous principle, all small societies for life assurance being false in foundation; distinction between trading and ordinary friendly societies, 23,372, 23,399-403; recommends for new societies an extension of the system of intermediary societies (i.e. between the working man and the large trading friendly societies or insurance companies), and for the prevention of disputes and litigation, advocates the conversion of existing burial societies into proprietary companies for benefit of managers, 23,373-7, 23,385-6, 23,393-8; no difference practically between business of the "Prudential" and the "Royal Liver;" desirability of converting the latter into a joint stock company, if practicable, 23,375-9; comparison of practice and theory of trading friendly societies, 23,380, 23,384; legal difficulties respecting small insurances; contracts for payment of sums below a certain amount at death should be free from stamp duties, and policies for small amounts should pass by nomination, 23,381; large burial societies cannot be treated on basis of the mutual insurance companies; division of profits impracticable; representation a myth, 23,381, 23,401; payments for insurance in burial societies consist of pennies, and cannot vary by farthings; additions to policies unknown and impossible, 23,382-4; tables; the extra loading of 20 per cent. for management in industrial assurance societies and companies is owing to collectors' commission in the former, 23,387-8; the system of collection a necessity in burial societies, 23,387; a collector's connexion being generally looked upon as his own property, an arbitrary deprivation of it would be considered an act of tyranny, 23,388-90; is not aware of any limit ever having been made as to amount which a collector might receive for his book, nor of his having been forbidden to employ a deputy, 23,391-2; surplus capital of burial societies as arising from energy of managers should belong to them, 23,393-8; members' cards are practically policies; objection to affixing stamp upon them, 23,404-10; surplus arising out of management fund in "Royal Liver," carried to accumulated fund, might be divided among managers, 23,412-16; the loading of most societies is stated in

**BRETHERTON, C.—cont.**

their rules for the guidance of members, 23,417-18; no provision in rules of "Royal Liver" for a reduction of benefits; 60 per cent. of members' payments a safe basis for receipt of benefits, 23,419-22; reasons for considering an official or compulsory audit a mere farce, either for friendly societies or joint stock companies; the managers should be responsible for issue of false balance-sheets, 23,429-45; would repeal certain portions of Friendly Societies' Act relating to assurance business, and allow societies to register under Joint Stock Companies' Act, with facilities for creation of guaranteed share-capital, 23,425; origin of principle of arbitration; thinks litigation is now more cheaply and effectually decided in county courts, 23,427; the Assurance Companies' Act; *quære* whether sufficient to meet ingenuity of gentlemen connected with joint stock companies? 23,446-7.

(2) EDWARD (father to Charles), legal adviser to "Royal Liver," *Bretherton*, 23,369, 23,411.

Bills of, would not be questioned by society's auditor, *Banner*, 23,077 and foll.

Author of "An Essay on Friendly Societies," *Bretherton*, 23,428.

And see *BANNER*, 22,101.

**BRIGHTON**, proceedings against friendly societies at, for default in sending returns, *Tompkins*, 2034, 2036.

**BRITISH FLEET** Lodge of "Manchester Unity," see **MANCHESTER UNITY, Particular Lodges.**

**INDUSTRIAL** (burial) Society, malpractices of, at Stranraer, *D. Sinclair*, 9453-4.

**LEGAL** Life Assurance and Loan Company; formed about 1852 by James Steel, originator of "Scottish Legal Society," *D. Sinclair*, 9381, 9387; *J. Stewart*, App. C. I.; and see *Malcolm*, 10,519; *Criglington*, 14,052 and foll.; distinct from "Scottish Legal," *D. Sinclair*, 9386, 9388-9, 9391-2; *Malcolm*, 10,518; has collectors, and is managed in same way as burial societies, *Campbell*, 11,890-1; office of, in Glasgow, but extends over the three kingdoms, *D. Sinclair*, 9387, 9390; has many agencies, *D. Sinclair*, 9408; Mr. D. Sinclair's agency for, in Dublin, 9385, 9393 and foll.; false statements of, in prospectuses, *D. Sinclair*, 9393-5, 9398; transfer of members to, from "Royal Liver" Society, and others, *D. Sinclair*, 9399, 9424 and foll.; cf. *Campbell*, 11,889; agreement of, with "City of Glasgow" and other societies, against transfer of members, *J. Stewart* App. C. I.; and see *Campbell*, 11,889; cases of unjust refusal of payment and malpractices by, in Stranraer and elsewhere, *D. Sinclair*, 9399-406, 9408-10, 9413 and foll., 9453; sale of collectors' books in, *D. Sinclair*, 9411; said to be only society having proper check on collectors, *Criglington*, 14,050; system of collection same as in friendly societies, *Criglington*, 14,055; *Horgan*, 16,383; has no legal advantage as company over friendly societies, *Criglington*, 14,054; competition of, in Cork, with "United Assurance" Society, *Horgan*, 16,380 and foll.; 16,385 and foll.; complaints and dissatisfaction of members of, in Cork, *Horgan*, 16,389 and foll.; *Mrs. Gorman*, 16,991 and foll.; benefits of, much higher than in "United Assurance," *Horgan*, 16,390.

**BROTHERLY KNOT** SOCIETY, Manchester, evidence respecting, see *HARRISON, John*, and *KAYTON*.

Established 1789, *John Harrison*, 18,365; registered 1792, 18,387; meetings of, at public-house, *John Harrison*, 18,363-4, 18,376-80; number of members (about 76), *John Harrison*, 18,367; investment of funds of, too restricted, *John Harrison*, 18,368-9; *Kayton*, 18,410-17; result of adopting graduated scale favourable, *John Harrison*, 18,371-5; liquor-money raised by separate levy, and amount spent regulated by attendance of members, *John Harrison*, 18,379-82, 18,402-3; and see *Wood*, 17,172; liquor-money popular, *John Harrison*, 18,402-3; savings out of liquor-money paid into general funds, *John Harrison*, 18,382; benefits paid wholly in money, *John Harrison*, 18,383; fines; rather heavy, *John Harrison*, 18,384-6; alteration of rules of, *John Harrison*, 18,388-9; paid officers (secretary and surgeon); medical aid for families, *John Harrison*, 18,390-1; secessions, notice given to members going out of benefit, *John Harrison*, 18,392, 18,404-8; no disputes, but arbitration rule, *John Harrison*, 18,393-5; the society local, but members removing may continue, *John Harrison*, 18,396-8; members are clerks, warehousemen, salesmen, and artisans, *John Harrison*, 18,401; no grants, *John Harrison*, 18,407-8; returns sent annually to Registrar, *John Harrison*, 18,409.

30227.

**BROWN**, (1) **GEORGE**, evidence of, 16,583-16,722 - p. 412. President of "Cork Mechanics' Provident" Society, 16,583; objects of society,—sickness and death, 16,585; sick and funeral funds kept together, 16,587; table of benefits, 16,588; no balance-sheet, 16,589; subscriptions paid at society's room, 16,590; members all mechanics, 16,594; arbitration; alteration of rules by Registrar, 16,612-17.

And see *BARRY*.

(2) **Dr. McMAHON**, of Dublin, his name used as medical man to Irish branch of "United Assurance" (St. Patrick's), but only few members sent to him for examination, and his fees curtailed, *O'Hanlon*, 16,272.

(3) **Mr. SAMUEL**, actuary to "Guardian" Assurance Office, certified "Royal Liver" Society's tables for sick branch, *Liversage*, 1275, 1670-1, 1674.

**BUCK, HENRY**, 557-64 - - - - - p. 33.

Would wish to see alteration in 49th clause of 18 & 19 Vict., so as to enable "Manchester Unity of Odd Fellows" to control the whole of the lodges at present registered as separate societies, 557-62.

And see *LOVESLEY*.

**BUILDERS:**

Loans to, lately restricted by "Standard Investment and Building Society," *E. Ravenscroft*, 9270.

In "Ayr Benefit Building Society," several are members, one a trustee, *Mellorath*, 12,640-2.

In "Caledonian Permanent Property Investment Company," no advances made to, *G. Walker*, 12,880.

In "Scottish Savings Investment and Building Society," advances made to, but not for speculation, *Alex. Macgregor*, 12,965-6.

In "Belfast Union Building Society," many advances made to, *Glenn*, 13,722, 13,728 and foll.

Business done with speculative, not profitable; much has been done in Belfast, but it is righting itself, *Cambridge*, 13,893 and foll.

"Belfast Equitable Building Society," in two cases of advances to, had to finish property through their default, *Cambridge*, 13,821-3.

Speculative, discouraged by "Irish Civil Service Building Society," *Mercer*, 15,123.

No advances made to, in "Cork and South of Ireland Permanent Building Society," *Giasini*, 16,323.

**BUILDING:**

For meetings of society, power to purchase, &c., *Stephenson*, 9, p. 6.

The provision objected to, *Shawcross*, 334 and foll., and see *Dickson*, 9852; approved of, *Burge*, 9644-6; *Middleton*, 9834-5; *Mann*, 11,129; is very seldom acted on, *Mann*, 11,129.

Working men's clubs should have power to erect or purchase, *H. Pratt*, 8486-9, 8497.

Clubs, in Scotland, *H. Cameron*, 9229-31; and see *Auld*, 9924-8.

Trades, a migratory class, *Shawcross*, 461; should form a group with special tables for sickness, *Bailey*, 819.

**BUILDING COMPANIES** or societies registered under

Companies' Act, respecting which evidence received: "Edinburgh Co-operative Building Society," "Standard Investment and Building Society," "Heritable Securities Company," and "Scottish Heritable Securities Company," "National Land and Building Company," "Alliance Building Company," witnesses respecting, see *BROG, COLVILLE, DALY, MOWATT, E. RAVENSCROFT*.

Nature and advantages of connexion between, and building societies proper (termed in Scotland generally "Property Investment Companies"), *Begg*, 9059-60; *Colville*, 8974 and foll., 9004 and foll.; *E. Ravenscroft*, 9118; *H. Cameron*, 9216 and foll.; and see *Mowatt*, 15,309.

In Edinburgh, are generally dependent on ditto, *Colville*, 8951, 8978.

Registration of building societies as, *E. Ravenscroft* and *H. Cameron*, 9090, 9137 and foll., 9158 and foll., 9179 and foll., 9246 and foll., 9276-8.

Advantage of, over building societies; permanency of capital, *H. Cameron*, 9140.

The building society form preferable to that of, *Auld*, 9912 and foll.; *Daly*, 15,170 and foll.

Competition of, with building societies in Belfast, *Cambridge*, 13,858-62; cf. *Glenn*, 13,785; *Littledale*, 15,044.

Rendered necessary on account of legal inability or alleged inability of building societies to hold land, *Daly*, 15,171 (cf. *Owens*, 15,143-4).

And see also *Mowatt*, 15,309.

D

**BUILDING SOCIETIES** (or in Scotland "Investment Companies") registered under Benefit Building Societies' Act, respecting which evidence received:

(Scotland) "Ayr Permanent Benefit Building Society," "Caledonian Permanent Property Investment Company," "Dumfries Building Society," "Glasgow Provident Building Society," "National Freehold Building Society," "Scottish Property Investment Company," "Scottish Savings Investment and Building Society," "Standard Investment and Building Society."

Witnesses respecting, see *AULD, BEGG, H. CAMERON, COLVILLE, KIRKWOOD, MACGREGOR, McILWRAITH, E. RAVENSCROFT, W. T. ROSS, G. WALKER.*

(Ireland): "Belfast Equitable Building and Investment Society," "Belfast Union Building Society," "Cork and South of Ireland Permanent Building Society," "Irish Civil Service Building Society," "Kingstown Tradesmen's Benefit Building Society," "St. Joseph's and St. Michael's Benefit Building Societies," "Working Men's Society."

Witnesses: *ARMSTRONG, CAMBRIDGE, DALY, DIX, GLENN, GIUSANI, GUY, HANCOCK, JOHNSON, LITLEDALE, MERCER, OWEN, SHANLY.*

(1.) Generally; meetings of, in public-houses, and advantage of working men's clubs for ditto, *Solly*, 8353, 8412.

A separate law for, distinct from friendly societies, desirable, *W. T. Ross*, 12,994.

Present position of, uncertain, *Lalor*, 15,363.

Registration of, under Benefit Building Societies' Act, approved of, *Auld*, 9912-7; *Daly*, 15,170-1; *Giusani*, 16,332, 16,335; *contra*, *E. Ravenscroft* and *H. Cameron*, 9115-7, 9137-40, 9160-3; but see *H. Cameron*, 9138-9, 9163-4.

Registrar's certificate of, not much use to, unless it could be made authoritative, *W. T. Ross*, 12,999-13,000; cf. *E. Ravenscroft*, 9133-5.

Consolidation of law desirable for, *Auld*, 9911, 9919-20; *W. T. Ross*, 12,995; *Lalor*, 15,363.

Should be allowed benefit of Industrial and Provident Societies' Act, *Johnson*, 13,786; and see *Armstrong*, 13,908-9; *Dix*, 15,164.

None should be registered under Building Societies' Act that took money on deposit, or advanced more than 200l. per member, but larger ones under Companies' Act, *Littdale*, 15,041 and foll.

Registration of, as companies, undesirable, *Giusani*, 16,336-8.

Transformation of, into limited companies, see **BUILDING COMPANIES.**

Should be allowed to register under Companies' Act by resolution, *E. Ravenscroft*, 9276-8.

Rules of, should be registered only for safe custody, *E. Ravenscroft*, 9130-2; but see 9133-4.

Accounts of, should be transmitted to public office, and certified by competent actuary, *Daly*, 15,174 and foll.

Fixed form of accounts for, desirable, but almost impossible, *E. Ravenscroft*, 9136; *contra*, *Owen*, 15,158 and foll.

Provision should be made by law for joint membership in, *Auld*, 9921-8.

Owing to power of withdrawal, have practically no capital, *E. Ravenscroft*, 9092, 9127.

Should not have unlimited power to borrow, *Auld*, 9939 and foll.; *Owen*, 15,147 and foll.; *contra*, *W. T. Ross*, 13,001 and foll.

Should not be allowed to take deposits, *Littdale*, 15,045-7.

Compulsory audit by public auditor, under pain of loss of registration, desirable for, *McIlwraith*, 12,661-6.

Rules of, should be made to form part of the conditions of their loans, *W. T. Ross*, 12,996.

Power to make advances on other than real security, desired for, *Giusani* and *Guy*, 16,332, 16,357-62.

Complaints of heavy fines by, *Shanly*, 15,560-1.

Investment of funds of friendly societies in (Odd Fellows, Cork), *Bradish*, 16,874-5; (Manchester "Philanthropic") *Fyans*, 18,220 and foll.; ("Salford Temperance") *Eaton*, 18,729-33; (Liverpool "Philanthropic") *Thompson*, 22,954-6.

The power to do so legally desired, *Coombes*, 17,504-5; *Hammersley*, 18,953-4, 19,010-1; *Eaton*, 18,734-5; *contra*, *Nicholson*, 19,754.

In connexion with friendly societies, see *Solly*, 8412; *Hodgson*, 17,386; desirable, *Hammersley*, 19,006.

(2.) In Scotland, are numerous, *Auld*, 9933.

Registration of, *Ritchie* and *Al. Mackenzie*, 8902-28; *Auld*, 9932-4.

**BUILDING SOCIETIES—cont.**

There should be separate registrar of, for Scotland, *Auld*, 9934.

Relations of, in Edinburgh, with building clubs or companies, see **BUILDING COMPANIES.**

In Edinburgh, except "Scottish Property Investment Company," none but small terminating ones, all registered, *H. Cameron* and *E. Ravenscroft*, 9121.

In Glasgow, one terminating, *W. T. Ross*, 12,988-9.

Do not attach value to exemption from stamp duties, *H. Cameron*, 9165; but see *Auld*, 9914.

Want a cheap form of conveyance, *E. Ravenscroft*, 9211.

Do not generally advance for building purposes, *H. Cameron*, 9236; but see *G. Walker*, 12,880 and foll.

Working men combining to build houses for themselves can scarcely obtain money elsewhere than from, *Auld*, 9928.

Building of houses by, *McIlwraith*, 12,632 and foll.

The practice of "rouping" by (putting up advances to auction), condemned, *G. Walker*, 12,920 and foll.; and see *Kirkwood*, 13,398.

Advances on second bonds by, condemned, *G. Walker*, 12,920-3; but see *Kirkwood*, 13,399-402.

Solicitors of, in Glasgow, usually take off one-third of charges to borrowers, and surveyors one-half, *W. T. Ross*, 12,955-8.

In Glasgow, are generally permanent, *Al. Macgregor*, 12,990.

(3.) In Ireland, registration of, *Littdale*, 15,038-40.

Have worked very satisfactorily, and are generally satisfied with existing law, *Johnson*, 13,806; *Armstrong*, 13,895, 13,910, 13,912 and foll.; *Giusani*, 16,332.

No terminating, now in Belfast, *Johnson*, 13,784; very few in Ireland generally, *Daly*, 15,177.

Quicker mode of obtaining possession of property in case of default desired for, *Glenn*, 13,753, 13,757; *Johnson*, 13,765 and foll.

Also less expensive mode of sale, *Johnson*, 13,777 and foll., 13,806.

Also mode of settling accounts with mortgagors through Registrar's office, *Johnson*, 13,788 and foll.; *contra*, *Armstrong*, 13,901 and foll.; and recourse in case of dispute to receiving master of Court of Chancery, 13,799; *contra*, *Armstrong*, 13,901.

Chairman of county should have power to settle questions of title between, and borrowing members, and to give possession of property or conduct sales, *Armstrong*, 13,902 and foll.

Winding up of, in Court of Chancery recommended, *Dix*, 15,157-8.

Accounts of, often badly kept, and difficult to be obtained, *Mercer*, 15,154; *Daly*, 15,168, 15,174, 15,177.

And see **ADVANCES, BILL, BORROWERS, BORROWING POWERS, DEPOSITS, ENTRANCE FEES, EXEMPTION, FINES, FORFEITURES, HOUSES, INTEREST, LAND, MORTGAGES, REDEMPTION, RULES, SHARES, SOLICITORS, SURVEYORS, TRUSTEES.**

**BUILDING SOCIETIES' ACT (6 & 7 Wm. 4)**, referred to, *Auld*, 9919, 9923; *McIlwraith*, 12,628, 12,630; *Armstrong*, 13,826 and foll.; *Littdale*, 15,038 and foll.; *Lalor*, 15,363; and see **BILL (Mr. Gourley's)**.

**BURGE, WILLIAM**, evidence of, 9512-9699 - p. 188.

Grand secretary and treasurer of Grand Lodge of Free Gardeners' Society, 9518; number of lodges connected with it in England and Scotland, 9519; date of society, 9520; has increased greatly within late years, 9521-2; constitution as compared with that of other friendly societies, 9524-8; constitution of Grand Lodge, represented by principal office-bearers from each lodge, 9529-31; meetings or conferences, attended by members of lodges or by proxies, 9532-5; each lodge is registered as a separate society, having its own rules, which differ materially from those of other lodges, 9536-41; no system of transfers, 9542-6; dues paid to Grand Lodge, 9547-9; payments for sickness and death, 9550-2, 9663-6; tables not certified by actuaries, the principal objection being expense, but should be so certified, 9553-9; rates of payments in witness's lodge founded upon experience of society; formation of new table upon general advice of actuary, 9560-3, 9567-9, 9688-93; recommends compulsory periodical valuations of assets and liabilities, which might be made cheaply by officer appointed by Government, 9569-75; adoption of Government tables should be made compulsory upon all certified societies, which tables might vary according to ex-

**BURGE, WILLIAM—cont.**

perence, &c., a Government officer being appointed to enforce adherence to them, and likewise to periodical valuations, by means of fines and penalties, 9576-96; officers' payments, 9597-9601; medical aid, 9601-9608; number of members in lodge, 9602; management expenses, 9609-10; regalia fund, 9611-12; graduated scale of payments adopted in all the lodges, on the advice of a committee, 9613-18; considers the office of Registrar useful if properly managed, but that he should certify no society having insufficient payments; his arbitration should be final in case of disputes, 9619-23; system for settling disputes, 9624; mode of dealing with member in receipt of poor relief, 9625-8; forfeiture of members' rights to benefit, 9629-30; to prevent imposition, suggests insertion of rule precluding members from receiving more money from sick pay than they could earn when in health, 9631-9; friendly societies' meetings in public-houses should be prohibited, 9640-2; investment of funds, 9643, 9685-7; societies should be empowered to purchase or hold buildings for meetings, to be paid for out of general funds, 9644-6; honorary members, 9647-9; convivial meetings generally held once a year, 9650-4; members chiefly respectable artisans, 9655-9; the Free Gardeners' and benefit funds kept entirely distinct; the former expended for benevolent purposes, 9660-2; knows of only one lodge having certified tables; explains their system of annuities, 9670-80; recommends adoption of this system by the "Free Gardeners," with modified payments to suit certain districts, 9681-4; objects to payment of indemnity to members emigrating, 9694-8; disputed claims, 9699.

**BURIAL**

Benefits, in affiliated and other friendly societies, see **BENEFITS, FUNERAL**.

Cost of, see **FUNERAL**.

Branch or department in general burial societies having several branches of business, see **BURIAL SOCIETIES**, and names of societies.

Business, limited companies doing, *Smyth*, 8701 and foll.; and see **COMPANIES, INDUSTRIAL ASSURANCE, PRUDENTIAL, BRITISH LEGAL, FRIEND-IN-NEED**.

**SOCIETIES**, respecting which evidence received, viz.—

General, confined to burial business:

"Liverpool Protective," "Royal Oak," Liverpool "Victoria Legal," Liverpool "Philanthropic," "Scottish Legal," "Loyal Irish Legal," "New United Friendly," "Salford Funeral," Manchester "Philanthropic," "Lancashire and Cheshire Assurance," "Union Friendly," "St. Ann's," "St. Oswald's"; and see **ASPINALL, BELL, BLAIR, CAMPBELL, CHERRY, CRIGLINGTON, CULLEN (JAS.), CUMMING, CURRIE, FINNEY, FINNIE, FLANNIGAN, FORBES, FYANES, GOODERE, HODGKIN, HOYLE, IRVING, JAMES, LEMON, LIGGETT, LITLEDALE, MABBOTT, McCALMAN, McCARNEY, McCLELLAN, MACKENZIE (AL.), McKINNON, MALCOLM, MURPHY (M.), NODEN, OLLIS, PUGH, RITCHIE, ROBERTSON, SHEPHERD, SINCLAIR (D.), SUTHERLAND, TAIT, TAYLOR (JAS.), THOMPSON, WIGNALL, YOUNG**.

General, with other branches than burial (often nominal):

"Royal Liver," "United Assurance," (St. Patrick's), "City of Glasgow," Glasgow "Reform Friendly Assurance and Loan," "Glasgow Reformed Friendly," "United Reform Friendly"; and see **ATHERTON, BAIRD, BANNER, BIRNIE, BREThERTON, BOYLE (JOHN), CAMPBELL, CARAHER, CARGILL, CHANDLER, CRIGLINGTON, CUNNINGHAM, FINNEY, FOWLER, GERTY, HAMILTON, HIGHAM, HORGAN, JUDGE, KIRKWOOD, LIGGETT, LITLEDALE, LIVERSAGE, McCALMAN, McCAMLEY, McCLELLAN, McCORMICK, MACKENZIE (AL. and J.), McKINNON, MELLON, MINGAUD, O'HANLON, RICE, SHANLY, SINCLAIR (D. and G.), SMYTH, SPRAGUE, STEWART (J.), SUTHERLAND, TAIT, TAYLOR (W.), WALKER (T.), WILDE, WILSON, WRIGHT, WYLIE**.

**Local:**

"Blackburn Philanthropic Burial," "Chorley Family Funeral," "Plus the Ninth Burial," "Royal Military Mortality Society of Pensioners," "Hulme Philanthropic Burial," "Hulme Good Intent Burial," "George and Dragon Friendly," "Mortality Association Burial," "Ancoats

**BURIAL—cont.**

Burial," "South Manchester Burial," "Manchester Temperance Burial," "Salford Temperance Burial," "Stalybridge Good Intent Burial," "Equitable Total Abstinence Burial" and see **ANDERSON, CROSSLEY, EATON, HARDMAN, INGHAM, MARRISON, MARSHALL (J.), MONTGOMERY, MURPHY (P.), O'CONNOR, OGDEN (J.), POWELL, ROSCOW, SERGEANT, WARING**.  
See also "INTEGRITY," "ROYAL BELFAST," "ROYAL LONDON FRIENDLY," "ULSTER MUTUAL," "PERSEVERANCE."

**1. General (in England).**

Exist chiefly in Lancashire and Cheshire, but are found in other parts of England, *Stephenson*, 643.

Many transact sick and endowment business as well, *Stephenson*, 636-7, 644; and see *supra*.

Hardly come under designation of friendly societies, and should have Act of their own, *Sotheron-Estcourt*, 730.

Should be subject to Registrar of Friendly Societies, *G. Sinclair*, 10,158; and see *Finney*, 24,021 and foll.

Should not be under Companies Act, *J. Stewart*, 10,933; but see *G. Sinclair*, 10,376; *Malcolm*, 10,763; *Littledale*, 14,979; *Gibb*, 22,460-1, 22,469-70; *Irving*, 22,623-7; *Bretherton*, 23,373; *Pugh*, 23,462-3.

Should be under Life Assurance Companies Act, *Hamilton*, 19,306-10.

Advantages of, over companies—exemption from stamps, and power of nomination, *Bretherton*, 23,381.

Distinguished from other friendly societies (the affiliated especially), *Shepherd* and *M. Murphy*, 2084, 2215, 2324, 2396 and foll., 23,722; *Nicholson*, 19,773 and foll.; *McCormick*, 20,761-2.

Contributions in, much higher than in affiliated societies, *Hughes*, 23,872-3.

Are only mutual insurance companies for payment of small amounts, *Bretherton*, 23,372; only differing in their origin, 23,378.

The same business carried on in same manner by companies, *Bretherton*, 23,375-6.

Should form a special group among friendly societies, *Tompkins*, 1927, 2042-3; *Shepherd*, 2324, 23,722.

Are legislated for on altogether erroneous principles, *Bretherton*, 23,372.

Law respecting, requires alteration, *Liversage*, 1332 and foll.; *Shepherd*, 2191 and foll.; *Cumming*, 12,350 and foll.

*Contra*, *Fyans*, 18,255; *James*, 22,815.

Small, on "burial society principles," must fail, *Finney*, 23,988; and see *Bretherton*, 23,372.

Grow rapidly, if at all successful, *Shepherd*, 2403.

Variations of rate of mortality through occupation or locality not important to, *M. Murphy*, 2188.

Secessions and lapses the greatest source of wealth to, *Shepherd*, 2346; cf. *Hamilton*, 19,376 and foll.; *Watts*, 17,973-5.

Cannot prudently undertake sick business, *Shepherd*, 2084; *Liversage*, 1622-6.

Payments to, consist of single unit, 1d. a week either for 8l. or 6l., now almost always 6l., *Bretherton*, 23,382, 23,422.

Cannot be conducted without collectors, *Shepherd* and *Murphy*, 2144, 2347, 2392; and see **COLLECTORS**.

Preferred to Government insurance, on account of collecting system, *Shepherd*, 2391-4; *J. Stewart*, 10,947; *Mans*, 10,995, 11,150-2.

Theory of, entirely different from practice, *Bretherton*, 23,380-1, 23,401, 23,416.

The ideas of honesty of their managers and those of actuaries of mutual insurance companies entirely different, *Bretherton*, 23,381.

Surplus of, owing to large number of members, cannot be divided, and payments, as consisting of single unit, cannot be reduced, therefore surplus belongs to managers, *Bretherton*, 23,381-4, 23,386, 23,393 and foll.; 23,401, 23,414-5; *contra*, *Finney*, 24,019.

Heavy loading of, for management, owing to system of collection, *Bretherton*, 23,387-8.

Profits of, arise not from over-sufficiency of premiums, but from energy of managers, *Bretherton*, 23,397-9; and are practically taken by them in salaries, 23,400.

Government, or any audit of, would be a farce, *Bretherton*, 23,423 and foll.

Are a necessity, and should be made secure, *Shepherd*, 2191.

Are a saving to parochial funds, *G. Sinclair*, 10,475.

Are a great boon to working classes, and tend to protect children's lives, *J. Stewart*, 10,925; *Gibb*, 22,466-7; but see *infra*.

## BURIAL—cont.

Very great abuse connected with, *Mowatt*, 15,296.  
 Exist chiefly for insurance of women and children, *Shepherd*, 2406; *Irving*, 22,560.  
 Flourish chiefly through instrumentality of women, *Shepherd*, 2405, 2408; *Irving*, 22,562-4.  
 Voting of women, or women and children, in, *Shepherd*, 2081; *Cumming*, 12,380; *Irving*, 22,562-4; *Wignall*, 23,506 and foll.  
 Members of, chiefly of humbler portion of working classes, and know nothing about the business, *M'Kinnon*, 11,541; cf. *O'Hanlon*, 16,272; *Horgan*, 15,569-73; *James*, 22,849-60.  
 Members of, have no sufficient powers of control, *Stephenson*, 639-40; *Tompkins*, 2080; *Shepherd*, 2152, 23,722; *Smyth*, 8736 and foll.; *Wilson*, 13,096 and foll.; *Kirkwood*, 13,359; *Sutherland*, 14,222; *Littledale*, 14,976; *Caraher*, 20,590-1; and see *Bretherton*, 23,381; rarely see rules, *Tompkins*, 2080.  
 Members of, have no remedy for displacing officers, so long as they and collectors coalesce, *Tait*, 11,599; and see *Shepherd*, 23,722.  
 Bad book-keeping of collectors and agents of, *Forbes*, 12,260 and foll., 12,270.  
 No proper supervision of do., *Forbes*, 12,270 and foll.; *Criglington*, 14,049; *Caraher*, 20,602; *McCormick*, 20,687 and foll.  
 Practically no audit in, *Criglington*, 14,046; audit of, a perfect farce, *Caraher*, 20,601; and see *Bretherton*, 23,424 and foll.; *Finney*, 23,990.  
 Balance-sheets of, show no correct account of management expenses, *Criglington*, 14,066-70.  
 Great difficulty in obtaining proper annual returns from, *Tompkins*, 2078.  
 Difficulty of ascertaining how managed, *Tompkins*, 2079-80.  
 Members of, frequently thrown out of benefit without fault, by negligence, wilful or otherwise, of collectors and agents, or by withdrawal of ditto, *Smyth*, 8700, 8708-10; *Kirkwood*, 13,326; *Criglington*, 13,927-8, 13,938 and foll., 13,968; *Mowatt*, 15,297 and foll.; *Shanly*, 15,513 and foll.; *Caraher*, 20,511 and foll., 20,584 and foll., 20,605; *McCormick*, 20,648-9, 20,662.  
 Employ unscrupulous collectors and canvassers, *Smyth*, 8725, 8729 and foll.; *Liggett*, 10,019-20; *McCormick*, 20,730 and foll.  
 Power of collectors in, *Shepherd*, 2083; *Smyth*, 8736-9; *Tait*, 11,605; *Young*, 12,184; *Diakenson*, 18,891-3; *contra*, *Cunningham*, 11,761-2; *Campbell*, 11,914; *McCormick*, 20,720 and foll.  
 Collectors of, attend each other's meetings, and carry any measure, *Shepherd*, 2153; *Smyth*, 8757-9.  
 Meetings of, at public-houses; treating and packing of do., *Shepherd*, 2083, 2341-2; *Smyth*, 8736, 8739, 8802, 20,418 and foll., 20,455 and foll.; *Young*, 12,157 and foll.; *Noden*, 17,555 and foll., 17,784 and foll., 17,827 and foll.; *Bell*, 18,033 and foll.; *Teesdale*, 18,105 and foll., 18,120 and foll., 18,134-6; *Fyans*, 18,192-3; *McCormick*, 20,732 and foll.; *T. Walker*, 21,307 and foll.; *Birnie*, 22,038 and foll.; *Atherton*, 22,423 and foll.; *James*, 22,803; *Thompson*, 22,990; *McClellan*, 23,303 and foll.; *Wignall*, 23,501 and foll.  
 Cases in which officers are remunerated or benefits paid wholly or partly in liquor or liquor-cheques, *Noden*, 17,757 and foll.; *Bell*, 18,031 and foll.; *Fyans*, 18,231-40; and see *Nicholson*, 19,776-7.  
 General meetings a mere farce, *Bretherton*, 23,380-1; and see *Shepherd*, 23,722.  
 Arbitrary alterations of rules, and curtailing or refusal of benefits, *Smyth*, 8755; *Kirkwood*, 13,327 and foll.; *Shanly*, 15,522; *Montgomery*, 19,663 and foll.; *McCormick*, 20,676 and foll.  
 Partial arbitrations, *Smyth*, 8745, 8753, 8802.  
 Arbitration in, a juggle, *Goodere*, 23,139, 23,134 and foll.  
 Were formerly a great cause of increase in the rate of infant mortality, but are only so now exceptionally, *McQuhae*, 17,631-7.  
 Are detrimental to children's lives, *C. Cameron*, 11,644 and foll.; *Aspinall*, 23,634-5; and see as to Pot-teries, *Hammersley*, 18,912-3; *contra*, *Liversage*, 23,177; *Thompson*, 23,052-3; *J. Marshall*, 19,036-8. And see *McCarthy*, 23,517 and foll.; *Ollis*, 23,546 and foll.; *Aspinall*, 23,627-33, 23,641; *Shepherd*, 23,678; and see CHILDREN.  
 Undue strictness of, towards members, *Campbell*, 11,893; *Baird*, 12,081-2.  
 Undue liberality of, *Aspinall*, 23,642-7.  
 Undue cost of management, and large salaries of committeemen and officers, *Smyth*, 8736, 11,894 and

## BURIAL—cont.

foll.; *Young*, 12,176-7; *Forbes*, 12,279 and foll.; *Wilson*, 13,019; *Shanly*, 15,523-5; *McClellan*, 23,287-9; *Pugh*, 23,465; *Shepherd*, 23,722.  
 Collectors held irresponsible for not calling on members, *McCormick*, 20,661-2.  
 Sale of collectors' books in, see COLLECTING BOOKS, COLLECTORS.  
 Transfers of members in, see TRANSFERS.  
 Are more careful now than they used to be, *McQuhae*, 17,634 and foll.  
 (2.) Local.  
 Are preferable to general, *Anderson*, 17,945-6.  
 System of maintaining, by extra collections or levies, *Crossley*, 2536, 2596 and foll., 2625 and foll., 2703 and foll.; *Waring*, 2780 and foll., 2819 and foll.; and see *Ingham*, 18,170-2; *J. Marshall*, 19,055-6.  
 The system approved of, in contradistinction to that of general burial societies, *Finney*, 23,989, 24,006-8.  
 Cannot be carried on without collectors, *Crossley*, 2508, 2547.  
 Meetings of, in public-houses, *Teesdale*, 18,105-10, 18,120-1, 18,134; *Ingham*, 18,150, 18,156; *Powell*, 18,258, 18,275 and foll.  
 Cases in which officers or members attending meetings are remunerated, or benefits paid, wholly or partly in liquor or liquor-cheques, *Teesdale*, 18,108-12, 18,135; *Ingham*, 18,155-8, 18,163; *Powell*, 18,266 and foll.  
 Connexion of, with ragged or Sunday schools, *J. Ogden*, 18,418-44; *Goodwin*, 20,028-66.  
 The present law approved of by, *Crossley*, 2554-5; *Waring*, 2846; *Eaton*, 18,773.  
 Are necessarily insolvent, *Bretherton*, 23,372.  
 (3.) Generally.  
 Registration of, should be compulsory, *Marrison*, 18,537.  
 Should be compelled before registration to obtain actuarial certificate, verified by Registrar (or Government board), *J. Stewart*, 10,808-9; *Cumming*, 12,352; *Marrison*, 18,552-3.  
 Tables of, should be fixed by Government, *Smyth*, 8745 and foll.; *Criglington*, 14,036; *Finney*, 23,993.  
 Also rules, *McCormick*, 20,751 and foll.  
 Tables of, should not be fixed by Government, *Shepherd*, 2371.  
 And see TABLES.  
 Should file balance-sheets with Registrar, and have periodical valuations, *Liversage*, 1333; *Atherton*, 22,429; *Shepherd*, 23,722; and see *Bretherton*, 23,439-45; *Finney*, 23,991.  
 Balance-sheets should be issued to all members 14 days before meetings, *Wilson*, 13,098.  
 And see BALANCE-SHEETS.  
 Should be valued periodically by actuary at Government expense, *Criglington*, 14,041 and foll. (cf. *Bell*, 18,084; *Marrison*, 18,540 and foll.); *Hamilton*, 19,301-4; *McCormick*, 20,750.  
 Difficulty of valuing, *M. Murphy*, 2254.  
 And see VALUATIONS.  
 Government should take in hand, and amalgamate locally, *Caraher*, 20,590, 20,592 and foll.  
 Government should take over, or largely control, *McClellan*, 23,290 and foll.  
 Government should control, and also compete with, *Smyth*, 8745 and foll.; should control, *Criglington*, 14,033 and foll., 14,090; *Caraher*, 20,599-600; *Flannigan*, 21,980-1; but see 21,982; *contra*, *James*, 22,818.  
 Form of accounts for, should be prescribed, *Forbes*, 12,304.  
 Accounts of, should be audited by Government auditor, *Shepherd* and *M. Murphy*, 2191 and foll., 2337 and foll., 2370, 23,722; *Forbes*, 12,306; *Kirkwood*, 13,358; *Criglington*, 14,047; *Shanly*, 15,547-8; *Young*, 12,188, 12,191; *Hardman*, 18,631-3; 18,658-9; *Flannigan*, 21,975, 21,978-9; *Birnie*, 22,032; *McClellan*, 23,202; *Pugh*, 23,478; and see *Finney*, 23,991 and foll.; *contra*, *James*, 22,816-8; but see 22,822-4; *Bretherton*, 23,423.  
 Area of, should be limited, *Smyth*, 8744; *Caraher*, 20,593-4; *contra*, *Liversage*, 1627; *Tait*, 11,600; *Forbes*, 12,253, 12,289 and foll.; *Blair*, 12,434 and foll.; *Mowatt*, 15,285; *Gibb*, 20,860.  
 Should be required to give notice to members out of benefit, *Crossley*, 2727-30; *Nicholson*, 19,779-80.  
 Members of, should have surrender-value for their interests, *Smyth*, 8712-3; *Criglington*, 14,106-7.  
 Expenditure of, should be restricted by rules, *Shepherd*, 2205 and foll.; *Pugh*, 23,464; of management, should be limited, *Carrie*, 22,765, 22,773-4; *Finney*, 24,022.

**BURIAL—cont.**

Arbitration in, should be abolished, *Smyth*, 8745, 8753 and foll.; *Criglington*, 14,090.

Agents, collectors (and paid officers) of, should be forbidden to attend meetings, *M'Kinnon*, 11,567; *Mowatt*, 15,290; even of other societies than their own, *Shepherd*, 23,722.

To vote at meetings, *Young*, 12,157, 12,162-3; *Forbes*, 12,255; *Criglington*, 14,110-1; *Sutherland*, 14,245; *Caraher*, 20,597; *contra*, *M'Connick*, 20,722-3.

Expenses of do., for attending meetings, should not be paid, *Forbes*, 12,255.

Officers should not be collectors, *Pugh*, 23,450 and foll., 23,466.

Should be forbidden to undertake sick business, but not medical aid, *Liversage*, 1624-8.

Endowment business of, objected to, *Stephenson*, 636-7.

Members should have power to compel holding of meetings, *Wilson*, 13,098.

Illegitimate children should not be admitted in, *Criglington*, 14,077.

Withdrawal of agencies should be regulated, *Criglington*, 14,090, 14,101 and foll.

New, should be compelled to deposit money as security for claims, *Bell*, 18,080-2.

There should be easy method of adjudicating complaints (or disputes) in, *M'Connick*, 20,745 and foll.; *Finney*, 23,991.

General meetings should be abolished, *Atherton*, 22,429; *contra*, *Gibb*, 22,446-7.

Should have district committees wherever agencies exist, with or without representation by delegates, *Tait*, 11,599; *Campbell*, 11,921; *Luggett*, 11,982; *Malcolm*, 12,323; *Criglington*, 14,007 and foll.; *Sutherland*, 14,232 and foll.; *Littledale*, 14,983; and see *Shanly*, *passim*; *W. Taylor*, 15,594; *McConnick*, 20,724 and foll.; but see *Young*, 12,138, 12,165 and foll.; *Cumming*, 12,385; *Blair*, 12,416-7; *Mowatt*, 15,292 and foll.; *Caraher*, 20,595-6, 20,598; *McClellan*, 23,305-6; *Bretherton*, 23,382.

There should be committee in, to look after interests of members, and proceedings of agents and collectors, *Tait*, 11,603.

The law should be strict as to insurance of young children in, *C. Cameron*, 11,648.

Strict register should be kept by, of all members, *Baird*, 12,086-7; and see *Forbes*, *passim*; *Criglington*, 14,038.

Should be suable locally by agents, *Criglington*, 14,007.

Cost of collection in, could be reduced by paying collectors fixed salaries, with entry money of new members, *Forbes*, 12,293-4; and see *Blair*, 14,429-32; *Pugh*, 23,467.

Should give policies, *Criglington*, 14,039; *contra*, *Marrison*, 18,560.

Should be converted into proprietary companies, with guaranteed share-capital, for benefit of present managers, *Bretherton*, 23,386, 23,425.

And see AGENTS, COLLECTORS, MEETINGS, MEMBERS, COMMITTEES, MANAGEMENT, OFFICERS, COMMISSION.

Utensils, for "waking corpse," payment for, in "Royal Military Mortality Society of Pensioners," *P. Murphy*, 16,948-9.

**BURMINGHAM, JOHN**, evidence of, 16,806-16,877 - p. 417.

Corresponding secretary to Cork district of "Manchester Unity of Odd Fellows," containing six lodges, 16,806-7; increase in number of lodges and members, 16,811-17; class of members and qualification for admission, 16,818-21; certification of lodges, 16,822-4; graduated tables of payments, 16,825-7; returns sent twice a year to Manchester board, 16,827-9; assets and liabilities have not been valued; thinks such valuation of no great importance, 16,830-4; number of members, 16,835; small amount of funds in hand, owing to heavy expenses of management, 16,836-40; system of clearances has worked very satisfactorily, 16,861-3; working of Registrar's office; have experienced no inconvenience from non-registration of general laws in Ireland, 16,863-7; no general advantage in having separate registrar for Ireland, 16,868-9; settlement of disputes, 16,869; additional fee charged to sailors for widows and orphan fund, 16,873; investment of funds, 16,874-5; failure of lodges in Queens-town and Ennis, 16,875-6.

And see BRADISH.

**BURNS, Mrs.:**

Was collectress in "Liverpool Protective," but became a defaulter through misappropriation of money by her son, and was ultimately obliged to sell her book; had received an advance from the sub-treasurer (Mr. Shepherd), *Shepherd*, 23,700-7.

**BUSINESS**, Place of, see PLACE OF BUSINESS.

**BUTLER:**

Collector in "United Assurance" (St. Patrick's); charged in his book and produced vouchers for 2l. worth of beer given to persons brought up to vote for Mr. Treacy's party at Manchester meeting, *Smyth*, 20,469-88; was authorised by Mr. Smyth, *Smyth*, 20,475 and foll.

**BYELAW** of "Scottish Legal Burial Society," for sale of collectors' books, first objected to and then passed by Registrar for Scotland, *Ritchie* and *A. Mackenzie*, 8841 and foll., 8871 and foll.; *Malcolm*, 10,548-602; *Cumming*, 12,389-90; *Robertson*, 12,517 and foll.; *Cherry*, 14,369 and foll.

Of "Standard Investment and Building Society," limiting borrowing powers to two-thirds of advances, *E. Ravenscroft*, 9087-8.

Of "Sir Ralph Abercrombie" lodge of Odd Fellows, against receipt of benefit by member in poor-house or lunatic asylum, *Middleton*, 9807.

And see RULES.

**CAMBRIDGE, WILLIAM**, evidence of, 13,807-13,921, p. 322.

Secretary to the Belfast "Equitable Building and Investment Society" (Permanent), 13,808-9; number of members, 13,810; established in 1864, 13,811; share-capital, 13,812; amount on mortgage, 13,813; amount on deposit, 13,814; amount representing property obtained by society through default of advanced members, 13,816-23; value of shares, and how paid up, 13,824-5; have only issued completed shares during last two years, 13,825-6; rule authorising receipt of deposits and limiting the amount, 13,832-5, 13,838-40; interest to depositors, 13,836-7; new system of premiums for advances compared with old system, 13,841-51, 13,858-62; interest to investing shareholders, 13,852; advanced shareholders may remain in society as investing members or not, at will, 13,853-7; alteration of rules as to redemption, 13,863-4; fines, 13,865-71; reserve fund, 13,872-3; depositors and amount of deposits, 13,875-9; class of shareholders and number of shares held, 13,880-5; advances, 13,886-91; the business done by societies with speculative builders has proved unprofitable at Belfast, 13,892-6; solicitors' and surveyors' charges, 13,897; profits on uncompleted shares, 13,911; explanation of entries in balance-sheet respecting property about to be sold, 13,915-21.

And see ARMSTRONG.

**CAMERON, (1.) CHARLES, M.D., LL.D.**, evidence of, 11,620-11,692

p. 251, Editor of the "North British Daily Mail," and has taken much interest in friendly societies, 11,620; the office of Registrar should be reconstituted so as to induce sound societies to become registered, and to warn insurers against unsoundness of those which remain unregistered, 11,621-2; regulations which witness considers should be binding upon friendly, industrial, and burial societies wishing to be registered, their rules and tables being first certified by a Government actuary appointed for that purpose, 11,623; societies should be registered from year to year, the Government actuary being empowered to refuse registration in cases where the maximum expenses of any three years exceeded those originally stipulated for, 11,623-7; the actuary should have right of examining books and accounts of any registered society, and no division of profits should be allowed without his sanction, 11,627; Government would have the immediate supervision of registered societies, but it need not guarantee their soundness, although it might do so with safety, as in the case of insurance policies in the State of New York, 11,628-33; appointment of officers should not be interfered with, 11,634; list of approved investments should be provided, 11,635-6; such supervision would not tend to make managers of societies more careless, 11,637; the proper administration of sick clubs might be tested by frequent returns, and "cooking of accounts" prevented by compelling use of form similar to that submitted to shareholders by railway companies, 11,638-9; sending in false returns should be a crime, 11,640, 11,636-91; Post Office insurances and annuities might be made successful, were Government to adopt the system of collecting, and to make alterations as to payments, although they could not

CAMERON, (1.) CHARLES. M.D., LL.D.—*cont.*

compete with friendly societies unless they gave burial and sickness benefits, 11,641-4; the system of burial benefits has been productive of much crime; evidence given by Mr. Curgenven before select committee on protection of infant life, and reports of Health of Towns Commission, (1846 and 1848); the law should be strict against entering young persons in burial clubs, 11,644-8; with regard to sick societies, witness does not propose that Government should undertake their management, but sees no reason why there should not be one uniform standard table for all societies, with periodical division of surplus funds at short intervals, 11,649-61; mode of dealing with members of friendly societies, and with persons in receipt of small income from other sources, applying for parochial relief, 11,662-81.

## (2.) HUGH, evidence of, as to building societies, 9063-9279

Connected with "Scottish Property Investment Company," which has been in existence 20 years, 9065-7; number of shareholders, 9069; rules similar to those of (Edinburgh) "Standard" but borrowing powers limited to two-thirds of amount advanced, 9086-7; difference of the two societies as to withdrawals, 9121; advantage which would arise from registration under Limited Liability Act, which is, however, contrary to opinion of directors, 9138-42; deposits nominally two-thirds of capital, but in reality only limited by amount of advances, 9143-54, 9266; views as to exemption from stamp duty, 9163-7; advanced, as distinct from investing shares, 9172; payment of bonus (on completion of shares) every five years, 9184-90; rate of interest, 9191-2, 9208; surplus funds, 9193-6; no premium for right of advance, 9207; solicitor's charge, 9215-19; surveyors' charges, 9224; advances,—about nine-tenths made upon property in Edinburgh, 9226-36; fines and redemption fees, 9242-5; profits of society depend very much on relation of deposits to share-capital, 9255-7; finds no difficulty in having two or more titles to property under same roof, 9258-63.

Re-examined as to friendly societies, 9280-9379, p. 180. Secretary for Edinburgh district of "Manchester Unity," 9280-1; connexion of district with Unity, 9282; alteration and amendment of laws by the A. M. C., 9282; number of lodges in district, 9282; principle of sickness and death payments the same, 9284; deficiency in amounts provided for sickness borne by lodge itself, 9285; deficiency in death payments met by levy on the district, 9286-9; financial position of the lodges, 9292-3; quinquennial valuations made of each lodge separately, 9294-6, 9367-9; disposal of surplus funds, 9297, 9305-6; lodges, their reduction in number owing to adoption of higher rates of payment; secession of persons unable to pay new rates, 9298, 9304; authority of Manchester board necessary to division of surplus funds, 9307-8; class of members, 9309; graduated rates of payment, 9310; funds kept distinct, 9311, 9335-9; medical aid, 9312; relief to travellers, 9313-14; system of clearances, 9315-17; payment of benefits for other lodges, 9318-20; disputes, 9321, 9347-8; considers the present law on friendly societies generally beneficial, 9322; tables of rates certified by an actuary of five years' standing should be required by Government before registration; might be altered to suit requirements of each society, and adjusted every five years, 9323-34; the office of Registrar useful, but would be more so were he required to insist upon certification of tables and rates before registration, 9340-6; paid officers, 9350-1, 9372; rule with regard to sick-pay; introduction of annuity fund, 9352-4; meetings, 9358-9; returns,—labour required in preparing them; are useful in furnishing data for construction of Government tables, but might then be dispensed with, 9360-6; audit of accounts, 9370; enforcement of penalties for non-compliance with the law, 9373-8.

## CAMPBELL, SAMUEL, evidence of, 11,861-11,942 - p. 258.

Was collector of the "Royal Liver" for about six years, and was also a member of the society, 11,861-4; held a book, which he joined with Mr. William Sinclair's, who, on becoming manager for Scotland, gave him a regular salary for collecting; but on his wishing to divide the book, denied him any further share in it, and on witness leaving the society employed two collectors to work in for him at fixed wages, 11,865-78; interest of collectors in obtaining new members, 11,878-83; the Glasgow branch of "Royal Liver" formerly divided into two parts, each managed by one of the Messrs. Sinclair; but they have subse-

CAMPBELL, SAMUEL—*cont.*

quently joined, 11,884-6; societies could not stand without collectors, 11,887-8; agreement between various societies respecting transfers, 11,889; "Prudential" and "British Legal" companies are managed in the same way as burial societies, 11,889-91; complaints made against them, 11,892-5; no votes allowed to collectors in "Royal Liver," even when members of society, 11,897-11,900; sums given for collectors' books and transfers of books subject to consent of managers, who make a profit out of them and make advances to collectors, 11,901-14, 11,926-34; this state of things would be altered by an annual election of managers, 11,915-16; members should be represented by delegates at general meetings, instead of by agents, which is contrary to the rules, 11,917-11,921, 11,939-42; is now a member of the "Scottish Legal," 11,922; few complaints made under its present management, 11,924; payment for transfer of a book, 11,925.

## CANADA:

Royal Liver Society has members in, *Liversage*, 1206.

## CANE, WILLIAM:

Collector of "United Assurance" (St. Patrick's), nephew to Mr. Treacy the secretary; was very much in default, but allowed to retain book, through success in packing meetings, *McCormick*, 20,733-6; introduced Noonan, also a packer of meetings, who has now Cane's book, *McCormick*, 20,737.

And see TREACY, NOONAN.

## CANTWELL, CANON:

Favoured retention of book by Cowan, Manchester agent, who had become a defaulter in the "United Assurance," *Smyth*, 20,399; was treasurer for Manchester district in 1865, and presided at Manchester meeting of society, *Smyth*, 20,438-9, *T. Walker*, 21,573; but was not privy to packing of meeting, *Smyth*, 20,465; repudiated payment for beer at ditto, *Smyth*, 20,464; borrowed 350*l.* from Mr. Smyth on behalf of society at time of its litigation, *T. Walker*, 21,638-62; recommended Mr. Birnie not to act upon the committee after the meeting at Hope Hall, *Birnie*, 22,021; reported not to have accounted for moneys received as treasurer, *Smyth*, 20,440-1.

## CANVASSERS:

Employed by collectors in "Royal Liver" Society, *Liversage*, 1535.  
Perquisites and entrance-fees of, *G. Sinclair*, 10,412-4.  
Employment of, by "Scottish Legal" Burial Society, *Malcolm*, 10,530.  
Remuneration of, in do., *Sutherland*, 14,195 and foll.  
Employment of unscrupulous, *J. Stewart*, 10,878; and see *Criglington*, 14,090.  
Fees of, in "United Reform" Friendly Society, *McCalman*, 11,364.  
Fees to collectors as, in do., *McKinson*, 11,560.

## CANVASSING:

Essential to burial societies, *W. Taylor*, 15,633, cf. *McClellan*, 23,292-4.  
Collectors paid for, by sale of rules, in "Scottish Legal," *Malcolm*, 10,542.

## CAPITAL:

In friendly societies: increase of, no necessary test of solvency, *Bailey*, 853; and see *Liversage* and *Atherton*, 1473.  
Increase of, relied on in proof of solvency, *Liversage* and *Atherton*, 1469-77; *Shepherd* and *M. Murphy*, 2243-55, 2359; *Wood*, 17,049; *Noden*, 17,792 and foll.; *Teesdale*, 18,098.  
"Royal Liver" Society, "Liverpool Protective," "Blackburn Philanthropic Burial," "Chorley Family Funeral" Societies, &c., had none to start upon, *Liversage*, 1201; *M. Murphy*, 2089; *Crossley*, 2423; *Waring*, 2736.  
Present, of the same societies, *Liversage*, 1202; *Shepherd* and *M. Murphy*, 2089, 2243; *Crossley*, 2424; *Waring*, 2737.  
Of "Prudential" Company, compared with "Royal Liver," *Smyth*, 8701-6.  
Placing of receipt on account of, to credit of income, in balance-sheet of "United Assurance" (St. Patrick's), *Hamilton*, 19,326 and foll.; *Misgand*, 21,850 and foll.  
As to charging to management fund interest on buildings and plant bought out of, *Banner*, 22,084-5.  
Guarantee, funds of existing burial societies should be transformed into, for benefit of managers, the societies becoming joint stock companies, *Breitherton*, 23,366, 23,425.  
In working men's clubs: how raised, *Solly*, 8378-9.  
Great difficulty of do, in raising, *H. Pratt*, 8488.



## CAPITAL—cont.

In building societies: practically none, being at disposal of shareholders through their power of withdrawal, *E. Ravenscroft*, 9092, 9127; and see *H. Cameron*, 9069, 9140.

A security to depositors, in "Scottish Property Investment" Company, *H. Cameron*, 9141-2, 9153-4.

Relative amount of, to deposits in do., *H. Cameron*, 9143, 9145; does not limit deposits, 9152.

Relative amount of, to deposits in Belfast "Union Building Society," *Glenn*, 13,680, 13,700; in "Belfast Equitable," *Cambridge*, 13,812, 13,814; in "Irish Civil Service Permanent," *Owen*, 15,055, 15,098.

In loan societies: all out on loan, and turned over about four times a year, in "Catholic Loan Society," *McCormack*, 16,019-20.

In limited companies: is fixed, *H. Cameron*, 9140.

**CARAHER, HUGH**, evidence of, 20,504-20,614 - p. 516. Was member of "United Assurance" (St. Patrick's), but was excluded through collector ceasing to call; has heard complaints of other members having been similarly treated, 20,505-24; circumstances which led to litigation with Mr. Treacy, and to exclusion of witness from St. Patrick's in 1864; is not aware of any portion having been recovered of the funds abstracted from society by Mr. Treacy, 20,525-41, 20,549; action for libel brought by Mr. Treacy against editor of "Northern Press," 20,542-4; illegal and riotous proceedings at meetings held in Manchester and at Odd Fellows' Hall, Liverpool, to pass new code of rules and support Mr. Treacy's doings; witness, although member of committee, was assaulted for attempting to speak, but eventually succeeded in quashing proceedings of meetings through county court, and in obtaining an attachment against Mr. Treacy, 20,545-9; there had been no committee meeting for nine years till witness's expulsion, 20,551-2, and duties of committee were consequently never fulfilled, 20,553-9; doubts whether committeemen received salary for attending meetings, 20,560-3; ceased to take part in society's affairs subsequently to meeting called at suggestion of county court judge on Mr. Treacy's death; another meeting was afterwards held, attended by collectors and agents (who now constitute the society), at which its name and rules were changed, 20,564-75; is constantly applied to for advice by persons whose claims are disputed, and has good reason to know that collectors have been instructed to throw members out of benefit, 20,576-87; the St. Patrick's have entirely lost the patronage of (Roman Catholic) clergy of Liverpool diocese, some of whose names had been made use of without authority, 20,588-9; suggests local amalgamation of burial societies, and their inspection by Government officer; objects to principle of delegation; as not giving members a proper control over societies, 20,590-600; recommends a system of Government audit, the present system being ineffective, 20,601-2, 20,604; a check on collectors' books necessary to safety of a society, 20,603; case in which an agency was suddenly abandoned at Glasgow, 20,605; action for assault brought against Mr. Baldwin by witness, who recovered costs and damages, 20,606-9; connexion which existed between Mr. Treacy and other persons at head of society, 20,610-12; does not know what became of deeds deposited with Registrar at time of action, 20,613-14. Re-examined, 20,879a-20,881 - p. 528.

Alleges statement made by Mr. Judge (see *Judge*, 20,272), as to his (witness's) having been connected with Mr. Treacy in defrauding society, to be utterly false, 20,879-81.

Was supported in proceedings against management by Mr. McCormick, *McCormick*, 20,646-8.

Mr. T. Walker ignorant of nature of Mr. C.'s litigation against Mr. Treacy, *T. Walker*, 20,970, 20,982-4, 21,617-23, 21,631.

The "United Assurance" Society entrusted for a fortnight to, with Mr. Walker and Mr. Baldwin, *T. Walker*, 21,602.

**CARD-MONEY**, given to collectors in "Royal Liver," *W. Taylor*, 15,574.

**CARD-PLAYING**, in working men's clubs, *Solly*, 8418-20, 8425 and foll.; *H. Pratt*, 8507-13.

## CARDS (1.):

Travelling, in "Manchester Unity of Odd Fellows," *Doyers*, 78; *H. Cameron*, 9313; and see **CLEARANCE**.

(2.) Members', in burial societies, on which payments are marked:

Societies delivering: "Royal Liver," *Liversage*, 1223,

## CARDS—cont.

1249; *W. Taylor*, 15,643, 15,974; *Gerty*, 15,967,

15,970; "Liverpool Protective," *Shepherd*, 2085, 2299;

"Blackburn Philanthropic Burial," *Crossley*, 2471;

"Chorley Family Funeral," *Waring*, 2767; "United

Reform Friendly," *McKinnon*, 11,552-3; "Scottish

Legal" (formerly), *McKinnon*, 11,549-51; "United

Assurance" (St. Patrick's), *Rice*, 15,905, 15,908, &c.;

"Hulme Philanthropic Burial," *Anderson*, 17,907,

17,912, 17,918; "Salford Family Funeral," *Noden*,

17,808-10; "Manchester Temperance Burial," *Hard-*

*man*, 18,639, 18,648; "Ducie Sick and Burial," *Dicken-*

*son*, 18,867; "Lancashire and Cheshire Assurance,"

*Mabbott*, 19,175, 19,180; "Standard Sick and Burial,"

*J. Marshall*, 19,851; Liverpool "Victoria Legal," *Gibb*,

20,822-5, 20,827; "Royal Oak," *James*, 22,787-8.

(Contribution-books delivered in lieu of, in "Scottish

Legal," see **SCOTTISH LEGAL**.)

Should contain all that is in collectors' books and be a

check upon them, *Cargill*, 12,581; *G. Sinclair*,

10,316-7; *Judge*, 20,334-7; but see *W. Taylor*, 15,646.

Are kept by members (in "Royal Liver") and taken

with them on removal to other town where society

does business, *W. Taylor*, 15,645; *Higham*, 18,817-8,

and see 18,833; in "Blackburn Philanthropic Burial,"

are left on removal of member with friend, *Crossley*,

2544; in "Royal Liver" delivered out yearly (in

October), *W. Taylor*, 15,729, 15,719.

Given gratis in "Liverpool Protective," *Shepherd*, 2085.

Charged 1d. to members, in "Ducie Sick and Burial,"

*Dickenson*, 18,867.

Give generally a good deal of information for guidance

of members, *Shepherd*, 2299.

Everything relating to members in rules is on back of,

in "Royal Liver," *Atherton*, 1573, 1582; *G. Sinclair*,

10,343; and see *Liversage*, 1248, 1582; do. in "Liver-

pool Protective," *M. Murphy*, 2132-3; do. in "Lanc-

ashire and Cheshire Assurance," *Mabbott*, 19,175,

19,180; do. in "Liverpool Philanthropic," *Thompson*,

23,103-4, but see 23,115-6; in "Manchester Tem-

perance Burial," warn members that on failure to pay

for eight weeks they will be out of benefit, *Hardman*,

18,639; are so simple (in "Liverpool Protective") that

members cannot misunderstand them, *M. Murphy*, 2174

Name and address of collector printed at bottom of

(in do.), *Shepherd*, 2363.

Members do not usually read statements at back of,

*W. Taylor*, 15,734.

Contents of, in "Blackburn Philanthropic Burial,"

*Crossley*, 2471-3, 2476-81, 2610-3.

Unlimited number of, usually given to collectors, *J.*

*Stewart*, 13,507; *Shepherd*, 2363; *McCormick*, 20,693-4.

Are either single, or for more than one person, or for

whole family; difficulty when for more than one,

*Murphy*, 2174; *Hardman*, 18,648.

Frequent want of accordance of, with collectors' books

(formerly), in "Scottish Legal," *McKinnon*, 11,549-51;

and see as to "Royal Liver," *Wilde*, 22,255.

Age stated on, generally adopted in "Royal Liver,"

*Liversage* and *Atherton*, 1600, 1603, 1606.

In "Salford Family Funeral," whether payment entered

in, or in collectors' book, member has benefit, *Noden*,

17,820.

Compared periodically with collectors' books in "United

Reform," *McKinnon*, 11,552-3; in "Hulme Philan-

thropic Burial," *Anderson*, 17,907, 17,918.

Compared as respects new members, in "United Assu-

rance," *Judge*, 20,334-6.

Compared occasionally in "Royal Liver" by travelling

agent or by committee, *Wilde*, 22,248-55; and see

*Cargill*, 12,581; do. in "Royal Oak," *James*, 22,788.

Production of, on claim for burial money in "Royal

Liver," *Liversage*, 1379, and see *W. Taylor*, 15,645;

in "United Assurance," *Rice*, 15,955, 15,962-3;

*Horgan*, 16,489-91; *Caraher*, 20,602; *McCormick*,

20,691-2, 20,696-7 (but not formerly, 20,692); in

Liverpool "Victoria Legal," *Gibb*, 20,822-5, and see

20,827.

Case in which payments entered on, though not regularly

made (in "Liverpool Protective"), *Ollis*, 23,559 and

foll.

Are better than policies, *Shepherd* and *Murphy*, 2390.

Admit members to meetings, in "Standard Sick and

Burial," *J. Marshall*, 19,851; in "Victoria Legal,"

*Gibb*, 22,449-51; *contra*, in "United Assurance," *T.*

*Walker*, 21,336.

(3.) Special, for admission to meetings of burial societies,

see **TICKETS**.

**CARGILL, DAVID**, evidence of, 11,693-11,710 - p. 254.

Chief clerk of the "Royal Liver," 11,693; has no

knowledge of the person who addressed letter to the

**CARGILL, DAVID—cont.**

Chairman of the Commission, signed "David Cargill," and containing accusations against the Royal Liver, nor does he believe that there are any grounds for such accusations, 11,694-7, 11,704; was formerly a collector of the society, but neither paid nor received anything for his book, 11,698-11,703; has heard of no case of collectors being dismissed for fraud or malpractice, 11,704-9; 30*l.* the highest price he has known given for a book, 11,710.

Re-examined, 12,579-12,588 - p. 280.  
Evidence as to purpose of Messrs. Liversage and Ather-ton's journey to Glasgow taken previously to the sitting of the Commissioners in that city, 12,579-82, 12,587-9; with reference to William Baird, witness has never heard that collectors were not to call upon those who had given up their books, 12,583-6.

And see **BAIRD**.

Supplementary evidence of, Appendix A :

Messrs. G. and W. Sinclair's interests in books; transfer of members to "Royal Liver" from "Friend-in-Need" Company.

**CARLISLE TABLES**, those of the Sir Ralph Abercrombie

Lodge of Odd Fellows founded on, *Middleton*, 9767.  
Tables of Liverpool "Philanthropic" calculated from (with plenty of profit), *Thompson*, 22,970.

Nearly all insurance companies calculate premiums on, *Finney*, 23,993, 24,003.

Should be adopted for burial societies in Act of Parliament, with additional loading of 40 to 45 per cent., *Finney*, 23,993.

Would not be sufficient without addition, for risks of societies taking large proportion of children under 10, *Finney*, 24,002.

"St. Oswald's" Society's tables compared with, *Finney*, 24,001.

**CARR, REV. ROBERT**, evidence of, 16,241-16,271 - p. 403.

Connected with registered society founded in 1830 for giving annuities to Primitive Wesleyan Methodist preachers and their widows, 16,243, 16,245; scale of allowance, varying according to income of society; effect of this system, 16,247-52; annuities, and how obtainable, the contributions commencing at installation of minister in his office, 16,253-9; superannuation dependent on vote of governing body, and may be merely temporary, 16,260-1; advantages of registration under Friendly Societies' Act, 16,262-3; suggests that, in future legislation, societies should be clearly enabled to pay any annuities their funds may admit of, over 30*l.* a year; general vagueness of clause 46 of 18 & 19 Vict. relating to this subject (introduced to meet case of Dublin City and County Widows Fund), 16,265-8; complains of his society's limited power of investing funds, according to 32*d* section of same Act, 16,268-71.

**CARSWELL, ROBERT**, evidence of, 13,922-13,923 - p. 326.

Director of the Belfast Equitable Building Society, 13,922; value of artisans' and labourers' houses in Belfast, 13,923.

(The same?) treasurer for Belfast district board of "Independent Order of Rechabites," *Crawford*, 14,769-71.

**CATHOLIC**, see **ROMAN CATHOLIC**.**CATHOLIC LOAN SOCIETY**, Dublin, registered in 1861, see **M'CORMACK**.

Object of, *M'Cormack*, 15,994-5; funds of, how invested, 15,997-16,000, 16,019-20; derives no advantage from registration, 16,005-8; falsification of balance-sheet by officers of, showing necessity of supervision on part of Registrar, 16,009-10, 16,027-35; allows members to transfer portion of stock to relieve weekly payments, 16,011-16; Loans; principle on which they are made by, 16,021, 16,049-51; loss incurred on loans by, 16,036-7.

**CENTRAL authority** in Friendly Societies, should be

strengthened by legislation, *Shawcross*, 524 and foll.  
Reciprocal complaints by, and of, in affiliated societies, *Stephenson*, 566.

And see **COMMITTEE OF MANAGEMENT, AFFILIATED SOCIETIES, MANCHESTER UNITY, &c.**

Committee, in Wiltshire County Society, *Sotheron-Estcourt*, 663, 675-7, 701.

Has to enforce adherence to rules, *Sotheron-Estcourt*, 663. In "Customs Life Assurance and Widows and Orphans Fund," *Murray*, 9949, 9956.

Invests funds at its discretion, *Archer*, 9989-99.  
Deals with disputes on appeal from branches, *Murray*, 10,018.

**CERTIFICATE**, (1) of actuary, or person skilled in calculation, required by 59 Geo. 3, c. 128 (repealed), for dissolution, &c., of friendly societies, *Stephenson*, 2, pp. 2-3. Of actuary, required for friendly societies by 9 & 10 Vict. c. 27 (repealed), *Stephenson*, 2; p. 3; and see 20,853. Required for "certified" friendly societies only, by 13 & 14 Vict. c. 115, *Stephenson*, 2, p. 3. Required for societies granting annuities only, by 18 & 19 Vict. c. 63, *Brabrook* and *Stephenson*, 52; *Shawcross*, 325-8; *Tompkins*, 1885, 1887, 1943; and see **ANNUITIES**.

Should be required before registration of friendly societies, *H. Cameron*, 9323-8; *Prentice*, 9471-80; *J. Stewart*, 10,808-9; *Jas. Boyle*, 13,607; *Hancock*, 15,406; and see **TABLES**.

Should be required for division of funds, *C. Cameron*, 11,627.

Should be required for calculation of assets in balance-sheets of friendly societies, *Daly*, 15,174-8.

Societies which have received, see **ACTUARIES**.

As to value of, *Shawcross*, 327-32; *Tompkins*, 1888.

Is rarely taken, *Tompkins*, 1886-7, 1889-90.

(2.) Of barrister, for rules of friendly societies, required since 10 Geo. 4, c. 56, *Stephenson*, 2, pp. 2-3; *Littledale*, 15,038.

Of barrister, for rules of building societies, *Littledale*, 15,038; for rules of loan fund societies, see *McDowell*, 16,132-9.

Of Registrar, that rules of friendly societies are "in conformity" with law, *Stephenson*, 9, p. 6; that rules of certain other societies "are not repugnant to law," *ibid.*

Form of, as to tables of friendly societies, objected to, *Shawcross*, 322-3; *Squire*, 332-3.

Was supposed to guarantee soundness of society, *Shepherd*, 2208 and foll., 2325 and foll.

Is valueless in court of law, *E. Ravenscroft*, 9117; *Borrowman*, 12,821.

Of any one of the three Registrars, should make society legal in Great Britain and Ireland, *J. Stewart*, 10,792-807.

Should make rules legal, *Borrowman*, 12,821-2.

Should have effect of Act of Parliament, *E. Ravenscroft*, 9117; and see 9133-5.

Is beneficial, *Prentice*, 9459.

Is of little use unless authoritative, *Borrowman*, 12,822; *W. T. Ross*, 12,999.

As to suggested suspension of, do., if society should fail in making returns or valuations, *C. Sinclair*, 10,369; *Combes*, 17,434-5.

And see **REGISTRAR, REGISTRATION**.

(3.) Medical, required for receipt of sick-pay in "Ancient Order of Foresters," *Shawcross* and *Finchbeck*, 421, 424-5; in "County of Kent" Friendly Society, *Stratton*, 8597; in "Manchester Unity of Odd Fellows" (fortnightly in Belfast), *Downing*, 14,839-40.

Of health of member and member's wife, required on transfer in "Manchester Unity of Odd Fellows," *Daynes*, 83; in "Ancient Order of Foresters," *Shawcross*, 432, 444.

Required on admission in Cork district of "Manchester Unity," *Birmingham*, 16,821.

Required for re-entry of seceded member in "Ancient Order of Foresters," *Shawcross* and *Finchbeck*, 466-7. Required on admission in "North Staffordshire Provident," *Hammersley*, 18,964.

Required in "Royal Liver" for persons insuring for 12*l.* and upwards, *Liversage*, 1253; but dispensed with in some cases, 1594-5.

Not required on every admission, in "Liverpool Protective," *Shepherd*, 2178 and foll.

Required for admission in "Victoria Assurance," *Mowatt*, 15,221.

Professed to be required in "United Assurance" (St. Patrick's), *O'Hanlon*, 16,272.

Case of false, of wife's health, in "Customs Life Assurance and Widows and Orphans Fund," *Murray*, 10,024.

(4.) Medical, of death of child required for payment of funeral allowance, by 21 & 22 Vict. c. 101, s. 2, *Liversage*, 23,171, 23,182; *Aspinall*, 23,637; and see *J. Stewart*, 10,925-7; *McClellan*, 23,352.

Sum paid endorsed on, in "Liverpool Protective," *Shepherd*, 2186, 23,756.

Required for deaths of all members in "Liverpool Protective," *M. Murphy*, 2185; in "Hulme Philanthropic Burial," *Anderson*, 17,904; and in "Victoria Legal," *Gibb*, 22,462.

Printed form of (for children), supplied by registrar of deaths, *McClellan*, 23,367-8.

## CERTIFICATE—cont.

Form of, should be appended to Act, *Crington*, 14,607.  
 Frequent incorrectness (or imperfection) of, *Crington*, 14,607; *Liversage*, 23,181.  
 Sometimes false, *Liversage*, 1384.  
 Has been given without seeing the bodies, *Aspinall*, 23,634; *McQuhae*, 17,629-30.  
 Of child, in "New United Friendly," returned to parent, *Bell*, 18,070-2.  
 Giving of more than one, *Bell*, 18,073-4.  
 High charge for, complained of, *Gibb*, 22,462; *Liversage*, 23,171, 23,186.  
 Is often given without fee, *McClellan*, 23,313, 23,352-4.  
 Cost of, should be reduced if possible, *Aspinall*, 23,648-51; but medical men cannot fairly be compelled to give, for *Aspinall*, 23,651.  
 Is of no use, *Liversage*, 23,171; could be dispensed with, *McClellan*, 23,311-2; and see *Aspinall*, 23,636 and foll.  
 Has to be given to registrar (of deaths) in every case, *Liversage*, 23,178-9.  
 Medical officer of society has to give, of deaths of members, *McClellan*, 23,348-50 (but see *Finney*, 24,009-13); in same form as to registrar, 23,351.  
 In case of child, the father's name entered in, or mother's in case of illegitimate child, *McClellan*, 23,363-8.  
 Medical men sometimes consulted only with a view to, *Aspinall*, 23,634; *McQuhae*, 17,629-30.  
 (5.) Registrar's, of death, required for payment of claims in burial societies, *Liversage*, 1379, 23,182, 23,185; *Shanky*, 15,539; *Rice*, 15,930, 15,955, 15,962-3; *Mrs. Fowler*, 15,938; *Horgan*, 16,460, 16,489-92; *Gibb*, 22,467; *Thompson*, 23,058-9, 23,012.  
 Required only in certain cases in "Liverpool Protective," *Murphy* and *Shepherd*, 2186, 23,756.  
 Time within which it can be obtained, *W. Taylor*, 15,599.  
 Taken as proof of age, *Rice*, 15,930.  
 Compared with cards by auditors, in Liverpool "Philanthropic," *Thompson*, 22,957.  
 Copy of, should be supplied by registrar for *6d.*, *Gibb*, 22,462; *Liversage*, 23,171.  
 Cost of, should be reduced if possible, *Aspinall*, 23,649-50; *Finney*, 24,011, 24,013.  
 Contains more information than medical certificate, and should be sufficient evidence of death, *Liversage*, 23,171, 23,180-1, 23,189-91.  
 Is generally a transcript of medical, and should be sufficient, *McClellan*, 23,311-2; and see *Aspinall*, 23,639-40.  
 Varying and excessive charges for, *Liversage*, 23,171.  
 Case of obtaining, by person not entitled (in "Liverpool Protective"), *McCarthy*, 23,521 and foll., 23,534-6; *Ottis*, 23,594, 23,609.  
 (6.) Coroner's, where death suspicious, required for interment, *McClellan*, 23,360-1; *Aspinall*, 23,634, 23,637, 23,639.  
 Is given without charge, *Aspinall*, 23,651.  
 (7.) Of age, *quere* of birth? see *Robertson*, 15,527; *Montgomery*, 19,674.  
 CERTIFIED Friendly Societies, as defined by 13 & 14 Vict. c. 115, *Stephenson*, 2, pp. 3-4; the distinction abolished by 18 & 19 Vict. c. 63, *ibid.* p. 4.  
 CHAIRMEN of Counties, in Ireland (i.e. assistant barristers):  
 Should have powers of Court of Chancery for sale of building society properties, *Johnson*, 13,777-8; *Armstrong*, 13,902, 13,905, 13,914.  
 Have now no power of giving ejectment at suit of mortgagees, *Johnson*, 13,765.  
 Should have power to decide matters of account as between building society and mortgagors, and to give possession, *Armstrong*, 13,905-6; also to invest and dispose of purchase-moneys, 13,907-8.  
 CHANCERY, Court of (in Ireland):  
 Too expensive for sale of building society properties, *Johnson*, 13,777, 13,786, 13,806; *Armstrong*, 13,904-5.  
 Appeal to receiving master of, as between building society and advanced member, suggested, *Johnson*, 13,799-800; *contra*, *Armstrong*, 13,901.  
 The best tribunal for winding up building society, *Dis*, 15,158.  
 CHANDLER, JAMES, evidence of, 21,876-21,910 - p. 551.  
 Is engaged to do printing of "United Assurance" Society, 21,876-7, 21,902-10; explains various corrections and alterations made in balance-sheet as originally prepared by Mr. Mingaud, 21,878-98; keeps form of balance-sheet standing, 21,900; believes Mr. Mingaud's signature was added to balance-sheet as finally revised, without that gentleman's sanction or authority, 21,899-901.  
 30227.

CHAPELS, small societies in connexion with particular, necessarily insolvent, *Bretherton*, 23,372; cf. *Movatt*, 15,234-42.  
 Society meeting in vestry of: "South Manchester Burial," *Marrison*, 18,474; in school-room of (formerly): "Manchester Temperance Burial," *Hardman*, 18,612.  
 "St. Patrick's Catholic," Liverpool, the birthplace of the "United Assurance" (St. Patrick's), *Hamilton*, 19,318.  
 CHAPLAIN, in Cork district of "United Assurance" (St. Patrick's), is treasurer, and settles disputes, *Horgan*, 16,451-6.  
 Is paid 2s. 6d. a mass for celebrating masses for society, *Horgan*, 16,518 and foll.; and see *Hamilton*, 19,322.  
 Rule for appointment of, struck out of new rules, *Horgan*, 16,528; and see *Hamilton*, 19,318 and foll.  
 Payments to, still made, under head of "intentions," *T. Walker*, 21,542-5.  
 Payments to, in "St. Anne's Catholic Burial," *Flannigan*, 21,960-2.  
 And see CLERGY, ROMAN CATHOLIC.  
 CHARITABLE INSTITUTIONS, extension of certain provisions of Friendly Societies' Act to, by 35 Geo. 3, s. 111, *Stephenson*, 2, p. 2.  
 Protected, by s. 11, of Friendly Societies' Act, 18 & 19 Vict. c. 63, *Stephenson*, 8352.  
 Working men's clubs akin to, and should be protected in like manner, *Stephenson*, 8346, 8351-2.  
 Losses of, through defalcations of officers, *Dixon*, 12,735.  
 CHARITY TRUSTS ACT, referred to, *Stephenson*, 35.  
 CHARLESTOWN AND PENDLETON SICK AND BURIAL SOCIETY (Local Friendly), see FAULKNER.  
 Established 1836, registered 1856, *Faulkner*, 19,962-3; admission of females to, not found injurious, 19,964-71; no collectors in, 19,975; officers, and how paid;—secretary by commission, 19,976-81; rule against payments in drink to officers of, 19,982; meets at the Pendleton club; never at public-house; would be rated if it met in school-room, 19,968-9, 19,984; no difficulty in societies meeting elsewhere than at public-houses, 19,983; non-separation of funds of, countenanced by late Registrar, 19,985-9; proportion of management expenses to annual subscriptions (about 8 per cent.), 19,989; secessions, 19,990; tables not certified by actuary; no graduated scale, 19,991-3; benefits twice increased without valuations, 19,993-6; mischief of do., 19,999-20,000, 20,007; members chiefly factory operatives, 20,001; admission of children to, 20,002-3; disputes, 20,025-7; funds, all invested on real security, 19,967, 20,004-7; contributions do not meet expenditure, 20,007; sick-pay or superannuation allowance paid through life, 20,008-10; no honorary members, 20,024, no disputes yet, 20,025; but see 20,027.  
 CHARLTON MARSHALL, successful Working Men's Club at, with women members, *Solly*, 8417.  
 CHEQUES, liquor, see LIQUOR-CHEQUES.  
 CHERRY, JOHN, evidence of, 14,338-14,426 - p. 337.  
 Agent of "Scottish Legal," at Belfast, and was for two years on board of directors in Glasgow, 14,338-41; was induced to accept present position on account of complaints made against former agent, *George McIlhenry*, 14,342-4; suit pending against society on account of transfer of Cowan from another society by *McIlhenry*, 14,345-6, 14,420-1, 14,426; witness is paid by salary, and has to collect agent's book himself, 14,347-51; number of collectors under him, and value of best books, 14,352-3; has found no inconvenience from society not being registered, except that which arises from prejudice against friendly societies, 14,354-6; considers the system on which these societies are worked quite satisfactory, the subscriptions being easily collected, and the districts represented at head-quarters by the agent and one or two collectors, whose expenses are paid, but who are not expected to support the committee, 14,357-67; difficulty experienced in obtaining registration of rules, on account of byelaw authorizing sale of books, 14,367-77; does not approve of practice of putting up books to auction, 14,378; asserts *Morton* and another collector to have been dismissed through incapacity from drink and misappropriation of the funds; reasons why the society did not proceed against them, 14,379-89; selection of collectors, 14,390-1; proposes to make up for losses sustained by society at Belfast by lowering the table of benefits for incoming members, 14,392-6; on raising tables in Scotland, most of the members transferred to new tables, 14,397-14,400; balance during last year, 14,401; agency in Londonderry, 14,401-3; the society, although not registered in

## CHERRY, JOHN—cont.

Ireland, cannot withdraw its agency without discharging all claims, both on ground of common contract and of rule providing against such withdrawal, 14,404-19; election of witness as a member of board, 14,422-5.

And see *Young*, 12,142; *Malcolm*, 12,331; *Sutherland*, 14,175-6, 14,183-5.

CHILD BIRTH, in "North Staffordshire Provident," no allowance made to woman for first month after, *Hammersley*, 18,918-9.

## CHILDREN:

Of members, objects of friendly society since 59 Geo. 3, c. 128, *Stephenson*, 2, p. 2.

Under 6, no assurance on life of, allowed by 9 & 10 Vict. c. 27 (repealed by 13 & 14 Vict. c. 115), *Stephenson*, 2, p. 3.

Amount payable on burial of, limited (to 10*l.*) by present Act, *Shepherd*, 2186; and see 2568 (but see also *Crossley*, 2558, 2569).

Medical certificate on death of, required by present Act, *Liversage*, 23,171 and foll.; and see CERTIFICATE.

Are often insured in several societies, *Aspinall*, 23,641-2; but not very generally in Scotland, *G. Sinclair*, 10,329; cf. *J. Stewart*, 10,926; *Liversage*, 1659; cf. *C. Cameron*, 11,646.

Great importance to burial societies of assurance of young children, who are often entered as soon as born, *Irving*, 22,560.

Burial societies chiefly exist to insure women and, *Shepherd*, 2406; and see *Birmingham*, 16,858.

Are generally admitted as members, whatever their age, with or without their parents, *McCormick*, 20,711-4; and see *Irving*, 22,639-40; *James*, 22,847.

There are societies in Liverpool where none but, are members, *M. Murphy*, 2218; but see *Shepherd*, 23,756.

As to insurance of, generally, see *Liversage*, 23,171-202; *Aspinall*, 23,634-42.

Membership of, in "Blackburn Philanthropic Burial," and "Blackburn Philanthropic Mutual Assurance," *Crossley*, 2560-1; but parent regarded as insurer, 2562, 2566, 2570.

A large number insured in "Royal Liver," *Liversage*, 1655; *G. Sinclair*, 10,322; without limit of age, 10,324; insured for, from 30*s.* to 9*l.*, but the great mass for about 3*l.*, which is generally appropriated to funeral, *Liversage*, 1655 and foll.; and see 23,192-3; average weekly payments for, smaller than for adults, *Sprague*, 1787-9; raising of rates for ages of 1 and 2, and present payments for, *Liversage*, 1663, 23,194-5; *Sprague*, 1795 and foll., 1800 and foll.; p. 90, No. 1; proportion insured in London district (11 per cent. in number), at 1, 2, and 3 years of age, *Sprague*, 1772-3; p. 91, Nos. 2, 4.

Paid for per family, in "Chorley Family Funeral Society," *Waring*, 2790-2; scale of payments on death of (from 1*l.*), in do., *Waring*, 2794.

Rates of payment and burial benefits of, in Glasgow burial societies, *C. Cameron*, 11,646.

Benefit for members' children in "Tradeston Sick and Funeral" Society (yearly), 1*l.* under 15 years, *J. A. Stewart*, 13,149.

Much insuring of, in Belfast, *Criglington*, 14,077.

In "United Assurance," may be taken at a week old, but not taken in Cork under 12 months, *Horgan*, 16,574.

In "Salford Funeral Friendly," about half the members are, *Noden*, 17,803.

Admitted to "family funeral fund" of "Order of Druids," *Wood*, 17,222-6; insurance of, in do., a failure, *Shepherd*, 2405; and see 23,756.

Admitted into juvenile tents in "Independent Order of Rechabites" at 8 years, and take pledge, *Crawford*, 14,762 and foll.; and see JUVENILE.

Family burial fund for, connected with "Rational" Society, *Coombes*, 17,488 and foll.; are registered as members in do., *Coombes*, 17,496.

Not admitted under 12, in "Mortality Association Burial Society," *Powell*, 18,261-3.

"Ancoats Burial Society," established for young, in connexion with ragged school, *J. Ogden*, 18,420 and foll.; and see as to "St. Paul's Bennett Street Sunday School Sick and Burial Society," *Goodwin*, 20,028 and foll.

In "South Manchester Burial," not taken under 8, except with parents or guardians, *Marrison*, 18,515 and foll.; and see 18,502-3.

In "Manchester Temperance Burial," admitted from 3 months old as members, and now to benefit after 3 months, *Hardman*, 18,643-4, 18,647-8; benefits for, 18,645-6.

## CHILDREN—cont.

Admitted as members in "Salford Temperance Burial," *Eaton*, 18,769.

Admitted in "North Staffordshire Provident Association" at 6, *Hammersley*, 18,914-5.

Admitted in "Stalybridge Good Intent Burial" from 3 months old, to benefit after 3 months, *J. Marshall*, 19,028-9; benefits for, 19,030; a great proportion of members are, *J. Marshall*, 19,031-2.

In "Charlestown and Pendleton Sick and Burial" only those of members admitted; to sick pay at 14, *Faulkner*, 20,002-3.

In "Royal Oak," lowest insurance for (30*s.*), *Irving*, 22,644; 100 children members without their parents, *Irving*, 22,639-40.

Cost of burying, in Liverpool, *Shepherd*, 2286-7 (cf. *Liversage*, 1658-9); in Glasgow, *C. Cameron*, 11,646; and see as to Manchester, *Fyans*, 18,206.

Expenses of illness should be taken into account as respects burial money for, *M. Murphy*, 2287.

Burial moneys of, when assured as members, claimable by parents or guardians, *Crossley*, 2567.

Rates paid are sufficiently high for mortality of, though it varies, *McCormick*, 20,716-9.

Heavy mortality of (under 7 years of age), in "Liverpool Protective," *Shepherd* and *M. Murphy*, 2309-10; in "Blackburn Philanthropic Burial," *Crossley*, 2576 and foll.; in "Chorley Family Funeral" (40 per cent. of whole number of deaths under 2), *Waring*, 2796-8; in "Stalybridge Good Intent Burial" (out of 300 deaths 116 under 2, and more than half under 4), *J. Marshall*, 19,033-5.

Not caused by neglect of parents as (respects "Blackburn Philanthropic Burial," *Crossley*, 2580, 2582); and see, *Thompson*, 23,052-3; not stimulated by insurance, *G. Sinclair*, 10,330-1, and see 10,470; *Criglington*, 14,077; *Horgan*, 16,575-6; *Marrison*, 18,508-9; *J. Marshall*, 19,036-8; *Gibb*, 22,467; *Liversage*, 23,177; lives of, protected by insurance through requirement of medical certificate of death, *J. Stewart*, 10,925; and see *Gibb*, 22,467.

Promoted by neglect of parents, *Aspinall*, 23,634-5.

Burial benefits promote mortality of, *C. Cameron*, 11,645-7; but less now than formerly, *McQuhae*, 17,636-7.

Insuring of children for burial fees formerly a regular trade, *McQuhae*, 17,631 and foll.

And see BURIAL SOCIETIES.

Burial of, on coroner's certificate, see CERTIFICATE.

Impositions connected with insurance of, *McQuhae*, 17,629-30; *Anderson*, 17,906-7; but see *Noden*, 17,804-6; *Bell*, 18,066 and foll.

In many cases burial of, is by parish, but representatives receive burial money, *Thompson*, 23,060.

Suspicious case of insurance of child by stranger, alleging herself to be mother, in "Liverpool Protective," *McCarthy*, 23,517-45; *Ollis*, 23,546-626; *Aspinall*, 23,627-33, 23,659; *Shepherd*, 23,678-9.

Admission of, to meetings, in "Royal Oak," *Shepherd* and *M. Murphy*, 2081; formerly in "Scottish Legal," *Cumming*, 12,380; in "United Assurance," *Smyth*, 20,462; and see *McCormick*, 20,715.

Not in "Liverpool Protective," *M. Murphy* and *Shepherd*, 2111, 2142; but see *Wignall*, 23,506 and foll.

In "Blackburn Philanthropic Burial" not allowed to take part in meetings till between 16 and 18 years of age, though no limit of age in rules, *Crossley*, 2563-6; till when parents or guardians may attend meetings and vote, 2571-4.

Do not come to meetings (but are not debarred from coming) in "Salford Temperance Burial," but parents do not vote for, *Eaton*, 18,770-2.

Law should be made strict against entering of, in burial societies, *C. Cameron*, 11,648.

Illegitimate, should not be admitted into do., *Criglington*, 14,077.

Defects of criminal law as to neglect of, by parents, *Aspinall*, 23,635.

Opposition of burial societies to Lord Lichfield's bill justified on ground that it prohibited the insurance of, under 10 (7), *Irving*, 22,558-9, 22,631-2.

The provision explained, 22,633-9.

Are excluded from Government insurance, *M. Murphy*, 2390.

As to poor relief to man with, *Stratton*, 8668; and see POOR LAW.

The Commission on the employment of young women and, in agriculture, *Stratton*, 8520.

## CHISHOLM, MR., Actuary:

Made report in 1863 on the financial condition of "Glasgow Thistle and Rose" Society, showing it to be unsound, *Dixon*, 12,684 and foll.; his recommenda-

**CHISHOLM, Mr.—cont.**

tions not acted on, but the society's funds, instead of being nearly 5,000*l.* short, have accumulated to nearly 10,000*l.*, *Dixon*, 12,681, 12,690 and foll.

**CHORLEY (1) FAMILY FUNERAL SOCIETY:**

Witnesses examined respecting, see **SERGEANT, WARING**. Formation of, in 1834, entirely by working classes. *Waring*, 2732, 2735; confined to burials, *Waring*, 2733-4, 2847-8; started without capital, *Waring*, 2736; present capital of, *Waring*, 2737; number of members, and families of, *Waring*, 2738-9; in *Chorley*, 2800; beyond eight miles, *Sergeant*, 2816; area of operations of, *Waring*, 2740; and see *Sergeant*, 2895-6; management of, *Waring*, 2741 and foll.; meetings of, only attended by heads of families, *Waring*, 2745; rules of, certified, *Waring*, 2753; alterations of do., *Waring*, 2754-8, 2829-32; collectors of, paid by members, *Waring*, 2759 and foll., 2804; register of members of, *Waring*, 2770; secretary of, *Waring* and *Sergeant*, 2767, 2771-2; very few disputes in, *Waring*, 2773-4; no valuation had of, *Waring*, 2779; power of making levies in, *Waring*, 2780 and foll., 2801-3, 2819 and foll.; amount of collections in, *Waring*, 2786 and foll.; scale of payments in, *Waring*, 2793 and foll.; deaths in, of infants under 2, *Waring*, 2796-8; cost of management in, *Waring*, 2840; expenses of management taken out of general fund, *Waring*, 2805; very few secessions from, *Waring*, 2811; members migrating may continue, *Waring*, 2812-3, 2817-8; books and accounts of, open to members, *Waring*, 2825-6; rules of, given to every member, *Waring*, 2827; one case of personation in, *Waring*, 2833-4; meetings of, not held at public-house, *Waring*, 2835.

(2) FRIENDLY SOCIETY, witness respecting, see **HENSHAW**.

Founded in 1799. *Henshaw*, 19,683; benefits, sickness and burial, 19,684; 8*s.* a week sick pay, and 9*l.* for funeral, 19,697-8; after 12 months' sickness 4*s.* a week for life, 19,703-5; number of members (184); all expected to dine at anniversary, and pay if they do not come, 19,686-8; dinners separately paid for, 19,689; members chiefly labouring men; may continue after removal, if they pay contributions, 19,690-3; meetings at public-house, but landlord only honorary member, 19,694-6; rates of payment, 2*s.* 9*d.* a quarter, 1*l.* a year, 19,699-700; rule allowing convalescents to work; led to abuse, and now not in force, 19,706-9; funds; partly lent on personal security, 19,710-3; case of embezzlement by wife of sick-steward; all made up, 19,714-6; expenditure; management expenses not kept separate, 19,717-20; popularity of anniversary feasts, 19,686-92, 19,736; amount spent in liquor included in management expenses, 19,730-2; accounts not audited strictly according to rule, 19,723-7; disputes settled by committee of 12, 19,730-4.

**"CHRISTIAN GENERAL LIFE ASSURANCE SOCIETY (OR BURIAL SOCIETY)"**

Transfer of members from, to "Union Friendly Society," *Hoyle*, 19,618-24; negotiation with a Mr. Smith for transfer of whole society to "Union Friendly," for 100*l.*, *Hoyle*, 19,645-60.

**CHRISTMAS:**

Nearly every burial or tontine society in Dublin divides a large portion of its funds at, *Littledale*, 14,871-4, 14,909, 14,965; *Mowatt*, 15,235 and foll.; *Shawly*, 15,483 and foll., 15,501; *O'Connor*, 16,064-5 (and see as to Liverpool, *McClellan*, 23,318).

Younger members leave after, *Littledale*, 14,890; *Mowatt*, 15,238; *Shawly*, 15,486; but see *John Cullen*, 15,430.

Money divided at, not generally improperly applied, *Littledale*, 14,896; *John Cullen*, 15,422-3, 15,425, 15,429; *Shawly*, 15,491-3; *O'Connor*, 16,061-5; but see *Mowatt*, 15,245-6.

Societies dividing at, on behalf of which evidence received: "True Sons of St. Kevin," *John Cullen*, 15,416 and foll.; "Pius the 9th Burial," *O'Connor*, 16,056 and foll.; "Royal Military Mortality Society of Pensioners (formerly), *P. Murphy*, 16,980-8.

In "Pius the 9th Burial Society" loans to members deducted at, from the "divide," *O'Connor*, 16,062.

And see **DIVIDE, DIVIDING SOCIETIES**.

**CHRONIC SICKNESS:**

Friendly societies not instituted for, *Bailey*, 911.

Mischief of, to friendly societies, *Bailey*, 788, 797, 911 and foll.; *Fialaison*, 947-54, 993.

Mode of dealing with, in friendly societies, *Fialaison*, 994-5.

There should be power to compound for, *Fialaison*, 954, 990-2, 998 and foll.

**CHRONIC SICKNESS—cont.**

No society pretends to exclude, nor are there data for computing rates without sanctioning, *Neison*, 1079 and foll.

But rates are generally inadequate to pay for, *Neison* 1064.

Is within province of friendly societies, *Tompkins*, 2057-8.

**CITY (1) OF CORK FRIENDLY SOCIETY:**

Formed by seceders from "Cork Mechanics' Provident Society," through preference for a particular physician, *Brown*, 16,222-6; comprises clerks and assistants, as well as mechanics, *Brown* and *Barry*, 16,627-8.

(2) OF EDINBURGH lodge of Manchester Unity, see "MANCHESTER UNITY, Particular lodges."

**(3) OF GLASGOW FRIENDLY SOCIETY:**

Witnesses respecting, *vis.*, **TREASURER** and members of committee, see **J. STEWART, WRIGHT**.

Ex-officers, agents, and collectors, see **CRIGLINGTON, McCALMAN, WILSON**; and see also **CUNNINGHAM, KIRKWOOD, LITTEDALE**.

A burial society, with sickness and endowment branches, *J. Stewart*, 10,785-6.

Head quarters at Glasgow, *Wilson*, 13,053.

Not registered in Ireland, *Littledale*, 14,958.

Founded 1862, by *J. Stewart*, collector of "Royal Liver" Society, and other collectors of the same society, *J. Stewart*, 10,783; App. C. L.; *Cunningham*, 11,768-9; *Wilson*, 13,019-20; guarantee given on behalf of Mr. Stewart to society, alleged to be fictitious, *McClellan*, 11,561; *Wilson*, 13,030; but see *J. Stewart*, 13,304-6, 13,529-32; disputes with "Royal Liver" Society, *Cunningham*, 11,765-7; *Wilson*, 13,024; quarrel between secretary (Mr. Savage) and treasurer (Mr. J. Stewart), *Wilson*, 13,021 and foll.; Mr. Savage accused of drunkenness and dishonesty, reprimanded and dismissed, *Wilson*, 13,024, 13,064; *J. Stewart*, 13,304-5; Mr. Savage brings charges against Mr. J. Stewart which are not investigated, *Wilson*, 13,025 and foll.; but see *McClellan*, 11,527; *J. Stewart*, 13,304-5; legal proceedings against Mr. Stewart; his quarrel with Mr. Wilson (the new secretary), and the latter's dismissal; interim interdict against Mr. Stewart; eventual reinstatement, *McClellan*, 11,527-9; *Wilson*, 13,015-7, 13,099-103, *Wright*, 13,276; but see *Wright*, 13,275-7; *J. Stewart*, 13,310*a*, 13,545; *Crighlington*, 13,972 and foll.; payment of law expenses connected with litigation, *J. Stewart*, 10,912; secession of "Glasgow Reformed" Friendly Society (afterwards amalgamated into "United Reform" Friendly Society), *McClellan*, 11,365, 11,371, 11,452, 11,526-30; *Wilson*, 13,102, 13,014-5; *Wright*, 13,275; *J. Stewart*, 13,304-5; App. C. L.; Mr. Stewart's action for damages against late officers, *J. Stewart*, 13,470-1; support given by "Royal Liver" Society to Mr. Savage during litigation, and to seceding members, *J. Stewart*, 13,305-6, 13,310*a*, 13,532.

Distinct accounts kept of different funds, including management, *J. Stewart*, 10,814-5; loading for management, 40 per cent., *J. Stewart*, 10,928-9; professed proportion of management expenses, 15 per cent. of net collections, *J. Stewart*, 10,816; but adding collectors' commission, about half the receipts, 10,817-22; collectors' commission, and first six weeks' contributions, with agents' salaries and house-rent, not accounted for in net collections, *J. Stewart*, 10,817-8, 10,476-8, and do not appear in books, 13,546-7; *Crighlington*, 14,068 and foll.

Salaries paid, *J. Stewart*, 10,823-4, 13,477; *Wilson*, 13,099; alleged payment of salaries and extra-commissions without knowledge of board of management, *McClellan*, 11,527; *Wilson*, 13,065; but see *J. Stewart*, 13,479 and foll.

Officers not interested in collectors' books, *J. Stewart*, 10,825.

Number of collectors (about 50), *J. Stewart*, 10,899; collectors named by board of management, *J. Stewart*, 10,828, 10,831, 10,882; few devote their whole time to collection, *J. Stewart*, 10,898; remuneration of: 25 per cent. commission in burial branch, *J. Stewart*, 10,818; first six weeks' contributions, 13,478, 13,546, (and *quere* entrance-fees and sale of books, *Crighlington*, 13,988); worth of collectors' books (highest 30*s.* a week), *J. Stewart*, 10,833; collectors and agents may be members, but may not vote, *J. Stewart*, 10,834-5; sale of collectors' books deemed, *J. Stewart*, 10,826-30, 10,882-4; do. admitted to occur, but without acknowledgment by board, 13,307; *Wright*, 13,274-5; the practice stated to be common, and instances given,

## CITY OF GLASGOW FRIENDLY SOCIETY—cont.

*Wilson*, 13,084-5; instances admitted, and personal participation by way of loan, *J. Stewart*, 13,445-69; collecting and contribution books how far checked; collecting books all numbered, *J. Stewart*, 10,840-9, 13,502-7; returns from collectors placed before auditor, but not collecting books, *J. Stewart*, 13,510-11, 13,501; few complaints of collectors not calling, *J. Stewart*, 10,885; deficiencies of collectors, *J. Stewart*, 13,522-6; collectors sometimes prosecuted, *J. Stewart*, 13,527-8.

Agents; manage districts, *J. Stewart*, 10,856; have to make out two sets of accounts, one showing nett, the other gross collections; *Crighington*, 14,066 and foll.; remuneration of; collectors' commission, 6s. per week salary, entrance-fees, and sale of rules, *Crighington*, 13,987-90; and see *J. Stewart*, 13,477.

Number of members (over 22,000), *J. Stewart*, 10,896-7; members pretty intelligent, and able to take care of themselves, *J. Stewart*, 19,943-4; do not care to be their own collectors, and would be all lapsed in three months if collectors stopped calling, *J. Stewart*, 10,947-8; have no protection, *Littledale*, 14,978.

Meetings; twenty members may require calling of general meeting, *Wright*, 13,274 (cf. *Wilson*, 13,097); no general meeting from formation of society (1862) till July 1863, *Wilson*, 13,032; balance-sheet only placed in hands of members on night of meeting, *Wilson*, 13,098; attendance at meeting when Mr. Stewart was reinstated (between 2,000 and 3,000), *Wilson*, 13,103; (over 3,000), *Wright*, 13,275.

Rules; formerly passed by district meetings, but now by delegate meetings in Glasgow, *Wilson*, 13,053-9; *J. Stewart*, 10,871-6; three times altered, *J. Stewart*, 13,293-300; alteration of rules as to periods of half and full benefit, *J. Stewart*, 13,285, 13,299; *Wilson*, 13,041; rules are given to every member of sick branch, *J. Stewart*, 13,303; alleged rule giving committee power to alter benefits, *Wilson*, 13,033-40; but see *J. Stewart*, 13,285; rule giving board of management power to make levies for covering deficiencies in sick branch, *Wilson*, 13,042 and foll.; *J. Stewart*, 13,301 and foll.; *Wright*, 13,278 and foll.; rule passed to prevent interference of poor-law officers, *Kirkwood*, 13,330-9; *J. Stewart*, 13,431 and foll.; rule referring disputes in board of management to special meeting of delegates, *J. Stewart*, 13,310a; rule as to actuarial investigations and division of surplus, *J. Stewart*, 10,929.

Tables certified by actuary, except for sick-pay, *J. Stewart*, 10,892-3, 10,928-30, 13,301; adopted from those certified by Mr. Spens for "Royal Liver" Society, *McCalman*, 11,389.

Benefits nearly same as in "Royal Liver," *J. Stewart*, 10,877.

No legal remedies for benefits in Ireland, *Littledale*, 14,958.

No policies given, *J. Stewart*, 10,934-5.

Sick-pay limited in time, but not by age, *J. Stewart*, 10,890-1, 10,894-5.

Sick business small, but increasing, *J. Stewart*, 10,888-9, 13,301.

No provision for emigration of members, *J. Stewart*, 10,886-7.

Grants, *J. Stewart*, 10,850-5.

Insurance of children, *J. Stewart*, 10,925-7.

Disputes settled by arbitration or in sheriff's court, *J. Stewart*, 10,857-62; in board of management, by special meeting of delegates, 13,310a.

Transfers of members now stopped, *J. Stewart*, 10,878-80.

Arrangement with "Friend-in-Need," for transfer of members for 30L; never passed through books, *J. Stewart*, 13,485 and foll., 13,512 and foll., 13,548; App. C, 1.

Macmillan's case; action against society for funeral money, *Wilson*, 13,037 and foll.; *J. Stewart*, 13,285 and foll.

Shield's case; action by poor-law officer against society for sick-pay, *Kirkwood*, 13,330 and foll.; *J. Stewart*, 13,431 and foll.

McDowell's case; action against society for funeral money, *Littledale*, 14,958.

McKinnon's case; action against collector for breach of trust and embezzlement, App. C, II., III.

Mr. Yates's letter, bringing charges against Mr. Stewart, *J. Stewart*, 13,440 and foll.

Constitution of society contrasted unfavourably with that of affiliated societies, *Littledale*, 14,978.

(4) HALL (Glasgow):

Stormy meeting of Scotch branch of "Royal Liver" at, *Cunningham*, 11,765-77.

## CITY HALL (Glasgow)—cont.

And see *Malcolm*, 10,681, 10,704; *J. Stewart*, 10,912; *Wilson*, 13,100; *Wright*, 13,275-6.

## CIVIL BILL COURT

In Ireland, not a proper tribunal for winding up building societies, as proposed by Mr. Gourley's bill, *Dix*, 15,157-8.

## SERVICE:

Clerks in, could not provide for superannuation allowance, *Bailey*, 791.

SERVICE BUILDING SOCIETY, IRISH, see IRISH CIVIL SERVICE.

## CLARKE, MARTIN:

A leading member in "United Assurance" (St. Patrick's), and a relative of Mr. Treacy the secretary; was in default as a collector, and had his book taken from him, but was allowed to be president of society, *Caraher*, 20,612; *McCormick*, 20,631, 20,700.

## CLASSIFICATION

Of friendly societies by legislation, recommended, *Shawcross* and *Pinchbeck*, 553-5; *Liversage*, 1337, 1352 and foll.; *Tompkins*, 1907 and foll., 1924 and foll.; *Coombes*, 17,515; *Hamilton*, 19,305 and foll.; *Nicholson*, 19,787-9.

Evidence as to, *Stephenson*, 564a and foll.; and see *Tompkins*, 1925-8, 2041-3.

Of friendly societies for the purpose of drawing up standard tables, recommended, *Bailey*, 819 and foll.

## "CLEAN" BOOK,

As respects collectors, i.e. blank book, where no members are yet entered. See *Blair*, 12,429, &c.

## CLEARANCES:

In "Manchester Unity of Odd Fellows," on transfer of members from one lodge to another, *Daynes*, 86 and foll.; give right to admission at original age, *H. Cameron*, 9315-7; *Jas. Boyle*, 13,620 and foll.; *Lead-bitter*, 16,162 and foll.; *Birmingham* and *Bradish*, 16,861-2.

From Edinburgh district of ditto, generally for emigration, *H. Cameron*, 9315.

Complaints of system on which now compelled to be received, *Middleton*, 9787 and foll.; *contra*, *Jas. Boyle*, 13,624-5; *Lead-bitter*, 10,168; *Bradish* and *Birmingham*, 11,861.

The system (as to age) not admitted in "Ancient Order of Foresters," *Shawcross*, 436; cf. *Lyons*, 10,747 and foll.

GLEGHORN, the late Mr., Registrar of Friendly Societies for Scotland, *Al. Mackenzie*, 8862; was very useful to friendly societies, *J. Middleton*, 9734; was more critical than the present Registrar (for Scotland), *Jas. Boyle*, 13,597.

CLEMENTS, Mr. J. T., "Royal Liver" Society's tables originally prepared by, *Liversage*, 1275.

CLERGY take part in management of county and village friendly societies, *Stephenson*, 594, 606.

Their influence in country districts very valuable, *Bailey*, 838.

Working men's clubs much promoted by, *H. Pratt*, 8460, 8484.

Often patronize unsound societies, *Stratton*, 8595, 8614-5. (Roman Catholic) patrons of small yearly dividing societies in Ireland, *Mowatt*, 15,242.

"United Assurance" (St. Patrick's) originally countenanced by, but not now, *Caraher*, 20,587-9; and see *Hamilton*, 19,318 and foll.

And see ROMAN CATHOLIC, CHAPLAINS.

CLERICAL ERROR, spending one-third instead of one-fourth of income upon management in "Equitable Total Abstinence Burial Society," only a, *Roscow*, 19,368-73, 19,377, 19,385-8; and only detected when pointed out by Assistant Commissioner, 19,381.

CLERKS, 40 to 50, in "Royal Liver" Society, at Liverpool, and others in country, *Liversage*, 1309, 1316, 1319.

Salaries of, in do., *Liversage*, 1312, 1314, 1317.

Members of "Liverpool Protective" Society, *Shepherd* and *Murphy*, 2406, 2415.

Complaints of employment of, as auditors, in "Scottish Legal" Burial Society, *McCalman*, 11,311.

Of burial societies examined, *CARGILL* ("Royal Liver"),

*FORBES* ("Scottish Legal"), *RICE* ("United Assurance"), *WILDE* ("Royal Liver").

ANNUITY ASSOCIATION, Liverpool, see LIVERPOOL

CLERKS.

OF THE PEACE, filing of friendly societies' rules with,

till 1846, *Stephenson*, 2, pp. 2-3-4.

Filing of Savings Bank rules with, from 1828 to 1844,

*ibid.* pp. 3-4.

CLERKS—*cont.*

Of loan societies' rules with, *ibid.*, p. 4.  
Of building societies rules with, *ibid.*; *Littledale*, 15,038;  
objected to, *Lator*, 15,363.  
Of literary and scientific societies' rules with, *Stephenson*,  
2, p. 4.

CLUBS, VILLAGE, BURIAL, SHARING-OUT, WORKING  
MEN'S, TIMES, COBDEN. See these words.

West end, as compared with working men's, *Solly*, 8429,  
8433, 8437, 8496.

Building, in Scotland, *H. Cameron*, 9229-31.

For soft goods, mischiefs of, akin to those of collecting  
burial societies, *Dixon*, 12,726-9.

## COAL-MINERS. See MINERS.

COBDEN (working men's) Club in Bermondsey, *Solly*, 8390,  
8410.

COFFINS, supplying of, in Friendly Societies, see UNDER-  
TAKERS.

## COLLECTING BOOKS:

In burial and other collecting societies—

(1) Are loosely kept, and mostly incorrect; no checks  
upon, *Forbes*, 12,261 and foll.; 12,270 and foll.;  
12,303; *Caraker*, 20,002-3.

There are deficiencies in almost all, *Atherton*, 22,383.

Checks upon, suggested, see *Forbes, passim*, and  
App. B.

How generally obtained, *McCormick*, 20,739.

Cannot be obtained without paying something for them,  
*James*, 22,784.

Are not arbitrarily taken away, *Finnay*, 22,521-3;  
*Bretherton*, 23,389-40.

In "Royal Liver," sample of, exhibited, *Atherton*,  
1218; are examined every six months, *Liversage*, 1223-  
4; *Sprague*, 1761; *G. Sinclair*, 10,315; *W. Taylor*,  
15,642; particulars of, transferred half-yearly to  
register, *Sprague*, 1690, 1761, 1785; and members'  
cards should tally, and they therefore check each  
other, *G. Sinclair*, 10,316-7; *Cargill*, 12,581; occa-  
sional comparison of, with members' cards, *Wilde*,  
22,248 and foll.; checks upon, sufficient, *Atherton*,  
22,388; but see *Banner*, 22,071-3; *Wilde*, 22,247;  
were laid before Mr. Sprague for his valuation, *Liver-  
sage*, 1278; *Sprague*, 1733; use of, in complaints of  
neglect, *Liversage*, 1585.

In "Blackburn Philanthropic Burial," renewed every  
year, *Crosley*, 2678-9.

In "Scottish Legal," are sent in every week, *Malcolm*,  
10,535; contribution-books of members should be  
copies of, but are also copied in register, *Malcolm*,  
10,531 and foll.; are only examined when fraud  
suspected, *Forbes*, 12,225-8.

In "United Reform," comparison of, with cards, and  
inspector of, *McKinnon*, 11,552-4.

In "City of Glasgow," are checked by contribution-  
books, *J. Stewart*, 10,840 and foll.

In "Liverpool Protective," are numbered, *Shepherd*,  
2263.

Checks upon, in "United Assurance," *Rice*, 15,903 and  
foll.; *McCormick*, 20,687 and foll.; *Mingaud*, 21,805.

Checks upon, in "Hulme Philanthropic Burial," *Ande-  
rson*, 17,907.

Audited every half year in Liverpool "Victoria Legal,"  
*Gibb*, 20,822.

Audited weekly, and periodically checked with cards, in  
"Royal Oak," *Irving*, 12,509; *Currie*, 22,714; but  
see *Irving*, 22,597-9; also *James*, 21,788 and foll.

Copies of, should be kept and reported regularly, *Crig-  
lington*, 14,100.

Collectors should not be deprived of, by management,  
without appeal, *McCormick*, 20,721.

(2) Sale of, generally, by collectors, *Shepherd* and *M.  
Murphy*, 2154 and foll.; *Smyth*, 8765 and foll.; *D.  
Sinclair*, 9411-2; *Forbes*, 12,275.

Now very much the practice, *McKinnon*, 11,559;  
*Mosatt*, 15,301-3.

In particular societies: "Royal Liver," *G. Sinclair*,  
10,262-73, 10,303 and foll.; 10,476 and foll.; 10,513-  
5, *Cargill*, 11,710; *Cunningham*, 11,718 and foll.;  
*Campbell*, 11,901 and foll.; *J. Mackenzie* and *Johs  
Boyle*, 12,753 and foll.; *Liversage*, 23,236 and foll.;  
but see *J. Stewart*, 10,910.

Only allowed to members, *Liversage*, 23,245-6.

In "Liverpool Protective," to members only, *Shepherd*  
and *M. Murphy*, 2154 and foll., 23,691 and foll., 23,730.

In "City of Glasgow," *Wilson*, 13,085; *contra*, *J. Ste-  
wart*, 10,826 and foll., 10,881 and foll.; but see  
13,445 and foll.; and see also *Wright*, 13,274-5.

In "United Assurance" (formerly), *Hamilton*, 19,242-3,  
19,253-7; *Judge*, 20,313 and foll.

COLLECTING BOOKS—*cont.*

In Liverpool "Victoria Legal," *Gibb*, 20,842 and foll.

In "St. Anne's Catholic," *Flannigan*, 21,943 and foll.

In "Royal Oak," *Irving*, 22,516 and foll.

In Liverpool "Philanthropic," *Thompson*, 22,919 and  
foll.

Alleged system of advances by managers for ditto, in  
"Royal Liver," *Cunningham*, 11,718-25, 11,731-4,  
11,820-4; *Campbell*, 11,902 and foll., 11,926 and  
foll.; but see *Liversage*, 22,237 and foll.; and see as  
to "Scottish Legal," *Malcolm*, 12,534-5; as to "City  
of Glasgow," *J. Stewart*, 13,465-8; as to "Liverpool  
Protective," *Shepherd*, 23,706-7.

No right of disposal of, in collectors in "Blackburn  
Philanthropic Burial," *Crosley*, 2462-4; in "Scottish  
Legal," *Malcolm*, 10,548; but see *McCauman*, 11,323;  
in "Rational," *Coombes*, 17,495; in "Salford Family  
Funeral," 17,750-1.

The practice approved of, or defended, *Wilson*, 13,086  
and foll.; *Sutherland*, 14,300 and foll.; *Gibb*, 20,859;  
*Flannigan*, 21,947-8, 21,982; *James*, 22,784; *Liver-  
sage*, 22,236; *Bretherton*, 23,388 and foll.; *Shepherd*,  
23,694.

The practice disapproved of, *Blair*, 12,428; *Hamilton*,  
19,255-7; *Cherry*, 14,378.

(3) Sale of, by board of management in "Scottish Legal"  
Society, *Malcolm*, 10,548 and foll.; 10,750-5, 12,479  
and foll.; *Lemon*, 13,556-7; but see *Sutherland*,  
14,210-6; bylaw for ditto, first objected to and then  
passed by Registrar for Scotland, *Ritchie*, 8840-4;  
*At. Mackenzie*, 8871-9; *Malcolm*, 10,560; *Robertson*,  
12,517, 12,531; *Cherry*, 14,369 and foll.; the system  
disapproved of, by members; *Cymning*, 12,369-90;  
*Robertson*, 12,517 and foll.

Sale of, by officers of "Royal Liver," where collectors in  
default, *Cunningham*, 11,718-23, 11,820-4, and note;  
*Campbell*, 11,905-12; *Wilde*, 22,357.

Sale of, by board of management, intended to be intro-  
duced by "United Assurance," *Rice*, 15,889; *Hamil-  
ton*, 19,241, 19,256.

Sale of, in case of default, in one instance by "Liverpool  
Victoria Legal," *Gibb*, 20,849.

Sale of, in case of default, in "Royal Oak Burial,"  
*Irving*, 22,483 and foll.; *James*, 22,777-8.

In Liverpool "Philanthropic," *Thompson*, 22,922-4.

And see as to "City of Glasgow," *J. Stewart*, 13,523-6.

(4) Prices given for: "Royal Liver" (Scotland), highest,  
30s., *Cargill*, 11,710; 60s., *Campbell*, 11,901; "City  
of Glasgow," highest 17s., *Wilson*, 13,085; "Scottish  
Legal," 130s., *Sutherland*, 14,209-10; "United  
Assurance," highest 400s., *Hamilton*, 19,243;  
upwards of 500s., *Judge*, 20,315-6; "St. Anne's,"  
400s. the most, *Flannigan*, 21,944; "Royal Oak,"  
673s., *Irving*, 22,516; Liverpool "Philanthropic,"  
200s., *Thompson*, 22,920; "Liverpool Protective,"  
100s. highest, *Shepherd*, 23,694.

(5) Division of, in cases of default (or dismissal), amongst  
other collectors, *Wilson*, 13,092-4; *Wilde*, 22,316;  
*Liversage*, 23,241; and see *J. Stewart*, 10,908-10;  
13,536-7; *Roscow*, 19,350.

(6) Acquisition or retention of, by officers or members  
of committee, or board of management, in "Royal  
Liver," *Atherton* and *Liversage*, 1530-41; *G. Sinclair*,  
10,417-22, 10,487-512; *Atherton*, 22,406 and foll.;  
*W. Taylor*, 15,608 and foll.

In "Scottish Legal," *McKinnon*, 11,555-7; *Sutherland*,  
14,216-9; but see below.

In "United Assurance," *Rice*, 15,896-7; *Hamilton*  
19,245 and foll.; *T. Walker*, 21,241-6.

In "Manchester Temperance," *Hardman*, 18,593 and  
foll.

In "Lancashire and Cheshire Assurance," *Mabbott*,  
19,156.

In "Standard Sick and Burial" (Manchester), *J. Mar-  
shall*, 19,885.

In "St. Anne's Catholic Burial," *Flannigan*, 21,951-2.

In "Royal Oak Burial," *Irving*, 22,492-3, 22,612.

Societies not allowing: "Liverpool Protective," *M.  
Murphy*, 2150, 2154; "Scottish Legal," *Malcolm*,  
10,546; *Young*, 12,178 (but see above); "City of  
Glasgow," *J. Stewart*, 10,825; but see *Wilson*, 12,064.

## COLLECTING SOCIETIES:

Should be distinguished from affiliated, *Shawcross*, 553;  
*Nicholson*, 19,773 and foll.

Characteristic features of, *Stephenson*, 636 and foll.

Advantages of, compared to affiliated societies, *Liversage*,  
1356-8.

Approved of, *Sprague*, 1704.

Are advantageous, if proper register kept, *Forbes*, 12,253.

Objected to, *Dixon*, 12,723 and foll.

## COLLECTING SOCIETIES—cont.

Should have exceptional legislation, *Liversage*, 1337.  
Administration of, not satisfactory without local committees and local legal responsibility, *Criglington*, 14,007.  
Should be suable through their agents or collectors, *Liversage*, 1353, 1421; *Criglington*, 14,007.  
And see BURIAL SOCIETIES.

## COLLECTORS:

In collecting societies, *Stephenson*, 636, 640.  
Actual, examined, see MACKENZIE (J.), BOYLE (JOHN), MELLON, SUTHERLAND, HORGAN, EATON, OLLIS.  
Former or actual, now on committees of management or offices of societies, examined, see ATHERTON, LIVERSAGE, SINCLAIR, (GEORGE), STEWART (JOHN), M'KINNON, CARGILL, HARDMAN, FLANNIGAN, IRVING, CURRIE, JAMES.  
Dismissed or retired, examined, see SMYTH, SINCLAIR, (DONALD), CUNNINGHAM, CAMPBELL, LIGGETT, BAIRD, WILSON, LEMON, SHANLY, McCORMICK, BARNIE.  
Distinguished from agents, *G. Sinclair*, 10,248, 10,252; but in Scotland all agents act as, 10,247.  
Called "officers" in "Liverpool Protective," *Shepherd*, 2150, 2306; "agents" in "United Assurance," *Rice*, 15,793 and foll.  
Absence of, makes very great difference in management, expenditure, and benefits of society, *Wood*, 17,221; and see *Bretherton*, 23,387.  
Are necessary and desirable for burial society insurance, *Shepherd*, 2391-4; *Crossley*, 2508, 2547; *J. Stewart*, 10,925, 10,947-8; *Mann*, 10,995, 11,150-2; *McCalman*, 11,353 and foll.; *Campbell*, 11,857-8; *Liggett*, 12,021; *John Boyle*, 12,774-5; *Wilson*, 13,086-7; *Criglington*, 14,056-7; *W. Taylor*, 15,633-6; *Bradish*, 16,859; *McCormick*, 20,685-6; *Thompson*, 23,007; *McClellan*, 23,285-6.  
Are not necessary, *Mowatt*, 15,205; *Leadbitter*, 16,211-2.  
Would be necessary for Government insurance, *Smyth*, 8728, 8769 and foll.; *J. Stewart*, 10,947.  
When once admitted in house, generally get whole family insured, *McCormick*, 20,712.  
Have great influence over members, *Liversage*, 1416, 1501-2; *Smyth*, 8726; *McKinnon*, 11,541; and see *Cunningham*, 11,763; *Madeley*, 20,122; *Caraher*, 20,596, 20,598; *Thompson*, 23,005; *Cherry*, 14,222; control their societies, *Stephenson*, 640; *Smyth*, 8737, 8802; *McKinnon*, 11,540-2; and see *Thompson*, 23,003-6; *contra*, *Cunningham*, 11,762; *Campbell*, 11,914; *McCormick*, 20,720 and foll.  
Practically elect officers, *McKinnon*, 11,542-3; *Young*, 12,109-10, 12,184; *contra*, *Cherry*, 14,267; but see 14,424-5; and see *SUES*.  
Are generally members of each others' societies, attend each others' meetings, and carry all measures, *Shepherd*, 2153; *Smyth*, 8758-9; *McCalman*, 11,342, 11,334; *McKinnon*, 11,541, 11,545; and see *Tait*, 11,599.  
Change from one society to another, taking their members with them, *Stephenson*, 640; *Smyth*, 8737; and see *Malcolm*, 10,690-1; *McKinnon*, 11,549; *Hamilton*, 19,238-9, 19,257, 19,278, 19,281; *Thompson*, 23,006.  
Difficulty of removing, even for fraud, *McKinnon*, 11,549 and foll.  
Are considered to have vested interests in their books, *Wilson*, 13,095; and see COLLECTING BOOKS.  
Have a distinct interest from members, *Tait*, 11,604.  
Are generally very unscrupulous in their representations to poor people, *Smyth*, 8725, 8729, 8770; *D. Sinclair*, 9410; *J. Stewart*, 10,878; *contra*, *Liggett*, 11,984; but see 12,019-20.  
Throw members out of benefit by not calling, *D. Sinclair*, 9413, 9432; *Liversage*, 1242, 1256, 1409; *McCalman*, 11,325 and foll.; and see *Liggett*, 11,989-90; *Kirkwood*, 13,326; *Sutherland*, 14,292 and foll.; *Mowatt*, 15,297 and foll.; *Shanly*, 15,513-5; *Caraher*, 20,522, 20,584 and foll.; *McCormick*, 20,648-9; *contra*, *Cargill*, 11,705-6; *Forbes*, 12,265; *Rice*, 15,902; *Anderson*, 17,913; *Marrison*, 18,563-5.  
Are sometimes directed not to call, *Baird*, 12,047, 12,059 and foll.; *Caraher*, 20,584-7; *contra*, note, p. 263; *Cargill*, 12,583-5; *Mellon*, 12,798.  
Take members at a larger figure of benefit than the rules guarantee, (i.e. at lower age), *McCalman*, 11,325; *Robertson*, 12,524 and foll.; (and see *Malcolm*, 12,547 and foll.); *Kirkwood*, 13,326-9; cf. *Liversage*, 1599 and foll.; *G. Sinclair*, 10,352-4, 10,357-8.  
The cases very rare, *Rice*, 15,931.  
Pack meetings and treat, *Smyth*, 8736, 20,418, 20,427-33, 20,455-503; *Tait*, 11,573; *Young*, 12,157-9; *Dickenson*, 18,891-3; *Madeley*, 20,125-9; *McCormick*, 20,732

## COLLECTORS—cont.

and foll.; *Birnie*, 22,038 and foll.; *James*, 22,803; and see *J. Marshall*, 19,851-3; *Gibb*, 22,448.  
Are not interested in minutely investigating deaths, *C. Cameron*, 11,646; misstatements by, as to do, *Criglington*, 14,607.  
Defaults, see DEFAULTING COLLECTORS.  
Many frauds and impositions by, *Sutherland*, 14,295 and foll.  
Enter members who have no existence (Liverpool "Philanthropic"), *Thompson*, 22,040-4.  
Collecting for sham societies, formerly common in Manchester, less now, *Bell*, 18,077-9, 18,085 and foll.; *Ingham*, 18,168-9.  
Deceit Government insurance, *Kirkwood*, 13,361.  
Members deprived of benefit through withdrawal of, *D. Sinclair*, 9403; and see *G. Sinclair*, 10,456-8; *Malcolm*, 10,696-7; *Criglington*, 13,927-46.  
Evil of their being members of committee of management, *Shepherd*, 2083; and see *M'Calman*, 11,311; *Pugh*, 23,451, 23,453.  
Societies whose committees are partly composed of:  
"Royal Liver," in great measure, *Atherton*, 1531, 22,406 and foll.; "United Assurance," *Hamilton*, 19,211, 19,245 and foll.; *T. Walker*, 21,240 and foll.; "Victoria Legal," *Gibb*, 20,867; "St. Anne's Catholic" (secretary only); *Flannigan*, 21,950 and foll.; "Royal Oak," *Irving*, 22,492-3, 22,514; *Currie*, 22,655.  
Society of which committee is nominated (though not appointed) by collectors: "Manchester Temperance Burial," *Hardman*, 18,602 and foll.  
Societies in which collectors are committee: "Royal Oak," *James*, 22,804, 22,833; and see *Irving*, 22,604-5, 22,612; *Currie*, 22,741; Liverpool "Philanthropic" (except officers), *Thompson*, 22,900 and foll.; "Union Friendly," *Hoyle*, 19,559; and see to as "Scottish Legal," *Sutherland*, 14,246.  
Societies excluding, from committee:  
"Liverpool Protective," *Shepherd* and *M. Murphy*, 2150 (but two relations of committeemen among, 23,729-31); "City of Glasgow," *J. Stewart*, 13,310a.  
Defaulting, retained on committee ("United Assurance"), *T. Walker*, 21,230-56; ("Royal Oak"), *Irving*, 22,492-3; *Currie*, 22,692 and foll.; Liverpool "Philanthropic," *Thompson*, 22,929 and foll., 22,945 and foll.  
A perfect check upon, impossible, *Banner*, 22,071-3; unless returns from, are checked, any public audit would be worthless, *Tait*, 11,602.  
Class of persons employed as: "Royal Liver," respectable working men, *Liversage*, 1299; "Liverpool Protective," chiefly working men, two or three custom-house officers, *Shepherd*, 2145-6; in "Scottish Legal," character required from, *Cherry*, 14,390-1.  
Are not very well educated; intelligence and education have no bearing on success of, *Atherton*, 22,383, 22,385-6.  
Require the same qualities as shopkeepers or salesmen, *McClellan*, 13,295-7.  
Advantages of position of, to labouring men, *Atherton*, 22,390; *Bretherton*, 23,391.  
Many, are employed in other businesses, and do their collecting at night, or on different days, *Pugh*, 23,467; *Shepherd*, 2145; *Waring*, 2766; *J. Oyden*, 16,431; *Anderson*, 17,903; *Ingham*, 18,162.  
Collecting by deputy, see DEPUTY.  
Appointed by committee of management, in "Royal Liver," *Liversage*, 1207-8; *G. Sinclair*, 10,274; (but see *J. Mackenzie*, 12,766, by secretary); in "City of Glasgow," *J. Stewart*, 10,831-2, 10,882; in "Equitable Total Abstinence," 19,353; in "St. Anne's Catholic," *Flannigan*, 21,957; really by secretary (formerly) in "Scottish Legal," *McKinnon*, 11,549; for Ireland, by Dublin branch secretary in "United Assurance," *Rice*, 15,784-5; in Cork, by Cork agent, *Horgan*, 16,472, 16,501 and foll.; by district managers, *Hamilton*, 19,240; by special general meetings, in "Salford Funeral Friendly," *Noden*, 17,748-9.  
Dismissal of, a very severe punishment, *Atherton*, 22,390.  
Difficulties of, in obtaining or carrying on business, *Liversage*, 1245, 1298, 22,236; *Atherton*, 22,387; *James*, 22,783-6.  
Are interested in retaining members, *Atherton*, 1413; *G. Sinclair*, 10,283-4; *M. Murphy* and *Shepherd*, 2176-7; but may have inducement to enter them at lower than real age, *Malcolm*, 10,615-7.  
Are solely responsible for striking members out of books, *Baird*, 12,105; and see *Cunningham*, 11,858-60.  
Do not get the opinions of members, but perhaps of their wives, *Young*, 12,164.



## COLLECTORS—cont.

Remuneration of, in burial societies generally, 25 per cent. commission, *Smyth*, 8723 and foll., &c.; first six weeks' contributions, *Wilson*, 13,081; *McCormick*, 20,708; or more, *Criglington*, 14,062-3; profit on rules sold, and on contribution books or cards, *Wilson*, 13,081; *McCormick*, 20,709; entrance-money (double one week's contributions), *Wilson*, 13,082-3; *McCormick*, 20,709; transfer money, see *infra*.

Commission paid to, the main cause of difference in cost of management between burial and ordinary assurance societies, *Bretherton*, 23,387-8.

## And see COMMISSION, ENTRANCE FEES, TRANSFER.

Societies paying, wholly or partly by commission: "Royal Liver;" "Liverpool Protective;" "Scottish Legal;" "City of Glasgow;" "United Reform;" "Loyal Irish Legal;" "United Assurance" (St. Patrick's); "Royal Oak;" "Liverpool "Victoria Legal;" "Liverpool "Philanthropic;" "St. Anne's Catholic;" "Lancashire and Cheshire Assurance;" "Standard Sick and Burial;" "Equitable Total Abstinence;" "New United Friendly;" "Rational" (burial branch only); "Manchester Temperance Burial;" "Blackburn Philanthropic Burial;" "Ancosta Burial;" "Hulme Philanthropic Burial;" "Hulme Good Intent Burial;" "Mortality Association;" "Ducie Sick and Burial;" Manchester "Philanthropic;" "Chorley Family Funeral;" "George and Dragon;" "Humane Sick and Burial;" "Warehousemen and Clerks' Provident."

Societies paying, by salary: "South Manchester Burial;" "Stalybridge Good Intent Burial."

Remuneration of, in particular societies: "Royal Liver;" commission, transfer-fees half-yearly (3d. in the pound on net collections), *Liverage*, 1297, 1318; *G. Sinclair*, 10,441-2; *J. Stewart*, 10,905; *Cunningham*, 11,795; entrance-fees, *Liverage*, 1612; *G. Sinclair*, 10,412; *W. Taylor*, 15,574; *Banner*, 22,117; second six weeks contributions (generally, formerly first), *Liverage*, 1612-4; *Cunningham*, 11,793-4; *W. Taylor*, 15,573; sale of rules, 3d. out of 6d. per set (increased from ½d. out of 3d.); *Liverage*, 1251; *Cunningham*, 11,798-9; *W. Taylor*, 15,575; card-money, *W. Taylor*, 15,574.

"Liverpool Protective;" and "St. Anne's Catholic;" commission only, *Shepherd*, 2143, 2345; *Flannigan*, 21,937.

"Scottish Legal;" commission, transfer-fees, *McKinnon*, 11,560; entrance-fees, *Tait*, 11,590; *Sutherland*, 14,179; first six weeks contributions (generally) *Malcolm*, 10,530; *McKinnon*, 11,558; *Tait*, 11,589; *Blair*, 12,430; *Sutherland*, 14,178; sale of rules, 2d. each, *Malcolm*, 10,700; *Tait*, 11,586; *Sutherland*, 14,180; salary in certain cases, *Malcolm*, 12,330, 12,473-8; perquisites (large) for transferring members from other societies, *McKinnon*, 11,560.

"City of Glasgow;" commission; first six weeks contributions, *J. Stewart*, 13,478, 13,546; and see as to extra-commission and salaries, *McCalman*, 11,527; *Wilson*, 13,065; *J. Stewart*, 13,479-80; *quere*, entrance-fees and sale of books, *Criglington*, 13,988; no transfer-fees, *J. Stewart*, 10,905.

"United Reform;" commission; canvassing fees for new members, *McKinnon*, 11,560, and *quere*.

"Loyal Irish Legal;" commission; entrance-money, *Sutherland*, 14,309; 6s. a week salary at starting, *ibid.*; and *quere*.

"United Assurance" (St. Patrick's); commission; transfer-fees, 2s. per 100 names, half-yearly, *Rice*, 15,848; *Hamilton*, 19,238; *T. Walker*, 21,266; entrance-fees (nominal), *Rice*, 15,849; *Horyan*, 16,373; first six weeks' contributions, *Rice*, 15,847; *Horyan*, 16,372; *Hamilton*, 19,238; profit on sale of rules, *Horyan*, 16,373; but see *T. Walker*, 21,267.

Liverpool "Philanthropic;" commission, transfer-fees, entrance-fees, first six weeks contributions, sale of rules, *Thompson*, 22,909-13.

"Royal Oak;" commission, *Iring*, 22,500, &c.; "country allowance," 15s. a week, *Iring*, 22,526-8; *Currie*, 22,659, 22,738; and *quere*.

"Equitable Total Abstinence;" commission (for first 1,000 members 25 per cent., then 2s. 6d. a week for 250), *Roscow*, 19,354-8; inspection of body, 1s., *Roscow*, 19,404.

"New United Friendly;" commission (formerly scoreage and other emoluments), entrance-fees, first six weeks' contributions, *Bell*, 18,013, 18,023-30.

"Ducie Sick and Burial;" commission; new members 1s. each; sale of rules 2d.; sale of cards 1d.; deaths 1s. each; inspection of body 1s., *Dickenson*, 18,266-9.

"Manchester Temperance Burial;" commission, entrance-money 3d.; new members 6d. each, *Hardman*, 18,590-1.

## COLLECTORS—cont.

"South Manchester Burial;" salaries of 28s., 29s., and 30s., *Marrison*, 18,477.

"Stalybridge Good Intent Burial;" 3s. 6d. a day salary, *J. Marshall*, 19,047.

"Lancashire and Cheshire Assurance;" "Standard Sick and Burial," (Manchester) "Philanthropic Burial," "Blackburn Philanthropic Burial," "Chorley Family Funeral," "Hulme Philanthropic Burial," "Ancosta Burial," "Salford Temperance;" commission, *Mabbott*, 19,130, 19,183; *J. Marshall*, 19,908-11; *Fyans*, 18,196; *Crossley*, 2456-7; *Waring*, 2760-1; *Anderson*, 17,893; *J. Ogden*, 18,430; *Eaton*, 18,740.

"Humane Sick and Burial;" commission, and 4d. liquor each funeral, *Andrew*, 17,858.

"Hulme Good Intent Burial;" commission, and 8d. liquor weekly, *Teesdale*, 18,111, 18,115.

"George and Dragon;" commission (½d. per member), 8d. liquor on collection Sundays, and 8d. on Monday nights, *Higham*, 18,161, 18,163.

"Mortality Association;" commission, 8s. 8d. a quarter liquor-money in Manchester, 4s. 4d. in Salford, liquor at meetings, *Powell*, 18,265-7.

"Rational" (for burial branch only); commission, *Coombes*, 17,492.

## And see TRAVELLING EXPENSES.

Some will not work for same amount as others, *Criglington*, 14,063-4.

Some men have decided turn for being, *McClellan*, 23,296.

Receipts of, depend on themselves, *G. Sinclair*, 10,257.

Earnings of, in general burial societies, viz.—As much as 400l. a year, or thereabouts, *Bretherton*, 23,391.

"Royal Liver;" must be very industrious to earn 18s. a week after two years, *Liverage*, 1245; (Scotland) ordinary commission, 30s. to 2l. a week, *G. Sinclair*, 10,258-61; *Cunningham*'s book, 3l. to 3l. 5s., *Cunningham*, 11,728; *J. Stewart*'s, including everything (highest), *J. Stewart*, 10,903-7; but see as to *Atherton*'s book (100l. a year allowed by deputy), *Atherton*, 22,408-11.

"Liverpool Protective;" largest collectors, after six to ten years working, make 2l. to 3l. a week; only one 3l., *Shepherd* and *M. Murphy*, 2144.

"Scottish Legal;" 2l. 5s. (a very good book) to 2l. 10s., *Malcolm*, 10,545; and see *Cherry*, 14,360; highest at Belfast, 3l. 10s., *Cherry*, 14,363; *Malcolm*'s book, 3l. 12s., *Sutherland*, 14,313; as high as 4l., *Young*, 12,145.

"City of Glasgow;" 25s. to 1l. 10s. the highest; few up to 1l., *J. Stewart*, 10,833.

"Loyal Irish Legal;" highest about 1l., *Sutherland*, 14,314.

Liverpool "Victoria Legal;" instance quoted, 25 per cent. on 13l. a week (say 3l. 6s. 8d.), *Gibb*, 20,857.

"Royal Oak;" instances quoted; 25 per cent. on about 12l., 14l. 10s., and 19l. 15s. (say 3l. 3l. 16s. 8d., and 4l. 12s. 9d.), *Iring*, 22,500, 22,515; *Currie*, 22,656.

"New United Friendly;" highest of eight, 108l. 1s. a year; second 99l. 10s.; lowest 49l. 11s. 2d., *Bell*, 18,021.

## -In local burial societies, viz.:

"Blackburn Philanthropic Burial;" largest sum made 1l. 17s. 6d. per fortnight, *Crossley*, 2461.

"Chorley Family Funeral;" average earnings not more than 3s. 6d. a week, *Waring*, 2765.

"Salford Funeral Friendly;" four collectors earning respectively (a year), 77l. 15s. 11d., 58l. 4s. 11d., 53l. 14s. 3d., 26l. 15s. 9d., *Noden*, 17,747.

"Hulme Good Intent Burial;" two collectors earning about 18s. a week, *Teesdale*, 18,117.

"George and Dragon Friendly;" three collectors, together 13l. 7s. 11d. a year, *Ingham*, 18,163.

## In other friendly societies:—

"Warehousemen and Clerks' Provident Association" Manchester; two collectors, receiving each 90l. to 100l. a year, *M. Ogden*, 17,657.

Payment of, by salary, or reduced commission, when collecting for officers or committeemen generally, *Rice*, 15,896-7.

8s., 10s., 15s., or 1l. a week (Royal Liver), *Liverage*, 1535; 1l. 10s. a week, *Campbell*, 11,867 (with first six weeks contributions, 11,879-82); and see *G. Sinclair*, 10,418, 10,512; *Campbell*, 11,872.

Half-commission, or 12½ per cent. (United Assurance), *McCormick*, 20,704; 3s. 4d. in the pound, *Hamilton*, 19,251.

16s. a week (St. Anne's Catholic), *Flannigan*, 21,954.

COLLECTORS—*cont.*

About 90*l.* a year (including perquisites) for book of 14*l.* a week—say 182*l.* commission a year.—(Royal Oak) *James*, 22,780-2; 35*s.* a week, and about 5*l.* in the year, for book of 14*l.* 10*s.*, say 96*l.* on 1881, *Currie*, 22,656-7.

Paid by salary, sometimes as active as those who get percentage, but have not the same interest, *Leggett*, 11,991-5; *Malcolm*, 12,332-4.

Payment of, by salary, when making up books, *Malcolm*, 12,472 and foll.

Payment of, by salary, approved of, *Marrison*, 18,482-3. Might be paid by salary, with entrance-fees of new members, *Forbes*, 12,293-4; and see *McClellan*, 23,293.

Payments by, to officers or committeemen for privilege of collecting:—

2 <i>l.</i> a week (Royal Liver),	<i>Liversage</i> , 1536.
1 <i>l.</i> " "	<i>Atherton</i> , 1541.
or 50 <i>l.</i> a year.	
18 <i>s.</i> " "	<i>Liversage</i> , 1541.
100 <i>l.</i> a year	<i>Atherton</i> , 22,410.

Government, could be had for 10 per cent. commission, *Smyth*, 8,728, 8,782.

Commissions of, and other emoluments, included in cost of management, in "Royal Liver," *Liversage*, 1294, 1613, 1616 and foll.; *Sprague*, 1712; but see as to entrance fees, *Banner*, 22,117-23; *Wilde*, 22,245-6, 22,338-40.

In "Scottish Legal," first six weeks' collections, entrance fees, and profits of sale of rules not accounted for, *Tait*, 11,586-91.

In "City of Glasgow," commissions, with salaries and office-rent of agents, and first six weeks contributions, do not appear in net collections, *J. Stewart*, 13,475-8.

In "Liverpool Protective," commission not included in cost of management, *Shepherd*, 23,733 and foll.

Everything deducted from gross amount for remuneration of, as commission, entrance-fees, first six weeks payments, and profits on rules, is kept out of balance-sheet, *Criglington*, 14,067-8.

First six weeks' contributions alleged not to appear in net collections of any society, *J. Stewart*, 13,478.

Should give rules to all members, *Shepherd*, 2127-32, 2298; *contra*, *M. Murphy*, 2298, 2303.

Should be looked after by district committees, *Tait*, 11,580 and foll., 11,603; *Sutherland*, 14,232-5; *McCormick*, 20,728.

Should be placed on independent footing towards management, *McCormick*, 20,721.

Should be excluded from taking part in meetings, or acting as committeemen or delegates, *McCalman*, 11,532; *McKinnon*, 11,567; *Young*, 12,157, 12,163; *Mowatt*, 15,290; from voting, *Caraher*, 20,597; from committees, *Pugh*, 23,450-1, 23,466; *contra*, *McCormick*, 20,722-3.

Should not be punished by law for default (unless fraudulent), in giving and explaining rules, &c. to members, *Liversage*, 1417-22.

There should be power to sue, instead of trustees of society, *Liversage*, 1358; and see *Criglington*, 14,007.

Should be punished for illegal insurances, *Criglington*, 14,079 and foll.

Should be punished for transferring, *Criglington*, 14,096-8.

In particular societies, see the respective headings.

In industrial assurance companies, (e.g., "British Legal" and "Prudential,") similar to those of burial societies, *Campbell*, 11,890; *J. Stewart*, 15,541; *Criglington*, 14,055; *Horgan*, 16,382-3; *Bretherton*, 23,376-7.

Called "agents" in "Prudential," *J. Stewart*, 15,541.

**COLLIERS.** See MINERS.

**COLONIES:**

Lodges of "Manchester Unity" in, *Daynes*, 63.

Friendly Societies' Act does not apply to, *Shawcross*, 317, 10,000 members of "Ancient Order of Foresters" in, *Shawcross*, 318; and see 320-1.

And see AUSTRALIA, CANADA, BERMUDEA.

**COLVILLE, JAMES,** evidence of, 8929-9057 - p. 169.

Manager of the "Edinburgh Co-operative Building Society," registered under the Companies' Act, 8929-30, 8940-2; a permanent society established 11 years since for the purpose of building houses for the working classes on the co-operative system, 8931-36; capital, 8934-46; borrowing powers, 8937-8; operations successfully carried on under Companies' Act, 8942-3; number of members, 8945; number of houses built (about 1,000), and class of persons purchasing and holding them, 8948-51; 8998-9003; mode of obtaining houses, mostly

COLVILLE, JAMES—*cont.*

through help of Property Investment companies, 8951-7, 9004-8; success of society depends a good deal upon judgment of directors, 8958-9, 9034-6; deposits chiefly from shareholders, 8960-3; interest, 8964-5; class of houses; difficulty of finding ground in Edinburgh suitable for working men's houses, 8968-9, 8982-98, 9029; dividends paid to shareholders, 8970-3; connexion with the Property Investment companies, 8974-8; society has only borrowed money from the bank on one occasion, 8979-81; liability of shareholders for money borrowed, 8996; would be glad to have Act enabling them to purchase, compulsorily, land to build houses on, 9010-11, 9045-57; class of shareholders, 9013-14; "jobbing," 9016; rest account, 9017-20; system of letting unpurchased houses, 9021-4; society's houses much sought after by working classes, 9026-7; objections to building houses in flats for working men, 9030-3, 9037, 9044; average feu per house, 9040.

And see *Begg*, 9059; *H. Cameron*, 9216-8, 9258.

**COMMERCIAL TRAVELLERS:**

"Manchester Caledonian Society," principally composed of, *Hannay*, 17,581.

**FRIENDLY SOCIETY,** witness respecting, see GALT.

Composed chiefly of warehousemen, *Galt*, 11,159, and see 11,286; founded in 1838, *Galt*, 11,160; number of members, 11,161; is increasing, 11,162-3; benefits; sickness and death only, 11,164-6; members need not subscribe for both, 11,279; accounts not kept distinct, except for management, 11,167 and foll., 11,278; entry-moneys and commuted payments, 11,171-80; management expenses, 11,168-84, 11,301; sundry expenses, 11,183-4; comparison with insurance society, 11,205 and foll.; payment at death limited to 10*l.*, 11,208-10; quinquennial valuations, and information supplied to actuary, 11,211 and foll.; graduated payments, 11,215-6; discrepancy between experience and anticipations of actuaries, 11,219 and foll., 11,256 and foll.; investments, 11,248-52; sick-pay continued to end of life, 11,262; large amount of forfeitures, 11,267 and foll., and see 11,287-9; readmissions, 11,270-3; honorary members; arbitrators selected from, 11,275-7; subscriptions paid at office, 11,280; would not object to Government inspection of books, 11,293.

**COMMINS, Mr.:**

Member of sub-committee of "United Assurance (St. Patrick's), but not re-elected at general meeting in 1866, *T. Walker*, 21,102, 21,575, 21,586; caution given to collectors against his representing himself as president, *T. Walker*, 21,594.

**COMMISSION (Collectors):**

Payment of collectors by, best mode of carrying on burial society business, *Liversage*, 1245; and see *Marrison*, 18,478-83; and see *McClellan*, 23,293.

25 per cent. an absolute necessity for burial societies, *J. Stewart*, 10,900; *Shepherd* and *M. Murphy*, 2345-7; *Finsay*, 23,994; and see *J. Marshall*, 19,911; *McKinnon*, 11,560.

Is not more than sufficient, *Liversage*, 1298; *Atherton*, 1415; *Wilson*, 13,081; *McCormick*, 20,685 (but see below); *Gibb*, 20,856-7; *James*, 22,785; *Bretherton*, 23,776; *Pugh*, 23,467.

*Contra*, 12*l.* per cent. and 10 per cent. sufficient to secure competent men, *Crosley*, 2504-5, 2538; *id.* every other month per family sufficient, *Waring*, 2764, 2806, 2810; *id.* a head a fortnight satisfactory to collectors, *Ingham*, 18,165-6; 15*l.* per cent. sufficient, *J. Ogden*, 18,430-1.

25*l.* per cent. should be sufficient, except for making a new book, when six weeks' contributions may be added, *Blair*, 12,429-32.

25 per cent. far too much, when book fairly established, *McCormick*, 20,708.

25 per cent. usually given, but Government could get collectors at 10, *Smyth*, 8,723, 8,718, 8,728, 8,782-3.

25 per cent. (on burial business), societies giving: "Royal Liver," *Liversage*, 1244; "Liverpool Protective," *Shepherd*, 2143; "Scottish Legal," *Malcolm*, 10,526; "City of Glasgow," *J. Stewart*, 10,818; "United Reform," *McCalman*, 11,352; "Loyal Irish Legal," *Sutherland*, 14,257; "United Assurance" (St. Patrick's), *Rice*, 15,846; Liverpool "Victoria Legal," *Gibb*, 20,856; "St. Anne's Catholic," *Flanagan*, 21,937; "Royal Oak," *Irving*, 22,500; Liverpool "Philanthropic," *Thompson*, 22,909; "Standard Sick and Burial," *J. Marshall*, 19,910; "Equitable Total Abstinence" (for first 1,000 members only), *Roscow*, 19,355.

## COMMISSION—cont.

- 20 per cent., societies giving: "Lancashire and Cheshire Assurance," *Mabbott*, 19,130; "New United Friendly Burial," *Bell*, 18,013; and formerly "Victoria Legal," *Gibb*, 20,856, and "Standard Sick and Burial," *J. Marshall*, 19,908.
- 17 per cent., society formerly giving: Liverpool "Victoria Legal," *Gibb*, 20,856.
- 15 per cent., societies giving: "Rational," *Coombes*, 17,490-2; "Ancoats Burial," *J. Ogden*, 18,430; "Manchester Temperance Burial," *Hardman*, 18,590; "Salford Temperance Burial," *Eaton*, 18,740.
- 12½ per cent., societies giving: "Blackburn Philanthropic Burial" (in out-districts only), *Crossley*, 2456; "Hulme Philanthropic Burial," *Anderson*, 17,893; "Hulme Good Intent Burial," *Teesdale*, 18,115; "Mortality Association" (in Manchester only), *Powell*, 18,265; "Ducie Sick and Burial," *Dickenson*, 18,866; and formerly Liverpool "Victoria Legal," *Gibb*, 20,856.
- 10 per cent., society giving: (Manchester) "Philanthropic Burial," *Fyans*, 18,796; "Blackburn Philanthropic Burial" (in Blackburn only), *Crossley*, 2457; "Mortality Association" (in Salford only), *Powell*, 18,265.
- ¼d. per member: "George and Dragon," *Ingham*, 18,161; every month in out-districts, and every other month in town, "Chorley Family Funeral," *Waring*, 2760-1.
- On other business: "Royal Liver," 15 per cent. for medical aid, *Liversage*, 1244; *G. Sinclair*, 10,254, 10,256, (*quere*, 12½ per cent., *Cunningham*, 11,787), 12½ per cent., sick and endowment branches, *Liversage*, 1244; *Cunningham*, 11,787; *W. Taylor*, 15,572; "City of Glasgow," 12½ per cent., sick and endowment branches, *J. Stewart*, 10,818; *McCalman*, 11,527; "United Assurance," 15 per cent., "general" branch, and 12½ per cent. endowments, *Rice*, 15,853; "Lancashire and Cheshire Assurance," 15 per cent., endowments, *Mabbott*, 19,183; "Warehousemen and Clerks' Provident" (general business), 2½ per cent. *M. Ogden*, 17,655.
- None allowed on levies for deficiency of sick branch in "Royal Liver," *Cunningham*, 11,753.
- Why higher on burial branch than on endowment, sick, &c. branches, *Cunningham*, 11,788.
- Collectors entitled to, on subscriptions paid at head office, *McCormick*, 20,664; *Gibb*, 20,836.
- 25 per cent. taken by collectors who allow salary to sub-collectors, *Smyth*, 8767-8; and see COLLECTORS, DEPUTIES.
- Paid by deputies to collectors, see DEPUTIES.
- Valuation of collectors' books according to, in "Scottish Legal," *Malcolm*, 10,554-6.
- Extra, paid by treasurer in "City of Glasgow," *McCalman*, 11,527.
- In "Liverpool Protective," 20l. per cent. allowed to office members, *Murphy*, 2169, 2235; but see as to discouragements to do., *Shepherd*, 23,668 and foll.
- Loss of, prevents collectors from letting members go out of benefit, *Atherton and Liversage*, 1413-4; and see *G. Sinclair*, 10,283.
- In "Royal Liver," only allowed from second week, *Liversage*, 1245.
- In other than collecting societies:
- "Victoria Assurance," 15l. per cent. to agents on first year's premiums, 7½ per cent. on second, and 5 per cent. afterwards, *Mowatt*, 15,190-1.
- "Charlestown and Pendleton Sick and Burial," paid to secretary on number of members, *Faulkner*, 19,977.
- The same allowed by companies doing industrial assurance as in burial societies, *Bretherton*, 23,376.
- Safety Insurance Company could not get collectors at 10 per cent., but Government could, *Smyth*, 8728, 8783; and see *Watts*, 17,979.
- Extravagant, paid to agents of certain insurance societies, *Crossley*, 2714-5.
- Paid to president and committeemen in "New United Friendly Burial," *Bell*, 18,016.
- In building societies; paid to agents in "Scottish Savings," *G. Macgregor*, 12,976-8; charged on advances in "National Freehold," *Kirkwood*, 13,409-11.

## ROYAL:

- (1.) On the employment of young women and children in agriculture, *Stratton*, 8520.
- (2.) The present suggestions as to proceedings of; see *Stratton, passim*.
- Has frightened burial societies into improving themselves, *Smyth*, 8799; *McCormick*, 20,741; cf. *Irving*, 23,633; *Anderson*, 17,921.
- Preparations for investigation of, made by "Royal Liver," *Basrd*, 12,041-3; *Caryll*, 12,579-84, 12,588, 30227.

## COMMISSION, ROYAL—cont.

- Resolution referring to, by committee of "Scottish Legal," *Cumming*, 12,386-8; *Malcolm*, 12,456-64; *Finnie*, 12,574-8.
- Satisfaction expressed with inquiries of, *Cumming*, 12,387; *Shepherd*, 23,722; and regret that it has not power to examine on oath, *ibid*.
- As to societies waiting for results of, to alter rules, *Hardman*, 18,607.
- Association of Friendly Societies in Manchester, formed to watch proceedings of, *Nicholson*, 19,740.

## COMMISSIONERS FOR THE REDUCTION OF THE NATIONAL DEBT. See NATIONAL DEBT.

## Improvement. See IMPROVEMENT.

## COMMITTEE:

- Annual moveable, in "Manchester Unity of Odd Fellows," see MANCHESTER UNITY.
- Arbitration, see ARBITRATION.
- District, in "Manchester Unity," &c., see DISTRICT COMMITTEE, and names of separate societies.
- Guardian, of "Liverpool Protective," see LIVERPOOL PROTECTIVE.
- Local, for Scotland or Ireland, of "Royal Liver," and "United Assurance," see do. do.
- Of investigation, in "Scottish Legal" Burial Society, *McCalman*, 11,306, 11,329 and foll., 11,563-4; and see SCOTTISH LEGAL.
- Vigilance, in "Scottish Legal," *Malcolm*, 12,324-6, 12,335-6; *Blair*, 12,414; and see SCOTTISH LEGAL.
- Of 12, selected as members who come into room, settle disputes satisfactorily in "Chorley Friendly," *Henshaw*, 19,730-4.
- Of working men's clubs, should elect members, *Solly*, 8370.
- Of ditto, generally only make byelaws, *Solly*, 8411; *Pratt*, 8472 and foll.
- Of friendly societies and branches generally, meeting of, in public-houses, and spending by, of part of management expenses in drink by way of room-rent, approved of, *Nicholson*, 19,766 and foll.
- And see PUBLIC-HOUSES.
- Payment of, in money preferable, and procures better class of men than when made in liquor, *Nicholson*, 19,783-6.
- Societies paying wholly or partly in liquor or liquor cheques: "Salford Funeral Friendly," *Noden*, 17,743, 17,773-7; "Humane Sick and Burial," *Andrew*, 17,860-1; "New United Friendly Burial," *Bell*, 18,047-8, 18,050; "Mortality Association Burial," *Powell*, 18,267.
- OR BOARD OF MANAGEMENT:
- Form of rule as to appointment of, *Stephenson*, 9; as to powers and duties of, *ibid*, p. 5.
- Should render periodical accounts, under severe penalties, *Liversage*, 1333-6.
- Should be responsible for expenditure, *Shepherd*, 2197-8; for returns, *Borrowman*, 12,838; *Cumming*, 12,395 and foll.
- In burial societies, have almost unlimited power to deal with funds, *Shepherd*, 2205; and see *Smyth*, 8739.
- Large salaries of, in do., complained of, *Smyth*, 8736; and see *Shanly*, 15,524-5.
- Appoint arbitrators to do their bidding, *Smyth*, 8745.
- Can alone legally call meetings, *Wilson*, 13,097; but see *Wright*, 13,274.
- The members at their mercy, *Wilson*, 13,097.
- Not always practically the executive, *Bretherton*, 23,394; and see "UNITED ASSURANCE," &c.
- In some particular societies:
- In "Royal Liver" Society, appoint agents and collectors, *Liversage*, 1208; appointed by members, *Liversage*, 1209, but practically only by Liverpool members, *Liversage*, 1498-1500; examine collectors' books, *Liversage*, 1224; conduct all correspondence, *Liversage*, 1521; hold office on good behaviour, but have been twice re-elected, *Liversage*, 1231-2, and see *Cunningham*, 11,837-8; have all the power, *Cunningham*, 11,817-9, 11,835; may do to the best of their judgment what is necessary for management and general welfare of society, &c., *Cunningham*, 11,839; require 14 days' notice from any member desirous of bringing forward business at meeting, *Cunningham*, 11,840; may resolve general meeting into special, so as to transact business of which notice not given, and none other, *Cunningham*, 11,841-2; do not act fairly towards Scottish members, *Liggett*, 11,955-6, 11,958-9, 11,965 and foll.; may make grants to members, *Liversage*, 1234 and foll., 1570 and foll.; mode of dealing by, with collectors who throw or are alleged to throw

## COMMITTEE OR BOARD OF MANAGEMENT—cont.

members, out of benefit by neglect, *Liversage*, 1242, 1409 and foll.; disputes in the first instance submitted to, with power to member to appeal to arbitration, *Liversage*, 1257; emoluments of, *Liversage*, 1307-8, 1311, 1525 and foll.; duties of, *Liversage*, 1309; are eight in number, three being a quorum, *Atherton*, 22,402 and foll.; written agreements of, with member transferring from other society, *Liversage*, 1365; rather believe member than collector, *Liversage*, 1410; composed mainly of collectors, *Atherton*, 1531; several (five) members of, hold collecting books, *Atherton* and *Liversage*, 1531 and foll.; *Atherton*, 22,406 and foll.; inquire into all complaints, *Liversage*, 1545-6; sit daily, *Liversage*, 1309, 1543-4, 1547; levy for sick-pay ordered by, *Cunningham*, 11,753 and foll.; solicitor's bill authorised by, not inquired into by auditor, *Banner*, 22,077-83; Mr. Sprague's report to, as to endowment fund, *Banner*, 22,115; minute-books signed by all members of, *Banner*, 22,225; do not consult auditor as to propriety of charges, *Banner*, 22,229; submission of balance-sheet to, *Wilde*, 22,234-5; occasionally travel through country to inspect collectors' books, *Wilde*, 22,249.

In "Liverpool Protective" *Shepherd* and *Murphy*, 2094 and foll.; composition of, *Shepherd*, 2087; none collectors, but two have relatives collectors, *Shepherd*, 23,727-31; elected triennially, *Shepherd*, 2107-9; rights of, as to expenditure, *Murphy* and *Shepherd*, 2134-5, 2385 and foll.; pay of, *Shepherd* and *Murphy*, 2139, 2151-2; must approve of new collectors on transfer of book, *Murphy*, 2154-6; *Shepherd*, 23,692, 23,694.

In "Blackburn Philanthropic Burial," *Crossley*, 2429 and foll.; elected annually, *Crossley*, 2430; appoint principal officers, *Crossley*, 2443, 2450-1; payment to, *Crossley*, 2444; settle disputes, *Crossley*, 2484-7, 2688; travelling expenses of, *Crossley*, 2509-10; amended rule as to election of, disallowed by Registrar, *Crossley*, 2523-8; do not deem valuation of society desirable, *Crossley*, 2607; are subject to authority of general meetings, *Crossley*, 2688; as between members and collectors, give members the benefit of a doubt, *Crossley*, 2688.

In "Blackburn Philanthropic Mutual Assurance," have taken management expenses from assurance account, *Crossley*, 2655 and foll., 2688 and foll.; salaries of, in do, *Crossley*, 2691.

In "Chorley Family Funeral," elected annually, *Waring*, 2741-9; payment to, *Waring*, 2750, 2752; may make allowance where members out of benefit without wilful neglect, *Waring*, 2774-8; may make levies, *Waring*, 2780 and foll.; proposed graduated scale of payment, but could not carry it, *Waring*, 2792, 2801.

In "Scottish Legal" Burial, sell collectors' books, *Malcolm*, 10,548 and foll., 10,587; and see *McKinnon*, 11,588; rules for that purpose made by, and not submitted to general meeting, *Malcolm*, 10,580-2; and see COLLECTING BOOKS; have power of expulsion, subject to confirmation by general meeting, *McCalman*, 11,318; *Sutherland*, 14,445; their decision against reinstatement of Mr. McCalman, *McCalman*, 11,340-1; inquire into complaints on information supplied by agents, *Malcolm*, 10,605; separate, required in Ireland by Irish Registrar, *Malcolm*, 10,643; salaries of, *Malcolm*, 10,663; occasionally vote themselves extra remuneration, 12,469-71; one-third go out annually, but may be re-elected, *Young*, 12,192-5; mode of dealing by, with hard cases, *Malcolm*, 10,720; delegation rules passed by, *Malcolm*, 10,735-4, 12,323 and foll., 12,335-6; but see *Young*, 12,111 and foll., 12,438 and foll.; *Blair*, 12,418 and foll.; dismiss agents and collectors at pleasure, *Malcolm*, 10,770-3, 12,492; but see *McKinnon*, 11,549-51; as to support of, by agents and collectors, *Malcolm*, 10,774-9; collectors, brought up to meetings and expected to vote with, *Criglington*, 13,985; *Sutherland*, 14,222 and foll.; alleged dismissal by, of collector for not voting with, *Sutherland*, 14,225-8; but see *Cherry*, 14,366-7; alleged resolution of, to refuse allowances to collectors, agents, &c., unless they support board, 14,379 and foll.; *Young*, 12,146 and foll.; *Malcolm*, 12,311-22, 12,445 and foll.; *Cumming*, 12,376 and foll.; *Blair*, 12,415; *Finnie*, 12,562 and foll.; *Jas. Cullen*, 12,589 and foll.; preparations made by, for sittings of the present Royal Commission, *Malcolm*, 12,456 and foll.; cf. *Cumming*, 12,386-8; minutes of, how kept, *Finnie*, 12,655 and foll.; *Jas. Cullen*, 12,593-7; and see MINUTES;

## COMMITTEE OR BOARD OF MANAGEMENT—cont.

alleged control of, by collectors, *McCalman*, 11,311; *McKinnon*, 11,540-3.

In "City of Glasgow" Friendly, salaries of, *J. Stewart*, 10,823; collectors appointed by, *J. Stewart*, 10,831, 10,882-3; grants made by, *J. Stewart*, 10,861; look very strictly after collectors, *J. Stewart*, 10,885; collectors' opposition to, in 1858, and temporary success over, *J. Stewart*, 10,912-3, 13,310a; *Wright*, 13,277; cf. *Wilson*, 13,064 and foll., 13,099 and foll.; complaints of payments by treasurer without authority from, *McCalman*, 11,527; power of, to alter benefits, *Wilson*, 13,033 and foll.; cf. *Wright*, 13,278 and foll.; how appointed, *Wilson*, 13,067; whether salaries paid without knowledge of, *J. Stewart*, 13,479-81.

In "Loyal Irish Legal" first auditors appointed by, *Hodgkin*, 14,507; have power to appoint and remunerate agents and medical officers, and incorporate other societies, *Criglington*, 14,567, 14,572; for first 12 months, can alone call meetings, *Criglington*, 14,570-2.

In of "Hulme Philanthropic Burial" paid 1s. per meeting (not in liquor), *Anderson*, 17,893, 17,910; hear complaints against collectors, and settle disputes, with appeal to general quarterly meeting, *Anderson*, 17,913, 17,915-6.

In "Ancoats Burial" appointed by officers of "Heyrod Street Ragged School," *J. Ogden*, 18,441.

In "South Manchester Burial" selected alphabetically by president from among the members, *Marrison*, 18,486-7; the system satisfactory, *Marrison*, 18,488-90; renewed by halves every half year, *Marrison*, 18,491; standing resolution of, against advances of money on property without surveyor's valuation, *Marrison*, 18,514; paid 2s. 6d. per attendance (formerly 6d.), *Marrison*, 18,530-5.

In "Manchester Temperance Burial," nominated by collectors and appointed by members, two new committeemen being elected half yearly, *Hardman*, 18,602 and foll.; wait for report of Commission to alter rules, *Hardman*, 18,607.

In "Salford Temperance Burial" settle disputes, with appeal to arbitrators, *Eaton*, 18,751-3; sometimes allow members 20 weeks in arrear to retain benefit on paying up arrear, *Eaton*, 18,759-60.

In "Stalybridge Good Intent Burial" settle disputes, with appeal to county court, *J. Marshall*, 19,058-9.

In "Equitable Total Abstinence Burial," have power to appoint and remunerate agents, *Roscow*, 19,425; presentation by, to retiring trustee, of 10l. looking-glass at society's expense, *Roscow*, 19,421 and foll.; and see 19,434-9, 19,453 and foll., 19,471 and foll., 19,480; accounts for printing and stationery not submitted to, though orders given by, *Roscow*, 19,484, 19,456, 19,471; presentation by, to secretary, of 25l. gold watch out of capital, *Roscow*, 19,504-10; resolution by, for petition against Lord Lichfield's bill, carried out at expense of society without its authority, *Roscow*, 19,412-20, 19,511-6, 19,524-5; refused special meeting for examining into accounts and management, *Roscow*, 19,447-8; public meeting passed in disapproval of certain expenditure allowed by, and results thereof, *Roscow*, 19,445-6, 19,449-51, 19,489 and foll.; said to be appointed by secretary (Mr. Roscow), *Montgomery*, 19,678; instance of harsh conduct by, *Montgomery*, 19,664-8, 19,671-81.

In "Union Friendly," self-elected, and self-renewed from among collectors, *Hoyle*, 19,548-59; have sole power of making new rules, rescinding, or altering, *Hoyle*, 19,574-5.

In "St. Paul's Bennett Street Sunday School Sick and Friendly," work gratuitously, and are composed of persons engaged in working of school, *Goodwin*, 20,036-9, and see 20,059.

In "United Assurance" (St. Patrick's) (general), sit four times a year, *Judge*, 20,361 and foll.; *McCormick*, 20,641; *T. Walker*, 20,924; business prepared for, by sub-committee, *Judge*, 20,366; fix salaries of sub-committee, *T. Walker*, 20,916-9; receive 15s. a day each sitting, *T. Walker*, 20,923-5 (raised from 10s., 21,222-3); can inspect books, and sometimes do so, *T. Walker*, 20,934-8; collectors members of, including defaulters, *T. Walker*, 21,230-44, 21,585-6; whether meetings packed in interest of, *T. Walker*, 21,311 and foll.; and see PACKING MEETINGS; resolutions by, for various purposes, see UNITED ASSURANCE; practically alter rules, *Judge*, 20,155-61; consist of 13 members, 7 from out-districts and 6 from Liverpool, but all elected in Liverpool, *T. Walker*, 20,846; served with balance-sheet nine days before meeting, *Judge*, 20,255, 20,259, 20,229 and foll., 20,368 and

## COMMITTEE OR BOARD OF MANAGEMENT—cont.

fol. ; cf. *T. Walker*, 21,419 and fol. ; *Mingaud*, 21,738 and fol. ; *Chandler*, 21,884 and fol. ; exclusion by, cf. *Mr. Caraher, Caraher*, 20,530 and fol. ; did not meet for nine years till evening on which *Mr. C. expelled*, and performed no duties, *Caraher*, 20,551 and fol. ; meetings of members for appointment of new, *Caraher*, 20,564 and fol. ; *T. Walker*, 21,602 ; minute-book of (same as for sub-committee), *T. Walker*, 20,908-9, 20,959.

In "Victoria Legal," do not recognize sale of books, but accept recommendation of outgoing collector, if candidate suitable, *Gibb*, 20,842-4 ; how composed, *Gibb*, 20,862-7 ; may expel members attempting to damage society, *Gibb*, 22,455-9.

In "St. Anne's Catholic" Burial, appointed by annual meetings, and renewed yearly by halves, *Flannigan*, 21,958-9 ; appoint collectors, *Flannigan*, 21,957.

In "Royal Oak," receive 2l. a week each (and for extra meetings), *Irving*, 22,497-8, 22,525 ; *Currie*, 22,736 and fol. ; always allow collectors to collect by deputy, *Irving*, 22,502-5 ; visit the country districts to check the cards with the collectors' books, *Irving*, 22,509 ; and receive 15s. a week country allowance, and so much a day (generally 10s., and second-class railway fare) when actually sent out, 22,526 and fol. ; *Currie*, 22,559 ; can alone propose alterations of rules, *Irving*, 22,565 and fol. ; are not bound to call special meetings, by which alone rules can be altered, *Irving*, 22,572-4 ; cannot consequently be removed unless they call a meeting themselves to do so, which they are not likely to do, *Irving*, 22,576 ; rules as to meetings made only to secure, *Irving*, 22,577 ; appoint or keep in office auditors, *James*, 22,825 and fol. ; have power to reduce benefits, and have done so, *Irving*, 22,585-6, 22,554 and fol. ; are quite absolute, and have power to spend all they receive on management, *Irving*, 22,648-9 ; are collectors, *Currie*, 22,740-1 ; *James*, 22,804, 22,833.

In Liverpool "Philanthropic," are elected yearly by general meetings, and generally re-elected, *Thompson*, 22,859 and fol. ; are 12 in number, meeting five times a week, *Thompson*, 22,880-2 ; receive 15s. a week, whether attending or not, *Thompson*, 22,883-6 ; are all collectors, *Thompson*, 22,900 (sometimes defaulting, 22,929 and fol.) ; seldom leave Liverpool, *Thompson*, 22,898 ; recognize sales of books, *Thompson*, 22,921.

In "Ayr Benefit Building" Society, have introduced selling of advances, *McIlwraith*, 12,612 ; are the arbitrators, *McIlwraith*, 12,647-50.

In "Cork Mechanics Provident" Society, renewed every quarter by ballot, *Barry*, 16,645 and fol. ; incoming, audit accounts of outgoing, *Barry*, 16,645, 16,657-8 ; though the rule to the contrary, 16,659.

In "Rational," termed executive committee, *Coombes*, 17,454-5 ; settle disputes, *ibid.*

In "Warehousemen and Clerks' Provident," decide whether members have reasonably left situations, *M. Ogden*, 17,666-7.

And see DIRECTORS, MANAGERS, MANAGEMENT.

COMMUTED payments for entry moneys, in "Commercial Travellers' Friendly Society, *Galt*, 11,171-80.

## COMPANIES' ACT, 1862 :

Suggested application of, to registration of Friendly, Building, Loan, and Industrial and Provident Societies, *Stephenson*, 55.

No legal means for transforming friendly societies into, *Bretherton*, 23,378 ; and see *Irving*, 22,626-7.

Advantages of friendly societies over, *Bretherton*, 23,381. Burial societies should be converted into proprietary, for benefit of managers, *Bretherton*, 23,386, 23,425.

Collecting burial societies might come under, *G. Sinclair*, 10,376 ; and see *Malcolm*, 10,769 ; *Gibb*, 22,468-9 ; *Irving*, 22,623-7.

Should not, *J. Stewart*, 10,933 ; *Littledale*, 14,979.

Working men's clubs must be registered under, if they raise money in shares, *Solly*, 8395-6 ; *H. Pratt*, 8485, 8488.

Societies for building, formed under, see EDINBURGH CO-OPERATIVE BUILDING SOCIETY.

Benefit Building Society registered under, see STANDARD INVESTMENT AND BUILDING SOCIETY.

Investment societies or companies (analogous to benefit building societies), formed under, see SCOTTISH HERITABLE SECURITIES COMPANY, HERITABLE SECURITIES COMPANY, NATIONAL LAND AND BUILDING COMPANY ALLIANCE Building Society, and BUILDING COMPANIES.

## COMPANIES' ACT—cont.

Operations of building societies would be carried on as well or better under, *E. Ravenscroft* and *H. Cameron*, 9137-40, 9160-3, 9247-57 ; but such does not seem to be the general opinion, 9138-9, 9163-4 ; and see *contra*, *Auld*, 9913-7 ; *Daly*, 15,171 ; *Giusani*, 16,336.

Building societies should be allowed to register under, by resolution, without fees, *E. Ravenscroft*, 9276-8.

Fees under, very high, *E. Ravenscroft*, 9278.

Companies for carrying on industrial assurance, see BRITISH LEGAL, EMPIRE, FRIEND-IN-NEED, LONDON AND MANCHESTER INDUSTRIAL ASSURANCE, PRUDENTIAL, SAFETY, SCOTTISH INDUSTRIAL, and INDUSTRIAL ASSURANCE.

Do business in precisely same manner and on same terms as large collecting burial societies, *Bretherton*, 23,375-7.

Loan society (in Ireland) registered under, after being registered under Friendly Societies' Acts, see LOAN FUND SOCIETY.

## COMPETITION :

Advantages of, among friendly societies, *Stratton*, 8591-2 ; but may be unhealthy, 8593-5.

Of burial companies with burial societies, *Liversage*, 1364-78 ; *Bretherton*, 23,375 ; *Cunningham*, 11,811-5 ; *W. Taylor*, 15,630-2, 15,675 and fol. ; cf. *Horgan*, 16,384 and fol.

Of building companies with building societies in Belfast, *Cambridge*, 13,858, 13,861-2.

Of burial societies with "Victoria Assurance," *Mowatt*, 15,201-3.

Undue, of dividing with well-managed societies, in North Staffordshire, *Hammersley*, 19,001.

Undue, of insurance companies with local societies in Blackburn, *Crossley*, 2615-21.

Of Government with burial societies, recommended, *Smyth*, 8719, 8727 and fol. 8769 and fol.

Not complained of by Odd Fellows Glasgow district, *Jas. Boyle*, 13,616 and fol. ; very much, in Liverpool district, with tontine societies chiefly, *Hughes*, 23,804 and fol., 23,878 and fol. ; of Rechabites with Odd Fellows in Belfast district, *Downing*, 14,811-2 ; of Foresters in Dublin district, *Leadbitter*, 16,215 ; but see *Shanly*, 16,228.

Much, generally, among great burial societies in Liverpool, *Aspinall*, 23,645 ; in Glasgow, *Liggatt*, 12,018.

Between burial societies, should be prohibited by penal enactment, *Criighton*, 14,090 and fol.

## COMPLAINT BOOK :

Kept by "Liverpool Protective," *Shepherd* and *M. Murphy*, 2262-3.

Kept by "United Assurance" (St. Patrick's), *McCormick*, 20,652 and fol.

Kept by Liverpool "Victoria Legal," *Gibb*, 20,832 and fol.

## COMPLAINTS :

Nature of, in respect of affiliated societies, *Stephenson*, 565-7.

In respect of insurance friendly societies, *Stephenson*, 584 and fol.

In respect of county societies, *Stephenson*, 599-601.

In respect of local societies, *Stephenson*, 608, 615 and fol.

None, in respect of particular trade societies, *Stephenson*, 630.

In respect of burial societies, *Stephenson*, 639-41.

None, in respect of juvenile societies, *Stephenson*, 655.

## COMPLETED

Shares in building societies. See SHARES, "SCOTTISH PROPERTY INVESTMENT COMPANY."

## COMPOUNDING

For chronic sickness, *Finalaison*, 954, 990-2, 998 and fol. ; cf. *Daynes*, 224 and fol. ; *Coombes*, 17,565-6.

## COMPULSORY

Powers of acquiring land for building workmen's houses desirable, *Colville*, 9010, 9045-57 ; *Begg*, 9059.

## CONFERENCE :

Quarterly, of "Free Gardeners'" Society, as grand lodge, *Burge*, 9532 and fol. ; and see "FREE GARDENERS."

Movable, of "Independent Order of Rechabites," *Green*, 17,313-4 ; and see "RECHABITES."

## CONNOR, Mr. :

Predecessor of Mr. E. L. Griffin, as Registrar of Friendly Societies for Ireland, *Littledale*, 14,858 ; acted only two or three years, *Littledale*, 14,888 ; and see *Littledale*, 15,026, 15,028.

## CONTINGENT FUND:

All surplus hitherto carried to, in "Commercial Travellers' Friendly Society, *Galt*, 11,223; and see RESERVE. In "Independent Order of Rechabites, i.e. management, is managed by the tents, *Crawford*, 14,623, 14,759-61. Levy for, of order, *Crawford*, 14,744-5. And see "RECHABITES." In some branches of "Rational," for beer and liquor, *Coombes*, 17,562-4.

## CONTRIBUTION BOOK:

Members, in "Scottish Legal" Burial Society, *Malcolm*, 10,531 and foll. In "City of Glasgow" Friendly Society, *J. Stewart*, 10,841 and foll.; and see "SCOTTISH LEGAL," "CITY OF GLASGOW."

## CONTRIBUTIONS

Tables of, for annuities, require actuary's certificate, *Crabrook* and *Stephenson*, 52; and see ACTUARIES, ANNUITIES.

Inadequacy of, a most frequent cause of insolvency in friendly societies, *Bailey*, 788; *Neison*, 1074; *Prentice*, 9506-7; *contra*, *Finlason*, 948, 960.

Graduated, see GRADUATED.

Different scales of, for different trades, not practicable, *Bailey*, 800-5; and see *Finlason*, 963.

Publication of tables of, very useful, *Bailey*, 831 and foll.; but see *Finlason*, 1048; and see TABLES.

For different benefits, not usually nor usefully kept separate, *Bailey*, 856-63; and see BENEFITS.

Small monthly, in building societies, distribute interest among more members than in limited company (?); *Auld*, 9915-7.

Calculation from amount of, of number of members in burial society, *McCalman*, 11,449-51, 11,511-3.

Statement of, in balance-sheet of "Union Friendly," part being only a guarantee, *Hoyle*, 19,581 and foll.

## CONVEYANCING:

Scotch, a great impediment to building houses for working class, *Begg*, 9059.

Cheap, wanted by building societies, *E. Ravenscroft*, 9211.

COOMBES, THOMAS, evidence of, 17,392-17,572 - p. 437. Secretary of "Rational Sick and Burial Society," 17,392-3; origin of society, started by Socialists and Rationalists at Manchester; at present composed of persons of all religions and politics, so long as they are moral and healthy; failure of attempt to alter its name in 1866, 17,394-7; constitution of society; method of working branches, which are spread over the United Kingdom, 17,398-406; meetings; failure of attempt to prohibit consumption of beer and tobacco during discussion of business, 17,402-4, 17,551-64; returns made monthly to head-office, 17,407-8; officers at head-office,—their salaries, 17,409, 17,414-16; no separate fund for management; expenses taken out of contributions, 17,410-16; charges for medical aid, 17,414-18; number of branches, 17,419; sick and funeral funds, 17,420-1, 17,491; increase of members and of funds; no valuation made of assets and liabilities, 17,422-6; the law should require such valuation by actuary quinquennially at societies' expense, to be forwarded to Registrar under pain of suspension or fine, or of public notice being posted in meeting-room as to non-compliance with statute, 17,427-39; graduated scale of contributions in force for last 10 years, 17,440-3; frauds committed by agents; prosecution of secretary for fraud, 17,444-50; mode of settling disputes; societies should be enabled to settle disputes and prosecute for frauds in the locality in which they arise, 17,451-7; office of Registrar useful, but he should be enabled to draw up and suggest adoption of tables by societies, 17,458-61; advantages of society's system of transfers; result of transferring club at Stallham to the "Rational," 17,462-71; secessions; members going abroad may continue subscriptions, but lose sick benefits; the position of members alike in United Kingdom, 17,472-83; election of secretary by members, 17,484-7; burial fund for children, collected by members of society, who receive a per-centage (15 per cent.) on amount, 17,488-97; meetings of delegates; suggests that they should be empowered to consider alterations of rules, and submit them to Registrar for approval, 17,498-502; investment of funds; would desire to have legal extension of power to invest funds, 17,503-7; comparison of affiliated societies with old local clubs, 17,508-10; undue amount of sickness amongst females the cause of their exclusion from the "Rational;" societies formed solely of females would be of great

## COOMBES, T.—cont.

benefit, 17,512-14; classification of societies desirable in any future Act of Parliament, 17,515-17; Friendly Societies' Acts generally approved of by working classes, 17,518; societies should be empowered to advise with Registrar as to their tables and stability, 17,519-22; recommends appeal from decision of Registrar to Board of Trade, 17,523-7; returns to Registrar should be made compulsory and in prescribed form, on pain of suspension of certificate, or publication of default in meeting-room, 17,528-39; results deduced by actuaries as to law of sickness and mortality, and other information might be used by societies by way of guidance, but at their own discretion, 17,540-4; provision as to levies, 17,545; working classes generally unable to subscribe for superannuation and deferred annuities, 17,546-50; retirement of permanently incapacitated members, 17,565-6; contingent fund for gratuitous grants, 17,567-70; a statement of results of societies' sickness and mortality should be made by Registrar or actuary, 17,571-2.

COOPER (1.) Miss Adejns, established first working men's club in London, *Solly*, 8424.

(2.) Rev. Mr., his physical exertions at riotous meeting of "St. Patrick's" Society in Odd Fellows Hall, Liverpool, *Caraher*, 20,548.

## CO-OPERATIVE SOCIETIES

Allowed to be framed under Friendly Societies' Acts, by 9 & 10 Vict. c. 27, *Stephenson*, 2, p. 3.

Connexion of working men's clubs with, *Solly*, 8359, 8362; *H. Pratt*, 8498.

And see INDUSTRIAL AND PROVIDENT SOCIETIES, "SCOTTISH WHOLESALE," Edinburgh.

CO-OPERATOR, the "Scottish," see *McInnes*.

## CORK:

(1.) Witnesses examined at, 16,375-17,099; see BARRY, BRADISH, BROWN, BURNINGHAM, GORMAN, GIUSANI, GUY, HORGAN, LE MERT, LYONS, MURPHY.

Many clubs in, *Horgan*, 16,397 and foll.

Dividing societies in, *Barry*, 16,698.

Temperance societies in, *Horgan*, 16,411.

Failure of most societies in, at the time of the famine, *Horgan*, 16,412-5.

"Royal Liver" did business in, but gave it up, and members did not get their money, *Horgan*, 16,546-8, 16,554-8.

"Friend in Need" did business in, and paid no money, *Horgan*, 16,550-3.

Many mortality societies in, have sick clubs attached, *Horgan*, 16,566-7; and see *Littledale*, 14,887, 15,034.

(2.) AND SOUTH OF IRELAND PERMANENT BUILDING SOCIETY, founded in 1853. See LE MERT, GUY, and GIUSANI.

Management and progress of, *Le Mert*, 16,275-8; *Giusani*, 16,353, 16,356. Shares 10l., paid up either in full or by monthly instalments of from 1s. to 1l., *Giusani*, 16,280 and foll. Members about 90 in all, holding together about 150 shares, some as many as 24 paid up do., *Giusani*, 26,285-6. Members and borrowers chiefly of middle class, *Giusani*, 16,287, 16,325-6. Investing members, termed "depositing" members, *Giusani*, 16,288-8a. No special borrowing powers provided in rules, but directors can overdraw at bank, *Giusani*, 16,289-92. Balance-sheet, *Giusani*, 16,293-5. Advances made on printed form of application and surveyor's report, to not more than two-thirds of value, *Giusani*, 16,296, 16,304-6; *Guy*, 16,360. No advance on second mortgage, but only on further charge, *Giusani*, 16,297-8. No premium, *Giusani*, 16,299. Usual term of repayment, *Giusani*, 16,300-3.

Interest paid by borrowing member, 7 per cent., *Giusani*, 16,307. Solicitor's and surveyor's charges, if application successful, credited to borrower, *Giusani*, 16,308-9. Fines, 1d. per 1s.; very few, *Giusani*, 16,310-3. Fees for issue of new shares, *Giusani*, 16,314.

Small number of foreclosures in, *Giusani*, 16,315-16. Largest single advance, 5,000l., for manufacturing establishment, *Giusani*, 16,317-20. Largest total of separate advances, 600l., *Giusani*, 16,321-2. No advances for speculative building, or connexion with land society, *Giusani*, 16,323-4. No advances to non-members, *Giusani*, 16,327. Redemption fee, 5s. per cent., and rule as to redemption, *Giusani*, 16,328-31.

Advances often asked to be made on securities other than real, and desire expressed for authority to do so, *Giusani*, 16,332, 16,357; *Guy*, 16,358-62. Arbitration rule; no disputes since 1853, *Giusani* and *Le Mert*, 16,333-4. Directors of, do not approve of

CORK, &c.—*cont.*

limited liability principle for society, *Giusani*, 16,336-8. Interest and bonus of investing members, *Giusani*, 16,339-45. Borrowing members do not share profits, *Giusani*, 16,346. Profits, how calculated, *Giusani*, 16,347 and foll. Two auditors, unconnected with management, *Giusani*, 16,349. Proceedings as to repayment of mortgages, *Giusani*, 16,350. Check upon accounts of investing members, *Giusani*, 16,351-3. Is continually refusing money, not having sufficient applications to absorb repayments, *Giusani*, and *Le Meri*, 16,354-5. No cheques without four signatures, *Giusani*, 16,355. Three lodges of "Manchester Unity" in Cork have funds invested in, *Birmingham*, 16,874-5.

## (3.) DISTRICT:

Of "Manchester Unity," see "MANCHESTER UNITY," *Particular districts*.  
Of "Ancient Order of Foresters," see "FORESTERS, ANCIENT ORDER OF," *Particular districts*.

## (4.) MECHANICS PROVIDENT SOCIETY (Local Friendly, established in 1823), see BROWN and BARRY.

Objects of (sickness and burial), *Brown*, 16,585. No balance-sheet printed, *Barry*, 16,589. Table of benefits, *Brown*, 16,588; not certified by actuary, *Barry*, 16,634-5. Contributions paid weekly at room, *Brown*, 16,590. Members must live within borough boundary, *Barry*, 16,595. No members admitted for the first time after 36, *Barry*, 16,596. Only artisans received, *Brown*, 16,591, 16,594; *Barry*, 16,592-6, 16,629. Reduction in amount of entrance money (from 20s. to 15s. and 10s.), *Barry*, 16,597-600. Increase of contributions (from 3d. weekly to 6d., afterwards 7d.), *Barry*, 16,602, 16,605. Sick-pay increased from 8s. a week to 12s. 6d., *Barry*, 16,602-4. Frequent alterations of tables, but benefits never suspended or reduced; difficulties during cholera in 1849, *Barry*, 16,606-8. Rules against drunkenness, *Barry*, 16,609-10. Disputes formerly settled by arbitration, but since 1860 by justices, *Brown* and *Barry*, 16,611-7. Loans to members, *Barry*, 16,618-20, 16,664-71, 16,704-10. Number of members 52, formerly 93 or 94, *Barry*, 16,621-2. Loss of members through secession, and formation of "City of Cork" Society, *Barry*, 16,623-8. Returns made yearly to Registrar, *Barry*, 16,630. Has always been bound by Registrar's decision as to rules, *Barry*, 16,642-4. Audit of accounts of outgoing by incoming committee; mode of electing do., *Barry*, 16,645-52, 16,655-60, 16,617-19. Emigration money, *Barry*, 16,661-2. Capital mostly out on loan in sums of from 1l. to 3l., *Barry*, 16,664 and foll. No accumulated funds, *Barry*, 16,672-9. Majority of members young, a few elderly, *Barry*, 16,680; power of making levies, *Barry*, 16,681 and foll. Meetings at private house; purely working ones, *Barry*, 16,684-90. Have discontinued practice of dividing funds since 1864, *Barry*, 16,696-7. No valuation ever made, *Barry*, 16,700. Burial claims occasionally advanced by treasurer of, *Barry*, 16,711-14.

## CORPSE, see DEAD BODY.

## CORRESPONDING SOCIETIES' ACT:

Restricted friendly societies from having branches, *Sotheron-Estcourt*, 773.

## COTTAGES:

Money lent by "Standard Investment and Building Society" (Edinburgh) for building, *E. Ravenscroft*, 9075.

## COTTAM (1.) SAMUEL, 19,802-19,842 - p. 500.

Secretary and treasurer of the "Lancashire Commercial Clerks" Society, founded in 1802, 19,802-3; number of annual members and life-members, the latter being independent of society and unlikely to make any claims, 19,804-7, 19,823-5; amount of investments; a portion of capital sold out annually to meet management expenses, 19,808-9; no new members admitted since 1840, 19,810-14, 19,842; alteration of rules reducing number of committee, and of members who are required to attend meetings, 19,815-22, 19,826-33; management expenses, seven times amount of annual subscriptions, 19,834-8; interest on loan made on account of society's expenditure, 19,839-41.

(2.) Mr., of Manchester, reported to Liverpool County Court on financial condition of "St. Patrick's" Burial Society, *Caraker*, 20,537-8. Report of, showed balance of 7,400l. against Mr. Treacy, the then secretary, on his own figures, *Caraker*, 20,549. Payment to, of his costs and charges for the Treacy litigation, *T. Walker*, 21,630.

COTTON FAMINE, facilities given to members of "Royal Liver" Society during the, *Liversage*, 1415; reduction of subscriptions during the, in "Stalybridge Good Intent Burial," *J. Marshall*, 19,039-43.

COUNTESS OF LONSDALE Lodge of "Manchester Unity," see MANCHESTER UNITY, *Particular lodges*.

COUNTRY MONEY, paid in addition to commission to collectors of "Royal Oak," *Iring*, 22,526-8; *Currie*, 22,738-43.

COUNTY (1) COURT, settlement of friendly society disputes by, *Stephenson*, 29, 32, 33, 34; *Tompkins*, 2073.

Enforcement by, of Registrar's award as to dissolution, *Stephenson*, 38.

There should be no appeal to, *Daynes*, 167-9; *Shawcross* and *Pinchbeck*, 492-4.

Might enforce rules against branch on behalf of central authority, *Shawcross*, 524-6.

Judgments of, objected to, *Shawcross*, 527.

All disputes should be settled by, in burial societies, *Smyth*, 8745.

In "Royal Liver" may arbitrate or appoint arbitrator, *Higham*, 18,796-7.

Member complaining of balance-sheet should have recourse to, *Atherton*, 1402; and see *Liversage*, 1636.

Members should have recourse to, if examination of books withheld, *Liversage*, 1637.

Appeal to, in "Liverpool Protective" Society, *Shepherd*, 2387-8; and see as to "Rational," *Coombes*, 17,456.

Appeal to, better than to Registrar, *Wood*, 17,112-3; approved of, *Hoyle*, 19,628-32.

Judge might sit with arbitrators to decide questions of law *Hammersley*, 18,973.

Reference to, from committee, in "Stalybridge Good Intent Burial," *J. Marshall*, 19,058-9.

Has to be applied to, for enforcement of awards by arbitrators in friendly societies, *Goodere*, 23,138-9.

Friendly society cases generally shifted by magistrates to, *Goodere*, 23,141-2.

Cost of proceeding in, and advantage of, as compared with magistrates, *Goodere*, 23,144 and foll.; (and see *McCormick*, 20,745.)

Magistrate preferred to, *Liversage*, 23,208.

Decision of, as to validity of arbitrators' award in "Mortality Association Burial Society," *Powell*, 18,306.

Liverpool, litigation in, of "United Assurance" (St. Patrick's); first, Lusk's case, lost to society through Mr. Treacy, the secretary, being out of the way, *Caraker*, 20,530, 20,533. Second, Mr. Caraker's suit, in which Mr. Treacy found deficient 7,400l., and ordered to pay, *Smyth*, 20,442 and foll.; *Caraker*, 20,537 and foll.; *T. Walker*, 20,967 and foll., 20,982 and foll.; *Birt*, 22,026-7. Proceedings in, for quashing proceedings of meetings at Manchester, and in Odd Fellows Hall, Liverpool, *Caraker*, 26,548-9.

Order of, for meeting (at Hope Hall, Liverpool) to elect new committee, *Caraker*, 20,564, 20,566; *T. Walker*, 20,972. Order of, for quashing proceedings of ditto, and of further meeting, *McCormick*, 20,633, 20,646.

The order for payment of 7,400l. by Mr. Treacy ignored by present secretary, Mr. Walker, *T. Walker*, 20,969 and foll., 20,985, 21,007 and foll., 21,076 and foll. Mr. Walker made defendant in suits in, after Mr. Treacy's death, *T. Walker*, 21,614 and foll.

Deposit of deeds by Mr. Treacy in, *T. Walker*, 20,985. Proceedings in, ditto, against defaulting officers of "Royal Oak," *Shepherd*, 2081, 2210 and foll., 23,715; *Iring*, 22,479 and foll.; *Currie*, 22,670 and foll.

Proceedings in, against "Philanthropic" Society, Liverpool, in Farrelly's case, *Thompson*, 23,012 and foll.; *Goodere*, 23,122 and foll.

Proceedings in, of Mr. Wignall against "Liverpool Protective," *Shepherd*, 23,720.

COUNTY (2) FRIENDLY SOCIETIES, *Stephenson*, 594 and foll.; *Sotheron-Estcourt* and *Stratton*, *passim*.

Generally managed by or under clergy, *Stephenson*, 594.

Only differ in scale, not in principle, from the village clubs, *Stephenson*, 596-7; *Tompkins*, 1927.

Complaints of, *Stephenson*, 599-601.

Advantages of, *Sotheron-Estcourt*, 686 and foll.

Brought within law by Act of 1850, *Sotheron-Estcourt*, 773.

Large, generally adopt best information they can get, *Tompkins*, 1962.

Some, try to carry out transfer system, *Tompkins*, 2026; cf. *Hammersley*, 18,950-1.

Comparison of sickness between two, *Tompkins*, 1870-2.

Competition of village societies with, *Stratton*, 8591, 8594 and foll.

Great pains taken in management of, *Stratton*, 8600.

Get only the pick of the working classes, *Stratton*, 8633.

COUNTY (2) FRIENDLY SOCIETIES—*cont.*

Why working classes objected to, *Stratton*, 8640, 8643-6.  
Festivals generally objected to in, *Stratton*, 8645-6.  
None in Ireland, *Littledale*, 14,882.

And see WILTSHIRE, ESSEX, SOUTH BUCKS, NORTH STAFFORDSHIRE.

## COURT

Of Chancery, Civil Bill, County, Sheriff's, &c., see CHANCERY, &c.  
High, of "Ancient Order of Foresters," see FORESTERS.

## COURTS

Of law, there should be no appeal to, in friendly society disputes, *Middleton*, 9745-7.  
Of Foresters, see FORESTERS.

## COWAN (1) JOHN:

Worker in a flax mill, became collector in "United Assurance" (St. Patrick's); made a large book, and was made district-manager (or agent), with a deputy to collect for him, *Smyth*, 20,386, 20,401-2, 20,388-90. Became deficient to about 1,000*l.* and was removed from the agency, but allowed to retain his book through compassion of Canon Cantwell and Mr. Treacy, *Smyth*, 20,387, 20,391-2, 20,399-400, 20,403-4. Was never obliged to make up his deficiency, and was finally removed in 1865, owing then about 60*l.* over the 1,000*l.*, *Smyth*, 20,393-6, 20,393-8.

(2) Another; transferred from "Ulster Mutual" to "Scottish Legal," *Sutherland*, 14,231. Refusal of "Scottish Legal" to pay relatives on death of, on ground of not having passed medical examination, *Sutherland*, 14,231; *Cherry*, 14,346. Action brought by widow of, against "Scottish Legal," *Sutherland*, 14,291 and foll.; *Cherry*, 14,345-6, 14,426.

## CRANK, WILLIAM:

Was member of sub-committee of the St. Patrick's and a relative of Mr. Treacy, *Caraker*, 20,612; *T. Walker*, 21,102, 21,575, 21,597. Was not re-elected at general meeting in 1866, and agents were cautioned against his representing himself as secretary, *T. Walker*, 21,586, 21,594. Owed society 45*l.*, which has not been repaid, *T. Walker*, 21,595-6.

## CRAWFORD, ALEXANDER, evidence of, 14,610-14,771, p.345.

Secretary to the "Olive Branch" Tent of "Independent Order of Rechabites," 14,610-11; organization of branch registered for Ireland, and subject to parent society only as regards conduct of business and carrying out of rules, 14,613-17; temporary relief granted by parent society to "Alexandra" tent; complains that this relief is not obligatory, 14,617-19, 14,712-17, 14,732-43, 14,747-9; number of tents in Belfast, and their government, 14,620-2; sick-contingent (management), and funeral funds, which last is managed by district, 14,623-30, 14,633; a quarterly general audit and report, but no separate account published for each tent, 14,631-4, 14,649-51; entry in last report of Registrar as to division of money amongst the members of "Olive Branch" is incorrect, and contrary to practice of Rechabites, 14,635-42, 14,645-8; tents registered as far back as 1868, 14,643-4; income and expenditure of the Belfast "Star of the North," 14,645; members' payments alike, with exception of entrance-fees, graduated according to age, 14,652-5; accounts of the order have not been certified by actuaries, on account of expense; Government should provide actuary to certify accounts of all societies, and to make a triennial examination of their statements, for which a registration-fee might be charged, 14,656-66; advantages of registration, and of having separate Registrar for Ireland; questions referred to Registrar, 14,667-72; audit and mode of keeping accounts of sick-pay, 14,673-6; result of sick fund account not printed, but report intended to be printed annually, 14,677-9; sick-pay collected at tent meetings; loss of benefit incurred by members owing more than a quarter's dues, 14,680-2; average number of members in tents; calculations for sickness should be the same for small as for large societies, 14,683-6, 14,718-31; dissolution of the "Eagle" tent; complaint that members should be allowed to dissolve society without control of Registrar, 14,689-14,710; formation expenses, 14,693-5, 14,700-2; each tent has place of meeting and set of books of its own, 14,697-9; the parent society should organize a fund to assist weak branches, 14,717; annual levy by parent society for management expenses, 14,744-6; members entitled to benefit in six months, 14,750-2; investment of funds, 14,753-6; system adopted with reference to disputes, 14,757-8;

CRAWFORD, A.—*cont.*

charges in contingent fund account, 14,759-61; administration of juvenile tents; children admitted at eight, and required to take pledge during stay in society, 14,762-9; Mr. Carswell is treasurer for district board, 14,769-71.

## CRAWLINGTON, SAMUEL, evidence of, 13,924-14,148

p. 326.

Was agent in "Royal London," and also in "Royal Victoria" Burial Society, until its amalgamation with the former society, 13,926-37, 14,112-21; withdrawal of "Royal London" from Belfast, and consequent losses entailed upon its members, the majority of whom subsequently joined the "Ulster Mutual" which still exists, 13,938-46, 13,952-5; Mr. Murdoch was second agent of "Royal London" Society, and Mr. Degge the secretary, 13,947-53, 14,141-2. Witness was connected with the "Scottish Industrial" and also with the "Empire," which is now in Chancery, 13,957-61; has had quarrels with "Scottish Legal" on points of law and transfer of members, 13,963-6. Considerations which induce members to transfer, 13,967-8. Was agent for the "City of Glasgow" when Mr. Stewart was treasurer; Mr. Stewart's disputes with Mr. Wilson, 13,969-76, 13,981; attended one meeting,—"a regular bull fight,"—and had his expenses paid, 13,976-81. Payment of collectors' expenses; is aware of the fact of agents and collectors being expected to support the board, though never told so by managers, 13,977-9, 13,984-6. Collectors' remuneration in "City of Glasgow," 13,987-90; does not know of entry of subscriptions received by collectors in private book of treasurer, 13,991-2. Circumstances which led to the secession of majority of Irish members of "Scottish Legal" at Belfast, and consequent formation and registration by Mr. Hodgkin of the "Loyal Irish Legal Society," 13,993-14,006. Administration of large collecting societies, to be satisfactory, should be carried on by local committees, and the local agents should retain money on hand, and be liable to sue or be sued, 14,007-8; rules and tables should not be altered, nor levies raised, without consent of districts; ill feeling caused by contrary mode of proceeding in Ireland, 14,009-14, 14,019. The "Ulster Mutual" and "United Assurance" societies are managed in Ireland, 14,015-18. Case of mal-administration of the law with respect to liability of trustees, 14,020-2. Would extend power of Registrar, to enable him to control proceedings of every society; case brought to notice of Irish Registrar, in which he refused to take action, 14,023-35; tables should be certified by Government actuary, and alterations prevented by a system of inspection, whilst valuations should occasionally be made, by and at expense of Government, which might impose certain fees to assist in meeting such expense, 14,036-45; the audit of societies should also be conducted by a Government officer, 14,046-7. System of check on collectors' books used by "British Legal," 14,048-50; formation of "British Legal" under Companies' Act; assurance companies as compared with friendly societies, 14,051-5. Necessity of system of collection, 14,056-7; has only known the system of personal inspection exercised by one agent, 14,060-1. Payment of first six weeks' contributions to collectors, 14,062-5; non-insertion of collectors' remuneration and other management expenses in balance-sheets, 14,066-70. Complaints respecting officers' expenses, 14,071. Agents of "Royal Liver" at Belfast, 14,072-3. Practice of parochial board with regard to members of burial societies becoming chargeable to poor-rates, 14,074-5. Would put a stop to the system of speculative insurances carried on in Ireland, 14,076, 14,078-89; insurance of infants; illegitimate children should not be admitted into societies, 14,077. Copy of letter from witness to Mr. Stanfield and Mr. Lowe, containing suggestions for improvement in administration of societies, 14,090; would carry out his suggestion of preventing competition amongst societies by prohibiting transfers of members, 14,091-14,100; societies should not be allowed to withdraw from districts which are not self-supporting, without making some restitution to members, and in cases of withdrawal should be allowed to transfer their members, 14,101-5; compensation should be made to a member for premiums already paid, in case of his withdrawal or death, 14,106-7; penalties should be imposed upon members obtaining admission into societies on false statements, 14,108-9; would prohibit collectors and agents from voting at meetings, 14,110-11. Made his own book in "Royal Victoria," but weekly income was very small,



CRIGLINGTON, S.—*cont.*

14,113-17; causes which led to amalgamation of "Royal Victoria" with "Royal London;" previous sale of a portion of the business to "Scottish Legal" by John Lawrence, 14,120-35; income received by witness from "Royal London," and reasons which led him to resign, 14,136-40, 14,148; purchase of books, 14,145-7.

Re-examined, 14,535-14,609 - p. 342.

Has examined balance-sheet of "Irish Legal" and believes society to be founded on a solvent basis, 14,535-7; thinks that, in spite of pledge given to large number of seceding members of "Scottish Legal," and the large amount of management expenses during last year, their claims will be met, if "Irish Legal" be carefully managed, 14,538-47. Secretary's salary and position, 14,548-53; house built by him not legally conveyed to society, 14,554. At society's formation, was consulted as to legal steps to call meetings, 14,555-8; difficulties in obtaining registration; refusal of Mr. Griffin to certify rule for quinquennial valuation (with an increase of benefit to amount insured, if necessary), 14,559-65. Government of society; rules empowering committee to incorporate society with others, and to convene special meetings, 14,566-72; audit of balance-sheet; the gross receipts include arrears of premiums (hence the small per-centage for commission), and cannot be taken as a guide for another year, 14,573-80; balance in treasurer's hands and in bank, 14,581-88; trustees, 14,589-96; bonds and sureties, 14,597-9; funeral claims in present balance-sheet not a fair average, 14,600-1; society's state satisfactory for first year's existence, 14,602. Inability of members of "Integrity" Society to recover claims, owing to its being unregistered and its property in London, 14,603-6; subscriptions received by a collector of this society, 14,607. Suggests that a properly drawn up form of medical certificate of death be attached to any new Act, and that societies be compelled to use it, 14,607; complains that magistrates pay less attention to cases of certified societies than to uncertified ones; has had to appeal to Lord Chancellor against a magistrate in one instance, 14,607-9.

Referred to as auditor of "Loyal Irish Legal," *Hodgkin*, 14,487, 14,505; and as having drawn up rules and given advice to secretary, 14,500, 14,502, 14,518; and for general information as to society, 14,516, 14,519, 14,534.

## CRONE, JAMES STUART, evidence of, 14,427-14,456, p. 340.

States substance of letter addressed to Mr. Daniell, Assistant Commissioner, respecting formation of working men's society at Belfast, and "lifting" of funds by the secretary (treasurer?). Mr. Ward, who was appointed after resignation of the first secretary, Mr. Reid, 14,427-43; subscriptions have been paid to Mr. Ward, but no money has been paid by him to members, 14,444-50; case in which witness raised money to bury one of the members, 14,450-1; rules as to payments out of general fund, and as to treasurer's security by bond, which latter was not enforced, 14,453-6.

## CROSSLEY, WILLIAM, evidence of, 2419-2730 - p. 126.

Secretary of "Blackburn Philanthropic Burial" Society, 2419; formation and working of society, 2420-2726; was formed by working men, 2422; present capital, 2424; number of members, 2425; committee of management, 2429-30; grants, 2432; alteration of rules and quarterly meetings, 2434-41; officers, 2442-54; collectors' commissions and security, 2455-69, 2504-5, 2538-41; payment cards supplied to new members, 2471-81, 2610-13, 2687; admission of members, 2475, 2482-3, 2542; disputes and disputed claims, 2484-7; no valuation has been made; the solvency of society depends upon increase of funds over expenditure, 2488, 2543, 2549-52; rates of payment, and sums insured, 2489-2500, 2512. Connexion of "Blackburn Philanthropic Burial" with "Blackburn Philanthropic Mutual Assurance Society," 2496-2501. Expenses of management, 2502-3; class of members, 2506-7; travelling expenses, 2509-10; the "Blackburn Philanthropic Burial," a purely local society, 2511-15; no transfers of members or dealings with other societies, 2516, 2553; collectors can attend general meetings and vote as members, 2518-19; general meetings, 2520-1; rejection by Registrar of rule to amend method of appointing general committee, 2523-8; secessions, 2529-31; considers contributions of society (with power to make extra levies in case of need) sufficient to cover liabilities, a valuation being neither necessary nor desirable, 2529-37, 2549-52, 2590-2603, 2701-9; members need not reside within district, 2544-6;

CROSSLEY, W.—*cont.*

satisfactory working of Friendly Societies' Act, as it affects this society, 2554-5; no returns made excepting annual report, 2556; insurance of children under 10 for sums above 10*l.*, witness does not think this system has in any way tended to influence large increase of infant mortality in his district, which is attributable to other causes, no case of death accelerated by parents' negligence having occurred in connexion with his society, 2557-82; medical referees for assurance society, 2583-6; investment of funds, 2587-9; no account kept of present financial condition of society; its members place implicit confidence in the committee and collectors, and make no inquiries as to its assets and liabilities, being satisfied with information supplied by payment cards, 2604-24, 2697-9. Origin and objects of the "Mutual Assurance," and statement respecting the evils of the societies it was intended to supplant, 2615-21, 2714-26, 2730; members out of benefit, 2625-9; policy account, 2630-51; no valuation has been made as to its solvency, 2652-3; appropriation of assurance funds for purposes of management, 2654-70, 2685-6, 2688-93; accounts of burial society are kept distinct from those of assurance society, its moneys being invested in names of trustees, 2671-3; difficulty of furnishing comparison of members' ages for three years back—a question hitherto ignored in the burial society, 2674-82; mortality of children, 2683-4; tables constructed for "Mutual Assurance Society," 2694-6, 2700-1; the balance in hand of this society is sufficient, with prospective income, to meet liabilities, 2710-13. In any future legislation, the onus of giving members notice of their being out of benefit should rest upon societies or their agents, 2727-9.

## CULLEN (1.) JAMES, 12,589-12,602 - p. 281.

Member of board of management of the "Scottish Legal" society, 12,589; practice with regard to the minutes; resolution moved by witness, and seconded by Mr. Findler, as to allowing expenses to collectors and agents only on condition of their supporting the board, should not have been inserted as a regular motion, being intended merely as a joke, 12,590-8, 12,601-2; denies that collectors' expenses are paid in expectation of their support being given to the board, 12,599-12,600.

And see *Cumming*, 12,377.

## (2.) JOHN, 15,409-15,439 - p. 377.

Has been connected for 24 years with the "True Sons of St. Kevin Society," 15,409-10, 15,419; number of members, and constitution of society as a loan fund and tontine, 15,411; number and class of members in the tontine, 15,412-14; yearly division of funds, and mode in which money is spent, 15,413, 15,416, 15,421-9; weekly payments, 15,415-16; loss of members by secession and re-formation of new societies, 15,417-20, 15,434-7; the divide-money a greater inducement for persons to join this kind of society than the sick payments, 15,424-7, 15,430-32; difficulty arising from having to pay benefits to members out of Ireland, 15,432-3.

(3.) JOHN (another), assistant secretary to "Royal Oak" Society, was in debt to society, but debt paid off, *Irving*, 22,478; *Currie*, 22,673.

(4.) MOSES, president of "Royal Oak," was in debt, had no money, and debt was written off at his death, *Currie*, 22,673 and foll.; *James*, 22,819; received 1*l.* or 3*0s.* a week for attending one day per week, *Currie*, 22,685-6.

## CULLEY, GEORGE, Assistant Commissioner to present Royal Commission; supplementary evidence taken by, see APPENDIX A., APPENDIX C., I. and III.; and notes, pp. 214, 257, 263.

His letter to Mr. Ritchie, Registrar of Friendly Societies for Scotland, as to byelaw of "Scottish Legal" for sale of collectors' books, *Ritchie*, 8840-1.

And see *D. Sinclair*, 9408; *Dixon*, 12,723; and q. 13,438.

## CUMMING, JOHN, evidence of, 12,343-12,410 - p. 271.

Member of the "Scottish Legal" and of its board of management, and has been connected for more than 30 years with the "Evergreen Equitable" Friendly Society at Paisley, 12,343-9; recommends consolidation of Friendly Societies' Acts, with addition of information suggested by proper persons, and that alphabetical index be appended to Act to encourage and facilitate researches, 12,350; suggests appointment of Government board of not less than nine persons, to whom duties of Registrars and actuaries might be transferred, and who should certify tables before

CUMMING, J.—*cont.*

registering societies, 12,351-5; there should also be Government inspector to look after and report upon societies to board, 12,354; mode in which board might be paid, 12,356, 12,410; annual valuations (the witness evidently misunderstanding the term) are made of his society's income and expenditure, 12,357-69; valuation of assets and liabilities made by officials in office, 12,370-3; allowances to collectors; no undue influence has been exercised on collectors with respect to their votes, 12,376-81; representation of distant members; was formerly in favor of representation by delegation, but is so no longer, 12,382-5; notice to agents and collectors regarding the expected meeting of the Commission at Glasgow, 12,386-8; disapproves of practice of selling collectors' books, 12,389-90; would increase sheriff's power, to enable him to enforce returns, and would inflict penalties upon board of management in case of default in making such returns, 12,391-12,401; in case of penalties proving insufficient, Government might send officer of their own to inspect books and make returns, 12,402; thinks a smaller society than his own would be more easily managed, 12,404; present system of representation in Glasgow, 12,405-8. Contradicts a detail of Mr. Robertson's evidence (*Robertson*, 12,517), 12,533.

CUNNINGHAM, ROBERT, evidence of, 11,711-11,860, p. 255. Was collector in the "Royal Liver" from 1858 to 1870, 11,711-15; has no knowledge of letter written to chairman and signed "David Cargill," in which his name was mentioned, 11,713; believes he had the largest book in Scotland; mentions sums which he paid for various books, 11,716-23, 11,820-6; cause of his dismissal from "Royal Liver," 11,725, 11,737; witness gave up his book (worth 120*l.*) to Mr. Wm. Sinclair, without any remuneration, 11,726-37; collectors were in the habit of attending meetings and were expected to support the managers, 11,738-43; members unfairly thrown out of benefit by meetings being called and rules passed without notice by the board at Liverpool, 11,747-61, 11,780, 11,839-52; the collectors have some influence with members, but no real power at general meetings, the power being vested in the board at Liverpool, 11,762-4, 11,817-19; establishment of "City of Glasgow" by collectors dismissed from "Royal Liver," consequent meeting of the latter society to discuss complaints made as to its management expenses, which have caused many members to leave society, 11,765-76, 11,781-6, 11,843-8; annual meeting at Liverpool to pass balance-sheet, but no re-election of managers, 11,777-9, 11,835-8; collectors' per-centage on various branches, and perquisites, 11,787-11,800; the "Victoria Legal" is a large society, older than "Royal Liver," and upon the same system, 11,802-10; competition of "British Legal" and "Prudential" societies with "Royal Liver;" cause of general preference given to "Prudential," 11,811-15; complaints of persons thrown out of benefit in those companies, 11,816; is a member of "United Reform," but is not aware of any debt owed by this society, 11,827-34; mode of transfer of books in "Royal Liver," 11,852-5; loss of benefits through arrears, 11,856-60.

CURRIE, (1) JAMES, evidence of, 22,650-22,774 - p. 574. Secretary to "Royal Oak" Burial Society (Liverpool); has been connected with it since its formation, as a member, because it was started at his father's house, 22,650, 22,662-5, 22,727; salary and allowances, 22,651-4, 22,658-61; value of his book, and payment to deputy-collector, 22,655-7, 22,727-30; connexion of his father with society, 22,667-70; treatment of debts due to society by defaulters, 22,669-81, 22,686-708; president's salary, 22,682-5; cannot explain discrepancy in balance-sheets for years 1858-9 and 1859-60, 22,679-12; system and cost of audit; recommends appointment of Government auditor, with power to disallow expenditure, 22,714-26, 22,731-5; committee, their salaries and allowances; have passed resolutions allowing themselves payments for attending meetings, &c. 22,736-45; amounts in bank and in sub-treasurer's hands, 22,746-53; "cash received on account of stock," 22,754-5; admits necessity of reducing management expenses, the society having lately incurred a loss through its operations, 22,756-67, 22,773-4; the tables taken from other societies are lower than those of the "Liver," 22,768-72.

Re-examined, 23,925-23,926 - p. 623.

Explains discrepancy in balance-sheet of 1858, 23,925-6. Was collector and took office as secretary on agreement that he would sell his book, but was not disposed to

CURRIE, J.—*cont.*

do so, and resigned his secretaryship, *Irving*, 22,609-10; *James*, 22,833. Was replaced by Mr. Greenwood, but was brought back again into office, retaining his book, *Irving*, 22,609-12; *James*, 22,834-6. Was supported to be secretary by collectors, on his agreeing to support them to be committee of management, *James*, 22,836; and see *Irving*, 22,478, 22,488, 22,512, 22,615.

(2.) WILLIAM, the late, his defalcations as sub-treasurer of the "Royal Oak" Society, *Shepherd*, 2081, 2220 and foll.; County Court order against, for repayment of moneys, *Shepherd*, 2081; owed 1800*l.* and odd, which was all paid at his death in 1866, out of insurance moneys, but without interest, *Irving*, 22,510-1; *Currie*, 22,669-70; remained sub-treasurer till his death, *Irving*, 22,513; *Currie*, 22,668.

## CUSTOM-HOUSE OFFICERS

Sometimes collectors, in "Liverpool Protective" Society, *Shepherd*, 2145-6.

"CUSTOMS LIFE ASSURANCE AND WIDOWS AND ORPHANS FUND" evidence respecting, see ARCHER, MURRAY.

Formed by lower branch of Customs service for benefit on death, *Murray*, 9949; equal representation of ports (i.e. branches) on general committee, complained of, *Murray*, 9949-56; is registered as a whole, *Murray*, 9982-3; and responsible as a whole for each branch, 9984-5; paid officers of, *Murray*, 10,011-2; duties of officers of branches, *Murray*, 9986; central committee of, at Sunderland, *Archer*, 9990; has investment of all funds, *Murray* and *Archer*, 9987-91, 9997-10,001; funds of, largely invested in house property, *Archer*, 9990-1; trustees of, *Murray*, 9988; *Archer*, 9992 and foll.; settlement of disputes in, *Murray*, 10,018, 10,024; not satisfactory, 10,019 and foll., 10,025.

"Life Assurance and Benevolent Fund," *Archer*, 10,004-10; not registered as friendly society; has special Act of Parliament, *Archer*, 10,008; tables of, too high, *Archer*, 10,004, 10,009-10.

DALY, WILLIAM, evidence of, 15,165-15,178 - p. 368. Was founder and former secretary of the "Irish Civil Service" Building Society, and left it in order to form the "National Land and Building Company," 15,165-7; the system of accounts and general management of the Irish Civil Service are excellent, and its assets valued on the most correct principle, 15,168. Advantages possessed by societies registered under the Building Societies' Act over those under the Limited Liability Act, 15,169-71. Class of shareholders in the "National Land Company" and in the "Civil Service" Society; more artisans in latter, 15,172-3. Suggests establishment of public board or office to receive accounts of building societies and transmit them for valuation to a competent actuary; thinks building societies might well pay for the expense of his certificate for each balance-sheet, 15,174-8. Small terminating societies in Ireland inconsiderable, 15,177.

DANIELL, E. L, Assistant Commissioner to present Royal Commission, referred to, *Littledale*, 14,984, 14,996, 10,534; *Shanty*, 15,463, 15,560.

DATA, divergence of, on which actuaries calculate sickness, *Neison*, 1105 and foll., 1152 and foll.

Of Odd Fellows for sickness, correct up to 65, but not beyond, *Neison*, 1154-7.

Correct importance of, *Neison*, 1165.

As to comparison of existing, *Neison*, 1170-3.

Choice of, could not be enforced on societies, *Neison*, 1174.

Already in existence, are sufficiently correct for general tables, *Tompkins*, 1990-1, 1997, 2055; except from 50 to 80, 1992-4.

Difficulty of obtaining the necessary, for thorough actuarial investigation of large burial societies of 500,000 or 600,000 members, *Finney*, 23,993.

And see ACTUARIES, TABLES.

DAVIES, Mr. GRIFFITH, employed in revision of tables by Wiltshire County Society, *Sotherton-Estcourt*, 664.

DAYNES, SAMUEL, evidence of, 63-263 - p. 11.

Constitution of Manchester Unity of Odd Fellows, and account of transactions of lodges and conditions under which they exist, 63-157; court of appeal, 64-6; division of districts into lodges, 67-8; objects for contributions, 72-9; mode of raising payments on death of a member, 73-5; and of obtaining sick-pay when away from lodge, 80-1; results arising from exchange of membership, usually favourable to rural

**DAYNES, S.—cont.**

lodges, 82-93; mode of proceeding of lodges feeling themselves aggrieved in such cases, 94-5; class of members who usually join the Unity, 96-101; medical relief fund, 102-3, 112-7; items of management fund, including anniversary expenses, 104-11, 137-139; levy made in case of funds becoming exhausted, 119-36, 140; society's members from last return, 434,000, of whom about 390,000 in England, 141-2; number of members in individual lodges, 144-7; advantages of having tolerably large lodges, 148-52; tables of contributions, 153-5; sickness not greater in large towns than in country, according to experience of society, 156; method of settling disputes, which witness considers effective and satisfactory, 158-70; desirability of having compulsory periodical valuations, to be made through the districts to the Registrar of Friendly Societies, which, however, should not interfere with the quinquennial returns, 171-89, 192-9; cost of making analysis of returns, 190-1; reasons for considering deferred annuities inapplicable to labouring classes, 200-13, 221-8, 251-3; practice in the Unity as to sick-pay, 214-20; rights of members to benefits not invalidated by receipt of poor relief, 229-32; modes of enforcing penalty in case of non-compliance with requirement respecting periodical valuation, the cost of which might be levied by rate, 233-50; objections to audit of accounts by poor-law auditors, 236, 254; rule passed in 1863 for inspection of branch societies' books by district auditors, 255-9; paid secretaries required to prepare returns and keep accounts, 260-262.

His evidence referred to, 9869.

And see RATCLIFFE.

**DEAD body, collector bound to see, in "Hulme Philanthropic" Burial, before money paid, Anderson, 17,904; fee paid for inspection of, but none made, in "Ducie Sick and Burial," Dickinson, 18,868-9.**

**DEATH by neglect, the law defective as to punishment for, Aspinall, 23,635.**

Mode in which it occurs, *Aspinall*, 23,634-5.

Benefit, see **BENEFIT, FUNERAL.**

Certificate of, see **CERTIFICATE.**

**REGISTER, kept in "Liverpool Protective," Shepherd, 2249; should be required to be kept by all burial societies, Criglington, 14,038, 14,090.**

**DEATHS:**

Proportion of, in friendly societies, not the same as of sickness, *Bailey*, 820; *Tompkins*, 1873-7.

The least important of the liabilities of friendly societies, *Bailey*, 821.

Expenses of sickness antecedent to, may come out of burial money, *M. Murphy* and *Shepherd*, 2287-8.

Among children, see **CHILDREN.**

Of members of friendly societies in workhouse or poor-house, or in receipt of poor-relief in Ireland, *Power*, 16,113 and foll.; frequent in "Royal Liver," *G. Sinclair*, 10,473-5; and see *Kirkwood*, 13,352; *Sutherland*, 14,281-3; *W. Taylor*, 16,118-9; in "United Reform," see *McCalman*, 11,417; frequent in "United Assurance," *Horgan*, 16,560-3; in Liverpool "Philanthropic," *Thompson*, 23,058 and foll., and see **POOR LAW, WORKHOUSE.**

Paid for, which never took place (Liverpool "Philanthropic"), *Thompson*, 23,037 and foll.

Paid for, of non-members entered by fraud of collectors ("Royal Liver"), *Wilde*, 22,300-6.

And see **BURIAL SOCIETIES.**

**DECLARATION, Statutory, see STATUTORY Declaration.**

Unsigned, as to age and health, required in "Liverpool Protective" Society, *Shepherd*, 2180 and foll.

**DEFAULT**

In making returns, as to punishment for, see *Daynes*, 233 and foll.; *Shawcross* and *Pinchbeck*, 475 and foll., 507 and foll.; *Liversage* and *Atherton*, 1333 and foll., 1392 and foll., 1488 and foll., 1629 and foll.; *Tompkins*, 2003 and foll., 2027 and foll.; *Forbes*, 12,246 and foll., 12,306; *Borrowman*, 12,837 and foll.; *Mowatt*, 15,282 and foll.; *Wood*, 17,127-8; *Hodgson*, 17,326 and foll.; *Coombes*, 17,433-6, 17,531 and foll.; *Hamney*, 17,588-9; *Watts*, 17,959-60; *Marrison*, 18,539; and see **RETURNS.**

Of collectors, &c., book for, in "United Assurance," *T. Walker*, 21,251; and see **DEFAULTING COLLECTORS, &c.**

Allowed to sit on committee of management of certain burial societies, or to retain office, or sell their books;—30227.

**DEFAULTING COLLECTORS:**

in "United Assurance" (Noonan), *Judge*, 20,323 and foll.; *T. Walker*, 21,231 and foll.; 21,268-70; (Cowan, but eventually dismissed), *Smyth*, 20,386 and foll.; (Cane), *McCormick*, 20,733-4; (Farrer), 20,735-6; (McCarthy), *T. Walker*, 21,274 and foll.; (Birnie, but *quare*), *T. Walker*, 21,280 and foll.; but see *Birnie*, 22,032 and foll.; (Clarke), *McCormick*, 20,700.

In "Royal Oak" (W. Joffe), *Irving*, 22,489 and foll.; *Currie*, 22,692 and foll.

In Liverpool "Philanthropic" (Wedderburn), *Thompson*, 22,927 and foll., 22,950 and foll.; (Roberts), 22,945 and foll.

In "Liverpool Protective" (Lawrenson, Burns), *Shepherd*, 23,695 and foll.

Are very seldom prosecuted, and why not, *Sutherland*, 14,298; *Cherry*, 14,380-9; *T. Walker*, 21,278-9, 21,701; *Wilde*, 22,256 and foll.; *Atherton*, 23,390; *James*, 22,796-7; *Thompson*, 22,926; *McCormick*, 20,699.

Prosecution of, in "City of Glasgow," *J. Stewart*, 13,527-8; "Scottish Legal" (one case, Morrison's), *Sutherland*, 14,298; "Victoria Legal" (one case), *Gibb*, 20,840-1; "United Assurance," see *T. Walker*, 21,257; "Royal Oak" (one case), *James*, 22,793-5; "Liverpool Protective" (Lenegan & Letch), *Shepherd*, 23,688-9; Liverpool "Philanthropic" (one case), *Thompson*, 22,925.

Instances of dismissal of: "Scottish Legal" (Morton and another), *Cherry*, 14,380-9; "United Assurance" (Cowan), *Smyth*, 20,393 and foll.; (McCulloch), *T. Walker*, 21,271-3 and see 21,701; "Royal Liver" (Bailey, Ridge, Balding, F. Atherton, Goldsmith, Evans, Purcell, Reilly, Bond, Coker), *Wilde*, 22,267-22,316, 22,353-62; *Atherton*, 23,379-83, 22,301, 22,416-7, and see *Wilde*, 22,256; "Liverpool Protective" (Barton, Lenegan, Letch), *Shepherd*, 23,688; and see as to "Royal Oak," *James*, 22,792.

See further as to particular societies: "City of Glasgow" (Sharpe), *Wilson*, 13,085; *J. Stewart*, 13,523-5; "Scottish Legal," *Sutherland*, 14,296 and foll.; *Cherry*, 14,380-9; *Lemon*, 13,553 and foll.; "United Assurance," *Judge*, 20,321; *Smyth*, 20,393 and foll.; *McCormick*, 20,830 and foll.; *T. Walker*, 21,229 and foll., 21,701-2; "Royal Liver" *Banner*, 22,126 and foll.; *Wilde*, 22,255 and foll.; 22,353 and foll.; *Atherton*, 22,379 and foll., 22,416-7; *Liversage*, 23,210 and foll.; "Royal Oak," *Irving*, 22,480 and foll.; *Currie*, 22,671 and foll.; *James*, 22,792 and foll., 22,819; Liverpool "Philanthropic," *Thompson*, 22,922 and foll.; "Liverpool Protective," *Shepherd*, 23,687 and foll., 23,695 and foll.

**OFFICERS, allowed to retain office, or otherwise supported, see CURRIE (Wm.), and TREACY.**

**DEFERRED ANNUITIES. See ANNUITIES.**

**DEFICIENCIES**

Exist in almost every collector's book, *Atherton*, 23,383; and see **COLLECTORS, DEFAULTING COLLECTORS.**

**DEGGE, JOSEPH:** Manager and originator of the "Royal London," *Criglington*, 13,953, 14,131; alleged use of three separate signatures for policies by, *Criglington*, 14,140.

**DELEGATES**

Appointed by lodges, in "Manchester Unity of Odd Fellows," *Daynes*, 63; in "Order of Druids," *Wood*, 17,073-4; by branches in "Rational," *Coombes*, 17,499-502, 17,512; in "North Staffordshire Provident," *Hammerley*, 19,013-6.

Representation by, not recognized by Friendly Societies' Act, *Tompkins*, 1907; recognition of, desired, *Coombes*, 17,499; but see *Hammerley*, 19,016.

Named by members of "City of Glasgow" Friendly Society, *J. Stewart*, 10,873.

In "United Reform" Friendly Society, *McCalman*, 11,381, 11,485.

Meetings of, should be imperative on all "imperial" societies, *McCalman*, 11,532; *McKinnon*, 11,567; are desirable, *Campbell*, 11,921; *Sutherland*, 14,238 and foll.

Are useless, or may be dispensed with, *Young*, 12,165-9; *Cumming*, 12,385, 12,405-8; *Mowatt*, 15,292-3; *Caraker*, 20,695-6; *McClellan*, 23,306.

Representation by, desired for getting rid of uproarious meetings, *Cumming*, 12,385.

And see **DISTRICTS.**

**DELEGATION-RULES**

Proposed by committee of management of "Scottish Legal" Burial Society, but, rejected, *Malcolm*,

## DELEGATION RULES—cont.

10,678-82, 10,733-7, 12,323 and foll., 12,336 and foll.  
 Nature of, as intended to give all power to collectors and board of management, *Young*, 12,111 and foll.; 12,138, 12,171; *Blair*, 12,416 and foll.

## DEPOSIT:

- (1.) Of trades unions' rules under Friendly Societies' Act of 1855 (repealed), *Stephenson*, 2, pp. 2-3, 38, 645-52.
- (2.) Of rules of savings banks, friendly societies, loan societies, building societies, literary and scientific societies, with Clerk of the Peace, *Stephenson*, 2, pp. 3-4; of rules of savings banks with National Debt Commissioners, *ibid.* p. 4; of all friendly societies' rules with Registrar, *ibid.*; and see as to Ireland, *Littledale*, 15,038-40.
- (3.) Of friendly societies' rules with Registrar, to obtain certain benefits of Act, *Stephenson*, 613-4, 623, 630; societies which have made, see DEPOSITED RULES; a sufficient protection for certain societies, *M. Ogden*, 17,682-3, 17,769; and see 18,368.
- (4.) Benefit clubs, *Stephenson*, 635.  
 Branch, in Wiltshire County Society, *Sotherton-Estcourt*, 661; *Finlaison*, 1052-5.
- (5.) In building societies, *Auld*, 9938-44.  
 Societies receiving money on, should be registered under Companies' Act, *Littledale*, 15,041.  
 System of, is of modern growth, and inadequate to security of depositors, *Littledale*, 15,047-9.  
 Unlimited power of borrowing on, objected to, *Auld*, 9938-44; *Owen*, 15,100-1, 15,153.  
 No difference between share and, *E. Ravenscroft*, 9127.  
 No legal difference between overdrawing banker's account and receiving money on, *Owen*, 15,150-1.  
 Instances of societies taking or having power to take: the "Edinburgh Co-operative (Limited Company)"; "Standard Investment," Edinburgh; "Scottish Property Investment Company," Edinburgh; "Caledonian Permanent Property Investment Company," Glasgow; "Scottish Savings Permanent Investment," Glasgow; "Glasgow Provident," "National Freehold," Glasgow; "Union," Belfast; "Belfast Equitable"; "Irish Civil Service," Dublin; "St. Michael's," Kingstown.  
 Societies which do not take: "Ayr Permanent"; "Kingstown Tradesmen's Benefit"; "Cork and South of Ireland."  
 And see BORROWING POWERS.
- (6.) Of officers' bonds in friendly societies with Registrar, see BOND.
- (7.) Of money for arbitration, formerly but not now required in "Royal Liver," *Liversage*, 1586-90; but see *G. Sinclair*, 10,199-200.  
 Required in "United Assurance" (St. Patrick's), *McCormick*, 20,748; in "Salford Funeral Friendly (5s.)," *Norden*, 17,824.  
 Not required in "City of Glasgow," *J. Stewart*, 10,859.

## DEPOSITED RULES:

Friendly societies with, on behalf of which evidence received:  
 "Warehousemen and Clerks' Provident," *M. Ogden*, 17,641 and foll.  
 "Hulme Good Intent Burial," *Teesdale*, 18,090 and foll.

DEPOSITING MEMBERS OR DEPOSITORS, in "Cork and South of Ireland Permanent Building Society," i.e., investing members, *Glenn*, 16,285, 16,288-8a, 16,338-47, 16,351-3.

## DEPUTIES:

Appointed by districts in "Manchester Unity of Odd Fellows," *Daynes*, 63; and see *Dickson*, 9867-8.  
 Collectors working by, in burial societies:  
 In "Royal Liver," *Liversage*, 1535 and foll.; *G. Sinclair*, 10,418 and foll., 10,487 and foll.; *Campbell*, 11,865 and foll.; *W. Taylor*, 15,610 and foll.; *Wide*, 22,277-9, 22,294, 22,312, 22,365; *Atherton*, 22,381, 22,409 and foll.  
 The privilege of employing, not allowed except in case of sickness, *Atherton*, 22,413, 22,415; but see 22,417.  
 In "Royal Oak," leave to collect by, never refused, *Irvine*, 22,504; and see 22,501 and foll.; *Currie*, 22,727-30; *James*, 22,781 and foll.  
 In Liverpool "Philanthropic," *Thompson*, 23,009.

DEVON, Earl of, return made on motion of, as to emoluments of officers in collecting societies, referred to, *Irvine*, 22,628; *Currie*, 22,661.

DICKENSON, JAMES, evidence of, 18,852-18,901 - p. 477.  
 Member of "Ducie Sick and Burial Society," 18,862-5; meetings, 18,853; number of members and amount of funds, 18,856-62; officers, 18,863, 18,870-1; collectors' commission and perquisites, 18,864-9; fee for inspection of dead bodies, 18,868-70; regulation for supply of coffins by an officer of society, two of whose relatives are collectors in the same society; great reduction made on claim being paid in cash, 18,872-80; late secretary discharged for misappropriation of funds; case of default on part of his son, who was also collector in another society; imperfect audit of accounts cause of fraud remaining undiscovered until 18 months had elapsed, 18,881-90, 18,894-901; undue influence exercised by collectors at meetings, 18,892-3; advantage of having public audit of accounts, 18,899-900.

DICKSON, WILLIAM, evidence of, 9849-9909 - p. 196.  
 Connected with "City of Edinburgh" lodge of Odd Fellows, established in 1840, and secretary to "Scottish Property Investment Company," 9849-51, 9853; opposes investment of surplus funds of lodges in building for meetings, 9852; alteration of tables and adoption of annuity, 9854-5; amount of annuity and rate of payment according to table sanctioned by Mr. Meikle; compulsory adoption of annuity table, 9856-64, 9884-9; division of surplus funds, 9862, 9890-3, 9907; quinquennial valuation should be made compulsory and enforced by penalties, 9865; his lodge occasionally sends a delegate to the A. M. C., 9866-8; statement of Mr. Daynes respecting deferred annuities; general discrepancies in statements made by various actuaries on this subject, 9869-73; opinion as to persons desiring to subscribe for annuities, and bearing of the poor law on this subject, 9874-6; class of members; persons requiring parochial relief generally do so through their own improvidence, 9877-83; the office of Registrar should be a permanent one; there should be a separate Registrar for Scotland, and all rates should be certified, whether for annuities or for sickness, 9908-9.

DINNEN, Mr. of Belfast, solicitor for plaintiff in case of "William McDowell v. City of Glasgow"; Friendly and Burial Society; letter from, to Registrar for Ireland on case, *Littledale*, 14,958; and see "McDOWELL'S CASE."

## DINNER:

Yearly, in "Chorley Friendly," *Henshaw*, 19,686-9.  
 Given to Mr. Norden, in "United Assurance," see NORDEN.

DIPPERS (workmen employed in glazing earthenware):  
 Not excluded from "North Staffordshire Provident," if medical certificate satisfactory, *Hammersley*, 18,964.

## DIRECTORS:

In "Manchester Unity of Odd Fellows," *Daynes*, 63, 159; *H. Cameron*, 9320; and see ANNUAL MOVEABLE COMMITTEE; in "Independent Order of Rechabites," *Hodgson*, 17,259, 17,255, 17,319, 17,328-9, 17,383; *Green*, 17,261, 17,313.

Of "Blackburn Philanthropic Mutual Assurance" Society, *Crossley*, 2498; (and see COMMITTEE OF MANAGEMENT; number and salary of, *Crossley*, 2691.

Of "Edinburgh Co-operative Building Society," fix selling prices of houses, *Colville*, 8956-8; are mostly engaged in building trade, and understand their work, *Colville*, 9034-6.

Of "Scottish Property Investment Company" (registered benefit building society), opposed to registration under Companies' Act, *H. Cameron*, 9138-9; have option as to repaying shares, *H. Cameron*, 9154.  
 Audit by four, in "Western" Friendly Society (Glasgow), *Mann*, 10,982, 11,133.

Of "Commercial Travellers" Friendly Society, payment to, *Galt*, 11,181; have power to assess members per capita, to make up deficiencies, *Galt*, 11,217, 11,235; members in arrear, reported to *Galt*, 11,270.

Of "Glasgow Thistle and Rose" Society, *Dixon*, 12,680.  
 Of "Scottish Savings, Investment, and Building Society," have power to borrow, *G. Macgregor* and *W. T. Ross*, 12,968-74; may allow commission to agents, *G. Macgregor*, 12,976.

Of "Belfast Union Building Society," have power to borrow from bankers, *Glenn*, 13,696; three, having considerable experience in value of buildings, form survey-committee, *Glenn*, 13,736-7; receive 100l. for attendance, *Glenn*, 13,748.

## DIRECTORS—cont.

Of "Belfast Equitable Building and Deposit Society," may receive deposits, *Combridge*, 13,832.

Of "Irish Civil Service Building" Society, have power to invest surplus funds, *Owen*, 15,139.

Of "Cork and South of Ireland Permanent Building" Society, have been very long in office, *Le Mert*, 16,275; are not strict in enforcing fines, *Gissem*, 16,312; do not approve of the limited company form for building societies, *Gissem*, 16,336.

Of "Warehousesmen and Clerks' Provident Association," meet fortnightly, *M. Ogdén*, 17,651-2; are not paid, 17,653; have discretion as to investments, 17,706; may make superannuation grants, 17,721.

Of "Mortality Association Burial," *Powell*, 18,262.

In "North Staffordshire Provident Association," do not wish to enlarge area of society, *Hammersley*, 18,977.

In "Liverpool Clerks' Annuity Association," have discretion as to payment to members losing situations through dissatisfaction of employers, *Harding*, 23,916; And see COMMITTEE OF MANAGEMENT.

## DISCOUNT

Of 20 per cent. allowed to "office-members," paying their contributions at office of society, in "Liverpool Protective," *Shepherd* and *M. Murphy*, 2144; 2233-5; but see *Wignall*, 23,496-500; *Shepherd*, 23,665-77.

Twenty-five per cent. allowed in "Royal Liver," *Atherton*, 23,008.

The system never tried on a large scale, *Thompson*, 23,008; (cf. *Mowatt*, 15,205).

## DISMISSAL

Of collectors in burial societies, for not voting with committee, *Sutherland*, 14,224 and foll. (but see *Cherry*, 14,379 and foll.); never takes place for any misconduct except default, *M' Cormick*, 20,698; (but see 20,720-1); for drunkenness, see DRUNKENNESS.

Of collectors for default, see DEFAULTING COLLECTORS.

Of collectors without fault, in some societies, *M' Cormick*, 20,720; but see *Bretherton*, 23,389.

## DISPENSARIES:

Self-supporting; have few lapses, *Watts*, 17,993.

## DISPUTES:

Determination of, in friendly societies, *Stephenson*, 2, pp. 2-3.

Must be settled according to rules, *Stephenson*, 27, p. 8, 29; should be so settled, *H. Cameron*, 9347.

Provision of 18 & 19 Vict. c. 63, as to settlement of, *Stephenson*, *Brabrook*, and *Tompkins*, 27, p. 8-37.

Form of rule as to settlement of, *Stephenson*, 9, p. 5.

Deposit of rules gives same power of settling as registration, *Stephenson*, 630-1.

In burial societies, seldom occur till principal actor gone, *Tompkins*, 2079.

Settlement of, by members complained of, *Stephenson*, 566; and see *Jos. Harrison*, 16,884 and foll.

Comparative cost of settling, by county court or by magistrates, *Goodere*, 23,144 and foll.

Settlement of, by arbitration; should not be settled by arbitration in affiliated societies, *Dunstan*, 18,789-92; present system of, in do. complained of, *Jos. Harrison*, 18,684-717; should not be so settled in burial societies, *Smyth*, 8745, 8753 and foll.; *Crippington*, 14,090; *McCormick*, 20,745; *Flannigan*, 21,977; in friendly societies generally, *Raeburn*, 10,130-4; *Faulkner*, 20,026-7; *Madeley*, 20,135. Should be settled by arbitration, *Hay* and *Dow*, 10,134-6; *G. Sinclair*, 10,180; *Middleton*, 9744; *Young*, 12,183; *Borrowman*, 12,816; *Mowatt*, 15,313; cf. *Daynes*, 158 and foll.; *Shawcross* and *Pinchbeck*, 491 and foll.

## And see ARBITRATION.

Settlement of, by Registrar; Registrar was authorised to settle, under 9 & 10 Vict. c. 27, but provision was never acted on, and was repealed four years after, *Stephenson*, 2, p. 3; *Brabrook* and *Tompkins*, 36-7; societies often seek to refer to do., *Stephenson*, 27, p. 8, 28; *Ritchie*, 8849; registrar should not settle, except by consent, *Stephenson*, 34-6; cf. *Littledale*, 14,917-20; should not settle, *Wood*, 17,111 and foll.; should finally settle, *Burys*, 1623; *Middleton*, 9743, 9745-6, 9749; *Hammersley*, 18,971; should settle, *Shanly*, 15,482-3; *Marrison*, 18,547-50.

## And see REGISTRAR.

Settlement of, by County Court; should not be settled by, *Daynes*, 167 and foll.; *Shawcross* and *Pinchbeck*, 492-3; (but see *Pinchbeck*, 416); should be settled by, in burial societies, *Smyth*, 8745; settlement by, on appeal from arbitrators, *Hoyle*, 19,361-2; settlement by,

## DISPUTES—cont.

preferable to settlement by Registrar, *Wood*, 17,112-3; preferable to arbitration, as being cheaper, *Madeley*, 20,117; preferable to magistrates, but would not be under given circumstances, *Goodere*, 23,169.

Might be settled by County Court judge or stipendiary magistrate, sitting with arbitrators to decide questions of law only, *Hammersley*, 18,973.

Settlement by do., or by magistrate, approved of, *Faulkner*, 20,026-7.

And see COUNTY COURT.

In Scotland, by sheriff: should be settled by, *Raeburn*, 10,130-4; *McCalman*, 11,434; by sheriff on appeal, *Murray*, 10,020.

And see SHERIFF.

Settlement of, by magistrates; many village clubs retain power of settling by, under Act of George IV., *Stephenson*, 620-2; should not be settled by magistrates, *Daynes*, 170; *Shawcross*, 492; *Hammersley*, 18,972; members of friendly societies are apt to carry before do., without first applying for arbitration, *Goodere*, 23,136; settlement of, by magistrates, better than by arbitration, *Stephenson*, 622; and see 566; insisted on by Irish Registrar, *Littledale*, 14,920, 14,973-4; and see *Downing*, 14,791; should be settled by magistrates, *Crippington*, 14,090; *Dunstan*, 18,792; *McCormick*, 20,746.

## And see MAGISTRATES.

By committee of society, the best mode, *Anderson*, 17,916.

Societies having disputes settled by committee; "Blackburn Philanthropic Burial," *Crosley*, 2484-7, 2638; "Cherley Family Funeral," *Waring*, 2773 and foll.; "Hulme Philanthropic Burial" (with appeal to general quarterly meeting), *Anderson*, 17,915-6; "Cherley Friendly" (a committee of 12 as they come into the room), *Henshaw*, 19,730-4; "Charlestown and Pendleton Sick and Burial," *Faulkner*, 20,025.

By committee, with appeal to arbitrators; "Salford Temperance Burial," *Eston*, 18,752-5.

By committee, with appeal to County Court, "Stalybridge Good Intent Burial," *J. Marshall*, 19,058-9.

Principal cases of, respecting which evidence received, see "EDINBURGH SCHOOL OF ARTS," "SCOTTISH LEGAL," "CITY OF GLASGOW," "UNITED ASSURANCE," "ROYAL OAK."

## DISSOLUTION

Of friendly societies, enactments respecting, in 59 Geo. 3, c. 158; *Stephenson*, 2, p. 2; in 10 Geo. 4, c. 56, *ibid.*, p. 3; cf. *Crawford*, 14,691.

Award of Registrar for, and how enforced, *Stephenson*, 38.

Tables of contributions considered on, *Stephenson*, 53.

Various reasons for, *Tompkins*, 1891 and foll.; as to Ireland, see *Littledale*, 14,990, 15,001-2.

Division of money on, *Tompkins*, 1892, 1896 and foll.; cf. *Littledale*, 14,925-6.

Average ratio of, *Tompkins*, 1898.

Transfer of members on, in affiliated societies, *Tompkins*, 2025.

Of lodges of "Manchester Unity," cannot take place while five members object, *Downing*, 14,822.

Case of proposed (Helfast) "Letterpress Printers" Friendly Society, complained of, *Wheatcroft*, 14,317-37; *Littledale*, 14,925.

Of meetings, summary power of, in chairman, by rules of "Royal Liver," *Atherton*, 22,427-8.

## DISTRESS AND SALE:

Power to recover arrears from member by, under 49 Geo. 3, c. 125 (repealed), *Stephenson*, 2, p. 2.

## DISTRICT AUDITORS. See AUDITORS.

Committees, see DISTRICTS.

## MANAGERS, (i.e. Agents),

In "United Assurance" (St. Patrick's), and Liverpool "Victoria Legal," see UNITED ASSURANCE, VICTORIA LEGAL.

## DISTRICTS:

In affiliated societies, composed of lodges (courts, &c.), *Tompkins*, 1907.

In "Manchester Unity," "Ancient Order of Foresters."

Equalized in affiliated societies, see EQUALIZATION.

Wiltshire County Society originally divided into, *Sotheron-Estcourt*, 661.

Of agencies, in burial societies, directed by agents or district-managers, having collectors under them, *Levesage*, 1212 and foll.; *Macleod*, 10,522, 10,525; *J. Stewart*, 10,856, &c.

## DISTRICTS—cont.

In large burial societies, balance-sheets should be issued throughout all, 14 days before general meeting, *Wilson*, 13,098.

Discontinuing of ("Scottish Legal"), *Cherry*, 14,412 and foll.; ("United Assurance"), *Caraher*, 20,605; should be forbidden, *Criglington*, 14,090, and see 14,101 and foll.

Representation of, at meetings of society by delegates, proposed by board of management of "Scottish Legal," but rejected by society, *Malcolm*, 10,734-7; (and see DELEGATION-RULES).

The rule now of "City of Glasgow," *J. Stewart*, 10,873-4; *Wilson*, 13,058-9; and see DELEGATES.

Representation of, by district committees, advocated *Tait*, 11,580, 11,599; *Criglington*, 14,007 and foll.; and see *Sutherland*, 14,249; *M'Cormick*, 20,724 and foll.

Formerly the rule of "City of Glasgow," *Wilson*, 13,053-7.

Representation of, by district committees and delegates, advocated, *Sutherland*, 14,232-50.

Representation of, through district-managers sitting on board of management, in Liverpool "Victoria Legal," *Gibb*, 20,861-7; in "United Assurance," *T. Walker*, 20,886-7.

## DIVIDE":

(In Irish friendly societies especially), *Mowatt*, 15,252; *John Cullen*, 15,416; *Shanly*, 15,483; *O'Connor*, 16,061; see also *Hughes*, 23,807, 23,815-6.

Fund, required by Irish Registrar to be kept separate, *Littledale*, 14,895, 14,904-5, 14,908-9, 14,913. And see DIVIDING SOCIETIES, DIVISION.

## DIVIDENDS in building societies. See PROFITS.

## DIVIDING Societies, permanent, on behalf of which evidence received:

"Tradeston Sick and Funeral" Society; "Hutchenston Permanent Friendly" Society, *J. A. Stewart*, 13,143-210; "True Sons of St. Kevin," Dublin, (Tontine), *John Cullen*, 15,409-39; "Fus the 9th Burial Society," Dublin (Tontine), *O'Connor*, 16,052-101; "Rising Sun," "Excelsior," Liverpool (Tontine), *Owens*, 23,927-84.

Yearly: "Argyle Yearly Friendly," Glasgow, *Al. Macgregor*, 13,311.

Societies which have ceased to be: "Cork Mechanics' Provident," see *Barry*, 16,996; "Royal Military Mortality Society of Pensioners," see *P. Murphy*, 16,942 and foll.

Should be registered, *J. A. Stewart*, 12,173.

Advantages of, particularly as compared with burial or affiliated societies, *J. A. Stewart*, 13,176 and foll.; *Owens*, 23,944 and foll.

Objected to, *Hughes*, 23,806 and foll.; and see DIVISION. In Ireland, are preferred by working classes to any others, and why, *Mowatt*, 15,241, 15,247; *Shanly*, 15,491, 15,496; *O'Connor*, 16,065-6.

Are popular in Liverpool, *Hughes*, 23,805, 23,807.

Frauds in, necessarily confined to year, *Mowatt*, 15,248; and see *Shanly*, 15,496.

Money divided by, not generally misapplied, *Littledale*, 14,896-7; *John Cullen*, 15,422-5, 15,429; *Shanly*, 15,493; cf. *O'Connor*, 16,062 and foll.; *contra*, *Mowatt*, 15,245-6; *McClellan*, 23,318-9; *Hughes*, 23,816.

None in Cork, *Horgan*, 16,395-7; *contra*, *Barry*, 16,698. Cannot be put down, *Littledale*, 14,912-4; *O'Connor*, 16,066.

And see TONTINES, YEARLY SOCIETIES, SHARING-OUT CLUBS.

## DIVISION:

Of surplus funds, where real, should be allowed, *Littledale*, 14,927.

In "City of Edinburgh" Lodge of Odd Fellows, *Dickson*, 9862, 9897 and foll.

In "Edinburgh School of Arts" Friendly Society, *Hay*, 10,101 and foll.

Provision for, in "City of Glasgow" Friendly Society, *J. Stewart*, 10,929.

Should not be allowed without actuary's consent, *Galt*, 11,242-4, 11,298; *C. Cameron*, 11,627.

Of surplus fund in Railway ("Dublin, Wicklow, and Wexford") Friendly Society, mooted, *Littledale*, 14,925. And see FUNDS, SURPLUS, DISSOLUTION.

Of funds in Irish friendly societies at Christmas, mischiefs of, *Littledale*, 14,890 and foll., 14,901; *Mowatt*, 15,238 and foll.; *Shanly*, 15,484 and foll.; *Barry*, 16,696-7. Registrar's note against, *Littledale*, 14,901.

Instances of, *Littledale*, 14,898-900.

And see DIVIDING SOCIETIES, YEARLY SOCIETIES.

## DIVISIONAL COURT in Dublin,

Recommended for settlement of friendly society disputes, *Littledale*, 14,920.

DIVISIONS, i.e. branches, in "Sons of Temperance" Society, *A. Macgregor*, 13,253.

DIX, Mr., evidence of, 15,050-15,164 - p. 364.

Solicitor to the "Irish Civil Service Building" Society, 15,156; advantage of clause 27 of Mr. Gourley's bill of 1870 being extended to the case of a will, *ibid.*; the Court of Chancery, and not the Civil Bill Court, would be the proper one to wind up building societies, 15,157-8; stamp duty for registration in Ireland, which does not occur in England, 15,164; building societies should have a power similar to that of incorporation, to prevent inconvenience arising from working through trustees, *ibid.*

DIXON, (1) PETER WATSON, evidence of, 12,668-12,748 - p. 283.

Member and auditor of the "Glasgow Thistle and Rose" Benefit Society, founded in 1807, 12,668-72; only benefits, sickness and death, 12,673-6; number of members (238), 12,677; several quinquennial valuations have been made of society's financial position, but experience has shown the theory laid down by actuaries to be incorrect, and that their increased funds will enable them to meet their liabilities, 12,879-83; the last report by Mr. Chisholm, recommending alteration in payments or rates of allowance, was not acted upon, 12,684-7; result of last valuation, 12,688-92; investigation now being made by committee, 12,693-4, 12,704-5; report by Dr. George Watt, 12,694, 12,702-3; comparison of society's assets and liabilities at the present time, 12,695-702; payments brought to uniform age of 30; extension of time allowed for payment of entrance-money, 12,706-10; class of members, 12,711-12; social meetings,—not now well attended, 12,713; candidates not having proper certificates of age refused, 12,714-17; increased payments after 30, 12,718; fines imposed upon members not drawing their allotment when sick, 12,719-20; withdrawals, 12,721-2; suggests substitution of a system of payments into banks for the present system of collection, which witness considers much akin to the lately abolished club system (for not goods), 12,723-6; investment of funds; recommends that societies' funds should be taken in trust by Improvement Commissioners, who should pay them interest at 5 per cent. out of the improvement rates, 12,731-5; results of operations with the Commercial Bank of Scotland, 12,736-40; interest on money invested in heritable bonds, 12,738-41; objects of registration; is of opinion that this might be more properly effected by sheriffs or local judges than by Registrar, 12,743-8.

Dr., (Roman Catholic Archbishop), refused to sanction use of his name by committee of the "St. Patrick's" as one of its patrons, *Caraher*, 20,589.

## DOCK LABOURERS:

Not generally excluded in "Ancient Order of Foresters," *Pinchbeck*, 408; high rate of mortality among, *Neison*, 1125.

DOCTORS' salaries, in "Royal Liver" Society, *Liversage*, 1326-7, and see MEDICAL OFFICERS, SURGEON.

DOW, JOHN A., evidence of, 10,028-10,141 - p. 205.

Statement as to alteration of rule of voting by proxy, in "Edinburgh School of Arts" Friendly Society, 10,126; thinks arbitration the best mode of settling disputes, rather than sheriff's court, and instances case of bandying about of appeals between sheriffs, 10,134-5; all societies should be local, 10,135-6, 10,140. And see HAY, KEMP, STEVENSON, and RAEBURN.

DOWNING, JOHN, evidence of, 14,789-14,854 - p. 350.

Corresponding secretary of "Manchester Unity of Odd Fellows at Belfast," 14,789; inconvenience arising from general laws of society not being registered in Ireland, 14,790-5; district lodges all registered, and use the same graduated tables, certified by actuary, 14,798-14,800; valuation of one of the lodges by Mr. Ratcliffe, 14,801-7; class of members, 14,808-10, 14,814 competition with the Rechabites, 14,811-12; have occasionally assisted members of other lodges by voluntary contributions, 14,815-17; satisfactory relations between central body and districts, 14,818-19; representatives sometimes attend the A.M.C., and rules made by it are binding on all the members, 14,820-1; dissolution, 14,822; amount received from honorary members, 14,823-4; number of members in lodge and in district, 14,825-7; thinks the office of Registrar a useful

**DOWNING, JOHN—cont.**

one, and that it would be advantageous, especially to other societies than the Odd Fellows, to have separate Registrar for Ireland, 14,823-34; mode in which members residing at a distance can enforce claims for sick-pay, and means taken by society to prevent misrepresentation or fraud, 14,835-40; general rules of society require valuation of its financial position, but witness thinks it would be better if this were made compulsory on all societies by Act of Parliament, 14,841-3; members wishing to leave society should give notice of their desire to do so, and should pay up arrears to date of leaving, 14,845-50; religious prejudice against the Odd Fellows, 14,851-4.

**DRAINAGE, see SANITARY.**

**DRINKWATER, JAMES FREDERICK**, evidence of, 23,264-23,275 p. 594.

Manager of Sunderland District of Liverpool "Victoria Legal" Society, 23,264-6; as travelling agent has conducted cases for society in Scotland, and complains of difficulty of recovering money from agents, on account of difference between Scotch and English law, 23,267-71; recommends assimilation of laws bearing upon friendly societies throughout the kingdom, and that there should be one registry for the whole kingdom, 23,272-5.

**DRUIDS:**

Order of, *Stephenson*, 564 c.

Witnesses belonging to, examined, see **DUNSTAN, HIGHAM, NICHOLSON, SHEPHERD, WOOD (John)**.

Want of proper returns from branches, a defect in constitution of Order, *Wood*, 17,188.

The Unity contains 979 lodges and 55,020 members, in England, Wales, Ireland, and Australia, *Wood*, 17,205-8.

Lancashire and Yorkshire the chief seat of Order, especially Lancashire, *Wood*, 17,209.

Order has no distinguishing objects from other societies, and is not composed of any particular class, *Wood*, 17,210-2.

Honorary lodges, *Wood*, 17,211.

Order contrasted with burial societies, *Shepherd*, 2396 and foll.; contributions and expenses of management in, much less than in burial society, *Shepherd*, 2402-4.

General character of, *Shepherd*, 2396-7, 2406, 2408.

Loose management of sick fund in, *Shepherd*, 2398.

District organization of, *Shepherd*, 2399.

Management fund in, kept separate, *Shepherd*, 2215, 2401.

Widows and orphans' fund in, not successful at Liverpool, *Shepherd*, 2405, 2409.

Benefits from do., *Shepherd*, 2410-13.

Manchester and Salford equalized district of, *Wood*, 17,000 and foll.; constituted in 1855, in place of equalized body for all Lancashire, *Wood*, 17,002; number of members (1,992), *Wood*, 17,009; 32 lodges, *Wood*, 17,003; generally small in numbers, 17,179; lodges were insolvent when first united, *Wood*, 17,004-5; money formerly raised by levy, *Wood*, 17,002, 17,006-10; no levies now for 13 years; *Wood*, 17,011; accumulated fund of, *Wood*, 17,012.

Meetings mostly monthly, generally held at public-houses; one at school-room, (not successfully), *Wood*, 17,015 and foll., 17,036-7; lodges, unless much larger, could not meet elsewhere, *Wood*, 17,178-9; *Nicholson*, 19,768; payment for liquor, either by room-rent or directly, always out of lodge fund, *Wood*, 17,023 and foll., 17,165 and foll.; charges for liquor generally appear as room-rent, *Wood*, 17,170-1; but *bona-fide* room-rent in one case paid, 17,176; allowance of liquor or liquor-money per member, 1 to 3 glasses, or 1d. to over 1½d., *Wood*, 17,026 and foll.; payments for sick and funeral benefits, and for management (including liquor-money), *Wood*, 17,033-5; to what extent intoxication takes place, *Wood*, 17,175; money spent in liquor per lodge, *Wood*, 17,027-8, 17,031; in district, 17,038; in other districts, 17,041-3; cases of defalcation in lodges, through landlords being treasurers, *Nicholson*, 19,758.

Difficulties from non-registration of lodges, *ibid.*

Scale of contributions uniform and not graduated, *Wood*, 17,046 and foll.; *Shepherd*, 2400; objections of members to graduated scale, *Wood*, 17,049 and foll.; valuation (by secretary) of assets and liabilities of district, calculated on Mr. Hatchiff's tables, showing large balance to the bad, *Wood*, 17,056 and foll., 17,129 and foll., 17,227-8; graduated scale would easily make district solvent, *Wood*, 17,063-4.

Suspended, i.e., lapsed members, *Wood*, 17,065 and foll.; number of lapses large, but would diminish if district

**DRUIDS—cont.**

were on proper footing, *Wood*, 17,168-9; number of suspensions, transfers, deaths, and new admissions, *Wood*, 17,180 and foll.; gain from suspensions, &c., *Wood*, 17,185-6.

Election of delegates, and of managing committee, *Wood*, 17,073-5.

Head-quarters in Manchester, *Wood*, 17,075-6.

Managing committee; only control sick and funeral business of lodges, not management, *Wood*, 17,077 and foll., 17,084-5.

Management expenses of lodges too large, *Wood*, 17,080; *contra*, *Nicholson*, 19,769-70; but lodges oppose interference, *Wood*, 17,080-1; management levy of order (1d. a year), and of district, *Wood*, 17,082-3.

Private funds of lodges, *Wood*, 17,083.

Secretary has no account of expenses of lodges, *Wood*, 17,086.

Increase of sick-pay and contribution, *Wood*, 17,087-8.

Lodges modify sick-pay according to funds, *Wood*, 17,089 and foll.

All payments made without deduction, *Nicholson*, 19,777.

Transfers of members from other districts, *Wood*, 17,094.

Age of admission (35), and cases of over-age, *Wood*, 17,095-9.

Settlement of disputes, by lodge committee, sub-committee, district meeting of delegates, or, by permission, board of management of order, *Wood*, 17,100 and foll.; the system satisfactory, *Wood*, 17,106; *contra*, *Higham*, 18,805 and foll.

Members in many instances become chargeable to union, *Wood*, 17,136; how benefit paid in such cases; no payment to guardians, *Wood*, 17,137 and foll.

Lodge-fines, according to scale laid down by general committee; in Manchester district very light, *Wood*, 17,144 and foll.; fines not imposed to increase liquor-money, *Wood*, 17,152.

Audit of accounts, by members; requires some knowledge of constitution of society, *Wood*, 17,153, 17,196; lodge-audits not of much importance, *Wood*, 17,154.

Book-inspector of general committee; reports on books of lodges, *Wood*, 17,155 and foll.; has power to charge expenses to lodge of putting books into proper condition, 17,158.

Number of members and amount of funds increasing, but sick and funeral claims still more so, *Wood*, 17,190 and foll., 17,225 and foll.; the district less solvent in 1870 than in 1865, *Wood*, 17,226-8.

Family funeral fund in Manchester, separate from Order, *Wood*, 17,213 and foll.; contains 600 to 700 members, *Wood*, 17,216; no collectors; burial money paid at office with contributions of members, *Wood*, 17,218 and foll.; management expenses less and benefits greater than in general burial societies, *Wood*, 17,221; contributions paid per head, according to number of children, *Wood*, 17,223-4.

**DRUNKENNESS:**

Collectors of "Royal Liver" sometimes dismissed for, *Caryll*, 11,707 and foll.; cf. *Cunningham*, 11,737.

Collector of "Scottish Legal" (Morton), dismissed for, *Cherry*, 14,379 and foll.

Members of "Warehousemen and Clerks' Provident Association" forfeit allowance if dismissed for, *Mark Ogden*, 17,664 and foll.

How far allowed at meetings of "Order of Druids," *Wood*, 17,175.

Club money in many cases in societies spent only on, *Aspinall*, 23,649.

And see **BEER, LIQUOR, PUBLIC-HOUSES.**

**DRY-GRINDERS:**

Of Sheffield, a specially unhealthy trade, *Ffalconer*, 963; are excluded from some tents in Sheffield district of "Independent Order of Rechabites," but not in Manchester district, *Green* and *Staples*, 17,357-8; may form tent of themselves, paying according to risk, but have not done so, and only one or two are now members of Order, *Green*, 17,359-61.

**DUBLIN (1):**

Witnesses examined in, 14,855-16,374; see **CARR, CULLIN (JOHN), DALY, DIX, FOWLER, GERTY, HANCOCK, LALOR, LEADBITTER, LITTLEDALE, M'CORMACK, McDOWELL, MERCER, MOWATT, O'CONNOR, O'HANLON, OWEN, POWER, RICE, SHANLY, TAYLOR (WILLIAM)**.

1. Malpractices of "British Legal" Company at, *D. Saclar*, 9385, 9393-7.

Majority of friendly societies in, very small, and composed of very poorest class, *Littledale*, 14,990; and see

## DUBLIN—cont.

- Mowatt*, 15,234 and foll.; meetings of ditto, generally held in private houses, *Littledale*, 14,996.
- Very little accommodation in, for meetings of societies, *Leadbitter*, 16,218.
- Popularity of dividing societies in, *O'Connor*, 16,066.
- Very few great collecting societies work in, *Littledale*, 14,985.
- No cases of litigation of do, in, *Mowatt*, 15,263.
- Complaints of members of "Royal Liver," in, of want of local management, &c., see *Shanly, passim*; *Littledale*, 14,983, 15,990; and cf. *Wm. Taylor*, 15,590 and foll.; and see "ROYAL LIVER."
- District of "United Assurance" (St. Patrick's), see *Rice*, 15,751 and foll.; *Littledale*, 15,986-9; *O'Hanton*, 16,272; *T. Walker*, 21,356-62, 21,531 and foll.; and see "UNITED ASSURANCE."
- District of "Manchester Unity," of "Ancient Order of Foresters," see "MANCHESTER UNITY," "FORESTERS."
2. CITY AND COUNTY WIDOWS' FUND; annuity society; pays annuities over 30l., *Carr*, 16,265.
3. WICKLOW AND WEXFORD Railway Company: provident society established by servants of; refusal of directors of company to countenance society if it divided its fund, to which they subscribe, *Littledale*, 14,925.
- DUCE SICK AND BURIAL SOCIETY (Local Friendly), see DICKENSON.
- Holds meetings in Roby school-rooms, *Dickenson*, 18,853; members confined to Manchester when they enter, but may afterwards live away, 18,856-7; funds; small, compared to number of members (about 8,000), 18,858-61; had been decreasing till 1870, 18,862; officers; their salaries and perquisites, 18,863, 18,869-71; six collectors, paid by commission. (12½ per cent.), first shilling, 2d. for rules, 1d. for card, 1s. for death, 18,864-7; fees for inspection of dead bodies in, paid though no visit made, 18,868-70; supply of coffins by officers, 18,872-80; family connexions between officers and collectors, 18,879-84, 18,896; frauds by secretary, and collectors, 18,883, 18,894-6; influence exercised by collectors at meetings, 18,892-3; audit quarterly, but insufficient, 18,895-901.
- DUKE OF ARGVILL Court of Foresters, see FORESTERS, Particular Courts.
- DUMFRIES Building Society, is very successful, and has rule enabling society to purchase land and build houses for members, *M'Ivorath*, 12,633-4, 12,630.
- DUNDEE:
- Malpractices of the (Liverpool) St. Patrick's Burial Society in, *Smyth*, 8691-3.
- Agency of "Scottish Legal," *Malcolm*, 12,327; *Wilson*, 13,053.
- DUNNE, Edward, defrauded friendly society at Manchester by means of spurious cash-book, *M'Quhae*, 17,623-4.
- DUNSTAN, JOSHUA, evidence of, 18,776-18,792 - p. 475. Member of "Order of Druids," and formerly member of "Manchester Unity," 18,776-9; dispute between witness and "Bond of Clarence" Lodge of "Manchester Unity" respecting a claim for sick-pay; refusal of County Court Judge to compel payment on account of rule requiring that disputes should be settled by arbitration, 18,780-90; strongly objects to present mode of settling disputes, on account of expense and mode of selecting arbitrators; suggests the nearest justice of the peace as the best tribunal for this purpose, 18,789-92.
- DURATION of some friendly societies, *Stephenson*, 61.
- DUTIES. See POWERS AND DUTIES.
- EAGLE Tent of "Independent Order of Rechabites." See RECHABITES.
- EAST AND WEST INDIA DOCK Provident Society, *Bailey*, 776, 808 and foll., 896 and foll.; a very good society, having between 400 and 500 members; one of company's clerks being secretary; benefits: sickness, annuities at 60 and 65, and payment at death, 776, 808, 817; schedule supplied by, for valuation, 808; might be condensed to some extent, 809; returns by, may be trusted, 817; members cannot afford to subscribe for annuities; only two or three do, 896-8.
- EATON, THOMAS, evidence of, 18,720-18,775 - p. 473. Collector of "Salford Temperance Burial" Society, established in 1847 and registered in 1865 (new rules, 1871), 18,720-5; number of collectors 18,721; improved condition of society since it has been registered, 18,727-8; funds, invested in a building society; thinks

## EATON, THOMAS—cont.

- the law should be altered to permit of such investment, 18,729-36; number of members (5700 to 51800), 18,736; amount of subscriptions, 18,737; management expenses, including collectors' commission, 18,738-41, 18,747-8; claims all paid in money, 18,742-3; returns always sent to Registrar, 18,744; management and funeral expenses paid out of same fund, contrary to rule; thinks the rule should be adhered to, 18,745-9; disputes,—final appeal to independent arbitrators, 18,750-5; secessions,—re-admission of members out of benefit, subject to discretion of committee, 18,756-60; collectors failing to caution members going out of benefit are subject to fine, 18,761-2; new members supplied with copy of rules on payment of 1d., 18,763-6; amount in hands of treasurer, 18,767-8; children may enter society, but have no vote, 18,769-72; is satisfied with present state of law, 18,773-5.
- EDGERILL "Workmen's Friendly Sick and Burial" Society, a mutual friendly society, supported by levies; is on much better basis than ordinary burial societies, *Finney*, 23,987, 23,989, 24,008.
- EDINBURGH, witnesses examined at, 8805-10,141; see ARCHER, AULD, BEGG, BURGE, CAMERON, COLVILLE, DICKSON, DOW, HAY, KEMP, MACKENZIE (A.), MIDDLETON, MURRAY, PRENTICE, RASBURN, RAVENSCROFT, RITCHIE, ROSS (A.), SINCLAIR (D.), STEVENSON.
1. Friendly societies in: Odd Fellowship first introduced into, in 1840, *H. Cameron*, 9301, by "City of Edinburgh" Lodge, the oldest now existing, *Dickson*, 9850-1.
- District of "Manchester Unity." See "MANCHESTER UNITY, Particular districts."
- Grand Lodge of "Free Gardeners" Society, situate in, *Burge*, 9529; and conferences of do, held in, 9533.
- Many small friendly societies in, *A. Ross*, 9711; some of which have failed, 9712.
- Yearly societies in, *A. Ross*, 9713-6; *Middleton*, 9837 and foll.
- Administration of poor-law in, see *A. Ross, passim*.
- Lowest wages of labourers in, about 18s. to 1l., *Dickson*, 9879.
2. Benefit building societies in, generally small and unsuccessful, *E. Ravenscroft*, 9119, 9273-5; terminating in, all registered, *H. Cameron* and *E. Ravenscroft*, 9121; large, see "Scottish Property Investment Company," "Standard Investment and Building Society." Limited companies in, for building society purposes (i.e., investment), *H. Cameron* and *E. Ravenscroft*, 9119-20, 9231, 9249-50.
- Nine-tenths of advances made in, by "Scottish Property Investment Company," and "Standard Investment and Building Society," *H. Cameron* and *E. Ravenscroft*, 9225-6.
- Building in, largely carried on by clubs, *H. Cameron*, 9230-1.
- Practice of advancing to build (if Scotland) supposed to be confined to, *H. Cameron*, 9236.
- Responsibility in, of owners of flats for repairs of roofs, *E. Ravenscroft*, 9260-1.
- Whether there has been overbuilding in, *E. Ravenscroft*, 9267-72.
- Increase of population of, in 10 years (37,000), *E. Ravenscroft*, 9271.
- Difficulty of obtaining land in, *Begg*, 9059; and see *Colville*, 8968, 8990-1, 8997.
3. Co-OPERATIVE BUILDING SOCIETY, witnesses respecting, see COLVILLE, BEGG.
- Is registered under Companies' Act, *Colville*, 8930, 8940, and foll.; object of, *Colville*, 8931; was not permanent at first, but is now, *Colville*, 8932; when established, *Colville*, 8933; foundation of, *Begg*, 9059; capital of, *Colville*, 8934, 8946; builds houses and sells them, *Colville*, 8934-5, 8952; borrows from shareholders, *Colville*, 8937-8, and from others, 8960 and foll.; number of members of, *Colville*, 8945, 8947; number of houses built by, *Colville*, 8948; mode of carrying on business by, *Colville*, 8952 and foll.; 8999 and foll.; deposits held by, and interest paid thereon, *Colville*, 8960-6; dividends paid by, *Colville*, 8970-3; connexion of, with investment societies, *Colville*, 8974 and foll.; 9004 and foll.; *Begg*, 9059; *H. Cameron*, 9216-7; borrowed once from bank and repaid loan, *Colville*, 8979-81; class of houses generally built by, *Colville*, 8982 and foll.; has difficulty in getting land for workmen's houses, *Colville*, 8968, 8990-1, 8997; seldom builds in flats, *Colville*, 8992; and would find difficulty in selling such houses,



## EDINBURGH—cont.

*Colville*, 9032; liability of shareholders in, *Colville*, 8996; has built more houses every year, *Colville*, 8997; shareholders in, almost all working men, *Colville*, 9013-14; business of, confined to neighbourhood of Edinburgh, *Colville*, 9015; jobbing by, *Colville*, 9016; rest account of, *Colville*, 9017-20; lets houses which do not sell, *Colville*, 9021 and foll.; attends to sanitary arrangements, *Colville*, 9025; houses of, are much sought after by working classes, *Colville*, 9027; directors of, mostly engaged in building trade, *Colville*, 9034-5; desires compulsory powers for acquiring land, *Colville*, 9010, 9045 and foll.; and see *Begg*, 9059; successful operations of, *Begg*, 9059.

4. JOURNEYMEN MASONS' FRIENDLY SOCIETY, is connected with a Masonic lodge, *Kirkwood*, 13,372-3.

5. SCHOOL OF ARTS FRIENDLY SOCIETY; a very good society, does not meet in public-house, *Prentice*, 9511-6.

Witnesses respecting, see *Dow*, *HAY*, *KEMP*, *RAEBURN*, and *STEVENSON*.

Annuity tables of, approved of, *Middleton*, 9804; adopted by "City of Edinburgh" lodge of Odd Fellows, *Dickson*, 9855-61, 9871; when founded, *Hay*, 10,029; objects of, *Hay*, 10,030; why so named, *Prentice*, 9513; *Hay*, 10,031; chiefly composed of respectable working men, mostly earning 20s. a week, *Hay*, 10,032-4; funds of and subscription to, *Hay*, 10,035-7; annuity fund of, *Hay*, 10,030, 10,036-8, 10,047 and foll., 10,084, 10,089-93; tables of, *Hay*, 10,039-40, 10,050-2; disposal of surpluses by, *Hay*, 10,041-2; alteration of rules as to do., *Hay*, 10,101-122, 10,127-9; *Dow*, 10,126; *Kemp*, 10,117 and foll.; has never had deficiency, *Hay*, 10,043; *Stevenson*, 10,124 and foll.; management fund of, *Hay*, 10,044-6; ages of members, *Hay*, 10,059-62; disputes and arbitrations in, *Middleton*, 9746; *Hay*, 10,063-72, 10,099-100; *Stevenson*, *Dow*, *Hay*, *Kemp*, and *Raeburn*, 10,124-36; no quinquennial returns ever made by, or called for from, *Hay*, 10,074-5; annual statements sent by, to Registrar, *Hay*, 10,079; forfeitures in, rare, *Hay*, 10,081; members of, entitled to receive part value of interests if unable to continue or leaving country, *Hay*, 10,081-2, 10,084, 10,086-7; must withdraw on leaving country, except from annuity fund, *Hay*, 10,084; meetings of, where and when held, *Hay*, 10,098; *Stevenson*, 10,124; number of members of, and where resident, *Kemp*, 10,119-21; quorum of members of, for altering rules, *Kemp*, 10,117; vote by proxy in, and questions respecting, *Stevenson*, 10,124-6; payment of subscriptions in, *Hay*, 10,137-9.

ELECTION, delay and expense of (in Ireland) complained of, *Glenn*, 13,753-7; *Johnson*, 13,765, 13,771-4; *Armstrong*, 13,907.

ELDERS, board of, in "Independent Order of Rechabites," *Hodgson*, 17,310 and foll.; and see *RECHABITES*.

ELECTION of officers in burial societies, often virtually by collectors, *McKinnon*, 11,541, 11,543; *Bretherton*, 23,394; and see *COLLECTORS*.

Bribery in ("Scottish Legal"), *Young*, 12,157-8.

No system of local, in large burial societies, practicable, *Bretherton*, 23,381.

Of interested persons on arbitration committees of affiliated societies, *Jos. Harrison*, 18,688 and foll.

In particular societies:

"Royal Liver;" of officers by general meetings, only occasional, *Liversage*, 1209, 1229-32.

Of committee in Scotch branch by members in Glasgow, also only occasional, *G. Sinclair*, 10,155, 10,383-90.

"Liverpool Protective;" triennial, *Shepherd*, 2107.

"Manchester Temperance Burial;" of committee by members on nomination of collectors, *Hardman*, 18,602 and foll.

"Scottish Legal;" provisional, of secretary by board of management, *Malcolm*, 10,596; of board of management, annual, in thirds, by members, *Malcolm*, 10,596, 10,709; *Young*, 12,192-5; "collectors' slips" for, *Young*, 12,184-5; *Cherry*, 14,423-5; of president, uproarious meeting respecting, *Young*, 12,120 and foll.; of delegates for country districts, proposed system of, *Blair*, 12,417; and see *DELEGATES*, *DELEGATION* *RULES*.

"United Assurance;" cases of contested, *Caraker*, 20,564 and foll.; *McCormick*, 20,631 and foll.; *T. Walker*, 21,346 and foll.; *Burrie*, 21,997 and foll.; and see *UNITED ASSURANCE*.

"Royal Oak;" cases of successive, of secretary, *James*, 22,833 and foll.; *Irving*, 22,600-13; and see *ROYAL OAK*.

## ELECTION—cont.

"St. Anne's Catholic;" of committee, annual by halves, *Flannigan*, 21,958-9.

"Rational;" of secretary by all the members, voting by branches, *Coomes*, 17,484 and foll.

Annual, by members, in "Blackburn Philanthropic Burial," *Crosley*, 2430; "Chorley Family Funeral," *Waring*, 2743-4, 2747-9; "Liverpool Philanthropic," *Thompson*, 22,859 and foll.

None virtually in "Union Friendly," *Hoyle*, 19,549-59; in "Standard Sick and Burial," *J. Marshall*, 19,867 and foll.; "Royal Oak," in *Irving*, 22,576; *James*, 22,798.

Annual, of auditors, by general meeting, in "North Staffordshire Provident," *Hammersley*, 18,938; "Equitable Total Abstinence," *Roscoe*, 19,379, &c.

None virtually in "Royal Oak," *James*, 22,827-30.

Of collectors, to hold office during good behaviour, by general meetings, in "Salford Funeral Friendly," *Noden*, 17,748-9.

## EMBEZZLEMENT:

Registrar's authority to proceed in cases of, *Littledale*, 15,000.

Case of, by late manager of "Western" Friendly Society (Glasgow), *Mann*, 10,978-9, 11,132-41.

Precautions against, in ditto, *Mann*, 11,135-6.

Accusations of, against Mr. Wm. Savage, first treasurer of "City of Glasgow" Friendly Society, *Wilson*, 13,094.

Case of, by officers, in "Catholic Loan" Society; the greater part of money recovered; no prosecution, *McCormack*, 16,028-35.

Case of, by steward's wife, in "Chorley Friendly" Society; all paid back, *Henshaw*, 19,714-6.

One case of, by collector, in Liverpool "Victoria Legal" (Brazendale); prosecuted, but to no effect, *Gibb*, 20,839-41.

Case of, in "Royal Liver" (Julian's); warrant out, but the man escaped, *Liversage*, 23,210 and foll.; *Banner*, 22,126 and foll.

And see *FRAUD*.

EMERALD ISLE Court of Foresters, see *FORESTERS*, Particular Courts.

## EMIGRATION:

Clearances from Edinburgh district of "Manchester Unity of Odd Fellows," chiefly for, *H. Cameron*, 9315. A chief cause of forfeiture of benefits, in "Free Gardeners" Society, *Burge*, 9630, 9694.

Payments to members on, in compensation for their interests, *Burge*, 9695-8; and see (for Odd Fellows) *Middleton*, 9786.

Of members in "Scottish Legal" Burial Society, how dealt with, *Malcolm*, 10,722-5.

No rule as to, in "City of Glasgow" Friendly Society, *J. Stewart*, 10,886-7.

Forfeiture on, compulsory in "Western" Friendly Society (Glasgow); but infrequent, *Mann*, 11,113-5; compulsory, in "United Reform" Friendly Society, *McCainan*, 11,413-6.

In "Rational," *Coomes*, 17,476 and foll.; hoped to be met by establishment of branches in America, &c., 17,482.

Money given in "Cork Mechanics' Provident," *Barry*, 16,861-2. And see *Malcolm*, 12,484; *Horgan*, 16,435-7; *Hardman*, 18,635.

EMPIRE Insurance Company, London, purchased business of "Scottish Industrial" Insurance Company, *Criglington*, 13,958-9; of "Friend in Need" Company, *J. Stewart*, App. C. I.; but is now in Chancery, 13,960; *J. Stewart*, App. C. I.; Mr. Criglington's connexion with, *Criglington*, 13,960-1.

## EMPLOYERS:

As to investment of friendly societies funds with, *Stephenson*, 623-9.

## EMPLOYMENT:

Societies granting relief to members out of, on behalf of which evidences received; (Manchester), *WAREHOUSEMEN AND CLERKS' Provident Association*, *M. Ogden*, 17,641-729; *LIVERPOOL CLERKS' Annuity Association*, *Harding*, 23,890-924; and see as to benevolent branch of "North Staffordshire Provident," *Hammersley*, 18,946 and foll.

Members out of, how dealt with in "Victoria Assurance" Society, *Howatt*, 15,217.

## ENDOWMENT:

Burial societies do business in, *Stephenson*, 636-7, 644. Not properly object of friendly society, *Stephenson*, 636.

## ENDOWMENT—cont.

Granting of, by Government, recommended, *Smyth*, 8719.

In Wiltshire County Society, see ANNUITY.

Branch or fund, in "Royal Liver" Society, *Liversage* and *Atherton*, 1197, 1214, 1548, 1556-9; *Sprague*, 1786; valuation of do., by Mr. *Sprague*, *Liversage*, 1277; *Sprague*, 1683, 1692; his certificate of its sufficiency, *Banner*, 21,110-5; is kept separate, *Banner*, 22,116; commission on, to collectors in do., 12½ per cent., *Liversage*, 1244; *Cunningham*, 11,787; why less commission on, than on burial branch, *Cunningham*, 11,788; members may belong to, without belonging to burial branch, *Cunningham*, 11,792; no transfers from other societies taken by do., *Liversage*, 1474; expenses on, a fixed rate, *Liversage*, 1556.

In "City of Glasgow" Friendly Society, *J. Stewart*, 10,786, 10,818.

In "United Reform" Friendly Society, *McCalman*, 11,347.

In "Lancashire and Cheshire Assurance" Friendly Society, *Mabbott*, 19,181 and foll.; account of, not kept separate, and used for paying sick money, *Mabbott*, 19,183 and foll.

In "Union Friendly Society," *Hoyle*, 19,608-11.

In "United Assurance," *Mingaud*, 21,798; funds of, put with those of sick branch, but separate account latterly kept, *T. Walker*, 21,444-9.

ENGINE-DRIVERS, rule of "United Assurance" for reducing benefits on death of, if resulting from their employment, *Rice*, 15,920-3.

## ENGLAND:

Society registered in Scotland should be legal in, *J. Stewart*, 10,793, 10,802, 10,807.

Society registered in, should be legal in Ireland, *W. Taylor*, 15,685; *Lyons*, 16,800.

Appeal to, under general laws of orders, from Irish branches of affiliated societies, objected to by Irish Registrar, *Littledale*, 14,971-5; cf. *Crawford*, 14,757.

Whether societies registered in, can do business effectually and be amenable to justice in Ireland, see *Crington*, 14,603 and foll.; *Littledale*, 14,957 and foll.; *Mowatt*, 15,185, 15,283 and foll.; *Liversage*, 23,232.

"Royal Liver's" tables and rules for, different from those for Ireland, *W. Taylor*, 15,695 and; *Liversage*, 23,213.

Laws of, and of Scotland as to friendly societies, should be assimilated, *Drinkwater*, 23,267 and foll.

And see IRELAND, SCOTLAND.

## ENNIS:

Lodge of "Manchester Unity of Odd Fellows" (Cork district). See "MANCHESTER UNITY, Particular Districts."

## ENTRANCE-FEES:

In "Ancient Order of Foresters," *Shawcross*, 444, 446; *Lyons*, 16,782; and see INITIATION; ADMISSION fee.

In "Commercial Travellers" Friendly Society (2l. per member, afterwards commuted); management intended to be paid from, *Galt*, 11,171, 11,257; amount of, and of commuted payments, *Galt*, 11,171-9; and see 11,223, 11,256-7.

In Glasgow "Thistle and Rose" Society, spread over three years' of probation, *Wilson*, 12,709, and see 12,718.

In "Royal Military Mortality Society of Pensioners (3s.)," *P. Murphy*, 16,962.

In collecting burial societies, generally given to collector, *Wilson*, 13,082-3, and see ("Royal Liver") *Liversage*, 1612; *G. Sinclair*, 18,412; *Cunningham*, 11,793; *W. Taylor*, 15,656; *Wilde*, 22,245; "Scottish Legal," *Tait*, 11,590; ("United Assurance") *Horgan*, 16,373; ("New United Friendly Burial") *Bell*, 18,013; ("Manchester Temperance Burial") *Hardman*, 18,591-2; ("Ducie Sick and Burial") *Dickenson*, 18,867; ("Liverpool Philanthropic") *Thompson*, 22,911.

Are double one week's contributions, *Wilson*, 13,083; but see as to "Manchester Temperance," *Hardman*, 18,591.

Whether paid to collectors in "Stalybridge Good Intent Burial," *quere*, see *J. Marshall*, 19,030, 19,047-8.

Not included in valuation ("Royal Liver"), *Liversage*, 1612.

Not always accounted for, *Banner*, 22,117-23; *Wilde*, 22,245-6.

Not usually included in balance-sheets, *Crington*, 14,068; *quere* as to "United Assurance," *Mingaud*, 21,802-4, 21,848.

## ENTRANCE-FEES—cont.

Not charged in "Liverpool Protective," *Shepherd*, 2085. Not allowed to collectors in "St. Anne's Catholic," *Flannigan*, 21,938-9.

And see COLLECTORS.

Paid to canvassers, *G. Sinclair*, 10,413-4.

In "Belfast Equitable Building Society," *Cambridge*, 13,868; in "Irish Civil Service Building," *Owen*, 15,077-8; in "St. Michael's Benefit Building," *Lalor*, 15,330.

ENTRY MONEY, see ENTRANCE FEES.

## EPIDEMIC:

Danger from, to friendly society, less where area large, *Sprague*, 1699.

## EQUALIZATION:

Of expenditure for burials, in Order of Druids, *Shepherd*, 2398-9.

Desirable for sick benefit, *Shepherd*, 2398.

Existed formerly throughout all Lancashire, but now confined to Manchester and Salford district, *Wood*, 17,002, and foll.

Advantages of, on the district scale, *Wood*, 17,159-64, but no further, except perhaps for funerals, 17,189.

Opinion in favour of, gaining ground in Order of Ancient Shepherds, *Ashton Unity, Race*, 18,336-7.

EQUALIZED DISTRICTS of the Order of Druids. See DRUIDS, EQUALIZATION.

EQUITABLE (1.) BUILDING and Investment Society, Belfast, see BELFAST EQUITABLE.

(2.) TOTAL ABSTINENCE Burial Society, see ROSCOW and MONTGOMERY.

Meetings held in St. John's school-room, *Roscov*, 19,338-9; established 1844, registered 1859, *Roscov*, 19,340-3; surplus capital; subscriptions; number of members (6,000 or 7,000), *Roscov*, 19,344-6; committee; salaries of president, treasurer, and secretary, *Roscov*, 19,347-9; collectors; appointed by committee of management, *Roscov*, 19,350-3; are paid 25 per cent. on first 1,000 members, then 2s. 6d. a week per 250 members, making about 20 per cent., *Roscov*, 19,354-8; few books under 1,000 members, *Roscov*, 19,359; increased cost of collection owing to division of a collector's book (Mr. Lee), *Roscov*, 19,360-66; "clerical error" of taking and spending one-third instead of one-fourth for management, not discovered by auditors, *Roscov*, 19,367-97; loss incurred through illegal expenditure on annual tea-parties, *Roscov*, 19,398-403; deaths; payments on do., to secretary and collector, *Roscov*, 19,404-6, 19,410; secretary's remuneration, *Roscov*, 19,407-11, 19,440 and foll., 19,478 and foll.; secretary's printing charges, *Roscov*, 19,471-7; expense of petition against Earl of Lichfield's bill, not sanctioned by members till after payment, *Roscov*, 19,412-20, 19,422-39, 19,511-23; presentations to Mr. Lloyd and Mr. *Roscov*, made by committee at society's expense, *Roscov*, 19,421-8, 19,504-10; objections of auditor disregarded, *Roscov*, 19,428-39; remonstrances of members against management; special meeting refused by committee, *Roscov*, 19,445-8; meeting of members; removal of officers, and charges against Mr. *Roscov* and the committee as to printing, *Roscov*, 19,449 and foll.; action at law against officers, settled by payment of costs of plaintiffs, *Roscov*, 19,489 and foll.; payment of costs of prosecution never definitely sanctioned by committee or members, *Roscov*, 19,523-5; capital diminished 41l. 13s. 2d. during year, out of which 25l. for secretary's presentation gold watch, *Roscov*, 19,508-10; auditors not allowed to express opinion as to correctness of expenditure, *Roscov*, 19,517-8; composition of meetings, *Roscov*, 19,519-22; reduced benefits entered as fully paid in balance-sheet, *Roscov*, 19,460-70; complaints as to deductions made in funeral claims by committee, *Roscov*, 19,460 and foll.; *Montgomery*, 19,664-81; committee-men appointed by secretary, *Montgomery*, 19,677-8; stationery and printing accounts not submitted to committee, *Roscov*, 19,484 and foll.; family relations among officers and collectors, *Roscov*, 19,457-9, 19,487-8.

ESSEX County Friendly Society, *Stephenson*, 594.

Rate of sickness in, compared with "Wiltshire" Society, *Neison*, 11,26-32; and see 926.

EWART, MR., the late M.P.:

Took interest in "Liverpool Protective" Burial Society, *Liversage*, 1200; and was honorary treasurer of "Royal Liver" in 1861-2, *Atherton*, 1200.

**EXAMINATION :**

Medical, impossible in societies where payments are very small, *Bretherton*, 23,390; and see **MEDICAL**.  
Post-mortem, case of, referred to, *McCarthy*, 23,538 and foll.; *Aspinall*, 23,631 and foll.

**EXCLUSION**

**SOCIETY :** (1.) (Tontine) Liverpool, see **OWENS**, 23,927; has been six years in existence, and has about 50 members, 23,933; benefits,—sickness 12s. diminishing to 4s.; death, 10l., 23,935, and see 23,974 and foll.; subscriptions, 1s. a week, with graduated entrance fee, 23,936-7; meetings at public-house, 23,938-40; division of funds (generally about 2l. 6s. per member), 23,941 and foll., 23,949, 23,967; no dinner now, 23,948; 5s. stopped, and 2s. 6d. for two years, to make up reserve fund, 23,963; class of members, 23,947, 23,964; quarterly and annual balance-sheets, 23,969-70; management expenses compared to benefit payments, 23,971, 23,973.

(2.) TENT of "Independent Order of Rechabites," see **RECHABITES**.

**EXCHANGE** of membership in affiliated orders, a very great convenience, *Daynes*, 82 and foll.; and see "**MANCHESTER UNITY**," &c.

**EXCISEABLE** articles, working men's clubs should not supply, at hours when public-houses closed, *Solly*, 8390-1: and see **INTOXICATING LIQUORS, INLAND REVENUE**.

**EXCLUSION :**

In "Manchester Unity of Odd Fellows," of lodges or districts not complying with general rules, *Daynes*, 64-5.

In "Ancient Order of Foresters," of members, *Shawcross*, 624.

In "North Staffordshire Provident," of ditto, after six months' arrears, or for imposition, *Hammersley*, 18,943-5.

Average of, in Friendly Societies, *Tompkins*, 2069 and foll.

In "Liverpool Protective" Society, after 13 weeks' arrears, *Shepherd*, 2270.

In collecting burial societies, of members acting contrary to interest of society, &c., rules as to, *McCalman*, 11,318-9; *Caraker*, 20,530; *Gibb*, 22,455-9.

And see **OUT OF BENEFIT**.  
From "Scottish Legal" Burial Society, of Mr. J. McCalman, *McCalman*, 11,305 and foll.; *McKinnon*, 11,537; by secretary, 11,307-10, 11,315, 11,319; now only allowed under authority of general meeting, *McCalman*, 11,317-9.

From "United Assurance" (St. Patrick's), of Mr. Carsher, *Caraker*, 20,511, 20,530, 20,551, 20,553, 20,558; of Mr. Birnie and Mr. McCormick, *T. Walker*, 21,305-6.

Of collectors or officers, from attending or voting at meetings, see **COLLECTORS, OFFICERS**.

And see **SECESSION, LAPSE**.

**EXECUTIVE** Committee, in "Liverpool Protective" Society, *Murphy* and *Shepherd*, 2096-8; see **LIVERPOOL PROTECTIVE**; and see **MANAGERS, COMMITTEE OF MANAGEMENT**.

**EXEMPTION-MONEY**, paid by members of "Pius the 9th Loan Society," to avoid attending to duties, *O'Connor*, 16,075, 16,078-9.

**EXEMPTIONS**

Granted to Friendly Societies, *Stephenson*, 2, pp. 2-3. To what societies limited, by 3 & 4 Vict. c. 70., 13 & 14 Vict. c. 115, *ibid.* p. 3; by 18 & 19 Vict. c. 63, *Stephenson*, 27, p. 8.

An advantage possessed by friendly societies over limited companies doing industrial assurance business, *Criglington*, 14,053; *Mowatt*, 15,196; *Bretherton*, 23,381. Are not necessary, but should be continued, *M. Ogden*, 17,709-12.

Should be extended to all contracts for payment of small sums at death, *Bretherton*, 23,381.

From stamp duty on mortgages under 500l., the only advantage of Friendly Societies Act to building society, *E. Ravenscroft*, 9115, 9161; and is of little value, 9115, 9162; *H. Cameron*, 9163; but see 9165-7; *contra*, *Auld*, 9914; *Johnson*, 13,780; *Daly*, 15,171; should not be extended to societies receiving money on deposit, *Littledale*, 15,041-2; originally intended for benefit of poorer classes, *Littledale*, 15,042; extends to registration-fee on memorial in Dublin, *Johnson*, 13,781-2; *Dir*, 15,164; process of making advances much cheapened by, *Owen*, 15,162.

Of literary and scientific societies from local taxation, *Stephenson*, 2, p. 1.

30327.

**EXPENDITURE :**

General meetings may disallow, in "Liverpool Protective Society," *Murphy*, 2135.

Public auditor should have power to disallow, *Shepherd* and *Murphy*, 2195 and foll., 23,722; *McClellan*, 23,292; *contra*, *Bretherton*, 23,424, 23,430.

As to limiting items of, *Shepherd*, 2205 and foll. Items of, all defined in "Liverpool Protective," *Shepherd*, 2206, 2217.

Proportion of management fund to whole, in "Edinburgh School of Arts" Friendly Society, (12 per cent.), *Hay*, 10,045, &c. (and see **MANAGEMENT**).

Complaints of unauthorized and extravagant, in "Scottish Legal" Burial Society, *McCalman*, 11,311.

Complaints of fraudulent, by treasurer, in "City of Glasgow" Friendly Society, *McCalman*, 11,527.

**EXPENSE**, comparative, of proceedings before magistrate or County Court Judge at Liverpool, *Goodere*, 23,144 and foll.

**EXPENSES**, formation, management, travelling, see **FORMATION EXPENSES, MANAGEMENT, TRAVELLING EXPENSES**.

**EXPERIENCE :**

General tables should be corrected by, in each particular friendly society, *Tompkins*, 1864, 1971 and foll., 1999 and foll.

Summary of, for each year, should be drawn up, *Tompkins*, 1973.

Rates calculated from, in "Free Gardeners" lodges, *Burge*, 9667.

Discrepancy between, and actuarial valuations in "Commercial Travellers" Friendly Society, *Galt*, 11,219 and foll., 11,256 and foll.; do. as respects Glasgow "Thistle and Rose" Society, *Dixon*, 12,680 and foll.

**EXPULSION**. See **EXCLUSION**.

**EXTRA COLLECTIONS, OR CONTRIBUTIONS :**

In "Blackburn Philanthropic Burial" Society (weekly instead of fortnightly), *Crossley*, 2536, 2552, 2596-603, 2625 and foll. 2703 and foll.

Liability to, well known in district, *Crossley*, 2627, 2629, 2704.

Preferable to valuation, *Crossley*, 2707-9.

Authorised to be levied for sick branch, in "Scottish Legal," at discretion of board of management, *Wilson*, 13,042 and foll. *J. Stewart*, 13,301 and foll. And see **LEVIERS**.

**FACTORY WORKERS :**

Members of "Blackburn Philanthropic Burial" Society are nearly all, *Crossley*, 2506; do. of "Charlestown and Fendleton Sick and Burial," *Faulkner*, 20,001.

**FAILURE** of Friendly Societies, causes of :

Not insufficient tables, *Daynes*, 198-9; *contra*, *Prentice*, 9506-7.

Mismanagement, less than insufficient rates, *Prentice*, 9506-7.

Insufficiency of funds, *G. Sinclair*, 10,373 and foll.

In Ireland, incapacity of general body of members to attend to working; and habit of dividing funds at Christmas, *Littledale*, 14,890.

Not frequent in Edinburgh, *A. Ross*, 9709-12; as to Glasgow, see *Kirkwood*, 13,222-3.

Of burial societies, takes place sometimes in first or second year, seldom when long established, *J. Stewart*, 10,813.

Of small burial societies, not conducted on principle of levy, inevitable, *Finney*, 23,988-9; and see *Bretherton*, 23,372.

Has been frequent in Ireland, *Littledale*, 14,889-90.

**FALSE**

Representations, provision of Friendly Societies Act as to, *Littledale*, 15,023; and see *McQuhae*, 17,614-8.

Certificates by medical men, *Liversage*, 1384; and see *Thompson*, 23,040 and foll.

Returns or balance-sheets, imprisonment for, recommended, *Liversage* and *Atherton*, 1392-3; *C. Cameron*, 11,623, 11,640, 11,686-7; and see *Bretherton*, 23,439.

Statements as to health, *Crossley*, 2483; *Criglington*, 14,090.

As to age, *Wood*, 17,096; and see **AGE**.

By collectors, see **COLLECTORS**.

Claims, for persons not members, *Wilde*, 23,204 and foll.; *Thompson*, 23,040-50; *McQuhae*, 17,623-30; and see *Aspinall*, 23,634.

And see **FRAUDS**.

H

## FAMILY.

Every; in "Liverpool Protective," supplied with yearly report, *M. Murphy*, 2117.  
 Whole, generally kept on one card in "Liverpool Protective" Society; *contra* in other societies, *M. Murphy* 2174, 2188.  
 Cost to, of death of child, *Shepherd*, 2287.  
 Doctor of, medical referee as to members in "Blackburn Philanthropic Burial" Society, *Crossley*, 2586; do. chiefly increases by increase of families in the society, *Crossley*, 2629.  
 Number of families in "Chorley Family Funeral" Society, *Waring*, 2739; in township of Chorley, 2800; head of, attends alone at meetings, 2744-6; collectors paid  $\frac{1}{2}$ d. in alternate months by heads of, 2760; monthly contribution per, 2785, 2789, 2801, though number of children unlimited, 2790-1; reports distributed to each, 2844.  
 Funeral fund of Order of Druids, in connexion with Manchester district, *Wood*, 17,213 and foll.; of "Rational" Society, *Coombes*, 17,488 and foll.  
 Benefit of member of friendly society receiving poor relief should be given to wife or, *Middleton*, 9809; and see POOR LAW.  
 Heads of families allowed to vote, according to new rules of "Scottish Legal," *Cumming*, 12,405-6.  
 A collector obtaining a footing in a house generally ends by getting the whole, *McCormick*, 20,711-2; and see *Forbes*, 12,283.

## FAMINE.

The Irish, swept away many friendly societies, *Littledale*, 14,888; and see *Horgan*, 16,412-5; did not much affect Cork district of "Manchester Unity," *Burningham*, 16,817.  
 The cotton, see COTTON FAMINE.

FARRELLY, RICHARD, sued Liverpool "Philanthropic" in County Court for amount of claim due on death of wife, *Thompson*, 23,012-27; *Goodere*, 23,123-9; payment refused, on ground that he must appear personally (he living in Ireland), *Goodere*, 23,128; expenses of case, 23,155.

FARRIERS' Club, has lasted 100 years, *Finlaison*, 987; omitted to send report to Registrar, *Tompkins*, 1916, 1919.

FAULKNER, EDWARD, evidence of, 19,960-20,027 - p. 503. Secretary of "Charlestown and Pendleton Sick and Burial" Society, established in 1836, and registered in 1856, 19,960-3; number of members (580); females admitted, 19,964-6; funds, 19,967, 20,005-7; meetings; females attend annual quarterly meetings, 19,968-71; admission of females not injurious to interest of society (average amount of sickness same as amongst males), but a little supervision necessary, 19,972-4; subscriptions brought by members, 19,975; paid officers,—no drinking, 19,976-82; meetings,—no difficulty in societies meeting away from public-houses, 19,983-4; management expenses,—society's action in not keeping separate fund for this purpose, countenanced by Mr. Tidd Pratt, 19,985-9; secessions, 19,986; was opposed to certification of rules increasing benefits; advocates periodical valuation of assets and liabilities, and thinks a regular graduated scale should be fixed by Government, 19,992-20,000; class of members, 20,001; admission of children, 20,002-3; sick-pay, 20,008-9; is in favour of weekly allowances to commence at 65 or 70, 20,010-13; the Registrar should prepare tables for the use of societies, to which they should be compelled to conform, and proper returns should be made to him, 20,014-20; unregistered societies should be prohibited, 20,021-3; disputes should be referred to County Court or magistrate rather than submitted to arbitration, 20,025-7.

## FEAST:

Registrar will not certify rule compelling subscription to, *Stephenson*, 33, 608.  
 None in Glasgow district of "Manchester Unity," *Jas. Boyle*, 13,645.  
 None in Irish dividing societies, *Mowatt*, 15,151-2; and see FESTIVALS, ANNIVERSARY, DINNER.

FEE (of one guinea), for barrister's certificate of Friendly Societies' rules, required by, 10 Geo. 4. c. 56; reduced to 2s. 6d. for branches or amendments of rules by 13 & 14 Vict. c. 115, *Stephenson*, 2, p. 3; repealed by 18 & 19 Vict. c. 63, *ibid.* p. 4.  
 Of one guinea, for savings banks rules, *ibid.* pp. 3-4.  
 For loan societies' rules, *ibid.* p. 4.  
 For building societies' rules, *ibid.*  
 For literary and scientific societies' rules, *ibid.*

## FEE—cont.

Transfer, Entrance, Initiation, Redemption, see those words.  
 On issue of new shares, in "Cork and South of Ireland Building Society," *Giusani*, 16,314.  
 Heavy fees for registration under Companies' Act, *E. Ravenscroft*, 9278, and see *Daly*, 15,171.  
 Building societies should be allowed to register under Companies' Act, without payment of, *E. Ravenscroft*, 9276-8.  
 Canvassing, paid to collectors in "United Reform" Friendly Society, *McKinnon*, 11,560.  
 On medical or registrar's certificate, *Liverage*, 23,171 and foll.; *Aspinall*, 23,648 and foll.; *McClellan*, 23,354; *Finnay*, 24,009 and foll.; and see CERTIFICATE.  
 Advocate's, allowed in County Court, but not in magistrates', *Goodere*, 23,144, 23,154-5, 23,160-1, 23,169.

## FEMALE

Witnesses examined, see FOWLER, GORMAN.  
 Friendly Societies, *Stephenson*, 656-8.  
 Not always managed by females, *Stephenson*, 657.  
 Not very numerous, *Stephenson*, 658.  
 Members, vote by proxy of, in Edinburgh School of Arts' Friendly Society, *Stevenson*, 10,124.  
 Originally admitted in "Rational," but not since 1860, *Coombes*, 17,512-4.  
 There should be separate societies for females, *Coombes*, 17,514; cf. *Madeley*, 20,078-9.  
 Members admitted to benefit in "North Staffordshire Provident Association" to not exceeding 5s. a week, but no allowance for first month after childbirth, *Hammersley*, 18,916-9.  
 Members, both married and unmarried, admitted in "Charlestown and Pendleton Sick and Burial," *Faulkner*, 19,965-6, 19,970-4.  
 Members in burial societies, see WOMEN.  
 Agent of "Royal Liver" in Dublin, malpractices of, *Shanly*, 15,459, 15,529.  
 Collectors, see *Shepherd*, 23,700-6.

FESTIVALS in Wiltshire County Society, *Sotheron-Estcourt*, 661, 738 and foll.  
 Benefits resulting from, *Sotheron-Estcourt*, 661, 738.  
 Managed by branches, *Sotheron-Estcourt*, 739.  
 Not held at public-house, but more generally in tent, *Sotheron-Estcourt*, 740-2.  
 Several parishes often join in, *Sotheron-Estcourt*, 743.  
 Nature of, *Sotheron-Estcourt*, 744.  
 Paid for, out of separate fund, by tickets, *Sotheron-Estcourt*, 745-6.  
 Attractions of, *Stratton*, 8594.  
 Objections to, in County Societies, *Stratton*, 8645-6.  
 No money expended from management fund on, in Edinburgh district of "Manchester Unity of Odd Fellows," *H. Cameron*, 9359; and see ANNIVERSARY, DINNER, FEAST.

## FEU DUTIES:

Friendly Societies should have power to lend on, *Mann*, 11,046.  
 They have power, and Commercial Travellers' Friendly Society has investments in, *Galt*, 11,248-52.  
 Take precedence of mortgages, *Galt*, 11,250.

## FEUING

Land, in Scotland, *Colville*, 8951, 8953, 8968, 8997, 9002, 9029, 9039-41, *Begg*, 9059.  
 Is done by the acre, by "Edinburgh Co-operative Building Society," *Colville*, 8953.

## FINDLER, Mr.

Member of committee of "Scottish Legal," seconded as a joke motion not to pay travelling allowances to agents and collectors, unless they supported committee; *Malcolm*, 12,318; *Cumming*, 12,377 *Cullen*, 12,590-602; seconded motion made by Mr. Spears with reference to preparing for the visit of the Royal Commission on Friendly Societies, *Malcolm*, 12,456-62; letter of, referred to, *Young*, 12,152.

## FINES:

1. As to Friendly Societies:  
 On friendly society for enforcing returns, see *Daynes*, 246; *Liverage*, 1488 and foll.; *Tompkins*, 1921, 2004 and foll.; *Burge*, 9591, 9593, 9596.  
 On officers of Friendly Societies for omission to send in returns, &c., not advisable, *Galt*, 11,290-1; *contra*, *Wood*, 17,127; *Watts*, 17,960; *Gibb*, 20,804-6; *quære*, *Coombes*, 17,436.  
 By burial society on collectors, when in fault, *Liverage*, 1412; *Shepherd* and *Murphy*, 2131; *Easton*, 18,761-2.  
 20s. reasonable, in ordinary friendly society, *Tompkins*, 2004, 2006, 2027.

## FINER—cont.

- Or 31. to 51. for not sending quinquennial return, *Tompkins*, 2011.  
Should be much higher, for society like "Royal Liver," *Tompkins*, 2028.  
Enforcement of, *Tompkins*, 2012-3.  
On officers of burial societies, for neglect of duty, recommended, *Smyth*, 8794; and see *Cumming*, 12,394 and foll.  
Should be heavy, for not filing balance-sheets, *Liveridge*, 1392, 1394.  
For non-attendance at meetings, in "Ancient Order of Foresters," *Shawcross*, 438, 440; for enforcing (order) returns in ditto, *Shawcross*, 534.  
In "Order of Druids," *Wood*, 17,144-52; *Shepherd*, 2402.  
Small, for non-payment of subscriptions, in "Edinburgh School of Arts" Friendly Society, *Hay*, 10,138.  
On re-admission, after forfeiture, in "Commercial Travellers" Friendly Society, *Galt*, 11,272.  
In "Scottish Legal" Burial Society, on member acting contrary to interest of society, *McCalman*, 11,318.  
In "Brotherly Knot" Society, *John Harrison*, 18,384-6.  
And see PENALTY.

## 2. As to Building Societies:

- Rates of, *H. Cameron*, 9242-4; *G. Walker*, 12,869-71; *A. Macgregor*, 12,941-3; *Kirkwood*, 12,427; *Glenn*, 13,687-92; *Cambridge*, 13,865-71; *Owen*, 15,067-76; 15,080-6; *E. Giusani*, 16,310-13.  
None in "Standard Investment," *Edinburgh, E. Ravenscroft*, 9241.  
About 15 per cent. in "Scottish Property," excessive for smaller sums than 20l., *H. Cameron*, 9242-4.  
Principally derived from borrowers in "Caledonian," are doubled after first six months, *G. Walker*, 12,869, 1d. per month on every 2s. in "Scottish Savings," *A. Macgregor*, 12,941-3; and in "National Freehold," *Kirkwood*, 13,427.  
About 10 per cent. in "Belfast Union," *Glenn*, 13,687-8, and in "Belfast Equitable," much narrower on investors than on borrowers in latter society, *Cambridge*, 13,865-6, 13,870.  
Very frequent in "Irish Civil Service,"—increase to 13s., for 12 monthly subscriptions of 2s. 6d., in arrears, *Owen*, 15,067-75; but see *Owen*, 15,080-6; charged on each arrear of monthly subscription; formerly not recorded in books of do., *Hancock*, 15,378.  
Heavy, in "Working Men's" Building Society, *Dublin, Shanly*, 15,560-1.  
Infrequent, and are sometimes foregone in "Cork and South of Ireland," *Giusani*, 16,310-13.

## FINLAISON, ALEXANDER GLEN, evidence of, 933-1055

p. 52.

His experience of the larger Friendly Societies, 933-8; has been occasionally consulted as to tables of village societies, 939; condition of both classes, 940-1; form of statement for periodical valuation, 942-6; causes of insolvency, 947-8, 1039-43; cases of chronic sickness, and how to meet them, 949-54, 990-1003; sharing-out societies, and their defects, 955-60; uniform premiums generally sufficient; no difference observed in results between same class of members in different parts of country, persons of similar trades usually classing themselves together, 961-5, 983-9; means for roughly estimating financial status of societies, and data for ascertaining their actual position, 966-73, 979-80, 1004-10; recommends digest to be made of the three quinquennial returns which remain, 973, 1014-16; deferred annuities,—subscription for, possible for small tradesmen, &c., but beyond reach of lowest class, 974-8; is in favour of large societies of at least 200 members, having graduated premiums, 979-82, 1025-6; formation of previous tables from returns supplied by Registrar 1011-13, 1017; allowance made in tables for whole period of sickness; number of secessions an important element of safety to societies, but not taken into account in calculating benefits, 1018-24; knows no means of forming average premiums to compensate for deficiency in number of members, 1027-8; difficulty of obtaining many particulars from societies, returns being generally looked upon as onerous, 1029-31, 1047; tables of witness calculated at 3½ per cent., 1032; conditions on which stability of societies is usually dependent, 1033-9; importance of quinquennial valuations, 1044-6; cost of valuation to societies, 1049-51; explanation of deposit system, as adopted by the Wiltshire County Society, 1062-5.

## FINLAISON, ALEXANDER GLEN—cont.

- His tabulation of the quinquennial return of 1850, *Tompkins*, 43-7; 1881-3; *Ratcliffe*, 268 and foll.; and see FINLAISON'S TABLES.  
The only actuary who has taken secession into account, *Finchbeck*, 402; *Tompkins*, 2069 and foll.  
Employed by Wiltshire County Society in revision of tables, *Sotherton-Estcourt*, 664; in valuations, 680.  
His examination of the "South Bucks" Friendly Society, *Tompkins*, 1867, 1869.  
Originally prepared tables of "St. Anne's Catholic" Burial Society, *Flannigan*, 21,919.  
And see *Prentice*, 9874.

## FINLAISON'S TABLES:

- Known as Government tables, but are not, though apparently sanctioned by late Registrar, *Tompkins*, 1946-8, 1949.  
Government is not, to any extent, held responsible for, *Tompkins*, 1952.  
Published in 1853, and third in order of date among general tables, *Tompkins*, 1931.  
Calculated on five years' experience, *Tompkins*, 1859, 1936.  
Sufficient as a general guide for friendly societies, *Tompkins*, 1855, 1860, 1971, 1986; *Stratton*, 8653.  
Are right up to 50, *Neison*, 1177.  
Criticized, *Neison*, 1103, 1110, 1120; but see *Bailey*, 836.  
Are the most generally adopted, *Bailey*, 889-93, 907; and see *Hancock*, 18,402.  
Are very rarely adopted, *Tompkins*, 1944-5.  
Omit chronic sickness, *Neison*, 1081, 1152, 1188.  
Not practicable for friendly societies, as taking sickness for whole of life, *Ratcliffe*, 273, 279-85.  
Calculated at 3½ per cent., which is inconvenient, *Bailey*, 920.  
Days of sickness under, compared with *Ratcliffe's* and *Neison's*, *Tompkins*, 1955-6.  
Tables of "Ancient Order of Foresters," based upon, *Shawcross*, 397.

FINLAY, Mr., treasurer to "Glasgow Reformed" Friendly Society, *Wilson*, 13,119, 13,121; transactions of, with, and debt owing to, from do., *McCalman*, 11,453 and foll., 11,505 and foll.; *Wilson*, 13,073, 13,120, 13,137-8; the debt assumed by "United Reform" Friendly Society, *McCalman*, 11,482 and foll., 11,507, 11,514; *Tait*, 11,616; cf. *Wilson*, 13,137 and foll.

## FINNEY, Charles F., evidence of, 23,985-24028

p. 625.

Experience of working of Friendly Societies; has acted as receiver for "United Assurance," and audited the "St. Oswald's" Burial, and other societies, 23,985-7. From experience of "St. Oswald's," believes the failure of small burial societies in the course of 15 years to be inevitable, 23,988-9; tables,—requirements necessary to put these societies on a proper basis, 23,989, 24,001; societies conducted on system of levies not open to same objection as ordinary burial societies, 23,989, 24,006-8; would approve of a system of government audit by a certain number of certified auditors, a copy of balance-sheet and particulars of societies' investments being forwarded to Registrar, who should be empowered to charge bad investments as a debt to committee of management, 23,991, 24,014-18; suggests cheap mode of settling disputes, by comparison of members' cards with books of society, and report made to County Court Judge by auditor; absorption of funds in the "St. Patrick's" by collectors and others, 23,991-3; recommends for insuring and testing solvency of societies that the Carlisle 3 per cent. tables, with a loading of 40 to 45 per cent. for management expenses, should be appended to the Friendly Societies Act, 23,993-5, 24,002-5; number of members, and extent of operations of the "St. Oswald's," 23,996-9; charge for medical certificate of death, a hardship upon members when they can least afford the payment; might be made a general charge upon the society, 23,009-13; societies originally founded on mutual principle should remain under Friendly Societies' Act; managers should be well paid, but not considered proprietors, and management expenses should be limited to 40 per cent., 24,019-22, 24,026-8; penalties for non-compliance of societies with their duties, 24,023-5.  
And see *Caraker*, 20,538, 20,613.

## FINNIE, James, evidence of, 12,555-12,578

p. 279.

Secretary to the Scottish Legal, 12,555. Practice with regard to entering and confirming minutes, 12,556-73. Will endeavour to produce statement furnished to agents and collectors, with reference to the Royal Commission, 12,574-8.  
And see *Metcalf*, 20,595-601.

**FENNIGAN, Dr.**

Made analysis of stomach of Annis Maria McCarthy (insured in "Liverpool Protective" without knowledge of parents), but without discovering any trace of poison, *McCarthy*, 23,538; *Aspinall*, 23,631; had attended the child, and had suspected poisoning by arsenic and antimony, *McCarthy*, 23,539-40.

**FLANNIGAN, M. J.**, evidence of, 21,911-21,990 - p. 552. Secretary to "St. Anne's Catholic" Burial Society, established in 1847, 21,911-13; effect of alterations made in funeral allowance, without consulting actuary, 21,914-34; tables originally prepared by Mr. Finlaison, 21,916-19; number of members, 21,934. Number of out-districts, 21,935-6; collectors' commission,—no perquisites, 21,937-42; sale of books sanctioned by committee, but not by rules, 21,943-8, 21,982-4; witness holds books and employs a deputy-collector, 21,951-4; secretary's salary, &c., 21,955-6; appointment of collectors by committee, and of committee at general meeting, 21,957-9; amount spent in masses, including chaplains' fees, 21,960-2; no payments to collectors for transfer of books, 21,963; mode of audit by members; would wish it to be made by Government official, who might also see to proper observance of rules, 21,964-70, 21,975, 21,978-84; amounts returned to unhealthy members and those over age, 21,971-4; thinks settlement of disputes by magistrates preferable to that by arbitrators, 21,975-7; the "St. Anne's" formerly took over part of "St. Augustine's" Society, but have discontinued practice of transferring members, 21,985-90.

**FLATLEY, Henry**, secretary and treasurer of Irish branch of "United Assurance" (St. Patrick's) Society, *Rice*, 15,787, 15,839-42; *O'Hanlon*, 16,272; cf. *Horgan*, 16,515 and foll.; *T. Walker*, 21,537-8; *Crippington*, 14,061; one of the few agents who carry on system of personal inspection, *Crippington*, 14,061; believed to be a most respectable man, *Littledale*, 15,986; refusal of, to pay Mrs. Sarah Fowler, *Fowler and Rice*, 15,937 and foll.; accused of examining members in place of medical officers and perhaps pocketing fees, *O'Hanlon*, 16,272; no money lodged by, in society's or trustees' names according to rules, *O'Hanlon*, 16,272, but only in his own name, *Rice*, 15,838-40; cf. *T. Walker*, 21,531 and foll.; entrusted with funds to extent of five times his security, *Littledale*, 15,986; his bond deposited, *O'Hanlon*, 16,272; *Littledale*, 15,986-9; receives 2*l.* a week as agent, and 1½ per cent. on collections in Ireland (about 154*l.*), *T. Walker*, 21,356-62.

**FLATS:**

Many tenements built in, in Edinburgh, *Colville*, 18,993. Many working men in Edinburgh live in, *Colville*, 9073. Houses seldom built in, by "Edinburgh Co-operative Building Society," and the plan neither liked nor desirable, *Colville*, 8992, 8994-5, 9032, 9038-9, 9044. Proportion of advances on, in "Scottish Property Investment Company," *H. Cameron*, 9218, 9258. Responsibility of owners of (in Edinburgh), for repairs, *H. Cameron*, 9260-3.

**FLOATING MEMBERS**, in "Salford Funeral Friendly Society," *Noden*, 17,737-8, 17,833-9.

**FLYNN, Mr.**, actuary, certified tables of "Royal Military Mortality Society of Pensioners" (Cork), *Murphy*, 16,921.

**FORBES, ALEXANDER**, evidence of, 12,196-12,307 - p. 266.

Clerk to "Scottish Legal" Society, 12,196; system of keeping general register, intended to contain a complete list of members of the society, but at present only including those in Glasgow, 12,197-12,213, 12,285-8; staff of clerks and increased cost necessary for this purpose; number of clerks at present allowed, 12,213-23; the register would be a good check for the agents upon the collectors, 12,224-8, 12,282-4, 12,303; number of members (about 200,000), 12,229; amount accruing through lapsed policies proposed to be made up in the register, 12,232-3; mode of making payments; would make it a rule that a collector should receive nothing but a given number of week's payments, 12,234-5, 12,293-7; societies should be compelled by Act of Parliament to make annual returns of their income and expenditure, on forms prescribed by Parliament, thus facilitating an annual valuation of their assets and liabilities, 12,239-48, 12,304-6; penalties might be inflicted in case of societies failing to make these returns, and there might

**FORBES, ALEXANDER—cont.**

be, at the same time, a Government officer to inspect their books, 12,249-52; advantage of large collecting societies, as providing means for obtaining a better average rate of mortality, 12,253, 12,289-92; would not object to agents attending the meetings, but disapproves of the system of paying their travelling expenses and of permitting them to vote, 12,254-8; the loose method in which collectors keep their books renders them liable to be found fault with, by managers whose election they may have opposed, 12,258-64; misrepresentations made by collectors, 12,265-7; statement made in the "Glasgow Herald" with reference to a collector (probably belonging to the "Scottish Legal") who was not called upon to show his books for comparison, when handing in the subscriptions he had received, 12,268-74; further statements relating to sale of collectors' books, and management expenses in his society, 12,275-81; mode of cheapening the cost of collection, 12,293-4; the expense of actuaries' valuations would be much lightened, were societies to keep their accounts in the manner submitted by witness, 12,298-12,300; cost of keeping the register, 12,301-2; gross income of society, 12,302.

**FORECLOSURES (in building societies):**

Enforced upon members six months in arrear in "Caledonian Permanent," Glasgow, *G. Walker*, 12,871, 12,904.

Have caused losses in "Union," Belfast, to extent of, 500*l.*, *Glenn*, 13,738-41, 13,749.

Facilities should be granted to societies to make, *Glenn*, 13,757, *Johnson*, 13,765-75; and see *Armstrong*, 13,898 and foll., 13,914.

Enforced on members four months in arrear in "Cork and South of Ireland," *Giucani*, 16,315.

**FORESTERS:**

(Affiliated secret societies), *Stephenson*, 564, b-c.

Have a much better system than the smaller societies, *Littledale*, 14,976.

Registrar's office greatly assisted by governing bodies of, *Brabrook*, 54.

Their model rules, *Tompkins*, 59.

Great improvement in, *Tompkins*, 1961.

Brought within law by Act of 1850, *Sotheron-Estcourt*, 773.

Are differently composed and should be distinguished from burial societies, *Tompkins*, 1925; *Shepherd*, 2324, 2406.

Their rules always specify how money is to be spent, *Tompkins*, 61.

Many societies of, unsound, *Neison*, 1169.

Prejudice against, in Glasgow, through absconding of treasurer, *Jas. Boyle*, 13,568-9.

Constitution of, or a similar one, desired for "Royal Liver" Society, *Shanly*, 15,478-80; do. preferred to that of dividing societies, 15,484.

Rule-books of, have section of Act relating to fraud printed on back, *Littledale*, 15,020.

Building Society of, held at Working Men's Club, *Solly*, 8412.

**ANCIENT ORDER OF:**

Witnesses respecting, see *Jos. Harrison*, *Lyons*, *Pinchbeck*, *Shanly*, *Shawcross*, *Squire*.

Is preparing statistics of experience, in form approved of by Mr. Neison, jun., *Shawcross*, 304, 306 and foll.

Returns of, from courts and districts, *Shawcross*, 345-6, 374 and foll., 532 and foll.; *Lyons*, 16,740-3.

Were once summarized, by Mr. Watkins, in 1853 or 1854, but are intended to be summarized after five years, *Shawcross*, 378-85.

Contents of do., *Shawcross*, 385.

Are made willingly, and improve every year, *Shawcross*, 490, 533.

Number of, received last year (3480 from 3582 courts), *Shawcross*, 532.

No valuation made of Order, as a whole, *Shawcross*, 383. Inconvenience to, of separate registrars for England, Scotland, and Ireland, *Shawcross*, 315 and foll.; *Lyons*, 16,800-4.

Objections of, to returns required by Registrar's office, unless utilized, *Shawcross*, 303 and foll.

To form of returns, *Shawcross*, 531.

Objection of, to form of Registrar's certificate, as to tables, *Shawcross* and *Squire*, 322 and foll.

Objection of, to s. 16 of Friendly Societies Act, as to building or erecting buildings for society's purposes, *Shawcross*, 334 and foll.

## FORESTERS, ANCIENT ORDER OF—cont.

Objections of, to Government inspection of books and interference generally, *Shawcross* and *Pinchbeck*, 502 and foll. but see *Lyons*, 16,785 and foll.

Is on the whole satisfied with the law, *Pinchbeck*, 554; *Shanly*, 16,230; approves of Registrar's office, *Shawcross*, 556.

Annual Meetings, ("High Court" meetings), held at various places, Chester, Halifax, &c., *Shawcross*, 354; *Jos. Harrison*, 18,714; a compulsory graduated scale almost carried at last, *Shawcross*, 354; pass general rules, binding on all the courts, *Shawcross*, 356; law of, rendering it illegal to spend money in liquor in lieu of rent, *Jos. Harrison*, 18,714-5.

High Court Fund, a separate fund under management of central authority, *Shawcross*, 524; members wrongfully expelled by courts may contribute to and receive benefit from, during suspension of lodge, *Shawcross*, 524; rule as to application of courts or districts to, for relief, *Shawcross* and *Pinchbeck*, 528; but see also *Shanly*, 16,234-6.

Central Government (executive council) sits at various places, Wolverhampton, Nottingham, &c., *Shawcross*, 355-6; *Jos. Harrison*, 18,716; enforces rules of order, *Shawcross*, 356; recommends graduated tables, but cannot yet enforce them, *Shawcross*, 356-9, 358; should be strengthened by legislation, *Pinchbeck* and *Shawcross*, 523-4; should not be compelled to assist distressed districts, *Pinchbeck*, 545-6 (and see *supra*, High Court Fund); but assistance considered compulsory both to districts and courts, *Shanly*, 16,234-6; suspension of courts by, *Pinchbeck*, 506; *Shawcross*, 524, 534; *Shanly*, 16,237-9; should have power to recover money due from suspended courts, *Shawcross*, 524; *Shanly*, 16,239; relations of, to districts and courts, satisfactory, *Shanly*, 16,229; *Lyons*, 16,744.

Districts (formed of courts), total number of (247), *Shawcross*, 469, of which 195 registered, and 52 not, *ibid.*; manage themselves, with approval of High Court, *Shanly*, 15,478; repay lodges for funeral benefits, *Shawcross*, 361; many, accumulate fund for funerals, *Shawcross*, 360; returns required from, but no inspection of, *Shawcross*, 498; in many cases have inspection of courts, *Shawcross*, 499; relief of distressed, from High Court Fund, *Shawcross* and *Pinchbeck*, 528; *Shanly*, 16,234-6; should not be compulsory, unless payments were all equal, *Pinchbeck*, 545-6; particular, respecting which evidence received, see London district, *post*.

District auditors, reporting to districts, *Shawcross*, 499-500; copies of their reports sent to central office, *Shawcross*, 500-1.

Courts (i. e. branches), *Shawcross*, 320; new, required to be registered, *Shawcross*, 373, 469; old, may possibly be so required, *Shawcross*, 469; the unregistered, chiefly old, *Shawcross*, 470; total number of (3,841), *Shawcross*, 519; of which 3,117 registered, and 465 not, besides 259 in India, the Colonies, &c., *Shawcross*, 468-9; are distinct for purposes of sickness, *Shawcross*, 347; have two funds, to be kept separate, sick and funeral fund, and management fund, *Shawcross*, 350, 360; *Lyons*, 16,763 and foll.; medical attendance, and provision for widows and orphans, &c., kept separate, *Shawcross*, 350, 360; pay sick and funeral benefits of their members, and are repaid by district, *Shawcross*, 360 and foll.; contribute to district for funerals by levy, of about 1s. per member, *Shawcross*, 360, 348; contribute to district management fund, besides having their own, *Shawcross*, 349; fix their own contributions and benefits, *Shawcross*, 359; and sometimes increase rates, *Pinchbeck*, 392; majority of, have uniform premiums for all ages, *Shawcross*, 353, and see 352, 354, (except in London), *Pinchbeck*, 367; majority of, meet in public-houses, but number that do not increasing, *Shawcross*, 343; and see *Leadbitter*, 16,218-9; great majority of, have no valuations, *Pinchbeck*, 369-70; have no fixed rule in refusing to admit particular trades, *Pinchbeck*, 404-9; act as agents for one another, *Shawcross*, 412 and foll.; *Lyons*, 16,748 and foll.; and see *Jos. Harrison*, 18,700; are not bound to admit members from other courts, *Shawcross*, 430 and foll.; *Lyons*, 16,748-9; guarantee benefits for twelve months to their transferring members, *Shawcross* and *Squire*, 451-2; can fine members residing within three miles for non-attendance at meetings (but not at dinners), *Shawcross*, 438 and foll.; rules may be made for inspection of, *Shawcross*, 499; are fined and suspended for failure to make returns, *Pinchbeck*, 506; *Shawcross*, 534; *Lyons*, 16,742; for refusal to comply with adverse decision, *Shawcross*, 524; hundreds of, are insolvent,

## FORESTERS, ANCIENT ORDER OF—cont.

but can be best dealt with by society itself, *Pinchbeck* and *Shawcross*, 511 and foll.; applications from distressed, to district or to central government, *Shawcross* and *Pinchbeck*, 520, 528; *Shanly*, 16,234-5; should not have assistance as of right, unless payments were all equal, *Pinchbeck*, 543-4; no power to recover money due from to High Court, *Shawcross*, 524; *Shanly*, 16,238; forms required in removal of, *Shawcross*, 527; are fined for not keeping management separate, *Shawcross*, 534; particular, respecting which evidence received, see *Duke of Argyll, Emerald Isle, Red Cow Courts, post*.

Secretaries, generally paid in south, and all in London, but the great majority do the duties for nothing, *Shawcross* and *Pinchbeck*, 477 and foll.; in London, the large towns and the south generally, are educated and efficient, *Shawcross*, 481; courts should not be compelled by law to pay, *Shawcross* and *Pinchbeck*, 482.

Sick-pay, rate of, varies greatly, *Shawcross*, 391; paid on reduced scale for chronic sickness, *Shawcross* and *Pinchbeck*, 400-1; is generally for life, *Shawcross*, 535; is often not claimed, *Shawcross* and *Pinchbeck*, 538 and foll.

Members, number of (361,735, of whom about 10,000 in the Colonies), *Shawcross*, 318-20; admissions of, in 1869 (38,459), and ages of ditto, *Shawcross*, 385, 393, and foll.; deaths of, in 1869 (3,530), and at what ages, *Shawcross*, 385; considered to be a select class; only admitted if temperate, of good conduct, and on medical examination, *Shawcross*, 313; and see 432, 442-3; *Lyons*, 16,776 and foll. (minimum earnings in Ireland, 20s. a week); *Lyons*, 16,776-8; not admitted after 39, *Shawcross*, 385; *Lyons*, 16,777; number of, per court, 50 to 100, *Shawcross*, 364; in London as many as 300 or 400, 100 the average; *Pinchbeck, ibid.*; in disputes, can be represented by any person, whether a member or not, *Shawcross*, 417, 421; travelling licenses and clearances of, *Lyons*, 16,747 and foll.; cannot claim as of right admission to other courts, but are seldom rejected, unless over 40, and in bad health, *Shawcross*, 429 and foll.; *Lyons*, 16,748 and foll.; are admitted to other courts at transfer-fee of 2s. 6d. instead of entrance-fee of 5s. or more, *Shawcross*, 444; but have to pay rate according to existing age, *Shawcross*, 445 and foll.; incur no suspension of benefit, being guaranteed for 12 months by former court, *Shawcross* and *Squire*, 451-2; must produce certificate of being in good health on transfer, *Shawcross*, 432; would not be preferred, except from sympathy, to new members, *Shawcross*, 433-6; attendance of at meetings, how enforced, *Shawcross*, 438 and foll.; do not enforced at dinners, 440-1; many agricultural labourers are, *Shawcross*, 462; but see as to Ireland, *Lyons*, 16,776 and foll.; suspensions of, none without written notice, *Squire*, 467; expelled unduly from Courts; may contribute to and receive benefit from High Court fund, *Shawcross*, 524; payments by, when abroad, *Lyons*, 16,755-8; honorary, information will be procured as to amounts contributed by, *Shawcross*, 548 and foll.

Occupations excluding from membership, *Pinchbeck*, 404-9; miners generally, *Pinchbeck*, 407; and soldiers and sailors, but not dock-labourers, 408; but see *Lyons*, 16,782-4; in which most secessions, *Shawcross* and *Pinchbeck*, 459-65; special rates for certain, *Lyons*, 16,782-4.

Disputes, settlement of, *Shawcross*, 410 and foll.; *Pinchbeck*, 529-30; *Shanly*, 16,231 and foll.; are referred to arbitration committee of lodge, appointed annually, with appeal to district arbitration committee of 12, appointed by district meeting, and then to final arbitrators, selected from districts beyond 10 miles, *Shawcross*, 410, 497; *Shanly*, 16,231; *Jos. Harrison*, 18,689-93; but see as to Ireland, *Littledale*, 14,973; the cost very little, *Shawcross*, 492; the system satisfactory, *Shawcross* and *Pinchbeck*, 491-4; statistics of number of appeals to final arbitrators, costs, amounts refunded, and net charge to central fund, *Shawcross*, 495; instances of modes of doing justice in, by County Court and by arbitrators respectively, *Shawcross* and *Pinchbeck*, 527, 530; the system objected to, *Jos. Harrison*, 18,687 and foll.

Secessions, nature of, *Shawcross*, 454; reasons for, *Lyons*, 16,761; profit from, *Pinchbeck*, 402; *Shawcross*, 455; average rate of (about five per cent.), *Pinchbeck*, 403; a little over six per cent., *Shawcross*, 458; rate of, varies greatly in different counties through fluctuations in trade, *Shawcross* and *Pinchbeck*, 458 and foll.; considerable among iron-workers principally, then miners; also among ship-builders, *Shawcross*, 461;

FORESTERS, ANCIENT ORDER OF—*cont.*

and probably among agricultural labourers, 463-5; increased by absence of clearance system, (see MANCHESTER UNITY), *Shawcross*, 437; readmissions after, compulsory for 12 months, *Shawcross*, 454-5; conditions for do., vary (medical certificate, fine, suspension), *Shawcross* and *Pinchbeck*, 466 and foll.

*Valuations*, quinquennial, of Courts should be required, *Shawcross*, 472 and foll.; but see *Pinchbeck*, 485-9; would cost at least 10*l.* per Court, *Shawcross*, 487.

*Tables*, of many Courts, prepared by actuaries, but of many not, *Shawcross*, 323-4; often adopted by Courts from each other, *Shawcross* and *Squire*, 324-33; certain graduated ones, are (since the last five years) recommended by central office, but not generally adopted, *Shawcross*, 386 and foll.; do. were furnished by actuary, and based on *Finlaison's*, *Pinchbeck* and *Shawcross*, 396-7; do. not provide for superannuation, *Shawcross*, 399 and foll.

*Complaints* against unfair working and expense of arbitration system, *Jos. Harrison*, 18,687 and foll.; against expenditure of management money in liquor, *Jos. Harrison*, 18,712 and foll.

*Ireland*, witnesses respecting society in, see *LEADBITTER*, *LYONS*, *SHANLY*; and see *Horgan*, 16,567-8; the order more popular in Ireland than Odd Fellows, through mixing itself up in political, religious, and national movements, *Leadbitter*, 16,215; but see *Shanly*, 16,228; rules refused registration in, which are registered in England, *Shawcross*, 316; general laws of order not registered in, *Lyons*, 16,800-2; but see *Littledale*, 14,973; branches of, registered in Ireland, have provision for settlement of disputes by magistrates, *Littledale*, 14,973.

## Particular Districts, viz.:

*Birmingham* district, see *JOS. HARRISON*, and *Red Cow Court*, *post*.

*Publicans* members of Arbitration Committee of, *Jos. Harrison*, 18,717.

*Dublin* district, see *SHANLY*.

*Manages* its affairs, with approval of High Court, *Shanly*, 15,478; comprises 15 Courts, numbering from 70 to 180 members each, in all 1,100 or 1,200, 16,228; settlement of disputes; district arbitration committee, 16,231-33; payment on death of member, 10*l.* by district and 2*l.* by court; on death of member's wife, 8*l.* by district and 2*l.* by court, 16,236.

*London* district, evidence respecting, see *SHAWCROSS* and *PINCHBECK*, 363 and foll.

Almost all courts of, have graduated scale, *Pinchbeck*, 367; rule as to sick-pay in, 401 and foll.; rule as to re-entry after secession in, 466 and foll.; secretaries of lodges always paid in, 477, 482.

## Particular Courts, viz.:

*Duke of Argyll* Court, returns every year comparison of reputed and actual sickness, *Tompkins*, 1965-6.

*Emerald Isle* Court (No. 2294), *Cork*, see *LYONS*.

The only court in *Cork*, *Lyons*, 16,724; established 24 years, 16,726; registered, 16,727 and foll.; was once robbed by secretary (50*l.* loss), 16,786-7, 16,789 and foll.; has about 150 or 160 members, and is increasing, 16,725, 16,728, and see 16,736; candidates for membership must earn at least 20*s.* a week, and be between 18 and 40 years of age, 16,776 and foll.; and may not be members of other registered societies, 16,781; has always had graduated scale of entrance fees, but not of contributions, 16,729-30; special entrance-fees for seamen and soldiers, 16,782; many seamen members, 16,783-4; never valued, 16,732, 16,738; accounts of, audited every three months, 16,733-5; balance in bank (260*l.*, less than 2*l.* a member), 16,735-7; under direct control of and reports to High Court, 16,739 and foll.; payments to members living away from court, 16,347 and foll.; court has members in United States, in British America, and in the East and West Indies, 16,755-8; many secessions, 16,759-61; very few feasts or social meetings; all at members' own expense, 16,762-3; does not meet at public-house, 16,774-5; two funds, management and mortality funds, and management expenses cannot be paid out of mortality fund, 16,764 and foll.; borrowing from management fund, 16,768; contributions, 7*d.* per week, of which 4*d.* to mortality fund, and 2*d.* to management fund, 16,769-72; sick-pay 12*s.* a week, 16,780; secretary does not give security, 16,788; funds invested in the bank, 16,795-9.

*Red Cow* Court (*Birmingham* district), see *JOS. HARRISON*.

FORESTERS, ANCIENT ORDER OF—*cont.*

Meets at Red Cow Inn, Horse Fair, *Birmingham*, *Jos. Harrison*, 18,665; contribution to sick, funeral, and medical aid fund, 10*d.* a fortnight, 18,668; to management, 3*d.* a fortnight, in all 6*d.* a year, 18,669-71; 110 members in 1866, 18,672; "remuneration to host" (drink) spent in one year, 18*s.* 17*d.* 6*d.*, 18,674-5; liquor-cheques to members in attendance, which very often nearly go round twice, 18,677-82; case of dispute of member with Court; arbitration, and suspension of member, 18,686 and foll.

*FORFEITURE* of benefits, by members of friendly societies, frequent in "Free Gardeners" Society, *Burge*, 9629-30; emigration a chief cause of, *Burge*, 9630, 9694.

Not much, in "Sir Ralph Abercrombie" lodge of Odd Fellows (*Edinburgh*), *Middleton*, 9784.

Rare, in "Edinburgh School of Arts" Friendly Society, *Hay*, 10,081.

In "Royal Liver" society, may be incurred without written notice, *G. Sinclair*, 10,343; returns of, would give great trouble, *G. Sinclair*, 10,345-9.

Very little, in "Western Friendly" Society (*Glasgow*), *Mann*, 11,110-1; by emigration, in do., *Mann*, 11,112-5.

Large amount of, in "Commercial Travellers" Friendly Society, *Galt*, 11,267 and foll.; notice of, and re-admission after, *Galt*, 11,270 and foll.; may arise from voluntary withdrawal, as well as inability to pay, *Galt*, 11,287-9.

In "Scottish Legal" Burial Society, power of inflicting, on member acting contrary to interest of society, *McCalman*, 11,318; not taken account of, in office valuation of, *Malcolm*, 10,732.

In "United Reform," by emigration, *McCalman*, 11,413-6. Of friendly societies' privileges by non-registration of new rules, approved of, *Mann*, 11,014.

*Contra*, *Galt*, 11,198.

*FORMATION* expenses, debts contracted for, in "United Reform" Friendly Society, on amalgamation of "Reform Friendly Assurance and Loan Society" with "Glasgow Reformed Friendly Society," *McCalman*, 11,373 and foll. 11,437 and foll.; *Tait*, 11,616 and foll.

Why so high, *McKinnon*, 11,560.

In "Lancashire and Cheshire Assurance" Friendly Society, debt contracted for, *Mabbot*, 19,105 and foll.

## FORGERY, see FRAUD.

## FORMS.

1. As to Friendly Societies:

Of rules, supplied by Registrar's office in England, *Stephenson*, 9.

Of government returns, objected to, *Shawcross*, 531; *Baily*, 884; *Neison*, 1111 and foll.; *Liversage*, 1485.

Of returns sent out, not 50 per cent. of do. returned, *Tompkins*, 2007, 2038.

Of do., none sent out in Scotland, *Ritchie*, 8832; *Mann*, 11,155.

Of return, could be made out, if societies classified, *Liversage*, 1486.

Of account, might be prescribed by law, but not usefully, *Bailey*, 900-1; should be uniform, *Galt*, 11,283-5.

Used for valuation of "Royal Liver" Society, *Sprague*, pp. 91-2, No. 5; of register for do., *Sprague*, pp. 93-5, No. 6.

Of valuation, Registrar should have power to prescribe, *G. Sinclair*, 10,229.

Of proposed register for "Scottish Legal" explained, *Forbes*, 12,196 and foll.; and see *App. B.*

Of medical certificate of death, does not show whether child legitimate or illegitimate, *McClellan*, 23,367-8.

2. As to Building Societies:

Of proposal for advance in "Standard Investment and Building Society," *E. Ravenscroft*, 9171; of surveyor's report on property, 9222.

Cheap, of conveyance wanted by building societies, *E. Ravenscroft*, 9211.

Of acknowledgment on redemption of mortgage, *Johnson*, 13,796.

Of accounts in "Irish Civil Service" (objected to by Mr. Hancock), *Owen*, 15,134 and foll.; *Hancock*, 15,377 and foll.; *Daly*, 15,168.

Of statement of accounts, and valuation of annuities should be defined in Building Societies' bill, *Owen*, 15,158 and foll.

*FWLER, SARAH*, evidence of, 15,937-15,964 - p. 392. Complains of Mr. Flatley (*Dublin* secretary of "United Assurance") for refusing to pay her the burial money of Catherine Anley on production of certificate of death, although authorised to receive it, and after



FOWLER, SARAH—*cont.*

paying Ansley's subscriptions for last 12 months, 15,937-44, 15,950-1, 15,964.  
Reason assigned for non-payment, that Mrs. Fowler had no nomination paper to produce; an offer having been made of order on undertaker for burial, *Rice*, 15,945-9, 15,951-7.

## FRAUD

By officers of friendly societies, punishment of, *Stephenson*, 18-19.  
A question for members, *Tompkins*, 1920-3.  
Nature of, to be apprehended in friendly societies, *Sotherton-Estcourt*, 694 and foll.  
By members, in misrepresenting age, not known in "Western" Friendly Society (Glasgow), *Mann*, 11,061; and see *AOE*.  
In burial societies, seldom ascertained, except on death, *McKinnon*, 11,552.  
By collectors in "Scottish Legal" Burial Society, scarcely punished, *McKinnon*, 11,549-51.  
By collectors, frequent, *Sutherland*, 14,295 and foll.  
Small amount of, in yearly societies at Glasgow, *Kirkwood*, 13,382.  
Not much, by permanent societies in Ireland, *Mowatt*, 15,249-50.  
In Liverpool Tontine Societies, *McClellan*, 23,315-6, 23,329-31.  
In societies dividing yearly, must be confined to year, *Mowatt*, 15,248.  
Practised on Friendly Societies in Manchester, *McQuhae*, 17,609 and foll.  
By agents and secretaries of branches, in "Rational," *Coomes*, 17,444-53.  
And see IMPOSITION, EMBEZZLEMENT.

FREE (1) COLLIER SOCIETY, see *Al. Mackenzie*, 8856.

(2) GARDENERS, Order of, *Stephenson*, 564d.

Witness respecting; see *BURGE*, 9518-99.

Has 40 lodges in Scotland, six in England, and the grand lodge, *Burye*, 9519; formation and increase of, 9520-2; number of members of society at large not known, 9523; of witness's lodge, 9602; grand lodge similar to freemasonry, and has secret signs, 9524-5; not specially connected with gardening, 9526-7; grand lodge the central government, 9528; constitution of do., 9529-31; conferences, 9532-5; grand lodge does not take cognizance of lodges as benefit societies, nor do conferences make rules for do., 9524, 9535; and see 9660; lodges separately registered, and have their own rules as benefit societies, 9536-7; rules of lodges and tables of benefits differ, 9538-9; lodges not connected as benefit societies, and no exchange of membership between, 9542-6; contribution of lodges to grand lodge, for assisting poor brethren on travel, 9547-9; benefits of lodges,—sickness and death, 9550; funds mostly kept separate, but payment to both mostly imperative, *Burye*, 9551-2; but see 9666; only one lodge has certified tables, 9653; contributions calculated from experience, and altered on deficiency, 9667-8; tables often altered, 9660; in witness's lodge, payments altered four times, as having been too small, 9560-8; actuary once consulted by do., 9564-7; valuations have been made in do. by committees, and once by actuary, and practices similar in other lodges, 9569-71; and see 9688-9; cost of actuary's report too much, 9573-4; but see 9690, 9692; paid officers, and their salaries, 9597 and foll.; medical officer's payment and duties, *Burye*, 9598-608; management expenses; are kept separate, 9609-10; regalia fund, distinct, 9611-2; graduated scale of payments; adopted in most lodges, 9613-8; arbitrators; appointed by lodges, 9624; members in receipt of poor relief, 9626-8; forfeitures, chiefly through emigration, 9629-30, and see 9694 and foll.; members receiving more in sick-pay than they could have earned, 9631 and foll.; amount and duration of sick-pay, 9636, 9663-5; not much imposition, 9639; no meetings at public-houses, 9640; investment of funds, 9643, 9685-7; honorary members, 9647-9; annual suppers, generally at public-houses, 9650-4; members generally respectable artisans, very few agricultural labourers, 9655-6, 9658-9; Free Gardeners fund does not help benefit funds, but is expended for benevolent purposes, 9660-2; no annuities but in lodges with certified table, 9670-2, in which annuity begins at 60 or 65, and sick-pay then ceases, 9674-81; annuity recommended to two new lodges, 9682; society has house, in which a lodge-room, 9686; very few disputed claims, 9639.

(3) POLICERS, should be granted by burial societies, *Smyth*, 8716-7 (granted by "Victoria Assurance," *Mowatt*, 15,217).

FREE—*cont.*

(4) WEEKS, given to members (i.e. without payment of contributions), in "New United Friendly," *Bell*, 18,059, 18,063-6; and see as to "South Manchester Burial," *Marrison*, 18,521-4.

FREEMASONRY, Grand Lodge of Free Gardeners' Society similar to, *Burye*, 9524.

FREEMASONS, Edinburgh Journeymen Masons' Friendly Society connected with lodge of, *Kirkwood*, 13,372-3. Denunciation of, and of Odd Fellows, as secret societies (by Roman Catholic clergy in Ireland), *Leadbitter*, 16,213; and see *Downing*, 14,851-4.

FRIEND-IN-NEED Society, became a company and failed, *J. Stewart*, 10,813, 13,485; business of, was bought by "Empire" Company, which failed 12 months afterwards, *J. Stewart*, App. C. I.; had from 12,000 to 15,000 members, when absorbed by "Empire," *J. Stewart*, App. C. I.; arrangement made by Mr. J. Stewart with Mr. Renholm, agent for, in Glasgow, for transfer of Scotch members of, to "City of Glasgow," *J. Stewart*, 13,486 and foll.; App. C. I., 307, paid for do., taken out of first premiums of transferred members, and never entered in accounts, *J. Stewart*, 13,487-94, App. C. I., nor mentioned to auditors, 13,498 and foll.; members of (3,000 to 5,000), taken by selection at their then value, but in immediate benefit, *J. Stewart*, 13,514-20; but many Glasgow members taken by "Royal Liver," *D. Carsill*, App. A.; rules of, referred to, App. A.; attempted to do business in Cork, *Horgan*, 16,550-3.

## FRIENDLY SOCIETIES:

History of legislation respecting, *Stephenson*, 2, pp. 2-3. Proceedings successively required of, to obtain legal recognition, *Stephenson*, 2, pp. 3-4.

Restricted till 1850 by Corresponding Societies' Act from having branches, *Sotherton-Estcourt*, 773.

Approximate statistics of, *Stephenson*, 2, p. 4; in Ireland, *Littledale*, 14,862-9; and see as to Scotland, *Ritchie*, 8810 and foll.

Number of, making annual returns, *Brabrook*, 40; in Ireland, *Littledale*, 14,860-1.

Number of, investing with National Debt Commissioners, *Stephenson*, 27, p. 8.

No means of knowing how many are not registered, *Stephenson*, 613.

Many, neither register nor deposit rules, *Stephenson*, 614; *contra* as to Ireland, *Littledale*, 14,870.

More known respecting, in manufacturing than in agricultural districts, *Stratton*, 8533-4.

Have been a good deal attended to in Kent, Hampshire, Wiltshire, and Oxfordshire, *Stratton*, 8526, 8535.

Condition of, generally, can be correctly inferred from examination of certain districts, *Stratton*, 8518 and foll., 8554.

Suggestions as to inquiring into, *Stratton*, 8516, and *passim*.

Duration of, *Stephenson*, 609-11.

Classification of, *Stephenson*, 564a and foll.; cf. *Stratton*, 8540; and see CLASSIFICATION.

Affiliated, *Stephenson*, 564a, 567; and see AFFILIATED.

Insurance, *Stephenson*, 568-93; and see INSURANCE.

County, *Stephenson*, 594-601; and see COUNTY.

Local, *Stephenson*, 602-22; and see LOCAL AND VILLAGE.

Particular trade, *Stephenson*, 614, 623-31; and see PARTICULAR TRADE.

Sharing out, *Stephenson*, 632-4; and see DIVIDING SOCIETIES, SHARING OUT, YEARLY.

Deposit, *Stephenson*, 635; and see DEPOSIT.

Burial, *Stephenson*, 636-44; and see BURIAL.

Juvenile, *Stephenson*, 653-6; and see JUVENILE.

Female, *Stephenson*, 656; and see FEMALE.

Village societies form the great bulk of, *Tompkins*, 1963; *contra* in Ireland, *Littledale*, 14,876-7.

Organisation of, must vary, *Bailey*, 838.

Difficulty of distinguishing, from insurance societies, *Galt*, 11,205.

Are more under surveillance of Government than limited companies, *Malcolm*, 10,769; and see *J. Stewart*, 10,933 and foll.

Should not be treated as companies, *Littledale*, 14,979-81; and see COMPANIES.

Generally composed of working classes, *Tompkins*, 1858.

Working classes in Edinburgh generally join, *A. Ross*, 9726.

Meetings of, in public-houses, see PUBLIC-HOUSES.

Often got up by publicans, *Solly*, 8447, 8451; *Stratton*, 8639; and see PUBLICANS.

## FRIENDLY SOCIETIES—cont.

Connexion of, with working men's clubs, see WORKING MEN'S CLUBS.

Forms of Rules of, supplied by Registrar's office, *Stephenson*, 2, p. 9; and see FORMS.

Often invest their funds illegally, *Stephenson*, 27; are not compelled to invest with National Debt Commissioners, *Stephenson*, 27, p. 8; separation of funds of, unnecessary, *Bailey*, 857-63; and see FUNDS.

May contract with Government for deferred annuities, *Tompkins*, 2062-4; and see ANNUITIES.

Successions in, *Tompkins*, 2069-73; and see SUCCESSIONS.

Chronic sickness within province of, *Tompkins*, 2057; and see CHRONIC.

Comparative advantages of large and small, *Stephenson*, 569, 580-1, 592, 604-8; *Sotherton-Estcourt*, 686 and foll.; *Stratton*, 8596-7, and *passim*.

Large, unwieldy, *Young*, 12,188; no economy in management, 12,191.

*Contra*, *Forbes*, 12,253, 12,289 and foll.; *Blair*, 12,434-7.

Members of small, very often lose the benefits for which they have subscribed, *Watts*, 17,966.

Small, in Glasgow, more fairly managed than large collecting, *Kirkwood*, 13,326-56.

Should all be local, *Dow*, 10,135; cf. *Anderson*, 17,945-6.

*Contra*, *Mowatt*, 15,285 and foll.

Should all have local organisations, *Littledale*, 14,971.

Minimum number of members for, *Bailey*, 857-63; cf. *Hancock*, 15,405.

"Imperial" should be compelled to issue policies, and have district management and delegate meetings, *McCalman*, 11,532.

Majority of, insolvent, *Bailey*, 781-6, and see 794-6; *Neison*, 1069, 1160; cf. *Anderson*, 17,924-5.

But some in good, and even remarkably good condition, *Bailey*, 781.

Majority of small, and large generally, in good condition, *Finlaison*, 940-1.

Increased intelligence of members of, *Tompkins*, 1958; *Shepherd*, 2396.

Management of, improving, *Watts*, 17,971-2.

Management of, improving as to graduated payments, *Bailey*, 798.

Difficulties of lower class of, greatly traceable to administration of poor law, *Stratton*, 8608-12.

Contributions of, inadequate to pay allowances in old age, *Bailey*, 788, 797; and see ANNUITIES, OLD AGE, SUPERANNUATION.

Mode of estimating financial condition of, *Bailey*, 807 and foll., 850; and see *Finlaison*, 942 and foll.; *Neison*, 1099; financial condition of, can only be estimated by actuaries, *Neison*, 1096 and foll.; whose opinions most decidedly would differ, 1103; relations of, with actuaries, *Bailey*, 777 and foll.; *Neison*, 1091 and foll.; *Prentice*, 9465; and see ACTUARIES.

Many come to an end without its being heard of, *Stephenson*, 612; causes of dissolution of, *Tompkins*, 1891 and foll.; and see DISSOLUTION.

Often loss severely by defalcations of officers, *Dixon*, 12,735; no sufficient remedies for frauds of do., *Littledale*, 15,019 and foll.

Evidence as to frauds practised upon, in Manchester, *McQuhae*, 17,608 and foll.

Should be maintained, *McCalman*, 11,400.

Should be recognised by law, *Prentice*, 9458.

May be protected and encouraged by law, but the law should not do their work, nor the Government attempt to manage them, unless prepared to undertake their obligations, *Galt*, 11,300, 11,189, 11,295.

Well-managed, should be encouraged by State, and ill-managed discouraged, *Stratton*, 8613 and foll., 8668 and foll.

Government interference with, should be more active than now, and would be well received by members, *Crighington*, 14,034-5; should furnish tables, and value assets and liabilities for, and audit accounts of, *Littledale*, 19,444-53; should have power to suspend the smaller, for not sending in returns, *Mowatt*, 15,282; should have power to suspend, for refusal after notice to send returns, *Wood*, 17,128; *Coombes*, 17,434, 17,534; and see GOVERNMENT, SUSPENSION.

Should be classified, *Pinchbeck* and *Shawcross*, 533-5; *Liversage*, 1337, 1352-3; *Tompkins*, 1907, 1924 and foll.; *Coombes*, 17,515.

Government board for, should be appointed, with duties of registrar and actuary, to certify rules and tables, and Government inspector to look after and report on to board, *Cumming*, 12,351 and foll.

Should be attached to Savings Bank department of Post Office, *Littledale*, 14,948; and see POST OFFICE.

## FRIENDLY SOCIETIES—cont.

Law of, should be consolidated, *Gidd*, 20,781; should be consolidated and amended, and index appended to Act, *Cumming*, 12,350.

For the three kingdoms, should be assimilated, *Drinkwater*, 23,267 and foll.

Views respecting do. of "Manchester Association of Friendly Societies, see *Nicholson*, 19,739 and foll.

Legislation might be the same on certain points for all, *Tompkins*, 1914 and foll.

And see LAW.

Large, should be treated on precisely same footing as small, *Littledale*, 14,971 and foll.

Penalties could not be the same for all, *Tompkins*, 1914 and foll.; what should be penalties for, *Tompkins*, 2003 and foll., 2027 and foll.; and see PENALTIES.

Tend to prevent pauperism, *Tompkins*, 2066 and foll.; *Bradish*, 16,905 and foll.; poor law machinery repugnant to, *Daynes*, 236; connexion of, with poor law, see POOR LAW.

Should be registered, it does not much matter how, *Mann*, 11,003; and see *Faulkner*, 20,086; should be registered, though they do not derive much benefit thereby, *J. A. Stewart*, 12,173, 13,203; should be registered locally, *Dixon*, 12,743-5; should be registered with Registrar, *Watts*, 17,951; and see REGISTRAR; should be registered with some central authority, *Shepherd*, 2212, 2375-6; *Malcolm*, 10,627, 10,630 and foll., 10,640; should be registered in the same manner as companies, the present system being useless, *Mowatt*, 15,257; should be registered at the Board of Trade, *Mowatt*, 15,273 and foll.; local, should be compelled to register, and have certified tables, *McCalman*, 11,532.

Non-registered, should be suppressed (or prohibited), *Malcolm*, 10,630 and foll.; *Faulkner*, 20,021; but see *Mann*, 11,073 and foll.; *Madeley*, 20,087; there might (or should) be penalties for non-registration of, *Galt*, 11,296-7; *J. A. Stewart*, 13,204-5; *Marrison*, 18,537-8; non-registration of, should be misdemeanour, *Watts*, 17,954.

Registrar should continue to exercise supervision over, *Mann*, 11,007, 11,030-9; visitation of, by Registrar, suggested, *Mann*, 11,037-9.

Should give security before registration, *J. Stewart*, 10,932.

And see REGISTRATION.

Should file balance-sheets with Registrar, and have periodical valuations, *Liversage*, 1333-5; *Atherton*, 22,429; *Prentice*, 9461, 9482; and see *Bretherton*, 23,439 and foll.

And see BALANCE-SHEETS, VALUATIONS.

Forms of account for, should be prescribed by Act of Parliament, *Forbes*, 12,247-8, 12,304, under penalty of imprisonment for not rendering returns, and with power to Government to audit, 12,249-52, 12,305-6.

Most, are now convinced of necessity of certified tables, *Middleton*, 9737, and see *Murray*, 9966; would not be benefited by tabulation of quinquennial returns, *Tompkins*, 1855, and *passim*; and see TABLES, TABULATION.

Might (or should) be compelled by Government to alter rates or benefits, when shown necessary by valuation, *Mann*, 11,089 and foll.; *Wood*, 17,118; and see RATES.

Funds of, might be invested with Improvement Commissioners (Scotland), *Dixon*, 12,731-4; there should be ample list of approved investments for, *C. Cameron*, 11,635 and foll.; and see FUNDS, INVESTMENT.

Connexion of, with building societies:

Should not carry on business of do., *Stephenson*, 9, p. 6; frequently invest funds with do., contrary to Act, *Stephenson*, 27, and see *Birmingham*, 16,874-5; *Eaton*, 18,729-30; *Fyans*, 18,220 and foll.; *Thompson*, 22,954-6; should be allowed under certain conditions to invest in do., *Hammersley*, 18,953-4; should not, *Nicholson*, 19,54; there might be building society branch attached to, *Hammersley*, 19,006.

Advantages conferred upon should be extended to do., *Auld*, 9919-20.

Act:

Application of, to building societies, a mistake, and of very little advantage, *E. Ravenscroft*, 9070, 9115, 9137, 9161; *H. Cameron*, 9138 and foll.; inconvenient and almost impracticable, *W. T. Ross*, 12,994 and foll.; but see *H. Cameron*, 9164 and foll.; *Auld*, 9913 and foll.; adoption of provision of, with respect to arbitration, in "Scottish Savings," *W. T. Ross*, 12,982-3; benefits of, should not extend to building societies receiving money on deposit, and advancing more than 200%, *Littledale*, 15,042 and foll.; provisions analogous to

SERVANTS OF INDIA SOCIETY'S  
BRANCH LIBRARY  
BOMBAY

FRIENDLY SOCIETIES' COMMISSION:—INDEX TO EVIDENCE.

65

FRIENDLY SOCIETIES—cont.

those of, should be enacted for building societies, registered as friendly societies, *Littledale*, 15,048; suggested amendment of, as applied to building societies (clause 27 of new bill), respecting intestacy, *Owen and Diaz*, 15,155 and foll.

ASSOCIATION, Manchester, see ASSOCIATIONS.  
COMMITTEE, see *Stratton*, 3514a.

FUNDS of friendly societies, enactment respecting investment of, *Stephenson*, 2, pp. 2-3, 23, 27; often hinders particular trade societies from investing, 623-9; complaint of limitations in do., *Carr*, 16,268-71; *Coombes*, 17,503 and foll.; *Kayton*, 18,410 and foll.; cf. *Hardman*, 18,574 and foll.; *Hammersley*, 18,953-4, 19,010-1; advantage of limitations, *M. Ogden*, 17,685-8; cf. *Hardman*, 18,578; approved of by Manchester Association of Friendly Societies, *Nicholson*, 19,752-5.

Enactments respecting division of, *Stephenson*, 2, p. 2.

Forms of rules as to application of, *Stephenson*, 9; as to investment of, 9, p. 5.

Desire to divide, a cause of dissolution, *Tompkins*, 1892 and foll.; cf. *Littledale*, 14,925; *Wheatcroft*, 14,320 and foll.

Division or application of surplus, see DIVISION, SURPLUS.

Of small friendly societies, not so well protected as in large, *Stratton*, 8596.

Danger of investing, in building halls, *Shawcross*, 324 and foll.; *Dickson*, 9832; *contra*, *Middletown*, 9855.

Separate, for Ireland, required by Irish Registrar for English or Scotch society seeking to register, *Malcolm*, 10,643; *Littledale*, 14,971.

Alteration of rates according to rise and fall of, in "Free Gardeners" Society, *Burge*, 9668.

Variation of sick-pay according to do., in many lodges of Druids, *Wood*, 17,089 and foll.

Separation of, for different benefits, not beneficial, *Bailey*, 856-63.

Societies keeping separate:

"Manchester Unity," (management, sickness, and funeral), *H. Cameron*, 9311, and see 9335; sometimes management only, *Jas. Boyle*, 13,583; *Leadbitter*, 16,148-50.

"Edinburgh School of Arts," (sickness, annuity, and life assurance), *Hay*, 10,030, 10,035.

"City of Glasgow," (management, sickness, burial, and (?) endowment), *J. Stewart*, 10,314-5.

Registered lodges of "Order of Ancient Shepherds, Ashton Unity," *Race*, 18,325 and foll.

"Independent Order of Rechabites," (management, sickness, and funeral), *Crawford*, 14,623; *Hodgson*, 17,239 and foll.

"Warehousemen and Clerks' Provident," (want of employment, burial?), *M. Ogden*, 17,689-70.

"St. Paul's Bennett Street Sunday School Sick and Friendly," (sick and burial), *Goodwin*, 20,054.

Societies not keeping separate:

"Commercial Travellers' Friendly" (management only), *Galt*, 11,167-8.

"Order of Druids" (management only), *Wood*, 17,032-4.

"Royal Military Mortality Society of Pensioners, P. Murphy", 16,957-61.

"Rational," *Coombes*, 17,411, 17,421.

Lodges of "Order of Ancient Shepherds, Ashton Unity," *Race*, 18,325.

"Lancashire and Cheshire Assurance Friendly," *Mabbott*, 19,181-9.

"Royal Liver" (management fund newly created, *quere* endowment?) *Hamilton*, 19,228, 19,262, and foll.; *Banner*, 22,089 and foll., 22,137; *Wide*, 22,337-9.

"Chorley Friendly," *Henshaw*, 19,720-1.

"Charlestown and Pendleton Sick and Burial," *Faulkner*, 10,985-6.

"United Assurance" (St. Patrick's), *T. Walker*, 21,444 and foll., 21,520 and foll.

Society without, respecting which evidence received, "Standard Sick and Burial," *J. Marshall*, 19,843 and foll.

Surplus of building societies, investment of, limited by Act of Parliament, *E. Ravenscroft*, 9111.

FUNERAL:

(1). Benefit in "Ancient Order of Foresters," *Shawcross*, 353, 360 and foll.

In "Manchester Unity of Odd Fellows," paid by district levy, *H. Cameron*, 9289; after payment by lodges in first instance, *Middletown*, 9824-6; *Jas. Boyle*, 13,582 and foll., 13,614.

In Wiltshire County Society, *Sotheron-Estcourt*, 670.

In "Western Friendly," contribution for, collected in one sum with contribution for other benefits, but kept

30227.

FUNERAL—cont.

distinct in books, *Mann*, 10,970, 11,149; and could not probably be got in separately without collectors, 11,150-2.

In "Commercial Travellers" Friendly Society, limited to 10l., *Galt*, 11,208-10; of less importance than sickness allowance, *Galt*, 11,264; may be, but seldom is, paid for separately from sickness benefit, *Galt*, 11,278-9.

In Glasgow "Thistle and Rose" Society, limited to ten guineas, *Dixon*, 12,673-4.

In "Belfast Letterpress Printers," 5l., *Wheatcroft*, 14,324.

In "Independent Order of Rechabites," 10l., *Crawford*, 14,623; fund for, managed by district, *Crawford*, 14,623; *Hodgson*, 17,243-4.

In "Chorley Friendly," 9l., *Henshaw*, 19,697.

Alone given now, in "Royal Military Mortality Society of Pensioners, P. Murphy", 16,980.

Payment of, partly in liquor in "Salford Funeral Friendly," *Noden*, 17,771-2, 17,778-82; in "New United Friendly," *Bell*, 18,031-2, 18,037 and foll.; in "George and Dragon Friendly," *Ingham*, 18,155-7; the practice disapproved of, *Nicholson*, 19,777; and see *BEER, BENEFIT*.

Insurance moneys in "Royal Liver" Society, generally paid for, *Liversage*, 1658.

In "Liverpool Protective" Society, all payments should be for expenses of, *Shepherd* and *M. Murphy*, 2276, 2282; but not necessarily so applied, *Shepherd* and *M. Murphy*, 2277 and foll., 2307-8; and scarcely ever wholly, for adult, *M. Murphy*, 2308.

Cost of, at various ages, in Liverpool, *Shepherd*, 2284-6.

Life assurance in "United Reform" Friendly Society, mainly for, *McCalman*, 11,53-4.

(2.) Required to be performed by particular undertaker formerly, in Dublin district of "Royal Liver," *Shanly*, 15,459, 15,556-8; and see as to "Philanthropic Burial" (Manchester), *Fyans*, 18,199 and foll.; as to "Ducie Sick and Burial," *Dickenson*, 18,372 and foll.

Cost of, in Liverpool, *Shepherd*, 2284-7; and see *Liversage*, 1659-62; in Glasgow, *C. Cameron*, 11,635.

(3.) Payments to collectors or officers for attendance at, in liquor or otherwise, *Noden*, 17,752 and foll.; *Andrew*, 17,858; *Nicholson*, 19,776.

And see BURIAL, BURIAL SOCIETIES.

FYANS, WILLIAM, evidence of, 18,187-18,256 - p. 460.

Secretary of "Philanthropic" Burial Society (Manchester), established in 1823, his father, one of the original founders, being president, 18,187, 18,189-91; meetings,—officers' attendance paid for in liquor-cheques, 18,192-3, 18,229-40; paid officers, 18,194-6; collectors' commission and perquisites, 18,196; subscriptions and benefits, 18,197-8; members are supplied with coffins by president,—otherwise a deduction is made in amount of claim, the balance going to benefit of Mr. Fyans, senior, 18,199-213, 18,250-4; funds invested in building society, and on security of promissory note; failure of motion made to alter security, 18,214, 18,219-28, 18,243-7; number of members, 18,215; funeral money paid to nearest relative of a deceased member, 18,248-9; present state of law respecting burial societies, satisfactory so far as it affects the "Philanthropic," 18,255; annual return made to Registrar, 18,256. And see TAYLOR (JAMES).

GALT, JAMES, evidence of, 11,158-11,301 - p. 233.

Member of "Commercial Travellers" Friendly Society, established in 1838, 11,158-60; class and number of members, 11,159-61, 11,286; accounts of sickness and death benefits kept together, 11,164-7; management expenses, at first paid out of entry moneys, have been lately commuted into an annual payment, 11,168-94, 11,301; Registrar's office, as at present administered, of very little use; his powers should be extended, to enable him to collect annual accounts, to register them, to compel the calling of general meetings, and to obtain and condense statistics for general information; but not to allow him to use discretionary powers on points not specifically mentioned by the law, 11,185-90; separate registration office for Scotland advisable, 11,191-7; rules not communicated to the Registrar should be considered illegal, and the officer conducting the management of a society should be deemed responsible for them and liable to penalty, 11,198-9, 11,290-2; appeal should be allowed from decisions of Registrar to some legal authority, 11,200; every society should present tables certified by actuary, to be accepted, as a matter of course, by the Registrar, unless Government prepared to assume responsibility of society's obligations, 11,201-10; quinquennial valuations of "Commercial

**GALT, JAMES—cont.**

"Travellers" Society's assets and liabilities, based upon the Highland Society's tables; opinions of Mr. Spens and Mr. Marr as to inadequacy of payments not borne out by experience, and members have not had to be called upon for extra contributions, 11,211-36; Registrar should not be allowed to take any action on this subject, but for the sake of safety, societies should not be allowed to distribute surplus funds without sanction of actuary, from whose decision an appeal might be submitted to other actuaries, 11,237-44, 11,298-11,300; case of investigation of a society's funds by actuary, the result of which was not confirmed by experience, 11,245-7; investments in heritable bonds directly sanctioned by the rules of society, and in conformity with the Act, 11,248-52; payments for sickness and death,—opinion that the amount of sickness decreases as mortality increases, 11,258-66; increase of forfeitures within the last five years; rule with regard to them, 11,267-74; honorary members, 11,275-7; societies' accounts should be rendered to Registrar upon uniform plan, 11,281-5; withdrawals, 11,287-9; Government should not identify itself too much with management of societies, by periodical inspection of books, but societies neglecting to register rules should be liable to penalties, 11,293-7.

**GAMES, GAMBLING**, at working men's clubs, *Solly*, 8355-6, 8418 and foll.; *H. Pratt*, 8510-3; forbiddance of, at ditto, *Stephenson*, 8346; *H. Pratt*, 8480, 8505; but see *Solly*, 8418 and foll. *H. Pratt*, 8507.

**GARDENERS**, see **FREE GARDENERS**.

**GENERAL EXCHANGE BANK**, bought business of "Alliance Building Society," and afterwards failed, *Mowatt*, 15,310.

**GENTRY**, influence of, in country friendly societies, very valuable, *Bailey*, 838.

**GEORGE AND DRAGON**, (1.) Friendly Society, Manchester established in 1825 and registered, see **INGHAM**.

Number of members (1898), and funds; do not vary much, and have slightly decreased, *Ingham*, 18,142-7, 18,159; benefits, 4*l.* to 5*l.* on death, 18,148-9; meetings at public-house of same name; the host no longer treasurer, 18,150-2; committee's and officers' liquor-money (a little over 1*d.* a head per member), 18,160, 18,163; two collectors quarterly, paid 3*d.* a head per member fortnightly, 18,160-1; collection mostly on Sundays, 18,162; collectors' liquor-money, 18,163; collectors' payment about 7*l.* per cent., and cost of management 16*l.*, 18,164-7; pay a portion of funeral money in liquor, 18,148-9, 18,155; rule for levy of additional subscriptions, 18,170; never enforced, 18,171-2, 18,184-6; never but one dispute, and that through ignorance of member, 18,173-4; returns repeatedly asked for by Registrar, 18,176-7; no members die out of benefit, treasurer paying subscriptions out of his own pocket, 18,180-3.

(2.) **INN**, "Hulme Good Intent" Burial Society also meets at, landlord being paid by expenditure at meetings, *Teesdale*, 18,105-10.

**GERTY, MICHAEL**, evidence of, 15,965-15,973 - p. 393. Member of "Royal Liver" (Dublin district) for last 16 years, 15,965-6; complains of agent having refused his contribution, because he (witness) had accused him of fraud in making up his cards, 15,967-73, 15,974. The refusal admitted and justified by agent, *W. Taylor*, 15,974-9.

**GIBB (1), ROBERT**, evidence of, 20,763-20,879 - p. 525. Secretary to Liverpool "Victoria Legal" Friendly Society, established in 1843, 20,763-7; number of members, 20,768; the society has branches all over the kingdom, but is not registered for Ireland; thinks one single registry sufficient, 20,769-72; is in favour of maintaining office of Registrar, whose functions should comprise those of registrar and actuary, with appeal from his decision respecting registration to Judge in Chambers; public criticism of societies by Registrar should not be permitted, 20,773-80, 20,784-9; recommends consolidation of all Friendly Societies' Acts, 20,781-2; breach of rules should be a matter for the consideration of magistrate, 20,783; accounts should be audited by public accountant appointed by society, who should report to it and to the Government; penalties should be inflicted for misapplication of funds on account of management expenses, 20,790-5; balance-sheets should be published in form approved of by Government, 20,797-8; recommends a quinquennial valuation of assets and liabilities in prescribed form by actuary at societies' expense; definition of actuary, 20,799-804, 20,850-5; penalties in case of non-compliance, 20,805-7; desirability of putting a

**GIBB, ROBERT—cont.**

stop to system of transfers, 20,808-20; check upon collectors' books in "Victoria Legal," 20,821-7; rule as to exclusion from benefit; neglect of collectors to notice complaints, punishable by their losing members complaining, 20,828-37; case of embezzlement by collector, 20,836-41; practice with regard to transfer of books, 20,842-9; advantage of system of collection and of buying and selling books; 25 per cent. a fair commission to give collectors, 20,856-9; the branch system very desirable, increased mortality in town districts being balanced by the healthier country districts; representations of districts by managers, 20,860-6, 20,868-73; constitution of general committee and of sub-committee, 20,867; tables calculated by Mr. Neison on information gathered from society's reports, 20,870-9.

Re-examined, 22,430-22,469 - p. 568.

Mode of dealing with defaulting collectors, 22,430-1; prosecution of Manchester manager for tampering with society's books, 22,432; statement of income and expenditure,—error in account for years 1866-7 corrected by subsequent audit by Mr. Gray, 22,433-41; allowance made by Mr. Neison for management expenses, 22,442-3; approves of public meetings, and believes society's rule as to "packing" to be ample check against the practice, 22,444-54; rule as to expulsion of members attempting to damage interest of society; might be rescinded on account of its ambiguity, 22,455-9; sees no reason why his own and similar societies should not carry on business as insurance companies under the Limited Liability Act, 22,460-1; thinks societies should be classified, 22,462; reduction should be made in charge for death-certificate, *ibid.*; recommends extended power of nomination, 22,462-5; no mischiefs, but rather great benefits, arise from insurance of young children, 22,466-7; desirability of incorporation under Joint Stock Companies' Act, 22,468-9.

(2.) Another, was auditor of Victoria Legal in conjunction with Mr. Gass, but was superseded on account of errors made in reports of 1866 and 1867, *Gibb*, 22,433-22,436.

**GILLESPIE CRESCENT**, in Edinburgh, built by three building clubs, *H. Cameron*, 9230-1.

**GILLIGAN**, agent for the St. Patrick's, at Dublin; assaulted Mr. Caraher whilst he was endeavouring to address a meeting of the society held at Manchester, *Smyth*, 20,434-5; *Caraher*, 20,548-9.

**GIUSANI, JOHN**, 16,275-16,362 - p. 405.

Secretary to "Cook and South of Ireland Permanent Benefit Building" Society, 16,279; amount of shares and how paid; rule providing for paid-up shares, 16,280-4; number of investing shares, and number and class of members, 16,285-8; depositing members, 16,288-8*a*; borrowing powers,—no special powers provided in rules, but society occasionally overdraws account at bank, 16,289-92; balance due to depositors in 1870, and balance due to society by borrowing members, 16,293-5; advances, and how repaid, 16,296-16,304, 16,317-27; rules as to surveyors' and solicitors' fees; compare favourably with those of other societies, 16,304-9; interest paid by borrowing members, 16,307; fines and fees for issue of new shares, 16,310-14; foreclosures,—very few, 16,315-16; class of members obtaining advances, 16,325-7; redemption of mortgages, 16,328-31; is generally well satisfied with present state of law, but desires to have fuller range of security for advances, 16,332, 16,357-62; rule as to arbitration, 16,333-4; advantage of registration; objections to adoption of limited liability principle, 16,335-8; depositing (i. e. investing) members' interest, 16,339; reserve fund; quinquennial declaration of bonus to depositing members; mode of checking depositors' accounts, and of ascertaining profits, 16,340-53; offers of money constantly refused, 16,354-6; cause of diminution in amount of business transacted between 1869 and 1870, 16,356.

And see **LE MERT**, GUY.

**GLASGOW:**

Witnesses examined at, 10,142-13,666, see **BAIRD**, **BLAIR**, **BORROWMAN**, **BOYLE (JOHN AND JAMES)**, **BURGE**, **CAMERON (H. AND C.)**, **CAMPBELL**, **CARROLL**, **CULLEN (JAMES)**, **CUMMING**, **CUNNINGHAM**, **DIXON**, **FINNEY**, **FORBES**, **GALT**, **KIRKWOOD**, **LEMON**, **LIGGETT**, **MCCALMAN**, **MCCREGOR (AL. AND G.)**, **MCLLWRAITH**, **MCINNIS**, **MACKENZIE (J.)**, **MCKINNON**, **MALCOLM**, **MANN**, **MELLON**, **ROBERTSON**, **ROSS (W. T.)**, **SINCLAIR (G.)**, **STEWART (J. AND J. A.)**, **TAIT**, **WALKER (G.)**, **WILSON**, **WRIGHT**, **YOUNG**.

## GLASGOW—cont.

District of "Manchester Unity," see MANCHESTER UNITY, *Particular districts*.

Local committees and office of Royal Liver Society at, *Liverage*, 1225-8, 1517; *D. Sinclair*, 9382, 9418-20; *G. Sinclair*, 10,146, 10,155-7; Messrs. Atherton and Liverage's visit to, to prepare for sittings of Royal Commission, *Baird*, 12,040 and foll.; *Cargill*, 12,579 and foll.; and see "ROYAL LIVER."

Prosecutions against "Royal Liver" Society and "British Legal" Company must take place at, *D. Sinclair*, 9449, 9406.

Opposition of members of "Scottish Legal" at, to proposed delegation rules, *Malcolm*, 10,681, 10,734-7, 12,323 and foll.; *Young*, 12,165 and foll.; cf. *Blair*, 12,427; *Cunning*, 12,406-8; register of do. confined to, *Young*, 12,144; *Forbes*, 12,208; and see "SCOTTISH LEGAL."

"Sons of Temperance" have 16 or 17 "divisions" in, and about 700 or 800 members, *A. Macgregor*, 13,253-4.

Many unregistered societies in, *Mans*, 11,071 and foll. Societies for special trades in, many and well-managed, *Kirkwood*, 13,354-5.

Rate of mortality in, high, *Forbes*, 12,290.

Baby-farming in, *C. Cameron*, 11,646.

Cost of children's funerals in, *C. Cameron*, 11,646.

Building Societies in, generally permanent, one terminating, *W. T. Ross*, 12,988-9.

No building companies in, *W. T. Ross*, 12,991-3.

CITY OF, Friendly Society. See CITY OF GLASGOW.

HERALD (newspaper):  
Letters in, referred to, (*H. Young*), *Young*, 12,142 and foll.; ("Pro bono publico"), *Forbes*, 12,268 and foll.

PROVIDENT BUILDING SOCIETY, similar in constitution to "Scottish Savings, Investment and Building Society," *W. T. Ross*, 12,986-7.

REFORMED FRIENDLY SOCIETY, evidence respecting, see McCALMAN, WILSON.

Society founded March 1869, *Wilson*, 13,070, 13,107, by secession from "City of Glasgow Society," *McCalman*, 11,366, 11,370, 11,526-7; *J. Stewart*, App. C., I., lasted only 12 months, *McCalman*, 11,366, 11,371-11,490; amalgamated with "Reform Friendly Assurance and Loan Society" to form "United Reform Society," *McCalman*, 11,363 and foll., 11,489 and foll., 11,510; *Wilson*, 13,068 and foll., 13,109 and foll.; *J. Stewart*, App. C., I., causes of secession from "City of Glasgow" Society, *McCalman*, 11,526-30; *Wilson*, 13,014-23; considerable debt against on issue of final account, *McCalman*, 11,369; money advanced to society by treasurer (*Mr. Finlay*), *McCalman*, 11,452-4, 11,505-9; *Wilson*, 13,072-4, 13,120; liable at time of secession for benefits to members seceding from "City of Glasgow," *McCalman*, 11,499; no funds at time of amalgamation, *McCalman*, 11,495; *Wilson*, 13,076, 13,105-6; contributions of members, how expended, *McCalman*, 11,502; members at time of amalgamation represented as 8,000, *McCalman*, 11,493; members brought over to "United Reform," 5,000, *McCalman*, 11,494; no report or balance-sheet ever published, *McCalman*, 11,500-1; *Wilson*, 13,108, 13,111-4; secretary's exaggerated statement as to receipts of collectors, *McCalman*, 11,498; cf. *Wilson*, 13,117; secretary not much looked after; left suddenly for America without giving account of expenditure, *McCalman*, 11,504; members ignorant of use made of money by treasurer (*Mr. Hamilton*), *Wilson*, 13,127; cards of collectors stated guarantee fund of society as 3,000, and funds in bank 130, *Wilson*, 13,128-9; guarantee fund a fiction, *Wilson*, 13,130 and foll.; committee had power to borrow by rules of society, *Wilson*, 13,132.

THRISTLE AND ROSE Society, see THRISTLE AND ROSE.

GLENN, JAMES, evidence of, 13,667-13,806, and see 14,275 p. 318.

Secretary of the Belfast "Union" Building Society (Permanent), established in 1866, 13,667-9; number of shareholders, 13,670; value of paid-up shares, and how paid up, 13,671-80; entrance-fee and payment for copy of rules, 13,676; interest on subscriptions paid in advance, 13,679; balance due on mortgages, 13,681; advances, 13,682-4, 13,722-31; interest for advances, 13,685; repayments of advances, 13,686; fines, 13,687-92; rule and practice with regard to deposits, 13,693-13,702; borrowing powers, 13,695-6; reserve fund, 13,704-6; payment of bonus, 13,707; interest to shareholders, and interest paid by advanced members, 13,708-12; profits.—how realized, 13,713-14, 13,758-62; class of depositors and amount on deposit,

## GLENN, JAMES—cont.

13,715-17; investing shareholders, and greatest number of shares held, 13,718-21; value of artisans' houses in Belfast, 13,732; extent of operations, 13,733-5; check upon advances at a distance from Belfast, 13,736-7; losses sustained through advances, 13,738-41, 13,749; solicitors' and surveyors' charges, 13,742-5; management expenses, 13,746-8, 13,768-70; suggests method for facilitating the realisation of property, 13,763-7; accounts submitted to auditor, 13,762; no redemption fee charged by society, 13,798; thinks many of the working classes at Belfast could subscribe 1s. a week for annuities at 60 or 65 (see *Sutherland*, 14,275).

## GOGERTY, Dr., of Dublin,

Named as medical man of "United Assurance;" his name used by the society without his knowledge, and no patients sent to him for examination, *O'Hanlon*, 16,272.

## GOODERE, JOHN HENRY, evidence of, 23,122-23,170 p. 585.

Solicitor (at Liverpool), 23,122; claim on which he was engaged on behalf of Richard Farrelly,—grounds on which society refused to allow claim, 23,123-9; general difficulty experienced in obtaining money from burial societies; has been employed in similar cases, the plaintiff generally failing, by bringing action in County Court instead of at first applying for arbitration, 23,130-6, 23,151-2; does not think rules respecting arbitration binding, but has not known a case of repudiation of arbitrator's award, 23,137-40; transfers of cases from the magistrates to the County Court; relative expense and advantage of the two jurisdictions, 23,141-58, 23,162-70; members frequently fail to prosecute for want of funds, 23,159-61. And see 23,034.

## GOODWIN, SAMUEL, evidence of, 20,028-20,066 - p. 505.

Secretary of "St. Paul's Bennett Street Sunday School Sick and Friendly" and "Sick and Funeral" Societies (registered), 20,028-30; number of members and amount of funds in older society, which is confined to scholars and teachers, 20,031-4; management gratuitous, 20,035-9, 20,043-4, 20,061-2; the "Sick and Funeral" Society (or "adult" society), formed to provide for young men as they grow up, 20,400-1; sick, funeral, and management funds kept separate in this, 20,042; tables of contributions and subscriptions according to those supplied by Registrar, 20,045-51; number of members and amount of funds, 20,052-3; sick and burial benefits kept distinct in older society, 20,054; exclusions, 20,055-6; meetings,—advocates holding of meetings in schools, and that the rooms be rated to poor-rate, 20,057, 20,063-6.

## GORMAN, ELLEN, evidence of, 16,991-16,999 - p. 422.

Was member of "British Legal" Assurance Society, together with her daughter, and on death of the latter was unable to obtain burial money from society, owing to the doctor refusing to sign the certificate, 16,991-7; mentions case of another member who was treated in a similar manner, 16,998-9.

## GOURLEY, Col., his bill for amending the law relating to building societies, see BILL.

And see *Littledale*, 15,041.

## GOVAN, parish of, third largest in Scotland; evidence of inspector of poor of, see KIRKWOOD.

## GOVERNMENT:

Interference of (except by way of publishing information), with friendly societies and working classes generally deprecated, *Liverage*, 1345, 1449-52; *Wood*, 17,173-4; *Coombes*, 17,540 and foll.; *James*, 22,816-8; and see *Galt*, 11,190.

Deprecated generally, but not as to burial societies, *Shepherd*, 2397; deprecated as respects sick-pay, *Sotheron-Estcourt*, 710-5.

Should not identify itself too much with management of friendly societies, unless prepared to take up their obligations, but only obtain information for public, *Galt*, 11,295.

It is more the duty of, to enable people to help themselves, than to take the management into its own hands, *Dixon*, 12,742.

Are the guardians of the people, and should protect their interests, *Faulstich*, 20,021; and see *Shanly*, 15,540.

Should superintend friendly societies, *Mans*, 11,093 and foll.; *C. Cameron*, 11,628 and foll.

Should prescribe investments, but not control appointment of officers, *C. Cameron*, 11,634-5.

Should have power to call on society to alter rates or benefits, *Mans*, 11,089 and foll.

## GOVERNMENT—cont.

Should give members of friendly societies a security for their payments, and impose restrictions on societies, under penalties if not complied with, *Murray*, 9962-70.

Should have power to enforce compliance with provisions as to returns, *Hodgson*, 17,338.

Should prescribe forms of accounts and returns, *Forbes*, 12,247, 12,304.

Should have power to send officers to inspect books, if returns not properly made, *G. Sinclair*, 10,372; *Mann*, 11,146; *Forbes*, 12,251-2; *Cumming*, 12,402; and see *McQuhae*, 17,638; *Caraher*, 20,599-601.

Inspection of books by, not objected to, but would be very laborious, *Galt*, 11,293, 11,295.

Audit, see AUDIT.

Auditors of societies should report to, *Gidd*, 20,791-4.

Should have power to suspend business of small societies, if returns not duly made, *Mowatt*, 15,282 and foll.

Should have power, on report of members, to investigate charges against management of burial societies, *M. Murphy*, 2204-5.

Should supervise their accounts, *Flannigan*, 21,975 and foll.; and see *Pugh*, 23,478.

Should control burial societies, *Smyth*, 8718-9, 8786 and foll.; *Crington*, 14,034-5, 14,037 and foll., 14,090; *McCormick*, 20,744 and foll.; and see *Caraher*, 20,590 and foll.

Might control ditto, but it would not be advisable to do so at present, *Watts*, 17,964-5.

Should locally amalgamate burial societies, and work them under superintendence, *Caraher*, 20,592-4; and see *James*, 22,818.

Should lay down rules of management for burial societies, *McCormick*, 20,751.

Should take whole business of burial societies into their own hands, *McClellan*, 23,290.

Members of ditto generally are anxious for protection of, *McClellan*, 23,302.

Might name a member or members of committee of management of ditto, when of a certain size, *McClellan*, 23,301.

Should certify auditors for ditto, *Finney*, 23,991, 24,017.

Board, should be appointed for friendly societies, with powers both of Registrar and actuary, *Cumming*, 12,351 and foll.; cf. *Crington*, 14,033, 14,105; *Littledale*, 14,942; how such board to be paid, *Cumming*, 12,356, 12,409-10.

Inspector, should be appointed, to look after friendly societies, and report to board, *Cumming*, 12,354.

Arbitrators, recommended for collecting societies, *Nicholson*, 19,778.

Actuary, should not draw up, but only check tables, *Gidd*, 20,855.

Should publish standard tables, *Bailey*, 831 and foll.; *H. Cameron*, 9330 and foll., 9365-6; *Prentice*, 9476-7; *Burge*, 9575 and foll.; *Middleton*, 9738; *Littledale*, 14,930 and foll.; *Hammersley*, 18,990 and foll.

Should not, *Tompkins*, 1950-1, &c.

Should fix minimum tables, *G. Sinclair*, 10,170; *Watts*, 17,052 and foll.; and see *J. Stewart*, 10,811.

Should require, and prepare, uniform table, *C. Cameron*, 11,652; *Crington*, 14,036, 14,090; *Faulkner*, 20,513-20.

Would by publishing tables incur some moral responsibility, *Bailey*, 835; *Tompkins*, 1951.

And see TABLES.

May sanction sufficiency of rates, but cannot sanction solvency of societies, *Prentice*, 9470; and see *C. Cameron*, 11,630.

Have sufficient data to make rules and tables for societies that would meet everything, *Faulkner*, 20,017.

Should recognise certifying actuaries, *Mann*, 11,005.

Should appoint actuary to certify all societies, and report upon their accounts every two or three years, *Crawford*, 14,661.

Should appoint actuary, to whom all friendly societies should be obliged to send rules and tables of benefits, and to make returns, and who should have power to refuse or suspend registration, and to examine books of all registered societies, *C. Cameron*, 11,623 and foll.

Should pay for valuations, *Mann*, 11,067-8; *McCalman*, 11,397 and foll.; *Crington*, 14,043; *Littledale*, 14,949 and foll.; and see *Crawford*, 14,162 and foll.

Should both furnish tables, audit accounts, and value assets and liabilities gratuitously, the principle being admitted in the payment of the Registrar, *Littledale*, 14,952-3.

Should send officer to value societies, *Nicholson*, 19,749-51, 19,791.

And see VALUATIONS.

## GOVERNMENT—cont.

Insurance, danger of, *Sotheron-Estcourt*, 714-7.

Why unsuccessful, *Shepherd* and *M. Murphy*, 2390 and foll.; *Stratton*, 8620, 8623, 8626 and foll.; *Smyth*, 8719; *McCalman*, 11,358; *C. Cameron*, 11,642; *Kirkwood*, 13,361; *Littledale*, 14,993-4; *Watts*, 17,976.

Against sickness, would not succeed in Scotland, *Middleton*, 9740; *Mann*, 11,102 and foll.

Extension of, recommended, *Stratton*, 8613-37; *Smyth*, 8718-9, 8727-8, 8769-85; *Watts*, 17,962 and foll.; *McClellan*, 23,292.

A "propaganda" for extension of, recommended, *Watts*, 17,977, 17,983 and foll.

Can insure for less payment than burial societies, with absolute security, *Watts*, 17,989.

Returns from societies are not made in interest of, but of members, *Tompkins*, 2005.

Was till lately supposed to guarantee soundness of societies, *Shepherd*, 2325 and foll.

Friendly societies can purchase annuities from, for members, but seldom do, *Tompkins*, 2062-4.

Could obtain collectors at 10 per cent. commission, *Smyth*, 8728, 8782.

State, in America, requires all insurance companies to be conducted under superintendence of its actuaries, and in certain cases guarantees their policies, *C. Cameron*, 11,631-2, 11,684; cf. *Mowatt*, 15,282.

As to building societies:

Should appoint auditor for building societies, to be paid by societies, and to report on them, *McIlwraith*, 12,661 and foll.

As to Industrial and Provident Societies:

Should not put forth incorrect returns, *Borrowman*, 12,830 and foll.

Should have power to send officer to inspect books of societies, when returns not made or visibly incorrect, *Borrowman*, 12,840.

GRADUATED SCALE of contributions, essential to justice, perhaps not to security, *Bailey*, 799.

Now generally adopted by large, or the better societies, *Bailey*, 798, 802; *Finslaison*, 958, 981.

The prejudice against, in affiliated societies, is being gradually removed, *Nicholson*, 19,762.

Enforcement of, might be deemed a hardship, but would be right, *Prentice*, 9479-80.

Importance of, *Wood*, 17,048 and foll.

Should be compulsory, *Hannay*, 17,598; *Hammersley*, 18,931; *Faulkner*, 19,993; *Madeley*, 20,130; *Coombes*, 17,441-2.

Often now incorrectly drawn up, *Madeley*, 20,130.

Adopted by "Manchester Unity of Odd Fellows," 1853 or 1854, *Daynes*, 258; *H. Cameron*, 9310; *Middleton*, 9774-6.

Not adopted generally (in 1870) by "Ancient Order of Foresters," *Shawcross*, 352-9; adopted by almost all courts of do., in London district, *Finchbeck*, 367; urged by executive of do., *Shawcross*, 354-8, 471.

Adopted for assurance class, in Wiltshire County Society, 669.

Objected to, in "Order of Druids," *Wood*, 17,049 and foll.; absence of, must ruin order, 17,052 and foll.

Optional, recently adopted by "Independent Order of Rechabites," *Green*, 17,276; *Sharples*, 17,352-4; only applied to entrance-fees in "Olive Branch" Tent, Belfast, *Crawford*, 14,852-5.

Adopted by "Rational" for last ten years, *Coombes*, 17,440-1.

Objected to in old lodges of "Order of Ancient Shepherds," Ashton Unity, *Race*, 18,355.

Adopted in "Royal Liver" Society, *Loversage*, 1277, 1664; in most of or all lodges of "Free Gardeners" Society, *Burge*, 9613-8; in "Western" Friendly Society (Glasgow), *Mann*, 10,980-1; in "Commercial Travellers" Friendly Society, *Galt*, 11,215-6; in "Hulme Philanthropic" Burial, *Anderson*, 17,899.

Yearly payment, entry moneys commuted for, in "Commercial Travellers Friendly," *Galt*, 11,171.

Adopted from the first in "North Staffordshire Provident," *Hammersley*, 18,906, 18,922; considered a great cause of society's prosperity, *Hammersley*, 18,922.

Adopted with advantage since 1845 in "Brotherly Knot" Society, *John Harrison*, 18,372-5.

None, of contributions in "Chorley Family Funeral" Society, but only of payments on death, *Waring*, 2792-4, 2801.

Approved of, *Hardman*, 18,655.

Not adopted in Ireland, *Littledale*, 15,015.

GRAHAM, Dr. (of Everton); had charge of post-mortem examination in suspicious case of *Andie Maria McCarthy*, insured without knowledge of parents in "Liverpool Protective," *McCarthy*, 23,538; *Aspinall*, 23,631.

- GRAND LODGE of "Free Gardeners' Society;" GRAND MASTER of do.; GRAND SECRETARY of do.;** see **FREE GARDENERS.**
- GRANTS** made by "Royal Liver" Society on deaths out of benefit, *Liversage*, 1234 and foll., 1260 and foll., 1569 and foll.; made in Scotland by local committee, *G. Sinclair*, 10,145, 10,288-90; limited to 10*l.*, *Liversage*, 1234, 1239; *G. Sinclair*, 10,290; distinguished from claims, but taken account of in valuation, *Sprague*, 1817 and foll.; new rule as to, *Sprague*, 1822-3; proportion of, to claims, *Sprague*, 1825-6.
- Made by "City of Glasgow" Friendly Society, *J. Stewart*, 10,850-5.
- By "United Reform," *McCalman*, 11,358-60.
- Not allowed in "Liverpool Protective" Society, *M. Murphy*, 2173; *Shepherd*, 23,753-4.
- Objections to, *Shepherd* and *M. Murphy*, 2173, 23,754-5.
- In "Blackburn Philanthropic Burial Society," made to members within week of benefit, *Crossley*, 2432; none, to members out of benefit, 2433.
- None in "Scottish Legal" Burial Society, *Malcolm*, 10,712-8.
- In "Rational," made out of "contingent fund" to widows, &c., *Coombs*, 17,567-70.
- Only one, made in 20 years in "Salford Funeral Friendly," *Noden*, 17,818.
- None in "George and Dragon Friendly," no members being allowed to die out of benefit, *Ingham*, 18,180.
- None in "Brotherly Knot," *John Harrison*, 18,407-8.
- Nor in "South Manchester Burial" (no application ever made), *Marrison*, 18,566-7.
- One case of, in "Salford Temperance Burial," *Eaton*, 18,751.
- In "Order of Ancient Shepherds," Ashton Unity, made by central authority to disabled members out of "petition fund," *Race*, 18,319.
- GRAY, Mr. Macfarlane**, accountant and actuary, of Liverpool, reported on accounts of "Victoria Legal" Society, from the year 1837, *Gibb*, 22,435-8.
- GREAT BRITAIN**, includes Ireland, according to Dublin agent of "Royal Liver," *W. Taylor*, 15,697-8; cf. *Liversage*, 23,221.
- GREEN, THOMAS LEWIS**, High Deputy Ruler of Order of Rechabites, evidence of, 17,230-17,391 - p. 431. Returns, 17,261; tables; those of Odd Fellows, Foresters, and Rechabites sufficient, though lower than those published by late Registrar, 17,275-7; number of secessions; no allowance made for profits arising from this source, 17,278-9; management fund; extra levy made when required, 17,290-2; officers, 17,298; valuation of assets and liabilities of Birmingham district, 17,300; disputes, 17,313-14; annual returns to Registrar need not be made in uniform manner, a prescribed form being limited to quinquennial returns only, 17,329-32; adoption of graduated scale of payments, 17,352-4; exclusion of dry grinders by tents in Sheffield district, 17,357-61; provision for old age in this district, 17,362-4.
- And see **JONES, HODGSON, and SHARPLES.**
- GREENWOOD, Mr.**, was secretary to "Royal Oak," but was requested by the committee and collectors to resign in favour of Mr. Currie, and a book, which he afterwards sold, was presented to him by members, together with a weekly allowance, *Irving*, 22,600-17; *Currie*, 22,727; *James*, 22,831-6; was very kind, but was "not required," *Irving*, 22,607-8.
- GREY, Sir GEORGE**, gave authority to extend Friendly Societies' Act to "Working Men's Club and Institute Union," but *quere*, whether to working men's clubs and institutes generally? *Stephenson*, 8346; and see *Solly*, 8399, 8402.
- ABBAY** (small village in County Down.) Friendly Society at, established 1833; *Littledale*, 14,882, 14,885-6; benefits, sickness, and death; number of members in 1864 (date of last report) under 40, *Littledale*, 14,883-4.
- GRIFFIN, Mr. E. L.**, Registrar of Friendly Societies for Ireland, his correspondence with Chairman of Commission as to certain statements in Part I. of the present Report, App. D. Succeeded Mr. Connor, *Littledale*, 14,858, 14,888; assisted by Mr. Littledale, who allows him use of his office, *Littledale*, 14,855-6; members of friendly societies only sent to in cases of peculiar difficulty, *Littledale*, 14,856, 14,916; loan societies at first registered by, *Littledale*, 14,875; under Mr. Littledale's advice, has of late certified rules allowing a dividend, *Littledale*, 14,895; and see 14,905; is respon-
- GRIFFIN, Mr. E. L.—cont.**
- sible to Parliament for the action of the Registrar's office, *Littledale*, 14,966-7; was formally appointed by Irish Attorney General to certify rules of building societies, *Littledale*, 15,039.
- Case of rules certified by, with omission of amendments insisted on by Mr. Littledale, *Mowatt*, 15,268-70; and see *Hodgkin*, 14,478, 14,483, 14,486, 14,502; *Crylington*, 14,559 and foll.; *Littledale*, 15,011; *Mowatt*, 15,309.
- GROUND ANNUALS** (Scotland), friendly societies should have power to lend on, *Mann*, 11,046; they have power to do so, and "Commercial Travellers" Friendly Society has investments in, *Galt*, 11,248-51.
- GROUPS**, calculation of mean age in, *Finlaison*, 967-9, 1005-6.
- GUARANTEE FUND**, collectors', in "Blackburn Philanthropic Burial" Society, *Crossley*, 2465-9.
- Of "Scottish Legal" by "Berwickshire Loan Company," alleged to have been a mere myth, *McKinnon*, 11,561.
- Of present manager (*Mr. J. Stewart*) of "City of Glasgow," by his brother and father, alleged to be a fiction, *McKinnon*, 11,561; *contra*, *J. Stewart*, 13,306, 13,529-32.
- Of "Glasgow Reformed Friendly Society," for 3,000*l.*, alleged to have been in great measure a fiction, *Wilson*, 13,128 and foll.
- The same thing done in many other societies, *Wilson*, 13,130.
- Of "Loyal Irish Legal," by Mr. W. Hodgkin, secretary, for 1,000*l.*, *Hodgkin*, 14,473 and foll.
- Of "Union Friendly" for 250*l.* by committee, represented as contributions in balance-sheet, *Hoyle*, 19,583 and foll., 19,614-6, 19,634 and foll.
- GUARDIAN**, parent or, is considered as insurer of infant member, and votes for do., in "Blackburn Philanthropic Burial Society," *Crossley*, 2567-74.
- Do., in "Scottish Legal," *Cumming*, 12,405-6.
- COMMITTEE**, in "Liverpool Protective" Society. See **LIVERPOOL PROTECTIVE.**
- GUARDIANS**, Boards of, sick-pay of member of friendly society receiving poor relief paid to, in "Manchester Unity of Odd Fellows," *Daynes*, 231-2.
- Practice of, in Wiltshire, as to sick-pay of members of friendly societies, *Sotherton-Estcourt*, 754 and foll.
- Practice of, generally, as to do., varies, *Stratton*, 8642.
- Should make distinction between members of sound or unsound friendly societies, *Stratton*, 8668 and foll.
- As to inquiries from, in respect of friendly societies, *Stratton*, 8524-5, 8668.
- Do not administer relief with sufficient strictness, *Stratton*, 8608, 8612, 8678.
- In Ireland, would take into account the whole amount payable as sick-pay to member of friendly society, *Power*, 16,107 and foll.; make no claim for burial payments, and have no power to recover do., *Power*, 16,112 and foll.
- And see **POOR-LAW.**
- GUY, F. (solicitor P.)**, evidence of, 16,275-16,362, - p. 405. Desires power for the "Cork and South of Ireland Permanent" Building Society to advance money for building purposes on security other than real property, 16,358.
- And see **GIUSANI, LE MERT.**
- HALF-PAY** in sickness, not provided for by actuaries; see *Bailey*, 908 and foll.; and see **SICK-PAY, SICKNESS.**
- HALIFAX**, transfer of members of "Universal Provident" Society at, to "United Assurance" (St. Patrick's), at existing rates of payment, *T. Walker*, 21,369 and foll.
- HALL**, desirable for Odd Fellows to have their own, *Middleton*, 9835-6; *contra*, *W. Dickson*, 9852.
- Odd Fellows', at Halifax, *Shawcross*, 339; at Birmingham, *Jos. Harrison*, 18,664, 18,717.
- At Liverpool, bought by lodges out of surplus capital, assisted by portion of district funeral fund, the capital being advanced on debentures, *Hughes*, 23,790 and foll.; cost over 4,000*l.*, 23,797; and see *Owens*, 23,984; *Smyth*, 20,525, &c.
- And see **ODD FELLOWS.**
- CITY HALL, HOPE HALL**, see those words.
- HALLARD, Sheriff**, referred to, *E. Ravenscroft*, 9180-2; *Dow*, 10,134.
- HAMILTON, (1) MICHAEL**, evidence of, 19,210-19,336 - p. 486.
- District-manager and member of sub-committee of the "United Assurance" Society (St. Patrick's), established in Liverpool in 1832, and registered in 1849, 19,210-15;

**HAMILTON, MICHAEL**—*cont.*—number of members, 19,216; gross income, and amount in hand at last balance, 19,219-21; annual expenditure, 19,222; management expenses, taken out of general fund contrary to rules, were last year in excess of income; difficulty of enforcing levy for management, 19,222-37, 19,311-12; subscriptions, 19,231-3; collectors,—their appointment, commission, and perquisites; are trying to reduce superfluous expenses of collectors, 19,238-40; amount received by sale of books, and sums received by witness on account of his own, which he collects by deputy, 19,241-54; is opposed to system of purchasing books, and thinks rule lately passed, making them the property of the society, will tend to materially reduce expenses of management, 19,255-7; endowments, and sick and funeral benefits; separate accounts kept, but one common fund to meet all claims, 19,258-67; are about to submit materials for valuation to Mr. Neison, 19,268; total number of members; number of secessions and of new members in 1869 and 1870, 19,269-84; proportion of office expenses to entire collection, 19,285-7; rules are placed on back of policy, 19,288-90; tables, certified by Mr. Neison as adequate to promised benefits, 19,291; disputes, settled by arbitration, 19,292-8, 19,313-14; is strongly in favour of quinquennial valuation, which should be compulsory, 19,300-4; proper classification of societies necessary, the larger assurance societies being placed under jurisdiction of the Board of Trade, 19,305-10; "intentions," or amount paid for masses; endeavour to abolish this custom, 19,315-25; capital items carried to credit of revenue, 19,326-30; principle on which accounts are audited, 19,331-36.

Was collector at Manchester under Mr. Smyth, and was appointed in his place, after being made travelling inspector, *Smyth*, 20,412.

Was constantly about Mr. Treacy, and resided with him in London, *Smyth*, 20,412.

Said to have been principal organizer of packed meeting at Manchester, *Smyth*, 20,456, 20,492.

At Odd Fellows' Hall meeting at Liverpool, helped to throw Mr. Caraher off platform, *Caraher*, 20,548.

And see *Judge*, 20,221, 20,367; *T. Walker*, 20,893, 21,245, 21,377.

(2) Another, treasurer to "Glasgow Reformed Friendly," referred to, *Wilson*, 13,121-5.

**HAMMERSLEY, EDWIN JOHN**, evidence of, 18,902-19,017 - p. 478.

Secretary of "North Staffordshire Provident" Association, 18,902; number and increase of members, and amount of funds, 18,903-5, 18,907; distinguishing features of society, (quinquennial valuation; graduated scale; exclusion of children; no meetings at public-houses), 18,906; average age and class of members (chiefly working classes of Pottery district), 18,908-11; great mortality amongst infants in the Pottery district, 18,912-13; admission of children at six, and of women to certain limited benefits, 18,914-17; rule excluding women from benefit the first month after childbirth, 18,918-19; honorary members, 18,920-2; society's success principally owing to adoption of graduated table, 18,922; copies of rules and alterations supplied to each member, 18,923-5; tables certified by Mr. Neison; rates of contributions settled independently of expenses of management, 18,926-9; tables of all societies should be certified by actuary, and adoption of graduated scale made compulsory, 18,930-1; management expenses, 18,932; cost of quinquennial valuation by Mr. Neison; attaches much importance to such valuation, the cost of which would be willingly paid by well-regulated societies, 18,933-7; annual cost of audit, which may be safely entrusted to members themselves, 18,938-40; paid officers, 18,942; branches, 18,942, 19,012-17; notice given to members before excluding them, 18,943-5; formation and objects of benevolent branch, 18,946-9; system of transfers, 18,950-1; investment of funds; friendly societies should be allowed to invest in building societies, where the borrowing powers of the latter extend to one half of investors' capital, 18,952-4; sick-pay continued through life; case of imposition, 18,955-6, 18,965-7; deferred annuities, practically beyond means of working classes, 18,957-62; no trades excluded from society, 18,963-4; disputes; attributes their freedom from disputes to fact of meetings being held away from public-houses, 18,968-70; is in favour of Registrar acting as umpire in disputes, where arbitrators cannot agree, 18,971-3; power to purchase land or build houses within certain limits, useful to friendly societies; suggests attaching of building society

**HAMMERSLEY, EDWIN JOHN**—*cont.*

branch to do., 18,975-6, 19,006-10; his society has no wish to extend its operations, 18,977-9; Registrar should be empowered to refuse registration where societies' tables not properly certified, and they should satisfy him as to their solvency, 18,981-5; useful statistics might be deduced from quinquennial returns now in hands of Registrar, for formation of standard tables, 18,986-97; gradual introduction of Odd Fellows' and Foresters' tables for use of small societies, 18,994-7; appeal should be allowed from Registrar's refusal to certify, to a judge in chambers, 18,998; longer time should be allowed for preparation of quinquennial returns, 18,999; undue competition of yearly societies; their solvency should be proved by a septennial valuation of assets and liabilities, 19,000-4; uncertainty of law respecting liability of members to society for their contributions, 19,005; assurances above 10*l.* should be subject to law applying to insurance offices, 19,007-9; quarterly meetings of delegates from branches; personal attendance at general meeting, 19,012-7.

**HAMPSHIRE**, attention paid to labourers' insurances in, *Stratton*, 8526, 8535.

Friendly Society, *Stephenson*, 594; *Neison*, 1128; *Stratton*, 8535.

**HANCOCK, W. J.**, evidence of, 15,372-15,408 - p. 375.

Fellow of Institute of Actuaries, and was formerly auditor of "Irish Civil Service" Building Society, 15,372-4, 15,376; disapproved of their mode of keeping accounts, as being contrary to their rules, and afterwards resigned, rather than sign balance-sheet which had been audited previously to his becoming auditor, 15,375-94; believes that his successor signed the accounts as presented, 15,383-4; financial condition of annuity societies satisfactory, but very small amount of business done, 15,395-8; standard tables should be prepared by Government, but it would be sufficient if societies were compelled to have tables certified by competent actuaries, 15,399-15,404; actuaries differ considerably in opinion as to law of sickness; small societies cannot furnish safe average, 15,403, 15,405; there should be some compulsory mode of audit, and societies charging rates founded on life contingencies should be certified by competent actuaries, 15,406; insurances for sickness and death; the two branches should be kept quite distinct and conducted separately, 15,407. And see *Owen* and *Mercer*, 15,134-8.

**HANDSWORTH**, working men's club at, where consumption of beer is limited per night and per head, *Solly*, 8414.

**HANNAY, JOHN**, evidence of, 17,573-17,607 - p. 442.

A trustee of "Manchester Caledonian" Society, formed in 1838, 17,573-4; number and class of members, confined to Scotchmen or their descendants, 17,575-6, 17,581-2; management expenses, 17,577; uniform scale of payments; thinks all societies should have graduated scale, 17,577-80, 17,598; financial status of society; difficulty arising from increasing number of superannuation claims, 17,583-7; quinquennial returns of assets and liabilities should be made, 17,588-9; alteration of rules, made contrary to Friendly Societies' Act; Registrar should be empowered to review his decisions where improper statutory declaration has been made to him, 17,590-7; secessions, 17,599-602; small rate of sickness, 17,603-4; working of society left to committee, 17,605-7.

**HARDING, DUNSTER**, evidence of, 23,890-23,924 - p. 622.

Secretary to "Liverpool Clerks' Annuity Association," established in 1861, 23,890-1; number of members, 23,892; condition of society, 23,893; reason which prevents society from being registered (assistance to unemployed members); advantages which would accrue to it from registration; thinks Friendly Societies' Act should be extended so as to include societies of this nature, 23,894-9; invested funds, 23,900-2; management expenses, 23,903-6; salaries, 23,907-9; payments for sickness, and to men out of employ, 23,910-16; grants to members, 23,917-21; mode of collecting subscriptions, 23,922-4.

**HARDMAN, SAMUEL**, evidence of, 18,569-18,660 - p. 469.

Manager and collector of "Manchester Temperance" Burial Society, founded by his father in 1834 (rules deposited but not registered), 18,569-73; society desires to register, but has hitherto been prevented on account of present state of Friendly Societies' Act with respect to investment of funds, 18,574-82; number of members, and amount of funds, 18,583-5; officers' salaries, and collectors' commission and perquisites; witness receives salary as well as commission, 18,586-96;



- HARDMAN, SAMUEL**—*conf.*  
society desirous of publishing balance-sheet, 18,597-600; nomination of committee by collectors, 18,600-7; meetings; average attendance of members, and business discussed, 18,608-18; annual audit of accounts since 1868; appointment of auditor by committee; charge for audit; is in favour of public audit, 18,619-33, 18,658-9; secessions; nearly half of seceding members readmitted, 18,634-8; no objection to printed notice being sent by post to persons about to fall out of benefit, 18,639-42; insurance of children, 18,643-7; is in favour of a graduated scale to supersede present system, by which the admission of a person over 40 is made dependent upon simultaneous introduction of a younger life, 18,648-57.
- HARRINGTON, DR.**  
Manager of United Assurance at Swansea for four years; was dismissed on account of bad management, *T. Walker*, 21,546-50; received amount due to him for personal expenditure, &c., although in debt to society, *T. Walker*, 21,551-8.  
And see *O'Hanlon*, 16,273.
- HARRISON, (1) JOHN**, evidence of, 18,361-18,417 - p. 464  
Secretary of "Brotherly Knot" Society, established in 1789 and registered, 18,365-6, 18,387; meetings at public-house, 18,363-4, 18,376-80; number of members, and amount of money invested, 18,367-9; sick and funeral benefits, 18,370, 18,383; result of adoption of graduated scale of payments, 18,371-5; liquor-money raised by levy; amount spent at meetings regulated by attendance of members, the surplus being paid into general funds, 18,379-82, 18,402-3; fines, 18,384-6; alteration of rules, 18,388-9; paid officers.—amount paid to surgeon, 18,390-1; secessions.—notice given to members about to go out of benefit, 18,392, 18,404-8; disputes, 18,393-5; distant members, 18,397-8; class of members, 18,399; amount in hands of treasurer, 18,401; annual returns sent to Registrar, 18,409.  
And see *KAVRON*.
- (2) **JOSEPH**, evidence of, 18,661-18,719 - p. 472.  
Member of "Manchester Unity" of Odd Fellows and of "Foresters," 18,661-3; his lodge of "Manchester Unity" meets at Odd Fellows' Hall, Birmingham, 18,664; his court of Foresters, at "Red Cow" Inn; believes the landlord to be a member of society, 18,665-7; contributions and management expenses, including liquor-cheques, in Foresters' court; has endeavoured to abolish latter custom as illegal, but without success, 18,668-83, 18,712-17; settlement of disputes; objects to present system of arbitration on account of expense, and suggests appointment of independent arbitrators, 18,684-711; publishes on arbitration committees, 18,717; thinks no harm would accrue to Friendly Societies by changing their course of practice with respect to meeting at public-houses, 18,717-19.
- HAY, M.A.**, evidence of, 10,028-10,141 - p. 203.  
Treasurer of the "Edinburgh School of Arts" Friendly Society, founded in 1838, 10,028-9; nature of society, 10,030; origin of name, 10,031; class of members, 10,032-4; separate funds, and mode of subscription, 10,035-7; principle of annuity fund, 10,038-9, 10,047-8, 10,089-93; tables, 10,039-40, 10,094-5; surplus funds, 10,041-4, 10,049, 10,053-4; proportion of management expenses, 10,044-6; the payments for deferred annuities have been found sufficient, 10,050-5, 10,057-8; actuaries' reports and annual statement of payments, 10,056, 10,059-62; considers the final settlement of disputes by arbitration satisfactory, 10,063-72, 10,099-10,100, 10,127-9; admits importance of Registrar for Scotland, although his society has not been called upon to send in quinquennial returns, 10,073-80; secessions and forfeitures, 10,081-2 retention by society of portion of interest of members residing at a distance, 10,083-7; meetings, 10,096-8; alteration of rules with reference to distribution of surplus funds, 10,101-14; monthly subscriptions; believes system of collectors to be unnecessary, 10,137-9.  
Evidence partly contradicted, *Dow*, 10,126.  
And see *Dow*, *KEMP*, *RÆBURN*, and *STEVENSON*.
- HEALTH**  
Imposition as to, and how dealt with, in "United Reform" Friendly Society, *McCalmann*, 11,409-11,411.  
Stranger insured in burial society is always in bad, *Crympton*, 14,088; and see *Thompson*, 23,036-7.  
And see **FRAUD, IMPOSITION.**
- HEARTS' OF OAK SOCIETY**, the, *Stephenson*, 582-3; charges uniform rates up to certain period, *Finlayson*, 982.
- HENRY, SIR THOMAS**, his decision that friendly society summonses can only be taken out at Westminster, *Tompkins*, 2034-9.
- HENSHAW, HENRY**, evidence of, 19,682-19,738 - p. 496.  
Secretary of "Chorley Friendly" Society, founded in 1799, 19,682-3; objects of society (sickness and burial), 19,684; number and class of members (labouring men), each of whom subscribes for dinner on feast-day; popularity of anniversary feasts, 19,686-92, 19,736; place of meeting; landlord connected with society only as free member, 19,694-6; rates of contribution for sickness and funerals, and amount of benefits, 19,697-702; life-allowance to infirm members, 19,703-5; rescission of rule by which convalescent members were allowed to work and receive part sick-pay, 19,706-9; funds,—how invested, 19,710-13, 19,735; repayment of money embezzled by wife of steward, 19,714-16; amount spent in sick and funeral claims, 19,717-19; management expenses, inclusive of amount spent in liquor, 19,720-1; audit of accounts, 19,723-7; annual returns sent to Registrar, 19,728-9; disputes, settled by committee of 12, 19,730-4.
- HERIOT'S HOSPITAL**, has very large quantity of unfenced land at Edinburgh, *Begg*, 9059.
- HERITABLE BONDS** in Scotland (i.e. mortgages), investment on, not excluded by prohibition of purchase of land in Friendly Societies' Act, *Galt*, 11,249, 11,252; *Dixon*, 12,741; investments in, of "Glasgow Thistle and Rose" Society, *Dixon*, 12,736 and foll.  
And see **MORTGAGES.**  
Property in Scotland, simplification of title to, required for promotion of working men's dwellings, *Begg*, 9059; different form of holding from English, a ground for maintaining separate Registrar for Scotland, *Mann*, 11,017; holding of, by "Western Friendly" Society, under repealed Friendly Societies' Act, *Mann*, 11,040-1; friendly society should have power to invest in, *McCalmann*, 11,407; funds of "Free Gardeners" Society mostly invested in, *Burge*, 9643, 9685; and see as to Odd Fellows, *Middleton*, 9835.
- Property and securities of "Scottish Legal," *Malcolm*, 10,746-9.
- SECURITIES COMPANY**, a limited company doing building society business, *E. Ravenscroft*, 9120, 9249.  
Scottish do. do., the same, *E. Ravenscroft*, 9120, 9249.  
Advances made by both bodies to building clubs, *H. Cameron*, 9231.  
Report of, as to over-building in Edinburgh, *E. Ravenscroft*, 9267-8.
- HIGH COURT, HIGH COURT FUND**, in "Ancient Order of Foresters," *Shauncross*, 524, 528; and see **FORESTERS.**
- HIGHAM, (1.) GODFREY**, evidence of, 18,793-18,851, p. 475.  
Agent and collector for "Royal" Liver in Manchester, 18,793, 18,810; their method of settling disputes before a local magistrate preferable to that generally adopted by affiliated societies, 18,796-800; is member of the "Druids"; by committee of delegates, mode of settling disputes by committee of delegates, thinks do. should be taken before a local magistrate, 18,801-9; number of members on collecting book of witness; number of new members and secessions annually, 18,811, 18,814-25; collectors' commission and perquisites, 18,811-12, 18,826-7; copies of rules supplied only to members desiring to have them, 18,828-33; complaints respecting claims settled at head-office in Liverpool, but members have right of final appeal to nearest magistrate, 18,834-42; notice of lapsing unnecessary, except through collectors, who are themselves interested in giving members the information, 18,843-4; increase of members in district of witness, and probable number of deaths, 18,845-51.
2. Another (probably Registrar of Liverpool County Court), referred to, *Mingard*, 21,792.  
And see **HIME.**
- HIGHLAND SOCIETY'S** tables, used by "Commercial Travellers" Friendly Society, although considered untrustworthy, *Galt*, 11,213, 11,224-40; compared with experience of do., *Galt*, 11,227-8.
- HIME (quere, HIGHAM?)**. As Registrar of Liverpool county court, referred to, *T. Walker*, 21,600-2.
- HITCHIN FRIENDLY SOCIETY**, see *Stephenson*, 27, p. 8.  
Expenses of, defrayed entirely by interest on capital, *Tompkins*, 1903-6.

- HODGKIN (1) CHARLES** (the late), agent of "Scottish Legal" at Belfast, *Criglington*, 13,993-6; confusion in affairs of do. at Belfast on account of death of, *Criglington*, 13,995-6; *Malcolm*, 12,487 and foll.
- (2) **WILLIAM**, evidence of, 14,457-14,534 - p. 341. Secretary to the "Loyal Irish Legal" Burial Society, 14,457; the society is registered, and was formed of members seceding from the "Scottish Legal," 14,458-63; formation expenses guaranteed to society by witness, who gave bond to amount of 1,000l. on security of his own property, 14,464-85; balance-sheet audited by John Purvis and Samuel Criglington, who were appointed by (two gentlemen of) the committee, no general meeting having hitherto taken place, 14,486-90, 14,504-12; steps taken at commencement of society, 14,491-99; rules drawn up by Mr. Criglington and submitted to a general meeting of the members, 14,500-3, 14,516-19; management expenses taken out of general receipts, 14,513-15, 14,523-34; estimated value of house built by witness for the society, 14,520-8. (*Witness here obliged to absent himself. For continuation of evidence on this subject, see CRIGLINGTON*, 14,535-14,609.)
- Was brother of Charles Hodgkin (see above), and applied for Belfast agency of "Scottish Legal" on his brother's death, but was refused, and taking advantage of non-registration in Ireland of "Scottish Legal," set up and registered "Loyal Irish Legal," *Criglington*, 13,999; took into new society all members of "Scottish Legal" in immediate benefit, and paid claim in less than three weeks, *Criglington*, 14,004-6 (cf. *Littledale*, 15,010); his position and means, *Criglington*, 14,548-50; takes secretary's salary, *Criglington*, 14,561; has charged nothing for promoting society, *Criglington*, 14,544.
- Difficulty in obtaining officers' bonds from, at Registrar's office, *Littledale*, 15,003-6; applied to Registrar's office to know if "Scottish Legal" registered in Ireland, *Littledale*, 15,010; letter from Registrar's office to, complaining that rules circulated were not true copies, *Littledale*, 15,018, and correspondence with Mr. Malcolm (of "Scottish Legal") on the subject, 15,026.
- HODGSON, CHRISTOPHER**, treasurer of "Independent Order of Rechabites," evidence of, 17,230-17,391 - p. 431.
- Circumstances which led to the establishment of the Order in 1835; advantages arising from its formation on temperance principles, 17,234-8; rule respecting increased funeral payment to testotallers not applicable to all the tents, 17,239-40; government of society by Order, district, and tents, 17,241; distribution of tents; control exercised over them by district, 17,242-4; Funeral fund, *ibid.*; sick fund, 17,245-6; average number of members in each tent, 17,247; solvency of society; the fund for assistance of distressed tents not applicable to those who have previously divided surplus funds, 17,249-58; tents, whether registered or not, send in annual accounts to districts, 17,259-61; considers registration a public benefit; his own tent not registered, the present investment of funds being contrary to that allowed by Friendly Societies Act, 17,262-5, 17,384-6; the office of Registrar a useful one, and his decision should be final on matters of finance, but otherwise his duty should be confined to simple registration, 17,267-71; tables, if framed by Registrar, would be used by registered societies, 17,273-4; secessions; cause of small number in Salford tent, 17,280-1; meetings are never held in public-houses; cost paid out of general management fund of each tent, 17,282-6; officers' salaries, 17,293-6; Birmingham district a wealthy one, 17,300; advantages of system of juvenile tents, 17,301-2; improved class of members, owing to provident habits encouraged by society; no case of a member coming upon the parish, 17,306-8; pension fund, 17,309, 17,364; settlement of disputes, 17,310-12, 17,314-16; complaints of variation in decisions of Registrar as to certification of rules; skeleton rules should be provided by Parliament, and Registrar should be empowered merely to certify rules as not contrary to law, 17,319-22; annual transmission of returns to Registrar desirable, and might be enforced by penalties, 17,324-9, 17,337-8; exclusion from membership of the liquor trade, 17,356; alterations in tables—how made, 17,383; investment of funds of Salford tent; is in favour of retaining present restrictions as to investment of societies' funds generally, 17,384-91.
- And see **GREEN, JONES, and SHARPLES.**
- HOGAN:**  
Member of executive committee of "United Assurance" at Liverpool, and district-manager for Birmingham,
- HOGAN—cont.**  
*Judge*, 20,297-305, 20,367; *McCormick*, 20,742; brought up persons to support Mr. Treacy at meeting held in Odd Fellows' Hall, Liverpool, in 1865, though himself not then a member, *Caraher*, 20,548; had considerable influence in society, and was engaged in packing a meeting held at Wolverhampton, *McCormick*, 20,742-3; is a member of sub-committee of management, *T. Walker*, 20,893; was held by judge not to have been properly elected as chairman at meeting held in Feb. 1866, *T. Walker*, 21,603; was voted 30l. per annum by committee for office-rent, &c. in 1869, *T. Walker*, 21,671.
- HOME SECRETARY:**  
Has power under section 9 of the Friendly Societies Act to authorise societies to be established under Act, *Stephenson*, 8343.
- Working men's clubs authorised by, to be brought under Friendly Societies Act, *Stephenson*, 658, 8343 and foll.; *Tompkins*, 1924; *Sally*, 8366; but no copy of authority to be discovered, *Stephenson*, 8343, 8346.
- Appeal to (for England), from Registrar's refusal to certify, suggested, *G. Sinclair*, 10,169; *J. Stewart*, 10,800, 10,805-6; and see *Littledale*, 14,943.
- Is the only public officer with whom Irish registry office has communication, *Littledale*, 14,968-9.
- HONORARY LODGES**, in "Order of Druids," *Wood*, 17,211.
- MEMBERS**, in friendly societies, often contribute management expenses, *Bailey*, 792.
- In "Ancient Order of Foresters," as to money paid by, *Shawcross*, 548 and foll.
- In "Manchester Unity of Odd Fellows," *Buck and Lovesey*, 563-4; *Middleton*, 9810-4; *Jas. Boyle*, 13,635-43; do not vote or interfere in affairs, *Middleton*, 9811; *Jas. Boyle*, 13,640.
- Working of Wiltshire County Society exclusively by, a failure, *Sotheron-Estcourt*, 661.
- In "Free Gardeners' Society, *Burge*, 9647-9.
- In "Commercial Travellers' Friendly Society, a considerable number of, *Galt*, 11,275; pay admission fee, but nothing after, *Galt*, 11,276-7.
- In "Scottish Legal," many, but do not pay, *Young*, 12,187.
- In "Warehousemen and Clerks' Provident Association," gave some handsome donations when society established; contributed 35l. last year, *M. Ogden*, 17,713-5; members leaving Manchester, may remain such, on payment of a guinea a year, 17,679-80.
- In "North Staffordshire Provident Association," take part in management, contributed largely at commencement, and formed fund for management, interest on which nearly meets expenditure; but now only contribute about 10l. 10s. a year, *Hammersley*, 18,920-2.
- In working men's clubs, *H. Pratt*, 8469.
- HOPK HALL**, Liverpool:  
Meeting of friendly societies at, to oppose Lord Lichfield's bill on friendly societies, *Judge*, 20,309.
- "Very warm" meeting of "United Assurance" (St. Patrick's) at, for election of committee, at which management outvoted, *Caraher*, 20,564, 20,571-3; *McCormick*, 20,627-31; *T. Walker*, 21,320, 21,346, 21,348; *Birnie*, 21,998-22,011; proceedings of do., declared void by county court, *McCormick*, 20,633.
- HORGAN, PATRICK**, evidence of, 16,363-16,582 - p. 408.
- Agent and collector of "United Assurance" Society ("St. Patrick's") since its formation, 16,363-8, 16,471, 16,527; number of members in Cork, 16,369; commission and perquisites as agent and collector, 16,370-3, 16,484-5, 16,498; popularity of society, 16,374-5; visits made by directors, 16,376-7; sends fortnightly returns and collections and yearly accounts to Mr. Flatley, secretary at Dublin, 16,378, 16,456, 16,509-14; competition with "British Legal," complaints made against that society, 16,379-93; no yearly dividing societies in Cork; small money clubs, and mode in which the money is spent, 16,395-16,410; temperance societies, 16,411; failure of most Cork societies during the famine, 16,412-15; the "Mechanics' Provident," a well-managed society, 16,416-17; has heard of no complaints against societies in Cork, 16,418-20; number of collectors in Cork,—they never attend meetings at headquarters, 16,421-6; class of members; increase of number, 16,427-9; forfeitures, and transfers of members' interest, 16,430-8; Registrar's office only of use in giving societies a legal position, 16,442-6; disputes settled by chaplain, 16,447-53; chaplain's duties and pay, 16,454-6, 16,518-26; payment of burial money;

**HORGAN, PATRICK—cont.**

false claims and how treated, 16,457-70, 16,486-96; witness appoints collectors, inspects their books, and visits all new members, 16,472-83, 16,501-4; collects from 2,000 members, 16,497; collecting books; does not object to the sale of these books to responsible persons, 16,499-16,506; loss of members small, 16,507-9; was not aware of rescission of rule respecting appointment of chaplain, 16,528; copies of rules given to members when required, and policies for last two years, 16,529-31; management fund, paid out of collections; complaints as to alteration of table of benefits, 16,532-45; failure of "Royal Liver" and "Friend-in-Need" to do business in Cork, 16,546-59; burial-money of members dying in workhouse paid to their friends, 16,560-3; no sick fund; names of societies in Cork which have sick branches, 16,564-8; class of members, 16,569-73; insurance of children, 16,574-6; would not object to persons insuring strangers, but has not known such cases, 16,577-81.

And see *P. Murphy*, 16,926.

**HOUSES**; societies for building of which build in Scotland, see "EDINBURGH CO-OPERATIVE," "AYR Benefit Building Society," "DUMFRIES Building Society;" practice among Edinburgh, working men of erecting tenement and allocating in, among themselves, *Auld*, 9924; facilities should be given for the practice, 9924 and foll.

Built on barrack system, i.e. in flats, not desirable, *Colville*, 9044; *Begg*, 9059.

Built by "Edinburgh Co-operative," much sought after by working classes, *Colville*, 8948-51, 9027; process of feuing them out through the "Property Investment Companies," *Colville*, 8951-7, 9001-8; *Begg*, 9059; erected by "Edinburgh Co-operative," occupied chiefly by those who buy them, *Colville*, 8985-7; not generally built by do. in flats, *Colville*, 8992-5, 9028-39; *Begg*, 9059; increased erection of, by do. in Edinburgh, more gradual than formerly, owing to difficulty in obtaining ground to feu, *Colville*, 8997; no discretion exercised by do. in selecting purchasers for, *Colville*, 8999-9003; for which no purchasers can be found are let, *Colville*, 9021.

Compulsory powers should be given to societies to obtain sites for, *Colville*, 9010-11, 9040-57; *Begg*, 9059.

Average feu of, in Edinburgh, *Colville*, 9040.

History of gradual improvement of, in Edinburgh, commencing with the barrack system, *Begg*, 9059.

No over-building in Edinburgh of working men's, *E. Ravenscroft*, 9267-72.

Mutual responsibility of tenants holding portions of, in flats, *H. Cameron*, 9258-63.

Cost of, in "Edinburgh Co-operative," 1451. to 1751., *Colville*, 8984; in "Standard," 2773 houses under 300l., and 342 above 300l., *E. Ravenscroft*, 9234; artisans' houses in Belfast, from 50l. to 100l., *Glens*, 13,732; but see *Carswell*, 13,923; built for accommodation of men engaged in Dublin shipbuilding trade, 50l. to 100l., *Mercer*, 15,120.

Built by "Ayr" Benefit Building Society, principally for working men, *McIlwraith*, 12,660; great majority built through "Union," Belfast, are erected by mechanics and small builders, *Glens*, 13,722 and foll.; generally built by respectable tradesmen in "Cork and South of Ireland," *Gusani*, 16,326.

Built by speculative builders, very few, in "Belfast Equitable," *Cambridge*, 13,888; and in "Irish Civil Service," *Owen*, 15,086-9; *Mercer*, 15,123; none, in "Cork and South of Ireland," *Gusani*, 16,323.

**HOYLE, WATSON**, evidence of, 19,526-19,660 - p. 493.

President of the "Union Friendly" Society (Manchester) founded in 1869, 19,526-9; change of name from "Union Burial" in 1870, 19,530-3; benefits; funeral money and endowments, 19,534; election of president, 19,535-7; connection of witness with other burial societies, ("Refuge," "Humane," "Perseverance,") 19,538-47; management; existence of committee prior to formation of society; members practically debarred from control in conduct of business, the committee being self-elected, 19,548-60, 19,562-75; settlement of disputes by arbitration; suggests local settlement, with final appeal to magistrates or County Court Judge, 19,561-6, 19,627-33; contributions stated in balance-sheet include a 250l. guarantee, but which witness alleges to have been invested in a loan society, 19,531-600, 19,612-16, 19,625-6, 19,634-44; proportion of management expenses taken out of contributions, 19,601-7; endowment money, 19,608-11; evidence as to transfer of members of the "Christian

30327.

**HOYLE, WATSON—cont.**

General" Burial Society, 19,617-24, 19,645-60; advocates registration of all friendly societies; loss sustained by the "Union Burial" in consequence of not being enrolled, 19,633.

**HUGHES, HUGH**, evidence of, 23,757-23,889 - p. 619.

Corresponding secretary of Liverpool district of "Manchester Unity" of Odd Fellows, 23,757; 32 lodges in district (all except two registered), and 1,800 members, 23,758-64; is quite satisfied with relations existing between districts and central governing body, 2,3765-6, 23,787-8, 23,886-9; advantages which would accrue to society from a general registration of the whole Unity, having one common fund, 23,767-78; funeral fund met by levy on district; number of district members, 23,779; suggests conditions on which members should be entitled to clearances; inconvenience of present system, 23,780-6; present circumstances of district, 23,789; purchase of hall out of advances made by lodges, 23,790-803; competition with Tontine societies; cause of popularity of, and objections to these latter societies, 23,804-16, 23,868-71, 23,876-80; considers the granting of annuities hardly necessary to his society, the age for receiving sick-pay being unlimited, 23,817-26; funds generally kept distinct, 23,827; "relieving officer," 23,828-9; meetings at public-houses, 23,829a-33; financial condition of "Philanthropic" lodge, and reasons which render it desirous of amalgamation, 23,834-7; condition of "Marquis of Westminster" lodge at the time of its amalgamation with the "British Fleet" lodge, 23,838-49; debt due from lodges to district fund, 23,850-2; power of levy, allowed by rules, 23,853-9; a greater number of amalgamations desirable, the present size of lodges being too small, 23,860-3; subscriptions for sick-pay and benefits; the advantages offered by his society over burial societies are counteracted by the system of collection in the latter, 23,864-7, 23,872-5, 23,880-1; medical officer's duties and pay, 23,882-6.

**HULL**:

Cholera at, how it affected "Manchester Unity" of Odd Fellows, *Dagney*, 74.

**MR. FREDERICK SHEPHERD**, of Liverpool, took part in forming, and was solicitor to, "Liverpool Protective" Society, *Shepherd*, 2081, 23,715; his advice not to prosecute criminal defaulters in "Royal Oak" Society, *Shepherd*, 2220; drew up rules and tables of "Liverpool Protective," with Mr. Timpron Martin, *Shepherd*, 2189, 2377, 23,714, 23,747; member of Guardian Committee of do., and takes active part in management, *Shepherd*, 2102; and see *M. Murphy*, 2134; *Aspinall*, 23,659.

**HULME (1) GOOD INTENT Burial Society** (Local, deposited), established in 1833, see *TERREDALE*.

Did not register, on account of facility of alteration, and to avoid expense, *Terredale*, 18,092; members, 4,000; balance over 1,000l., 18,094-7; increase of, 18,098; management expenses taken out of subscriptions, 18,099-904; were about 30 per cent. last year, 18,122-4; 10l. 5s. paid for portraits of officers, by authority of general meeting, 18,101-4; meetings at "George and Dragon," expenses paid by liquor-cheques, 18,105-10, 18,134-5 salaries and liquor-payments of officers, 18,111-15; collectors' commission (12½ per cent.); they earn about 18s. a week, and have no other employment, 18,115-9; preference of members for public-house as place of meeting, 18,120-1; many secessions, 18,123-8; amalgamation of "Manchester and Salford" Society with, 18,129-33.

(2) **PHILANTHROPIC Burial Society** (Local), established in 1842, see *ANDERSON*.

2,460 members, chiefly in Hulme and Manchester; no country ones admitted, *Anderson*, 17,890-1; quarterly meetings; committee of management; paid officers, 17,892-3; two collectors, appointed by quarterly meeting, who receive 12½ per cent., 17,893-5; meetings at school-room, 17,896; management within 25 per cent. of income; 1,500l. in hand, 17,897-8; have adopted graduated scale, 17,899-900; do not sanction Sunday collections or liquor-payments, 17,908-10; collectors have to visit corpse within two miles, 17,904; rules of, a protection against insurance of fictitious children, 17,906-7; auditors go out every six months with collectors to check books with cards, 17,907; complaints made by members of, as to loss of benefits, 17,911-14; disputes settled by committee, with appeal to quarterly meeting, 17,914-6; mode of audit, 17,918-9; no valuation yet made, but question now

K

- PHILANTHROPIC BURIAL SOCIETY—cont.**  
discussed; 17,920 and foll.; secessions few; not 10l. gained by do. in a year, 17,929-30; investment of funds, 17,931-3; average age of members remains about the same, 17,934; increase of funds, 17,935; no transfer of members from other societies, 17,936-7; no grants made, 17,938-9; no sickness benefit, 17,945.
- HUMANE Sick and Burial Society** (Local Friendly registered), Ashton-under-Lyne, see **ANDREW and MADELEY**.
- About 7,000 members, *Andrew*, 17,851; meetings at public-house, and large expenditure on liquor (112l. a year "yearly accommodation," refreshments at funerals, and for committees), *Andrew*, 17,852-61; unfortunate investment of funds on mortgage of cottage property at Stalybridge, *Andrew*, 17,864-86; the society has had to take possession, but cannot sell, *Andrew*, 17,872, 17,883-6; the society practically in the hands of the sick-visitors, the secretary, and treasurer, without means of reform, through influence of collectors over members, *Madeley*, 20,118-29; quarterly meeting of, described, *Madeley*, 20,122, 20,129.
- And see *Hoyle*, 19,541.
- ILLEGITIMATE** children, should not be admitted into burial societies, *Crighlington*, 14,077.
- IMPERIAL** Friendly Societies (*i.e.* extending over the three kingdoms), should be required to issue policies to all members, and to establish district management and delegate meetings, *McCalman*, 11,532.
- IMPERSONATION.** See **IMPOSITION, PERSONATION.**
- IMPOSITION**, danger of, in too large friendly societies, *Sotheron-Estcourt*, 688 and foll.
- A great many small cases of, in Manchester Friendly Societies, *McQuhae*, 17,629.
- Danger of, in any system of Government sick-pay or insurance, *Sotheron-Estcourt*, 712-17.
- Checks against, in Wiltshire Friendly Society, *Sotheron-Estcourt*, 696.
- Sufficient checks against, in "Royal Liver" Society, *Liversage*, 1385; cases of, *Liversage*, 1444-8; most frequent kind of, entering for younger age than the real one, *G. Sinclair*, 10,350 and foll.
- As to sickness, cannot be provided against in (collecting) burial society, *Shepherd*, 2084.
- In "Free Gardeners" Society, and how it might be checked, *Burge*, 9634-9.
- Not much, in "Scottish Legal" Burial Society, *Malcolm*, 10,711.
- Frequent, in "United Reform" Friendly Society, as respects age and health, *McCalman*, 11,409-11.
- Case of, in "Cork Mechanics' Provident," *Barry*, 16,610.
- Exclusion for, on notice, in "North Staffordshire Provident," *Hammersley*, 18,943-4; only one case in 22 years, *Hammersley*, 18,955.
- Cases of, in Liverpool "Philanthropic," *Thompson*, 20,306 and foll.
- On part of collectors, frequent, *Sutherland*, 14,295.
- By discharged collectors, *Bell*, 18,078-9; and see *Ingham*, 18,168-9.
- Checks against, by collectors, in "Liverpool Protective" Society, *Shepherd and Murphy*, 2258, 2263-6.
- And see **FRAUD, PERSONATION, FALSE, DEFAULTING COLLECTORS.**
- IMPRISONMENT**, as ultimate punishment for officers of friendly society not complying with law, *Daynes*, 240-2; *G. Sinclair*, 10,371; *Gibb*, 20,805-6.
- As primary punishment for doing so, *Shawcross*, 476; *Forbes*, 12,249.
- For false returns, *C. Cameron*, 11,686 and foll.
- For issuing false balance-sheets and withholding moneys, *Liversage*, 1392; *Atherton*, 22,429; but see *Tompkins*, 1920.
- Punishment of, on what officers it should fall, *Liversage and Atherton*, 1631 and foll.
- For transfer of members otherwise than in specified form, *Liversage*, 1638-40.
- For not sending returns, unreasonable, *Tompkins*, 1917-8.
- And see **RETURNS.**
- IMPROVEMENT COMMISSIONERS** (Scotland) should take in trust friendly societies' funds, *Dixon*, 12,732-5.
- INACCURACY** of returns from friendly societies, *Bailey*, 813 and foll., 848 and foll.
- Of published returns from Industrial and Provident Societies, *Borrowman*, 12,830 and foll.
- And see **RETURNS.**
- General, of collectors' books, *Atherton*, 22,383 and foll.; *Forbes*, 12,260 and foll.
- And see **COLLECTORS.**
- INCIDENTAL** expense account, in "Manchester Unity of Odd Fellows," *H. Cameron*, 9335; *Middletou*, 9822; and see **MANCHESTER UNITY.**
- INCOME**, published, of burial societies, often represents only net amount collected, *Crighlington*, 14,066 and foll.
- And see **COLLECTORS, COMMISSION, BURIAL SOCIETIES.**
- INCORPORATION:**  
Advantages of, to building societies, *Johnson*, 13,786 and foll.; *Armstrong*, 13,908-9; *Dix*, 15,164; but see *Daly*, 15,170-1; *Gisani*, 16,336-8.
- And see **COMPANIES, INDUSTRIAL AND PROVIDENT SOCIETIES.**
- INDUSTRIAL, (1) AND PROVIDENT SOCIETIES:**  
Witnesses as to, see **BORROWMAN, MCINNES.**  
Registrar of Friendly Societies is registrar of, *Stephenson*, 2.
- Should not carry on business of building societies, *Stephenson*, 9, p. 6.\*
- Application of Companies' Act to, *Stephenson*, 55.
- Mr. Brabrook's book on, *Stephenson*, 51; *Borrowman*, 12,832-3.
- Working men's clubs cannot be formed as, *Solly*, 8395-6.
- Incorrectness of published returns from, *Borrowman*, 12,830 and foll.
- There should be penalty on officers for false returns from, *Borrowman*, 12,835-9; and Government should have power to inspect books of returns not made or correct, 12,840-2.
- Should have power to obtain amendments in forms of returns, *Borrowman*, 12,830, 12,843.
- Registration of (*if* efficient), approved of, *Borrowman*, 12,821, 12,825-7; *McInnes*, 12,849 and foll.
- But with appeal, *Borrowman*, 12,828-9; *McInnes*, 12,848.
- In Scotland, complaints by, of Scotch registrar, *Borrowman*, 12,821 and foll.; *McInnes*, 12,848.
- Acts; the first (15 & 16 Vict. c. 31), *Stephenson*, 2, p. 3.
- 30 & 31 Vict. c. 117, *Stephenson*, 51.
- Clauses of Friendly Societies Acts incorporated in, *Borrowman*, 12,815.
- Provision as to arbitration (which is generally acted on) should be incorporated, *Borrowman*, 12,816 and foll.
- Should be entirely separated from Friendly Societies' Acts, *McInnes*, 12,845.
- Extension of, to building societies desirable, *Johnson*, 13,786 and foll.; *Armstrong*, 13,908-9; and see *Dix*, 15,164.
- Objected to, *Littledale*, 14,979; complaint of their being passed without communication with Registrar's office, in Ireland, 14,969.
- (2) **ASSURANCE:**  
Importance of, *Smyth*, 8749.
- Peculiarities of the system, *Bretherton*, 23,375 and foll., 23,387 and foll.
- Is carried on indifferently by limited companies and by (trading) friendly societies, employing collectors at the same allowances, *Bretherton*, 23,375-7.
- "Royal Liver" and "Prudential" Company, the two institutions doing largest business in, differ from mutual insurance companies through system of collection, requiring loading of 40 per cent. for management, *Bretherton*, 23,375, 23,387-8.
- Business of, under Friendly Societies Acts, should be abolished, *Bretherton*, 23,425.
- Large rate of losses in (50 per cent.), *Smyth*, 8707; *Watts*, 17,973-5.
- Companies doing business in, *Liversage*, 1364-5; and see **COMPANIES, BRITISH LEGAL, PRUDENTIAL, &c.**
- INFANTS;** should only be allowed to be insured by their parents, *Crighlington*, 14,077. See **CHILDREN.**
- INFLUENCE** of collectors. See **COLLECTORS.**
- INGHAM, HENRY**, evidence of, 18,138-18,186 - p. 458.
- Secretary of "George and Dragon" Friendly Society (registered), established in 1825, 18,138-41, 18,175; number of members (1598), 18,142, 18,159; amount of funds; has lately decreased, 18,144-7; death-claims,—a portion paid in liquor, 18,148-9, 18,155; meetings, 18,150; amount in treasurer's hands for current expenses, 18,151-4; payment for officers' liquor, 18,157-8; system of collecting on Sundays; amount paid to collectors ( $\frac{1}{4}$ d. per member a fortnight), 18,160-6; management expenses (16l. per cent.), 18,167; instance of collector soliciting for society not in existence, 18,168-9; rule as to levies (not acted on), 18,170-2; disputes, never but one, 18,173-4; annual returns sent to Registrar; necessity of balance-sheet

\* But see now 34 &amp; 35 Vict. c. 90.

**INGHAM, HENRY—cont.**

being filled up in a particular form, 18,176-9; no case of members running out of benefit, their payments being kept up by witness, when necessary, 18,180-3; society has collected in 20 years 61*l.* less than it might have done, 18,184-6.

**INITIATION:**

In "Ancient Order of Foresters," returns as to, *Shawcross*, 385.

Fee, in ditto, *Squire*, 451; higher for soldiers (and formerly for seamen), in "Emerald Isle" Court, Cork district, *Lyons*, 16-782-4.

Fee, in "Order of Druids," required from member transferring as if new, 17,094; higher for man of 35 than of 21, 17,096.

In Odd Fellows' lodges, *Hodgson*, 17,281; in "Sons of Temperance," *A. Macgregor*, 13,267.

And see ENTRANCE FEES, ADMISSION.

**INLAND REVENUE:**

The Board of, and working men's clubs, real or pretended, *Solly*, 8371, 8390, 8446, and *passim*.

**INSANE pauper**, member of friendly society; family allowed by poor-law authorities in Glasgow to draw sick-pay, *Kirkwood*, 13,320.

**INSANITY:**

Relief of, now an authorized purpose of friendly society, *Stephenson*, 9, p. 6; *Daynes*, 219-20; cf. *Littledale*, 14,932.

And see LUNATIC ASYLUM.

**INSOLVENCY:**

Of friendly societies, generally arises from inadequate contributions, *Bailey*, 788; *Neison*, 1074.

Generally from misfortune or mismanagement, sometimes from insufficient contributions, *Finlaison*, 947-8.

Want of enough supervision a more prevalent cause of than insufficient contributions, *Finlaison*, 960; *contra*, *Neison*, 1074.

Almost unknown, among "Rechabites" *Hodgson*, 17,255.

Mistaken views as to, in Friendly Societies, taken by public, *Shepherd*, 2244-5; and see *Anderson*, 17,923-6.

And see INSOLVENT, SOLVENCY.

**INSOLVENT:**

Branches of friendly societies, best mode of dealing with, *Shawcross* and *Pinchbeck*, 483, 510 and foll.

Majority of friendly societies are, *Bailey*, 781; but see *Finlaison*, 940-1; *Neison*, 1063 and foll.

Friendly societies, may last many years, *Bailey*, 794-6, 842-3; may increase their capital, 853.

Friendly societies, do not generally consult actuaries, *Neison*, 1064, 1067.

Friendly societies, should not be spared exposure, *Stratton*, 8555.

Village clubs often become, *Stratton*, 8589.

Valuation should be required, when there is reason to suppose that society is, *J. Stewart*, 10,811-2.

Small (collecting) burial societies always become, *Bretherton*, 23,372; *Finney*, 23,988.

And see SOLVENT, SOLVENCY.

**INSPECTION**

Of friendly societies generally, by government officer, approved of, *McQuhae*, 17,638.

Of books of friendly society, by government officer, objected to, *Shawcross* and *Pinchbeck*, 502-19; would not be useful, *Bailey*, 871-2; urged or approved of, *C. Cameron*, 11,687; *Criglington*, 14,037-8; *McClellan*, 23,292; in case of default to make returns, *Forbes*, 12,251-2, 12,306; cost of, should be borne by Government, *Criglington*, 14,043-4; by Registrar, in case of default to make valuation, suggested, *Dickson*, 9886-8; by do., in case of default to make returns, approved of, *Murray*, 10,016-7; *G. Sinclair*, 10,372; not objected to, but would be very laborious, *Galt*; 11,293-5.

And see GOVERNMENT, AUDIT, AUDITOR.

Occasional, of collectors' books in "Royal Liver" by travelling agent or committee, *Wilde*, 22,248 and foll.

Regular, of do., in "United Reform," *McKinnon*, 11,552-4.

Individual, a main check against imposition in friendly societies, *Sotheron-Estcourt*, 689, 691-2; cf. *Anderson*, 17,945.

In burial societies, the agent's duty, but very seldom performed (Mr. Flatley of "United Assurance" excepted), *Criglington*, 14,061.

Of dead bodies in burial societies, see DEAD.

Of books of Industrial and Provident Societies by government officer, if returns not made or visibly incorrect, approved of, *Borrawman*, 12,840.

Government, should be appointed to look after friendly societies, *Cumming*, 12,354.

**INSPECTOR:**

There should be local, in all large towns, with extensive powers, *Criglington*, 14,090; *Caraher*, 20,592, 20,599 and foll.; *McCormick*, 20,749, 20,758; cf. *Fugh*, 23,478.

Should have same authority as poor-law inspector, *Caraher*, 20,599.

And see GOVERNMENT.

Of collectors' books in "United Reform," *McKinnon*, 11,553.

Book, in "Order of Druids," *Wood*, 17,155-8.

**INSPECTORS**, Poor-law, examined, see A. ROSS (St. Cuthbert's, Edinburgh); *Kirkwood* (Govan, Glasgow); and see *J. A. Stewart*, 13,197; *Power*, 16,106; see also POOR LAW.

In "United Assurance" (St. Patrick's), *Rice*, 15,907-8, 15,927-31; *Judge*, 20,196 and foll.; *McCormick*, 20,618 and foll.; and see "UNITED ASSURANCE."

**INSURANCE Friendly Societies**, *Stephenson*, 568 and foll. At a disadvantage in respect of sickness, *Stephenson*, 569, 580-1, 585, 592.

No particular complaints against, *Stephenson*, 584.

Give opportunity for fraud, *Stephenson*, 585.

Are not numerous, *Stephenson*, 568, 586.

As to solvency of, *Stephenson*, 587-93.

Might be brought under Life Assurance Act, *Stephenson*, 592.

On behalf of which evidence received: "Victoria Assurance Society," see *MOWATT*.

Government, see GOVERNMENT.

System of, can be worked satisfactorily among the poor without collectors, *Mowatt*, 15,205.

But see COLLECTORS.

Can be carried on more satisfactorily under Friendly Societies Act, *Mowatt*, 15,196; cf. *Bretherton*, 23,381.

Limit of, under Friendly Societies Act, too high, *Hammerley*, 19,008.

Sick and life, should be carried on either by separate societies, or by separate branches of same society, *Hancock*, 15,407; *Mowatt*, 15,210.

Industrial, see INDUSTRIAL ASSURANCE.

Policies, might be allowed to be taken by building societies as security for advances, *Guy*, 16,358-62.

Of collectors at Liverpool in several societies, *Smyth*, 8758.

Of children, see CHILDREN.

Of strangers (children or others), *J. Stewart*, 10,925; *McCormick*, 20,672; is invariably of persons in bad health, and should be prohibited, *Criglington*, 14,076-89; cf. *Thompson*, 23,036-7; not objected to, if with knowledge of insured, *Horsay*, 16,577-81.

And see ANNUITY, BURIAL, SICKNESS.

**COMPANIES:**

Difficulty of distinguishing from friendly societies, *Galt*, 11,205 and foll.

Doing industrial business, see INDUSTRIAL ASSURANCE.

Transfer of members from burial society to, should only be with consent of member and in writing, *Liversage* and *Atherton*, 1642; and see TRANSFER.

Books of, better kept than of burial societies, *Criglington*, 14,054.

And see COMPANIES.

**INTEGRITY Society**; has head-office in London, branch in Belfast; uncertified in Ireland; sued by John Sharp before the Recorder of Belfast, 27th March 1869; in debt 15*l.* to John Martin, but latter unable to get money, as society has no property in Belfast, *Criglington*, 14,603 and foll.

And see *Stephenson*, 641.

"**INTENTIONS**," i.e., payments to chaplains, in "United Assurance" (St. Patrick's), *T. Walker*, 21,544-5.

And see CHAPLAINS.

**INTEREST:**

Various rates of, paid by National Debt Commissioners to friendly societies, *Stephenson*, 27.

Case in which all expenses of society paid out of, *Tompkins*, 1903-6.

Larger rate than calculated, explaining surplus in "Commercial Travellers" Friendly Society, *Galt*, 11,267.

Mr. Finlaison's tables calculated at 3*l.* per cent., *Finlaison*, 1032-3; rather an inconvenient rate, *Bailey*, 920; 3 per cent. would be better, 920-1.

Actual rate of, inquired into by actuary, *Bailey*, 919; taken into account where Government allows higher rate, but seldom otherwise, *Finlaison*, 1033-5.

Taken only at 3 per cent., *Neison*, 1193.

Taken at 4 per cent. in valuation of "Royal Liver" by Mr. Sprague, *Sprague*, 1751 and foll.

## INTEREST—cont.

4½ per cent. received on investments by "Western Friendly" (Glasgow), *Mann*, 11,045.  
Has averaged 3½ in "United Reform," but 4½ and 5 could be got on heritable property, *McCalman*, 11,406, 11,408.  
Received in "Liverpool Protective," 5, *Shepherd*, 2243, 2316-8.  
In Glasgow "Thistle and Rose," 4½ on heritable bonds, and current rate on bank deposits, *Dixon*, 12,739-40.  
3 and 4 in Glasgow lodges of "Manchester Unity," *Jas. Boyle*, 13,659-60.  
3 or 3½ and 4, in "Salford Funeral," *Noden*, 17,790.  
4, 4½, and 5, in Liverpool "Philanthropic," *Thompson*, 23,096, 23,098.  
Charging of, to management, on buildings and plant bought out of capital, *Banner*, 22,084-5.  
Charged to borrowers in "Catholic Loan Society," has varied from 1½ to 12 per cent., *McCormack*, 16,017-8.  
Charged to borrowers in "Cork Mechanics Provident," 5 per cent. (the rule saying 2½), *Barry*, 16,666-7.  
In building societies and companies:  
Paid on deposits: "Edinburgh Co-operative Building Society," 4, formerly 5, *Colville*, 8964-5; "Standard Investment," 4½ by rule, but now only 3, *E. Ravenscroft*, 9084, 9107-10; "Scottish Property," 3 and 3½, *H. Cameron*, 9191; "Scottish Savings," 4, *G. Macgregor*, 12,934; *W. T. Ross*, 12,969; Belfast "Union," "Belfast Equitable," 4 to 4½, formerly 5, *Glenn*, 13,701-2; *Cambridge*, 13,836-7; "Irish Civil Service," 4 and 5; has been 3, *Owen*, 15,105-6, 15,126.  
Paid to shareholders (i.e. fixed profit), see PROFITS.  
Paid by borrowers: "Standard Investment," precisely 5 per cent., *E. Ravenscroft*, 9197-203; "Scottish Property," 5½, *H. Cameron*, 9208; "Ayr Benefit Building," 4 and premium, formerly 5 without, *McIlwraith*, 12,609-11, 12,624 and foll.; "Caledonian Permanent," 5½ and fixed premium, *G. Walker*, 12,887-93; "National Freehold Building," 5 and commission, *Kirkwood*, 13,408-11; Belfast "Union," 4 (nominal?), *Glenn*, 13,685; "Belfast Equitable," 5 and premium, making 5½ (formerly 7), *Cambridge*, 13,844-68; "Irish Civil Service," 7, *Owen*, 15,090-2; "St. Michael's," Kingstown, perhaps 15, *Lator*, 15,343-4.

## INTERFERENCE:

Government, with friendly societies, objected to, *Shawcross* and *Pinchbeck*, 505 and foll., &c.  
Objected to, further than as regards protection to funds, *Jas. Boyle*, 13,600; recommended, *Crighington*, 14,034.  
More, required for burial than for affiliated societies, *McCormick*, 20,761-2; cf. *Flannigan*, 21,980 and foll.  
Is generally desired, *Birnie*, 22,032; is only a question of mode and extent, *McClellan*, 23,290.  
And see GOVERNMENT.

INTERIM INTERDICT, granted against Mr. J. Stewart, treasurer of "City of Glasgow Friendly," *McCalman*, 11,582; *Wilson*, 13,099-101; and see "CITY OF GLASGOW."

## INTOXICATING LIQUORS:

Rule for spending money on, less common than formerly in friendly societies, *Tompkins*, 58.  
No rule against, in festivals of Wiltshire County Society, *Sotheron-Escourt*, 742.  
Rules as to use of, in working men's clubs, *Solly*, 8387; *H. Pratt*, 8480, 8505; *Brabrook*, 8514.  
Supply of, in do., *Solly*, 8389-91, 8407-9, 8411, 8413-5, 8425 and foll., 8444-6; *H. Pratt*, 8490, 8499 and foll.  
Number of working men's clubs supplying, *H. Pratt*, 8457.  
Supply of, not contemplated when do. first established, *Solly*, 8401, 8405; *H. Pratt*, 8459.  
Supply of, essential for gaining support of certain class of working men, *Solly*, 8407-8.  
Payment for, in lieu of rent, by friendly societies, *Solly*, 8439-40; should be forbidden, *Solly*, 8447; *contra*, *Nicholson*, 19,766 and foll.  
Pledge to abstain from, among Rechabites, *Crawford*, 14,764 and foll.; and see RECHABITES.  
And see BEER, LIQUOR.

## INTOXICATION:

Rule against, in working men's clubs, *Solly*, 8415.  
Inveterate habits of, not encouraged by meetings of societies at public-houses, *Nicholson*, 19,770.  
And see DRUNKENNESS.

## INVESTMENT.

(1) Of Funds, form of rule as to, *Stephenson*, 9, p. 5; and 27.  
Provision of 18 & 19 Vict. c. 63, as to (s. 32), *Stephenson*, 23, 27; is often infringed, *ibid*.

## INVESTMENT—cont.

The present system not satisfactory, *Dixon*, 12,735.  
Modes of, should be limited by the law, and all other modes prohibited, *Shawcross*, 337; *C. Cameron*, 11,635-6; cf. *M. Ogden*, 17,685-8.  
Undue restriction of, for friendly societies, *Mann*, 11,019, 11,046; *Kayton*, 18,410 and foll., &c.  
And see FUNDS.  
As to inquiring into, for valuation, *Bailey*, 919 and foll.; *Finlaison*, 1032 and foll.; *Neison*, 1191-3; *Sprague*, 1754-5.  
Importance of quality of, in building societies, *E. Ravenscroft*, 9107, 9111-3.  
On feu duties and ground annuals, should be authorised, *Mann*, 11,046-7; are authorised, *Galt*, 11,248, 11,250-2.  
Should be with Improvement Commissioners, *Dixon*, 12,732 and foll.  
Modes of, in different societies:  
"Royal Liver;" house, fixtures, mortgages, &c., *Banner*, 21,197-202.  
"Liverpool Protective;" mortgages, *Shepherd*, 2315-8; ditto "Charlestown and Pendleton Sick and Burial," *Faulkner*, 20,004-5.  
"Scottish Legal;" house property (office), and heritable bonds, *Malcolm*, 10,738-49.  
"Western Friendly;" heritable property (under former Acts), and heritable bonds, *Mann*, 11,040 and foll.  
"Commercial Travellers' Friendly;" ground-rents, feu duties, and heritable bonds, *Galt*, 11,248-52.  
"Lancashire Commercial Clerks;" chief-rents, &c., *Cotnam*, 19,808.  
"United Assurance" (St. Patrick's); houses, mortgages, dock bonds, savings bank, bankers, *Mingaud*, 21,781-2, 21,788; *T. Walker*, 21,454 and foll.  
Liverpool "Philanthropic;" mortgages, dock and water bonds, *Thompson*, 23,095, 23,098.  
"North Staffordshire Provident;" National Debt Commissioners, mortgages of freeholds and copyholds, *Hammersley*, 18,952.  
Glasgow "Thistle and Rose" Society; heritable bonds, bank, deposit and open account, *Dixon*, 12,736-40.  
"Victoria Assurance;" mortgages, consols, bankers, *Mowatt*, 15,316-8.  
Rechabites, "Olive Branch" tent; mortgage, savings bank; other tents at Belfast; savings banks, *Crawford*, 14,753-6.  
"Humane Sick and Burial;" part on foreclosed mortgage, *Andrew*, 17,864 and foll.  
"South Manchester Burial;" mortgage and corporation bonds chiefly, *Marrison*, 18,510-4.  
"Manchester Temperance;" part on mortgage, *Hardman*, 18,579.  
"Victoria Legal;" office, stock, corporation bonds, savings bank, bank, *Gibb*, 22,441.  
Three lodges of "Manchester Unity," Cork; building society, *Birmingham*, 16,874-5.  
Manchester "Philanthropic" Burial; building society, (promissory note), *Fyane*, 18,220 and foll., 18,241 and foll.  
"Salford Temperance;" building society, *Eaton*, 18,729 and foll.  
Glasgow lodges of "Manchester Unity;" corporation gas bonds, savings bank, *Jas. Boyle*, 13,659-64.  
"Rational;" corporation, boards of health, &c. *Coombes*, 17,506-7.  
"Salford Funeral;" corporation, savings banks, *Noden*, 17,789.  
"Chorley Friendly;" corporation (formerly personal security), *Henshaw*, 19,711-3; ditto "Working Men's Benefit," *Madeley*, 20,103.  
"Royal Oak;" dock bonds, bank, *Currie*, 22,707, 22,746 and foll.  
Blackburn "Philanthropic Burial;" deposit account in banks, *Crossley*, 2587-9; ditto "United Reform," *McCalman*, 11,405-6; "Emerald Isle" Court of Foresters, Cork, *Lyons*, 16,795; Cork district of "Manchester Unity," *Birmingham*, 16,874.  
"Cork Mechanics Provident;" chiefly loans to members, *Barry*, 16,664 and foll.  
(2) Companies or societies (i.e. benefit building societies) in Scotland, evidence respecting, see COLVILLE, BRAG, H. CAMERON, E. RAVENSCROFT.  
Advance money to purchasers of houses from "Edinburgh Co-operative Building Society," and other building societies (so called) in Scotland, *Colville*, 8951, 8974-8; *Begg*, 9059.  
Advantage of keeping distinct from building societies (so called), *Begg*, 9059a.

## IRELAND:

Witnesses examined in, 13,667-16,999; see ARMSTRONG, BARRY, BRADISH, BROWN, BIRMINGHAM, CAMBRIDGE, CARR, CARSWELL, CHERRY, CRAWFORD, CRIGLINGTON, CRONE, CULLEN (JOHN), DALY, DIX, DOWNING, FOWLER, GERRY, GIUSANI, GLENN, GORMAN, GUY, HANCOCK, HODGKIN, HORGAN, JOHNSON, LALOR, LEADBITTER, LE MERT, LITLEDALE, LYONS, McCAMLEY, McCORMACK, McCROSKY, McDOWELL, MENGER, MOWATT, MURPHY (P.), O'CONNOR, O'HANLON, OWEN, POWER, RICE, SHANLY, SUTHERLAND, TAYLOR (W.), WHEATCROFT, WYLLIE.

## I. Friendly societies in, respecting which evidence received:

(1.) Societies only registered in: "Loyal Irish Legal;" "Ulster Mutual;" "Belfast Letterpress Printers;" "Belfast Quay Porters Friendly;" "Belfast Philanthropic;" "St. Vincent's Burial;" "St. Joseph's Provident;" "St. Martin's;" "Dublin, Wicklow, and Wexford Railway Provident;" "Midland Great Western Railway Benefit;" "True Sons of St. Kevin;" "St. Matthew;" "Plus the 9th Burial;" "Cork Mechanics' Provident;" "City of Cork;" "Royal Military Mortality Society of Pensioners."

(2.) Societies registered in, and in England and Scotland: "Manchester Unity;" "Ancient Order of Foresters;" "Royal Liver;" "United Assurance."

(3.) Societies not registered in, but doing business in: "Scottish Legal;" "City of Glasgow;" "Integrity;" "Royal London;" "Victoria Assurance."

## II. Building societies respecting which evidence received:

Belfast "Union;" "Belfast Equitable;" "Irish Civil Service;" "St. Michael's;" "Kingstown Tradesmen's;" "St. Joseph's;" "Working Men's;" "Cork and South of Ireland Permanent."

## III. Loan societies respecting which evidence received:

"Catholic Loan Society;" "Loan Fund Society."

## IV. Annuity society respecting which evidence received:

"Society for granting annuities to Primitive Wesleyan Methodist Preachers and their Widows."

## (As to friendly societies):

Certifying barrister for friendly societies in, since 10 Geo. 4. c. 56, *Stephenson*, 2, p. 3.

Registrar for, paid salary since 1846, *Stephenson* 2, p. 4.

Branches of societies registered in England not considered to be registered for, *Littledale*, 14,875.

Rules registered in England should be legal in, *Lyons*, 16,804.

Difficulties arising from Registrar's refusal to certify general laws of affiliated societies in, *Lyons*, 16,800 and foll.

Difficulties arising from non-registration in, of large English or Scotch burial societies, *Littledale*, 14,957 and foll.

Number of societies in, making returns (300), about one-half of number in existence; returns a fallacious test as to number, *Littledale*, 14,859-61; total number which have been enrolled in (about 1,500), 14,865; number of unregistered benefit societies in (less than 50), 14,870.

The best societies in, unregistered & almost all the registered are rotten, *Mowatt*, 16,268.

Increased registration in, since 1856, *Littledale*, 14,870.

And see REGISTRAR, REGISTRATION.

Organization and character of various classes of societies in, viz., Ordinary Burial, Tontines (i.e. dividing societies), *Littledale*, 14,871-4; branches of Odd Fellows, Foresters, Rechabites, Shepherds, 14,875; village societies (very few; one at Grey Abbey), 14,876-82; local societies,—their gradual disappearance, partly owing to want of supervision on part of Registrar, in many cases through the famine, 14,887 and foll.

Societies in, whose rules Registrar has ceased to certify (loan societies), *Littledale*, 14,875.

And see LOAN SOCIETIES.

Principle of yearly division in, explained; not approved of by Registrar, but allowed on condition of portion of funds being set apart as a sinking fund, *Littledale*, 14,890-912.

And see DIVIDING SOCIETIES.

General feeling of societies in, to submit questions of fact to Registrar; complicated questions should, however, be settled by magistrates (rule added to this effect), *Littledale*, 14,916-20; and see BROWN and BARRY, 10,611 and foll.

## IRELAND—contd.

Valuation of assets seldom made, except in case of annuity societies; would be more difficult to enforce in England than in, *Littledale*, 14,945 and foll.; cf. *Hancock*, 15,396-8.

Audit; omitted in many cases, *Littledale*, 14,954.

Advantages of Government audit for, *Lyons*, 16,785 and foll., 16,794.

And see AUDIT, GOVERNMENT.

Trustees' bonds required by Registrar to be executed in duplicate, *Littledale*, 15,985.

Very few cases in, of societies uniting; a few have broken up through secession, and some from pure inanition, *Littledale*, 14,986-90.

Many societies have availed themselves of power to invest in Government savings banks, *Littledale*, 14,991.

Non-success of Government annuity and assurance business in, *Littledale*, 14,992-4.

Difficulty of enforcing annual returns in, owing to frequent change of societies' head-quarters; forms of quinquennial returns unintelligible to poor in, *Littledale*, 14,997-8.

Illegal dissolution of societies in, *Littledale*, 15,001-2.

Principle of transferring members unknown in (with exception of case of "Irish Legal"), *Littledale*, 15,012 and foll. (*quere*).

No expenses allowed to Registrar by Treasury for prosecution of societies in, *Littledale*, 15,018-19.

Members of friendly societies in, almost indifferent as to alterations of rules and tables, never having been consulted on subject, *Criglington*, 14,009-14.

No feasts in, at time of Christmas "divides;" more fasting in, than feasting, *Mowatt*, 15,251-2.

Registration of mortgages in, *Mowatt*, 15,309.

Great Britain includes, according to agent of "Royal Liver," *W. Taylor*, 15,697-8; cf. *Liverage*, 23,221 and foll.

As to suing of unregistered societies in, see *Criglington*, 14,603 and foll.; *Cherry*, 14,407 and foll.; *Littledale*, 14,957 and foll.; *Mowatt*, 15,257 and foll.

Religious prejudice against Odd Fellows in, *Downing*, 14,851-4; and see *Leadbitter*, 16,213.

"Royal Liver" registered in, under former rules, *Liverage*, 1518 and foll.; *Shanly*, 15,463; and see *Littledale*, 15,990; *Taylor*, 15,695 and foll.

"United Assurance" has different rules in, from those in force in England, *Rice*, 15,791-2.

Collectors' books in, sell for less price than in England, *Rice*, 15,891.

Poor relief administered on much stricter system in, than in England or Scotland, *Power*, 16,122.

Mode of dealing with members of friendly societies applying for parochial relief in Ireland, *Power*, 16,106-10.

Payments from friendly societies not recoverable in, by board of guardians, as in Scotland, *Power*, 16,011-12.

Guardians bound to bury at expense of poor rate, if body not claimed by relatives, *Power*, 16,113-17; and could not recover cost of funeral, 16,122-1.

Benefit societies of great advantage to working classes of but wages less available for their purposes than in Great Britain, *Power*, 16,122-3.

System of auditing poor-law accounts much the same as in England, *Power*, 16,124; present force too small to undertake additional duty of auditing friendly societies' accounts, 16,125.

Operation of poor law in (except in administration of medical relief), encourages formation of benefit societies, *Power*, 16,126-7.

And see POOR LAW.

(As to building societies):

Certifying barrister of building societies for, since 6 & 7 Wm. 4. c. 32, *Stephenson*, 2, p. 4.

Number of building societies in (scarcely 20), nine of which are registered, *Littledale*, 15,033-6.

Practice with respect to deposit of rules in, *Littledale*, 15,038-40.

Proposed amendments to Mr. Gourley's bill, drawn out by Mr. Littledale, and applicable to building societies in, *Littledale*, 15,041.

Expense and process of realizing property in, a great objection; Registrar should be empowered to deal with questions of title as between building societies and borrowers, *Glenn*, 13,749 and foll.; *Johnson*, 13,765 and foll., 13,786 and foll., 13,806; but see *contra*, *Armstrong*, who would invest these powers in Chairman of County, *Armstrong*, 13,900 and foll.

No connexion between Mr. Gourley's bill and building societies in, *Johnson*, 13,805; *Armstrong*, 13,013-4.

Point as to power of issuing completed shares doubtful,

## IRELAND—cont.

has not been raised in, *Cambridge* and *Armstrong*, 13,826-30.

Building societies in, should be placed on footing of Industrial and Provident Societies, with power to sue and be sued, and to discharge mortgages by receipt indorsed, *Armstrong*, 13,908 and foll.; *Daly*, 15,164.

*Ad valorem* stamp duty for registration in, *ibid*.  
Winding-up of societies in, should be conducted by Court of Chancery instead of by Civil Bill Court, as suggested in Mr. Gourley's bill, *Daly*, 15,157-8.

Formation of National Land Company, for purpose of carrying out idea of peasant proprietary in, *Daly*, 15,171-3.

And see BUILDING SOCIETIES, BILL.

## IRISH CIVIL SERVICE and General Permanent Benefit Building Society, Dublin, established in 1864, see OWEN, MERCER, DIX, DALY, HANCOCK.

Most members, and all directors, belong to Civil Service, *Owen*, 15,054; paid-up capital, about 94,000l.; shares 25l., paid at rate of 2s. 6d. per month, and great majority paid up; paid-up shares taken, *Owen*, 15,055-61; guaranteed interest on shares 5 per cent., with bonus, only added to account where shares not fully paid, *Owen*, 15,062-3; investing shareholders of middle class, down to artisans; many holding 20 shares, few more, *Owen*, 15,064-6; fines for investors, 2d. per l. per month up to 13s. per month, after 12 months; do. are very constantly inflicted; total amount varies; where they equal subscriptions paid, forfeiture, *Owen*, 15,067-76; entrance fees, 5s. per share for first four, and 10s. beyond; transfer-fees, 10s.; no redemption-fees, *Owen*, 15,077-9; advances made to not exceeding three-fourths of value, *Owen*, 15,080; fines for borrowers, from 3d. per l. per month; after 3 months, amount to 7½ per cent. interest, *Owen*, 15,080-5; interest paid by borrowers, 7 per cent., no premium, *Owen*, 15,090-2; advances which have necessitated foreclosure have been principally to speculative builders, *Owen*, 15,086-93; borrowing powers limited to one-fourth of property mortgaged to society, *Owen*, 15,094-104, 15,124-6; but deposits far within limit, 15,097-100, 15,124 and foll.; interest paid to depositors, 5 and 4 per cent., formerly 3, *Owen*, 15,105-6; interest to shareholders, 5, with bonus of 2½ per cent. since third year, advanced shareholders not sharing, *Owen*, 15,107-11; depositors chiefly of middle class; no deposit under 10l., nor over 800l., *Mercer*, 15,114-6; advances from 25l. to 4,000l., *Mercer*, 15,117-22; discourages speculative building, *Mercer*, 15,123; charges of solicitor and surveyor, paid to society, limited, *Mercer* and *Owen*, 15,127-33; power of investing unemployed funds, *Owen*, 15,139-41; no connexion with Land Company, *Owen*, 15,142; incorporation desired by, on account of inconvenience arising from working present rule with respect to trustees, *Daly*, 15,164; system of accounts and general management, admirable, *Daly*, 15,168; objections made to form of accounts by former auditor, (Mr. Hancock,) *Owen* and *Mercer*, 15,134-8; mode of keeping accounts contrary to rules, *Hancock*, 15,375-94; form of accounts very simple and convenient, *Owen*, 15,134-8; shareholders of, more of artisan class than in "National Land and Building Company," *Daly*, 15,173; has advantages as building society over do., *Daly*, 15,170-1.

LEGAL BURIAL SOCIETY, see LOYAL IRISH LEGAL.

IRONWORKERS, a migratory class, *Shawcross*, 451,461.

IRVING, EDMUND, evidence of, 22,470-22,649 - p. 569.

Sub-treasurer of "Royal Oak" Burial Society, established in 1840; evidence as to defaults of members previously to his connexion with society, and as to mode in which the obligations are being cancelled, 22,475-96, 22,507-8, 22,510-13; value of Mr. Jolliffe's book; practice of collecting by deputy, 22,506; check upon collectors' books, 22,509, 22,597-9; amount and value of witness's book; power of committee to demand books without assigning any reason for such demand, 22,514-23; payments to sub-treasurer, secretary, and members of committee, 22,524-30; expense attending opposition to Lord Lichfield's bill, paid out of general fund, these being no separate fund for management, 22,531-41; tables of society copied chiefly from the "Liver" and not certified, the members depending upon collectors as to whether the benefits bear a just proportion to contributions, 22,542-53, 22,587-8; effect of reducing benefits in 1864, 22,554-7; the opposition to Lord Lichfield's bill owing to one of its clauses, as prohibiting (or supposed to prohibit) insurance of children, 22,558-60, 22,631-40; children's insurance of very great importance to society, 22,560; sub-treasurer's bond, 22,561; women admitted as

## IRVING, EDMUND—cont.

members, and allowed to vote, 22,562-4; arbitrary power of committee to call meetings and alter rules; the committee only removable on their own motion, 22,565-79; mode of keeping accounts satisfactory, 22,580-4; rule authorising committee to alter amount of benefits copied from the "Protective," thinks there should be a limit to amount spent in management, 22,585-6, 22,647-9; cannot speak as to action of Registrar, but public audit would be very desirable at Government expense, or even at expense of secretary, 22,589-95; present amount paid for audit, 22,596; Mr. Greenwood's discharge from office of secretary, and the subsequent provision made for him; Mr. Currie's resignation and re-installment in office of secretary, 22,600-17; rescission of rule as to transfers; would prohibit the system by Act of Parliament, 22,618-22; the society might be placed on footing of joint-stock company, 22,623-7; annual amount received by witness from society, 22,628-9; grants to members, 22,641-6.

JACK, WM., collector in "City of Glasgow" Friendly Society; sold his book to Duncan Mackenzie for 10l. 10s., *Wilson*, 13,085; *Stewart*, 13,445-52.

JAMES, GEORGE FREDERICK, evidence of, 22,775-22,852 - p. 577.

Member of committee and collector of "Royal Oak" Society, 22,775-6; took collectorship of defaulting collector, with debt of 588l., which he undertook to pay, and has paid to within 39l. odd, 22,777-80, 22,786; collects by deputy; thinks it necessary to pay high percentages to collectors, 22,781-6; frauds by collectors detected by travelling agents, 22,787-91; mode of dealing with defaulters,—prosecution not the best, 22,792-7; disapproves of arbitrary power wielded by committee, and thinks members should have a voice in management, 22,798-800; education the only means of preventing evils arising from system of jacking meetings, 22,801-2; has no knowledge of admission cards having been given to non-members, 22,803; collectors are members of committee, 22,804; attendance of members and business done at annual meetings, 22,805-14, 22,837-45; audit of society; discrepancy in balance-sheet; thinks society can audit its own accounts, and deprecates Government interference further than to appoint auditor to check society's own audit, 22,816-24; auditors the only check upon accounts of committee, though dependent upon committee for their election, 22,825-30; Mr. Greenwood's resignation as secretary, and Mr. Currie's re-election to that office, 22,831-6; proportion of members in "Royal Oak" under 21, 22,846-7; opinion of members might be obtained by proxies with the aid of the collectors, but believes the management to be satisfactorily conducted at general meetings, 22,842-52. Took Richard Balding's book, *Irving*, 22,480-7; *Currie*, 22,692.

JENKINS, was secretary to "Royal Oak" and indebted to society; resigned; has paid debt, *Currie*, 22,673; *James*, 22,833.

JOHNSON, THOMAS B., evidence of, 13,667-13,806, p. 318.

Solicitor of the Belfast "Union" Building Society, 13,764; expense of taking possession of property where ejection necessary; Chairman of County should be empowered to give an ejection, limited to advances of a certain amount, at suit of mortgagees, 13,765-8, 13,771-5; a less expensive mode of sale in cases of default would be very beneficial to borrowing members, 13,777-9; exemption from stamp duties; registration expenses in Dublin, 13,780-2; difficulties arising from securities being held, and legal proceedings taken in names of trustees; would transfer their responsibility to the society, as in the case of Industrial and Provident Societies, and would further empower Registrar to investigate and certify the accounts of building societies with respect to mortgages, 13,786-95; rule as to redemption, 13,796-8; disputes of importance should be submitted to the Receiving Master of Court of Chancery, 13,799-13,801; no connexion between promoters of Mr. Gourley's bill and building societies in Ireland, 13,803-5; Irish building societies have worked satisfactorily in accordance with existing law, the principal objection being expense of realizing small properties, 13,806.

JOHNSTON, Mr. WILLIAM, M.P. for Belfast, laid foundation stone of offices of "Irish Legal" Society, built by W. Hodgkin, *Criglington*, 14,019; cf. *Hodgkin*, 14,520.

JOINERS' Fund, a particular trade society, *Neison*, 1090.



- JOINT shares, expediency of allowing, in building societies, *Auld*, 9921-8.
- JOLLIFFE, (1.) WILLIAM, defaulting collector and member of committee of "Royal Oak"; is allowed to collect by deputy; is in default to extent of nearly 200*l.*, for which he has assigned life policy of 200*l.* to trustees; does not pay 5*s.* a week, which he had agreed to pay, nor interest on his debt; receives 2*s.* a week as committeeman, and his book is worth 3*s.* a week, *Irving*, 22,478, 22,489-500; *Currie*, 22,692-701.
- (2.) JAMES, a collector in same society, *Irving*, 22,478.
- JONES (1), HENRY JOHN, evidence of, 17,230-17,391 p. 431.
- General secretary of "Independent Order of Rechabites," 17,230-1; rule as to increased funeral payment to tectofallers, applicable only to Manchester, 17,240; average number of members in each tent, and total number, 17,247, 17,345, 17,373-5; management expenses taken from sick fund, 17,287-90; class of members; no transfers from other societies, 17,304-6; law governing friendly societies satisfactory, and requires no alteration, 17,317-18; objections to meetings in public-houses; no practical difficulty in finding rooms available for meetings elsewhere, 17,339-44; solvency of society due to economical management; young tents in distress are assisted by Order, 17,346-8, 17,355; particular trades not excluded, 17,356; investment of funds, 17,372; number of members and management of Australian branch, 17,373-8; tables, corrected by results of experience, 17,379-82.
- And see GREEN, HODGSON, and SHARPLES.
- (2.) (Another), trustee of "United Assurance," *Judge*, 20,364; *Walker*, 21,216, 21,610; a joiner and builder; had contract for repairing and finishing house in possession of Mrs. Treacy, *Walker*, 21,215-20; his account for repairs in 1869, *Walker*, 21,459.
- JUDGE, WILLIAM, evidence of, 20,136-20,382 - p. 507.
- Connected with "United Assurance" Society ("St. Patrick's"), both before and after its change of name through litigation; paid charge for entering rules of "St. Patrick's," 20,136-49, 20,341-55; cause of its change of name, 20,138-41; became member of committee after litigation, when rules were revised, 20,150-61; duties and salary of witness as manager of Bootle district, 20,163-91, 20,339-40; was collector from 1854-1868, when he gave up his book to his son; had to "take the world as a cabbage garden," 20,192-5; was also inspector, 20,196-7; duties of inspector, 20,198-203; dinner and watch given by society to Mr. Norden, its solicitor, who had defended Mr. Treacy, 20,204-22; contract for improvement in society's offices obtained by Mr. Flynn, 20,223-8; with reference to rejection of balance-sheet at last general meeting on account of omission made therein, witness states it to have been drawn up by Mr. Mingaud, and that ample time had been allowed for its consideration by members before the meeting, 20,229-63, 20,295-6, 20,366-82; evidence as to annuity paid by society to Mrs. Treacy, 20,264-94; evidence as to Mr. Hogan, a member of executive committee at Liverpool, as well as district-manager at Birmingham, 20,297-305; Lord Lichfield's Bill—Mr. Walker took part in meeting called to oppose it, 20,306-12; sale and purchase of collectors' books; defalcations on part of collectors, and how checked, 20,313-37; complaints made by members thrown out of benefit, 20,338; advances made by witness to society, 20,356-9; committee of management and sub-committee, 20,360-7.
- COUNTY COURT, &c. See COUNTY COURT, &c.
- IN CHAMBERS, appeal to, from Registrar's refusal to certify, suggested, *Hammersley*, 18,998; *GIBB*, 20,777.
- JULIAN, Mr., London agent of "Royal Liver"; defrauded the society of 700*l.* which he had obtained by false representations, *Banner*, 22,126-33; had creditably filled important position in society for 15 years, *Liverage*, 23,211-12; on discovery of his frauds, deposited with Messrs. Liverage and Atherton plated goods to the value of 100*l.*; but on learning that those gentlemen had taken out a warrant for his apprehension on a charge of forgery, absconded to America, *ibid.*; auditor at first thought that managers of society were personally responsible for loss by, but considerably modified his views, *Banner*, 22,126, 22,131, 22,133.
- JURISTS OF THE PEACE, their former jurisdiction respecting friendly societies, *Stephenson*, 3, pp. 2-3-4.
- Settlement of disputes by, better than by arbitrators, *Stephenson*, 622.
- In Scotland, similar powers to those in England and Ireland should be given to, *McCulman*, 11,532.
- And see MAGISTRATES.
- JUVENILE Friendly Societies, *Stephenson*, 653-6.
- Chiefly connected with affiliated societies, or with Sunday schools, &c., *Stephenson*, 653.
- Of very recent establishment, *Stephenson*, 655.
- Tents in "Independent Order of Rechabites." See "RECHABITES."
- KAYTON, JAMES, evidence of, 18,361-18,417 - p. 464.
- Treasurer of "Brotherly Knot" Society, 18,362; thinks restrictions of law too great with regard to investment of friendly societies' funds, and that the mode of such investment might be safely left to members themselves, 18,410-17.
- And see HARRISON, JOHN.
- KELLY:
- Agent for "Prudential" at St. Helen's, *Walker*, 21,377-8; attempted arrangement with, as to transfer of his business to "United Assurance," *ibid.*
- KEMP, JAMES, evidence of, 10,028-10,141 - p. 203.
- Secretary to the School of Arts Society, 10,116; number of members present at alteration of rules respecting distribution of surplus funds, 10,117-19, 10,122; members resident in or around Edinburgh, 10,120-1; evidence respecting decision of arbitrators on rule passed by illegal votes, 10,129.
- And see DOW, HAY, RAEBURN, and STEVENSON.
- KENNEDY:
- Collector in "Scottish Legal," was dismissed for default, a tender made for his books being accepted from Mr. Davidson for 40*l.* or 60*l.*, the balance of which, after paying up his deficiencies, went into valuation fund, *Malcolm*, 12,479-81.
- KENT:
- Much attention paid to labourers' insurances in, *Stratton*, 8526.
- Burial societies in, *Stratton*, 8603-6.
- Societies granting annuities in, *Stratton*, 8617.
- COUNTY FRIENDLY SOCIETY, memorial of, as to poor relief, *Stratton*, 8642; mode of granting sick-pay in, *Stratton*, 8597.
- KINGSTON-UPON-HULL Unity of Odd Fellows, *Stephenson*, 564d.
- KINGSTOWN:
- Building Societies at, to which Mr. Lalor is solicitor: "St. Michael's Benefit Building Society," "Kingstown Tradesmen's Benefit Building Association," and "St. Joseph's Building Society," *Lalor*, 15,326.
- TRADESMEN'S Benefit Building Society, see LALOR.
- Has 100 members, and lends to extent of 100*l.*, in two sums of 50*l.*; never lends more than 50*l.*, *Lalor*, 15,358; is permanent; does not take deposits, 15,359, 15,361; has more members of working class than "St. Michael's," 15,351, 15,362; has been in existence nearly 20 years, and has only lost about 50*l.*, 15,367; surveyor's fee 5*s.*, and solicitor's seldom over 1*l.* 15*s.*, *ibid.*
- And see ST. MICHAEL'S Benefit Building Society.
- KIRKWOOD, JAMES DUNLOP, evidence of, 13,311-13,430, 13,439 - p. 305.
- Inspector of the poor in parish of Govan, 13,311; has held present position 21 years, and his attention has been frequently directed to friendly societies, 13,312-13; mode of dealing with members of these societies applying for parochial relief, and which witness believes to be the general practice in Scotland, 13,314-17; practice with regard to those receiving indoor relief, 13,318-21; has had experience of only one failure of a (labourers') friendly society, and all was paid up, 13,323; knows of many cases in which members of large collecting societies have been unfairly thrown out of benefit, generally on account of alleged misstatement of age, 13,322-8; has had occasion to bring cases into court; mentions two actions, brought by John Shields against the City of Glasgow; unfavourable result of second action, owing to rule passed by society during progress of first, to prevent inspectors of the poor from interfering, 13,329-45; date of sheriff's first award, 13,439; case of John Young, in which funeral claim was resisted by "British Legal," 13,346-61; mode of settling funeral claim made by Govan parish upon "Royal Liver," 13,352; believes small societies and societies for special trades are generally well managed, and more fairly than large collecting societies, 13,353-6; there should be compulsory audit by Government, but management of societies should be left to their own local members, 13,358-60, 13,363-6; reasons for non-success of post-office annuities and insurances, 13,361; system of

**KIRKWOOD, JAMES DUNLOP—cont.**

auditing poor law accounts in Scotland, 13,362; uselessness of licensing collectors, 13,366; views entertained by members of friendly societies and others respecting relief obtainable from poor law, 13,368-9; members of collecting societies not generally aware of great cost of management, 13,370-1; has been for 25 years member of "Edinburgh Journeymen Masons" Friendly Society, and for 10 or 12 years of "Western" Friendly Society, 13,372-3; labouring classes in his part of the country able to subscribe for annuities for old age, of 13*l.* or 15*l.* a year, 13,376-9; yealy societies generally well managed, but treasurer sometimes appropriates small sums, and occasionally members are voted out when a burthen upon societies, 13,380-5.

(And see *J. Stewart*, 13,431-9).

Is president of "National Freehold Building Society" (Permanent), the operations of which extend to all parts of Scotland, 13,387-8, 13,416; number of shareholders, 13,389-90; paid-up capital, 13,391; amount advanced, 13,392-4; borrowing powers, 13,394-6; advances on the anti-bonus principle, 13,398, 13,402, 13,424-5; formation of society, 13,403; profits, 13,404-7; interest and commission on advances, which are granted according to priority of application, 13,408-12; many societies which charged high premiums for advances have given up business, 13,413-16; surplus profits, 13,417-22; entry fees and fees for withdrawals, 13,421; loans from bankers, 13,422-3; class of members, 13,426; fines, 13,427; system of arbitration, 13,428; balance due to late manager at time of his death, 13,429.

And see NATIONAL FREEHOLD.

"KNIGHTS OF ST. JOHN," "OF ST. PATRICK;" Friendly Societies at Cork giving sick and funeral benefits, *Horgan*, 16,567.

KNOWLES, JOHN, member of "Liverpool Protective;" used to act in concert with Mr. Wignall, and to attend meetings for purpose of finding fault; was refused a meeting of Guardian Committee, *Shepherd*, 23,717, 23,721.

**LABOURERS; agricultural, see AGRICULTURAL.**

Friendly society of, will probably show more sickness than tradesmen's, *Tompkins*, 1969.

As members of working-men's clubs, *Solly*, 8410; *H. Pratt*, 8484.

Objection of affiliated societies to receiving lower orders of, *Stratton*, 8557-8.

Earning 10*s.* or 12*s.* a week, would not be admitted in Dublin district of "Manchester Unity," *Leadbitter*, 16,208; and see as to Cork district, *Birmingham*, 16,819-20; and as to ditto of "Ancient Order of Foresters," *Lyons*, 16,776-80.

Shut out from affiliated societies, commonly have recourse to sharing-out clubs, *Stratton*, 8559-60, 8564.

Amount spent by, on village clubs and sharing-out clubs, would be generally sufficient to provide all necessary relief, *Stratton*, 8574-5, 8616.

Navvies one of the best classes of, *Stratton*, 8583.

As to driving, off poor law and into provident habits, *Stratton*, 8608 and foll., 8668 and foll.

Are not fit to share in management of societies, *Stratton*, 8637.

Rate of wages of, in Edinburgh, *W. Dickson*, 9879.

Receiving 10*s.* or 12*s.* a week, members of "United Reform" Friendly Society (Glasgow), *M. Calman*, 11,429.

Friendly Society of, in Glasgow, failure of; but all claims paid, *Kirkwood*, 13,323.

"Chorley Friendly," mostly composed of, *Henshaw*, 16,691.

LAING v. REED, case of, referred to, *E. Ravenscroft*, 9087; *Littledale*, 15,041, 15,049.

LALOR, John, evidence of, 15,326-15,371 p. 374.

Solicitor to the "St. Michael's" Benefit Building Society, the "Kingstown Tradesmen's" Benefit Building Association, and the "St. Joseph's" Building Society, 15,326; amount of shares in the St. Michael's, and how paid-up, 15,327-8; paid-up shares, 15,329; invested shareholders may and generally do become advanced shareholders, 15,330, 15,342, 15,354-5; deposits, 15,331-2, 15,353; advances, 15,333, 15,337-41, 15,346-8, 15,352; amount of invested shares,—interest thereon, and bonus, 15,334-8, 15,342, 15,364-6; rules framed on those of the "Alliance" and "Irish Civil Service" Building Societies, 15,340; interest on advances, 15,343; table of repayments, 15,345-8; class of members, 15,349-51, 15,356; interest to

**LALOR, JOHN—cont.**

depositors, 15,357; transactions of the Kingstown Tradesmen and St. Joseph's Building Societies, 15,358-62; desirability of having separate Act for building societies, embodying amendments of 10 Geo. 4th; complains that these societies, so far as regards framing and amending of rules, are still under 10 Geo. 4th, 15,363; losses (very small) on advances incurred by the St. Joseph's and Kingstown Societies, 15,367; solicitor's and surveyor's charges, 15,368-71; cost of management exceedingly small in all three societies, *ibid.*

**LANCASHIRE;**

Friendly societies in mining districts of, charge special rates for coal miners, *Finlayson*, 984.

**AND CHESHIRE ASSURANCE Friendly Society, see MABBOTT.**

Registered, February 1870, *Mabbott*, 19,078; prosecution of secretary and agent of, by the "London and Manchester Industrial Assurance" Company, the expenses of which were assumed by society, 19,079-81; number of members, about 1500, 19,082; financial state of, and debts incurred by, treated in balance-sheet as loans to society on account of prosecution, 19,086-113, 19,118-26, 19,195-209; society formed without funds; 175*l.* deficit at beginning of 1871, 19,117-26; management expenses 30 per cent., and collection 20 per cent. on gross collections, 19,127-31; cessation of sick business, without resolution of meeting or committee, and reduction of one-half in sick-pay made, 19,136-65; the reduction made by meeting of six members and the committee, 19,143-65; reduction (expected to be temporary) at same meeting of death benefit by 10 per cent., 19,160-9; no notice of such alterations given to new members, 19,166-74; rules; a summary of them on members' cards, 19,175-80; charged 4*l.*, 19,179; occasional appropriation of endowment money to payment of sick and death claims 19,181-90; secretary's salary; reduced, but paid last year in full with other officers' salaries, while debts unpaid, 19,192 and foll.; society now carried on with debt of 1500*l.* in full confidence that all liabilities will be cleared off out of future subscriptions, 19,206-9.

**COMMERCIAL Clerks' Society, Manchester, see COTTAM.**

Established 1802, *Cottam*, 19,803; number of members about 50, including life-members; only seven annual; life-members not likely to make any claim, and take no interest in society, 19,804-7, 19,823-4; no new members admitted since 1840, and none would be admitted, 19,810-14; investments about 7,000*l.* in chief rents, &c., besides balance for current expenses, 19,808-9; committee reduced from 24 to 12, and quorum from two to three, 19,815-8, 19,829-32; annual and committee meetings, 19,819-22, 19,826 and foll.; management expenses seven times the amount of annual subscriptions, 19,808-9, 19,834-8; interest paid on loan by, 19,839-41; part of capital practically sold out every year, with sanction of Mr. Tidd Pratt, 19,841-2; whether alterations of rules registered, *quare?* 19,817-8, 19,833.

**LAND:**

Difficulty of acquiring, in Edinburgh, to build houses for working classes, *Cottam*, 8968, 8997; *Begg*, 9059.

Compulsory powers of acquiring, for the above purpose, desirable, *Coleville*, 9010, 9045 and foll.; *Begg*, 9059.

Prohibition against purchase of, by friendly societies, said not to exclude heritable bonds, ground annuals, or feu duties (Scotland), *Galt*, 11,249-52.

Building societies not allowed by law to deal in, *Daly*, 15,171.

COMPANIES, on behalf of which evidence received; see "NATIONAL LAND AND BUILDING COMPANY."

In Belfast, and competition of with building societies, *Gless*, 13,785; *Cambridge*, 13,858-62.

And see BUILDING COMPANIES.

RIGHTS of Scotland, not taken account of in Building Societies Bill, *Auld*, 9929.

Law of, totally different from English, *Auld*, 9933.

LAPSE, in burial societies, takes place to the extent of about 25 per cent. without fault of officers. *Smyth*, 8709-11; but is sometimes greatly helped by official management, *Smyth*, 8708.

Full 50 per cent. of, in burial societies and others insuring under 50*l.*, *Watts*, 17,973-5.

Large amount of, in industrial branch of "Prudential" Company, *Smyth*, 8707; takes place after five weeks' default in ditto, *J. Stewart*, 10,939.

## LAPSE—cont.

As to amount of, in "Royal Liver" Society, *G. Sinclair*, 10,484-5.  
 Amount of, not ascertained in "Scottish Legal" Burial Society, but not very considerable, *Malcolm*, 10,726-30.  
 Considerable, in "United Reform" Friendly Society, *M'Calman*, 11,414; no allowance for, 11,412-16.  
 In "Order of Druids," see *Wood*, 17,059, 17,065 and foll.  
 Register, should be kept by all burial societies, *Criglington*, 14,038; and see *Forbes*, 12,248, and App. B.  
 And see SUCCESSION.

## LAW:

(1) As to Friendly Societies should be consolidated, *Gibb*, 20,781-2.  
 Does not require alteration, except as respects burial societies, *Sotheron-Estcourt*, 727-30.  
 Is not satisfactory as respects burial societies, *Liversage*, 1332.  
 Is beneficial, *Marrison*, 18,536.  
 "Blackburne Philanthropic Burial" Society satisfied with, *Crossley*, 2522, 2554-5; ditto, "Chorley Family Funeral" Society, *Waring*, 2846; "Rechabites," *Hodgson* and *Jones*, 17,517-8; and see *J. A. Stewart*, 13,246; *Jas. Boyle*, 13,657; *Barry*, 16,721; *Eaton*, 18,773; *Hughes*, 23,787-8.  
 Is beneficial, except that certified tables of rates should be required, *H. Cameron*, 9322-3.  
 Is beneficial, except that valuations and certified tables should be required, *Frénice*, 9459 and foll., 9471 and foll.  
 Would answer very well, with some amendment, *J. Stewart*, 10,788; *Wood*, 17,107.  
 Is not strict enough, *Young*, 12,157.  
 Is not so bad as its administration (in Ireland), *Criglington*, 14,070-2.  
 Is unsatisfactory as to settlement of disputes by arbitration, *Dunstan*, 18,779 and foll.; *Jos. Harrison*, 18,637 and foll.; and see ARBITRATION, DISPUTES.  
 Is uncertain as to liability of members for contributions, *Hammersley*, 19,005.  
 Suggestions for amendment of, see *Liversage*, 1333 and foll., 23,171 and foll., 23,263; *Shepherd*, 2191 and foll., 23,722; *Solly*, 8447 and foll.; *Malcolm*, 10,622, 10,626-7; *J. Stewart*, 10,792 and foll.; *M'Calman*, 11,532; *C. Cameron*, 11,621 and foll.; *Forbes*, 12,246 and foll.; *Cumming*, 12,350 and foll.; *Dixon*, 12,723 and foll.; *Wilson*, 13,098; *J. A. Stewart*, 13,202 and foll.; *Criglington*, 14,023 and foll., 14,077 and foll., 14,607; *Sutherland*, 14,232 and foll., 14,290; *Littledale, passim*; *Mowatt*, 15,271 and foll.; *Hancock*, 15,406-7; *Shanly*, 15,542, 15,547-8; *O'Connor*, 16,065; *M'Dowell*, 16,136-8; *Lyons*, 16,785 and foll.; *Coombes*, 17,498 and foll.; *Hannay*, 17,597-8; *Watts*, 17,951 and foll.; *Bell*, 18,080-4; *Race*, 18,355 and foll.; *Kayton*, 18,410 and foll.; *Marrison*, 18,537 and foll.; *Dunstan*, 18,792; *Hammersley*, 18,953 and foll.; *Hamilton*, 19,301 and foll.; *Nicholson, passim*; *Faulkner*, 20,014 and foll.; *Madeley*, 20,135; *Caraher*, 20,599 and foll.; *M'Cormick*, 20,744 and foll.; *Gibb*, 20,772 and foll., 22,462 and foll.; *Flannigan*, 21,975 and foll.; *Irving*, 22,619-25; *Goedere*, 23,159; *Drinkwater*, 23,268 and foll.; *M'Clellan*, 23,290 and foll.; *Bretherton*, 23,372 and foll.; *Pugh*, 23,450, 23,462 and foll.; *Harding*, 23,898; *Owens*, 23,981; *Finnay*, 23,988 and foll.  
 Criminal, is defective as to death by neglect, *Aspinall*, 28,635.  
 (2) As to Building Societies:  
 Effect of Registrar's certificate of conformity of rules with, *Auld*, 9935.  
 Should be consolidated, *Auld*, 9919-20; *W. T. Ross*, 12,994-5; *Lator*, 15,363.  
 Should be amended as to joint membership, *Auld*, 9921-8; as to enforcing compulsory audit by public auditor, *M'Herrith*, 12,661-6; as to incorporation, accounts between societies and mortgagors, and disputes, *Johanson*, 13,786 and foll.; as to matters of account, obtaining possession, and sales, *Armstrong*, 13,898 and foll.; as to allowing advances on other than real property, *Giassani*, 16,332; *Guy*, 16,358 and foll.; and see *W. T. Ross*, 12,996-13,002; *Littledale*, 15,040 and foll.; *Owens, Mercer* and *Dix*, 15,133 and foll.; *Daly*, 15,174 and foll.; *Lator*, 15,263.  
 Alteration of, not wished for, *G. Walker*, 12,920.  
 Irish societies generally satisfied with, *Johanson*, 13,806; *Armstrong*, 13,910.  
 Is almost perfect, *Giassani*, 16,332.  
 30327.

## LAW—cont.

(3) As to Industrial and Provident Societies: should be amended, *Borrowman*, 12,816 and foll.; should be separated from that as to friendly societies, *M'Innes*, 12,845.  
 (4) As to Loan Societies (Ireland): suggestions for amendment of, *M'Cormack*, 16,027.  
 (5) As to Annuity Societies: suggestions as to amendment of, *Carr*, 16,265 and foll.  
 (6) Of sickness, see SICKNESS.  
 AGENTS, in Scotland, charges of, not fixed in "Scottish Property Investment Company," *H. Cameron*, 9215-17 (and see SOLICITOR).  
 Of Scotch building societies, proposed meeting of, to submit statement to Commissioners, *W. T. Ross*, 13,007.  
 Examined, see AULD, ROSS (W. T.).

## LAWRENCE, JOHN:

Collector in Liverpool "Philanthropic," was discharged by committee, and started "Royal Liver," transferring with him about 1,000 members out of 1,400 or 1,500 on his book, *Thompson*, 22,999-3002, 23,061-3 (400 or 500, *Liversage*, 1199); as secretary to "Royal Liver," was in habit of making loans to members, prior to 1861, *Banner*, 22,193.  
 Conducted society in an improper manner, *Atherton*, 22,419-20.  
 (Quere, the same?) Secretary to "Royal Victoria" Society; sold part of business of the society to the "Scottish Legal" for 800*l.*; has now gone to Australia, *Criglington*, 14,123 and foll.

## LAWRENSON:

Was collector in "Liverpool Protective," and becoming a defaulter through sickness, received an advance from sub-treasurer (Mr. Shepherd), and was allowed to sell portion of his book to liquidate the debt, *Shepherd*, 23,695-9, 23,706-7.

## LEADBITTER, J. ALFRED,

evidence of 16,140-16,225, p. 399.  
 Districts secretary of "Manchester Unity" in Dublin 16,140, 16,142, 16,158; five certified lodges in district, all with the same graduated benefits, 16,141, 16,143-5; sick, funeral, and incidental funds,—how maintained, 16,147-52; returns made to Registrar and to board of management at Manchester, 16,153-6; no inconvenience from there being separate Registrars, 16,157; position of members going to England, 16,159; settlement of disputes; provision enabling members of one lodge to appeal to magistrates, 16,160-1, 16,216-17; clearances, a loss to district which a member leaves, 16,162-6; a large influx of members from other lodges, though advantageous, would render necessary a re-valuation of assets and liabilities, 16,167-9; satisfactory relations between districts and the A. M. C., 16,170-2; registration of lodges, 16,173-4; powers of the A. M. C.; no appeal from this body, 16,174-84; reduction of sick benefits and increase of contributions of Dublin district, owing to nature of last valuation by Mr. Ratcliffe, secretary of the Order, 16,185-96; a periodical valuation and audit of accounts should be made compulsory by law, and enforced by penalties upon officers, expense being borne by Government and societies, 16,197-16,202; inspection of books by Government officers might be of advantage, 16,203; class of persons belonging to Odd Fellows in Ireland; ordinary day-labourers not admitted, on account of expense which would be occasioned by sham sickness, 16,204-10; employment of collectors an unnecessary expense, 16,211-12; number of members in Dublin lodges; loss of members through society being denounced as secret society, 16,213-15; popularity of Foresters through their taking part in religious and political movements, *ibid.*; place of meeting (in society houses); Foresters meet in public-houses, 16,218-19; amalgamation of two lodges; most convenient size for lodge, 16,220-3; rule as to inspection of books by district-auditor; would prefer audit to be made by person unconnected with society, 16,224-5.

LEE, Mrs., widow, received 3*l.* 3*s.* 6*d.* from "Equitable Total Abstinence Burial Society," and was put down in accounts as having received 4*l.* 10*s.*, *Roscow*, 19,469-70.

## LEEDS:

Law of sickness in, compared to Liverpool, *Bailey*, 927-9; *Neison*, 1131.

## LE MERT, JOHN THOMAS,

evidence of, 16,275-16,362, p. 405.  
 Connected with the "Cork and South of Ireland Permanent" Building Society, founded in 1853,

**LE MERT, JOHN THOMAS—cont.**

16,275-6; management and progress of society since its formation, 16,275-8; no case of arbitration has occurred, 16,333; borrowing powers, 16,355.  
And see GIUSANI, GUY.

**LEMON, WILLIAM**, evidence of, 13,551-13,562 - p. 314. Was collector in "Scottish Legal," 13,551; his book was taken from him by treasurer on plea of his being a defaulter; has instituted proceedings against society for amount of book, which was sold, 13,553-61; paid 3*l.* for book, made principally by himself, 13,562.

**LENEGAN, LETCH :**

Defaulting collectors in "Liverpool Protective;" refusing to pay up deficiency, were dismissed, and legal proceedings taken for recovery of the money, *Shepherd*, 23,688-9.

**LEVIES :**

District, for repayment of death-claims, in Manchester Unity of Oddfellows, *Daynes*, 74-5, 137-8, 140; *H. Cameron*, 928-9; *Middleton*, 9824 and foll.; *Jas. Boyle*, 13,583; for relief of lodges, if sick funds exhausted, *Daynes*, 121-2, 125, 132, 134, 135; *Jas. Boyle*, 13,592-3; but see *H. Cameron*, 9290-2; for management, *Jas. Boyle*, 13,578-82; *Leadbitter*, 16,151-2; for relief of districts, if funds exhausted, on whole Unity, *Daynes*, 123-5, 129-31, 133, 135-6; for general purposes, very rare, *H. Cameron*, 9287-8; in lodges, for anniversary celebrations, *Daynes*, 107-11. Management, in "Order of Druids," *Wood*, 17,082-3; and see as to practice before equalization, 17,002-11; in "Independent Order of Rechabites," *Crawford*, 14,744.

In "Order of Ancient Shepherds," Ashton Unity, *Race*, 18,350.

In "Royal Liver" Society, for sick branch, *Liversage*, 1553-5, 1673-4; *Banner*, 22,157, 22,171-5, 22,210 and foll.; complaints of, and secessions through, *Cunningham*, 11,753-61, 11,780; and see *Banner*, 22,212.

In "Chorley Family Funeral" Society, *Waring*, 2780 and foll., 2801-3; are paid willingly, *Waring*, 2819-20; preferred to graduated scale, and to separate contributions for management, *Waring*, 2801, 2822, 2824.

In "Argyle Yearly Friendly," *Al. Macgregor*, 13,244-5. Rule in "City of Glasgow," empowering board of management to make, for deficiencies in sick branch, *Wilson*, 13,042 and foll., 13,060-2; *Wright*, 13,278-82; *J. Stewart*, 13,301-3.

Power of making, never exercised in "George and Dragon" Friendly, *Ingham*, 18,170-2; do. in "Stalybridge Good Intent Burial," *J. Marshall*, 19,055-6.

Societies having, on much better basis than ordinary (collecting) burial societies, *Finney*, 23,989, 24,006-8.

And see EXTRA-COLLECTIONS, or CONTRIBUTIONS. For liquor, in "Humane Sick and Burial," *Andrew*, 17,854; in "Brotherly Knot," *John Harrison*, 18,379.

**LIABILITIES. See ASSETS.****LICENSE :**

Owners of houses where friendly societies meet should take out, *Littledale*, 14,996.

**LICHFIELD, EARL OF :**

His bill relating to friendly societies; opposition of Liverpool burial societies to, viz., "Royal Oak," *Irving*, 22,530 and foll., 22,558-60, 22,631 and foll.; "Royal Liver," *Liversage*, 23,209; cf. *Banner*, 22,081-2; "United Assurance," *Judge*, 20,306 and foll.; *T. Walker*, 21,353-5.

Meeting to oppose, of Liverpool societies at Hope Hall, Liverpool, *Judge*, 20,309; *Irving*, 22,536.

Meeting of members of "Royal Liver," *Liversage*, 23,209.

Circular to agents of "United Assurance," *T. Walker*, 21,354-5.

Petition to Parliament, *Judge*, 20,309; *Irving*, 22,536-8.

Deputation to London, *Irving*, 22,530, 22,536.

Alleged ground of opposition, that bill forbade insurance of children, *Irving*, 22,558-9, 22,631 and foll.

Petition against, from "Equitable Total Abstinence Burial" Manchester, (sanctioned by committee only), *Roscow*, 19,412-20, 19,511-23.

**LIFE :**

Danger of continuing sickness allowance throughout, *Bailey*, 788, 797.

Societies granting sick-pay throughout, see SICK-PAY.

Insurance for, limited to 10*l.* in "Commercial Travellers" Friendly Society (Glasgow), and practically only for funeral charges, *Galt*, 11,208-10.

**LIFE—cont.**

In "United Reform" Friendly Society, 15*l.* to 200*l.*, *McCalman*, 11,347; but mainly for funerals, 11,533.

And see FUNERAL.

Insurance, should be carried on by separate societies, or by separate branches, from insurance against sickness, *Hancock*, 15,407.

And see INSURANCE.

BOAT, "Manchester Unity" subscription to, *Middleton*, 9817.

**LIGGETT, THOMAS**, evidence of, 11,943-12,023 - p. 260.

Was collector in the "Royal Liver" for nine years, then dismissed, 11,943-5; value of his book, which he resigned to his daughter, who now collects, 11,946-54; general feeling of Scotch members that they were unfairly treated by Liverpool board of management, 11,955-8; meeting of collectors, of which witness was appointed secretary; intended deputation prevented from proceeding to Liverpool by board of management, who dismissed three of the collectors without consulting local board, 11,959-73; communication made to Registrar that Liverpool board had taken possession of their bank-book and intended to throw off the Scottish branch, remained unanswered, 11,974-80; result of the matter, 11,981; loss of members in consequence of the great expenditure in the management, 11,982-3; complaints against collectors failing to call, 11,988-95; is still member of "Royal Liver" 11,996-8; was formerly collector for "Scottish Legal" when Mr. Steel was manager, but got himself transferred to "Royal Liver," being dissatisfied at their mode of dealing with persons barely out of benefit, 11,999-12,013; "Scottish Legal" well managed at the present time, 12,011; much jealousy formerly with respect to transfers, 12,014-17; mode of competing for new members adopted by collectors, 12,018-20; does not think a society of this kind could be carried on without collectors, 12,021.

**LIMIT**

Of borrowing powers in building societies, see BORROWING POWERS, BUILDING SOCIETIES.

Of age, in friendly societies, see AGE, ADMISSION, TRANSFER.

Of expense of management, see MANAGEMENT.

Of annuities under Friendly Societies Act to 30*l.*, complained of, *Carr*, 16,265-7.

And see ANNUITIES.

Of range of investments, see FUNDS, INVESTMENTS.

Of assurances in friendly societies to 200*l.*, too high; 100*l.* should be the maximum, *Hammerley*, 19,008-9.

Minimum, of members in Rechabite Tent (10); no maximum, *Crawford*, 14,728-9.

**LIQUOR**, payments in. See BEER.

Levies for, see LEVIES.

**CHEQUES (or NOTES)**, in "Salford Funeral Friendly," *Noden*, 17,758, 17,771-82, 17,832; in "New United Friendly," *Bell*, 18,031-44, 18,050-1; "Hulme Good Intent Burial," *Teesdale*, 18,108-9; in "Red Cow" Court of Foresters, *Jas. Harrison*, 18,677-82; and see *Nicholson*, 19,776.

Sometimes taken out in cigars, vinegar, &c., ("Hulme Good Intent"), *Teesdale*, 18,109.

**LITERARY TEACHERS' Society**, Dublin, founded towards close of last century, for benefit of necessitous literary teachers and persons engaged in education; in 1864 number of members 12, funds 5,000*l.*, and society approaching condition of a Tontine; new trustees appointed by Bishop of Meath; society about to submit new rules to Registrar for enlarging basis of admittance, *Littledale*, 14,928.

**LIMITED Company**, see COMPANY.

Liability Act, see COMPANIES ACT.

Sickness, Finlaison's and Neison's tables do not take account of, *Ratcliffe*, 273 and foll.

And see SICKNESS.

**LITIGATION :**

In "Scottish Legal" Burial Society, five years, on complaints of management, *McCalman*, 11,310 and foll.; *Tait*, 11,591 and foll.; and see SCOTTISH LEGAL.

In "City of Glasgow" Friendly Society, as to do., *McCalman*, 11,527-9; *Wilson*, 13,099 and foll.; and see CITY OF GLASGOW.

In "Royal Oak" Society, as to do., *Shepherd*, 2081, 2219 and foll., 23,715; *Irving*, 22,479 and foll.; *Currie*, 22,669 and foll.; and see ROYAL OAK.

In "United Assurance" (St. Patrick's), as to do., *Smyth*, 8691 and foll., 20,437 and foll.; *Caraker*, 20,529 and

**LITIGATION—cont.**  
 foll.; *McCormick*, 20,633 and foll.; *T. Walker*, 20,967 and foll.; *Mingaud*, 21,793 and foll.; *Birnie*, 22,022 and foll.; and see **UNITED ASSURANCE**.  
 In "Equitable Total Abstinence Burial," as to do, *Roscow*, 19,489 and foll.  
 In "Lancashire and Cheshire Assurance," *Mabbott*, 19,104 and foll.  
 In "Edinburgh School of Arts" Friendly, as to validity of proxies, awards, &c., *Hay, Kemp, Stevenson, Raeburn*, and *Dow, passim*.  
 As to poor-law cases, see **POOR LAW**.

**LITLEDALE, WILLIAM FRANCIS**, evidence of, 14,855-15,049 - - - - - p. 352.

Has assisted Mr. Griffin, Registrar of Friendly Societies for Ireland, by conducting all the detail of his department, and has allowed him the use of his office for this purpose; only exceptionally difficult cases submitted to Mr. Griffin, 14,855-7; state of rules at appointment of Mr. Griffin, witness prepared alphabetical index of societies for his own convenience, 14,858; number of societies making returns, no true index of number existing, 14,859; number registered (300) since appointment of Mr. Griffin, and probable number of those which have ceased to exist, 14,862-9; small number of unregistered benefit societies; has impressed upon societies advantages of registration, 14,870; evidence as to character and organization of various classes of friendly societies in Ireland, viz., tontine and burial societies,—deprecates practice of annual division of funds and ballooning out of members, 14,871-4, 14,890-5, 14,901; branches of affiliated societies, 14,875; loan-societies,—has ceased to register them, 14,875; small village societies,—very few of this class, one at Grey Abbey, County Down, 14,876-86; local societies,—causes of their gradual disappearance, 14,887-90; to prevent evils arising from dividing entire funds of societies, Mr. Griffin has lately registered rules allowing provision of a special fund for this purpose, 14,895, 14,909-10; amounts divided by various societies; application of this money, 14,896-14,900; decrease of yearly societies, owing to Registrar's refusal to certify rules authorising a total division of funds, 14,902-9; general recognition of principle of division in Ireland; legislative interference not required, but a reasonable amount of discretion to Registrar, on principle of Encumbered Estates Act, 14,911-15; feeling of confidence existing between majority of societies and Registrar, and their willingness to submit questions of fact to his decision; is of opinion that complicated questions should be settled by magistrates of district, and has lately added rule to this effect, 14,916-20; thinks opinion of Registrar sufficient as to amount societies might safely divide, some actuaries being confessedly ignorant as to rate of sickness, 14,921-4; societies desiring to divide funds without making provision for all claims should not be countenanced, as it might be tantamount to a dissolution, 14,925-6; permanent surplus might be divided as bonus, 14,927; case of Literary Teachers' Society in Dublin, whose accumulated funds in 1864 more than sufficed for its members, 14,928; suggests publication of uniform set of tables of sickness by Government, and that discretion be given to someone to alter them, or to make special tables to suit particular cases, 14,929-31, 14,938-44; definition of "sickness" amongst friendly societies, in contradistinction to "accident," 14,932-7; difficulty of compelling valuation of societies' assets and liabilities; thinks this should be done by Savings Bank department of the Post-office, and at Government expense, 14,945-52; necessity of a proper audit of accounts by and at expense of Government, 14,953-6; results arising from branches of large societies not being registered in Ireland; quotes case to show that members in Ireland have no power to sue the societies, 14,957-8; as a remedy for this evil, suggests abolition of separate jurisdiction by Registrars, and appointment of one chief Registrar in London, having representatives in Dublin and Edinburgh, who should exercise their own judgment in ordinary cases (appeal being allowed to chief Registrar in cases of difficulty), 14,959-65; Home Secretary the only officer with which Irish Registrar's office has communication, 14,966-9; reasons for thinking that the large societies should stand on same footing as ordinary friendly societies, and that each branch should be treated as separate society, with a committee of management in each large town, 14,970-7, 14,981-3; constitution of the large burial societies as compared with that of affiliated societies; would not desire to see these burial societies turned into insu-

**LITLEDALE, WILLIAM FRANCIS—cont.**  
 rance companies, 14,976-80; case of member being ignorant of benefit insured for, 14,984; occasional dissolution of societies from poverty and from secession of members, 14,987-90; investment of funds; has induced large number of societies to invest in Government Savings Banks, 14,991-5; non-success of Government annuity and assurance business in Ireland; certification of "Midland Great Western Railway Benefit Society" for insurances by means of the Government department, 14,992-4, 15,030-2; complaints by or against societies, and how to be met; recommends registration of places where societies meet, 14,996; suggests simplification in the form of returns, only 50 per cent. being at present sent back of those distributed by Registrar, 14,997-8; does not think it desirable that Registrar should act as public prosecutor in cases where societies may commit offences; reference to Acts empowering Registrar to proceed against persons guilty of embezzlement of funds, 14,999-15,000; illegal dissolution of societies, 15,001-2; difficulty experienced by witness in obtaining bonds of "Irish Legal Society," 15,003-6; evidence as to correspondence with this society respecting rules and alterations of rules; has not sanctioned their fraudulent transfer of members from the "Scottish Legal," and omission of members from the tables of benefits for funerals; the 29th sect. of the Act of 1855 prohibiting addition of matter not certified by Registrar is very defective, 15,006-11, 15,018, 15,025-6; system of transfers, with the above exception, unknown in Ireland, 15,012-17; Registrar cannot prosecute "Irish Legal," no expenses being provided for this purpose; mode adopted by the Foresters Society; Act of 1855 should be amended, to allow any member to institute proceedings against a society making false representations, and rule to this effect should be added to rules of friendly societies, 15,019-22; managers admitting persons to benefits different from those set forth in tables, guilty of misapplication of funds, 15,023-4; instance of society having used rule-books of another society, 15,026-9.

Total number of building societies in Ireland; number registered, which have sent in returns, 15,033-6; Acts relating to deposit of rules; would wish to see practice restored of depositing one copy with Registrar and returning the other to the building society, 15,038-40; clerks of the peace being removable do not keep papers with great care, 15,039; appointment of Mr. Griffin to certify rules of building societies, 15,039; would restore the old limit of building societies, and refuse registration to those receiving money on deposit and advancing more than 200l. per member; the large societies to be registered under the Companies Act; amendment proposed by witness to Mr. Gourley's bill, which takes no cognizance of Ireland, as to advancing money on personal security of members; decision in the case of *Leang v. Reed*, 15,041-9; building societies registered as friendly societies should be worked under provisions of Friendly Societies Acts, or analogous ones, 15,048.

Re-examined, 15,980-15,990 - - - - - p. 394.  
 Officers of a society should give solvent security in case of their becoming bankrupt, 15,980; there should be an audit somewhat similar to that under poor law, the officer to be remunerated by Government similarly to the one employed to examine Savings Banks books, 15,980-3; thinks office of Registrar should not be confined to members of bar, solicitors being better qualified to discharge its duties, 15,984; mode of securing solvency of a society's officers, 15,985-6; appointment of trustees of "United Assurance," 15,986-9; reasons why witness declined to certify rules of "Royal Liver" for Ireland, 15,990.

Complaint of, *Monatt*, 15,268-70; praised, *O'Connor*, 16,065.

And see *Shanly*, 15,540; *McDowell*, 16,132; *O'Hanlon*, 16,272.

Mr. E. L. Griffin's statement as to Mr. Littledale's position in Registrar's office, App. D.

"LIVER" SOCIETY. See **ROYAL LIVER**.

**LIVERPOOL:**

Witnesses examined in, 20,136-24,023; see **ASPINALL**, **ATHRETON**, **BANNER**, **BIRNIE**, **BREHERTON**, **CARRIBE**, **CHANDLER**, **CURRIE**, **DRINKWATER**, **FINNEY**, **FLANNIGAN**, **GIBB**, **GOODERIE**, **HARDING**, **HUGHES**, **IRVING**, **JAMES**, **JUDGE**, **LIVERSAGE**, **M'CARNEY**, **M'CLELLAN**, **M'CORMICK**, **MINGAUD**, **MURPHY (M.)**, **OLLIS**, **OWENS**, **PUGH**, **SHEPHERD**, **SMYTH**, **THOMPSON**, **WALKER (T.)**, **WIGNALL**, **WILDE**.

## LIVERPOOL—cont.

The head-quarters of building societies, *Smyth*, 8741, 8743.

Rate of sickness in, compared with Leeds, *Bailey*, 927, 929.

Notoriously unhealthy, *Bailey*, 929.

Mortality in, much higher than in London, *Liversage*, 1360, 1462, 1464; *Sprague*, 1694; very much higher than in London and country districts, *Gibb*, 20,868 and foll.; above rate of "Royal Liver," *Liversage*, 1666; about same as in Manchester, *Shepherd*, 2293.

High mortality in, chiefly owing to dock-labourers, *Neison*, 1125.

Practice in, for collectors to shift from one society to another with their members, *Smyth*, 8733; *Flannigan*, 21,985 and foll.; *Wilde*, 22,342 and foll.; but see *Atherton*, 22,423 and foll.; but only with members' own consent, *Gibb*, 20,826-7.

Collectors in, generally insured in five or six societies, *Smyth*, 8758.

Cost of children's burial in, *Liversage*, 1662; *Shepherd*, 2286-7; of adult's ditto, in, *Shepherd*, 2284-5.

Women generally carry meetings in, *Smyth*, 20,463; cf. *Irvine*, 22,564.

An amalgamation of all burial societies in, under Government, suggested, *H. Caraker*, 20,592 and foll.; cf. *James*, 22,818.

No two societies in, have rules of same meaning, *M' Cormick*, 20,751.

Practice in, of "packing" meetings, very common, *T. Walker*, 21,309 and foll.; *Birnie*, 22,054; *M' Cormick*, 22,061.

No mischiefs have occurred in, from insurance of young children, *Gibb*, 22,467.

Difficulty of enforcing claims experienced by members of burial societies in, see *GOODERE*; but see *contra*, *Liversage*, 23,263.

Working men in agricultural districts receive lower wages than in, *Liversage*, 23,171.

Charges for, and practice with regard to death certificates in, *ibid.*; and see *M' Clellan*, 23,312; *Aspinall*, 23,637 and foll.; 23,649 and foll.; *Finnay*, 24,009 and foll.

Connexion of undertakers with burial societies in, rare, *Liversage*, 23,199.

Complaints in, as to members being put out of benefit through collectors' neglect, *M' Clellan*, 23,281-4.

Sharing-out clubs (Tontines) very popular in, *Stephenson*, 632.

Principles on which Tontine societies are conducted in; give same benefits as Odd Fellows; much roguery amongst them, *M' Clellan*, 23,314 and foll.; *Hughes*, 23,814 and foll.; a great number in Liverpool, 23,876; compete most successfully with Odd Fellows in that town, 23,876 and foll.; and see *TONTINE* societies.

Mr. Harwood Banner the most eminent auditor in, *Bretherton*, 23,434.

Number of inquests (900 per annum) held in, *Aspinall*, 23,633.

Much parental neglect exhibited by parents of children insured in burial societies at, *Aspinall*, 23,634-5; insurance in more than one society common, 23,641.

Great competition between burial societies in, *Aspinall*, 23,645 and foll.

Carlisle tables too high for burial societies generally in, *Finnay*, 24,002.

Burial societies in: see "ROYAL LIVER," "LIVERPOOL PROTECTIVE," "UNITED ASSURANCE" (St. Patrick's), "ROYAL OAK" "VICTORIA LEGAL," "ST. ANNE'S CATHOLIC," "PHILANTHROPIC," "ST. OSWALD'S," Tontines: "RISING SUN," "EXCELSIOR."

CLERKS' ANNUITY ASSOCIATION, see *Harding*, 23,890 and foll.

Has been in existence 10 years; has 746 members; fluctuations in number, *Harding*, 23,891-3; is not registered, owing to benefit given to members out of employment; no application made to Home Secretary, 23,894-9a; funds in hand (7,150*l.*), and how invested, 23,900-2; management expenses paid out of income; rather over 30 per cent. without medical fees, 23,903-6; secretary's salary (200*l.*) the only one, 23,907-4; the great bulk of payments made to members out of employ; payments limited to 26 weeks, 23,910-4; enquiry made in every case, and relief refused if the claimant in fault, 23,915-6; payment of subscriptions, 23,922-4.

DISTRICT OF "Manchester Unity of Odd Fellows," see "MANCHESTER UNITY," Particular Districts.

PROTECTIVE BURIAL SOCIETY, *Stephenson*, 646; witnesses respecting, see *ASPINALL*, *MCCARTHY*,

## LIVERPOOL—cont.

MURPHY (MICHAEL), OLLIS, PUGH, SHEPHERD, WIGNALL.

Formed in 1856, *Liversage*, 1200; *Shepherd*, 2082, 2250; history of formation of, by secession from "Royal Oak" Society, *Shepherd*, 2081-2, 2086-7, 23,714-5; object of, *Shepherd*, 2083 and foll.; confined to burial business, *Shepherd* and *M. Murphy*, 2084-5, 2280; capital, *M. Murphy* and *Shepherd*, 2089-90, 2243; income, *M. Murphy*, 2165; number of members, *M. Murphy* and *Shepherd*, 2091, 2312; do. in Liverpool, *M. Murphy*, 2093; members principally in Liverpool, *M. Murphy*, 2092-3; management, *Shepherd* and *M. Murphy*, 2094 and foll., 2163 and foll.; committee of management, *Shepherd* and *M. Murphy*, 2087, 2094-8, 2103-5, 2107 and foll., 2115, 2130-1, 2134, 2139, 2161-2; Guardian Committee, *Shepherd* and *M. Murphy*, 2081, 2094, 2099 and foll., 2131, 2134-5, 2334-6, 2385, 2387-8; *Aspinall*, 23,654-6; executive, *Shepherd* and *M. Murphy*, 2095-8; meetings, *Shepherd* and *M. Murphy*, 2109 and foll., 2122, 2135, 2140-2, 2319 and foll.; ditto cannot be in public-house or beer-house, *Shepherd*, 2083, 2341-2; ditto, are fairly conducted, *Pugh*, 23,456-9, 23,473-5; *contra*, *Wignall*, 23,501 and foll.; discussions at meetings as to expenditure of committee for chairs and curtains, and for a tea party, *M. Murphy*, 2134; *Shepherd*, 2206; *Pugh*, 23,473-4, 23,470; women and children not allowed to attend do., *Shepherd*, 2142; but see *Wignall*, 23,506-10; rules, and alterations of ditto, *Shepherd* and *M. Murphy*, 2118 and foll., 2189; supply of rules and cards to members, *Shepherd* and *M. Murphy*, 2123-33, 2298 and foll., 2362 and foll.; rates of payment, and alterations of ditto, *Shepherd* and *M. Murphy*, 2136, 2187 and foll.; ditto, compared to Post-Office rates, *Shepherd* and *M. Murphy*, 2389 and foll.; with "Druids" rates, *Shepherd*, 2416-8; salaries, *M. Murphy* and *Shepherd*, 2137-9, 2158 and foll. (but see also, as to emoluments of secretary, *Shepherd*, 23,723-6); collectors, *M. Murphy* and *Shepherd*, 2111-12, 2114-6, 2118-20, 2124-32, 2143 and foll., 2168-70, 2174 and foll., 2231 and foll., 2262 and foll., 2306 and foll., 2345 and foll., 2362 and foll.; are called officers, *Shepherd*, 2306; are not allowed to attend meetings, *Shepherd*, 2115, 2152; *Pugh*, 23,455; are not allowed to sit on committee of management, and only one has become a member of it, after having resigned, *Shepherd* and *M. Murphy*, 2150-4; but relatives of officers are collectors, *Shepherd*, 23,729-30; collectors or officers of other burial societies not allowed to be members, *Shepherd*, 2152-3; disposal of collecting books, *Shepherd* and *M. Murphy*, 2154-7; *Shepherd*, 23,691-4, 23,698, 23,730-1; secretary, *Shepherd* and *M. Murphy*, 2088, 2158-60, 2198; president, *Shepherd* and *M. Murphy*, 2086, 2158, 2161; sub-treasurer, *Shepherd* and *M. Murphy*, 2081, 2158; 2161; *Shepherd*, 23,680-1; expenditure, *M. Murphy*, 2164 and foll.; tables of a compilation from others, *Shepherd*, 2189-90, 23,714; never valued, *Shepherd*, 2172, and has never employed actuary, 2249, 2258, 2552, 23,752; no grants made, *M. Murphy* and *Shepherd*, 2173; *Shepherd*, 23,753; members cannot fall into arrear without knowing it, *M. Murphy* and *Shepherd*, 2174-5; members of, when out of benefit, *Shepherd* and *M. Murphy*, 2270 and foll.; admission of members, *Shepherd*, 2179 and foll.; disputes, how settled, *Shepherd* and *M. Murphy*, 2099-101, 2182 and foll.; securities against fraud, *Shepherd* and *M. Murphy*, 2185-6; 2364 and foll.; audit of accounts, *Shepherd* and *M. Murphy*, 2193, 2201-2, 2206; expenses of management come out of general fund, *M. Murphy* and *Shepherd*, 2214 and foll.; amount of ditto, 9*l.* per cent., exclusive of collectors' commission, but about 37 per cent. last year, *Shepherd*, 23,732-41; and see further as to cost of management, *Shepherd*, 23,744 and foll.; office-members, *Shepherd* and *M. Murphy*, 2144, 2169, 2234 and foll.; but see *Wignall*, 23,496-500; payment at office discouraged; stringent rules as to ditto, *Shepherd*, 23,665-77; financial position, *Shepherd* and *M. Murphy*, 2243-55, 2352 and foll.; claims special economy in management, *Shepherd* and *M. Murphy*, 2239-40, 2242, 2255, 2259-60; has power to reduce allowances, *Shepherd* and *M. Murphy*, 2261, 2377 and foll.; complaints against collectors, *Shepherd* and *M. Murphy*, 2262 and foll.; out-members, *M. Murphy* and *Shepherd*, 2093, 2267, 2269, 2289 and foll.; no agents, *Shepherd* and *M. Murphy*, 2306; investment of funds, *Shepherd* and *M. Murphy*, 2315 and foll.; secessions or lapses, *M. Murphy* and *Shepherd*, 2348 and foll.; transfers of members to, *Shepherd* and *M. Murphy*, 2367 and foll.;

LIVERPOOL—*cont.*

*Shepherd*, 23,709-14; copy certificate of death not taken by, but should be, *Fugh*, 23,477; not damaged through refusing grants, *Shepherd*, 23,755.

Complaints against, see *McCarthy* and *Wignall*; of delay in payment of claims, *Wignall*, 23,486-90; but see explanation, *Shepherd*, 23,717-9; of hindering inspection of books, *Wignall*, 23,491-5; but see *Shepherd*, 23,720; of refusal to take payments at office, *Wignall*, 23,496-500; of swamping of meetings, *Wignall*, 23,501-12; of discounts on stationery received by sub-treasurer, *Wignall*, 23,493, 23,513-6 (but see *Shepherd*, 23,683-5); of refusal to call meeting of Guardian Committee, see *Shepherd*, 23,716, 23,721; suspicious case of insurance of child in, unknown to parents, *McCarthy*, 23,517 and *fol.*; explanations respecting ditto, *Ollis*, 23,546 and *fol.*; account of inquest in ditto, *Aspinall*, 23,628-33, 23,641, 23,659.

Collectors of, do not take parent's name when enrolling child, unless also enrolling parent, *Ollis*, 23,552; frequently enter names without entering residences, *Ollis*, 23,560; and see *Shepherd*, 23,661-3; how money collected in such cases, 23,561; nearly one-half of members occasionally call at collector's house to pay, *Ollis*, 23,562-3; collectors receive commission on payments made at office, *Ollis*, 23,565-70; and see *Shepherd*, 23,664 and *fol.*; cases of default by collectors, *Shepherd* and *M. Murphy*, 23,686-90, 23,690-705; advances made by sub-treasurer to collectors, *Shepherd*, 23,706-7.

Rule of, as to reduction of benefits, copied by "Royal Oak" Society, *Iring*, 22,586; is considered the model society in Liverpool, *ibid.*

Savings of, compared with "United Assurance" Society, *O'Hanlon*, 16,272.

## VICTORIA LEGAL SOCIETY, see VICTORIA LEGAL.

## LIVERSAGE, HENRY, evidence of, 1194-1674

Vice-chairman of "Royal Liver" Friendly Society, Liverpool, 1194; origin and general purposes of society, 1197-1200; capital, 1201-3; 20th annual statement, 1204; number of members, 1205-6, 1210-12, 1434-8, 1495-6; system of working by agents or collectors, 1207-8; committee of management, their duties, salaries, &c., 1208-9, 1307-11, 1520-30, 1534, 1543-7; district book, 1214-18; collectors' books, 1220-4, 1534-42; centres of society at Liverpool and Glasgow, 1225-8; meetings; evidence as to notice given to members and alteration of rules, 1230, 1491-1512; election of officers, not annual; to retain office whilst conduct satisfactory, 1231; subscriptions, separate for each benefit, with exception of "sick" and "burial" branches, 1233; "grants" and "claims," 1234, 1238-41, 1260-6, 1560-73; complaints of neglect and mis-statements on part of collectors, 1242, 1562-8, 1599-1601, 1604-7; collectors,—their duties and remuneration, 1243-5, 1252, 1255-6, 1296-1304, 1612-14; rules,—supplied to members on demand; reference made to principal ones on pence card, 1246-51; members; class of, age, &c., 1253, 1267, 1359, 1434-8; disputed claims, 1254-9, 1607-11; valuations by Mr. Sprague, 1268-74, 1277, 1439-43; tables,—favourable to members; originally prepared by Mr. Clements, and submitted to Mr. Neison and Mr. Spens, 1275-6, 1278-80; present tables prepared by Mr. Sprague for use of new members only, 1281-90; management expenses 36 $\frac{1}{2}$  or 37 per cent., including collectors' commissions and perquisites, 1291-1327, 1491-4, 1612-14; are paid out of general fund, 1291, 1493-4; in actuary's opinion, accumulated capital of society is sufficient, 1330; penalty for omission to send report to Registrar should fall upon individual and not upon society; managers should be compelled to send in periodical account, 1333-6; advantage of classification; exceptional legislation required for collecting societies, 1337, 1352-5; office of Registrar a useless one, and should be abolished, 1338-42; objects to arbitrary power given to him, and suggests cheaper mode of appeal than application for mandamus, 1343-7; bill prepared by "Royal Liver" to amend Friendly Societies' Act, 1348-51, 1577-9; advantages of society constituted like "Royal Liver," 1356-8; rates of mortality; differ greatly in various districts, 1360, 1462, 1665-6; contributions,—the same in all parts of the country, 1361-3; transfer of members; evils of the system; personation, 1364-84, 1444-8, 1638-43; checks against imposition, 1379-86; mode of settling disputes, 1383-91, 1590-4; officials issuing false balance-sheets, and otherwise committing frauds, to be severely punished, and should be prosecuted by Registrar or other officer appointed to register rules, 1382-1405, 1630-4; interest of society and its collectors to pre-

LIVERSAGE, HENRY—*cont.*

vent expulsion of members; mode of dealing with collectors who fail to give members notice of their running out of benefit, 1406-24; objections of poorer class of members to contribute to separate fund for management expenses, 1425-33; thinks it useless to lay before members Government's interference further than in framing comprehensive laws and enforcing penalties against office-bearers, 1449-52; would render certification of tables compulsory, 1453-6; is in favour of periodical valuations, but objects to expense of deducting results falling upon societies, 1453, 1457-63; form of returns might be made applicable to all societies, and heavy penalties should be imposed in default of making such returns, 1485-90, 1629; sales of collectors' books, 1534-42; evils in connexion with management, 1547; endowment and sickness funds; levy for sick fund, 1548-59, 1693-4; sick business discontinued for last eight years, 1555, 1560 and *fol.*; necessity of sending notice of default to members refusing to pay subscriptions, before rendering them liable to consequences thereof, 1574-6; copy of rules should be supplied to each member, 1582; compromises upon claims on policies, 1596-8; maximum amount for management expenses should be named in rules, 1615-21; "sick" business should be localised, and should not be conducted by societies like "Royal Liver," 1622-8; members should have right to examine balance-sheets and books, and to summon officers in County Court for alleged default, 1635-7; transfers of members should be prevented by Act of Parliament, 1638-43; insurance of children, 1644-7, 1655-63; members in arrear, 1648-54; adoption of graduated system of payments, 1664; complaints as to comments made by Registrar in public, 1667-9; certification of sick tables by Mr. Brown, 1670-4.

Re-examined, 23,171-23,263

Evils arising from 2nd sec. of 21 & 22 Vict. c. 101, relative to production of medical certificate by persons claiming money due on death of children, would abolish medical certificate, and make it compulsory to pay a limited amount at all ages on Registrar's certificate, which affords more protection than that of the medical officer, 23,171-81, 23,180-91; members are generally informed of probable charges to be incurred in obtaining amount of claims, 23,182-8; children's insurances; alteration of tables by Mr. Sprague on account of increased mortality; 23,192-7; knows of no cases in Liverpool in which undertakers are connected with societies, 23,193-200; thinks no circumstances can justify a society in refusing arbitration; denies statement made by Mr. Donald Sinclair (see *D. Sinclair*, 9407, 9433 and *fol.*); as to "Royal Liver" having refused arbitration in the case of a widow, 23,203-6; suggests method of compelling societies to grant arbitration; appeal to magistrates preferable to County Court, 23,207-8; justifies expenditure of funds in opposing Lord Lichfield's bill, the society having acted on opinion of counsel, 23,209; relates circumstances of frauds committed by Mr. Julian, who escaped to America to avoid prosecution, 23,210-12; there is, practically, no arbitration for Irish branch, which has not been certified under amended rules of society, but is worked under old certified rules, the business done there being unimportant, 23,213-18; denies having offered amended rules for certification by Registrar for Ireland, 23,219-32; the appointment of officers for Ireland would make no material difference to members, the amount deposited in Ireland being sufficient guarantee for the payment of claims there, 23,226-8; considers old rules binding until cancelled, 23,232-4; has no knowledge of sums received for books by Mr. W. Sinclair of Glasgow, no money being allowed on account of books taken from dismissed collectors; the sale of books permitted amongst collectors only as a kind of premium to the industrious, 23,235-48; no loans have been made to collectors by members of committee out of society's funds, 23,248-55; have endeavoured to settle disputes without resorting to arbitration; the costs of arbitration have been always borne by society, 23,256-62; would extend power of nomination, restricted by sect. 31 of 18 & 19 Vict. c. 63 to relatives of a certain degree; inconvenience arising from present restriction, 23,263; asserts Mr. Goodere's statement with respect to societies going into court to be a great exaggeration, *ibid.*

His visit (with Mr. Atherton) to Glasgow, to prepare for Royal Commissioners, *Bowd*, 12,040-3; *Cargill*, 12,579-88.

- LIVERSAGE, HENRY—cont.**  
 Travelling expenses of (and of Mr. Atherton), *Wilde*, 22,321 and foll.; *Atherton*, 22,397 and foll.  
 Salary of (and of Mr. Atherton) raised to about 800l. a year, *Atherton*, 22,422.  
 And see *Sprague*, 1731; *Wilde*, 22,336; *Atherton*, 22,429.
- LOADING** of 40 to 45 per cent. on Carlisle tables, recommended for burial societies, *Finney*, 23,993 and foll.; and see **TABLES**.
- LOAN FUND.** See **LOANS, LOAN SOCIETIES**.
- SOCIETIES** respecting which evidence received: "Catholic Loan Society," see *McCORMACK*, 15,991-16,051; "Pius the 9th Loan Society (a Tontine)," see *O'CONNOR*, 16,052-101; "Loan Fund Society" (Working Men's), see *McDOWELL*, 16,128-39.  
 Rules of, to be submitted to barrister for savings banks, *Stephenson*, 2, p. 4.  
 Act of 1840 respecting, extends only to England and Wales, *ibid*.  
 Suggested application of Companies' Act to, *Stephenson*, 55.  
 "Scottish Legal" at one time was one, *Malcolm*, 12,536.  
 Were registered for some years in Ireland, but are not now, *Littledale*, 14,875; cf. *McDowell*, 16,132 and foll.  
 Returns which should be made by, *McCormack*, 16,027, 16,040.  
 Complaint that English Loan Societies' Act does not extend to Ireland, *McDowell*, 16,134-5.  
 One established by Salford tent (No. 1) of "Independent Order of Rechabites" and confined to members of tent; now almost a banking company, out of which have sprung a building society and a hall, *Hodgson*, 17,385-6.  
 Connexion of with Friendly Societies, viz.: "Union Friendly," treasurer director of loan society, 250l. borrowed from loan society and reinvested with, *Hoyle*, 19,583-616, 19,634-44; "Standard Sick and Burial," same secretary and same office; money borrowed from loan society to pay salaries, &c., *J. Marshall*, 19,923-39, 19,945, 19,954-5.
- LOANS**, in loan societies, see "CATHOLIC LOAN SOCIETY."  
 In Friendly Societies: "Pius the 9th Burial Society" to members, repayable by weekly instalments, and the balance, if any, deducted out of "divide," *O'Connor*, 16,082-5.  
 Cork: Meehan's "Provident"; most of the floating capital out in, at 5 per cent., in sums of from 1l. to 3l., the member finding two securities; very few losses by, *Barry*, 16,664-71, 16,709-10; are made even to members in arrear, often to enable them to put themselves into benefit, 16,704-8.  
 In do. from treasurer, if funds out, *Barry*, 16,712-4.  
 "Royal Military Mortality Society of Pensioners" had formerly fund for, but now broken up, *P. Murphy*, 16,940-4, 16,950.  
 "Scottish Legal"; formerly granted by, but discontinued since 1866, *Malcolm*, 12,536-46; "Royal Liver," do., but discontinued since 1861, *Basner*, 22,193-5.  
 To collectors, to enable them to purchase or retain books, see "ROYAL LIVER," "SCOTTISH LEGAL," "CITY OF GLASGOW," "LIVERPOOL PROTECTIVE."  
 Amount of solicitor's bill and other debts entered as, in balance-sheet of "Lancashire and Cheshire Assurance Friendly," *Mabbott*, 19,086 and foll.; and see 19,197 and foll.  
 To "Glasgow Reformed" and "Reform Friendly Assurance" societies, by Messrs. Finlay and Robertson, for formation expenses, see *FINLAY, ROBERTSON*.  
 In Building Societies, see **BORROWING POWERS, DEPOSITS**.
- LOCAL** Friendly Societies, *Stephenson*, 602 and foll.; independent and self-governed, *Stephenson*, 603.  
 Advantages of, *Stephenson*, 604-5; and see 569, 580-1, 592.  
 Disadvantages of, *Stephenson*, 606-7.  
 Mostly either register or are unregistered, but do not deposit rules, *Stephenson*, 614.  
 Registration and certified tables should be compulsory for, *McCalman*, 11,532.  
 Sick business should be, *Liverage*, 1622, 1627; *Smyth*, 8752.  
 Friendly societies should all be, *Dow*, 10,135-6, 10,140.  
 Burial societies preferable to general, *Anderson*, 17,945-6; cf. *Finney*, 23,989, 24,006; *Young*, 12,188.
- LOCAL FRIENDLY SOCIETIES—cont.**  
 and foll.; *contra*, *Bretherton*, 23,372-3; *Forbes*, 12,253-4, 12,285 and foll.; *Sprague*, 1698 and foll.; *Mowatt*, 15,285 and foll.  
 Organization, all friendly societies should be obliged to have, *Littledale*, 14,971, 14,977; cf. *Criglington*, 14,007 and foll.; *Sutherland*, 14,232 and foll.  
 And see **DISTRICT COMMITTEES**.
- LOCALITY:**  
 Has not much influence over sickness, *Bailey*, 925-32.  
 And see *Finlayson*, 965.
- LODGES** (i.e. branches):  
 In "Manchester Unity of Odd Fellows," "Free Gardeners Society," "Order of Druids," "Order of Ancient Shepherds," Ashton Unity, see "MANCHESTER UNITY," "FREE GARDENERS," "DRUIDS," "SHEPHERDS."
- LONDON**  
 AND MANCHESTER INDUSTRIAL ASSURANCE COMPANY:  
 Collapsed in 1869; agents formed friendly society ("Lancashire and Cheshire Assurance Friendly"), and were prosecuted by company, *Mabbott*, 19,079-81, 19,104-23.  
 AND NORTH-WESTERN RAILWAY FRIENDLY SOCIETY," *Stephenson*, 623, 627.  
 ARTIZANS' Club and Institute, *Solly*, 8409-10, 8412, 8416-8, 8423, 8441-5; *H. Pratt*, 8467, 8490.  
 DISTRICT of "Royal Liver," Mr. Sprague's valuation based on, *Liverage*, 1273-4, 1440-1, 1462, 1464; *Sprague*, 1677 and *passim*; and see **ROYAL LIVER**.  
 Of "Ancient Order of Foresters," see "FORESTERS, ANCIENT ORDER OF," *Particular districts*.  
 ST. PATRICK'S SOCIETY, a secession from the "St. Patrick's" (now United Assurance), *Smyth*, 20,413.
- LORD ADVOCATE:**  
 Appeal to (in Scotland) from Registrar's refusal to certify, suggested, *Malcolm*, 10,169, 10,237, 10,239; *J. Stewart*, 10,798-9, 10,805-6.  
 And see *Borrowman*, 12,829.
- CLIVE'S PENSIONERS**, an extinct friendly society at Cork, distinct from "Royal Military Mortality" Society of Pensioners, *P. Murphy*, 16,916-9; (cf. *Horgan*, 16,567).
- LOVESEY, WILLIAM**, evidence of, 557-64. - p. 33.  
 Financial position of lodges in "Manchester Unity of Odd Fellows" can be distinctly shown, 564.  
 And see **BUCK**.
- LOWE, Right Hon. R.:**  
 His proposal for registration of building societies without certificate approved of, *E. Ravenscroft*, 9131.  
 Undeceived the public as to value of Mr. Tidd Pratt's certificate, *Shepherd*, 2208.  
 Mr. Criglington's letter to, and to Mr. Stansfeld, *Criglington*, 14,090.
- LOYAL HIBERNIAN** lodge of "Manchester Unity"; see **MANCHESTER UNITY, Particular lodges**.
- IRISH LEGAL BURIAL SOCIETY**, evidence respecting, see *SUTHERLAND*, 14,168-316; *CRIGLINGTON*, 13,999-14,019 and 14,535-14,609; *HODGKIN*, 14,457-534; *LITTEDALE*, 15,003-19.  
 Society established under Friendly Societies' Act, 27th December 1869, *Sutherland*, 14,252-4; *Hodgkin*, 14,469; extends over part of Ireland only, *Sutherland*, 14,254; headquarters of society at Belfast, *Sutherland*, 14,255; the society a secession from the "Scottish Legal" Society, *Criglington*, 14,000, 14,004; *Hodgkin*, 14,458-61; *Littledale*, 15,006, 15,008; registered in Ireland, *Criglington*, 14,001; *Hodgkin*, 14,462; difficulties in registering society, *Criglington*, 14,559-61; *Hodgkin*, 14,502; and see *Littledale*, 15,006 and foll.; had feeling between "Scottish Legal" and "Irish Legal" societies, *Criglington*, 14,019; *Sutherland*, 14,291-8; *Criglington*, 14,600; collectors of society receive 25 per cent. commission, *Sutherland*, 14,256-7; highest amount made weekly by collectors, 1l., which would increase as society grew older, *Sutherland*, 14,312-15; insurance allowed up to 200l., *Sutherland*, 14,258; no sick benefit, *Sutherland*, 14,259; tables graduated according to age, but copied from those of "Scottish Legal," *Sutherland*, 14,260-3; no balance-sheet to be published till 1873, *Sutherland*, 14,266; annual statement of society's funds sent in to Registrar, *Sutherland*, 14,267-71; no rule providing for expulsion of members, *Sutherland*, 14,284-6; no power in com-



## LOYAL IRISH LEGAL—cont.

mittee to raise levies if funds insufficient, *Sutherland*, 14,287-9; from 6,000 to 7,000 members, *Sutherland*, 14,311; funds of society at starting 10,000l. advanced by W. Hodgkin, *Hodgkin*, 14,465-6; only 400l. to 500l. required, *Hodgkin*, 14,467; 1,000l. guaranteed to society by W. Hodgkin per bond in possession of Irish registrar, *Hodgkin*, 14,471-83; balance-sheet of society audited by Saml. Criglington and John Purvis, *Hodgkin*, 14,486-7; *Criglington*, 14,573; auditors should be appointed by general meeting, but appointed hitherto by two of the committee, *Hodgkin*, 14,489-90, 14,504-8; committee appointed by members of society, *Hodgkin*, 14,491; rules of society drawn up by Saml. Criglington, *Hodgkin*, 14,500; no general meeting of society as yet; none to be held till 1873, *Hodgkin*, 14,510-12; management fund taken from general receipts and not according to rule 17 of society, *Hodgkin*, 14,513-15; house (value 700l. or 600l.) of society given to them, and built by W. Hodgkin, *Hodgkin*, 14,520-3; house not conveyed to society by any legal document, *Hodgkin*, 14,524-6; *Criglington*, 14,554; house paid for entirely, *Hodgkin*, 14,528; 15 per cent. allowed for management expenses, *Hodgkin*, 14,513, 14,529-34; management expenses estimated at 40 per cent., but for first year only, *Criglington*, 14,545-7; *Hodgkin*, 14,529-34; all members joining society from Scottish Legal to have same benefit; claims to be honourably met, *Criglington*, 14,538; nearly 6,000 members (bringing no assets) transferred to society from the Scottish Legal, *Criglington*, 14,539-41; *Hodgkin*, 14,459; *Sutherland*, 14,311; expenses of society very small, *Criglington*, 14,544; position and means of secretary (W. Hodgkin) very good, *Criglington*, 14,548-50; secretary's salary 50l. per annum, *Criglington*, 14,551-3; no rule for valuation of society, owing to objections of Registrar, *Criglington*, 14,662-5; no new election till January 1873, *Criglington*, 14,566; *Hodgkin*, 14,510; *Sutherland*, 14,266; extensive powers of committee, *Criglington*, 14,567-72; *Hodgkin*, 14,504-8; gross receipts and arrears of society, 980l., *Criglington*, 14,576, 14,579; money in bank (Bank of Ireland) stands in name of W. Hodgkin or brother, *Criglington*, 14,581-8; trustees of society, one a collector, *Criglington*, 14,589-96; bonds directed by rules executed to trustees, *Criglington*, 14,957-9; but only lodged with Registrar after some difficulty, *Littledale*, 15,003-5.

Introduction to rules of society prefixed after rules were registered, *Littledale*, 15,009; rules as certified by Registrar did not sanction admittance of members of "Scottish Legal" Society at original rate, *Littledale*, 15,010; rules altered after certification, and secretary of society informed by registrar that publication of untrue copies would render him liable to legal process, *Littledale*, 15,018, 15,026.

LUNATIC ASYLUM, bylaw of "Sir Ralph Abercrombie" Lodge of Odd Fellows (Edinburgh), against receipt of money by member in, *Middleton*, 9807; and see as to "City of Edinburgh" lodge, *Dickson*, 9877; cf. as to "Order of Druids," *Wood*, 17,138.

LYON, Mr., accountant, drew up "Edinburgh School of Arts" Friendly Society's tables, *Hay*, 10,039.

LYONS, WILLIAM, evidence of, 16,723-16,805 - p. 415. Connected with Court 2294, "Emerald Isle," of "Ancient Order of Foresters" (registered), established 24 years and containing 160 members, 16,723-7; graduated system of entrance-fee; members receive uniform benefits after five years, 16,729-31; assets and liabilities have not been valued, but a quarterly audit is made, showing amount in hand, 16,738-8; relations with High Court, to which annual reports are sent, 16,739-46; system of clearances; members residing abroad may keep up payments, 16,747-58; loss of members, 16,859-61; social meetings, 16,762-3; management and mortality funds,—no check upon misapplication of one fund to purposes of the other, 16,763-72; standard of wages (20s.) for members' admission, 16,776-81; weekly subscriptions; extra fees charged to soldiers, 16,782-4; suggests appointment of paid public auditors; loss experienced by society for want of a public audit, 16,785-94; funds,—how invested, 16,795-9; difficulty arising from refusal of Registrar to certify general laws of society; laws registered in England should be legal in Ireland, 16,800-4.

MABBOTT, WILLIAM, evidence of, 19,077-19,209 - p. 483. Secretary of "Lancashire and Cheshire Assurance Friendly" Society, registered in 1870, 19,077-8,

## MABBOTT, WILLIAM—cont.

19,114-17; difficultly experienced by witness in organizing the society, on account of charges made against him by "Manchester Industrial Assurance Company," 19,079-81; number of members (about 1,500), 19,082, 19,203; evidence as to loans and debts incurred by society on account of prosecution, and as to its financial state at formation; debts entered as loans, 25l. in hand, and 200l. owing, 19,086-19,113, 19,118-26, 19,195-205; management expenses more than 50 per cent. of receipts by rule, and more spent, 19,127-34; sick business discontinued by action of committee, and reduction made in sick and death benefits by special meeting, comprising half a dozen members and a committee of four, two of whom were collectors, 19,136-65; believes such resolution to be in accordance with rules, but no notice of it has been given to new members; 19,166-74; members are supplied with copies of rules at a charge of 4d.; cards contain summary of rules, 19,175-80; no distinct separation made in funds, endowment money being sometimes appropriated to payment of sick and death claims, 19,181-90; secretary's salary, 19,191-4; believes future subscriptions will enable them to cancel present obligations, and, under this impression, has frequently paid claims against society, 19,206-9.

McCALMAN, JOHN, evidence of, 11,302-11,534 - p. 239.

Secretary of "United Reform" Friendly Society, 11,302; circumstances of his expulsion from "Scottish Legal" Society by its secretary, which led to a five years' litigation, the result being in favour of witness as to the great majority of complaints against management of society; report of investigation committee was, however, opposed at a general meeting, composed principally of persons brought there for a special purpose, 11,303-14, 11,329-41; rule as to expulsion of members, 11,315-19; result of communication with Registrar, 11,321-2; charges against collectors for unfairly throwing persons out of benefit, 11,324-8; undue influence exercised by agents and collectors at meetings,—their travelling expenses paid by committee, 11,334-9, 11,342-5; extent of operations of "Scottish Legal," 11,343; formation of "United Reform" Society, 11,346; benefits, 11,347; class and number of members, 11,348-50; system of collection; refusal of members to become their own collectors, 11,351-5; reasons of failure of Post-Office insurances, 11,356-8; rule with regard to poor members dying out of benefit, 11,358-60; management expenses, 11,361-4; reasons which led to the amalgamation of the two societies consisting of members who had left the "Scottish Legal" (and formed the "Reform Friendly" Assurance) and "City of Glasgow" societies, 11,364-71; statement respecting disposal of balance on assurance account of "Reform Friendly" Assurance Society for formation expenses at the time of the amalgamation, 11,372-84, 11,437-44, 11,452-88; tables of "United Reform" taken from old ones, certified by Mr. Spens for "Royal Liver," and acted on by "City of Glasgow," but not submitted since revision to any actuary, 11,385-92; desirability of having a periodical valuation of a society's assets and liabilities not less than once in seven years, at Government expense, 11,394; all friendly societies should be maintained, 11,400; assurance business, as at present managed, better carried on by friendly societies than by commercial companies, 11,401-3; objections to public auditor on account of expense, 11,404; investment of funds, 11,405-8; mode of dealing with cases of imposition, 11,409-11; rule respecting lapsed policies, 11,412-16; treatment of members in receipt of parochial relief, 11,417-22; no restriction as to age at which sick-pay shall cease, 11,423-4; the class of members in his society does not allow of a system of annuity, 11,425-32; settlement of disputes; would not give to Registrar power of arbitration, 11,433-6; age and number of members of "Reform Friendly Assurance" at the amalgamation, 11,445-9; its assurance account; means for calculating number of members, 11,450-1; age and number of members of "Glasgow Reformed Friendly" Society at the amalgamation, 11,489-94; state of their funds; disposal of contributions received by collectors, 11,495-504; advance of money by Mr. Finlay to "Glasgow Reformed," ditto by Mr. Robertson to "Reform Friendly Assurance," for formation expenses, 11,505-9; number of members in "United Reform," 11,510-13; witness admits that society started with an amount of risk not compensated by a corresponding amount of payment, and thinks it preferable that a society's tables should in all cases be approved by an

**McCAlman, John—cont.**

actuary, 11,514-20; audit of accounts by Mr. Wight, 11,521-5; cause of secession of "Glasgow Reformed" from "City of Glasgow" Society, 11,526-30; suggests amendment in 5th section of 21 & 22 Vict. c. 63, relative to extension of powers of a Justice of Peace for Scotland; all local societies should be registered and have their tables certified; imperial societies should be bound to issue policies to all their members, and to establish district management and delegate meetings; agents and collectors should not be allowed to take part in meetings or act as committees or delegates, and it should be made penal to transfer a member with or without his consent, 11,531-2.

Was supported by Mr. McKinnon in his crusade against office-bearers of "Scottish Legal," *McKinnon*, 11,537.

Alleged to have been only paid agent of "Royal Liver," in prosecuting "Scottish Legal," *J. Stewart*, App. C., I.; *contra*, *G. Sinclair*, App. C., III.; and see *J. Stewart*, 13,310.

**McCAMLEY, WILLIAM**, evidence of, 14,149-14,316, p. 333. Has been insured in the "St. Patrick's" Society (since called the "United Assurance") since 1863, 14,149-54 (and see *Sutherland*, 14,165-60); and complains of arbitrary reduction of benefit (by one-half) under new system, 14,161-7; redress refused to him by agent, *Wylie*, 14,167.

**MCCARTHY (1.) ANNIE MARIA**, daughter of William McCarthy (see *infra*), had been insured by her father in "St. Anne's" Burial Society, *McCarthy*, 23,518, 23,520; was a very healthy child, 23,532; died between the age of 10 and 11, 23,519, and was discovered by her father to have been insured by a stranger professing to be her mother (but giving a different christian name) in "Liverpool Protective," who took out certificate from Registrar, 23,621 and foll.; had been attended by Mr. Finnigan and Dr. Worthington, the symptoms being such as to induce Mr. Finnigan to suspect the administration of arsenic and antimony, 23,539-40; the body was exhumed by order of coroner, and examined by Dr. Graham and Mr. Finnigan, but no poison found, 26,533-8.

Details as to insurance of, in "Liverpool Protective" 190 days before death (i.e. just a week longer than sufficient to obtain benefit), by woman who stated she was her daughter, but gave no address; who used to call and pay at irregular times, but whose payments were entered up by collector as paid when they were not; and who obtained the money, *Ollis*, 23,546 and foll.

Evidence as to coroner's inquest on, *Aspinall*, 23,628-33, 26,636, 23,659.

And see *Shepherd*, 23,678.

(2.) **WILLIAM**, evidence of, 23,517-23,545 - p. 607. Relates suspicious circumstances attending death of his child Annie Maria (see *supra*), 23,517-35; result of coroner's inquest held upon the child, 23,536-40; contradictory statements made by Ollis and his wife, 23,541-5; cf. *Ollis*, 23,620 and foll.

(3.) (Another), defaulting collector for "United Assurance" at Plymouth; owes society about 90l., but allowed to retain his book on account of his poverty, *T. Walker*, 21,274-7.

**M'CLELLAN, DR. ANDREW**, evidence of, 23,276-23,368

- p. 595.

Is acquainted with friendly societies, from having been medical officer to several, 23,276-80; complaints by members, 23,281-4; system of collection necessary, but management expenses generally excessive; would wish Government to take entire management of burial societies and employ collectors, the selection of whom might be entrusted to district agents, 23,285-300; suggests plan of controlling collectors by the issue of assurance stamps for member's receipt cards, 23,292; thinks Government interference should at least comprise inspection of accounts and rules, an extension of their present assurance measure to business transacted by clubs, and the nomination of at least one member of committee to enforce observation of rules, &c., 23,292, 23,301-2; evils connected with societies in the shape of inadequate representation, and system of "packing" at meetings, 23,203-10; practice of granting medical certificates of death of members; thinks Registrar's certificates should be sufficient in the case of children, 23,311-13, 23,348-68; working of Tontine societies; frauds committed by officers, 23,314-16, 23,328-31; division of funds and application of money, 23,317-19; contributions and benefits, 23,320, 23,328-43; reserve, 23,321; failure of societies

**M'CLELLAN, DR. ANDREW—cont.**

through accession of young members, 23,322-7; would increase Registrar's powers, the present system of registration not affording the protection people are led to expect, 23,332-5; is appointed as medical officer by committees, 23,336-7; members in receipt of sick-pay share in annual divisions, 23,344-6; usual payments per member to medical officer, 23,347.

**M'CORMACK, ROBERT**, evidence of, 15,991-16,051, p. 304. Member of "Catholic Loan" Society, registered in 1861 under 9th sect. of Act of 1855, 15,991-3; object of society, 15,994-5; number and class of members, 15,996, 16,022-6; capital, and how invested, 15,997, 16,000, 16,019-20; amounts lent out, 15,998-9; is not aware of any advantages derived from its being registered as friendly society, 16,005-8; annual returns made to Registrar; suggests necessity of check upon officers of societies, to prevent falsification of balance-sheet, his society having been already defrauded, 16,009-10, 16,027-35; shares and subscriptions; members are allowed to transfer portion of stock to relieve week payments, 16,011-16; interest, 16,017-18, 16,044-8; principle on which loans are made, 16,021, 16,049-51; loss incurred on loans, 16,036-7; desirability of furnishing members with balance-sheet, 16,038-40; loan made to society by witness, 16,041-3.

**M'CORMICK, JOHN**, evidence of, 20,615-20,762 - p. 520.

As collector of "United Assurance," was acquainted with Mr. Wm. Judge, and associated with him in performance of his duties as inspector, 20,615-25; left society in consequence of riotous proceedings at Hope Hall and Duke Street meetings, at former of which was accepted as president in preference to Mr. Baldwin, who, however, acted in that capacity, as well as being London agent, but eventually absconded, 20,626-39, 20,646; committee meetings, 20,640; on leaving society his payments were confiscated, as well as those of many other members hostile to parties in power, 20,647-9; complaint-book; rules as to members falling out of benefit through collectors neglecting to call not adhered to, collectors not being held responsible, 20,650-62; collector entitled to per-centage, although member brings his own subscription, 20,763-6; no copy of balance-sheet sent to members, 20,767-71; personation and frauds as to age; refusal to pay claims on latter ground, 20,772-9; extent of witness's yearly collection; number of accessions chiefly dependent upon mode in which collector attends to his duties, 20,680-4; system of collection necessary, 20,685-6; audit of collectors' books; members' cards the only check upon false entries, 20,687-97; dismissal of collectors for default, 20,698-702; employment of deputy-collectors; believes remuneration of collectors to be far too great, 20,803-10; insurance of children; no limitation as to age at entrance; rates sufficiently high for infant mortality, 20,811-19; evils arising from control exercised over collectors by management; they should be placed on an independent footing towards the management, and be enabled to attend and vote at meetings, 20,820-3; branches should be under control of local committees, 20,724-9; favouritism shown in "St. Patrick's" towards collectors who were successful in packing meetings; until appointment of Friendly Society's Commission the system of packing was rife amongst all the societies, 20,730-41; suggests interference of Government to the extent of providing members with an easier method of adjudicating complaints than is at present adopted, and of auditing societies' accounts, 20,744-50, 20,758; Registrar should be empowered to reject rules which he thinks might operate unfairly, 20,751-4; members of the "St. Patrick's" generally ignorant of its rules, 20,755-7; distinction should be made between burial societies and large friendly societies, 20,759-62.

Re-examined, 22,061

His remarks on packing of meetings not in any way applicable to those of "Royal Liver," which witness has found to be well conducted, 22,061.

Expulsion of, from "United Assurance" (with Mr. Birnie) for packing public meeting, *T. Walker*, 21,306-8, 21,320.

His contested election at Hope Hall meeting, *T. Walker*, 21,348-52; *Birnie*, 21,997-2003.

Ticket of admission issued to, *T. Walker*, 21,341-4.

**MCCROSKY, WILLIAM**, evidence of, 14,772-14,788

p. 349.

Secretary of "Belfast Philanthropic" Friendly Society (registered), established in 1809; was formerly trea-

- McCROSKY, WILLIAM**—*cont.*  
 suer, 14,772-5; number and age of members, 14,776-8; investment of funds, and interest, 14,779-80; subscriptions, 14,781; no allotment given at present, on account of small number of members, and funds being hardly sufficient for funeral benefits, 14,782-7.
- McCULLOCH**:  
 Defaulting collector in "United Assurance;" became bankrupt and could not pay, and lost his book, *T. Walker*, 21,271-2.
- McDOWELL (1.) GEORGE**, evidence of, 16,128-16,139 - p. 399.  
 Was connected with "Working Men's Loan Fund Society," 16,128-9; nature and extent of society, 16,130-2; its existence as a registered society; complains of Mr. Littledale's refusal to certify amended rules on plea of former ones not being conformable to Act, since which time society has been registered under Joint Stock Companies' Act, 16,132-3, 16,136, 16,139; thinks these societies should be under English Loan Societies' Act, 16,134-5; there should be appeal from Registrar on his refusal to certify rules, 16,136-8; nearly all loan societies in Ireland are registered under 11th section of Friendly Societies' Act, 16,137.
- (2) **WILLIAM**:  
 Sued "City of Glasgow" Friendly Society (to which he had transferred from "Royal Belfast") in Court of the Recorder of Belfast for 3*l.* benefits on death of member of his family, but lost case for want of jurisdiction in magistrate, *Littledale*, 14,958.  
 And see **DINNEN**.
- MACGREGOR (1.) ALEXANDER**, evidence of, 13,211-13,271 - p. 301.  
 Member of "Argyle Yearly" Friendly Society, 13,211; society grants sick and funeral benefits and is renewed every year, it being optional with the society to exclude members on sick list at time of its renewal, 13,212-24; sickness allowance, 13,223; number of members, about the same for last 10 or 12 years, 13,225-7; class of members, 13,228-9; contributions; paid by members at place of meeting, 13,230-2, 13,237; expenses connected with meetings, 13,236; duties of visiting committee, 13,237-9; settlement of disputes by arbitration, 13,240-2; surplus funds, 13,244; levies, 13,244-5; would wish his society to be registered if it be not so already, 13,246; disposition of funds, 13,247-50; is member of "Sons of Temperance" Society, which has 16 or 17 divisions in Glasgow, 13,251-3; number of members, 13,254; society is permanent, and the management in Glasgow is conducted by committee appointed by members, 13,255-62; subscriptions received at place of meeting, 13,263-4; witness held office as conductor, 13,265-7; members all take pledge, 13,268; meetings, 13,269-71.
- (2) **GEORGE**, evidence of, 12,928-13,010 - p. 291.  
 Manager of "Scottish Savings, Investment, and Building Society, established in 1856, 12,928-9; shares, and how paid up, 12,930-2; interest on shares remaining on deposit, 12,934; rate of discount upon instalments paid in advance, 12,935-7; number of members, 12,938; amount received on shares during the last year, 12,939; advances to members, 12,940, 12,948-55, 12,953-6; fines, 12,941-3; withdrawals, 12,944-6; amount paid on withdrawals and on matured shares, 12,946-7; premiums for advances, 12,950-4; solicitors' and surveyors' charges, 12,955; interest on advances, 12,959; rule with regard to borrowing members falling into arrears, 12,960-2; largest advance made by society, 12,963-4; borrowing powers, 12,968-9; agents' transactions and commission, 12,975-81; arbitration, 12,982; is not acquainted with any other building society, 12,984.  
 And see **ROSS, W. T.**
- McILHENTY, GEORGE**:  
 Formerly agent (in succession to Charles Hodgkin) of "Scottish Legal" in Belfast, *Sutherland*, 14,172, 14,186; cf. *Cherry*, 14,344; *Criglington*, 13,996 and foll.; was a Roman Catholic, and his appointment gave rise to much party feeling, *Malcolm*, 12,487-96; *Criglington*, 13,997-8; was removed to Greenock on reduced salary (15*s.*), *Malcolm*, 12,495; *Sutherland*, 14,174; said to have attempted to deprive a woman of her husband's benefit (Ravenhill's case), *Sutherland*, 14,171; disputes with collector (*Sutherland*) in consequence, *Sutherland*, 14,186 and foll.; involved in Cowan's case, *Sutherland*, 14,231; *Cherry*, 14,345 and foll.; *Malcolm*, 12,498 and foll.  
 And see **COWAN**.  
 30227.
- McILWRAITH, JAMES SMITH**, evidence of, 12,603-12,667 - p. 281.  
 Secretary and founder of "Ayr Benefit Building" Society, a certified permanent society, which has been in existence 18 months, 12,603-6, 12,629; alteration of rules respecting rate of interest on advances, with Registrar's sanction, 12,607-14, 12,624-7; premiums for advances, 12,612-14, 12,617; number of members, 12,615; subscriptions, 12,616; advances to members, 12,618; division of profits, 12,619-23; witness was not aware that rule respecting purchase of land by the society for conveyance to its members was in contravention of the Act 6 & 7 Will. 4, c. 32; rule never acted upon, and copied from one in the very successful "Dumfries" Society, 12,628-34; rates of payment for shares; was not aware that no greater payment than 1*l.* a month should be made, 12,635-42; solicitors' and surveyors' charges, 12,643-6; system of arbitration by committee, 12,647-51; has found no difficulty in working without borrowing powers, 12,655-8; ordinary amount of advance and class of houses built, 12,659-60; would suggest appointment of Government auditor and compulsory audit of societies, on pain of being deprived of benefits of registration if they objected, 12,661-7.
- MINNES, JOHN**, evidence of, 12,844-58 - p. 288.  
 Editor of "Scottish Co-operator," and has taken much interest in Industrial and Provident Societies, and also, though not to so great an extent, in Friendly Societies, 12,844; there should be a separation of the Friendly and Industrial Societies Acts, on account of the difficulty of defining the present law upon Industrial Societies, 12,845; approves of office of Registrar, but thinks he should be a man competent to judge of the rules sent him by working men, 12,846; desirability of having separate Registrar for Scotland, 12,847; an appeal should be allowed from Registrar's decisions; inconvenience caused by delay of Registrar in returning rules sent for registration, 12,848; something more than a mere record of rules desirable, and although registered rules be not always legal, registration has proved beneficial by lessening expenses of formation of societies, and in causing their rules to be respected, 12,849-58.
- MACKENZIE (1.) ALEXANDER**, evidence of, 8805-8928 - p. 165.  
 Accountant, assists Mr. Ritchie (Registrar of Friendly Societies for Scotland) in writing, and in the friendly societies' business, but receives no salary from Government, 8857-61; communications to Registrar should be made from one person only belonging to a society; loose manner in which societies send their addresses, 8856, 8862, 8891-5; thinks returns could be obtained for Parliament by addressing societies without mentioning secretary's name, 8863-6; replies to tabular statement addressed by Mr. Ludlow to Registrar could be best obtained by sending a circular to each society, 8867-70; alteration of rules of "Scottish Legal" Society by Mr. Ritchie, although no explanation had been given of bylaws respecting disposal of collector's books, 8871-9, 8899-9901; correspondence with Mr. Woodhouse Roy (Kay), 8880-90; objections to certify rules, 8896-8901; no refusal to register rules of any building society has occurred within experience of witness, although they generally contain borrowing powers, 8910-16; usual practice in registering rules of a building society, 8919-28.  
 And see **RITCHIE**.
- (2) **DUNCAN**:  
 Collector in "City of Glasgow" Friendly Society; purchased book of Wm. Jack for 10*l.* 10*s.*, *Wilson*, 13,085; *J. Stewart*, 13,445-50; was introduced to the society by John Wilson, *J. Stewart*, 13,453-4.
- (3) **JOHN**, evidence of, 12,749-12,786 - p. 286.  
 Collector for "Royal Liver" Society since May 1870, and was appointed by the secretary, 12,749-50, 12,766-7; in conjunction with Mr. Boyle, witness paid 20*l.* to Mr. Wm. Sinclair for Robert Cunningham's book, 12,752-7; was not surprised at being asked to pay this money, but would expect some compensation on giving up his book, 12,762-3, 12,772; has never attended meetings of the society, 12,782; has heard of no complaints amongst Scotch members of the power exercised by officers at Liverpool, 12,785; has not been connected with any other burial or friendly society, 12,786.
- MACKIE**:  
 One of the committee of management and also collector of "Scottish Legal" in Glasgow; understood to have paid 130*l.* to a man named Morton in Govan for his book, *Sutherland*, 14,209-20.

- M'KINNON, ROBERT**, evidence of, 11,535-69 - p. 247. Chairman of "United Reform" Friendly Society, and previously to that of "Glasgow Reformed Friendly Assurance and Loan" Society, 11,535; was member for two years of "Scottish Legal," and objected to expulsion of Mr. McCalman from that society, 11,537-8; want of control in management board, Mr. Steel the secretary being to all intents and purposes the society, the chief power being exercised by the collectors, 11,539-43; travelling expenses paid to collectors attending meetings, 11,544-6; appointment of collectors; objections of board to prosecute them when found guilty of fraud, 11,548-51; inspection of collectors' books in "United Reform," strongly objected to in other societies, 11,552-4; members of the board not interested in collectors' books, 11,555-7; compensation to collectors giving up their books, 11,558-9; collectors' perquisites, 11,560; reasons why formation expenses of "United Reform" so high, 11,560-2; "Scottish Legal" and "City of Glasgow" had likewise borrowed money to start with, 11,561-2; was a member of the "committee of investigation" into the affairs of the "Scottish Legal;" reference to alterations in their rules made (without the sanction of a general meeting) by Mr. Steel, the then secretary, and which were even certified by the Registrar, although afterwards declared by sheriff to be contrary to law, 11,563-5; believes their members to be still practically unrepresented, 11,566; agents and collectors should not be allowed to attend and vote at meetings, and members of large societies should be represented by delegates, 11,567; rule as to transfers; abuses arising from the system, which has been only partially abolished, 11,567-9.
- Proceedings of "City of Glasgow" against, in Central Police Court (Glasgow), for breach of trust and embezzlement, App. C., II.; cf. *J. Stewart*, App. C., III.
- MACMILLAN**:  
A member of "City of Glasgow" brought action against society in 1864 for funeral money due on the death of his wife, *Wilson*, 13,037-40; *J. Stewart*, 13,285-99; Mr. Stewart's reply to a report of the case drawn up by Macmillan's agent, inserted in the "North Briton," was refused insertion in that paper, *J. Stewart*, 13,285; decree given in case of, only for 3l. reduced benefit, see q. 13,040, and *J. Stewart*, 13,291.
- M'QUHAE, WILLIAM**, evidence of, 17,608-17,640 - p. 443. Conducts prosecutions for Corporation of Manchester, 17,608; cases of fraud practised against societies by Wellman, Redford, and Dunne, 17,610-23, 17,640; suggests as a remedy the appointment of a public auditor, 17,624-7; simultaneous occurrence of frauds, and difficulty of tracing them, 17,629; murders of infants insured in societies supposed to have been frequent about 30 years since; believes such instances still occur, though in a much less degree than formerly, 17,631-7; a system of Government inspection the only remedy, 17,638.
- MADELEY, JOHN**, evidence of, 20,067-20,135 - p. 505. Secretary of the "Working Men's Benefit Society," Manchester, established in 1840 and registered, 20,067-8, 20,081; meetings, held at Mechanics' Institution, 20,069, 20,080-1; number of members, and amount of funds, 20,070-1, 20,077; mode of dealing with members living at a distance, 20,072-6; is not in favour of taking females as members, 20,078-9; secessions, 20,082; adoption of graduated scale since 1853; registration should be refused to societies whose tables were not so drawn up by actuary, 20,083, 20,130; all sick and burial societies should be registered, but would not make this compulsory; carelessness of members in satisfying themselves on this point, 20,086-90; management expenses, 20,091-3; contributions, paid in by members themselves, 20,094; paid officers, 20,095-7; appointment of auditors; friendly societies would resent a system of Government audit, 20,098-20,105; funds,—how invested, 20,106-7; treasurer's deposit and security, 20,108-9; no transfers, 20,110-11; disputes have been settled by arbitration, but in future recourse will be had to County Court as cheaper, 20,112-17; was member of the "Humane Sick and Burial" Society; left society on account of bad management and undue influence exercised by collectors, 20,118-29; financial state of society; does not see much use in a valuation of assets and liabilities, 20,131-4; would abolish arbitration, and make Registrar referee in disputes respecting definition of law, and County Court judge referee in cases of equity, 20,135.
- MAGISTRATES**:  
There should be no appeal to, in friendly society disputes, *Daynes*, 170; *Shawcross*, 492; *Hammersley*, 18,192, but see 18,973; *contra*, *Littledale*, 14,920; *Faulkner*, 20,026-7; *Dunstan*, 18,792; *McCormick*, 20,746; *Flannigan*, 31,977.  
Arbitration by, in "Royal Liver," *Liversage*, 12,07-9; cf. *W. Taylor*, 15,696-705.  
Summoning of officer before, always known in ordinary friendly society, *Tompkins*, 2030-1.  
Have held that summonses for default under Friendly Societies Act can only be taken out in Westminster, *Tompkins*, 2034-9.  
In Belfast, do not understand or will not administer law as to friendly societies, *Crighington*, 14,020-2, 14,607-9; cf. *Sutherland*, 14,290; in Dublin, are very arbitrary, *W. Taylor*, 15,686-90.  
A reference of disputes to, now required by Irish Registrar in all rules of societies, *Littledale*, 14,920, 14,973; cf. *Leadbitter*, 16,216.  
Members of local societies (in Dublin) will not go before, and Registrar should have powers of, *Shanly*, 15,482; cf. 15,555.  
Generally look favourably (in Dublin) upon complainant, *O'Connor*, 16,092-3; cf. *W. Taylor*, 15,687.  
Comparative cost of proceeding before, and before County Court Judge in Liverpool, *Goodere*, 23,144 and foll.  
Registrar's authority, or part of it, should be vested in, *Owens*, 23,981.
- MAIDSTONE**:  
Working men's club at, failed on temperance footing, succeeded on introduction of beer, *Solly*, 8409.
- MALCOLM, ARCHIBALD**, evidence of, 10,516-10,781 - p. 216. Treasurer of "Scottish Legal" Burial Society, established in 1852, 10,516, 10,653; the "British Legal" an offshot of the "Scottish Legal," 10,517-20; operations carried on through districts or agencies, 10,521-4; collectors paid by commission, one in each district acting as agent, 10,525-9; collectors' perquisites, 10,530; general register, a check on collectors' books, 10,531; contribution-book kept by each member, 10,531-40; copy of rules supplied to each member; application of money charged for them, 10,541-3, 10,757-62; collectors' books,—disposal of them by tender, 10,546-60; non-registration of rules on this subject made by board of management without submitting them to general committee, the directors conceiving them not to fall within Registrar's jurisdiction, 10,561-73, 10,569-85; the office of Registrar useful, and a check upon fictitious societies, 10,574-8; rules as to disposal of collectors' books; ultimate certification of society's rules by Registrar, 10,586-10,601; exclusion of members from benefit; mode of proceeding in cases of collectors' neglect, and of discrepancies between real and alleged ages of members, 10,602-21; Registrar should be under obligation to certify or reject rules within a certain time, 10,622-6; witness would increase his powers with regard to registration, and considers that all societies should be either registered or suppressed, 10,627-35; they should have right of appeal in case of his refusal to certify, 10,636-9; inconvenience of having separate Registrars for Scotland and Ireland, 10,640-3; tables, certified by Mr. Prentice, 10,644-50; management expenses, 10,651-2, 10,661-4, 10,763-8; valuation of assets and liabilities; there should be compulsory valuations every ten years, 10,654-9, 10,664-72; expense of valuation, 10,660; collectors and agents' returns, 10,665-71; defeat of proposed delegation rules; ground of the opposition against them in Glasgow, 10,678-82; public meetings, 10,683-5; transfer of members, 10,686-94; complaints respecting withdrawal of collectors, 10,695-7; public audit of accounts, 10,698; number of members of society, and size of meetings, 10,699-10,710; no grants made; mode of proceeding in case of lapses and forfeitures, persons emigrating being still regarded as members, 10,712-32; alterations of rules to enable distant members to take part in government of society, through representatives, 10,733-7; house property of society, inclusive of central office, 10,738-47; investment of money in heritable securities, 10,748-9; profits on sale of collectors' books, 10,750-5; thinks society would afford more protection to members as a friendly society than as a life assurance company, 10,769; dismissal of agents, 10,770-3; is not aware of collectors being expected to vote with board on

MALCOLM, ARCHIBALD—*cont.*

pain of losing their allowance, 10,774-9; item in balance-sheet arising out of disruption, 10,781.

Re-examined, 12,308-12,342 - p. 270.  
Evidence as to arrangements made for carrying out purposes of general register adopted by "Scottish Legal," though not to the extent proposed by Mr. Forbes, 12,308-10 (and see FORBES); the motion referred to by Mr. Young, respecting allowances to collectors, &c., as entered by the late secretary in minute-book, was made in a jocular spirit, and although entered in the scroll minute-book was afterwards deleted, 12,311-22; the rules for representation by delegation were drawn up by board of management on account of dissatisfaction evinced by country members, and the opposition they met with in Glasgow was ostensibly owing to a fear of their taking the power out of the city, 13,323-7; vigilance committees,—self-appointed, 12,325-6; majority of agencies in favour of representation by delegation, 13,328-9; collectors at Inverness and Belfast paid by stated wages; circumstances under which this system is rendered necessary, 12,330-4; denies *in toto* statement made by Mr. Young as to his having carried the new rules over the head of the board, through the vigilance committee, and affirms the idea of representation by delegation to have been already abandoned, the whole of the collectors in Glasgow having been opposed to it, 12,336-42.

Re-examined, 12,438-12,513 - p. 275.  
Evidence relative to the rules which it was intended to submit to the annual general meeting, and which were antedated by mistake of printer, 12,438-44, 12,455; further evidence respecting erroneous entry as to "allowances" &c. in minute-book, only explained, by the secretary in scroll minute-book, 12,445-8; general practice at the board with regard to minutes, 12,449-54; explanation of statement referred to in one of the minutes, to the effect that some returns would be necessary to prepare for sitting of Royal Commission, 12,456-64; a decennial valuation of societies' assets and liabilities by actuary should be made compulsory by law, but his society does not purpose having one made unless such law be passed, on account of expense, 12,465-8; extra remuneration formerly voted to board of management, 12,469-71; weekly payments to collectors whilst making up their books, 12,473-8; minutes respecting tenders made for collectors' books, the balance after paying up arrears going into valuation fund; amount of valuation fund; 12,479-86; circumstances connected with removal of Belfast agent; case pending against "Scottish Legal" on account of complaint made by member of his having been put out of benefit through the fault of this agent, 12,487-12,504; investigation at Kilmarnock and consequent motion made by witness relative to non-production of members' contribution-books by collectors, 12,511-13.

Re-examined, 12,534-12,554 - p. 279.  
Mode in which collectors pay for their books; case in which money was advanced by board for this purpose, 12,534-5; "Scottish Legal" was formerly a loan society; but has ceased making loans, 12,536-9; reference to loan-book, and mode of recovering bad debts still due to society on this account, 12,536-46; did not think statement of Mr. Robertson respecting wrong entry of a woman's age worthy of investigation, as it was only bawled out at an excited meeting, 12,547-54.

His complaint to Registrar for Ireland against "Loyal Irish Legal," *Littledale*, 15,026.

Value of his book; would go any lengths for a penny-a-week member, *Sutherland*, 14,313.  
And see *Cumming*, 12,338; *Finnie*, 12,575-6; *Sutherland*, 14,228.

## MANAGEMENT:

(1) Generally, in friendly societies, want of fitness for, a cause of disasters in affiliated orders, *Stratton*, 8636.  
Labouring classes not yet fit to share in, *Stratton*, 8636.  
Is improving, *Watts*, 17,971.  
Registrar should not interfere in, *Galt*, 11,189-90.  
Members having grievances respecting, should have power to complain to Registrar, *Mans*, 11,030-2; cf. *Galt*, 11,187, 11,193.  
Defects of, in burial societies, *Smyth*, 8734-9, 8803; difficulty of getting information as to, *Tompkins*, 2080; should be controlled by Government, *Smyth*, 8751, 8789-802; and see GOVERNMENT, BURIAL SOCIETIES.  
District, should be required in "imperial societies," *M'Calman*, 11,532; and see DISTRICTS.

MANAGEMENT—*cont.*

Lexity of, a frequent cause of failure, *Finlaison*, 947, 1040 and foll. (but see *Neison*, 1077-8).

Taken into account by actuaries, *Neison*, 1060-2; and see *Bailey*, 779-80; *contra*, *Finlaison*, 935.

Difference of, in affiliated and collecting societies, *Nicholson*, 19,773; cheapness of, in affiliated, compared to burial societies, *Shepherd*, 2403; *Hughes*, 23,872-3; extravagant, in collecting societies, *Nicholson*, 19,774; cf. *McClellan*, 23,287 and foll.

Should not remain in one or two hands, *Liversage* and *Atherton*, 1547.

Easier when members not very numerous, *Cumming*, 12,404.

Form of rules as to appointing committee of, *Stephenson*, 9; as to powers and duties of committee, *ibid.*, p. 4. And see COMMITTEE OF MANAGEMENT.

(2) Fund; as to erecting buildings out of, *Stephenson*, 9, p. 6.

Contribution for, and separate account of, required by Act, *Stephenson*, 19.

Should be kept separate, *Finlaison*, 1010; opinion of "Association of Friendly Societies" at Manchester to this effect, *Nicholson*, 19,761; is not kept separate in many, *Neison*, 1076; contributions to, in burial society, could not be raised separately, *Liversage*, 1425 and foll.; *M. Murphy* and *Shepherd*, 2215 and foll.; and see *Waring*, 2822, 2824.

## Societies keeping separate:

"Manchester Unity," *H. Cameron*, 9311; *Jas. Boyle*, 13,579, 13,583; "Ancient Order of Foresters," *Shawcross*, 350; *Lyons*, 16,763-8; "Order of Druids," *Shepherd*, 2401; cf. *Wood*, 17,032, 17,034; "Free Gardeners" Society, *Burge*, 9609; "Independent Order of Rechabites," *Hodgson* and *Jones*, 17,287; all registered lodges of "Order of Ancient Shepherds, Ashton Unity," *Race*, 18,325 and foll.; "Edinburgh School of Arts Friendly," *Hay*, 10,035, 10,045 (but see 10,044); "Scottish Legal," *Malcolm*, 10,756; "City of Glasgow," *J. Stewart*, 10,815; "Western Friendly," (*quare?*) *Mann*, 10,970; "Commercial Travellers' Friendly," *Galt*, 11,168 and foll.; "New United Friendly Burial" (but not collected separately according to rule), *Bell*, 18,054 and foll.; "St. Paul's Bennett Street Sunday School Sick and Funeral," *Goodwin*, 20,042; "Working Men's Benefit," *Madeley*, 20,093.

Not kept separate till now in "Royal Liver," *Liversage*, 1491-4; cf. 1291, 1306; *D. Sinclair*, 9418; *Banner*, 22,085 and foll.

Intended to be kept separate, but entrenched upon hitherto, in "Blackburn Philanthropic Mutual Assurance," *Crossley*, 2655 and foll., 2661 and foll., 2689-93.

Not kept separate in "Liverpool Protective," *M. Murphy* and *Shepherd*, 2214-5.

Not kept separate in "United Assurance" (St. Patrick's), notwithstanding rule, *Rice*, 15,870 and foll.; *Horgan*, 16,532 and foll.; *Hamilton*, 19,228 and foll.; *T. Walker*, 21,520 and foll.

Not kept separate in "Rational Sick and Burial," *Coombes*, 17,412; in "Hulme Good Intent Burial," *Teesdale*, 18,099-100; in "Salford Temperance Burial," *Eaton*, 18,745-9; in "Stalybridge Good Intent Burial," *J. Marshall*, 19,060-3; in "Equitable Total Abstinence," *Roscoe*, 19,135 (contradicting previous statements); in "Chorley Friendly," *Henshaw*, 19,720-1; in "Charlestown and Pendleton Sick and Burial," *Faulkner*, 19,985 and foll.

Should be applied by societies at their discretion, *Nicholson*, 19,763 and foll.

(3) Cost of, not generally extravagant, *Bailey*, 792.

In best societies, always paid for out of separate fund, *Bailey*, 792-3; and see *supra*, *Fund*.

Amalgamation of societies to reduce, *M'Calman*, 11,444; of branches of affiliated societies for the same purpose, see AMALGAMATION.

Should diminish with age of society, but will increase in proportion to sums paid for claims, *J. Stewart*, 10,921, 10,923.

Should be limited, *Liversage*, 1454, 1615; *Currie*, 22,765; and see *Fissey*, 23,993, 24,022, 24,026-8. But amount could not be fixed by law, *Liversage*, 1615; but see *Fissey*, 24,026.

In societies doing business in industrial assurance, must be about 40 per cent., *Bretherton*, 23,389; *Fissey*, 23,994.

Want of limit to, a great cause of failure, *Liversage*, 1454; and see *Sprague*, 1751-2.

Societies limiting, "Royal Liver," to 40 per cent. of

## MANAGEMENT—cont.

receipts; *Liversage*, 1290, 1442-3, 1492, 1494, 1616 and foll.; *Sprague*, 1711 and foll., 1851; *Banner*, 22,086 and foll.; surplus carried to accumulated fund, *Bretherton*, 23,412-3; "Victoria Legal" to 50 per cent., *Gibb*, 22,442; "Blackburn Philanthropic" Mutual Assurance, to 20 per cent., *Crossley*, 2645 (but see 2691, 2693) "City of Glasgow," to 40 per cent. (but exceeded), *J. Stewart*, 10,928-9; cf. 10,822; "Independent Order of Rechabites," to one-eighth of sick contributions, but has to be supplemented by levies, *Jones and Green*, 17,287-92; "Salford Temperance" Burial, to 25 per cent., and always kept within, *Eaton*, 18,848; "Lancashire and Cheshire Assurance," 30 per cent. of gross receipts, in addition to profits on sale of rules, &c., and 20 per cent. for collection, and more expended, *Mabbott*, 19,127 and foll.; and see as to "Stalybridge Good Intent Burial," *J. Marshall*, 19,061.

In burial societies, many expenses of, do not figure in reports, as collectors' profits on rules, first six weeks' collections, entrance-moneys, *Tait*, 11,587-90; cf. *Forbes*, 12,281; *Criglington*, 14,066-70; *Mabbott*, 19,127.

It is impossible from balance-sheets to form correct estimate of, *Criglington*, 14,070.

Actual: in different districts of "Manchester Unity," varies very greatly, but total expense, excluding medical aid, 5 or 6 per cent., *Daynes*, 112-3; cf. *Birmingham*, 16,838-9.

In "Ancient Order of Foresters," see *Lyons*, 16,769-71.

In "Order of Druids," see *Wood*, 17,033-4; about one-third, 17,081.

In "Royal Liver," 36½ or 37 per cent., *Liversage*, 1293, 1295.

In "Liverpool Protective" (over 32 per cent.), *Shepherd* and *M. Murphy*, 2163 and foll.

In "Scottish Legal," about 33½, *Malcolm*, 10,650-2; never over 34½ or 35, 10,764 (but formerly 210l. to 100l. benefit expenditure, *Tait*, 11,591; in 1857 74 per cent. on receipts, 11,592); with first six weeks' contributions, and money for sale of books and rules, nearly 36 per cent., *Forbes*, 12,281.

In "City of Glasgow," 15 per cent. of net collections; with collectors' commissions, nearly one-half (for last year), *J. Stewart*, 10,816-22; and see 10,920 and foll.

In "United Reform," about 40 per cent. of income, (over 50 last year), *M'Calman*, 11,361 and foll.

In "United Assurance" (St. Patrick's), about 15,000l. out of 35,000l., *Rice*, 15,869; 46 per cent., *Hamilton*, 13,235.

In "Lancashire and Cheshire Assurance," more than 50 per cent. of receipts allowed, and more spent, *Mabbott*, 19,127 and foll.

In "Equitable Total Abstinence," one-third of receipts, interest, and capital drawn upon, *Roscow*, 19,367 and foll., 19,508.

In "Royal Oak," nearly 50 per cent. of receipts, *Currie*, 22,766-71.

In Liverpool "Philanthropic," see *Thompson*, 23,091 and foll.

In "Blackburn Philanthropic Burial" (2½ per cent., besides 12½ commission to collectors), *Crossley*, 2502-3.

In "Chorley Family Funeral" (including collectors' commission), 12½ per cent., *Waring*, 2840.

In "Edinburgh School of Arts Friendly," about 12 per cent. (but not sufficient), *Hay*, 10,044-5.

In "Western Friendly," 14 to 15 per cent. of expenditure, *Mann*, 10,985-8.

In "Commercial Travellers Friendly," 5½ to 8 per cent. on income, *Galt*, 11,301.

In "Victoria Assurance," nearly equal to amount paid on claims, *Mowatt*, 15,211-5.

In "Rational," 12 to 12½ of gross receipts, *Coombes*, 17,413.

In "North Staffordshire Provident," 8 per cent. (average of 10 years), *Hammersley*, 18,932.

In Manchester "Warehousemen and Clerks' Provident," about 20 per cent. of gross income, including commission, *M. Ogden*, 17,698-9.

In "New United Friendly Burial," 1½d. out of 4d., *Bell*, 18,055-7.

In "Hulme Good Intent Burial," about 30 per cent. of income, *Teesdale*, 18,122-4.

In "George and Dragon Friendly," about 16l. per cent. of receipts, *Ingham*, 18,167.

In "Ancote's Burial" (very small), *J. Ogden*, 18,437-8, 18,444.

In "Salford Temperance Burial," a little over 20 per cent., *Eaton*, 18,738-9.

In "Chorley Friendly" (very small), *Henshaw*, 19,720. e

## MANAGEMENT—cont.

In "Charlestown and Pendleton Sick and Burial," about 8 per cent., *Faulkner*, 19,998.

In "St. Paul's Bennett Street Sunday School Sick and Funeral," about 9 per cent., *Goodwin*, 20,061.

In "St. Paul's Bennett Street Sunday School Sick and Friendly," is gratuitous, *Goodwin*, 20,036, 20,039.

In "Manchester Caledonian," 1l. a year (committee not paid), *Hannay*, 17,577, 17,607.

Complaints of, and litigation respecting, in "Scottish Legal," followed by formation of "Reform Friendly Assurance and Loan Society," *M'Calman*, 11,306 and foll., 11,329 and foll., 11,366 and foll.; and see SCOTTISH LEGAL.

Complaints of, and litigation respecting, in "City of Glasgow," followed by formation of "Glasgow Reformed Friendly" Society, *M'Calman*, 11,366, 11,371, 11,454, 11,527 and foll.; and see CITY OF GLASGOW. And see UNITED ASSURANCE, ROYAL OAK.

Cost of, almost sole expense of working men's club, *Tompkins*, 1924.

MANAGERS:

Of societies examined, see BORROWMAN, GALT, HARDMAN, MANN, MOWATT.

Of friendly societies, seldom uneasy when society in good condition, *Bailey*, 783.

Returns from, often unreliable, *Bailey*, 849.

Registrar should have power to summon before him on complaint of members, *Galt*, 11,193.

Collectors in burial societies expected to support, *Cunningham*, 11,742-3.

Of great collecting societies have different views of honesty from actuaries of mutual assurance companies, *Bretherton*, 23,381; consider that collectors have a goodwill in their books, 23,389; success of societies is owing to their energy, 23,397; are entitled, practically, to any surplus beyond what is required to discharge claims, 23,416.

MANCHESTER, witnesses examined at, 17,100-20,235. See ANDERSON, ANDREW, BELL, COOMBS, COTAM, DICKENSON, DUNSTAN, EATON, FAULKNER, FYANS, GOODWIN, GREEN, HAMILTON, HANNESLEY, HANNAY, HARDMAN, HARRISON, HENSHAW, HIGHAM, HODGSON, HOYLE, INGHAM, JONES, KAYTON, MABBOTT, MCQUHAE, MADELEY, MARRISON, MARSHALL, MONTGOMERY, NICHOLSON, NODDEN, OGDEN, POWELL, RACE, ROSCOW, SHARPLES, TAYLOR (JAS.), TEESDALE, WATTS, WOOD.

Death-rate at, much less than at Liverpool, *Shepherd*, 2293.

More intelligence in, than in Liverpool, *Shepherd*, 2409.

The "Rational Sick and Burial" Society started in, *Coombes*, 17,394; and has its head quarters in, 17,399; and see RATIONAL.

Trials for frauds on friendly societies in, *McQuhae*, 17,609 and foll.

Child-murder in, for burial payments, formerly frequent, *McQuhae*, 17,631 and foll.; some instances must be still occurring, 17,637.

Doubtful or sham friendly societies in, *McQuhae*, 17,640; *Bell*, 18,077 and foll.; *Ingham*, 18,168-9.

Difficulty in, of obtaining meeting places for friendly societies elsewhere than in public-houses, *Wood*, 16,178; *Nicholson*, 19,768; *contra*, *Hodgson*, 17,283.

Packed meeting at, of "United Assurance" (St. Patrick's), *Smyth*, 20,525 and foll., 20,455 and foll.; *Caraher*, 20,546-8.

Association of Friendly Societies in, see ASSOCIATION.

AND SALFORD RAGGED SCHOOL UNION; is about to organize burial society in connexion with all ragged schools in, *J. Ogden*, 18,543-4.

AND SALFORD SOCIETY; amalgamated with "Hulme Good Intent" Burial Society, *Teesdale*, 18,129-33.

CALEDONIAN SOCIETY (Local Friendly) formed in 1838, see HANNAY.

Membership in, confined to Scotchmen or their descendants, *Hansay*, 17,575-6; principally commercial travellers; no mechanics, 17,581-2; managed cheaply (1l. a year); uniform payments, 17,577-8; no valuation made, 17,583; financial condition of, unsatisfactory on account of increasing number of superannuation claims, 17,584-7; alterations made in rules of, *contra* to Act, 17,590-7; secessions, and profit from, 17,599-602; small rate of sickness in, 17,603-4; management of, by unpaid committee, 17,645-7.

District, of "Independent Order of Rechabites," see RECHABITES.

District, of "Order of Ancient Shepherds, Ashton Unity," see SHEPHERDS.

PHILANTHROPIC Society, see PHILANTHROPIC.

## MANCHESTER—cont.

TEMPERANCE Burial Society, founded in 1834 (rules deposited but not registered), see HARDMAN.

Unable to register, their funds being invested contrary to Friendly Societies Act, *Hardman*, 18,574-82; members, 8,400; funds, 9,288*l.* 10*s.* 7*d.*, 18,583-5; officers and their salaries; collectors' commission 15 per cent., with 9*d.* for each new member, 18,586-92; the manager a collector; value of his book and whole receipts; does nothing else, 18,593-6; no balance-sheet published, and no statement asked for but once, 18,597-8; is conducted in something of the old style, 18,600; committee of, nominated by collectors, 18,608-33, 18,600-7; meetings, and audit of accounts of, 18,608-9; the first society, except the Sunday school societies, held away from public-houses, 18,613; the first audit of accounts made after 34 years' existence of the society, 18,619-22; secessions (about 31 per cent., of whom nearly half re-entered), 18,634-8; members falling out of benefit, 18,639-42; insurance of children in, 18,643-7; only admit a member over 40 on condition of his introducing a younger life at the same time, 18,648-57.

UNITY of Odd Fellows, witnesses respecting, see DAYNES, RATCLIFFE, BUCK, LOVESKY, CAMERON (Hugh), MIDDLETON, DICKSON, BOYLE (Jas.), DOWNING, LEADBITTER, BIRMINGHAM, BRADISH, HARRISON (Jas.), DUNSTAN, HUGHES.

Their model-rules, *Tompkins*, 59; and see 61. Brought within the law in 1850, *Sotherton-Estcourt*, 773. Adopted the graduated scale in 1854, *Daynes*, 258; (but in Edinburgh in 1847, *Middleton*, 9774-6).

The graduated scale was compulsory, *Leadbitter*, 16,145. Alleged deficiency in, on their own data, *Neison*, 1169; but would be willing to charge sufficient rates, 1170-1. Competition of with other societies, *Downing*, 14,811-4; *Leadbitter*, 16,215 (but see *Shanly*, 16,228); *Hughes*, 23,804 and foll., 23,876-80.

A single registration of, desired, *Hughes*, 23,767 and foll. Central government in Manchester, appointed by "Annual Moveable Committee," *Daynes*, 63; formed of 13 persons—nine directors, grand master, deputy-grand master, corresponding secretary, and past-grand master, *Daynes*, 63; forms ultimate court of appeal, *Daynes*, 63, 159; consent of, required for appropriation of funds by lodge, *Daynes*, 174, 177; enforces general rules of order, *Jas. Boyle*, 13,589; returns required by, *Jas. Boyle*, 13,605; *Birmingham*, 16,828-9; the same as those to Registrar of Friendly Societies, *Leadbitter*, 16,153-6; relations of with districts are satisfactory, *Jas. Boyle*, 13,604; *Downing*, 14,819; *Leadbitter*, 16,170-1; *Bradish*, 16,846; *Hughes*, 23,765; should have power to recover money from suspended lodges, *Leadbitter*, 16,240.

Annual Moveable Committee (A.M.C.), formed of deputies from districts, *Daynes*, 63; and see *Dickson*, 9866-8; *Downing*, 14,820-1; districts often do not send delegates to, *Dickson*, 9867; *Downing*, 14,820; passes, but cannot originate, rules, which are binding on whole Unity, so far that non-compliance would exclude lodge or district, *Daynes*, 64-5; *H. Cameron*, 9282; *Jas. Boyle*, 13,590; *Downing*, 14,821; *Leadbitter*, 16,175-6; can prescribe tables, *Jas. Boyle*, 13,591, 13,609; can carry out requisite improvements in society without more legislative interference, *Hughes*, 23,887-9.

Districts, composed of lodges, *Daynes*, 63; particular evidence respecting, see *post*, *Belfast*, *Cork*, *Dublin*, *Edinburgh*, *Glasgow*, *Liverpool*; about 400 in Unity, *Daynes*, 63; bear charge of mortality of members and their wives, by equal levy on members, *Daynes*, 74-5, 126; *H. Cameron*, 9289; sometimes form sick-unions, *Daynes*, 66; pay travelling benefit, *Daynes*, 77-8, by equal levy on all their lodges, 79; have claim on Unity if all funds exhausted for sick-pay, to extent of 6*s.* per member *per annum*, *Daynes*, 124-5, 135-6, and without limit for mortality, 126 and foll.; *Jas. Boyle*, 13,692; (the claim hardly understood to be legal; see *H. Cameron*, 9282 and foll.); officers of—president, vice-president, and secretary, *Jas. Boyle*, 13,610; their functions, 13,611; dismissal of officers, *Leadbitter*, 16,179 and foll.; payment by, of sick-pay to district members from dissolved lodges, *Leadbitter*, 16,149; and see *Hughes*, 23,779.

District Committees of representatives from lodges, must sanction rules suggested by lodges, *Daynes*, 64-5; appeal to do., from decision of lodge meeting, *Daynes*, 159.

District Meetings, composed of delegates from lodges, *Daynes*, 63; and see *Jas. Boyle*, 13,610.

## MANCHESTER UNITY—cont.

District Auditors, books of all lodges to be inspected by, every two years, *Daynes*, 256 and foll.; in Bradford district every year, 259.

District Bills, for levies, *Hughes*, 23,850 and foll.

Lodges, are legally independent societies, and must be separately registered, *Buck*, 557-69; particular evidence respecting, see *post*, *Anna Liffey*, *Belfast*, *Bond of Clarence*, *British Fleet*, *City of Edinburgh*, *Countess of Lonsdale*, *Loyal Hibernian*, *Marquis of Westminster*, *Philanthropic*, *Sir Ralph Abercrombie*, *St. Bernard's*, *True Blue*. No rule as to number of, in district (70 or 80 in one of London districts), *Daynes*, 67-8; total number of, nearly 4,000, *Daynes*, 144; some in other countries, and in colonies, *Daynes*, 63; choice of, optional with members, *Daynes*, 70, though objection might be taken by lodge, 71; are single sick clubs for purposes of sick relief, *Daynes*, 66, 71, 118; *H. Cameron*, 9289; *Leadbitter*, 16,147; except where districts form sick unions, *Daynes*, 66; contribute to mortality fund of district by levy in equal proportions, *Daynes*, 137 and foll.; *Middleton*, 9824-7; *Jas. Boyle*, 13,582-3; advance money for funerals of their own members, and are repaid by district, *Middleton*, 9826-7; *Jas. Boyle*, 13,614; medical aid paid out of management fund of, *Daynes*, 76, 102-3; must originate rules, and receive notice of all proposed alterations, *Daynes*, 64-5, 94; rules of, differ, *Daynes*, 80; have power to make byelaws respecting admission of members, *Bradish*, 16,849-51; have now generally paid secretaries, though very few had 30 years ago, *Daynes*, 260; and see *H. Cameron*, 9350; act as agents for each other, *Daynes*, 80-1; *H. Cameron*, 9318-20; *Middleton*, 9786; *Jas. Boyle*, 13,615; exchange of membership between, *Daynes*, 82 and foll.; *H. Cameron*, 9315-7; *Middleton*, 9785, 9787-92; retain contributions of all members transferred, and are liable for their sickness for twelve months, *Daynes*, 86; disadvantages of, when small, and when too large, *Daynes*, 148-50; and see *Leadbitter*, 16,221-3; amalgamation of, small, *Leadbitter*, 16,220-1; *Hughes*, 23,834 and foll., 23,860; have claim on district if all funds exhausted, to the extent of 1*s.* per member (by levy) *per annum*, *Daynes*, 119-22, 125, 134; *Jas. Boyle*, 13,592; (see instance of ignorance of claim, *H. Cameron*, 9290); cannot appropriate funds without previous valuation, and without consent of directors, *Daynes*, 174; *H. Cameron*, 9307-8; number of, valued (about 400 or 500), *Daynes*, 175; having small funds, seldom seek to be valued, *Daynes*, 179; having appropriated funds, cannot do so again without further valuation after five years, *Daynes*, 177; seldom or never become extinct from want of funds, but often break up because they have them, *Daynes*, 198; case of failure of (in Ireland), through sectarian feeling, *Birmingham*, 16,876; inspection of books of, by district auditors, *Daynes*, 255-9; *Leadbitter*, 16,224-5; but see *H. Cameron*, 9339; secretaries of, mostly working men, and not book-keepers, *Hughes*, 23,863; small, and in rural districts, have difficulty in obtaining secretaries, *Daynes*, 150, 261; many cannot pay one officer, *H. Cameron*, 9372; have three funds and accounts—the sick fund funeral fund, and incidental expense (or management) fund, *H. Cameron*, 9311, 9385; *Middleton*, 9821; *Hughes*, 23,827; (but in Ireland the sick and funeral funds appear to be put together, and only the incidental expense fund kept distinct, *Leadbitter*, 16,149); audit of accounts of, by lodge auditors, *H. Cameron*, 9370; *Middleton*, 9753-4; *Bradish*, 16,872; the system works very well, *Bradish*, 16,871; registration of, see *Jas. Boyle*, 13,575, 13,601-2; *Downing*, 14,797; *Leadbitter*, 16,158; *Birmingham*, 16,822-4; *Bradish*, 16,885-6; *Hughes*, 23,759-63; cannot be dissolved whilst five members hold together, *Downing*, 14,822; meetings of, in halls or school-rooms, *H. Cameron*, 9298; *Jas. Boyle*, 13,645*a*; *Leadbitter*, 16,218; *Jos. Harrison*, 18,717; in public-houses, *Hughes*, 23,829*a* and foll.; expense of opening, *Bradish*, 16,898 and foll.; closing of box by, *Dunston*, 18,783-91.

Management, cost of, varies, *Daynes*, 112; half-yearly (or quarterly) levies for, *Jas. Boyle*, 13,582; *Leadbitter*, 16,151; is the same as of sick-pay, *Daynes*, 113; per-centage of, to total expenditure, greatly over-estimated, from inclusion of medical aid, *Daynes*, 113, and see 117; special levies for, in small lodges, *Jas. Boyle*, 13,578-9; cost of, heavy in Ireland, *Birmingham*, 16,837; encroachments on sick and funeral fund for, *Hughes*, 23,827.

MANCHESTER UNITY—*cont.*

*Management (incidental expense) fund* of lodges, charges on, *Daynes*, 202 and foll., viz.: medical aid, *Daynes*, 76, 102-3; *H. Cameron*, 9312, 9350, taking up about four-fifths of fund, *Daynes*, 117; secretary (generally), *Daynes*, 104; trustees (perhaps 2s. 6d. for half a day's attendance), *Daynes*, 105; stationery, printing of rules, dresses, *Daynes*, 106; *Middleton*, 9823; cost of anniversary celebrations not paid out of, or only advanced by, but collected with, *Daynes*, 106-11.

*Sick-pay*, rate of, varies, *Daynes*, 155; continues for life, *Daynes*, 157, 215-20; *Hughes*, 23,822 and foll.; but in some Edinburgh lodges ceases at 60 or 65, when annuity begins, *H. Cameron*, 9352-4; *Middleton*, 9798 and foll.; is generally 10s. a week at first, reduced after 12 months (or in rural districts sometimes six months) to 5s., at which rate it goes on indefinitely; but is sometimes much more limited, *Daynes*, 214; 12s. generally in Liverpool, *Hughes*, 23,865; in old age, often supplemented or modified by agreements, *Daynes*, 224-7.

*Sickness*: shaming of, *Leadbitter*, 16,209-10.

*Medical Aid* (see *Management Fund*, ante); cost of, differs greatly, *Daynes*, 103, 114; in Liverpool 3s. 6d. per member per annum, *Hughes*, 23,883; cost of, higher in Ireland than in England, *Birmingham*, 16,837; proportion of, to sick-pay, *Daynes*, 115.

*Annuity benefit*, in some lodges, *H. Cameron*, 9352-4; *Middleton*, 9799-806; *Dickson*, 9855 and foll., 9905-7; wish for, expressed, *Bradish*, 16,889 and foll.; see *contra*, *Daynes*, 200 and foll., 251-3; *Jas. Boyle*, 13,651-2; *Hughes*, 23,817-20; cf. *Ratcliffe*, 291-5.

*Anniversaries* and social meetings, *Daynes*, 106 and foll.; *Middleton*, 9815 and foll.; *Jas. Boyle*, 13,655 and foll.

*Regalia*, generally bought by members, but credit given for, *Jas. Boyle*, 13,646-8.

*Life-boat*, subscription towards, *Middleton*, 9817.

*Halls*, buying or building of, see *Middleton*, 9835-6; *Dickson*, 9852; *Hughes*, 23,790 and foll.

*Members*, number of (450,000, of whom 390,000 in England), *Daynes*, 141-2; number of, has increased with every step towards security, *Daynes*, 258; number of, per lodge, from 600 or 700 to 800, but 100 a fair average, *Daynes*, 144, 146-7; 300 advisable, 152; 500, *Leadbitter*, 16,223; not under 70 nor over 350, *Hughes*, 23,861-2; average number of, per lodge, increasing, *Daynes*, 145; admission of, much discretion exercised in do., *Leadbitter*, 16,204-5; *Birmingham*, 16,821 (minimum earnings, in Cork, 20s. a week, 16,819-20); may be members of other societies, *Hughes*, 23,868-71; and see *Jos. Harrison*, 18,661-2; travelling cards and benefit of, *Daynes*, 77-9 (and see *post*, *Travelling Benefit*); transfer of, from lodge to lodge, *Daynes*, 82 and foll., at rate of age at first admission, 84 (but see as to Edinburgh, *H. Cameron*, 9317); have right to admission when residing within five miles of district, if in good health, *Daynes*, 91; to what classes they belong, *Daynes*, 96 and foll.; *H. Cameron*, 9302-3, 9309; *Dickson*, 9877-8; *Boyle*, 13,573-4; *Downing*, 14,808 and foll.; *Leadbitter*, 16,206 and foll.; *Birmingham*, 16,818 and foll.; comprise all agricultural community, and all grades of middle class, *Daynes*, 97; many respectable agricultural labourers are, earning 10s. to 12s. a week, *Daynes*, 96, 98-101 (but see *contra*, in Ireland, *Leadbitter*, 16,208; *Birmingham*, 16,819-21); in Edinburgh and Glasgow the majority above working class, *H. Cameron*, 9309, especially since raising of rates, 9302; *Jas. Boyle*, 13,573; but see *Dickson*, 9877-9; and of lodge becoming exhausted, may go to district, and of exhausted district, to Unity, *Daynes*, 136, 127-8; rights of, to benefits are unconnected with relief received from poor rates, but subject to agreement, *Daynes*, 230-2; out of benefit, when 14 weeks in arrear, or in debt for goods got or fines, *Jas. Boyle*, 13,649; and see *Bradish*, 16,860; honorary, *Middleton*, 9810-3; *Jas. Boyle*, 13,635 and foll.; *Downing*, 14,813-4; subscriptions of do. go to management fund, *Jas. Boyle*, 13,639.

*Clearance System*, *Daynes*, 82 and foll.; *H. Cameron*, 9315-7; *Middleton*, 9785, 9787-92; complaints of, *Daynes*, 90; *Middleton*, 9787-90; *Jas. Boyle*, 13,620 and foll.; *Leadbitter*, 16,162 and foll.; *Hughes*, 23,780 and foll.; but see *Daynes*, 93; *Jas. Boyle*, 13,623-4; *Bradish* and *Birmingham*, 16,861 and foll.; is advantageous to transferring lodge, *Daynes*, 89, and to rural lodges generally, 92; but see *Leadbitter*, 16,163 and foll.; is likely to be altered, *Hughes*, 23,786.

MANCHESTER UNITY—*cont.*

*Travelling benefit*, *Daynes*, 77-9; *H. Cameron*, 9313-4; *Leadbitter*, 16,159; *Hughes*, 23,828.

*Widows and Orphans' funds*, *Birmingham*, 16,873.

*Disputes*, settlement of, *Daynes*, 159 and foll.; *Middleton*, 9793-7; *Jas. Boyle*, 13,653 and foll.; are never settled out of the society, *Daynes*, 162, 165; referred first to summoned meeting of lodge (or in large districts to arbitration committee), with appeal to district committee and to central executive, *Daynes*, 159; (but see as to reference to committees of arbitration, *Daynes*, 159; or to arbitrators in Edinburgh district, *Middleton*, 9793-4); cost of appeal to district, *Daynes*, 160-1; small number of appeals, *Daynes*, 163-4; alleged appeal in cases of dismissal or exclusion from central executive to A.M.C., *Leadbitter*, 16,181; *Dunstan*, 18,791; the system is satisfactory, and should not be altered, *Daynes*, 158, 166 and foll.; *H. Cameron*, 9321, 9348; *Middleton*, 9796; *Jas. Boyle*, 13,657 (but see *contra*, *Stephenson*, 566; *Dunstan*, 18,789-92); in Ireland, see *Ireland*, *post*.

*Secessions*: *Middleton*, 9784; *Dickson*, 9907; *Jas. Boyle*, 13,626 and foll.; often caused by strikes, *Jas. Boyle*, 13,626; readmissions after, with consent of district meeting, *Jas. Boyle*, 13,627 and foll.; opinion that members should be compelled to pay up arrears till date of, *Downing*, 14,845 and foll.

*Rates*, founded on society's own experience, and are entirely trusted, *Daynes*, 182-5; considered too high, *H. Cameron*, 9305; loss of members through raising of, *H. Cameron*, 9301, 9304; instances when too low, *Middleton*, 9761 and foll.; *Jas. Boyle*, 13,607-8.

*Tables*, compiled by Mr. Ratcliffe (see *RATCLIFFE'S TABLES*), *Daynes*, 153; not the same for all Unity, *Daynes*, 154-5; there have been two, from independent returns made at intervals of 10 years, but they approximate very closely, *Ratcliffe*, 268-70; returns for, framed on the Government quinquennial ones, *Ratcliffe*, 264-7 (in Edinburgh appear to be those of Mr. W. Wood, and found by experience too low for deaths at higher ages, *Middleton*, 9761 and foll.).

*Valuations*, generally every five years, *Daynes*, 171 and foll., 233 and foll.; *Stratton*, 8649; *Ratcliffe*, 298; and see *H. Cameron*, 9294-6; are founded on Ratcliffes' tables, *Ratcliffe*, 301; made by secretary of society (Mr. Ratcliffe), *Daynes*, 175; and see *Downing*, 14,801 and foll.; *Leadbitter*, 16,186 and foll.; made by other persons, *H. Cameron*, 9295; cost of, five guineas for lodge of moderate size, *Daynes*, 178; 30 guineas for district of four lodges (Edinburgh), *H. Cameron*, 9367-8; may be required by A.M.C. or by district, *Jas. Boyle*, 13,609.

*Poor Law Authorities*, relations with, *Daynes*, 229-32; *H. Cameron*, 9355-7; *Dickson*, 9875-6; agreements for payment to, of part of sick-pay and death benefit, *Daynes*, 231; but see *Middleton*, 9807-9; very few members chargeable to poor-law, *H. Cameron*, 9355; *Dickson*, 9876; *Bradish*, 16,905; saving of society to rates, *Bradish*, 16,908 and foll.

*Complaints* against, *Stephenson*, 566-7; governing body has too little power over branches, *Stephenson*, 566; governing body has too much power over branches, *Stephenson*, 566; disputes are always settled against members, *Stephenson*, 566; old men forced to accept terms as to sick-pay or to leave society, *Daynes*, 226-7; clearance of member, without compensation to lodge to which he is transferred, *Middleton*, 9787-90; and see *H. Cameron*, 9317; *Hughes*, 23,780-6; arbitration system unsatisfactory, *Dunstan*, 18,789-91; absence of benefit unless in case of sickness or death, *Owens*, 23,945.

*Ireland*, witnesses respecting society in, see *BRADISH*, *BIRMINGHAM*, *DOWNING*, *LEADBITTER*.

The Order long denounced in, as secret society, *Leadbitter*, 16,213; and see *Downing*, 14,851-4; *Birmingham*, 16,876; general laws of, not registered in Ireland, *Downing*, 14,790-5; *Birmingham*, 16,864-7; all lodges in, registered, *Bradish*, 16,886; settlement of disputes by Court in, *Littledale*, 14,973; *Downing*, 14,792-3; *Leadbitter*, 16,216; but see also *Downing*, 14,835-40; *Leadbitter*, 16,161, 16,217; *Birmingham*, 16,869; admission of members more restricted than in England, *Bradish*, 16,848, 16,903; and see *Leadbitter*, 16,208; *Birmingham*, 16,819-20; competition in, with Foresters, *Leadbitter*, 16,215; but see *Shanly*, 16,228.

*Particular Districts*, viz:

*Belfast* district, evidence respecting, see *DOWNING*, 14,789-854.

Disputes settled before two justices of peace; district



## MANCHESTER UNITY—cont.

laws framed in compliance with Act of Parliament, *Downing*, 14,791; members in England obliged to appeal to court in Belfast in cases of dispute, 14,792; Belfast branch a separate body as far as general rules are concerned, 14,795; seven registered lodges in district, with tables certified by actuaries, 14,796-9; tables graduated according to age, 14,800; valuation of one lodge only taken by Mr. Ratcliffe, with satisfactory result, 14,801-6; members from all classes; only few receiving below 20s. per week, 14,808-10; competition with one or two other societies, e.g. Rechabites, but no canvassing, 14,811; only members of good character taken, 14,814; Belfast district never required assistance from central body, 14,818; representatives from district can attend A.M.C. if appointed, 14,820; about 11 per annum received from honorary members, 14,823-4; 56 members in lodge, upwards of 500 in district, 14,825-6; sick claims passed in Belfast once a fortnight; medical certificate required before claim can be passed by society, 14,839.

*Bradford* district; books of lodges in, inspected annually by district auditor, *Daynes*, 259.

*Cork* district, evidence respecting, see BURNINGHAM and BRADISH, 16,806-77. BRADISH, 16,878-913.

Six lodges in *Cork* district, one (Ennis) in County Clare, *Burningham*, 16,809-10; very few members fell off during famine, *Burningham*, 16,817; members from various classes, none earning less than 20s. per week, *Burningham*, 16,818-19; only respectable members admitted, *Burningham*, 16,821; lodges all certified, *Burningham*, 16,822; all lodges have same graduated tables of payment, *Burningham*, 16,825-6; returns sent twice a year to head board, *Burningham*, 16,828; assets and liabilities never valued, *Burningham*, 16,830-4; *Bradish*, 16,884; about 345 members in district, *Burningham*, 16,835; funds in hand (9001.), *Burningham*, 16,836; management expenses (2½d. per week), *Burningham*, 16,838; no lodges meet at public-houses, *Bradish*, 16,853; clearance system very satisfactory in *Cork*, *Bradish* and *Burningham*, 16,861; communications with Registrar infrequent, *Burningham* and *Bradish*, 16,865; each lodge has separate laws for auditing accounts, *Bradish*, 16,872; additional fee of 2s. for sailors' widows and orphans fund, *Bradish*, 16,873; three lodges, depositing members of "Cork Building Society," *Bradish*, 16,875; failure of lodges, through sectarian feeling, in Ennis and Queens-town, *Bradish*, 16,876; a new lodge about to be opened in Queens-town, *Bradish*, 16,898; expense of opening new lodges, *Bradish*, 16,898 and foll.; no instance of member being obliged to receive poor relief, *Bradish*, 16,905.

*Dublin* district, evidence respecting, see LEADBITTER, 16,140-225.

Five lodges in district, all certified and using same tables, the scale being graduated according to age, as in Manchester, *Leadbitter*, 16,141-5, 16,214; each lodge independent of others except as to funeral and district incidental funds, 16,147; sick and funeral funds combined in district, 16,148-9; incidental fund (raised quarterly on members returned good by various lodges) kept separate, 16,150-1; same returns made to central board of management as to Registrar of Friendly Societies, 16,153-4; lodges registered in Ireland, 16,158; position of member on going to England, 16,159; disputes settled without difficulty by district secretary or board of directors, 16,160-1; great loss of members through "clearance system," 16,162; relations with A.M.C. perfectly satisfactory, 16,170; valuation made of lodges by Mr. Ratcliffe, 16,188 and foll.; state of district accounts unsatisfactory owing to tables not having been graduated at starting, 16,186-91; new rules for district, temporary till next valuation, registered April 1869, 16,192-5; all new members must be proposed and seconded by old; none making less than 20s., few much less than 30s. per week, 16,204-8; ordinary day-labourers could not and would not be admitted, 16,208; number of members in united lodges in Dublin (200), 16,213; average number of members per lodge (40), 16,214-5; number of members in district was nearly three times as much formerly, but a great many lost through denunciations of clergy, 16,215; disputes settled by magistrates in the Anna Liffey Lodge, 16,216; all lodges meet at society's house in Abbey Street, 16,218; amalgamation of two lodges in district to save working expenses, 16,220-1.

*Edinburgh* district, evidence respecting, see H. CAMERON, 9280-379; and as to separate lodges, MIDDLETON, 9731-848; DICKSON, 9849-909.

## MANCHESTER UNITY—cont.

Four lodges in, *H. Cameron*, 9283; all lodges of, in good financial position, and have surplus funds, *H. Cameron*, 9292-3, 9297; and see *Middleton*, 9778-9, 9799-802, 9806; valuations made of all lodges separately every five years, *H. Cameron*, 9294-6; cost of ditto, *H. Cameron*, 9367-8; application of surplus funds in lodges, *H. Cameron*, 9297; meetings of lodges, not in public-houses, *H. Cameron*, 9298, 9358; had formerly many more lodges, *H. Cameron*, 9301; tables of lodges, the same since raising of rates in 1847, *H. Cameron*, 9301-5; *Dickson*, 9854-5; division of funds in lodges of, *H. Cameron*, 9292, 9297, 9305 and foll.; latterly not allowed by A.M.C. 9306-7; members of, mostly above working class, *H. Cameron*, 9309; and see 9302-3; graduated payments, *H. Cameron*, 9310; separation of funds in, *H. Cameron*, 9311; travelling benefit a very light tax in, *H. Cameron*, 9313-4; clearance system not disadvantageous to, *H. Cameron*, 9315; has not hitherto received members from other districts but at their own age, *H. Cameron*, 9316-7; *Middleton*, 9787-8; agency in, for other lodges, *H. Cameron*, 9318-20; is satisfied with system for settling disputes, *H. Cameron*, 9321, 9348; accounts of, not inspected, *H. Cameron*, 9339; auditing in, *H. Cameron*, 9370; paid officers of, *H. Cameron*, 9350-1, 9372; sick-pay of, granted to 70, *H. Cameron*, 9352; annuity fund in, *H. Cameron*, 9352-4; *Dickson*, 9855 and foll.; and see *Middleton*, 9773, 9779, 9799-806; never had members requiring poor relief, *H. Cameron*, 9355-7; but see *Middleton*, 9808; no money expended in, out of management fund, for festivals or processions, *H. Cameron*, 9359.

*Glasgow* district, evidence respecting, see JAMES BOYLE, 13,563-666.

Increase of lodges from 4 to 10 (1,800 members), *Jas. Boyle*, 13,571-2; members generally better class of tradesmen; no member earning less than 20s. per week, 13,573-4; all lodges registered, 13,575, 13,601; lodges support their own management, and pay district levies for district management, 13,578-81; sick and burial funds kept distinct from management fund, 13,582-3; all lodges conducted on same principle, and use same tables, graduated according to age and prescribed by central authority, 13,584-8; assistance, how obtained by lodges from district or from central government, 13,592; assistance never yet required in district, 13,593; three lodges added within the year, all willing to be registered, 13,602-3; tables not certified by an actuary, 13,606; officers of district (president, vice-president, and secretary), 13,610-11; no competition between societies for members, 13,616-7; no complaints from lodges, 13,612 and 13,623; secessions numerous (7 per cent. lately), 13,626; re-admissions, 13,627-34; assistance from honorary members very slight, 13,635; honorary members' privileges, 13,640-3; no feasts or processions, 13,645; "hall decoration" and "regalia" accounts, 13,645a-8; no system of annuity fund, 13,650-2; investment of funds, 13,659-664; lodge founded 1840, registered March 1851, 13,665.

*Liverpool* district, evidence respecting, see HUGHES, 23,787-889.

District in existence since 1819, 23,779; thirty-two lodges in district,—two only not registered, ("True Blue" and "Countess of Lonsdale,") 23,758-60; both unregistered lodges old, and one numbering 11 members only, 23,761-2; the *Liverpool* lodge the first that was registered, 23,763; 1,800 members in district, 23,764; no case of lodges in district requiring assistance from central body, 23,777; funeral fund met by levy on district, 23,779; clearance system felt to be an inconvenience in *Liverpool*, 23,782-6; district prosperous; account of position of society published annually, 23,789; hall bought for use of society,—money required for purchase raised from surplus funds of lodges and funeral fund, and by debentures, 23,790-9; hall usually let, 23,802; great competition with other friendly societies, particularly tonines, 23,804-5, 23,876-8, 23,880; question of annuities discussed, but dropped on account of expense, 23,817-21; no limit to sick-pay in district, 23,822-5; different funds kept as distinct as possible, 23,827; treasurer paid ½d. for each traveller relieved, 23,828; meetings of one-half the lodges held at public-houses, 23,829a; liquor generally consumed, but paid for privately by members, not by beer-money, 23,830-1; no lodges allowed to meet in public-houses unless they have a private entrance to lodge-room, 23,832; not common to make landlord of public-house where meetings are held treasurer of lodge, 23,833; amalgamation of

MANCHESTER UNITY—*cont.*

lodges on account of poverty, 23,834-49; more desired, 23,860; all lodges in a condition to pay debts due to district fund, 23,850-2; levies made to meet expenses of previous quarter, 23,854; power to vary amount of levy for quarterly and incidental expenses, 23,954-9; sick-pay subscribed for in district generally 12s. per week for six months, 23,864-5; death-pay 10*l.* for man or wife, 23,867; many members belong also to other societies (tontines), 23,868-71; men paying 8*½d.* per week for 12s. sick-pay earn on average from 18s. to 26s. in Liverpool, *Hughes*, 23,872; members of Tontine societies same class as would belong to Odd Fellows, 23,879; annual pay to doctor (who is also medical examiner for district), 3s. 6*d.* per member, 23,883; medical man satisfactory, 23,884; movement in Liverpool for increase of doctor's pay, 23,885; relations with central authority satisfactory, 23,887 and foll.

*Particular lodges, viz.:*

*Ana Liffey* lodge (Dublin district), has rule for reference of disputes in the first instance to magistrates, *Leadbitter*, 16,216.

*Belfast* lodge (Belfast district), 56 members in, *Downing*, 14,825; the number sufficient, 14,827.

*Bond of Clarence* lodge (Salford district), closing of sick-pay by, and dispute in relation thereto with Joshua Dunstan, now a lapsed member, see *Dunstan*, 18,779-91.

*British Fleet* lodge (Liverpool district), amalgamation of, with "Marquis of Westminster" lodge, *Hughes*, 23,838-49; had 49 members, 23,848.

*City of Edinburgh* lodge (Edinburgh district), evidence respecting, see *DICKSON*, 9849-909.

Always in good position since tables altered in 1847, *Dickson*, 9854; has altered tables by adopting annuity, 9855; annuity fund, 9856 and foll.; valuations and divisions of surplus, 9861-2, 9890 and foll.; seldom sends deputy to A. M. C., 9867-8; has never had to do with poor-law authorities, 9875-6; had once member in lunatic asylum, 9876; chiefly composed of mechanics earning from 18s. to 28s. a week, 9877-8; annuitants of, will not share in surplus, 9906-7.

*Countess of Lonsdale* lodge (Liverpool district), an old unregistered lodge, *Hughes*, 23,760-1.

*Loyal Hibernian* lodge (Cork district), audit of books of, by members taken in rotation, *Bradish*, 16,872.

(And see *BRADISH*.)

*Marquis of Westminster* lodge (Liverpool district), a lodge of 27 members, chiefly old, amalgamated with "British Fleet" lodge, on terms of bearing its own sickness for 12 months, *Hughes*, 23,838-49; district bills against, for levy, *Hughes*, 23,850-2.

*Philanthropic* lodge (Liverpool district), a lodge of 30 members, desirous to amalgamate, *Hughes*, 23,834-8.

*Sir Ralph Abercrombie* lodge (Edinburgh district), evidence respecting, see *MIDDLETON*.

Since when formed, *Middleton*, 9733; accounts of, audited yearly by members, 9753-4; mortality in, 9761-70, 9777; tables of, 9764-71, 9775; has altered by-laws, but not rates, 9772-3; has surplus, 9778; by-law as to annuities out of do., 9779, 9799 and foll.; valuation of, 9780-1; not much secession or forfeiture, 9784, nor transfers from other lodges, 9785; payments to other lodges, 9786 and foll.; sick-pay in, ceases at 70, 9798; as to members of, receiving poor-relief, 9807-9; anniversary meeting, 9815 and foll.; funds of, distinct, 9821; funeral allowances paid by, in first instance, 9825-7.

*St. Bernard's* lodge (Edinburgh district), has separate annuity table, *Middleton*, 9829.

*True Blue* lodge (Liverpool district), an old unregistered lodge, *Hughes*, 23,760-1.

WAREHOUSEMEN AND CLERKS' ASSOCIATION. See WAREHOUSEMEN AND CLERKS' ASSOCIATION.

MANDATE (Scotland), question as to effect of form of, in "Edinburgh School of Arts" Friendly Society, *Stevenson*, 10,124-6.

MANN, JOHN, evidence of, 10,949-11,157 - p. 228. Manager of the "Western Friendly Society" (Glasgow) established in 1832, 10,949-50; number of members (936), 10,951; increase of society, 10,953; has been certified since commencement, 10,954; alterations in tables (founded on Ansell's) by Mr. Wm. Thos. Thompson and by Mr. Spens, 10,956-61; the society's assets and liabilities are valued quinquennially, 10,962-6; application of surplus fund to increase sick benefits, 10,967-77; case of embezzlement by former manager, 10,978-9, 11,132-45; system of gradu-

MANN, JOHN—*cont.*

ated payments, 10,980-1; audit of accounts; there should be a public auditor appointed by Government, and paid out of consolidated fund, 10,983-4; management expenses, 10,985-7; system of collection, 10,988-96; class of members, 10,991-3; a standard table might be made, by which the tables of particular societies could be adjusted from time to time, 10,999-11,006; societies should be registered, after a proper certification of their tables, which should be simply accepted by Registrar, 11,003-6; Registrar should be appealed to in case of certain complaints on the part of members, and new rules should be certified by him, or in case of societies failing to communicate them, they should forfeit their privileges, 11,007-14; necessity of having a separate Registrar for Scotland, 11,015-22, 11,028-9; arbitration should be final in case of disputes, but grievances respecting general management of society should be settled by Registrar, who should also have power to visit societies when he pleased, 11,023-7, 11,030-9; investment of funds; the law should admit the lending on feu duties and ground annuals, 11,040-7; annuity fund,—subscription compulsory,—cost of annuity at 70; is satisfied with the annuity table, which has stood the test of time, 11,048-60, 11,123-8; mode of dealing with misrepresentations of age, 11,061-2; Registrar should have discretionary power as to registering or refusing to register rules; societies should have right of appeal to sheriffs, 11,063-8; unregistered societies,—the fact of their being so must militate against their doing any great harm, 11,070-9; insurance for funeral benefits should be permitted to be carried on by friendly societies, 11,080-5; a quinquennial valuation of societies' assets and liabilities should be made by and at the expense of Government, who should have power to alter their rates and benefits, but should not be responsible for losses incurred, nor take any further part in management of society, 11,086-11,102; thinks the system of Post-office insurances would be more successful if worked by officers interested in getting members, 11,081, 11,103; withdrawals and forfeitures, 11,110-18; mode of dealing with members coming upon the parish, 11,119-22; provision empowering societies to purchase buildings for their business seldom acted upon, 11,129; members of his society would be willing to receive suggestions for their better financial security, and would be glad to allow inspection of their books by a Government officer, 11,130-1, 11,146; necessity of subscribing for the three classes of benefits, 11,147-52; rates of payment uniform, but particular trades may be excluded, 11,148; has sent in annual return regularly, but has not been furnished by Registrar with a quinquennial form of returns, and has consequently sent return in his own form, 11,153-6.

Mr. Galt's differences of view from those of, *Galt*, 11,189-90, 11,248-50.

MANUFACTURING districts, more known about friendly societies in, than in agricultural, *Stratton*, 8533-4.

MARGIN of value. See VALUE.

MARQUIS OF WESTMINSTER lodge of "Manchester Unity." See "MANCHESTER UNITY, *Particular lodges*."

MARR, Mr., actuary:

His report on "Commercial Travellers' Friendly Society, *Galt*, 11,212-32, 11,236, 11,256-61.

MARRISON, HENRY, evidence of, 18,457-18,568 - p. 467. Secretary of "South Manchester Burial" Society, (registered) founded in 1865, 18,457-67; number of members (10,700), 18,468; income from subscriptions, 18,469-70; interest on investments, 18,471-3; meetings, 18,474-5; collectors, paid by salary; believes this system to work better than payment by commission, 18,476-83; paid officers, 18,484-5; mode of selecting committee; their remuneration for attending meetings, 18,486-92, 18,530-5; adoption of graduated scale and increase of benefits, 18,493-7; secessions; loss of young persons entered as children, 18,498-506; investments of funds, 18,510-14; exclusion of persons of certain ages, 18,515-19; investigation of society's affairs, and consequent abolition of custom by which members were sometimes allowed to forego monthly payments on account of its flourishing condition, 18,520-9; all societies should be registered, and compelled to remit to Registrar annual statement of accounts, under penalty, 18,537-9; Registrar's powers should be increased, *ibid.*; quinquennial valuation of assets and liabilities advisable, except on score

## MARRISON, HENRY—cont.

of expense; an approximate valuation would be of great advantage, 18,640-6, 18,568; disputes and appeals should be transmitted to Registrar, 18,547-50; he should be furnished with standard tables, and should refuse to register rules inadequate to carry out proposed objects of societies, 18,552-5; separate account kept of management expenses, 18,556; notices to members going out of benefit, 18,561-7.

## MARSHALL, (1) JOHN, 19,018-19,076 p. 482.

President of "Stalybridge Good Intent Burial" Society (registered), established in 1828, 19,018-21; number of members (nearly 13,000), 19,022; amount of funds, 19,023-4; contributions and benefits, 19,025-6, 19,054; proportion of children insured at three months, and benefits allowed, 19,028-32; causes of great mortality amongst children; has had no reason to suspect foul play, 19,033-8; reduction of subscription during cotton famine, 19,039-41; no grants to persons out of benefit, 19,043-6; paid officers; collectors are paid by salary, and committee-men only on working days, 19,046-50; meetings, 19,051-3; settlement of disputes, 19,057-9; no separate account for management expenses, 19,060-3; is satisfied with present state of law, 19,064-5; annual returns sent to Registrar, but no valuation made of assets and liabilities; believes funds in hand sufficient to meet benefits, 19,067-70; members lapsing through fault of collectors do not lose benefit, 19,071-6.

## (2.) JOHN (another) 19,843-19,959 p. 501.

Secretary of "Standard Sick and Burial" Society, established March 1870, 19,843-4; tables, 19,845; number of members (about 600), 19,846; objects of society, 19,848; rule providing for dismissal of collectors admitting persons to meetings by supplying them with fictitious cards, 19,851-3, and against admission of persons into society by false representations, 19,854-6; names of members of committee, including son of witness, and of officers of society, as given in minute-book (*handed in*); names of committee not found in original resolution appointing them, 19,857-83; patrons, 19,869-70; have not been able to obtain trustees in present state of society, 19,874; amount collected by witness, who is about to receive increased commission, 19,885, 19,907-11, 19,940-4; no minutes taken of general meeting held in March 1871; have not adhered to rules providing for annual general meeting and quarterly committee meetings, 19,887-902; secretary's salary, 19,906; as secretary to a loan society, has advanced money to "Standard" to enable it to pay room-rent and salaries, 19,912-39; is collector in "National Weekly Assurance Company," 19,945-9; amount to debit of "Standard," 19,950-9.

(3) Mr., actuary, his valuation of "South Bucks" Friendly Society, *Tompkins*, 1867-9.

MARTIN (1), Mr. TIMPSON, solicitor, of Liverpool, defended defaulters in "Royal Oak" Society, *Shepherd*, 2081, 2258, 23,715; but became solicitor to "Liverpool Protective," *Shepherd* and *Murphy*, 2081, 2182, 2220, 2558, 2317, 23,715; settles most disputes in society, *Shepherd* and *Murphy*, 2182-3; took part in drawing up rules, *Shepherd*, 2189, 2377; charges nothing for advice, *Shepherd* and *Murphy*, 2182, 2258, 2317; and see *Aspinall*, 23,659; *Shepherd*, 23,720.

(2) WILLIAM; having claim on "Integrity" Society in Belfast, could not sue, because society had no property there, *Criglington*, 14,604.

MASSIE, saying of, for members of "United Assurance" (St. Patrick's) Burial Society, *Hamilton*, 9319-22; rule as to, struck out, *Rice*, 15,912-5; *Horgan*, 16,528; cf. as to Dublin yearly societies, *Mowatt*, 15,241.

MATHESON, Mr., solicitor, appointed by "Scottish Legal" to keep minutes of proceedings; accuracy of his report of do. at election of officers in 1871 questioned, *Yowey*, 12,120-3.

MATTHEW Friendly Society, see ST. MATTHEW.

MEANY, Rev. Father, local treasurer of "United Assurance" at Blackburn; held in trust a certain amount of society's funds during the time of its litigation, but having become connected with opposition, money was called in, *T. Walker*, 21,693-8 (cf. *Finsley*, 23,991-3).

MECHANICS, require larger allowances in old age than agricultural labourer, *Bailey*, 789.

Cost to, of providing for do., *Bailey*, 894 and foll.

On committee of management of "Liverpool Protective," *Shepherd*, 2087.

Collectors are principally, in do., *Shepherd*, 2145-6.

30227.

## MECHANICS—cont.

Form great bulk of members of "City of Edinburgh" lodge of Odd Fellows, *Dickson*, 9877-8.

Superior, are members of "National Freehold Building Society," *Kirkwood*, 13,246.

Some, are members of Belfast "Union" Building Society, and advances for building are chiefly made to, *Glenn*, 13,718, 13,722.

Members of "Catholic Loan Society," *McCormack*, 16,023.

Membership of "Cork Mechanics Provident" confined to, *Brown* and *Barry*, 16,591-4, 16,627.

Members of "Independent Order of Rechabites" are generally, but often rise in position, *Jones* and *Hodgson*, 17,306-7.

Not admitted in "Manchester Caledonian," *Hannay*, 17,581.

And see ARTIZANS, WORKING CLASSES.

INSTITUTION, meetings of "Working Men's Benefit Society" (Manchester), held at, and the society benefited thereby, *Madeley*, 20,069, 20,080-1; all money paid at, 20,094.

## MEDICAL:

Aid in "Manchester Unity of Odd Fellows," paid out of management fund of lodge, *Daynes*, 76-7, 102, 113; *H. Cameron*, 9312; and see "MANCHESTER UNITY;" in "Ancient Order of Foresters," must be kept separate, *Shawcross*, 350; and see "FORESTERS;" in "Order of Druids," paid out of management fund, *Wood*, 17,034, 17,082; and see DRUIDS; in "Rational," a separate payment, varying according to localities, *Coombes*, 17,417-8; large yearly payment for, and special advice supplied, in "Warehousemen and Clerks' Provident," *M. Ogden*, 17,724-9; branch in "Royal Liver" Society, *Liversage*, 1197, 1327; commission on, in do., *Liversage*, 1244; cost and nature of, *Liversage*, 1326-7; is perfectly successful, *Liversage*, 1628; and see as to "United Assurance," *T. Walker*, 21,446.

Attendance, included in sick benefit, in "Independent Order of Rechabites," *Crawford*, 14,623; and see 14,762.

Examination, in "Liverpool Protective Society," *Shepherd*, 2178; do., in "Blackburn Philanthropic Mutual Assurance" Society, when, *Crossley*, 2584-5; required, in "Victoria Assurance," *Mowatt*, 15,221; is impossible, in burial societies at id. a week contribution, *Bretherton*, 23,390.

Certificates, see CERTIFICATE.

Officers to friendly societies, examined, see MIDDLETON, McCLELLAN.

Officer has to give certificate in case of death of member, *McClellan*, 23,348 and foll.; his remuneration and duties, in "Free Gardeners' Society," *Burge*, 9598-608; in Liverpool generally, *McClellan*, 23,347 and foll.; *Hughes*, 23,882-5; his remuneration in "Warehousemen and Clerks' Provident," *M. Ogden*, 17,725; payments for, included in management fund of "Edinburgh School of Arts" Friendly, *Hay*, 10,046; of "Scottish Legal," *Malcolm*, 10,661; and see *supra*.

And see SURGEON.

Relief, liberal administration of, under Irish Poor-law, tends to discourage Friendly Societies, *Power*, 16,126.

MEETING, place of, see PLACE.

MEETINGS, of friendly societies, inconvenience of law as to holding, away from place of business, *Middleton*, 9836.

Registrar might have power on complaint to require holding of, *Mason*, 11,030; *Galt*, 11,187, 11,193.

Should not be held at public-houses, and should be forbidden by law to be, *Waring*, 2836-7; *Burge*, 9641-2; *Middleton*, 9833, &c.; *contra*, *Nicholson*, 19,756, &c.

Societies holding, at public-houses, see PUBLIC-HOUSES.

At working men's clubs, *Stephenson*, 8346; *Solly*, 8353 and *passim*; cf. *Faulkner*, 19,968; and see WORKING MEN'S CLUBS.

There is no practical difficulty in finding school or other rooms available for, away from public-houses, *Hodgson*, 17,283; *Jones*, 17,339-41; *contra*, *Wood*, 17,178-9; *Nicholson*, 19,768, &c.

Societies holding, at halls (sometimes their own), or other public rooms (not in public-houses): "Royal Liver," *Liversage*, 1231; *Cunningham*, 11,766 and foll.; "Liverpool Protective," *Shepherd*, 2109; "Scottish Legal," *Malcolm*, 10,704, 12,335; "City of Glasgow," *J. Stewart*, 10,912; *Wilson*, 13,100; *Wright*, 13,275-6; "Edinburgh School of Arts," *Hay*, 10,098; "Argyle" "Yearly Friendly," *Al. Macgregor*, 13,232; "Manchester Temperance," *Hardman*, 18,612; "United

N

## MEETINGS—cont.

"Assurance" (St. Patrick's), *Smyth*, 20,425 and foll.; *Caraher*, 20,546 and foll.; *McCormick*, 10,627 and foll.; &c.; lodges of "Manchester Unity" at Edinburgh, *H. Cameron*, 9298, 9338; at Glasgow, *Jas. Boyle*, 13,645a; at Dublin, *Leadbitter*, 16,218; at Birmingham, *Jos. Harrison*, 18,717; one lodge of "Ancient Shepherds," *Race*, 18,339; branches of "Rational," *Coombes*, 17,463.

Societies holding, at school-rooms, vestries, or Mechanics Institutes; "Hulme Philanthropic" Burial, *Anderson*, 17,896; "Ducie Sick and Burial," *Dickenson*, 18,853; "Equitable Total Abstinence," *Roscou*, 19,338-9; "St. Paul's Bennett Street" Sunday School Societies, *Goodwin*, 20,058-60; "South Manchester Burial," *Marrison*, 18,474; "Working Men's Benefit," *Madeley*, 20,069, 20,080-1; lodge of "Manchester Unity" at Edinburgh; *H. Cameron*, 9298; tents of "Rechabites," *Hodgson*, 17,283; branches of "Rational," *Coombes*, 17,403.

Societies meeting at offices or private houses: "Tradesmen Sick and Funeral," "Hutchenston Permanent," *J. A. Stewart*, 13,184-90; "Pius the 9th Loan Society," *O'Connor*, 16,060-1; "Cork Mechanics Provident," *Berry*, 16,685-6; "Lancashire and Cheshire Assurance," *Mabbott*, 19,153-4; most friendly societies in Dublin, *Littledale*, 14,996; and see *Shenly*, 15,495.

In burial societies, collectors of, attend each others', *Shepherd*, 21,53; *Smyth*, 8759.

Notice of, given to members or withheld at pleasure by collectors, *Smyth*, 8739.

And see COLLECTORS.

Notice of, should be given to members, see NOTICE.

Members at a distance never attend, unless brought to by will of management, *Smyth*, 8741, 8743.

Members are not adequately represented at, *McClellan*, 23,304.

Do not control societies, *Bretherton*, 23,381; *Caraher*, 20,590.

Agents and collectors should take no part in, *McCalman*, 11,532; *McKinnon*, 11,567.

And see AGENTS, COLLECTORS.

Delegate, should be required in "imperial" societies, *McCalman*, 11,532; *McKinnon*, 11,567; and see DELEGATES.

Are constantly packed, *McClellan*, 23,303.

Packed, see PACKING MEETINGS.

Attendance of women and children at, see WOMEN, CHILDREN.

Payment of travelling and conveyance expenses to, of agents, collectors, members, &c. &c., see TRAVELLING EXPENSES.

Might be abolished, *Atherton*, 22,429; *Contra*, *Gibb*, 22,446-7; are a mere farce, *Bretherton*, 23,380.

Particular, respecting which evidence received, see HOPE HALL, ODD FELLOWS.

Of collectors, in "Scottish Legal," *Tait*, 11,605; in "Royal Liver," *Loggitt*, 11,959; in "United Assurance" (St. Patrick's), *T. Walker*, 21,676-8.

**MEIKLE, MR. JAMES** (of "Scottish Provident" Society), valuation of Edinburgh district of Manchester Unity of Odd Fellows by, *H. Cameron*, 9295; and see *Middleton*, 9761-8, 9780-1; *Dickson*, 9861; his annuity table for "City of Edinburgh" lodge of Odd Fellows (Edinburgh), *Dickson*, 9856 and foll., 9871-2.

**MELLON, JOHN**, evidence of, 12,787-12,813 - p. 287.

Collector in "Royal Liver" for five or six years, 12,787, 12,799; relates manner in which he became possessed of portion of book formerly held by Mr. Baird, 12,788-93; was aware of Mr. Baird being member, and called on him twice for his subscriptions, at the instance of Mr. Sinclair, 12,794-8; has attended small meetings, and one general meeting at the time of the agitation against the Liverpool management, but was not then much interested in the matter, not being a collector, 12,800-9; has no complaint to make against Liverpool management, 12,806; has known 20*l.* to be given for a book, but does not know how money applied, 12,810-11; is not aware of holders of books paying others for collecting, 12,812-13.

*Cf. Baird*, 12,068-73, and note to 12,105.

**MELLOR, MR. JUSTICE**, made strong remarks on case of a medical man granting a certificate on death of a person whom he had not seen, *Aspinall*, 23,634; effect of these remarks in increasing the labours of Liverpool coroner, *Aspinall*, 23,653.

**MEMBERS**:

Of friendly societies, are now anxious that societies should be made secure by Government, *Murray*, 9966-7.

## MEMBERS—cont.

Seldom lose by old-established friendly societies, but may do so when they are turned into companies, *J. Stewart*, 10,813.

Rights of, should not be forfeited through default of officers, *Galt*, 11,198.

Should have right to carry grievances before Registrar, *Mann*, 11,030-2; *Galt*, 11,187, 11,193 and foll.

And see REGISTRAR.

Are becoming better informed and more intelligent, *Atherton*, 1451; *Wood*, 17,198-200; *Watts*, 17,972.

Are generally jealous of Government interference, *Wood*, 17,173.

Always wish returns to be duly made, *Tompkins*, 2006; and see *Leadbitter*, 16,202.

Are mainly interested in returns being made and rules kept at office, *Tompkins*, 2030.

Of ordinary friendly society, always know when secretary summoned, *Tompkins*, 2030.

Are very careless in looking after their own interests, *Madeley*, 20,090.

Frauds by officers a question for, *Tompkins*, 1920-3.

Transfers of, from one society to another, and from one branch of affiliated society to another, see TRANSFER.

As to most advisable number of, in friendly societies (not under 200), *Sotherton-Escourt*, 686 and foll.; (about 300), *Middleton*, 9782-3; (200 to 250), *Finlaison*, 980, 1025; the more the better, *Prentice*, 9502;

*Blair*, 12,435; *contra*, *Young*, 12,188; *Cumming*, 12,404; lowest safe number (100), *Bailey*, 839; *Finlaison*, 950, 979; (100 to 200), *Prentice*, 9503.

New, enable insolvent society to go on, *Bailey*, 843.

The great bulk of, die before 60, *Tompkins*, 1975.

Receiving poor relief or dying in workhouse, see POOR-LAW, WORKHOUSE.

How far in position to pay for annuity, see ANNUITY.

Of dividing (and local) societies, take much more interest in management than those of burial societies, *J. A. Stewart*, 13,192-3; *Anderson*, 17,945.

Leaving societies, should be compelled to pay up arrears, *Downing*, 14,845 and foll.

Might be empowered to bring complaints in Registrar's name, but *quere*, rather on their own behalf, *Littledale*, 14,999-15,000, 15,021.

Of burial and insurance societies, are often wrongfully thrown out of benefit, *Crosley*, 2719 and foll.; *Smyth*, 8691-700, 8710; *D. Sinclair*, 9413, 9432.

Of burial societies, of different description from those of affiliated societies, *Shepherd*, 2324, 2396 and foll.; have practically no control over their societies, *Smyth*, 8737 and foll., 8801 and foll.; *Tait*, 11,599; *Littledale*, 14,976; *Nicholson*, 19,772; *Caraher*, 20,590-8; *Bretherton*, 23,380; collectors have great influence over, *Smyth*, 8726, 8733; *McKinnon*, 11,541 and foll.; and see COLLECTORS; forming a given number in districts, should have a committee of their own, to look after agents and collectors, *Tait*, 11,580-2; and see DISTRICTS; many, only stay for short time, *D. Sinclair*, 9432; and see LAPSE, SECESSION; should be supplied with copies of rules, *Shepherd*, 2126 and foll., 2132, 2298 and foll.; *contra*, *Murphy*, 2132, 2298; and see RULES; should be supplied with balance-sheet, at least 14 days before annual meeting, *Wilson*, 13,098; should receive notice when out of benefit, *Crosley*, 2727-9; *contra* (as to notice from head-office), *Higham*, 18,444; and see NOTICE, OUT OF BENEFIT; should have surrender-value of their claims, *Smyth*, 8712-5, 8717 (given in "Victoria Assurance," *Mowatt*, 15,217); collectors are interested in keeping in benefit, *Shepherd*, 2176-7; and see COLLECTORS; should have power to sue agents and collectors for society, *Liverage*, 1358, 1418 and foll.; often falsely state age and health, *Liverage*, 1254-5; *G. Sinclair*, 10,350-1; it is almost impossible to get correct age from, *Rice*, 15,933; would not pay without collectors, *Crosley*, 2508, 2547; *Campbell*, 11,887-8; *John Boyle*, 12,771, &c.; *contra*, *Mowatt*, 15,205; *Leadbitter*, 16,211-2, &c.; and see COLLECTORS.

Of working men's clubs, number of, *H. Pratt*, 8461-6; subscriptions of, *H. Pratt*, 8466-7; admission of women as, *Solly*, 8417; *H. Pratt*, 8468-73.

**MEMBERSHIP**, exchange of, in affiliated societies, *Daynes*, 82 and foll.; *H. Cameron*, 9315-7; and see CLEARANCES.

Fluctuating character of, in burial societies, renders division of profits impossible, *Bretherton*, 23,381.

**MERCER, A. H.**, evidence of, 15,050-15,164 - p. 364.

Secretary of "Irish Civil Service and General Permanent Benefit Building Society," 15,113; class of depositors, and amounts taken on deposit, 15,114-16; class of

- MERCER, A. H.—cont.** advanced shareholders, and amounts advanced, 15,117-22; speculative building discouraged, 15,123; solicitors' and surveyors' charges, 15,128-33; insufficient form of accounts proposed by secretary of the Patriotic Assurance Company, 15,136 (see HANCOCK); importance of compelling societies to use proper tables for computing value of annuities to show their value as assets, 15,164; and see *Daly*, 15,174. And see OWEN, DIX.
- MEUX'S Brewery Friendly Society, Stephenson, 623, 627.**
- MIDDLESEX Friendly Society, Stephenson, 594.**
- MIDDLETON, JOHN, M.D., 9731-9848** - p. 193. Treasurer and surgeon of "Sir Ralph Abercrombie" Lodge of Odd Fellows, which has been in existence 27 years, 9731-3; importance of having separate Registrar for Scotland, 9734-6; societies should be compelled to have properly certified tables provided by Government, with discretionary power to Registrar to alter them according to circumstances, 9736-9; Government interference in management would not do in Scotland, 9740-1; approves of arbitration, but there should be final appeal to Registrar, 9743-7; has been arbitrator for "Edinburgh School of Arts" Friendly Society, 9746; recommends quinquennial valuation by certified actuary or accountant at expense of societies, a copy of which should be sent to Registrar, 9749-52; accounts should be audited by local government officer or accountant, 9753-9; tables of rates and sickness and experience of mortality at particular ages; discrepancy between computations and actual number of deaths, 9760-77; graduated payments, 9774-6; surplus funds, 9778-9; assets and liabilities were last valued by Mr. Meikle five years ago, 9780-1; 300 members the most desirable number for a society, 9782-3; secessions, 9784; transfers, 9785; system of clearances, 9786-92; arbitration, and settlement of disputes with members at a distance, — appeal to Registrar, 9793-7; sick-pay after 60 provided out of surplus funds, which arise from excessive rates, 9798-9802; difficulties connected with contributions towards annuities, 9803-6; societies should reserve to themselves the power of handing over payments to families of persons in receipt of parochial relief, 9807-9; honorary members, 9808-14; advantages of social meetings, which are at members' expense, 9815-20; funds kept distinct, 9821; management fund, 9822-3; district funeral levies, the tables for assurance being the same for all the lodges; separate annuity table in "St. Bernard's" lodge, 9827-31; would prohibit meetings in public-houses, 9832-6; recommends investment of funds in building for meetings, 9834-6; has had much experience of yearly societies, which are generally started by public-house keepers; some well managed, but generally no security, and misappropriation of funds frequent, 9837-45.
- Referred to as arbitrator for "Edinburgh School of Arts" Friendly Society, *Hay*, 10,069-70.
- MIDLAND GR. WESTERN RAILWAY (of Ireland) Benefit Society; certified May 4th, 1871; provides for insurances by means of Government department; is the first one which has been established in Ireland, Little-dale, 14,992; cf. 15,030-1.**
- MIGRATORY trades, Shawcross, 461.** Population, sharing-out clubs not objectionable in, *Stratton*, 8583.
- MILITIAMEN, as members of friendly society, Stephenson and Brabrook, 49-51.**
- MINERS; generally excluded in "Ancient Order of Foresters," Pinchbeck, 407.** A migratory class, *Shawcross*, 461. Should not be admitted at usual premiums, *Finslaison*, 963; *Bailey*, 819. Require special tables, *Neison*, 1123. Differently rated in mining districts of Lancashire and Staffordshire, *Finslaison*, 984. Special rate for, in most new societies, *Neison*, 1087. Rates of sickness and death among, vary, *Tompkins*, 1874-6. Rule of "United Assurance" (St. Patrick's) reducing benefits of, if death results from their employment, *Rice*, 15,920 and foll. And see *Yowry*, 13,045.
- MINGAUD, EDWARD, evidence of, 21,703-21,875** - p. 545. Auditor of United Assurance Society since death of Mr. Treacy in 1866, 21,703-4, 21,789-91; salary, 21,704; duties, consisting chiefly in supervising entering of agents' returns by clerk, and in preparing balance-sheet, 21,706-14, 21,779-80; mode of preparation and
- MINGAUD, EDWARD—cont.** time of issue of balance-sheet, 21,715-43, 21,828-33; with respect to errors in balance-sheet of 1871, states that his signature was added by printers without his authority, 21,744-78; believes the general summary gives a correct account of society's financial position, 21,781-2; explanation of various items inserted in balance-sheet, as "available cash" and "doubtful," 21,783-8; has been unable to arrive at definite conclusion as respects debt alleged to be due to society by Mr. Treacy, or the annuity paid to his widow, 21,792-6; has no means of checking amounts of receipts from general branch, and medical aid branch, &c., nor of detecting errors in collectors' accounts, which are reviewed by committees, or in stationery charges, vouched for by Mr. Walker, 21,797-819; has certified arrears as part of society's capital, in deference to wish of committee, 21,820-4; explanation of apparent discrepancies in account as to "value of printing office," 21,825-7; is unable to answer for errors in balance-sheet of 1869-70, it having been printed and alterations made without his sanction; admits erroneous statement respecting assets of the previous year, (profit on capital account entered as "saving," 21,828-75. Was appointed by Judge Wheeler to audit *Judge*, 20,251-3; salary of (50l. a year), and mode of auditing accounts of "United Assurance," *T. Walker*, 20,939 and foll., 21,386 and foll.; *Birnie*, 22,058-60; *Judge*, 20,366 and foll.; is both auditor and accountant of society, *T. Walker*, 21,387, 21,404-6. Further evidence as to balance-sheet of society for 1871, set up in proof with his name before actual signature, *Judge*, 20,260-3; *T. Walker*, 21,408 and foll.; *Chandler*, 21,878 and foll. Great confidence expressed in his judgment, *Judge*, 20,374-5. And see *O'Hanlon*, 16,273; *Hamilton*, 13,332 and foll.; *T. Walker*, 21,086.
- MINIMUM of requirements to ascertain solvency of friendly society, Bailey, 808 and foll., 865 and foll.; Finslaison, 967 and foll., 1004 and foll.**
- Number of members, for safety (100); Bailey, 839; Finslaison, 950; (but see 980, 1025); (100 to 200), Prentice, 9503.** And see MEMBERS.
- Table of rate of contributions, would become maximum one, Neison, 1145; cannot be had, 1176.** Ditto, recommended; *Prentice*, 9472 and foll. And see TABLES.
- MINORS may be members of friendly societies, since 10 Geo. 4, c. 56, Stephenson, 2, p. 3; subject to certain restrictions, 11.** In "Royal Liver" Society, *Liversage*, 1644-7. Proportion of, in ditto, *Sprague*, 1710, and p. 91, Nos. 2, 4. In "Blackburn Philanthropic Burial Society," *Crossley*, 2563-4. And see CHILDREN.
- MINUTE BOOK of "Scottish Legal," evidence as to mode in which kept, Malcolm, 12,445 and foll.; Finnie, 12,556 and foll.; and see "SCOTTISH LEGAL."**
- MINUTES:** Of societies, respecting which special evidence taken, see "SCOTTISH LEGAL;" "UNITED ASSURANCE;" "EQUITABLE TOTAL ABSTINENCE;" "STANDARD SICK AND BURIAL."
- MISREPRESENTATIONS by collectors of burial societies, Smyth, 8725, 8770-85.** By collectors of "British Legal" Company, and in circulars and prospectuses of ditto, *D. Sinclair*, 9393-8, 9410. And see COLLECTORS.
- MODEL rules of Odd Fellows ("Manchester Unity") and Foresters, Tompkins, 59.** For working men's clubs, *Solly*, 8385-6. Tables, cannot be had, *Neison*, 1141, 1144; (and see TABLES).
- MONTGOMERY, WILLIAM, evidence of, 19,661-19,681.** p. 496. Member of "Equitable Total Abstinence" Burial Society, 19,761-2; complaint made by Mrs. Wyide respecting deduction in her funeral claim, and refusal of committee to hear explanation of her complaint offered by witness, 19,664-8, 19,671-81; has heard of other complaints of a similar nature, 19,669-70; believes the secretary to have appointment of committeemen, 19,677-8. (Cf. *Roscoe*, 19,461 and foll.)

**MORRISON, JAMES**, defaulting collector in "Scottish Legal;" left the society, which brought action against him at police court in Glasgow, but was not punished; was not allowed to sell his book, *Sutherland*, 14,298.

#### MORTALITY:

Law of, ascertained to any age, *Neison*, 1107; but see *Prentice*, 9482-3.

Rate of, differs from that of sickness, *Bailey*, 820; *Neison* 1123; *Tompkins*, 1873-7; of agricultural labourers, compared to printers, *Neison*, 1132; great local differences in, *Liversage*, 1360; in Liverpool, 46 to 52 per 1,000, *Liversage*, 1360, 1462, 1666; but less in "Royal Liver Society," *Liversage*, 1666; and see *G. Sinclair*, 10,468-9; in Liverpool, much higher than in London, *Liversage*, 1462; *Sprague*, 1694; less risk of violent fluctuations in, where area large, *Sprague*, 1699 and foll.; of London district of "Royal Liver," *Sprague*, 1716 and foll., 1775 and foll.; of ditto much higher than of whole country, *Sprague*, 1719; high, in ditto, owing to members being of lower classes, *Sprague*, 1781.

Of infants, high rate of, in "Blackburn Philanthropic Funeral" Society, *Crossley*, 2576 and foll.; not attributable to neglect, 2580, 2582; in "Chorley Family Funeral" Society, *Waring*, 2796-8; not stimulated by burial insurance, *G. Sinclair*, 10,330-1.

And see **CHILDREN**.

In "Sir Ralph Abercrombie" Lodge of Odd Fellows, heavier than expectation by tables, particularly in the higher ages, *Middleton*, 9761-5, 9770, 9777.

In "Commercial Travellers" Friendly Society, higher than expected, *Galt*, 11,263.

High, diminishes sickness, *Galt*, 11,263-6.

**ASSOCIATION BURIAL SOCIETY** (local), Manchester and Salford, see **POWELL**.

Registered, and sends in annual returns; several alterations made in rules, *Powell*, 18,279-83; meets in public-house, 18,258; members will not meet elsewhere, 18,274-8; 548 members; 746*l.* 10*s.* 11*d.* with Commissioners for Reduction of the National Debt, besides balance with treasurer, 18,259-60; ages of members, 12 to 30; excludes children under 12, 18,261-3; collectors' commission 12½ or 10 per cent., besides liquor-money, 18,264-7; spends about 30 per cent. of management fund in liquor, 18,268-74; no valuation made; financial condition, 18,284-8, 18,304-5; officers elected annually by general meetings, 18,289-90; members out of Manchester, 18,291-3; no transfers taken, 18,294; secessions, 18,295-9; disputes settled by arbitration; case in which decision of arbitrators [not appointed according to rules] was overruled by County Court Judge, 18,300-3, 18,306-7.

**MONEY**, i.e. funeral payment, in "Royal Military Mortality" Society of Pensioners, *P. Murphy*, 16,977 and foll.; and see **ROYAL MILITARY MORTALITY**.

**SOCIETIES**, i.e. burial societies, *Horgan*, 16,566.

#### MORTGAGES (1) in Friendly Societies:

Societies investing funds in, see **INVESTMENT**.

Case of unfortunate investment on mortgage, in which society had to take possession, but could not sell, *Andrew*, 17,864-86.

Entered as "doubtful," in balance-sheet of "United Assurance" (St. Patrick's), *T. Walker*, 21,200, 21,476 and foll. (one being without any document whatever, 21,480); *Mingaud*, 21,788.

Case in ditto of advance of 56*l.* on mortgage to widow of defaulting secretary, on which no interest paid or asked for for over three years, *T. Walker*, 21,154 and foll.

#### (2) In Building Societies:

Expense of, paid by borrower, *E. Ravenscroft*, 9,209 and foll.; *McIlwraith*, 12,643; *G. Walker*, 12,906; *Johnson*, 13,779.

The "Scottish Heritable Securities" and the "Heritable Securities" Companies, limit their advances to, *E. Ravenscroft*, 9,120.

Solicitors' charges for, see **SOLICITOR**.

Second, sometimes taken as collateral security, *Johnson*, 13,776; provided society held the first, *Giusani*, 16,297-8; and see **SECOND BONDS**.

A clause should be introduced in, declaring rules to form part and parcel of conditions of loan, *W. T. Ross*, 12,996.

Printed form of, in "Union," Belfast, *Johnson*, 13,765.

Stamp on, increased in Dublin by charge (1*s.*) on memorial for registration, *Johnson*, 13,781-2.

Mode of obtaining release of, in "Cork and South of Ireland," *Giusani*, 16,350.

#### MORTGAGES—cont.

Difficulty and expense of obtaining release of, through superior courts, *Armstrong*, 13,907 and foll.; *Johnson*, 13,788 and foll.

Discharge of, might be given by Registrar, *Johnson*, 13,788 and foll.; but see *contra*, *Armstrong*, who proposes that such discharge should be given by Chairman of County Court in Ireland, on production of receipt endorsed thereon, *Armstrong*, 13,901 and foll.

And see **HERITABLE BONDS**.

#### MORTON:

Collector in "Scottish Legal;" was dismissed, and his book sold by committee to Mackie for 130*l.*, *Sutherland*, 14,216-7; cause of his dismissal, not voting with the committee, *Sutherland*, 14,225-8; incapacity through drink and misappropriation of funds, *Cherry*, 14,379-89.

**MOWATT, JAMES ALEXANDER**, evidence of, 15,179-15,325

Manager of Irish Branch (unregistered) of "Victoria Assurance Society," registered in London under Friendly Societies Act, 15,179-84; nature of society, 15,182; looking at present style of registration, the society can dispense with it altogether, 15,185, 15,256-68; date of society, 15,188; system of payments, 15,189; agent's commission; no collectors, 15,189-92; class of members, 15,193; medical fees, 15,193-4; business, similar to that of insurance companies, 15,195; advantage of being registered, 15,196; tables, certified by Mr. Woolhouse, 15,197-8; a few lapses, consequent upon competition with ordinary burial societies, 15,199-15,203; societies like his own would meet the wants of the poorer classes, and a system of insurance could be satisfactorily worked amongst them without the aid of collectors, 15,204-5; graduated system of premiums, 15,206; result of last quinquennial valuation of assets and liabilities, 15,207-8; sick business gradually abandoned by insurance societies, 15,209; management expenses,—much less than those of ordinary burial societies, 15,211-16, 15,322-4; withdrawals; system of dealing with those who wish to retire, 15,217-18; class of members; discretion exercised in admitting them, 15,220-1, 15,311-12; increase of members; reasons which induce many to come in direct from burial societies, 15,222-6; was member of Rechabite society, 15,228; its mode of working, 15,229-33; tontine societies, nearly all unsound; evils connected with them, 15,234-44; spend their "divides" in drink, 15,246-7; frauds amongst societies very rare in Ireland, 15,249-50; is agent for the "Alliance" and another company, not certified in Ireland, 15,253-6; asserts registration for England to have been merely created for Mr. Tidd Pratt, and afterwards extended to Scotland and Ireland; as the law stands, the system may be necessary to enable societies to sue and be sued in courts of law, but is in itself a useless one, 15,256-61; his society can be sued through its agent, 15,258-61; has not known of any litigation connected with friendly societies doing business in Dublin; but believes unregistered societies have power to proceed at law if they think proper to do so, 15,263-7; unregistered societies in Ireland are the best, the others being nearly all unsound; registration no guarantee for safety of society, and office of Registrar should be abolished, 15,268-72; difference of opinion between Mr. Griffin and Mr. Littledale as to legality of rules of the first Rechabite tent, brought for certification, *ibid.*; societies should be registered at Board of Trade, and tables prepared by actuary, and a triennial valuation of assets and liabilities required at expense of society, 15,273-81; suggests mode for enforcing compliance with provisions of law, 15,282-4, 15,288; approves of large societies, the interests of distant members being well looked after by those residing near place of meeting, 15,285-9; agents and collectors should not be allowed to take part in meetings, 15,290; if system of delegation were adopted, each delegate should be provided with a proxy paper, and vote as he pleases, 15,291-5; abuses connected with large burial societies; members thrown out of benefit by collectors, 15,296-15,300; sale of books, 15,301-3; was connected with "Alliance" Building Society, first certified as a friendly society in Ireland and afterwards registered under Limited Liability Act, 15,304-10; provision for arbitration in "Victoria Assurance," 15,313-15; investment of funds, and distribution of profits, 15,316-21.

**MURDOCH, RICHARD BINNY:**

Succeeded S. Criglington as agent for "Royal London" in Belfast; obliged to leave on collapse of society, and no one took his place, *Criglington*, 13,947-51, 14,141-2.

**MURPHY (1), MICHAEL**, evidence of, 2081-2418 - p. 106.

Secretary to "Liverpool Protective" Burial Society, 2088; capital of society, and number of members, 2089-93; committee of management, 2096-8, 2151-2; annual meetings, 2111-15, 2117-21; alteration of rules; cards of membership render it unnecessary for each person to receive copy of rules, 2118-21, 2132-6, 2298-9; collectors,—their duties and pay, 2144, 2149, 2154-7; officers' salaries, 2158-62; management expenses; small proportion which they bear to total expenditure, 2163-71, 2214-16, 2238-42; opinion as to grants, 2173; notices to members in arrear and out of benefit, 2174-6; disputes, 2183; doctor's certificate and copy of register are securities against false claims, 2185-6; uniform rates of payment and increased liabilities, 2188, 2254-5, 2258; value of public audit as a check to extravagance in management, 2198-2205, 2207; principle for payment of management expenses compared with that adopted by ordinary sick benefit societies, 2218; members will pay collectors' commission rather than save 20 per cent. discount by bringing money to office themselves, 2231-6; complaints as to neglect of duty on part of collectors, 2263-4, 2267; proportion of members out of benefit, 2272; funeral expenses, 2280-2; out-members, 2289; causes of increased payments, 2308-11; bonuses, 2312-14; cannot speak as to average rate of secessions, 2348-50; collecting cards; no instance of collector defrauding members by omitting to register name on receipt of subscription, 2365-6; transfer of members, 2369; rule as to reduction of allowances, 2382-3; failure of Government scheme of insurance for working classes, 2390.

Re-examined, 23,660-23,756 - p. 614.

Amount of Mr. Burns's default, 23,704; value of book purchased by witness for his son, 23,731.

Refused Mr. Wignall's contribution, he having been entered with a collector, *Wignall*, 23,497-500 (cf. *Shepherd*, 23,665 and foll.); paid money on death of Annie Maria McCarthy, insured by stranger alleging herself to be mother, *Ollis*, 23,610, 23,617-8; cf. *McCarthy*, 23,625; *Ollis*, 23,621.

And see **SHEPHERD**.

**(2) PATRICK**, evidence of, 16,914-16,990 - p. 420.

Secretary and member of "Royal Military Mortality Society of Pensioners," (Cork) established in 1848, 16,914-15, 16,920; cause of failure of the Lord Clive's Pensioners' Society, 16,916-19; tables of the "Royal Military," 16,921; number and class of members; loss through deaths and secession, 16,922-7; death payments and monthly contributions; believes funds sufficient to meet all claims, failing which, they are empowered to raise payments; alteration in tables, 16,929-40, 16,948-54, 16,974-80; abolition of loan fund, and division of the monthly payments amongst members, 16,940-4, 16,990; investment of funds in Savings Bank, 16,945-7; management fund, 16,955-61; entrance-fees, 16,962; place of meeting, 16,963-4; admission of members, 16,965-8; difficulty of obtaining payments; members thrown out of benefit when three months in arrear, 16,969-73; former practice of dividing funds at Christmas contrary to rules, 16,980-8.

**MURRAY (1), JAMES**, evidence of, 9947-10,027 - p. 200.

Chairman of Leith branch of "Customs Life Assurance, and Widows and Orphans' Fund," 9948; purposes of society, 9949; objections to each branch or part having an equal share in management, 9949-51; original construction of rule on this subject, and alteration certified by Mr. Tidd Pratt, 9952-6; importance of Registrar's office, as tending to give persons confidence in friendly societies; necessity of increasing his powers, 9957-61; tables might be prescribed by Government, and societies should be required to produce tables before registering their rules, 9962-71; necessity of annual valuation of a society's assets and liabilities by a tradesman, and of a quinquennial investigation by actuary, 9972-80; the larger societies should be subject to a system of public audit, 9981; the society registered, not the branches, the whole society being responsible for the liabilities of each branch, 9982-5; meetings, and officers' duties, 9986-8.

And see **ARCHER**.

(2), **SHERIFF**, judge in Shield's case, see **SHIELDS**.

**MUTUAL (1) ASSURANCE COMPANY:**

Burial society is nothing less than, for small amounts, *Bretherton*, 23,372; but cannot be legally converted into, 23,378.

Treatment of large burial society on principle of, impossible, *Bretherton*, 23,381; the theory that it is so cannot be carried out in practice, 23,401.

Legal position of managers of burial society similar to that of directors of, but practically contradictory of, *Bretherton*, 23,416.

(2) **PROVIDENT ALLIANCE**, the (Friendly Society in London), *Stephenson*, 574; charges different rates of contribution for different occupations, *Bailey*, 845; *Finaison*, 984; and see *Watts*, 17,948.

**NAME of society, form of rule as to, Stephenson, 9.**

Names of trustees should be sent to Registrar's office, but often are not, *Brabrook* and *Stephenson*, 12-18.

Of "St. Patrick's" Burial Society, changed to "United Assurance," *Smyth*, 8694-7; *McCamley* and *Sutherland*, 14,151-60; *Littledale*, 14,985; *Shanly*, 15,510-1; 15,517-21; *Rice*, 15,757-65; *Horgan*, 16,363-4; *Judge*, 20,136-9, 20,141; *Caraher*, 20,575; and see **UNITED ASSURANCE**.

**NATIONAL (1) DEBT COMMISSIONERS, Registrar of Friendly**

Societies is consulting barrister to, *Stephenson*, 2.

Investment of Friendly Societies' funds with, allowed by 59 Geo. 4. c. 158, *ibid.*; the privilege restricted by 3 & 4 Vict. c. 70, 13 & 14 Vict. c. 115, and 16 & 17 Vict. c. 123, *ibid.* p. 3; provisions of 18 & 19 Vict. c. 63 as to, *Stephenson*, 27.

Rules of Savings Banks kept by, since 1844, *Stephenson*, 2, p. 4.

Rate of interest paid by, to Friendly Societies, *Stephenson*, 27.

Number of Friendly Societies investing with, *Stephenson*, 27, p. 8.

Annuities now chiefly granted by, *Tompkins*, 2023.

Actuary to, might certify tables for friendly societies upon standard tables, *Prentice*, 9474.

Societies on behalf of which evidence received, investing with: "Mortality Association Burial," *Powell*, 18,260; "North Staffordshire Provident," *Hammersley*, 18,952.

(2) **FREEHOLD BUILDING SOCIETY** (Permanent) Glasgow, see **KIRKWOOD**.

In existence since 1861, *Kirkwood*, 13,403; extends operations to all parts of Scotland, 13,387-8, 13,416; has 126 shareholders, holding 1,583 shares of 25l. each, about 5,000l. paid-up capital, and about 5,200l. outstanding on mortgage (besides 6,279l. repaid), 13,389-93; advances made from contributions, assisted by loans from bankers; full borrowing powers, but no deposits taken, 13,394-7; loans from bankers always at under 5l. per cent; largest loan obtained about 1,000l., 13,422-3; makes advances on "anti-bonus" principle and according to priority of application, 13,398-402, 13,408-12, 13,424-5; advances made on second bonds, but only up to market value, 13,399-402; profits about 6l. 15s. 0d. per cent., and no loss made; divided every five years, 13,404-7, 13,417 and foll.; advances made at 5 per cent., with commission, 13,408-11; entry and withdrawal fees; conditions of withdrawals, 13,421-2; amount of advances, 120l. to 1,000l.; 250l. to 600l. ordinary, 13,424-5; class of members, 13,426; fines, 13,427; system of arbitration, 13,428.

(3) **LAND AND BUILDING COMPANY**, see **DALY**.

Established by W. Daly (founder and former secretary of "Irish Civil Service Building" Society) under Companies Act of 1862, *Daly*, 15,165-7; carries on a similar business to that of "Civil Service Building" Society, *Daly*, 15,169; founded in order to create a peasant proprietary in Ireland, and therefore under Companies Act, in order to be enabled to hold land, which it is illegal for building societies to do, *Daly*, 16,171; shareholders are merchants, shopkeepers, landed proprietors, and farmers; different, therefore, to class of shareholders of Civil Service Building Society, who are partly artisans, *Daly*, 15,172-3; accounts of, certified by independent accountant, *Daly*, 15,178.

(4) **WREKLY** (Assurance Company?), Mr. J. Marshall, secretary to "Standard Sick and Burial Society," a collector in, *J. Marshall*, 19,945-8.

**NAVVIERS**, sharing-out clubs amongst, unexceptionable, *Stratton*, 8583.

**NEEDHAM, Mr.**, solicitor:

Costs of, for legal expenses, entered as loan in balance-sheet of "Lancashire and Cheshire Assurance Friendly Society," *Mabbott*, 19,086-91.

NEISON, Mr. F. G. P., evidence of, 1056-1193 p. 57.

Has been consulted as actuary by all classes of friendly societies during last seven or eight years, 1056-62; societies consulting actuaries generally in satisfactory condition, 1063-8; majority of friendly societies un-sound, 1068-75, 1158-60; defects of management, 1076; increased rate of sickness not always dependent upon want of supervision over members, 1077-8; view taken by societies of chronic sickness, which they do not pretend to exclude, 1079-81; contributions usually inadequate to restricted duration of sickness payments, 1082-4; no distinction as to sickness allowances made between occupations of different members, (excepting miners and colliers), 1085-7; societies for particular trades, 1088-90; proportion of societies who consult actuaries, 1091-4; estimate of financial position only to be obtained by skilled actuary, 1095-1105; law of sickness, absolute up to 65; examples showing great difference in data on which actuaries form calculations; evidence as to elements of uncertainty in this matter, to be corrected by valuation to suit particular circumstances of each society, 1005-9, 1120-41; objects to present returns, on account of misinterpretation by societies of words "sickness" and "superannuation," 1110-14; amendment proposed by witness, 1115, 1142-3; contributions for different benefits should be distinct, 1116-7; expense of actuarial valuation, 1118-9; model tables impracticable, 1144; tabulation of last returns, 1146-52; there are no tables having correct data for sickness during life; those of Odd Fellows correct up to 65, 1153-64; if correct basis were laid down according to his schedule, and returns fairly made by friendly societies, they would gradually amend themselves, 1165-8; suggests means for improving unsatisfactory state of Odd Fellows and Foresters, 1169-71; necessity of thorough investigation of previous data, 1172-3; rules might be registered, however tables framed, 1175; Mr. Finlaison's tables, calculated on returns of 1850, correct up to age of 50, 1177-9; experience of last four quinquennial periods would provide valuable data at the older ages, 1180; practical definition of sickness, for which there is no provision in Government returns, 1181-7; nature of investments,—how far considered in calculations of witness, which are made at 3 per cent., 1191-3.

Foresters' form of returns, approved by, *Shauncross*, 307. Employed by Wiltshire County Society in revision of tables, *Sotherton-Eatcourt*, 664.

His examination of the "South Bucks" Friendly Society, *Tompkins*, 1867-9.

Certified tables of "United Assurance" (St. Patrick's) on revision, the rules and balance-sheets being submitted to him, *Hamilton*, 19,228, 19,291; knew that rule of society for separate contribution to management was not enforced, and framed table to allow 50 per cent. for management, *Hamilton*, 29,311-2.

Calculated tables of Liverpool "Victoria Legal," *Gibb*, 20,874-6; with loading for 50 per cent., 20,877-8.

Certified tables of "North Staffordshire Provident," and has valued society every five years, *Hammersley*, 18,926-8, 18,933-4.

(2) Mr. (senior):  
Tables of "Royal Liver" submitted to, *Litersage*, 1275.  
His "Contributions to Vital Statistics," see "VITAL."

#### NEISON'S TABLES:

First in order of date among general tables, *Tompkins*, 1931.

Published 1845, *Tompkins*, 1937.

Calculated on five years' experience, *Tompkins*, 1859, 1936; but running over 20,000 years of life, *Neison*, 1108.

Are sufficient as a general guide for friendly societies., *Tompkins*, 1855, 1860, 1936.

Do not take account of limited sickness, *Ratcliffe*, 273.

Days of sickness under, compared with *Ratcliffe's* and *Finlaison's*, *Tompkins*, 1955-5.

#### NEW RULES:

Form of rule as to, *Stephenson*, 9, p. 5.

Should be illegal unless registered, *Mass*, 11,009 and foll.

Should be illegal unless registered, and officer subject to penalty, *Galt*, 11,198.

And see RULES.

UNITED FRIENDLY BURIAL Society (Local), Manchester, established in 1818, see *BELL*.  
About 15,000 members, and 2,947l. 7s. 5d. in hand, *Bell*, 18,003-6; no valuation made, but supposed to be

#### NEW UNITED FRIENDLY BURIAL

solvent, additions being regularly made to fund, and deaths being on regular average, 18,007-12; six collectors, receiving 20 per cent., first six weeks, and entrance-fees, 18,013; their earnings, 18,021; president, secretary, and committee paid by commission, 18,014-6; family relations of collectors and officers, 18,017-20; members chiefly in Manchester and neighbourhood, 18,002; remuneration of collectors lately raised and altered, 18,023-30; liquor-notes taken with every claim over 30s., 18,031-2; meetings at public-house, publican being treasurer, 18,033-5; room-rent paid in liquor-notes, but not authorised by rule, 18,036-9; objection very seldom taken to payment of claims in liquor-notes by members of, 18,040-1; when objected to, society had to pay in money under decision of arbitrator, but continues to give liquor-notes, 18,042-4; committees' payments for attendance; liquor-notes only given to officers at the general meetings; none to members, 18,045-53; deducts management expenses from general fund (12d. out of 4d.), contrary to rule, 18,054-65; "Free weeks" given to members; no rule for the purpose, 18,059, 18,063-4; applications for children's death-certificates, 18,066-74; disputes brought before committee, and if decision not satisfactory referred to arbitration, 18,075-6.

#### NEWRY:

Had formerly many friendly societies, *Littledale*, 14,887.

#### NEXT OF KIN:

Payments to, on intestacy, in "Royal Liver," *Litersage* and *Atherton*, 1608-11.

Their recourse, if money wrongly paid, is against receiver, not society, *Litersage*, 1446, 1611.

#### NICHOLSON, SAMUEL C.:

evidence of, 19,739-19,801, p. 297.

Was for two years general secretary of the "Druids," 19,758; is secretary of the Association of Friendly Societies in Manchester, formed to watch proceedings of, and offer suggestions to the Royal Commission on behalf of Friendly Societies, 19,759-61; number of meetings held, 19,742; resolution passed in favour of quinquennial returns of societies' assets and liabilities at their own expense, 19,743-8, 19,751; witness is of opinion that Government should undertake the duty, 19,749-50, 19,791; resolutions passed approving of present mode of investing funds, as laid down in Friendly Societies Act, 19,752-3; believes investments with building societies to be unsafe, 19,754-5; approves of meetings in public-houses, as tending greatly to success of societies, but disapproves of landlords or members of societies as treasurers; cites cases of defaulters by such treasurers, where, in the case of un-registered societies, the money has not been recoverable, 19,756-60, 19,768; the Association is in favour of management and benefit funds being kept distinct, the former under absolute control of members, a portion of it to be spent, if thought fit, for use of room in drink, 19,761, 19,763-7; societies should be compelled to adopt graduated scale; believes prejudice against it is being gradually removed, 19,762; management expenses of the "Order of Druids" in Manchester, 19,769-70; management of collecting societies compared with that of affiliated societies; want of control on part of members of the former, 19,771-4; exclusions on flimsy pretexts; thinks official notice should be given to members going out of benefit, 19,775, 19,778-80; disapproves of system of liquor-cheques in collecting and affiliated societies, 19,776-7, 19,783-6; probable proportion of members under 10 insured in collecting and burial societies, 19,781-2; thinks there should be distinct Acts for collecting societies and affiliated bodies, and a special one for building societies, 19,787-8; annual and quinquennial reports might be sent to Registrar instead of filing up present prescribed forms, 19,789-91; a table signed by actuary should accompany rules of societies applying for certification, and they should be made illegal in case of non-compliance with this regulation, 19,792-6; the Association is in favour of an appeal from Registrar to a judge in chambers, 19,797-8, of a local adjustment of claims, and of the system of transfers, so far as regards affiliated societies, 19,799-801.

NODEN, JOHN, evidence of, 17,730-17,848 p. 447.

Secretary of "Salford Funeral Friendly" Society, established in 1815, 17,730-3; number of members (about 16,600) in various parts of the kingdom, including nearly 2,000 "floating members," 17,733-8, 17,833-9; division of society into four districts, 17,734; number



**NODEN, JOHN**—*cont.*  
of secessions less than formerly, owing to change in benefits, 17,738-41; government of society, 17,742; paid officers, 17,743-7; appointment of collectors at general meeting, 17,748-9; no charge for collecting books, 17,750-1; payments to officers attending funerals; proportion of benefits spent in liquor at treasurer's house, where meetings are held, 17,752-82; tables examined by auditors, 17,783; objections to meetings in public-house; failure of attempt to remove them to private house, owing to bribery exercised by treasurer, 17,784-8, 17,827-32; investment of funds, 17,789-90; increase of members, and value per head, 17,791-4; quinquennial valuation of assets and liabilities necessary to determine a society's position, 17,795-800; class of members, 17,801-2; admission of children, 17,803-6; mode of working by collecting cards, 17,808-10; notice to members going out of benefit, 17,811-13, 17,840-4; reports of meetings circulated by collectors, 17,814-17; grants to lapsing members, 17,818; settlement of disputes as to non-receipt of subscriptions by collectors, 17,819-21; compensation in case of death of member just out of benefit, 17,822; arbitration, 17,823-5; annual returns sent to Registrar, 17,826; proportion of money collected on Sundays, 17,845-8.

**NOMINATION**, form of rule as to, *Stephenson*, 9, p. v. Provision of law as to, (18 & 19, Vict. c. 53, s. 31), *Stephenson*, 27.

Not frequent in Scotch branch of "Royal Liver" Society, *G. Sinclair*, 10,450.  
Privilege of, should not be confined to exercise to relative, but should extend to any person at will of nominor, being over 15 or 18, *Liversage*, 23,263; *Chib*, 22,462-4; *Shepherd*, 23,756; and see *Brotherton*, 23,381 (cf. as to building societies, *Owen and Day*, 15,155-6), and see *Rice*, 15,956 and foll.

Of committees by collectors in "Manchester Temperance Burial," *Hardman*, 18,602 and foll.  
By collectors of their successors, *Flannigan*, 21,984.  
And see COLLECTING BOOKS, COLLECTORS.

**NOONAN**, collector of "United Assurance" (St. Patrick's), and member of general committee, *T. Walker*, 21,232, 21,240; collector for the Baldwins' book, which he afterwards purchased for 250*l.* or 300*l.*, *Judge*, 20,323-4; has also W. Cane's book, *McCormick*, 20,737; became a defaulter (the largest default by a collector known to secretary, *T. Walker*, 21,230), but is now paying up arrears, *Judge*, 20,325-7; the default went on for several years, and was over 60*l.* in 1869, *T. Walker*, 21,236, 21,247; was always prepared to pack meetings, *McCormick*, 20,737; is still a collector; allowed to pay off his default of 90*l.* at the rate of 5*s.* per week, *T. Walker*, 21,230-6, 21,247-53; value of his book (300*l.* or 400*l.*); number of members, *T. Walker*, 21,238-9; his book taken from him, but given back again, *T. Walker*, 21,252-3; high proportion of exclusions on his book (326 out of 1,400 in six months), *T. Walker*, 21,268-70.

**NORDEN, Mr.**, solicitor to "United Assurance" Society, (St. Patrick's), *Judge*, 20,207, *T. Walker*, 21,183.

Was presented with watch after defence of Mr. Treacy (late defaulting secretary of society), for settling litigation, at dinner given in his honour by Messrs. Walker and Baldwin, *Judge*, 20,204-22; *T. Walker*, 20,976-21,003; his receipt in full to Mr. Birnie for balance due from him to the "St. Patrick's," *T. Walker*, 21,288, 21,517-18; (cf. *Birnie*, 22,032-5); advised Mr. Walker to make himself defendant in suits pending in County Court before Mr. Treacy's decease, *T. Walker*, 21,514-27; his services dispensed with for a short time by society in 1867, *T. Walker*, 21,628; payment of his costs during the litigation, *T. Walker*, 21,630-3; advised society that they could appoint Mr. T. Walker treasurer as well as secretary, *T. Walker*, 21,182-3; and see *T. Walker*, 20,986, 21,159, 21,168, 21,598-600.

**NORTH STAFFORDSHIRE** (1) PROVIDENT ASSOCIATION, see HAMMERSLEY.

Number of members over 1,100, and increasing; funds, 12,495*l.*; savings for year, 1,148*l.*; distinguishing features, 18,906; average age of members at admission and now, 18,908-9; members chiefly working people in Potteries, 18,910-1; minimum age of admission of children, 6, 18,914-5; admission of women to, not exceeding 5*s.* benefit, but no allowance for first month after childbirth, 18,916-19; honorary members; contributed largely at first, 18,920-1; success of society owing in great measure to adoption of graduated tables, 18,922, 18,930-1; copies of rules and alterations sup-

**NORTH STAFFORDSHIRE PROVIDENT**—*cont.*  
plied to all members, 18,923-5; tables certified by Mr. Neison, 18,926-7; rates fixed independently of cost of management, 18,928; proportion of management expense, averaging 8 per cent., 18,932; quinquennial valuations by Mr. Neison; copy furnished to every member, 18,933-40; audit of accounts, 18,938-40; no collectors; paid officers, viz., secretary, five local agents, and two auditors, 18,941-2; exclusion of members for more than six months' arrears, or imposition, 18,943; only one case of imposition in 22 years, 18,955; notice of exclusion, 18,944-5; objects of benevolent branch, 18,946-9; transfers, 18,950-1; investment of funds on mortgage and with National Debt Commissioners, 18,952; sick-pay continued through life, 18,955-6, 18,965-7; deferred annuities; only two members subscribe for, 18,957-62; no trades excluded, 18,963-4; medical certificate always required, 18,964; disputes settled by arbitration, 18,968-70; no meetings at public-houses, 18,966, 18,970; no money spent on anniversary feast, 18,974; directors not inclined to extend area of society, 18,977-9; limits of assurance; 50*l.* at death, 30*l.* a year annuities, 19,007; quarterly and general meetings; quarterly attended by delegates from branches, but personal attendance at general meetings, 19,012-5; members take much interest in meetings, 19,016.  
(2) Dividing societies in unduly compete with well-managed societies, *Hammersley*, 19,000-4.

**NOTES** appended to forms of return sent out by Irish Registrar, against yearly division of funds, and respecting Government Annuities Act, *Littledale*, 14,901.

Promissory, of treasurer of burial society, set down as "Contributions" in balance-sheet, *Hoyle*, 19,584 and foll.; money lent on, by Manchester "Philanthropic," *Fyms*, 18,219-28, 15,241-7.

**NOTICE** of alteration in place of meeting of friendly society, form of rule as to, *Stephenson*, 9, p. 5.

Of intended new rules or alterations, in "Manchester Unity of Odd Fellows," *Daynes*, 64-5.

Written, required before suspension of member, in "Ancient Order of Foresters," *Squire*, 467.  
Members ought to give, before leaving society, *Downing*, 14,845.

Sent to every district, of meetings, in "Royal Liver Society," *Liversage*, 1290, *Atherton*, 1500 and foll.; but every member is not made aware of do., *G. Sinclair*, 10,446 and foll.; in "Liverpool Protective," given by advertisements and handbills, *Shepherd* and *M. Murphy*, 2109-14; in "Scottish Legal," given by advertisements and placards, *Malcolm*, 10,710; in "Blackburn Philanthropic Burial," and "Salford Funeral Friendly," given or sent to every member, *Crossley*, 2438-41, 2521; *Noden*, 17,814-7.

Of intended alterations of rules, given in "Liverpool Protective" to resident members, but to non-resident only through collectors, *M. Murphy*, 2118-21; in "Blackburn Philanthropic Burial," given to any member, *Crossley*, 2438-41; and see as to "Royal Oak," *Irving*, 22,566 and foll.

Of member being in arrear, should be sent to him from head-office, *Nicholson*, 19,779-80; *Crossley*, 2727; (expense the only objection, *Hardman*, 18,641); required to be given to members in arrear (or going out of benefit) in "Brotherly Knot" Society, *John Harrison*, 18,404-6; in "Salford Temperance Burial," *Eaton*, 18,761-2; written, not required in "Royal Liver" before member forfeits benefit, but should be, *Liversage*, 1406-7, 1574-5; and see *G. Sinclair*, 10,343; *contra*, *Higham*, 18,843-4; should be given by collectors to members running out of benefit, *Liversage*, 1408 and foll.; required to be given by collectors to members of being in arrear, and of loss of benefit, in "Liverpool Protective," *Shepherd* and *M. Murphy*, 2175-6; in "Commercial Travellers Friendly," *Galt*, 11,270-1; required to be given by collectors of members being out of benefit, in "Blackburn Philanthropic Burial," *Crossley*, 2727; given by collectors to members going out of benefit, in "Salford Funeral Friendly," *Noden*, 17,811-3; in "Hulme Philanthropic Burial," *Anderson*, 17,911; in "Stalybridge Good Intent Burial," *J. Marshall*, 19,075-6; members of burial and insurance societies are thrown out of benefit without, *Crossley*, 2724-6; and see BURIAL SOCIETIES.

In "North Staffordshire Provident," given to members in arrear, and under charges of imposition, *Hammersley*, 18,944-5.

In "Lancashire and Cheeshire Assurance," not given to members who have taken death-policies, of 10 per cent. reduction on claims, *Mabbott*, 13,171.

## NOTICE—cont.

In "Scottish Legal," motion for giving, to collectors and agents, of statement as to preparing for Royal Commission on Friendly Societies, *Cumming*, 12,386-8; *Malcolm*, 12,462-4; *Finnie*, 12,574 and foll.

In "United Assurance," given to admitted member of his rejection, *Rice*, 15,926.

As to Registrar's giving, in rooms of societies, of default in making returns, *Sharples and Hodgson*, 17,335-8; *Coombes*, 17,437.

## In Building Societies:

Required for withdrawal of deposits in "Scottish Property Investment Company," *H. Cameron*, 9121.

Required for redemption, in Belfast "Union" Building Society, *Johnson*, 13,796.

NOTTINGHAM Unity of Odd Fellows, *Stephenson*, 564d.

OBJECTS of society, form of rules as to, *Stephenson*, 9.

## OCCUPATIONS:

Not differently rated in "Ancient Order of Foresters," but some excluded, *Pinchbeck*, 404-9; in Court "Emerald Isle," of Cork district, 50 per cent. more charged on initiation-money to soldiers, and formerly, but not now, to seamen, *Lyons*, 16,782-4.

Certain, might be specially rated, *Stratton*, 8664; *Prentice*, 9472-3, 9475.

Different rates of contribution for, in same society, not practicable, *Bailey*, 801-4; and see *Coombes*, 17,516-7. Differently rated in "Mutual Provident Alliance," *Finlaison*, 984; and see *Bailey*, 845.

Different rate of sickness in different, *Bailey*, 819 and foll., 925 and foll.; *Neison*, 1124; with some exceptions, not much difference between do., *Finlaison*, 963-4; and see *Neison*, 1086-7; cf. *Littledale*, 14,938-9; more observation required as to this point, *Finlaison*, 989; no data on subject, except unpublished ones of Mr. *Neison*, *Neison*, 1086.

Almost exclusively determine rate of sickness and mortality, *Neison*, 1125 and foll.

Are only one influence effecting law of sickness, *Tompkins*, 2044.

Excluded, often harmless, *Neison*, 1086.

None excluded but miners and colliers in new societies, *Neison*, 1086-7.

Hazardous, exclusion of, in "Western" Friendly Society (Glasgow), *Mann*, 11,148.

Exclusion of liquor trade, and in some tents of Sheffield district of dry-grinders, in "Independent Order of Rechabites," *Hodgson, Green and Sharples*, 17,356-61.

No exclusions in "North Staffordshire Provident," *Hammersley*, 18,963-4.

And see TRADES, PARTICULAR TRADES.

O'CONNOR, JOHN, evidence of, 16,052-16,101 - p. 396.

Secretary to a tontine society called the C. branch of the "Pius the 9th Loan" Society, and also of the "Pius the 9th Burial" Society, 16,052-3, 16,094; weekly subscription in tontine, 16,054, 16,090-1; sick benefits, 16,055, 16,087-9; annual amounts divided, 16,056-9; meetings, 16,060-1; protests against persons decrying "divides," which witness considers a great boon, although members occasionally indulge themselves to excess at Christmas, 16,061-4; sinking fund; its advantage in preserving confidence in societies and preventing withdrawals; it should be under control of Registrar, 16,065-70, 16,086, 16,091; quarterly receipts, 16,073-4; fines, seldom inflicted on account of the regularity of payments by members, 16,075, 16,079; exemption-money, and levies made on death of members, 16,075-81; loans to members, 16,082-3; balance of money in hands of society, 16,084-5; only two complaints in 14 years against society, 16,092-3; there was a B. branch of the Pius the 9th Society which collapsed, 16,095-16, 101.

ODD FELLOWS, (Affiliated Secret Societies), different orders of (Manchester Unity, Nottingham Unity, South London Unity, Kingston-upon-Hull Unity, &c.) *Stephenson*, 564, c.d.

Have a much better system than the smaller societies, *Littledale*, 14,976.

Registrar's office greatly assisted by governing bodies of, *Brabrook*, 54.

Great improvement in, *Tompkins*, 1961.

Are differently composed from, and should be distinguished from, burial societies, *Tompkins*, 1925; *Shepherd and M. Murphy*, 2406; *Shepherd*, 2324.

Alleged prejudices against, *J. A. Stewart*, 13,178-83; but see *contra*, *Jas. Boyle*, 13,566-70.

Religious prejudice against, in Ireland, as being secret societies, *Downing*, 14,851-4; *Leadbitter*, 16,213; *Birmingham*, 16,876.

## ODD FELLOWS—cont.

Case of secession of Odd Fellows' Lodge, to become dividing society (or tontine), *Owens*, 23,958, and foll.

Lodges of, held at working men's club, *Solly*, 8412.

Manchester Unity of, see MANCHESTER UNITY.

Halls, at Halifax, *Shawcross*, 339; at Dublin, *Leadbitter*, 16,218; at Birmingham, *Jos. Harrison*, 18,664, 18,717; at Liverpool, *Hughes*, 23,796; violent meeting of "United Assurance" (St. Patrick's) at do., *Smyth*, 20,525 and foll., 20,495 and foll.; *Caraher*, 20,546-9; tontine society had to remove from do., through dwindling down of attendance at meetings, *Owens*, 23,984.

Magazine, referred to, *Stephenson*, 566.

OFFICE of Registrar. See REGISTRAR.

Bearers, see OFFICERS.

Members, in "Liverpool Protective," see "LIVERPOOL PROTECTIVE."

OFFICERS of societies examined, viz.:

*Affiliated orders*, see *DAYNES*, *RATCLIFFE*, *SQUIRE*, *SHAWCROSS*, *PINCHBECK*, *BUCK*, *LOVSEY*, *SHEPHERD*, *CAMERON* (Hugh), *BURGE*, *MIDDLETON*, *DICKSON*, *MACGREGOR* (AL), *BOYLE* (James), *CRAWFORD*, *DOWNING*, *LEADBITTER*, *SHANLY*, *LYONS*, *BURMINGHAM*, *BRADISH*, *WOOD*, *JONES*, *GREEN*, *HODGSON*, *SHARPLES*, *RACE*, *HUGHES*.

Ex-officers of do., see *NICHOLSON*.

*General burial societies*, see *ATHERTON*, *LIVERSAGE*, *SHEPHERD*, *MURPHY* (Mitchel), *SINCLAIR* (George), *MALCOLM*, *STEWART* (John), *M'CALMAN*, *M'KINNON*, *CUMMING*, *BLAIR*, *FINNIE*, *CULLEN* (James), *WRIGHT*, *HODGKIN*, *MARBOTT*, *GIBB*, *WALKER* (T.), *FLANNIGAN*, *IRVING*, *CURRIE*, *JAMES THOMPSON*, *ASPINAL*.

Ex-officers of do., examined, see *ROBERTSON* (John), *WILSON*, *O'HANLON*, *CARAHER*.

*Local burial societies*, see *CROSSLEY*, *WARING*, *SERGEANT*, *O'CONNOR*, *MURPHY* (Patrick), *NODEN*, *ANDERSON*, *BELL*, *INGHAM*, *FRANKS*, *TAYLOR* (James), *POWELL*, *OGDEN* (John), *MARRISON*, *MARSHALL* (John), *ROSCOW*, *HOYLE*.

*County friendly societies*, see *SOTHERON-ESTCOURT*, *STRATTON*, *HAMMERSLEY*.

*Ordinary friendly societies*, see *HAY*, *KEMP*, *MANN*, *GALT*, *DIXON*, *M'CROSKY*, *BROWN*, *BARRY*, *HANNAY*, *ANDREW*, *HARRISON* (John), *KAYTON*, *DICKINSON*, *HENSHAW*, *COTTAM*, *MARSHALL* (John), *FAULKNER*, *GOODWIN*, *MADELEY*.

*Analysated friendly societies*, see *ARCHER*, *MURRAY*, *COOMBS*.

*Sharing-out and yearly societies*, see *STEWART* (J. A.), *MACGREGOR* (Alex.), *CULLEN* (John), *O'CONNOR*, *OWENS*.

*Assurance friendly societies*, see *CROSSLEY*, *MOWATT*.

Societies with deposited rules, see *OGDEN* (Mark), *TEESDALE*, *HARDMAN*.

*Benefit building societies and building companies*, see *COLVILLE*, *RAVENSCROFT* (E.), *CAMERON* (Hugh), *M'ILWRAITH*, *WALKER* (George), *MACGREGOR* (George), *KIRKWOOD*, *GLENN*, *CAMBRIDGE*, *CARSWELL*, *OWEN*, *MERCER*, *LE MERT*, *GIUSANI*.

Ex-officers of do., examined, see *DALY*, *HANCOCK*.

*Working men's clubs*, see *PRATT* (Hodgson), and *SOLLY*.

*Industrial and provident societies*, see *BORROWMAN*.

*Loan societies*, see *M'CORMACK*, *M'DOWELL*.

*Annuity societies*, see *CARR*.

*Unregistered societies*, see *HARDING*.

(1) Of friendly societies generally, societies' remedies against, *Stephenson*, 2, p. 2.

Punishment of fraud by, *Stephenson*, 18-19.

There should be responsible, in every society, *Galt*, 11,199, 11,290-2.

Registrar should have power to call before him, on complaint of members, *Galt*, 11,193.

Proceedings of friendly societies in names of, *Stephenson*, 2, p. 2.

As to imprisonment of, for violation of law, *Daynes*, 240-2; *Tompkins*, 1917-20; and see IMPRISONMENT.

Proceedings against, for defaults by society, *Tompkins*, 1914 and foll., 2027 and foll.

Defaults by society always the fault of, *Tompkins*, 2006, 2029.

Are usually competent to make out returns, *Tompkins*, 2008-10.

Should be fined for not making returns, *Burge*, 9596; *contra*, *Galt*, 11,291.

Should be punished if new rule not communicated to Registrar, *Galt*, 11,198.

And see PENALTIES.

## OFFICERS—cont.

Registrar should have power to call on society to elect new, if returns not duly made, *Galt*, 11,290.

Several charitable and benefit societies (in Glasgow?) have lost severely through defalcations of, *Dixon*, 12,735.

Penalties should not be laid on, but members should punish, *Mowatt*, 15,284.

And see COMMITTEES OF MANAGEMENT, MANAGERS.

(2) In affiliated societies:

Difficulties of finding (i.e. secretary) in rural lodges, *Daynes*, 150.

It would be desirable that they should be paid, but this could not be made compulsory by law, *Shawcross* and *Pinchbeck*, 480-2; *H. Cameron*, 9351; and see SECRETARIES.

(3) In burial societies:

Should always retire in rotation, *Smyth*, 8738.

Salaries of, should be limited, *Smyth*, 8751.

Tickets of admission to meetings issued by, to friendly collectors, *Birnie*, 22,038 and foll.; and see TICKETS.

Are generally members of other societies, and help each other, *Smyth*, 8757-9.

Collectors are more powerful than, *Smyth*, 8737.

Are too much under control of collectors, *M'Kinnon*, 11,559.

(Contra as to "Royal Liver," *Cunningham*, 11,762, 11,817-8; *Campbell*, 11,914; and see *M'Cormick*, 20,721.)

Persons supported by collectors are sure of becoming, *M'Kinnon*, 11,542-3; cf. *Smyth*, 8767; *Young*, 12,184-5; *Cherry*, 14,423-5.

And see COLLECTORS.

Should not be allowed to vote at meetings, *Young*, 12,157; and see *M'Kinnon*, 11,567.

Would behave better under fear of Government interference, *Smyth*, 8788, 8801-2.

Should be punished for non-compliance with the law, *Smyth*, 8792-5.

Collectors called, in "Liverpool Protective," *Shepherd*, 2150, 2306.

Retention of collecting books by, see COLLECTING BOOKS.

And see BURIAL SOCIETIES, AGENTS, COLLECTORS.

(4) Remuneration of:

Affiliated Societies:

"Druids;" Liverpool district; secretary, 5*l.* a year (nothing more), *Shepherd*, 2401; averages 6*d.* or 7*d.* a member, *Wood*, 17,083.

"Free Gardeners;" St. Cuthbert's Lodge, secretary, 10*l.* a year; treasurer, 5*l.*; medical officer 9*l.*; another, 8*l.*, *Burge*, 9598-9.

"Rechabites;" secretary of order, 60*l.* a year; treasurer of ditto, 5*l.*; each district treasurer, 1*l.* or 2*l.* a year; secretary, 4*l.* to 7*l.* a year; each tent secretary, sometimes treasurer, about 2*l.* a year, *Hodgson*, 17,293, 17,295; *Sharples*, 17,295-8.

"Ancient Shepherds;" general secretary, 12*s.* per district (about 50*l.* a year), *Race*, 18,329.

County Societies:

"Wiltshire County;" secretary, 100*l.* a year and offices; branch stewards and doctors paid by separate contributions from members, *Sotherton-Estcourt*, 731-4.

General Burial Societies:

"Royal Liver;" treasurer, 624*l.* a year; eight committeemen, 520*l.* a year each, *Liversage*, 1310-1 (but salaries of Messrs. Atherton and *Liversage* increased by 280*l.* to about 800*l.* a year, *Atherton*, 22,421-2); emoluments from books retained, e.g. *Liversage* 2*l.* a week; Atherton 100*l.* a year; travelling expenses of committee, *Atherton*, 1536, 22,410; *Liversage*, 1313; 40 to 50 clerks, chief clerk, 3*l.* 10*s.* a week; one clerk, 2*l.* 10*s.*; another, 2*l.*; others 4*s.* to 1*l.* 15*s.*, *Liversage*, 1316-7; auditor, 250*l.* a year (raised from 200*l.* and 220*l.*), *Bosner*, 22,064; consulting actuary, 100*l.* a year, *Liversage*, 1325; treasurer of Scotch branch, 5*l.* a week; secretary, ditto, 6*l.* a week; five committeemen, ditto, 4 guineas a year each; solicitor, ditto, 10*l.* a year; travelling expenses of managers, *G. Sinclair*, 10,416-7, 10,421, 10,424, 10,429, 10,431.

"Liverpool Protective;" secretary 3*l.* a week (from 2*l.*); president, 2*l.* a week (from 1*l.*); sub-treasurer, 2*l.* a week (from 1*l.*), *Shepherd*, 2138, 2161; *M. Murphy*, 2159; medical men, 1*s.* 6*d.* per member; two auditors, 25*l.* each (from 20*l.*); committeemen, 2*s.* 6*d.* per meeting (weekly, i.e. 4*l.* 10*s.* a year), *M. Murphy*, 2151, 2158, 2161.

"Scottish Legal;" treasurer, 250*l.* a year; secretary, 200*l.* a year; board of management, 10*l.* a year each; allowance to secretary for attending extra meetings, 30227.

## OFFICERS—cont.

2*l.* odd; (ditto, to treasurer, but only occasional, for revising rules, 10*l.*); *Malcolm*, 10,663-4.

"City of Glasgow;" managing treasurer, 4*l.* a week (208*l.* a year); secretary, 1*l.* 13*s.*, ditto, (85*l.* 16*s.*), ditto; clerk, 13*s.*, ditto, (33*l.* 16*s.*), ditto; president, 7*l.* 10*s.* a year; vice-president, 5*l.*, ditto; board of management, 4*l.*, ditto, each, *J. Stewart*, 10,823.

"Loyal Irish Legal;" secretary, 50*l.* a year; doctor, 4*l.* 10*s.*, *Criington*, 14,551; *Hodgkin*, 14,529-30.

"New United Friendly;" secretary, 2*l.* per cent. on collections; president, 1*l.*, ditto; committee, 1*l.*, ditto (between five); auditors? liquor-cheques to officers attending quarterly meetings, 8*d.* each, *Bell*, 18,014-6, 18,050.

"Lancashire and Cheshire Assurance Friendly;" secretary, 83*l.* 17*s.* 8*d.* yearly; other officers? *Mabbott*, 19,192-3.

"Equitable Total Abstinence Burial;" secretary, 30*l.* a year, 3*l.* for use of room, and 1*s.* each death; treasurer, 3*l.* 6*s.*; president, 2*l.*, *Roscoe*, 19,348, 19,404, 19,440.

"Standard Sick and Burial;" secretary, 20*l.* a year (5*l.* a quarter); 2*l.* a year room-rent, and collecting book; president? *J. Marshall*, 19,906-14.

"United Assurance" (St. Patrick's); secretary, 400*l.* a year; president, 230*l.*; auditor, 60*l.* a year; sub-committeemen, 3*l.* a week each (150*l.* a year); committeemen, 3*l.* a year each; medical inspectors, 3*s.* or 4*s.* a member; chaplains for intentions, 100*l.*, *T. Waker*, 21,137, 20,941, 20,923-6, 21,545; *M'Cormick*, 20,637, 20,618-21; *Horyan*, 16,518-24.

"St. Anne's Catholic Burial;" secretary, 130*l.* a year, house-rent, taxes, coals, and gas, and collecting book; two auditors, 8*l.* a year each; chaplains, 20*l.* in Liverpool, 12*l.* in four branches, *Flannigan*, 21,953-6, 21,967, 21,961.

Liverpool "Victoria Legal;" secretary? treasurer? nine country committeemen, 15*s.* each per meeting; two Liverpool ditto, 10*s.* each, *Gidd*, 20,867.

"Royal Oak;" secretary; about 244*l.* a year salary, collecting book worth 3*l.* 16*s.* 8*d.* a week, less 96*d.* paid to deputy, country allowance, 15*s.* a week, transfer fees; payments for extra committee meetings, travelling expenses, 10*s.* a day generally; sub-treasurer; 3*l.* a week—156*l.* a year, country allowance, 15*s.* a week, collecting book worth 4*l.* 12*s.* 9*d.* a week, less pay of deputy; extra committee meetings and travelling expenses, as for secretary; six committeemen; 2*l.* a week each, extra committee meetings and travelling expenses, as for secretary, country allowance, 15*s.* a week each, collecting books; president; 3*l.* a week, allowances, &c., as for secretary and sub-treasurer? *Currie*, 22,652, 22,656-7, 22,659-60, 22,684; *Irvine*, 22,625-30, 22,515, 22,493, &c.

(Liverpool) "Philanthropic;" secretary; 300*l.* a year (raised from 78*l.*, 150*l.*, 200*l.*, and 250*l.*); and 15*s.* a week for meetings, travelling expenses; president; 60*l.* a year, 15*s.* a week for meetings (34*l.* 13*s.* 4*d.*); treasurer; 104*l.* a year, 15*s.* a week for meetings (34*l.* 13*s.* 4*d.*); nine committeemen, 15*s.* a week each for meetings (34*l.* 13*s.* 4*d.*), and collecting books, with other collecting allowances (see *supra*); two auditors; 20*l.* a year each, *Thompson*, 22,866-91, 22,900, 22,909 and foll., 22,959, 23,066-7.

Local Burial Societies:

"Blackburn Philanthropic Burial;" president, 25*l.* a year; treasurer, 10*l.*; vice-president, 2*l.* 2*s.*; committeemen, 1*l.* per annum each; secretary, with two assistants, 140*l.*; sub-committees, 1*s.* each per meeting, *Crossley*, 2444-8, 2452.

"Chorley Family Funeral;" chairman, 2*l.* a year; committeemen, 2*s.* each quarterly meeting (raised from 1*s.*); secretary, 35*l.* a year, *Waring* and *Sergeant*, 2750-2, 2771-2.

"Salford Funeral Friendly;" secretary, 2 per cent. on collections (in all, 65*l.* 6*s.* 7*d.*); president, 1 per cent. (37*l.* 4*s.* 4*d.*), *Noden*, 17,743-6.

"Hulme Philanthropic Burial;" president (1*l.* per quarter) 4*l.* a year; secretary, 10*l.*; committee, 1*s.* each quarterly meeting, *Anderson*, 17,893.

"Hulme Good Intent Burial;" president (30*s.* per quarter), 6*l.* a year; secretary, about 16*l.*, and 8*d.* a week each in liquor-cheques, *Teesdale*, 18,111-4.

(Manchester) "Philanthropic;" president (2*l.* a quarter), 8*l.* a year, and supply of coffins; secretary? officers, 8*d.* a week each or liquor-cheques, *Fyans*, 18,194-5, 18,200, 18,229-33.

"Ancoats Burial;" secretary, 12*l.* 10*s.* a year, *J. Ogden*, 18,437.

"South Manchester Burial;" president, 20*l.* a year;

## OFFICERS—cont.

treasurer, 10*l.*; three trustees, 10*l.* each; secretary, 50*l.*, *Marrison*, 18,484-6.

"Manchester Temperance Burial;" manager, 60*l.*; secretary, 40*l.*; one paid trustee, 10*l.*, *Hardman*, 18,585-9.

"Stalybridge Good Intent Burial;" committeemen, 3*s.* 6*d.* a day when auditing, and one of them 1*s.* for attendance at monthly meeting, *J. Marshall*, 19,049-50.

Ordinary (or amalgamated) Friendly Societies:

"Customs' Life Assurance and Widows' and Orphans' Fund;" (amalgamated), general secretary, 1*l.* per 100 members a year; local secretaries, 4*d.* a member per year, *Murray*, 10,011-2.

"Commercial Travellers' Friendly;" secretary, 100*l.* a year; directors 7, *Galt*, 11,181-2.

"Cork Mechanics' Provident;" secretary, 4*l.* a year (6*l.* according to rule), *Barry*, 16,654.

"Rational Sick and Burial" (amalgamated); general secretary, 6*d.* per member per annum; branch-secretaries, 2*d.* per member per quarter; branch-chairmen, 2*s.* per quarter if members under 50, 2*s.* 6*d.* if from 50 to 75, 3*s.* if from 75 to 100, and beyond 100, 6*d.* per quarter for every 50, *Coombes*, 17,414.

"Ducie Sick and Burial" (collecting); secretary, 25*l.* a year, and death shilling; president, 8*l.* a year, and death shilling; treasurer, 15*l.* a year, *Dickenson*, 18,870.

"Charlestown and Pendleton Sick and Burial;" secretary, commission (14*l.* 10*s.*); president, 5*l.*; committee, 2*l.* 5*s.*, *Faulkner*, 19,977-81.

"St. Paul's Bennett Street Sunday School Sick and Friendly;" management gratuitous, *Goodwin*, 20,036; "St. Paul's Bennett Street Sunday School Sick and Funeral;" secretary, 1*s.* a member; sick visitors, 9*d.*, 20,061.

"Working Men's Benefit;" secretary, 1*s.* 6*d.* per member (10*l.* 18*s.* 2*d.*); treasurer, stewards, and auditors 7, *Madeley*, 20,095-7.

Yearly and other Dividing Societies:

"Tradeston Sick and Funeral;" presses, 3*l.* 10*s.* a year; vice-preses, 1*l.*; treasurer, 3*l.* 10*s.*; secretary, 5*l.*, *J. A. Stewart*, 13,155.

"Argyle Yearly Friendly;" secretary, 4*l.* a year, *Al. Macgregor*, 13,236.

Insurance Friendly Society:

"Victoria Assurance;" secretary and clerks, 502*l.* a year; committee fees, 157*l.* 10*s.*, *Mowatt*, 15,211-3.

Annuity Society (unregistered):

"Liverpool Clerks' Annuity Association;" secretary, 200*l.* a year (paying assistance), *Harding*, 23,908.

Building Societies:

Belfast "Union;" directors, 100*l.*; stewards and auditors 7, *Glenn*, 13,748.

"St. Michael's;" Kingstown; directors, 5*s.* a night's attendance, but nothing ever charged, *Lalor*, 15,371.

(5) Defalcations, Mismanagement, real or alleged, &c., by, respecting which evidence received:

"Royal Oak;" Mr. Currie, sub-treasurer, and others, 3,004*l.* 16*s.* 4*d.*, *Shepherd*, 2081, 2220-9; cf. *Irvine*, 22,477 and foll.; *Currie*, 22,666 and foll.

"Western Friendly;" manager, about 1,300*l.*, *Mann*, 10,978-9, 11,132-41.

"Foresters;" treasurer, 900*l.*, *Jas. Boyle*, 13,568; cf. *J. A. Stewart*, 13,179-81; secretary of Court, 50*l.* or 60*l.*, *Lyons*, 16,786-93.

"Scottish Legal;" Mr. Steel, secretary-treasurer, upwards of 20,000*l.* illegally expended, *M'Callman*, 11,311 and foll.; *Tait*, 11,583, 11,591 and foll.

"City of Glasgow;" Mr. Savage, secretary, embezzlement; Mr. J. Stewart, treasurer, 1,823*l.* 17*s.* 7*d.* illegally expended, *Wilson*, 13,024 and foll.; *M'Callman*, 11,527 and foll.; *J. Stewart*, 13,304 and foll., 13,471.

"Rational;" branch-secretary, 42*l.* 12*s.* 10*d.*, *Coombes*, 17,445-6.

"Ducie Sick and Burial;" secretary, misappropriation of funds, *Dickenson*, 18,883.

"United Assurance" (St. Patrick's); Mr. Treacy, secretary, 7,400*l.*, and 730*l.* odd, *Caraher*, 20,537 and foll.; cf. *T. Walker*, 20,969 and *passim*.

Liverpool "Victoria's Legal;" district manager, tampered with books, *Gibb*, 22,432.

And see DUNNE, REDFORD, WELLMAN.

See also EMBEZZLEMENT, FRAUD.

OGDEN (1), JOHN, evidence of, 18,418-18,456 - p. 466.

Secretary of the "Ragged School Association" in Manchester, 18,418; formation and objects of the "Ancients' Burial Society" (registered), connected with Heyrod Street Ragged School, 18,419-23, 18,445-6; employment of collectors,—their remuneration and duties, 18,423-32, 18,437-8; number of members (1,300), 18,433; funds; deficits made good by school authorities, 18,434-5; committee of manage-

## OGDEN, JOHN—cont.

ment formed of school teachers, 18,436, 18,439-41; secretary's salary (12*l.* 10*s.* per annum), 18,437; secessions, 18,442; proposed organization of burial society in connexion with all the ragged schools in Manchester; believes such a connexion might be extended with benefit to all schools, 18,443-4; has sent in no returns, but is about to do so; registration should be enforced by Act of Parliament, 18,448-54; also connected with other friendly society, which has most of its branches registered, 18,455-6.

(2) MARK, 17,641-17,729 - p. 445.

Secretary to (Manchester) "Warehousemen and Clerks' Provident Association," established in 1855, 17,641-4; deposit of deeds with Registrar; grounds of Mr. Tidd Pratt's refusal to register society, 17,645-8; number of members (about 1,500), increasing, 17,649, 17,675, 17,703; government of society by board of directors, 17,651-3; paid officers, 17,654, 17,701; collectors, their salary and commission, 17,655-61; payments to members out of employment according to graduated scale; doubtful claims decided by committee, a final appeal being allowed to arbitrators appointed annually, 17,662-74; members leaving Manchester lose benefits, except under certain conditions, 17,677-81; registration of no advantage to these societies, 17,682-3; investment of funds; some control as to mode of investment would be advantageous, 17,684-8, 17,704-8; burial fund, 17,689-90; increase of funds, and of members; impracticability of valuing assets and liabilities, 17,691-6; restrictions on members, or inquiries made when joining society, 17,697; management expenses, 17,698-17,700; approves of exemption from stamp duties, though not affecting his own society, 17,709-12; honorary subscriptions, 17,713-16; superannuation allowances regulated according to amount of funds, 17,717-23; medical attendance, 17,724-9.

O'HANLON, EDWARD, evidence of, 16,272-16,274, p. 404.

Statement as to circumstances which led to change of name of the St. Patrick's, to witness's installation as treasurer, and to his ultimate dismissal in favour of Mr. Flintley, 16,272; accounts of society not honestly kept; rules 6 and 7 relating to duties of secretary and treasurer defective, *ibid.*; number of members in Irish branch, *ibid.*; asserts that the name of one medical man was used without his sanction, that very few members were examined by the medical referees, and that a reduction was made in medical fees contrary to rule, *ibid.*; third rule as to deposit fund not complied with, *ibid.*; the balance-sheet of the society untrue, *ibid.*; accounts audited by Mr. Mingaud, 16,273-4; has drawn up statement for information of Commission, 16,274.

And see Rice, 15,820; 15,835-7.

OLD AGE, allowances in, friendly societies cannot afford to pay, *Bailey*, 788 and foll.; and see ANNUITY, SUPERANNUATION.

OLIVE BRANCH tent of Rechabites, see RECHABITES, CRAWFORD.

OLLIS, JAMES, evidence of, 23,546-23,626 - p. 608.

Collector of the "Liverpool Protective" Society, 23,546; relates circumstances in connexion with enrolment of Annie Maria McCarthy, by woman alleging herself her mother, 23,546-58; entered the member, though address refused, 23,555-8; practice with regard to payment of subscriptions by members, and entries of names and residences, 23,559-93; admits having entered the woman's subscription regularly on the card, although she was occasionally some weeks in arrear, 23,595-608; the claim was paid on production of death-certificate by woman, 23,609-18; has not seen the woman since payment of claim, but has endeavoured to discover her; made no statement to McCarthy as to his having seen the child, 23,619-24; his interview with McCarthy resulted in the loss of his book, 23,621; appears to insinuate that Mrs. McCarthy was herself the woman who insured the child, 23,626.

And see MCCARTHY.

ORDERS, see AFFILIATED SOCIETIES, and also OLD FELLOWS, FORESTERS, FREE GARDENERS, DRUIDS, RECHABITES, SHEPHERDS, SONS OF TEMPERANCE.

ORPHANS: Membership of, in "Chorley Family Funeral Society," *Waring*, 2758.

And see WIDOWS.

OUT OF BENEFIT, grants to members, see GRANTS.

Members thrown, by default of collectors, or otherwise, (without their fault) *Loversage*, 1242; *G. Sinclair*,

OUT OF BENEFIT—*cont.*

10,285; *D. Sinclair*, 9413 (but see 9415); *Crossley*, 2720-6, 2730; *Smyth*, 8691-3, 8698-710.

Members thrown, by collectors not calling, even after complaint, if they do not pay at head-office, *M. Cormick*, 20,662-3; and see COLLECTORS.

Notice to members being, see NOTICE.

Period of arrears which throws members,—six weeks, "Royal Liver," *Liversage*, 1649; "Liverpool Protective," *Shepherd*, 2270; eight weeks, "United Assurance," 20,662; one month's payment, "Royal Military Mortality Society of Pensioners," *P. Murphy*, 16,970-1; members struck off after three months, 16,972; three months, Manchester "Warehousemen and Clerks' Provident," *M. Ogden*, 17,664; six months, "North Staffordshire Provident," *Hammerley*, 18,943-5.

Recent members those who chiefly fall, *Sprague*, 1707-9; *Shepherd* and *M. Murphy*, 2271-2.

Members dropping, a source of profit, *Thompson*, 23,055. And see EXCLUSION, LAPSE, SECESSION.

OVER-DARWEN, secession of branch of "Order of Ancient Shepherds" at, from parent society, *Race*, 18,359.

OWEN, JAMES, evidence of, 15,050-15,164. - p. 364. Architect to Irish Board of Works, 15,050; has taken much interest in "Irish Civil Service and General Permanent" Benefit Building Society, established in 1864, 15,051-3; most members and all directors belong to Civil Service, 15,054; paid-up capital, 15,055; shares, and how payable, 15,056-61; interest on instalments paid in advance, and division of profits, 15,062-3; class of investing shareholders, and number of shares held by them, 15,064-6; fines, 15,067-76, 15,080-6; entrance and transfer fees, 15,077-8; advances, fines, and forfeitures,—the last principally in the case of persons building for speculation, 15,080-93; interest paid for advances, 15,090-1; deposits; rule limiting amount to one-fourth of property mortgaged to society; this limit has never been reached, 15,094-15,104, 15,124-6; amount on mortgage, 15,097; interest to depositors, 15,105-6; interest and bonus to ordinary shareholders, 15,107-9; profits,—whence derived, 15,110-11, 15,128; solicitors' and surveyors' charges, 15,127-9; speculative building discouraged, 15,128; form of accounts found to be very simple and convenient; objection made to them by auditor of society, who afterwards resigned, 15,134-8; investment of surplus funds, 15,139-41; society has no connexion with the land society at Dublin, believed to be a limited liability company, 15,142-4; agrees generally with bill of 1870, but objects to borrowing clause as not limiting extent of borrowing powers, 15,145-8, 15,153; borrowing powers necessary to a certain extent; difference between receiving money on deposit and overdrawing account at bankers, 15,148-52; tables of costs payable by advanced members, and for computing present value of annuities, should be included in societies' rules, 15,153-4; proposes an amendment to clause 27 of the bill, relative to word "intestate," 15,155-6; and to clause 29 respecting the winding-up of a society, 15,156; with respect to clause 36, forms of statement of accounts and valuation of annuities should be annexed to bill, and a penalty should be enforced against societies neglecting to forward such accounts to Registrar, 15,158-61; advantages of an exemption from stamp duties, 15,162-4.

And see MERCER, DIX, HANCOCK.

Is a good mathematician and able accountant, *Daly*, 15,168.

OWENS, WILLIAM, evidence of., 23,927-23,984 - p. 623. Secretary of two tontine societies, the "Rising Sun" and "Excelsior" (registered), differing slightly in character, 23,927-31, 23,965-6; date of establishment and number of members of "Excelsior," 23,932-3; subscriptions and benefits, 23,934-6; entrance-fee, 23,937; meetings in public-houses; doubts success of their removal to school-rooms, 23,938-40, 23,981; division of funds,—advantages of principle on which these societies are carried on, 23,941-7, 23,949; feasts, paid for by individual members, 23,948-52, 23,978-80; secessions,—the creation of a reserve fund a means of preventing secession of younger members, 23,953-63; "Rising Sun," formerly an Odd Fellows lodge, 23,953-61, 23,984; class of members, 23,964; issue of quarterly and annual balance-sheets, 23,969-70; annual expenditure in the two societies, 23,971-3; benefits; rules as to members in receipt of sick-pay for more than a twelvemonth, 23,974-7; suggests for the convenience of these societies that a portion of the power

OWENS, WILLIAM—*cont.*

vested in Registrar should be transferred to magistrate or other person in authority where the clubs exist; has not heard of any objection having been made by Registrar to registration of dividing societies, 23,981-3.

OXFORDSHIRE, attention paid to labourers' insurances in, *Stratton*, 8526.

PACKING MEETINGS, said to have been formerly practised by all Liverpool burial societies, *McCormick*, 20,741; cf. *McClellan*, 23,303; *Smyth*, 8736, 8739; alleged to have been extensively practised only by "United Assurance" and "Royal Oak," *Atherton*, 22,424.

Evidence as to, in "Scottish Legal," *McCulman*, 11,344-5; *McKinnon*, 11,545-6; *Tait*, 11,579, 11,583-4; *Young*, 12,157-9; *Cumming*, 12,380; in "United Assurance," *Smyth*, 20,427-35, 20,455-503; *Caraher*, 20,548; *McCormick*, 20,732-41; *T. Walker*, 21,807-18; *Birnie*, 22,008-10, 20,054; *Atherton*, 22,424; in "Royal Oak," *Atherton*, 22,424; *James*, 22,803; Liverpool "Philanthropic," *Thompson*, 22,990-7; "Liverpool Protective," *Wignall*, 22,501 and foll.; (*contra*, *Pugh*, 23,475); "Ducie Sick and Burial," *Dickenson*, 18,991-3; and see as to "Humane Sick and Burial," *Madeley*, 20,124-8.

Rule against, in Liverpool "Victoria Legal," *Gibb*, 22,445-54.

PAID-UP SHARES (in building societies):

Registrar for Scotland cannot remember having certified rules empowering societies to receive, *Ritchie* and *Al. Mackenzie*, 8917 and foll.

(In the way of payments in advance) allowed in "Union," Belfast, *Glenn*, 13,674-80; in "Ayr Permanent," *M'Uraith*, 12,638; "Belfast Equitable," *Cambridge*, 13,825; "Irish Civil Service," *Owen*, 15,059; "St. Michael's," *Kingstown, Lalar*, 15,329; "Cork and South of Ireland," *Giusani*, 16,281-4.

Generally withdrawn at realization, in "Scottish Savings," but may be redeloped on deposit, *Al. Macgregor*, 12,932 and foll.

Any doubt as to legality of issuing, settled by certification of rules by Registrar, *Armstrong*, 13,826 and foll.

Not illegal, though not expressly provided for in Act, *Owen*, 15,051.

Issue of, in advance, in conformity with Act, if amount per share be not exceeded, *Armstrong*, 13,828-9.

All societies whose rules are authorised by Registrar have power to issue, *Armstrong*, 13,831.

## PAINTERS:

A specially unhealthy trade, *Fmlaison*, 963; and see *Littledale*, 14,938; *C. Cameron*, 11,654.

Used at one time to be excluded from friendly societies, but are not by new societies, *Neison*, 1086.

Usually only taken in at extra premium, *Stratton*, 8662. And see BELFAST HOUSE, PAINTERS SOCIETY.

PANICS, produce lapsing, *Watts*, 17,975.

## PARENTS:

Vote for children as guardians in "Blackburn Philanthropic Burial" Society, *Crossley*, 2571-4 (and see also as to "Scottish Legal," *Cumming*, 12,405-6).

Are considered as insurers in cases of children-members, *Crossley*, 2562-70.

Children members without their, *Ireing*, 22,639.

Whether Lord Lichfield's bill for friendly societies aimed at preventing insurance of children by their, or only without their, *Ireing*, 22,558-9, 22,631 and foll.

Infants should only be allowed to be insured by their, *Crighlington*, 14,077.

## PARISHES:

Organization of Wiltshire County Society by, *Sotheron-Estcourt*, 661 and foll.

## PARTICULAR TRADE

Societies, *Stephenson*, 614, 623-31; *Fmlaison*, 964, 985 and foll.; *Neison*, 1088 and foll.

Should be formed for each well-defined trade, *Bailey*, 801 and foll., 846-7.

Are so formed generally, *Fmlaison*, 964, 985 and foll.; and see *Neison*, 1088 and foll.

But get mixed in course of time, *Fmlaison*, 987.

Number of, is very small, *Tompkins*, 2045.

A great many in Glasgow, and generally well managed, *Kirkwood*, 13,354-6, 13,326.

In Cork, see *Horgan*, 16,439-41.

Societies respecting which evidence received: "Belfast Letterpress Printers, (formerly Bookbinders), Friendly Society," see *WHEATCROFT*, 14,317-37; "Belfast Quay Porters' Friendly Society," see *CROZE*, 14,427-56; Manchester "Warehousemen and Clerks' Provident

PARTICULAR TRADE—*cont.*

Association," see M. OGDEN, 17,641-729; "Liverpool Clerks' Annuity Association," see HARDING, 23,890-924.

And see FARRIERS, JOINERS, PRINTERS, TYPOGRAPHICAL, WHIP.

PATH OF PEACE tent of Rechabites, see RECHABITES, CRAWFORD.

PAUPERISM, Friendly Societies tend to prevent, *Tompkins*, 2,066; and see POOR.

## PENALTIES:

Under 18 & 19 Vict. c. 63, c. 45, for not sending annual returns, *Stephenson* and *Tompkins*, 38-9.

None, for not sending quinquennial returns, *Stephenson*, 38; and see *Daynes*, 233-4.

Should be small at first, and increase week by week, *Daynes*, 234, 237-8.

Laid on officials, should be paid by lodges of affiliated societies, unless for neglect of duty by officials, *H. Cameron*, 9374 and foll.

Should not be on societies but on officers, *Liversage*, 1333, 1392 and foll.; and see *Galt*, 11,198, 11,291; *Leadbitter*, 16,201-2; *Marrison*, 18,539; *Gidd*, 20,804-6.

Should be on paid officers, for default to make returns, valuations, &c., *Murray*, 10,015; on treasurer, *G. Sinclair*, 10,371.

Should be on some responsible officer, in case of failure to register new rule, *Mann*, 11,198; on secretary and whole committee, if knowingly they make false returns, *Borvoman*, 12,837-9; on secretary, *J. A. Stewart*, 13,204-5; on officer appointed to make return, *Wood*, 17,127.

There should be office with power to enforce, *Liversage*, 1341, 1396-1400.

Should be severe, if returns not made, *Liversage*, 1345-6, 1392, 1394; or if transparent accounts not prepared, *Liversage*, 1394-5, 1404.

Should be enforced by society on secretary, and by Registrar on board of directors, *Hodgson*, 17,327-9.

Should not be enforced by public, *Liversage*, 1401.

Nor by members, *Liversage*, 1402; *contra*, *Atherton*, *ibid.*

Members would enforce them, *Liversage*, 1403-5.

Should not be imposed on collector for non-delivery of rules or policy, unless with intent to defraud, *Liversage*, 1417-20.

Should be imposed on collector for transferring contrary to (suggested) Act of Parliament, *Crippington*, 14,696-7; on committee, *Iring*, 22,619-22.

Should not be imposed on members for nonpayment of separate contribution to management fund, *Liversage*, 1426.

Should not be same for all societies, *Tompkins*, 1914, 1919, 2027-8.

Should only be in money, *Tompkins*, 1918, 1921.

Should be greater for default in sending in quinquennial than annual return, *Tompkins*, 2003; and see 2004, 2006, 2011, 2027.

Should not be pressed too far, *Coombes*, 17,531-2.

As to enforcement of, *Tompkins*, 2012-13, 2034 and foll.

There should be power to sue for in locality, *Tompkins*, 2039.

There should be, on societies for not registering, *Galt*, 11,296-7; *Marrison*, 18,538.

There should be, on officers of societies for not making valuations, *Hamilton*, 19,302; *Gidd*, 20,802-5.

And see FINE, IMPRISONMENT.

PENNY SAVINGS BANKS, should receive small sums on account of friendly societies, *Dixon*, 12,723.

PENSIONERS, Lord Clive's, see LORD CLIVE'S PENSIONERS.

PERIODICAL valuations, see VALUATIONS.

## PERMANENT

Building societies respecting which evidence received, see BUILDING SOCIETIES.

Shares in "Standard Investment and Building Society," *E. Ravenscroft*, 9168; none in "Scotch Property Investment Company," *H. Cameron*, 9187.

Capital, desirable for building societies, but only obtainable under Companies Act, *E. Ravenscroft*, 9160, and *passim*.

## PERQUISITES:

Given in "Royal Liver" society to agents who are collectors as well, *Liversage*, 1296-8.

Given to collectors, see COLLECTORS.

None alleged to be given in "City of Glasgow," *J. Stewart*, 10,905; *contra*, *Crippington*, 13,987-9.

None given in "St. Anne's Catholic," *Flannigan*, 21,938-40.

## PERSONATION:

Danger of, in Government annuities, *Sotherton-Eastcourt*, 717.

Checks upon, in "Royal Liver" society, *Liversage*, 1379 and foll.

Case of, in "Chorley Family Funeral" society, *Waring*, 2833-4.

Many cases of, in Cork district of "United Assurance" (St. Patrick's), *Horgan*, 16,467-8.

Often practised (in burial societies), *McCormick*, 20,673-4; and see *J. Marshall*, 19,854-6.

Of parent, case of, in "Liverpool Protective," see MCCARTHY, OLLIS.

PETITION (or benevolent) fund, in "Order of Ancient Shepherds," Ashton Unity, *Race*, 18,319.

## PHELAN, Rev. P. J.:

President of the "St. Patrick's" in 1864; Mr. Caraher's letter to, relative to disputed claim of Lusk and the waste of society's funds, through Mr. Treacy, *Caraher*, 20,529-33; handed over letter to Mr. Treacy, and Mr. Caraher was expelled, *Caraher*, 20,530; advanced 200l. of society's money to his brother in 1863 or 1864 on mortgage, and the mortgage "doubtful," *T. Walker*, 21,478-89.

## PHILANTHROPIC:

BURIAL SOCIETY (Manchester), established in 1823, see FYANS and JAMES TAYLOR.

President and secretary, father and son, *Fyans*, 18,187, 18,190-1; meetings at public-houses, *Fyans*, 18,192-3; payments to officers; collectors' commission 10 per cent., *Fyans*, 18,194-6; subscriptions and benefits, *Fyans*, 18,197-8; officers attending meetings of, paid in liquor-cheques, *Fyans*, 18,229-40; regulation as to supply of coffins by president, *Fyans*, 18,199-213, 18,250-4; funds, invested partly in building society, on security of promissory notes of Dr. Peter Royle, *Fyans*, 18,214, 18,219-28, 18,243-7; and *Jas. Taylor*, 18,241-3.

Do., Liverpool, see "ROYAL PHILANTHROPIC."

Lodge of "Manchester Unity," see MANCHESTER UNITY, Particular Lodges.

## PHINN:

Formerly Birmingham agent for "St. Patrick's;" endeavoured to prevent admission of Mr. Caraher to Manchester meeting, *Caraher*, 20,548; was connected with Mr. Treacy, the secretary, by marriage, *Caraher*, 20,610-12.

PIGOTT, Mr., of the "Irishman," was trustee of the Irish branch of the "United Assurance," but resigned, *Rice* 15,817-31; *O'Hanlon*, 16,272.

## PINCHBECK, JAMES, evidence of, 345-556 - p. 23.

(Secretary of London district of "Order of Ancient Foresters," *Shawcross*, 363).

Number of members in London courts, 364-6; adoption of graduated scale of payments, 367; necessity of periodical valuations, 369, 370, 392; prejudice against registration, 373; tables, 392, 396, 401; disputes,—should be settled within the Order, 416, 419-420, 424-7, 528-30; advantages of transfers, 448-51; cause of secessions in London, 459; suspension, and fines for non-payment, 466; payment of secretary, 477; witness doubts advisability of statutory obligation to have paid officer to make returns to Parliament, but admits necessity of compulsory valuation, 482-7; settlement of claims by County Court objectionable, 492, 493; deprecates Government interference with books, as tending prematurely to expose financial weakness of certain branches, 505-23; case of application from branch in distress to its district, 520, 528; compulsory powers enabling lodges to claim from districts and districts from central authority not desirable, 543-7; the various societies registered under the Act should be separately classified, 553-5; one Registrar sufficient for the three kingdoms, 556.

And see SHAWCROSS, SQUIRE.

## PIUS THE NINTH BURIAL SOCIETY, } see O'CONNOR.

LOAN SOCIETY, (Tontine), Dublin, }  
The two societies separate, *O'Connor*, 16,053; the burial society founded in 1858, the tontine society in 1860, 16,052.

The tontine society known as "the C. branch of the Pius the Ninth Society" (a "B. branch" having died after about six months for want of members, the weekly subscriptions being rather high), *O'Connor*, 16,052, 16,094-101.

Subscriptions and benefits of tontine, *O'Connor*, 16,054-5, 16,087-94; contributions uniform, 16,090; amounts

**PLUS THE NINTH BURIAL SOCIETY—cont.**

divided annually, 16,056-9; the "divide" generally well spent, 16,052-4; advantage of sinking fund in preventing withdrawals, 16,065-70, 16,086; benefits never suspended, 16,069, 16,089; regularity of payments made by members of, 16,073, 16,079; levies and exemption-money, 16,075-81; loans to members, 16,082-3; sick-pay only for 39 weeks in year, 16,087; complaints against (two in 14 years), 16,092-3.

**PLACE OF BUSINESS:**

Of society, form of rule as to, *Stephenson*, 9; provision of law as to alteration of, *Stephenson*, 27.

Of meeting, form of rule as to alteration of, *Stephenson*, 9, p. 5.

Should be registered, *Littledale*, 14,996.

**PLEDGE, the temperance, societies in which imperative, see RECRUITES, SONS OF TEMPERANCE.****PLUMBERS:**

An unhealthy trade, see *Bailey*, 819, and also 803-4; *Tompkins*, 1827.

**POLICIES, should be given by all burial societies, Criglington, 14,039.**

Should be given by all "imperial" societies, *McCalman* 11,532.

Are somewhat expensive, *Bretherton*, 23,381.

In burial societies, a mere blind, and not understood, *Shepherd* and *M. Murphy*, 2390; and see *J. Stewart*, 10,942, 10,945.

Given by "Victoria Assurance," *Mowatt*, 15,200.

Now given by "Royal Liver," *Liversage*, 1252; *G. Sinclair*, 10,338-42; by "United Assurance" (St. Patrick's), *Rice*, 15,916 and foll.; *Horgan*, 16,531.

And see "ROYAL LIVER," "UNITED ASSURANCE" Not given by "Scottish Legal," *Malcolm*, 10,544; by "City of Glasgow," *J. Stewart*, 10,934-5, &c.

Cards of burial societies practically are, *Bretherton*, 23,404.

Endorsement of principal rules on back of ("United Assurance"), *Rice*, 15,924.

Additions to, not possible in burial societies, *Bretherton*, 23,384.

Free (or non-forfeitable) should be granted by burial societies, *Smyth*, 8712-5; are given by "Victoria Assurance," *Mowatt*, 15,217.

Surrender-value of, should be allowed, *Smyth*, 8712-5; is allowed by "Victoria Assurance," *Mowatt*, 15,217.

For small amounts, should be free from stamp duty, *Bretherton*, 23,409.

Lapse of, in "Prudential Assurance Company," *Smyth*, 8707-8; *J. Stewart*, 13,544.

Practice of do. as to, *Bretherton*, 23,407.

And see as to "Blackburn Philanthropic Mutual Assurance Society," *Crossley*, 2635 and foll.

**POLICY-REGISTER, should be kept by all burial societies, Criglington, 14,038.****POLITICS, whether "Order of Ancient Foresters" in Ireland mixed up with, see Leadbitter, 16,215; Shanly, 16,228.**

Not discussed at meetings of "Cork Mechanics' Provident," *Barry*, 16,687.

**POOR**

(1) HOUSE, see WORKHOUSE.

(2) LAW officers examined, see ROSS, A., KIRKWOOD, POWER; rules of friendly societies against interference of do., *Kirkwood*, 13,330-2; *J. Stewart*, 13,431-6.

Exemption of members of friendly societies from removal under, till actually chargeable, by 33 Geo. 3, c. 54, *Stephenson*, 2, p. 2.

Any, discourages from providing for sickness or old age, *Sotherton-Estcourt*, 761; growing feeling to this effect in Scotland, *Kirkwood*, 13,369; *contra*, as to Ireland (except in respect of medical relief), *Power*, 16,126-7.

Prevents working classes from insuring for deferred annuities, *Sotherton-Estcourt*, 718, 756-8; and see *Dickson*, 9875.

Machinery of, repugnant to friendly societies, *Daynes*, 236, 254.

Audit, similar system to, recommended for burial societies, *Shepherd*, 2191 and foll.; but see as to affiliated societies, *Daynes*, 254-5; system of, in Scotland, *Kirkwood*, 13,362-3; in Ireland, *Power*, 16,124-5; and see ADULT.

Inspection, similar system to, recommended for burial societies, *Caraker*, 20,599; and see INSPECTION.

Unions, to be selected for examination in inquiries as to friendly societies, *Stratton*, 8518-22, 18,541; Board, should assist such inquiries, 8523-5.

**POOR—cont.**

(3) RATE, presumed right to, a cause of sharing-out clubs, *Stratton*, 8564-7.

County societies looked on as only relieving the, *Stratton*, 8640.

Members of friendly societies in Edinburgh do not come on, so long as relief from society sufficient, *A. Ross*, 9727-9.

Large saving to, through "Manchester Unity," *Bradish*, 16,908; cf. *H. Cameron*, 9355, 9357; *Dickson*, 9875-6; and see as to "Druids," *Wood*, 17,142-3.

(4) RELIEF, navvies seldom apply for, *Stratton*, 8583.

To members of friendly societies, danger of altering law respecting, *Sotherton-Estcourt*, 764 and foll.

Should be strictly administered, *Stratton*, 8608 and foll., 8642; and see 8668 and foll.

Bad condition of lower kind of friendly societies owing in great measure to mode of administering, *Stratton*, 8608.

Out-door, might be refused to members of unsound societies, *Stratton*, 8670-4; but see 8675.

Evidence respecting do., *Daynes*, 229-32; *Sotherton-Estcourt*, 754-72; *Stratton*, 8608-12, 8640-2, 8668-79; *Burge*, 9626-8; *A. Ross*, 9700-30; *Middletown*, 9807-9; *Dickson*, 9875; *Mann*, 11,120-2; *McCalman*, 11,417-22; *Kirkwood*, 13,314-52; *J. Stewart*, 13,431-9; *J. A. Stewart*, 13,196-7; *Criglington*, 14,075; *Power*, 16,103-27; *Thompson*, 20,058-60.

Practice of poor-law authorities as to; (Wiltshire) to reckon society benefit at half the amount, *Sotherton-Estcourt*, 754; (St. Cuthbert's parish, Edinburgh) at full amount, unless sum considerable, *A. Ross*, 9701 and foll.; cf. *Mann*, 11,121-3; (Govan parish, Glasgow) at half the amount for out-door relief, full for in-door, but wife and family (especially of insane paupers) sometimes allowed to draw alimony, *Kirkwood*, 13,315-21; and see 13,367-9; cf. *McCalman*, 11,420-2; *J. A. Stewart*, 13,197; (Ireland) at full amount, *Power*, 16,107 and foll.; cf. *Criglington*, 14,075.

Cases in Scotland of legal proceedings by parochial authorities for recovery of sick or funeral benefit, *Kirkwood*, 13,327-52; cf. *J. Stewart*, 13,431-9.

No such proceedings practicable in Ireland, *Power*, 16,111 and foll.

Recovery of burial benefit by poor-law authorities, through deposit of cards, *Criglington*, 14,075.

Practice of societies as to "Manchester Unity," right to benefit not affected by receipt of relief, but if admitted into workhouse a portion of benefit paid over to parochial authorities, *Daynes*, 229-32 (but see *Middletown*, 9807-9).

"Free Gardeners," member taken into workhouse, and money paid over, *Burge*, 9626-8.

"United Reform," benefit paid to friends, but if member received into workhouse, money might be paid to parochial authorities, *McCalman*, 11,417-8.

"Tradeston" and "Hutchenston" Sick and Friendly; sick benefit sometimes retained, sometimes paid to parochial authorities, *J. A. Stewart*, 13,197.

Liverpool "Philanthropic," burial benefits of members dying in workhouse sometimes paid to parochial authorities, *Thompson*, 20,058 and foll.

Societies should have power to withhold benefit from poor-law authorities and pay to family, *Middletown*, 9809; *contra*, *Bradish*, 16,907-8.

Discretion should be allowed to relieving officer as to out-paupers only, *C. Cameron*, 11,662-81.

**PORTS, i.e. branches, in "Customs Life Assurance and Widows and Orphans' Fund," Murray, 9949 and foll.****POST OFFICE, insurances for sickness and burial recommended to be granted by, Stratton, 8613-4; Watts, 17,962-4; 17,977 and foll.**

Death insurances and annuities granted by, a failure, *Stratton*, 8620 and foll.; *Mann*, 11,103; *Littledale*, 14,493, &c.

Alleged causes of failure: insufficient energy in working, *Littledale*, 14,994; want of individual interest, *Mann*, 11,103 and foll.; officials require to be better paid, *Stratton*, 8626-35; decaying of Government rules by collectors of societies, and laziness of insurers, *Kirkwood*, 13,361; diffidence of members in speaking to officials, *McCalman*, 11,353; monthly payments, *C. Cameron*, 11,642; high minimum of insurance, *Stratton*, 8620; *McCalman*, 11,357; high minimum of age, *McCalman*, 11,357; want of collectors, *J. Stewart*, 10,925, 10,947-8; *McCalman*, 11,353; want of collectors, and because shortest payments are monthly, *C. Cameron*, 11,642.

POST OFFICE—*cont.*

Results of, waited for before forming new society, by seceders from "Scottish Legal" Burial Society, *McCalman*, 11,357.  
Insurance by, has not yet had a fair trial, *Stratton*, 8623.  
Should receive payments of 10s. and upwards for friendly societies, *Dixon*, 12,723.  
Savings banks, many societies in Ireland now invest in, *Littledale*, 14,991.  
Midland Great Western Railway (of Ireland) Benefit Society provides annuities through, *Littledale*, 14,992 (but see 15,030-2).  
And see GOVERNMENT.

POSTAGE, letters to and from barrister (for Friendly Societies) free of, by 4 & 5 Wm. 4, c. 40, *Stephenson*, 2, p. 3.  
Collectors', sometimes does not appear in balance-sheets, *Crington*, 14,068.

POTTERIES, high rate of infant mortality in, *Hammersley*, 18,912-3; average duration of life in, scarcely 60 years, *Hammersley*, 18,962; friendly societies in, would generally be willing to pay cost of periodical valuations, *Hammersley*, 18,937.  
And see NORTH STAFFORDSHIRE PROVIDENT.

POWELL, HENRY, evidence of, 18,257-18,307 - p. 461.  
Secretary to the "Mortality Association Burial Society," 18,257; meetings,—has failed to induce members to meet elsewhere than in public-houses, 18,258, 18,275-8; number and age of members, 18,259; funds,—how invested, 18,260; exclusion of children under 12, 18,262-3; collectors' commission and perquisites, 18,264-7; management expenses; about 30 per cent. spent in liquor, 18,268-74; annual return sent to Registrar, who has never refused to certify alterations in rules, 18,279-82; financial condition of society, 18,284-8, 18,304-5; election of officers, 18,289-90; distant members may continue subscriptions, 18,291-3; secessions, 18,295-9; settlement of disputes; complains of decision of (irregularly appointed) arbitrators having, in one case, been overruled by County Court Judge, 18,300-3; 18,306-7; approves of registration, 18,306.

POWER, ALFRED, evidence of, 16,102-16,127 - p. 398.  
Poor-law commissioner for Ireland, 16,102; his attention has not been called to the working of friendly societies, nor has he knowingly met with members of such societies, 16,103-5; action which would be taken by Board of Guardians, in case of member of a friendly society in receipt of benefit applying for outdoor relief, 16,106-12; the society cannot be sued by Board for such benefit, as in Scotland, *ibid.*; the Board is bound to bury members of burial societies dying in poor-house, at expense of poor-rate, if not taken away by relatives; is confident that no claims have been paid to workhouses in Dublin district, 16,113-17; thinks the Board could not enforce claims against friends of members dying in poorhouse, who had appropriated burial money to their own use, 16,120-1; believes benefit societies to be of great advantage in Ireland, being encouraged by the operation of the poor-law, except as regards the administration of medical relief, 16,122-3, 16,126-7; system of auditing poor-law accounts in Ireland; present staff insufficient to undertake audit of friendly societies, 16,124-5.

POWERS AND DUTIES of trustees, &c., form of rule as to *Stephenson*, 9, p. 5.  
of Registrar, see REGISTRAR.

PRATT (1) HODGSON, 8342-8514 - p. 137.  
Honorary secretary to "Working Men's Club and Institute Union," 8454; total number of clubs and institutes; those which have been affiliated with above society; new clubs, showing increasing interest in movement; number registered, and total number which sell excisable liquors (at first strongly objected to), 8455-9; these clubs are favourably regarded by clergymen, 8460; formation and size of clubs, all of them being more or less dependent, at the outset, upon donations of friends of the higher class, 8461-4; number of members and amount of subscriptions required to make club self-supporting, 8465-7; admission of women to certain advantages, and to full membership if they choose to avail themselves of privilege, 8468-71; powers of committees to make byelaws, subject to revision at half-yearly or special meetings, 8472-5; rule providing for closing or opening on Sundays, and refreshments, 8475-82; increase of registered in proportion to non-registered clubs, and security afforded by registration, 8475-6, 8483; class

PRATT, HODGSON—*cont.*

of persons using these clubs in the country, 8484; desirability of working men having power to erect buildings, &c., under Friendly Societies' Act, with same freedom of management as West-end clubs; of affording lodging to members on tramp, and of subletting their rooms to other societies, 8485-91, 8596-8; difficulties which affect the success of working men's clubs, 8492-5; managers' profits, 8499-8500; certain acts not directly authorised by the Home Office (as drinking, games of skill for small odds, and cards) would be practised surreptitiously if not permitted, and therefore a limited indulgence in them is politic, 8501-13; and see *Stephenson*, 658.

## PRATT (2) the late Mr. TIDD:

Mr. Stephenson his successor, *Stephenson*, 1-2.  
His evidence before select committee of 1854, *Stephenson*, 1-2.

His "Tables of Contributions for Sickness, &c.," very useful, *Bailey*, 831, 851; but see *Tompkins*, 1946-50.  
His correspondence with Mr. Spens as to "Royal Liver" Society, *Liversage*, 1279-81.

His speeches complained of, *Liversage*, 1340, 1668; cf. *Gibb*, 20,774-5.

Held every branch of affiliated society to be separate society, *Tompkins*, 1911-2.

Recommended extension of Friendly Societies' Act to societies for social intercourse, &c. (working men's clubs and institutes), *Stephenson*, 8346; *Solly*, 8399; registered ditto, under assumed authority from Home Office, *Stephenson*, 8346; *Solly*, 8366.

His views as to public-house meetings of friendly societies, *Solly*, 8439, 8447, 8449.

As to number of unregistered societies, doubted, *Stratton*, 8539.

As to payment of extra rates in certain occupations, *Stratton*, 8664.

As to number of societies not sending in returns, doubted, *Coombes*, 17,535.

Clause suggested by, as to ballot for withdrawal of shareholders in building societies, *E. Ravenscroft*, 9105-6.

His action in respect of the investments of the "Customs Life Assurance and Widows' and Orphans' Fund," *Archer*, 9998.

Mr. Dinnen's correspondence with, as to case of "McDowell v. City of Glasgow" Friendly Society at Belfast, *Littledale*, 14,968.

Mr. Littledale's correspondence with, as to certifying in Ireland general rules of "Manchester Unity," *Littledale*, 14,973; as to getting allowance from Treasury for prosecutions by Registrar, 15,019.

His forms of returns not intelligible in Ireland, *Littledale*, 14,998.

Registration said to have been created to find place for, *Mowatt*, 15,256.

Declined to register Manchester "Warehousemen and Clerks' Association," and "Liverpool Clerks' Annuity Association," on account of benefits to members out of employment, *M. Oyden*, 17,646-8; *Harding*, 23,895.

Declined to register "Manchester Temperance Burial Society," except on condition of change of investment, *Harman*, 18,574.

Allowed "Charlestown and Pendleton Sick and Burial" Society not to keep separate management fund according to rule, if expenses kept distinct, *Faulkner*, 19,985-8.

Required adoption of rule for setting apart 3 per cent. of net yearly collections for management, *Shepherd*, 23,736-7.

And see *Stephenson*, 53; *Murray*, 9955, 9978; *Crington*, 14,026; *Littledale*, 14,959, 14,997; *Rice*, 15,770-1, 15,872; *Coombes*, 17,528; *Mabbott*, 19,113-4; *Roscow*, 19,480-2; *J. Marshall*, 19,887; *Faulkner*, 19,994; *Judge*, 23,144.

## PREMIUMS for advances in building societies:

None charged in "Standard Investment," *E. Ravenscroft*, 9204-6; in "Scottish Property," *H. Cameron*, 9207; in "National Freehold," *Kirkwood*, 13,398; in "Union," *Glenn*, 13,683; in "Irish Civil Service," *Owen*, 15,092; in "St. Michael's," *Lalor*, 15,344; in "Cork and South of Ireland," *Giusani*, 16,299.

11s. 6d. to 14s. 6d. per share in "Ayr Permanent," but no limit, *McIlwraith*, 12,613-14.

1s. 6d. per share in "Caledonian Permanent," *T. Walker*, 12,892-3.

Vary from 2s. 6d. to 2l. or 3l. per share in "Scottish Savings," *Macgregor*, 12,953.

As high as 25 or 30 per cent. in many Glasgow societies, *Kirkwood*, 13,398, 13,414-16.



## PREMIUMS—cont.

15s. to 25s. per share in "Belfast Equitable," according to scale of repayments, and deducted from amount advanced, *Cambridge*, 13,842-3, 13,846.

Substituted for old system, to enable society to compete with joint stock companies, *Cambridge*, 13,858-62.

In friendly societies, see CONTRIBUTIONS.

In "Prudential" Assurance Company, said to be given to agents who have fewest number of claims, *J. Stewart*, 13,545.

## PRENTICE, CHARLES, actuary, evidence of, 9455-9517

p. 186.

Has devoted some attention to the question of friendly societies, 9455, 9469; unsatisfactory attempt to obtain information respecting them from Registrar for Scotland, 9456-7; thinks their legal recognition and protection desirable, 9458; registration and the granting of certificates are most beneficial, but there should be as little interposition as possible on the part of Government, 9459-60; a periodical valuation of assets and liabilities, prepared by an actuary at the societies' expense, should be made compulsory, 9461-70; before registration, societies should present certified tables, prepared from a standard minimum table, containing provisions for increasing rates for unhealthy trades, and these tables should be certified by a Government actuary, 9471-81; returns of sickness and mortality unnecessary except for statistical purposes, 9482-3; payments for annuities; witness's calculations on this point differ greatly from those of other actuaries, 9484-96; approves of large societies, 100 or 200 being minimum number for safety, 9502-3; insufficiency of rates, the chief cause of failures, 9505-7; reference to "School of Arts" Society as a prosperous one whose meetings are not held in public-houses, 9511-16.

Certified tables of "Scottish Legal," *Malcolm*, 10,646-50.

PRESENTATIONS to officers of friendly societies of watches, &c., out of funds, *Roscow*, 19,422-39, 19,504-10; *Judge*, 20,209-11; *T. Walker*, 21,000-3; and see *Nicholson*, 19,764.

## PRESSES, PRESIDENT, in friendly societies, see OFFICERS.

PRIMITIVE WESLEYAN METHODIST PREACHERS and their Widows' Annuity Society, Dublin, founded in 1830, see *CARR*.

Registered, *Carr*, 16,244, 16,262-4; number of members (about 90); subscriptions supplemented by collections, 16,243, 16,246; scale of allowances, according to number of years of travel, 16,247, 16,255; effect of varying scale according to income of society, 16,248-52; highest and lowest sums allowed (56l. and 13l.), 16,252-4; contribution compulsory on ministers, 16,256-9; no allowance except on superannuation, but superannuation may be merely temporary, 16,260-1; desires enlarged powers as to alteration of rules and investment of funds, 16,265-71.

PRINTERS, an unhealthy trade, and generally form societies by themselves, *Finlaison*, 964, 987.

London newspaper, their "Typographical Society," *Neison*, 1090.

Sickness table for, must be special, *Neison*, 1123.

Mortality of, compared to agricultural labourers, *Neison*, 1132.

"Royal Liver" society keeps its own, *Liversage*, 1320.

Examination of printer to "United Assurance," (St. Patrick's), see *CHANDLER*.

## PRINTING:

Cost of, in "Royal Liver" society (2,000l.), *Liversage*, 1581.

Office, "United Assurance" (St. Patrick's), has its own, *Chandler*, 21,904.

Of balance-sheets of do., *T. Walker*, 21,409 and foll.; *Mingaud*, 21,736 and foll.; *Chandler*, 21,877 and foll.

PRIORITY of claim of Friendly Societies against officers' assets, granted by 33 Geo. 3, c. 54, *Stephenson*, 2, p. 2.

PROBATE of will, should be dispensed with as respects policies of small amount, *Bretherton*, 23,381.

Cost of, *Liversage*, 23,623.

PROCEEDINGS, account of, successively required for legal recognition of societies, *Stephenson*, 2, pp. 3-4.

Legal, against officers of societies, *Stephenson*, 18-19; *Tompkins*, 2034-9.

Objection to institution of, by Registrar, *Stephenson*, 18-19.

Registrar should not take, for offences by officers against members, but should for defaults in making returns, *Tompkins*, 1920, 1922-3, 2012-3; cf. *Littledale*, 14,999-5000.

## PROFITS—cont.

Refusal of Irish Registrar to take, *Criglington*, 14,026-31; but Treasury will not allow him expenses for, *Littledale*, 16,019.

## PROFITS, in building societies:

None ever paid by "Standard Investment," *Edinburgh*, *E. Havenscroft*, 9174, 9177.

In various societies: "National Freehold," 5 per cent. each year and quinquennial division of surplus, (average 6l. 15s. per cent.), *Kirkwood*, 13,404-5; Belfast "Union," 8 per cent., formerly 10, *Glenn*, 13,709-9; "Belfast Equitable," carried to credit of shareholders towards completion of their shares, *Cambridge*, 13,911; "Irish Civil Service," 5 per cent. guaranteed, and bonus, added to accounts of uncompleted shareholders, *Owen*, 15,062-3; "St. Michael's," 5 per cent. and bonus, making 7½, 8, &c., *Lalor*, 15,335-6; "Cork and South of Ireland," 5 per cent. yearly, with compound interest if not withdrawn, two-thirds of reserve fund paid to depositing? (i.e. investing) members every five years (last year 7 per cent.), *Gusani*, 16,339 and foll.; "Ayr Permanent," divided each year amongst members and added to their accounts (¾ per cent. last year), *McIlraith*, 12,619-21; "Caledonian Permanent," 5 per cent. compound interest, paid to shareholders on withdrawal, *G. Walker*, 12,916. Mode of calculating, in "Cork and South of Ireland," *Gusani*, 16,347 and foll.

Withdrawing members do not share, in "National Freehold," *Kirkwood*, 13,422.

Large nominal, declared by Glasgow societies on the "bonus" principle, not realized, *Kirkwood*, 13,398.

Prospective of ten years, put into one year by small Irish society, owing to ignorance as to mode of calculating assets, *Mercer*, 15,154; and see *Daly*, 15,174.

Borrowers share with investors in "Ayr Permanent," *McIlraith*, 12,622; and in "National Freehold," *Kirkwood*, 13,404 and foll.

Do not, in "Caledonian Permanent," *G. Walker*, 12,914; in "Belfast Equitable," *Cambridge*, 13,853; in "Irish Civil Service," *Owen*, 15,109; in "Cork and South of Ireland," *Gusani*, 16,346.

## PROMISSORY notes, see NOTES.

## PROPERTY INVESTMENT COMPANIES (i.e. Benefit Building Societies), in Scotland, see COMPANIES ACT.

PROPRIETARY Companies, large burial societies should be converted into, for benefit of managers, *Bretherton*, 23,387, and *passim*.PROXY, no voting by, in burial societies, *Smyth*, 8740, 8742-3; not one member in a hundred (of "Royal Oak") knows what it is, *James*, 22,848-51.

Attendance of members by, at quarterly conferences of "Free Gardeners" Society, *Burge*, 9534.

Voting by, in "Edinburgh School of Arts" Friendly Society, *Stephenson*, 10,124-6.

Recommended, rather than delegation system, for large societies, *Mowatt*, 15,293-5.

PRUDENTIAL Life Assurance Company, *Liversage*, 1370 and foll.; *J. Stewart*, 10,936 and foll., 13,538 and foll.; *Cunningham*, 11,811-3; rates of, *Liversage*, 1373-4; conflict of, with "Royal Liver" society, *Atherton*, 1378; *Campbell*, 11,889; *W. Taylor*, 15,675 and foll.; collections and reserve fund of, *Smyth*, 8701 and foll.; has collectors, and is managed in same way as burial societies, *Campbell*, 11,890-1; *J. Stewart*, 13,540-1; *Bretherton*, 23,375-7; is not at a disadvantage through being registered as a company, *W. Taylor*, 15,629; is at a disadvantage as respects stamps on its policies, *Bretherton*, 23,381; capital of, compared with "Royal Liver" *Smyth*, 3706; large amount of lapsed policies in, *Smyth*, 8707 and foll.; complained of, *J. Stewart*, 10,938-42, 10,945, 13,542 and foll.; was at one time preferred to "Royal Liver," as putting members into immediate benefit, *Cunningham*, 11,815; never transfers now, *Campbell*, 11,889; *contra*, *W. Taylor*, 15,676; with "Royal Liver," is largest institution doing industrial assurance business, *Bretherton*, 23,375.
PUBLICANS, have perhaps special rate of sickness, *Neison*, 1123; excluded from "Independent Order of Rechabites," *Hodgson*, 17,356.

Working men's clubs started by, *Solly*, 8370-1, 8428; *H. Pratt*, 8494.

Give notice to quit to societies when consumption of liquor insufficient, *Solly*, 8440.

Should not be treasurers of societies, *Solly*, 8446.

Frequently appointed treasurers, *Nicholson*, 19,757.

## PUBLICANS—cont.

Friendly societies having, for treasurers, and paying in liquor-cheques, "Salford Funeral Friendly" Society, *Noden*, 17,757 and foll.; "New United Friendly" Burial Society, *Bell*, 18,034 and foll.; "Hulme Good Intent Burial" Society, *Teesdale*, 18,134, 18,107 and foll. Society having had publican treasurer, but difficulty found in getting money, "George and Dragon Friendly" society, *Ingham*, 18,152.

Of inns used for meetings by Manchester Foresters, usually honorary or financial members of society, *Joseph Harrison*, 18,666 and foll. (cf. as to "Chorley Friendly," *Henshaw*, 19,694-6.)

Friendly societies started by *Solly*, 8447, 8451; *Middleton*, 9837; but see *Kirkwood*, 13,381.

Members, on arbitration committee of Birmingham district of Foresters, *Joseph Harrison*, 18,717.

Case of defalcation of publican secretary, *Crone*, 1442 and foll.

Cases of defalcation, where office of treasurer has been held by, *Nicholson*, 19,757 and foll.; and see *Middleton*, 9837-40.

Employed to assist collectors in packing meetings of "United Assurance" Society, *McCormick*, 20,733.

PUBLIC-HOUSES, most friendly, trade, building, and other cognate societies meet at, *Solly*, 8353; but see as to Dublin, *Shanly*, 15,495; *Littledale*, 14,996; as to Edinburgh, *Prentice*, 9510.

Very few lodges of affiliated societies meet elsewhere than in, *Tompkins*, 62; but see as to Edinburgh district of "Manchester Unity," *H. Cameron*, 9368; *Middleton*, 9832; as to Glasgow district, *Jas. Boyle*, 13,645a; as to Dublin district, *Leadbitter*, 16,218; as to Cork district, *Bradish*, 16,853-4; as to Birmingham district, *Jos. Harrison*, 18,664, 18,717; as to "Free Gardeners' Society," *Burge*, 9640, 9650-4.

The majority of Foresters' courts meet in, but the number who do not is increasing, *Shawcross*, 345; cf. *Leadbitter*, 16,218; *Jos. Harrison*, 18,665.

Yearly societies started in, in Edinburgh, *Middleton*, 9837, 9843; in Glasgow, do not usually meet in, *Kirkwood*, 13,380.

Clubs started at, perhaps preferred to county societies, partly because self-managed, *Sotheron-Estcourt*, 723, 725.

Festivals of "Wiltshire" Society cannot be held in, *Sotheron-Estcourt*, 740.

Removal of offices from, now often demanded by members of friendly societies, *Atherton*, 1451.

Private entrances to, endeavoured to be procured for meetings of lodges of "Manchester Unity" at, in Liverpool, *Hughes*, 23,832.

Societies sometimes taken back to, after removal from, *Solly*, 8449; see *Wood*, 17,020-1; *Owens*, 23,984.

Meetings of societies in, objected to, *Shepherd*, 2341-2; *Waring*, 2836; *Solly*, 8368, 8439-40; *Jos. Harrison*, 18,717-9; and see *Madeley*, 20,080-1; *contra*, *Nicholson*, 19,756 and foll.

Should be forbidden, *Waring*, 2837; *Burge*, 9641; *Middleton*, 9833; and see *Malcolm*, 10,629-33.

Societies in which meetings at, are forbidden: "Independent Order of Rechabites," *Hodgson*, 17,282; "North Staffordshire Provident," *Hammersley*, 18,906, 18,970; "Liverpool Protective," *Shepherd*, 2083, 2341; "Chorley Family Funeral," *Waring*, 2835.

Society in which meetings elsewhere than at, are recommended by rules, "Rational," *Coombes*, 17,404.

Societies which do not meet at, see MEETINGS.

Societies which hold meetings at:

"Order of Druids," *Wood*, 17,017 and foll.

"Rational" Society occasionally, when forced to, *Coombes*, 17,403-4, 17,551-2; "Salford Funeral" Society, *Noden*, 17,757-9 (failure of attempt in do. to remove meetings from, *Noden*, 17,784 and foll.; dislike of tectotal members of do. to meetings at, *Noden*, 17,827 and foll.); "Humane" Sick and Burial Society, *Andrew*, 17,852; *Madeley*, 20,122 and foll.; "New United" Friendly Burial Society, *Bell*, 18,033; "Hulme Good Intent" Burial Society, *Teesdale*, 18,105; "George and Dragon" Friendly Society, *Ingham*, 18,150; (Manchester) "Philanthropic" Burial Society, *Fyans*, 18,192-3; "Mortality Association Burial" Society, *Powell*, 18,258 (suggestions in do., as to meeting elsewhere never listened to, *Powell*, 18,275 and foll.); most lodges of "Ancient Order of Shepherds," *Ashton Unity*, *Race*, 18,338 and foll.; "Brotherly Knot" Society, *Jos. Harrison*, 18,363-4; "Stalybridge Good Intent" Burial Society, *J. Marshall*, 10,951 (but no portion of benefits paid in liquor, and rent separate, *J. Marshall*, 10,952-3);

## PUBLIC-HOUSES—cont.

"Chorley Friendly" Society, *Henshaw*, 19,694; "Royal Oak" burial (formerly), *Shepherd*, 2081; "Rising Sun" Society, "Excelsior" Society, *Owens*, 23,938.

Necessity of meeting at, on account of scarceness of convenient rooms, *Wood*, 17,178 and foll.; *contra*, *Hodgson*, 17,282 and foll.; *Jones*, 17,339 and foll.; *Faulkner*, 19,983; cf. *Coombes*, 17,403-4, 17,554.

Meetings at, a great foe to economy, *Jones*, 17,343.

Dislike of members of "Rising Sun" Society to meet elsewhere than in, *Owens*, 23,984.

Opinions expressed by Association of Friendly Societies in Manchester on, *Nicholson*, 19,756 and foll.

A great deal of money spent on, by tonnage societies in Liverpool, *McClellan*, 23,317; cf. *Aspinall*, 23,649; *Hughes*, 23,816.

Working men's clubs as a substitute for, *Solly*, 8353, 8356, 8360, 8398, 8407, 8409; assuming character of do., *Solly*, 8370 and foll., 8428, 8446; *H. Pratt*, 8494; competition of do. with, *Solly*, 8390, 8430 and foll.; removal to do. from, of friendly and building societies, *Solly*, 8412.

Tap-room diminishes drinking at, *Solly*, 8424.

Give notice to quit to friendly and trade societies for not drinking enough, *Solly*, 8440.

Suggestions as to restricting relations of societies with, viz. (1), that room should not be paid for in refreshment money; (2), that landlord should not be treasurer; (3), that society should not be formed there, *Solly*, 8447 and foll.

PUBLICATION OF QUINQUENNIAL VALUATIONS OF FRIENDLY SOCIETIES FOR MEMBERS, recommended, *Daynes*, 196-7, 247; and see VALUATIONS.

Of reports of district auditors, in "Manchester Unity of Odd Fellows," *Daynes*, 256, 259.

Of tables of contributions for sickness, &c. by Mr. Tidd Pratt, was very useful, *Bailey*, 831, 851. And see TABLES.

## PUGH, STEPHEN, evidence of, 23,448-23,482 - p. 605.

Member of "Liverpool Protective" Friendly Society, 23,448-9; officers of benefit societies should not be collectors, 23,450-4, 23,466-7; meetings and election of officers in the "Protective," 23,455-9; thinks all friendly societies should be registered under Joint Stock Companies' Act, 23,462-3; a maximum amount should be fixed for expenditure of registered societies, 23,464-5; meetings,—has not heard of any disturbed or packed meetings in his society, 23,472-6, 23,479-82; thinks society should have copies of doctor's certificates of death, 23,477; is in favour of Government auditor, who should also be empowered to inspect societies' accounts, 23,477-8.

PURGATORIAL society of St. Patrick's, the origin of "St. Patrick's," now "United Assurance" society, *Judge*, 20,146.

## QUAY PORTERS' Friendly Society, Belfast. See BELFAST QUAY PORTERS.

(alias lumpers), their society in Glasgow well managed, *Kirkwood*, 13,326.

## QUINQUENNIAL

(1.) Returns of sickness and mortality, required since 10 Geo. 4, c. 56, *Stephenson*, 2, p. 3.

No penalty for not sending, *Stephenson*, 38.

Last made in 1865 and 1870, *Stephenson*, 41.

Not tabulated since 1850, *Stephenson* and *Tompkins*, 41-7; *Ratcliffe*, 272.

Cost of tabulating, *Tompkins*, 43, 45, 47.

Should be tabulated, *Finlaison*, 1014 and foll.

Should be tabulated, if they could be made available for friendly societies, *Ratcliffe*, 273, 279; *Shawcross*, 305, 311; *Neison*, 1146 and foll.

Are indispensable, *Bailey*, 901; *Neison*, 1112.

Investigation of existing, would not be very useful, *Bailey*, 924.

Form of, should be altered, *Neison*, 1112-15.

Tabulation of existing, would not benefit friendly societies, *Tompkins*, 1855, 1862, 1929-30 (but see 1941); nor of future, 2054.

As to penalties for not sending, *Tompkins*, 1914 and foll., 2003, 2011 and foll.; but *quære* whether they should be required in future, *Tompkins*, 2046; but see 1989.

Should be dispensed with as soon as there are sufficient data for tables, *H. Cameron*, 9363-4.

Some tables founded on, should be adopted, *Stratton*, 8653.

Registrar required to lay abstract of, before Parliament, by 18 & 19 Vict. c. 63, s. 45, *Stephenson*, 47.

No use now made of, but might be made useful, *Daynes*, 181, 186-8; *Bailey*, 825; *Hammersley*, 18,986 and foll.

## QUINQUENNIAL RETURNS—cont.

The present ones derived from too great a mass of materials, and of doubtful accuracy, *Bailey*, 814-5, 848-9, 868.

Approved of, *Nicholson*, 19,747 and foll.; should be compulsory, *Bell*, 18,083.

Should be sent (in affiliated societies) from districts, not lodges, *Daynes*, 189.

Objected to, if not made available for friendly societies, *Shawcross*, 303-4.

Great labour imposed by, on secretaries, *H. Cameron*, 9362.

More time should be allowed for making up, *Hammersley*, 18,999.

Are useful, as furnishing data for future tables, *H. Cameron*, 9360-1, 9364-6.

None ever made by or required of "Edinburgh School of Arts" Friendly Society, *Hay*, 10,073-5.

Form of, faulty, and how it should be improved, *Neison*, 1111-5, 1166-8.

No form of, sent out by Registrar for Scotland, *Mann*, 11,153-6.

Sent in by "Western" Friendly Society (Glasgow) in its own form, *Mann*, 11,156.

(2.) Valuations, recommended, *Daynes*, 172-3, 181, 189, 195-7; *Finlaison*, 1044 and foll.; *Tompkins*, 1998-9, 2047 and foll.; and see VALUATIONS.

Preferable to quinquennial returns, *Daynes*, 186; *Tompkins*, 186; *Tompkins*, 2046 and foll.

Should be published and returned, *Daynes*, 196-7; under penalties, 233-50; *Tompkins*, 2002, 2047, 2053, 2074-7.

Importance of, *Sotheron-Estcourt*, 703.

Cost of, in Wiltshire County Society, *Sotheron-Estcourt*, 704.

Few village clubs could bear expense of, *Sotheron-Estcourt*, 705.

Should be insisted on, *Bailey*, 901-2.

Should not be made at the public expense, *Bailey*, 904.

Made and published in reports by "Western" Friendly Society (Glasgow), *Mann*, 10,962-6, 11,142-4.

**RACE, DAVID**, evidence of, 18,308-18,360 - p. 462.

Treasurer of Manchester district of "Order of Ancient Shepherds," founded at Ashton-under-Lyne, in 1826, 18,308-10, 18,313; number of members (about 50,000), and of lodges (about 1,200), 18,311-14; cause of popularity of Order at Bristol and Ashton, 18,313-14; its constitution similar to that of the Odd Fellows, 18,315; rules for government of districts and lodges, 18,316; returns, made by lodges to central authority under pain of fine, are not very regular, 18,317-18, 18,320-4; management and petition funds, 18,319; funds kept separate, 18,325-7; has advocated adoption of graduated scale of payments, 18,328; secretary's salary an insufficient remuneration, 18,329-32; sick-benefits paid out of lodge funds, and death-claims out of district fund; is in favour of an equalized system, 18,333-7, 18,347-9; management expenses, including room-rent and amount paid for liquor, 18,338-46; failure of funds met by levy, or reduction in sick benefits, 18,350-3; suggests, as tending to prevent frauds, that unregistered lodges should be empowered to adopt general rules of society, 18,355-60.

**RABBURN, JAMES**, evidence of, 10,028-10,141 - p. 203.

Member of "Edinburgh School of Arts" Friendly Society; is opposed to arbitration, arbitrators' decisions being sometimes unjust as well as expensive, and recommends direct appeal to the sheriff for settlement of disputes, 10,130-4; considers that his society is not a local one, 10,141.

And see **DOW, HAY, KEMP, and STEVENSON.**

**RAGGED SCHOOLS, see ANCOATS BURIAL SOCIETY, and OGDEN (J.)**

**RATCLIFFE, HENRY**, evidence of, 264-302 - p. 20.

(Secretary and actuary of "Manchester Unity," see *Daynes*, 182-6); is of opinion that no improvement can be made in form of returns issued by Registrar of Friendly Societies, of which the last quinquennial returns of the Odd Fellows are an exact copy, 264-7; their calculations for tables not made on same returns as those of Mr. Finlaison, 268-71; no existing tables suitable for "limited sickness," 272-91; probable expense of tabulation,—would be worth making if adapted to wants of societies, 278-9; deferred annuities generally objected to by members, when made aware of contributions required for this purpose, 291-95; amount of annuity generally wished for, and age for commencing, 294-5; necessity for increased contributions, when sickness exceeds amount shown in tables, 297-300; mode of making valuations, 298-302, 30227.

## RATCLIFFE'S TABLES—cont.

Valued lodge of Belfast district of "Manchester Unity," giving satisfactory result, *Downing*, 14,801-7.

Valued all lodges of Dublin district, with unsatisfactory results, *Leadbitter*, 16,185-96; and see *Birmingham* and *Bradish*, 16,829, 16,896.

**RATCLIFFE'S TABLES:**

Founded on experience of Manchester Unity of Odd Fellows, *Ratcliffe*, 264 and foll.; *Tompkins*, 1856 and foll.

Were second in date (about 1850) of general tables (after Neison's and before Finlaison's) *Tompkins*, 1931, 1937.

Are sufficient as basis, with quinquennial valuations, and subject to correction by experience of existing societies, *Tompkins*, 1855, 1860, 1971, 1975, 1980, 1982-3, 1986 and foll., 1998-9.

Are sufficient, *Daynes*, 182.

Are sufficient up to 65, but not for whole of life without levy, *Neison*, 1108, 1153-7.

Are much higher for sickness than Government ones (Finlaison's), *Neison*, 1120.

Take account of duration of sickness, *Neison*, 1185.

Days of sickness under, compared with Finlaison's and Neison's, *Tompkins*, 1955-6.

Valuation of "Equalized Manchester and Salford District" of "Order of Druids" under, *Wood*, 17,056-9.

And see **MANCHESTER UNITY, TABLES.**

**RATES**

Of interest paid by National Debt Commissioners to friendly societies, *Stephenson*, 27.

Of interest received on investments by friendly societies, *Bailey*, 919-21, &c.

And see **INTEREST.**

Of contributions and benefits, the greater number of, not prepared by actuary, *Stephenson*, 52.

Different, for different trades, with some exceptions not necessary, *Finlaison*, 963, and see 983 and foll.; in same society unadvisable, *Bailey*, 800 and foll., 845 and foll.

And see **OCCUPATIONS.**

Of burial societies, should be fixed by Government, *Smyth*, 8745; and see **TABLES.**

Two principal, in burial societies, viz., *Bl. or Gl. for 1d.* a week, the latter now found to be the necessary one, *Bretherton*, 23,382.

Old and new, in Edinburgh district of "Manchester Unity," *H. Cameron*, 9292, 9301-5; *Dickson*, 9854-5; said to be now excessive in do., *H. Cameron*, 9292, 9305; *Middleton*, 9801-2; see **MANCHESTER UNITY.**

Old and new, in "Royal Liver," *Liversage*, 1281 and foll., 1657 and foll., *Sprague*, 1792 and foll., and see **ROYAL LIVER.**

Reduction of, see **REDUCTION.**

And see **CONTRIBUTIONS.**

Of sickness, see **SICKNESS.**

**RATIONAL SICK AND BURIAL SOCIETY Manchester** (Amalgamated Friendly), see **COOMBS.**

Originated by old Socialists and Rationalists, but now comprises persons of all creeds and politics, *Coombs*, 17,394-6; proposal made, but not carried, to alter name, 17,396-7; constitution and mode of working branches, 223 in number, 17,398-408, 17,419; meetings often in public-houses, 17,402-4, 17,551-64; returns made once a month from branches, 17,407-8; management; no separate fund, 17,409-12; cost of management 12 to 12½ per cent., 17,413; remuneration of officers; medical aid a separate payment, 17,414-8; one fund for sickness and death-payments; no valuation made, 17,420-2; increase of members and funds, 17,422-6; average age of members probably less than in 1864, 17,425; has adopted graduated scale, 17,440-3; frauds committed by branch-secretary and agents, 17,444-50; settlement of disputes, 17,451-7; transfers only taken of societies in a body; result of transferring Stallham Club, 17,462-71; secessions, 17,472-83; election of secretary by members, 17,484-7; Children's Burial Fund, collected by members at 15 per cent. commission, 17,488-97; quinquennial meetings of delegates, 17,498-502; investment of funds, 17,503-7; exclusion of females since 1860, 17,512-14; branch officers in country districts very accurate in their accounts, 17,536; provision for levies, 17,545; payments for room-rent, 17,553-4; no beer-money allowed, but motion at delegate meeting for exclusion of beer and tobacco at branch meetings lost, 17,555-11; no drunkenness allowed; branch "contingent" funds for liquor, 17,562-4; gratuitous grants and grants to incapacitated members, 17,565-70; books of society show occupations of members, 17,572.

**RAVENHILL'S CASE:**

Alleged attempt, by Belfast agent of "Scottish Legal" Burial Society, to defraud widow of member of husband's death-benefit; judgment against society, *Sutherland*, 14,171-4, 14,186 and foll.

**RAVENSCROFT, EDWARD**, evidence of, 9063-9279 - p. 173. Managing director of "Standard Investment and Building Society," in existence 14 years, and registered under Friendly [Benefit Building] Societies' Act, 9063-4, 9068-70; gradual increase of annual receipts since 1868, 9071-2; objects of society, 9073; advances unlimited, made chiefly upon property in Edinburgh, 9074-5, 9225-40, 9267-72; general principles identical with those of "Scottish Property Investment Company," 9076-7; borrowing powers; byelaw limiting do. to two-thirds of money advanced, 9079-82, 9087-104; depositors, 9083-4, 9264; difficulties arising from want of power to limit withdrawal of money by shareholders, 9092-9104, 9121-9; there is practically no capital in building societies, 9092, 9127; certification of rules; alteration compelling shareholders to withdraw in case of funds remaining uninvested, 9105-14; interest on deposits, 9108-10, 9173-4; remission of stamp duty the only advantage gained by building societies under Friendly Societies Act, 9115, 9161-2; powers of Registrar should either be made effective by Act of Parliament, or there should be a mere registration of rules, 9116-17, 9130-5; the "Scottish Heritable Securities Company," and "Heritable Securities Company," 9120; approves of Mr. Gourley's bill, subject to Sir Roundell Palmer's emendations, with exception of clause relative to borrowing powers, 9124-6; objections to uniform form of accounts for all building societies, 9136; no difference made between shareholders and depositors, 9155-8; registration of the "Standard" under the Companies' Act, and reasons for making the change, 9158-62, 9246-50; difference between permanent and ordinary shares; advances not made to shareholders, 9168-71, 9251-2; reserve fund, formed of accumulated surplus funds, no bonus having as yet been declared, 9174-83; redemption of loans at 5 per cent., 9197-9203; no premium charged for right of advance, 9204-6; complaints made as to solicitors' charges, 9209-14; surveyors' charges, 9220-3; no fees or fines, 9241; speculation in house building, 9270-2; was connected with first permanent building society in Edinburgh, 9273; building societies should be permitted to register under Companies' Act without payment of fees, 9276-8.

And see **H. CAMERON**.

**RE-ADMISSION:**

Of members, in "Ancient Order of Foresters," *Shawcross and Pinchock*, 466 and foll.

In "Free Gardeners' Society," *Burge*, 9629.

In "Commercial Travellers' Friendly Society," *Galt*, 11,270-3.

In "Manchester Unity of Odd Fellows," *Jas. Boyle*, 13,627 and foll.

**RECEIVING MASTER** of Irish Court of Chancery, appeal to recommended, in disputes between building societies and mortgagors, *Johnson*, 13,799-800.

**RECHABITES, INDEPENDENT ORDER OF**, *Stephenson*, 564d.

Witnesses respecting: see **CRAWFORD, GREEN, HODGSON, JONES, MOWATT, SHARPLES**.

Originated in Salford in 1835, *Hodgson*, 17,234; established for the Temperance movement, as counter-influence to the Odd Fellows, *Hodgson*, 17,235-6; average lives of, better than in other societies, *Hodgson*, 17,273; *Jones*, 17,344; the pledge taken, *Crawford*, 14,764-9; increase of funds in, through being a temperance association, as compared with other societies, *Hodgson*, 17,237-8; benefits greater than those of Odd Fellows or Foresters, *Green*, 17,276.

Organisation: the order, districts, and tents, *Hodgson*, 17,241; *Crawford*, 14,616; distribution of tents, *Hodgson*, 17,242; functions of district; the funeral fund managed by it, *Hodgson*, 17,243-4; *Crawford*, 14,622-3; district expenses of opening new tents, *Crawford*, 14,693, 14,700, 14,702.

The sickness fund managed by the tents, *Hodgson*, 17,245-6; *Crawford*, 14,623; number of members in tents; average 50, *Hodgson*, *Sharples* and *Jones*, 17,247; *Jones*, 17,345; ten the minimum, *Crawford*, 14,728-9; and see *Crawford*, 14,683 and foll.; *Mowatt*, 15,230; the numbers sufficient, with interest from funds, *Hodgson*, 17,248; *Jones*, 17,346-8; distressed

**RECHABITES—cont.**

tents may apply for help to district, and district to board of directors, *Hodgson*, 17,249-52; *Jones*, 17,355; *Mowatt*, 15,231; (but see *contra*, *Crawford*, 14,617-19, 14,712-7, 14,732-43, 14,747-9, showing that though relief is compulsory upon district, it is not upon board of directors); division of surplus by tents not allowed, but has taken place, *Hodgson*, 17,253-4; *Crawford*, 14,647; mistake in report of Irish registrar as to division of funds by, *Crawford*, 14,636 and foll.; tents which divide are not helped if they become insolvent, *Hodgson*, 17,255; good management of tents generally, *Mowatt*, 15,229, 15,233; only two tents have broken up for want of funds, *Hodgson*, 17,255; only two cases of application for relief from order, *Hodgson*, 17,256-8; and see *Crawford*, 14,617-9, 14,713-5, 14,734-5; the tents not all registered; in one case not registered on account of irregular investment, *Hodgson*, 17,259, 17,262-4; returns received from both registered and unregistered tents, *Hodgson* and *Green*, 17,261.

Small proportion of secessions, and reasons for, *Sharples*, and *Hodgson*, 17,279-81.

Meetings forbidden to be held in public-houses, *Hodgson*, 17,282; British wines forbidden, *Jones*, 17,342; no difficulty in getting rooms, *Hodgson*, 17,283; cost of rooms (1s. to 4s. a year), *Hodgson* and *Sharples*, 17,284-5; room-rent paid out of management (contingent) fund of tent, *Hodgson*, 17,286.

Annual district levy of 1d. per member for central management, *Crawford*, 14,744-7; management fund kept separate, *Hodgson*, 17,287; management fund formed of one-eighth of sick contributions only, but may be supplemented by levy, *Jones*, 17,287-9; the one-eighth generally sufficient, with interest of money, in long established districts, otherwise sufficient with levy of 1d. a fortnight for doctor's pay, *Jones* and *Green*, 17,290-2.

Two paid officers at head-office (secretary and treasurer); their salaries, *Hodgson*, 17,293-5; two paid officers per district (secretary and treasurer); their salaries, *Sharples*, 17,296-7; one paid officer to each tent (secretary, and sometimes also treasurer), *Hodgson*, *Green* and *Sharples*, 17,298.

No valuation yet made of order, but only of Birmingham district, *Hodgson* and *Green*, 17,300; *Crawford*, 14,656-8; presumption of safety, through increase of funds with diminution of average age, *Sharples*, 17,300-1.

Juvenile tents and their advantages, *Hodgson* and *Sharples*, 17,301-2; *Crawford*, 14,762 and foll.; are not registered, *Crawford*, 14,762; admission to, from 8 to 16 years of age, *Crawford*, 14,763; the juvenile pledge, *Crawford*, 14,764-7.

Clearances taken within order, but no transfers from other societies, *Sharples* and *Jones*, 17,303-5.

Members entitled to benefit in 6 or 12 months, *Crawford*, 14,750-2.

Members of order chiefly mechanics, with some of middle class, *Jones* and *Sharples*, 17,306; frequent rise in station of members, *Hodgson*, 17,306-7.

No case of parochial relief to members, *Hodgson*, 17,308.

Provision for old age, *Hodgson*, 17,309; *Green*, *Sharples*, and *Hodgson*, 17,362-71.

Disputes settled by board of elders for each tent, with successive appeal to tent, district, board of directors, and moveable conference of order, *Hodgson* and *Green*, 17,310-3; but in Ireland claims may be brought before chairman of quarter sessions, *Crawford*, 14,757; only one dispute in four years; the mode of settlement satisfactory, *Green* and *Hodgson*, 17,314-6.

Complaints of variations of practice of Registrar as to certifying rules, *Hodgson* and *Sharples*, 17,319-23.

General age of tents, *Sharples*, 17,349.

Graduated scale recently adopted, *Green*, 17,353-4.

No exclusions of trades, except liquor trade, and dry-grinders at Sheffield only; but one or two only of latter are members, *Jones*, *Hodgson*, *Green*, and *Sharples*, 17,356-61.

Total number of members (more than 18,000, of whom 7,000 in Australia), *Jones* and *Sharples*, 14,373-5; relations with Australian branch, *Jones* and *Sharples*, 17,376-8.

Investment of funds, *Jones* and *Sharples*, 17,372; *Hodgson*, 17,384 and foll.

Correction of tables by experience, *Jones*, *Sharples*, and *Hodgson*, 17,379-83.

Evidence as to particular districts and tents:

*Birmingham* district, a wealthy one, *Hodgson*, 17,300; valuation of, *Green*, *ibid*.

## RECHABITES—cont.

*Manchester* district, payment of secretary in, *Sharples*, 17,297; no exclusion of trades in, 17,359; investment of funds of, 17,372; funeral payment larger for tectonallers, *Hodgson* and *Jones*, 17,239-40.

*Salford* tent (No. 1 of Order) non-registered, *Hodgson*, 17,261-3, 17,364; on account of funds being invested in loan society, now almost banking company, out of which building society and hall have grown, 17,385-6; small number of secessions in do., *Hodgson*, 17,280; rise in station of working men members of, *Hodgson*, 17,306.

*Sheffield* district, wished to alter entrance-fees and scale of contributions, *Sharples* and *Green*, 17,351-2; exclusion of dry-grinders in some tents of, *Green*, 17,357-8; provision in, for superannuation by half sick-pay for life, *Sharples* and *Green*, 17,363-71.

*Ireland*: *Belfast* district, *Crawford*, 14,613 and foll.

Five adult and four juvenile tents, 14,620; numbers of members in do., 14,683 and foll.; some tents not in *Belfast*, 14,706-7; travelling expenses of representatives paid to district meetings, 14,759; tents in *Belfast* meet in same building on separate nights, 14,698; tents have separate books and officers, 14,699; tents invest chiefly in savings banks, 14,754; tents have all adopted six months' benefit, 14,752; balance-sheet of district, 14,623 and foll.; all adult tents registered, 14,643.

Competition with "Manchester Unity" *Downing*, 14,811-2.

Tents of do.: *Olive Branch* (No. 1105), *Crawford*, 14,610 and foll.; largest of *Belfast* district, 14,684; no separate account published by, but intended to be, 14,631, 14,679; reported by mistake to have divided funds, 14,636 and foll.; entrance-fees and contributions, 14,652-5; mode of audit, 14,673 and foll.; collection of sick-pay at fortnightly meetings, 14,680-2; number of members, 14,683; funds chiefly on mortgage, 14,753.

*Alexandra*: relief to, when in distress, *Crawford*, 14,618-9, 14,734-5, 14,761.

*Excelsior* (11,120), *Crawford*, 14,627-30, 14,644, 14,646; only 22 members in, 14,686.

*Star of the North*, *Crawford*, 14,644-5.

*Eagle*, at *Lisburn*, dissolved, *Crawford*, 14,689-706.

*Path of Peace*, at *Banbridge*, *Crawford*, 14,707, 14,759-60.

RECREATION, rational, one of the objects of Working Men's Clubs as registered under Friendly Societies Act, *Stephenson*, 8346; *Solly*, 8953-5.

RED COW COURT of Foresters, see FORESTERS, Particular Courts.

REDEMPTION of advances in building societies; payments for, in "Standard Investment and Building Society," and "Scottish Property Investment Company," *E. Ravenscroft* and *H. Cameron*, 9197-208.

Fees; 4s. per cent. in "Scottish Property Investment Company," *H. Cameron*, 9245; in "Cork and South of Ireland," 5s. per cent., *Giswani*, 16,328-30; none, in "Standard Investment and Building Society," *E. Ravenscroft*, 9241; in "Belfast Union," *Glenn*, 13,798; in "Belfast Equitable," *Cambridge*, 13,864; in "Irish Civil Service," *Owen*, 15,079.

Rule as to, in "Caledonian Permanent," *G. Walker*, 12,888; in "Scottish Savings," *W. T. Ross*, 12,996; in "Belfast Union," *Johnson* and *Glenn*, 13,796-8; in "Belfast Equitable," *Cambridge*, 13,863-4; in "Cork and South of Ireland Permanent," *Giswani*, 16,330-1.

REDFORD'S CASE: Appropriation of nearly 20,000, by accountant in good position, secretary to a benefit building society (at *Manchester*) through over-confidence on the part of the management, *McQuhae*, 17,610, 17,612-13, 17,519-23.

REDUCTION, of rates out of surplus, allowed in "Manchester Unity of Odd Fellows," *H. Cameron*, 9297, 9307.

Of rates, Government might require, if dissatisfied with valuation, *Moss*, 11,089-90.

Of benefits, rule for, in "Liverpool Protective Society," *Shepherd* and *Murphy*, 2377 and foll.

Made in "United Assurance," on change of name from "St. Patrick's," *McCamley*, *Wyke*, and *Sutherland*, 14,150 and foll.; *Rice*, 15,765 and foll.; cf., *Horgan*, 16,537-44; and see UNITED ASSURANCE.

Made in "Lancashire and Cheshire Assurance," *Mabbott*, 19,141-74.

Made in "Royal Oak," *Irving*, 22,554-7.

In most burial societies, from 8s. on death to 6s. for 1d. a week, *Bretherton*, 23,382.

## REFORM FRIENDLY—cont.

REFORM FRIENDLY ASSURANCE and Loan Society: Formed by accession from "Scottish Legal" Burial Society, and absorbed into "United Reform" Friendly Society, *McCalman*, 11,363-70; *J. Stewart*, App. C. I.; existed four years before amalgamation, *McCalman*, 11,371, 11,445; debt due by, at amalgamation, for formation expenses, and how dealt with, *McCalman*, 11,372-87, 11,437-88; private agreement as to repayment of do., *McCalman*, 11,452, 11,459, 11,482-3; moneys advanced to, by Mr. Robertson, *McCalman*, 11,452-75, 11,482-8; cf. *J. Stewart*, 13,305, 13,532; balance due by, to treasurer (Mr. George Robertson), *McCalman*, 11,443, 11,476-82; had increasing deficit on management account, *McCalman*, 11,443, 11,477-8; number of members of, *McCalman*, 11,446-50; contributions of, during last year of existence, *McCalman*, 11,450; chairman of, see MCKINNON, 11,535; why formation expenses of so heavy, *McKinnon*, 11,560, 11,562.

## REFRESHMENTS:

Supply of, in Working Men's Clubs, *Solly*, 8395 and foll.; and see INTOXICATING LIQUORS.

## "REFUSED GOVERNMENT REGISTRATION"

Words to this effect should be appended to title of all future unregistered societies, to make contracts valid, *C. Cameron*, 11,623.

## REGALIA:

Credit given to members for purchase of, in "Manchester Unity," *Jas. Boyle*, 13,446-8.

Fund, in "Free Gardeners" Society, *Burge*, 9611.

## REGISTER:

Of friendly societies for Scotland, *Ritchie*, 8810 and foll.; for Ireland, *Littledale*, 14,858.

Of building societies for Scotland, 8902 and foll.; cf. as to Ireland, *Littledale*, 15,040.

## And see REGISTRAR, REGISTRATION.

District, of "Royal Liver" Society, *Aitherton* and *Livermore*, 1212 and foll.; form of, recommended by Mr. Sprague, *Sprague*, 1690 and pp. 93-5; kept at head-office at *Liverpool*, *Sprague*, 1759, 1761, 1785.

Of members in "Chorley Family Funeral" Society, *Waring*, 2770.

Of members in "Scottish Legal" Burial Society, kept for Glasgow district, *Malcolm*, 10,531 and foll., 12,308-10; *Forbes*, 12,197 and foll.; form of, see App. B.

Keeping of, at head-office, should be compulsory, *Forbes*, 12,248, 12,282, and foll.

Policy, lapse and death, should be kept by all burial societies, *Crichtington*, 14,038.

## REGISTERED friendly societies:

As distinguished from "certified," see CERTIFIED.

As distinguished from "enrolled," *Stephenson*, 2, p. 4.

REGISTRAR-GENERAL, of Births, &c., certification of friendly societies' tables by actuary to, suggested, *Prentice*, 9474.

## OF FRIENDLY SOCIETIES:

## 1. Generally:

His office, *Stephenson*, 1-62; *Ritchie*, 8865-928; *Littledale*, 14,855-5049, 15,980-90.

Created by 9 & 10 Vict. c. 27, *Stephenson*, 2, pp. 3, 4.

Paid by salary instead of fees since 1846, *Stephenson*, 2, p. 4; and see 9, p. 6.

Keeps rules of friendly societies, *Stephenson*, 2, pp. 4, 19.

Has power to prosecute for embezzlement by officer, *Littledale*, 15,000; and see 15,019-21.

Has no knowledge how friendly societies' accounts are kept, *Stephenson*, 21-7; Cannot audit, or enforce audit, *Stephenson*, 23-4.

His award on dissolution of friendly society, *Stephenson*, 38.

Has no power to inquire into dissolution of friendly societies, *Littledale*, 15,001-2.

Is bound to prepare and lay before Parliament abstract of quinquennial returns, *Stephenson*, 47 (but has only done so once, *Tompkins*, 43).

Cannot enforce the sending of copies of appointments of trustees to office, *Brabrook* and *Stephenson*, 14-7.

His certificate formerly supposed to make society secure, *Shepherd*, 2208 and foll.

His certificate valueless in law, *E. Ravenscroft*, 9117; except as to compliance of society with Act, *Auld*, 9935; opinions to the contrary, *Moss*, 11,074-7.

Has to register many societies, knowing them to be on unsound principles, *C. Cameron*, 11,630.

The office very useful, and should not be abolished, *Shanecross*, 556; *Murray*, 9957; *Malcolm*, 10,574-7; *Jas. Boyle*, 13,594 and foll.; *Downing*, 14,828-30;

## REGISTRAR OF FRIENDLY SOCIETIES—cont.

- Barry, 16,631-3; and see *Hodgson*, 17,267; *Coombes*, 17,458.
- The office useful, and might be made more so, *H. Cameron*, 9340-6.
- The office useful, to give legality to societies, *Horgan*, 16,442-6.
- The office useful, if properly managed, *Burge*, 9619; *Middleton*, 9734.
- The office of doubtful utility, *Shepherd*, 2208 and foll.
- The office as now administered of very little use, but might be made useful, *Galt*, 11,185 and foll., 11,281; *Young*, 12,172; cf. *J. A. Stewart*, 12,173.
- The office of no use, and should be abolished, *Liversage*, 1338-9; *Mowatt*, 15,272.
- The office must be retained, though practice of unsatisfactory, *Wood*, 17,108-10.
- The office should be retained, with certain alterations, *Gibb*, 20,773.
- Duties of, should be transferred to Government board, *Cumming*, 12,351 and foll.
- Office of, should not be confined to barrister, *Littledale*, 15,984.
- Should be qualified actuary, *Gibb*, 20,784-7.
- Some of his functions should be vested in local authorities, *Owens*, 23,981.
- There should be one only for the United Kingdom, *Shawcross*, 315-7, 321; *Finchbeck*, 556; *Malcolm*, 10,640-2; *Young*, 12,173-4; *Lyons*, 16,804 (and see *Birmingham* and *Bradish*, 16,868-9); *Gibb*, 20,772; (as to industrial and provident societies) *Borrowman*, 12,825-7.
- There should be a head-registrar, responsible for the United Kingdom, *Littledale*, 14,959 and foll.; *Criglington*, 14,032-3; but with separate or deputy registrars in Scotland and Ireland, *Littledale*, 14,960, 14,963, and foll.
- There should be separate in each kingdom, but certificate of any one should make a society valid in all three, *J. Stewart*, 10,789-807, and see *post*, 2 and 4.
- Should either certify rules or refuse to certify within reasonable time, *Malcolm*, 10,622, 10,676.
- Should have discretion in certifying rules, *J. Stewart*, 10,796; *Mann*, 11,065; *Barry*, 16,641-4; and see *Murray*, 9959-61; *contra*, *Mowatt*, 15,971.
- Should have no discretion beyond certifying that rules are in conformity with law, *Galt*, 11,188; *G. Sinclair*, 10,163 (but see 10,171-4); *Hodgson*, 17,270; *Gibb*, 20,778-80.
- Should not have discretion as to whether rules are in conformity with law, *Liversage*, 1342-3.
- As to appeals from his refusal to certify, see APPEAL.
- Should not certify unless tables of friendly societies sufficient, *Burge*, 9621-2; *Murray*, 9961 (and see *Dickson*, 9909); *Watts*, 17,951-3 (and see *Marrison*, 18,552); *Nicholson*, 19,792-6; *Faulkner*, 20,015-7, 20,020 (and see *Gibb*, 20,786-9).
- Should have power to insist on certification of tables by actuary, *H. Cameron*, 9325-9, 9341-2; *Prentice*, 9471 and foll.; *Middleton*, 9736, 9739, 9748; *Murray*, 9971; *Hammersley*, 18,981-2; without discretion as to adjustment of rates, *Prentice*, 9474; with discretion, *Middleton*, 9738.
- Should examine actuary's certificate before registration, *J. Stewart*, 10,809, and see 10,812; should simply accept actuary's certificate, *Mann*, 11,005; *Galt*, 11,202-3.
- Might be empowered to call on societies to alter rates or benefits, *Mann*, 11,089 and foll.
- Might sanction variations from a fixed and compulsory table, but should not fix table for each society, *Littledale*, 14,943-4; cf. 14,930.
- Should have tables prepared for societies, *Wood*, 17,115; *Coombes*, 17,459; *Faulkner*, 20,014, 20,020; such tables would be used by all registered societies, *Hodgson*, 17,274; and see *Faulkner*, 20,019; should have power to summon officers of unregistered societies, *Marrison*, 18,538.
- His powers should be somewhat extended, *G. Sinclair*, 10,161-2; *Criglington*, 14,025 and foll.; *Hammersley*, 18,980, 18,983-5; *M'Clellan*, 23,335.
- His powers and duties should be increased, and he should look more carefully into character of societies, *Murray*, 9961; and see *Malcolm*, 10,627.
- Should have more power, and should keep supervision over societies, *McCormick*, 20,752-3; and see *Mann*, 11,007 and foll., 11,030 and foll.
- Should have power to require meetings of societies to be held, *Mann*, 11,030; *Galt*, 11,187, 11,193.
- Should have power, on complaint of members, to call managers of societies before him, *Galt*, 11,193 and foll.

## REGISTRAR OF FRIENDLY SOCIETIES—cont.

- Should have power, on report of certified auditor, to inquire into investments, and charge committee of management with the amount of illegal do., *Finney*, 23,991.
- Should have power or be bound to visit societies, *Mann*, 11,037-9.
- Should have power to inspect books of societies failing to make valuations, *Dickson*, 9886-7.
- Should have power to enforce audit of amounts, *Lead-bitter*, 16,198-201.
- Visitation or inspection of friendly societies by, not useful, and would be resisted, *Bailey*, 871-2.
- Should be bound to give advice to directors of societies, *Mann*, 11,033-5; cf. *Coombes*, 17,520-2.
- Should prescribe form of valuation, *G. Sinclair*, 10,229.
- Copies of valuations should be sent to, *Middleton*, 9752; *G. Sinclair*, 10,228.
- Should not have to take proceedings against officers of societies, *Stephenson*, 18-9; *Tompkins*, 1920, 1922-3; *Littledale*, 14,999; *contra*, *Finney*, 24,022-4.
- But should enforce penalties for not sending returns, *Tompkins*, 2012-3, and see 2030-9.
- Should not take active part in management of societies, *Galt*, 11,189.
- Should be prohibited from making charges or speeches against officers or societies, *Liversage*, 1340, and see 1667-9; *Gibb*, 20,774-6.
- Should be prohibited from passing rule allowing the transfer of members (in burial societies), *Gibb*, 20,811.
- Is often applied to by friendly societies to settle disputes, *Stephenson*, 27, p. 8, 28; *Ritchie*, 8848-9; *Littledale*, 14,916 and foll.
- Should only settle minor disputes, *Littledale*, 14,917, 14,920; should only settle disputes by consent of both parties, *Stephenson*, 34-5.
- Should be final arbitrator, *Burge*, 9623; *Middleton*, 9743, 9745-6, 9747; *Marrison*, 18,547 and foll.; *Hammersley*, 18,971 (but see 18,973.)
- And see APPEAL.
- Should not be arbitrator or settle disputes, *H. Cameron*, 9347; *G. Sinclair*, 10,182; *Mann*, 11,023; *McCalman*, 11,436; *Wood*, 17,111-3.
- Might decide finally, on financial matters only, *Hodgson*, 17,268-9.
- Should have judicial power, with appeal in certain cases, *E. Ravenscroft*, 9133-5.
- Should have magisterial power, and settle disputes, *Shanly*, 15,482-3.
- Should act as prosecutor and not as judge, *G. Sinclair*, 10,183.
- Should watch societies, and have power to examine into complaints, and to prosecute for breach of the act or of rules, *G. Sinclair*, 10,177-8, 10,183-5, 10,206.
- Should have power to examine into complaints against management, *Mann*, 11,007, 11,030-7; *Galt*, 11,187, 11,193-7.
- Should collect and register annual accounts of societies, and obtain and condense statistics, *Galt*, 11,187.
- Should control sinking fund in dividing societies, *O'Connor*, 16,005, 16,091.
- Should have power to suspend or cancel his certificate, *Littledale*, 14,996.
- In case of default in making return, should have power to issue notice to be posted in place of meeting of society, *Sharples*, 17,335-6; *Coombes*, 17,437.
- Should have power to review his decisions, *Hannay*, 17,597.
2. In England:
- Is also certifying barrister of savings banks; certifies rules of benefit building societies, and of scientific and literary societies; is consulting barrister to National Debt Commissioners, and has duties in connexion with Post Office Savings Banks, *Stephenson*, 2.
- Would not certify rule for reference of disputes to himself, *Stephenson*, 31.
- Complaints of variations in practice of, *Hodgson*, 17,319-20; *Sharples*, 17,322-3.
- Complaint of his certifying alterations of rules on strength of false declaration, *Hannay*, 17,590 and foll.
- Complaints of delay in certification, *Owens*, 23,981.
- See also *Crossley*, 2523-8.
- And see PRATT (TIDD), STEPHENSON, BRABROOK, TOMPKINS.
3. In Scotland:
- There should not be separate, *Shawcross*, 315; *Malcolm*, 10,640; *Young*, 12,173-4; *Borrowman*, 12,825 and foll.; *contra*, *Burge*, 9620; *Middleton*, 9735; *Dickson*, 9909; *Auld*, 9932-4; *Hay*, 10,077; *G. Sinclair*, 10,175-6, 10,230; *J. Stewart*, 10,790-1; *Mann*, 11,015-22, 11,028-9; *Galt*, 11,192 and foll.; *M'Innes*, 12,847; *Jas. Boyle*, 13,595.

## REGISTRAR OF FRIENDLY SOCIETIES—cont.

Has no record of addresses of secretaries, *Ritchie*, 8824 and foll.; but see 8829.  
 Declines to enter into societies' disputes, *Ritchie*, 8848-9.  
 Does not send out quinquennial returns, *Mann*, 11,154-6.  
 Has nothing to do with Savings Banks, *Ritchie*, 8809.  
 Difficulty of obtaining information from, as to friendly societies, *Prentice*, 9456-7; of corresponding with, *McCalman*, 11,322.  
 Complaints of, for delays in certifying rules, *Malcolm*, 10,622-6; *J. A. Stewart*, 13,734; *McInnes*, 12,848; of variations in practice by, *Borrowman*, 12,823-4.  
 Correspondence of friendly societies with, should only be through secretary or treasurer, *Al. Mackenzie*, 8856, 8861, 8891-5.  
 No record of correspondence, nor of secretaries' addresses, kept by, *Ritchie*, 8816 and foll.; *Al. Mackenzie*, 8862.  
 Forms of returns not issued by, *Ritchie*, 8832; *J. A. Stewart*, 13,202; but societies pretty regular in sending their own returns, 8833 (but see *Al. Mackenzie*, 8897-8); though returns from all certified societies in, could not be ensured by him, 8825 and foll.  
 Appeal should lie from his refusal to certify in, to Lord Advocate or Board of Supervision, *G. Sinclair*, 10,169, 10,239; to Lord Advocate, *J. Stewart*, 10,798-9, 10,805-6; to Court of Arbiters appointed by Government, *Malcolm*, 10,637 and foll.; to sheriff, *Borrowman*, 12,829; *McInnes*, 12,848.  
 Sanctioned, notwithstanding protest, illegally passed rule of Edinburgh School of Arts Friendly Society, *Down*, 10,126; *Stevenson*, 10,129; but see *Kemp*, 10,129.  
 His proceedings in respect of certain new rules of "Scottish Legal" as to management, which he registered in opposition to decision of sheriff; *McCalman*, 11,321; *McKinnon*, 11,564-5; as to sale of collectors' books, *Ritchie* and *Al. Mackenzie*, 8840-4, *Malcolm*, 10,561-601, &c., and see SCOTTISH LEGAL.  
 And see CLEGHORN, RITCHIE, AL. MACKENZIE.

## 4. In Ireland:

First appointed in 1854, *Littledale*, 14,855; till which time barrister appointed to certify rules of friendly societies went out with Attorney General, 14,888.  
 Mr. Connor the first, succeeded by Mr. Griffin; all the detail done through Mr. Littledale, *Littledale*, 14,855-14,888, 14,916, &c.; and see Appendix D.  
 Gets his commands from Home Secretary, and not from Irish office, *Littledale*, 14,968-9.  
 There should be separate for Ireland, *Crawford*, 14,762; *Downing*, 14,831 and foll.; *Shanly*, 15,541-4.  
 Reports of, for 1868, 1869, referred to, *Littledale*, 14,895 and foll. 14,992, 15,001, 15,037.  
 Warns societies against the yearly dividing of funds, *Littledale*, 14,901.  
 His practice as to dividing societies (requiring a sinking fund), *Littledale*, 14,895, 14,904 and foll.; cf. *Shanly*, 15,489; *O'Connor*, 16,065.  
 Settles many minor disputes and gives advice, *Littledale*, 14,916 and foll.  
 His practice as to keeping duplicates of treasurers' and secretaries' bonds, *Littledale*, 15,003 and foll., 15,985-9; cf. *Hodgkin*, 14,478-83; *Crome*, 14,455; *O'Hanlon*, 16,272.  
 Complaints of differences of view between, and his deputy (Mr. Littledale), *Mowatt*, 15,268-70.  
 Will not certify rules of Scotch friendly society unless there is separate local board of management, &c.; *Malcolm*, 10,642-3; *W. Taylor*, 15,692-3; *Littledale*, 15,990; cf. *Liversage*, 23,226 and foll.  
 Is very inattentive, *Crighlington*, 14,024.  
 His powers should be extended, *Crighlington*, 14,025 and foll.  
 Complaint of his refusal to take action against society working illegally, *Crighlington*, 14,026-31.  
 Complaint of his making difficulties as to registration of rules of "Loyal Irish Legal," *Crighlington*, 14,559-65; cf. *Littledale*, 15,006 and foll.; 15,025-6.  
 Benefit derived from his advice, *Crawford*, 14,669 and foll.; *Downing*, 14,829; *Barry*, 16,612.  
 Will not register general laws of "Manchester Unity or Foresters," allowing appeal to England, *Littledale*, 14,971-5; his action complained of, *Downing*, 14,971-5 (but see 14,834); *Lyons*, 16,800-3; but see *Bradish* and *Birmingham*, 16,865-7.  
 No provision made to supply funds for prosecutions by, *Littledale*, 15,019-20.  
 Has nothing to do with certifying rules of savings banks, but certifies rules of benefit building societies, *Littledale*, 15,038.  
 And see CONNOR, GRIFFIN, LITLEDALE.

## REGISTRAR OF FRIENDLY SOCIETIES—cont.

5. As to Building Societies:  
 Should either give a certificate conclusive as to legality, or simply record registration, *E. Ravenscroft*, 9117; and see 9130 and foll.; cf. *W. T. Ross*, 12,999-300.  
 Should enforce penalties for not returning accounts, or for their not being in accordance with Act, or being inaccurate, *Owen*, 13,159-61.  
 In Scotland; his practice as to building societies, *Ritchie* and *Al. Mackenzie*, 8902-28; does not require borrowing powers of ditto to be limited, *Al. Mackenzie*, 8925-6; and see *E. Ravenscroft*, 9080-5; action of on ditto, the reverse of useful, *E. Ravenscroft*, 9105-6; rule suggested by, as to withdrawals, in Standard Building and Investment Society, *E. Ravenscroft*, 9105-6; case of rules certified by, with alterations which do not appear on the signed copy (Ayr Building Society), *McIlraith*, 12,608-9, 12,624-7.  
 Practice of, in Ireland, as to rules of building societies, *Littledale*, 15,039-40; should have power to receive building societies' accounts with their mortgages, and give a discharge, *Johnson*, 13,788 and foll., 13,801; contra, *Armstrong*, 13,901-3; sanctions issue of completed shares, *Armstrong*, 13,827, 13,831.

## REGISTRARS OF BIRTHS, DEATHS, AND MARRIAGES, see CERTIFICATE.

REGISTRATION of friendly societies necessary, but Registrar's office might be abolished, *Liversage*, 1339 and foll.  
 Is unnecessary, *Mowatt*, 15,185; was created to find place for Mr. Tidd Pratt, 15,256.  
 Advantageous, but should be compulsory on having certified tables, *H. Cameron*, 9341, 9323; *Prentice*, 9459, 9471 and foll. (and see *Burge*, 9582, 9621); *Middleton*, 9736, 9738-9; *Murray*, 9961-71; *J. Stewart*, 10,808; *Mann*, 11,064 (and see *Crawford*, 14,658, 14,668).  
 Security should be given before, *J. Stewart*, 10,932, and see *Bell*, 18,080-2.  
 Should be refused if rules illegal or dangerous to stability, or rates insufficient, *C. Cameron*, 11,623.  
 Granted in one part of the United Kingdom, should be valid in all others, *Mowatt*, 15,267; cf. *W. Taylor*, 15,680, 15,685; contra, *Shanly*, 15,543-4, &c.  
 Should be local (in Scotland by sheriffs or judges), *Dixon*, 12,743-8.  
 Should be compulsory under penalty, *Malcolm*, 10,627, 34; *J. A. Stewart*, 13,203-5; *Watts*, 17,954; *Marrison*, 18,537-8; contra, *Madeley*, 20,087, and foll.  
 Should be compulsory on all local societies, *McCalman*, 11,532.  
 Should be compulsory, *J. Ogden*, 18,452, 18,454.  
 Should be compulsory, with certificated tables, *Faulkner*, 20,020 and foll.  
 Should be with Board of Trade; *Mowatt*, 15,273-5; but conditional on actuary's certificate of tables, 15,276-7.  
 Should be like that of joint stock companies, *Mowatt*, 15,257; provisions suggested for such registration, *Stephenson*, 55; and see COMPANIES ACT.  
 Should be suspended or cancelled, if average working expenses exceeded registered maximum, *C. Cameron*, 11,623-7, 11,638.  
 Government should have power to suspend, in the case of small societies, for default in sending returns, *Mowatt*, 15,282; generally, *Coombes*, 17,534.  
 Should be revocable in case of mismanagement, *Shanly*, 15,548.  
 Should be suspended if society refused after notice to return quinquennial valuation, *Wood*, 17,126-8; if society failed to make do., *Coombes*, 17,434-5.  
 Should be forfeited, after fine in first instance, for non-compliance with requirements of law, *Burge*, 9591-5.  
 As to whether want of, in one of the three kingdoms, by society registered in another, prevents its suing or being sued, see *Crighlington*, 13,945, 13,999, 14,603-6; *Cherry*, 14,406 and foll.; *Littledale*, 14,957-9; *Mowatt*, 15,185, 15,257-66; *Liversage*, 23,232.  
 Of Friendly Societies' accounts recommended, *Galt*, 11,187.  
 Of Working Men's Clubs as friendly societies, *Stephenson*, *Solly*, *H. Pratt*, and *Brabrook*, 8342-516, *passim*.  
 Of Industrial and Provident Societies, of little use unless it guarantees legality of rules, *Borrowman*, 12,821-2; contra, *McInnes*, 12,849 and foll.  
 Of Building Societies, useful in preventing disputes, *Glasgow*, 16,335; advantages of, as to stamp duties, &c., *Auld*, 9914-7; of little use unless made authoritative, *W. T. Ross*, 12,999-300; cf. *E. Ravenscroft*, 9117;

## REGISTRATION—cont.

- under Companies Act, see COMPANIES ACT; of building societies' rules with clerks of the peace, useless, *Lalor*, 15,363; *Littledale*, 15,040; of building societies' rules without certification approved of, *E. Ravenscroft*, 9,131-2; *contra*, *Auld*, 9,935.
- Of loan societies in Ireland, discontinued, *Littledale*, 14,875; see *McDowell*, 16,132 and foll.
- Of yearly dividing societies, would not be allowed in Ireland, *Littledale*, 14,892-3.
- Of places of meeting of friendly societies suggested, *Littledale*, 14,996.
- And see REGISTRAR.
- Of mortgages in Ireland, see *Mowatt*, 15,309.
- RELIEF, POOR LAW;** see POOR LAW.
- Of distressed branches in affiliated societies, see ASSISTANCE.
- RELIGIOUS** questions, not allowed to be discussed in "Cork Mechanics Provident," *Barry*, 16,687.
- Movements, "Foresters" in Ireland said to be mixed up with, *Leadbitter*, 16,215; *contra*, *Shanly*, 16,228.
- Feeling, said to be mixed up with difficulties of late agent of "Scottish Legal" at Belfast, *Malcolm*, 12,496; *contra*, *Crigington*, 13,997-8.
- RENHOLM, Mr.**, manager of "Friend-in-Need" Company for Scotland, sold good-will of the business in Glasgow to "City of Glasgow" society for 30L., *J. Stewart*, 13,485-7, and foll. (and see APPENDIX C.)
- REPAIRS**, liability of owners of flats for, in Edinburgh, *H. Cameron*, 9,260 and foll.
- REPAYMENTS** (in building societies):
- Scale of (calculated on principle of 5 per cent.) in "Standard Investment and Building Society," *E. Ravenscroft*, 9,197 and foll.
- In "Scottish Property Investment" Company, *H. Cameron*, 9,207-8.
- In "Belfast Equitable," *Cambridge*, 13,842 and foll.
- Do. under old tables, *ibid.*, 13,858 and foll.
- In "Irish Civil Service," *Owen*, 15,091.
- In "St. Michael's," *Lalor*, 15,345-8.
- In "Cork and South of Ireland," *Gusani*, 16,300-3.
- Value of, taken into account in audit of "St. Michael's," *Lalor*, 15,366; calculated by Mr. Scratchley, in "Cork and South of Ireland," *Gusani*, 16,350.
- Facilities for, in building societies, *Auld*, 9,928.
- REPINGTON, Mr.**, of National Debt office, table by, of rates of interest paid by Friendly Societies, *Stephenson*, 27.
- REPORTS**, yearly, of actuaries, see VALUATIONS.
- Of Accountants, see ACCOUNTANTS.
- Of Friendly Society, should show summary of year's experience, *Tompkins*, 1973-4.
- Should be made by certified accountant to Registrar, on burial societies' accounts, *Finney*, 23,991.
- Registrar's, see REGISTRAR.
- REPRESENTATION** of branches or distant members of friendly societies, see DELEGATES, DISTRICTS, PROXIES.
- No system of, for large burial societies, can be devised, *Bretherton*, 23,381.
- RESERVE FUND**, in dividing societies, *Owens*, 23,957 and foll.; and see SINKING FUND.
- RESOLUTION** appointing trustees, should be sent by Friendly Society to Registrar's office, but often is not, *Brabrook* and *Stephenson*, 12-18.
- Building societies should be allowed to register under Companies Act by, *E. Ravenscroft*, 9,276.
- RETURNS** of accounts, what, can be required by Registrar's office, *Brabrook* and *Stephenson*, 26-7.
- Of past experience of society, and of condition at a given rate, difference between, *Bailey*, 867, 878, and foll.
- Annual, penalties for not sending, *Stephenson* and *Tompkins*, 38-9.
- Number of, received in England, *Brabrook*, 40; only about half number of forms sent out, *Tompkins*, 2007, 2033, 2038; but see *Coombes*, 17,535.
- Are sent in pretty regularly by Friendly Societies in Scotland, *Ritchie*, 8831-6.
- Rather more than one-half of societies send in, in Ireland, *Littledale*, 14,861; but see 14,997.
- Complicated requirements as to, not easily complied with by village societies, *Stephenson*, 616; *cf.* *Finlayson*, 10,30-1.
- Managers of societies often unable or unwilling to make correct, but might easily do so, *Bailey*, 849-50.

## RETURNS—cont.

- Are looked on as onerous task, *Finlayson*, 1047.
- Form of annual and quinquennial, could not be improved, *Ratcliffe*, 264; *contra*, *Shawcross*, 531.
- Forms of, too complicated, *Bailey*, 884; *Littledale*, 14,998.
- Should not be in a prescribed form, but only copies of societies' statements, *Green and Sharples*, 17,329-32; *Nicholson*, 19,789-90; *contra*, *Coombes*, 17,528.
- Should be obtained from selected societies, *Bailey*, 814, 817.
- Selection should be made from existing, *Bailey*, 825, 828.
- Existing, should be examined and digested, *Finlayson*, 971, 1014; *Neison*, 1146 and foll., 1180, 1189-90; *Hammersley*, 18,986 and foll.; but the last incoming ones would be best for the purpose, *Neison*, 1161-2.
- And see TABLES, TABULATION.
- Except of assets and liabilities, not of much use, *Prentice*, 9482-3.
- Are of no use to societies sending, and give very great labour to secretaries, but may be useful for constructing future (or correcting) tables, *H. Cameron*, 9360-4; *Prentice*, 9483.
- Are beneficial, *Ingham*, 18,178; and see *J. Ogden*, 18,451.
- Should be made, of quinquennial valuations, *Daynes*, 189, 196-7; *Tompkins*, 2047, 2053, 2074-7; *Wood*, 17,120 and foll.; *Coombes*, 17,433, and see *Gibb*, 20,800-7.
- Should be verified by statutory declaration, *Daynes*, 245.
- And see VALUATIONS.
- Should be made annually of income and expenditure, with abstracts of books as to age, &c. &c., *Forbes*, 12,239, 12,246-7 (and see *C. Cameron*, 11,623).
- Where not sent, always through default of officer, not of society, *Tompkins*, 2006.
- Causes of failure in sending, *Tompkins*, 2010.
- Incompetency of officer not cause of default in sending, *Tompkins*, 2008-10.
- Sending of, should be compulsory, but penalties need not be pressed, *Coombes*, 17,530-1.
- Sending of, should be enforced by penalties (imprisonment), *Shawcross*, 475-6; (fine only), *Tompkins*, 1914 and foll., 2002 and foll., 2027 and foll.; *Murray*, 10,015-7; (imprisonment), *Forbes*, 12,249-50, 12,306; (fine), *Wood*, 17,127; *Hodgson*, 17,324 and foll.; *Marrison*, 18,539; (and see *Cunningham*, 12,391 and foll.); *J. A. Stewart*, 13,202, 13,205.
- Sending in false, should be made a crime, *C. Cameron*, 11,640, and see 11,690-1.
- Case (in Scotland) where no forms of annual sent, and none applied for, since 1864, *J. A. Stewart*, 13,202; *cf.* 13,167; where annual only sent, *Hay*, 10,073-5, 10,079-80.
- And see ANNUAL, QUINQUENNIAL.
- In societies: in "Manchester Unity of Odd Fellows," are copies of those of Registrar, *Ratcliffe*, 264, 266-7; *contra*, in "Ancient Order of Foresters," *Shawcross*, 307-10, 385 and foll.
- In "Ancient Order of Foresters," improve every year, *Shawcross*, 490, 533; *contra*, in "Order of Ancient Shepherds," Ashton Unity, *Race*, 18,324.
- Enforcement of, in "Ancient Order of Foresters," *Shawcross*, 534; in "Order of Ancient Shepherds," *Race*, 18,322.
- And see "MANCHESTER UNITY," "FORESTERS," "SHEPHERDS," &c.
- Of collectors in burial societies, see "ROYAL LIVER," "SCOTTISH LEGAL," &c. &c.
- Of Industrial and Provident Societies, the present ones incorrect, *Borrowman*, 12,830 and foll.; there should be penalties for omitting to send, or sending false, *Borrowman*, 12,837 and foll.; societies should have power to suggest improvements in form of, *Borrowman*, 12,830, 12,843.
- Of Loan Societies, suggested alteration in, *McCormack*, 15,027, 16,040.
- RICE, JOHN**, evidence of, 15,751-15,936 - p. 387.
- Clerk to Mr. Flatley, secretary of Irish branch of "United Assurance Burial Society," founded in 1832, 15,751-6; change of name from the "St. Patrick's" in 1868, 15,757-60, 15,764; alterations of rules and reduction of benefits, old members paid in accordance with table under which they entered, 15,762-9; reasons for change in tables, effected by Liverpool committee and certified by Mr. Tidd Pratt, 15,770-4; authority and duties of branch committee in Dublin, 15,775-83, 15,797-15,811; rule as to remitting balance of cash to Liverpool has not been observed, there being no deposit fund with



**RICE, JOHN—cont.**

savings bank, owing to resignation of trustees, 15,812-26; names of trustees, and causes of resignation, 15,827-37; deposit fund is at present lodged in bank in name of Mr. Flatley, secretary and treasurer, 15,838-44; collectors' commission and perquisites, 15,845-53; total amount retained by agents for payment of claims in Great Britain and Ireland, 15,854-64; salaries and incidental expenses, 15,865; payment to members of committee, 15,866-7; proportion of management expenses to whole expenditure, 15,868-9; rule as to separate contribution for management fund has not been enforced, management expenses being taken out of the general fund, 15,870-7; accounts of Irish branch sent to Liverpool, and audited by Mr. Mingaud, 15,878-81; valuation has been made of assets, but none of liabilities of society, 15,882-6; practice of selling books, and interest retained in books by members of board, 15,887-98; complaints of members being allowed to run out of benefit, 15,899-15,902; control exercised over collectors' books, 15,903-8; reason why rule in the "St. Patrick's" as to appointment, duties, and salary of a chaplain, was omitted from present rules, 15,909-15; provisions for insurance, viz., conditions as to time of paying claims, 15,916-19; deductions from benefits paid to certain members, 15,920-5; rejection of members by inspectors, 15,926-9; non-payment of benefit in case of mis-statement of age, discovered after death, 15,930; penalties incurred by members mis-stating their age, and by collectors who induce them to do so, 15,931-4; expulsion for maliciously injuring society, 15,935-6.

Re-examined, 15,937-16,964 - - - p. 392.

Reason for refusing to pay burial money of a deceased member to Mrs. Fowler; cases in which different persons have claimed for the same death, 15,945-9; acknowledges sum to be due, but onus of proof must rest with claimant, 15,952-5; practice to be pursued by persons making claims, 15,956-62; thinks a clause should be inserted in rules with respect to practice now in force, i.e., as to security required from a claimant, who is not a relative of a deceased member, 15,962-4.

And see FOWLER.

**RIDGE**, defaulting collector in "Royal Liver," to the extent of about 80*l.*; the debt paid by his successors, *Wilde*, 22,280-5.

"**Risks**" in "Royal Liver" Society, *Sprague*, 1768 and foll.; and see "ROYAL LIVER."

**RISING SUN** Society (Pontine), Liverpool, see OWENS.

Has been in existence six years, and will have dinner this year for first time, *Owens*, 23,948; was originally an Odd Fellows lodge, and seceded, 23,958; divided funds on secession, except 100*l.* kept as reserve fund, 23,967-9; payments for management and sick-pay; rule as to sick benefit, 23,972-7; meetings of, in public-houses, 23,938-40, 23,984; annual division of funds, 23,941-7, 23,949; reserve fund in, a means of preventing secessions of young members, 23,953-63; delay in certification of rules, 23,981-2; loss of members whilst meetings held in Odd Fellows hall, 23,984.

**RITCHIE, A. CARNEGIE**, Registrar of friendly societies for Scotland, evidence of, 8805-8928 - - - p. 165.

Has held the appointment of Registrar about 14 years, and is also writer to the Privy Seal of Scotland, 8805-8; it would be necessary to refer to his books in order to give information respecting societies certified in Scotland; explains former communication made to Commission as to great number of friendly societies, and impossibility of giving statement of them, 8809-14; registration book a mere record of societies certified for the first time, with alterations of rules; no copy kept of ordinary correspondence, nor does witness take note of the kind of questions on which references are made by societies, but is always ready to give best advice in his power, 8815-23; keeps no record of places of business or addresses of secretaries of these societies, although made acquainted with these details on registering rules; has found no difficulty in corresponding with them, but cannot say whether he could obtain returns from all the societies for Government, 8824-30; annual returns generally sent in, and also notices of societies ceasing to exist, but no forms have been issued to societies, 8831-8; has no recollection of circumstances connected with certification of amended rules of "Scottish Legal Society" as to sale of collectors' books, 8839-44; the law as regards friendly societies has worked very well, and there is no necessity for a change, 8845-7; recommends avoidance of liti-

**RITCHIE, A. CARNEGIE—cont.**

gation, and that disputes should be settled by arbitration, 8848-52; there are branches of the Odd Fellows and Foresters in Edinburgh, 8853-6; practice in registering building societies, 8902-9.

And see AL. MACKENZIE.

See also, as to the certification of new rules of "Scottish Legal" for sale of collectors' books, *Malcolm*, 10,561 and foll., 10,584 and foll.; *Robertson*, 12,517 and foll.; *Cherry*, 14,367 and foll.

Complaint of delay by, in certifying rules, *J. A. Stewart*, 12,173, and see 13,597.

**ROBERTSON (1), JOHN**, evidence of 12,514-12,533, p. 278.

Was member of committee of management of "Scottish Legal" Society, but ceased to be so since last general meeting, owing to behaviour of officers and managers, on his wishing to submit a new rule, 12,514-20; had explained his objections to the sale of books to Mr. Carnegie Ritchie, who had refused to certify the rules submitted to him, if there were any disagreement, 12,517; complaints made with regard to collectors; witness drew attention of committee to a case in which a collector purposely entered his own wife as being a year or two younger than her proper age, but matter was overlooked, 12,522-30; system pursued with reference to sale of collectors' books, and mode of disposing of the proceeds, 12,531-3; was thrown out of list of candidates for the committee owing to his objecting to the sale of books, 12,532.

Modification of witness's statement respecting his reception at board of management by Mr. Cumming (*Cumming*, 12,533).

Why his complaint was not investigated, *Malcolm*, 12,547 and foll.

(4) **JOHN M.**, solicitor (or law agent) in Scotland to "Royal Liver" Society, *Liversage*, 1280; *J. Stewart*, 13,305; advanced money to "Reform Friendly Assurance and Loan" Society, formed of seceders from the "Scottish Legal" Burial Society, *McCalman*, 11,452 and foll.; *J. Stewart*, 13,305, 13,532; the debt was assumed by the "United Reform" Friendly Association, into which the "Reform Friendly Assurance and Loan" Society has merged, *McCalman*, 11,483 and foll., 11,514 and foll.; supported Mr. Savage against the "City of Glasgow" Friendly Society, *J. Stewart*, 13,305-6, 13,532; his connexion with Mr. J. Wilson, *J. Stewart*, 13,310*a*.

(3) **GEORGE** (brother to the above), treasurer to "Reform Friendly Assurance and Loan" Society, *McCalman*, 11,457-8; to "United Reform" Friendly Society, 11,480; balance due to him by former society, *McCalman*, 11,476-9; the debt assumed by the latter, 11,481 and foll., 11,514 and foll.; *Tait*, 11,616.

**ROCHE** (1), London agent of "United Assurance" (St. Patrick's), 21,363; attempted to assault Mr. McCormick at meeting of society in the Hope Hall, *McCormick* 20,631; kept books of society during latter part of Mr. Treacy's tenure of office, *T. Walker*, 21,094, 21,564-5; receives salary of 15*l.*, 21,363; and see *O'Hanlon*, 16,272.

(2) Another, was trustee of Irish branch of "United Assurance," but resigned, *Rice*, 15,826-31.

**ROMAN CATHOLIC:**

Agent, appointed for "Scottish Legal" society in Belfast, his difficulties, *Malcolm*, 12,487-504.

Clergy in Dublin, connected with dividing societies, *Mowatt*, 15,240-3.

Clergy in Ireland, their opposition to the Odd Fellows, *Leadbitter*, 16,213; *Birmingham*, 16,876; cf. *Downing*, 14,851-4.

The "St. Patrick's" society (now "United Assurance") formerly confined to Roman Catholics, *Caraker*, 20,588-9; payments by, still made to clergy, see CHAPLAINS; ditto as to "St. Anne's Catholic."

**ROOF**, liability of owners of flats for repair of in Edinburgh, *H. Cameron*, 9259-60 and foll.

**ROOM-RENT**, payment of, in liquor, approved of, *Nicholson*, 19,766-7.

Generally so paid in "Order of Druids," *Wood*, 17,023, 17,083, 17,165-71; in "Order of Ancient Shepherds," *Race*, 18,341-4; paid in do. in "Salford Funeral Friendly," *Noden*, 17,769-70; in "Humane Sick and Burial," *Andrew*, 17,854-7; in "New United Friendly," *Bell*, 18,036-8; in "Hulme Good Intent Burial," *Tresdale*, 18,107-10; in "Chorley Friendly," *Henshaw*, 19,721-2; in Courts of Foresters, *Jos. Harrison*, 18,674 and foll., 18,714; and *quere* as to "George and Dragon," *Ingham*; "Mortality Association," *Powell*; and "Brotherly Knot," *John Harrison*.

- ROSCOW, GEORGE B.**, evidence of, 19,337-19,525 - p. 489.  
 Secretary of "Equitable Total Abstinence Burial Society," Manchester, established 1844 and registered 1856, 19,337, 19,340-3; meetings held in school-room, 19,338-9; surplus capital, 19,344; number of members, and amount of subscriptions received last year, 19,345-6; committee and officers, 19,347, 19,349; officers' salaries, 19,348; collectors' appointment and mode of payment, 19,350-8; collectors' books; division of book, involving increased cost of collection on members, 19,359-66; management expenses; excessive expenditure for management is owing to "clerical error" of taking one-third instead of one-fourth, not discovered by auditors, 19,367-97; loss incurred by society on account of illegal expenditure on annual tea parties, 19,398-19,403; secretary's and collector's remuneration for funeral visits, 19,404-11; expense attending petition against Lord Lichfield's Bill on Friendly Societies; resolution to petition against bill, passed by committee contrary to objections urged by auditor; copies of resolutions as entered in minute-book, 19,412-20, 19,429-39, 19,511-23; presentations made by committee to Mr. Lloyd and to witness, the latter being taken out of society's capital, 19,421-8, 19,504-10; office expenses, 19,440-4; is printer to society, 19,375, 19,447; attempted remonstrance of members against managing committee; resolution passed at public meeting objecting to charge by witness for printing expenses; a prosecution the result of meeting, proceedings being ultimately quashed on payments of costs by society, without any resolution by committee, 19,445-56, 19,489-501, 19,524-5; cases (Wyld's case; Lee's case) of reductions made in benefits, entered in balance-sheet as fully paid, 19,460-70; accounts for printing and stationery charges, examined by president, and not submitted to committee, 19,471-7, 19,483-6; circumstances attending increase of secretary's salary, 19,478-82.  
 See further as to Wyld's case, *Montgomery*, 19,664 and foll.; opinion expressed that Mr. Roscow appoints himself the society's committee, *Montgomery*, 19,678.
- ROSS (1), ALEXANDER**, 9700-9730 - - - p. 192  
 Assistant-inspector of the parochial board of St. Cuthbert's parish, Edinburgh, 9700; mode of dealing with members of friendly societies applying for parochial relief; no difference generally made, 9701-8; failure of friendly societies, 9709-12; principles on which the yearly societies are conducted, 9713-16; persons applying for relief required to fill up schedules of inquiry, 9717-19; does not think that the practical deduction of sick-pay from amount of relief which they will receive deters persons from joining friendly societies, 9720-3; information respecting size of St. Cuthbert's parish, and the class of persons joining friendly societies, 9724-6; is of opinion that these societies should be encouraged, as having a direct tendency to relieve the parish rates in cases of temporary sickness, 9727-30.
- (2) **WILLIAM TAIT**, 12,928-13,010 - - - p. 292.  
 Law-agent to Scottish Savings, Investment, and Building Society; solicitors' and surveyors' charges in cases of advances, 12,955-12,958; borrowing powers; general amount of deposits, which, as a rule, are not encouraged, 12,969-74; arbitration, 12,982-3; the "Glasgow Provident" is formed upon same principles, &c., as the "Scottish Savings," 12,985-7; Glasgow building societies mostly permanent, and witness knows of none corresponding with the large Edinburgh societies of the "Standard" type, 12,988-93; there should be a distinct Act for building societies, as they cannot be properly worked under Friendly Societies Act, 12,994-5; with respect to Mr. Gourley's Bill, suggests insertion of clause into building societies' mortgages, declaring title to form part of conditions of loan, 12,996-7; Registrar's certificate of little use to building societies, unless made binding in court of law, 12,999-13,000; an extension of borrowing powers would be necessary to his society if its business were to increase very much, 13,001-6; proposed meeting of all the Scottish societies' law agents to submit statement to the commission, 13,007; class of members, 13,007-10.  
 And see **MACGREGOR, GEORGE**.
- ROUPEING** (i.e. putting to auction) advances in building societies objected to, *G. Walker*, 12,920-2.
- ROYAL (1) BELFAST SOCIETY**:  
 Complaint that although managers of, acted contrary to
- ROYAL BELFAST SOCIETY—cont.**  
 rules and to law, the registrar for Ireland refused to take action against them, *Cryington*, 14,027-31; case of transfer of member from, to "City of Glasgow," *Laittedale*, 14,958.
- (2) **LIVER FRIENDLY SOCIETY**, *Stephenson*, 577, 641; *Tompkins*, 1914, 1925; *Stratton*, 8606.
- Witnesses respecting, viz.:  
 Officers and clerks, see **ATHERTON, CARGILL, LIVERSAGE, G. SINCLAIR, WILDE**.  
 Actuary, see **SPRAGUE**.  
 Solicitor, see **BRETHERTON**.  
 Accountant, see **BANNER**.  
 Agents, see **HIGHAM, W. TAYLOR**.  
 Collectors, see **JOHN BOYLE, J. MACKENZIE, MELLON**.  
 Ex-collectors, see **BAIRD, CAMPBELL, CUNNINGHAM, LIGGETT, SHANLY, D. SINCLAIR, J. STEWART**.  
 Member, see **GERTY**.  
 Refused power to erect buildings wherever they do business, *Stephenson*, 9, p. 6, 19.  
 Formed in 1850, *Liversage*, 11,978, through secession from "Royal Philanthropic" society of Liverpool, *Thompson*, 22,999-23,000, by discharged collector named John Lawrence, 23,061-3; number of members transferred from "Royal Philanthropic," about 400 or 500, *Liversage*, 1199; probably 1,000, *Thompson*, 23,002; mismanagement of, by Mr. Lawrence, *Atherton*, 22,395, 22,419-20.  
 Capital; now about 255,000L., *Liversage*, 1201-3, 1329-31; accumulated capital of, much larger than of "Prudential" Company, *Smyth*, 8706; society is perfectly sound and solvent, *Sprague*, 1684, 1765.  
 Business; with the Prudential Company, the largest done in industrial assurance, *Bretherton*, 23,375; would not be better conducted through contracting its area, *Sprague*, 1697-1705; machinery of society sufficient to check imposition, and to carry on business to any extent, *Liversage*, 1385-7; but see *Banner*, 22,072-3; *Wilde*, 22,247.  
 Number of members; now about 550,000, *Liversage*, 1205-6, 1210-12, 1434 and foll., 1495 and foll.; 80,000 to 100,000 in Scotland, *G. Sinclair*, 10,381; members chiefly of very poorest class, *Liversage*, 1359; but see as to Scotland, *G. Sinclair*, 10,460-2.  
 The mutual assurance principle not applicable to, owing to enormous number of members, *Bretherton*, 23,381.  
 Organization; head-quarters at Liverpool, *Liversage*, 1209, 1227-30; from whence moneys remitted for payment of claims, *Shanly*, 15,442-5, 15,453; *W. Taylor*, 15,593 and foll., 15,723-4; worked by agents and collectors, *Liversage*, 1207-8; branch and local committee for Scotland, *Liversage*, 1225-8, 1517; *G. Sinclair*, 10,142 and foll.; and see *post* (*Scotch branch*); election of officers (only occasional), *Liversage*, 1229-32; should be annual, *Campbell*, 11,916.  
 Books; *Atherton* and *Liversage*, 1212 and foll.; keeping of, by chief clerk, *Wilde*, 22,230 and foll.; forms of account frequently changed, *Wilde*, 22,336; specimen of register, *Sprague*, pp. 93-5; accounts, audited by Messrs. H. Banner and Sons, *Liversage*, 1309; *Sprague*, 1675; *Bretherton*, 23,433-5; and see *post* (*Audit*).  
 Benefits; *Liversage*, 1197, 1233 and foll.; *Sprague*, 1685 and foll., and see p. 90; grants to members not in benefit, *Liversage*, 1234, 1238 and foll., 1260 and foll., 1569 and foll.; *Sprague*, 1817 and foll.; *G. Sinclair*, 10,286-91.  
 Rules; *Liversage*, 1235-40, 1246-51; *Cunningham*, 11,836-42; alterations of ditto, *Liversage* and *Atherton*, 1500 and foll.; *G. Sinclair*, 10,448-9; are supplied to members on request, but seldom taken, *Liversage*, 1246-7; *W. Taylor*, 15,732-3; *Higham*, 18,828 and foll.; chief provisions of, on cards, *Liversage*, 1248; but are not generally read, *W. Taylor*, 15,734.  
 Collectors; about 500 in number, *Atherton*, 22,389; appointed by committee of management, *Liversage*, 1208; have to find sureties, *Bretherton*, 23,381; *G. Sinclair*, 10,274, 10,358-60; *W. Taylor*, 15,574.  
 Paid by commission, viz., 25L. per cent. on burial branch, 12½ per cent. on sick branch, 12½ per cent. on endowment branch, and 15 per cent. on medical aid branch, *Liversage*, 1243-5, 1297-8; *G. Sinclair*, 10,254 and foll.; *Cunningham*, 11,787 and foll.; additional payments to, for transferring names in books (*3d.* in the pound), *Liversage*, 1297, 1315, 1318; *G. Sinclair*, 10,441-2; *J. Stewart*, 10,905; *Cunningham*, 11,795-6; receipt by, of entrance-fees, *Liversage*, 1612; *G. Sinclair*, 10,412; *W. Taylor*, 15,574; *Banner*, 22,117 and foll.; *Wilde*, 22,245, 22,338-40; of second six weeks' contributions, *Liversage*, 1612-4; *Cunningham*,

## ROYAL LIVER—cont.

11,793-4; *W. Taylor*, 15,573; of profits on sale of rules (formerly 4d., now 3d.); *Liversage*, 1250-1; *Cunningham*, 11,798-800; and see *W. Taylor*, 15,575; card-money, *W. Taylor*, 15,574; travelling expenses, *Liversage*, 1312; earnings of, ordinary (in Scotland), 30s. to 2l. a week, *G. Sinclair*, 10,259; highest, 4l. to 4l. 10s., *J. Stewart*, 10,903-4; and see *Cunningham*, 11,728 (3l. to 3l. 5s.); are not over-paid, *Liversage*, 1245, 1298; *Cunningham*, 11,786; *Atherton*, 22,384; special perquisites not allowed to, *Wilde*, 22,341; payment of, by wages in some cases, *Liggett*, 11,993-5.

Sale of books by, *Liversage*, 1535, 1542, 23,235 and foll.; *D. Sinclair*, 9412; *G. Sinclair*, 10,265-73, 10,383-8, 10,476-9, 10,513 and foll.; *Cargill*, 11,710; *Cunningham*, 11,718 and foll.; 11,820 and foll.; *Campbell*, 11,901 and foll.; 11,926 and foll.; but see *J. Stewart*, 10,908-10; *Cargill*, 11,701-2; *Liggett*, 11,948, 11,951; *Shanly*, 15,532-7; must sell to other collectors, *Liversage*, 23,246 and foll.; have seldom money enough of their own to buy books, *Campbell*, 11,932; retention of books by, when members of committee or officers, *Atherton* and *Liversage*, 1530 and foll.; *Smyth*, 8767; *G. Sinclair*, 10,417 and foll., 10,486 and foll.; *Campbell*, 11,865 and foll.; *W. Taylor*, 15,608 and foll.; *Atherton*, 22,406 and foll.; *Cargill*, Appendix A.

May be members, but may not interfere, *Liversage*, 1300-1; but see *G. Sinclair*, 10,292-3; *Campbell*, 11,898-9; attend meetings, and are expected to support the management, *Cunningham*, 11,738-43; procure attendance of members at meetings, *Cunningham*, 11,764, 11,843-6; travelling expenses of, for attending meetings, not paid, *Liversage*, 1302-4; *G. Sinclair*, 10,295, 10,297; *Cunningham*, 11,746; *contra*, *Smyth*, 8760-4; are interested in retaining members, *Atherton* and *Liversage*, 1413-4; favour and help members, *Liversage* and *Atherton*, 1415-6; explain rules to members, *Liversage*, 1416 and foll.; have influence over members, but no power against committee, *Cunningham*, 11,762-4; *Campbell*, 11,914.

Payments by, to wrong persons, *Liversage*, 1444 and foll.

Should give notice to members of their being out of benefit, *Higham*, 18,843.

Dismissal of, *Cunningham*, 11,725 and foll.; *Liggett*, 11,961 and foll.; *W. Taylor*, 15,527; *Wilde*, 22,257-8 to 22,319.

Checks upon, *W. Taylor*, 15,642 and foll.; *Wilde*, 22,248 and foll.; are sufficient, *Atherton*, 22,388; but cannot be perfect, *Banner*, 22,073; defalcations by, need not come under auditor's notice, *Banner*, 22,070 and foll.; deficiencies of, when paid by their successors, see *Wilde*, 22,272 and foll., 22,353 and foll.; there are deficiencies in almost every collector's book, *Atherton*, 22,383 and foll.; and see *Wilde*, 22,273.

Allowed to collect by deputy, in some cases, *Wilde*, 22,277-9, 22,294, 22,312, 22,365; *Atherton*, 22,469 and foll.; but not without permission of board, *Atherton*, 22,415 and foll.

Success of collectors not the result of intelligence or ability, and the more refined and intelligent a man is, the less he will succeed among the working class, *Atherton*, 22,985.

Casseters, perquisites of, *G. Sinclair*, 10,412-4.

Committee of management: *Liversage*, 1208-9, 1309-11, 1543 and foll.; elect their own chairman, *Wilde*, 22,368; rules contain no provision for their going out of office, *Liversage*, 1231; *Cunningham*, 11,837; eight in number, of whom three a quorum, *Atherton*, 22,402-3; attend regularly, *Atherton*, 22,404-5; have the whole power, *Cunningham*, 11,817-9, 11,835, 11,839; can resolve general meeting into special meeting, to transact business of which no notice given, and no other, *Cunningham*, 11,841-2; chiefly composed of former collectors, *Atherton*, 1531; five members of, are interested in books, *Atherton*, 22,406; travelling expenses of, *Liversage*, 1313, 1315; *Wilde*, 22,320 and foll.; *Atherton*, 22,396 and foll.; do. used to be extravagant, for going to Scotland, *D. Sinclair*, 9417; discharge from, of member for misconduct, *Wilde* and *Atherton*, 22,363-77; *Atherton*, 22,415.

Agents: appointed by committee of management, *Liversage*, 1207-8; 300 in all, with sub-agents, *Liversage*, 1309; have charge of districts, *Liversage*, 1214, 1218, 1230, 1295; *W. Taylor*, 15,746; superintend collectors, *W. Taylor*, 15,745; receive weekly from collectors, and examine list of applicants for membership, *Liversage*, 1252; receive returns from collectors, *G. Sinclair*, 10,252; investigate suspicious cases, 30237.

## ROYAL LIVER—cont.

*Liversage*, 1380, 1386; can be authorized to accept members without medical certificate, *Liversage*, 1594-5; complaints against collectors referred to, *Liversage*, 1685; notices sent to, of meetings, *Liversage*, 1230; notices sent to, to give to members, *Liversage*, 1501, 1511; perquisites to, when collectors as well (transfer fees), *Liversage*, 1296-7, 1315, 1318; for new business, 1612; travelling expenses of, when paid, *Liversage*, 1303, 1312; *W. Taylor*, 15,577-8, 15,581-4; salaries of, *Liversage*, 1312; send in accounts fortnightly, *Liversage*, 1309; and see *Banner*, 22,070, 22,125; complaints against, investigated by committee of management, *Liversage*, 1309; inquiries by, where fraud suspected, *Liversage*, 1380; *Atherton*, 1585; generally the only persons who attend meetings from country districts, *Cunningham*, 11,744, and represent the members, *Campbell*, 11,918-9; and see *W. Taylor*, 15,587-8; payments to: 25 per cent. commission, second six weeks' contributions, transfer-fees, entrance-fees, card-money, 4d. per rule book, *W. Taylor*, 15,572-6, 15,667-9; and see *Higham*, 18,812-3, 18,826-7; have no power to compromise claims, *Higham*, 18,834; examination of their books at head office, *Wilde*, 22,243 and foll.; inspection of do., 22,252 and foll.; discharge of, *Wilde*, 22,256 and foll.; must enter into written agreement for transfer of member from other society, *Liversage*, 1362.

Travelling agents, *Liversage*, 1312; *W. Taylor*, 15,744; compare collectors' books with members' cards, *Wilde*, 22,248-9.

Members: cannot exercise any control over administration of funds, *Littledale*, 14,976; admission of, *Liversage*, 1252 and foll.; payment of claims to, when wrong age entered, *Liversage*, 1596 and foll.; *G. Sinclair*, 10,350-8; payment by, of increased rate after five weeks' arrears, *Smyth*, 8710, and see *Atherton*, 1511 and foll.; proportion of, in arrear, *Liversage*, 1648 and foll.; *Sprague*, 1706 and foll., 1740 and foll.; are out of benefit after six weeks' arrears, and excluded after 14, *Cunningham*, 11,856 and foll.; personation of, *Liversage*, 1367, 1379 and foll.; *Shanly*, 15,549; table of, entering at various ages, *Sprague*, p. 91; not allowed to vote for 12 months after admission, *Campbell*, 11,940.

Meetings, and notice of do. to members, *Liversage* and *Atherton*, 1498 and foll.; *D. Sinclair*, 10,444 and foll.; members can bring forward no business at, without 14 days' previous notice to committee at Liverpool, *Cunningham*, 11,840; are orderly, and members are free to speak, *McCormick*, 22,061; may be dissolved or adjourned at any time by chairman, *Atherton*, 22,427-9.

Transfer of members to or from other societies, *Liversage*, 1364-6, 1368 and foll., 1475-6; *D. Sinclair*, 9399, 9424 and foll.; *Liggett*, 12,013 and foll.; *Shanly*, 15,561-3; *Wilde*, 22,342 and foll.; conflict respecting, with "Prudential" Assurance Company, *Atherton*, 1378; *Cunningham*, 11,814-5; disapproved of by society, and only done in self-defence, *Liversage*, 1364-5; *Shanly*, 15,561; *W. Taylor*, 15,672-4; *Wilde*, 22,345-6; agreement against, with "Scottish Legal" and "City of Glasgow" societies, *McKinnon*, 11,568; with "Prudential" Company, *Campbell*, 11,889; but see *W. Taylor*, 15,631, 15,675-6; and see *Liggett*, 12,017; *J. Stewart*, Appendix C, II.

Secessions and lapses, *Sprague*, 1735-9, 1764-6, 1811-3; but see *G. Sinclair*, 10,484-5; *Higham*, 18,814 and foll.

Disputes, how settled, *Liversage*, 1237-9, 1388 and foll.; *D. Sinclair*, 10,436-42; *G. Sinclair*, 10,186 and foll., 10,361 and foll.; *W. Taylor*, 15,686 and foll.; *Higham*, 18,796 and foll., 18,842; case of arbitration refused, *D. Sinclair*, 9434 and foll.; but see *Liversage*, 23,205-6; society always tries to avoid arbitration by settling, *Liversage*, 23,262; proceedings against society in Scotland must be taken at Glasgow, *D. Sinclair*, 9499 and foll.; county court action against, at Swansea, *Liversage* and *Atherton*, 1565-7, 1573; case against, with adverse judgment, for non-payment of claim, *D. Sinclair*, 9407, 9433-5; similar cases in Ireland, *W. Taylor*, 15,687-90; society has had to pay costs of all arbitrations, *Liversage*, 23,260-1.

Rates, the same charged throughout the country, though mortality varies, *Liversage*, 1360-3; comparative rates of benefit, under old and new tables, *Sprague*, p. 90; the old, still in force in Ireland, *W. Taylor*, 15,707 and foll.

Tables, originally prepared by Mr. Clements, submitted to Mr. Neison, senior, to Mr. Spens, and to Mr.

## ROYAL LIVER—cont.

Brown, *Liversage*, 1275, 1279-81, 1670, 1674; and see G. Sinclair, 10,217-8; present tables prepared by Mr. Sprague, *Liversage*, 1275-8, 1281 and foll.; *Sprague*, 1716, and *passim*; G. Sinclair, 10,218 and foll.; W. Taylor, 15,695 and foll.; table of ages, payments, and sums assured in London branch, *Sprague*, p. 91; table of premiums received for six years in burial branch, *Sprague*, p. 91; Government tables not needed for society, *Tompkins*, 2042-3.

Valuation by Mr. Sprague, *Liversage*, 1268 and foll., 1439 and foll., 1462 and foll.; *Sprague*, *passim*; G. Sinclair, 10,209-13; *Banner*, 22,111-5, 22,220 and foll.; founded on mortality of London district only, *Liversage*, 1274, 1462, 1464; *Sprague*, 1677, and *passim*; valuation by Mr. Sprague of endowment branch, *Liversage*, 1277; *Sprague*, 1683, 1692; *Banner*, 22,111 and foll.; forms used in valuation, *Sprague*, pp. 91-2.

Rate of mortality in, *Sprague*, 1716 and foll., 1775 and foll.; and see G. Sinclair, 10,467 and foll.; below that of Liverpool generally, *Liversage*, 1666; but much higher than that of England generally, *Sprague*, 1719, 1775 and foll.; high, of society, attributable to low class of members, *Sprague*, 1781.

Medical certificate, when required, *Liversage*, 1594-5; and see 2371 and foll.

Children, insurance of, *Liversage*, 1657 and foll., 23,171-7, 23,192 and foll.; *Sprague*, 1772 and foll., 1787 and foll.; G. Sinclair, 10,464-7; reduction of rates and payments for, *Liversage*, 23,194 and foll.; present rates for, *Sprague*, 1800 and foll.; nearly half are insured at  $\frac{3}{4}$ d. a week, *Liversage*, 23,192; proportion of minor members, *Liversage*, 1644-7; *Sprague*, 1710 and p. 91.

Profits, applied formerly in "rises," but these now stopped, *Sprague*, 1768 and foll.; except in Ireland, W. Taylor, 15,712-3; table of weekly payments, sums assured and rises, *Sprague*, p. 96; profits could not be divided in, owing to number of members, *Bretherton*, 23,381.

Audit of accounts, method pursued in, *Banner*, 22,062 and foll.; cost of (latterly 250*l.* a year), *Banner*, 12,064; auditor inquires whether charges in conformity with law and rules of society, *Banner*, 22,068-9, 22,076; but not as respects solicitor's bills, 22,077-83; and see 22,164, 22,224-9; entrance-fees, not accounted for, *Banner*, 22,117 and foll.; or only by some agents, *Wilde*, 22,245-6; investigation into deficiency of sick fund, *Banner*, 22,153 and foll.; form of auditor's certificate has varied, *Banner*, 22,176 and foll.; debts due by late agents, *Banner*, 22,185 and foll.; by members, 22,193-6; mortgages and valuations examined by auditors, though not bound to do so, *Banner*, 22,197 and foll. (but see *Sprague*, 1754.)

Inspections by travelling agents or committee, *Wilde*, 22,248 and foll.

Balance-sheet, examination of, *Liversage* and *Atherton*, 1204 and foll.; preparation and passing of, *Wilde*, 22,235 and foll.; payments for claims and grants, *Liversage*, 1260 and foll.; salaries of committee of management and treasurer, *Liversage*, 1307-11; increase of do., *Atherton*, 22,421-2; payments to clerks, agents, and collectors, *Liversage*, 1312-9; G. Sinclair, 10,415; cost of paper, printing, and advertising, *Liversage*, 1320-1; payment to solicitor, *Liversage*, 1322-3; collectors' bills examined by board, but not inquired into by auditor or chief clerk, *Banner*, 22,077 and foll.; *Wilde*, 22,239 and foll.; arbitration costs, appear in balance-sheet as solicitor's charges, *Liversage*, 23,257-9; payments to actuary, *Liversage*, 1324-5; sick-pay and doctors' salaries, *Liversage*, 1326-7; medical aid and branch doctors' salaries, *Liversage*, 1327.

Management fund, not kept separate, *Liversage*, 1291, 1306 (but recently created, *Banner*, 22,085 and foll.; *Wilde*, 22,337-8); scarcely could be, *Liversage*, 1425 and foll.; cost of (about 37 per cent.), *Liversage*, 1290-5, 1307 and foll.; *Bretherton*, 23,412; was at one time as high as 55 per cent., *ibid.*, and 23,418; limited by Mr. Sprague to 40 per cent., *Liversage*, 1442-3; *Sprague*, 1711; *Bretherton*, 23,412, 23,417; covers collectors' commissions, *Liversage*, 1618-20; *Sprague*, 1712; what should be charged to, *Banner*, 22,085; expenses less than rules allow, *Banner*, 22,157, 22,217; surplus carried to accumulated fund, but might be divided by managers, *Bretherton*, 23,414-5.

Sick branch, *Liversage*, 1197, 1326-8, 1549, 1553 and foll.; *Sprague*, 1725-9; *Cunningham*, 11,798-91; *Banner*, 22,095 and foll., 22,137 and foll.; members of,

## ROYAL LIVER—cont.

must be members of burial branch also, *Liversage*, 1233; *Cunningham*, 11,791; *Banner*, 22,216; no reception of new members in, *Liversage*, 1550, 1560-1; no expense of management charged to, *Banner*, 22,095-8; funds of, kept separate, *Liversage*, 1550; *Sprague*, 1727; *Banner*, 22,098 (but see 22,137 and foll.); has been deficient, *Banner*, 22,099; amount of levies for, *Liversage*, 1553-5, 1673-4; *Cunningham*, 11,753 and foll.; loss on, to 30th June 1869 (2,089*l.* 8*s.*), *Banner*, 22,164; is still deficient, *Banner*, 22,210, 22,100 and foll., 22,164, 22,167, 22,171-5; *Atherton*, 22,392 and foll.; levies drive away good members, and are likely to extinguish branch, *Banner*, 52,212-4; cf. *Cunningham*, 11,757; present levy, *l.* 6*d.* a member, *Atherton*, 22,394; final loss on, will be borne by general funds, *Banner*, 22,215-6; not investigated by Mr. Sprague, *Sprague*, 1726; tables of, certified by Mr. S. Brown, *Liversage*, 1671-4.

Endowment branch, *Liversage*, 1197, 1548, 1551, 1556-9; *Banner*, 22,110-6; is kept separate, *Banner*, 22,116; members can join without joining other branch, *Cunningham*, 11,792; is not deficient, *Banner*, 22,110; Mr. Sprague's certificate of its solvency, *Banner*, 22,111-5.

Scotch branch, witnesses respecting, see BAIRD, JOHN BOYLE, CAMPBELL, CARGILL, CUNNINGHAM, LIGGETT, J. MACKENZIE, MELLON, D. and G. SINCLAIR. Was the first large burial office established in Glasgow, J. Stewart, Appendix C. I.; business of, originally transacted in Liverpool, and funds all sent there, D. Sinclair, 9382, 9418-20; want of control of members of, J. Stewart, 10,867-9, 13,537; Appendix C. I.; and see *Liggett*, 11,955 and foll.; local committee for Scotland is subject to general committee, with some exceptions, G. Sinclair, 10,145; has very little power, *Cunningham*, 11,819; *Campbell*, 11,896; *Liggett*, 11,971; rules of Scotch branch were made in Glasgow, but can only be altered in Liverpool, G. Sinclair, 10,146-53; do. are altered without consulting Scotch members, J. Stewart, 10,916; local committee selects local officers, but is elected by Glasgow members, G. Sinclair, 10,154-5, 10,383-90, 10,398; secretary, treasurer, and solicitor of branch, appointed by Liverpool board, G. Sinclair, 10,399-400, 10,404-5; accounts of, sent to Liverpool, G. Sinclair, 10,226, but audited by committee in Scotland, 10,315; valuation of, by Mr. Spens, G. Sinclair, 10,213-8; annual returns made by, to Scotch Registrar, G. Sinclair, 10,235-6; gross collections in Scotland, G. Sinclair, 10,243, 10,410; agents and collectors in Scotland, and receipts of collectors, G. Sinclair, 10,244-64, 10,274, 10,298-302, 10,411 and foll.; investigation of complaints in Scotland, G. Sinclair, 10,275 and foll.; grants on death out of benefit, made mostly in Glasgow, G. Sinclair, 10,296; *Cunningham*, 11,819; travelling expenses of managers, agents, and collectors, when paid or not, G. Sinclair, 10,294, 10,297, 10,431 and foll.; returns from collectors and agents, G. Sinclair, 10,309-14; meetings of, held at Glasgow, G. Sinclair, 10,318-21, 10,391 and foll.; are mostly thinly attended, *Cunningham*, 11,765; trustees elected by members, G. Sinclair, 10,401-2; expenditure of, G. Sinclair, 10,411 and foll.; salaries, G. Sinclair, 10,416 and foll.; misconduct of agents and collectors, how dealt with, G. Sinclair, 10,435-9; meetings at Liverpool, as affecting Scotch branch, G. Sinclair, 10,444-9; nomination and assurance of persons without their knowing it, G. Sinclair, 10,450-1; inquiry as to forged letter addressed to Commissioners respecting, *Cargill*, 11,694-6; *Cunningham*, 11,713; *Liggett*, 11,944; *Baird*, 12,024; alleged system of advances by managers of branch to collectors of, and of their taking profit on sales of books, *Campbell*, 11,902-12, 11,925 and foll.; but see *Liversage*, 23,237 and foll.; dismissal of collectors of, for proposing to go on deputation to Liverpool, *Liggett*, 11,959 and foll.; recent inspection of branch by Messrs. Atherton and *Liversage*, to prepare for investigations of Commission, *Baird*, 12,041-3; *Cargill*, 12,579-82, 12,587-8; the "Scottish Legal" Burial Society founded through secession from, by James Steel, one of the managers for Scotland, J. Stewart, Appendix C. I.; City of Glasgow "Friendly Society started through secession from, by J. Stewart, the largest collector, through discontent with treatment of Scotch members, J. Stewart, 10,837-8, 10,865-9, 10,901 and foll.; Appendix C. I.; *Cunningham*, 11,766-9; *Wilson*, 13,019-20; rivalry between, and "City of Glasgow" Society, and endeavour to put the latter down, *Wilson*, 13,024; J. Stewart, 13,305-6, 13,532; support given by society,

## ROYAL LIVER—cont.

to "Reformed Friendly" Insurance and Loan Society, a secession from the "Scottish Legal," against the latter, *J. Stewart*, Appendix C, I. but see *G. Sinclair*, Appendix C, III.

*Irish Branch*, witnesses respecting, see *GERTY, LITLEDALE, SHANLY, W. TAYLOR*.

Number of members in (4,000 to 5,000 in Dublin), *Shanly*, 15,449; near 7,000 in Ireland, with five agents, *W. Taylor*, 15,717 and foll.; mismanagement of, previously to Mr. Taylor's agency, *Shanly*, 15,458-9, 15,537-9, 15,556-8; want of local representation, *Shanly*, 15,441, 15,449, 15,454, 15,526; no funds promptly available, agent not being allowed to pay claims without reference to Liverpool, *Shanly*, 15,442-5, 15,453; a local board and local treasurer (who formerly existed) desired, *Shanly*, 15,446, 15,449, 15,462, 15,480, with power to investigate and pay claims, 15,466, but not to make rules without knowledge or consent of central board, 15,467-71; expense the only reason why no local board or fund, *W. Taylor*, 15,590-2 (but see 15,593); probable expense of separate office and local treasurer, *W. Taylor*, 15,670; number of members in Dublin would increase, with local representation, *Shanly*, 15,527; *W. Taylor*, 15,594; also a more central office desired, *Shanly*, 15,447-8, 15,451, 15,539; and similar position generally to Scotch branch, *Shanly*, 15,472-6; no misapplication of funds now, *Shanly*, 15,461; the branch is registered, but not with the more recent amendments of rules, *Liversage*, 1518-20, 23,213 and foll.; *Shanly*, 15,463 and foll.; *W. Taylor*, 15,691 and foll.; *Littdale*, 15,990; registration refused, on ground that society should have trustees, a treasurer, committee, and local funds in Dublin, *Littdale*, 15,990; but see *Liversage*, 23,216-20, 23,226 and foll.; visits of board of management to, *Shanly*, 15,528-30; and see *W. Taylor*, 15,637-41; disputes in, all referred to central board, *Shanly*, 15,550-5; *contra*, all to magistrate, *Liversage*, 23,214-5; collectors or agents of, not summoned to Liverpool except for heavy complaint, but receive notice of general meetings a week before, *W. Taylor*, 15,579-80; expenses of office, not allowed for, *W. Taylor*, 15,659-64; postage of agent to board allowed, with stationery and books, but not postage to members, *W. Taylor*, 15,665-6; Mr. Sprague's tables do not apply to, *W. Taylor*, 15,707 and foll.; when claims paid in, *W. Taylor*, 15,713-4, 15,724; small number of rule-books sold in, *W. Taylor*, 15,732-3; accounts sent direct to board, *W. Taylor*, 15,749; two agents for in Belfast, *Criglington*, 14,072-3.

Complaints against, from Stranraer, *D. Sinclair*, 9455; in Ireland, *Gerty*, 15,967-73; specific complaints: members thrown out of benefit, *Cunningham*, 11,749-52; *Baird*, 12,080-2; but see *Shanly*, 15,456; levy for sick-pay without authority of general meeting, *Cunningham*, 11,753-60, 11,780; collectors dismissed with very little fault, *Cunningham*, 11,768; heavy expenses of management, *Cunningham*, 11,782-4; *Liggott*, 11,982-3; and particularly large salaries of officers, 11,784; *Campbell*, 11,894-5; *Shanly*, 15,523-6; failure of collectors to call, *Liggott*, 11,988 and foll.; *Baird*, 12,047 and foll.; alleged directions to collectors not to call, *Baird*, 12,065-7; but see 12,083-4, and note to 12,105; *Carysil*, 12,583; case of refusal to take contributions from member on ground of his having made false charge against agent, *Gerty*, 15,967-73; *W. Taylor*, 15,974-9; claims are now punctually paid by, *D. Sinclair*, 9406; honourably, if not punctually, *Shanly*, 15,455; are paid without demur, *Goodee*, 23,151.

Defalcations: of London agent (Mr. Julian), *Banner*, 22,136 and foll., 22,181; *Liversage*, 32,210 and foll.; of agent at Plymouth (Mr. Bennett), *Wilde*, 22,259 and foll.; of agent at Yarmouth (Mr. Bailey), *Wilde*, 22,268 and foll., 22,356; of Mr. Ridge, collector, *Wilde*, 22,280 and foll.; of Mr. Balding, *Wilde*, 22,286 and foll.; of Mr. Frederick Atherton, collector, *Wilde*, 22,292 and foll.; *Atherton*, 22,379, 22,383, 22,391; generally, are not considerable, *Atherton*, 22,389; discharge, a severe punishment for, *Atherton*, 22,390.

Injury done to society by late Registrar, *Liversage*, 1340.

Bill prepared by, to amend Friendly Societies' Acts, *Liversage*, 1348 and foll., 1407, 1574, 1577-9.

Money spent by, in opposing Lord Lichfield's bill, *Liversage*, 23,209.

Rule against payments to poor-law officers, *Kirkwood*, 13,343, 13,352.

Members of, can exercise no control over funds, and have no means of protection, *Littdale*, 14,976, 14,978; but see *Mowatt*, 15,285-7.

## ROYAL LIVER—cont.

Would do its business as well if constituted as company, *W. Taylor*, 15,683-4.

Universal register desirable for, *W. Taylor*, 15,680, 15,685.

Prejudice of magistrates against, *W. Taylor*, 15,686-7; and see *Atherton*, 1520.

Failure of Cork branch of, *Horgan*, 16,546-8, 16,554-8. Does not do much business in Kent, *Stratton*, 8606.

Loans formerly made to members, but not now, *Banner*, 22,193 and foll.

Tables of, as certified by Mr. Spens, adopted by "City of Glasgow" and "United Reform" Friendly Societies, *McCalman*, 11,386-90, 11,516-7.

Collection system, and benefits of, much the same as those of "City of Glasgow" Society, *J. Stewart*, 10,839, 10,877.

Tables and rules of, adopted more or less by Liverpool "Royal Oak" Society, *Irving*, 22,557.

No interference with funerals or recommendation of undertakers, *Liversage*, 23,198-200.

(3) LONDON Friendly Society (Burial), see *CRIGLINGTON*.

Amalgamation of "Royal Victoria" with, *Criglington*, 13,926-37, 14,112-21; Mr. Criglington their first agent in Belfast, *Criglington*, 13,934 and foll.; 13,948-9, 14,136 and foll.; he was succeeded by Mr. Murdoch, 13,947, 14,141; alleged grounds of Mr. Criglington's resignation, 14,136, 14,140; withdrew its agency from Belfast, to great loss of subscribers, *Criglington*, 13,938-46, 13,952-5, 14,142.

(4) MILITARY MORTALITY SOCIETY of Pensioners (Local Burial), Cork, established in 1848, see *MURPHY (PATRICK)*.

Is confined to pensioners, *P. Murphy*, 16,927; tables of, certified by actuary, but not now acted on, 16,921-2, 16,937 and foll.; members (25); loss through deaths, 16,922-9; young men do not join on account of high rates, but one new member (aged 36) joined this year, 16,925-6, 16,965-8, 16,974 and foll.; benefits confined to payments on death of members and members' wives, funds considered sufficient, 16,928-39, 16,948-54, 16,980; abolition of loan fund and division of do. amongst members, 16,940-4, 16,990; funds invested in savings bank, 16,945-7; management fund, expenses 1*l.* 3*s.* a quarter, 16,955-61; entrance-fee, 16,962; meetings cannot be held at public-house, 16,963-4; members not very regular in paying, but none ever struck off, 16,969-73; has discontinued practice of dividing funds at Christmas, 16,980-8.

(5) OAK Friendly Society of Liverpool (otherwise "United Friendly Legal," *Shepherd*, 2081).

Witnesses as to, see *CURRIE, IRVING, JAMES, SHEPHERD*.

Formed in 1840, *Irving*, 22,474, and named from public-house where meetings held, *Shepherd*, 2041, 2083.

"Liverpool Protective" society formed from, *Shepherd*, 2081, 2219 and foll.; 23,714-5.

Defalcations of officers in, *Shepherd*, 2081, 2220 and foll.; *Irving*, 28,475 and foll., 22,510-3; *Currie*, 22,659-708; *James*, 22,777, 22,783; litigation in 1854-5 on account of defaulting officers, *Shepherd*, 2081, 2220-2, 23,715; *Irving*, 22,475 and foll.; and see *Bretherton*, 23,385; collectors still in default: George F. James, who took responsibility of R. Balding, *Irving*, 22,482-8; Wm. Jolliffe, 22,489-96; *James*, 22,777-80.

Value of books in, *Irving*, 22,499-500, 21,514 and foll., 22,615; *Currie*, 22,656; sale of collectors' book for 765*l.*, *Smyth*, 8765.

Salary and allowances of officers and committee, *Irving*, 22,497-8, 22,525-30, 22,628-9; *Currie*, 22,651-61, 22,736-45; committee permanently in office, and have unlimited power over funds, &c., *Irving*, 22,646-9; *James*, 22,798-9.

Expense of opposing Lord Lichfield's bill paid out of general funds, *Irving*, 22,530-8; bill opposed owing to clause prohibiting insurance of children under 10, *Irving*, 22,558-6; but see 22,631-40; proportion of infants under 21 (10 per cent.), *James*, 22,846.

Collection by deputy, *Irving*, 22,500-6; *Currie*, 22,727-30, *James*, 22,781-7.

Checks upon collectors, *Irving*, 22,509, 23,597-9; *James*, 22,787-91; mode of dealing with defaulters, *James*, 22,792-7.

Object of, only to insure payment on death of member, *Irving*, 22,543; no sick-pay nor separate fund for management, *Irving*, 22,538-40.

Tables of, not certified by actuary, members placing faith in: collectors as to amounts due at death, *Irving*,

**ROYAL OAK—cont.**

22,542 and foll.; principally copied from "Liver" rules, 22,585, and see *Currie*, 22,768-72; reduction of benefits in 1864, and rule as to do., *Irving*, 22,554 and foll.; 22,585-6.

Sub-treasurer's bond, *Irving*, 22,561; rule as to limit of amount (200*l.*) in sub-treasurer's hands not adhered to, *Currie*, 22,748-53.

Meetings: women admitted to meetings and allowed to vote, *Irving*, 22,562-4; alterations of rules at special, rest with committee, *Irving*, 22,555-79; *Currie*, 22,736-42; special, may be called by members on application to county court, *James*, 22,800; packing of; admissions of members to, and business done, *James*, 22,801-15; attendances at, *James*, 22,837-42; members' interests fairly represented at, 22,843-5, 22,852; success of introducing system of proxies would depend greatly on collectors, *James*, 29,848-50.

The society indifferent to action of Registrar's office, *Irving*, 22,590-1; would be glad to register as a joint stock company, *Irving*, 22,623-7.

Accounts of, carefully kept, *Irving*, 22,580-4; audit at Government expense would be an advantage to, *Irving*, 22,591-5; *Currie*, 22,731-2; but see *James*, 22,816-24; present system and expense of audit, *Irving*, 22,596-7; *Currie*, 22,714-26, 22,733-5, *James*, 22,835-30; discrepancy in balance-sheets between 1858 and 1859, *Currie*, 22,709-12, and see 23,325; *James*, 22,819-21; investment of surplus funds, *Currie*, 22,746-7.

Dismissal of late secretary (Mr. Greenwood), through influence of collectors, and settlement of difficulty respecting Mr. Currie's book, *Irving*, 22,600 and foll.; *Currie*, 22,727; *James*, 22,831-6.

Rule as to transfers struck out, *Irving*, 22,618.

Grants, *Irving*, 22,641-4.

Management expenses for 1870, in excess of receipts by 600*l.*, *Currie*, 22,756-61; no rule to limit expenses; action is necessary, and has partly been taken to reduce do., 22,762-7, 22,773-4.

Said to be only one of two societies that have practised packing extensively, *Atherton*, 22,424; and see *Shepherd*, 23,722.

**(6) PHILANTHROPIC Society (Liverpool),\* see THOMPSON.**

Founded in 1844, *Thompson*, 22,855.

Members transferred from, at commencement of "Royal Liver," *Liversage*, 1199; circumstances attending transfer of 1,000 members of, by John Lawrence, a discharged collector, *Thompson*, 22,990, 23,002, 23,061-3.

Committee, election of, at annual meeting, *Thompson*, 22,859-61; great contest for do. at packed meeting, with separate sides distinguished by colours, terminating in a free fight, *Thompson*, 22,863-4, 22,986-98, 23,073-82; cf. *Atherton*, 22,425; number of do., (12), including officers and trustees, *Thompson*, 22,865-80; meetings of do., (5 times a week), and remuneration (1*s.* weekly), payable whether they attend or not, *Thompson*, 22,881-8, 23,107-8; members of do., all collectors except officers, *Thompson*, 22,900-5; three collect by deputy, 22,908; two have been in default, viz., Mr. Wedderburn to amount of 200*l.*, 50*l.* of which has been refunded, and Mr. Roberts, whose amount has been cleared off, 22,927-39; indulgence shown to members of when in arrear, 22,950-3.

Collectors, their commission and perquisites, *Thompson*, 22,909-14; travelling allowances, 22,915; their influence greatly owing to members' want of education, 23,004-6.

Sale of books; recognized by committee, even in case of defaulting collector, (highest price given for, 200*l.*) *Thompson*, 22,919-24; when society gets proceeds of sale, they are applied to liquidation of bad debts, 23,083-9.

Officers' salaries; secretary's, gradually raised at annual meetings from 7*s.* to 300*l.*, with increase of society, *Thompson*, 22,889-92, 23,064-9; rent of secretary's house (20*l.*), *Thompson*, 22,894-6.

Allowances for travelling expenses seldom made, *Thompson*, 22,897.

Auditors, their duties and remuneration; time occupied in audit, *Thompson*, 22,957-65.

Tables, adapted from the "Carliole," with increase according to age on scale roughly calculated by secretary, *Thompson*, 22,969-82; are two in number, kept separate, 23,118-9; actuarial investigation of society, not hitherto made, but necessary, *Thompson*, 22,983-5.

\* The true title of this society is "Loyal Philanthropic."

**ROYAL PHILANTHROPIC—cont.**

Might become a Limited Liability Company, *Thompson*, 23,010.

Claims against: Farrelly's claim (6*l.*), *Thompson*, 23,023-35; *Goodere*, 23,123-9, 23,144, 23,154-6; Laing's claim, *Thompson*, 23,012-25; and see *Goodere*, 23,151.

Claims made by persons trading on society by entering sick persons, sometimes refused, but frequently paid, *Thompson*, 23,036-9; collusion between doctor and collector in Wigan, for purpose of inventing death claims; collector, on being discharged from society, ran away, 23,037-48; another case of false claim detected, claimant receiving six months' imprisonment, 23,050; payments to claimant reduced in certain cases, 23,110.

Fraud not common with respect to children in, *Thompson*, 23,051-3.

Secessions, a source of profit to, *Thompson*, 23,054-7.

Funeral money of members dying in workhouse and buried by parish, only payable to representative on production of death-certificate, and then not recoverable either by parish or society, *Thompson*, 23,058; instance in which portion was paid to parish, the representative not producing certificate, 23,059; frequently paid to representative, especially in case of children, even though parish pay for funeral, 23,060.

Attendance at meetings, small (from 50 to 300 members), *Thompson*, 23,070-2; rule limiting age of members entitled to attend general meetings, not enforced, 23,009-101; three-fourths are under 18 years, 23,102.

Rule for providing management fund (5 per cent. on gross receipts), deficiency to be made up out of general funds, *Thompson*, 23,091-3; have hitherto always had to do so, 23,094.

Securities of, shown up at audit, *Thompson*, 23,095; interest on mortgages, &c. (five per cent.), 23,096-8.

Cards, contain summary of rules and information as to payments and collectors, *Thompson*, 23,104.

Rules as to payment by collectors of money to president and secretary, who are thereby made responsible for deficiencies, *Thompson*, 23,105-6; very few copies of rules taken by members, 23,109.

Funds; levy made, if under 10,000*l.*; complaints made as to this rule not appearing on card, *Thompson*, 23,111-5; 600*l.* invested with building societies, 22,954-6.

Rule as to suspension of members, six payments in arrear, not acted upon, *Thompson*, 23,116.

(7) STANDARD Friendly Society, charges uniform rate of contributions to certain period, *Finlaison*, 982.

(8) VICTORIA Society: established in London, *Criglington*, 13,926; had an agency in Belfast, *Criglington*, 13,929; amalgamated with the "Royal London" Society, *Criglington*, 13,927; is totally distinct from the "Victoria Legal," *Criglington*, 13,927.

**RULES of Friendly Societies, enrolled with Clerks of the Peace till 1846, Stephenson, 2, pp. 2-4; cf. Littledale, 14,858.**

Many supposed never to have been transmitted (in Ireland) by Clerks of the Peace to Registrar, *Littledale*, 14,863.

Number of, and of amendments of, in Ireland, *Littledale*, 14,863.

Of Savings Banks, Loan Societies, Building Societies, Literary and Scientific Societies, how filed or deposited in England, *Stephenson*, 2, pp. 3-4; of building societies, how filed or deposited in Ireland, *Littledale* 15,038; and see *Lalor*, 15,363; as to Scotland, see *Ritchie* and *Al. Mackenzie*, 8902 and foll.

All, kept by Registrar since 1846, *Stephenson*, 2, p. 4; cf. *Littledale*, 14,863; provision as to keeping, *Stephenson*, 19.

Provision as to circulating after certification with additions, *Littledale*, 15,009; and see 15,018 (case of "Loyal Irish Legal"), 15,026-9 (case of "St. Joseph's Provident").

Deposit of, by Trades Unions (power now withdrawn), *Stephenson*, 2, 8, 38, 645-52.

Index of, for Ireland, as to friendly and building societies, *Littledale*, 14,858, 15,040.

Examination of, in England, by Mr. Tompkins and Mr. Brabrook, *Tompkins*, 57; by Mr. Littledale in Ireland, *Littledale*, 14,916.

Complaints as to variations in certification of, *Hodgson* and *Sharples*, 17,319-23.

Form of, supplied by Registrar's office, *Stephenson*, 9.

Skeleton, should be laid down by Parliament, *Hodgson*, 17,321-2.

One code of, cannot work every society, *Wood*, 17,202.

Amendments of uncertified, cannot be certified, *Littledale*, 15,011.

## RULES—cont.

Suggestions for registering, under Companies Act, *Stephenson*, 55.

Certifying of, by Registrar, used to be supposed to make society financially secure, *Shepherd*, 2208-10, 2326.

Advantage of keeping, in public office, *Tompkins*, 2077; cf. *Dixon*, 12,744.

Improvement in character of, *Tompkins*, 58-60, 1958.

Certifying of, by some central authority, necessary, *Shepherd*, 2212, 2375-6.

By local authority, recommended, *Dixon*, 12,743.

Certifying of, by Registrar, with or without discretion or appeal, see REGISTRAR, APPEAL.

Of all friendly, industrial and burial societies, should be sent to Government actuary, and should not be registered if illegal, or containing anything to render stability of society impossible, *C. Cameron*, 11,923.

Of friendly societies, should be certified by central board, *Cumming*, 12,351 and foll.

And see REGISTRATION.

Should provide that all correspondence with Registrar should be by only one officer, *A. Mackenzie*, 8856, 8861, 8891-5.

Of yearly dividing societies, would not be certified in Ireland, *Littledale*, 14,892-3.

Allowing general division of funds, not now certified in Ireland, *Littledale*, 14,904-5, 14,908.

Providing for separate divide-fund, certified in Ireland, *Littledale*, 14,895, 14,905-10, 14,909-10, 14,913; cf. *McCormack*, 16,065.

And see DIVIDING SOCIETIES, SINKING FUND.

Of affiliated societies, difficulty in registering, owing to non-recognition of affiliation or delegation, *Tompkins*, 1907; cf. *Combes*, 17,499; *Downing*, 14,790-1, 14,795; *Littledale*, 14,973-5; *Lyons*, 16,600-3.

Of "Manchester Unity of Odd Fellows" binding on whole unity, but not legally, *Daynes*, 64-5; cf. *Downing*, 14,821.

And see "MANCHESTER UNITY."

Of "Ancient Order of Foresters," more power required for enforcing, *Shanecross*, 524 and foll.

And see "FORESTERS, ANCIENT ORDER OF."

Constitutional, of Order of Ancient Shepherds, Ashton Unity, binding on districts and lodges in the absence of byelaws, *Ross*, 18,316; power desired for individual non-registered lodges to adopt and have benefit of do., 18,355 and foll.

And see SHEPHERDS.

Of burial societies; seldom seen by members, *Tompkins*, 2080; cf. *McCormick*, 20,755-7; altered by managers to suit their own convenience, *Smyth*, 8755; cf. *Birnie*, 22,042-4; should limit expenses of management, *Liversage*, 1454, 1615; cf. *Currie*, 22,765, 22,773-4; should define items of expenditure and restrict management, *M. Murphy* and *Shepherd*, 2202, 2205-6; should be given to any member who can read them, *Shepherd*, 2126-7, 2132, 2300, 2302-3; giving of, to every member not objectionable, but would be expensive, *Liversage*, 1580-4; and see *G. Sinclair*, 10,336-7; collectors should not be punished for not giving or explaining to members, *Liversage*, 1417; *M. Murphy*, 2132; *contra*, *Shepherd*, 2127 and foll.; committees should be answerable to magistrate for breach of, *Gibb*, 20,783; as to whether auditor is bound to see whether expenditure according to, *Banner*, 22,068-9; *contra*, 22,078 and foll.; and see 22,150 and foll.; should be controlled by Government, *Smyth*, 8751, under penalties, 8792 and foll.; should be laid down by Government, *McCormick*, 20,751.

And see BURIAL SOCIETIES.

Of "Scottish Legal," as to sale of collectors' books, as to delegation, &c., see "SCOTTISH LEGAL."

Of "City of Glasgow," as to delegates, levies for sick branch, including interference of parochial officers, &c., see "CITY OF GLASGOW."

Of "Royal Liver," "United Assurance" &c., not the same in Ireland as in England, see "ROYAL LIVER," "UNITED ASSURANCE."

Alterations of, see ALTERATIONS.

Of building societies, should be registered, but only for safe custody, *E. Ramscroft*, 9130-2; but see 9133-5; should form part of the conditions of their loans, *W. T. Ross*, 12,996; should contain tables of costs payable by advanced members, and tables for computing present value of yearly payments for redemption, *Owen*, 15,153.

Of industrial and provident societies, should be legal if once certified, *Borrowman*, 12,821, 12,852 and foll.; should be looked over by some legal authority, *McInnes*, 12,849, 12,852 and foll.

SAFETY Insurance Company; could not obtain collectors at 10 per cent., *Smyth*, 8728.

SAILORS: generally excluded in "Ancient Order of Foresters," *Pinchbeck*, 408; *contra* as to Cork district, *Lyons*, 16,782-4.

2s. additional paid by, to Widows and Orphans' Fund in Cork district of "Manchester Unity," *Birmingham*, 16,873.

Should not be admitted at usual premiums, *Finlaison*, 963.

Trading to and from British ports, not excluded from "United Reform" Friendly Society (Glasgow), *McCallman*, 11,413-6.

Power of making deduction from benefit of, in certain cases, in "United Assurance" (St. Patrick's), *Rice*, 15,920-3.

ST. ANNE'S CATHOLIC BURIAL SOCIETY, Liverpool, see FLANNIGAN.

Tables, originally prepared by Mr. Finlaison, *Flannigan*, 21,916-19; rates raised without consulting actuary, but lately reduced again, 21,914-5, 21,920-34; number of members (21,000); chiefly in Liverpool, with seven out-districts, Warrington and Chester the most distant, 21,934-6; 20 collectors; appointed by committee; allowed 25 per cent. commission, but no perquisites, 21,937-42, 31,957, 21,963; sale of books, sanctioned by committee, though against rules, 21,943-8; 21,982-4; no defaults by collectors; no officer except secretary holds book, 21,949-53; secretary's salary and advantages, 21,954-6; committee annually elected, 21,958-9; amount spent in masses and chaplain's fees, 21,960-2; audit, conducted by members, 21,964-70; 21,975-84; return of money to persons entered in bad health or over age, 21,971-4; disputes settled by arbitration, 21,976-7; transfer to, of members of St. Augustine's Society, 21,985-90; has discontinued practice of transfers, *ibid*.

Insurance with, by father of Annie Maria McCarthy, *McCarthy*, 23,520; and see MCCARTHY.

ST. AUGUSTINE'S BURIAL SOCIETY, Liverpool, transfer of members on three collectors' books of, to "St. Anne's Catholic" Burial, *Flannigan*, 21,987-9.

ST. BERNARD'S Lodge of "Manchester Unity," see MANCHESTER UNITY, Particular Lodges.

ST. CUTHBERT'S Lodge of "Free Gardeners" Society, see FREE GARDENERS.

Parochial board, see A. ROSS.

ST. JAMES'S AND SOHO Working Men's Club, *Solly*, 8418, 8423; *Bradbrook*, 8514.

ST. JOSEPH'S (1), Benefit Building Society, Kingstown, see LALOR, 15,326 and foll.

(2.) Provident Friendly Society (Ireland); secretary of, used rule-books of "St. Martin's" Society, merely putting name over, *Littledale*, 15,027-9.

ST. MARGARET'S, Westminster; all friendly society summonses have to be taken out in parish of, *Tompkins*, 2035.

ST. MARTIN'S (Friendly) Society, see ST. JOSEPH'S.

ST. MATTHEW (or "Matthew") Society, Dublin; amalgamated lately with another society, *Shanly*, 15,488; has about 40 members, and is not badly managed, 15,489; present condition of, 15,488; divides at Christmas on an average 15s. or 16s. per member, and has not 1s. sinking fund, 15,489; many secessions of young men from, 15,487; had to suspend sick payments once for three months, 15,503.

ST. MICHAEL'S Benefit Building Society, Kingstown, see LALOR.

Amount of shares in (10l. paid up at 2s. 6d. a month); paid-up shares taken, *Lalor*, 15,327-8; advanced and "invested" shares; "invested" shareholders may become advanced shareholders, 15,330, 15,342, 15,354-5; amount of invested shares, 15,334-8, 15,342, 15,364-6; money taken on deposit to small extent, 15,331-2, 15,353 and foll.; advances, receipts, interest on shares, bonus and balance, 15,333-9; no limit to advances, or to invested shares, 15,341-2 (but see 15,352); interest paid by borrowers, perhaps 15 per cent.; no premium, 15,343-4; scale of repayments, 15,345-8; class of members; working men chiefly so as borrowers, 15,341-51; depositors almost all shareholders, few working men, 15,355-6; rules of framed on those of the "Alliance" and "Civil Service" Building Societies, 15,340; auditor one of the Commissioners of Kingstown, 15,364-6; small cost of management, 15,367; has not lost 15s. in eight years, 15,367; solicitors' and surveyors' charges, 15,368-70.

**ST. OSWALD'S BURIAL SOCIETY, Liverpool, see FINNEY.**

Was formed in 1859 by philanthropic gentlemen for benefit of poor, and has been fairly managed, *Finney*, 23,988; tables of, much the same as those of similar societies; lower than Carlisle tables with 45 per cent. loading, 23,989, 24,001; has one collector, 23,997-8; auditing of accounts, 23,987; failure inevitable on account of its small size, 23,988; number of members (1,080 to 1,320), and extent of operations, 23,896-24,000.

**ST. PATRICK, Purgatorial Society of, the origin of the "St. Patrick's,"** afterwards "United Assurance Burial" Society, *Judge*, 20,146; and see *Hamilton*, 19,318; the name said to have been adopted to delude the (Irish) people, he being the patron saint, *McCamley*, 14,161; and see UNITED ASSURANCE.

**ST. PAUL'S BENNETT STREET SUNDAY SCHOOL (1) SICK AND FRIENDLY Society, Manchester, see GOODWIN.**  
Formed in 1812 and registered; members (1176) and funds (1931l. 6s. 10d.), *Goodwin*, 20,029-33; confined to scholars and teachers of school, who sometimes remain members on leaving, paying increased subscription to funeral fund, 20,033-4; gratuitous management by school-teachers, 20,036-7, 20,061-2; meetings held in schoolroom, quarterly, 20,057-66; probably the first Sunday school Society, 20,065.

(2) **SICK AND FUNERAL Society, formed from last-named society, to provide for members as they grow up (admission at 18),** *Goodwin*, 20,040-1; separate accounts, 20,042, 20,054; management gratuitous, except as to secretary and sick visitors, 20,043-4; cost about 9l. per cent., 20,061; contribution to management, 1d. a week, 20,062; tables of, similar to those supplied by Registrar, 20,045-51; members (145) and funds (1,040l.), 20,052-3; very few exclusions, 30,055-6; meetings held on different day of the week from older society, 20,059.

**ST. VINCENT BURIAL SOCIETY (Ireland):** certified 1861, *Littledale*, 14,907; a large dividing society with nearly 2,000 members; retained in hand only 20l. out of gross income of 586l., after dividing 394l., 14,898.

**SALARY:** in lieu of fees, paid to Registrars since 1846, *Stephenson*, 2, p. 4; of present Registrar (for England), *Stephenson*, 9, p. 6; of do. for Ireland, *Littledale*, 15,019.

Of Post-Office officials, insufficient for extension of Government insurance system, *Stratton*, 8626, 8632-5. Of officers in burial societies, see OFFICERS, BURIAL SOCIETIES.

Collectors paid by, in "South Manchester Burial Society," *Marrison*, 18,476-83; in "Stalybridge Good Intent" Burial Society, *J. Marshall*, 19,047-8; in "Scottish Legal" in certain cases, *Malcolm*, 12,330-4, 12,473-4; cf. *Liggett*, 11,991, 11,993-5; *Forbes*, 12,293-4; *M'Clellan*, 23,293; and see COLLECTORS. Collectors' deputies paid by, *Liversage*, 1535; *Campbell*, 11,867; *Flannigan*, 21,954; *Currie*, 22,657; *James*, 22,781-3; and see *Rice*, 15,896.

**SALE, less expensive mode of, for mortgaged properties, desired by building societies in Ireland,** *Johnson*, 13,777 and foll.; *Armstrong*, 13,902 and foll.

Power of, desired to be vested in chairmen of counties, *Johnson*, 13,777; *Armstrong*, 13,902 and foll.

Case of investment of funds by friendly society in mortgage without power of, ("Humane Sick and Burial," Ashton-under-Lyne,) *Andrew*, 17,864-86.

Of houses built by "Edinburgh Co-operative Building Society," how made, *Colville*, 8934, 8955-8, 8999 and foll.

Of collectors' books in burial societies, see COLLECTING BOOKS.

**SALFORD, the least healthy borough in kingdom,** *Hodgson*, 17,280.

Temperance benefit society formed in, followed by formation of "Independent Order of Rechabites" in 1835, *Hodgson*, 17,234-5.

(1) **FUNERAL FRIENDLY SOCIETY (Burial) established in 1815, see NODEN.**

Members reside in different places, but very many in Salford and Manchester, *Noden*, 17,733, 17,735-6; four districts and four collectors, 17,734; number of members 16,600, including nearly 2,000 "floating" members, 17,737-8; 17,833 and foll.; the majority of working class, 17,801-2; cause of decrease in number of secessions, 17,738-41; government; only secretary, president, and collectors paid, 17,742-6; collectors; their receipts; are appointed by general meetings; never sell books; Sunday collections, 17,748-51, 17,808-10, 17,845-8; funeral fees to officers and collectors; liquor-cheques, and proportion of

**SALFORD FUNERAL SOCIETY—cont.**

claims spent in liquor; publican treasurer, 17,752-82; tables, 17,783; failure of attempt (through treating by treasurer) to remove meetings from public-houses, 17,784-8, 17,827-32; investment of funds, 17,789-90; no valuations; increase of members, 17,791-4, 17,795-6; average age of members increasing, 17,793-4; admits children, 17,803-6; no policies, 17,807-10; notice to lapsing members and of meetings, 17,811-17, 17,840-4; only one grant in 20 years, 17,818, and see 17,822, 17,836-9; complaints infrequent of collectors failing to call, 17,819; mode of settling disputes; arbitration, 17,819-21, 17,823-5; returns sent to Registrar, 17,826.

(2) **TEMPERANCE BURIAL SOCIETY, established in 1847, registered in 1865, see EATON.**

Alteration of rules, *Eaton*, 18,725-6; society more flourishing since registration, 18,727-8; funds invested in building society, 18,729-35; numbers (5,700 to 5,800); income; management (not 204 per cent.), 18,736-9; three collectors, paid 15 per cent., 18,731, 18,740; payments to officers; no money spent in liquor, 18,741-3; returns regularly sent, 18,744; had not adhered to rules requiring separation in funds, 18,745-9; disputes rare; arbitration, 18,750-5; secessions 4 or 5 per cent. per annum; lapsed members re-admitted at discretion of committee, 18,756-60; penalty against collectors failing to caution members as to going out of benefit, 18,761-2; 1d. per copy charged for rules supplied to members, 18,767-8; admission of children; no votes to parents, 18,769-72.

(3) **UNITY of Rechabites, Mowatt, 15,228 and foll.**

Tent of do., see RECHABITES.

**SANITARY arrangements; attended to in building by "Edinburgh Co-operative Building Society,"** *Colville*, 9025.

**SAVAGE, Mr.:**

Treasurer and afterwards first secretary of "City of Glasgow" Society, and also a collector, was accused by Mr. J. Stewart, treasurer, of drinking and embezzling society's funds; took part with "Royal Liver" Society against Mr. Stewart; was dismissed; made charges to Procurator Fiscal against accuracy of Mr. Stewart's accounts, *Wilson*, 13,021-32; cf. *J. Stewart*, 13,304-6; his collecting book taken by Mr. Stewart, *Wilson*, 13,064; charges made against him in police court, but failed, and he allowed to withdraw, *J. Stewart*, 13,304-5.

**SAVINGS BANKS:**

Registrar of friendly societies in England is certifying barrister of, *Stephenson*, 2; Registrar in Scotland and Ireland has nothing to do with, *Ritche*, 8809; *Littledale*, 15,038; successive legal provisions as to rules of, *ibid.* pp. 3, 4.

Friendly societies allowed to invest funds in, by 59 Geo. 3. c. 128, *Stephenson*, 2, p. 2; and see *Stephenson*, 27, p. 8. Societies investing with, see INVESTMENT.

Dividing societies are virtually, *Littledale*, 14,912.

Post-office, Registrar of friendly societies in England has duties to perform respecting, *Stephenson*, 2.

Many friendly societies in Ireland have availed themselves of power to invest in, *Littledale*, 14,991; and see 14,992, 15,030-2.

Suggestion as to receipt of larger payments for friendly societies by, and of smaller by penny do., *Dixon*, 12,723.

And see POST-OFFICE, GOVERNMENT.

**SCALE of payments. See TABLES, RATES, GRADUATED.**

**SCHEDULE**

Required to be filled up by applicants for poor relief in Edinburgh, contains a query as to membership in societies, *A. Ross*, 9717-8.

**SCHOOL (1.) OF ARTS Friendly Society, Edinburgh. See EDINBURGH SCHOOL OF ARTS.**

(2.) **Rooms, societies meeting in; "Humane Philanthropic Burial,"** *Anderson*, 17,896; "Ancients' Burial" Society? see *OGDEN (JOHN)*; "St. Paul's Bennett Street Sunday School Sick and Friendly" and "Sick and Funeral" Societies, *Goodwin*, 20,057-60; "Manchester Temperance" Burial (formerly), *Hardman*, 18,612; "Equitable Total Abstinence," *Roscoe*, 19,339; "Ducie Sick and Burial," *Dickenson*, 18,853; one lodge of Druids, *Wood*, 17,036-7; branches of "Rational," *Coombes*, 17,403, 17,551, 17,554; tents of "Rechabites," *Hodgson*, 17,283.

No difficulty in finding, for meetings, *Jones*, 17,341.

Removal from, of "Charlestown and Pendleton Sick and Burial" Society, on account of rating, *Faulkner*, 19,984.

Lodges of Druids too small to meet in, *Wood*, 17,179.

And see SUNDAY SCHOOLS.



## SCIENTIFIC AND LITERARY SOCIETIES:

Registrar of friendly societies certifies rules of, *Stephenson*, 2.

SCOTCHMEN, "Manchester Caledonian Society," confined to, *Hannay*, 17,576.

## SCOTLAND:

Witnesses examined in; see ARCHER, AULD, BAIRD, BEGG, BLAIR, BORROWMAN, BOYLE (JAS. and JOHN), BURGE, CAMERON (C. and H.), CAMPBELL, CARGILL, COLVILLE, CULLEN (JAS.), CUMMING, CUNNINGHAM, DICKSON, DIXON, DOW, FINNIE, FORBES, GALT, HAY, KEMP, KIRKWOOD, LEMON, LIGGETT, MACKENZIE (AL. and J.), MCCALMAN, MACGREGOR (AL. and G.), M'ILWRAITH, M'INNES, M'KINNON, MALCOLM, MANN, MELLON, MIDDLETON, MURRAY, PRENTICE, RAEBURN, RAVENSCROFT, RITCHIE, ROBERTSON, ROSS (AL. and W. T.), SINCLAIR (D. and G.), STEVENSON, STEWART (J. and J. A.), TAIT, WALKER (G.), WILSON, WRIGHT, YOUNG.

I. Friendly societies respecting which evidence received in: "Manchester Unity," "Edinburgh School of Arts," "Free Gardeners," "Customs Life Assurance and Widows and Orphans Fund," "Scottish Legal Burial," "City of Glasgow Friendly," "Reform Friendly Assurance and Loan," "Glasgow Reformed Friendly," "United Reform Friendly," "Western Friendly," "Commercial Travellers Friendly," "Glasgow Thistle and Rose," "Tradeston Sick and Funeral," "Hutchenston Permanent Friendly," "Argyle Yearly Friendly," "Sons of Temperance."

II. Building societies and companies respecting which evidence received in: "Edinburgh Co-operative Building," "Standard Investment and Building," "Scottish Property Investment," "Ayr Permanent," "Caledonian Permanent Property Investment," "Scottish Savings, Investment and Building," "National Freehold Building."

III. Industrial or provident society on behalf of which evidence received: "Scottish Co-operative Wholesale."

Carting barrister of friendly societies for, since 10 Geo. 4. c. 56, *Stephenson*, 2, p. 3; and of building societies, since 6 & 7 Wm. 4. c. 32, *ibid.*, p. 4.

Savings banks in, *Stephenson*, 2, p. 4.

Registrar for, paid salary since 1864, *ibid.*, p. 4.

Evidence of do., see RITCHIE and AL. MACKENZIE.

Separate registration office for, as now administered, of no advantage, *Galt*, 11,191; present Registrar less critical than former one, *Jas. Boyle*, 13,597; and see REGISTRAR.

Registration in, considered a guarantee of societies' stability, *A. Malcolm*, 10,576; gives legality to rules and protection to funds, *Jas. Boyle*, 13,596; might be conducted by sheriffs or local judges, *Dixon*, 12,743 and foll.; irregular practice of present Registrar with respect to, *Borrowman*, 12,821 and foll.; *J. A. Stewart*, 12,173-4.

Friendly Societies in, difficulty experienced by Registrar in furnishing Commissioners with list of, *Ritchie*, 8810-15; but see *Al. Mackenzie*, 8863 and foll.

Difficulty in obtaining information as to do., from registrar, *Prentice*, 9456-7.

The present Friendly Societies Act has worked very well in, *Ritchie*, 8846-7.

No complaints of mischief from insurance of young children in, *G. Sinclair*, 10,330-1, 10,464.

Practice of baby-farming in, *C. Cameron*, 10,646.

Government insurance in sickness would not succeed in, *Middleton*, 9,740-1.

Settlement of disputes in, should be by sheriff, *Raeburn*, 10,130-4; *contra*, *Dow*, 10,134; by arbitrators or sheriff, *McCalman*, 11,434-6; by Registrar, with appeal to sheriff, *Murray*, 9,963, 10,020 and foll.

General satisfaction given by sheriff's court in, *J. Stewart*, 10,858; and see SHERIFF.

Public auditor unnecessary for, *H. Cameron*, 9370.

System of administering poor-law in, *Mann*, 11,121-2; *Kirkwood*, 13,314 and foll.; and see *A. Ross*.

Great aversion of people in, to accept poor relief, *C. Cameron*, 11,679; but see *Kirkwood*, 13,369.

Collectors in, all paid on commission, *G. Sinclair*, 10,298.

Practice of committees of societies in, to continue in office, until they choose to submit themselves for re-election, *G. Sinclair*, 10,388.

No inquests held in, *G. Sinclair*, 10,471.

The Act 21 & 22 Vict. sec. 5, a. 63, should be amended to give justices of the peace in, similar powers over friendly societies to those they have in England and Ireland, *McCalman*, 11,532.

System of small public-house clubs less prevalent in, than in England, *Dixon*, 12,730.

## SCOTLAND—cont.

Prejudice against Odd Fellows Society existing in, *J. A. Stewart*, 13,178-83; but see *Jas. Boyle*, 13,570.

Wages in, sufficient to enable labouring classes to provide for annuities, *Kirkwood*, 13,376 and foll.; and see ANNUITIES.

Building Societies in, practice as to their registration, *Ritchie*, 8,902 and foll.

Building Societies bill not applicable to land rights of, *Auld*, 9,929, which are totally different from English, *Auld*, 9,933; *Mann*, 11,017.

Power of preventing sale of land and building of houses possessed by persons in certain parts of, should be abolished by Parliament, *Begg*, 9,059.

Difficulty of conveyancing, and necessity for a simplification of title of heritable property in, *ibid.*

Building societies in, are conducted upon very equitable principles, *E. Ravenscroft*, 9,136.

Do. are generally in favor of being under Friendly Societies Act, *H. Cameron*, 9,164.

Proposed meeting of law-agents of, to embody statement for submission to Commissioners, *W. T. Ross*, 13,007.

SCOTTISH (1) CO-OPERATIVE WHOLESALE SOCIETY, see BORROWMAN.

(2) CO-OPERATOR, see M'INNES.

(3) HERITABLE SECURITIES COMPANY; does business of building society, receiving money on deposit and lending on mortgage, *E. Ravenscroft*, 9,120; lends to building clubs, *H. Cameron*, 9,231.

(4) INDUSTRIAL COMPANY; sold its business to "Empire," now in Chancery; Mr. Criglington was collector to, *Criglington*, 13,957-60.

(5) LEGAL BURIAL SOCIETY, witnesses respecting viz. treasurer, secretary, and members of committee, see MALCOLM, FINNIE, BLAIR, CULLEN, CUMMING; clerk, see FORBES; ex-officers or members of committee, see M'KINNON, ROBERTSON; ex-collectors, see LEMON, LIGGETT, D. SINCLAIR; members, see CAMPBELL, YOUNG; ex-members, see MCCALMAN, TAIT.

See also G. SINCLAIR, J. STEWART.

Founded 1852, under title of "Legal Liver Burial and Loan Society," by Mr. James Steel, one of the managers for Scotland of "Royal Liver" society, *J. Stewart*, App. C. I.; *Malcolm*, 10,653; see *Tait*, 11,545; registered 1856, *Malcolm*, 10,653.

Mr. Steel at first the society to all intents and purposes, *M'Kinnon*, 11,539; his mismanagement as secretary-treasurer; appointment of committee of investigation at instance of Mr. M'Calman; Mr. M'Calman's expulsion; five years' litigation, with results generally adverse to secretary, *McCalman*, 11,306 and foll., 11,366 and foll.; *M'Kinnon*, 11,537 and foll., 11,563-5; *Tait*, 11,574 and foll.; 11,606 and foll.; *Liggett*, 12,000 and foll.; Mr. Steel's secession, and his formation of the "British Legal" Life Assurance and Loan Company, *J. Stewart*, App. C. I.; and see *D. Sinclair*, 9381, 9387; *Malcolm*, 10,519-20.

Secession from, of "Reform Friendly Assurance and Loan" Society, afterwards amalgamated into "United Reform" Friendly Society, *McCalman*, 11,365-70, 14,447-9; *M'Kinnon*, 11,535 and foll.; the secession supported by "Royal Liver" Society, *J. Stewart*, App. C. I.; but see *G. Sinclair*, App. C. III.

Has districts or agencies all over Scotland, *Malcolm*, 10,522-4; *McCalman*, 11,343; also in Ireland, but not in England, *Malcolm*, 10,641.

Not registered in Ireland, *Sutherland*, 14,229, 14,277; *Criglington*, 14,002.

General Meetings; control over, virtually exercised by collectors through influence over members, *M'Kinnon*, 11,540; *Young*, 12,184; distant members unrepresented at, except when they vote with board of management, *M'Kinnon*, 11,566; preliminary meetings held by agents and collectors to decide line of conduct to be followed at, *Tait*, 11,605; votes taken by show of hands; any member may demand a division; propositions to be made at, must be given to officials four days previous, *Young*, 12,160; members of board re-elected or not according to view of, *Young*, 12,194; majority of agencies in favour of representation by delegates at, *Malcolm*, 12,329; question of representation of out-members at, has been under consideration of society two years, *Cumming*, 12,382; some districts very anxious for representation at, *Cumming*, 12,383-4; according to new rules all heads of families, guardians, or members over 21 years allowed to vote at, *Cumming*, 12,405.

Board of management; had formerly no control over society, but was controlled by collectors and agents, *M'Kinnon*, 11,540 and foll.; *Tait*, 11,605; *M'Calman*, 11,311; collectors allowed to nit at, *M'Calman*, 11,311;

SCOTTISH LEGAL BURIAL SOCIETY—*cont.*

disposes of collectors' books by tender, *Malcolm*, 10,548 and foll., 10,760; receives fees for attendance. *M'Kinnon*, 11,539; extra remuneration for extra hours, voted to themselves by members of, *Malcolm*, 12,469 and foll.; one-third of, leave office annually, *Young*, 12,192-5; pays travelling expenses, &c., to collectors and their friends on condition that they vote for them, *M'Kinnon*, 11,544-6; *Tait*, 11,583-4; *Young*, 12,158-9; *Forbes*, 12,256; *Sutherland*, 14,221-8, 14,246; *Cherry*, 14,358 and foll.; reports of expenditure and income submitted to, *Young*, 12,372 and foll.; proceedings of, entered in "scroll minute" book, *Finnie*, 12,556 and foll.; minutes confirmed and read at following meeting of, *Finnie*, 12,558 and foll.; *Cullen*, 12,593 and foll.; cf. *Malcolm*, 12,312 and foll., 12,449 and foll.

*Officers*: secretary, powers of, uncertain, *McCalman*, 11,307 and foll.; his signature necessary to reinstatement of members, *McCalman*, 11,341; treasurer, signature of, necessary to reinstatement of members, *McCalman*, 11,341; salary of, too high, *Young*, 12,177; treasurer, secretary, and trustee—offices of, formerly combined in one man, *McCalman*, 11,341; auditors formerly members of committee; virtually none, *Tait*, 11,611 and foll.; clerk, register kept by, *Forbes*, 12,197; has one assistant, *Forbes*, 12,214; staff kept at office, *Forbes*, 12,219; office-bearers generally, extravagance of, *McCalman*, 11,307 and foll.; *M'Kinnon*, 11,537 and foll.; *Tait*, 11,591 and foll.; power of, when united with collectors, to carry any meeting, *Tait*, 11,599; persons not members brought to meetings by, *Young*, 12,158; elected for three years, *Young*, 12,161; have no interest in collectors' books, *Young*, 12,178; reports of expenditure and income made by, *Cumming*, 12,360 and foll.

*Agents*, i.e. chief collectors of districts, *Malcolm*, 10,605; number of, 30 or 40, *Young*, 12,189; receive same remuneration as collectors (see *post*, *Collectors*), with salary (average 3s. a week) and office-rent, *Malcolm*, 10,529-7; and see *M'Kinnon*, 11,558; *Tait*, 11,587; may have less income than individual collectors, *Malcolm*, 10,529; sometimes paid by salary of from 24s. to 3l. a week (Inverness, Belfast), *Young*, 12,142-3; see *Cherry*, 13,348; *Sutherland*, 14,186 and foll.; are subject to dismissal at pleasure of board, *Malcolm*, 10,770 and foll.; no regular or sufficient check upon, *Forbes*, 12,224-5, 12,303; travelling expenses of to meetings paid, *Malcolm*, 10,684-5; *Forbes*, 12,257; *Cherry*, 14,359 and foll.; agent of a district with two collectors has power to attend general meeting, *Cherry*, 14,359 and foll.; dispose in great measure of cases of complaint by members, unless against themselves, *Malcolm*, 10,605-8; send in summary of collectors' returns once a fortnight, *Malcolm*, 10,667 and foll.; books of, sold to highest bidder at death, *Forbes*, 12,275 and foll.; *Robertson*, 12,531 and foll.; *Cherry*, 14,399; books of, inspected weekly, *Forbes*, 12,287; not expected to support committee, *Cherry*, 14,365; entry in minute-book of resolution (alleged to have been a joke) that no allowance be given to agents, collectors, &c., unless they give their support to the board, *Young*, 12,146 and foll.; see also *Finnie*, 12,562 and foll.; *Blair*, 12,415; cf. *Malcolm*, 12,445 and foll.; *Jas. Cullen*, 12,500 and foll.; *Finnie*, 12,562 and foll.; *Cumming*, 12,375 and foll.; *Malcolm*, 12,445 and foll.; frauds and imposition by, *Sutherland*, 14,186 and foll.; 14,231, 14,291 and foll., 14,296 and foll.; *Cherry*, 14,346.

*Collectors*: are supervised by agents, *Malcolm*, 10,525, 10,606, 10,609; are subject to dismissal at pleasure of board of management, *Malcolm*, 10,770; but see *M'Kinnon*, 11,549 and foll.; *Sutherland*, 14,224; remuneration of: 25 per cent. commission, first six weeks' collections, generally, see *Blair*, 12,430 and foll.; also *Malcolm*, 12,472 and foll.; *Sutherland*, 14,178; *Malcolm*, 10,526-9, 10,530; *M'Kinnon*, 11,558; *Tait*, 11,589; *Young*, 12,142; transfer-fees (3d. in the pound on six months' net collections), and (formerly) very large perquisites for transfer of members from other societies, *Malcolm*, 10,760; *M'Kinnon*, 11,560; price of rules, *Tait*, 11,586-7; *Sutherland*, 14,180; entrance-fees, *Tait*, 11,590; *Sutherland*, 14,178; all except two paid by commission (Inverness and Belfast), *Malcolm*, 12,472; earnings of, 5s. to 2l. 10s., *Malcolm*, 10,545 (but see *Sutherland*, 14,313); checks upon, *Malcolm*, 10,531 and foll.; but see *Forbes*, 12,225-8, 12,303; *Cherry*, 14,422; their influence, *Malcolm*, 10,775 and foll.; *M'Kinnon*, 11,540 and foll.; *Sutherland*, 14,222-3; could take advantage of members, but have no interest in doing so, *Malcolm*, 10,614 and foll.; attend meetings largely, *McCalman*, 11,342; travelling expenses of, to meetings paid formerly, *McCalman*, 11,344-5; *M'Kinnon*, 11,544-5; *Criglington*, 13,984; *Sutherland*, 14,221; supplied with two

SCOTTISH LEGAL BURIAL SOCIETY—*cont.*

books, one to be retained whilst other copied, *Malcolm*, 10,535; hand in collecting books every week, *Malcolm*, 10,535; not allowed to have interest in books, *M'Kinnon*, 11,558; sale of collectors' books by board of management, *Malcolm*, 10,548 and foll.; *Cumming*, 12,389 and foll.; *Robertson*, 12,517 and foll., 15,532 and foll.; *Malcolm*, 12,534-5; cf. *Lemon*, 13,551 and foll.; also see *Sutherland*, 14,209 and foll.; *Cherry*, 14,369 and foll.; *Malcolm*, 12,479 and foll.; representation by delegation opposed by Glasgow collectors, *Malcolm*, 12,336 and foll.; complaints against, *Robertson*, 12,522 and foll.; cf. *Sutherland*, 14,295 and foll.; *Malcolm*, 12,547 and foll.; right of agent and two collectors to attend and vote at any meeting, *Cherry*, 14,363; cf. *Agents*; great care taken in selecting, *Cherry*, 14,390-1.

*Members*: number of, about 185,000, *Malcolm*, 10,701 and foll.; *Forbes*, 12,229; (cf. *Young*, 12,186); of whom over 32,000 within three miles of head-office, *Malcolm*, 11,702 (cf. *Young*, 12,187); some in England (though no agencies), and some in America, *Young*, 22,189; the number not now stated in annual reports, *Malcolm*, 10,699-700; as to registration of, see *Registration*, *post*; generally of working classes, and many uneducated and poor, *Malcolm*, 10,611-2; no means of accurately stating average ages of, *Forbes*, 12,230-1; generally pay fortnightly, some weekly, some not oftener than once a month, or in six weeks, *Forbes*, 12,234; cf. 12,295 and foll.; their contribution-books (charged 2d.), should be copies of collectors' books, *Malcolm*, 10,531, 10,542; are entitled to half-benefit in six months and to full benefit in 12, *Malcolm*, 10,533; complaining of undue exclusion from benefit, how dealt with, *Malcolm*, 10,602 and foll.; improper exclusion of, formerly common, but much less now, *McCalman*, 11,324-8; held responsible for seeing that their payments are duly entered and initiated, *Malcolm*, 10,538, 10,613; payments to, where correct age not stated, *Malcolm*, 10,618 and foll.; not to advantage of collectors to allow members to get out of benefit, *Forbes*, 12,265; books of, can be compared with those of collector by manager, *Forbes*, 12,261 and foll.; what, permitted to vote, *Cumming*, 12,405 and foll.; 8,200 to 10,000 in Belfast, *Malcolm*, 12,490; cf. *Cherry*, 14,357; books of, not to be taken away by collectors, *Malcolm*, 12,511 and foll.; in Glasgow, jealousy of appointment of delegates from outlying districts, *Sutherland*, 14,124-7; payments of, society has no power to discontinue, *Cherry*, 14,414; number transferred to "Irish Legal," nearly 6,000, *Criglington*, 14,541.

*Registration* system; formerly no efficient register of members, and no account kept of arrears, *Forbes*, 12,198; a new system now introduced, as from 2nd January 1871, intended to contain names of all members wherever resident, *Forbes*, 12,196 and foll.; *Malcolm*, 10,531 and foll.; but not as yet carried beyond Glasgow, *Forbes*, 12,208; cf. *Malcolm*, 12,308 and foll.; cf. *Young*, 12,116 and foll.; cost of making it complete (2½ per cent. on gross income), *Forbes*, 12,212-23, 12,301-2; secretary responsible for register, *Malcolm*, 12,507.

*Rules*: supplied to members at a price (2d.), *Malcolm*, 10,541-3, 10,759 and foll.; see *Forbes*, 12,281; generally given away in Glasgow, 10,762; all members in possession of, *Malcolm*, 10,758; entitle any member to see minute-book, *Young*, 12,153; how far they permit withdrawal of agencies, *Cherry*, 14,142 and foll.; rule, former, enabling expulsion by secretary of member acting against interest of society, *McCalman*, 11,307-10, 11,315-6, 11,319; present, as to expulsion by committee subject to confirmation by general meeting, 11,317-8; cf. *Sutherland*, 14,284-5; former illegal alterations of, by office-bearers, *M'Kinnon*, 11,564 and foll.; no provision for registration of distant members in, *M'Kinnon*, 11,566; *Young*, 12,166 and foll.; for sale of collectors' books by board of management, made by board without consulting general meeting, 25th April 1870; put in force for 15 months before being laid before the Registrar, July 1871, on his calling for them; not intended to have been registered on ground of being mere bylaw, *Malcolm*, 10,549-86; cf. *Forbes*, 12,276 and foll.; cf. *Cumming*, 12,390; *Malcolm*, 12,485 and foll.; cf. *Cherry*, 14,369 and foll.; the Registrar made difficulties about certifying rule, but was induced to do so, *Al. Mackenzie*, 8871-9; (cf. *Ritchie*, 8840-4); *Malcolm*, 10,587-601; as to transfers, *M'Kinnon*, 11,569; *Young*, 12,179; disputes as to revised code of (principal point, representation of out-districts by delegation), *Young*, 12,111 and foll.; *Malcolm*, 12,323 and foll., 12,335 and foll.; *Cumming*, 12,382 and foll.; cf. *Blair*, 12,416 and foll.; also

SCOTTISH LEGAL BURIAL SOCIETY—*cont.*

*Malcolm*, 12,438 and foll., 12,455; rule as to general register, *Young*, 12,116; rule as to travelling expenses of collectors and agents, *Cumming*, 12,381; rule (new) that heads of families, guardians of children, and members over 21 may vote at meetings, *Cumming*, 12,405; rule as to payments of board of management, *Malcolm*, 12,469-70; present rules satisfactory to society, *Blair*, 12,425 and foll.

*Accounts*; audited yearly by public accountant, *Malcolm*, 10,698; are open to members, *Malcolm*, 10,767; inquiry into, formerly, by investigation committee, *McCalman*, 11,329 and foll.; cf. *M'Kinnon*, 11,563 and foll.; *Tait*, 11,574 and foll.; preservation of, *Tait*, 12,116-7; none to be paid unless endorsed by secretary and sanctioned by board, *Tait*, 12,117; inconvenience in making up, through system of broken payments, *Forbes*, 12,235; position of funds; ascertained annually and how, *Cumming*, 12,361 and foll., 12,370-2; statement of liabilities made, but no detailed record, *Forbes*, 12,244 and foll., amount of valuation fund has not yet appeared in, *Malcolm*, 12,482-3; loan-book passes yearly into hands of auditor for inspection, *Malcolm*, 12,640 and foll.; gross income, 40,000l., *Forbes*, 12,301.

*Balance-sheet*; house-property, and investments on heritable securities, *Malcolm*, 10,738 and foll.; accounts of loan business in, *Malcolm*, 12,541 and foll.; large balance carried to account in previous year, *Cherry*, 14,401.

*Tables*; certified by Mr. Prentice, actuary, *Malcolm*, 10,644-50; higher by comparison than those of other friendly societies in Scotland, *Cherry*, 14,394; present, higher than any previous, *Cherry*, 14,397; members entering society in Belfast in 1869, came in on lower, *Cherry*, 14,398; all members had right to transfer to new, *Cherry*, 14,398; nearly all members have transferred from old to new, *Cherry*, 14,399.

*Valuation*; none made hitherto, *Malcolm*, 10,654; *Forbes*, 12,243; cf. *Cumming*, 12,357 and foll.; *Malcolm*, 12,456 and foll.; but statement of liabilities made out in office, 1870, *Malcolm*, 10,654-6, 10,668 and foll.; *Forbes*, 12,244-5; cf. *Cumming*, 12,370-2; offered to be made for society, by actuary, for 500l., *Malcolm*, 10,660. *Management*; one-third of contributions to assurance fund assumed to be set apart for, *Malcolm*, 10,650; the proportion closely adhered to, 10,763; contributions for, not collected separately, but separated in office, *Malcolm*, 10,766; cost of, now under 3½ per cent. of expenditure, *Malcolm*, 10,651-2; never above 35 per cent., 10,764; details of ditto; commission, agents' salaries, office-rents, charges at agencies, *Malcolm*, 10,661-2; salaries at head-office, *Malcolm*, 10,663-4; former attempt to reduce expenses of, *Tait*, 11,585 and foll.; board of do, see *supra*, *Board of Management*.

*Ireland*; registration refused in, unless separate board of management, treasurer, secretary, and funds for Ireland, *Malcolm*, 10,643; cf. *Sutherland*, 14,316; *Littledale*, 15,011; secession from, of "Loyal Irish Legal," *Criglington*, 13,999 and foll.; *Hodgkin*, 14,458 and foll.; *Littledale*, 14,957 and foll., 15,006 and foll.; and see LOYAL IRISH LEGAL.

*Complaints by*, of Registrar for Scotland, cf. *Cherry*, 14,370 and foll.; *Malcolm*, 10,622 and foll.; for Ireland, 10,642-3; also *Littledale*, 14,958.

*Cases against*; *Ravenhill's case*, *Sutherland*, 14,186 and foll.; *Cowan's case*, *Sutherland*, 14,231; *Cherry*, 14,346, 14,356.

(6) PROPERTY INVESTMENT COMPANY, witnesses respecting, see CAMERON (HUGH), AULD. Connexion with, of Edinburgh Co-operative Building Society, *Cobille*, 8951, 8974 and foll.; *Begg*, 9059; and see H. CAMERON, 9216 and foll., 9230, 9258. The "first (permanent)" building society in Scotland, on which all others are framed, *Auld*, 9933.

Is registered under Friendly Societies (Building Societies) Act, *Cobille*, 8975; *E. Ravenscroft*, 9079; and see *Auld*, 9914-7.

When founded, *H. Cameron*, 9067. Has been of great benefit, particularly to the working classes, *Auld*, 9911.

Capital of, *H. Cameron*, 9069.

Principles of identical, and rules of, similar to those of "Standard Investment and Building Society," *E. Ravenscroft*, 9076-7; *H. Cameron*, 9086.

Borrowing powers of, limited to two-thirds of advances made, *H. Cameron*, 9086-7, 9144.

Different rules in, as to withdrawals of shareholders and depositors, *H. Cameron*, 9121, 9154.

Business of, would not be so well conducted under Companies Act, *Auld*, 9912-17; directors of, not in favour 80227.

SCOTTISH PROPERTY INVESTMENT—*cont.*

of registration under Companies Act; *contra* secretary, *H. Cameron*, 9138-40; and see 9163 and foll.

Capital of, secured to depositors before shareholders, *H. Cameron*, 9141-2.

Deposits taken by, about two-thirds of share-capital, *H. Cameron*, 9143-6; rate of interest paid by, on deposits, 9191-2; advances made by, chiefly on property in Edinburgh, 9226; advances made by, not confined to working classes, 9227; largest advances by, made to building clubs, 9229-31; has lost no money by speculative advances, 9235; has had no difficulty in obtaining deposits, 9257; largest individual deposits in, 9266; proportion of advances by, on ground and first-floor flats, 9218, 9258.

Loans of, from bankers, *H. Cameron*, 9147.

Total liabilities of, *H. Cameron*, 9148.

Mode of conducting business of, *H. Cameron*, 9150 and foll.

Bearing upon, of exemption from stamp duties, *H. Cameron*, 9165-7.

Payment of dividends and bonds by, *H. Cameron*, 9184-6, 9190, 9193-6, 9264.

Has no permanent shares, *H. Cameron*, 9187; *Auld*, 9918; amount and division of shares in, *H. Cameron*, 9188-9.

Advances by, considered to be of shares, *H. Cameron*, 9172; no premium paid in, on advances, *H. Cameron*, 9207; rate of interest paid by borrowers, *H. Cameron*, 9208.

Has no fixed scale of payments to law-agents, *H. Cameron*, 9215 and foll.

Practice of, as to surveyor's charges, nearly the same as that of "Standard Investment" Society, *H. Cameron*, 9224.

Fines in, *H. Cameron*, 9242-4.

Redemption fees in, *H. Cameron*, 9245.

Secretary to, see DICKSON.

Law-agent to, see AULD.

(7.) SAVINGS, INVESTMENT AND BUILDING SOCIETY,

see MACGREGOR (G.), and ROSS (W. T.)

A permanent society, established 1856, *G. Macgregor*, 12,929; shares 25l. each, paid by monthly instalments, 12,930-1; when do. paid up, members usually withdraw, but may leave amount on deposit at 4 per cent., 12,932-4; instalments received in advance, at small fixed discount, 12,935-7; members, over 600, 12,938; receipts on shares and advances for last year, 12,939-40; fines, the same for advanced and unadvanced members, 12,941-3; withdrawals, and payments on matured shares, 12,944-7; advances made, half by priority, and half by competition, 12,948-52; highest rate of premium received, 12,953; no mischief from system of selling advances, 12,954; solicitors' and surveyors' charges not limited by rules, but lower than usual rates of do., *G. Macgregor*, and *W. T. Ross*, 12,955-8; interest on advances, *G. Macgregor*, 12,959; forfeitures, 12,960-2; highest advance made (2,000l.), 12,962-4; advances to builders, not made for speculation, 12,965-6; assurance of property, 12,967; borrowing powers unlimited; deposits; by understanding, are not to exceed 4,000l., *G. Macgregor*, and *W. T. Ross*, 12,968-74; agents and their commission (½d. per share per month), *G. Macgregor*, 12,975-7, 12,979-81; commission to members on obtaining new shares, 12,978; arbitration rule, never yet acted on, *G. Macgregor*, and *W. T. Ross*, 12,982-3; rules and borrowing powers of "Glasgow Provident" similar to those of society, *W. T. Ross*, 12,985-7; agreements made on loans, specifying terms of repayment, 12,996-7; composition of members; one-fourth artisans; depositors chiefly shopkeepers, 13,007-10.

(8) WIDOWS' FUND, the largest existing Mutual Insurance Company; "Royal Liver" has five or six times as many policies as, *Bretherton*, 23,401.

SCRATCHLEY, Mr. (actuary), calculates redemptions in "Cork and South of Ireland Permanent Building Society," *Gissani*, 16,331, 16,349-50.

SCROLL minute-book in "Scottish Legal," see SCOTTISH LEGAL.

SEA, deduction of 25 per cent. from benefits for deaths at, in "United Assurance," *Rice*, 15,920-3.

SEAMEN, see SAILORS.

## SECESSION:

A necessary element for tables of friendly society, provided for by Mr. Finlaison, *Pischbeck*, 402; *Tompkins*, 2069.

Cannot be taken into account, *Bailey*, 918; is not taken into account, *Finlaison*, 1022-3; cf. *Dixon*, 12,701.

Average rate of, *Tompkins*, 2069-71.

Rate of, not higher in village clubs, *Tompkins*, 2072.

## SECESSION—cont.

Nearly three times as great as mortality, *Finlaison*, 1021.  
 A great source of profit generally, *Green*, 17,279.  
 In "Ancient Order of Foresters," *Shawcross* and *Pinchbeck*, 453 and foll.; rate of, in do., *Pinchbeck*, 403; *Shawcross*, 458 and foll.; and see as to Cork district, *Lyons*, 16,759-61; causes of, *Shawcross* and *Pinchbeck*, 459 and foll.; *Lyons*, 16,761; heavy amongst agricultural labourers, *Shawcross*, 464-5.  
 In "Royal Liver" society, *Sprague*, 1735 and foll., 1764 and foll., 1811 and foll.  
 In "Liverpool Protective" society, *Shepherd* and *M. Murphy*, 2348-51.  
 Very little in "Blackburn Philanthropic Burial" society, *Crossley*, 2529-31.  
 Was considerable, in Edinburgh district of "Manchester Unity of Odd Fellows," when higher rates introduced, *H. Cameron*, 9301, 9304; much lately, in Glasgow district of do., *Jas. Boyle*, 13,626 and foll.  
 A large source of income, in Glasgow "Thistle and Rose Society," *Dixon*, 12,701.  
 Hardly any in "Victoria Assurance," *Movatt*, 15,218.  
 In dividing societies, see *Littledale*, 14,390; *John Cullen*, 15,417-20, 15,430; *Shanly*, 15,485-7; *O'Connor*, 16,065.  
 In burial societies, if collector at all inattentive, may amount to 50 per cent., *McCormick*, 20,681.  
 In "United Assurance" (St. Patrick's), *T. Walker*, 21,258 and foll.; Manchester district, *Hamilton*, 19,275 and foll.; very little in Cork district, *Horgan*, 16,507-9; and see *McCormick*, 20,681-2.  
 Less in "Independent Order of Rechabites" than in other affiliated societies, *Sharples* and *Hodgson*, 17,279-81.  
 In "Rational Sick and Burial," *Coombes*, 17,472 and foll.  
 In "Salford Funeral Friendly," *Noden*, 17,739-46.  
 Not much in "Hulme Philanthropic Burial," *Anderson*, 17,929-30.  
 Much in "Mortality Association Burial," *Powell*, 18,295-9.  
 In "Brotherly Knot," *John Harrison*, 18,404-6.  
 Much (nearly 4½ per cent. yearly) in "South Manchester Burial," *Marrison*, 18,498 and foll.; adds nearly one-fourth to contributions, 18,506.  
 About 3¼ per cent. yearly in "Manchester Temperance Burial," and nearly half of seceded members re-enter, *Hardman*, 18,634 and foll.  
 About 4 or 5 per cent. yearly in "Salford Temperance Burial," *Eaton*, 18,756 and foll.  
 And see LAPSE, EXCLUSION, WITHDRAWAL.  
 Friendly societies or companies formed by, from other societies or companies, viz.: from Liverpool "Philanthropic," the "Royal Liver," *Thompson*, 22,999 and foll.; cf. *Liversage*, 1199; from "Royal Oak," the "Liverpool Protective," *Shepherd*, 2081, 23,714-5; from "Royal Liver," the "Scottish Legal," and "City of Glasgow," *J. Stewart*, App. C., 1; cf. *Tait*, 11,595; from "Scottish Legal," the "British Legal" Company, and "Reform Friendly Assurance and Loan Society" (afterwards amalgamated into "United Reform"), and the "Loyal Irish Legal," *McCalman*, 11,366, 11,370 and foll., 11,447, 11,452 and foll.; *J. Stewart*, App. C. I.; *Crighington*, 13,999 and foll., 14,052, 14,558 and foll.; *Hodgkin*, 14,458 and foll.; *Littledale*, 14,957 and foll., 15,006 and foll.; from "City of Glasgow," the "Glasgow Reformed Friendly Society" (afterwards amalgamated into "United Reform"), *McCalman*, 11,366, 11,370 and foll., 11,452 and foll., 11,489 and foll., 11,526 and foll.; *J. Stewart*, App. C. I.; from "Cork Mechanics' Provident," the "City of Cork," *Brown* and *Barry*, 16,623-7; from "London and Manchester Industrial Assurance Company," the "Lancashire and Cheshire Assurance Friendly Society," *Mabbott*, 19,077-113; from "St. Patrick's" (now "United Assurance,") the "London St. Patrick's," *Smyth*, 20,413.  
 Of branch of "Order of Ancient Shepherds" at Over Darwen, *Race*, 18,359.  
 SECOND BONDS (in Scotland):  
 The practice of making advances on by building societies condemned, *G. Walker*, 12,920, 12,923; cf. *Kirkwood*, 13,399-402.  
 SECRET SOCIETY:  
 Prejudice and clerical opposition against "Odd Fellows" in Ireland as being, *Downing*, 14,854; *Leadbitter*, 16,213; *Bradish*, 16,876.  
 And see SECRETS.  
 SECRETARY:  
 Of State, see HOME SECRETARY.  
 Of friendly societies, form of rule as to appointment of, *Stephenson*, 9; as to powers and duties of, *ibid.* p. 5.

## SECRETARY—cont.

Address of, should be recorded by Registrar, but in Scotland generally is not, *Al. Mackenzie*, 8862; and see *Ritchie*, 8824-30.  
 Or treasurer, all correspondence with Registrar should be with, *Al. Mackenzie*, 8856, 8861, 8892.  
 Of female friendly society, often a man, *Stephenson*, 657.  
 Often uneducated in village clubs, *Stephenson*, 606, 616; in branches of affiliated societies, *Race*, 18,354, 18,360; *Nicholson*, 19,789.  
 Should make out periodical valuation, *Tompkins*, 2048, 2050; and see *Wood*, 17,124-5; but see *Nicholson*, 19,789, 19,791.  
 Great labour thrown on, by quinquennial returns, *H. Cameron*, 9362.  
 Salary of, see OFFICERS.  
 In affiliated societies; should be paid, but payment should not be compulsory, *Daynes*, 261-2; *H. Cameron*, 9372; *Shawcross* and *Pinchbeck*, 480-2; office of, filled gratuitously as qualification for higher do., *H. Cameron*, 9372; of branch, generally paid in lodges of "Manchester Unity," *Daynes*, 104, 260; always in Edinburgh district of do., *H. Cameron*, 9350, 9372; generally paid in southern district of "Ancient Order of Foresters," always in London district, *Shawcross* and *Pinchbeck*, 478-9, 481-2; generally paid in "Independent Order of Rechabites," *Hodgson*, *Green*, and *Sharples*, 17,296-8; paid in "Rational," *Coombes*, 17,214.  
 In burial societies; none in "Royal Liver" for whole society, but one for Scottish branch, *Liversage*, 1521; *G. Sinclair*, 10,399; in the late "St. Patrick's," now "United Assurance" (Mr. Treacy), was practically owner of society, *Bretherton*, 23,394; in "Scottish Legal," had power to expel members till rule altered, *McCalman*, 11,307-10, 11,315-9; in "Equitable Total Abstinence Burial" (Mr. Roscow), is printer to society, and said to appoint committee, *Roscow*, 19,375; *Montgomery*, 19,678.  
 Secretaries examined:  
 "Manchester Unity of Odd Fellows," see *RATCLIFFE*, *H. CAMERON*, *JAS. BOYLE*, *DOWNING*, *LEADBITTER*, *BURMINGHAM*, *BRADISH*, *HUGHES*; "Ancient Order of Foresters," see *SHAWCROSS*, *SHANLY*, *LYONS* (?); "Independent Order of Rechabites," see *JONES*, *SHARPLES*, *CRAWFORD*; "Order of Druids," see *WOOD*, *SHEPHERD* (?); "Social Working Men's Club Association," see *SOLLY*; "Working Men's Club and Institute Union," see *PRATT*, *H.*; "Liverpool Protective," see *M. MURPHY*; "Blackburn Philanthropic Burial," and "Mutual Assurance Societies," see *CROSSLEY*; "Chorley Family Funeral," see *SERGEANT*; "Free Gardeners," see *BURGE*; "Edinburgh School of Arts," see *KEMP*; "United Reform," see *MCCALMAN*; "Scottish Legal," see *FINNIE*; "Ayr Benefit Building," see *MILWRAITH*; Belfast "Union" Building, see *GLENN*; "Belfast Equitable," see *CAMBRIDGE*; "Loyal Irish Legal," see *HODGKIN*; "Irish Civil Service Building," see *MERCER*; "Pius the 9th Loan" and "Burial Societies," see *O'CONNOR*; "Cork and South of Ireland Permanent Building," see *GIURANI*; "Cork Mechanics' Provident," see *BARRY*; "Royal Military Mortality Society of Pensioners," see *P. MURPHY*; "Rational," see *COOMBS*; "Manchester Warehousemen and Clerks' Provident," see *M. OGDEN*; "Salford Funeral Friendly," see *NODEN*; "New United Friendly," see *BELL*; "Hulme Good Intent Burial," see *TEESDALE*; "George and Dragon Friendly," see *INGHAM*; Manchester "Philanthropic," see *FYANS*; "Mortality Association Burial," see *FOWELL*; "Brotherly Knot," see *JOHN HARRISON*; "Ragged School Association," Manchester, see *J. OGDEN*; "South Manchester Burial," see *MARRISON*; "Salford Temperance Burial," see *EATON*; "North Staffordshire Provident," see *HAMMESLEY*; "Lancashire and Cheshire Assurance Friendly," see *ROSCOW*; "Chorley Friendly," see *HENSHAW*; "Association of Friendly Societies," Manchester, see *NICHOLSON*; "Lancashire Commercial Clerks," see *COTTAM*; "Standard Sick and Burial," see *J. MARSHALL* (?); "Charlestown and Pendleton Sick and Burial," see *FAULKNER*; "St. Paul Bennett Street Sunday School Sick and Friendly," "Hulme and Salford Friendly Societies," see *GOODWIN*; "Working Men's Benefit," see *MADLEY*; "Liverpool Victoria Legal," see *GIBB*; "Royal Oak," see *CURRIE* (JAMES); Liverpool "Philanthropic," see *THOMPSON*; "Liverpool Clerks' Annuity Association," see *HARDING*; "Kings Sun" and "Excelsior," see *OWENS*.

## SECRETARY—cont.

Ex-secretaries examined:  
 "City of Glasgow," see WILSON 4; "Irish Civil Service Legal Building," see DALY.

Former, chiefly referred to in evidence:

"Royal Liver," see LAWRENCE (JOHN); "Scottish Legal," see STEEL, URQUHART; "City of Glasgow," see SAVAGE; "United Assurance" (St. Patrick's), see TREACY; "Royal Oak," see CURRIE (WILLIAM), and GREENWOOD.

SECRETS, curiosity to learn the, a cause for joining "Ancient Order of Foresters," Lyons, 16,761 (cf. Green, 17,279.)

SECURITY, collectors required to give, in "Liverpool Protective" Society, Shepherd, 2147-8; in "Royal Liver" Society, G. Sinclair, 10,274, 10,359-60.

Of collectors, generally not worth much, Malcolm, 10,579. Friendly societies should find, before registration, for fulfilment of engagements, J. Stewart, 10,932.

Loan without, treated as "doubtful mortgage" in balance-sheet of "United Assurance" (St. Patrick's), T. Walker, 21,476-81.

Of officers, see BOND.

SELECTION from returns of societies, necessary for drawing up reliable tables, Bailey, 814-78, 825, 852.

Of districts for examination of friendly societies, recommended, Stratton, 8518 and foll.; 8541 and foll.

SELF-CONTAINED houses, preferred by working class in Edinburgh, Colville, 6032-3; houses built by "Edinburgh Co-operative Building Society" are, Colville, 9033; Begg, 9052.

SUPPORTING DISPENSARIES, see DISPENSARIES.

SEPARATE books of accounts, form of rule as to, Stephenson, 9, p. 5.

Contributions or funds for different benefits, not useful, Bailey, 857 and foll.; Finlaison, 1007-9; useful but often not obtainable, Neison, 1116-17.

But management fund should be, Finlaison, 1010

Neison, 1076; and see Bailey, 792-3.

Of benefits, funds, &c., see BENEFITS, FUNDS.

SERGEANT, JAMES, evidence of, 2731-948 - p. 134.

Is secretary to "Chorley Friendly Funeral" Society, 2772; members of society residing beyond eight miles from Chorley, 2815-6.

And see WARING.

SETTLEMENT of disputes, form of rule as to, Stephenson, 9, p. 5.

Different systems for, see DISPUTES.

SHAM Friendly Societies, McQuhas, 17,610-8, 17,640; Bell, 15,078-80; Ingham, 18,168-9.

Illness, see IMPOSITION, SIMULATED SICKNESS.

SHANLY, PATRICK JOSEPH, evidence of, 15,440-15563

p. 278.

Sent memorial to Commissioners respecting Irish members of the "Royal Liver," 15,440; connexion with society as member and collector; reasons which caused him to resign his collectorship, 15,441; inconvenience arising from want of local fund and treasurer at Dublin, 15,442-63, 15,464; number of members in Dublin, 15,449; members not represented at Liverpool meetings, 15,454; admits that claims are fairly paid after a certain amount of delay, owing to representations of Mr. Taylor, the agent; but prior to his coming, society was very badly managed, 15,455-8, 15,461-2, 15,539; late agent's duties were cast on his widow, a quite illiterate woman,—her peculations, 15,459-60; Irish branch not registered under present rules, but only under previous ones, 15,463-4; would wish to remain under control of central board, but having a home board for the management of their own local affairs, as in the Glasgow branch, or in the Foresters' Society, 15,464-80; would increase powers of Registrar so as to enable him to settle disputes, 15,482-3; in not in favour of "divides" at Christmas, he old men being at the mercy of the young, who frequently leave society and join one where there is less sickness; instance of this in the St. Matthew Society, 15,483-90; causes of popularity of these societies, 15,491-7; old men, though not balloted out, frequently suffer by societies suspending sick money, thus causing them to come upon the parish, 15,498-15,505; would prefer large burial clubs to small local societies, if they had proper local representation, 15,506-8; believes the "St. Patrick's" Society to have been very badly managed through its collectors; its failure and change of name, 15,510-22; heavy expenses of management of "Royal Liver," which a local representation as Dublin would tend to keep down, 15,523-7; occasions on which some members of the board have visited Dublin, 15,528-30; has known of

## SHANLY, PATRICK JOSEPH—cont.

collectors receiving remuneration on giving up books, but of no instances of sale, 15,531-2; gave up his own book on account of management retaining a percentage on members' claims, 15,533-8; inconvenience arising from want of a principal office and from absence of officers at Dublin; Government should protect the people, 15,539-40; recommends local registration of all societies and their branches, with separate Registrar for each country, 15,541-4; there should be a public audit at Government expense, but payable out of a society's license, which should be revocable in case of mismanagement, 15,545-8; case of personation to obtain benefit, 15,549; all claims at present decided by Liverpool board, 15,550-2; provisions of "Royal Liver" rules with respect to arbitration, not carried out, 15,553-5; former practice of agents receiving a percentage, by referring representatives of deceased members to particular undertakers, whilst retaining amount of their claims, 15,556-9; wishes attention of Commission to be drawn to excessive rates of fines charged by "Working Men's Building" Society to members in arrear, 15,560-1; as collector of "Royal Liver," was formerly authorised to receive members from other societies, but practice has been discontinued, 15,561-3.

Re-examined, 16,226-16,240 - p. 402.

Secretary of a court in Dublin district of Order of Foresters, 16,226-7; repudiates as untrue statement made by Mr. Leadbitter as to Foresters' popularity having been gained by their engaging in political and religious demonstrations, 16,228; system of management in district and number of members, *ibid.*; satisfactory relations between district and central authority, 16,229-30; settlement of disputes, 16,231-3; system of assisting distressed courts out of High Court fund in Dublin, 16,234-8; members of suspended lodges should be enabled to recover money due for sick-pay, and power should be given to central authority to recover money from such lodges, 16,239-40.

## SHARES:

Working men's club raising money in, has to be registered under Companies Act, Solly, 8395-6.

In building societies, are the same as deposits, E. Ravenscroft, 9127.

Number of, to be held by a member, should be limited, Littledale, 15,042 and foll.

Joint, should be allowed, Auld, 9921 and foll.

More advantageous to poor man in building societies than in Limited Company, Daly, 15,171.

Limited to 1l. in "Edinburgh Co-operative," Colville, 8946.

Form security for deposits, Colville, 8961; H. Cameron, 9141-2, 9154.

In "Standard Investment and Building Company," rule compelling shareholders to withdraw, E. Ravenscroft, 9105; never enforced, 9114; difference between permanent and ordinary shares in ditto, E. Ravenscroft, 9168.

Amount of, viz., 30l. in "Caledonian Permanent," G. Walker, 12,863; ditto (reduced from 60l.), in "Union," Belfast, Glenn, 13,671-2, 13,707.

25l. (with half and quarter shares), in "Scottish Property Investment," H. Cameron, 9188-9; in "Ayr Permanent," McIlwraith, 12,613, 12,637; in "Scottish Savings," G. Macgregor, 12,930; in "National Freehold," Kirkwood, 13,390; in "Belfast Equitable," Cambridge, 13,824 and foll.; (formerly 5l. in ditto,) 13,874; in "Irish Civil Service," Owen, 15,057.

10l. in "St. Michael's," Kingstown, Lator, 15,327; in "Cork and South of Ireland," Giusani, 16,280.

Taking of, by borrowers, R. Ravenscroft, 9171; Cambridge, 13,853 and foll.; Lator, 15,330.

Loans made in form of advanced, H. Cameron, 9172.

Completed, cease to be held as such, H. Cameron, 9186.

No permanent, in "Scottish Property Investment," H. Cameron, 9187, Auld, 9918.

Number of, in various societies: in "Caledonian Permanent" (582), G. Walker, 12,862; in "Union," Belfast (1,500), Glenn, 13,680; in "National Freehold" (1,583), Kirkwood, 13,390; in "Cork and South of Ireland" (about 150), Giusani, 16,285.

Maximum number held by one person, in various societies: in "Union" (100), Glenn, 13,670; in "Ayr Permanent" (8), McIlwraith, 12,642; in "Belfast Equitable" (about 150), Cambridge, 13,881; in "Irish Civil Service" (over 20), Owen, 15,055-6; in "Cork and South of Ireland" (24), Giusani, 16,286.

Forfeiture of, for non-payment, in "Caledonian Permanent," G. Walker, 12,868.

Rule as to forfeiture of, not strictly carried out in "Irish Civil Service," Hancock, 15,377 and foll.

SHARES—*cont.*

Invested, applied to advances in case of shareholder wishing to borrow, in "St. Michael's," *Lalor*, 15,330, 15,342.

Persons taking 20, entitled to an advance of 200*l.*, in "Cork and South of Ireland," *Giusani*, 16,283.

Railway, bank, &c., desirability of empowering building societies to advance upon, *Giusani*, 16,332, 16,357 and foll.

SHARING-OUT clubs or societies, *Stephenson*, 609, 632-4; *Stratton*, 8539, 8559 and foll.

Very popular in Liverpool, *Stephenson*, 632.

Call themselves *Tontines*, *Stephenson*, 634.

Not many in Wiltshire, *Sotheron-Escourt*, 724.

May have been introduced to check mischief of chronic sickness, *Finlaison*, 956.

Appear to be increasing, but no trustworthy information as to them at present, *Stratton*, 8539.

Persons shut out from affiliated societies often join, *Stratton*, 8559-60.

Do not do the work of friendly societies proper, and impede it, *Stratton*, 8562-3.

Formed partly in consequence of a presumed right to poor-rate, *Stratton*, 8564.

Objections to, *Stratton*, 8565 and foll., 8582, 8590; *Malcolm*, 10,629-35.

Subscription to, would provide a better and more permanent form of relief, *Stratton*, 8575-6, 8616.

Get rid of older men, *Stratton*, 8577-8.

Spend much in social enjoyment, *Stratton*, 8579-81.

Not objectionable amongst migratory labourers, as navvies, *Stratton*, 8583.

Are not open to objection of ultimate bankruptcy after many years of subscription, *Stratton*, 8585-6.

Members of, should be treated by poor-law guardians more strictly than if they belonged to well-managed society, *Stratton*, 8660-71.

And see DIVIDING SOCIETIES, TONTINES, YEARLY.

SHARP, JOHN, sued "Integrity" in Belfast, but could not recover, because society not registered, *Criplington*, 14,603-4.

SHARPE, defaulting collector in "City of Glasgow" Friendly Society; his book is now collected by Mr. Stewart, the treasurer's son, on condition that he will make up defalcations, *Wilson*, 13,085; cf. *J. Stewart*, 13,521-6.

SHARPLES, THOMAS, secretary No. 1 district of the Order of Rechabites, evidence of, 17,230-17,391 - p. 431.

Average number of members in each tent, 17,247; tables suitable for non-temperance societies, hardly fair for temperance societies, 17,274; proportion of secessions, 17,279; cost of rooms for meetings, 17,284; paid officers, 17,296-8; reasons for believing society solvent, although there has been no valuation of assets and liabilities, 17,300-2, 17,348-9; system of juvenile tents, *ibid.*; clearances, 17,303; class of members, 17,306; disputes, 17,318; variation in Registrar's decisions as to certification of rules, 17,322-3; periodical printed returns should be sent to Registrar, and certain penalties inflicted in case of non-compliance, 17,324, 17,332-6, 17,338; proposed alteration of payments by Sheffield and Preston districts, 17,351; No exclusion of trades in Manchester, 17,359; provision for members incapacitated from work in Sheffield, 17,364-71; investment of funds, 17,372; number of members in order, 17,375; transfer of members into Australian branch, 17,377-8; sick-pay regulated by amount of funds, 17,382.

And see GREEN, HODGSON, and JONES.

SHAWCROSS, SAMUEL, permanent secretary of "Ancient Order of Foresters," evidence of, 303-344 (and see *SQUIRE*) - - - - - p. 21.

Represents "Order"; unnecessary trouble caused by Government requiring all branches to make quinquennial returns, which are not utilised, 303-305; form for statistical inquiries now being made by the Order, more adapted than that of Government to special experience of society, 304, 306-14; inconvenience of separate Registrars for England, Ireland, and Scotland, 315-17, 321; number of members in United Kingdom and colonies, 318-20; non-certification of tables by actuary, and offensive expression relating thereto in registrar's certificate, 322-332; recommends repeal of 16th section of Act, as giving societies undue power to invest funds for building purposes, 334-42, 344; meetings in public-houses, 343-4.

Re-examined, 345-556 - - - - - p. 23.

Returns: those published by society contain all the information obtained by central office from each lodge, 345-53, 374-82, 385-92, 490, 531-4; contributions,

SHAWCROSS, SAMUEL—*cont.*

349-52, 360; graduated scale for premiums, 353, 354, 386-88; general rules enacted by executive council binding upon all the branches, 356; assurance for death claims, made by levy, 360-3; average number of members in London district lodges, 364; means for obtaining information as to financial status of lodges, 370-2; registration, 373, 468-70; proposed general valuation, 383-5; number of members, 385, 393-6; tables, based upon those of Mr. Finlaison, 386-402; secession, rather heavy in agricultural districts, 402, 403, 438, 453-65; exclusion of certain occupations, 404-9; arbitration: disputes should be settled within the Order, 410-19, 421-4, 428-37, 491-7; fines, 438-41; medical examination, 442-443; transfer-fees, 444-51, 466, 467; witness deems compulsory valuation essential to the Order, 471-6, 484-9; secretary; suggests appointment of paid officer to make returns to Parliament, 477-82; local inspection of books by Government, objectionable to friendly societies generally, 498-505, 519; central authorities should have power to enforce claims against branches, without recourse to county court, 524-7; difficulty of complying with Government forms of returns, 531; objections to payments for annuities, 535-40; information as to payments by honorary members, &c., to appear in next return (July 1871), 548-52; in any fresh legislation an Act of Parliament should be prepared for affiliated friendly societies, in contradistinction to that for collecting societies, 553, 555; the office of Registrar an extremely useful one, 555.

And see *Hammersley*, 18,994.

SHEFFIELD district of "Independent Order of Rechabites," see RECHABITES.

SHEPHERD, JOSEPH, evidence of, 2081-2418 - p. 106.

Is sub-treasurer, and was one of promoters of "Liverpool Protective" Burial Society, 2081; his connexion with "Royal Oak" Society, which terminated in formation of former society in 1856, 2081-2, 2219-29; meetings in public-houses, 2083, 2341-2; purposes for which "Liverpool Protective" was established, 2083-5; class of officers, 2086-7; committee of management, 2094-5, 2098-2108; public meetings, 2109-11, 2115-17, 2141-2, 2319-22; rules; suggests fines against collectors neglecting to furnish attending members with copy of rules, 2123-35, 2189-90, 2243-60; salaries, 2135-40; collectors' their duties, responsibilities, and pay, 2143-50, 2152-4, 2176-9, 2231-5, 2345-7; evils arising from system of grants, 2173; admission of members, 2179-82; disputes, 2181-3; system of arbitration very satisfactory, 2183-4; security against fraud, 2186; rates of payment sufficient to meet increasing liabilities; witness has much confidence in their system of rules, approved of by accountant and embodying a variety of tables, and deprecates any interference with them tables by Government, 2187-90, 2243-60, 2352-61, 2371-4; transfer of members, 2190, 2367-9; suggests appointment of public auditor, to have powers over burial societies similar to those exercised by auditors of Poor Law Board, and to be paid by societies, 2191-9, 2205-7, 2334-40, 2370; necessity of having central authority to certify rules; view generally entertained by working men as to security attaching to Registrar's certificate, 2208-12, 2325-33, 2375-6; management expenses are taken out of general funds; case illustrating advantages of this system, 2215-18; bonuses fixed by rules, 2243, 2314; rule as to reduction of allowances, 2261, 2377-84; complaints against collectors neglecting to call, 2262-8; proportion of members out of benefit, 2269-72; funeral expenses, 2276-88; country business compared with that of large towns, 2289-97; necessity of instructing would-be member as to his risks, 2298-2305; collectors called "officers," no agents, 2306; mortality amongst children, 2309-10; number of members, 2312; investment of funds, 2315-18; exceptional legislation required for burial societies, 2323-4; necessity of providing security for funds, 2343-4; no data for ascertaining rate of secessions, 2348-51; collecting cards; mode of detecting collectors who take subscriber's money without registering name, 2362-5; item in management expenses disallowed at general meeting, 2385-8; advantages of Government insurances; but working classes prefer to insure in burial societies, 2389-94.

Re-examined, 23,660-23,756 - - - - - p. 614.

Rule as to entering members' addresses by collectors; thinks the practice of allowing exceptions to this rule likely to lead to fraud, 23,661-3; stringent provisions against members bringing their own subscriptions, unless they enter society on those terms; a collector's member wishing to become an office-member is re-

SHEPHERD, JOSEPH—*cont.*

required to re-enter society, 23,664-77; admits irregularity of collector's entry of M'Carthy's child, 23,678-9 (see M'Carthy); is willing to submit his charges for stationery to judgment of any impartial tribunal, 23,682-5; cases of default on the part of three collectors; action taken against them, 23,686-90; sale of books permitted with approval of general committee, 23,691-4; cases in which sale of books has been allowed, to liquidate collectors' debts to society, 23,695-708; rule as to transfers, recommended for the purpose of redressing abuses which existed in "Royal Oak" at formation of "Protective," 23,709-15; denies statements of Mr. Wignall (*see below*), as to discount allowed to witness for printing; &c., 23,716-20; reason for refusing meeting of Guardian Committee on application of Mr. Knowles, 23,721; exceptional legislation required for burial societies in contradistinction to affiliated societies, 23,722; recommends the establishment by Government of a system of public audit, the exemption of officers from attending public meetings, and the diminution of the excessive salaries now paid to officers, *ibid.*; Registrar should be empowered to refuse rules not in accordance with these regulations, *ibid.*; officers' salaries in the "Protective," including secretary's emoluments, 23,723-6; connexion between collectors and officers of society, 23,727-30; management expenses exclusive of collectors' commission, not in accordance with amount set apart in rules for that purpose, and insisted upon by late Registrar, 23,732-50; the society having no actuarial tables is dependent upon its past experience for its future financial stability, 23,751; periodical valuation hitherto considered unnecessary in the society, 23,752; disapproves of grants, as being unfair to the general body of members, 23,753-6; knows of no societies consisting entirely of children, 23,756; recommends extension of nomination powers, *ibid.*; suggests mode for avoiding expenses attendant upon the interment of children insured in burial societies, *ibid.*

Complaint by Mr. Wignall as to Mr. Shepherd's discounts for stationery, *Wignall*, 23,493, 23,515-6. And see MURPHY, M.

SHEPHERDS, a sub-denomination of Foresters, *Littledale*, 14,875.

ORDER OF ANCIENT ("Ashton Unity"), affiliated, see RACE.

Founded in 1826 at Ashton-under-Lyne, *Race*, 18,309-10; number of members, about 60,000, in about 1,200 lodges, 18,311-2; very numerous in Bristol and Ashton, 18,313; why popular there, 18,314; relations between lodges; districts and central authority similar to those of Odd Fellows, 18,315; central authority has published code of rules, providing for the government of the order throughout; districts and lodges can make rules and byelaws, but in default of byelaws, lodges are under the general rules, 18,316; returns by lodges to central authority only compulsory since rules certified in 1869, and not satisfactorily made, 18,317-8, 18,320-4; fines for not making returns, 18,320; lodges chiefly controlled by districts, and only contribute to central authority about 1*d.* a head a year, *id.* for management fund, and *id.* for petition fund (for grants), 18,319; division of funds in all registered lodges (into two or three), but not carried out by some lodges, 18,325; central authority has endeavoured to enforce separation, and is succeeding, 18,326-7; graduated scale agitated for, but not yet adopted, 18,328; payment of general secretary (1*s.* per district, or 5*0s.* a year), 18,329 and *fol.*; lodge secretaries insufficiently educated, 18,354, 18,360; sick-pay paid out of lodge fund, and death-money out of district fund, 18,334-5; the equalized system advocated, 18,336-7; lodges make their own rules as to sick-pay (in Manchester generally 10*s.* a week, worth 10*s.* 6*d.*, in Openshaw only 8*s.* a week), 18,333, 18,347-9; all lodges but one spend money upon liquor, 18,338 and *fol.*; liquor-money paid out of management fund, but put down as rent of room, 18,340-1; average rent of rooms (for lodge of 70 members, about 10*s.* a year), 18,342-4; expenses of management, about 25 per cent. of general income, 18,345; modes of dealing with failure of lodge funds, (levies; closing of box), 18,350-3; opposition of some lodges to registration, a graduated scale, or sending reports, 18,355.

SHERIFF, in Scotland, court of, gives general satisfaction, *J. Stewart*, 10,858; *Mann*, 11,068; *McCalman*, 11,434; *contra*, *Dow*, 10,134.

Should be defined, *Dow*, 10,135.

Has not sufficient power to enforce his decisions, *Cumming*, 12,392-3.

SHERIFF—*cont.*

Arbitration by, in Scotch branch of "Royal Liver,"

*G. Sinclair*, 10,193 and *fol.*; *McCalman*, 11,433-4. Appeal to, desirable in friendly societies, *Murray*, 9963, 10,020; *Raeburn*, 10,130, 10,133-4; *contra*, *Dow*, 10,134.

Registration of friendly societies with, suggested, *Dixon*, 12,743; *contra* (as to industrial and provident societies), *Borrowman*, 12,826.

Appeal to, from Registrar's refusal to certify, approved of, *Borrowman*, 12,829.

To three sheriffs of nearest counties, from ditto, suggested, *Mann*, 11,067.

Proceedings in court of, and inquiry by accountant ordered by, respecting "Scottish Legal," *McCalman*, 11,312, 11,321, 11,330-4, 11,565; *Tait*, 11,591 and *fol.*; and see *Malcolm*, 12,510.

Proceedings in court of, and interim interdict against treasurer, respecting "City of Glasgow," *McCalman*, 11,527-8, *Wilson*, 13,099-100; *Criglington*, 13,983; ditto in *Shield's* case, see *SHIELD*.

SHIELD; pauper, member of "City of Glasgow," society summoned by inspector of poor for amount of sick-pay due; paid the money in the first instance, but refused the next application, having meanwhile passed a rule to prevent interference by inspectors of poor, *Kirkwood*, 13,330-45; *J. Stewart*, 13,431-9; (and see MURRAY, SHERIFF).

Brought himself subsequent action for recovery, resisted by society on plea of his having given wrong age at entry; but a compromise was made, *Kirkwood*, 13,338-40.

SHIPBUILDERS, a migratory class, *Shawcross*, 461.

SICK (1) BRANCH IN BURIAL SOCIETIES, see "ROYAL LIVER," "CITY OF GLASGOW," "UNITED REFORM," "UNITED ASSURANCE," "LANCASHIRE AND CHESHIRE."

(2) BUSINESS, cannot be carried on by general burial society, *Liverage*, 1622 and *fol.*; *Shepherd*, 2084-5; *Mowatt*, 15,210; *Hancock*, 15,407; but see *McCalman*, 11,403.

Should only be undertaken by local society, *Liverage*, 1622, 1627; *Smyth*, 8752; *Mowatt*, 15,209.

Cannot be carried on by Government, unless officers interested in getting members, *Mann*, 1105-9.

(3) FUND, separation of, from death and endowment funds, not useful, *Bailey*, 856-63.

And see FUNDS. In "Order of Druids," not well managed, *Shepherd*, 2398.

Equalized districts for, see EQUALIZATION.

Deficiency on, and levy for, in "Royal Liver," see ROYAL LIVER.

(4) PAY, societies granting, on behalf of which evidence received: "Manchester Unity of Odd Fellows," "Ancient Order of Foresters," "Order of Druids," "Order of Ancient Shepherds," Ashton Unity, "Independent Order of Rechabites," "Free Gardeners," "Sons of Temperance," "Rational Sick and Burial," "Wiltshire County," "North Staffordshire Provident," "Edinburgh School of Arts," "Western Friendly," "Commercial Travellers," "Glasgow Thistle and Rose," "Pius the 9th Loan Society," "Cork Mechanics' Provident," "Manchester Caledonian," "Warehousemen and Clerks' Provident," "Brotherly Knot," "Humane Sick and Burial," "Ducie Sick and Burial," "Chorley Friendly," "Charleston and Pendleton Sick and Burial," "St. Paul's Bennett Street Sunday School Sick and Friendly," and "Sick and Funeral Societies," "Working Men's Benefit," "Tradeston Sick and Funeral," "Hutchenston Friendly," "Anylee Yearly Friendly," "True Sons of St. Kevin," "Rising Sun," "Excelsior," "City of Glasgow," "United Reform."

Societies professing to grant, but which have stopped taking new members for: "Royal Liver," "United Assurance" (St. Patrick's), "Lancashire and Cheshire Assurance," "Victoria Assurance."

Societies professing to grant, but which have stopped giving: "Belfast Letterpress Printers," "Belfast Philanthropic," and see "Belfast Quay-Porters' Friendly."

Limited to 20*s.* a week by 13 & 14 Vict. c. 115. (repealed), *Stephenson*, 2, p. 3.

Payment of, for too long a period, or for whole of life, a great cause of insolvency, *Finlaison*, 947, 993; *Bailey*, 788, 797.

Continues during whole of life, in "Manchester Unity," *Daynes*, 157, 217; *Hughes*, 33,834; in "Ancient Order of Foresters," *Shawcross*, 399-400, 535; in "Free Gardeners," *Burge*, 9664; in "United Reform,"

## SICK PAY—cont.

*McCabman*, 11,423-4; in "Commercial Travellers' Friendly," *Galt*, 11,262; (in "Belfast Letterpress Printers," but not paid, *Wheatcroft*, 14,323, 14,327); in "True Sons of St. Kevin," *John Cullen*, 15,427; in "Independent Order of Rechabites," (half-pay given), *Sharples*, 17,363, 17,367-8, 17,369-70; in North Staffordshire Provident," *Hammersley*, 18,965-7; in "Chorley Friendly" (half-pay), *Henshaw*, 19,703 and foll.; in "Charlestown and Pendleton Sick and Burial," (one-fourth after nine years), *Faulkner*, 20,008-9 (but see as to Edinburgh district of "Manchester Unity," *H. Cameron*, 9,352-4; *Middleton*, 97,989; *Dickson*, 9862, 9902).

As to replacing, by annuity at a given age, see ANNUITY. Diminishing amount of, with length of sickness, *Ratcliffe*, 274, 280-6; *Pinchbeck*, 401; *Finlaison*, 994 and foll.; *Neison*, 1079 and foll.; *A. Ross*, 9727.

Reduction of, need not be taken account of (by actuary), *Bailey*, 908-17 (cf. *Galt*, 11,228-9).

Effect of delaying allowance of, till after first week of sickness, *Neison*, 1101.

There should be power to reduce to minimum or compound for, in cases of chronic sickness, *Finlaison*, 954, 990 and foll.

Compounding for, in "Order of Druids," *Wood*, 17,565-6; and see as to "Manchester Unity," *Daynes*, 224-7; in "Tradeston Sick and Funeral," *J. A. Stewart*, 13,163-4.

Payment of, by branches in affiliated societies, *Daynes*, 66, 72, 80-1, 118 and foll., 214 and foll.; *Middleton*, 9786, &c.; *Shawcross* and *Pinchbeck*, 421 and foll.; *Crawford*, 14,623; *Hodgson*, 17,246; *Race*, 18,334.

And see "MANCHESTER UNITY," "FORESTERS," "RECHABITES," "SHEPHERDS."

Variation of, according to state of funds, *Wood*, 17,089 and foll.

Higher rate of, in London than in rural districts, *Daynes*, 155.

Average cost of, in "Manchester Unity," 10s. per member per year, *Daynes*, 115.

Amount of, in particular societies: "Free Gardeners," 9s. a week, reduced to 6s. and 3s., *Burge*, 9636, 9663-4; and 15s. afterwards, *Galt*, 11,164, 11,228; "Glasgow Thistle and Rose," 1l. or 15s. for two years, and 15s. and 10s. afterwards, *Dickson*, 12,673; "Tradeston Sick and Funeral," 7s. the first 13 weeks, diminishing to 6s. and 2s. 6d., and after a year and a half 4l. to withdraw from society, *J. A. Stewart*, 13,163-4; "Aryyle Yearly," 6s. for 13 weeks, diminishing to 2s., and if sickness continues at end of year, member need not be taken on again, *A. MacGregor*, 13,223; "Belfast Letterpress Printers," (not paid), 10s. first six months, 5s. afterwards, *Wheatcroft*, 14,323; "Rechabites," 10s., *Crawford*, 14,623; "Belfast Philanthropic," 6s. (not paid), *McCroskey*, 14,783; "True Sons of St. Kevin," 8s. for three months only per year, *John Cullen*, 15,429; (but see 15,427); "Plus the 9th Loan Society," 6s. the first 13 weeks, 4s. 6d. the second, 2s. 6d. the last, *O'Connor*, 16,055; "Cork Mechanics' Provident," 13s. 6d. (increased from 8s.), *Barry*, 16,602-4; "Order of Ancient Shepherds," Manchester district, generally 10s., and no contributions taken, *Race*, 18,333; in Openshaw, 8s., 18,347; "Manchester Unity" Salford district, 10s., *Dunstan*, 18,782; Liverpool district, 12s., *Hughes*, 23,867, 23,872-3; "Chorley Friendly," 8s. for six months, and 4s. after for life, *Henshaw*, 19,702-5; "Excelsior," 12s. a week the first four months, 8s. the next four, and 4s. the last, *Owens*, 23,934, 23,974-7.

None given to members under 14 in "Charlestown and Pendleton Sick and Burial," *Faulkner*, 20,003.

Reduction of, by half, in "Lancashire and Cheshire Assurance," and the taking of sick policies discontinued, *Mabbott*, 19,135-69.

Receipt of more money from, than member could have claimed in health, *Burge*, 9631; should cause forfeiture of, 9632-3.

Receipt of, from several societies, *Burge*, 9637.

Case of, continued for 15 years, *John Cullen*, 15,432; for 20, *Burge*, 9665; and see *Finlaison*, 949.

Often not claimed, in "Ancient Order of Foresters," *Shawcross* and *Pinchbeck*, 421 and foll.

Members subject to expulsion if they forbear to claim, in "Commercial Travellers' Friendly," *Galt*, 11,231.

Suspension of, in dividing societies, *Shanly*, 15,501-4; in affiliated societies, *Race*, 18,351-3; *Dunstan*, 17,783 and foll.

How poor law should deal with, *Sotheron-Estcourt*, 259 and foll.; *Stratton*, 8642, 8668 and foll.

Practice of Wiltshire guardians in relation to recipients

## SICK PAY—cont.

of, *Sotheron-Estcourt*, 754 and foll.; of parochial authorities of St. Cuthbert's parish, Edinburgh, see *A. Ross*, *passim*; of do. of Govan parish, Glasgow, see *Kirkwood*, *passim*; of poor-law authorities in Ireland, see *Power*, *passim*.

Receipt of, by members applying for poor relief, generally discovered by poor-law officers, *A. Ross*, 9717, 9719; but see *Middleton*, 9808.

And see POOR-LAW.

(5) STEWARDS or VISITORS, in "Order of Druids," *Wood*, 17,083; in "Ducie Sick and Burial," *Dickson*, 18,855, 18,863; in "St. Paul's Bennett Street Sunday School Sick and Burial," *Goodwin*, 20,043.

SICKNESS, not so well looked after in large insurance friendly societies as in friendly societies properly so called, *Stephenson*, 569, 580-1, 585, 592.

Not distinguished from superannuation in Government tables, *Neison*, 1111; nor by many friendly societies, 1114-5; and see SUPERANNUATION.

Rate of, may differ from that of deaths, *Bailey*, 820; *Neison*, 1123; *Tompkins*, 1873-7.

Rate of, influenced not only by occupation, but by locality, personal habits and age, *Tompkins*, 2044; not much influenced by locality, *Bailey*, 925-32; not at all, *Neison*, 1125, 1131; almost entirely determined by occupation, *Neison*, 1125.

And see OCCUPATION.

Not more, in large towns than in agricultural districts (*quære*), *Daynes*, 80.

Would not be so large in tradesmen's as in labourers' society, *Tompkins*, 1969-70.

Low rate of, in "Manchester Caledonian," attributed to position and habits of members, principally commercial travellers, *Hannay*, 17,603-4.

Law of, want of sufficient information respecting, *Bailey*, 814; between 50 and 80, *Tompkins*, 1993-6; is determined up to 65, but not beyond, *Neison*, 1105, 1107-9, 1120-1, 1123; cf. *Littledale*, 14,913, 14,923; *Hancock*, 15,403.

The circumstances being similar, law of should be the same throughout England, *Bailey*, 930.

Variations in do., *Bailey*, 819-20.

With sanitary improvements, rate of will become much more equal, *Littledale*, 14,931.

General rate of, not applicable to individual cases, *Tompkins*, 1860-4, 1870 and foll., 2016 and foll.

Calculated on different data by actuaries, *Neison*, 1105 and foll.; and see ACTUARIES.

Returns of, unreliable, *Bailey*, 813, 848.

Existing tables of, unsatisfactory, *Bailey*, 888 and foll.; and see TABLES.

Number of days of, according to different tables, *Tompkins*, 1955-6.

No data as to duration of, except Odd Fellows' and *Neison's*, *Neison*, 1185.

Duration of, the most important calculation, *Neison*, 1184.

Full, only, provided for in *Finlaison's* tables, *Finlaison*, 1018-20; limited, need not be taken into account, *Bailey*, 908 and foll.; and see LIMITED SICKNESS.

Case of very long duration of, *Finlaison*, 949.

Average rate of, must be known for valuation, *Neison*, 1139-40; and see VALUATION.

In friendly societies, means inability to follow occupation, *Bailey*, 819, 908; *Neison*, 1081; *Littledale*, 14,932 and foll.

Everything that is paid for is, *Neison*, 1186-7.

Chronic, see CHRONIC.

Frauds as to, *Sotheron-Estcourt*, 694 and foll.; and see SIMULATED SICKNESS.

In some cases, societies return expected as compared with actual, *Tompkins*, 1964-6.

Expected and actual, should be compared every five years and returned, *Tompkins*, 1974-9, 1987-9; cf. *Nicholson*, 19,791.

Rules of lodges in "Manchester Unity" differ as to, *Daynes*, 80.

Odd Fellows' lodges, Foresters' courts, &c., financially distinct for, *Daynes*, 66, 72, &c.; *Shawcross*, 347; *H. Cameron*, 9,285, 9,289, &c.; and see SICK PAY.

Returns of, in "Ancient Order of Foresters," *Shawcross*, 377 and foll.; and see FORESTERS.

Equalization districts for, see EQUALISATION.

SIGNS, secret, in "Free Gardeners' Society," *Burge*, 9525.

SIMPSON, Sir James, the late, his name inserted without consent in prospectuses of "British Legal" Company, *D. Sinclair*, 9,398.

SIMULATED sickness, rate of sickness not determined by, *Neison*, 1077.



SIMULATED SICKNESS—*cont.*

May have to be inquired into by actuary, *Neison*, 1062.  
A ground against admission of lowest paid labourers into societies, *Leadbitter*, 16,208.

SINCLAIR, (L.) DONALD, evidence of, 9380-9454 - p. 183. Connexion with "Royal Liver," "British Legal," and "Scottish Legal" Societies, 9380-5; the last two societies formed by Mr. James Steel, but quite distinct, and under separate managements, 9385-92; mis-statements in prospectus of the "British Legal," which caused witness to leave society, 9393-8, 9409-10; transfer of members from "Royal Liver," and cases of non-payment of claims on the part of the "British Legal," the parish refusing to prosecute, 9399, 9406; prosecution of the "Royal Liver" in a similar case, 9407; agencies of the "British Legal" 9408; sale of collectors' books, 9411-12; persons thrown out of benefit, 9413-15; annual meetings, 9417; management expenses, deposit of Scottish funds of "Royal Liver" in Glasgow, 9418-20; practice with respect to transfers, 9421-32; system of arbitration adopted by "Royal Liver," 9433, 9442 (*cf. Liversage*, 23,205 and *fol.*); suit against directors of the "British Legal" by its members at Stranraer; refusal of solicitor to act, 9443-8; prosecutions in Scotland against the "Royal Liver" must take place at Glasgow, and there should be an alteration in the law to enable members to bring an action at the place where they have paid their subscriptions, 9449-52; recommends commission to hold court at Stranraer, where several societies have been guilty of mal-practices, 9452-4. Said to have been dismissed by "Royal Liver" for dishonesty, *Liversage*, 23,206.

(2.) GEORGE, evidence of, 10,142-10,515 - p. 207.

Treasurer of Scottish branch of "Royal Liver" society; relation between it and the society generally, 10,142-3, 10,223-4; Scotch committee at Glasgow subject to general committee at Liverpool, except in certain cases, 10,144-5, 10,156-7; alteration of rules, 10,146-53; annual meetings at Liverpool, 10,151; election of officers, 10,154-5, 10,383, 10,399, 10,405; burial societies should be subject to Registrar, whose powers should be extended, but there should be an appeal from his refusal to register rules, 10,158-74, 10,237-42; necessity of having separate Registrar for Scotland, who should not interfere in settlement of disputes (which should be left to arbitrators), but who should be empowered to examine returns and investigate financial position of societies, 10,175, 10,207, 10,230-4; periodical valuations,—they should be sent to Registrar; valuation made by Mr. Sprague; difference of opinion between Mr. Spens and the society as to its financial position, and subsequent alteration of tables, 10,208-29; annual returns made to Registrar in Edinburgh, 10,235-6; extent of operations of Scottish branch, 10,243; agents and collectors,—their duties, privileges, and pay, 10,244-52, 10,274, 10,292-3, 10,297, 10,317, 10,326; transfer and sale of books, 10,262-73, 10,476-83, 10,513-51; complaints made against collectors,—penalty for neglect of duty, 10,275-84; grants made to members out of benefit, 10,285-91; representation of members at general meetings, 10,294-6, 10,444-9; purposes for which meetings are occasionally held at Glasgow, 10,318-21; admission of children as members, 10,322-3; does not think the insurance of children tends to stimulate infant mortality in Scotland, 10,329-31, 10,453-4; members furnished with copies of rules on payment, and policies gratis, 10,332-42; no account kept of amount of forfeitures, but witness sees no objection to forwarding such account to Registrar once a year, 10,343-9; cases of imposition by mis-statement of age, 10,350-8; collectors' security, 10,359-60; disputes and cost of arbitration, 10,361-6; approves of present system of returns; treasurers of societies should be personally responsible for making them, and liable to penalty in case of default, 10,367-72; suggests amendment to 9th sec. of 18 & 19 Vict. as to guarantee of societies' solvency, 10,373-5; his society has ceased to take sick business, and is practically a life assurance society, 10,377-9; number of members in Scotland, 10,380-1; meetings, 10,391-8; cost of office in Scotland, 10,406-7; annual collection, 10,410; payments to members, doctors' salaries, and collectors' commission, 10,411; collectors' perquisites, 10,412; canvassers' fees, 10,413-14; salaries to managers, &c., 10,415-16, 10,420, 10,424-9; witness' and secretary's interest in collectors' books, 10,417-19, 10,421-2, 10,486, 10,512;

SINCLAIR, GEORGE—*cont.*

solicitors' fees, 10,430; travelling expenses; cases of default on part of agents, 10,431-40; transfer of members' names, 10,441-2; insurances,—thinks the law should give greater scope respecting nomination, 10,450-2; as to danger of policies lapsing through ignorance on part of members, 10,454-9; class of members, 10,460-3; proportion insured under 12 years of age, 10,464-6; mortality, 10,467-9; money paid to parochial board for interment of members in receipt of poor relief, 10,473-5; number of lapsed policies, 10,484-5.

Re-examined by Mr. Culley, App. C., III. - p. 634.

Contradicts Mr. J. Stewart's evidence as to support given by "Royal Liver" to Mr. McCalman in his litigation with Mr. Steel, manager of "Scottish Legal;" but collectors individually may have helped Mr. McCalman (see J. STEWART, and McCALMAN). Said (as well as Mr. W. Sinclair) to lend money to persons wishing to buy collectors' books, and to get profit on sale of do., *Campbell*, 11,909 and *fol.*, 11,928 and *fol.*; but see *Liversage*, 23,251-5.

(3.) WILLIAM, manager at Glasgow for Scottish branch of "Royal Liver;" was paid 10*l.* for Symington's book by Mr. Cunningham, who afterwards gave it up to him on leaving the society, *Cunningham*, 11,718-26, 11,820-4; the book eventually divided between Mackenzie and Boyle, the purchase money being applied by Mr. Sinclair to payment of Symington's debt, *Cunningham*, 11,731-6 (and see note to Q. 11,824),—20*l.* given for the book, *Mackenzie* and *John Boyle*, 12,752-60; instructed Mr. Cunningham to obtain attendance of members at meeting of society held in City Hall, in 1862, *Cunningham*, 11,844-6; joined his book with that of Mr. Campbell, to whom he paid fixed salary for collection; but afterwards repudiated Mr. Campbell's claim to share in book, and at present employs two collectors to work it for him, at fixed wages, *Campbell*, 11,865-73; has six books worked on same principle, *Campbell*, 11,874-5 (but see note to Q. 10,422); formerly employed collectors and others to canvass for him, *Campbell*, 11,844; received Mr. Baird's book at time of his (Mr. Baird's) dismissal from society, and forbade the new collector to call upon him for his subscriptions (this statement denied by the collector, see *Mellon*, 12,794-8); had previously given similar orders to Mr. Baird himself, on collectors being dismissed from society, *Baird*, 12,034-12,051-74; proceedings alleged to have been taken by society under Mr. Sinclair's management, on claim for funeral allowance being made by parish authorities on account of member dying in workhouse, *Kirkwood*, 13,352.

Alleged to lend money to persons wishing to buy collectors' books, and to get profit on sale of do., *Campbell*, 11,902 and *fol.*, 11,928 and *fol.*; but see *Liversage*, 23,251-5.

## SINKING (or RESERVE FUND), creation of, urged by Mr.

Littledale on Irish dividing societies, *Shanley*, 15,489. Should be imperative, *O'Connor*, 16,091.

Importance of, *O'Connor*, 16,070; and see *Owens*, 23,957.

Should be under control of Registrar, *O'Connor*, 16,065, 16,091.

In "Pius the 9th Loan Society," see *O'Connor*, 16,065, 16,085-6; in "Rising Sun" and "Excelsior" (Liverpool), *Owens*, 23,957-63. And see *Littledale*, 14,895, 14,905, 14,909-10.

## SIX WEEKS' CONTRIBUTIONS, second, given in "Royal

Liver" Society to collectors, *Liversage*, 1613-14. First, given in "Scottish Legal" and other burial societies to collectors, unless canvasser employed, *Malcolm*, 10,530; and see COLLECTORS.

## SLIPS, collectors', for election of officers in "Scottish

Legal," *Young*, 12,109-10, 12,184-5; *Cherry*, 14,423-5.

## SMYTH, GEORGE, evidence of, 8690-8804 - p. 159.

Has paid much attention to burial societies, 8690; was manager of Manchester district of "St. Patrik's," which has since changed its name to that of the "United Assurance" Society. Litigation in connexion with this society, and its subsequent refusal to pay members involuntarily thrown out of benefit during such litigation, 8691-9; mode in which the "Prudential" Life Assurance Company conduct their business; their form of accounts, 8701-7; lapsing of policies sometimes helped by official management, and occasionally caused by negligence of collectors, 8708-10; proportion of policies which lapse through no default of officers, 8711; mode of meeting difficulty by giving surrender-value, after payment of third year's pre-

SMYTH, GEORGE—*cont.*

mium, and a free policy to those who have paid a certain sum, 8712-19, 8749; is now agent to "General Fire and Life Insurance Company," 8720; agents' commissions, 8723; is of opinion that in spite of mode of canvassing for members by misrepresentations, Government would ultimately succeed in competition with present system, by taking matters into their own hands, and appointing their own agents, 8724-35; 8769-88; large salaries paid to members of committees, 8736; the representation of members of various societies is practically in the hands of officers and collectors, who assist each other in time of danger, 8736-9; no rule which permits of voting by proxy, 8740-3, 8757-9; advantages of a limitation of area of operations, 8744; tables of rates varying according to locality should be established by law, and calculated by an approved actuary, 8745-8; objects to principle of arbitration; disputes should be settled by county court judge, or officer appointed by him, 8745, 8753, 8756; the rules and general management of burial societies should be under control of Government, which should enforce necessary penalties, the sick business being left to trade and other societies, 8748-52, 8789-8802; cases of dispute, 8754-5; agents' travelling expenses to attend meetings paid by societies, 8760-4; transfer of collecting books and their value, 8765-8; present inefficiency of the laws of friendly societies, 8803.

Re-examined, 20,383-20,503 - - - p. 613.

Was sent to Manchester to investigate accounts of John Cowan, agent and collector of "United Assurance," whose defaults amounted to over 1,000*l.*, but who was, notwithstanding, allowed to retain his book, 20,383-404; amount received by witness as manager; was afterwards dismissed and replaced by Hamilton, one of his collectors, 20,405-14; expense of meeting for election of committee, 20,415-18; remuneration to collectors attending meetings, 20,419-23; proceedings at Manchester meeting, admission of persons through fictitious cards, amount charged by collectors (and allowed by witness) for attendances and beer, and part taken by women in the meeting, 20,424-37, 20,455-94; the meeting presided over by Canon Cantwell, treasurer for the district, 20,438-41; judgment given against Mr. Treacy for recovery of money owing by him to society; Mr. Treacy had insured his life, but no steps were taken for the recovery of the money, 20,442-54; the Odd Fellows Hall meeting, Liverpool; violence done to Mr. Caraher, 20,525-34; witness's expenses and those of the persons he brought with him from Manchester paid; tickets given by him to non-members favourable to the Treacy party, who got beer afterwards, 20,495-503.

His part in the riotous meeting at Odd Fellows' Hall, Liverpool, Caraher, 20,548.

His loan to Canon Cantwell during the litigation, T. Walker, 21,658-62.

SOCIAL character of affiliated societies, as compared with burial societies, Shepherd, 2396 and foll.

Enjoyment in the public-house, a cause of societies meeting there, Nicholson, 19,756.

Enjoyment, often object for which men join friendly societies, and a great cause of their success, Solly, 8848-9; Nicholson, 19,756.

Intercourse, extension of Friendly Societies Act to societies for, recommended by Mr. Tidd Pratt, Stephenson, 8346; one of the objects of working men's clubs, Solly, 8353, 8463-4; distinguished from recreation, Solly, 8355; and see WORKING MEN'S CLUBS.

WORKING MEN'S CLUB ASSOCIATION, Stephenson, 8353; and see SOLLY.

SOLDIERS, generally excluded in "Ancient Order of Foresters," Finchbeck, 408; admitted at higher initiation-fee in "Emerald Isle Court" of do., Cork district Lyons, 16,782; no higher rate of payments for, in "Manchester Unity," Birmingham, 16,873.

SOLICITORS, examined, see ARMSTRONG, BRETHERTON, GOODERE, DIX, JOHNSON, LALOR, LITLEDALE.

Better fitted than members of Bar for office of Registrar, Littledale, 15,984.

Costs of, in county court claims, Goodere, 23,154 and foll.

Make county court claimants pay money beforehand, or would never get it afterwards, Goodere, 23,157-61.

1. In building societies:

Scale of charges of: "Standard Investment" formerly three guineas; but now make their own, E. Ravenscroft, 9209-10; "Scottish Property," about 6*l.* on 125*l.* or

SOLICITORS—*cont.*

150*l.*, H. Cameron, 9217-8; "Caledonian Permanent," 19*l.* to 26*l.* on advance of 600*l.*, G. Walker, 12,910; Belfast "Union," 3*l.* (on mortgages of 50*l.* to 300*l.*) to 10*l.* (on mortgage of 5,000*l.*), Glenn, 13,743-5; Johnson, 13,779; "Belfast Equitable," 3*l.* to 5*l.*, Cambridge, 13,897; "St. Michael's," 3*l.* to 4*l.* (on mortgage of 100*l.*), Lalor, 15,369; "Cork and South of Ireland," 1 per cent. on first 500*l.* and  $\frac{1}{2}$  per cent. afterwards (formerly 1 per cent. all through), Mercer and Owen, 15, 128 and foll.; "Ayr Benefit Building," half usual fees, McIlwraith, 12,644; "Scottish Savings," one third less than do., W. T. Ross, 12,955.

In "Caledonian Permanent," cheaper than in nine-tenths of writers' offices in Glasgow, G. Walker, 12,910.

Not paid by societies, E. Ravenscroft, 9210; G. Walker, 12,906-8.

In "Cork and South of Ireland," paid as deposit by applicants for an advance; one-half returned if application unsuccessful, Givani, 26,308-9.

Complaints of heavy charges made by, E. Ravenscroft, 9211 and foll.; H. Cameron, 9216.

2. In friendly societies:

In "Royal Liver," cost of, Liverage, 1322-3; and see as to Scotland, G. Sinclair, 10,430.

Auditor would not question his bill, Banner, 20,077-83 (cf. Wilde, 22,339-42); arbitration costs appear in do., Liverage, 23,257-9.

Referred to: as respects "United Assurance," see NORDEN, YATES; as respects Liverpool "Philanthropic," see WILLIAMS; as respects "Liverpool Protective," see HULL, MARTIN (Timpron); as respects "Lancashire and Cheshire Assurance," see NEEDHAM.

And see LAW AGENTS.

## SOLLY, Rev. Henry, 8342-8514 - - - p. 137.

Secretary to the "Social Working Men's Club Association," 8352; objects of clubs fourfold, viz., promotion of social intercourse, rational recreation, the providing of institutes, and of places of meeting for societies instead of public-houses, 8353; recreation department the most successful, 8354; distinction between "social intercourse" and "recreation," result of prohibiting sale of intoxicating drinks, and greater attendance induced by removal of prohibition, 8355-6; clubs almost too much patronised by youths, 8356; origin of do., and reasons for their registration, 8358, 8357; has recommended to members the formation of benefit societies, or that those to which they belong should be held in their club rooms; but deprecates amalgamation of clubs, as such, with societies based upon pecuniary conditions, 8359-64; desirability of clubs being specified amongst the societies mentioned in sec. 11 of Act, 8365; necessity of their legal definition, 8366; evidence as to their constitution, 8370; prosecution of "Times" club at Walworth, showing necessity of the legal status of these societies being properly defined by Parliament, 8370-6; usual origin of societies of the "Times" class; means for the establishment of such clubs should be furnished by would-be members; registration would be of advantage by adding to security of undertaking, 8377-84; form of rules adopted by societies, 8385-6; restrictions should be general, 8387-9; suggestions laid before Mr. Bruce and Board of Inland Revenue for preventing abuse of these clubs and evasion of law, 8387-92, 8411; ruling of Mr. Tidd Pratt that such clubs could not be brought under the Industrial and the Provident Societies Act; provision respecting refreshments was in contemplation when application was first made to Sir George Grey for registration, but no communication was made to Home Office, on extending this privilege to the sale of excisable liquors, 8393-8408; objections of public-house keepers and brewers to formation of these clubs; reasons which induced witness to alter his opinion respecting consumption of intoxicating drinks, 8409; class of members, 8410; meetings of Odd Fellows and Foresters at the London Artizans' Club, in Newman Street, 8412; difficulty of framing rule to regulate quantity of drink on Sundays; club at Handsworth does so, but members are of superior class, 8413; rules against intoxication, 8415-16; knows of only one club where women may become regular members, but they are generally admitted to entertainments, &c., 8417; card and billiard playing in clubs; billiard playing tends to diminish drinking, 8418-25; reasons why such practices, although bringing the clubs into competition with licensed public-houses, should not prevent them from being brought within operation of Friendly Societies Act, 8426-37;

**SOLLY, REV. HENRY—cont.**

connexion of friendly societies with clubs enables former to avoid meeting at public-houses, 8438-41; applications for use of room and consumption of liquor occasionally made by other classes of persons, 8442-5; cases of abuse of privilege respecting sale of exciseable drinks, 8446; suggests remedies for present evils arising out of friendly societies' meetings in public-houses, 8447-52.

Was formerly secretary to "Working Men's Club and Institute Union;" his correspondence with Mr. Waddington, *Stephenson*, 8344-6; is the father of working men's clubs, 8352.

And see *Stephenson*, 658; *H. Pratt, passim*.

**SOLVENCY:**

Of friendly society, how to be determined, *Bailey*, 806 and foll., 865 and foll.; *Finlaison*, 966 and foll.; *Neison*, 1095, 1099.

Not by statistics of sickness, *Prentice*, 9482.

Can only be determined with certainty by positive valuation, *Finlaison*, 966.

Can only be determined by actuary, *Neison*, 1096-1102.

Should be estimated on supposition that all members will remain, *Sprague*, 1739.

Inferred from increase of funds coupled with diminution of average age of members (in Rechabite tent), *Sharples*, 17,300-1.

Of friendly societies, should be inquired into, *Stratton*, 8548-55.

Doubts as to what constitutes, in friendly society, *Anderson*, 17,923 and foll.

Difference between practical and actuarial, *Watts*, 17,990-2.

Government cannot sanction, *Prentice*, 9476.

Of burial societies, mode of testing suggested, by Parliamentary tables based on Carlisle ones, *Finney*, 23,993, 24,020.

Of "Royal Liver," certified to by Mr. Sprague, see **ROYAL LIVER, SPRAGUE**.

And see **INSOLVENCY, INSOLVENT**.

**SONS OF TEMPERANCE, order of, Stephenson, 564d.**

Evidence respecting, see **MACGREGOR, A.**

Has branches (divisions) both in England and Scotland, in Scotland chiefly about Glasgow, *A. Macgregor*, 13,252-3; has 16 or 17 divisions in Glasgow, 13,253; total number of members, about 13,000 in England, and about 700 or 800 in Glasgow, 13,254; gives sick and funeral benefit, 13,258 is managed in Scotland by committee appointed by members in Glasgow, 13,260-2; initiations; the conductor or marshal; 13,266-7; members all take the pledge, 13,268; (division) meetings every fortnight, involving no expense but hall-rent, 13,270-1.

Complaint that they charge exorbitant prices to friendly societies wishing to use their rooms, *Wood*, 17,178.

**SOTHERON-ESTCOURT, Rt. Hon. Thomas Henry Sutton,**

evidence of, 659-773 - - - p. 39.

Has had charge of two friendly societies' bills, which passed into Acts, in 1850 and 1855, as well as some minor bills, 659; constitution and working of the "Wiltshire County" Society, established in 1828, of which witness was secretary, 661-755; effect of substituting parishes for districts, and of admitting benefit members to share in management; capital of society, 661-2, 726; superintendence exercised by central body over branches, 663; tables of contributions taken from Mr. Becher's, and since revised; no alteration made without sanction of actuary, 664-8; adoption of graduated payments according to age, 669; benefits, to which members may contribute according to their wants, 670-2; branch-committees and central committee, 675-77; quinquennial valuations; results obtained by different actuaries not the same, 679-82, 703-5; surplus fund, 682-5; financial position of branches, 686; value of the county area, 686-90, 706-9; means taken to prevent imposition, 690-702; number of branch-committees, 698; danger of Government interference with respect to sick-pay and annuities; not, however, applicable to a system of insurance for sums payable upon death, 710-17; objections to deferred annuities, 718; absorption of local clubs, 719-23; sharing-out clubs, 734-5; is not aware of any changes required in law as to friendly societies, 727-9; burial societies, being of speculative nature, should be placed under separate Act, 730; officers' pay and medical fees, 731-7; festivals, 738-46; class of members who usually join the society, 748-51; annuities, and how influenced by operation of Poor Law, 752-62; diffi-

30227.

**SOTHERON-ESTCOURT, Rt. Hon. T. H. S.—cont.**

culty of altering this state of affairs, so as to encourage insurance for annuities, 763-72; operation of Corresponding Societies' Act, by reason of which the Odd Fellows and other societies were rendered illegal, until passing of bill brought in by witness in 1850, 773.

And see *Stephenson*, 594; *Finlaison*, 1052.

**SOUTH BUCKS Friendly Society;** contradictory valuations of, by three different actuaries, *Tompkins*, 1867-70.

**LONDON Unity of Odd Fellows,** *Stephenson*, 564d.

**MANCHESTER Burial Society,** founded in 1827, and registered in 1865, see **MARRISON**.

10,700 members; subscriptions 2262l. 11s. 4d., besides interest on investments, *Marrison*, 18,468-73; meetings in vestry of chapel, 18,474-5; three collectors, paid by salary, 18,476-83; five paid officers, 18,484-5; committee selected alphabetically, 18,486-92; have increased benefits and adopted graduated scales, 18,493-7; secessions considerable, 18,498-506; rule against payment of money when death not from natural cause, 18,507; investment of funds, 18,510-4; exclusion of children under eight years of age, unless parents or guardians members with them, and of all persons over 46, 18,515-19; have abolished custom by which members were enabled, in certain cases, to forego their monthly payments, 18,520-9; separate accounts kept of management expenses, 18,556; no transfers from other societies; no policies given, but only cards, 18,557-60; collectors give notice to members going out of benefit; few complaints of their not calling; no grants, 18,561-7.

**SPECIAL medical advice** inquired for special complaints, in "Warehousemen and Clerks' Provident," *M. Ogden*, 17,728.

**SPENS, the late Mr., actuary (Scottish Amicable Society);** "Royal Liver" Society's tables submitted to, *Liversage*, 1275.

His tables for "Royal Liver" Society, afterwards acted upon by "City of Glasgow" Society, and partly by "United Reform" Society, *McCalmann*, 11,386-90, 11,412, 11,517.

Correspondence of, with late registrar, as to his certificate of "Royal Liver," *Liversage*, 1279-81, 1306; his valuation of Scotch branch of ditto, *G. Sinclair*, 10,213-8.

Revised tables of the "Western" Friendly Society (Glasgow), *Mann*, 10,961.

His valuation of "Commercial Travellers'" Friendly Society, *Galt*, 11,219-35.

**SPIRITUOUS LIQUORS, see INTOXICATING LIQUORS, LIQUOR, BEER.**

**SPRAGUE, THOMAS BOND, actuary, evidence of, 1675-1853 - - - p. 84.**

Was consulted by "Royal Liver" in 1867, and has since made various investigations into their affairs, 1675-6; reasons for taking London as representing fair proportion of society, 1677-82, 1688-9, 1756-8; is now engaged in valuing endowment branch, 1683; was satisfied with soundness of society, 1684, 1764-5, but recommended more favourable terms for members entering at younger ages, 1684-7; form of register for assurances adopted by society, 1690; probable length of time required to make valuation, 1690-3; rate of mortality in London and Liverpool; is greater in town than country districts, 1694-5, 1775-82; security of "Royal Liver" in an actuarial point of view; its administration more satisfactory than that of a local society, 1696, 1705; members out of benefit, 1706-9, 1740-2; proportion of minors to adults, 1710; cost of management, 1711-14; reference to table of mortality, founded on experience of London members, 1715-19; number of members in London branch, 1720-6, 1743-4; cannot speak positively as to rate of secessions, 1735-9, nor as to number of persons joining and leaving society within period of investigation, 1745; inquiries only extended to burial branch, 1748; basis of calculation for investments, 1751-5; has devised register in which particulars are entered every six months from collectors' books, to enable strict valuation of whole society to be made, 1756-62, 1784-6; profits of society; former system of "rises," 1763-71; in estimating liabilities of "Royal Liver," witness has to a certain extent taken secession into account, as well as payments of claims and grants, 1764-5, 1811-24; per-centage of infant lives insured, 1772-4; operations of sick branch, 1783; payments for children and adults, adoption of new scale of rates, resolution to abolish system of "rises," 1810-14; number of claims and grants,

S

- SPRAGUE, THOMAS BOND**—(1) *1826-7*; has had no experience as to financial position of other societies, nor as to number of members most suitable for a friendly society, 1830-5; schedule as prepared by witness applicable to all burial societies, but not suitable for use by central office, 1836-40; is in favour of periodical valuation, but cannot speak as to how societies would regard a quinquennial charge of 1s. per member for this purpose, 1842-50; societies adopting rates and premiums of "Royal Liver" would be safe, provided that expenses of management did not exceed 40 per cent., 1851-3 (returns annexed). See further, as to his valuation of and tables for "Royal Liver" Society, *Liverage*, 1268-90, 1439-43, 1461-9, 1511, 1663; *W. Taylor*, 15,695, 15,708-13; *Banner*, 22,111-5, 22,167, 22,198, 22,220-9. His certificate as to solvency of "endowment branch" of "Royal Liver," *Banner*, 22,111-5.
- SPURKE, WILLIAM HENRY** ("Ancient Order of Foresters"), evidence of, 303-344 p. 21. (The character of tables not always shown on the face of certificate, 332, 333. Re-examined, p. 23. Advantages of transfers, 451; written notice required before member can be suspended from benefits of Order, 467. And see **SHAWCROSS**.)
- STAFFORDSHIRE**; in mining districts of, special rates charged for coal-miners, *Finslison*, 984.
- STALLHAM Club**; a village club, near Norwich, with 35 members; not progressing, finally amalgamated with "Rational Sick and Burial" Society in 1861, after handing over to the latter annual reports, copy of rules, statement of position, ages, &c., and paying in funds in hand (216l.); as branch of do., has since gone on increasing; members now 175 in number, and funds in hand 216l., *Coombes*, 17,463-8.
- STAYBRIDGE GOOD-INTENT Burial Society**, see **MARSHALL** (1).
- Established 1828; registered 1844, *J. Marshall*, 19,019-21; members (nearly 13,000), 19,022; funds (1,066l. 7s. 5d.), equal to 4s. per head (?) 19,023-4; contributions, 3d. weekly, 19,025; reduced to 2d. during cotton famine, 19,039 and foll.; benefit (4l. at death), 19,026; no portion paid in liquor, 19,052; children; a great many insured in, 19,031-2; can enter at three months, 19,028; subscriptions of do. (2d. at entry, reduced to 1d. after three months), 19,030; benefit of do., same as adults; great mortality of do. under two years; not attributable to insurance, 19,033-6, but generally caused by accident, 19,038; no grants to persons out of benefit, 19,043-5; payments to collectors (3s. 6d. a day) and to committeemen (3s. 6d. a day when auditing accounts), 19,046-9; collections made monthly, 19,054; collectors' and general register kept, 19,076; room-rent, 19,053; power to make levy, not used, 19,055-6, 19,061; disputes (very few) referred to officers, thence to committee, with final appeal to county court, 19,057-9; no valuation made, but funds probably sufficient to meet benefits, 19,067-70; no separate fund for management expenses, 19,060 and foll.; is satisfied with present state of law, 19,065; secessions, frequent, 19,071 and foll.; members lapsing through fault of collectors, do not lose benefit, 19,075-6.
- STAMP duties**, exemption of friendly societies from *Stephenson*, 2, pp. 2-3; 27, p. 8; limited to societies not granting assurances above 200l. by 3 & 4 Vict. c. 70, *ibid.*, p. 3; by 18 & 19 Vict. c. 63, *Stephenson*, 27, p. 8; to societies not granting assurances above 100l. (repealed), annuities above 30l., and sick-pay above 20s. a week, by 13 & 14 Vict. c. 115 (and see **EXEMPTION**); no grievance now to building societies, *E. Ravenscroft*, 9115.
- Ad valorem, in Ireland, for registry memorial, *Dis*, 15,164; and see *Johnson*, 13,781.
- On policy, deludes labouring class *J. Stewart*, 10,933, 10,945.
- Assurance, recommended for affixing to members' cards or books in burial societies, *McClellan*, 23,292.
- STANLEY, Hon. E. L.**, Assistant Commissioner, referred to; *Bell*, 18,073; *Hardman*, 18,647; *Nicholson*, 19,744-5; *Judge*, 20,238, 20,241-52, 20,269, 20,295, 20,309; *T. Walker*, 21,173-4, 21,268-70, 21,196-7, 21,361-3, 21,410, 21,467, 21,512; *Attagaud*, 21,747-8, 21,757-60, 21,807, 21,828, 21,841; *Wade*, 22,321-35; *Atherton*, 22,401-4; *Irving*, 22,582, 22,633; *Currie*, 23,925.
- STANDARD** (1) TABLES, see TABLES.
- (2) **ROYAL Society**, see "ROYAL STANDARD."
- (3) **INVESTMENT AND BUILDING SOCIETY**, witness on behalf of, see **E. RAVENSCROFT**. When founded, *E. Ravenscroft*, 9068; (formerly) registered under Friendly Societies (i.e. building societies) Act, 9070, 9085; and see 9105-6; annual receipts, and gradual increase of do., 9071-2; has members in all classes of society, 9073; has no limit to advances, 9074; largest advance made, 9074, 9228, 9232; lends money for building cottages, and has further powers, 9075; principles identical, and rules similar to those of "Scottish Property Investment Company," 9076-7; *H. Cameron*, 9086; borrows largely, without limit by rule, *E. Ravenscroft*, 9080-2, but with limit by by-laws, 9087-9, 9091 and foll.; depositors, and interest paid to do., 9083-4; is now registered as limited company, 9090, 9158-61, 9178 and foll., 9246 and foll.; has large amount of money lying unproductive, 9107; interest allowed on deposits, 9108-10; investments, 9111-3; encourages building societies (*scottish*), 9118; rule as to withdrawals, 9121-3; approves of Mr. Gourley's bill, with Sir Roundell Palmer's amendments, except as to borrowing powers, 9124 and foll.; investments and deposits not kept separate, 9155-6; mortgages taken by, considered the only security for shareholders and depositors, 9157; difference in, between permanent and ordinary shares, 9168 and foll.; has no shareholders who have advances, 9171, 9251-2; interest paid, to shareholders, 9173-4; no profits ever divided, 9174, 9177; reserve fund, 9174 and foll.; advances, and payments in redemption of same, 9197 and foll.; tables, how calculated, 9203; no premiums for advances, 9204-6; solicitors' charges; not fixed, 9209-14; surveyor's charges, 9220-3; advances made chiefly on property in Edinburgh, 9225-6; not confined to working classes, 9227; proportion of do. made on houses below and above 300l. value, 9234, 9269; conditions on which advances made, 9237-8; has no fines or fees, and has never had to sell but three houses, 9239-41; business has gone on increasing year by year, 9247, do. is of same character as that of Heritable Securities Company, 9248-50; average rate of payment by borrowers, 9253; depositors, are of all classes, 9264; has lately restricted advances to builders, 9270.
- (4) **SICK and Burial Society**, Manchester, see **MARSHALL** (2). Established 1870, *J. Marshall*, 19,844; tables (not prepared by actuary), 19,845; members (about 600), 19,846; funds (none in hand), 19,847, 19,895; has borrowed money (35l.) from loan society for management expenses, 19,922 and foll.; benefits (sickness and funerals), 19,848; sick benefits not yet entered upon, 19,850; rule providing for dismissal of collectors supplying persons with fictitious cards for admission at general meetings, 19,851 and foll.; cases of personation by members, 19,854-6; committee (appointed in 1870), 19,858-61; minute-book entry as to nomination of do., not in original resolutions, 19,862 and foll., 19,882; patrons of, 19,869-70; officers, informal appointment of, 19,873-81; has been unable to obtain trustees, 19,874; collections; nine-tenths made by secretary, owing to small commission (20 per cent.), 19,940-4; but collectors' commission lately increased to 25 per cent., 19,909-11; general meetings; non-adherence to rules providing for, 19,887 and foll., and for committee meetings, 19,897-902; transfers, occasionally made, 19,903-4; secretary's salary and commission, 19,906-11; room-rent (13s.), 19,912 and foll., 19,938; amount paid for claims (19l. 5s.), 19,929; present balance to the bad, 19,951-9.
- "**STAR OF THE NORTH**" Tent (Belfast) of Independent Order of Rechabites, see **RECHABITES**.
- STATIONERY**, complaints of discount on, supplied by treasurer of "Liverpool Protective" to society, *Wignall*, 22,493, 22,515; *cf. Shepherd*, 22,682-8, 22,717.
- STATISTICS** of friendly societies, only obtainable approximately, *Stephenson*, 2, p. 4, 3-8.
- Of sickness, not satisfactory, *Bailey*, 806, 815, 848 and foll.
- How they could be improved, *Bailey*, 814-25.
- Not of much use except as to law of mortality, *Prentice*, 9482.
- Of friendly societies, registrar should obtain and condense for public information, *Galt*, 11,187; *Hammerley*, 18,986 and foll.
- And see **RETURNS, SICKNESS**.

STATUTES referred to: 33 Geo. 3, s. 64. (friendly societies), *Stephenson*, 2, p. 2.  
 35 Geo. 3, c. 111. (charitable societies), *Stephenson*, 2, p. 2.  
 39 Geo. 3, c. 79. (corresponding societies), *Sotheron-Estcourt*, 773.  
 49 Geo. 3, c. 125. (friendly societies), *Stephenson*, 2, p. 2.  
 59 Geo. 3, c. 128. (friendly societies), *Stephenson*, 2, p. 2.  
 10 Geo. 4, c. 56. (friendly societies), *Stephenson*, 2, pp. 2-3; *Auld*, 19,919; *G. Walker*, 12,911; *Littledale*, 15,038; *Lalor*, 15,363.  
 4 & 5 Wm. 4, c. 40. (friendly societies), *Stephenson*, 2, p. 3; *Littledale*, 15,038.  
 6 & 7 Wm. 4, c. 32. (building societies), *Stephenson*, 2, p. 3; *Auld*, 9919, 9923; *Johnson*, 13,796; *Littledale*, 15,038 and foll.; *Lalor*, 15,363.  
 3 & 4 Vict. c. 70. (friendly societies), *Stephenson*, 2, p. 3.  
 9 & 10 Vict. c. 27. (friendly societies), *Stephenson*, 2, p. 3; *Littledale*, 15,038, 15,039.  
 13 & 14 Vict. c. 115. (friendly societies), *Stephenson*, 2, p. 3; *Littledale*, 15,038.  
 15 & 16 Vict. c. 31. (industrial and provident societies), *Stephenson*, 2, p. 3.  
 15 & 16 Vict. c. 55. (friendly societies), *Stephenson*, 2, p. 3.  
 16 & 17 Vict. c. 123. (friendly societies), *Stephenson*, 2, p. 3.  
 17 & 18 Vict. c. 101. (friendly societies), *Stephenson*, 2, p. 3.  
 18 & 19 Vict. c. 63. (friendly societies), *Stephenson*, 2, p. 3; 9-52; *Skawcross*, 322, 334 and foll.; now the ruling statute, *Stephenson*, p. 2; *Criglington*, 14,021, 14,026; *Littledale*, 14,926, 14,968, 14,970, 15,000, 15,009, 15,021, 15,023, 15,026; *Carr*, 16,265, 16,268; *Race*, 18,358; *Linersage*, 23,263.  
 21 & 22 Vict. c. 101. (friendly societies), *Stephenson*, 2, p. 2; *Linersage*, 23,171.  
 23 & 24 Vict. c. 58. (friendly societies), *Stephenson*, 2, p. 2; *Littledale*, 15,000, 15,021.  
 25 & 26 Vict. c. 89. (companies), *Stephenson*, 55; *Daly*, 15,171; *Mowatt*, 15,300.  
 30 & 31 Vict. c. 117. (industrial and provident societies), *Stephenson*, 61.  
 32 & 33 Vict. c. 61. (trades unions), *Stephenson*, 2, p. 2.  
 34 & 35 Vict. c. 31. (trades unions), p. 2, note.

STATUTORY declarations to verify returns of friendly societies, approved of, *Daynes*, 245.  
 Case of certification of altered rules upon, alleged to be false, *Hannay*, 17,591-7.

STEEL, JAMES; was manager for Scotland to Scottish branch of "Royal Liver," but separated from the society; started and was secretary and treasurer to "Scottish Legal" Burial Society; afterwards formed the "British Legal" Company, *J. Stewart*, App. C. I; *D. Sinclair*, 9,387; *Tait*, 11,595, 11,606-7; *Criglington*, 14,022; was to all intents and purposes the "Scottish Legal" Society, *McKinnon*, 11,539, and cf. *Tait*, 11,606 and foll.; evidence as to his management of the society, *McCalman*, 11,306 and foll.; assisted in burning vouchers of society for first three years, *Tait*, 11,593 and foll.

STEPHENSON, AUGUSTUS KEPPEL, evidence of, 1-62, p. 1.  
 Assistant-solicitor to Treasury and Registrar of Friendly Societies, 1; statement as to his appointment, present position of Registrar's office, and history of Acts passed on subject of Friendly Societies from 1793 to 1865, together with an account of the various proceedings required by law at different periods to obtain legal recognition under the Friendly and other Societies Acts, and of the number of societies enrolled and registered since 1793, 2; 21,000 such societies now in existence (many having been dissolved), returns for which are obtained by issue of circulars, 2-6; societies which (including majority of trades unions) refrain from depositing rules, 5-8; paper containing forms of rules prepared to assist friendly societies in complying with provisions of the 18 & 19 Vict. c. 63, s. 25, 9; remarks on various sections of present Act, viz., sec. 3, respecting registration of rules, sec. 5, exemptions and privileges conferred by Act on subsisting societies; s. 7, salaries; sec. 9, as to purposes of a Friendly Society; sec. 11, societies not repugnant to law; sec. 14, union of societies; sec. 16, erection of buildings for meetings, &c. (refusal of witness to certify rules of Royal Liver Society as to application of its management or benefit fund to building purposes), 9-11; sec. 15, words "director" and "manager" inserted

STEPHENSON, AUGUSTUS KEPPEL, continued, *MANAGEMENT per incuriam*, 11; sec. 17, societies cannot be compelled to return copy of resolution appointing trustees, 11-18; sec. 24, approves of this section in original form, and would desire alteration in amendment subsequently made in the 23 & 24 Vict. respecting application to Registrar in cases of fraud, 18, 19. Sec. 25, contribution for expenses of management and accounts; witness deems it impracticable for the Registrar to audit the accounts, for want of requisite machinery to obtain detailed return, 19-27; sec. 27, alteration of rules; sec. 31, as to persons to whom deceased member's money shall be payable; sec. 32, as to investment of funds, is frequently infringed; as. 33, 34, and 35, statement of Mr. Kington respecting investment of funds with National Debt Commissioners; sec. 36, transfer of stock; exemption from stamp duties; limit of amount which a member may receive, 27; sec. 40, considers duties of Registrar generally inconsistent with settlement of disputes, although it might be useful in certain cases to confer such power upon him, 27-34; sec. 41, dissolution; sec. 44, admission of trades unions, under Act of 1869, 38; sec. 45, quinquennial returns might, like the annual ones, be enforced by penalty, 38, 39; last quinquennial return made in 1865, but not tabulated, 41, 42; proposes to lay returns before commissioners before settling form of abstract for Parliament, 47; sec. 47, provision respecting militiamen and volunteers; repeal of sec. 48, by the 30 & 31 Vict. c. 117., 49-51; sec. 49, branches should be registered as separate societies; extent of Registrar's correspondence and alterations of rules are considerable, 51; in registering rules, no cognizance taken by Registrar of tables of contributions, but only on dissolution of society, 52, 53; representation of department might be placed under Treasury or Board of Trade, 53-55; (hands in paper containing sections of Joint Stock Companies Acts of 1862, adapted to that purpose, and also witness's annual report containing reference to statutes under which the post of Registrar and certifying barrister is created, 55).

Re-examined, 564a-658, p. 33.  
 Evidence as to system on which the various classes of friendly societies are conducted; 564a-658; affiliated secret societies, number of them, subdivision of Odd Fellows, principle on which these societies are conducted, 564a-564f; complaints made, either against governing bodies or branches, 565-567; ordinary large societies (not collecting); their mode of doing business, number, financial condition and doubtful character; distinction between them and burial or collecting societies, 568-592; county societies, 594-601; local societies; their principle of government; are sometimes of long duration, 602-12; no means of ascertaining number of them unregistered, 613, 614; are generally averse to undertaking any great responsibility, 616-18; their mode of settling disputes under Act of Geo. 4, 620-22; particular trade societies (not trades unions); many not registered; objects, 623-5; might be registered, if exception were made in their favour as to investment of funds, 626-31; sharing-out clubs, 632; deposit benefit clubs, founded on Mr. Best's principle, 635; burial societies, their transactions, 636-8, 644; complaints against expenses of management, want of sufficient reserve, and wholesale transfers of business, 639, 640; names of burial societies to be found in Registrar's Report for 1869, 642; trades unions: only six sets of rules deposited with witness since the 32 & 33 Vict. c. 61., 645-52; juvenile societies: of recent origin; their management might be subject to parent lodge or society, 653-5; female societies: generally well-managed, 656-8; working men's clubs; difficulty of applying to them the present Act, 659.

Re-examined, 8343-8314, p. 137.  
 Witness's attention has to some extent been called to Working Men's Clubs, 20 to 30 of which have been registered in all, about three or four since he has been acting as Registrar, 8342, 8349; origin of special certification of these clubs by Registrar under authority of Secretary of State; failure of witness to obtain original letter from Home Office, authorizing their establishment, 8344, application of Rev. Mr. Solly to Secretary of State on behalf of the working men's clubs and Institute Union, and subsequent application on behalf of working men's clubs generally, with copy of that gentleman's correspondence with the Home Office, 8344-6; form of rules adopted by those societies which have been certified, 8347-9; provisions of

**STEPHENSON, AUGUSTUS KEPPEL—cont.**

Friendly Societies Act which are not applicable to working men's clubs, 8350; suggests insertion of words "working men's clubs" under sec. 11 of Act, the objects of these clubs being similar to those of the societies sought to be protected by that section, 8351-2.

**STEPHENSON, THOMAS GEORGE**, evidence of, 10,028, 10,141 - p. 205.  
Member of the "Edinburgh School of Arts" Friendly Society, 10,123; approves of rule enabling members to vote by proxy; difficulty respecting validity of mandates, likely to lead to litigation, 10,124-6, 10,129.  
And see **DOW, HAY, KEMP, and RÆBURN**.

**STEWART**, payment for, in Wiltshire County Society, *Sotheron-Estcourt*, 673, 731 and foll.  
Acts for separate branch in do., *Sotheron-Estcourt*, 696-7, 731.  
Quarterly, in "Chorley Friendly," *Henshaw*, 19,714-5.  
And see **SICK**.

**STEWART (1) BAILIE:**

His name inserted without consent in prospectus of "British Legal" company, *D. Sinclair*, 9398.

(2) **JOHN**, 10,782, 10,948 - p. 223.  
Managing treasurer of "City of Glasgow" friendly society, established in 1862, 10,782-3; objects of society, 10,785-6; the present condition of the law, with some amendment, satisfactory, 10,788; would maintain office of Registrar; there should be separate Registrars for England, Ireland, and Scotland, 10,789-91; a society registered in one kingdom should be legal, and able to extend its operations to the others, with right of appeal to Lord Advocate or Home Secretary, as the case might be, in case of difficulties arising from Registrars not exercising their discretionary powers respecting certification of rules on the same principles, 10,792-10,807; actuary's certificate to be used by Registrar, 10,808-9; the tables of a society being drawn up by Government, valuation of assets and liabilities would be unnecessary, except in extreme cases, 10,810-12; failure of societies; losses caused by the "Friend in Need," 10,813; funds kept distinct, 10,814-15; management expenses, 10,816, 10,821-22; collectors' commissions, 10,816-20, 10,899-10,907; salaries, 10,823-4; system with regard to collectors' books, 10,825-49, 10,881-4, 10,908-10; collectors have no votes at meetings, 10,835; members' contribution-books a check upon collectors' books, 10,840-10,849; grants, 10,850-5; management of districts, 10,856; disputes settled by arbitration or in Sheriff's court, 10,857-62; was formerly employed by the "Royal Liver," but left on account of the want of proper representation by its members in Scotland, and of an arbitrary change of rules, 10,865-70, 10,911; delegate meetings of "City of Glasgow" are attended by representatives of members at a distance, 10,871-6; benefits as compared with those given by "Royal Liver," 10,877; transfers; should be stopped, 10,878-80; complaints against collectors very rare, 10,885; no compensation to members withdrawing, 10,886-7; system of assurance for sickness; tables not certified by actuary, 10,888-95; number of members, 10,896; evidence respecting item in balance-sheet arising from law expenses, on account of dispute with collectors and secretary of society, 10,912-19; working expenses; the larger the business of a society is, the more expensive its management will be in proportion to sums paid for claims, 10,921-5; advantages of collecting system; persons prefer joining his society to insuring in Post Office; societies not acting on this principle, 10,925, 10,947-8; insurance of children; medical certificate required at death, 10,925-7; funeral payments, 10,928-32; necessity of societies finding security for fulfilment of their engagements before registration, 10,932; societies like his own might be treated as insurance companies on the mutual principle, but objects to their being under the Limited Liability Act; extra security supposed to be afforded by insurance companies on account of their policies bearing Government stamp, 10,933-46; operations of "Prudential" Assurance Company, 10,936-41.

Re-examined, 13,285-13,310a - p. 303.  
Gives account of Macmillan's case (see **MACMILLAN**); asserts statements made by Mr. Wilson (see **WILSON**), generally, to be false, 13,285 and foll.; amendments made at different times in rules of society, 13,287-13,300; rule as to levying extra contributions upon sick branch members & protection to members; each

**STEWART, JOHN—cont.**

member joining sick branch supplied with copy of rules, 13,301-3; history of letter written by Mr. Savage to Procurator Fiscal, which led to his (Mr. Savage's) dismissal from the society, 13,304; ample guarantee was given at formation of "City of Glasgow," 13,306; sale of collectors' books never acknowledged by society or sanctioned by board of management; witness's son was paid for his book, 13,307-10; statement as to conduct of Mr. Wilson during his tenure of office in "City of Glasgow," his dismissal, and subsequent acts; reasons for not ceasing to transfer members of "United Reform;" adoption of rule by which collectors will have no voice in management, 13,310a.

Re-examined, 13,431-13,550 - p. 309.  
Refers to actions brought by John Shields (see **SHIELDS**) against the "City of Glasgow," and its reason for refusing to entertain his claim; society (as shown by rules) has always been opposed to any interference on the part of parochial board or officers in respect of claims made by members, 13,431-9; denies statement made by Joseph Yates in letter to chairman of Commission, that he, witness, had sold book of Wm. Jack to Duncan Mackenzie, but such transactions might take place without his knowledge, 13,440-59; purchase of books by Reston, Mackinnon, and Joseph Yates; admits having been present at purchase of book by Yates, and lending him 2l. for the purpose, 13,458-69; nature of action now pending in Sheriff's Court, 13,470-1; expenses of management; asserts that all salaries are minutely, and denies that David Neilson had been paid a salary for more than two years without knowledge of members of board, 13,472-81; does not keep a private book, 13,482-3; purchase of goodwill of "Friend-in-Need" Life Assurance Company from Mr. Renholm, manager for Scotland, and application of first premiums to liquidation of purchase money, 13,484-13,500, 13,513-20; this transaction did not appear in the accounts, and was not pointed out to the auditors, but witness asserts impossibility of recurrence of such a matter at the present time, 13,490-13,501, 13,512, 13,546-8; contribution-books; a check upon false entries by collectors, 13,502-7; audit of accounts, 13,508-12; admission that his son obtained book on condition of paying previous holder's deficiency, 13,521-6; his society does not tolerate defaults on the part of collectors, 13,527-8; as to guarantee given by witness on his becoming connected with the society, 13,529-32; his society courts investigation, 13,532; formed his own book in "Royal Liver," which was afterwards divided amongst a number of persons, 13,532-7; dissatisfaction of collectors with management of "Royal Liver," 13,537; management and transactions of the "Prudential" Assurance Company; complaints made against management of do., 13,538-45; number of books taken away from office of "City of Glasgow" during time of dispute, 13,548-50.

Re-examined by Mr. Culley, App. C, I.  
Purchase of "Friend-in-Need's" Glasgow business; rate of premiums in "City of Glasgow;" history of formation of "Scottish Legal" from "Royal Liver," of "British Legal" from "Scottish Legal," of "City of Glasgow" from "Royal Liver," of "Reform Friendly Assurance and Loan" from "Scottish Legal," of "Glasgow Reformed" from "City of Glasgow;" amalgamation of two latter; Mr. McCalman only paid agent of "Royal Liver;" details as to his leaving "Royal Liver;" collections; average value of premiums; agreement against transfers.

App. C, III.  
Prosecution of Mr. McKinnon by "City of Glasgow;" Mr. Joseph Yates and his evidence.  
Charges against, before sheriff; interim interdict, afterwards dissolved; his reinstatement, and secession of the "Glasgow Reformed," *McCalman*, 11,526-30; *Wilson*, 13,014-31, 13,038, 13,064-7, 13,099-103; *cf. Wright*, 13,276, 13,283; *Criglington*, 13,973-83.  
His participation in sales of collectors' books, *Wilson*, 13,085.  
And see **KIRKWOOD**, 13,330-45.

(3) **JOHN ALEXANDER**, 13,143-13,210 - p. 299.  
Is connected with the "Tradeston Sick and Funeral" Society, established 30 years and registered, 13,143-7; society permanent, but its business wound up every year, when accounts are balanced, officers paid, and surplus funds divided, 13,148, 13,155-61, 13,165-6; members' contributions and benefits, 13,149; number and class of members, 13,150-4; balance of books twice a year,

STEWART, JOHN ALEXANDER—*cont.*

13,159; general meeting, 13,159-60; members continue in society till death, provided they reside within 3 miles of place of meeting, 13,161-2, 13,206-8; sickness allowances; members in receipt of sick-pay for a certain time receive funeral allowance and retire from society, 13,163-4; rules first registered in 1864, but witness does not think registration has been of much advantage to society, 13,167-9; is a member of the "Hutchenston Permanent Friendly" Society, similar to the "Tradeson" but registered at a later date, 13,170-1; difficulty and delay in obtaining Registrar's certificate; thinks this has prevented some societies from getting themselves registered, 12,173-4, 13,202; usefulness of such societies as the "Tradeson" considers them preferable to the large societies, and states that many people in connexion with them would not join such societies as the "Odd Fellows" or "Foresters" 13,176-83; offices for meetings used by the "Hutchenston" and "Tradeson" Societies, 13,184-90; regularity in payment of contributions without employment of collectors, 13,191; believes members take more interest in societies like his own than in large ones like the "Royal Liver," which are obliged to employ collectors, 13,192-3; election of officers, 13,193-5; application of sick-pay of members in receipt of poor relief, 13,196-7; withdrawals, 13,198; there has been only one dispute in four years, and this was settled by arbitration, 13,199-13,201; all societies should be registered and compelled to make annual returns, and liable to a penalty in case of default, 13,202-5; power of levy, 13,209-10.

## STOKE MILFORD Friendly Society:

A county society, composed chiefly of agricultural labourers, *Stephenson*, 694.

## STRANBAER:

Cases of nonpayment of money or other malpractices of "British Legal" Company, "Scottish Legal," "Royal Liver," and another society at, *D. Sinclair*, 9399-406, 9445-53; and see 9384.

## STRATTON, Rev. J. Y., evidence of, 8514a-8679 - p. 152.

Is secretary to the "Friendly Societies Committee," and has taken great interest in organisation and position of friendly societies, 8514a; is cognisant of memorial which led to appointment of present Commission, 8515; suggests necessity of Commission having legal and actuarial assistance, and that Assistant-Commissioners be appointed for purpose of taking evidence in various localities, 8517; mode in which exhaustive inquiries might be made in certain districts, the Assistant Commissioners' work being supplemented by questions issued through Poor Law Board or otherwise, 8518-30, 8541; districts which would probably furnish best information, 8526-30, 8535; his attention has been chiefly devoted to agricultural districts, but thinks more is known of the management of societies in the manufacturing districts, and mentions Liverpool as a point for local inquiry, 8531-34; further information required before selecting best points for special investigation, 8536; village clubs mostly bad, 8537-8; sharing-out clubs untrustworthy, 8539; points to which the attention of the Commission might be directed in connexion with the large affiliated societies, 8542-5, 8556-8; necessity of investigating financial condition of all societies, 8552-5; persons excluded from affiliated societies usually betake themselves to sharing-out clubs, 8558-9; objects to the constitution of these clubs, formed merely with a view to temporary support, and costing their members enough to have afforded them a more permanent form of relief, 8562-86; small village societies not formed upon the sharing-out principle; their injurious competition with the larger county societies, 8587-95, and inability to protect their funds as well as these latter, 8596-7; bad village societies should be merged into county societies, which are well managed, 8598-8600; has little experience of burial societies, but believes them to be badly managed, 8603-7; suggests mode of administering poor relief, and the granting of annuities and insurances for sick and burial purposes by Government, so as to encourage provident habits in labouring class, 8608-25; causes of failure of Government system of annuities, 8617-27; small number of insurances for payment at death attributable to inadequate pay of officials, who should be induced to extend this business by being properly paid for the work, 8628-36; labouring classes unfit to have share in management of societies, 8636-9; their reasons for preferring village to county societies, 8640-6; use should be made of quinquennial returns to obtain information respecting financial condition of societies;

STRATTON, Rev. J. G.—*cont.*

all actuarial charges should be within the reach of all societies, 8647-52; there should be standard tables founded upon experience for the use of societies, who would not object to higher payments to obtain security in their insurances, 8652-60; general tables might be obtained by charging higher rates for persons of certain occupations, 8661-4; actuaries using same tables would arrive at same results, 8665; would discourage societies which are not financially sound, by giving discretionary powers to Boards of Guardians as to granting their members out-door relief, 8667-79.

SUB-AGENTS, in "Royal Liver" Society, *Liversage*, 1309, 1315; and see *ROYAL LIVER*.

COMMITTED, in "United Assurance" (St. Patrick's), see "UNITED ASSURANCE."

COMMITTEES, in "Order of Druids," *Wood*, 17,101; in "Blackburn Philanthropic Burial" Society; see "BLACKBURN PHILANTHROPIC."

TREASURER in "Royal Oak," in "Liverpool Protective," see "ROYAL OAK," "LIVERPOOL PROTECTIVE," *CURRIE* (Wm.), "SHEPHERD."

SUBSCRIPTIONS, see RATES.

## SUMMONS

By Registrar under Friendly Societies Act, only obtainable at Westminster, *Stephenson*, 39; *Tompkins*, 2334 and foll.

For penalty under Act, should be by Registrar, *Tompkins*, 2012-3.

Issue of, against officer, always known in his society, *Tompkins*, 2030-1.

Cost of, in magistrates' or county court, *Gooders*, 23,162-6.

## SUNDAY:

Rules of working men's clubs as to, *Solly*, 8387 and foll., 8413 and foll., 8425; *H. Pratt*, 8475 and foll.; as to supplying drink on, *Solly*, 8389-91, 8413-4.

Collections in burial societies; in "Salford Funeral Friendly," as on other days (from morning to 6, 8 or 9 o'clock), *Noden*, 17,846-8; in "Hulme Philanthropic," not supposed to take place, *Anderson*, 17,902; "Hulme Good Intent," not principally on, *Teesdale*, 18,119; "George and Dragon," solely (with allowance for liquor), *Ingham*, 18,162-3; "Ancoats' Burial," rule against, *J. Ogden*, 18,432.

Payments on, in "St. Paul's Bennett Street Sunday School Sick and Friendly Society," *Goodwin*, 2059.

SCHOOL SOCIETIES, "St. Paul's Bennett Street Sunday School Sick and Friendly Society," the first, *Goodwin*, 20,065; and see "ST. PAUL'S BENNETT STREET." And see *Hardman*, 18,613.

## SUPERANNUATION

Not provided for by Finlaison's tables, *Shawcross*, 398. Contributions for, generally inadequate, *Bailey*, 788; and see *Finlaison*, 950.

The present Government returns do not distinguish between sickness and, *Neison*, 1111; but should be amended so as to do so, 1112-5.

Meaning of, not well understood by friendly societies, *Neison*, 1111, 1114.

Actuary's certificate required for tables, where certain, guaranteed, *Tompkins*, 1885, 2020.

Contributions for, required by actuaries, higher than societies will pay, *Tompkins*, 1889-90.

Difference of, from limited allowance on incapacity for labour, *Tompkins*, 2059.

Not recognized by "Ancient Order of Foresters," *Shawcross*, 399.

In "Independent Order of Rechabites," various provisions for, *Green*, *Sharples*, and *Hodgson*, 17,362-71.

Rule for, in "Manchester Caledonian," *Hannay*, 17,585-7; in "Warehousemen and Clerks' Provident," *M. Ogden*, 17,717-23.

And see ANNUITIES, SICK PAY.

SUPERVISION, insufficient, a great cause of insolvency in friendly societies, *Finlaison*, 959-60, 1041 and foll.

Actuary should not infer insufficient, *Neison*, 1078.

Insufficient, in lodges of "Order of Druids," *Wood*, 17,187-8.

Of burial societies, by persons of better class required, *Smyth*, 1734-5.

Much required, against imposition in sick business, *J. Stewart*, 10,889; and see *Wood*, 17,189, &c.

Of friendly societies by Government, recommended, *Mans*, 11,093; *contra*, *Galt*, 11,190; and see GOVERNMENT.

Of actuary, all societies should come under, *Galt*, 11,299 Board of, in Scotland, appeal might be to, from Registrar's refusal to certify rules, *G. Sinclair*, 10,169.

- SURGEON**; payment for, in Wiltshire County Society, *Sotheron-Estcourt*, 673-4, 731 and foll.; appointed by branch-committee in ditto, *Sotheron-Estcourt*, 674-5, 696.
- Payment for, on each visit, recommended by Rev. Mr. Best, *Sotheron-Estcourt*, 736-7.
- Payment to, in "Liverpool Protective" Society, *M. Murphy*, 2161.
- In "Brotherly Knot," services of, may be retained by members for wives and families, *John Harrison*, 18,390-1; sick money remitted to member at a distance, on certificate of local, 18,397.
- Payment for, by member of Foresters' Court residing at a distance, *Jos. Harrison*, 18,685.
- And see **MEDICAL, CERTIFICATE**.
- SURPLUS**; should not be applied by society without consent of actuary, subject to appeal, *Galt*, 11,241-4, 11,298; and see *C. Cameron*, 11,627.
- Application of, in "Standard Investment and Building Society," *E. Ravenscroft*, 9174, 9177; in "Scottish Property Investment Company," *H. Cameron*, 9193-4.
- All lodges of Edinburgh district of "Manchester Unity of Odd Fellows" have, *H. Cameron*, 9297; and see *Middleton*, 9778-9, 9806; *Dickson*, 9862, 9890; and foll.
- Application of, to annuity fund, *Middleton*, 9779, 9806.
- Annuitants not allowed to share in, in "City of Edinburgh" lodge, *Dickson*, 9906-7; nor in "Edinburgh School of Arts" Friendly Society, *Hay*, 10,109; but see 10,110-1.
- Rules of "Manchester Unity," as to division of, *H. Cameron*, 9307.
- In "Edinburgh School of Arts Friendly Society," *Hay*, 10,041-4, 10,049, 10,053, 10,101 and foll., there has been on all benefit funds, but not on management, 10,044; there always has been on annuity fund, 10,049, 10,053; appropriation of, 10,042; and rule as to ditto, 10,101-22.
- Appropriation of, to temporary increase of sick benefit in "Western Friendly Society" (Glasgow), *Mann*, 10,967-75.
- Increase of, notwithstanding adverse reports of actuaries, in "Commercial Travellers" Friendly Society, *Galt*, 11,219-40; and see as to "Glasgow Thistle and Rose," *Dixon*, 12,681 and foll.
- Power to apply, in "Commercial Travellers," towards increase of sick-pay and funeral allowances, but always laid aside as contingent fund, *Galt*, 11,223; causes of increase of, *Galt*, 11,267.
- And see as to division of, *Littledale*, 14,925-8.
- Of management fund in "Royal Liver," *Bretherton*, 23,412-3; *Banner*, 22,089.
- In large burial societies, cannot be divided or applied in reduction of payments, but belongs virtually to managers, and therefore should be made a guarantee capital for their benefit, *Bretherton*, 23,381-7, 23,395-8, 23,414-6, 23,425.
- SURRENDER-VALUE** of policies, should be recoverable in burial societies, *Smyth*, 8712-15, 8717.
- Given in "Victoria Assurance," *Mowatt*, 15,217.
- SURVEYOR**, in building societies:
- Payment to: "Standard Investment" and "Scottish Property," *E. Ravenscroft* and *H. Cameron*, 9220 and foll.; "Scottish Savings," *W. T. Ross*, 12,956 and foll.; Belfast "Union," *Glenn*, 13,742; "Belfast Equitable," *Cambridge*, 13,897; "Irish Civil Service," *Mercer*, 15,133; "St. Michael's," *Lalor*, 15,370.
- In Friendly Societies:
- Resolution of "South Manchester Temperance Burial" not to advance money on property except on valuation by, *Marrison*, 18,514.
- Valuations by, in "United Assurance," *T. Walker*, 21,455, 21,464-5.
- SURVEYS**, in building societies:
- Cost of, paid by borrowers, "Standard Investment," *E. Ravenscroft*, 9223; in "Caledonian Provident," less than one-fourth of that charged to private bondholders, *G. Walker*, 12,909; "Scottish Savings," about half of usual charges, *W. T. Ross*, 12,956; "Cork and South of Ireland," paid as deposit by applicants for an advance, and one-half returned if application be unsuccessful, *Gusani*, 16,308.
- Conducted by survey-committee, "Cork and South of Ireland," *Glenn*, 13,682; "Belfast Equitable," *Cambridge*, 13,897.
- Made by architect employed by society to inspect properties, "Cork and South of Ireland," *Gusani*, 16,304-6.
- SUSPENSION**; of court by central body, in "Ancient Order of Foresters," *Shawcross and Pinchbeck*, 441, 506, 524, 534; and see *Shanly*, 16,239.
- Of lodges, in "Manchester Unity," *Leadbitter*, 16,240.
- Of member, in "Ancient Order of Foresters," *Squire*, 451; case of, *Jos. Harrison*, 18,686; written notice required before, in do., *Squire*, 467.
- Notice of do., in "Liverpool Protective" Society, *Shepherd and Murphy*, 2175-6.
- Of certificate of registration for default, excess of expenditure, or generally, suggested, *Littledale*, 14,996; *G. Sinclair*, 10,369; *C. Cameron*, 11,627, 11,638; *Mowatt*, 15,282-3; *Wood*, 17,128; *Coomes*, 17,434-5; and see **REGISTRATION**.
- SUTHERLAND, GEORGE**, evidence of, 14,149-14,316, p. 323.
- Re-formation of the "St. Patrick's" Burial Society as the "United Assurance"; members handed over to new system in which they receive less benefit, under impression of their being still under the "St. Patrick's," 14,155-60, 166; is collector in the "Loyal Irish Legal" Burial Society, established in 1869, and registered under Friendly Societies Act, 14,168, 14,251-6; was for nine years collector in "Scottish Legal," and left on account of agent wishing to defraud woman of her husband's benefit; nature of case and result, 14,169-74, 14,186-14,201; agent's commission at Belfast, 14,175-6, 14,183-5; witness's commission and perquisites when collector of "Scottish Legal," 14,177-81; made his own book (worth 40s.) which was given to secretary's brother-in-law, 14,204-8; recompense made to widow of a collector by "Scottish Legal" on account of his book, and subsequent purchase of a book for 130s. out of society's funds, 14,209-20; collectors' expenses were paid in order that they might vote with board of management; instances case of Morton, dismissed for opposing board, 14,221-8; (but see *Cherry*, 14,379-89); the society is not registered for Ireland, 14,229-30; difficulties arising out of system of transferring members, exemplified in the case of Mr. Cowan, 1423, 14,291-4; to improve working of large societies there should be local committee in all large districts, who should appoint delegates to vote at general meetings on points of importance, but collectors should not vote, 14,232-45; advantages of such a system, 14,246-50; witness's commission and perquisites in "Loyal Irish," 14,257, 14,309-12; insurance up to 200l., 14,258; graduated tables, copied from rules of "Scottish Legal," 14,260-3; annual statement of society's funds has been sent to Registrar, containing balance-sheet not yet published, 14,264-72; working classes at Belfast could, generally, subscribe for annuities at 60 or 65, 14,274-6; understands that "Royal Liver" allows a certain sum to relatives of members dying in poor-house for burial, 14,280-3; summary dismissal of members in "Scottish Legal," 14,284-5; in "Loyal Irish Legal," no power to make levies, 14,287-9; recorder and magistrate should have more discretionary power in dealing with cases connected with friendly societies, 14,290; frauds and impositions on the part of collectors, 14,295-9; collectors should be allowed some remuneration for giving up their books, but have no right to sell them according to societies' rules, 14,300-8; number of members in "Loyal Irish Legal," 14,311; collectors' earnings, 14,312-15; "Scottish Legal" should be withdrawn from the country unless registered, 14,316.
- SWANN, Mr.**; formerly chairman of "Royal Liver," and connected with it at its establishment, was discharged from being member of committee for striking his wife, but is still allowed to retain office as collector, collecting chiefly by deputy, *Wilde*, 22,363-76; *Atherton*, 22,377, 22,418.
- SWANSEA**, action at, against "Royal Liver" Society, *Atherton and Liversage*, 1388, 1565-7, 1573.
- District of "United Assurance" (St. Patrick's), badly managed by Dr. Harrington; 200l. said to have been saved by him, but the sum apparently owing, *O'Hanlon*, 16,272; *T. Walker*, 21,546-58.
- SYMINGTON**, defaulting collector in Scottish Branch of "Royal Liver;" his book sold by W. Sinclair the manager for 10l. to Mr. Cunningham, the purchase-money being applied in part payment of Symington's debt to society, *Cunningham*, 11,718-23; 11,820-4; (and see note to Qn. 11,824;) cf. *Liversage*, 23,258.
- TABLES** of Friendly Societies, confirmation required of, between 1819 and 1834, *Stephenson*, 2, pp. 2-3.
- Of societies granting annuities, only now require actuary's



## TABLES—cont.

certificate, under 18 & 19 Vict. c. 63, *Braybrook* and *Stephenson*, 52; *Tompkins*, 1885 and foll. Otherwise not taken cognizance of in registration, but only at dissolution, *Stephenson*, 53.

Objection to form of Registrar's certificate as to, *Shawcross* and *Squire*, 322 and foll.

Societies very seldom apply for, *Tompkins*, 1959-60, 1963.

These most generally adopted not satisfactory, *Bailey*, 889-91; none satisfactory beyond the age of 65, *Neison*, 1162-3.

General, only useful for general purposes, *Tompkins*, 1855, 1860-5, 1870, 1954, 1971, 1982.

Mr. Neison's, Mr. Ratcliffe's, and Mr. Finlaison's, alone worth mentioning; not Mr. Ansell's or Mr. Becher's, *Tompkins*, 1855, 1931 and foll.; adoption of any of the three first immaterial, 1971, 1982, 1986.

Amount of divergence between existing, from 18 to 50, *Tompkins*, 19, 556.

Those of "Manchester Unity," "Ancient Order of Foresters," and "Rehabites," sufficient, *Green*, 17,276.

Failures of friendly societies do not arise from insufficient, *Daynes*, 198.

Those published by Mr. Tidd Pratt very useful, *Bailey*, 831, 851; cf. *Hancock*, 15,401-2; *contra*, *Neison*, 1108 and foll.; and see *Tompkins*, 1950.

Were too high for the generality of friendly societies, *Green*, 17,275, 17,277; but see *Faulkner*, 20,018-9.

Graduated, see GRADUATED SCALE.

Of temperance societies, may be lower than those of others, *Hodgson*, *Sharples* and *Green*, 17,273-6.

Of "Manchester Unity" and "Foresters," are being gradually adopted by smaller societies, *Hammersley*, 18,995-6.

Results of, vary greatly, *Pinchbeck*, 392.

Societies should state what data they adopt for their, *Tompkins*, 1975.

Adopted by each society, should be corrected by its own experience, *Tompkins*, 1938-9.

Different, required for different occupations, *Neison*, 1123; and see OCCUPATIONS.

Uniform, should be compulsory on all Registered societies, *C. Cameron*, 11,652-8; but see 11,659; *Littledale*, 14,931 and foll.

Validity of society cannot be judged from, *Liversage*, 1465.

Cannot be uniform for all burial societies, *Liversage*, 1465.

Should be compiled from quinquennial returns, *H. Cameron*, 9360-1, 9363-6; and see TABULATION.

Should be prepared by Registrar for assistance of societies, *Wood*, 17,115-7; and see *Coombes*, 17,540; *Hammersley*, 18,989-93.

Societies should be left to adopt their own, *Hodgson*, 17,273.

Prepared by Registrar, would probably be used by societies, especially registered ones, *Wood*, 17,117; *Hodgson*, 17,274.

Societies should have power to advise with Registrar as to, *Coombes*, 17,521.

Not certified by actuary, as a rule lower than when certified, *Shawcross*, 331.

Certified by actuary, should be required before registration, *Liversage*, 1454, 1456; *H. Cameron*, 9323 and foll.; and see 9341-2, 9346; *Prentice*, 9471-80; *Burge*, 9556; *Middleton*, 9736; *Dickson*, 9909; *Murray*, 9971; *J. Stewart*, 10,808-9; *Mann*, 11,004-5; *Galt*, 11,201-3; *Mowatt*, 15,276-7; *Hancock*, 15,400; and see *Marrison*, 11,552; *Hammersley*, 18,930, 18,981; *Nicholson*, 19,792-5.

Should be sanctioned by Government actuary, *C. Cameron*, 11,623; *Crawford*, 14,659-61; by Registrar from standard tables, *Watts*, 17,952-3; and see *Marrison*, 18,553; by Registrar, being actuary, *Gibb*, 20,785-9, 20,855.

Certified by actuary, societies having: "Manchester Unity" (Ratcliffe's tables), *Daynes*, 153-4, 182-5; *Ratcliffe*, 268 and foll.; *Tompkins*, 1855-8, but see as to Edinburgh district, *H. Cameron*, 9301, 9352-4; *Middleton*, 9767-8, 9828-31; *Dickson*, 9855, 9861, 9871.

"Ancient Order of Foresters," (founded on Mr. Finlaison's), *Shawcross*, 397; of courts, sometimes certified by actuary, sometimes adopted from each other, *Shawcross* and *Squire*, 324, 327, 332-3.

"Wiltshire County Society," (founded on Mr. Becher's and altered since under sanction of other actuaries), *Sotherton-Estcourt*, 664 and foll.

## TABLES—cont.

"Royal Liver," (originally prepared by Mr. Clements, submitted to Mr. Neison, jun., Mr. Spens, Mr. Brown, and finally revised by Mr. Sprague), *Liversage*, 1275-84 and foll., 1466; *Sprague*, 1716, 1732, 1800 and foll., 1815; *W. Taylor*, 15,695, 15,707 and foll.; *Banner*, 22,115.

"Edinburgh School of Arts Friendly," (drawn up by Mr. Lyon, accountant), *Hay*, 10,038-40; adopted by "City of Edinburgh," Lodge of "Manchester-Unity," *Dickson*, 9861, 9871.

"Scottish Legal," (certified by Mr. Prentice), *Malcolm*, 10,646-50, 10,765.

"Western Friendly," (founded on Ansell's, revised by Mr. W. T. Thompson and Mr. Spens), *Mann*, 10,956-60, 11,054, 10,961.

"City of Glasgow" (except for sickness), *J. Stewart*, 10,892-3; but *quere*, taken from Mr. Spens's for "Royal Liver," *McCalman*.

"Victoria Assurance," (certified by Mr. Woolhouse), *Mowatt*, 15,197-8.

"United Assurance," (certified by Mr. Neison, jun.), *Hamilton*, 19,228, 19,291, 19,311-2; and see *Rice*, 15,770-2, 15,872 and foll.

"Royal Military Mortality Society of Pensioners," (certified by Mr. Flynn, but not now acted on), *P. Murphy*, 16,921, 16,937-8.

"North Staffordshire Provident," (certified by Mr. Neison), *Hammersley*, 18,926-8.

"Liverpool "Victoria Legal," (framed by Mr. Neison), *Gibb*, 20,874-8.

"St. Ann's Catholic Burial," (prepared by Mr. Finlaison, but altered), *Flannigan*, 21,916 and foll.

One lodge of "Free Gardeners" Society, *Burge*, 9553, 9671.

Adapted from Carlisle tables in Liverpool "Philanthropic," *Thompson*, 22,969 and foll.; from tables sent down by Registrar, in "St. Paul's Bennett Street Sunday School Sick and Funeral" Society, *Goodwin*, 20,047-51; partly adapted from those of "City of Glasgow" in "United Reform," *McCalman*, 11,385-91, 11,616-7; adapted from others in "Royal Oak," *Currie*, 22,768-72.

Discrepancy between various, and experience of "Commercial Travellers," Friendly Society, *Galt*, 11,127-8. On which valuations based, see VALUATIONS.

Standard, are wanted, *Stratton*, 8552-66; and see *Hammersley*, 18,990, 18,993.

As to construction of, for sickness, *Bailey*, 814 and foll.

Difficulty of constructing, not insurmountable, *Bailey*, 825; *Prentice*, 9472.

Satisfactory, could be compiled, *Neison*, 1167-8.

Constructed by different actuaries, would vary, *Neison*, 1106.

Would vary for any consecutive periods, *Tompkins*, 1863.

Would be inapplicable, except for general purposes, *Tompkins*, 1855, 1864, 1941, 1952 and foll.

Would be possible, but might be mischievous, *Finlaison*, 1048.

Recommended, subject to adjustment from time to time, *Mann*, 10,999, 11,002, 11,006.

Could be constructed, but must be corrected by valuation, *Neison*, 1135-41; and *H. Cameron*, 9331-3.

When framed should be published, *Bailey*, 830 and foll.

Would be generally accepted, *Bailey*, 832 and foll.; *Hammersley*, 18,994, 18,997; *contra*, *Tompkins*, 1957, 1984.

Minimum, should be fixed by Government, *G. Sinclair*, 10,170; with power of adjustment by Government actuary, *Prentice*, 9472 and foll.

Might be laid down by Act of Parliament, subject to adjustment every five years, *H. Cameron*, 9330-4, 9365-6.

Should be issued or sanctioned by Government, *H. Cameron*, 9365; *Prentice*, 9474-7; *Burge*, 9575 and foll.; *Middleton*, 9738-9; *J. Stewart*, 10,811; *Littledale*, 14,930 and foll. (and see *Hancock*, 15,404; *Faulkner*, 20,017).

Prepared by Government, should be compulsory, *Faulkner*, 20,020.

For burial societies, should be fixed by Government actuary, *Smyth*, 8745-9; *Crighlington*, 14,036.

Sanctioned by Government, varying in certain districts, and corrected by experience from time to time, should be compulsory, *Burge*, 9575 and foll., 9621-2; and see *Murray*, 9962 and foll.

Compiled by Government as for annuities, with discretion to alter for localities, should be compulsory, *Middleton*, 9738-9; *Littledale*, 14,930, 14,940-3.

Government should not issue, *Tompkins*, 1251.

## TABLES—cont.

Revision of, might be required by Government if valuation unsatisfactory, *Mann*, 11,089 and foll.  
 And see GOVERNMENT.  
 In "Royal Liver," of old and new rates of benefit, *Sprague*, p. 90, No. 1; of per-centages, weekly payments, and sums assured, in London branch, p. 91, No. 2; of total premiums and invested assets of burial branch, p. 91, No. 3; of number of members entering London branch at various ages, p. 91, No. 4; of weekly payments, sums assured, and rises, in London branch, p. 96, No. 7.  
 Of building societies, see *E. Ravenscroft*, 9202-3.  
 And see ANSELL'S TABLES; FINLAISON'S TABLES; HIGHLAND SOCIETY; NISON'S TABLES; RATCLIFFE'S TABLES; RATES.  
 TABULATION of quinquennial returns, *Tompkins*, 43-7.  
 Of doubtful usefulness, except as respects selected societies, *Bailey*, 814, 825-8, 868-9, 924.  
 Should be useful, *Finlaison*, 971-3, 1014 and foll.; *Neison*, 1146-52; *H. Cameron*, 9360-1, 9363-6; *Coomes*, 17,540; *Hammersley*, 18,986-93.  
 Of no use, *Tompkins*, 1855, 1864, 2040 and foll.; but see 1941, 1957.  
 TAIT, DAVID, evidence of, 11,570-11,619 - p. 249.  
 Member of "United Reform" Friendly Society, and was formerly member of "Scottish Legal," and chairman of committee of investigation into its affairs, 11,570-7; endeavoured to introduce a reform for enabling districts to appoint committees to superintend proceedings of agents and collectors, 11,578-84, 11,599, and for reducing expenses of management, a considerable portion of which is appropriated by the collectors, 11,585-92; examination of accounts of "Scottish Legal," and statement made by Mr. Wight, 11,592-9; statement of Mr. Steel that he had burnt vouchers of society for first three years, 11,593-5; extent of society; believes these societies could be carried on over a large extent of country, 11,600-2; uselessness of public audit without a check on returns made by agents and collectors (as in his own society), 11,602-4; proceedings of agents and collectors of "Scottish Legal" before and during meetings, 11,605; offices held by Mr. Steel and his son in "Scottish Legal," auditors were two members of committee, 11,606-13; was aware of debt owing to Mr. Robertson and Mr. Finlay by the "United Reform," and of the explanation given of its not having been shown in the balance-sheet, 11,614-19.  
 TAP-ROOM, much less drinking in, than at bar of public-houses, *Solly*, 8424.  
 TAYLOR (1), JAMES, evidence of, 18,187-18,256 - p. 460.  
 Treasurer of Manchester "Philanthropic" Burial Society, 18,188; had intimated to Mr. Fyans senr. the advisability of funds being secured on a more legal document than a promissory note, 18,241-3.  
 And see FYANS.  
 (2), WILLIAM, 15,564-15,750 - - - p. 383.  
 Agent and collector of "Royal Liver" in Dublin, since 1867, and formerly employed by them in superintending building of offices at Liverpool, 15,564-71, 15,729; commission and perquisites, 15,672-7, 15,606-71, 15,655-69; collectors attending general meetings at Liverpool pay their own expenses, 15,578-84; as member of society has right to vote, but knows of no collectors saving taken part in meetings, 15,585-9; "Royal Liver" declines to keep fund at Dublin on account of expense; appointment of local committee with funds would lead to an increase of members, 15,590-4, 15,670-1; complaints arising from delay in payment of claims and detention of death-certificates, 15,595-9; working of society in other towns, and position of witness compared with that of agents in Glasgow, where there is a local committee, 15,600-5; cases in which members of the board have an interest in collectors' books, 15,608-14; has heard of payment having been made for books, but obtained his own through discharge of former agents, 15,615-29; competition of "Prudential" with his society, 15,630-2; system of collectors necessary for working of large societies, 15,633-6; control of central board over proceedings of collectors; returns sent in weekly, and books audited every six months—no check on collectors' weekly slips, 15,637-48, 15,721; changes in accounts made at head-office, call for return of six weeks' perquisites, 15,649-54; transfer of members forbidden, 15,672-6; business of "Prudential" Assurance Company; universal register best for society like "Royal Liver," which would,

## TAYLOR, WILLIAM—cont.

however, lose nothing by becoming insurance company, 15,677-85; settlement of disputes; injustice done to society by magistrates, 15,688-91; refusal of Registrar to certify altered rules as to settlement of disputes, unless committee appointed for Ireland; "Great Britain includes Scotland and Ireland," 15,691-706; alteration of tables by Mr. Sprague, not applicable in Ireland, having been objected to by members, 15,695, 15,707-13; payment of claims by committee, 15,713-16, 15,724-8; number of members and agents in Ireland, 15,717-19; amount collected by witness per week, 15,720; amount to credit of society in savings bank at Dublin, under control of committee, 15,722-4; annual amount received from transfer-fees and rule-books, 15,730-2; as a rule members place confidence in a respectable collector, and do not read annual balance-sheet or statements on collecting cards, 15,733-7; has received nothing for travelling expenses, and believes there are no travelling agents at present, every agent being responsible for his own district, 15,741-7; accounts sent in direct to head-office, 15,749.  
 Re-examined, 15,974-15,979 - - - p. 393.  
 On being charged by Michael Gerty with having defrauded him, witness refused to receive his contributions until he proved his case, and in this refusal was supported by board at Liverpool, 15,974-9.  
 Member dying in workhouse, his next of kin is entitled to burial money; case in which this money was not applied to purposes of burial, 16,118-19.  
 His management of Dublin agency praised by contrast with last holder of office, *Shanly*, 15,441, 15,453, 15,458 and foll.; complaint that he has no power to pay money without reference to Liverpool; 15,442 and foll.; and see 15,549, 15,561.  
 Michael Gerty's complaint against, see GERTY.  
 TEESDALE, WILLIAM ROSE, evidence of, 18,090-18,137, - - - p. 457.  
 Secretary of "Hulme Good Intent" Burial Society, established 1833 (rules deposited, but not registered), 18,090-3; number of members (over 4,000), 18,094; balance at last account, and amount per member; increase of society since its formation, 18,095-8; management expenses taken out of subscriptions; special authorization of committee required for extraordinary items, 18,099-104; meetings; expenses paid out of funds by liquor-cheques, 18,105-11, 18,134-5; officers' salaries and duties, 18,112-19; complaint against meeting in public-houses not supported; society would be less prosperous if meetings held in school-room, 18,120-1; management expenses, 18,122-4; secessions, 18,123-8; terms of amalgamation with "Manchester and Salford" Society, 18,129-33; income of society, 18,136-7.  
 TEMPERANCE:  
 Failure of working men's club established on basis of strict, *Solly*, 8409.  
 Societies examined, see "RECHABITES;" "MANCHESTER TEMPERANCE;" "SALFORD TEMPERANCE;" "EQUITABLE TOTAL ABSTINENCE;" "SONS OF TEMPERANCE."  
 Societies in Cork, *Horgan*, 16,411.  
 Benefit society in Salford, the origin of "Independent Order of Rechabites," *Hodgson*, 17,235.  
 Lower rate of sickness produced by, *Hodgson* and *Sharples*, 17,236-8, 17,273-4.  
 Hotel, society meeting in ("Argyle Yearly"), though not on temperance basis, *A. Macgregor*, 13,232-5.  
 Room, ill-success of lodge of "Ancient Shepherds" meeting in, *Race*, 18,339.  
 SONS OF, see SONS OF TEMPERANCE.  
 TENDER:  
 Sale of collectors books on, by board of management, in "Scottish Legal" Burial Society, *Malcolm*, 10,550 and foll.; and see SCOTTISH LEGAL.  
 TENEMENT (in the Scotch sense), built by working men to allot out in houses among themselves, *Auld*, 9924; and see BUILDING CLUBS.  
 TENTS, i.e. branches, in "Independent Order of Rechabites," see RECHABITES.  
 TERMINATING building societies in Edinburgh, registered, *H. Cameron* and *E. Ravenscroft*, 9119, 121.  
 One in Ayr, almost wound up, *McIlverait h.*, 12,653.  
 One, and perhaps no more, in Glasgow *W. T. Ross* 12,988-9.  
 None now in Belfast, *Glews*, 13,784.  
 Very few in Ireland generally, *Daly*, 15,177.

THRISTLE and ROSE Society, Glasgow, witness respecting, see DIXON.

In existence since 1807, 12,671; benefits for sickness and death only, 12,672-12,676; number of members (298), rather diminishing, 12,677-8; quinquennial valuations by actuaries, contradicted by practice, 12,679 and foll.; reports by Mr. Chisholm and by committee, 12,684-94, 12,744-5; ditto by the late Dr. George Watt, 12,694, 12,702-3; accumulated fund and its liabilities, 12,695-702; uniform payments, 12,706 and foll., but see 12,718; entry money and three years' probation, 12,709-10; members mostly of mercantile class, none receiving wages, 12,711-2; social meetings, now less popular, 12,713; refusal of candidates unfrequent, 12,714 and foll.; certificate of age, 12,716-7; fines on members not taking ailment, 12,719-20; withdrawals, frequent, 12,701, 12,721-2; compounding for quarterly subscriptions, 12,718, 12,722; investment of funds, chiefly in heritable bonds, 12,736-41; interest on investments, 12,739-40.

THOMPSON (1), HENRY, 22,853-23,121 - - p. 580.  
Secretary of "Liverpool "Philanthropic" Friendly Society for funerals only, established in 1844, 22,853-8, 23,117; constitution of society, election and number of committee, 22,859-74, 22,877-80; alteration of rules at special meetings, 22,875-6; meetings, and remuneration of committee, 22,881-8, 23,072, 23,107-9; officers' salaries, 22,889-98; committee-men all collectors, with exception of officers, and receive commission and perquisites, a portion of them collecting by deputy, 22,900-18; sale of books recognized by committee, 22,919-24; cases of default on part of committee-men and collectors, 22,925-53; funds, amount invested in building societies, 22,954-6, 23,111; system of audit, and duties and pay of auditors; public audit desirable, at societies' expense, 22,957-68; tables, altered in 1864, by introduction by witness of graduated scale of payments, calculated upon the Carlisle tables, 22,969-82; recommends a septennial investigation of societies' affairs, 22,983-5; history of troubles connected with election of committee; asserts meeting to have been packed by force, 22,986-98, 23,073-82; formation of "Royal Liver" by John Lawrence, from members seceding from the "Philanthropic," influence exercised by collectors, 22,999-23,006, 23,061-3; reasons which induce societies to allow collection by deputy, 23,007-9; thinks these societies might become limited liability companies, 23,010; society's reasons for refusing to pay Farrelly's claim, 23,011-35; cases of conspiracy and collusion for the purpose of making fraudulent claims upon society, 22,036-50; has no reason to suspect that such societies exercise undue influence upon the mortality of children, 23,051-3; secessions, a source of benefit, 23,054-7; application of funeral money of members dying in work-house, 23,053-60; secretary's salary, 23,064-70; number of members, 23,071; profits from sale of collectors' books applied to reduction of "bad debts," 23,084-9; management expenses deducted from gross receipts, contrary to rule, 29, 23,090-4; interest on mortgages and other securities, 23,095-8; proportion of members represented at general meetings, 23,099-102; information contained on cards, 23,103-4; rule as to payment of moneys taken by collectors, 23,105-6; very few copies of rules taken by members, 23,109; rule as to reduction of claims, 23,110-15.

(2), William Thomas, actuary to "Standard" Society, his calculation as to cost of deferred annuities, *Prentice*, 9494-6; revised tables of "Western" Friendly Society, *Mans*, 10,961.

(3), AND JOHNSON, MESSRS., chartered accountants, auditors for "Scottish Legal," *Malcolm*, 12,541-2.

#### TICKETS:

For meetings of burial societies, given to officers of other societies, *Smyth*, 8759.

In "United Assurance," required by (recently passed) rule for admission to meetings, *T. Walker*, 21,334-45; *Smyth*, 20,433; *Birmie*, 22,008, 22,040-1; given to persons not members, to pack meetings, *Smyth*, 20,400-3, 20,460 20,497, 20,500, 20,502-3; *Birmie*, 22,009; proportion of, given to collectors, depends on their being favourable to officials, *Birmie*, 22,038-9; ditto as to members obtaining, 22,043-6; and see 22,048-53.

And see as to "Standard Sick and Burial," *J. Marshall*, 19,851-6.

None given in "Victoria Legal," *Gibb*, 22,451.

30227.

#### TIDSWELL, MR.:

Agent of the "Universal Provident Society," received 50l. for transferring members of society at Halifax to the "United Assurance," the latter undertaking all the liabilities at Halifax, *T. Walker*, 21,363-73.

"TIMES" (alleged) Working Men's Club at Walworth, Government prosecution of, *Solly*, 8370-1, 8375.

TITLE, to real estate, simplification of, recommended for Scotland, *Begg*, 9059.

TOBACCO, failure of attempt to prohibit use of, at branch meetings of "Rational" society, *Coombes*, 17,556-61. Liquor-notes taken out in cigars, in "Hulme Good Intent Burial," *Teesdale*, 18,109.

TOMPKINS, HENRY, evidence of, 1-62 - - p. 1.

Chief clerk of Registrar's office, 2; cause of repeal of provision in Act of 1846 as to reference of disputes to Registrar, 37; enforcement of penalty for non-transmission of annual returns; objection of Sir Thomas Henry to issue summonses when legal offence is committed out of jurisdiction in which office is situate, 39; abstract of quinquennial return was made in 1850 and tabulated by Mr. Finlaison, 43-4; cost of tabulation and digest, and number of clerks employed, 46-7; witness has been in Registrar's office since 1837; has examined rules since 1856, and during this period has observed a marked improvement, especially in those of the "Manchester Unity of Odd Fellows," and the "Foresters," 56-60; in these societies, disposition of funds always set out in rules, 61; lodge meetings held less frequently in public-houses than formerly, 62.

Re-examined, 1854-2080 - - p. 96.

Was engaged with Mr. Finlaison whilst completing tables upon quinquennial returns, 1854, 1881-2; tables of mortality and sickness formed by Mr. Neison, Mr. Finlaison, and Mr. Ratcliffe; uselessness of further tabulation of returns for other than general purposes, 1855-65, 1829-41, 1953-63, 1971-2, 1982-9; examples of various modes in which statistics of societies are considered by different actuaries, 1866-84, 2016-19; usefulness of actuary's certificate; but do. rarely asked for, except by societies granting annuities and superannuation allowances, 1887-90, 2020-4; reasons for dissolution of societies, with list of cases, 1891-1906, 2026; legislation should be adapted to suit various classes of friendly societies, and practically the operation of the Act has hitherto failed in this respect, 1907-28; penalties against managers or officers of societies, 1914-23, 2027-39; Working Men's Clubs, 1924-7; classification of societies, 1926-8, 2040-3; tables of Mr. Becher and Mr. Ansell, of no value now, 1932-3; general objection to adopt those of Mr. Finlaison, commonly called Government tables, 1942-52; tables are adopted by large societies, 1961-3; evidence as to returns stating actual and expected sickness; specimen of summary, to show experience of society in every annual report, 1964-79; tradesmen's societies, 1967-70; either of above-named three tables is sufficiently accurate for purposes of comparison with further quinquennial experience of societies, 1971-2, 1982-9, 1999-2001; data on which sickness is calculated; further investigation required between ages of 50 and 80, 1990-8; penalty for default in making annual and quinquennial returns, 2002-15, 2027-30; transfers of members, 2025-6; influences affecting law of sickness, 2044-5; how quinquennial returns might be utilized, 2044-55, 2074-7; deferred annuities; provision for chronic sickness, which is not to be confounded with infirmity from old age, 2056-65; operation of friendly societies in preventing pauperism, 2066-68; average number of secessions, 2069-71; exclusion of members, 2072-3; burial societies; difficulty of obtaining information respecting them, 2078-80.

His "Account of some Remarkable Friendly Societies" referred to, *Stephenson*, 611, and see 17, 18.

#### TONTINES:

Sharing out clubs called, *Stephenson*, 634.

Societies so called, on behalf of which evidence received: "True Sons of St. Kevin," see CULLEN, JOHN; "Plus the Ninth Loan Society," see O'CONNOR; "Rising Sun" and "Excelsior," see OWENS.

In Ireland, *Littledale*, 14,871-3; *Mowatt*, 15,234 and foll.; and see *Shanly*, 15,483 and foll.

In Dublin, are nearly all unsound, *Mowatt*, 15,237-8; are mostly connected with some place of worship; have a clergyman for patron, and many have prayers for deceased

T

- TONTINES—cont.**  
 members, *Mowatt*, 15,241-4; now formed almost every year, *John Cullen*, 16,436; have no social meetings, *Mowatt*, 15,251-2.  
 In Liverpool, mischiefs of, *Shepherd*, 2409; *Hughes*, 23,806 and foll.; *McClellan*, 23,315 and foll., 23,328 and foll.; should if possible be put down, *Shepherd*, 2409; *Hughes*, 23,806; competition of, with "Odd Fellows," *Hughes*, 23,805.  
 Break up, in order to start again without old members, or else younger men secede from, *Hughes*, 23,809-13; *McClellan*, 23,324-7; (cf. *Littledale*, 14,890-3; *Mowatt*, 15,238-40; *John Cullen*, 15,430-6; *Shanly*, 15,484-7, 15,597-9; *O'Connor*, 16,065); and see *Owens*, 23,957.  
 Have generally now reserve fund, *McClellan*, 23,321; *Hughes*, 23,814; and see *Owens*, 23,942, 23,957-60.  
 Usual rates and benefits of, *McClellan*, 23,320, 23,340-2; cf. *Owens*, 23,934, 23,936.  
 Are generally permanent, members in receipt of sick-pay continuing, *McClellan*, 23,343-6; cf. *Owens*, 23,974-7.  
 Payments to medical men in, *McClellan*, 23,347.  
 Have usually dinner at end of year, but not out of funds, *Hughes*, 23,815; *Owens*, 23,948.  
 Spend a great deal at public-houses, *McClellan*, 23,317-8.  
 Consist of best class of artisans, *Owens*, 23,947, 23,964.  
 Advantages of, *Owens*, 23,945; cf. *J. A. Stewart*, 13,176-7; *Mowatt*, 15,248; *Shanly*, 15,491, 15,496; *O'Connor*, 16,065.  
 And see DIVIDING SOCIETIES, SHARING-OUT CLUBS, SINKING FUND, YEARLY.
- TRADE:**  
 Board of, Mr. Lowe's bill for transferring registration of friendly societies to, *Stephenson*, 2, 55; and see BOARD.  
 Fluctuations in, a cause of secession, *Shawcross*, 459 and foll.  
 Society formed for particular, becomes mixed in course of time, *Finlaison*, 987-8.  
 Societies, particular (not being trades unions), *Stephenson*, 614, 623-31; many do not register, but very often permit rules, *Stephenson*, 614, 623, 630; hindered from registering through mode of investing funds, *Stephenson*, 623, 626-9.  
 There should be separate friendly society for each separate, *Bailey*, 801, 844, 846.  
 And see OCCUPATION, FRIENDLY SOCIETY, PARTICULAR.
- TRADES UNIONS.**  
 Societies, respectable, maintained themselves in Cork through Irish famine, *Horgan*, 16,415; and see TRADES UNIONS.
- TRADES UNIONS,** acts relating to, *Stephenson*, 2, p. 2, and note.  
 Limited number of, depositing rules under Act of 1855 (repeated), *ibid.*, p. 2; 8, 38, 645, and see *Stephenson*, 645-52.  
 Generally meet at public-houses, *Solly*, 8353.  
 Receive notice to quit from do., when do not drink enough, *Solly*, 8440.  
 Meetings of, at Working Men's Clubs, *Solly*, 8353, 8441; *H. Pratt*, 8497.  
 Suggestions as to restricting connexion of, with public-houses, *Solly*, 8447.  
 And see AMALGAMATED ENGINEERS.
- TRADESMEN,** friendly societies of, not numerous, *Tompkins*, 1967-8.  
 Why less sickness in, than in labourers' societies, *Tompkins*, 1969-70.  
 The term used as synonymous with "mechanics" or "artisans," *Barry and Brown*, 16,592-4, 16,629; cf. *J. A. Stewart*, 13,152.
- TRADESTON SICK AND FUNERAL SOCIETY,** see STEWART, J. A.  
 A permanent dividing society, in existence some 30 years, registered 1864, *J. A. Stewart*, 13,144-8, 13,167, 13,206-8; payments and benefits, 13,149, 13,163; about 500 members, chiefly working men, earning from 12s. to 30s. or 40s. per week, 13,150-5; mode of yearly division; members receiving sick-pay share with others; no feasts, 13,155-60; members continue till death, whilst residing within three miles of place of meeting, but if ill for a year and a half continuously, receive 4l., and cease to be members, 13,161-4; varying amount of dividend: no year without do.; no levies, though power unlimited, 13,165-6, 13,209-10; no advantage from registration, 13,169, 12,173; no frauds, 13,175; advantage of society to working class, 13,176 and foll.; meetings held at rented office, 13,184-90; members very regular in paying, 13,191-2; officers yearly elected,
- TRADESTON SICK AND FUNERAL—cont.**  
 and seldom changed, 13,193-5; relations with poor-law authorities, 13,196-7; withdrawals very rare, 13,198; disputes settled by arbitration (only one in four years), 13,199-201; no returns sent nor applied for, 13,202.
- TRADING Friendly Societies,** distinguished from ordinary, *Bretherton*, 23,373, 23,380 and foll., 23,399 and foll.
- TRAINER,** borrowed money (on mortgage) of the "United Assurance"; was on committee for a short time before he died; his widow a bankrupt, and his surety insolvent, *T. Walker*, 21,493-7.
- TRANSFER** of stock, provision of 18 & 19 Vict. 63, as to (s. 36), *Stephenson*, 27, p. 8.  
 Of members on dissolution of a society, *Tompkins*, 2025-6.  
 Of members from other societies established on same principles, to "North Staffordshire Provident" (only one case), *Hammersley*, 18,950-1.
- In affiliated societies:**  
 "Manchester Unity of Odd Fellows," *Daynes*, 83-95; *Middleton*, 9785, 9787-92; *Jas. Boyle*, 13,620 and foll.; *Birmingham* and *Bradish*, 16,861 and foll.; *Hughes*, 23,780 and foll.; "Ancient Order of Foresters," *Shawcross*, 429 and foll.; 444 and foll.; cf. *Lyons*, 16,748 and foll.; "Independent Order of Rechabites," *Sharples and Jones*, 17,303-5.  
 A gain to lodge which member leaves, and loss to lodge which he joins, *Daynes*, 89; and see *Shawcross*, 451; *Jas. Boyle*, 13,622; *contra*, *Leadbitter*, 16,163 and foll.  
 Complaints of, *Daynes*, 90; *Middleton*, 9787-8; *Hughes*, 23,780 and foll.; *contra*, *Jas. Boyle*, 13,623-4; *Birmingham*, 16,861; advantageous to rural lodges, *Daynes*, 92.  
 See, in "Ancient Order of Foresters," *Shawcross*, 444; 446, *Squire*, 451.
- In burial societies:**  
 (1) Of members' names (half-yearly) from one collecting book to another, *Liversage*, 1237, 1318; *G. Sinclair*, 10,441-2; *McKinnon*, 11,560; *Cunningham*, 11,795-6; *Hamilton*, 19,238.  
 Fee for do., 3d. in the pound on nett cash collected ("Royal Liver"), *Liversage*, 1237; *Cunningham*, 11,795; *W. Taylor*, 15,667; ("United Assurance"), 2s. per 100 names, *Hamilton*, 19,238; and see *J. Stewart*, 10,905; *W. Taylor*, 15,730; *Rice*, 15,848; *T. Walker*, 21,266; *Thompson*, 22,909.  
 None, in "City of Glasgow," *J. Stewart*, 10,905.  
 (2) Of members, between one burial society or company and another, the practice complained of, *Liversage*, 1364 and foll.; *D. Sinclair*, 9399 and foll., 9431-2; *Malcolm*, 10,690-1; *Criglington*, 13,966, 14,090; *Irving*, 22,619 and foll.  
 Result of, may be increase of liabilities beyond increase of income, *Liversage*, 1475-6.  
 Should only be made in writing, *Liversage*, 1364-5, 1638.  
 Should be made a penal offence, either absolutely or in certain cases, *Liversage* and *Atherton*, 1639-42; *J. Stewart*, 10,878; *Criglington*, 14,090-8; *Gibb*, 20,809-20; *Irving*, 22,619-22; even if made with consent of member, *McCalman*, 11,532.  
 Used to be made (or is still) at member's present rate of benefit in former society, *Liversage*, 1370-2, 1375-7; *Shanly*, 15,561-2; *D. Sinclair*, 9421 and foll.; *Liggett*, 12,015; *Criglington*, 13,966, 14,005, 14,539-43; *Hodgkin*, 14,459-63; *Littledale*, 15,009-18; *Flannigan*, 21,986.  
 Made at reduced age, and afterwards disputed, *Criglington*, 13,967-8.  
 Disputed on ground of health, &c., see COWAN'S CASE McDOWELL (Wm.)  
 And see *Liggett*, 12,014-7; *Mowatt*, 15,202.  
 Said not to be practised in Ireland, *Littledale*, 15,012-3; but see *Shanly*, 15,561-3; *W. Taylor*, 15,676.  
 Agreement against, between "Royal Liver" and "Prudential," *Atherton*, 1378; and see *Campbell*, 11,889; *W. Taylor*, 15,675-6; but "Prudential" said not to keep to it, 15,676.  
 Agreement against, in Scotland, between "Royal Liver," "Scottish Legal," and "City of Glasgow;" but "United Reform" excluded from do. by "City of Glasgow," *McKinnon*, 11,567-9; and see *Malcolm*, 10,686-8, 10,692-4; *J. Stewart*, 10,878-80; *Campbell*, 11,889; *Liggett*, 12,017; *Young*, 12,180-1.  
 Wholly discontinued by "Royal Liver," except in self-defence, *Liversage*, 1304-5; in Scotland, for last two years, *G. Sinclair*, 10,324-5; and see as to Ireland, *Shanly*, 15,561, 15,563; *W. Taylor*, 15,672-4.

TRANSFER—*cont.*

"United Reform" at first opposed to, but obliged to admit in self-defence, *McKinnon*, 11,560, 11,569. Formerly practised by "St. Anne's Catholic," but discontinued, *Flannigan*, 21,985; do. by "Royal Oak," *Irving*, 22,618.

In "Liverpool Protective," rules in favour of, *Shepherd*, 2190, 2367-9, 23,709-13.

In spite of all regulations, collectors always will be able to make, *Bretherton*, 23,390.

Of members of Liverpool "Philanthropic" to "Royal Liver," *Liversage*, 1199; *Thompson*, 23,002.

Of members of "Royal Oak" to "Liverpool Protective," *Wignall*, 23,497; cf. *Shepherd*, 2081-3, 23,714-5.

Of Glasgow members of "Friend-in-Need" Company to "City of Glasgow," by Mr. Renholm, agent of the former; and of some to Royal Liver, *J. Stewart*, 13,485 and foll.; *D. Cargill*, App. A; and see "CITY OF GLASGOW," "FRIEND-IN-NEED," "ROYAL LIVER."

Of Belfast members of "Scottish Legal," to "Loyal Irish Legal," at same rate of benefit, *Criglington*, 14,004-5, 14,539-43; *Rodgkin*, 14,459-63.

Of Belfast members of "Royal London" to "Scottish Industrial," *Criglington*, 14,139.

Of members of "Christian General Burial," (or "Life Assurance") to "Union Friendly," *Hoyie*, 13,617 and and foll., 19645 and foll.

Of Halifax members of "Universal Provident" to "United Assurance," *T. Walker*, 21,363-73; of other societies to do., 21,374; of members of "Prudential" at St. Helen's, negotiation for, not carried out, 21,375-8.

Of three collectors of "St. Augustine's" with their members to "St. Anne's Catholic," *Flannigan*, 21,987-9.

None in "Blackburn Philanthropic Burial," &c., *Crossley*, 2516, 2553.

And see AMALGAMATION, SECESSION.

TRAVELLING benefit, in "Manchester Unity of Odd Fellows," *Daynes*, 77-9; *H. Cameron*, 9313-4.

Assistance to poor brethren, from Grand Lodge, in "Free Gardeners" Society, *Burge*, 9649.

Agents, in "Royal Liver" Society, *Liversage*, 1312; *Wilde*, 22,249; but see *W. Taylor*, 15,744; do. in "United Assurance" (St. Patrick's), *Birnie*, 22,023, 22,029, 22,031.

Inspector, in large Essex society, *Stratton*, 8597.

Auditors, for friendly societies, disapproval of, *Daynes*, 243-4.

EXPENSES of agents, in burial societies always paid for attending meetings, *Smyth*, 8760 and foll.

Expenses of collectors or agents, in "Royal Liver" Society, when paid, *Liversage*, 1303, 1312-15, *G. Sinclair*, 10,431 and foll.; not paid for attending meetings, *Liversage*, 1302, 1304; *G. Sinclair*, 12,294; cf. *Cunningham*, 11,744-6; *contra*, *Smyth*, 8761-4; of committee of management in do., *Liversage*, 1313, 1315; *Wilde*, 22,320-35; *Atherton*, 22,396-401; formerly extravagant in Scotland, *D. Sinclair*, 9417; of local committee for Scotland, *G. Sinclair*, 10,294, 10,431-2.

Of committee of management, secretary, and sub-committees in "Blackburn Philanthropic Burial" Society, *Crossley*, 2509-10.

In "Scottish Legal Burial Society, *Malcolm*, 10,661; of agents attending meetings, paid, but not of collector, 10,684-5; cf. *Forbes*, 12,255-7; *contra*, *McCalman*, 11,344-5; of collectors and agents, *Criglington*, 13,984; of collectors and persons not members, paid by the hundred, *McCalman*, 11,344; and see *McKinnon*, 11,544-6, 11,566; of members to swamp meetings, *Tait*, 14,583-4.

In "City of Glasgow," see *Criglington*, 13,977, 13,981.

In "United Assurance," paid to superintendents, *Rice*, 15,865; and see *T. Walker*, 21,690; to agents for attending meetings, according to rule, *T. Walker*, 21,680 (*contra*, *Rice*, 15,850); to agents and those whom they bring up, *Smyth*, 20,498-502.

In "Royal Oak," to committee (besides "country allowance"), *Irving*, 22,529-31.

In Liverpool "Philanthropic," to secretary, *Thompson*, 22,897-8.

TREACY (1) Mr., secretary to "United Assurance" (St. Patrick's), was practically its owner, *Bretherton*, 23,394; cf. *Caraker*, 20,554.

Had 400*l.* a year salary, *T. Walker*, 21,123, 21,126.

His litigation with the Rev. Mr. Dolman in London, *Caraker*, 20,526; cf. *Smyth*, 20,413-4.

TREACY, MR.—*cont.*

Loss through his neglect, of Lusk's case; Mr. Caraker's letter to Rev. P. Phelan, his expulsion, and subsequent litigation, *Caraker*, 20,530 and foll.; *Smyth*, 20,437; *T. Walker*, 20,967, 20,977-82.

Packed meetings at Manchester, and at Odd Fellows Hall, in support of, *Smyth*, 20,483-5; *Caraker*, 20,548.

Was found in default to society to amount of 7,400*l.*, besides 730*l.*; deposit of deeds by him; attachment issued against him; his absconding, and death at St. Helen's in Mr. Baldwin's house, *Caraker*, 20,537-40, 20,549, 20,613; cf. *Judge*, 20,272; *T. Walker*, 20,985, 21,020-7, 21,116.

His action against editor of "Northern Press" for libel, *Caraker*, 20,542-4.

Prevented receiver of County Court from receiving collections from out-agents, *Birnie*, 22,027-8; cf. *Funney*, 23,991-3; *T. Walker*, 22,693-8.

No money recovered from him out of the 7,400*l.*, nor steps taken for the purpose, but 500*l.* paid out of the 730*l.*, *Caraker*, 20,541; *Smyth*, 20,442-9, 20,613-4; *T. Walker*, 21,104-6.

Was insured with "Reliance" Company for 200*l.*, and the money was paid, *Smyth*, 20,450-4.

The leading men of society all relatives of his; John Baldwin his right-hand man, *Caraker*, 20,612; *Smyth*, 20,490-1; *McCormick*, 20,733.

The judgment against him and his absconding ignored by Mr. Walker, his successor present secretary to society, *T. Walker*, 20,969 and foll., 20,985, 20,991, 21,107-16, 21,042 and foll., 21,076-80; cf. *Mingaud*, 21,792-5; *Birnie*, 22,022-7.

Resolution of general meeting lamenting his death, *T. Walker*, 21,592.

Dinner and watch given to Mr. Norden, the society's solicitor, who had defended him—the watch, at society's expense, *Judge*, 20,204-22; *T. Walker*, 20,976-80, 20,993-21,003.

Monument proposed to be erected to his memory by treasurer and trustees, *T. Walker*, 21,031-6.

Deeds deposited by, given back to Mrs. Treacy, *T. Walker*, 20,986.

Mr. Walker made defendant in his place in County Court suits, *T. Walker*, 21,614-23.

And see *T. Walker*, 21,061, 21,094, 21,604-7, 21,652-7; *Birnie*, 22,042, 22,049-50.

(2) Mrs., on her husband's death, under then rules of society, had right to compensation, *T. Walker*, 21,061-8, and was allowed by Mr. Walker, his successor, 100*l.* a year out of his salary, by (alleged) private arrangement, *T. Walker*, 21,054-61, 21,063-75, 21,108, 21,128-42; the agreement stating that Mr. Walker had obtained his appointment through her influence, *T. Walker*, 21,143-50.

House bought for her, and the sum of 562*l.* advanced by society on mortgage of it, to Mr. Walker, but no interest paid for three years, *T. Walker*, 21,153-97, 21,640-1, 21,634; cf. *Judge*, 20,264-70, 20,284-7.

Resolution of chairman to allow her 30*l.* a year for house-rent, but never acted on, *T. Walker*, 21,635-44.

Her journey to Cork with Mr. Baldwin, to recover certain moneys lodged by agent in Mr. Treacy's name, *T. Walker*, 21,645-57.

The sum of 100*l.* a year paid to her by society, *Judge*, 20,271; cf. 20,288 and foll.

The arrangement with Mr. Walker, said to be invalid, *Judge*, 22,273 and foll.; cf. *T. Walker*, 21,144, 21,149.

And see *Mingaud*, 21,794.

TREASURERS of friendly societies, form of rule as to appointment of, *Stephenson*, 9; as to powers and duties of, *ibid.* p. 5.

Deposit of duplicate bonds of, with Irish Registrar, *Littledale*, 15,003-6, 15,989; *Croze*, 14,455-6; *O'Hanlon*, 16,272; and see *Criglington*, 14,597-9.

Minors cannot be, *Stephenson*, 11.

Correspondence of societies with Registrar should be through secretaries or, *Al. Mackenzie*, 8356, 8361, 8892.

Required by Irish Registrar for branches in Ireland of society having head-quarters elsewhere, *Littledale*, 15,990; *Malcolm*, 10,643; but see complaint of want of, for Irish branch of "Royal Liver," *Shawley*, 25,441, and *passim*.

Publicans as, see PUBLICANS.

Examined, see SHEPHERD, WARING, MIDDLETON, HAY, G. SINCLAIR, MALCOLM, J. STEWART, HODGSON, TAYLOR (Jas.) RACE, KATTON, IRVING; and see OFFICERS.

- TRUE SONS OF ST. KEVIN Society**, see **CULLEN (JOHN)**.  
Divided into loan-fund and tontine, *John Cullen*, 15,411; members; might have 1,000, but will only take 300, *ibid.*; members in tontine (53), 15,412; are all working men, 15,414; receive allowance (3s. weekly) when too old to work, 15,427; funds (in tontine) divided out yearly, 15,413; with exception of reserve to meet deaths in ensuing year, *ibid.*; popularity of system of "divides," 15,426-7; the money (15s. to 11.) generally appropriated to Christmas festivities and comforts, 15,421 and foll.; 15,428-9; very little spent in drink, 15,425; subscriptions (6d. weekly), 15,415; formerly increased by 1d. to defray expenses, 15,415-6; secessions, 15,417-20, 15,430; members sometimes leave in consequence of bad "divides," and form other societies, 15,434-6; sick benefits (8s. weekly), a great inducement to members to remain in society, 15,430; wished to exclude from benefit members living out of Ireland, but rule not sanctioned by Registrar, 15,432-3.
- TRUST** deeds, expense of, a bar to formation of Working Men's Clubs otherwise than under Friendly Societies, Act, *Solly*, 8358, 8433-6; *H. Pratt*, 8492.
- TRUSTEES** of friendly societies, enactments respecting, since 59 Geo. 3, c. 158, see *Stephenson*, 2, pp. 2-3.  
Form of rule as to appointment of, *Stephenson*, 9; as to powers and duties of, *ibid.*, p. 5.  
Minors cannot be, *Stephenson*, 11.  
2,000 applications relating to, received yearly by Registrar's office, *Stephenson*, 11.  
Every registered society bound to send names of, to office, *Brabrook*, 12; but cannot be compelled to do so, *Brabrook*, 14; *Stephenson*, 16-17; and appointment is valid although not registered, *Brabrook*, 15; *Stephenson*, 17; nor have proceedings ever been taken by office for default to do so, *Stephenson*, 18.  
Difficulties of getting, till society well established, *Criglington*, 14,593; cf. *J. Marshall*, 19,874.  
Separate, should be required for every branch, *Littledale*, 14,971.  
Payments to, in "Manchester Unity of Odd Fellows," *Dynes*, 105; in "South Manchester Burial," *Marrison*, 18,485.  
Members *ex officio* of central committee of Wiltshire Friendly Society, *Sotheron-Estcourt*, 677.  
Of "Customs Life Assurance and Widows and Orphans Fund," complaint that they are not consulted as to investment of funds by central committee, *Archer*, 9989 and foll.  
Of "Scottish Legal" Burial Society, complaints as to, *McCalman*, 11,311.  
Of Irish branch of "United Assurance," difficulties as to, see *Rice*, 15,813-38; *O'Hanlon*, 16,272.  
Presentation of looking glass to trustee by committee at expense of "Equitable Total Abstinence Society," *Roscove*, 19,421-7.  
Case of contract with trustee of "United Assurance" for repairing and finishing house of society, *T. Walker*, 21,215-20.  
And see *Criglington*, 14,567; *Judge*, 20,360-4.  
System of, for building societies, incorporation preferable to, *Johnson*, 13,786-8; *Day*, 15,164; cf. *W. T. Ross*, 12,998.  
Advantages of, to Working Men's Clubs, *Solly*, 8435.
- TURNER**, manager of Liverpool "Victoria Legal" at Manchester, was dismissed and prosecuted for embezzlement, and sentenced to two months' imprisonment *Gibb*, 22,432.
- TYPOGRAPHICAL Society**, consists only of London newspaper printers, *Neison*, 1090.
- ULSTER MUTUAL friendly (society)**, formed by secession from "Royal London" Burial Society, *Criglington*, 13,934 and foll., 14,143; certified for, and chief management of entirely in Ireland, *Criglington*, 13,955, 14,015-6; head-quarters of, in Belfast, *Criglington*, 14,017; transfer of Cowan from, to "Scottish Legal," *Sutherland*, 14,231, 14,292 and foll.
- UNDERTAKER**, former agent of "Royal Liver" at Dublin compelled members to go to particular, *Shanly*, 15,459.  
Offer by Dublin agent of United Assurance" (St. Patrick's) to give order on, for interment of deceased member, where claim presented by stranger, *Rice*, 15,945-6; nothing of the kind in "Royal Liver," *Liversage*, 23,200.  
President of Manchester "Philanthropic" Burial (Mr. T. Fyans); supplies the society with coffins, the taking of which from him is compulsory for members dying in Manchester; and in case of death elsewhere, receives an allowance of 3s. or 4s., *Fyans*, 18,189, 18,198-213, 18,250-4.
- UNDERTAKER—cont.**  
Officer of "Ducie Sick and Burial," and has two relatives collectors; members bound to take coffin from him, or receive only two-thirds of price, *Dickenson*, 18,872-80.  
Connexion of undertakers with friendly societies chiefly practised in Manchester; apparently not in Liverpool, *Liversage*, 23,199.  
And see *Shepherd*, 2287.
- UNIFORM** rates of contribution up to certain period, charged by some large societies, *Finlaison*, 962.  
Societies having, respecting which evidence received:  
Majority of courts of "Ancient Order of Foresters," *Shawcross*, 353; "Order of Druids," *Wood*, 17,046; "Order of Ancient Shepherds, Ashton Unity," *Hoyle*, 18,328; "Glasgow Thistle and Rose" (to 30), *Dixon*, 12,706 and foll.; "Cork Mechanics' Provident" (to 36, but entrance-moneys graduated), *Barry*, 16,596-602; "Manchester Caledonian," *Hannay*, 17,578; "Chorley Friendly," *Henshaw*, 19,699-700; "Charlestown and Pendleton Sick and Burial," *Faulkner*, 19,992; and dividing societies generally.  
Are general in Ireland, *Littledale*, 15,015.  
Dangers of, *Wood*, 17,047-62.  
Forms of account in friendly societies, desirable as far as may be, *Galt*, 11,233-5.  
And see **GRADUATED**.
- UNION** of friendly Societies, see **AMALGAMATION**.  
Poor-law, see **POOR**.  
"Working Men's Club and Institute," see that head.
- FRIENDLY Society, Manchester**, see **HOYLE**. Formerly "Union Burial" (founded 1869), but changed its name in 1870, *Hoyle*, 19,529 and foll.; a burial society, with endowments, 19,534; president elected weekly, 19,535-7; committee and president appointed by members under old rule, 19,548-53; but present rule, providing for ready-made committee, has practically debarred members from control in management, 19,554-9; rules; can only be altered by consent of majority of do., convened at special meeting, 19,574-5; rule providing that questions for discussion shall only be brought forward by secretary, 19,560, 19,568-73; meetings (annual and quarterly), 19,560; disputes, settled by arbitration, 19,561-7; desire for local arbitration, with appeal to magistrates or County Court judge, 19,627-32; contributions, stated in balance-sheet at 406l. 6s. 4d., include 250l. borrowed from, and since invested in loan society, 19,581-600, 19,612-16, 19,625-6; guarantee given to treasurer, (Mr. Barnett) for amount of loan, 19,586 and foll., 19,515-6, and promissory note given by him as director of loan society, 19,634-44; management expenses, (30 to 40 per cent.), no separate fund for do., 19,601-7; endowment, separate fund for, 19,608-11; loss of members (300), through society's not having been enrolled at formation, 19,633; transfer of members from "Christian General Burial" (or "Life Assurance") Society; no money paid for transfer, 19,618-24; but witness afterwards states that he negotiated with Mr. Smith for the purpose, 19,645-60; average weekly collection in do. (3l. 10s.), 19,658, and members' ages (30 to 40), *ibid.*  
Trade, see **TRADES UNIONS**.  
Sick, see **SICK**.
- UNITED (1) ASSURANCE Burial Society** (formerly *St. Patrick's*, *Smyth*, 8694; *Judge*, 20,137; *McCumley* and *Sutherland*, 14,151, 14,155; *Littledale*, 14,965; *Shanly*, 15,510-1, 15,518-20; *Rice*, 15,757-9; *O'Hanlon*, 16,272).  
Witnesses respecting, viz.: secretary, see **T. WALKER**; auditor, see **MINGAUD**; committeemen, see **HAMILTON**, **JUDGE**; agents or agents' clerks, see **HORGAN**, **RICE**; ex-agents or officers, see **BIRNIE**, **CARAKER**, **MCCORMICK**, **O'HANLON**, **SMYTH**; former acting receiver, see **FINNEY**; printer, see **CHANDLER**; members, see **Mrs. FOWLER**, **MCCAMLEY**.  
And see also **SUTHERLAND**, **WYLLIE**.  
*History of*:  
Established 1832, *Rice*, 15,756; *Hamilton*, 19,213; grew out of "Purgatorial Society" of St. Patrick's Church, Liverpool, *Hamilton*, 19,318; *Judge*, 20,146; originally confined to Roman Catholics, and supported by Roman Catholic clergy, *Caraker*, 20,588; and see *Shanly*, 15,511; *Rice*, 15,909 and foll.; *Hamilton*, 19,318-25; but used without authority names of Cardinal Wiseman, Archbishop Dixon and others, *Caraker*, 20,588; none of the R. C. clergy of Liverpool now allowed to be connected with, *Caraker*, 20,588.  
First registered in October 1849 (being then 17l. 10s. in debt), at cost of Mr. W. Judge, *Judge*, 20,142-6, 20,356-9, 29,342 and foll.; *Hamilton*, 19,215; col-

## UNITED ASSURANCE—cont.

lectors first sent out after registration of society, *Judge*, 20,345, 20,348.

Was got up from nothing, and practically owned by Mr. Treacy, the former secretary, *Bretherton*, 23,394; *Caraher*, 20,556, most of the leading members being his relatives, *Caraher*, 20,610-2; Mr. Caraher's appointment on the committee, his quarrel with Mr. Treacy, and his expulsion, 1864, *Caraher*, 20,511, 20,526-36, 20,550 and foll.; Mr. Caraher's County Court action, Mr. Cottam's and Mr. Finney's reports, and the orders for reinstatement of Mr. Caraher, and for payment by Mr. Treacy of 7,477l. 14s. 6d. and interest, and of 730l. odd, 1864-1865, *Caraher*, 20,537-9, 20,549; *T. Walker*, 20,967-21,023, 21,043-50; *Smyth*, 20,442-3; *Mingaud*, 21,792 and foll.; *Birnie*, 22,822 and foll.; a receiver (Mr. Finney) appointed, but the out-agents told by Mr. Treacy not to send moneys in, *Birnie*, 22,026 and foll.; and see *T. Walker*, 21,693 and foll.; *Finney*, 23,987, 23,991-2; attachment against Mr. Treacy, his absconding and death, *Caraher*, 20,540, 20,549; and see *T. Walker*, 21,013-40, 21,116; *Smyth*, 20,445.

Riotous meetings, at Manchester, and at Odd Fellows Hall, Liverpool, the proceedings of which were quashed, *Smyth*, 20,425-39, 20,455 and foll.; *Caraher*, 20,548-9 (and see post, "General Meetings"); Mr. Caraher's action for assault against John Baldwin, *Caraher*, 20,606-9; the litigation closed by arrangement of the County Court Judge, *Caraher*, 20,564; *T. Walker*, 20,972; meetings at the Concert Hall, Hope Hall, and in Duke Street, with contradictory results, *Caraher*, 20,564-75; *T. Walker*, 21,307-52; *McCormick*, 20,627 and foll.; the office barricaded, *McCormick*, 20,627-8; the meeting in Duke Street alters name of society to "United Assurance," and makes new rules, *Caraher*, 20,575; and see *Smyth*, 8694-7; *Judge*, 20,138-9; *McCamley* and *Sutherland*, 14,151, 14,155, 14,159.

Mr. T. Walker appointed secretary, 7 January 1866, *T. Walker*, 20,989, 21,071, 21,575 and foll., 21,604 and foll.; Mr. T. Walker made defendant in County Court suits in place of Mr. Treacy, *T. Walker*, 21,614 and foll.; arrangements for payment to Mrs. Treacy, by Mr. T. Walker, of 100l. a year, *T. Walker*, 21,054 and foll., 21,128 and foll., 21,634 and foll.; *Mingaud*, 21,796; and see *Judge*, 20,271 and foll.

Dinner and watch given to Mr. Norden, Mr. Treacy's solicitor (end of 1866), *Judge*, 20,204 and foll.; *T. Walker*, 20,976-81, 20,993-21,003; proposed monument to Mr. Treacy, *T. Walker*, 21,031-6; advance of society's money on Mrs. Treacy's house, 1867, *T. Walker*, 21,152 and foll.; no money ever recovered on order of 10th May 1865 for payment by Mr. Treacy of 7,477l. 14s. 6d.; the debt not entered on books, and professedly ignored by Mr. T. Walker, *T. Walker*, 20,969-75, 20,985, 20,991-2, 21,004-12, 21,076-80, 21,089 and foll.; and see *Smyth*, 20,442-4; *Mingaud*, 21,794-5; no interest received on Mrs. Treacy's mortgage for four years, till January 1871, *T. Walker*, 21,156 and foll., 21,191 and foll., 21,379 and foll.; and see *Judge*, 20,264 and foll.

Change of name registered, June 1868, *Rice*, 15,764; new rules registered with reduced benefits, July 1868, *Rice*, 15,765-6.

Expulsion of Messrs. Birnie and McCormick, 1868, *T. Walker*, 21,305.

New rules with further change of tables, registered, November 1869, *Sutherland*, 14,155, 14,159; *Rice*, 15,765 and foll.; the new rules omit provisions of former ones for payment of chaplain, *Rice*, 15,909 and foll.; but see *Horgan*, 16,451-5, 16,528; *Hamilton*, 19,318-24; *T. Walker*, 21,542-5.

General meetings:  
Held at Liverpool, *T. Walker*, 20,836; should be held in October, but often are not till later, *Mingaud*, 21,727 and foll.; average attendance at (700 or 800), *T. Walker*, 20,889; advertisements of, *T. Walker*, 20,887; appoint and fix salaries of committee of management (but not of officers or sub-committee), *T. Walker*, 20,886, 20,913-9.

Admission to, by cards or tickets, and alleged unfair distribution of do., *Smyth*, 20,430-3, 20,460, 20,497, 20,500, 20,502; *T. Walker*, 21,334 and foll.; *Birnie*, 22,008 and foll., 22,038 and foll.; packing of meetings, *Smyth*, 20,427 and foll., 20,455 and foll.; *McCormick*, 20,732 and foll., 22,061; *T. Walker*, 21,307 and foll.; *Birnie*, 22,008 and foll., 22,054; admission to, of strangers, women and children, *Smyth*, 20,431, 20,460-3; and see *T. Walker*, 21,317 and foll.; *Birnie*, 22,010, 22,047; supply of liquor at cost of society, *Smyth*, 20,418, 20,464, 20,470 and foll.;

## UNITED ASSURANCE—cont.

*Birnie*, 21,999; the packing alleged to have taken place only at time of great religious prejudice and excitement, *Atherton*, 22,424.

Particular, referred to,—Manchester, 1865, very stormy; roughs admitted; liquor consumed; cost (about 100l.), *Smyth*, 20,415 and foll., 20,455 and foll., *Caraher*, 20,548; Odd Fellows' Hall, Liverpool, 1865, violent; roughs admitted; Mr. Caraher thrown off platform, *Smyth*, 20,425 and foll., 20,495 and foll.; *Caraher*, 20,548-9; Hope Hall, Liverpool, 8th August 1868; packed; "very warm;" attempt to throw Mr. McCormick off platform, *McCormick*, 20,627 and foll.; *Caraher*, 20,564, 20,571; *T. Walker*, 21,320, 21,348 and foll.; *Birnie*, 21,998 and foll.; 22,008 and foll.; Duke Street, Liverpool (office), composed only of collectors and agents, *Caraher*, 20,564, 20,575; held with closed doors, *McCormick*, 20,627; *Birnie*, 22,003 and foll.; but see *T. Walker*, 21,321 and foll.; Wolverhampton; packed by Mr. Hogan, *McCormick*, 20,743.

Committee of management:  
Has 13 members, seven from out-districts, and six from Liverpool, all chosen at public meeting at Liverpool, *T. Walker*, 20,886 and foll.; but see *Judge*, 20,360; never met for nine years before expulsion of Mr. Caraher, *Caraher*, 20,529 and foll., 20,551-3, 20,559; now meets quarterly, *T. Walker*, 20,902-4; and see *Judge*, 20,168, 20,361; minute-books, *T. Walker*, 20,906 and foll.; fixes salaries of officers and sub-committee, *T. Walker*, 20,913-9; salary of members (15s. each per quarterly meeting, with second class railway fare), fixed by general meetings, *Rice*, 15,867; *T. Walker*, 20,917-8, 20,923-6; *Judge*, 20,168; they may inspect books and call for vouchers, but seldom do so, *T. Walker*, 20,934 and foll.; inspect, but do not audit, 21,412; balance-sheet laid before, *Judge*, 20,229 and foll.

Sub-Committee:  
Of four members, appointed by committee of management, with secretary *ex officio*, making five, *T. Walker*, 20,891-901; *Judge*, 20,367; has acted unchanged since revision of rules in 1869, *T. Walker*, 20,895-9; meets daily, *T. Walker*, 20,905, 20,929, 20,932; minute-books same as of committee of management, *T. Walker*, 20,906 and foll.; practically manages society, *T. Walker*, 20,928-30; salary of members (3l. a week each) fixed by committee of management, *T. Walker*, 20,916-27; do., increased since sittings more frequent, 21,222-8; sees daily all vouchers, &c., and accounts weekly, *T. Walker*, 20,931-3; and see 21,095-100; prepares with auditor accounts and balance-sheets, and gets them passed, *Judge*, 20,366; (and see post, *Balance-sheet, Auditor*).

Trustees:  
May attend and speak at general committee, but have no vote, *Judge*, 20,362-3; their position, *T. Walker*, 21,219-21; contract given without tender to one of them, *T. Walker*, 21,215-8; and see *T. Walker*, 21,609-13.

Officers:  
Vacancies among, filled up by President, *T. Walker*, 20,884, 21,052-3; rule recognising their interest in their positions, and right to dispose of them, *T. Walker*, 21,057 and foll.

Secretary:  
Salary of, 400l. a year, reduced at one time to 300l. a year, *T. Walker*, 21,137, 21,122 and foll.; 21,604; an *ex-officio* member of sub-committee, *T. Walker*, 20,901; is treasurer as well, but without salary, *T. Walker*, 21,181 and foll.; bond given by, *T. Walker*, 21,185-9; (but see 21,578); examination as to appointment of Mr. T. Walker to secretaryship, *T. Walker*, 21,578 and foll.; his responsibility for expenditure, *Mingaud*, 21,816-9.

Auditor:  
The present one has acted since 1866, *Mingaud*, 21,704; recommended by Sergt. Wheeler, County Court Judge, *Hamilton*, 19,332, *Judge*, 20,252; and see *T. Walker*, 21,580; receives 50l. a year salary, *T. Walker*, 20,941; and see *Mingaud*, 21,705; is accountant as well as auditor, *T. Walker*, 21,386 and foll.; is at the office twice or three times a week all the year round, *T. Walker*, 20,940-4, 20,947; audits all office books and agents' returns, checks them and signs them, *T. Walker*, 20,945 and foll.; *Mingaud*, 21,706 and foll.; makes out balance-sheet, *T. Walker*, 21,389; *Mingaud*, 21,712 and foll.; sends it in MS. to committee, *Mingaud*, 21,738; revises it with them, *Mingaud*, 21,739; signs it, *Mingaud*, 21,741 and foll.; his signature set up in printing office beforehand, *Mingaud*, 21,744-5; and

## UNITED ASSURANCE—cont.

see *Chandler*, 21,899 and foll.; takes estimates of value of property, from committee, *Mingaud*, 21,781-2; has no vouchers for sick branch, endowment or medical aid branch, *Mingaud*, 21,797-801; as to principle on which he has been instructed to audit, *Hamilton*, 19,333-6; his authority, *Mingaud*, 21,779-80; has passed capital receipt carried to credit of revenue, *Hamilton*, 19,327-9; has no means of detecting frauds of collectors, *Mingaud*, 21,805; assumes items of expenditure to be correct when reviewed by committee, *Mingaud*, 21,806, 21,814; holds secretary responsible for seeing that expenditure is properly charged, *Mingaud*, 21,817-9.

*District-Managers* (corresponding to "agents" of "Royal Liver"):

Look after agents, (i.e. collectors), receive their moneys, and pay them to head-office, *Rice*, 15,796; *Horgan*, 16,476 and foll.; *Judge*, 20,165-6; payments to: Bootle district 2½ per cent. on gross collections of district, 15s. a week salary, house, with gas and water, and 15s. a day as committeeman four times a year, *Judge*, 20,167 and foll., 20,339-40; Dublin district, 2l. a week salary, 1½ per cent. on all collections for Ireland (about 154l.), *T. Walker*, 21,356-62; Cork district, 2½ per cent., and all benefits of collecting book, *Horgan*, 16,484-5, 16,371-3; Manchester district, formerly 8d. in the pound on collections, *Smyth*, 20,405; travelling expenses of, paid, and sometimes more, *Smyth*, 8764, 20,408, 20,408, 20,418, 20,498; *T. Walker*, 21,688-90; house-rent, where paid to, *T. Walker*, 21,667 and foll.

Travelling agents, visiting out-districts *Birmie*, 22,024, 22,031.

*Inspectors*, inspect collectors' books, and visit members, *Rice*, 15,907-8, 15,927-8, 15,931; *Judge*, 20,197 and foll.; how they perform their duties in verifying ages of members, *Judge*, 20,198 and foll., 20,336-7; *McCormick*, 20,618 and foll.; paid 3d. or 4d. a member, *McCormick*, 20,620-1.

*Agents* (i.e. collectors):

Are appointed by district-managers, *Hamilton*, 19,240; *Horgan*, 16,471-2; work done by, in collection of 500 members, *McCormick*, *McCormick*, 20,680-4; receive 25 per cent. commission on burial branch, 15 per cent. on "general" branch, 12½ per cent. on endowment branch, first six weeks' payments, transfer-fees (2s. per 100 members), entrance-fees (nominal), profits on rules, and card-money, *Rice*, 15,846-9, 15,853; *Horgan*, 16,370-3; *Hamilton*, 19,238; *McCormick*, 20,685, 20,708-9; *T. Walker*, 21,262-7; no travelling expenses, *Rice*, 15,850; but do. paid till lately, *Hamilton*, 19,238; and see *Smyth*, 20,419 and foll., 20,467 and foll.; emoluments of, now sought to be cut down, *Hamilton*, 19,238; late discharges of, and their attempts to transfer members to other societies, *Hamilton*, 19,238-9, 19,257, 19,278; have no power to settle or compromise claims, *Hamilton*, 19,292; books of, formerly by rule their property, but by new rule, of society, *Rice*, 15,888-9; *Hamilton*, 19,256-7; *T. Walker*, 21,057-65; sale of books by, *Crylington*, 14,145-6; *Mowatt*, 15,301; *Rice*, 15,887 and foll.; *Hamilton*, 19,242 and foll.; *Judge*, 20,313 and foll.; sums paid for ditto; 400l., *Hamilton*, 19,243; over 500l. *Judge*, 20,315-6; retention of books by, when members of committee, *Rice*, 15,892 and foll.; *Hamilton*, 19,245 and foll.; *T. Walker*, 21,241 and foll.; collecting by deputy (say at 12½ commission), *McCormick*, 20,703 and foll.; checks upon, *Rice*, 15,903 and foll., 15,927-9; *Horgan*, 16,480-3; *Judge*, 20,328 and foll.; *McCormick*, 20,687 and foll.; but see *Mingaud*, 21,805; mis-stating ages of members, how dealt with, *Rice*, 15,931-4; retention of whilst in default, *Judge*, 20,325-7; *McCormick*, 20,733; *T. Walker*, 21,230 and foll., 21,252-3; expected to assist management in everything, *McCormick*, 20,732, 20,733; supplied with tickets of admission to meetings, according to their supposed friendship to committee, *Birmie*, 22,038-9, 22,046; employment of, in packing meetings, *Smyth*, 20,469 and foll.; *McCormick*, 20,732 and foll.; not calling, society denies responsibility for, *McCormick*, 20,661 and foll.; receive commission on moneys paid at head-office, *McCormick*, 20,664; when once get a footing, generally get all family as members, *McCormick*, 20,711-2; admit lodgers to benefit without seeing them, on representation of head of family, *McCormick*, 20,672; but see *Horgan*, 16,577-81; never dismissed except as defaulters, and not proceeded against, *McCormick*, 20,678-9; *T. Walker*, 21,791; but see 21,257; when in default, committee has taken

## UNITED ASSURANCE—cont.

books and sold or given them to others, *T. Walker*, 21,237, 21,710; meeting of, (1863), at office, to discuss matters between themselves, *T. Walker*, 21,675 and foll.

*Members*: number of, 140,000, *Hamilton*, 19,216; *T. Walker*, 20,890; of whom about 20,000 in Ireland, *O'Hanlon*, 16,272; was formerly 200,000, *Bretherton*, 23,394; number of, in various districts, viz., Cork, over 5,000, *Horgan*, 16,369; *Manchester*, about 12,000; *Hamilton*, 19,273; cannot exercise any control over administration of funds, *Lattedale*, 14,976; and see *Caraher*, 20,594 and foll.; comprise tradesmen and poor people of every description, some making nothing at all a week, *Horgan*, 16,428, 16,568-73; admission of, *Rice*, 15,903-8, 15,929-30; *Horgan*, 16,477 and foll.; rejection of, *Rice*, 15,809, 15,926-7; difficulty of ascertaining age of, *Rice*, 15,934; mis-statement of age by, *Rice*, 15,927-34; nominations by, *Rice*, 15,946, 15,956 and foll.; expulsion of, for "maliciously" injuring or trying to injure society or branch, *Rice*, 15,935-6; rule throwing out of benefit after eight weeks, *T. Walker*, 21,683-92; emigrating, forfeit benefits unless they go on paying, *Horgan*, 16,430 and foll.; admissions, secessions, and deaths of in Manchester district, *Hamilton*, 19,275 and foll.; do not report their complaints against collectors, *Judge*, 20,338; *McCormick*, 20,650; their complaints not attended to, *McCormick*, 20,653, 20,659; thrown out of benefit through collector not calling, even after complaint, unless they pay to head-office, *McCormick*, 20,662-3; derive no benefit from paying at head-office, *McCormick*, 20,665-6; personation of, *McCormick*, 20,673 and foll.; entered at wrong age, *McCormick*, 20,677 and foll.

*Children*: insurance of, not under 12 months old, *Horgan*, 16,574-6; entered as members, *McCormick*, 20,713; not excluded by rules from attending meetings, *McCormick*, 20,715; and do attend them, *Smyth*, 20,462.

*Secessions*: many in Manchester district lately, through transfers by collectors, *Hamilton*, 19,239, 19,275-81; few in Cork, *Horgan*, 16,607-9; where collector is at all slow, may amount to 50 per cent. of members, (25l. per cent. apparently a low figure), *McCormick*, 20,681; at least a quarter of new members, *T. Walker*, 21,259; instance of, at rate of 650 per annum, out of 1,400, *T. Walker*, 21,268 and foll.; and see *Hamilton*, 19,282-4.

*Disputes*: settlement of, *Horgan*, 16,447 and foll.; by arbitrators appointed by society in district, *Hamilton*, 19,293 and foll.; in Cork, by chaplain, *Horgan*, 16,451-2; a deposit (1l.) required, *Hamilton*; 19,313-4; *McCormick*, 20,748; mischiefs of system, *McCormick*, 20,748.

*Rules*: charged 6d. to members, *Hamilton*, 19-288; seldom taken, *Hamilton*, 19,289; *McCormick*, 20,756; members held bound by, when they have not got them, *McCormick*, 20,757; principal, put on back of policies, *Rice*, 15,924-5; *Hamilton*, 19,290; very frequently altered, *McCormick*, 20,645; alterations of, see *Rice*, 15,763 and foll.; *Horgan*, 16,528, and foll.; *Judge*, 20,155 and foll.; *Caraher*, 20,535-6; are made by committee, the members not taking much interest, *Judge*, 20,161; made by committee and not registered, *Birmie*, 22,042-4.

*Rates*: much higher than of "Victoria Assurance" Society, through collection system, *Mowatt*, 15,224; much lower than of "Royal Military Mortality," *P. Murphy*, 16,925-6; the same for healthy and unhealthy districts, *McCormick*, 20,718; high enough for infant mortality, *McCormick*, 20,719.

*Benefits*: deduction of 25 per cent. from, for deaths at sea, &c., or those of persons following certain occupations, *Rice*, 15,920 and foll.; paid only after 12 months' membership, *Mowatt*, 15,224, *Horgan*, 16,436; reduction of, found necessary, *Bretherton*, 23,382; system of payment of claims, *T. Walker*, 21,539 and foll.

*Insurances*: may be granted up to 200l., *Rice*, 15,916; above 12l. paid generally 15 days after death, *Rice*, 15,916-9; payments on death, on what evidence made, *Rice*, 15,955 and foll.; *Horgan*, 16,457 and foll.; 16,492 and foll.; order on undertaker sometimes given in lieu of payment, but security required that money will be paid for interment, *Rice*, 15,945-6, 15,962-4.

*Policies*: now given with all insurances, *Rice*, 15,916, and see 15,810; *Horgan*, 16,531; *Hamilton*, 19,274; 35,000 issued in last two years, *Hamilton*, 19,282-3; policy-register, *Hamilton*, 19,274.

*Tables*: alterations of, in July 1868 and November 1863, *Rice*, 15,766-74; new, prepared by Mr. Neison,



- UNITED ASSURANCE—cont.**  
*Rice*, 15,872 and foll.; *Hamilton*, 19,291; allow for 50 per cent. management expenses, *Hamilton*, 19,312.  
*Valuation*: made of assets only, but steps taken for calculating liabilities, *Rice*, 15,882-6; and see *Hamilton*, 19,300; valuation intended to be prepared by Mr. Neison, *Hamilton*, 19,268.  
*Sick branch*: no business now taken, *Hamilton*, 19,259; never taken in Ireland, *Rice*, 15,853; *Horgan*, 16,564-5; nor in Manchester, *Hamilton*, 19,259; sick claims paid out of and receipts paid into general funds, *Hamilton*, 19,263-4; *T. Walker*, 21,445-6, and see *Mingaud*, 21,797 and foll.  
*Endowment branch*, *Hamilton*, 19,258, 19,265-7; no endowment fund kept, *T. Walker*, 21,444 and foll.; but claims paid out of general fund, *Hamilton*, 19,267; and moneys received paid in, *T. Walker*, 21,447, and see *Mingaud*, 21,797 and foll.  
*Medical aid branch*, *Mingaud*, 21,797 and foll.  
*Management*: cost of, more than 46 per cent. on gross subscriptions, *Hamilton*, 19,224, 19,235; by rule, should be about 3 per cent., *Hamilton*, 19,234-5; office expenses, 21 per cent. on receipts, *Hamilton*, 19,286-7; fund, separate required by rule to be kept, but is not, *Rice*, 15,870 and foll.; *Horgan*, 16,532 and foll.; *Hamilton*, 19,228 and foll., 19,311; *T. Walker*, 21,520.  
*Books kept*, for whole society, five in number, viz.: minute-book, cash-book, column-book (containing accounts entered from collecting books), book to enter death, and book to enter new admissions, *T. Walker*, 20,954 and foll., 20,951; kept (except minute-book by secretary, *Judge*, 20,258; *T. Walker*, 21,662) by clerk in office under secretary's responsibility, *T. Walker*, 21,391-7; out-agents' returns put into guard-books, which are looked over and checked by auditor, *T. Walker*, 20,952; minute-books, examination of secretary as to, *T. Walker*, 21,561 and foll.; erasures, *Mingaud*, 21,874-5.  
*Accounts*: sent yearly to Registrar, *Hamilton*, 19,299; prepared with auditor by sub-committee, *Judge*, 20,366; instance of capital-receipt placed to credit of revenue, *Hamilton*, 19,326 and foll.; *Mingaud*, 21,850 and foll.; instance (1869-70) of balance at end of one year, not corresponding with balance at beginning of next, *T. Walker*, 21,398 and foll., 21,407; *Mingaud*, 21,834 and foll.; agents' perquisites do not figure in accounts, *Mingaud*, 21,844 and foll.  
*Balance-sheet*: prepared by auditor with assistance of clerks, *Mingaud*, 21,712 and foll.; *T. Walker*, 21,389, 21,402-3; subject to alterations by committee, *Mingaud*, 21,721; copy of, sent round to every member of general committee, *Judge*, 20,368, and see 20,255, 20,380 (but not formerly, *McCormick*, 20,667 and foll.); time required for preparing and sending out, *Mingaud*, 21,722 and foll.; mode of preparing, *Mingaud*, 21,736 and foll.; revised by auditor with committee, *Mingaud*, 21,738-9; signing of, by auditor, *Mingaud*, 21,741 and foll.  
The last, criticised, *O'Hanlon*, 16,272; examination of, *Rice*, 15,851 and foll.; *Hamilton*, 19,217 and foll.; agents' commission, *Rice*, 15,853; sums in out-treasurers' hands (some "doubtful"), *Rice*, 15,854 and foll.; *T. Walker*, 21,507 and foll.; *Mingaud*, 21,783 and foll.; debts from bankrupts, and debts for which discharge has been given, included in amount, *T. Walker*, 21,509-19; cash in Liverpool treasurer's hands, and investments, *Rice*, 15,858 and foll.; salaries, travelling expenses of superintendents, &c., *Rice*, 15,865; and see *Mingaud*, 21,318-9; committee meetings, examination fees, and transfer of members, *Rice*, 15,866; postages, &c., *Mingaud*, 21,807 and foll.; stationery, &c., *Mingaud*, 21,816-7; payments for claims, *Hamilton*, 19,222; discrepancy between, and books, *Mingaud*, 21,834 and foll.; balance in hand, *Hamilton*, 19,219; about equal to eight months' subscriptions, 19,221; expenditure exceeds receipts, *O'Hanlon*, 16,272; *Hamilton*, 19,225-7; and see 19,327-9; *Mingaud*, 21,855; value of house-property, variations in, *T. Walker*, 21,454 and foll.; *Mingaud*, 21,781-2; ditto as to printing office, *Mingaud*, 21,825-7; alleged mortgages (some "doubtful"), for one of which there is "no document whatever," *T. Walker*, 21,476 and foll.; *Mingaud*, 21,788; outstanding arrears from members; item dropped in new balance-sheet, *T. Walker*, 21,498 and foll.; *Mingaud*, 21,820 and foll.; payments for "Intentions," i.e. chaplains, *T. Walker*, 21,542-5; *Hamilton*, 19,318-24; *Horgan*, 16,451-5, 16,528.
- UNITED ASSURANCE—cont.**  
Inquiry into drawing up of new balance-sheet, *Judge*, 20,229 and foll.; *T. Walker*, 21,199 and foll., 21,379 and foll.; *Mingaud*, 21,744 and foll., 21,828 and foll., 21,860 and foll.; *Chandler*, 21,876 and foll.; entry in June balance-sheet of sum paid in following October, *T. Walker*, 21,379-85, 21,432 and foll.  
Funds, not kept separate, *Hamilton*, 19,261 and foll.  
*Irish branch*, witnesses respecting, see FOWLER, HORGAN, McCAMLEY, O'HANLON, RICE, SUTHERLAND, WYLIE, T. WALKER.  
About 20,000 members in, *O'Hanlon*, 16,272; malpractices of society in Ireland under original name, *O'Hanlon*, 16,272; *Shanly*, 15,510 and foll.; has now some local representation and local funds, *Shanly*, 15,520; but see *O'Hanlon*, 16,272; accounts of, not sent to Irish Registrar, but to secretary of society in Liverpool, *Rice*, 15,878-80; no sick fund in, *Rice*, 15,853; *Horgan*, 16,564-5; branch-rules for Ireland, registered, *Rice*, 15,813, 15,791-2; *T. Walker*, 21,530.  
Branch-committee in Dublin, *Rice*, 15,775 and foll.; *T. Walker*, 21,525-8; acts under approval of general committee, and may originate new rules, but has not done so, *Rice*, 15,778-9; does not appoint or control or inspect accounts of collectors, *Rice*, 15,781-3; has only met once (in a year and nine months), appointed a chairman, and looked over accounts, *Rice*, 15,803-4; might be useful in case of appeal by member from branch secretary, *Rice*, 15,806-7; may reject applicants for membership, *Rice*, 15,808-9, 15,926 and foll.; two members may sign and issue policies, *Rice*, 15,810-1.  
Funds in Ireland lodged in bank, not in names of trustees, according to rule, but of secretary-treasurer, *Rice*, 15,813-44; *Littledale*, 15,986-9; *O'Hanlon*, 16,272; *T. Walker*, 21,531 and foll.; resignations of trustees; none in Ireland at present, *Rice*, 15,817-20, 15,826-38; *O'Hanlon*, 16,272.  
Branch-secretary, who is also treasurer (Mr. Flatley), appointed by general committee, *Rice*, 15,785-7, 15,839-42; has to attend quarterly meetings of general committee, *Rice*, 15,788-91; appoints district-managers, subject to approval of general committee, *Rice*, 15,795; appoints (in Dublin district?) agents, i.e. collectors, and may suspend or remove them, *Rice*, 15,784, 15,801; but see *Horgan*, 16,471-3; *Hamilton*, 19,240; his anomalous position, *O'Hanlon*, 16,272; has given no security as required by Act of Parliament, *ibid.*  
District-managers of, may reject members in their districts, *Rice*, 15,926.  
Cork district:  
The society popular in Cork, *Horgan*, 16,374, 16,386, 16,418; *P. Murphy*, 16,925-6; over 5,000 members in, *Horgan*, 16,369; eight collectors in, *Horgan*, 16,426; number of members increasing, and most keep up payments, *Horgan*, 16,427-9; nett collections (after payment of claims and expenses) remitted every fortnight to Dublin, *Horgan*, 16,456, 16,510 and foll.; collectors appointed and removed by district-manager, *Horgan*, 16,472-3, 16,501 and foll.; names of members not reported to head-quarters, *Horgan*, 16,487; district-manager pays all claims, on production of Registrar's certificate, and sends certificate and cards to head-office, *Horgan*, 16,489-96; secessions in (22 last year out of 2,000), *Horgan*, 16,507-9; payment of chaplain in, *Horgan*, 16,518 and foll.  
Belfast district: see McCAMLEY, SUTHERLAND, and WYLIE, 14,149-67; *Cringtonton*, 14,018, 14,061.  
Litigation in which society has been involved:  
In London with Rev. Mr. Dolman, formerly treasurer, *Caraker*, 20,526; in Liverpool, action by Lusk against society (1864), lost through absence of Treacy, then secretary, *Caraker*, 20,530, 20,533; Mr. Caraker's action and subsequent proceedings, see *supra*, *History*; order of County Court for meeting to appoint new committee, *Caraker*, 20,564; stoppage of operations of society, and failure to pay claims, during litigation, *Smyth*, 20,691 and foll.; funds left outstanding in out-treasurers' hands, *T. Walker*, 21,693-8; settlement of costs of litigation, *T. Walker*, 21,630 and foll.; only 2,804l. out of a total income of between 30,000l. and 40,000l. paid to receiver during litigation, the balance for two years being "absorbed," *Finney*, 23,991-2.  
Defalcations or debts:  
Of Treacy, late secretary, *Smyth*, 20,442 and foll.; *Caraker*, 20,537 and foll., 20,549, 20,613-4; *T. Walker*, 20,985, 21,079; of Denis Baldwin, London agent, and president, absconded, *McCormick*, 20,639, 20,631, 20,635 and foll.; *T. Walker*, 21,702; of

## UNITED ASSURANCE—cont.

Martin Clarke, collector, deprived of book, and allowed to be president, *McCormick*, 20,700; of John Baldwin, collector, *Judge*, 20,320-3; of Noonan, collector and committeeman, allowed to retain book, *Judge*, 20,324 and foll.; *McCormick*, 20,737; *T. Walker*, 21,230-6, 21,238-40, 21,247 and foll.; of John Cowan, district manager in Manchester; removed, but allowed to retain book for two years, *Smyth*, 20,385 and foll.; alleged, of Canon Cantwell, treasurer of Manchester district, *Smyth*, 20,439-41; *T. Walker*, 21,658 and foll.; of William Cane, collector, nephew of Mr. Treacy, very successful in packing meetings, *McCormick*, 20,733-4; of Farrer, collector, a good packer, *McCormick*, 20,735; of McCulloch, collector, bankrupt; book taken away, *T. Walker*, 21,271-3; of McCarthy, Plymouth, collector, 90L in debt; retains book; *T. Walker*, 21,274-7; of Patrick Birnie, collector, treasurer, member of committee; dismissed, but receipt in full given, *T. Walker*, 21,280 and foll.; and balance alleged due from society, *Birnie*, 22,032 and foll.; of Dr. Harrington, district-manager, Swansea; difference settled by arbitration, *T. Walker*, 21,546 and foll.; of Crank, member of sub-committee, *T. Walker*, 21,595-7.

## Complaints against:

Collector not calling, especially when members ill, or opposed to those in power, *Caraher*, 20,511-24, 20,583-7, 24,604; *McCormick*, 20,648 and foll.; *Shanly*, 15,512 and foll.; but see *Rice*, 15,899 and foll.; persons thrown out of benefit through withdrawal of representative of society, *Smyth*, 8691 and foll.; *Caraher*, 20,605; arbitrary reduction of benefits through alleged misstatement of age, *Smyth*, 8755; *McCormick*, 20,678-9; and see *Shanly*, 15,222; reduction of benefits without notice on change of name of society, *McCormick*, *Sutherland*, and *Wylie*, 14,149-67; but see *Rice*, 15,767-8; *Horgan*, 16,538-9; mis-statements and malpractices of branch-secretary for Ireland, *O'Hanlon*, 16,272; untruthfulness of balance-sheets, *O'Hanlon*, 16,272; rules made by committee, and not registered, *Birnie*, 22,042-3; packing of meetings (formerly), *Smyth*, 20,427 and foll.; *McCormick*, 20,732 and foll.; *Birnie*, 22,008 and foll., 22,038 and foll.; favouritism in management, *McCormick*, 20,730-1; interested arbitrators, and cost of deposit, *McCormick*, 20,748; complaints of members, entered in complaint-book, but not noticed, *McCormick*, 20,651 and foll.

Special complaints: *McCormick's* (Belfast), *McCormick*, *Sutherland*, and *Wylie*, 14,149-67; *Mrs. Fowler's*, *Mrs. Fowler* and *Rice*, 15,937-64.

Opposition of society to Lord Lichfield's Friendly Societies Bill, *Judge*, 20,306 and foll.; *T. Walker*, 21,353-5.

Secession from, of certain agents and collectors in London, who formed the "London St. Patrick's Society," *Smyth*, 20,413-4.

Purchase by, of business of "Universal Provident" Society, *T. Walker*, 21,363 and foll.; negotiations for purchase of business of "Prudential" Company at St. Helens, *T. Walker*, 21,375-8.

Advances made by committee to relatives, or to themselves, or on insufficient or no security, *T. Walker*, 21,476-97.

Printing office of society, *Mingaud*, 21,777; *Chandler*, 21,876 and foll.

(2) FRIENDLY LEGAL, see "ROYAL OAK."

(3) REFORM Friendly Society (Glasgow), witnesses respecting: see CUNNINGHAM, MCCALMAN, MCKINNON, TAIT, WILSON.

Formation of (March 1869), from amalgamation of "Reform Friendly Assurance and Loan" Society, and "Glasgow Reformed" Friendly Society, *McCalman*, 11,346, 11,364-92, 11,437-525; *Wilson*, 13,068-70; *J. Stewart*, App. C., I.; *G. Sinclair*, App. C., III.; benefits (death and sickness), *McCalman*, 11,347 composed of artisan and labouring classes only, *McCalman*, 11,348-9, 11,428-9; number of members (over 10,000), *McCalman*, 11,350, 11,510-2; not confined to Glasgow, *Tait*, 11,602; employs collectors at 25 per cent. commission, *McCalman*, 11,351-2; and see *Wilson*, 13,081; collectors and agents looked after by members, and not allowed to vote, *Tait*, 11,604; discount allowed to members coming to office, *McCalman*, 11,354; comparison of cards and collecting books periodical, *McKinnon*, 11,552; inspector of collectors' books, 11,555-4; grants to members out of benefit, *McCalman*, 11,358-60; management expenses (about 40 per cent. of income), *McCalman*, 11,362-4; took

## UNITED ASSURANCE—cont.

upon itself the burthen of claims against the societies before amalgamation, without funds to meet them, *McCalman*, 11,372-84; and see 11,462 and foll., 11,514-25; *Cunningham*, 11,833-4; tables of, as to endowment and joint life, certified by Mr. Spens (for Liver Society), but revised rules and remainder of tables not examined by actuary, *McCalman*, 11,385-91; cf. *J. Stewart*, App. C., I.; no social meetings, *McCalman*, 11,393; difficulty of valuing, *McCalman*, 11,394; funds, only in bank, at about 3½ per cent., *McCalman*, 11,405-7; members' entrance-money, *Wilson*, 13,082-3; imposition in respect to age or death frequent, *McCalman*, 11,409; cases of do., how dealt with, 11,410-11; no compensation for lapse, *McCalman*, 11,412; forfeiture on emigration, but no exclusion of seafaring men in coast trade, *McCalman*, 11,413, 11,416; many lapsed policies, but not much dissatisfaction thereby, *McCalman*, 11,414-6; deaths in poor-house, and relations with poor-law, *McCalman*, 11,417-22; sick-pay continued through life, *McCalman*, 11,423-4; no annuity fund, *McCalman*, 11,425-7, 11,432; settlement of disputes, *McCalman*, 11,433-6; debts due by, to Mr. Robertson (treasurer) and Mr. Finlay, *McCalman*, 11,453-83, 11,505-9; *Tait*, 11,616; *Wilson*, 13,072-7, 13,120-1, 13,137-41; *J. Stewart*, 13,310a; accounts of, audited by Mr. Wight, *McCalman*, 11,521-5; rule of, against transfers, *McKinnon*, 11,569; excluded by "City of Glasgow" Friendly Society from agreement against transferring, *McKinnon*, 11,568; selling books of collectors not the practice of, *Wilson*, 13,084.

UNITY, Manchester, of Odd Fellows, one registration desired for whole, *Hughes*, 23,767-74; and see MANCHESTER UNITY.

Nottingham, } Unities of Odd Fellows, Ste-  
South London, } phenson, 564d.  
Kingston-upon-Hull, }

UNIVERSAL Provident Society, the business of, at Halifax, sold to "United Assurance" (St. Patrick's) by the local agent, *T. Walker*, 21,363-73.

Register (i.e. registration valid in the three kingdoms) desired for "Royal Liver," *W. Taylor*, 16,680; and see REGISTRATION.

URQUHART, CHARLES, late secretary to the Scottish Legal Burial Society; entered minute of resolution for refusing allowances to agents, collectors, &c., not supporting the board, afterwards alleged to have been proposed as a joke, *Finney*, 12,563 and foll.; cf. *Malcolm*, 12,313-22, 12,447; *Young*, 12,138-40, 12,151-4; Mr. Ritchie's letter to, as to bye-law for sale of collecting books to highest bidder, *Malcolm*, 10,587.

UTENSILS, burial, allowance for, in "Royal Military Mortality Society of Pensioners," *P. Murphy*, 16,948-51.

## VALUATION, in friendly societies:

The term not understood, *Barry*, 16,700-1; cf. *Cunningham*, 12,363, 12,368, *Noden*, 17,795-6; *Bell*, 18,007-8.

Its use in showing mismanagement, *Finlayson*, 1044; corrects tables, *H. Cameron*, 9333; corrects results of occupation and administration, and inaccuracies in table, *Neison*, 1134, 1138-41.

Must be corrected by experience of societies, *Tompkins*, 1964, 1972, 1999-2001.

Depends much on data submitted, *Neison*, 1118; and see *Stratton*, 8665.

Should be on uniform principle for large societies, *Atherton*, 1484.

None can be effective, unless cost of management kept distinct, *Currie*, 22,774.

Difficulty of making, for large burial societies, *Finney*, 23,993; cf. *M. Murphy*, 2254.

Of annuity societies in Ireland, *Hancock*, 15,396-8; cf. *Littledale*, 14,945.

Said to be impracticable, in societies giving relief to members out of employment, *Hasnay*, 17,693.

Periodical, of assets and liabilities of friendly societies, should be insisted on, *Daynes*, 171 and foll.; *Shawcross*, 462 and foll., 487-8; *Bailey*, 901; *Neison*, 1102, 1138; *Liversage*, 1333, 1453, 1457; *Sprays*, 1842; *H. Cameron*, 9332-3; *Prentice*, 9461-70; *Burys*, 9572, 9693; *Middleton*, 9749-52; *Dickson*, 9865; *G. Sinclair*, 10,208; *Malcolm*, 10,657-9; *Mann*, 11,086; *Forbes*, 12,240; *Criglington*, 14,041; *Downing*, 14,842; *Mowatt*, 15,279; *Leadbitter*, 16,197; *Barry*, 16,792; *Bradish*, 16,878-84; *Wood*, 17,120; *Coombes*, 17,427-8, 17,433; *Noden*, 17,796; *Anderson*, 17,922; (if simple form could be devised) *Marrison*, 18,540, 18,562; *Hammerley*, 18,936; *Faulkner*, 19,997-9; *Thompson*, 22,964.

FRIENDLY SOCIETIES

Should be required, subject to correction by society's own experience, *Tompkins*, 1999.

Should be compulsory, but would be very difficult, *Littledale*, 14,946-7; cf. *Noden*, 16,798; *Marrison*, 18,543-5.

Would only benefit ill-managed societies, *Marrison*, 18,546.

Would do some good, but of no great importance, *Birmingham*, 16,863-4; cf. *Bell*, 18,012.

Not necessary or desirable, *Crossley*, 2702; cf. *Madeley*, 20,133-4; would be objected to by members, *Waring*, 2821, 2823; cf. *Noden*, 17,800.

Periods for, suggested or approved of:

Ten years, *Malcolm*, 10,658-9.

Seven years, *Prentice*, 9462; *McCalman*, 11,396; *Thompson*, 22,985.

Five years, *Daynes*, 172-3, 189; *Shawcross*, 474; *Bailey*, 902; *Finlaison*, 946, 1045; *Neison*, 1130; *Liversage*, 1458, 1483; *Tompkins*, 1999; *H. Cameron*, 9332-3; *Burge*, 9691; *Middleton*, 9749; *Dickson*, 9865, 9884; *Mann*, 11,086; *Wood*, 17,120; *Coombes*, 17,429; *Marrison*, 18,541, 18,545; *Hammerley*, 18,936.

Three years, *Mowatt*, 15,279; *Faulkner*, 19,998-9.

Two or three years, *Crawford*, 14,661.

Yearly, *Forbes*, 12,240-2; would present little difficulty and cost little if proper register kept, 12,240, 12,246, 12,298-300.

And see *Noden*, 17,797, 17,799.

Should be made of property every year by practical tradesmen, of assets and liabilities every five years by actuary, *Murray*, 9972-80.

Rule for quinquennial, said to have been refused certification by Irish Registrar, *Criglington*, 14,561-5.

Should be enforced by penalty, forfeiture (or suspension) of privileges, and ultimately by imprisonment, *Daynes*, 233-42; by fine, and then forfeiture, *Burge*, 9591-2; by forfeiture, *Dickson*, 9889-9; by suspension in small societies, *Mowatt*, 15,282-3; by fine on officer, and suspension of society if refused after notice, *Wood*, 17,127-8; by suspension, after notice at office, *Coombes*, 17,434-8; by imprisonment, *Shawcross*, 476.

By penalty on officers, with power to send government officer to inspect books, *Leadbitter*, 16,200-3.

Should be by actuary, *Neison*, 1097, 1100-2; *Prentice*, 9464-6; *Malcolm*, 10,657; *Criglington*, 14,041; *Downing*, 14,842 (?); *Mowatt*, 15,279-81; *Faulkner*, 19,999; *Thompson*, 22,984; and see *Marrison*, 18,552; should be by actuary or certified accountant, *Middleton*, 9750; by actuary if secretary of society could not do it, *Wood*, 17,121, 17,124-5; *Coombes*, 17,430-1; by officer of society, *Daynes*, 178; *Tompkins*, 2048-51; cf. *Forbes*, 12,241; *Bradish*, 16,882; by Government actuary, *Crawford*, 14,661; by Government department, *Littledale*, 14,949.

By actuaries, mode of, *Bailey*, 777 and foll.; varies greatly, *Stratton*, 8655; but see *Prentice*, 9470; samples of discrepancy in do., *Tompkins*, 1867-70; value of their opinion generally doubted, *Forbes*, 12,241.

Should be paid for by societies, *Daynes*, 248-50; *Bailey*, 904-6; *Tompkins*, 2052; *Prentice*, 9463; *Middleton*, 9751; *Mowatt*, 15,280; *Bradish*, 16,883; *Wood*, 17,123; *Hammerley*, 18,937; by Government, *Mann*, 11,087-8; *McCalman*, 11,397 and foll.; *Criglington*, 14,042, 14,044; *Crawford*, 14,662, 14,666, (but see 14,663-5); *Littledale*, 14,950-2; partly by Government and partly by societies, *Leadbitter*, 16,199; (cf. *Criglington*, 14,045; *Crawford*, 14,663-5); *Marrison*, 18,543; well regulated societies in Potteries willing to pay for, *Hammerley*, 18,937.

Probable cost of professional, for Odd Fellows Lodge of moderate size, five guineas; for all in Unity 35,000., *Daynes*, 178; 10l. per lodge, *Shawcross*, 487; need not exceed 1s. per member, *Bailey*, 906; 1s. per member in small society, and less in large, *Finlaison*, 1049-51; 1s. per member ample in large societies, *Sprague*, 1843 and foll.; five guineas per hundred members, but varies, *Neison*, 1119; small societies, two guineas, *Mowatt*, 15,281; offered, to "Scottish Legal" for 500l., *Malcolm*, 10,660; would be charged according to funds of society, *Prentice* 9467; and see *Wood*, 17,133-5.

Actual cost of, Edinburgh district of "Manchester Unity," 30 guineas for four lodges, *H. Cameron*, 9367-8; lodge in Belfast district, one lodge for 2l., *Downing*, 14,802; "St. Cuthbert's," lodge of "Free Gardeners," eight guineas for about 300 members, (complained of), *Burge*, 9573-4, 9689-90, 9692; "Royal Liver," 800l. to 1,000l., *Liversage*, 1439; "North Staffordshire Provident," 25 guineas, *Ham-*

30227.

*mersley*, 18,936; *Wood*, 17,130-2.

By Government actuary, rate, *Burge*, 9575.

Should be published, *Daynes*, 196-7, 247; cf. 18,542.

Copy of, should be sent to Registrar, *Middleton*, 9752; and see RETURNS.

Results of, need not be tabulated, *Liversage*, 1450, 1454. In default of, Registrar should have power to inspect books, *Dickson*, 9880; and see REGISTRAR.

If unsatisfactory, Government should have power to require alteration of rates or benefits, *Mann*, 11,089-90, 11,094-7; and see RATES.

Suggested appeal from, *Galt*, 11,242-4.

Societies which have never had:

Liverpool Protective," *Shepherd*, 2172, 23,752; "Blackburn Philanthropic" Burial, *Crossley*, 2488; "Blackburn Philanthropic Mutual Assurance," *Crossley*, 2652-3; "Chorley Family Funeral," *Waring*, 2779; "Independent Order of Rechabites," (except Birmingham district), *Crawford*, 14,656-8; *Hodgson* and *Green*, 17,299-300; "Cork Mechanics' Provident," *Barry*, 16,700, 16,703; "Warehousemen and Clerks' Provident," *Hannay*, 17,691; "Salford Funeral Friendly," *Noden*, 17,795-6; "Hulme Philanthropic," *Anderson*, 17,920-1; "New United Friendly," *Bell*, 18,007-8; "Stalybridge Good Intent," *J. Marshall*, 19,067; "United Assurance," (but data preparing), *Hamilton*, 19,268; "Charlestown and Pendleton Sick and Burial," *Faulkner*, 19,996-6; Liverpool "Philanthropic," *Thompson*, 22,983.

And see *Jas. Boyle*, 13,609; *Lyons*, 16,732; *Birmingham*, 16,830-1; *Madeley*, 20,131.

"Ancient Order of Foresters," none of order as a whole, *Shawcross*, 383; "Royal Liver," none of society as a whole, *Liversage*, 1273.

Very few societies make, *Wood*, 17,071.

Not usual in burial societies, *Criglington*, 14,040.

Not the practice in Ireland, except for some annuity societies, *Littledale*, 14,945.

Extra collections (or levies) preferred to expense of, *Crossley*, 2709; *Waring*, 2824.

Societies having, or intending to have periodical: "Wiltshire County," *Sotheron-Estcourt*, 679 and foll.; Edinburgh district of "Manchester Unity," quinquennial, *H. Cameron*, 9294-6; and see *Middleton*, 9761-7, 9780-1; *Dickson*, 9891-905; "Royal Liver," *Liversage* and *Atherton*, 1272; *G. Sinclair*, 10,209; "Edinburgh School of Arts" Friendly, quinquennial, by actuary, *Hay*, 10,042, 10,056; "Western Friendly" quinquennial, by manager, being accountant, *Mann*, 10,962-6, 11,142-5; "Commercial Travellers' Friendly" quinquennial, by actuary, *Galt*, 11,211; "Glasgow Thistle and Rose," quinquennial, by actuary or "quinquennial committee," *Dixon*, 12,679, 12,688; "Victoria Assurance," quinquennial, *Mowatt*, 15,207-8.

In particular societies:

"Manchester Unity," mode of making, *Ratcliffe*, 297-302; required, before appropriation of surplus funds of lodges, *Daynes*, 174, 177; *H. Cameron*, 9308; and after appropriation, *Daynes*, 177; can be ordered either by district or by A.M.C., *Jas. Boyle*, 13,609; required by general laws, *Downing*, 14,841; made by Mr. Ratcliffe, of lodge in Belfast district, *Downing*, 14,801-7; of lodges in Dublin district, *Leadbitter*, 16,187-94; and see *Wood*, 17,071.

"Royal Liver," of Scotch branch by Mr. Spens, *G. Sinclair*, 10,213-8; of London district by Mr. Sprague, *Liversage*, 1268 and foll., 1278, 1325, 1439 and foll., 1454, 1459 and foll.; *Sprague*, 1677, and *passim*; *G. Sinclair*, 10,213; *Banner*, 22,111-4, 22,167, 22,198; of endowment branch, *Liversage*, 1277; *Sprague*, 1683, 1692; *Banner*, 22,113, 22,115.

"Free Gardeners," made through committees, and once by actuary, *Burge*, 9569-71.

"Scottish Legal," by officers (and of liabilities) only, *Malcolm*, 10,654; *Forbes*, 12,243-5; cf. *Cumming*, 12,363-72.

"Western Friendly," based on Ansell's tables, *Galt*, 10,964.

"Commercial Travellers' Friendly," based on Highland Society's tables; discrepancy of, with society's experience, *Galt*, 11,213, 11,219, and foll., 11,222-31, 11,235-6, 11,239, 11,256-7.

"Ancient Order of Foresters," made only of some lodges, *Shawcross*, 370.

"Glasgow Thistle and Rose," discrepancy of, with society's experience, *Dixon*, 12,679-704.

FRIENDLY SOCIETIES' COMMISSION:—INDICATIVE EVIDENCE.

URANCE—cont.

Clark, collector, deprived of out not of to be president, *MCC*, preparing for, Idwin, collector.

and Salford district of "Order Judge, 20,000, made by secretary on Ratcliffe's tables, 17,056 and foll., 17,129-33.

"South Manchester Burial;" made of liabilities only, by secretary, *Marrison*, 18,524-6.

"North Staffordshire Provident;" quinquennial, by Mr. Neison, *Hammersley*, 18,906, 18,933; copy furnished to every member, 18,935.

Rules, for disposal of collectors' books by board of management in "Scottish Legal," *Malcolm*, 10,551-9, 10,579; and see "SCOTTISH LEGAL."

Of mortgages by surveyors, auditors not responsible for, *Banner*, 22,199 and foll.; but see *Sprague*, 1754.

In building societies, of assets by actuary recommended, *Daly*, 15,174-6.

Quinquennial, in "National Freehold," *Kirkwood*, 13,405.

VALUE, in friendly societies,

Of transferring members, in "Manchester Unity," part of, should be received by lodge to which they are transferred, *Middleton*, 9787-8.

In "Edinburgh School of Arts Friendly Society," of interest of members unable to continue payments, or leaving country, two-thirds of, paid to members, *Hay*, 10,081-2, 10,084, 10,086-7.

And see SURRENDER VALUE.

In building societies, within which advances are made: "Scottish Property" and "Standard," four-fifths, *H. Cameron* and *E. Ravenscroft*, 9235, 9237; "Cork and South of Ireland," two-thirds, *Giusani*, 16,296, 16,304.

VICTORIA (1) ASSURANCE Society, London, see MOWATT.

Head-quarters, in London, *Mowatt*, 15,183; registered for England, but not for Ireland, 15,181; registration under present system, not necessary for, 15,185; but advantageous, 15,196; manager for Ireland, Mr. Mowatt, 15,180; business, ordinary life assurance, with monthly premiums, 15,182; does business all over Ireland, 15,184; ditto has increased in Ireland during last two years, 15,188; works strictly on system of insurance companies, 15,189, 15,193-5, 15,199-200; agents' commission (15%, 7½%, and 5%); no collectors, 15,189-92; members; composed of better class of artisans, 15,193, 15,312; are only admitted after careful medical examination, 15,220-1; do not object to examination, or to fill up forms of proposal, 15,311; number of ditto increasing, 15,222; many come from burial societies, without canvassing, 15,223, the premium being less, owing to there being no expense of collection, 15,224-6; premiums (3d. a month) at 30, payable weekly, 15,204; have sufficed to bear expenses, 15,322-4; medical fees, 15,194, 15,215; tables, certified by Mr. Woolhouse, 15,197-8, and quinquennial valuation made by him, 15,207; contrasts favourably with ordinary burial societies, 15,201; management expenses small, compared with ditto; and salaries much less than those in "Royal Liver," 15,211-16; transfers of members to other societies occasionally made by collectors, 15,202-3; lowest sum insurable 5l. (seldom less than 20l.), 15,193, 15,204; sick business; is being discontinued in England, with profit to society, 15,208; facilities to policy-holders wishing to retire or surrender policies, 15,217; withdrawals, very few, 15,218; can be sued through its agent, 15,253-61; no disputes, 15,219, 15,315; rule as to arbitration, would be practically useless in Ireland, the arbitrators being all resident in England, 15,313-15; funds, invested in consols and on mortgage, 15,316-17; profits (60% on existing policies), 15,319; no division of ditto yet made, owing to formation expenses, but will be made under present actuarial investigation, 15,320-1.

And see *Stephenson*, 641; *Littledale*, 14,976.

(2) LEGAL Friendly Society, Liverpool, see GIBB, DRINKWATER, CUNNINGHAM.

A large society, older than "Royal Liver," and on same system, *Cunningham*, 11,802 and foll.; a burial society, established 1843, *Gibb*, 20,765-7; registered for Scotland, 20,770; but not for Ireland,—very little inconvenience therefrom, 20,770-1; branches all over kingdom, 20,769; members (200,000), 20,768; collectors' books, checked by cards at death of members, 20,821-4; but fear of detection generally sufficient to prevent frauds, 20,825; value of books, a further protection, 20,859, as shown by amount collected in 1870 (49,000l.),

UNIA LEGAL—cont.

of which bad debts only 5l., *ibid.*; complaints as to collectors neglecting to call, very few, 20,830-4; collectors are liable to lose members for such neglect, 20,853-7; defaulting collectors dismissed or prosecuted, 22,430-1; prosecution of Manchester manager (Turner), 22,432; dismissal of collector (Brazendale), for embezzlement (4l. 11s.), 20,838-41; sale of books, not recognised by committee, 20,842 and foll.; instance (the only one) in which committee sold a book, 20,848-9; has gradually raised collectors' commission from 12½ (in 1843) to 25 per cent., 20,856; cannot obtain good collectors under 25%, owing to labour of working up books, 20,857; country districts, the making of society, owing to high rate of mortality in Liverpool, 20,860, 20,868-9, 20,871-3; ditto, are fairly represented by managers, who are members of committee and frequently attend board, 20,861-6; owes present existence to opening of Warrington district, 20,860; constitution of general and sub-committee, 20,867; pays for attendance at committee-meetings, 20,867; tables calculated by Mr. Neison, from last three reports, 20,874-8; differ from those of other societies, 20,870; intended to bear loading of 50%, 20,877, 22,442; statement of accounts during last four years, 22,441; error in auditors' (Messrs. Gass and Gibb), accounts for 1866-7, corrected on subsequent audit by Mr. Macfarlane Gray, 22,433-8; management expenses in 1870-1, greater than amount paid for claims, 22,439-41; meetings; members seldom attend do., 22,445; are admitted on production of collecting cards, 22,449-50; rule against "packing" by collectors, a sufficient check, 22,448; no necessity for acting upon it has arisen, 22,453-4; ambiguity of rule as to expulsion of members who damage interests of society, 22,456-9; business might be carried on as well under Limited Liability as under Friendly Societies Act, 22,460; charge for death-certificate, a hardship, 22,462; desires incorporation under Joint Stock Companies Act, 22,468-9; also an extended power of nomination for members, 22,462 and foll.; no mischiefs have arisen from insurance of young children, 22,467; manager of Sunderland district (Mr. Drinkwater), *Drinkwater*, 23,264-6; difficulties attending recovery of money and prosecution of fraudulent collectors in Scotch districts of, owing to difference in Scotch and English law, 23,267 and foll.; exemplified by cases at Dumfries and Glasgow, *ibid.* Claims paid by, in Dublin, including deaths in work-houses, see 16,114.

VILLAGE Clubs or Societies, *Stephenson*, 602 and foll.:

The same in essence as county societies, *Tompkins*, 1926-7.

Have often an uneducated governing body, *Stephenson*, 606.

Are either registered or not, but do not deposit rules, *Stephenson*, 614.

Cannot comply with complicated requirements as to returns, *Stephenson*, 616.

Many, retain power of settling disputes under Act of George the 4th, *Stephenson*, 620-2.

Relation of Wiltshire County Society to, *Sotheron-Estcourt*, 719 and foll.

Sometimes in good condition, *Bailey*, 782.

Majority of, in good condition, *Fmlaison*, 940.

Are mostly bad, *Stratton*, 8537; many become bankrupt, 8589.

Should be compelled to file balance-sheets with Registrar, and have periodical valuations, *Liversage*, 1333, 1335-6.

Could not bear expense of quinquennial valuations, *Sotheron-Estcourt*, 705-6.

There should be different penalties for, from those for large societies, *Tompkins*, 1914.

Seldom apply for tables, *Tompkins*, 1960, 1963.

Rate of secession not higher in, *Tompkins*, 2072.

As to exclusions in, *Tompkins*, 2073.

Better than sharing-out clubs, *Stratton*, 8587-9, 8590.

Bad, should be discouraged altogether, and merged into other societies, *Stratton*, 8598-9, 8614-15, 8668-75.

Payments to, sufficient for sick-pay, burial, and an annuity after 70, *Stratton*, 8616.

Why preferred by working people to county societies, *Stratton*, 8638-43.

Very few in Ireland, *Littledale*, 14,876-7.

VINEGAR, liquor-cheques often taken out in, in "Hulme Good Intent Burial" Society, *Teedale*, 18,109.

FRIENDLY SOCIETIES

thbert's lodge of "Free Gardeners" Society, *Burge*, 3599, 9601-6.  
Of friendly societies by Registrar, recommended, *Mann*, 11,037-9; and see REGISTRAR.  
And see INSPECTION.

VISITORS, see SICK-VISITORS.

VITAL STATISTICS:

Mr. Neison's "Contributions to," referred to, *Neison*, 1131; *Tompkins*, 1860, 1870.

VOLUNTEERS:

As members of friendly society, *Stephenson*, 50.  
As to meetings of, at working men's clubs, *Solly*, 8445-6.

VOTING:

Of parents and guardians for children, in "Blackburn Philanthropic Burial" Society, *Crossley*, 2571-4.  
Of heads of families in "Scottish Legal," *Cumming*, 12,406-6.

By proxy, in "Edinburgh School of Arts" Friendly Society, *Stephenson*, 10,124-5 (and see PROXY).

By delegation, proposed in "Scottish Legal" Burial Society, *Malcolm*, 10,678-82, 10,733-7; carried out in "City of Glasgow" Friendly Society, *J. Stewart*, 10,871 and foll.; and see DELEGATES, DELEGATION.  
Of members in branches, in "Rational," *Coombes*, 17,484-7.

Of collectors and officers, see COLLECTORS, OFFICERS.  
Right of, limited in "Royal Liver" to members of 12 months' standing, *Campbell*, 11,940; and see as to "United Assurance," *Birnie*, 22,842-4.

Of women and children, see WOMEN, CHILDREN.  
And see MEETINGS.

WADDINGTON, Mr. H.:

(Under-Secretary of State, Home Office), his letter as to extending Friendly Societies' Act to Working Men's Club and Institute Union, *Stephenson*, 8346.

WAGES:

Man should not be allowed to insure himself for more than he can earn, *Burge*, 9634, 9637.

Of labourers in Edinburgh (18s. to 20s.), *Dickson*, 9879.

Amount of, available for friendly society purposes, vastly less in Ireland than in Great Britain, *Powder*, 16,122.

In "Manchester Unity," on which labouring men may join, 10s. or 12s. a week, *Daynes*, 99-101; but they would not be admitted at 10s. or 12s. in Dublin district, *Leadbitter*, 16,208; minimum of 20s. required in Cork district, *Birmingham*, 16,819-20; average, of members in "City of Edinburgh" lodge, 18s. to 22s., *Dickson*, 9877-8; none under 20s. in Glasgow district, *Jas. Bayle*, 13,574; not more than two or three below 20s. in Belfast district, *Downing*, 14,310; none under 20s. and few under 30s. in Dublin district, *Leadbitter*, 16,206-7; 18s. to 26s. in Liverpool district, *Hughes*, 23,872; minimum of, should be abolished in Cork district, *Bradish*, 16,843-52 16,903.

In "Ancient Order of Foresters," minimum of 20s. required in Cork district, *Lyons*, 16,776, 16,778-80.

"Edinburgh School of Arts Friendly," 20s. and upwards, *Hay*, 10,033-4.

"United Reform," 10s. or 12s. to 30s., *McCalmán*, 11,428-9.

"Tradeston Sick and Funeral," not many at 10s. or 12s., some as high as 30s. or 40s., *J. A. Stewart*, 13,151-4.

"Argyle Yearly," 15s. to 30s., *A. Macgregor*, 13,229.

"Catholic Loan Society," 12s. or 15s. to 3l. 10s., 4l. and 5l., *McCormack*, 16,024-6.

"Cork Mechanics' Provident," from 18s. upwards, *Barry*, 16,593.

None at all, received by some poor members of Cork district of "United Assurance" (St. Patrick's), *Horgan*, 16,571-3.

Sick allowance in aid of, given at one time by "Chorley Friendly" Society, but now given up, *Henshaw*, 19,706-9.

Of labouring men, not sufficient to provide adequate deferred annuity, *Daynes*, 200-2, 205, 209; *Tompkins*, 2060, &c.; *contra*, *Middleton*, 9803; *Kirkwood*, 13,376, &c.; and see ANNUITY.

Paid to collectors in burial societies or their deputies, see COLLECTORS, DEPUTIES, SALARY.

"WAKING" the dead, money given for, in "Royal Military Mortality Society of Pensioners," *P. Murphy*, 19,948; and see FOWLER, 15,950.

Manager of Investment Company, as a building society, 12,862-3; payment of shares, 12,862-3; payments of fines, 12,865-71; forfeitures, 12,868, 12,869; advance made, 1,600l., 12,871-8; general amount, 12,879-82, 12,924-7; interest, 12,885-90, 12,915; advances made according to priority of claim, subject to payment of premium, 12,891-5; borrowing powers, 12,896-8; withdrawals, 12,899-12,901; rule with regard to members in arrear, 12,902-6; solicitors' and surveyors' charges paid by borrowing member, 12,906-10; arbitration, 12,911-12; distribution of profits, 12,913-16; class of members, 12,918-19; as regards his own society, does not wish any alteration in the law, but reprehends the practice of "rouping," and of taking second bonds, tolerated by many of the societies, 12,920-3.

(2) THOMAS, 20,882-21,702 p. 529.

Secretary to "United Assurance (St. Patrick's) Society," 20,882-4; election of committee and of sub-committee, 20,885-901; average number of members at meetings and total number of members in society, 20,889-90; business done at committee-meetings; provision as to salaries and changes in salaries of sub-committee, 20,902-38, 21,222-8; audit of accounts by Mr. Mingaud, and audit of collectors' books,—is unable to explain discrepancies in balance-sheet; accounts have not been issued to members, 20,939-65, 21,386-475; relations of witness with Mr. Treacy,—was not cognizant of order made on that gentleman for payment of 7,400l. as result of action brought against him by Mr. Caraher, and cannot account for his not having attended meetings since that action, 20,967-75, 20,981-92, 21,004-5 0; evidence respecting dinner and testimonial given to Mr. Norden, the society's solicitor, 20,976-80, 20,993-21,003; nature of arrangement between witness and Mrs. Treacy after his appointment as secretary by the president,—believes Mrs. Treacy to be legally entitled to annuity in respect of her late husband's interest in society, but would not have felt himself bound to pay it, had he been aware of Mr. Treacy's debt, which was not entered in balance-sheet, 21,054, 21,150; evidence as to amount advanced by society to witness on security of Mrs. Treacy's house,—interest, at first overlooked, but since paid up, 21,151-214, 21,379-85; repairing contract given to one of the trustees, 21,215-18; names of trustees, 21,219-21; collectors' defaults,—collectors may be members of general committee, and in one instance a book was held by Mr. Birnie, the treasurer, 21,229-57, 21,271-303; secessions, 21,258-60, 21,268-70; collectors' perquisites, 21,261-7; system of packing meetings,—expulsion of Mr. Birnie and Mr. McCormick on this account, 21,304-18; asserts meeting held at office subsequently to this expulsion to have been open to all members having admission cards, 21,319-45; decision of judge respecting election of officers, 21,346-52, 21,603-9; expense of agitating against Lord Lichfield's bill, 21,353-5; amounts received by Mr. Flatley and others as agents and collectors, 21,356-63; transfer of members of "Universal Provident Society" and "Prudential," 21,363-78; explanation of items entered in account for 1870 as "doubtful mortgages," "arrears," and other debts owing to society, 21,476-519, 21,683-6, 21,691-2; society has found it impracticable to act upon rule respecting separate management fund, 21,520-4; management of Irish branch—amount deposited in out-treasurers' hands for payment of claims, 21,525-38; system of paying claims, 21,539-41; payment to chaplains, 21,542-5; connexion of Dr. Harrington with society, 21,546-58; mode of entering and confirming minutes, 21,561-74, 21,666; resolution protesting against witness being allowed to vote, over-ruled at second meeting of committee, 21,575-9; appointment of auditors, 21,580, 21,687; medical referees no longer entitled to vote at sub-committee meeting, 21,584-5; resolutions appointing Mr. Baldwin as president and witness as secretary, and cautioning agents against representations of Messrs. Crank and Commins, 21,588-97, 21,604-8; provision for calling general meeting, 21,601-2; costs and charges of litigation with Mr. Treacy,—is not aware of his (witness's) having been made defendant in the suit, at Mr. Treacy's death, 21,614-33; resolution as to Mrs. Treacy's allowance for rent not acted upon, 21,635-44; recovery for society of moneys lodged in Mr. Treacy's

FRIENDLY SOCIETIES' COMMISSION:—AND TO EVIDENCE.

CE—cont.

collector, deprived of out not of president, *McC* preparing for, collector.  
 collector and *McC* and Salford district of "Order Judge," 20,000; made by secretary on Ratcliffe's tables, 17,056 and foll., 17,129-33.  
 "South Manchester Burial," made of liabilities only, by secretary, *Marrison*, 18,524-6.  
 "North Staffordshire Provident;" quinquennial, by Mr. *Neison*, *Hammersley*, 18,906, 18,933; copy furnished to every member, 18,935.  
 Rules, for disposal of collectors' books by board of management in "Scottish Legal," *Malcolm*, 10,551-9, 10,579; and see "SCOTTISH LEGAL."  
 Of mortgages by surveyors, auditors not responsible for, *Banner*, 22,199 and foll.; but see *Sprague*, 1754.  
 In building societies, of assets by actuary recommended, *Daly*, 15,174-6.  
 Quinquennial, in "National Freehold," *Kirkwood*, 13,405.

VALUE, in friendly societies,

Of transferring members, in "Manchester Unity," part of, should be received by lodge to which they are transferred, *Middleton*, 9787-8.  
 In "Edinburgh School of Arts Friendly Society," of interest of members unable to continue payments, or leaving country, two-thirds, of, paid to members, *Hay*, 10,081-2, 10,084, 10,086-7.  
 And see SURRENDER VALUE.  
 In building societies, within which advances are made: "Scottish Property" and "Standard," four-fifths, *H. Cameron* and *E. Ravenscroft*, 9235, 9237; "Cork and South of Ireland," two-thirds, *Giusani*, 16,296, 16,304.

VICTORIA (1) ASSURANCE Society, London, see MOWATT.

Head-quarters, in London, *Mowatt*, 15,183; registered for England, but not for Ireland, 15,181; registration under present system, not necessary for, 15,185; but advantageous, 15,196; manager for Ireland, Mr. *Mowatt*, 15,180; business, ordinary life assurance, with monthly premiums, 15,182; does business all over Ireland, 15,184; ditto has increased in Ireland during last two years, 15,188; works strictly on system of insurance companies, 15,189, 15,193-5, 15,199-200; agents' commission (15% or 7½% and 5%); no collectors, 15,189-92; members; composed of better class of artisans, 15,193, 15,312; are only admitted after careful medical examination, 15,220-1; do not object to examination, or to fill up forms of proposal, 15,311; number of ditto increasing, 15,222; many come from burial societies, without canvassing, 15,223, the premium being less, owing to there being no expense of collection, 15,224-6; premiums (3d. a month) at 30, payable weekly, 15,204; have sufficed to bear expenses, 15,322-4; medical fees, 15,194, 15,215; tables, certified by Mr. *Woolhouse*, 15,197-8, and quinquennial valuation made by him, 15,207; contrasts favourably with ordinary burial societies, 15,201; management expenses small, compared with ditto; and salaries much less than those in "Royal Liver," 15,211-16; transfers of members to other societies occasionally made by collectors, 15,202-3; lowest sum insurable 5l. (seldom less than 20l.), 15,193, 15,204; sick business; is being discontinued in England, with profit to society, 15,208; facilities to policy-holders wishing to retire or surrender policies, 15,217; withdrawals, very few, 15,218; can be sued through its agent, 15,258-61; no disputes, 15,219, 15,215; rule as to arbitration, would be practically useless in Ireland, the arbitrators being all resident in England, 15,313-15; funds, invested in consols and on mortgage, 15,316-17; profits (60%, on existing policies), 15,319; no division of ditto yet made, owing to formation expenses, but will be made under present actuarial investigation, 15,320-1.  
 And see *Stephenson*, 641; *Littledale*, 14,976.

(2) LEGAL Friendly Society, Liverpool, see GIBB, DRINKWATER, CUNNINGHAM.

A large society, older than "Royal Liver," and on same system, *Cunningham*, 11,802 and foll.; a burial society, established 1843, *Gibb*, 20,765-7; registered for Scotland, 20,770; but not for Ireland,—very little inconvenience therefrom, 20,770-1; branches all over kingdom, 20,769; members (200,000), 20,768; collectors' books, checked by cards at death of members, 20,821-4; but fear of detection generally sufficient to prevent frauds, 20,825; value of books, a further protection, 20,859, as shown by amount collected in 1870 (49,000l.),

UNIA LEGAL—cont.

of which bad debts only 5l. *ibid.*; complaints as to collectors neglecting to call, very few, 20,830-4; collectors are liable to lose members for such neglect, 20,853-7; defaulting collectors dismissed or prosecuted, 22,430-1; prosecution of Manchester manager (*Turner*), 22,432; dismissal of collector (*Brasendale*), for embezzlement (4l. 11s.), 20,838-41; sale of books, not recognised by committee, 20,842 and foll.; instance (the only one) in which committee sold a book, 20,848-9; has gradually raised collectors' commission from 12½ (in 1843) to 25 per cent., 20,856; cannot obtain good collectors under 25% owing to labour of working up books, 20,857; country districts, the making of society, owing to high rate of mortality in Liverpool, 20,860, 20,868-9, 20,871-3; ditto, are fairly represented by managers, who are members of committee and frequently attend board, 20,861-6; owes present existence to opening of Warrington district, 20,860; constitution of general and sub-committee, 20,867; pays for attendance at committee-meetings, 20,867; tables calculated by Mr. *Neison*, from last three reports, 20,874-8; differ from those of other societies, 20,870; intended to bear loading of 50%, 20,877, 22,442; statement of accounts during last four years, 22,441; error in auditors' (Messrs. *Gass* and *Gibb*) accounts for 1866-7, corrected on subsequent audit by Mr. *Macfarlane Gray*, 22,433-8; management expenses in 1870-1, greater than amount paid for claims, 22,439-41; meetings; members seldom attend do., 22,445; are admitted on production of collecting cards, 22,449-50; rule against "packing" by collectors, a sufficient check, 22,448; no necessity for acting upon it has arisen, 22,451-4; ambiguity of rule as to expulsion of members who damage interests of society, 22,455-9; business might be carried on as well under Limited Liability as under Friendly Societies Act, 22,460; charge for death-certificate, a hardship, 22,462; desires incorporation under Joint Stock Companies Act, 22,463-9; also an extended power of nomination for members, 22,463 and foll.; no mischiefs have arisen from insurance of young children, 22,467; manager of Sunderland district (Mr. *Drinkwater*), *Drinkwater*, 23,264-6; difficulties attending recovery of money and prosecution of fraudulent collectors in Scotch districts, of, owing to difference in Scotch and English law, 23,267 and foll.; exemplified by cases at Dumfries and Glasgow, *ibid.*  
 Claims paid by, in Dublin, including deaths in work-houses, see 16,114.

VILLAGE Clubs or Societies, *Stephenson*, 602 and foll.:

The same in essence as county societies, *Tompkins*, 1926-7.

Have often an uneducated governing body, *Stephenson*, 606.

Are either registered or not, but do not deposit rules, *Stephenson*, 614.

Cannot comply with complicated requirements as to returns, *Stephenson*, 616.

Many, retain power of settling disputes under Act of George the 4th, *Stephenson*, 620-2.

Relation of Wiltshire County Society to, *Sotheron-Estcourt*, 719 and foll.

Sometimes in good condition, *Bailey*, 782.

Majority of, in good condition, *Finlayson*, 940.

Are mostly bad, *Stratton*, 8537; many become bankrupt, 8589.

Should be compelled to file balance-sheets with Registrar, and have periodical valuations, *Liversage*, 1333, 1335-6.

Could not bear expense of quinquennial valuations, *Sotheron-Estcourt*, 705-6.

There should be different penalties for, from those for large societies, *Tompkins*, 1914.

Seldom apply for tables, *Tompkins*, 1960, 1963.

Rate of secession not higher in, *Tompkins*, 2072.

As to exclusions in, *Tompkins*, 2073.

Better than sharing-out clubs, *Stratton*, 8587-8, 8590.

Bad, should be discouraged altogether, and merged into other societies, *Stratton*, 8598-9, 8614-15, 8668-75.

Payments to, sufficient for sick-pay, burial, and an annuity after 70, *Stratton*, 8616.

Why preferred by working people to county societies, *Stratton*, 8638-43.

Very few in Ireland, *Littledale*, 14,876-7.

VINEGAR, liquor-cheques often taken out in, in "Hulme Good Intent Burial" Society, *Teesdale*, 18,108.

FRIENDLY SOCIETIES

VISITING:

Medical, in St. Cuthbert's lodge of "Free Gardeners" Society, *Bury*, 9599, 9601-6.  
Of friendly societies by Registrar, recommended, *Mann*, 11,037-9; and see REGISTRAR.  
And see INSPECTION.

VISITORS, see SICK-VISITORS.

VITAL STATISTICS:

Mr. Neison's "Contributions to," referred to, *Neison*, 1131; *Tompkins*, 1860, 1870.

VOLUNTEERS:

As members of friendly society, *Stephenson*, 50.  
As to meetings of, at working men's clubs, *Solly*, 8445-6.

VOTING:

Of parents and guardians for children, in "Blackburn Philanthropic Burial" Society, *Crosley*, 2571-4.  
Of heads of families in "Scottish Legal," *Cumming*, 12,405-6.  
By proxy, in "Edinburgh School of Arts" Friendly Society, *Stephenson*, 10,124-6 (and see PROXY).  
By delegation, proposed in "Scottish Legal" Burial Society, *Malcolm*, 10,578-82, 10,733-7; carried out in "City of Glasgow" Friendly Society, *J. Stewart*, 10,871 and foll.; and see DELEGATES, DELEGATION.  
Of members in branches, in "National," *Coombes*, 17,484-7.  
Of collectors and officers, see COLLECTORS, OFFICERS.  
Right of, limited in "Royal Liver" to members of 12 months' standing, *Campbell*, 11,940; and see as to "United Assurance," *Birnie*, 22,842-4.  
Of women and children, see WOMEN, CHILDREN.  
And see MEETINGS.

WADDINGTON, MR. H.:

(Under-Secretary of State, Home Office), his letter as to extending Friendly Societies' Act to Working Men's Club and Institute Union, *Stephenson*, 8346.

WAGES:

Man should not be allowed to insure himself for more than he can earn, *Bury*, 9534, 9637.  
Of labourers in Edinburgh (18s. to 20s.), *Dickson*, 9879.  
Amount of, available for friendly society purposes, vastly less in Ireland than in Great Britain, *Power*, 16,122.  
In "Manchester Unity," on which labouring men may join, 10s. or 12s. a week, *Daynes*, 99-101; but they would not be admitted at 10s. or 12s. in Dublin district, *Leadbitter*, 16,208; minimum of 20s. required in Cork district, *Burmingham*, 16,819-20; average of members in "City of Edinburgh" lodge, 18s. to 22s., *Dickson*, 9877-8; none under 20s. in Glasgow district, *Jas. Boyle*, 13,574; not more than two or three below 20s. in Belfast district, *Downing*, 14,810; none under 20s. and few under 30s. in Dublin district, *Leadbitter*, 16,206-7; 16s. to 20s. in Liverpool district, *Hughes*, 23,872; minimum of should be abolished in Cork district, *Bradish*, 16,848-52, 16,903.  
In "Ancient Order of Foresters," minimum of 20s. required in Cork district, *Lyons*, 16,776, 16,778-80.  
"Edinburgh School of Arts Friendly," 20s. and upwards, *Hoy*, 10,033-4.  
"United Reform," 10s. or 12s. to 30s., *McCulman*, 11,428-9.  
"Tradesmen Sick and Funeral," not many at 10s. or 12s., some as high as 30s. or 40s., *J. A. Stewart*, 13,151-4.  
"Argyle Yearly," 15s. to 30s., *A. Macgregor*, 13,229.  
"Catholic Loan Society," 12s. or 15s. to 3l. 10s., 4l. and 5l., *McCormack*, 16,094-6.  
"Cork Mechanics' Provident," from 18s. upwards, *Barry*, 16,593.  
None at all received by some poor members of Cork district of "United Assurance" (St. Patrick's), *Hoynes*, 16,571-3.  
Sick allowance in aid of, given at one time by "Chorley Friendly" Society, but now given up, *Henshaw*, 19,706-9.  
Of labouring men, not sufficient to provide adequate deferred annuity, *Daynes*, 200-2, 205, 209; *Tompkins*, 2060, &c.; *contra*, *Middleton*, 9803; *Kirkwood*, 13,376, &c.; and see ANNUITY.  
Paid to collectors in burial societies or their deputies, see COLLECTORS, DEPUTIES, SALARY.

WAKING:

the dead, money given for, in "Royal Military Mortality Society of Pensioners," *P. Murphy*, 19,948; and see FOWLER, 15,950.

Manager

vestment Company as a building society, 12,000 of shares, 12,862-3; payments, 12,865-71; forfeitures, 12,868, 12,869; advances made, 1,600l.; 12,871-8; general amount, 12,879-82, 12,924-7; interest, 12,885-90, 12,915; advances made according to priority of claim, subject to payment of premium, 12,891-5; borrowing powers, 12,896-8; withdrawals, 12,899-12,901; rule with regard to members in arrear, 12,902-5; solicitors' and surveyors' charges paid by borrowing member, 12,906-10; arbitration, 12,911-12; distribution of profits, 12,913-16; class of members, 12,918-19; as regards his own society, does not wish any alteration in the law, but reprehends the practice of "rouping," and of taking second bonds, tolerated by many of the societies, 12,920-3.

(2) THOMAS, 20,882-21,702

p. 529.

Secretary to "United Assurance (St. Patrick's) Society," 20,882-4; election of committee and of sub-committee, 20,885-901; average number of members at meetings and total number of members in society, 20,889-90; business done at committee-meetings; provision as to salaries and changes in salaries of sub-committee, 20,902-38, 21,222-8; audit of accounts by Mr. Mingaud, and audit of collectors' books,—is unable to explain discrepancies in balance-sheet; accounts have not been issued to members, 20,939-65, 21,386-475; relations of witness with Mr. Treacy,—was not cognizant of order made on that gentleman for payment of 7,400l. as result of action brought against him by Mr. Caraher, and cannot account for his not having attended meetings since that action, 20,967-75, 20,981-92, 21,004-50; evidence respecting dinner and testimonial given to Mr. Norden, the society's solicitor, 20,976-80, 20,993-21,003; nature of arrangement between witness and Mrs. Treacy after his appointment as secretary by the president,—believes Mrs. Treacy to be legally entitled to annuity in respect of her late husband's interest in society, but would not have felt himself bound to pay it, had he been aware of Mr. Treacy's debt, which was not entered in balance-sheet, 21,054, 21,150; evidence as to amount advanced by society to witness on security of Mrs. Treacy's house,—interest, at first overlooked, but since paid up, 21,151-214, 21,379-85; repairing contract given to one of the trustees, 21,215-18; names of trustees, 21,219-21; collectors' defaults,—collectors may be members of general committee, and in one instance a book was held by Mr. Birnie, the treasurer, 21,229-57, 21,271-303; secessions, 21,258-60, 21,368-70; collectors' perquisites, 21,261-7; system of packing meetings,—expulsion of Mr. Birnie and Mr. McCormick on this account, 21,204-18; assets meeting held at office subsequently to this expulsion to have been open to all members having admission cards, 21,319-45; decision of judge respecting election of officers, 21,346-52, 21,603-9; expense of agitating against Lord Lichfield's bill, 21,353-5; amounts received by Mr. Flatley and others as agents and collectors, 21,356-63; transfer of members of "Universal Provident Society" and "Prudential," 21,363-78; explanation of items entered in account for 1870 as "doubtful mortgages," "arrears," and other debts owing to society, 21,476-519, 21,683-6, 21,691-2; society has found it impracticable to act upon rule respecting separate management fund, 21,520-4; management of Irish branch—amount deposited in out-treasurers' hands for payment of claims, 21,525-38; system of paying claims, 21,539-41; payment to chaplains, 21,542-5; connexion of Dr. Harrington with society, 21,546-58; mode of entering and confirming minutes, 21,561-74, 21,666; resolution protesting against witness being allowed to vote, over-ruled at second meeting of committee, 21,575-9; appointment of auditors, 21,580, 21,687; medical referee no longer entitled to vote at sub-committee meeting, 21,584-5; resolutions appointing Mr. Baldwin as president and witness as secretary, and cautioning agents against representations of Messrs. Crank and Comings, 21,588-97, 21,604-8; provision for calling general meeting, 21,601-2; costs and charges of litigation with Mr. Treacy,—is not aware of his (witness's) having been made defendant in the suit, at Mr. Treacy's death, 21,614-33; resolution as to Mrs. Treacy's allowance for rent not acted upon, 21,635-44; recovery for society of moneys lodged in Mr. Treacy's

## UNITED ASSURANCE—cont.

Martin Clarke, collector, deprived of benefits; allowed to be president, *McCormick*; house-rent to John Baldwin, collector, 20,51-74; meeting of collector and *McCormick* of private affairs, 21,675-82; *Judge*; travelling expenses, 21,687-90; reasons for *McCormick* in amounts in out-treasurers' hands, 21,693-9; defaults by managers and collectors, 21,700-2. And see *Judge*, 20,212, 20,220, 20,253, 20,264, 20,272-95, 20,310-2, 20,367, 20,380; *Caraker*, 20,577-8; *McCormick*, 20,667; *Mingaud*, 21,719, 21,788, 21,791, 21,816-9, 21,821, 21,825, 21,855, 21,861; *Chandler*, 21,880-1, 21,884-91, 21,901; *Birnie*, 22,057. His barricading of the society's office after the Hope Hall meeting had outvoted his party, *McCormick*, 20,627 and foll.; his alleged arbitrary curtailments of benefits, 20,678-9.

(3) Another, uncle of the last, member of sub-committee of "United Assurance," *T. Walker*, 20,893, 20,900.

## WARD:

Publican, secretary to a society of quay-porters at Belfast; received money and never paid benefits; society ruined in consequence, *Crone*, 14,427 and foll.

WAREHOUSEMEN: "Commercial Travellers' Friendly" (Glasgow), mostly composed of, *Galt*, 11,159.

Members of "Western Friendly," *Mann*, 10,991; of Cork district of "Manchester Unity," *Birmingham*, 16,818; of "Manchester Caledonian," *Hannay*, 17,581; of tontine societies at Liverpool, *Hughes*, 23,814; of "Brotherly Knot" Society, *John Harrison*, 18,399.

## AND CLERKS' PROVIDENT Association, Manchester, see M. OGDEN.

Established 1855, *M. OGDEN*, 17,642.

Confined to within radius of six miles of Exchange, 17,650; rules deposited (not registered), 17,645; benefits derived by, under 18 & 19 Vict. c. 63, s. 44, 17,702-3; registration refused on ground of society's granting benefits to unemployed as well as sick members, 17,646-8; members (1,500), 17,649; in 1866 about 400, 17,695; confined strictly to warehousemen and clerks, 17,676; number increasing, 17,675; retention of benefits by do. leaving Manchester found impracticable, 17,677, 17,681; but they may retain connexion with society by paying one guinea a year as honorary members, 17,679; directors meet fortnightly, 17,651-2; are not paid, 17,653; officers; secretary, and two collectors, 17,654, 17,701; collectors; paid by salary (60l.), commission (2½%), and entrance-fees; total about 90l. to 100l. a year, 17,655-7; receive nothing for transfer of collecting books, 17,659; collecting books, the property of society, 17,660; benefits; regulated by subscriptions, 17,662; only given to unemployed members whose salaries are stopped, 17,663; cases in which members are not entitled to claim, 17,664-5; disputes; none hitherto, 17,672; power to settle do. by arbitrators, appointed annually at meetings, 17,666-70; arbitrators' decision final, 17,671; registration of no advantage, 17,682, 17,709; except as to investment of funds, 17,684-8, 17,704-5; funds; invested in names of trustees, 17,685; increase of, during last five years (2,065l.), 17,694; investments left to discretion of directors, 17,706-8; burial fund, kept separate, 17,689-90; valuation of assets and liabilities impracticable, owing to variation in contingencies, 17,691, 17,693; profits (4,000 to 5,000l.), 17,692; principally derived from ordinary subscriptions; only a small proportion from honorary members, 17,713-6; increase in members and property during last five years, nearly 25%, 17,696; management expenses, about 20%, 17,698; less than in any other society of its class in the kingdom, 17,700; superannuation allowance to members of certain standing, according to amount of funds and necessities of case, 17,717-19; will ultimately become a prominent feature, but only one claim hitherto made, 17,722-3; grants made at discretion of committee, 17,720-1; sometimes 40l. (last year, amount granted 141l.), 17,721; medical men (20 or 30), 17,725; payments to do., 4s. a year per member, 17,724-5; amount paid to do. last year, 277l., out of gross collection of 2,000l., 17,725-6; are of superior class, 17,727, 17,729; special appointed in certain cases and for special complaints, 17,728.

WARING, JAMES, treasurer of Chorley Family Funeral Society, evidence of, 2731-2843 - p. 134. Rules, 2731, 2844; origin and purposes of society, formed by working classes, 2732-6; capital, 2737;

## WARING, JAMES—cont.

number of members, and of families, 2738-9, 2799-2800; committee of management, 2741-52; meetings, 2741; certification of rules, 2753; alteration of rules, 2754-8, 2829-32; collectors,—their duties and pay, 2759-66, 2804-10, 2838-40; security against members falling into arrears by default of collectors, 2767-70; secretary's salary, 2771; mode of dealing with members out of benefit, 2774-8; unlimited power of making levies, when required to meet liabilities, generally approved of by members, 2780-92, 2801-3, 2819-24; rejection by members of proposition for graduated scale of payments, 2792; uniform monthly contributions, 2782-91; graduated scale of payments at death, 2793-4; mortality of children under two years of age, nearly 40 per cent., 2796-8; number of secessions few, owing to members at a distance being allowed to continue contributions, 2811-14, 2817-18; objection to expense of periodical valuations, 2821-4; distribution of yearly reports and rules of society to members, 2825-8; case of persuasion, 2833-4; recommends insertion of clause to prevent friendly societies meeting at public-houses, 2835-7; as representative of his society, cannot suggest improvements in laws relating to friendly societies, though personally speaking he might wish to do so, 2841-6; operations of society entirely confined to funeral business, 2847-8. And see SERGEANT.

WATKINS, Mr.; summarized Foresters' returns of sickness and death in 1853 or 1854, *Shawcross*, 378-81.

## WATT, DR. GEORGE:

Member of "Glasgow Thistle and Rose" Society; his report in 1850 on the state of the society, showing a deficiency of funds to meet probable engagements, contradicted by society's experience, *Dizon*, 12,694, 12,702.

WATTS, DR. JOHN, evidence of, 17,947-17,998 - p. 453. Connected with "Commercial Union Company," and former manager of "Equitable Provident," since transferred to "Mutual Provident Alliance," 17,947-9; approves of registration, but thinks Registrar should test solvency of societies by standard tables, and refuse certification if tables insufficient to secure such solvency, 17,951-6; default on part of societies should be considered a misdemeanour, 17,954, 17,961; societies would be prepared to pay increased rates to secure safety of funds, 17,955-6; quinquennial valuation of assets and liabilities should be made compulsory on pain of fine, or imprisonment of officers, 17,957-60; Government might eventually succeed in establishing and working Friendly Societies, as in the case of Savings Banks, 17,961-5; frequent loss of benefits in small societies, 17,966; meetings in public-houses less frequent than formerly, 17,968; improved management of societies, owing to progressive education of working classes; cites Odd Fellows as an instance of this, 17,969-72; proportion of lapsed policies in life assurance companies and burial societies; tendency of Mr. Cave's bill to prevent (for the future) panics caused by such lapses, 17,973-5; advantages of Post Office system over burial societies and insurance companies; reasons which prevent success of Government assurance business; suggests adoption of a system of propaganda, 17,976-84; children might be taken with a limit as to amount insurable, 17,985-8; comparison of actuarial and practical solvency of societies; believes the working classes would, for the sake of solvency, ultimately adopt a Government system, 17,989-95; desirability of instructing working men in statistics of sickness, as bearing upon Friendly Societies, 17,996-8.

WEDDERBURN, collector and member of committee of Liverpool "Philanthropic," in default (to extent of 190l.), both as committeeman and collector; his default the largest yet known in society; has paid off a portion of debt; nothing done to him beyond requesting him to pay, *Thompson*, 22,927-53.

## WELLMAN:

Obtained money at Manchester under false pretences, for society which did not exist; prosecuted and convicted, 1853, *McQuibae*, 17,610-2, 17,614-8, 17,640.

WESLEYAN Chapel, meetings of "South Manchester" Burial Society held in vestry of, *Marrison*, 18,474. Primitive Methodists, see PRIMITIVE.

WEST OF ENGLAND, many societies in, granting annuities alone or with other benefits, *Tompkins*, 1928.

SUFFOLK Friendly Society, a county society, chiefly composed of agricultural labourers, *Stephenson*, 594.



FRIENDLY

WESTERN (1) Friendly Society (Scotland); see MANN.

Number of members, *Mann*, 10,951; has increased almost regularly, 10,953; certified, 10,954; three benefits, and subscription to all compulsory, 10,950, 11,147; tables of, slightly altered, to increase funeral money, 10,956-9; founded on Ansell's, revised by Mr. W. T. Thompson and Mr. Spens, 10,960-1; valuations every five years by manager, based on Ansell's formula, 10,962-6; and see 11,142-4; surplus once applied to increase of sick benefit, 10,967-9, 10,972-4; but benefits now the same as before, 10,975; increase has been upon the funds generally, 10,971; and continues, 10,976-7; accounts kept separate, 10,970; though collections in one sum, 11,148; defalcations by manager in 1867, 10,978-9; particulars of do., 11,132-41; payments graduated from beginning, 10,980-1; accounts audited by four directors, 10,982; proportion of management expenses, including collection; no collectors on commission, 10,986-9, 10,993; few members neglect to pay, 10,990; composition of society, 10,991-2; no canvassing, 10,996; sick benefit most valued, 10,997; funeral next, 11,080; arbitration rule, 11,023-6; investment of funds, 11,040 and foll.; annuity fund, 11,048-60, 11,123-8; mistakes of age, 11,061-2; not interfered with by Post Office insurance, 11,081; would lose by giving up funeral branch, 11,084-5; rule as to alteration of rates, 11,090-2; small amount of forfeitures, 11,110 and foll.; forfeiture by emigration, 11,112-5; no dealings with poor-law authorities, 11,119; subscription for double benefits, 11,124; members willing to take steps for further security, 11,130-1; would be glad of inspection of books by Government officer, 11,146; certain trades not admitted, 11,148; returns by, 11,155-6.

And see *Kirkwood*, 13,372.

PROVIDENT Friendly Society, *Stephenson*, 595.

WESTMINSTER:

Summonses for not sending annual returns only obtainable at, *Tompkins*, 39, 2035, 2037, 2039.

MARQUIS of, lodge of "Manchester Unity," see "MANCHESTER UNITY."

WHEATCROFT, WILLIAM, evidence of, 14,317-14,337

p. 337.

Has been member of "Belfast Letterpress Printers," formerly "Bookbinders' Friendly Society," for last 47 years, 14,317-18; number of members (48, now reduced to 12), amount of funds, and benefits, 14,320-4; complains of members wishing to dissolve society (which has dwindled down to 12 members), and to divide the funds, 14,320, 14,325-30, 14,336; rule as to dissolution, 14,331-5; has applied to Registrar, who tells him the society must make adequate provision for his claim before it can be legally dissolved, 14,336-7.

And see *Littledale*, 14,925.

WHEELER, SERGT.:

Judge of Liverpool County Court; his judgment in favour of Lusk against "St. Patrick's" Society " (now United Assurance.)" through neglect of Mr. Treacy, the secretary, *Caraher*, 20,530; Mr. Caraher's litigation before him against Mr. Treacy, *Caraher*, 20,537; ordered funds of society to be paid into court, and appointed Mr. Finney receiver, *Caraher*, 20,538; *Birnie*, 22,026-7; cf. *Finney*, 23,991-3; gave judgment against Mr. Treacy for 7,400l., and for reinstatement of Mr. Caraher, *Smyth*, 20,442-4; *Caraher*, 20,537-8; *Birnie*, 22,026; (the order ignored by Mr. Walker, the new secretary, and never acted on, *T. Walker*, 20,969, and *passim*); issued attachment against Mr. Treacy, *Caraher*, 20,540, 20,549; *Smyth*, 20,445; quashed proceedings of Odd Fellows Hall meeting, *Caraher*, 20,549; took great interest in society, *Caraher*, 20,609; called meeting (at Hope Hall) for election of new officers after Mr. Treacy's death, *Caraher*, 20,564, 20,566; *T. Walker*, 20,972, 21,598-600; quashed proceedings both of Hope Hall meeting and counter-meeting in Duke Street, *McCormick*, 20,633; *contra*, *T. Walker*, 21,947-52; Mr. T. Walker made defendant in suits before him, *T. Walker*, 21,614-25; endeavoured to arrange the disputes in society, *Caraher*, 20,609; appointed Mr. Mingsaud auditor, *Judge*, 20,251-3; gave judgment in favour of president of "Liverpool Protective," summoned by Mr. Wignall, *Shepherd*, 23,720.

And see COUNTY COURT.

WHITE:

MR. LOGAN burgh; Macmillan's of Glasgow" Friendly Society, *J. Stewart*, 13,285-91.

Lead, workers in, only admitted into friendly at extra premium, *Stratton*, 8662.

WIDOWS

And orphans of clergy, &c., relief of, under 35 Geo. 3., c. 111, *Stephenson*, 2, p. 2.

Provisions of 59 Geo. 3., c. 128 for enforcing claims of, *ibid*.

And orphans' fund, in "Ancient Order of Foresters," must be kept separate, *Shawcross*, 350, 360.

Ditto in Order of Druids, *Shepherd*, 2405, 2409-13; a failure in Liverpool, 2405, 2409.

Ditto in "Manchester Unity," additional fee on, for sailors, in Cork district, *Burningham*, 16,873.

AND ORPHANS FUND," "CUSTOMS LIFE ASSURANCE AND," see CUSTOMS.

FUND, DUBLIN CITY AND COUNTY, see DUBLIN.

Of members, grants to, in "Royal Liver," *Liversage*, 1238, and see GRANTS, ROYAL LIVER; in "Rational," *Coombes*, 17,567-8.

Of collectors, may (and do) receive money for their husbands' books, in "Royal Liver" Society, *G. Sinclair*, 10,262 10,304-7; *Cargill*, 11,710; may not, in "City of Glasgow" Friendly Society, *J. Stewart*, 10,830; but see *contra*, 13,458-60.

Of collectors, in "Scottish Legal," may obtain benefit of books, see *Malcolm*, 10,752; ditto in "United Assurance," see *Horgan*, 16,503-4.

Instance of peculations by widow of agent (in "Royal Liver") obtaining agency after his death, *Shanly*, 15,458-9, 15,529.

Instance of widow collectress, a defaulter, and allowed to sell book (in "Liverpool Protective"), *Shepherd*, 23,700-7.

Instance of alleged influence and liberal treatment by society ("United Assurance"), of widow of secretary, largely indebted to society, see TREACY.

Of Primitive Wesleyan Methodist Preachers, society granting annuities to, in Ireland, see CARR.

Of members of "Lancashire Commercial Clerks' Society," benefits for, *Cottam*, 19,805, 19,807.

WIGAN:

Deaths paid for in, by Liverpool "Philanthropic," of persons who never existed, through fraud of collector and (sham or real) medical man; the collector only discharged, *Thompson*, 23,037-48.

WIGHT, MR. (*quere*, misprinted Wink, *J. Stewart*, 13,545 ?)

Certified accountant appointed by sheriff to examine books of "Scottish Legal," (Glasgow); gave evidence before committee of investigation as to enormous expenses of management in society, and stated that printed statements of society did not in any year agree with its transactions as recorded in the books, *Tait*, 11,691-8.

Audits accounts of "United Reform," *McCalman*, 11,521-5.

And see WHITE.

WIGNALL, JAMES, evidence of, 23,483-23,516 - p. 606.

Member of "Liverpool Protective" Burial Society, 23,483-5; complains that society withheld for six months his claim for funeral money due on death of wife, 23,486-90; that during four years he was deprived of privilege of seeing books of society, in spite of solicitor's written order, 23,491-5, and that he was not allowed to take subscriptions to office, 23,496-500; that meetings were swamped by persons possessed of members' cards, but themselves not legally entitled to attend; suggests as a remedy that cards should bear a full designation of members whom they represent, 23,501-12; question carried at meeting with respect to discounts which witness alleges sub-treasurer to have been receiving on account of stationery, 23,513-16.

See explanation of matters referred to, by Mr. Shepherd, sub-treasurer, *Shepherd*, 23,717-21.

WILDE, WILLIAM, evidence of, 22,230-22,378 - p. 561.

Chief clerk of "Royal Liver," 22,230-1; his principal duties consist in keeping books, preparing accounts, and supervising examination of agents' books; has no

FRIENDLY SOCIETIES' COMMISSION:—AND OTHER EVIDENCE.

- cont.**
- Marke, collector, deprived of, *ibid.* 13, 14; bill, be president, *ibid.* 27; entrance-fees; Baldwin, collector, *ibid.* 27; of their books and cards, as now practised in *ibid.* 27; only check upon them, 22,245-56; *ibid.* 27; in which collectors have become defaulters, *ibid.* 27; Bennett, 22,257-67; Bailey, who transferred his book to Bond, 22,268-79, 22,353-62; Ridge, 22,280-5; Balding, 22,286-7; Frederick Atherton, discharged with others for manufacturing a claim, 22,292-311; and Reilly, 22,312-16; usual practice in dealing with such cases, 22,288-91; distribution of books of discharged collectors, 22,316-19; accounts of travelling expenses, with particular reference to charges made by Messrs. Liversage and Atherton, 22,320-35; evidence as to mode of keeping accounts; management fund in future to be kept distinct from other funds, 22,336-40; system of transfers strictly forbidden; check upon collectors endeavouring to transfer members from other societies, 22,342-52; Mr. Swann, former chairman of society, was discharged for beating his wife, but is still continued as a collector, 22,363-77.
- WILLIAMS, RICHARD, Mr.,** solicitor to Liverpool "Philanthropic," see *Thompson*, 23,027-32; *Goodere*, 23,128, 23,155, and *FARRELLY'S CASE*.
- WILSON, JOHN,** evidence of, 13,011-13,142 . . . p. 293. Member of "United Reform" Society, and formerly member of "City of Glasgow" Society, 13,011-13; left the latter society on account of dispute respecting want of proper check on accounts of Mr. Stewart, the treasurer, and of his assuming extra powers, 13,014-16, 13,063-7, 13,102-3; witness had been secretary and member of board of management of "City of Glasgow," 13,017-18; circumstances under which society was formed by Mr. Stewart, 13,019-20; dispute between Mr. Savage and Mr. Stewart, and dismissal of former from society, 13,021-4; subsequent charges brought before the Procurator-fiscal by Mr. Savage against accuracy of accounts, which charges witness believes to have been perfectly true, 13,025-31; at formation of society, committee had no power to alter tables of benefits, 13,032-4; certification of rules in 1862, 1863, and 1865, 13,036-7; has no recollection of case brought against society by Macmillan, when Mr. Stewart read rule cutting down the proposed benefit to one-half, but states that all alterations of tables were submitted to a meeting of members, 13,037-41; circumstances under which rule was made empowering board of management to levy extra contributions to cover deficiencies in sick branch, 13,042-62; provision (formerly) for holding meetings in the different districts to obtain votes, 13,053-9; was member and collector of "Glasgow Reformed" Friendly Society before its amalgamation into "United Reform," and was aware of a debt being due from them to Mr. Finlay, 13,068-77; approves of system on which collectors are remunerated, 13,081; entrance-money charged to members, 13,082-3; names of persons who bought and sold books in "City of Glasgow," 13,084-5; approves of system of selling books; believes societies lose nothing by it, and thinks it right that collectors who have not been guilty of defalcation should receive compensation on leaving society, 13,086-95; the law does not give members sufficient power to control their own societies, 13,096; special meetings can only be called by board of management, 13,097; in large societies the annual balance-sheet should be issued to all members 14 days before meeting, and a certain number of members should have power to enforce the calling of a meeting, 13,098; circumstances under which interim interdict was issued against Mr. Stewart; how he subsequently retained his office, 13,099-13,103; has no knowledge of balance-sheet or other statement issued by "Glasgow Reformed," 13,108-15; whilst in that society, witness handed over his collections to Mr. Finlay, (who was succeeded by Mr. Hamilton as treasurer,) but no account of this money has been furnished to the members, 13,116-27; believes alleged guarantee fund of 3,000*l.* to have been a fiction, 13,128-36; is not aware of the amalgamated society owing anything to Mr. Finlay, but believes their last balance-sheet to represent accurately their position, 13,137-42. Alleged to have been incapable of balancing books, to have packed meetings through collectors, and to have been ultimately dismissed by overwhelming majority of members at meeting held by order of Court, *J. Stewart*, 13,310*a*, 13,545; *Wright*, 13,273-7, 13,283.
- WILSON, JOHN—cont.**  
Procured transfer of W. Jack's collecting book to Duncan Mackenzie, *J. Stewart*, 13,454.  
Was present at sale of book by Joseph Yates, to whom money was lent by Mr. Stewart for the purpose, *J. Stewart*, 13,465.  
His connexion with Mr. J. M. Robertson, *J. Stewart*, 13,310*a*.  
And see *J. Stewart*, 13,285, 13,471.
- WILTSHIRE:**  
Attention paid to labourers' insurances in, *Stratton*, 8526.  
Guardians of poor in, their practice as to relief of members of friendly society, *Sotherton-Estcourt*, 764 and foll.
- FRIENDLY SOCIETY, Stephenson**, 594.  
Constitution of, *Sotherton-Estcourt*, 660 and foll.; managed exclusively by honorary members from 1828 to 1840, partly by benefit members since then, 661, and see 725-6; relative functions of branches and central authority in, 662-3, 675-8; contributions in, 664 and foll.; has graduated scale of payments, 669; benefits given by, 670 and foll.; valuation of assets and liabilities in, 679 and foll.; importance of do., 703; cost of do., 704; mode of dealing with surplus in, 683-5; different financial position of branches in, 686; means adopted by, against imposition, 690 and foll.; number of branch-committees in, 698; relations of, with village clubs, 719 and foll.; paid officers in, 731 and foll.; festivals in, 661, 738 and foll.; members of, chiefly agricultural labourers, 747 and foll.; annuities given by, 670, 762 and foll.  
Deposit system in, *Finlayson*, 1052-5.  
Compared with "Essex Permanent Society," *Bailey*, 926, 931; *Neilson*, 1128-33; *Tompkins*, 1870.
- WISEMAN, Cardinal,** his name entered in prospectus of the "St. Patrick's" without his authority, *Caraker*, 20,589.
- WITHDRAWAL** in Building Societies; right of, in shareholders, prevents there being any real capital, *E. Ravenscroft*, 9092 and foll., 9127; and see *H. Cameron*, 9140.  
Advantage of right of, to poor men, *Daly*, 15,171.  
Power to compel, when funds unproductive, in "Standard Investment and Building Society" (Edinburgh), *E. Ravenscroft*, 9105-6, 9114, 9169.  
Right of, the same for both shareholders and depositors in "Standard Investment," *E. Ravenscroft*, 9156; but different in "Scottish Property Investment Company," *H. Cameron*, 9121.  
Where there is right to withhold, borrowing power should be limited, *E. Ravenscroft*, 9127.  
Right to, limited in "Standard" &c. Society, *E. Ravenscroft*, 9128-9, 9168.  
In "Caledonian Permanent," three months' notice required, *G. Walker*, 12,899-901.  
In "Scottish Savings Investment and Building Society," a month's notice required by rule, but in urgent cases not insisted on, *G. Macgregor*, 12,944, amount of, during year, 12,945-6.  
In "National Freehold Building Society," fine of 1*l.* per share on, *Kirkwood*, 13,421; profits only paid on, up to 5 per cent. per annum, 13,422.  
In Friendly Societies:  
Compulsory, in "Edinburgh School of Arts Friendly," of members going abroad, *Hay*, 10,084.  
Many withdrawals, and a large income from, in Glasgow "Thistle and Rose," *Dixon*, 12,701-2, 12,721-2.  
Very few, in "Tradeston Sick and Funeral," *J. A. Stewart*, 13,198; in "Victoria Assurance," *Howatt*, 15,218.  
And see **SECESSION, LAPSE**.
- WIVES** of members, objects of Friendly Society (59 Geo. 3. c. 128), *Stephenson*, 2, p. 2.  
Payment on death of, in "Manchester Unity of Odd Fellows," raised by district, *Daynes*, 75; 10*l.* paid in Liverpool district, *Huykes*, 23,867; in "Ancient Order of Foresters," Dublin district, 8*l.* paid by district and 2*l.* by court, *Shanly*, 16,236; in "Order of Ancient Shepherds," Ashton Unity, Manchester district, 10*l.*, *Race*, 18,333.  
Payment on death of, in "Tradeston Sick and Funeral Society" (3*l.*), *J. A. Stewart*, 13,149; in "Pius the 9th Loan Society (4*l.*)", *O'Connor*, 16,076; do. in "Royal Military Mortality Society of Pensioners, P.

## WIVES—cont.

*Murphy*, 16,929; in Liverpool Tontine societies generally (51), *McClellan*, 23,341; in "Charlestown and Pendleton Sick and Burial," *Faulkner*, 19,964.

In "Brotherly Knot" Society, attended by surgeon of society for extra payment, *John Harrison*, 18,390-1.

In "Order of Druids," generally insured at time of husband's initiation, *Shepherd*, 2411-3.

Payment of sick-pay of members in poor-houses or lunatic asylums to, *Middleton*, 9807-9; sometimes allowed by parish authorities (Glasgow), *Kirkwood*, 13,320.

Collectors (of burial societies) get opinions of, but not of members themselves, *Yung*, 12,164.

Are generally the insuring persons in burial societies, *Bretherton*, 23,381; and generally pay the money, 23,387 (cf. *McCarthy, passim*).

And see WOMEN.

WOMEN, young and children, the Commission on the Employment of, in Agriculture, *Stratton*, 8520.

No longer admitted as members in "Rational," and should form separate societies, *Coombes*, 17,512-4.

Admitted to benefit to a limited extent in "North Staffordshire Provident," *Hammersley*, 18,916-9.

Admitted as members in "Charlestown and Pendleton Sick and Burial," without detriment, *Faulkner*, 19,964-74.

Not admitted in "Working Men's Benefit," *Madeley*, 20,078-9.

Burial societies flourish to a great extent through instrumentality of, *Shepherd*, 2405, 2408.

May vote by proxy, in "Edinburgh School of Arts" Friendly Society, *Stevenson*, 10,124.

Not allowed to attend meetings of "Liverpool Protective Society," *Shepherd*, and *M. Murphy*, 2111, 2142; *Wignall*, 23,610; do, the only burial society in Liverpool which forbids their attendance, *Smyth*, 20,463.

Admitted to meetings of "Royal Oak" Society, *Shepherd*, 2081; *Iring*, 22,562-3; "the best voters we have," *Iring*, 22,564.

Generally carry all the meetings of burial societies in Liverpool, and do all the mischief, *Smyth*, 20,463; and see as to "United Assurance," 20,462.

Meetings of "Ducie Sick and Burial" (Manchester), packed with, by collectors, *Dickenson*, 18,892-3.

Vote (or attend) at meetings of "Scottish Legal," *Cumming*, 12,380; of "Charlestown and Pendleton Sick and Burial," *Faulkner*, 19,970-1.

Frauds by, in burial societies (borrowing sick children), *McQuhae*, 17,629; (personation of older persons by younger), *McCormick*, 20,674; (personation of parents), *McCarthy, passim*; (obtaining death-benefits for living persons), *Thompson*, 23,050.

Payment of money to, for "waking" the dead, *P. Murphy*, 16,948-53.

In working men's clubs, generally admitted to entertainments, lectures, use of library, and sometimes classes, *Solly*, 8417; *H. Pratt*, 8468-74; full membership of, in one only of do., *Solly*, 8417; *H. Pratt*, 8468.

And see FEMALES, WIDOWS, WIVES.

WOOD (1) JOHN, evidence of, 17,000-17,229 ~ p. 423.

Secretary of "Equalized Manchester and Salford" District of "Order of Druids," 17,000, 17,072; circumstances under which lodges become united in their present form; previous insolvency under system of levies, and improved condition under present management, 17,002-11; accumulated fund, 17,012; distribution of sickness and mortality over whole district, 17,013-14; meetings at public-houses; average amount allowed for drink out of management fund and charged as room-rent, 17,015-32, 17,035-45, 17,165-79; management expenses, 17,034, 17,077-86, 17,165; subscription to sick and funeral funds on uniform scale of payments; adoption of graduated scale necessary to safety of society, as shown by last valuation of assets and liabilities, calculated on Mr. Ratcliffe's tables, 17,033, 17,046-65, 17,225-9; average number of suspensions and lapsed policies, 17,065-9, 17,180-6; few societies make a practice of valuing their assets and liabilities, with exception of "Manchester Unity," 17,071; appointment of managing committee by delegates sent to general meeting by the various lodges, 17,073-6; amount of sick-pay modified according to funds; in some lodges a certain amount set apart for this purpose beforehand, 17,087-93; entrance and transfers of members; no penalty for mis-

factory, 17,071; office, but thinks 17,108-10; would not give disputes, a court of law being preferred. Registrar might furnish tables for guidance of which should be bound under penalty of fine or suspension of certificate to prove their solvency, through quinquennial valuation of assets and liabilities by actuary or secretary, at their own expense, 17,115-28, 17,201; cost of valuation, 17,129-35; rule and practice with respect to members becoming chargeable to the parish; tendency of friendly societies to decrease poor-rates, 17,136-43; fines—how expended, 12,144-52; audit of accounts satisfactory; a society should audit its own accounts, 17,153-8, 17,196; advantages of system of associated lodges as compared with that of non-associated districts; successful adoption of former system by Sheffield, 17,159-64; want of proper financial relations between the Order and its districts and lodges; there should be a general funeral fund, and sickness liability should only extend to certain limits, 17,187-9; increase in number of members as well as in amounts of sick and funeral funds, no absolute criterion of a society's success, 17,190-4; improved financial condition of societies during last 20 years, 17,197-200; would recommend a court of appeal in case of Registrar's refusal to certify rules, 17,202-4; number and distribution of lodges and members of Order of Druids, 17,205-9; class of members and objects of Order, the same as those of other friendly societies, 17,210-12; family funeral fund, 17,213-24; advantage of dispensing with system of paid collectors, 17,218-21; in spite of amount gained through secessions, considers society to be fast drifting towards insolvency, 17,225-9.

And see *Shepherd*, 2398.

(2) WILLIAM, actuary, valuation of Edinburgh district of "Manchester Unity" of Odd Fellows by, *H. Cameron*, 9295; of St. Cuthbert's Lodge of "Free Gardeners," *Burge*, 9564 and foll.

Drew up tables for the "Sir Ralph Abercrombie" Lodge of Odd Fellows, *Middleton*, 9767; and valued same, 9780.

WOOLHOUSE, Mr., standing actuary of the "Victoria Assurance" Society; prepared all its tables, and is now making the quinquennial valuation of society, *Mowatt*, 15,197-8, 15,207.

WOOLWICH: Friendly societies dissolved at, through closing of dock-yard, *Tompkins*, 1892-5.

WORKHOUSE: Burial of members who die in, in "Royal Liver" Society, *Liversage*, 1234; *G. Sinclair*, 10,473-4.

Members of friendly societies admitted to, how dealt with in Edinburgh, *A. Ross*, 9702, 9706-7; in Glasgow, *Kirkwood*, 13,314 and foll.; cf., *J. A. Stewart*, 13,196-7; *J. Stewart*, 13,436 and foll.; *C. Cameron*, 11,663 and foll.; in Ireland, *Power*, 16,105 and foll.; cf. *W. Taylor*, 16,118-9; *Criglington*, 14,074-5; *Bradish*, 16,910-12; and see as to Liverpool, *Thompson*, 23,058-60.

Byelaw of "Sir Ralph Abercrombie" Lodge of Odd Fellows (Edinburgh), against receipt of benefit by member in, *Middleton*, 9807; but see *Daynes*, 231-2.

Case of burial claim for child out of, by woman not its mother, in "City of Glasgow" Friendly Society, *J. Stewart*, 10,925.

Burial of members of "United Reform" Friendly Society dying in, *McCalman*, 11,417.

Sick-pay of members entering, *McCalman*, 11,418.

And see POOR LAW.

WORKING CLASSES or MEN: The less interference with, the better, *Liversage*, 1345; cf., *Coombes*, 17,544; *Watts*, 17,965; but see *Faulkner*, 20,023.

Dislike officialism, *Liversage*, 1452.

Should be made economical and self-sustaining, *Shepherd*, 2392.

Resort to public-house more for company than drink, *Solly*, 8353; and see *Nicholson*, 19,756.

The requirement of probates and letters of administration a great difficulty to, *Bretherton*, 23,381.

Not very good writers, *Owens*, 23,981.

Knowledge of the laws of sickness would be of great advantage to, *Watts*, 17,996-8.



WORKING MEN'S—cont.

(2) BUILDING SOCIETY; a large building society established in Dublin; system of fines in, a great hardship, as shown by Prescott's case, *Shanly*, 15,560-1.

(3) CLUB AND INSTITUTE UNION, extension of Friendly Societies Act, authorised by Sir G. Grey, *Stephenson*, 8346; specimen rules recommended by *Solly*, 8385-6; honorary secretary to, see PRATT, HODGSON; number of institutions affiliated to, *H. Pratt*, 8455. And see *infra*, WORKING MEN'S CLUBS.

(4) CLUBS; authorised by Secretary of State, *Stephenson*, 658, 8343 and foll.

Witnesses as to; see BRABROOK, H. PRATT, SOLLY, STEPHENSON.

Difficulty of applying Friendly Societies' Act to, *Stephenson*, 658; *Tompkins*, 1924-5; very few registered, *Stephenson*, 8342, 8348; *Brabrook*, 8514; *contra*, *Solly*, 8377, *H. Pratt*, 8456; history of registration of, *Stephenson*, 8343-6; *Solly*, 8358, 8366, 8393 and foll.; rules of, *Stephenson*, 8347-9; *Solly*, 8385 and foll.; *H. Pratt*, 8505 and foll.; provisions of Friendly Societies' Act which are not applicable to, *Stephenson*, 8350; alterations in law required for, *Stephenson*, 8351; seem akin to benevolent and charitable institutions, under s. 11 of Friendly Societies' Act, *Stephenson*, 8352; objects, nature and development of, *Solly*, 8353 and foll.; as to admission of intoxicating liquors in, *Solly*, 8369 and foll., 8413-6, 8425 and foll.; *H. Pratt*, 8459, 8498 and foll.; admission of intoxicating liquors in, desirable, *Solly*, 8355-6, 8407-9; should be under s. 11 of Friendly Societies' Act, *Solly*, 8358, 8365, 8367, 8370, 8381 and foll., 8433 and foll., *H. Pratt*, 8475-6, 8483; connexion of, with friendly, &c., societies, *Solly*, 8353, 8359-63, 8368, 8412, 8440 and foll.; prosecutions against, by Board of Inland Revenue, *Solly*, 8570 and foll.; capital of, how raised, *Solly*, 8378 and foll.; as to opening of, on Sundays, *Solly*, 8387-9, 8413-4; cannot be registered as industrial and provident societies, but only as limited companies, *Solly*, 8395-6; *H. Pratt*, 8485 and foll.; composition of, *Solly*, 8410; *H. Pratt*, 8484; admission of women in, *Solly*, 8417; *H. Pratt*, 8468-71; playing at cards in, *Solly*, 8418 and foll.; *H. Pratt*, 8511 and foll.; billiards in, *Solly*, 8423-4; statistics of, *H. Pratt*, 8455; number of, which sell excisable liquors, *H. Pratt*, 8457-8; many, in small country parishes, *H. Pratt*, 8460; highest, lowest, and average number of members in, *H. Pratt*, 8461-2; generally depend largely on donations, *H. Pratt*, 8463-4; 200, smallest number for self-support, *H. Pratt*, 8465; subscriptions to, *H. Pratt*, 8467; powers of committee, and byelaws in, *H. Pratt*, 8472-5, 8477 and foll.; power of sub-letting required for, *H. Pratt*, 8486 and foll.; are not certified with affirmative rule for use of excisable liquors, *Brabrook*, 8514.

(5) LOAN FUND SOCIETY, see McDOWELL. Established (in Ireland) originally under Friendly Societies Act, for making loans to members, *McDowell*, 16,128-30; received up to 1862 about 3,000, or 4,000 a year, 16,131; was registered as Friendly Society from 1858 to 1864; Mr. Littledale then refused to certify new rules, as doubting whether societies came within s. 11 of Act, and was then registered under Companies Act, 16,132-3, 16,136, 16,139.

WORKMEN'S FRIENDLY SICK AND BURIAL SOCIETY, Edgehill, see EDGERHILL.

WORTHINGTON, DE.:

Had attended (in consultation with Dr. Finnigan), and assisted in post-mortem examination of Annie Maria McCarthy, insured surreptitiously in "Liverpool Protective," and suspected of having been poisoned, *McCarthy*, 23,539; *Aspinall*, 23,631.

WRIGHT, HENRY, evidence of, 13,272-13,284 - p. 302. Member of "City of Glasgow" Friendly Society and of its board of management, 13,272, 13,284; rules of society providing for calling of meeting by members, and to enable members to bring before meeting special points for discussion, 13,274; the practice of selling or transferring books not recognised by board of management, 13,274-5; proceedings at meeting in City Hall in 1869; since the secession and the dismissal of the "honest men" mentioned in Mr. Wilson's evidence, the society has increased in members and funds, 13,275-7; is not prepared to justify power of levying extra contributions upon sick branch, but this power has not yet been exercised by board, 13,278-82; applications for funeral money submitted to board of management, 13,283.

30237.

vidence of, 14,149-14,150; Statement respecting McCamley's reduction on reconstruction of the "St. Patrick's "United Assurance") Burial Society, 14,167. And see McCAMLEY, SUTHERLAND.

WYLLIE, J., evidence of, 14,149-14,150; Statement respecting McCamley's reduction on reconstruction of the "St. Patrick's "United Assurance") Burial Society, 14,167. And see McCAMLEY, SUTHERLAND.

YATES, (1) Joseph, formerly collector and inspector in "City of Glasgow" Friendly Society; purchased book of Wm. Campbell for 71, Mr. Stewart lending him 21 for the purpose, *Wilson*, 13,085; *J. Stewart*, 13,465-8; came to Mr. Stewart as one of a deputation from the collectors of the "City of Glasgow" asking for an increase of their emoluments; took part with Mr. Wilson, and became member of board of management of "Glasgow Reformed" Society, *J. Stewart*, 13,444; gave evidence in McKinnon's case as to general inaccuracy of collectors' books, and as to his having been directed by Mr. Stewart to enter sums not actually received, App. C. II.; but see *J. Stewart*, App. C. III.; wrote to Chairman of the Royal Commission stating that Mr. Stewart had sold the book of Wm. Jack to Duncan Mackenzie for 101. 10s., *J. Stewart*, 13,440 and foll.

(2) Another, solicitor to Mr. Caraher; his costs paid by "United Assurance," *Caraher*, 20,609; *T. Walker*, 21,630, 21,633.

YEARLY (1) Societies:

Instance of, on behalf of which evidence received: "Argyle Yearly Friendly" (Glasgow), see A. MACGREGOR.

In Edinburgh, *A. Ross*, 9713 and foll.

Some well managed, but in many no security, *Middleton*, 9837, 9839-41.

Are not registered, *Middleton*, 9838.

Mostly sharing out, but one or two retain a small amount of funds, *Middleton*, 9840-2.

Many held in public-houses, and by people with small shops, *Middleton*, 9843.

Complained of, *Malcolm*, 10,629-35.

Are fairly and justly conducted in Glasgow, *Kirkwood*, 13,326.

A few in Belfast (permanent dividing?) *Crington*, 14,058-9.

Would not be allowed in Ireland, *Littledale*, 14,892-4; cf. *Shanly*, 15,498-9.

And see SHARING-OUT CLUBS.

(2) Dividing societies of a permanent nature, on behalf of which evidence received: "Tradeston Sick and Funeral," "Hutcheson Permanent Friendly," see J. A. STEWART; "True Sons of St. Kevin," see CULLEN (JOHN); "Fius the 9th Loan Society," see O'CONNOR; "Rising Sun," "Excelsior," see OWENS. And see ST. VINCENT'S Burial Society; ST. MATTHEW Society.

None in Cork, *Horyan*, 16,395-6.

Advantages of, *J. A. Stewart*, 13,176.

Disadvantages of, *Littledale*, 14,890 and foll.

Women (in Liverpool) very much in favour of, *Hughes*, 23,815-6.

And see DIVIDING SOCIETIES, TONTINES.

YEARS of life on which various tables of sickness are founded, *Neison*, 1108.

And see TABLES.

YOUNG (1) HUGH, evidence of, 12,106-12,195 - p. 263. Member of "Scottish Legal" Burial Society, 12,106; has been 13 years in the society, but paid no attention to its affairs until the distribution of certain slips by the collectors, 12,109, 12,141; code of rules drawn up by the board of management, proposing representation by delegation, superseded by a code of rules taken in hand by members themselves, and carried after a stormy meeting, 12,110-40; adoption of rules as to keeping of a general register, and non-payment of accounts without endorsement of secretary and sanction of board, 12,116-17; payments made to certain agents by the board, 12,142-3; want of means to check collectors' intrusions, 12,144; value of books, 12,145; entries made in minute-book as to allowances to collectors, &c. on condition of their support to board of management, 12,146-56; societies should be compelled to keep books; no officials or collectors should.



OF  
**THE COMMISSIONERS**  
APPOINTED TO INQUIRE INTO  
**FRIENDLY AND BENEFIT  
BUILDING SOCIETIES.**

---

**PART III.**

Index to Evidence taken in London (1870-1) on  
Friendly Societies and Working Men's Clubs,  
and in Scotland, Ireland, and the Provinces of  
England, on Friendly Societies, Benefit Build-  
ing Societies, &c.

---

Presented to both Houses of Parliament by Command of Her Majesty.

---



LONDON:  
PRINTED BY GEORGE EDWARD EYRE AND WILLIAM SPOTTISWOODE,  
PRINTERS TO THE QUEEN'S MOST EXCELLENT MAJESTY.  
FOR HER MAJESTY'S STATIONERY OFFICE.

1872.