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FRIENDLY AND BENEFIT BUILDING SOCIETIES
COMMISSION.

REPORTS

OF THE

ASSISTANT COMMISSIONERS.

IRELAND, AND WALES (with Monmouth and Hereford).

(E. LYNCH DANIELL, ESQ.)

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

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IRELAND.

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REPORT

BY

E Lynch Daniell, Esq., Assistant Commissioner, on Friendly Societies in Ireland.

TO HER MAJESTY'S FRIENDLY SOCIETIES' COMMISSIONERS.

GENTLEMEN,

BEFORE submitting to you the evidence and information I have been able to collect concerning the existing condition and modes of working of the various kinds of Friendly Societies in Ireland, it will be my duty to draw your attention to a feature which overshadows and affects them all, and which must have already impressed itself on those of the Commissioners who attended the meetings held in Ireland—a feature which, exercising so important an influence upon the constitution and condition of Friendly Societies, has necessarily affected the whole tone and character of my evidence and report upon them—I mean the almost total absence of any feeling of sympathy or interest in these institutions on the part of the wealthy and influential classes in this country. Not only have the upper classes in Ireland hitherto held out no helping hand, either in the shape of money or intelligent advice, to those who were thus endeavouring to protect each other against want and the workhouse, but even when the purpose of these societies was pointed out and explained, their great utility and importance, if properly conducted, both to individuals and the empire—an entire apathy, an utter want of interest in the subject, was still most strongly and painfully manifested.

Apathy concerning Friendly Societies.

Apathy even when their importance was pointed out.

Stipendiary and other magistrates, county court judges, clergymen of all denominations, guardians of the poor, relieving officers, medical practitioners, actuaries, and other public functionaries, and private persons, are enumerated in the "Instructions" given to myself and my colleagues as the sources to which we were to apply for information, and, to a certain extent, for guidance in the duty entrusted to us. But I too soon recognised that the better-off classes in Ireland are, with a very few exceptions, in a state of total want of knowledge of even the existence of Friendly Societies; and that the only persons who knew anything of either the principles or practice of Friendly Societies were the secretaries and other officials, and the members themselves. The only exceptions to this rule of total want of knowledge of Friendly Societies, and entire apathy with regard to them, were the few divisional magistrates before whom disputed cases had come for adjudication,† one or two Roman Catholic clergymen who held the position of "Spiritual Guardians" to Societies, and, of course, by virtue of his office, the Registrar, and especially the Deputy Registrar, Mr. William Francis Littledale. But the acquaintance of the two first of these classes—divisional magistrates, and clergymen of all denominations—with Friendly Societies is, considering their quasi-official position, exceedingly small.

First, as to magistrates. The fact of their sometimes, in their official capacity, deciding disputed claims by no means necessarily puts magistrates in possession of the principles which regulate Friendly Societies proper. Disputes are, in the first place, of very infrequent occurrence, and by far the larger number of disputes are decided by arbitration. So that the cases which come before magistrates in Ireland are not either typical enough, or frequent enough, to give magistrates, as such, any real insight into the constitution and working of Friendly Societies. The more so because the few complaints that come before them have been chiefly against Burial Societies, whose organization and method of working, if inquired into at all by magistrates, are such as to preclude altogether any approach to the sympathy or favour which a well-managed Friendly Society thoroughly understood would probably inspire. Rather inclining magistrates to look upon and treat all societies, not as Friendly Societies whose members work together for mutual benefit and succour, but as money-making, if not mercenary, combinations, formed to squeeze the most they can or dare to squeeze out of the working classes by doing business "over the counter." As to the clergy, the utter want of interest displayed by Irish Protestant clergymen in institutions so calculated to influence their flocks beneficially or injuriously, according to the amount of intelligence which presides over their formation and their management, might be accounted for in more than one way which it is not incumbent on me now to dwell upon. I will therefore only say that in only one instance have my applications to Episcopalian clergymen met with any reply, and that one exception conveyed briefly that its writer knew little or nothing of the subject.

Having been led to believe that the Roman Catholic clergy mingled more intimately with their parishioners, and identified themselves more personally with their interests, I had hoped from them at least to obtain some valuable information founded on their experience of the principles and practice of Irish societies. But to my great regret I found that they are almost as little cognizant of what is going on in these societies as their Episcopalian brethren, and that their association with Friendly Societies is confined almost exclusively to their being "Spiritual Guardians" to a very few of them, chiefly Burial Societies. Moreover, that this quasi-official connexion by no means implies any knowledge whatever of the organisation or condition of the society to which their name is appended.

As to actuaries, Friendly Societies in Ireland have not, unfortunately, up to the present time, had either the means to employ actuaries nor any recognition of the importance of doing so.

Actuaries are seldom consulted by Friendly Societies in Ireland.

The few members of that profession in Ireland have therefore, perhaps naturally, never taken any interest in Friendly Societies, nor acquainted themselves in any way with their constitution or condition.

The effect of this apathy and want of interest in the more educated classes upon Friendly Societies proper in Ireland has been to throw them, both at their first formation and during their subsequent

The result of this apathy.

* Meetings were held in Dublin, Cork, and Belfast, which were attended by Sir Stafford Northcote and Sir Michael Hicks-Beach, and also by the Secretary, Mr. John Malcolm Ludlow.

† See Mr. Barton's answers to circular question, p. 35 of Appendix.

‡ It is true that the tables of some of the Dublin societies are certified by a Mr. Henry Flynn, but I was informed in Dublin by Mr. Hancock, a member of the Society of Actuaries, that this gentleman, long since dead, had no claim to the name of actuary. One or two Annuity Societies are exceptions to this rule.

management, into the hands of men who though sometimes—I may say very generally—both intelligent and honest, labour almost always under the disadvantage of a very imperfect education, and who, from the absence of means or any social status, cannot be held, for any pecuniary purpose, responsible.

The Tontines have mitigated and almost neutralized the evil of small numbers and irresponsible officers. The "divide" a rough annual valuation and declaration of a dividend.

The apathy of the upper classes has been very hurtful in Collecting Burial Societies.

Effect of this apathy upon the tone and character of the present Report.

First introduction of Friendly Societies into Ireland.

Extent to which Friendly Societies in Ireland have attained their object.

Date of the oldest Friendly Society.

Friendly Societies little noticed by writers.

Evidence of Mr. F. W. Littledale as to number of societies which have existed in Ireland.

Many societies have disappeared. Number of societies in 1857.

The "Tontines," by which name the ordinary Friendly Society is known in Dublin, have managed to mitigate and almost neutralize both this evil and the evil of small numbers in a very remarkable manner, as will be hereafter fully shown. The smallness of the number of members and the rough annual valuation and declaration of a dividend—called locally a "divide"—make pecuniary defalcations almost impossible, while any amount of "fluctuation" in sick or burial claims is met and covered by the high contributions willingly paid in order to secure the small overplus or "divide" at Christmas.

But in the large Burial Societies employing collectors, where the members are too numerous and scattered to know each other, where large sums can be accumulated, and where collectors can always so pack a meeting as to carry any vote or pass any accounts they choose, the apathy of the upper classes has led to the grave result that there is no honorary member, or other person with means or leisure, interested enough in these institutions to prosecute defaulting officials, or take any steps to wind up a society, even when from fraudulent or inefficient management the society is notoriously and even avowedly bankrupt.*

These are some of the evil effects produced upon the Societies by the apathy of the upper classes. Its natural effect upon the tone and character of my report has been that instead of being able to avail myself, as in England, of the advice and opinion of experienced and enlightened witnesses, some of whom have even devoted many years, or even a life, of disinterested labour, to fostering these institutions and to developing the principles which are vital to their prosperity and security, I have been compelled to accept as a rule throughout Ireland (and I regret to say to a great extent in Wales also) evidence from the only sources from which I could get any at all, namely, worthy and well-meaning but quite illiterate secretaries, and members of societies, who were themselves in a state of utter darkness as to the fundamental principles of life or sickness insurance. So that my whole work since I began has been, with few exceptions, one uphill endeavour to throw some glimmering of light on the subject rather than receive any. The theories and opinions—often strongly asserted and upheld with much ingenuity—of those with whom I have come in contact having been, as a rule, far more calculated to obscure and perplex the judgment than to enlighten and assist it; and whose practices and methods of dealing with matters essential to the existence of Friendly Societies could be in no degree important or useful to other Societies, or to the student of vital statistics, except as things to be studiously guarded against and shunned. The lurid light they throw upon the subject being, from a scientific point of view, valuable only, or chiefly, as a beacon to warn off others from the rocks on which they themselves have split, and unhappily still keep splitting.

Having thus drawn the attention of the Commissioners to the disadvantages and difficulties under which my evidence has been collected, I will first proceed to record the few facts I have been able to collect concerning the introduction of Friendly Societies into the country, and will then go on to describe the peculiar characteristics which now distinguish them, and so materially affect their existing condition. This latter will be a first step towards a more just appreciation of the discrepancies which exist in these Societies, and towards a clearer idea as to what extent and under what disadvantages they have attained, in spite of these discrepancies, the first great objects of their introduction, viz., the securing to the members by a small periodical contribution a weekly payment during sickness, a burial allowance at death, and in most cases a small pension to assist in the support of advanced age.

The only record I have been able to find of the period at which Friendly Societies were first introduced into Ireland is that afforded by the rule books of the societies themselves.

By this internal evidence they would seem to have begun to creep in about 60 or 70 years after their establishment in England, which is fixed by Mr. Tidd Pratt at about the beginning of the last century.

The date of the oldest Friendly Society I have met in Ireland is 1766, and though others may have been started at that time and have died out without leaving any sign, there is at least no proof that these institutions obtained much footing in Ireland until the end of the last century, when the first Act for their protection and encouragement was originated by Mr. George Rose, with Mr. Pitt's concurrence, and placed upon the statute book.

The unaccountable neglect and indifference with which these important institutions have been treated by the daily and periodical Press, and by writers on social and political economy on both sides of the Channel, after Friendly Societies having been recognised by the legislature nearly 100 years ago as deserving of encouragement and protection, compels me, as in the case of their foundation, to fall back upon the Societies themselves for any trace of their history and progress during the last 70 years.

The clearest and best abstract of what can be gathered from this source is that given in the evidence of Mr. Littledale at the meetings in Dublin in October 1871.

Mr. Littledale says (p. 352 of 2nd Report, Part II, q. 14,863):—

"I find that I made a calculation in 1857 of the rules and amendments registered since 1797. I found that there were 1,050 societies in October 1857 upon the register, and that there had been 320 amendments of rules. I am rather inclined to think that very many rules were enrolled which were never transmitted under the Act requiring the clerks of the peace to transmit them. * Since 1857 there have been about 400 more, therefore something like 1,500 societies have been enrolled altogether, more or less, of which about 500 or 600 are supposed to be now in existence; so that something like two thirds have disappeared. I find that between 1797 and 1829 I have very few societies. I have only two in 1797, one in 1799, one in 1802, one in 1806, one in 1807, one in 1809, and so forth. This is only an account of the societies whose rules are actually in the possession of the registrar at present. Many have disappeared, the office of clerk of the peace being held upon the pleasure of the Lord Lieutenant of the county, there being no public office, and therefore no safe custody for the records. I do not mean that in 1857 there were upwards of 1,000 societies actually existing, but merely that we had them upon our books. I believe there are not 50 unregistered benefit societies in Ireland. Of course I except trade unions.†"

* I shall have further on to show that the Registrar in Ireland does not consider himself in a position even to enforce annual returns, still less wind up a bankrupt society, or prosecute defaulting officials.

† I have been unable to discover any unregistered Friendly Societies proper.

As to the kinds of societies:—

"There are simple burial societies, and there are what are called tontine societies, and of course branches of affiliated societies; but there are no 'county societies' or 'village clubs' that I have ever heard of. There are some few societies in small country towns, but if a labourer or a small tradesman in an country village wished to join a club, he would have to join a branch of one of the affiliated societies. In towns there are the societies you have seen in Belfast, there are societies in Cork, a few in Limerick, and one or two in Galway and in the west of Ireland, and a few in Ballinasloe; but, generally speaking, they are not scattered over the country. In earlier years there were a large number of societies in different towns. Armagh and Newry had a number of societies, and several other provincial towns had a large number, which have now scarcely one. There are some in the town of Wexford, and one or two in Waterford. One reason for this has been, that until I took up this office, there was no place where members could come and make their complaints, or where their letters would be sure of being replied to. The barrister who registered Friendly Societies went out with each Attorney General. * * Of course the famine which devastated the country for years to come must have swept away many societies, and I have no doubt that many have failed financially, more especially in large towns."

The different kinds of societies.

Very few societies in country towns.

Many societies swept away by the famine.

My own inquiries entirely corroborate Mr. Littledale's statements, founded on the rules and returns sent in to the Registrar's office, as to the different classes of societies now existing in Ireland.

I have found that there are at the present time surviving in Ireland, but chiefly in Dublin, as the result of nearly 100 years of vicissitude and struggle to establish some system of life and sickness insurance for the poorer classes, eight different kinds of societies, all of which have a legal right—if some of them have no other right—to call themselves Friendly Benefit Societies, from the fact that they are registered under the Friendly Societies' Acts, now chiefly summed up in the 19 & 20 Vict.

Seven kinds of societies in Ireland, chiefly in Dublin.

These classes are:—

1. The great Affiliated Societies having their head-quarters in England, and branches in Ireland, of which the Manchester Unity of Odd Fellows, and the Foresters are by far the largest and most important.
2. The Friendly Societies proper, called in Dublin "Tontines," but formed in other towns in Ireland under the usual name of "Friendly Benefit Societies."
3. The branches of the collecting Burial Societies with head-quarters in England, of which the "Royal" Liver and United Assurance, formerly St. Patrick's, are the biggest.
4. The local Burial Societies.
5. The Co-operative societies.
6. The Loan societies.
7. The Annuity societies.
8. One Cattle Insurance society, which has recently collapsed.

These will, I believe, be found to include all the different kinds of societies existing at the present time in Ireland.

I have been able to find no "village" clubs, nor can I find any trace of "county" societies ever having existed in Ireland.

No "village clubs" nor "county" societies in Ireland.

There can be little doubt that the great decrease in the number of societies known or even supposed to exist at present, compared with the number once found on the Registrar's books, is, as Mr. Littledale says, chiefly due to the disastrous famine of 1848. This supposition is also borne out by the fact of Friendly Societies having almost wholly ceased to exist in the smaller country towns, which being so much more dependent on the potatoe crops, were more severely afflicted by the famine than the manufacturing and other large towns and the metropolis.

Effects of the famine of 1848

But still the almost total absence of Friendly Societies among the agricultural population of Ireland cannot fail to excite surprise. The low rate of wages in former years might perhaps account for agricultural labourers not having formed societies of the village club kind, or any other kind; but the small farmers—a very numerous class in Ireland—still remain, and it cannot be supposed that in their case the moderate contributions required by a Friendly Society would have been too much to pay.

The almost total absence of Friendly Societies among agricultural population easily accounted for.

Neither can the fact that the rural population in Ireland has never taken kindly to Friendly Societies be accounted for by any adverse influence on the part of the Roman Catholic clergy. It is true that the country people are far more under the influence of the Roman Catholic Church than those in the metropolis and in large towns. The influx of Fenians and other Irish Americans has of late years very much weakened the influence of the Roman Catholic clergy in the larger towns, while in the remoter and smaller country towns it still remains nearly as strong as ever.

The Roman Catholic clergy not opposed to Friendly Societies.

But the influence of the Roman Catholic clergy has never been exerted against Friendly Societies in the sense of direct opposition. It is doubtless a rule of the Roman Catholic Church not to encourage associations of any kind, however intellectually, materially, or morally beneficial, unless the interests of the Church would also be thereby benefited and promoted.

Roman Catholic clergymen have therefore never used their very great influence to promote those institutions; but I must in justice say that I have met with no instance of a Roman Catholic clergyman thwarting them in any way, or denouncing them. On the contrary, they have in some cases consented to allow their names to appear as "Spiritual Guardians" of societies, and in one instance, as I shall hereafter have to show, a Roman Catholic clergyman was the treasurer of a (Burial) society. The truth would seem to be that even the most devout Roman Catholic members of societies do not by any means seem to court or invite the interposition of their Ministers in this or in any other matter where money is concerned. A full belief that the keys of Heaven have been entrusted to the successors of St. Peter by no means inclines the members of Friendly Societies to entrust their Clergy with one of the three keys of their own strong box.

As neither religion, nor want of means, will fairly account for the almost total absence of these institutions amongst a rural population so frugal and so intelligent as the Irish, and with whom a decent burial, to which the friends of the deceased may be invited and treated with hospitality, is almost a point of honour, the only other assignable cause would seem to be the idiosyncrasy still acknowledged as existing in the Irish people by those who know them best, and which has doubtless been induced by the troubled state of the country for so many centuries—I mean the practice of hoarding any small savings they may be able to make from their scanty earnings, rather than investing it on their farms, or locking it up in Friendly Societies.

Possible cause of the absence of Friendly Societies in the agricultural districts.

Hoarding caused by arbitrary, sometimes mercenary, eviction.

No doubt a good deal is entrusted to banks, (not as a rule to Government Savings Banks,) or to individuals in whom they confide, but the larger proportion of the savings of the rural population in Ireland has been kept in their own possession. Thus ensuring, in the case, e.g. of the small tenant farmer, a something on which he could depend to take him out of his own country, in which absenteeism has made it so hard for him to live, in case of sudden and arbitrary—sometimes mercenary—eviction, which until the passing of the recent Land Act was unhappily a thing of constant occurrence.*

It is then almost entirely amongst the mechanics and artizans, called in Dublin *tradesmen*, and amongst the smaller shopkeepers in a few of the principal towns, that members of Friendly Societies are to be looked for; and by far the greater proportion of the societies they have formed are small local self-governing societies.

But before proceeding to the analysis of these societies, which along with the collecting Burial Societies form the chief features of my Report, I will mention briefly the condition of the affiliated societies having branches in Ireland, viz.: The Manchester Unity, Foresters, Rechabites, and Shepherds.

AFFILIATED SOCIETIES.

Affiliated societies. Members of Odd Fellows and Foresters in Dublin.

Of the affiliated societies in Dublin the Foresters are the most popular, the number of members being in the Dublin district 981 Foresters to 397 members of the Manchester Unity. But in all Ireland the numbers are 1,650 Foresters to 1,164 Odd Fellows.

I am not able to indicate accurately the causes which have led to this, but am disposed to attribute the proportion these societies bear to each other in Dublin rather to superficial and extraneous circumstances than to reasons arising from the relative constitutions of the two societies.

The evidence of Mr. P. J. Shanley, the chief complainant against the "Royal" Liver (of which society he has ceased to be a member) gives upon the whole a fair account of the Foresters, of a court of which he is secretary. But the assertion that the Foresters never take part in political matters requires a little explanation.

Mr. Shanley says:

Foresters taking part in political affairs denied.

"Mr. Leadbitter, I hope unintentionally, stated that it was in consequence of the Foresters taking part in religious and political matters that their popularity is so great as it is. I beg to say as a Forester I repudiate that statement. I am sure anyone conversant with the rules of the Foresters knows that we cannot take part in religious or political matters. We have taken part here in demonstrations on the occasion of the laying of the first stone for educational institutions and such like, but we have never been taken to task by the High Court for the part we have so taken." (Second Report of the Commission. Evidence, 16,228, p. 402.)

The only opportunity I myself had of verifying the very prevalent opinion in Dublin that the Foresters do occasionally take part in demonstrations having a more or less political character, was on the occasion of the deputation sent over from Paris to thank the Irish people for their kind sympathy, and material assistance, during the war.

This mission was not probably intended by those who sent it to be of a political character, but before the deputation left the shores of Ireland it had been, especially in the South, hailed with such acclamation from being assumed to have a political significance, without any distinct disclaimer—which might indeed have seemed uncourteous—on the part of its members, that it necessarily became so associated in the mind of an impartial looker on.

Two distinct elements in Dublin whose opinions are influenced by the Date of the oldest Times to Society meet

And so in the case of the Foresters. When the members of this deservedly respected Friendly Society, wearing green sashes and other emblems, joined a huge procession to welcome the deputation, with a band of music playing "patriotic" airs, it was hard for the observer to disconnect them from the other elements of the procession, whose opinions and purpose are also so commonly indicated by the "wearing of the green."

My own experience, therefore, corroborates the prevalent opinion, and that of Mr. Leadbitter, that the Foresters are not immaculate in this respect, even although they may not have incurred censure from the High Court for thus departing from one of their rules; a fact which may very possibly arise from the High Court being wholly unaware that the Dublin branch does, to the above extent, at least, take part in political demonstrations.

Rechabites.

The Secretary of the Rechabites was examined by the Commissioners when in Dublin. The number of members of the Order of Shepherds is in Dublin 67 only.

The management of the branches of the great Affiliated societies in Ireland is so entirely similar to that of the parent societies, and they are allowed so little latitude in carrying out the general rules, that I have found no reason to ask leave to depart from the "Instructions to the Assistant Commissioners" in respect to these important societies. The exhaustive evidence given to the Commissioners themselves by the most competent authorities in the kingdom, supplemented by the Reports of those of my colleagues in whose districts the head-quarters of these societies are found, renders it, I conceive, unnecessary for me to dwell in detail on the organisation of the various branches.

At p. 99 of Appendix No. 5 an abstract is given of the number of lodges and members of the Odd Fellows and Foresters in Ireland.

DUBLIN TONTINES.

Tontines.

In order to appreciate the merits and demerits of the Dublin Tontines, it must be borne in mind that in forming them, their secretaries and members do not start with the same convictions as to the proper purpose of a Friendly Society as the legislature.

* The hereditary and other causes of this tendency to hoard instead of to invest must be sought for in circumstances not relevant to the present inquiry; but I may be allowed to say in a note, that the recent Land Act, by securing to the tenant the value of his own improvements, and by enabling absentee landlords to sell the lands they will not spend their income on, is silently but certainly producing the most beneficial effects. The late sale, for instance, of the Marquis of Waterford's property, broken up into small holdings, has kept in the country many a small pile of hoarded bank notes which would otherwise have been employed in founding a homestead in the United States.

The legislature recognises, or is beginning now to recognise, that a Friendly Society is, or ought to be, a financial compact only, a compact by which men agree to pay certain periodical contributions to secure certain pecuniary benefits, and into which the intrusion of any philanthropic or charitable feature would be a discrepant and disturbing element.

Friendly Societies a financial compact only.

But the secretaries and members of Tontines in Dublin are very far indeed from taking this view of Friendly Societies. The first paragraph in the preamble to nearly all the tontines in Dublin, pp. 38-86 of App. No. 4, will give a better idea of the objects they aim at; and the spirit which dictates this preamble still lingers in Ireland even in the present day, and pervades almost all the Dublin tontines, especially among the older members. The younger ones are more in accordance with the spirit of the age, from coming continually in contact with naturalized American citizens. These when they return are almost all imbued with Fenianistic tendencies, undermining and stamping out every day more and more the ancient simple and trusting character of the people, their belief in the goodness of God, and the conviction that of all the things which find favour in his sight, the greatest is Christian charity and kindness to each other. More especially to "God's poor," a term which still exists as a proof of the extent to which the virtue of charity is inculcated by the Roman Catholic Church, and practised by the people themselves.

But they are not so locked on in Ireland.

The American element is gradually undermining the ancient simple and trusting character of the Irish people.

Practised both from a natural kindness of heart, and from the belief that their charitable contributions will be as surely put to their credit in their account current with Providence, and be as certain to secure them a corresponding benefit when they die, as their periodical payments would in a well-managed and solvent Burial Society.

So that any endeavour to persuade the older secretaries of Friendly Societies in Ireland to take a strictly financial view of the aims and objects of these institutions, and to point out the error of being generous or charitable to one class of members at the expense of another class, is wholly fruitless.

The older secretaries will not take a purely financial view of the objects of a Friendly Society.

The assertion, for instance, that tables ought both in justice and prudence to be graduated; that it is both impolitic and unfair to charge a member entering at 20 the same contribution as one who enters at 45, meets with no acceptance. The secretaries, who have been the chief and in fact almost sole source of all the information I have been able to obtain on the subject, are usually men well on in years, with "old fashioned" opinions, and either never could, or never would see that Friendly Societies, to be permanently successful, ought to be ruled and guided by financial considerations exclusively, and that philanthropy and charity must always be more or less disturbing elements, foreign to the legitimate purpose of a Friendly Society, and fatal to its lasting prosperity.

The societies then which have occupied the greatest part of my time and labour in Ireland are the local Friendly Societies, chiefly the "Tontine" societies of Dublin and the Burial societies, and I will now proceed to describe the existing condition and constitution of the first of these, the *Tontine* societies.

The societies which have assumed this name* in Dublin have no claim whatever to working under the Tontine principle as usually understood, namely that the last survivor shall take the whole. The term, which it seems is in England also sometimes applied to Friendly Societies, is entirely arbitrary, and means in Dublin a society which gives an allowance during sickness, a sum at death, and generally a small superannuation allowance or pension. It is, in fact, the Dublin name for a Friendly Benefit Society.

The term tontine.

ANNUAL DIVISION OF SURPLUS.

The distinctive feature of these societies, and one which has already come under the notice of the Commissioners when in Ireland, is the annual division at Christmas of nearly all their surplus funds. Their contributions have been calculated with the view of not only meeting their sick and burial claims, and generally giving a small superannuation allowance, but creating also a surplus to be divided every year, and which, on the average, amounts to about 15s. each member.

The distinctive feature of the Tontines is dividing their surplus every year.

I need hardly say that when I first became aware of this practice I could look upon it with nothing but surprise and distaste as a practice opposed to the first principles of a Friendly Society, and one which almost seemed to place them on a level with the sharing-out clubs in England. But a further acquaintance with these societies compelled me to modify very greatly my first impressions, compelling me to come, indeed, to the conviction that in all societies so small that graduation affords them no security, and in large societies whose contributions are not graduated according to age, it is of the two evils a lesser evil, and a more just thing, to divide their surplus every year than to abstract and lay by from the earnings of the younger members a sum which in several of the Welsh societies amounts sometimes to several thousand pounds.

Tontines differ entirely from the "sharing-out" clubs in England.

It is more just to periodically divide than to save up money, because young men are not lured on to enter by the promise that their contributions will secure their being supported in sickness and buried when they die, while in reality the capital representing these contributions will be eaten up in the shape of sick pay till it is all gone by the older members, the majority of whom have not contributed one sixpence towards its accumulation. Because members entering, say, at 40, or still worse at 45, must, without taking into consideration their probable earlier death claim, by the law of the average sickness which attends their time of life, receive (by the experience of the Manchester Unity) every year from the time they enter until they die, more in sick pay from their society than their yearly contributions amount to.

Periodical division more just in small societies and in large ungraduated societies than accumulating capital be devoured by the older members.

A yearly division would seem, then, to mitigate the future evils, and thus neutralize to some extent the gross injustice of ungraduated tables. By this rough kind of periodical valuation, and declaration of a dividend, the actual condition, progress, and prospects of the society are far more clearly seen, and placed far more truthfully before the members. The fact of course must still remain that the men of 20, having on the average only about four days' sickness in the year, pay more than they ought to the support, while ill, of the men of 45, whose average being about eight days' sickness, will, from the day they join, take out in sick allowance more than they pay in.

But the young members do this with their eyes open, or if not quite open, they are at least not blinded by the untrue assertion that their current contributions will, whether capitalised or not, be

* The term Tontine also occurs in Drogheda and in Cork.

sufficient to support them during sickness hereafter, and to bury them; the truth being that no ungraduated society—unless it pays exceptionally high contributions for the sake of a division—will be able to meet the claims of any but the older members, who, entering the society last, come upon it first, while the younger ones, when they get old, live in want during sickness, and not improbably die in the workhouse.

The distinctive features, therefore, of these two kinds of ungraduated societies would seem to be, that the one which divides its surplus annually acts at least honestly. It performs strictly all that it promises, which is only to divide equally whatever surplus there may be, and pay sick claims, burial money, and sometimes superannuation allowance, as long as the society holds together.

But an ungraduated society which accumulates a reserve fund, professedly for future years, is guilty—though in most cases unintentionally—of swindling. It raises money under false pretences. It induces young men to enter by making promises which the average of sickness and death founded on the experience of more than a million years of life* shows it is utterly out of its power to redeem.

So false indeed and delusive is this pretence, that it may safely be assumed that, in the present state of knowledge on the subject, the most honest ungraduated society is that which divides oftener.†

But a society which even divides every five years, of which there are in Wales some instances, or one which divides and breaks up altogether because it has accumulated money, is guilty of less injustice than one which does not divide at all, but dies out gradually, allowing the old men to devour it by inches.

In case of a division and break up, the member of 45 years of age, even though he receive only a sum proportionate to the number of years he has been in the society, is still allowed an unfair advantage over the young man; because he has already, taking the average, received more from the society in sick allowance than he ever paid in. He ought in strict justice to get nothing. But even a division of this kind, and dissolution is far more honest and fair than allowing the men who entered at a late age to get all, or nearly all, the accumulated capital, which will be the case if the society is allowed to live until it dies of inanition.

It must not, moreover, be urged, as it sometimes is, that the injustice of ungraduated societies is mitigated by the fact that the old men who get the money stand more in need of it than the younger ones. Because it is not when members are young, and presumably better able to bear it, that they suffer. It is only when members once young in the society become old that they find their 20 or 30 years' savings have been devoured by those who, entering later, have come earlier upon the society, and deprived them, when old themselves, of the hard-earned reward of years of self-denial and privation.

The assertion that a continued infusion of "young blood" will keep an ungraduated society always vigorous is a very common and very injurious fallacy. It may be detected by remembering that young members will at some future time either die or become old members, and will therefore sooner or later come upon the society with sickness and death claims, and that they are not asked to pay more than what, capitalised, will provide for their own prospective claims.

Young blood is not therefore a permanent advantage even to unscrupulous or ungraduated societies. While to honest and well-graduated societies young members are, of course, no more a source of profit than older ones. During the first 20 years or so they will pay all in, and take little or nothing out. But at 45, or at most 50, they will cease to be a source of income to the society. They will after that age keep coming on the society in an increasing ratio until they die.

It is of course evident that if the young members in ungraduated societies were charged contributions high enough not only to meet, when capitalised, their own claims, but to support the members who entered at 45 as well, ruin at least would not result; all would then be well, except of course the injustice.

But ungraduated societies which do not divide annually never do this. They have to compete with societies that do graduate, and the same contributions are paid by young members in an ungraduated society as in a society where the weights are according to age.

The most, then, that young blood ought to be asked to do for a society is, to lay up enough during its first 20 or 30 years to provide for its own claims after that period. "Young blood" is consequently no source of permanent profit to any society, and every society which derives even temporary profit from this source is guilty of either an unintentional or wilful fraud.

Finally, the evil done by the ungraduated dividing society is, so to speak, negative, by the ungraduated accumulating society, positive. The one is imperfect but honest; the other not alone imperfect, but as ruinous to those who trust in it as if it were intentionally false and fraudulent.‡

Mr. Littledale, in his evidence before the Commissioners, explained (q. 14,905) that he has for the last five or six years objected to certifying a society taking an unlimited power of division of the surplus funds. * * * "If a society seeks to have a divide rule a separate contribution and a separate fund must be established."

Moreover, to the blank form of account sent out every year to be filled up by societies the following note is added:—

"The Registrar has again to call the attention of members of Friendly Societies to the evils arising from the annual division of the funds of the society. Every member whose age exceeds 45 years is directly interested in having as large a sum as possible accumulated to the credit of the society, for upon these accumulations alone can he depend for relief and benefit in his old age, when he has ceased to be eligible for admission into a new society."

But with much deference to Mr. Littledale, whose legal knowledge, long experience in Friendly Societies, and kindly nature in treating on all matters affecting the interests of the poor, entitle his opinions to the greatest respect, I would still point out that these opinions are almost entirely based upon his experience of societies which are both ungraduated and which also divide.

Had Mr. Littledale seen with me in Wales the results of ungraduated societies not dividing, and that the men of 45, who, according to the average of the sickness at that age, must have received from the time

* Neison—Contributions to Vital Statistics.

† There is every reason to believe that young members are not even made to pay enough to provide for their own prospective claims, even in the best societies.

‡ The competition amongst Friendly Societies has been one of the chief causes of failures.

§ On this point, see evidence of Mr. Maher, p. 28.

Distinctive features of dividing societies.

Distinctive features of ungraduated accumulating societies.

The most honest ungraduated society is that which divides oftener.

In any case the older men will have an unfair advantage over the young ones.

But it is when old that this injustice is done to the members who entered young.

Fallacy of the assertion that "young blood" will keep an ungraduated society alive for ever.
"Young blood" no permanent advantage.

Mr. Littledale on this subject.

of joining more than they had paid in, were consuming rapidly the fund accumulated by the savings of the younger members, he would, I think, have recognised as thoroughly as I did that there is a greater evil still than a yearly division, and that is, the defrauding, though, as I have said, unintentionally, the younger men, who for 30 or 40 years had steadily paid in their weekly contributions, under the delusion that when sick they would be supported, and when dead would be buried, and thus escape being thrown on the parish when sick, or a pauper's funeral.

The question as to whether the divide fund should be kept separate is also one which has more than one side.

If the law require that the divide fund should be kept separate, it must be protected like the others, and neither the sickness, burial, nor pension claims be allowed to infringe or encroach upon it. The anomaly might then, it would seem, occur of a sum being divided at Christmas among the members while burial and sickness claims remained unpaid.

And thus the present temptation and inducement to paying a weekly contribution large enough to cover all possible sickness, burial, and pension claims, with the hope, and in fact chiefly for the purpose, of securing over all a small divide would cease.

It would therefore perhaps be more advisable that no separation of funds should be exacted by the law, but that all division should be prohibited while any claims remain unpaid.*

The Dublin tontines would seem, then, by paying contributions high enough to give a surplus every year, to have instinctively protected themselves against the danger of excessive sick and burial claims, and by keeping their numbers small to have checked imposition on the part of officials, and sham sickness claims; and considering the divergence of opinion at the time they were started, and even still existing amongst the highest authorities, as to the amount of graduated contributions necessary to secure a society against all possible adverse contingencies; and remembering the prevalence of corruption in large unaffiliated societies, it is difficult to avoid the conclusion that until these vital discrepancies and difficulties are set at rest by graduated tables which can be absolutely depended upon, for both sickness and superannuation, and until the legislature has proved itself willing and able to check and punish fraudulent officials, the best and most encouraging thing which Irish societies without responsible or educated supervision can do, is to remain as they are, small in the number of their members; to continue their rough periodical valuation and yearly declaration of a dividend; and to pay contributions large enough to meet all claims, and to secure them a small bonus at the end of every year.

Reasons why the "divide" fund should be kept separate.

No division should be allowed while any claim remains unpaid. Dividing annually protects a society against fluctuation, and keeping it small number again corruption in officials, and sham sickness.

SIZE OF SOCIETIES.

One of the chief points in which the Dublin Tontines differ from the ordinary Friendly Societies in England is their being universally small in size; and as this feature has been so instrumental—in fact would seem so essential—in checking imposition in either members or officials, I will describe how being large or small affects societies in Ireland. My Dublin experience and evidence compels me reluctantly to differ on this point from Mr. Hardwicke—to whom, from his clearly stated and admirably reasoned views on the chief subjects connected with Friendly Societies, those interested in them are so deeply indebted—and to side with Mr. Finlaison as far as *management* alone is concerned.

Mr. Finlaison said before a Committee of the House in 1849:—

"I think the lowest number one would recommend a society to be composed of would be between 60 and 70; and I should call a society too large for efficient management, except under peculiar circumstances, if it consisted of more than 250 or 300. I think about 200 the best number to ensure stability and also effective supervision."

Size of societies.

Mr. Finlaison on size of societies.

Mr. Hardwicke says in his "Manual," p. 82:—

"My own opinion is decidedly opposed to that of Mr. Finlaison. I have found that the smaller lodges are, generally speaking, much the worse managed." * * * "In small lodges I have often seen it very difficult to procure officers of any kind, good, bad, or indifferent, willing or unwilling. Men are not over fond of serving gratuitously, year after year, in offices which entail the arduous and responsible duties of visiting the sick members, with the view to check imposition. It is quite an error to suppose that the members, as a body, look after their sick brethren. The surgeon's certificate, together with the report of the visitors, is generally all that is asked for." †

Mr. Hardwicke on size of societies.

All this is directly the reverse of what occurs in Dublin. The Irish people are very quick-witted, and very keenly, though by no means *selfishly*, alive, I will not say always to their best own interests, but to the objects they themselves have at heart, and this perhaps explains why there is no difficulty whatever in finding members who will serve. In the first place, they do not consider the service "gratuitous," because saving money is making money, and each member in a small society feels that even one week's sick allowance to a malingering member is sensibly felt by every other member, and two or three malingerers constantly on the sick list would even break up any small society whose contributions were not especially large for dividing purposes. In the second place, they are fined about 4s. a year for not serving. Moreover, the duty is not "arduous," nor very "responsible." They have to see the sick member once a day, and this may be done during the hour allowed for dinner, or after the day's work is over, or if the visitor is employed on "job" work, at any hour he may himself choose; and when his week's report is sent in, which even in a society so small as 50 members occurs only once a year, his responsibility ceases.

The reverse of this occurs in Dublin.

The limit which my Dublin evidence entitles, or inclines, me to assume as the number beyond which it is dangerous for a society consisting of working men to go, is whatever number the secretary and committee can manage after their day's work is over, without employing regularly paid professional secretaries and other officials.

The number beyond which it is dangerous to go.

But before coming to any decision on this question of the numbers essential to good management—omitting altogether for the present the financial feature—it is necessary to know whether Mr. Hardwicke and Mr. Finlaison have reference to the *same kind* of Friendly Societies. If Mr. Hardwicke reasons from his experience in the Manchester Unity alone, or chiefly, and Mr. Finlaison is influenced by his

* This proviso is already a rule in some societies, and is practically the rule in all.

† Manual, p. 81.

‡ Three or four members constantly sick are sufficient to break up a small society.—Mr. Neison: Contributions to Vital Statistics.

knowledge of independent societies, the divergence in these two authorities would be at once accounted for.

In societies supervised by enlightened and responsible men, numbers do not lead to corruption.

Secretaries in Ireland being working men, unable to manage a large society.

But they get too strong to be displaced.

Evils resulting from a working man's society becoming too large.

Because if every society could secure the services of enlightened and responsible gentlemen, if its accounts could be overhauled and kept straight, and its disputes finally arbitrated upon by professional men like Mr. Hardwicke, Mr. Radcliffe, or Mr. Watson, or by those to whom the interests of Friendly Societies have been a life-long labour of love, like Mr. Sotheron-Estcourt and Mr. Bonham-Carter, no numbers would perhaps be too great for thoroughly honest and efficient management.

But in Ireland all Friendly Societies have been first formed by men who work for their living. The secretaries and other officials are men of the same class, selected for their popular qualities, and also very generally for their honesty and intelligence, but whose antecedents and general acquirements wholly unfit them for the efficient management of a very large society.

But yet, however large the society may become, these secretaries *ab initio* cannot be displaced. The rules forbid their being so without proved misconduct, and besides they are apt to get a great deal too strong to be displaced, even should their proceedings become, as they sometimes do, equivocal, or even positively illegal or fraudulent.

The evils, then, which are apt to result from a working man's society becoming too large are chiefly the following:—

1. The officials not being men of any social position or commercial status, have, from a money point of view, everything to gain, and nothing to lose, by being corrupt. They have no antecedents, no mercantile connexion, no private means, nothing which gives any pecuniary hold upon them.
2. The temptation to appropriate money when large sums are temporarily left in their hands is great to men whose life has been previously one of at least comparative struggle and privation.
3. The impossibility of members either understanding or exercising anything approaching to efficient control over the elaborate and complicated accounts incidental to a large society, and being compelled to be content with the audit of an actuary selected and paid by the management, and whose examination of accounts is confined to the figures alone. Whether the facts represented by the figures are fraudulent or wholly fictitious is not his business.*
4. In a large society which is neither under the control of intelligent or responsible professional authority—as in the case of the affiliated societies—nor under disinterested amateur supervision—as in the County Societies—there is great danger of packed meetings being got together to pass any accounts or resolutions the management may wish.
5. Even when the members strongly suspect or absolutely know they are being plundered, none of them have means or leisure enough to prosecute the suspected or fraudulent officials. And as the Registrar in Ireland declines, in the existing state of the law, to compel even the return of annual accounts, the members are left utterly helpless and unprotected.

The foregoing evils apply to management alone, not to fluctuation.

The above facts as to the injurious effects of working men's societies becoming too large applies only to the facilities a very large working man's society affords for imposition on the part of the members, or swindling on that of the officials. As to the financial danger incurred in small societies by the possibility of great fluctuation in their amount of sickness and death claims, every one who has become aware through the tables published by the Manchester Unity of the enormous inequality in sickness and deaths experienced by small societies during the same periods, and under essentially similar circumstances, must agree with Mr. Hardwicke in thinking that the low number—200 members—fixed on by Mr. Finlaison as large enough to obtain an average liability, is wholly insufficient to secure a society against ruinous fluctuation in sickness and death claims.

But this question important to graduated societies only.

But this is a question for societies whose tables are graduated according to age. Ungraduated societies, who do not divide, have no right to reckon upon stability whether they are small or large. And dividing societies can only continue to keep afloat by making their contributions so large as to insure them year by year against all claims, whether casual and excessive or only average, and by having, moreover, the power of making a general levy in case even their large contributions should still prove insufficient.

CHECKING SHAM SICKNESS.

Sham sickness checked by small numbers.

The chief cause of the success of the Dublin tontines in checking imposition on the part of members is undoubtedly the smallness of the societies. The members are almost all acquainted with each other, and even before a member is admitted, his habits as to steadiness and sobriety, his usual state of health, and even his hereditary constitution, are so well known by those who propose him, and by his future brother members, that even a medical examination is in some societies dispensed with altogether† as unnecessary, though I think unwisely.

Efficient check on sham illness.

This part of the management of Tontines has been reduced to such perfection that obtaining sick pay by shamming illness is rendered very difficult. In order to check imposition seven members are told off every week for the duty of visiting every day at uncertain hours the members on the sick list. Each of these visitors must send in a report of the visit he has paid during the day allotted to him, describing the condition in which he has found the sick member. If a visiting or any other member is found to have connived at an attempt to defraud the society by the sick member working at his trade while receiving sick pay, or walking out except at the hours permitted by the rules, and sanctioned by the doctor for his health's sake, or visiting a public-house, both one and the other of the offending members would be forthwith expelled from the society.

Tailors and shoemakers excluded from Tontines.

As a proof of the minute attention paid by the Dublin societies to the checking of fraudulent sick claims, I may mention that tailors and also shoemakers are in many societies not admitted as members, from the difficulty of finding out whether they work at their trade while in the receipt of sick pay. A tailor can sit up in his bed with his work on his lap, and however cautiously the visiting member may creep up the stairs, the trousers or coat may be huddled under the bed clothes, and the tailor be lying with his head upon the pillow before the visitor can succeed in reaching the room. Shoemakers also

* See evidence of Mr. Banner as to Royal Liver (2nd Report, p. 556, q. 22,070, and q. 22,079). See also evidence of Mr. Mingaud, q. 21,745, and 2nd Report *passim*.

† See St. Patrick's Society. Evidence of Mr. Halliday, App. 1, p. 27.

are sometimes excluded from the same cause, though the noise of hammering made in their business makes it more difficult for them to elude the vigilance of the visitor than in the tailors' case.*

In addition to these precautions the doctor also, in the majority of societies, must visit and report upon the state of the patient once or twice a week, and this, joined to the fact that the sick allowance is almost always less than one half what the member could earn at his work† and the rule which forbids a member from belonging to any other society, would seem, as I have said, to render defrauding the society by pretending to be sick all but impossible. (Ev. p. 29, App. I.)

MANNER IN WHICH THE DIVIDE IS SPENT.

The manner in which the sum divided amongst the members at Christmas is spent was naturally a subject of anxious inquiry; the more so because during the October sitting in Dublin a witness examined by the Commissioners asserted that the money divided was spent in liquor. "They generally get drunk with it and appear at the police office the next day."—(q. 15,246, p. 371 of 2nd Report.) And although the circumstance that the Victoria Assurance Society, for which this witness was the agent, carries on a business which competes with that of Friendly Societies, and also the general character of the witness, made it necessary to receive his statements with much caution, I still supposed there might be some foundation for his assertions, but I was able to satisfy myself that they were entirely groundless.‡

Manner in which the divide is spent.

The divide, when paid, is, as an almost invariable rule, taken home by the member to his family to be expended on some little additional comfort, some small article of clothing, a rather better dinner on Christmas day, or in any other way suggested by the circumstances or necessities of the poor family. (Evid. p. 28 App. No. 1.) So that the wife looks forward to this small sum as to a certain extent her own perquisite (p. 28), and to ensure its becoming so will during the year do all in her power to induce her husband to continue his payments regularly. At Christmas she will often accompany him to the meeting room, and either receive the money herself or return home with him after it is paid. (Evid. p. 28.)

The divide taken home to the family.

It may, indeed, be safely asserted that the members of Friendly Societies in Ireland are very rarely, if ever, addicted to drinking to the extent of "getting drunk and appearing at the police office the next day." Every Tontine in Dublin has in fact a rule by which a member habitually doing so would be expelled; nor would it be consistent with the habits of a man given to drinking to pass a whiskey store with money in his pocket 51 weeks in succession, for the purpose of saving enough to indulge to excess during the 52nd week.

Members of Tontines do not drink to excess.

The assertion, therefore, that the divide money is spent in getting drunk seems to rest on the somewhat equivocal testimony of one witness only, and as it is neither borne out by the experience of Mr. Littledale,§ nor by my own investigations, nor by the probabilities of the case, it may, I think, be safely dismissed as wholly unworthy of belief.

LOAN FUNDS IN TONTINE AND SMALL BURIAL SOCIETIES.

A very common feature in a great number of the Dublin societies is a *loan fund*, the amount lent ranging from 10s. to 5l., in some few cases to 10l., and in one to 20l.

This is another peculiarity of the Dublin societies which, not recognised by the Acts as one of the legitimate purposes of Friendly Societies, and which might seem at first sight a doubtful good if not a positive evil, has been found, nevertheless, to work well, and be a source of great benefit to the members.

Loan funds work well.

A careful examination of the way in which this privilege is used convinced me that it is a source of almost unmixed good to societies like the Dublin Tontines, and this opinion is expressed with the fullest recognition of the evil which might ensue from lending money in any society so large as to virtually take the control out of the hands of the members.

But when, as in the Dublin tontines and small Burial Societies, the control is really and truly vested in the members, and when the annual settling up enables the members to see that all sums advanced during the year as loans have been repaid, either by the member himself or by his two securities, the being able to obtain a small sum from his society when in urgent need is often a great boon to the member, and while saving him sometimes from ruin by keeping him out of the clutches of the proprietary loan offices and the pawnbroker, can hardly, as the privilege is used, be hurtful to the society.

The following loan rule of the Independent St. Nicholas Tontine will (App. No. 4, p. 67) show the way in which these advances are made.

§ 5. "This society shall lend any sum not exceeding 1l. to each member (in actual distress) between the 1st day of March and the 1st of September in each year, from the surplus over and above 5l. which shall remain in the chest. Any member borrowing the same shall pay 6d. in the £ interest, and repay same at the rate of 1s. per week, or be fined 1d. for each neglect. Any member requiring a loan must be in actual distress, and must be in benefit in society, and sign an I O U with two other members as securities for repayment of the same to the trustees, in the presence of the chairman and secretary. All fines and interest shall go into and form part of the general fund of the society."

Loan fund r

§ 6. "The secretary shall keep a separate account of the said loans in a book kept for the purpose. All fines incurred shall be furnished and paid as the quarter bill of society."

It is greatly to be regretted that in the existing state of the law, the Registrar is compelled not only

Registrar no power to certify loan rules.

* The evidence at p. 29 Appendix No. 1 will show the pains the members take to check imposition, when they know that a few malingering members continually on the sick list are sufficient to break up any small society.

† In most societies members must be able to earn 1l. a week, while 8s. would be about the average of sickness pay.

‡ This witness shortly afterwards left Dublin for America, and, as a rumour was current in Dublin that he had abstracted funds belonging to the society, I applied to the Secretary in London on the point, the office in Sackville Street being shut. I also asked whether the company still did Friendly Society business in Ireland. This rumour was not confirmed by the London secretary. He confined himself to informing me that the company still had an office in Dublin, but that Mr. Mowatt had left for America, "in order to secure a wider field for his exertions."

§ Mr. L. says, q. 14,896, p. 354 of 2nd Report, "I do not think that the money which is divided at Christmas is in most cases applied improperly; I believe it is applied as a man's savings would naturally be applied, namely, to supply comforts to his family."

to refuse to certify any new society with a rule so useful, but that even when it has been certified under some Act now repealed, the society is compelled to exercise it quasi illegally, or, at least, under penalty. It is not, for instance, allowed to amend any other of its rules as long as it retains its loan rule, which, it may be observed, no small society will ever voluntarily abandon after once possessing.

EXPENSES OF MANAGEMENT.

Expenses of management.

The proportion which the management expenses of the Dublin Tontines bear to the income is as low as it is well possible for them to be, and still, from the societies being so small, they amount on the average to nearly $\frac{1}{4}$ th of the income. In justice to these societies it is necessary to bear in mind, when comparing their expenditure with that, for instance, of the large Burial Societies, that in a very small society—say 50 or 60 members—the expenses, be they ever so economical, must necessarily be far larger in proportion to its income than in a large society.

If the secretary, *e.g.*, in a society of 50 members, receives even a salary so small as 5*l.* a year, and even smaller salaries are often given, each member would have to pay him much more than he would pay to a secretary receiving 500*l.* a year in a society of 100,000 members. This, indeed, is one of the chief advantages which a large society, when under conscientious and efficient management, possesses over a small one.

If the great economy of large numbers over small ones in this matter is not remembered, it might excite surprise to find that the lowest expense at which a society can work at all is very little less than that of the nominal expenses of the "Royal" Liver, deducting of course from the latter the collectors' discount of 25 per cent. And it must also be borne in mind that in the Tontine societies the members really know every shilling that is paid into the treasurer's hands, and have every possible facility for discovering and checking any error or default in accounting for it, whereas in the collecting Burial Societies, there are no means whatever of doing either.*

Financial danger from "fluctuation" not recognised in Ireland.

The fact that a Friendly Society runs any financial risk from being too small is not recognised in Ireland. The enormous difference which may occur in the amount of sickness and deaths in any given Society at different periods, and the still more striking extent to which its experience may differ from that of other societies in this respect, is not of course a thing which has been or can be much appreciated or make itself felt in the individual experience of a society. The most its own experience will enable it to do is to compare the claims paid in one year with those paid in another year, without knowing what the average ought to be. Its relative "good luck" or "bad luck," as it must, in the absence of any more scientific or satisfactory reason, be termed, can only of course be recognised by comparing the experience of a number of societies during a series of years, and in Ireland no person of intelligence has taken a sufficient interest in the subject to do this. Moreover, the returns themselves, as is pointed out in the Report for 1868-9 of the Registrar for Ireland, are so imperfect in their recognition of the object aimed at, and so scanty and confused, as to afford very little data for safe or scientific conclusions on the subject.

Local secretaries cannot see the financial danger of small societies.

It is in vain, therefore, to point out to local secretaries the danger of small societies, the more so because the Dublin societies, as I have said, by paying contributions so high as to secure, generally speaking, an annual surplus after paying all claims, and by being able by their rules to make a levy or reduce the benefits in case of a deficiency, have in fact done a good deal to protect themselves against excessive sick or burial claims, and have thus, as I have already shewn, mitigated to a considerable extent the danger of small societies.

DEFERENCE OF THE MEMBERS TO AUTHORITY.

Deference to authority.

One of the most singular features in almost all Dublin societies is the extent to which members, for their own interests and benefit alone, voluntarily submit to the rule of those whom they have themselves elected and dressed in a little brief authority.

This deference carried even too far.

In the Dublin Tontines this principle of submission to authority would indeed seem to be carried even too far; carried so far as to be ungenerous at least, if not positively unjust, to their own members. In the rules of almost all the Tontines this principle is thus expressed:—

"If any member shall be accused of treason, felony, or other criminal offence, and shall be confined for the same, and in such case should be afflicted with sickness, he shall not receive benefit until after his trial, and if acquitted he shall be allowed one month to pay up his arrears, and be then entitled to be paid the amount of all his just demands; but if found guilty he shall be excluded, and forfeit all money paid in."

So that, by this rule, the mere accusation of any criminal offence leading to imprisonment deprives a member of all claim on the society until he has been acquitted. He is therefore judged more harshly by his own society than even by the law of the land, which presumes him to be innocent until he is found guilty. An unoffending member may thus be deserted by his society at his utmost need; deprived of all moral and material succour and support only because he has been unhappy enough to be accused of a crime he perhaps has never committed.

Probable cause of this rule.

The placing of such a rule on the rule book must be ascribed to a condition of things and a period very different from the present—a period when public opinion and the Press had very little power, and the law was occasionally stringent and oppressive; so that the mere accusation of a crime might be dangerous not only to the member himself, but even perhaps to his society.

Stringent code of ethics.

The rigour exercised against political offences in the Dublin Tontines is extended also to moral

* Just as in the United States the income of the President is 5,000*l.* a year only, recently raised to 10,000*l.*, but by virtue of his office he is invested with the power of making "indirect claims" upon the public purse which are practically illimitable.

offences with a severity which, if applied to society generally in the sister islands, would be apt to excite considerable commotion. I allude to the following rules common to many societies:—

- "That any member coming tipsy to the Society room, or in any degree inebriated, be fined 6*d.* for each offence.
 "That any member cursing, or using profane or lewd language in the society room, shall for every such offence forfeit 6*d.* fine.
 "That any member of this society that lives in a separate state from his wife for the space of 12 months, shall receive no benefit from this society," &c. &c.

I am unable to say to what extent these rules of Friendly Societies in Ireland have succeeded in attaining their object; but no one who peruses them can refuse to allow that the aim at least of the code of ethics laid down for the guidance of the Dublin Tontines is high, and that should it ever come to be acted on in the three kingdoms, society will have made a marked advance.

Having thus dwelt upon the moral characteristics of the Dublin Tontines sufficiently, I trust, to convey a clear idea of them, and on that portion of their financial features which relates to the division of their annual surplus, and their distribution of such allowance, it only remains to draw the attention of the Commissioners to their strictly pecuniary management.

The management expenses of these societies, and also of the small Burial Societies, seem, as I have mentioned, to be kept as low as it is well possible for them to be. The secretary is paid, on an average, 5*l.* a year, and the doctor 10*l.* There are no other paid officers. The only other expenses of management besides these are the rent of the place of meeting, the person who takes care of it, and the trifling incidental cost of fire and light.

Upon all these pecuniary details, as also upon the moral characteristics of the Tontines, the tables commencing at p. 91 of Appendix No. 5 will supply an amount of information and material for study of the condition of these societies, which I trust the Commissioners will think exhaustive.

BURIAL SOCIETIES.

In approaching the subject of the Burial Societies, I am coming to a portion of my work which, as far as the collecting Burial Societies are concerned, has been very painful and distasteful, exciting feelings of the deepest regret that the law, as it now exists, is wholly insufficient, not only to protect members from being plundered, but to rescue them when a society is notoriously, and even avowedly, bankrupt.

As I have mentioned, the Tontines, by keeping their numbers small, and by their contributions being in excess of all possible contingencies, have managed to attain their objects wonderfully well; and fortunate indeed would it have been for the members of Burial Societies if all of them, instead of only a portion, had become small societies like the Tontines, contenting themselves with the more moderate, but infinitely more certain, advantages arising from smaller numbers and higher contributions.

The advantages arising from the combining together of very large numbers to secure, by the payment of very small periodic contributions, a considerable pecuniary benefit to the family of an individual when he dies, to secure several pounds by the payment of twopence, or even a penny a week, is in the present day no longer a well-founded theory but a fact.

A fact not resting, as the law of sickness chiefly does, on the comparatively recent and partial, though still considerable, experience of the Manchester Unity, but on the far more extensive experience of the life insurance companies, as to the average duration of human life, an experience now so prolonged and mature, that its results may fairly be accepted as axiomatic.

But the fundamental truth and utility of the great principle of co-operation for individual advantage and benefit does not, unhappily, prevent these big Burial Societies from being, in their present condition, fraught always with danger, and sometimes, as I shall further on show, with disaster, to the poor who confide in them, and pay for a long series of years their hard-earned savings into their hands.

In order to appreciate the constitution of Burial Societies and the position of their members, it is essential to distinguish very clearly between the smaller mutual Burial Societies and those large enough to employ collectors.

The smaller mutual Burial Societies are almost identical in their organization and method of working with the Tontine societies. The members are compelled, under penalty, to serve in rotation on the committee. Their surplus is divided at the end of the year, and in order to secure a surplus they pay contributions high enough to provide against all contingencies.

The remark, therefore, which I have made on Tontines will apply equally to the small Burial Societies, viz., that in the existing state of uncertainty as to whether the tables of the best of the Friendly Societies, or even of the Manchester Unity itself, are sufficiently high to entitle any society to call itself solvent,* and remembering how hard it is, when large societies are in the hands of working men exclusively, to either discover or check corruption, the local Burial Societies which have restricted their size, and secured a rough annual valuation and division of their surplus, have done, all circumstances considered, perhaps the very best thing that could have been done by working men.

These mutual Burial Societies must, therefore, by no means be placed in the same category as the branches of the mammoth Collecting Burial Societies.†

The essential difference between them is, that the Collecting societies are unlimited in the number of their members, and that they employ men to collect or tout for the society, who are paid as a rule 25 per cent. of what they succeed in collecting.

In societies started and carried on without the supervision and guarantee of men well known to be responsible, this pernicious practice of touting and collecting cannot be too much deprecated. The heavy load it entails upon the members is by no means its worst evil. The very excuse given for it, viz., that members live too far apart to attend at the place of meeting to pay their subscriptions, is what makes it so dangerous. They are in fact too numerous and too widely scattered to have any knowledge

* 1. See the evidence given by Mr. Daynes in November 1872. 2. See Neison's Observations on Odd Fellows and Friendly Societies, p. 35, and passim.

† A selection from the rules of these local Burial Societies will be found at p. 77 of Appendix No. 5.

of the society except through the collectors. It is from them alone that a great majority of the members ever hear about the society to which they belong.*

Members live too far apart to know anything about the society except through the collectors.

The collector may tell members of a meeting or not, as he chooses.

Notices of meetings to be held are served by the collectors, who may or may not, as they may think best, inform the members of meetings summoned to discuss matters even of the most vital importance. So that a collector may, and does, summon to a meeting whomsoever he likes, and leaves out those he does not like.

The danger, or rather certain evil result, of this state of things is self-evident. It renders members utterly helpless, making them wholly dependent upon those who manage the society.

There are two kinds of Burial Societies employing collectors. The local Dublin societies, with numbers ranging from 200 to 4,000, and the branches of the large Liverpool Burial Societies.

Of these collecting societies I am compelled, in common with the members, to accept whatever account of the society the officials may choose to furnish. Forcing upon me the conclusion that even should the secretaries and managers be honourable men, members have not even a reasonable or business-like probability, still less anything like proof, that the society is honestly conducted; from the fact that the officials in a large society have no really efficient means of checking the collectors, from whose items their own accounts are made up, and that the "auditors" certify the accuracy of the figures only, wholly ignoring the facts.

I shall have, further on, to give in detail the condition of one of the largest of these local Burial Societies—the New Dublin Andraent—and will now pass on to the condition of the Irish branches of the English collecting Burial Societies, or as they are aptly termed by Mr. Hardwicke, the "monster" Burial Societies of Liverpool and elsewhere.

State of the law. Very little money required to start a collecting Burial Society, and no character at all.

Six clever returned convicts might do so with 1*l.* apiece.

The best explanation of the state of the law with regard to the starting of institutions of this kind is the fact that any half-dozen men who have by nature the kind of capacity required, or who have become by practice in other societies acute enough to be able to concoct and float a collecting Burial Society, may, in the existing state of the law, at any time do so with very little money indeed, and with no character at all.

To illustrate this, I will suppose the case of six men, formerly collectors, but whom we will now assume to be returned convicts on ticket-of-leave, but unknown as such in the locality in which they purpose starting a big Burial Society.

With wits sharpened by their antecedents, they have scraped together, by hook or by crook, enough to contribute to the "capital" of the society, say 1*l.* apiece, making in all 6*l.*

Secretary, treasurer, trustee, auditor, collector, convertible terms.

In Dublin, all united in the "agent."

Preliminary expenses.

One of these capitalists would be called "treasurer," another "secretary," another "auditor," another "trustee," and the office of collector might be assumed by each or all of them in turn or not, as it might happen. Sometimes in starting—e.g., the Dublin branch—the whole five offices would be united in the same individual, who would then be called "agent."

If a week's rent—say 1*l.* of the capital—were paid in advance, for the use of an office "pro tem," 5*l.* would still be left to cover the other preliminary expenses. The chief and indeed only indispensable ones being the printing of some thousand copies of the prospectus, a large ledger, a desk, a stool, a bottle of ink, a box of steel pens, and a plentiful supply of gas. To which of course may be added with great advantage—if the funds of the society should be sufficient to meet its hire by the week—a second-hand safe.

The whole six of these gentlemen, all of whom must be men of pleasing manner and plausible address, then start off in different directions in search of members, or possibly one may be left behind in charge of the office and the safe. Each being furnished with copies of the prospectus, and "cards" on which to enter the weekly payments of the members when enrolled.

Necessity of advertising cleverly overcome.

Collector's duty.

The usual obstacle to inflating and floating any large financing scheme without either capital or credit is the necessity for *advertising*, which to be of real use must be continued and costly.

This serious difficulty has in these big Burial Societies been very cleverly overcome by the invention of "collectors," each of whom is a walking and talking advertisement for his society, his important duty being of course to try and get customers by adapting himself to, and pleasing, the various kinds of people he comes across. By representing—chiefly to the *wives* of the working classes,† the men being usually at their work—the advantages of the society in the most alluring colours, by reminding them of the necessity of protecting themselves and their children in case of their husbands' death; and in fact by using skilfully all the arguments which in a properly secured and responsible society would be so well-founded and justifiable. Finally to point out that membership will be no trouble, or loss of time to their husbands, for that the collector will punctually call to receive the weekly subscription, and thus prevent the possibility of their falling in arrears.

Usual result of this method.

The result of this method when skilfully and energetically carried out by men who have an aptitude for the calling of collector, or practical experience in its duties, is usually a complete success. The poor people receive the card on which their weekly payment is marked, and become members by thousands of a society of which they know nothing except the name,§ and which offers them no other security except the promise to pay of the six gentlemen I have ventured to suggest as the presumable or possible starters of the undertaking.

Certain danger and probable disaster of such societies.

The great danger and probable ultimate disaster to the poor of enterprises which may at any time, unchecked by the law, have such a beginning, is greatly increased by the fact that in its first youth, &c., until it begins to turn the corner and find its older members coming heavily upon it, † the in-

* I have met with only one instance of a Burial Society employing collectors—the St. Elias of Mount Carmel—where the members may, if they choose, bring their contributions to the place of meeting. Two-thirds of the members of this society do so. The collectors in the St. Elias get 10 per cent. only of what they collect.

† A copy of the prospectus of this society, issued in 1871, after having for years been unable to pay its claims, will be found at p. 17.

‡ "The collectors must be ladies' men—men who know how to talk to the ladies, or they won't do any good." p. 27 of App. 1.

§ The mere name is, however, sometimes highly influential in inducing members to join, as, for instance, the "St. Patrick's," under which alias the present "United Assurance" at first succeeded in gaining its notoriety; as in the case, also, of the "Irish Legal" Burial of Belfast, which by starting under the name of the "Irish" Legal gained (?) 6,000 members, with their accumulated claims and no assets, from the "Scottish" Legal.

¶ It is impossible in the present condition of vital statistics to specify the number of years a society, rotten at the core, can continue to pay its claims. It depends, of course, on contingencies which differ in every society, age at which members enter, health of locality, occupation, &c. &c. But there is every reason to believe that 50 years or more might pass away before an unsound society began to show decay by having to pay claims out of capital. In some of the Welsh societies no member is admitted after 35 years of age, and in some even 25 is the limit, which of course would prolong very much the existence of an unsound society.

comings of a Burial society will so far exceed its outgoings that it can easily abstract 50 per cent. for management expenses, pay promptly all the comparatively few claims that come in during this period—thereby establishing among its poor, or any uninformed members, a wholly unwarranted reputation for solvency—and still accumulate, from the huge size of some of these societies, an apparently enormous, but in reality insignificant, surplus.

This surplus, nominally enormous, but compared to the claims of the members really insignificant, is continually flaunted in the faces of the members by the collectors, and appearing also in the yearly balance sheet as capital saved, nothing will persuade the average members of a collecting Burial Society that it may for 40 years or more pay punctually all its claims, have at the end of that time a surplus of say 200,000*l.*, and that the claims upon it may still amount to ten times that sum and render it insolvent; and that unless the number of members and their age is furnished, it is not possible for anyone to tell whether the society is, or is not, in a state of bankruptcy.

But even assuming, 1st, that the surplus is really there, and 2nd, that it is sufficient, with incoming contributions, to pay the present and prospective claims on the society, there still occurs the anxious question of how long this surplus will remain to be applied to this purpose.

Because the money said to be saved, instead of being in the names of really responsible trustees, as, for instance, in the "Protective," for the benefit of the insured members, remains virtually, in the societies I refer to, under the absolute control of managers whose position, whether socially or commercially, affords no guarantee or security whatever.

So that in these kind of societies the members have neither material nor moral security, and as for strictly legal security, the legislature, so far from exacting any pecuniary or other guarantee from these six gentlemen before it permits them to accumulate so large a sum from the savings of the poor, encourages them to begin without it by extending to them exceptional pecuniary and other advantages.

Not only exempting them from stamp duty, but also investing them with the ægis of a Government certificate, which the poorer classes—or, indeed, any class—might fairly believe, and do believe, would not be given unless the society had shown itself, after careful examination by competent authorities, deserving of legislative encouragement.

Moreover the law, after conniving at these poor people being inveigled into such a collecting Burial Society as I have described, by virtually certifying these six gentlemen to be fit persons for insuring the lives of the working classes, has provided no means which the Registrar of Friendly Societies in Ireland thinks sufficient to rescue the members of such a society, by winding it up, although notoriously and even avowedly in a state of bankruptcy.* I need hardly observe that such a condition of things was never contemplated by the enlightened and humane framers and amenders of the law regarding Friendly Societies. Engrossed with the beauty and utility of the true principle of Friendly Societies, they did not, in their natural and praiseworthy anxiety to encourage these meritorious institutions, perceive that the law had left a loophole through which wolves in sheep's clothing might creep into the fold and prey upon the flock. That the honoured name of Friendly Society might be usurped by unscrupulous and crafty men for their own grasping and mercenary purposes.

The constitution and modus operandi of almost all Burial Societies large enough to employ collectors are so similar as to be almost identical.

Some of them pay more attention to external appearances than others; their brass is more conspicuous and demonstrative; their door-plates more polished; they are more outwardly fair to see. But with a few exceptions they resemble each other in this, that even the avowed expenses of management are enormously high. That the members have no means of getting any knowledge or having any control whatever of the pecuniary management of the society. That a packed meeting can at any moment be obtained to carry any measure the collectors and managers may wish.

And that, finally, as there is no security or guarantee whatever exacted from them by the legislature, the members of these mammoth Burial Societies are wholly at the mercy of the semi-proprietary managers.

The largest of all these collecting burial societies is the "Royal" Liver of Liverpool, four members of whose Dublin branch sent in, some time after the appointment of the Commission, a complaint stating the grievances under which the Irish members of this society suffer. This document will be found at p. 36 of Appendix No. 3, and the Commissioners will remember having examined Mr. Shanley, the member chiefly instrumental in bringing forward the complaint (Second Report, p. 382), as they did also the agent or head collector of the branch in Dublin.

The following is the substance of Mr. Shanley's complaints, all of which were admitted by the Dublin agent to be substantially true:—

1. That when a member dies in Dublin the corpse must remain unburied until the money is sent over from Liverpool, the agent having no authority to touch any portion of the sum, 12*l.*, which in accordance with the law is placed to his credit in the Bank of Ireland for this purpose.†
2. That in case of any complaint against the society, the matter in dispute is decided in Liverpool instead of on the spot, leaving the aggrieved member no redress except by a lawsuit against the society.‡

These were the chief grievances. The others recognised by those who belong to the society may be seen in Mr. Shanley's evidence, p. 378 of Second Report, the perusal of which will show how little

* S. 1. of the 23 & 24 Vict. c. 58, gives the Registrar power to examine into the condition of any society declared by five-eighths of its members insolvent, and wind it up; his award to be final and without appeal. But the expenses of this award are, by s. 11, to come out of the funds of the bankrupt society, and to this the Registrar objects.

† Like the guinea given to the daughters of the Vicar of Wakefield, Mr. Taylor, the Dublin agent, gets this sum with the distinct understanding that it is not to be spent.

‡ On this point Sir Michael Hicks-Beach asks the Dublin agent, q. 15,706, p. 386, 2nd Report, "Do you think it would be no inconvenience to a member of this society in Dublin that his dispute should be decided by persons of whom he knows nothing, and at such a distance as Liverpool?—Yes, it would be no inconvenience to him in my estimation."

Surplus
paraded every
year.
Poor members
will not believe
that a society
can have
200,000*l.* sur-
plus and still be
insolvent.

How long will
surplus
remain?

No security,
whether moral,
material, or
legal.

The law will
not help the
members.

This condition
of things was
never contem-
plated by those
who made the
law.

The "Royal"
Liver of Liver-
pool.

Complaint of
the members.

the greatest evil, the absence of anything approaching to security in the collecting burial societies, is appreciated by even intelligent members.

These grievances comparatively insignificant.

However grave in themselves, the grievances alleged become quite insignificant compared with those which must sooner or later be the result of the inherent constitution of collecting Burial Societies under irresponsible management.

No separate account of the Irish branch of the Liver can be obtained.

From the fact that no separate account can be obtained of the Irish branch of the Royal Liver* it is as impossible for me, as it unhappily is for the Irish members themselves, to form even an approximate conjecture as to how their subscriptions are dealt with or appropriated.

No one in Ireland knows how the accounts are kept.

The members in Dublin have no means, therefore, of obtaining the slightest knowledge of how the accounts are kept. If the books in Liverpool are kept so that members can have access to them and understand them, the Irish members at least cannot do so.

The Liverpool management wholly dependent on the good faith of the collectors in Dublin.

Moreover, assuming the management in Liverpool to be in itself strictly accurate, it is still wholly dependent upon the accuracy of the statements and the good faith generally of the agents in Ireland.† It is true that if defalcations took place and complaints were made against the agents and collectors by members in Ireland, it is understood that some one might be sent from Liverpool to inquire into them; but as I have above mentioned Irish members have no means of knowing whether the account books in Liverpool do or do not correspond with their cards, or whether they are in other respects correct, and are therefore wholly unable to lodge any complaints which would entitle them to have an examiner sent over.

Ostentatious balance sheet.

In the balance sheet for England the ostentatious display of money invested in mortgages is calculated to convey to the poorer members the idea that the capital saved, 200,000*l.*, will really be sufficient to meet the prospective claims of 600,000 members when they begin to come heavily upon the society.

Carefully calculated but worthless certificate of audit.

The certificate appended to the balance sheet that the figures are correct and the securities exist is far worse than useless. It is carefully calculated to give a poor member the idea that a highly respectable firm of accountants have examined into and endorsed the proceedings of the society, when in fact the Messrs. Banner vouch only for the arithmetical, not for either the moral or actuarial correctness of the figures. Such an audit might therefore co-exist with any amount of cooking.

The one thing certain about the "Royal" Liver.

Being, therefore, wholly debarred from obtaining any more insight into the pecuniary treatment which the members of this society receive in Dublin than what the management in Liverpool permitted their agent in Dublin to tell the Commissioners themselves, I am compelled to say that the only thing certain about the Irish branch of this society is, that as 40 per cent. is avowedly taken for management even from the English members, those in Ireland will have to pay that sum to begin with out of their hard-earned contributions, for the privilege of being called members of the "Royal" Liver, and will have nothing like a reasonable security that their claims will ever be paid.

THE UNITED ASSURANCE COLLECTING BURIAL SOCIETY, *alias* ST. PATRICK'S.

United Assurance Society, *alias* St. Patrick's.

The next Burial Society on the list in point of magnitude is the United Assurance, *alias* St. Patrick's, of Liverpool. The United Assurance Society was registered only in 1869, but it had been working in Ireland under the name of St. Patrick's, of Liverpool, though not registered as such, for several years previously.

Its primitive secretary.

During this period the agent or secretary was a Mr. Gilligan, who on being dismissed from his post in Dublin went to America, but returned to Ireland not long after the appointment of the Commission.

A letter to the following effect was then received from Mr. Gilligan by Mr. Evan Mathew Richards, as one of the members of the Commission:—

Dublin
44 Mabbot Street
24 June 1871.

"Startling disclosures" promised by the discharged agent.

SIR. HEARING that a commission is sitting taking evidence regarding the management of Friendly Societies, As former Agent for the St. Patricks of Liverpool for a period of twelve years in Dublin. I am in a position to give important & startling disclosures relative to their mismanagement, intimidation, bribery, & missaplication of funds.

I am sir
Your obedint servt
JOHN GILLIGAN.

E. M. Richards Esqr.
M.P.

Hope excited by this letter.

The receipt of this letter promising disclosures which might account for the society having, besides other things, changed its name from the popular one of "St. Patrick's" to its present one of "United Assurance," gave rise to the hope that facts tending to throw real light upon the internal working of these collecting Burial Societies would at length be made public by one who really knew them.

The hope not fulfilled.

But this hope was doomed to disappointment. On my arrival in Dublin I immediately called, as directed by the Commissioners, at Mr. Gilligan's house, in Mabbott Street, and was informed by his family that he was absent in England. To the English address furnished me I wrote two letters informing Mr. Gilligan that the Commissioners were about to sit in Dublin, and were most desirous of either seeing him personally, or hearing from him by letter the "startling disclosures" promised in his communication.

* In the report of the Registrar of Friendly Societies in Ireland the following notice of this society occurs:—Some of these societies have branches certified in Ireland, but do not keep separate accounts of their Irish business, notably the Royal Liver Society of Liverpool, which distinctly refuses to give any separate return of its Irish branch, but sends a printed balance sheet showing 127*l.* 12*s.* 11*d.* in the Savings Bank, Dublin, and 3*l.* 8*s.* interest received from Dublin, but not containing one line as to the number of members in Ireland, receipts there, payments at death, or expenses of management, or any other information of the slightest interest to any person in this country, except the astonishing fact that the total receipts of this society, for one year to 30th June 1871, amounted to 185,808*l.*, and the expenses of management during the same period were 67,000*l.*, or nearly 40 per cent.

† See Mr. Taylor's evidence, p. 387 of 2nd Report, q. 15,747.

To neither of these two letters did I receive any answer, though neither of the letters were returned to me through the General Post Office.

Some months afterwards I was informed that Mr. Gilligan had been restored to his former appointment, and was acting as agent for the United Assurance Society at Glasgow.

On writing to this address, I found to my great disappointment that all hopes must be abandoned of obtaining any real information on this painful subject, for that the letter written by Mr. Gilligan to Mr. Evan Richards was never written by him at all, but was a pure and simple invention of some enemies of his; the truth of which assertion is placed beyond all shadow of doubt by the following epistle from Mr. Gilligan himself:—

138 George Street
Glasgow

No answer received to the letters asking for the dis- closures.

But the dis- charged agent who promised them re- appointed.

The letter written by the discharged agent not written by him.

SIR.

In reply to yours of 21 I beg leave to say I did not write to Mr. Richards in June last or at any other time. In June last I was just after returning to Dublin from America and was trying to get re-employed in the United Assurance Society which I did in the first week in July. I suppose I had enemies in Dublin who knew all about my former connexion with the Society, and also knew of the commission who took that mean way to injure me when they could not stop me from being re-employed.

Your obedt.

JOHN GILLIGAN.

The following extract from a circular of the United Assurance, furnishes all I was enabled to discover, except from rumour, as to the facts connected with Mr. Gilligan's dismissal after 12 years' administration.

"You are hereby required to take notice that John Gilligan, late agent to the United Assurance Society, at 102, James Street, John Roe, and Luke Lynch, are no longer authorised to act in any capacity for the above-named society.

Mr. G. dis- owned by the society.

"The Rev. Father Ashe requests that it may be known that he has not given permission to Mr. Gilligan to use his name.

"HENRY FLATLEY,
"Secretary for Ireland."

The only information, therefore, which I am able to supply as to the working of the United Assurance Society in Ireland, over and above the facts which were communicated to the Commissioners during the Dublin sitting, after the agent had had a week's notice that he would be examined—the Commissioners having commenced at Belfast—consists in the statement of Mr. O'Hanlon, at p. 3 of Appendix No. 3.

Statement of a former treasurer.

Mr. O'Hanlon, a much respected and intelligent gentleman in business at Dublin, was induced to become treasurer of the United Assurance Society. But after a brief period of office, he found reason to be convinced that it was not expected that he should take any active or bona fide part in carrying out the duties of his office. He in fact was told nothing whatever of any facts concerning the working of the society, his whole duty being to count up the figures and pay over whatever sums the management might choose to hand over to him as nominal treasurer. He then became aware that his appointment had been made for the sole purpose of endorsing whatever might take place in the society, and being by no means prepared to do this he resigned his office of treasurer.

The treasurer resigns.

Mr. O'Hanlon's letter will explain the opinion he holds as to the animus and status of this society.* I would especially call the attention of the Commissioners that portion of his letter in which he points out that—

His opinion.

"During the year ending 30th June 1869, 2,329l. 6s. 0d. was paid for 65 deaths in Ireland, an average of 3l. 12s. 0d. to each claim. By deducting the amount paid for claims in Ireland from the total amount, as given in the 'balance sheet' of that year, 20,216l. 6s. 4d., it appears that the amount paid for deaths in England was 17,887l. 0s. 4d., an average of 5l. 5s. 0d., the average of death being 4'053. I am not aware of any satisfactory reason that could be given for this astounding discrepancy, which amounts to a difference of 68½ per cent."

With regard to the trustees of this society, the following questions were put by the Chairman to the agent examined by the Commissioners at the Dublin sitting (Second Report, q. 15,825):—

The trustees.

"With regard to the trustees: since the reconstitution of the society have you ever had your three trustees all appointed and in work?"

"I do not think that we have.

"How comes that?"

"There was a delay at first after the registration of the rules, and then all the trustees who were appointed shortly afterwards resigned, and there was another trustee then elected, and he resigned also.

"Why did these trustees resign?"

"I cannot say.

"Did they take office some little time and then resign?"

"Yes.

"* * * Have you two trustees at present?"

"No, we have one" * * (at Liverpool).

"Then you have not any Irish trustees?"

"No."

Respectable gentlemen re- sign soon after appointment as trustees.

But one still remains at Liverpool.

Until some responsible persons can be found who will continue to be connected with this society, as a guarantee that the claims of members will be met at death, it would be a waste of time to further discuss its painful features.

VICTORIA LEGAL BURIAL SOCIETY.

Of the Victoria Legal I have nothing to remark, except that its organization and method of working are apparently identical with those of the "Royal" Liver.† I will therefore dismiss the branches of English collecting Burial Societies in Ireland, and go on to show the results of the collecting system, accompanied by large numbers and irresponsible management, upon local Dublin collecting societies.

* Mr. Figgott, the editor of a well-known popular journal in Dublin, also accepted the post of treasurer to this society, and resigned after a brief tenure of office.

† Arcades ambo, et catantur parces et respondere parati.

NEW DUBLIN ANDREAN BURIAL SOCIETY.

Insolvent condition.

Having heard at the Registrar's office, and from other quarters, that the new Dublin Andreat^{*} Burial Society was in an insolvent condition, claims for burial money being continually refused payment for want of funds, I put myself into communication with two members of the committee, Mr. Styles and Mr. Doyle, and the treasurer, Mr. Sheehan, who I was informed were able and willing to make me acquainted with the condition of the society.

Foundation of the society.

I heard from them that the society had been for some time insolvent, the treasurer having continually forced upon him the painful task of refusing to pay death claims from want of funds.

400*l.* abstracted by the secretary.

I then learnt that the society was founded by the late Dean Meyler, who continued until his death Spiritual Guardian and treasurer, the only instance which has come under my notice of clergymen in Ireland of any persuasion taking a practical part in the management of any Friendly Society, although the names of Roman Catholic clergymen are not unfrequently appended as Spiritual Guardians of the society. At the death of Dean Meyler the post of guardian and treasurer was assumed by the Rev. Canon Lynch, and during his term of office the sum of 400*l.*, which at the death of Dean Meyler had been placed to the credit of the society in the Bank of Ireland, was misappropriated and lost, as is most generally believed, by the younger Carroll, whose father had resigned the post of secretary in his favour, and who went to America, taking with him or destroying the account books of the society.

Injurious effects of society being endorsed by gentlemen who know nothing of its condition.

I then called on the Rev. Michael Doyle, the present Spiritual Guardian, though not treasurer, of the society, and drew his attention to its disastrous condition. Pointing out that the appearance of his name on the balance sheet, if it might be called so, must necessarily act as an endorsement to a society notoriously insolvent, inducing no doubt numbers of poor persons to join it who would not otherwise have done so.

Mr. Doyle agreed with me that the sanction of his name to the balance-sheet of a society in the condition of the New Dublin Andreat, and the meetings being allowed to take place in the vestry room of his chapel, might be productive of evil to poor people; but that withdrawing his name would be impossible without the authority of his immediate Spiritual Superior, to whom he referred me.

But thinking it my duty, under existing circumstances, to make personal application at the fountain head, I applied for an audience to Cardinal Cullen, to whom I had previously applied, to know whether the condition of Friendly Societies in Ireland had come under his notice, and received in reply the letter printed at p. 35 of Appendix No. 3.

Cardinal Cullen, with much kindness, consented at once to receive me.

I then placed before His Eminence the whole facts connected with the society, to which he listened with the most courteous and patient attention, and with much apparent interest; telling me, after hearing the distressing history, that he would cause immediate inquiry to be made into the circumstances, and that Mr. Doyle would then communicate with me.

The Rev. Mr. Doyle's name withdrawn as Spiritual Guardian.

The members not informed of the contents of Mr. Doyle's letter.

Mr. Doyle shortly after informed me that he had written to the secretary, desiring that his name might be at once withdrawn as Spiritual Guardian, and that the society would no longer be allowed to hold its meetings in the vestry room. The difficulty then arose of how the members were to be made acquainted with the fact that their Spiritual Guardian considered the society no longer worthy of his patronage. The secretary, Mr. Dunne, did not consider it his duty to inform the next weekly meeting that their Spiritual Guardian had withdrawn his name. When taxed, he acknowledged the receipt of a letter from the Rev. Mr. Doyle, but declined to communicate its contents, and it was feared that if a mass meeting were summoned by placard or advertisement, that the influence of the collectors would be used to so pack any such meeting, that any conceivable motion, even one of confidence in the management, would be carried with acclamation. And thus the following condition of things arose, which is described by the Registrar in his Report for 1871 as the New Dublin Andreat Society being "at a dead lock."

Society at a dead lock.

1. Claims were being continually refused payment by the treasurer, from want of funds to meet them.
2. The secretary refused to furnish any accounts to the members until he was paid his arrears of salary.
3. The existence of collectors presupposes a scattered clientelle, created by the collectors; and the difficulty of inducing the five sixths of the members required by the Act to meet together and dissolve, or do anything else the collectors dislike, is insuperable.
4. The Registrar considered that he had no power to compel the sending in of any account. The Act indeed confers such power on him, but no sufficient provision is made for the expenses of so doing.

Such being the condition of things, the following circular was nevertheless industriously circulated.

THE NEW DUBLIN ANDREAN BURIAL SOCIETY.—Notice to the Members of the above Society.

Circular issued.

We, the undersigned committee, deem it our duty in consequence of the great amount of mortality, owing to the sickness prevalent in the city at present, to call on the members for a levy of three pence each, according to the 18th Rule, to be paid on or before March next, as the funds are reduced at present; and in order to meet the increased demands, we also call on the members to pay their arrears, as we are burying at present on an average fifteen members weekly.

^{*} It is necessary to distinguish the New Dublin Andreat from the "Andreat," a small mutual burial society with only 68 members.

Trustees:

Charles Foley. John Doyle.

Committee:

William Barter.
Thomas Connelly.
Daniel Keenan.
John Mooney.

Patrick Goulding.
Denis Tallant.
James Cunningham.
Dominick Kelly.

John Styles.
Francis Keegan.
Michael Cassin.
Richard Delahoyd.

JOHN SPEENAN, Treasurer.

PETER DUNNE, Secretary.

February 9, 1872.

The three members already mentioned, Mr. Styles, Mr. Doyle, and the treasurer Mr. Sheehan, then appealed to me, to know whether some governmental or legislative action might not be taken to compel promptly the exaction of accounts and an official audit, which if it did not clear up the past, which appears to be hopeless, would at least lay bare the present condition of the society, and protect the members in future. But it was my painful duty to inform the deputation that a Bill giving the Commission the power of subpoena and examination on oath, which the Commissioners had urged the necessity of, for the express purpose of meeting such cases as the New Dublin Andean, and *mutatis mutandis* of other Burial Societies all over the kingdom, had been defeated.

The great Affiliated Societies, whose own honesty is beyond suspicion, had deemed it their duty to thus throw the ægis of their protection over societies whose organization and method of working the Affiliated societies own high intelligence and practical experience must have taught them was so radically wrong as to be morally certain, sooner or later, to lead to the most lamentable consequences.

After briefly explaining this to the deputation of working men, I could only agree with them in expressing an earnest hope that the legislature might see fit to promptly intervene, and no longer even seem to connive at a state of things so truly lamentable.

For some years past no accounts whatever have been furnished to either the Registrar or the members, and when, with the hope of inducing "young blood" to flow into the society, a balance sheet was produced, the following is the form in which it appeared:—

Deputation to ask for success
The Bill given power to subpoena unhappy thrown out by the opposition of societies who had themselves nothing to fear
Earnest hope that the legislature may intervene.

THE NEW DUBLIN ANDREAN BURIAL SOCIETY.

Founded in 1857, by the late Very Rev. Dean Meyler, D.D., P.P., V.F.

Chaplain and Spiritual Guardian—Rev. Michael Doyle, C.C.

The Committee of the above society, in presenting its members with the following report, beg to state that it only contains the accounts of 11 weeks previous to last quarter-day (24th September). Before these 11 Sundays (from 21st May), the date of your present committee taking office, all money received was paid away at the table each Sunday night to clear off balances due for claims.

Your committee commenced taking possession of the money on the 16th of July; during these 11 Sundays they have received and paid away 403l. 17s. 6d., as shown by auditors' accounts below:—Death claims, 231l. 12s. 0d.; collectors, 126l. 10s. 0d.; and other debts amounting to 32l. 8s. 7d.; leaving in treasurer's hands, on 24th September, 6l. 7s. 0d., a very large sum of which was due by society at the time they came into office.

At present they cannot account for what occurred before the 16th July, owing to want of documents which are not as yet forthcoming. They beg to state that they cleared off those debts without resorting to any levy on the members, and have placed your society on a basis it has not had for years. They intend to extend its usefulness, and retain the name it has had for the last 16 years for integrity and punctuality.

To carry out in part this usefulness they have established a penny branch for children from 18 years until marriage for 1d. per week, which secures for males 4l. at death, and for females 3l. 10s. This boon, the committee feel satisfied, will be appreciated by the members; heretofore, the children had to cease connexion with society when they arrived at 18 years, or pay as much as their parents.

The committee append a list of deaths, with names and residences, for the last six months, and they intend to supply an annual return of the income and expenditure to the members.

In conclusion we call on the members to interest themselves in society's behalf, by obtaining new members. We are burying, on an average, 600 persons each year, whose places we have to fill up. The following are the rates of entrance and benefits derived from this society:—

- Admission, 6d. Weekly subscription, 2d.
- At the death of a member, 4l., his wife, 3l. 10s.; his children, from 12 to 18 years, 2l. 10s.; his children, from baptism to 12 years, 2l. each (according to classification, see Rule 29).
- Children's branch (from 18 years to marriage).—Entrance, 6d.; weekly subscription, 1d. Benefits: Male, 4l.; female 3l. 10s.

Balance sheet of the New Dublin Andean Burial Society for eleven weeks of quarter ending 24th September 1871.

Dr.	£ s. d.	Cr.	£ s. d.
To amount of cash received from members, as per collectors' books	403 17 6	By amount paid for death claims	238 12 0
		collectors' discount	126 10 0
		secretary's salary	10 0 0
		treasurer's salary	5 0 0
		rent of rooms	5 0 0
		visiting officer	1 8 6
		caretaker	0 10 0
		door man	0 13 0
		stationery	1 0 0
		carpenter work	0 17 0
		incidental expenses	2 0 0
		of cash in treasurer's hands	6 7 0
	£403 17 6		£403 17 6

Committee rooms, under vestry of chapel, South Cumberland Street, Nov. 29th, 1871.

CHARLES FOLEY,
DOMINICK KELLY, } Auditors.
PETER DUNNE, Secretary.

I certify this to be correct,
The collectors will give every information to persons wishing to join.

Collectors discount.

To show how little accuracy is aimed at or thought necessary before submitting an account to the examination of members, I may call the attention of the Commissioners to the item entered as "collector's discount."

The gross sum collected being 408l. 17s. 6d., 120l. 10s. is charged for collector's discount.

This ought not by the rules of the society to exceed 12½ per cent. of the sum collected, whereas in this account it will be seen that there is an entry of 126l. under this head, audited by a member of the committee, Mr. Kelly, and by one of the trustees, Mr. Foley, who is also a collector.

To describe in detail the grief and despair felt by poor men, and those the most deserving and self-denying of the community, or to dwell upon the discouragement thrown upon the principle of self-help by such a calamity as the failing of a society like the New Dublin Andean, would be beyond my province.

The state of the law has made it appear as if the Registrar endorsed these societies.

But it is painful indeed to remember how many of its 4,000 members—making it is supposed about 16,000, all told, dependent upon aid from the society—were probably induced to become members by the prospectus being endorsed by their own respected clergymen, who did so without having any knowledge whatever of the first principles of Friendly Societies or life insurance, and by the standing certificate of an officer of the Government, who is supposed to annually examine and pass the accounts.*

THE LOAN SOCIETIES.

State of the law as to Loan Societies as described in Mr. Littledale's Report for 1871.

The Loan Societies have been examined, as the instructions direct, only as regards the Registrar's function. The whole of the answers given by secretaries in reply to questions on this head will be found at p. 32 of Appendix No. 2.

The Report of the Registrar for 1871 thus sums up the present state of the law as it affects Loan Societies.

"The Loan Societies in Appendix No. 2 are not very numerous. The Registrar has not certified any for some years, except by the special authorisation of the Home Secretary. This class of Friendly Society seems to have been first certified in Ireland under the Act 4 & 5 Will. 4. c. 40, which authorised the registration of any society "established for any purpose which is not illegal," and as registration carried with it exemption from stamp duties on promissory notes, &c., which at that period were much heavier than at present, it was taken advantage of by Mutual Loan Societies.

"This provision was repealed by the 9 & 10 Vict. c. 27, and a new one substituted, allowing societies to be formed "for the frugal investment of the savings of the members for the purchase of food, firing, clothing, &c." This Act, and all former Acts, were repealed by the 13 & 14 Vict. c. 115, which re-enacted the foregoing clause with some slight modification, and it so remained until finally repealed in 1855 by the 18 & 19 Vict. c. 63.

"After the passing of this last-mentioned Act, the Loan Societies which had been certified under the former Acts practically enjoyed a monopoly of exemption, and the Registrar had much difficulty in dealing with applications for registry of Loan Societies and of loan rules for Benefit Societies, and some societies were certified which did not come strictly within the provisions of the Friendly Societies Act. The Registrar suggests that some alteration in the law is necessary, so as to place unregistered Loan Societies, which have to pay stamp duties, on a par with those which have been fortunate enough to have been certified under a statute now repealed, and which enjoy exemption from those duties."

Animadversions by the Registrar on a Loan Society in Dublin.

"The necessity which exists for some public audit of the accounts of Friendly Societies is exemplified by the return received by a large Loan Society in Dublin, which is entirely silent respecting the large defalcations by one of its officers during the past year, of which the Registrar was apprised by some of the members, who had lost thereby a large portion of their investments in the society, and applications by the Registrar to the secretary have failed to elicit more information."

CO-OPERATIVE SOCIETIES.

Co-operative Societies do not flourish in Ireland.

Of the Co-operative Societies, of which there are nine, I was able to obtain no information worthy of record. Their condition, as far as I could succeed in ascertaining it, corroborates the remark of the Registrar, that:

Effect of recent legislation on them

"The returns from Co-operative Societies are very meagre, and seem to show that these societies from some cause or other do not flourish in this country. The recent legislation providing for the incorporation of these societies, with the expensive privilege of winding-up insolvent societies in the Court of Chancery, under 'the Companies Act,' has not tended to make them more populous here."

ANNUITY SOCIETIES.

Annuity Societies.

Of the Annuity Societies also there would seem little more to be said than what appears in the Registrar's Report for 1871:

"The Annuity Societies, in Appendix 5, are not numerous, but most of them seem to be now working on safe principles, and, by a periodical investigation and valuation by experienced actuaries, to be protecting their members from loss. It seems, however, rather hard upon the annuitants (generally widows or children of deceased members) to be subject to periodical fluctuations in the provision supposed to have been made for them, and that some safer scale of annual payments by members has not been adopted."

With respect to the Society for the Relief of Distressed Literary Teachers, the report, after describing the constitution of the society, says:

"The Registrar, in his former reports, has stated how the number of trustees of this society was filled up after some pressure by him, and he is of opinion that the funds of this society, which is plainly a society established for a charitable purpose, should not be allowed to go to the last survivor of these 11 members, nor should the charity be allowed to become derelict, but the control of the funds, now amounting to 5,271l. 16s. New 3 per Cents., should, if possible, be vested in the Commissioners of Charitable Donations and Bequests for Ireland, leaving to the society the management of the charity under a scheme to be framed in accordance with the broad and liberal spirit of its founders."

* This duty was really done by Mr. Littledale, conscientiously and thoroughly, though the Registrar is not legally called upon to do so; but the Acts, as they exist, give him no power to proceed against societies sending in fraudulent statements of their condition, or none at all.

ARBITRATION.

Friendly Society disputes are in Ireland usually decided by arbitration. The proportion of societies arbitrating being to those referring their disputes to courts of law as 58 to 60.*

Arbitration the rule in Ireland. Arbitration good in small societies.

In small societies, where the members serve in rotation on committees of management, and have therefore a real, and not, as in the collecting Burial Societies, a merely nominal voice and vote in their society, arbitration is, in Ireland, unquestionably the most satisfactory way of deciding any disputed cases.

It is, however, most unfortunate that in Ireland the magistrates, whose ruling might otherwise be reckoned upon as both more impartial, and in more strict and more intelligent accordance with the law than the decision of arbitrators, should have as a rule so little acquaintance with Friendly Societies, and so little inclination to be much influenced by their rules and bylaws.

Magistrates' decisions cause surprise and indignation.

Their decisions cause sometimes great surprise and indignation in the members. There is indeed, beyond doubt, a tendency in magistrates to look upon all Friendly Societies as, more or less, combinations to make money out of the poor; an opinion which owes its existence probably to the fact that almost all the complaints that come before courts are against the collecting Burial Societies, whose *modus operandi* is calculated to give an experienced and intelligent magistrate so unpleasant an idea of the constitution and working of all Friendly Societies.

But disputes occur very seldom in these latter societies, from the fact that the penalties and privileges of a member are so clearly defined and set down in the rules that differences of opinion must be of very infrequent occurrence.

Privileges and penalties so clearly defined in the Rules of Tontines that disputes seldom occur.

There has not, for instance, been a single suit brought against a Dublin Friendly Society within the last twelve months.

But so general is the belief among societies that a prejudice does exist against them in the minds of magistrates, that in the Tontines a member would be considered as acting more or less disloyally to his society in appealing to a Court of law after his case had been decided by arbitration. When six members chosen by him, and six by the committee, had come to a decision, any attempt to reverse this by appeal to a Court would be looked on as an effort to obtain some advantage not contemplated by the rules.†

Arbitration, for this and other reasons is consequently far more popular in Tontines and other mutual societies than reference to a magistrate.

But in the large Burial Societies employing collectors, the power of settling disputes by arbitration must be looked on as highly injurious to the poorer members. An impartial judgment on the claims or grievances of a poor member would be almost hopeless.

Arbitration in large Burial Societies.

In branch Burial Societies arbitration is of course a mere pretence. But in the large local Burial Societies, if half the arbitrators are nominated by the collectors and other officers, and half by the complaining member, a draw may be safely assumed as the best he could expect, with the casting vote in the hands of the management; while the defection of one only of his own nominees would secure a verdict against him. Upon the whole his chance of success would seem very little better than if he had to urge his claims before a regularly packed collectors' meeting.

Arbitration, therefore, in the hands of the Liverpool Burial Societies a mere farce, becomes in the hands of the large local Burial Societies a very injurious privilege. It is one of the factors which go towards making them what they are, wholly irresponsible and beyond the control of the members.

The rules of the "Royal" Liver Society registered in England in 1872, do not—as pointed out by Sir Michael Hicks-Beach in the Dublin sitting (Second Report, q. 15,697, p. 386)—extend to Ireland.

So that, as far as can be seen in the confusion which arises from the Irish branch working under rules dated 1862, and the executive committee in England under rules dated 1870, "any dispute between an Irish member and the society would have to be decided by the committee in Liverpool" (q. 15,704).

The refusal of the Registrar in Ireland to certify the new rules arose from Mr. Littledale's conviction that in the Irish branches of these Collecting Societies the members were wholly unprotected.

Mr. Littledale's opinion.

"In societies like the Liverpool Liver, the Victoria, and the Saint Patrick's (now United Assurance), it is perfectly impossible that the members can exercise any control at all over the administration of funds, and I don't believe that that is a state of things to which the protection of the law should be given at all." (q. 14,976. Mr. Littledale's evidence.)

The constitution of Affiliated Societies, on the contrary, makes arbitration as beneficial to the members as in the Tontines, though for a different reason.

Arbitration good in Affiliated Societies.

The final arbitrating committee at head-quarters cannot be said to be under the control of the lodge which refers a disputed case to its decision, as in the Dublin Tontines. But the point in dispute is decided upon, if it cannot be decided in the district where it arises, by gentlemen who have great practical experience in both the principles and practice of Friendly Societies, and whose position and character is such as to secure, where an individual is concerned, entire impartiality. But when a question is raised affecting the relations between a lodge, or its district, and the parent society, differences of opinion will arise, and the head-quarters executive can only then uphold its opinion by downright dictation, leaving the complaining branch to secede or not, as it may see fit.

Upon the whole, my study of arbitration in Ireland inclines me to think it highly adapted to large societies, having an enlightened and impartial head-quarters committee, to whom either individual disputes, or complaints against the society can be referred. Or to a small mutual society manned and officered by working men. But in a large collecting Burial Society managed by irresponsible persons, arbitration is only another term for questions of vital moment to the members being decided in whatever way best suits the interests of the managers.

Arbitration suited to small "mutual" societies, as to enlighten and respond large societies but not to collecting Bur Societies.

* Eight societies both arbitrate and refer to magistrates.

† See letter from Mr. Criglington on this point, p. 35 of Appendix, No. 3.

THE REGISTRAR IN IRELAND.

The registrar in Ireland.

Whatever may be the opinion as to the proper scope and nature of the Registrar's duties in England, there is every reason to believe that increasing his power and efficiency would to the local societies in Ireland be beneficial, and decreasing it be productive of great injury.

This will be readily recognised by bearing in mind that the local Friendly Societies in Ireland have neither honorary nor other members, nor outside persons, interested in them, who have means or knowledge, or education enough to assist them with advice, either in cases of disputes, or in forming or amending their rules, or in any other of the many cases in which an educated opinion founded on the best theory of Friendly Societies, and on their practical working all over the kingdom, becomes so valuable.

Mr. Littledale's kindness and sympathy towards the members of Friendly Societies.

The absence in Ireland of this educated supervision has up to the present time been supplied, as far as it was in his power, by the Deputy Registrar, Mr. Littledale. And although the state of the law and other circumstances have been such as to greatly impair the efficiency of the ex-officio Registrar in Ireland, the secretaries and members of societies have always found in Mr. Littledale a sympathising friend and adviser, whose own clients I have myself seen waiting in the ante-room while the grievance of some poor member of a Friendly Society was being patiently and most kindly listened to.

Meeting in Public Houses.

Few Tontines meet in public houses.
Courtesy of Colonel Lake.

Having found as my inquiry went on that very few of the local societies in Dublin met in public houses—a fact which increased very much the difficulty of getting access to their secretaries—I applied to Colonel Lake, C.B., the chief of the police in Dublin, who very kindly gave directions that the Superintendents of each division should send in the names of the secretaries of every society which met in their several districts, mentioning also whether the place of meeting was a public house or not. The total number of Friendly Societies meeting in Dublin amount by these returns to 253, only about one-half the number sending in returns to the registrar. Of these one-tenth met in public houses.

Difference of Religious Belief in the Friendly Societies.

No exclusion in Roman Catholic societies on account of creed.

In none of the Roman Catholic societies is there any exclusion on the ground of difference of religious opinion. But the Protestant societies do not admit any but Protestant members.

Mr. Halliday, of the St. Patrick's Tontine, observes on this point:—(Appendix, No. 1, p. 27.)

“We never ask, and often do not know, what religion our members are of. We have Englishmen, Scotchmen, and one German, as well as Irishmen, and nobody bothers anybody about it. When we meet we talk about society business, and when that's over those who take a friendly glass together don't spoil it by such talk.”

On first hearing that such is the feeling in Roman Catholic societies, and that Protestants exclude all but members of their own creed, I came to the conclusion that the balance of Christian charity and toleration might fairly be claimed by the former.

But on submitting this supposition to the very intelligent secretary of the Amicable (Protestant) Society, he was of opinion that even on moral or prudential grounds it was better for each society to admit members of its own creed exclusively. That if Protestant societies admitted Roman Catholics, they would get the “doubtful ones” only, or those to whom all religious opinions were equal, and these members he did not think desirable, nor likely to promote the interests of the society, nor comfort of the other members.

The Roman Catholic members, moreover, think it no harm to meet on Sunday for the transaction of society business, and this would not be in accordance with Protestant customs and feelings. And besides this, all members who do not attend funerals (conducted, of course, with Catholic rites) are fined. All of which, taken together, would as certainly exclude all but Roman Catholic members as if exclusion on religious grounds formed one of the society's rules. The few Protestant societies in Dublin are, as I have said, strictly sectarian in this respect, admitting none but members of their own creed. This will be realised very vividly by reading the programme of the Amicable at p. 86 of Appendix No. 4.

POOR LAW RELIEF TO MEMBERS OF FRIENDLY SOCIETIES.

Poor Law Guardians in Ireland take no notice of Friendly Societies.

The Poor Law Guardians in Ireland, in giving relief to applicants who may be members of a Friendly Society, do not act upon the principle laid down in Mr. Goschen's letter to Mr. Paget in the 22nd Report of the Poor Law Board for the year 1869-70.

By the evidence of Mr. Power, Chairman of the Local Board, given before the Commissioners in October 1871 in Dublin, and also by the letter printed at p. 35 of Appendix No. 3, it will be seen that if the attention of the Poor Law authorities in Ireland has been drawn to the subject at all, it has not been sufficiently so as to induce any distinction in this respect between the members of Friendly Societies and other applicants.

Either from this cause, or—in the exercise of the discretion allowed them by the Poor Law Amendment Act of 1834—from thinking that stopping, out of his parish relief, the amount a member gets as pension from his society would tend to discourage provident habits, they have practically disregarded this principle, and a member in receipt of a pension from his society would get the same poor law relief as if he had no pension.

So little interest indeed has been taken in the subject by Poor Law Guardians in Ireland, that although the relations of a pauper had received his funeral money from a Burial Society, he has still been buried at the expense of the parish.

SUGGESTED POST OFFICE FRIENDLY SOCIETY.

The absence in my report of any noteworthy or intelligent testimony on this important point would render it presumptuous in me to express any detailed opinion on the general merits or defects of a Government Friendly Society, an opinion which must necessarily be founded chiefly on the evidence taken by the Commissioners themselves. But on the very essential, not to say vital, point of *fraudulent sickness*, to which my Dublin experience has very much directed my attention, I consider that if Post Office Friendly Societies were established, the amount of money lost, so to speak, by feigned illness would be so small as to be unworthy, financially, of serious consideration.

A man sunk so low as to feign sickness to avoid work, may be fairly considered an exceptional case. From the fact, that he would have to cheat and deceive, not the Government only, but also his own family.

In the Dublin Tontines the sick pay averages about half what a man can earn at his work; going as high as 7s, and in one case—the St. Lawrence O'Toole Tontine—the sick allowance is as high as the minimum rate of wages, *i.e.*, 10s. a week. In any Governmental Society it would, of course, never be allowed to exceed two thirds.

So that the family of the malingeringer would have to live, as long as he pretended to be sick, on half or two thirds of their usual scanty subsistence.

Such a state of things would be inviting or tempting to none but an incorrigibly lazy vagabond; if even to him. The law would prevent his entering a public-house while on the sick list, and if his doctor allowed him even to smoke or take beer, his enjoying these quasi luxuries while the daily bread of the family was restricted because he wouldn't work, would be looked on askance by those around him.

And when it is remembered that of all people in the world a man's wife is the one who knows best the real state of his health, and that his "loafing" all day long in the one living room of their small habitation, would be both irksome to her, and contrary to her interests, it may, I would submit, be safely assumed that no one but a very exceptional skulker would, after trying it, continue the effort to deceive the doctor, his neighbours, including the clergyman, and his wife, but would return to his daily labour in the open air, or elsewhere, as altogether the lesser evil of the two.

These remarks apply, of course, chiefly to men whose working capacity is unimpaired by age. As a man advances in life the case becomes more complicated, and the diagnosis more difficult.

A man who has worked hard till 45 or 50 may well plead that he has earned the right to say whether he is able to work or not; may truthfully urge that age is, quoad work, in itself almost a disease, and neither neighbour, doctor, or even wife, can fairly twit him with skulking if he claims to be sick without seeming so.

But recollecting how seriously his own comfort and enjoyment would be affected by the necessities of life being curtailed in his family, it is probable—may we not say certain—that even a selfish man would not often find it his interest to make an unfair use of this plea of advancing age, and that the large majority of the working men of Ireland would, even for their own sakes, if not from higher motives, prefer working to skulking.

Upon the difficult question of superannuation the rules and working of the Dublin Tontines throw no new light.

The pension of 2s. 6d. given by nearly all the Tontines did, doubtless, when potatoes were 2d. a stone, go far towards keeping a superannuated member alive. But now that provisions are almost as dear in Ireland as they are in England, nearly three times as much pension would be required to do this. There would, therefore, seem no reason to expect that a contribution sufficient to afford a decent support in old age can or will be paid by working men at the present rate of wages and cost of subsistence.

Suggested Post Office Friendly Society.

In Dublin Tontines sick pay averages about half what a man can earn at his work.

A skulker would find it difficult to deceive his wife, doctor, clergyman, &c.

Workingmen in Ireland would as a rule, shrink from malingering.

Superannuation.

Belfast societies chiefly trade societies.

Affiliated and Burial Societies

PROVINCIAL FRIENDLY SOCIETIES.

BELFAST.

The independent Friendly Societies now remaining in Belfast are almost exclusively "Trade" Societies. There are no "Tontines," annual division is unknown, and only a few remains of the ordinary Friendly Society can be found in any of its forms. The Belfast Philanthropic—examined by the Commissioners at the September sitting (2nd Report, p. 349)—is one of the few still remaining, and is dying out. The "Commercial Provident" has ceased to exist.

This tendency of each trade in Belfast to congregate and form special unions, almost to the exclusion of the ordinary Friendly and Burial Societies, is not easily accounted for, especially considering how popular the latter have been in Scotland. The usual method of accounting for every discrepancy in Ireland—the difference of creed—will here be valueless. For although the Scotch and other Protestant element doubtless preponderates in the population of Belfast, the Roman Catholic one is still very numerous and influential.

I found no disinclination on the part of the Trade Societies in Belfast to afford information as to their working; but on the special point of the Registrar's function as regards Trade Societies I did not elicit any evidence worth recording.

The remaining societies in Belfast consist of the Affiliated Societies, and the branches of the collecting Burial Societies, one of which, the Irish "Legal," of which I shall presently speak, is an independent offshoot from one of the same species, the "Scottish" Legal.

AFFILIATED SOCIETIES.

Affiliated societies.

The corresponding secretary of the Belfast district of the Manchester Unity was examined by the Commissioners in September (2nd Report, p. 350). The only feature then elicited calling for special notice was the rule mentioned by Mr. Downing, that no separation from the parent society shall take place as long as there are five members opposed to it.

This rule is founded upon the supposition, which is very prevalent amongst the lodges of the Manchester Unity, that the members of any lodge which comes to ruin can as a right fall back on the parent society for succour and even support.

Members of insolvent lodges no legal claim on the parent society.

This is, of course, a delusion. Mr. Hardwick, with his usual most wise and honest candour in admitting and even stating facts which are blots in the constitution of the Order, himself explains in his Manual, in the most explicit terms, "Benevolent assistance in case of bankruptcy is, within certain limits, rendered by the funds of other lodges, or those of the general Unity, to branches *in strick* " *compliance* ; but this does not at the present time amount to a positive guarantee." (Hardwick's Manual, p. 79-80.)

A lodge, therefore, which has saved money has a right to declare its independence.

As long, therefore, as the Unity does not feel itself strong enough to guarantee their benefits to the members of an insolvent lodge, any lodge which from either good luck in sickness or in burial claims, or from good management, has been able to lay up capital, has a clear right to sever, at any moment, its connexion with the parent society, taking a fresh departure with whatever money it may have saved.

In Dublin, as I have mentioned, the Foresters are much more popular than the Odd Fellows, whereas in Belfast the Manchester Unity asserts its usual supremacy; a fact which bears out the supposition that the relative popularity of the two orders in the capital is due to the extraneous causes I have suggested as existing in Dublin.

In Belfast the Manchester Unity more popular than the Foresters.

The secretary of the Rechabites gave the Commissioners a full account of the working of the branch in Belfast at the September sitting. The sick fund is managed by each "tent," as in the lodges of the Manchester Unity, and the funeral fund by the district.

The necessity of a sufficiently wide area to secure an average in sickness claims not recognised.

By the Registrar's report for 1868, it would seem that a sum of 137*l.* had been divided among the members, but the secretary (q. 14,636) avers that no division of money has ever taken place.

I have met, indeed, with no instance of any branch of an Affiliated Society in Ireland dividing its surplus funds.

The evidence of the intelligent secretary of the Belfast Rechabites affords a strong proof of the strange inaptitude for appreciating the necessity of the number of members in every society being large enough to secure an average liability in sickness.

"Chairman. Do you think that the average of sickness would be the same for a body of 30 members as it would for a body of 3,000 members?"

"Yes, I believe the calculation should be the same." (q. 14,720, p. 348.)

"Chairman. But can you calculate upon those averages unless you have a sufficient area to carry them over?"

"I am not prepared to answer that question."

This important subject is dwelt upon in qq. 14,718 to 14,728, 2nd Report, p. 348.

The answers given afford a fair idea of how little the principles essential to permanence in Friendly Societies are recognised in Ireland, even by the secretaries of the Affiliated Societies.

COLLECTING BURIAL SOCIETIES.

Loyal Irish Legal Burial Society.

The only one of the collecting Burial Societies at Belfast which I think it my duty to bring again under the notice of the Commissioners is the Loyal Irish "Legal" Burial Society, the proprietor of which, Mr. Hodgkin, was examined at the September sitting in Belfast.

The constitution, if the term is allowable, of the Irish "Legal" exhibits, as the Commissioners will remember, all the most distressing features of these collecting societies in, if possible, an even aggravated form. The most painful of all being, as in the others, the absence of any reasonable certainty that the claims of the members will ever be paid.

Correspondence between the proprietor and the Registrar.

At p. 37 of App. No. 3 a correspondence will be found on this point, between the registrar and Mr. Hodgkin, the proprietor. Mr. Littledale especially dwells on the erroneous use, in the balance sheet, of the word "guaranteed," a feature which had already attracted the attention of the Commissioners at the September sitting.

Condition of the Irish Legal elicited by the chairman of the Commission.

Nothing can more clearly explain this point than the questions put by Sir Stafford Northcote, and the answers given by Mr. Hodgkin, the owner of this society.

"Chairman. The 'guaranteed' capital I see is put at 1,000*l.* (2nd Report, S. 14,471.)

"Owner. Yes.

"Chairman. That was your own money, was it?"

"Owner. Yes.

"Chairman. You said 10,000*l.*?"

"Owner. I said that I was worth 10,000*l.* to 11,000*l.*, but 1,000*l.* out of that was guaranteed to the society.

"Chairman. How was it guaranteed. Was it by any document?"

"Owner. No.

"Chairman. Then what do you mean by 'guaranteed'?"

"Owner. I guaranteed it to the Irish Legal Burial Society.

"Chairman. Just explain to us in what way you guaranteed it?"

"Owner. Supposing that the amount of claim was more than the collections, out of that 1,000*l.* the money would be taken to pay those claims, which in fact was done."

The proprietor further explained that no particular stock or funds were set apart to meet the liabilities, but that he sent up a document to the Registrar in Dublin which bound him to the amount of 1,000*l.*

The two "trustees" to whom this sum is conveyed for the benefit of the society are Mr. John Hillis and Mr. James Kingsbury.

On this important point the Chairman observes :—

"Is John Hillis the same gentleman who appears as a collector?"

"Yes.

"Do you think it is a convenient arrangement that a collector should be a trustee?"

"He will only be there for some time. It is very hard to get gentlemen at first to become connected with societies as trustees, until they are properly established. All societies have their difficulties to contend with in their early stage.

"Chairman. What is John Hillis besides being a collector?"

"I do not think that he is anything else; he has some freehold, but very small. It is worth perhaps about 100*l*."

"Chairman. What is Mr. Kingsbury?"

"He is in the coal trade."

Having been directed by Sir Stafford Northcote to inquire into the commercial status of these gentlemen, I received a letter now in my possession, from a highly respected solicitor at Belfast, to the following effect :—

"I find that Mr. Hodgkin is worth probably 300*l*. or 400*l*., besides his interest in the premises where the business is carried on in Belfast, worth say 700*l*., making 1,000*l*. in all."

"I also find that Mr. Kingsbury is the owner of a cart, which he drives; and that Mr. John Hillis is a coastguard and keeps a small grocer's shop, and cannot be worth as much as 100*l*."

The number of members in the Irish "Legal" Burial Society which this 1,000*l*. so guaranteed is supposed to protect is 6,000, all of whom have been transferred from the Scottish "Legal" Society to the Irish "Legal," with all their accumulated claims :—

"Sir Stafford Northcote. Do you mean that some 6,000 members have been transferred from the Scottish Legal to the Irish Legal without bringing over any assets?" (2nd Report, q. 14,541.)

"Well nigh 6,000 altogether."

The observation made by the Registrar on the financial condition of this society in his report for 1871 is—

"1,000*l*. entered as guaranteed capital on both sides of the account by the secretary, but only 2*s*. 7*½d*. actual cash."

In answer to Mr. Littledale's question (App. No. 3 p. 37) as to what is meant by "guaranteed" capital, Mr. Hodgkin, the proprietor, says :—

"As it (the 1,000*l*.) is not an accumulation arising from the surplus of income over outlay, of course I must designate it as guaranteed, for such it is."

No comment would add to the force of these details, coming as they do from the lips and pens of the implicated parties themselves, in apparently total unconsciousness of the impressions they convey. Of a piece with the other barefaced avowals which swarm throughout the evidence given by collecting Burial Societies in the 2nd Report of the Commissioners, they furnish still further proof of the kind of thing which has crawled in under cover of the Friendly Societies Acts as a pretended means of insuring the lives of the industrial classes.

CORK.

The custom of dividing at Christmas obtained at one time to a limited extent in Cork, but I was unable to find any societies now doing so. The Mutual Independent Societies existing before the famine, of which fearful visitation Cork was the chief focus, have nearly all disappeared; those remaining being chiefly Trade Societies and the affiliated branches of the Manchester Unity and the Foresters.

The "Mechanics Provident," which was examined by the Commissioners in October 1871, affords an instance of a society of tradesmen exclusively, a term as I have mentioned synonymous in Ireland with mechanic. A triennial division took place in this society up to 1864, but was relinquished in that year, from thinking that "division was an inducement to members to fall off immediately after a divide." The reverse of this I have shown to be the case in Dublin. The falling off more probably was caused by the members paying contributions high enough to entitle them to a "divide," and then having to wait three years for it.

The principle of graduation would appear to be recognized in the Mechanics Provident, but in practice it extends only to making members who enter at 36, the latest age of entrance, pay 5*s*. more entrance money than those becoming members at 25. This change was made in 1871, in order, as the secretary explains it, to "encourage young men to enter." The secretary also thinking it "rather an injustice" that young men should be made to pay the same as older ones. The change was not made under advice or from calculation of any kind, but done for the purpose of tempting in young men by this exceptional boon, or rather bait. The contribution for men of 36, if paid in one entrance fee, would be, instead of 6*s*., somewhere about 10*l*.

The Mechanics Provident gives 12*s*. 6*d*. per week sick money, the rate of wages being from 18*s*. upwards, that sum being the minimum of weekly wages allowed by the rules. This sick allowance is about the same as the average of that given in Dublin.

The sick allowance given by small societies can, of course, with safety be more than that given by large ones. The smaller society possesses so much more accurate a knowledge of the circumstances under which the members work, and of their personal characters and habits, supplemented, besides, by a more exact practical knowledge of how the rule works in each society.

With all these data a small society can, of course, safely give more sick pay, up, perhaps, to two thirds, as in this case, of the minimum rate of wages.†

* See evidence of Mr. Samuel Criglington, p. 342 of Second Report, whose original character, and the legal knowledge he displayed, excited much interest, and regret that his singular ability had not been better utilised.

† Some of the Dublin Tontines give even more than two thirds.

Social status of the trustees.

Financial status.

The 6,000 members transferred from the Scottish Legal without any assets.

Mr. Littledale's comment on the balance sheet.

The implicated parties apparently unconscious of the effect these details produce.

Dividing extinct in Cork Ordinary Friendly Societies have disappeared.

Entrance fee graduated as bait for young men.

Small societies can safely give more sick pay than large ones.

In large societies one half his earnings when at work would be a safer proportion.

But in large societies which cannot have these advantages, I fear that as a rule one half would be a much safer proportion than two thirds. Unless a member being on the sick list unmistakeably diminishes the family comforts, malingering would be sure to occur.

A rule exists in this society, the first I have met, by which a member of two years standing may obtain 2*l.* emigration money; but the sending home of money for this purpose by those who have emigrated, not only to near relatives but even to distant ones, and even to mere friends, is so common amongst the kindly, still trusting, and warm-hearted peasantry of Ireland, that a fund for emigration has never been found necessary in societies. This, indeed, is the only instance I have met with.

AFFILIATED SOCIETIES AT CORK.

The secretaries of the Manchester Unity and the Foresters were examined by the Commissioner at Cork. In a letter received by the chairman it was asserted that the courts of the Foresters were much more economically managed than the lodges of the Manchester Unity. A court having, for instance, been set up in Carlow for about one eighth of what a lodge of Odd Fellows would have cost.

Cost of the opening dinner

But Mr. Bradish, the secretary of the lodge, explained that this great additional outlay could not have been incurred in merely forming the lodge; it must have been for convivial purposes. He knew that when a lodge was opened some time ago, in or near Limerick, considerable expense was incurred. "They celebrated the opening by a dinner, which was expensive."

Ought, if possible, to be prohibited.

I may perhaps here venture, with much deference, to suggest to those having authority in the Manchester Unity the advisability, should they possess sufficient power or influence, of forbidding, or at least discouraging, such an outlay, at all events at the mere inauguration of a lodge. It might be considered by the lodges an undue interference to dictate to the members how many dinners, public or private, they are to consume during the year. But celebrating the mere opening of a lodge by an expensive dinner would, even if not illegal, seem at least unwise. The prospect of having to pay for such festivities would not improbably deter the more prudent and steady men from joining the society at all. Such expenses should only therefore be incurred by the vote of a majority at a formal meeting, which of course could not be held until the lodge was fully formed.

WATERFORD.

Waterford Annuity Company has accumulated 11,000*l.*

"The Waterford Annuity Company" has drifted into a somewhat critical and anomalous position, one which was certainly never contemplated by the founders of the society. No new members having been admitted since 1837, it has accumulated the considerable sum of nearly 11,000*l.*, and instead of the widows of former members deriving a proportionate benefit by this accumulation—in part, of course, due to the contributions of their deceased husbands—the present managers assume that the widows and children are entitled to nothing but the pound of flesh—more accurately a sum varying from 7*l.* to 35*l.* sterling a year—specified in the original bond. The existing male members claim to be the righteous owners of the rest, some even assuming that, should they see fit, they have the legal right to divide among themselves the very considerable sum accumulated, provision being duly made for securing life annuities to the widows of existing and defunct members at a rate the maximum of which is the above 35*l.* per annum each, or rather 30*l.*, which the secretary conceives is the highest annuity permitted under the Acts.

Condition of the society.

I thought it my duty to point out to the present secretary, a much respected medical gentleman of Waterford, that grave responsibility, both pecuniary and personal, would probably be incurred by acting upon these opinions.

Stringent punishment incurred by misapplying the moneys belonging to a Friendly Society.

In the first place, s. xlvi. 18 & 19 Vict. c. 63, seems—for it is somewhat loosely worded—to allow societies founded before 1850, to give what annuities they please. And by s. xxiv. of the same Act, any officer, administrator, or member having possession of moneys belonging to a society, and withholding or misapplying the same, may be adjudged to "repay such money, with costs, &c.," and in default of such repayment may be imprisoned in the house of correction or common jail, with or without hard labour, for any time not exceeding three months.

Whether the existing appropriation by the male members of all above what would provide the widows and children with the 35*l.* annuity would be an "application of the money to purposes other than those expressed or directed in the rules of such society," would be for a Court to decide.

In answer to this the secretary pointed out that by Rule 11 it was made competent for the society, at any meeting specially convened for the purpose, "to make new laws for the government and management of the company or its capital stock, or alter and repeal any existing laws, &c. &c."

But his attention was called to the fact that a rule existing in a Friendly Society would not hold an officer or a member harmless if in carrying it out he committed an illegal act, or, as in the present case, a criminal offence.

Upon the whole it would seem not improbable that not alone the widows but every other representative of the deceased members would have an equitable claim to a share of an accumulation to which the latter had contributed.

Be that as it may, there is at least every reason to believe that any assistant barrister, or recorder, or justice of the peace in Ireland, before whom such a case was laid, would be inclined to look with great disfavour upon any attempt to deprive the widows of Waterford of their just share in this accumulation.*

* The superior jurisdiction given generally to county court judges in England has, unfortunately, not yet been extended to the corresponding tribunals in Ireland; but the special provisions of the above Act are so, by section 1 of 21 & 22 Vict. c. 101; upon the whole then it seems so probable, or at least possible, that the representatives of deceased members would, in common with existing members, be entitled to their fair share of the accumulated overplus, that any present or future officers or members of the Waterford Annuity Company, who, in dissolving the society, or otherwise, may allot to the widows of deceased members nothing but the bare pound of flesh specified in the original bond—which did not contemplate the accumulation of a large surplus—will presumably, and most justly, incur a very heavy pecuniary and personal risk.

The foregoing remarks are made with the knowledge that by s. xl. 18 & 19 Vict. c. 63. all disputes between members, or persons claiming through members, shall be decided in the way directed by the rules, and that no appeal is allowed against a decision so made, and that the object generally of this section is to exclude the jurisdiction of the superior courts when arbitration without appeal forms one of the rules of a society, as is the case in the Waterford Annuity Company. But Vice-Chancellor Wood, while holding—in *Armitage v. Walker*, 2 Kay & Johnson, 211—that “neither a court of law or equity had jurisdiction to alter the award of arbitrators,” takes care to add, “unless there was error upon the face of it, or it was shown to have been corruptly obtained;” and further, “the legislature intended carefully to provide that these societies should not be dragged before courts of law or equity if it could possibly be avoided, and has enacted that the discussion of their affairs shall be disposed of in a cheap and summary manner by the decision of an arbitrator or justice as the parties shall choose.”

Rule in a society making arbitration final would not exempt officials from penalties if they abused the trust placed in them.

“And it is necessary,” he continues, “to be extremely careful that the jurisdiction of the court shall not be set up to control the arbitrators so selected, *except upon a very clear and distinct case being made out of their abuse of their office.*”

I have thought it might be useful to quote this judgment of Vice-Chancellor Wood, because many intelligent and honourable secretaries of Friendly Societies are under the impression that if a society has a rule making arbitration final, the members have no redress even in equity, let the decision arrived at by the arbitrators be ever so erroneous or corrupt.

The remaining Provincial Societies in Ireland present no feature of special interest or importance enough to call for individual notice. They may be described generally as in a languishing condition, their members, as the societies die out, being, if not too old, entrapped into the mammoth Burial societies, or absorbed into the better constituted and more advanced Affiliated Societies.

Provincial societies in a languishing state.

Imperfect as the constitution of these Mutual Provincial Societies has doubtless been, infected as they are with the incurable cancer of small numbers, ungraduated tables and no periodic division, carrying with it a quasi valuation and overhaul, they have nevertheless been productive of good in at least one respect. I mean in the unlooked-for capacity they have enabled the Irish people to evince for the sacrifice of individual impulse or opinion to the common good, and for self-restraint and subordination to the control of authorities elected by themselves.

So strong indeed is the evidence of this capacity that it cannot but excite the keenest regret that the state of bewilderment in which the people of Ireland have been kept by distracting differences of opinion, and conflicts of spiritual and political interests, should in affairs of state have so utterly checked and thwarted every effort of those who have so earnest a wish to foster and develop both this and the other admirable national characteristics—characteristics which under happier auspices might lead to results so beneficial to Ireland and the empire.

At present there seems little left but the hope that at some future time the stereotyped aphorism which forms the programme to most of the Dublin Tontines, that “concord and unanimity form the basis whereupon the happiness and tranquillity of any society depend,” may be recognised as equally true on a larger scale, and that thus the duties of the at present much-vexed Secretaries for Ireland may at some future day be rendered—in proportion, of course, to their magnitude—as simple and straightforward as are now those of the secretaries of the Friendly Benefit Societies.†

I have thus given as far as lay in my power what I trust the Commissioners will consider a sufficiently clear description of the Friendly Societies in Ireland, and one which I myself sincerely believe will leave nothing of any importance concerning them unknown.

If there be still societies having causes of complaint against the Registrar, objections to the existing law as it regards Friendly Societies, or grievances of any kind, I can most truly say that their not having been at least recorded has been their own fault alone. No pains have been spared to give them every opportunity of bringing any such cases to the notice of the Commissioners. Letters inviting the secretaries to call at my office between 10 and 2 in the morning, and between 6 and 10 in the evening—the latter chosen as the most convenient hours for working men—were sent to the secretaries of every society in Dublin that I could find on the Registrar's books, or hear of from any other quarter. To this was added personal visits to every purlieu in the city where I had reason to hope I might find the more obscure secretaries who had not the inclination or the leisure to call upon me. In the provinces also every effort has been made to induce the few remaining societies to make known their condition and state their grievances, if any existed.

It only remains for me to acknowledge my grateful sense of the kindly and cordial reception I have met with, as Assistant-Commissioner for Ireland, from both the people themselves and their representatives, the Press, from beginning to end of my inquiries throughout the whole country.

Assistant Commissioner's grateful sense of the cordial reception extended to him by the press and the people.

The following suggestions, which I believe include all the legislative changes which could be in justice or prudence made, in the existing state of the Irish Friendly Societies, are respectfully submitted to the consideration of the Commissioners.

Suggestions as to legislation.

1. The branches of the English Collecting Burial Societies, and also the local *proprietary* societies, in addition to any other change as to registration, &c., should be compelled to give security for the payment of claims when due. The Registrar to decide whether security should be exacted or not. The “Mutual” Local Burial Societies should not be interfered with.
2. (a.) If the office of registration continue, as at present, merely to certify that rules are in conformity with the statutes, the fact that this certificate does not financially endorse the society should be stated.
- (b.) That the source to which the registrar is to apply for funds to wind up insolvent societies should be clearly defined.

* See Tontine rules, *passim*.

† With a people so impulsive and susceptible as the Irish, this tranquillity and happiness become of serious and practical importance when it is remembered how disastrous an effect their absence has had upon commercial enterprise and industry, and consequently upon national progress.

3. That the present system of advancing small sums as loans to members, being entirely safe, and of the greatest benefit to poor members, should be sanctioned by law.
 4. That the annuity societies should be dealt with as suggested in Mr. Littledale's report for 1872.
 5. That if "Loan Societies" are permitted to register, they should be compelled to give security.
- Lastly. That means should be taken by the employment of paid lecturers, &c. to disseminate the information gained by the Commissioners on the vital subjects of Friendly Insurance, Post Office Savings Banks, &c. Especially should it be explained—
- (a.) That all small Friendly Societies are, whether graduated or ungraduated, unsound.
 - (b.) That the present rates of contributions of the Affiliated Orders are insufficient to secure them against insolvency.

All small
Friendly
Societies
unsound.
Contributions
of the Affiliated
Orders insuffi-
cient.

I have the honour to be, &c.

E. LYNCH DANIELL.

APPENDIX.

No. I.—EVIDENCE.

GRADUATION OF TABLES.

r. A Halliday. Mr. ANDREW HALLIDAY, 27 years member of the St. Patrick's Tontine Society, Dublin, Established 1770. Mr. CLARK, secretary.

refer man of 40 a boy of 20. (Assistant Commissioner.) You make no difference in your contribution, a man of 20 pays the same as a man of 40?

(Mr. Halliday.) Not a ha'porth difference. We'd rather have men of 40. (Assistant Commissioner.) Don't you find the older men draw more money for sickness and die sooner?

(Mr. Halliday.) We do not, sir. We prefer a man of 40 to a boy of 20. The young men are more uncertain. They run more risks of accidents. They go on sprees, and try their constitutions more, and so they cost us more.

(Assistant Commissioner.) But hav'n't your older men gone through all that, and got 25 more years on their backs besides. How are you to find out how much they've gone through?

(Mr. Halliday.) We do find out. We know what he's been doing for years past before we accept him. But no man can tell what the young man will do.

(Assistant Commissioner.) Have you a medical examination?

(Mr. Halliday.) We have not, sir. We can tell better than any doctor, and the friend who proposes him knows what he's been about for years past, and besides, drink and sprees and carrying on in other ways tell on a man's looks. Many of the Dublin boys never get drunk at all, but the drink is there written down as plain as the nose on their faces. Such men would be bad members at any price, and we don't want them at all.

(Assistant Commissioner.) In 20 years your man of 40 will be 60, while your man of 20 will be only 40. Are there not more sickness and more deaths in the 10 years between 60 and 70, than between 40 and 50?

(Mr. Halliday.) May be there will, sir, but the man between 60 and 70 won't have his wife dyin' in child bed like the younger ones do, and come upon us for burial money; and, besides, look at me. I'm 55, and never came on the society for a week's sickness, and as for young men not being so sick as old ones, look at Mr. Clark; look at him, there he stands, a man of 70, hardly ever cost the society sixpence for sickness, and nothing at all, God be praised, for burial, and his son could in his grave, dead and buried, your honour, years ago (triumphantly.) Is that true, Mr. Clark, or is it not?

(Secretary.) It's God's truth, it is, and nothing else. (Assistant Commissioner.) Do you know that the tables which show that there is more sickness between 40 and 60 than there is between 20 and 40 have been got at by taking the average of more than a million of lives?

(Mr. Halliday.) That may be, sir. But them rules are for big societies. We never take more than 100 members, so that we know exactly what sickness each man has, and don't want to bother ourselves with the average of other societies. Them big burial societies are some of 'em the biggest blackguards out, and live by cheatin' the poor. They've got their board on one side of the water, and their lodgin' on the other, and for board and lodgin' one of them, I'm told, draws 40,000l. a year out of the poor in Ireland. 20,000l. of this they claim to spend in management, and they can steal just as much more as ever they choose besides. Your honour is of course dead agin home rule, but you wouldn't think that right anyhow.

(Assistant Commissioner.) Why do you only admit 100 members?

(Mr. Halliday.) Because if we had too many we couldn't keep the accounts and manage things ourselves. We don't like having an office and a regular secretary. If a man sits in an office all day, and does nothing else for a living, he gets too clever by half, and won't be content without plenty of money. His wife and daughters get to be ladies, and wear chignons and kid gloves, and dress in fine clothes; he lays down his pipe and smokes cigars, and all this costs money; and many of them do nothing but scheme how to do so without being found out, or else they steal it downright and make off with it.

(Assistant Commissioner.) You do not then dread the society, when so small, being swept away, or crippled by

cholera or fever, or ill luck in having a great many members getting sick or dying at the same time?

(Mr. Halliday.) We do not. We've prospered since 1770, and we'd rather take whatever God sends than put our affairs out of our own hands by getting so big as to want an office.

(Assistant Commissioner.) Do you know much about the Liverpool and other Branch Collecting Burial Societies?

(Mr. Halliday.) I know a little, and that's more than want to know about them.

(Assistant Commissioner.) They don't work well?

(Mr. Halliday.) It doesn't become me to speak much of them, being myself a member of a tontine, and opposed to them.

(Assistant Commissioner.) Why are you opposed to them?

(Mr. Halliday.) We are mutual, and work for the interests of our members. They work for the collectors and managers. Besides they're too big entirely. A working man who gets into one of 'em doesn't know whether he stands on his head or his heels. He never sees his accounts, and can't tell what amount of cheatin' is going on.

(Assistant Commissioner.) What is the general character of the collectors?

(Mr. Halliday.) Well, some are thought honest, and some the other way. Mr. Taylor, of the Liver, bears a good character, but the honestest the agent of a collecting society the worse it is for the poor. An upright collector is, savin' your presence, like a bit of toasted cheese. He looks so nice, and talks so pleasingly, that it tempts poor men into the trap.

(Assistant Commissioner.) He must have a pleasing manner to get on well?

(Mr. Halliday.) That's so, sir, especially with the ladies. A collector must be a ladies' man, or he'll never do any good.

MR. JAMES CONNOR.

(Assistant Commissioner.) A man entering your society at 20 will pay double what the man of 40 will if both live to 60, and still you pay them the same burial money. Don't you think that unfair?

(Mr. Connor.) Sure if he knows the rule and does it willingly, it can't be unfair. May be he won't be glad enough himself some day to have the same thing done for him by younger men. Our members would be satisfied with no society where all didn't pay alike. The good God will punish men who are too selfish. The story of one of our members will show what sometimes comes of such notions. A young man soon after joining had bad ideas like that put into his head by some Odd Fellows, who wanted him to leave us and join their lodge, and with great respect to your honour, he talked just as you do yourself, sir. But it pleased Providence to punish him. He took sick himself, so he did, and died after being a short time only in benefit. He was then decently buried with 3l. of the society's money, which, God forgive me for saying, served him right. It was looked on as a judgment, and ought to be a caution to others.

(Assistant Commissioner.) Then you would not yourself wish to see any change made even if the members would consent?

(Mr. Connor.) They wouldn't consent, because they'd think it wrong to have one man paying more than another. Besides, no man, young or old, can get sick or die without the will of God, and if it's God's will, as many will die at 20 as at 40, or 80 for that matter, if they live so long.

Mr. JOHN COOPER, Secretary to the Mutual Benefit and Fellowship Society.

I have found during an experience of many years that the younger members of friendly societies are far more subject to illness than the older ones. Surgeon Colter, a very clever man, formerly our doctor, told me that he has found in his own practice, and it is the general opinion of the medical profession, that between 40 and 60 is the best and soundest part of a man's life, and that there is less sickness and death claims on the society, barring accidents, between 40 and 60 than between 20 and 40.

MR. MAHER, Secretary of the St. Dominick Burial Society.

(Assistant Commissioner.) Do you not think that the young men of the present day reading the papers more, as

No dread of its being swept away by exceptional sickness.

Big burial societies work for the collectors and managers. We work for ourselves.

The honestest the agent of a collecting society the worse it is for the poor. An upright collector like a bit of toasted cheese. Collector must be a ladies' man.

Mr. James Connor. Reasons given for objecting to graduation

Wrong for one man to pay more than another. If God wills as many die at 20 as at 80.

Mr. J. Coop

Surgeon Colter says the rest of the medical profession think from 40 to 60 the best and soundest part of a man's life.

Mr. Maher

r. A Halliday. 37. Mr. Clark.

refer man of 40 a boy of 20.

no latter at more.

argument almost reduction.

The average of sickness and deaths not suited to his society.

small society can manage and keep their own accounts; regular secretary costs too much.

you say, and being in general far more intelligent than their fathers, will lead to their keeping out of societies which throw the burden of supporting aged members on them?

Graduation may one day come, but not at present.

(Mr. Maher.) It seems reasonable to think so, and it probably will in the end, the more so because the Odd Fellows and Foresters both now compel all their lodges to graduate their tables, and will of course try to talk our members into it. But up to the present time I have heard little or nothing of such talk. The Foresters and Odd Fellows having their head-quarters in England prevents their going ahead very much, and then the divide at Christmas makes all things right with us, and keeps our societies alive. We should soon die out if we had no divide. A man who has once been a member of a society which divides every year will never be content in any other society. There is always more or less of a doubt whether they'll ever see their money again when once it's paid. No wonder that reaping the reward every year of saving and being prudent encourages them more than hoping to get rewarded after they're dead. It encourages a man, too, and he feels a pride in seeing his family once a year a little more comfortable than usual; and the wife, if she's a kind woman, which most of ours are, if they get any chance at all, will be pleased at his savings' being spent this way, instead of in whiskey and tobacco, and will perhaps tell him so, and make him feel satisfied with himself; and family affection and kindness will be helped; and things made to look a little cheerful.

Dividing keeps the Foresters alive.

Good moral effect.

(Assistant Commissioner.) Paying according to age, and dividing as well, would make the contribution of the older members too high?

(Mr. Maher.) It would, sir. If a man at 45 is to pay double, he couldn't stand a divide also.

(Assistant Commissioner.) You yourself evidently prefer a dividing society?

Dividing societies.

(Mr. Maher.) I do; I think they make men more prudent and do more good than any society that ever was invented. The members like their society because they believe in it. They know that all the money they pay in will come to themselves, and none of it will be sent to Manchester or Liverpool, or took to Ameriky.

(Assistant Commissioner.) And they take their chance for the future?

Last as long as any.

(Mr. Maher.) They think they've about as good a chance of getting sick pay and burial money in a dividing society as in any other. They seem to last as long as any, and some scientific gentlemen seem to say that the very best of the big English societies is a million of money to the bad. So till that point, anyhow, is cleared up, we prefer our dividing societies, which take stock every year, and turn over whatever balance there is to the members instead of the officers getting it, or ourselves being refused it when we get sick, or our wives when we die.

YEARLY DIVISION.

Mr. John Cooper.

Mr. JOHN COOPER, Mutual Benefit and Fellowship Society.

Yearly divide given to the family.

The divide is hardly ever spent in drink. The feeling of sociability and kindness which leads men to give each other drinks and treats is what makes them take their divide home with them, because they know that the wife and family will at this season expect a little treat, and they ought to come first. The wife herself will often come to me and say, "How much are you going to give us this year for a divide. That's my Christmas-box, you know, and I hope it will be a big one. Will it be a bit of paper?"

Mr. Edward Mellady.

Mr. EDWARD MELLADY, Secretary to the St. John the Baptist Tontine.

Divide brings in young men.

The divide is what chiefly makes young men join our society. At Christmas time work is apt to be slack, being winter and short days, and a man is glad to have a few shillings to feel his family isn't left entirely without some little remembrance that it is Christmas. The members will sometimes tell me to give the divide to their wives, and then they come and fetch it.

Mr. John Quinn.

Mr. JOHN QUINN, Secretary to the St. Patrick's Tontine.

Divide spent in comforts for the family.

The women growl all the time at the pennies being paid, of course, but when divide time comes they look sharp after their husbands, and consider the divide as a God-send. They stick to him when he goes to draw it, for fear he might be tempted into a public-house and lose it all. This helps to keep the man straight, and the divide is to the fore for little comforts for the family. The chief reason women like tontines is that money is paid in and comes

back to them and the children which otherwise would be spent in drink.

Mr. BRENNAN, Trustee of the Dublin Alliance.
Mr. CAVANAGH, President.
Mr. GARROLL, Secretary.

Members: Rev. Mr. Cavanagh, Mr. Garroll.

(Mr. Brennan.) The custom of dividing every year is so rooted in Dublin that no young men would join a society that did not divide. If any considerable sum existed it would be a constant cause of bickering and dispute, and it would be thought the officers had some wrong motive in wishing to accumulate money. They like a society where they are sure of getting their money, and you can't be sure of any society which doesn't divide.

Young men like a dividing society where they are sure of getting their money.

MEETING IN PUBLIC-HOUSES.

Mr. MICHAEL ROKE, Secretary to the St. Peter's and St. Paul's Tontines.

Mr. Michael Roke.

Very few tontines meet in public-houses, we don't like them. Meeting in public-houses is ruinous to a poor man. A member joined us last year who left the Foresters because their meeting in a public-house cost him so much. The hard-working generous man loses by it, but the lazy mean man gains. The rent of a meeting room ought to be paid equally by all the members, which it is not when the landlord is paid through liquor-drunk. The industrious and liberal man pays more than the idle one, who has never any money in his pocket, and besides this, when a lot of men get together they are all apt to take what the ones fondest of drink like rather than what they like or want themselves.

Few tontines meet in public-houses.

Mr. FRANCIS O'BURNE, Secretary to the St. John's Tontine.

Mr. Francis O'Burne.

I think meeting in public-houses had, some who don't like public-houses because they say the money left in the chest is more secure than when left in a house where the landlord does not live, which is true, but we make it secure this way. We cut the notes in half, and leave one half with the chairman, the other in the chest. Public-house meetings lead to treating as a matter of course, let people say what they like; I'm told that in England it does not, but in Ireland it does.

Public-house meetings lead to treating. People who don't like it.

Mr. PATRICK ISBONS, small general dealer, drives a horse and cart.

Mr. Patrick Isbons.

What I've seen of meeting in public-houses makes me know that it does lead to drinking. Only last Sunday we met at half past 12, and there's never any difficulty in getting liquor at any hour, legal or illegal. When a man gets one or two pounds loaned him, he finds it very hard when friends are round him to get off without treating. No one would speak of it, or chaff him, but he would be thought mean. No doubt the difficulty of getting a room large enough is one reason why some societies meet in public-houses, and also that they think the chest of the society is safer. Our treasurer sleeps in the room with the chest, but even if he didn't few men would like to rob a tontine. It would be about the same as robbing a church. He'd find it pretty hard to get off with the money.

A man who has money would not be thought mean if he didn't treat.

Mr. JOHN COOPER, Secretary to the Mutual Benefit and Fellowship Society.

Mr. John Cooper.

Meeting in public-houses has been of late years very much done away with from finding it led to treating and running in debt to the landlord; men are ready enough to drink without having it thrown at their heads.

Leads to treating.

Mr. MICHAEL LYNCH, Secretary to a branch of the Shepherds.

Mr. Michael Lynch.

I consider our meeting in public-houses a great evil, but the court is unable to get a room equally central and convenient for three times the sum we pay. And of course, then, drinking up to a certain point becomes a point of honour, or rather, mere justice to the landlord who rents his room to us with this understanding. The rooms used by the tontines and small burial societies would not please our members. I often take liquor myself when I don't want it; from this cause I have sometimes poured it down the counter. I don't think with some that meeting in even a respectable public-house, is much protection to the funds left in chest. The safest way is not to leave much.

The S.H.P. holds a meeting in a public-house. A great evil.

SIZE OF FRIENDLY SOCIETIES.

Mr. FRANCIS O'BURNE, Secretary to the St. John's Tontine.

Mr. Francis O'Burne.

Our society is limited to 100 members; I don't believe in any society being so big that the members can't serve in

No society ought to be too big.

* One pound note.

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turn and look after their own concerns. We have 40 members now, and if anything goes wrong, we can get most all the members to meet and lay it before them. If we was 400 strong we'd find it hard to do that. If we was 4,000 we couldn't do it no how. The blusterin' talkers and the biggest rogues, and there's sure to be some of both them sorts in a big society, would then have it all their own way, and the honestest and quietest members would be nowhere.

So that if you want to be in a big society at all it's better of the two to be in the Liver or the United Assurance at worst, because the officers and collectors being paid high, its worth their while to be pretty honest to keep their places; but a society of tradesmen, with the officials working men ought never to be large. Hundreds of pounds keep passing through their hands, nobody knowing for certain how much they do receive and pay out, and a few hundred pounds is a great temptation to a poor man who thinks he can start a business, and make a home in America or elsewhere without working so hard, and that if he doesn't steal the money somebody else will. Carroll, the secretary to the Andraun Burial Society which meets in Westland Row did this, and it always will happen when the society is too big for the members to serve in their turn.

Francis
man.

MR. FRANCIS GORMAN, Secretary to St. Canice's Burial Society.

I wouldn't be a member of a big burial society if anybody paid my contributions for me. They may perhaps be honest, but you never can tell whether they are or not, and I like to be quite sure. In our society every man serves every three months in turn, and the poor can't be robbed as they are in the big burial societies.

MR. ANDREW PEAUL, Secretary, St. George's Friendly Brothers Tontine.

large
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med.

It's impossible for a large society to give sick pay without being cheated. Even in small ones you have to keep a bright look out. I can't remember any member being caught working while on the sick list, but a shoemaker was caught at it before I joined. A member worst asked the doctor to give him a sick certificate for rheumatism or else something the matter with his leg. The doctor examined him well and came to the belief there wasn't anything the matter with him, not enough at all events to stop his work. "You're not sick." "Ah, now, don't say that doctor, and 'me sufferin' so wid a pain in my hip like a knife goin' thro' me, and can't sleep at night with the torture, and trust God will spare you from such sufferin' yourself, ' doctor dear, making the life a burden to me." "Well I don't know, your pulse is strong and full, your eye is bright, your skin is moist and healthy, and as to your tongue—well your tongue is in great order entirely, so the only thing wrong is your leg, and that we'll soon cure." With that the doctor took the poker and put it in the fire to heat it red hot. "What's the intension of that, doctor?" "Why, to cure you, of course. What else? Don't you want to be cured, and go to your work like a man, instead of bein' a burden on the society?" "I do, sir." "Well I am goin' to cure you before you leave the room by firin' you. I'll fire your leg from the hip to the knee, whenever the poker's hot enough, and cure you so that it'll never come back. So take off your trousers, quick, and let's get the job over." "Doctor, the pain always does come off and on, and I'm thinkin I feel altogether better while you're speakin'."

"That's the bare thoughts of the firing done you good, but it'll take the red hot poker itself to cure you so that it'll never come back. I'll just go and get two assistants to hold you for fear you might get burnt in the wrong place, and we'll soon make a man of you."

"Doctor, the pain's gone entirely, it is, and I trust it won't come back. I'm well now anyhow, God be praised."

"I doubt it. I'll engage you couldn't walk across the room now without limping."

"Couldn't I, sir, only look at me." And he walked across the floor firm and upright.

"Well, you do seem better, but the next time you're took bad with the same complaint and ask me for a sick certificate I'll have to fire you, whether you like it or not, so that it'll never come back again."

But it never came back, sir, without the firing, and tho' it's a long story it'll show you how they sometimes try it on. So much so that the doctors themselves are often in doubts and obliged to take the member's own word for it. And then our only chance is to watch and see that he don't work, and then the wife and children are on our side, and want to see him at work again and earning his full wages.

MR. M. ROOKE, Secretary to the St. Peter's and Paul's Tontine.

Mr. M. Rook.

We are limited to 80 members. It is not possible for a large society to manage a sickness allowance or indeed any part of their funds without being cheated. We don't admit tailors and shoemakers because we don't feel sure that they won't work when sick, and it is hard to find it out. Slaters are also excluded on account of the danger of going on roofs. But we found all our rules when we joined and didn't make them ourselves. We are very particular about the state of a member's health before admitting him. He must be examined before the committee before he is let in. In the case of the wife two of the committee go to her house to judge by her appearance as to her age and sometimes of constitution. If the committee disapprove of the man, or the two disapprove of the woman, they would be rejected in spite of the doctor passing them. Members sometimes find out things about a man's health from those who know his own and his wife's habits for years which a doctor might never hear of, but they most always agree—the doctor and the committee.

No large society can manage a sick allowance or any part of their funds without being cheated.

Members sometimes know more than a doctor about a man's health.

MR. PATRICK NOLAN, Secretary (24 years) to the St. Nicholas of Myra Tontine.

Mr. Patrick Nolan.

Our society has now 69 members. The difficulty if a society is too large is about the sick pay. We don't exclude any trade by our rules, but a tailor would be better out. The motto with us is—"No tailors need apply." We did have a tailor once as a member, but it pleased God to afflict him with cholera and so relieve the society.

The difficulty of a large society is about the sick pay. Our motto is, No tailors need apply.

MR. MICHAEL TOOLE, Secretary of the Clarendon Burial Society.

Mr. Michael Toole.

Our collectors get 2s. 6d. in the pound, and it is quite enough for them. Our number is 500 members at present. I could manage 1,000 in a burial society but not more.

Our collectors get 2s. 6d. in the pound. 500 members; could manage 1,000, but no more.

One evil amongst others of a society getting too large is that the collectors have too much ground to go over, and they think they ought to be paid for it, which no doubt they ought, but the 25 per cent. comes from the society being too big.

MR. MICHAEL ROKE, Secretary to the St. Peter and St. Paul's Tontine.

Mr. Michael Roke.

We are limited to 80 members. Big societies are bad. In a society the size of ours the yearly claims for sickness and burial money are so few that every member can see for himself that they are set down right in the accounts, and also knows, or may easily find out, that the claimants really were sick and got the money; but in the big societies—which in Dublin are all burial societies, as they can't make sickness work no how—nobody can tell whether they're honest or not, and that's all their best friends can say of them.

Limited to 80 members. Big societies bad; cannot be sure they are honest.

REGISTRAR.

MR. MICHAEL TOOLE, Secretary to the Clarendon Burial Society.

Mr. Michael Toole.

I think the Registrar ought to be made efficient or abolished altogether.

Registrar ought to be made efficient or abolished.

It would be very useful to have a competent legal gentleman as Registrar, with power and means to enforce the sending in of yearly accounts, and of examining the condition of societies, and if necessary winding them up. I think 1l. a year or so would be nothing for a society to pay for a license, if by so doing they were sure of protection. With our 500 members it would come to about one half-penny a year for each member; and even in a society so small as 50 members, it would only cost them 5d. per annum, which I think would be money well spent. Any one would do so, if they knew what is going on at this moment in the Andraun Burial Society, which meets at Westland Row. Everybody knows it is bankrupt, but there is nobody to wind it up, and the poor people keep on paying in, though death and sickness claims are every day refused.

If a year would be nothing to pay for proper protection.

Andraun Burial Society bankrupt, but no one to wind it up, and the poor people keep paying in.

MR. HENDRICK, Secretary to the City of Dublin Loan Society.

Mr. Hendrick.

The Registrar ought to have summary judicial power to at once wind up all friendly societies when sufficient proof is afforded him that the society is insolvent.

Registrar ought to have summary power to wind up insolvent societies.

I believe the Act intended to give him the power, but forgot to give him the means, and so he won't do it.

MR. STYLES, worker in metal, one of the committee and a complainant of the Dublin Andraun Burial Society.

Mr. Styles. Registrar ought to have magisterial power, and each society pay a yearly sum—say 1l.—as a

The Registrar, to be any use, ought to have magisterial power, and each society pay a yearly sum—say 1l.—as a

license and for the Registrar's audit. This in a society of, say 40 members, would be only 6d. a member, and taking the average would be a mere trifle.

MR. CHARLES FOLEY, Secretary to the St. Peter's Loan Fund Society.

I think the Registrar not being able to certify loan societies a great evil, for I every day see good arising from them.

A very respectable lady, whose husband died recently, now carries on the business—boot and shoemaking. She came not long ago to us and pointed out that there was a chance of buying a lot of leather a great bargain for cash; and being a well-known and respected member, we advanced her 100*l.* on her own note and the securities mentioned in Rule VI. She bought the leather, paying us back our loan, for which we charged her 4*d.* in the pound, at the rate of about 11. a week. She cleared altogether about 30*l.* by the advance we made her. Our members are of all classes, shopkeepers, tradesmen, car and cab owners, and all sorts. All members must serve in turn on the committee of management, or pay an indulgence fine of 3*s.* a year.

MR. ALEXANDER MORRISON, Secretary of the Caledonian Benevolent Society.

The members of our society are unanimous in their wish to establish a reserve fund, for the purpose of superannuating members who have received the usual sick allowance and are still unable to resume their employment.

The payment into this fund is to be kept distinct from the burial and sickness funds, and to be 1*d.* a week per member.

The weekly allowance to be from 2*s.* 6*d.* per week to 5*s.*, according as there are funds in hand to meet these payments.

But, in addition to this, the members were also desirous of registering a loan rule to enable them to lend from 1*l.* to 2*l.* at the rate of 6*d.* to the pound interest, to be repaid by weekly instalments of 1*s.* for each pound lent. And that a member may also borrow to the amount he has paid into the loan fund, but if he wishes to borrow more than he has paid in, he must find security.

Mr. Morrison, who is a most intelligent gentleman of 28 years' experience in friendly societies, expressed great regret that from the existing state of the law the Registrar felt himself compelled to decline registering these new rules. Thus forcing the society to work their rules on an "honourable understanding between man and man," but without the advantage of legal recognition and sanction. He also expresses these opinions in his letter No. 3, p. 38, of Appendix (Assist. Com.)

LOAN RULES IN TONTINE AND BURIAL SOCIETIES.

MR. F. O'BRYEN, Secretary to the St. John's Tontine.

We have a loan fund, and have never found anything bad to come out of it, but always good. We never make loans to the full extent of the money in chest, but always leave in 5*l.*, which in our small society we have found sufficient to secure us against having no money to pay claims. The keeping the loan fund separate altogether, and making it optional to subscribe to it at all, would perhaps work perfectly well, but our own way works so well we would not like to change.

We have a separate sinking fund of 1*d.* a week to pay the subscriptions of members too poor to pay it themselves. This sinking fund is never divided.

MR. ROKE, Secretary to St. Peter's and Paul's Tontine.

In the present state of the law no society that has a loan fund can improve its rules. Before we would be allowed to amend our rules, which we found when we joined and did not make ourselves, the loan rule must be spunged out, so we keep away from the Registrar till a better law is made. There is no rule in our society, except the divide rule, that the members would hold on so hard to. It may be, and often is, the greatest help to poor men; and, in a dividing society, cannot possibly do any harm, because there is money enough paid in to secure not only all the sick and burial claims that are so all likely to happen, but to give every member a small sum at Christmas besides.

MR. PATRICK NOLAN, 24 years Secretary to the St. Nicholas of Myra Society.

A member being able at a pinch to get a pound or two from his society is a great thing for him. I remember one of our members being in receipt of a pension of 2*s.* a week, which he had for life if he chose. But he came to us and asked us to give him his burial money, 4*l.*, and marriage money, about 3*l.*, and he to cry quits with the society,

which, as we were paying him 2*l.* 10*s.* a year, we agreed to. With this he bought a little donkey—an ass, six, saving your presence—and a cart, and started selling vegetables. It's now several years ago, and he has supported himself decently ever since, and there he is to this day, making half-a-crown a day. Whenever he sees me he gets elevated, and says that donkey and cart was the saving of him.

MR. PATRICK REILLY, Secretary of the G. Branch of the Good Samaritan Society.

Our members have found the being able to get a small sum (10*s.* is our limit) very useful. A man wants a pair of shoes, or some other necessary thing, and his wages being only great enough to keep his family, he cannot afford to spend it. So he gets it from the society, and pays it back at the rate of 1*s.* a week. One member bought a little pig with it to fatten, but of course few of us could do the like of that, being mostly mechanics.

ANDREW PEARCE, Secretary St. George's Friendly Brothers.

Subscribing to a loan fund is optional, and if more than one claimant wants money the secretary will say, Do you want it bad, &c. Marts have no outside shops, and few streets without them—great evil. No ready-made clothes, but cloths and women's things of all kinds.

Lending small sums to members is useful in this way. In Dublin there's a swarm of what are called marts, which don't exist, I'm told, in England. They sell everything on credit, for which they charge enormous rates for the poorest articles. Nobody ever goes near them who can pay cash, so poor are the goods they sell, and so high the prices. Now a man who gets a loan of from 10*s.* to 4*l.* can get a sack of flour or a ton of coals at wholesale prices, the small interest he pays going to the society, and a portion of it therefore coming back to himself in the divide. Instead of paying so much a week to the martman, he repays his loan to the society, and keeps out of the martman's books. It is also a blessing if a man gets behind with his rent. Without the power of getting a loan from his society, he might be turned out of his lodging, or driven to a loan office, or to the pawn shop, to get money at their rates.

GENERAL.

MR. TIMOTHY MURPHY, Secretary to the St. Vincent de Paul's Tontine.

We settle any dispute by arbitration without appeal to the divisional magistrate or the Recorder. Magistrates will not, or cannot, understand that our society is mutual. We have no paid officers except the secretary, and our members serve in turn, and the arbitrators well know that if they decide wrongfully the case may next day be their own. But magistrates will look on these societies as companies, so to speak, and protect the poor man, as they think, against the company, when in fact the poor man is a big rogue, and trying to make men who work harder than himself support him as idlers, pretending to be sick.

I don't approve of a loan rule in tontines. I think men wanting to borrow ought to join a loan fund society, to one of which I am also secretary. The chairman and I have separate account books. If he can't write I make it up for him.

ANDREW PEARCE, Secretary St. George's Friendly Brothers Tontine.

We don't keep out any man on account of his creed or occupation. I often hear of societies refusing men on account of tailoring being their trade, but there's more talk in it than anything else. No tailor, nor any other man, could draw sickness pay from us without he was really ill, at least he'd have to live the life of a sick man in every respect, and there's very few healthy men would like to live long that way. It's too unpleasant.

MR. JOHN QUINN, Secretary to the St. Patrick's Tontine Savings Bank.

Formerly, when money was lodged in the Abbey Street Savings Bank by a society, three cards were given the depositors, and no portion of the sum could be withdrawn without the three officers to whom a card was given being present with his card, on which the sum withdrawn was marked, seven days' notice being also required. At present the former precaution is not observed. I am now treasurer and secretary, and if I like to stand it all I can "after 7 days' notice." The Post Office Savings Bank requires only three days' notice, which gives a fraudulent secretary or treasurer still further facilities; as when seven days is required a meeting will take place between the giving notice and the withdrawal of the money.

Mr. Charles Foley.

Mr. Charles Foley.

Mr. Alex. Morrison.

Mr. Alex. Morrison.

Mr. Alex. Morrison.

Mr. Alex. Morrison.

Mr. F. O'Brien.

Mr. Roke.

Mr. Roke.

Mr. Patrick Nolan.

Mr. Patrick Nolan.

Mr. Patrick Reilly.

Mr. Patrick Reilly.

Mr. Andrew Pearce.

Mr. Andrew Pearce.

Mr. Timothy Murphy.

Mr. Timothy Murphy.

Mr. Andrew Pearce.

Mr. Andrew Pearce.

Mr. John Quinn.

Mr. John Quinn.

Sullivan. MR. SULLIVAN—MR. STEPHEN LEE, St. Catherine's Testime.

(Mr. Sullivan.) Our society gives 7d. for the first week in sickness, 11. as death, and 2s. 6d. superannuation. The pension though so small now was not so when prices were so much lower. I can remember when for 2½d. you could get a stone of potatoes, not such things as you buy now, but sound and menly to the core, so that if you squeezed them they would seem like a ball of granite from in your hand. For a penny a poor man could fill himself chock full, and with a bit of butter—the best fresh butter was then 7d. the lb.—and a little salt would make him a hearty and wholesome meal. The best mutton—sirlin of beef and leg of mutton—was then 5d. a lb., a side of bacon 4d., eggs three a penny, and butter-milk almost for the asking. That was in 1836, ten years before the famine, when there was no stomach to take the food out of the country. The gold fever hadn't broke out, and gold hadn't began to come in, to raise the price of everything, and make it so hard for the poor to keep alive. Our pension was worth much more than double in those days. The quality of what we buy now is gone down as well as the quantity. Potatoes haven't any quality at all in the way of nourishment; butter is made with grease and chemicals, and they've

taken now to wathering even the butter-milk. Hams and bacon are still good, but they are three if not four times as dear as they used to be. It's easy seen how far 2s. 6d. or 3s. a week would go in them days, when a man could get a full meal of floury potatoes and buttermilk for a penny, so that if he got a place in a chimney corner when he got cold in his son's house, or his son-in-law's, or may be even a friend would not deny him the shelter of his roof, he'd be able to get along first rate, and have a penny or so to buy tobacco at the end of the week.

As to clothes, old men don't wear out their boots much, and a frieze coat went down from father, or grandfather for the matter of that, to son, wanting only occasional repairs and darning as it went along.

In the present day a man must keep up appearances more in Dublin. He must be better dressed if he wants to appear decent and not be laughed at. A cardriver was taken before the magistrate a day or two ago for not being well enough dressed, and tould that his license would be took away unless he dressed himself better.*

Everything, then, being so much dearer and worse than it used to be, a pension of 3s. 6d. or 3s. a week won't go half as far as it used.

* Such cases are not infrequent.

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No. 2.—RETURNS made to CIRCULAR QUESTIONS.

QUESTIONS FOR EMPLOYERS OF LABOUR OR MANAGERS OF WORKS.

1. Is there any benefit society for accidents, sickness, or death connected with your works?
2. Be good enough to give the name or names of such society or societies, with the address or addresses of the secretary or secretaries?
3. Be good enough to state what connexion exists between the employers and the society or societies, e.g., the nature of any control exerted by the employers over the proceedings of the society or societies, or over the workmen, with regard to their membership or contributions?
4. The Commissioners will be obliged for any suggestion you may be pleased to make on the subject of benefit (or friendly) societies (whether connected with works or not).

A sick fund, to which the subscription is voluntary, has been established in connexion with our manufactory for more than 70 years.

	s. d.
We subscribe weekly	- 2 6
Each clerk and foreman, weekly	- 0 2
Each workman (who chooses to avail himself of it), ditto	- 0 2
Each workwoman, ditto ditto	- 0 1
Each apprentice, ditto ditto	- 0 1

Any small surplus fund in times when there is not much illness is invested in Government funds. Employers hold current account, which is sometimes overdrawn. 10s. weekly during sickness not occasioned by misconduct is paid on a medical certificate to any man who subscribes; 5s. weekly to a workwoman; 5s. to an apprentice. Three months' subscription must be paid before any workman can derive benefits from the fund.

The above allowance is paid for three months, if illness continues; 5s. per week is paid for a second three months, when the allowance ceases.

So many men now belong to benefit societies of all kinds that a good many of our workmen do not now subscribe to this fund.

JOHN HUTTON & SONS,
The Coach Factory,
Summer Hill, Dublin.

June 7th, 1872.

QUESTIONS FOR CERTIFIED CHARITABLE SOCIETIES

1. Do you consider the present Friendly Societies Acts, so far as they bear upon charitable societies, beneficial to such societies or the reverse, and in what points, and how should you desire to see them amended?

Not sufficiently acquainted with the Acts to give any opinion.

2. Do you think that the rules of charitable societies should continue to be certified by the Registrar of Friendly Societies?

Certainly, and not by any local authority, but by some experienced actuary in the distance.

3. Do you think an appeal should be allowed from the decision of the registrar as to the certifying or disallowing any rule; and if so, to what authority?

F. G.
Hendrick,
A.

The appeal should be made to some other actuary in London or Dublin, and the expense should be always met by the Treasury. No appeal will ever be made if societies have to bear the expense.

4. Supposing the office of Registrar maintained, do you think his present powers in relation to charitable societies should be limited or enlarged; and if so, in what respect?

I am not sufficiently acquainted with what the present powers of the registrar are, but I should think it would be a wise appointment to make some first class actuary the registrar-general for England, Ireland, and Scotland, to whom all appeals should be made, and whose sole duty would be to look after the interests of friendly societies. I would give him a very liberal income.

G. WEBSTER, D.D.,
President of the Cork Protestant
Fellowship Society.

June 22, 1872.

QUESTIONS FOR LOAN SOCIETIES.

1. Do you derive any benefit from the certificate of the Registrar of Friendly Societies, and do you consider that the rules of societies like your own should continue to be certified or registered by him?

Mr. P.
Hendrick.

2. Do you think an appeal should lie from the decision of the Registrar as to certifying or registering societies like your own, or refusing to do so, and if so, to what authority?

3. Supposing the office of Registrar maintained, do you think his present powers in relation to societies like your own should be limited or enlarged, and if so, in what respects?

1. Yes, the certificate of the Registrar is of benefit in this way, that no prudent man would join any society unless it was certified to be in conformity to law, and it is my opinion and that of the trustees that all loan societies should continue to be registered by him unless that there were valid grounds for refusing to do so.

Loan
societies
ought to be
registered.

2. Yes, an appeal should lie when registration was refused, and in any case in which an appeal was lodged I think the Recorder of Dublin would be the best authority to hear the appeal at Quarter Sessions.

Appeal
should be
when regis-
tration re-
fused.

3. The powers of the Registrar should be enlarged; he should have power to inspect, either personally or by deputy, the internal management of all societies registered by him (when such is deemed necessary) and any society found insolvent he should have power to wind it up.

Powers of
Registrar
should be
enlarged.

F. HENDRICK,
Secretary, City Dublin Loan Society,
33, Denmark Street.

1. Yes, the certificate of the Registrar is of benefit in this way, that no prudent man would join a society unless it was certified to be in conformity to law, and it is my opinion and also of the trustees that the rules of all loan societies

No prudent
men will
join an un-
registered
society.

should continue to be registered by him unless that there were valid grounds for refusing to do so.

2. I think an appeal should lie when registration was refused, and in any case in which an appeal was lodged I think the authority to hear the appeal should be the Recorder of Dublin at the Quarter Sessions.

3. I think the powers of the Registrar should be enlarged; he should have power to inspect either personally (or by deputy) the internal management of all societies registered by him (when deemed necessary) and any not found solvent he should have power to wind it up.

P. HENDRICK,
Secretary, Metropolitan Loan Society,
73, Dame Street.

Mr. Michael
Toole.

Advantages
of Regis-
trars' certi-
ficate very
great.

Would en-
courage
powers of
Registrar.

1. The advantages of the Registrar's certificate under the Friendly Societies Acts are very great.

It makes the societies legal.
It gives it a claim to be heard in courts of law or justice.
It makes the rules binding on its members.
It gives the members confidence in the societies.
It relieves the societies from the operation of the Stamp Acts for all sums under 30*l*.

2. I think an appeal is wise, and believe that there is an appeal to the Secretary of State at present.

3. I would enlarge the powers of the Registrar by enabling him to settle disputes in societies, to compel societies to audit or balance their accounts, and to direct prosecutions against office bearers for frauds on societies.

MICHAEL TOOLE,
Secretary, Saint Teveas Provident Loan Fund
Society, 50, Clarendon Street, Dublin.

Mr. Robt.
Fox.

Hard case of
loan
societies.

1.—The benefit loan societies derive from being registered are—1st, it promotes confidence and security to members paying their weekly contributions; 2nd, the members consider that registering gives them the power to recover the amount due on the bonds (without stamp) or forms which you will find set out in the Rule Book, No. 32.) I consider that loan societies should be registered, more particularly as the money is lent, and if not protected by law, some members would take advantage of it.

2. There should be an appeal allowed in case the members of society differed from the Registrar in his construction of any rule, the Recorder in the city or the chairman of county courts. *Instance for appeal.*—Mr. Littledale told me his opinion was that loan societies were not intended to be registered under the Friendly Societies' Act. What is to be done in this case where the society is working for 16 years under the registry? Some security should be made to a society that lends about 6,000*l*. yearly.

3. I think the powers of the Registrar might be extended, so that if three-fourths of any society memorialised him to investigate any particular charge against the trustees or secretary, or any other officer of the society, he would be at liberty to appoint a time and place to do so, and if his decision was not satisfactory, then appeal from his decision.

ROBT. FOX,
Secretary of the Independent Protestant
Loan Society,
23, St. Andrew Street, Dublin.

N.B.—Being secretary of the Friendly Protestant Partnership Loan Society, 20, Great Ship Street, the above answer will suffice.

R. F.

Power of
Registrar
should be
enlarged.

1. Our society, as a loan fund, do confer a benefit on its members. I also think any body of men should get rules certified by Registrar.

2. I also think that more power should be vested in Registrar to decide any dispute which might arise in society as he has a better knowledge of them, and his decision to be final.

3. Enlarged; and also, in case of fraud in respect of officers, to inflict a penalty and call in their authority.

ANDREW HALLIDAY,
—15, Usher's Court, Dublin.

Mr. John
O'Connor.

1. The benefit derived from the present system of registry we consider it as guarantee as to the law, as the officers and secretaries of those societies are all working

men depending on him as a lawyer, and the present Assistant Registrar being always courteous and willing to give information.

2. I consider that if powers were given to the Registrar here to register loan societies, it would be fair upon certain conditions, so as to prevent speculators from swindling, by severe punishment in cases of reguish default, but on no account would I consider it right to have lending rules in either burial or tontine societies.

3. I consider that the office should be maintained, as it being the only guide that we have in this country to regulate the affairs of societies in general; as it is the only guarantee we have as long as there is a gentleman so courteous and ready at all times to give any information that is required by either members or officers that wants it.

JOHN O'CONNOR,
Secretary Grenville Loan Fund Society,
6, Lower Temple Street.

1. It is my opinion that we do derive a very great benefit from our society being certified by the Registrar, as it gives a confidence to the members, and they consider they are more secure in having their money invested in consequence of the rules being so certified.

2. I think that there should lie an appeal in case of the Registrar refusing to register a society like ours, as they are generally formed for the mutual benefit of the members, and I should say the appeal might be sent to the Recorder of the city.

3. It is my opinion that the present powers of the Registrar are quite sufficient.

T. MURPHY,
Secretary of St. Vincent de Paul's Independent
Loan Fund Society.

1. I think there is a protection, and the office should continue.

2. I think the Lord Mayor, as the case may be, as he is elected in some way more or less by the people.

3. I think he should have a magisterial power in case of a dispute to grant a decree in such cases.

GEORGE THORNTON, secretary,
50, North Strand Road,
Saint George's Loan Fund Society,
1, Drumcondra Road.

All loan societies should be registered, so as to bring them within the power of the law and afford to the members the privilege of claiming the benefits to be derived from the Acts relating to friendly societies, and also for the better security of the sums invested, as many persons doubt the solvency of unregistered societies, and are afraid to invest their capital in them; while, on the other hand, the fact of their not being registered may induce the managers of such to commit unlawful acts, seeing that the members can have no redress, not coming under the power of the law. Indeed there is very great doubt as to the present legal standing of unregistered societies. They should be compelled to have trustees, &c., and sue and be sued in their names; in fact they should be fully protected by law, whether registered or not.

I would suggest that the office of Registrar be continued, and that his powers be extended; also, that appeals may be made from his decision to arbitrators who may be appointed by both parties.

With regard to registered societies, I would recommend that special facilities should be afforded to secretaries when having rules amended or new rules registered, as the present system is most unsatisfactory, and involves an endless amount of trouble and useless waste of time. In the first instance, you have to go or send to the Registrar for a form of declaration, and make same before a justice of the peace, lodge it then along with the amendments in the Registrar's office, and when signed by him call for it, which may be five or six times before you get it, and perhaps after six or seven weeks. The same applies to return sheets, &c. &c. I called myself, I think, four times for this year's return sheets before I could get them.

Copies of rules when signed by the Registrar, return sheets, and all other forms and documents required, should be sent to the secretary's address per post, so as to save such an endless amount of useless trouble; also, that making a declaration before a justice of the peace be dispensed with

Courtesy of
the assistant
Registrar.

Tontines
should not
be allowed
lending rule

Mr. T.
Murphy.

Powers of
the Regis-
trary quite
sufficient.

Mr. G.
Thornton

Registrar
should have
magisterial
power.

Mr. J.
Mevry.

Registrar's
powers
should be
extended.

The system
of recording
rules
unsatisfactory,
requires
amendment.

as unnecessary, and that a declaration signed by the secretary be deemed sufficient.

I am, &c.
(Signed) JAMES MEVRY,
Secretary to
Rechabite Loan Fund Society, 27, Denmark Street.
(Registered.)
Eblana Loan Fund Society, 12, Enstace Street.
(Unregistered; rules deposited with the Registrar.)
Prince of Wales Rechabite Seal, Strand Street.
(Registered.)

1. Yes, the Registrar's certificate, I consider, gives a status to our society, and a substitute to its rules; and I consider that societies' rules should be overlooked by a competent party and registered.

2. I think it is always wise to leave room for an appeal, as I think all mortals liable to err, and that "two heads are better than one." At the same time I must say here that I always found Mr. Littledale a most painstaking and satisfactory gentleman, always ready to advise and direct when required.

3. I am not aware of any change I would consider necessary. I must here remark that I am not competent to form an opinion on this matter, as the only time I ever had necessity to call on the Registrar was when we were making alterations in our rules.

JOSEPH CRONAN,
Secretary to the Provident Union Society,
1, Upper Merrion Place, Dublin.

QUESTIONS FOR CLERGY.

1. Are there any benefit societies in your parish? Are they registered or not? Can you furnish a copy of the rules and number of members for the Commissioners?

(Please observe that where a copy of the rules is sent questions marked * need not be answered.)

I believe there are many benefit societies in the parish, and registered, but I am not connected with any of them. Their objects being temporal, the clergy are not as a rule connected with them.

2.* In the friendly society in your parish, is the contribution of all members uniform, or graduated according to age?

(a.) If uniform, how much per week?

(b.) Is there any entrance fee?

In addition to the weekly contribution, what other incidental payments are required by rule, e.g., fees, fines, cost of room for meeting, or payments for hire in lieu of such cost?

When and where are the ordinary meetings held?

The contribution is, I believe, generally uniform, e.g., 6d., &c. per week, and entrance fee.

3.* What is the amount of the weekly sickness pay, and how long payable? What is the amount of the old age pay and of the burial money? What sum is claimable in case of the death of a member's wife or child, and how is the amount raised?

In some societies the weekly sickness pay is 7s., in others 5s., and on the death of a member 5l., &c. is paid out of the funds to the family of deceased, and 2s. 6d. or like sum by each member. Only the stewards, &c. elected annually.

4.* Are all members subject to the chances of annual election? How are the expenses of the annual festival (if any) defrayed? What is the estimated average cost per member of the same?

5. Estimated total cost of the club per annum per member? What becomes of the capital or savings of the club, if any?

The savings are distributed amongst the members every year, &c.

6. Is there a prejudice on the part of members of registered societies (e.g., Manchester Unity or Foresters) against farm labourers joining their societies?

Is there a prejudice against joining such societies on the part of the farm labourers? Are they deterred from joining, where no such prejudice exists, by the entrance fee?

There is no prejudice against any honest, industrious, well-conducted man becoming a member. In some societies members must be worth 1l. per week.

7. Are any labourers, within your knowledge, members of friendly societies, in which, from distance from the offices or by reason of the management of the societies, they

experience difficulty in obtaining a settlement of their claims, or redress in case of fraud or neglect?

Complaints are not numerous.

8. If an efficient and trustworthy system of insurance, suited to the requirements of the wage-paid classes, was established in your parish under Government supervision, would the moral and pecuniary support (in your opinion) at present afforded by the clergy, gentry, and others to unregistered societies be withdrawn, and encouragement given to prudent and industrious labourers to avail themselves of the advantages thereby obtainable?

Great encouragement would in such case be given to prudent and industrious labourers to avail themselves of the advantages thereby obtainable.

9. Is there any class of society now within the law relating to friendly societies which you would desire to see excluded from it, or any class now excluded which you would desire to see brought within it?

I would like to see all classes avail themselves of the benefits offered by friendly societies.

The Commissioners will be obliged by any further suggestions which may occur to you in reference to the subject. There are many benefit societies in each parish of the city, but as their objects are temporal, the clergy are seldom connected with them, their affairs being conducted by themselves. On this account I could not answer the above questions without making some previous inquiry, and hence the cause of the delay in answering. More information may be obtained by asking for copy of rules and regulations of the societies, which any of the societies will readily furnish. No doubt there is great room for improving these societies, rendering the administration more regular and confident, enlarging the benefits to be obtained, helping to clothe, educate, and apprentice children as well as relieve when visited by sickness or death, &c.

General opinion given by.

W. IRWIN, C.C.

Presbytery, Marlboro' Street, Dublin,
September 18, 1871.

1. Be so good as to state briefly the nature of your experience in relation to friendly societies?

Not having been a member of such, I have no experience.

Rev. Rich. Barton.

Very general opinion.

2. Do you consider that friendly societies should be recognised and protected by law?

Cannot say.

3. Do you consider the present law on the subject of friendly societies beneficial or the reverse? and on what points, and how should you desire to see it amended?

Don't know what the present law is.

4. Do you think the office of Registrar of Friendly Societies is a useful one? or do you think it might be advantageously abolished, and his duties transferred to some other Government department?

I know nothing whatever about the office of Registrar.

5. Do you think any other mode of registering or certifying rules would be better than the present system?

6. Supposing the office of Registrar maintained, do you think his present powers should be limited or enlarged? and, if so, in what respects?

7. Do you think an appeal should be allowed from the decisions of the Registrar as to the certifying any rule or refusing to do so, in any and what cases? and, if so, to what authority?

8. Do you think that the requirement of a certificate from the Registrar has led to the belief that his certificate testifies not merely to the legality of rules, but to the soundness of societies? and have you, in your own experience, known any mischiefs to arise from such belief?

9. Do you think the accounts of friendly societies should be audited by some public officer? and, if so, how should he be remunerated?

I think all public accounts should be audited by a public auditor. What the remuneration ought to be I cannot say.

10. Do you think it would be objectionable if the Poor Law auditors were employed for the purpose of auditing friendly societies' accounts?

Yes, if they be competent.

11. Do you think the obtaining the certificate of an actuary should be made compulsory by law either on all existing and future friendly societies, or on all future societies only?

Cannot say.

12. Do you think the use of tables graduated according to age should be made compulsory by law, either on all existing and future friendly societies, or on all future societies only?

13. Do you think a periodical valuation of assets and liabilities should be *acquired* by law from friendly societies? and, if so, by whom should such valuation be made, at whose cost, and at what periods, and how should it be enforced?

Such valuation ought to be *required*.

14. Do you consider the returns *now required* from friendly societies to be necessary and satisfactory? or do you know of any well-grounded complaints respecting them?

I do not know what they are.

15. How do you consider that the sending of returns can be best enforced against friendly societies?

Cannot say.

16. Do you think that an obligation could be imposed by law on societies of having at least one paid officer, who should be responsible for making the returns required by law?

It might be well.

17. Have you known any difficulties or grievances to arise from the employment by societies of paid agents or collectors?

I have heard something of collectors and treasurers absconding.

18. Have you known any difficulties or grievances to arise from the rules of societies as to forfeiture, or from the transfer of members from one society to another?

I know nothing about these rules.

19. Have you known many instances of the failure of societies, or of the branches of societies, and to what cause or causes do you think such failure is generally attributable?

Cannot say.

20. To what securities do you think the investments of Friendly Societies should be confined?

Government Three per Cents.

21. How do you consider the poor law authorities should deal with members of friendly societies as respects poor relief?

I am not aware that poor law authorities have any jurisdiction.

22. Do you think members of friendly societies are as willing to apply for poor law relief as other persons in the same condition of life?

Cannot say.

23. Do you think sick pay should be continued throughout life by friendly societies?

Not when the sick are recovered.

24. Do you think an annuity or superannuation allowance ought, at a given age, to be substituted for sick pay; and, if so, of what amount should such annuity or superannuation allowance be, and at what age should it begin, and sick pay cease.

25. Do you think the earnings of the members of friendly societies, or the earnings of working men generally in this country, would admit of their subscribing for an annuity or superannuation allowance of really adequate amount to support them when past work? and, if so, of what amount and for what description?

I doubt it.

26. Do you think friendly societies should admit honorary members? and, if so, on what conditions, and with what rights?

Honorary members might be admitted with advantage who are in a position to subscribe to annuity or superannuation fund.

27. Do you think the mode of settling disputes generally adopted by friendly societies proves satisfactory to their members, or how do you think it should be amended?

Cannot say.

28. Do you think it would be beneficial if the Registrar were empowered to act as arbitrator or as umpire in friendly society disputes?

No.

29. In what cases do you think the county court judge or a magistrate should exercise jurisdiction in matters relating to friendly societies?

30. Do you think any evil arises from friendly societies meeting in public-houses or beer-shops, and, if so, do you think the practice could in anywise be checked by law?

Most certainly. The evil might be checked by a law making it criminal.

31. Do you think any mischief arises from an anniversary feast?

No.

32. Could you tell us the average cost per member of the anniversary feast in the friendly societies of your neighbourhood?

No.

33. How is the cost of such feast usually defrayed, and is attendance at it generally compulsory in your neighbourhood?

I cannot say.

34. Do you think friendly societies should be empowered, as they are now, to "purchase, build, hire, or take upon lease any building" for holding meetings, and to "purchase or hold upon lease any land not exceeding one acre" for the purpose of erecting such building?

The erection of a special building for such meetings would be beneficial if the funds would admit of it.

35. Do you think the expense of so buying or building should be raised only by special levy, or be paid for out of the general fund as an investment?

From general fund.

36. Do you think friendly societies as now managed are beneficial to the community or the reverse?

I should think if properly managed they are beneficial.

37. What class or form of Friendly Society do you consider the most and least beneficial. Is there any class or form of Friendly Society now within the law relating to Friendly Societies which you would desire to see excluded from it, or any class now excluded which you would desire to see brought within it?

A loan fund which lends from 1l. to 10l., to be paid by weekly instalments, as in this parish, has been found very beneficial.

38. Have you any experience as to societies which divide their funds annually commonly called a Birmingham society, sharing-out club, or dividend society, and if so, what is your opinion respecting such societies?

None.

39. Do you think such societies should be recognised by the law as *friendly societies*, or in any other manner, and on what terms?

I think the term a misnomer, but the law ought to provide for the safety of the members.

40. Do you consider that burial societies which receive their contributions by means of paid agents and collectors should be recognised by law as friendly societies?

I know nothing of burial societies, but from all I have heard should think that they require the special protection of the law.

41. Have you known any evils to arise from the transforming of friendly societies into joint stock companies?

No.

42. Do you think that friendly societies generally are improving in their management, or the reverse?

I cannot say.

43. Do you think the members of friendly societies generally are becoming more or less inclined to take measures for the better financial security of their societies?

I cannot say.

44. Do you consider the moral condition and the habits of the members of friendly societies are improving, or the reverse?

I cannot say.

The Commissioners will be obliged by any further suggestions which may occur to you in reference to the subject.

I regret that not being a member of any friendly society (unless the Johnson Loan Fund and Christian Fellowship Society can be so called) I am unable to give the Commissioners any further information on the subject.

RICHARD BARTON,
Rector of St. George's.

18th September 1871.

These two returns from clergymen (the only ones received) are printed chiefly to show the absence of interest in Friendly Societies, or practical knowledge of them amongst clergymen in Dublin.

QUESTIONS FOR MAGISTRATES.

1. Be so good as to state briefly the nature of your experience in relation to friendly societies?
As police magistrate of Dublin.
2. Do you consider friendly societies should be recognised and protected by law?
Under improved supervision—yes.
3. Do you consider the present law on the subject of friendly societies beneficial or the reverse? and on what points, and how should you desire to see it amended?
I should like to see better guarantees than at present for really responsible management.
4. Do you think it protects the members of such society sufficiently against frauds on the part of the officers or persons having the management?
I have seldom seen actual frauds attempted; but frequent cases of *technical objections* raised by officers.
5. Have any difficulties arisen before you in reference to the rules of friendly societies? and do you consider the present mode of certifying them satisfactory, or how do you think it should be amended?
I have found the rules often very lax and defective. Upon the whole, I think the almost general use in the framing of societies' rules of inaccurate and ambiguous language is the most potent evil I have observed. These seem to suggest to parties the making of unjust claims, or the resisting of fair claims when doubtful language seems to favour the chance of succeeding.
6. Do you think the requirement of a certificate from the Registrar has led to a belief that his certificate testified not merely to the legality of rules, but to the soundness of societies, and has thereby led to mischief?
I have not found this.
7. Do you think an appeal should be allowed from the decisions of the Registrar as to the certifying or disallowing any rule? and if so, to what authority?
If a Registrar attends to his duties himself he should be very competent to frame rules in a final form.
8. Have many complaints been raised before you, or do you consider that grounds for complaint exist, in reference to the mode of settling disputes in friendly societies?
I have heard complaints.
9. If you do not think the present mode of settling disputes in friendly societies beneficial, to what tribunal do you think such disputes should be referred?
I think the Dublin Police Courts not the best tribunal in this jurisdiction; the magistrates are too busy to admit of their giving full attention to the cloud of witnesses in these cases; besides, there is no appeal from their decision. The jurisdiction would be better administered by the Chairman or the Recorder.
10. Do you think friendly societies, as now managed, are beneficial to the community, or the reverse?
I think friendly societies are of very doubtful benefit to this community.
11. Is there any class or form of society now within the law relating to friendly societies which you would desire

- to see excluded from it, or any class now excluded which you would desire to see brought within it?
There is no class of society within the law of friendly societies which I desire to see excluded, nor *vice versa*.
12. Are there any benefit societies in your parish? Are they registered or not? Can you furnish a copy of the rules and number of members for the Commissioners?
(Please observe that where a copy of the rules is sent, questions marked * need not be answered.)
 - 13*. In the friendly society in your parish, is the contribution of all members uniform, or graduated according to age?
(a.) If uniform, how much per week?
(b.) Is there any entrance fee?
In addition to the weekly contribution, what other incidental payments are required by rule, e.g., fees, fines, cost of room for meeting, or payments for hire in lieu of such cost?
When and where are the ordinary meetings held?
 - 14*. What is the amount of the weekly-sickness pay, and how long payable? What is the amount of the old age pay, and of the burial money? What sum is claimable in case of the death of a member's wife or child, and how is the amount raised?
 - 15*. Are all members subject to the chances of annual election? How are the expenses of the annual festival (if any) defrayed? What is the estimated average cost per member of the same?
 16. Estimated total cost of the club per annum per member. What becomes of the capital or savings of the club, if any?
 17. Is there a prejudice on the part of members of registered societies (e.g., Manchester Unity or Foresters,) against farm labourers joining their societies?
Is there a prejudice against joining such societies on the part of the farm labourers? Are they deterred from joining, where no such prejudice exists, by the entrance fee?
 18. If an efficient and trustworthy system of insurance suited to the requirements of the wage-paid classes were established in your parish under Government supervision, would the moral and pecuniary support (in your opinion) at present afforded by the clergy, gentry, and others, to uncertified societies, be withdrawn, and encouragement given to prudent and industrious labourers to avail themselves of the advantages thereby obtainable?
I have no reason to doubt that support would be given to such a system of Government insurance as is here indicated.
- The Commissioners will be obliged by any further suggestions which may occur to you in reference to the subject.
- T. H. BARTON,
Metropolitan Police Court, Dublin.
- 13 June 1872.
- This is the only return received from Magistrates.

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No reason to doubt that support would be given to governmental friendly insurance.

No. 3.—CORRESPONDENCE.

LETTER FROM CARDINAL CULLEN to the ASSISTANT COMMISSIONER.

59, Eccles Street, Dublin,
27th August 1871.

DEAR SIR,
HAVING been absent for some days from home, I could not answer your letter.

I shall not be at home on to-morrow, but I shall be here on Thursday morning between 10 and 12 o'clock.

I must add that I know nothing of the working of the Friendly Societies, not having had anything to do with them.

I think the Rev. M. Doyle, administrator of St. Andrew's, Westland Row, and Rev. Robert Meyler, curate of the same parish, will perhaps be able to give you some information on the matters you wish to examine.

I have, &c.,
PAUL CARD. CULLEN.

LETTER FROM MR. SAMUEL CRIGLINGTON to the SETTLEMENT OF DISPUTES BY MAGISTRATES.

DEAR SIR, Belfast.

IN answer to your question, I beg to say that the decisions of magistrates in disputes submitted to them by

26867.—A. G. D.

Friendly Societies are, in a majority of cases, both unjust and contrary to law, and I would suggest that a circular should be prepared for their guidance, pointing out to them that when adjudicating disputes in Friendly Societies, they should in all cases be guided by the certified rules; and that they have not the power to supersede the rules, or set them aside. If the circular was submitted to the Lord Chancellor for his approval, he would cause it to be distributed to the Magistrates.

Your obedient servant,
S. CRIGLINGTON.

The Commissioners having wished the Poor Law Commissioners to explain the circumstances under which certain members of the "Royal" Liver and Victoria "Legal" societies died in the workhouses of the North and South Dublin unions, the following report was drawn up by Mr. Robinson, the Inspector, and forwarded to the Assistant Commissioner:—

"Kingstown,
October 6th, 1871.

"GENTLEMEN,
"IN accordance with the instructions contained in your letter of the 4th instant, I have the honor to forward

Mr. T. H. Robinson. The guardians take no steps to find out whether a pauper who dies is a member of a Friendly Society.

Orig- ms of rates sh

to you the information you require regarding the persons named in the lists of claims paid by the Royal Liver Friendly Society and the Liverpool Victoria Legal Friendly Society, who appear to have died in the North and South Dublin workhouses.

"These statements show that of the 29 persons referred to 21 were buried by their friends, three were buried by the guardians at the expense of the poor rates, the bodies of four were sent to the School of Anatomy, and respecting one I could obtain no information.

"With reference to those who were buried by the guardians and those whose bodies were sent to the School of Anatomy, the usual notices of death (which are always issued in accordance with the workhouse rules) were forwarded to their relatives or friends, and the bodies not having been claimed were disposed of in the manner described.

"The guardians and their officers only learn that an inmate of the workhouse has been a member of a friendly society if after his decease his friends on removing the body apply for a certificate of death; they are not therefore aware whether the persons whose bodies are not taken away by their friends, and who are buried at the expense of the poor rates, were or were not members of such societies, and have not been accustomed to take any steps to recover the cost of their burial.

I have, &c.,
(Signed) HENRY ROBINSON.

"To the Poor Law Commissioners."

PERSONS named in the LIST of CLAIMS paid by the ROYAL LIVER FRIENDLY SOCIETY from June 1869 to June 1870 who appear to have died in the Dublin workhouses.

Name.	Workhouse in which the Death appears to have taken place.	Observations.
Jane Fields -	South Dublin	Buried by her friends.
Elizabeth McCarthy -	North Dublin	Do. Do.
Bridget Kane -	South Dublin	Do. Do.
Margaret Brady -	Do.	No such name in the "Record of Deaths" from June 1, 1869, to June 30, 1870. It is probable she was the person registered as Margaret Brady, whose death occurred at the time, and whose body was sent to the School of Anatomy.
Bridget Donoghs -	North Dublin	Buried by the guardians.
Gilbert Mason -	Do.	Buried by his friends.
Honora O'Brien -	Do.	Buried by her friends.
Thomas Rosche -	South Dublin	Buried by his friends.
John Kane -	Do.	Buried by the guardians.
Mary Gerry -	Do.	Buried by her friends.
Patrik Brady -	Do.	Buried by his friends.

PERSONS named in the LIST of CLAIMS paid by the LIVERPOOL VICTORIA LEGAL FRIENDLY SOCIETY from May 1870 to May 1871 who appear to have died in the Dublin workhouses.

Name.	Workhouse in which the Death appears to have taken place.	Observations.
Mary A. Downes -	North Dublin	Buried by her friends.
John Kirwan -	South Dublin	Buried by his friends.
Bridget Dunno -	Do.	Buried by her friends.
Bridget Loo -	North Dublin	Do. do.
Eileen Reogh -	Do.	Do. do.
Thomas Halpin -	South Dublin	Buried by his friends.
Catherine Taylor -	Do.	Body sent to School of Anatomy. Notice that was sent to the residence of her friends was brought back, as they had left the place.
Margaret Lawler -	Do.	No such name in the "Record of Deaths" from May 1, 1870, to May 31, 1871. She might have been the person who was registered Margaret Lawless, who died at the time and who was buried by her friends.
Julia Lowe -	Do.	No such name in the "Record of Deaths" from May 1st 1870 to May 31st, 1871.
Mary Brady -	Do.	Body sent to School of Anatomy. Notice that was sent to the residence of her friends was brought back with a statement that she had no friends to bury her.
Mary Murphy -	Do.	Buried by her friends.
Patrick Nowlan -	Do.	Buried by his friends.
James Hartford -	North Dublin	Body sent to School of Anatomy.
Louisa Dwyer -	South Dublin	Buried by her friends.
Catherine Fennell -	Do.	Do. do.
Eileen Kelly -	North Dublin	Do. do.
Bridget Doyle -	South Dublin	Do. do.
Thomas Lafan -	North Dublin	Buried by the guardians.

Clerk's Office, North Brunswick Street, Dublin,
30th May 1872.

SIR,
I AM directed by the Board of Guardians to inform you, that the master of the workhouse has reported, in reference to your letter of the 13th instant, that the authorities here do not interfere in any way with the friends of deceased inmates, as to the arrangements they make for their interments; but he thinks the amount of 3s. weekly, if paid in any instance from the Royal Liver Friendly Society, may not have come to the knowledge of the relieving officers.

I am, &c.
(Signed) THOS. H. ATKINSON,
E. Lynch Daniell, Esq., Sc., Clerk of Union,
93, Summer Hill.

THE STATEMENT OF THE IRISH BRANCH OF THE ROYAL LIVER FRIENDLY SOCIETY.

SHEWETH,

THAT the Royal Liver Friendly Society was established in the year 1850, pursuant to the 18 & 19 Vict. cap. 63, having its head office at 16, Prescott Street, London Road, Liverpool.

That at the instance of several persons resident in Dublin who had become members, and others who were about to join the society, it was proposed and arranged that a branch office should be opened in the city of Dublin, in which the business of the society should be transacted in the usual manner, so that the Dublin members should possess the same advantages in obtaining settlement of their claims as were possessed by the Liverpool members; and accordingly, in the year 1862, rules were passed by the said society for Ireland, one of which provided that "There shall be a treasurer appointed for Ireland, who shall reside in Dublin, and a sum of money, not less than 100l., shall be placed in Abbey Street Bank in his name to the credit of the society, and such treasurer may sue and be sued on account of the society."

The object of the burial branch of the society is, by means of life insurances on members (the premiums on which insurances are payable to collectors by weekly instalments) to provide funds sufficient to meet the expenses of timely and respectable interment.

The rules for Ireland were at first acted upon to some extent by the opening of an office in Duke Street, in the city of Dublin, a convenient central position, but the rules and arrangement referred to never were fairly carried into effect. There was not a treasurer or officer of the society who was authorised or competent to settle a claim; and there is now no treasurer, and there is not any office in Dublin other than the private residence of the agent, which is in a secluded part of the northern suburbs of the city; so that when a claim in case of death of any one of the 3,000 or 4,000 members of said society in Dublin (principally in the burial branch) becomes payable, there is in Dublin, owing to the absence of proper officers who can decide upon and discharge the claims, such inconvenience and delay in procuring the sum insured, that the main object of the members is frustrated, the course of proceeding being that the Dublin agent, after being satisfied in the first instance of the justice of the claim by production of cards and certificates, and otherwise, is obliged to transmit the evidence of claim to Liverpool; and after receiving the amount from the office there, subsequently pays it over to the member's representative; while, owing to the delay, the remains of the member must in the meantime be interred, in some cases at the expense of member's relatives or friends, and if not by them the parish or union should do so.

That the Irish members are never consulted as to, nor are their interests regarded in making alterations or amendments in the rules of the society made in Liverpool, and great injustice is thereby done to them.

The Irish members of the Royal Liver Society therefore submit that the society should, in compliance with the understanding and rules upon which the society was established, keep a proper office in Dublin, and officers who would investigate and discharge the claims upon the society without the unnecessary delay complained of, which is attended with consequences so painful and opposed to the interests of the society and its members.

That in the event of the society omitting to keep such proper office and officers in Dublin that the

society should pay or refund to the members a fair proportion of the moneys subscribed for the establishment of a similar society in Ireland, which the Irish members are willing to establish accordingly.

That the foregoing statements can, if necessary, be proved by

MR. P. J. SHANLEY, of Victoria Avenue, Seville Place, Dublin;
MR. ROBERT JOHNSTONE, of 5, Greek Street, Dublin; and
MR. WILLIAM ROGERS, of 55, Bolton Street, Dublin.

To the Honourable the Commissioners of Friendly Societies.

IRISH LEGAL SOCIETY, BELFAST.

SIR, Dublin, 22d April 1872.
REFERRING to the return of year 1871, received from your society, I am directed by the Registrar to inquire what is meant by guaranteed capital 1,000*l.*, entered in three places in the return? By whom is it guaranteed, and how does it form part of the funds of the society?

I am also to call your attention to the fact that you have not in your return distinguished the several sources of receipt, such as entrance fees, fines, weekly payments, and payments for expenses of management; out of this last fund the rent, salaries, &c., are only payable. The balance in hand seems to be no more than 2*s.* 7*d.*, a small sum for 6,000 members to have to depend upon.

I am also to inquire by whom the salaries, rent, and commission were fixed.

I am, &c.
(Signed) W. F. LITTLEDALE.
Mr. William Hodgkin.

SIR, Belfast, 25th April 1872.
In reply to yours, bearing date 22d instant, referring to the return for year 1871, in which you say you are directed to inquire what is meant by guaranteed capital 1,000*l.*, entered in three places in the return. The sum of 1,000*l.* is guaranteed by me to meet any liability that might arise over and above the income. This was necessary, as the business was originally managed by the Scottish Legal Burial Society, of Glasgow, where all the money paid by the members had been sent, and as upwards of 3,000 members, resident in Belfast and neighbourhood, seceded from the said Scottish Legal Society and formed the Loyal Irish Legal Burial Society. I deposited this money of my own to pay any claim that might arise before the society would be self-supporting, as all the members who formed the Loyal Irish Legal Burial Society were in full benefit at the time of the secession.

At first I had to draw largely on the guaranteed fund, but now it is intact, as the society is rising rapidly, though during the last year the death rate was very high, being 34 above the average, owing to small pox and fever.

As to the members having only 2*s.* 7*d.* to rely upon, they have the sum of 1,000*l.* 2*s.* 7*d.* as that is all available; besides, I have built an office at a cost of 700*l.* As it is not an accumulation arising from the surplus of income over outlay, of course I must designate as guaranteed, for such it is.

As to not distinguishing the several sources of revenue, such as entrance fees, I beg to inform you that entrance fees are invariably paid by instalments along with the weekly or fortnightly payments, and were included, as the cost of keeping them separate would be very heavy, in fact a special clerk would be required to discharge the duty.

Fines, none; see rules.

The gross income is the total weekly payments; that is surely distinguishing the weekly payments. Touching salaries, rents, and commissions, see rule book, page 6, line 27, beginning with the words The committee, &c., &c.

For commission, see rule 17. By whom? By the committee.

I am, &c.
(Signed) WILLIAM HODGKIN.
W. F. Littledale, Esq.

2, Ann Street, Belfast,

1st Nov. 1872.

DEAR SIR,
I am in receipt of your favour of the 23th ult., in reference to a case, McDowell versus City of Glasgow Friendly Society, in which you say I was engaged. I have no recollection of this particular case.

I have been professionally concerned in many similar burial society cases, in nearly all of which I have found discreditable proceedings connected with them, more or less.

I find, from inquiry, that the City of Glasgow Society has ceased to exist for the last 18 months, the manager having absconded. I am sorry I cannot afford you further information.

I am, &c.
(Signed) JOHN DINNEN,
Solicitor.

"UNITED ASSURANCE SOCIETY."

73, Dame Street, Dublin,
12th Feby. 1872.

SINCE giving my evidence to the Commissioners in October 1871, I have carefully examined a most important printed document of this society, a copy of which I enclose with calculations. It shows the number of death claims paid in Ireland during the year ending 30th June 1869 to have been 651. Taking into account that all deaths of members are not entitled to claim, either from being "out of benefit," or being those of members not sufficiently long assured, and that it is the custom not to accept the sickly as members, it may be fairly assumed that those 651 deaths would represent 26,040 members of the Irish branch in that year, at the rate of 25 deaths per 1,000, or 1 in 40 per annum. This calculation is in keeping with the mortality statistics. The document shows also that the sum of 2,329*l.* 6*s.* 0*d.* was paid for those 651 deaths, an average of 3*l.* 12*s.* 0*d.* to each claim. By deducting the amount paid for claims in Ireland from the total amount, as given in the "balance sheet" of that year, 20,216*l.* 6*s.* 4*d.*, it appears that the amount paid for deaths in England was 17,887*l.* 0*s.* 4*d.*, an average of 5*l.* 5*s.* 0*d.*, the number of deaths being 4,053. I am not aware of any satisfactory reason that could be given for this astounding discrepancy, which amounts to a difference of 68½ per cent. In the same year the "Liverpool Protective Burial Society" had 960 deaths, for which it paid 4,869*l.*, being an average of 5*l.* 1*s.* 6*d.* This is specially important, considering that the Protective, from the fact of its being diligently worked, must have an unusually large proportion of claims, while Mr. Walker, the chief secretary of the United Assurance, admitted that in its exclusions of members went on at the rate of 326 in 1,400 in six months.

A further contrasting of these two societies reveals more startling facts. In 1869 the Protective collected 9,468*l.* 2*s.* 1*d.* Of that amount it paid for claims 51½ per cent., paid collectors 25 per cent., and paid for its management 8½ per cent., thus saving 15 per cent., or 1,397*l.*, which was augmented to 1,793*l.* 8*s.* 9*d.* by the interest of the funds. In the same year the United Assurance collected 34,202*l.* 1*s.* 6*d.*, of which amount its claims were 60½ per cent., collectors 25 per cent., and management 20½ per cent. So that not only did it not save anything, but it went 6 per cent. out of its depth. Not only did it swallow all its collections, but the interest of its funds was swallowed also. See "balance sheet of receipts and expenditure from June 30 1868, to June 30 1869." In same "balance sheet" the debit side is deficient by 1,000*l.*, and is that much wrong in the audit, though "audited and found correct, Edward Mingsaud, auditor," is at foot. It is but right to state that some excuse was made respecting this 1,000*l.* on a certain occasion; but the "balance sheet" was actually circulated. Had the affairs of the United Assurance been in the hands of the officers of the Protective during the 12 months quoted, the results would have stood thus, viz., 9 per cent. less for claims, 3,078*l.*; 12 per cent. less for management, 4,104*l.*; and moneys received for mortgages, interest, &c., as per "balance sheet," 1,500*l.*, a total saving to the members of 8,682*l.* in that year, on account of the 6 per cent. loss, and would be an annual saving of 5,130*l.* on collections alone. And had such a system continued for the two succeeding years, there would have been added to the funds, on 30th June last, the sum of 18,942*l.*, which, with the interest, would amount to a sum fully twice as great as the present funds of the society, although it is now forty years in existence. The balance sheet for the next year, to 30th June 1870, opens with an address to the members, which is a tissue of gross misstatements. A much larger sum was collected than in the previous year, and not only was the whole of it consumed, but the whole of the interest of the society's funds for the 12 months as well. The documents for the year 1870 have been altered purposely to lessen the means of ascertaining the state of the society. The Irish death list is incomplete, and the names of 84 persons are returned as having died in Cork, and the claims

burial societies, nearly all discreditable.

From Mr. B. O'Hanlon. Statement connected with his office of treasurer.

326 out of 1,400 members admitted by the secretary to have been excluded in six months.

Debit side of balance sheet deficient by 1,000*l.* though "audited and found correct by Edward Mingsaud, auditor." Explanation given of this, but the balance sheet circulated. Contrast between this burial society and the "Protective."

paid, without an address being given for any of them. All the publications of the society are ambiguous and misleading, including the rule books. From the 30th June 1868 to 30th June 1871, the sum of 115,000l. has been collected in the "United Assurance Society," not one pound of which has been saved.

Suggestions for legislation on burial societies.

Possessing intimate knowledge of the working of these societies, I believe the Government must interfere to protect the public. One set of parliamentary rules should apply to all burial societies. Branches in Ireland, Scotland, and Wales should be separated from "head quarters," and, where found too small, amalgamated. "Agents," "committee men," "public meetings," and charges for entrance, rules, and cards of membership, should be abolished. Collectors should not be allowed anything beyond the 25 per cent., which I consider the necessities of their case entitle them to; but they should be compelled to pay in the collections at the close of each day, wherever practicable, and not be allowed to retain moneys, which causes many to default. Each collector should write a legible hand, and enter the full address of each member. Secretaries should know book-keeping. All persons receiving money should give *solvent* security. One of the trustees in each society should be a magistrate, and all surplus money should be lodged in bank weekly in the trustees' names. A Government officer should be appointed for Ireland, to inspect at all times all accounts, and in conjunction with the officers and trustees prepare the yearly statements for the members, and report to Government. One such officer would be required in Scotland, and three in England, the societies to pay the expense of such officers.

I have, &c.

(Signed) EDWARD O'HANLON.

Ormond Quay Presbyterian Church,

Dublin, May 3rd, 1872.

From Mr. Alexr. Morrison. Registrar would not sanction a superannuation rule. Fund nevertheless established.

DEAR SIR,

I BEG leave to acknowledge the receipt of your circular, with a request to be supplied with a copy of the rules of the "Caledonian Benevolent Society." It gives me much pleasure to comply with your request, as with an experience of 28 years I have found them admirably suited for the purposes for which they were intended.

I also enclose a copy of rules of a "Superannuating Fund," which the Registrar has refused to sanction, for reason which our society thought very unreasonable. We have, however, established the said fund on an honourable

understanding between man and man, and we can safely affirm that it is a most useful auxiliary to our society.

We have a distinct committee, secretary, and treasurer for its management, and in the space of 12 years have accumulated a sum of over 80l. by a simple payment of one penny weekly. You will also perceive that by our registered rules we have established a supplementary fund to increase the sum payable to the widow or next of kin at the death of a member. This fund has been only 15 months in existence, and the families of two members have already received its benefits. I may also state that we have always "divided" our surplus funds at Christmas, leaving a sufficient sum in hand to meet all emergencies. We were always of opinion that any interference with this practice would assuredly do more harm than good, as all our members look upon those societies as a means of accumulating their savings in order to make the necessary purchases at such a festive season. Our society is strongly in favour of having no interference in the making of rules which are entirely for their own government. At the same time they are strongly in favour of having the supervision of a Registrar, who ought to be a barrister and who ought to be compelled to perform his duty personally, in order to see that no illegal or unjust laws are enacted; and also to see that societies are not shielded by doubtful meaning rules, so that by legal technicalities they could deprive members of their just rights, and also for the protection of infirm or aged members. I believe it would be a step in the right direction if he were appointed a magistrate, and all disputed society cases in the city might be safely left to his final decision. I firmly believe that no man could possibly know more of the spirit of those rules required for our guidance than a gentleman whose undivided attention would be devoted to our interests.

Another suggestion I would most respectfully make would be to register no society that held its meetings in public-houses. I am not a teetotaler, but at the same time I have seen a great deal of evil arise to young and old men through its vile practice.

No society ought to register of which meetings are held in public-houses.

I have taken the liberty of making those few remarks thinking you will accept of them in the spirit in which they are given, and with sincere respect and in anticipation of your labours ending in good results.

I am, &c.

(Signed) ALEX. MORRISON,

Secretary Caledonian Benevolent

Society.
E. Lynch Daniell, Esq.

NO. 4.—RULES OF DUBLIN TONTINE SOCIETIES SELECTED AS TYPICAL.

RULES OF THE AMICABLE SOCIETY.

Prayer of the Amicable Society.

PRAYER INTENDED FOR THE AMICABLE SOCIETY.

O BLESSED God, the Father and Sustainer of the Universe, who openest Thy hand, and satisfiest the desire of every living thing, Grant that we may always feel entire dependence on Thy bounty, and while our hands and energies are occupied in providing things honest in the sight of all men, cause us to be duly sensible that it is Thy blessing only which can make our industry successful. And while thus we labour for meat that perisheth, may we strive continuously for that which endureth unto life eternal. And here also give us to feel entire dependence on Thy mercy, so that with humble, lowly, penitent, and obedient hearts we may look to Him who was wounded for our transgressions, and bruised for our iniquities. And while thus looking to Jesus, may our individual experience assure us that He is able to save to the uttermost. And O, righteous Father, we also supplicate that every member of this society may be so taught by Thee that his mind may be elevated above the sordid and sensual pursuits which drown so many in perdition, and that he may become an example of industry, honesty, and sobriety in that peculiar position assigned to him by Thy providence. And especially do we pray, that in our respective families we may always afford example of godly, sober, and righteous life; that our children may be brought up in the nurture and admonition of the Lord, and in daily acquaintance with the Holy Scriptures, which are able to make them wise unto salvation; and that all who are related to or dependent on us may also come and take of the water of life freely. And, O God, befriend us in the hour of sickness and adversity; then may Thy hand be felt, lightning our pain and soothing our sorrow; and when we shall have served Thy will, in this our day and generation, make us to be numbered with thy saints in glory everlasting, through Jesus Christ our Lord. Amen.

INTRODUCTORY NOTICE.

There are some details in the constitution of the Amicable Society which its members are desirous of submitting to the consideration of the industrial classes of their fellow citizens. In the first place, its Protestant, and consequently Christian, character deserves attention, because, in proportion as the generous and God-like principles of Protestantism are cultivated, the minds of their recipients will become enlightened and elevated.* In adhering to the great national principle of Protestantism, then, the Amicable Society does not indulge in narrow or sectarian views, for its friendly doors are open to all those who recognise those leading propositions which constitute the union of our common Christianity. Although the advantages of provision for sickness, infirmity, and death are in themselves so obvious as to require no lengthened observations, yet are there some particulars connected with these, in the operations of this society, which should not be passed unnoticed. For example, the advantage of competent medical treatment in time of sickness is a desideratum which can scarcely be sufficiently estimated, particularly when it extends to every member of a family, and saves the enormous prices usually charged for medicine. It has been computed that if the Amicable Society produced no greater result than this, it would be a sufficient discharge to its members for the amount of their subscriptions. But results still more advantageous are effected by this society's operations, for, after meeting the various requirements which its rules impose, it makes a return to its members at the close of every year larger in amount, considering its outlay, than that of any other society. Its large reserve or sinking fund contributes to this result by being made subsidiary to the annual fund in lightening the current expenditure. But the chief attractions of this sinking fund are to be found in its application to the sustenance of those whom sickness may reduce to the class of pensioners, the large return it makes

* The feelings which dictated these sentences are fast dying out in Ireland, as in England.

to the representatives of deceased members, the accommodation it affords in loans to the extent of 5*l.* to such members as may require them, and in the security and stability afforded by it to the society in general. And, after all, a combination of such advantages constitutes membership with the Amicable Society not only desirable, but really valuable.

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RULES.

This society, in pursuance of the Acts of Parliament 10 Geo. 4 and 4 & 5 Will. 4, doth hereby declare that the same is established for the purpose of raising a fund by subscription of the members, for their mutual relief in times of sickness, lameness, old age, infirmity, and for the temporary relief of their widows or representatives at their respective deaths according to the following rules, to the due observance of which they mutually bind themselves, that is to say:—

1. That this society shall be denominated the Amicable Society, and that it shall meet on every Tuesday night, between the hours of 8 and 10, at the Methodist Preaching House, South Great George's Street, or at such other time or place as may hereafter be determined on.

2. That each member's subscription shall be 1*s.* 1*d.* per week, including his subscription to the sinking fund.

3. That three weeks' indulgence shall be given to members for payment of weekly subscription; non-payment on the fourth night shall incur a fine of 2*d.*; on the fifth night, 3*d.*; on the sixth night, 4*d.*, after which such members shall be out of all benefit in case of sickness or mortality; non-payment on the seventh week shall incur a fine of 5*d.*; eighth week, 6*d.*, and on the ninth week exclusion.

Nor shall any excluded member be re-admitted without the concurrence of two thirds of the society duly assembled.

And then only upon payment of a fine of 2*s.* 6*d.* and all arrears.

Provided also, that no member be excluded unless due notice shall have been given to him by the secretary between the fifth and sixth nights.

4. That the weekly allowance to sick members be 11*s.* for 13 weeks, and, should illness continue, 8*s.* per week for the 13 following weeks, all of which weekly payments shall be made from the annual fund.

That if sickness and incapacity for business should still continue after said six months' allowance, the sick member shall be transferred to the sinking fund, from which he

shall be paid the sum of 5*s.* per week so long as he may continue sick and incapacitated for business. He shall also receive one half of the usual dividend payable to members respectively at the close of each year. And any member in receipt of said weekly payment from the sinking fund may be at liberty, on obtaining permission from the society, to earn a sum not exceeding 6*s.* per week; the amount of such earning to be verified, once in every three months at least, by the form of declaration already adopted by the society. But it is hereby provided that no member shall be entitled to receive the weekly allowance from the sinking fund, as above prescribed, until he shall have been fully seven years in membership; nor shall any member, while in receipt of said weekly payment from the sinking fund, be permitted to reside at a greater distance than two miles beyond the boundary of the borough of Dublin.

The steward, under a penalty of 1*s.*, shall examine strictly as to the health and earnings of half-pay members, and report accordingly to the secretary on every Tuesday night.

5. That each member's subscription to the sinking fund shall be 8*s.* 8*d.* annually; and that every member on his admission to the society shall pay the sum of 20*s.* to the same fund, one moiety of which shall be paid at the time of admission, and the other within the second year of his membership. And in the event of any such new member's death or withdrawal from the society before payment of the second moiety of admission fee of 20*s.*, the society's claim thereto shall be in no wise invalidated.

That this fund and the interest accruing to it shall be chargeable with the doctor's salary, and with the payment of half or reduced pay members, according to the weekly payment of 5*s.*, and likewise an additional mortality allowance, according to the following scale, viz:—

	£	s.	d.
Upon the death of a member of full four years' standing	-	-	2 0 0
Ditto eight years' standing	-	-	4 0 0
Ditto 12 years' standing	-	-	5 0 0
Ditto 16 years' standing	-	-	6 0 0
Ditto 20 years' standing	-	-	7 0 0
Ditto 24 years' standing	-	-	8 0 0

which shall constitute the extra allowance to the widow's orphans, or representatives of deceased members of the specified time, as above, from this fund.

And whenever the same fund shall amount to 300*l.*, any overplus above that amount shall be divided at the termination of each year; that such overplus shall appear amongst the members respectively of full four years' standing.

On the death of a member there shall be paid from the annual fund the sum of four guineas, and on the death of a member's wife four guineas also from said fund.

In all cases of death there shall also be paid the sum of 2*s.* per member, which shall be repaid by the members respectively upon the fourth night of meeting after each case of mortality, under a fine of 2*d.*, and for every subsequent night until paid, the same fine.

6. That the Secretary shall attend each night of meeting at half-past 8 o'clock, under a penalty of 1*s.*, and a further penalty of 3*d.* for every half hour's absence until half-past 9, at which time the books of the society shall be closed.

He shall keep the society's accounts accurately; shall levy all fines with strict impartiality; shall preserve a record of each night's business signed by the chairman, and shall post into a separate book the account of each borrower from the loan fund.

That the secretary's salary shall be 2*s.* 6*d.* annually from each member, and shall be paid 1*d.* for every summons he may be authorised to issue; and should his conduct at the close of the year be such as to commend itself to the society, he shall receive two guineas as a bonus.

7. That the office of steward shall be filled by the members respectively as they appear on the roll; that every fourth week there shall be two new stewards, who are to be the two next members on the roll to the two old stewards, who are to give notice, personally or in writing, to the two intended new ones, within 24 hours after the last night of meeting, or be fined 1*s.* each; and each of said intended new stewards must signify, either personally or in writing, to said old stewards, within 24 hours after such notice, whether he intends to act or not, or be fined 1*s.* for neglecting to do so.

And in case such intended new stewards shall refuse to fill the office, the old stewards, on receiving a notice to that effect, are to give notice to the member or members next in rotation, of its being his or their turn to serve in the office of steward; and any member whose turn it is to serve in such office of steward, not wishing to act (the finance committee excepted), shall pay a fine of 3s., as well as be liable to pay said sum of 1s. for neglecting to answer such notice in due time.

The steward shall attend each night of meeting, at half-past 8 o'clock, under a penalty of 1s., and a further penalty of 3d. for every half-hour's absence until half-past 9; unless he be sick, and shall have sent in his claim, or shall have left town, and have given notice thereof to the secretary.

The place of the steward or stewards so absent shall be filled up by the first or second next members on the roll present in the society room, who must serve or be fined 1s.; said member or members to have the same power and be accountable for the duties of the absent steward or stewards, and no steward shall serve by proxy for more than one night during his four weeks of office.

The steward shall receive and enter the payments of members, and, together with the attending member of committee, shall see all such payments deposited in the chest.

And on the first Wednesday in each month (or other proper time that the committee may decide on), one of the stewards and the acting member of committee, together with the secretary, shall lodge in the savings bank any amount over 10l., which may then be in the chest, under a penalty of 2s. 6d. each. On ordinary nights of meeting the steward shall be responsible for due order, and shall have the power of preserving it by the infliction of fines, of not more than 1s., nor less than 4d.

8. That any member who shall require sick allowance from this society shall send a written application to the secretary, who shall immediately request the doctor to visit him, and report the nature of claimant's illness. The secretary shall also immediately form a visiting list of the stewards and next five members on the roll. Each person on the list shall visit the claimant daily, under a penalty of 6d., and shall forward the visiting paper to the next member before 10 the same night, under a similar penalty; and before 12, on the day of the week specified in the visiting list, the steward, under a penalty of 1s., shall pay the claimant the sum of 11s. The visitors, also, shall severally report to the secretary, on every Tuesday night, as to the health of sick members, under a penalty of 6d.; the visitor may at any time visit by proxy, provided such proxy be a member of the society, and in all cases of contagious sickness, shall make inquiry without exposing himself to danger. And so long as any member shall be in receipt of such allowance, he shall not follow nor attend to his ordinary employment, nor to any kind of business; neither shall he leave his residence without the steward's permission; such permission shall be limited to four hours per day, and at seasonable periods. Nor shall any extension to this time be suffered, except by the steward, on the special recommendation of the doctor. The hours of leave to be noted by the steward in the visiting list, and any departure from these restrictions shall subject the sick member to loss of benefit for that week. And in all cases where the sick member shall become convalescent in a few days, after his week's sickness shall have elapsed, he shall be at liberty to give up his claim before the expiration of another week, and shall be allowed benefit for so many days as he shall have been visited in the accustomed manner.

9. That no member shall be entitled to sick allowance for illness resulting from drunkenness, or unjustifiable quarrelling or fighting, nor for the venereal disease. And should any member of this society habitually lead an irregular life, such as would affect his character and injure his health, he shall, on sufficient proof thereof, incur a penalty of 5s., and ultimately render himself liable to exclusion. The crime of drunkenness being fully sustained against any member, shall be visited with a fine of 2s. 6d. for the first offence, 5s. for the second, and exclusion for the third; and any member who shall claim sick allowance fraudulently, or who shall follow or attend to any kind of business while in receipt of sick allowance, shall, on sufficient proof, be excluded from this society.

10. That in future, any member who shall change his residence to a greater distance than 15 miles from Dublin, shall, after the expiration of two years from the date of such removal, cease to remain in membership. And every member during his residence from Dublin shall pay up

all subscriptions, fines, and charges, on every quarter night, and shall be furnished by the secretary with the usual quarterly account for that purpose. And that in the event of any member so forfeiting his membership by non-residence as aforesaid, he shall be eligible for re-admission to the society within seven years from date of such forfeiture, without payment of the usual entrance fee; provided his health be certified in the accustomed manner by the doctor, and that his moral character be unobjectionable. And in the event of any such country member claiming sick allowance, he shall accompany his application to the secretary with a medical certificate, signed by a competent medical adviser, testifying as to his present state of health, and the length of time he has been incapable of attending to his accustomed business, nor shall any claim for sick allowance be recognised, which shall not have been made prior to the claimant's convalescence. As to sick members not resident in the city, but within three miles of the General Post Office, it shall be competent for the stewards and the finance committee to appoint or suspend visitors as they may think fit. It shall also be competent for the committee to form themselves into an extra-visiting body, whenever they may have just reason for doing so. It is further agreed, that whenever visitors shall be called on to act in such cases, they shall be allowed the expense of carriage. Any member removing to the country shall give notice thereof to the secretary in writing.

11. That no member of this society shall be entitled to any benefit until he shall have been three months in membership; nor then, until the first portion of his entrance fee be paid.

12. That should any member of this society make frequent claims for sick allowance on account of the same disease, so as to derive six months' payment at intervals, it shall be the duty of the secretary to keep an account of the various times such person may have derived benefit for the same complaint, and if it be found he has received six months' sick allowance, at periods within two years, he shall be transferred to the half-pay list, provided always, that the doctor shall certify as to the identity of such member's complaint. But should an interval of 12 clear months elapse between such member's claims for benefit, then he shall be dealt with as any other member of the society.

13. That on the occurrence of any death in the society, notice shall be given to the secretary, who shall cause the steward to pay the authorized party or parties the sum to which he or they shall be entitled, according to the fifth rule.

The secretary shall also summon the two stewards, who shall, together with the secretary, attend the funeral, under a penalty of 1s. each, provided that such funeral shall take place within one mile from the Circular Road. The secretary shall also notice the members of said mortality, in due time, to attend the funeral, which attendance shall be discretionary.

14. That a general meeting of this society shall be held once in every three months, on which occasion every member shall pay up all subscriptions and fines due by him, under a penalty of 6d. That a chairman shall be chosen by the majority of the members then present, who shall be responsible for the preservation of order, and shall have the power to enforce it by the infliction of fines of not less than 2d. nor more than 8d.

That the roll shall be called by the secretary at half-past 8 o'clock, and every member then absent shall be fined 3d., unless a note of apology shall have been received, stating his inability to attend from sickness, being under medical care; and absent the entire night, 6d. At every quarterly meeting the secretary shall furnish, in detail, a report of the society's income and expenditure up to that period; and on the last quarterly meeting of the year, viz., in December, there shall be appointed three persons from the general body of the society to audit the accounts, which the secretary, stewards, and finance committee are to furnish, previous to the annual settlement.

General meetings of the society may also be convened on occasions of importance, by direction of the stewards or the committee.

15. That on the adjourned quarterly meeting, which shall always take place before Christmas, the annual accounts, duly audited and certified, shall be read, and after the deduction, from every member of the society, of 8s. 8d., amount of his subscription to the sinking fund, and 2s. 6d. towards the stock; the remainder of the current fund shall

be divided in equal shares amongst the several members. At this meeting, the doctor, secretary, and finance committee for the ensuing year shall be appointed.

16. That the finance committee shall consist of seven members, one of whom, in regular succession, shall attend every night of meeting at half past 8 o'clock, with the key of the chest, under a fine of 1s. He shall receive and enter the payments of borrowers from the loan fund, shall receive from the steward the proceeds of each night's payments, and shall hold one key of the chest in his possession, while the other two shall be kept by the steward and secretary respectively. He shall deliver the key to his successor on the following night of meeting, before half past 8 o'clock, or be fined 1s.

17. That no person shall be eligible for membership in this society whose age shall exceed 40 years, or whose health shall be at all impaired by any constitutional or other disease, or who is not a member of the Protestant community, and of good character; that, if married, his wife possess the same requisites of character, health, age, and religion; that he produce a certificate from the doctor of the society of his own and his wife's health; that he is capable of earning 16s. per week at his trade or employment; that he is not a member or any way connected with any other benefit society; and persons proposed for admission to this society shall remain four weeks on the books before they be balloted for. They shall appear in the society room when being proposed, and shall deposit 2s. 6d., which shall be placed to their credit, if admitted, returned if not admitted, and forfeited if the party do not come forward.

During the interval of four weeks, the stewards shall make inquiries as to the applicant's health and character, and report to the society personally on the ballot night under a penalty of 1s. On the night of the election, the secretary shall propose the following questions to each candidate, and shall read to him the latter clause of this rule:—

What was your age your last birthday, as near as you can judge?

Are you married?

What is your wife's age?

Have you any ailment which may hereafter affect your health, or has your wife any such?

Are you a member of any other benefit society?

Are you capable of earning 16s. per week at your trade or employment?

Of what community of Protestants are you a member?

Also, your wife?

Have you read the rules of this society, and are you satisfied with them?

A majority of two thirds of the members then present will be necessary for admission, and all parties so elected shall be admitted subject to the doctor's approval. Should any person gain admission to this society by misrepresentation in any of the above details, he shall, on sufficient proof thereof, be excluded therefrom; and no money shall be returned to any expelled member whatever.

Candidates, when admitted, are requested to sign their names approving of the rules of this society.

Any member who shall disclose whatever passes at any election or investigation of character, shall be fined, for every such offence in a sum not less than 2s. 6d., nor more than 5s.

18. That on the marriage of any member of this society, he shall inform the secretary thereof within three months afterwards, and shall produce certificates, that, at the time of his marriage, his wife was in good health, and under 40 years of age, and a Protestant; otherwise he shall be disentitled to mortality allowance in the event of her death.

That any member who has received mortality allowance on the death of his wife, and afterwards marries, he shall give notice to the secretary, as above, and shall also produce a certificate of the age and religion of his wife, which, with her general character, if approved of by the society, he shall pay the sum of 1l. to constitute his claim to benefit in case of her decease, which sum shall be placed to the credit of the sinking fund.

19. That so much of the sinking fund as the society may think fit, shall be lent to members on approved security, in sums varying from 1l. to 5l., at the rate of 5 per cent per annum, and to be repaid by weekly instalments of 6d. for every 1l. so lent, under a fine of 3d. for 10l., and so on in proportion for every week's non-payment after three weeks' indulgence. Applications for loans to be submitted to the committee, who are to inquire after the solvency of proposed securities.

That no application be received, or new loan issued to any borrower for one month after his former loan has been paid up. It is also requested that old loans be repaid within the period of 65 weeks.

20. That the secretary shall read out, every quarter night, the number of borrowers from the loan fund, the date at which each loan was granted, the payments made during the preceding quarter, the amount still due, and the fines incurred. This statement shall be read out as Nos. 1, 2, 3, &c. &c. as loans may be registered, and not by the names. The secretary failing to discharge this duty shall incur a fine of 2s. 6d.

21. That no rule of this society shall be altered, rescinded, or repealed, without consent of three fourths of the members of this society, present at a general meeting, convened in pursuance of a requisition for that purpose, signed by seven or more members of the society, which said requisition, and a notice signed by the secretary, shall be publicly read at the two usual meetings of the society, to be held next before such general meeting, for the purpose of such alteration or repeal.

22. That any member of this society who either publicly or privately, unless in agreement with the foregoing rule, shall promote its dissolution, or who shall introduce any conversation or disputation tending to promote division, or to disturb the peace and prosperity of this society, shall, for the first offence, be fined 2s. 6d., for the second offence 5s., and for the third shall be expelled; nor shall this society at any time be dissolved but pursuant to the regulations of the statute in that case made and provided.

23. That any member who shall insult or impede the secretary, or other officer of this society, in the discharge of his duty, shall, for every such offence, be fined 1s. And any member who shall be insulted or aggrieved by any officer, or other member of this society, shall be at liberty to make his complaint on quarterly night, when, on sufficient proof, the aggrieved party shall be fined in the same amount.

24. That at the first meeting of this society, or general committee thereof, that shall be held after the enrolment of these rules, 12 persons shall be named, who are not members of this society, or beneficially interested directly or indirectly in the funds thereof, as persons empowered to act as arbitrators in all matters in difference respecting said society, which shall thereafter be submitted to them. And that the names of the said 12 persons, so elected to act as arbitrators, shall be duly entered in the book of the society in which the rules are to be entered; and in case of the death, or refusal to act, or neglect of any or all of the said arbitrators, that this society, at their next general meeting, shall name and elect one or more arbitrator or arbitrators, as aforesaid, to act in the place of the said arbitrator or arbitrators so dying, or refusing or neglecting to act as aforesaid, so as continually, from time to time, to keep up the number of 12 arbitrators.

25. That in case any matter shall happen to be in dispute between this society and their treasurer, secretary, finance committee, or any other person or persons acting under said society, and any individual member thereof, or any person claiming on account of any member thereof, the same shall be referred to the award and determination of three persons to be elected by ballot out of said 12 arbitrators, so to be named and elected pursuant to the 23d rule of this society. The secretary, on behalf of said society, shall cast six names, so to be elected from said 12 arbitrators, into a balloting box, and the person so in dispute with said society shall cast in six names more, to be selected in like manner, and on opening the ballot the three arbitrators, who shall have two ballots each, shall be declared the arbitrators to whom said matter in dispute shall be submitted; and in case there shall not be three persons having two ballots each on the first trial, then the name or names of the one or two who shall have two ballots each shall be set down as duly elected, and the parties shall proceed to a fresh trial by ballot, until the names of three persons shall be thus ascertained; and in case more than three persons shall have two ballots each, then the names of all such persons shall be written on separate pieces of paper, which shall be closely folded and put into a box, to be held by one of the parties, three of which are to be drawn thereout by the other party, and the first, second, and third names which shall be so drawn, to be the names of the three arbitrators duly elected to decide the matter so in dispute; and whatever award shall be made by the said arbitrators, or any two of them, shall be in the form annexed to the said Act by those rules first referred to, and shall be binding and conclusive on the said parties:

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LIST OF FINES

Officers.		s.	d.	Rule
Absent at half-past 8 o'clock	-	0	6	3
Absent at nine do.	-	0	9	3
Absent the whole time	-	1	0	3
Refusing to act for the month	-	2	0	4
Neglecting to report on visiting females before half-past 9 o'clock	-	1	0	42
Neglecting to pay sick money on proper days	-	2	6	21
Secretary.				
Neglecting to summon officers in due time	-	0	6	11
Neglecting to furnish quarter dockets in due time	-	0	6	16
Neglecting funeral notice in due time	-	0	6	26
Absent except on privilege night	-	0	6	8
Members.				
Absent first night in January	-	0	6	14
Non-payment of 2s. due on same night	-	2	0	14
Fourth non-payment	-	0	2	15
Fifth do.	-	0	4	15
Sixth do.	out of benefit	0	6	15
Seventh do.	-	1	0	15
Eighth do.	exclusion	0	0	15
Absent at half-past 8 o'clock monthly or quarterly nights	-	0	2	13
Absent at the second roll call	-	0	2	13
Non-payment of quarter docket	-	2	0	16
Unfair influence in balloting	-	1	0	29
Exposing bean	-	1	0	29
Every such offence repeated	-	2	0	29
Neglecting to visit sick member	-	0	4	20

	s.	d.	Rule	
Neglecting to forward the visiting roll	-	0	4	21
Neglecting to report sick case	-	0	4	20
Reproaching members for expressions used in society	-	1	0	29
Absence of members of committee	-	1	0	39
Absence of members summoned by the committee	-	1	0	9
Absent first funeral roll call	-	0	6	26
Absent at funeral	-	2	0	26
Not appearing clean and orderly	-	1	0	26
Neglecting to report change of residence	-	0	3	32
Neglecting to report leaving hospital	-	0	6	22
Disregarding the chairman's third call to order	-	0	4	6
Causing scandal or detriment	-	2	6	30
Persevering in same	-	1	0	30
Giving the lie or using provoking language	-	2	6	30
Appearing under the influence of drink	-	1	0	30
If so as to disturb the peace or retard business	-	2	6	30
Striking a brother member	-	5	0	30
Not reporting same	-	1	0	30
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RULES.

1. That this society shall be called the Dublin Tontine Society, and shall hold its meetings as herein-after more particularly mentioned.

2. That the formation of this society has for its object in general, the glory of God, the honour of our Queen, and the good of our neighbour; but in particular, the well-being of its members, and the raising of a fund by the mutual subscription of its members for the purpose of securing to any of them, whom it may please Providence to afflict with sickness, a certain weekly allowance; the insuring in case of the death of either a member or his wife a certain sum to the survivor, or to the nearest relative, to defray the necessary expenses; the promoting of the domestic comfort of the members' families by allotting to each a certain dividend at Christmas. And as concord and unanimity form the basis whereupon the prosperity of every society must depend, we, the members of this society, in the attainment and promotion of the above desirable objects, unanimously agree to be subject to and be governed by the following rules.

3. That this society shall meet on every Monday evening, in the committee rooms, at the Orphan House, 51, Aungier Street, between the hours of half-past 8 and 10 o'clock. Any officer not in attendance at the appointed hour for meeting, shall be fined 2d.; if he is absent at 9, he shall be fined 4d.; if absent during the whole night, he shall be fined 6d. The officers when spoken to shall be addressed in their official names; and any member violating this rule shall, for each offence, be fined 2d.

Amendment.—Any officer not being in attendance at half-past 8 o'clock, he shall be fined 6d.; if he is absent at 9 o'clock, he shall be fined 9d.; if he is absent at 10 o'clock, he shall be fined 1s. Should the said officer detain the society's key of their chest until half-past 8 o'clock, he shall be fined 6d.; if until 9 o'clock, he shall be fined 1s.; if until half-past 9 o'clock, he shall be fined 1s. 6d.; if until 10 o'clock, he shall be fined 2s. Should the society determine on discontinuing their meetings in the aforesaid place, the secretary shall give notice to the clerk of the peace for the city of Dublin, pursuant to the Act 10 Geo. 4. c. 56, s. 10.

4. That all members of this society shall act as officers to the same, in rotation, according as their names stand on the secretary's roll. The first three members to fill the offices of chairman, book-steward, and cash-steward, during one month; then the next three the succeeding month, and so on; fine for refusing to act, 2s. Members residing one mile beyond the Circular Road shall be exempt from the duties specified in this rule.

5. That the first steward shall keep a checked account of all moneys received, and see those accounts regularly entered in the secretary's book. The second steward shall receive all payments and be accountable for all bad money received through his inattention; he shall likewise pay all bills, sick money, and other demands whatever, provided such payments are sanctioned by these rules. The stewards shall, in all matters, be attentive to the interests of the society, and perform all duties arising out of their station, in the manner and at the times specified in and required by these rules.

Amendment.—That should it so happen there should be any member sick on the society's books, the cash-steward, book-steward, and president, of the time being, shall pay the sick member on the seventh day after the sick brother sends in his claim, his week's claim; any officer neglecting this duty shall be fined, if after 1 o'clock on said seventh day, 2s. 6d.

6. That the president shall be invested with the highest power in this society to support good order during the time of transacting the business, and to cause all these rules to be strictly observed and put in force. He shall superintend the business of each meeting, and also enter the sum total of cash received in a book for that purpose. Any member refusing to be silent when three times called to order by the president shall be fined 4d.

Amendment.—That the president shall be chosen by ballot from the three next after the last preceding officer's names on the society's books at the monthly meetings previous to his coming into office. No member to be allowed to leave the society room during the transacting of business. Fine for leaving society without the permission of the president, 4d. Fine on the president for giving any member liberty to leave the room, without first consulting the meeting and getting liberty to do so, 4d.

7. That the president for the time being shall be the legal and authorised trustee of this society, in whom all property, goods, and effects whatever of this society, and all other powers and authorities by law vested in the treasurers or trustees of friendly societies, shall be and are hereby vested for the use and benefit of its respective members, and who shall be competent to sue and liable to be sued in the name and on behalf of this society. And that this society shall indemnify and save harmless such presidents or trustees from all costs, charges, and losses arising out of such suit or proceeding, provided that same shall have been entered into and carried on by the direction and approbation of the committee of this society, or a general meeting thereof, or afterwards approved and sanctioned thereby and therein.

Amendment.—Should any member or members be specially summoned or called on to sustain a case in law or equity for the society's benefit, he or they shall be allowed at the rate of 4s. a day, 2s. for half a day, and so on in proportion for the time he or they may lose.

8. That the secretary shall be elected from the members of the society at a general meeting thereof. He shall attend at all meetings, and also keep a true and faithful record in writing of the transactions thereof; he shall keep all books of this society in a clear and satisfactory manner; open at all times to the inspection of its members, committee, or officers, and shewing an accurate account of its income and expenditure; he shall write and serve, or cause to be written and served, all summonses, notices, visiting rolls, &c., in the manner and at the times required by law and by the rules specifying same; he shall furnish quarterly and yearly statements of the accounts, and in all lawful matters pay obedience to this society according to these rules, and make a return of sickness and mortality according to the form prescribed by 10 Geo. 4. c. 50, and perform all and every part of his office according to the laws now in force respecting friendly societies in Ireland, and be subject to all fines specified in these rules for the infraction or neglect of any of the duties required of him therein, for which as a remuneration he shall receive out of the society's fund 7½d. for each member in the society per quarter. He shall be allowed leave of absence one night in each quarter, provided he finds a substitute for such night and be answerable for the accounts kept by said substitute.

Amendment.—That should the secretary know of any fraud being practised on the society by its members, and not report same to the next meeting and to the officers for time being, on full proof thereof at the next general meeting he shall be excluded, and suffer the forfeiture of all claim in respect of any money he paid into the society, and any claim he may have on said society.

9. That there shall be at all times a standing council in this society, called the general committee, whose duty shall be to examine into every matter likely to create disputes in or cause scandal in the society, and make such decision thereon as they may deem expedient, and transact all other business entrusted in them by the society, or specified in the rules, with care and attention; provided always, that where any particular business is referred to said general committee, the powers delegated to such committee be reduced to writing, and entered in a book by the secretary, as likewise the transaction of such general committee from time to time, and a majority of the members of said committee shall be at all times necessary to concur in any act thereof; and all acts and orders of said general committee, under the powers delegated to them, shall have the like force and effect as the acts and orders of the society at any meeting

thereof, and shall be binding and conclusive on all parties, and shall not be liable to be set aside, altered, or repealed, save by the votes of two thirds of the society, expressed on a quarterly day or at a general meeting convened by summons; provided that nothing herein set forth shall prevent any party who may consider himself aggrieved by any decision of such general committee, making appeal to the arbitrators herein particularly specified, such general committee to be liable to be summoned together by the president and stewards on twelve hours' notice, should he wish for their advice or opinion on any matter that may occur. Fine on the members of committee for non-attendance at any meeting, 6d. each; such fine to be entered at one quarter of an hour after the appointed time of meeting. The committee shall have the privilege of summoning to their meeting any member of this society whose attendance they may deem necessary; fine on any member neglecting to attend such summons, 1s. Said general committee to consist of the acting officers and the five members who had respectively served the office of president prior to the president for the time being; so that each president at the expiration of his month remains a committee member, the member who had been previous to each expiration first of the five dropping out of the committee as a matter of course.

Amendment.—That the duty imposed by this rule on the committee, in respect of all matters in dispute, shall be transferred to a special meeting convened for that purpose, and according as a majority of the members then present shall vote, shall be the decision of the said meeting, but not to be binding or conclusive on the parties concerned, in case arbitration shall be desired. No exception for the absence of any member from this meeting when duly summoned; fine for not attending a special meeting, 1s.: fine for the first roll-call at 8 o'clock, 6d.; 6d. for the second when the meeting is dissolved.

10. That the first Mondays of April, July, and October, and the Monday next but one before Christmas day, do constitute the quarterly days of this society; and all first Mondays of the month, except the three above-mentioned quarterly ones, to be called monthly days. Candidates to be balloted for on monthly nights only.

Amendment.—All members proposing candidates for admittance into this society shall do so on monthly nights only, publicly before last roll-call, in order to give members present an opportunity during the month of investigating the character of the man about being proposed to become a member.

11. That the secretary shall summon the members who are to act as stewards at least 48 hours previous to the time of meeting, or be fined 6d. for every neglect thereof, provided however that the omission of the secretary in not summoning within the full time, shall not in any manner excuse such member from attending, provided they have received 12 hours' notice.

Amendment.—Stewards or other officers who are duly noticed for their respective months, who may fine sooner than act, to give notice of their intention to the secretary 24 hours previous, in order that the next on the roll may be duly summoned to attend; any member neglecting to do so will be fined 1s.

12. That if any member duly summoned to act as steward and intending to fine in preference to acting, neglect to send notice thereof to the secretary 18 hours before the time of meeting on the Monday for which he had summoned, he shall, notwithstanding such intention of fining, be bound to act as steward for that day, and be liable to all fines for neglect thereof, in addition to the fine for refusing to serve, as otherwise the society would be liable oftentimes to be left without the proper number of acting officers.

13. That as the frequent meeting of the society at large contributes much to its welfare and regularity, and as the attendance on monthly days at the balloting for new members is of vital importance to its interests, it will be imperative on every member to attend on such monthly days at or before 9 o'clock, the time for balloting, for which attendance this rule shall be sufficient notice. Fine for non-attendance, 4d.

Amendment.—Any member not answering his name at roll-call on monthly nights to be fined 2d., if absent at half-past 8 o'clock; should he leave society room without showing a just cause to be fined 4d., and should he not answer his name at second roll-call to be fined 2d. Any member not appearing in society room in a clean and orderly manner, properly shaved, and not with any emblem of his trade on, for every violation of this amendment he shall be fined 4d. Any member wishing to absent himself from monthly meetings and the duties attending on the offices connected with the society, shall pay 7s. 6d. annually, funerals and special meetings excepted.

14. That for the more regular entering on the business of each succeeding year, it is desirable that the members of this society should be bound to meet on the first Monday of January, more imperatively than is provided for by the above rule, as likewise to pay off the fortnight's subscription due on that day, it is hereby required that each and every member be in attendance on that day at or before 9 o'clock, or be fined for neglect thereof 6d., except prevented by sickness or some very urgent necessity, acknowledged by the other members present, and to make such payment under a fine of 2s.

Amendment.—That each member of this society should attend on the first Monday evening in January, at half-past 8 o'clock precisely, under a fine of 6d.; should he not pay up his arrears before 10 o'clock on that night he shall be fined 2s., and be out of benefit for six weeks.

15. That the weekly subscription of each member be 1s. If any member neglect to pay his subscription during four weeks, he shall be under fine for non-payment for the fourth night 2d., for the fifth 4d., for the sixth 6d., for the seventh 1s., and on the eighth night of non-payment he shall be excluded and suffer the forfeiture of all money he may have paid into the society's fund.

Amendment.—That the weekly subscription of each member be 1s. 1d. instead of 1s., as heretofore. Any member owing six nights to be out of benefit until such arrears be paid up.

16. That previous to each quarterly day, the secretary shall at least one day before such quarterly day, cause each member to be served with a summons requiring his attendance, and specifying the amount of all arrears and fines due by him for that quarter, or be fined 6d. for every neglect thereof; and the amount of such bill must be paid on each quarterly day, or the members neglecting to do so shall be fined 2s. Fine for non-attendance on quarterly days, 4d.

17. Each member on going to the country or leaving the kingdom, shall first of all give notice to the secretary of his intention, paying up all his arrears he may owe to the society, or be subject to all fines and exclusions, the same as if he were in the city of Dublin.

18. That all the moneys of this society, save such sums as the committee may think necessary to meet impending expenses, shall be lodged in some of the savings' banks of the city of Dublin, which shall have taken the benefit of the 9 Geo. 4. c. 32, and that for the further security of said moneys, three cards to be drawn out of such bank and deposited in the society's chest.

19. That if any member bring on himself any sickness, or disorder, or accident by his own abuse, or quarrelling, or any unlawful act of which he was the promoter or instigator, and if the same be proved before the general committee of this society or a general meeting, he shall not receive benefit for such sickness, disorder, or accident.

Amendment.—No member to be out of his dwelling, he being on the sick report, from 25th March to 29th September, before 8 o'clock in the morning or after 9 o'clock at night, or before 9 o'clock in the morning or after 6 o'clock in the evening, from the 29th of September to the 25th of March (both inclusive), on pain of losing his week's benefit. Any member receiving the pensioner's fund from this society to receive no dividend at Christmas, but not to be prohibited from following any industrious calling to earn bread for himself and his family. No pensioner to receive full sick money after giving up his claim as a pensioner on this society, should he send a fresh claim to society either for the same illness he claimed benefit for or for any other sickness, disorder, or accident; all full benefit ceases after a member once becomes a pensioner.

20. That if any member be afflicted with sickness, except such as may arise from the above-mentioned causes, he shall send notice thereof to the secretary and to the society's doctor, stating his complaint and his residence, on the receipt of which the secretary shall send such member's claim to the president, accompanied by a list of the first and second stewards, also the members, according to the roll of the society, by whom he shall be visited daily during his illness, each member in his turn, beginning with the president. Any officer or member neglecting to visit in his turn shall be fined for every neglect thereof, 4d. The member holding the visiting roll on Monday shall bring it to the society during sitting hours or be fined as above. Each visitor shall be required to make his report of the state of the sick member or members to the society, under a fine of 4d.

Amendment.—The sick member to send a report to the society on the next night of meeting, of the absence, if any, of the weekly visitors on his visiting roll, or be fined for such neglect, 1s.

21. The cash steward shall pay to a sick brother, 11s. on

the seventh day after his claim shall have been sent in, and the same sum shall be paid regularly every week during six months, if necessary, and any member giving up his claim will not be entitled to receive benefit again for the same complaint unless for the residue of the time making up six months (fever excepted), and any member receiving benefit during six months shall, after said time, be allowed half the sum during the next six months, if necessary, and should his sickness continue after the second six months, he shall be allowed 2s. 6d. per week during the remainder of his illness. His weekly payment to be made to the society out of his full money and half money, but not out of the 2s. 6d. per week. If any member shall be proved doing any business while he receives such benefit, he shall be excluded and forfeit all money paid in. A roll of visiting members shall be made out every week, and delivered to each of said members in their turn; each visitor to deliver it to the next member on the roll before 10 o'clock the next day after his visit or be fined 4d.

Amendment.—Any officer not paying a sick brother on the seventh day after his claim is sent in to society, and every subsequent seventh day during his illness, before the hour of 12 o'clock on that day, he shall be fined 2s. 6d. for each neglect.

22. That the nature of the sick member's complaint be stated in the visiting roll, and in case it be contagious the visitors to inquire at the nearest place possible, so as not to endanger their own health; and if such sick member go to hospital the members are not to visit him until he comes out, and on his return from hospital he shall send a written notice to the secretary on same day or be fined 6d. No member shall attend in the society room after a contagious illness, and after giving up his claim until one month afterwards. Any sick member shall forfeit his claim, if he be out of his residence.

Amendment.—No visiting roll to be issued for a sick brother if his illness may be contagious; the report of the doctor for the next meeting night to be considered sufficient guide to society, and they to act according to it.

23. That if any member in the country take ill, he shall send a certificate signed by a clergyman of that parish where he may reside, in a letter to the secretary, specifying how long he has been ill, and also the nature of his complaint, on the receipt of which he shall be allowed benefit, as if in Dublin; each time during his illness that he shall send for his money, he shall send a like certificate as above mentioned, the time however between such applications is never to exceed one month; and where such sick member is within ten miles of Dublin, one fortnight. Penalty for neglect of this regulation— forfeiture of his claim. The postage of such letter to be deducted from his money.

24. That when any member or member's wife dies, notice to be sent to the secretary, who shall then give notice to the president and stewards. Four pounds shall be advanced from the society's fund for the purpose of defraying the expenses of the interment of the deceased, which expenses, if they shall see a necessity for so doing, the stewards shall contract for and lay out themselves, and the cash-steward shall give the residue, if any, together with 2s. for each member then belonging to the society in one fortnight after said interment, to the nearest relative or legatees of such deceased member, or member's wife, and which sum of 2s. shall be charged to each member in his quarterly bill.

25. That it be optional with each member to pay his entrance money when he will, but he will not be in benefit until all his entrance money shall have been paid in, neither shall he have a right to claim benefit for the result of any sickness or accident that may happen to him before all his entrance money shall have been paid in, but in no case shall he be in benefit until he be three months an elected member and receive a certificate of sound health from the society's doctor; the entrance money shall be liable to be increased or diminished as the society shall think fit, the secretary always entering the amount of such entrance, for the time being, in the rule books he may give out from time to time after the following lines, having affixed the precise date thereto, viz.: "Entrance money for the quarter commencing the day of 185 "

26. That the secretary, 12 hours previous to the funeral of a deceased member or member's wife, shall serve a notice to each member, specifying from whence the funeral will set out, the place of interment, and the house in which the society shall meet, and the hour when the roll shall be called, or be fined 6d. for every neglect thereof. The secretary shall call the roll in one quarter of an hour after the appointed time, and any member then absent will be fined 6d.; and should such member not attend, or if attending not notify his attendance to the secretary before the funeral sets out, he shall pay an additional fine of 1s. 6d., and the

secretary shall again call the roll at the place of interment, if within the distance obligatory on the society to go, which distance is from Dublin to Glasnevin, or to the Jerome Cemetery. Any member absent at the second call of the roll shall be fined 1s. 6d., except those who may have been fined the whole amount in first instance, which is 2s. Any member not attending in a decent, cleanly, and orderly manner, according to the opinion of the majority of members present, shall be fined 1s. Should any funeral not proceed by the expiration of one hour after the time specified in the secretary's notice, the society shall be dismissed.

Amendment.—Members paying fines for non-attendance and other duties, to attend funerals same as other members, or be fined according to rule. Any member appearing at a funeral under the influence of drink, to be fined 1s., or behaving in a riotous or disorderly manner, he shall be fined 2s. 6d. No person to be entitled to borrow the sheets or the candlesticks but for the use of members or their wives, or for a father, mother, or child; any member not returning them in a clean and orderly manner, and in due time, he or they will be fined 1s.

27. That no objection shall be made to any man on account of his trade or business, provided it be not such as is subject to accident that may deprive him of life or limb, nor to his religion or persuasion.

Amendment.—No objection to any trade joining this society but such as are subject to accidents, namely, slaters, bricklayers, plumbers, plasterers, and painters, and other similar employments.

28. That no person shall be admitted as a member but a man of unexceptionable good character, not belonging to any other society that gives temporal benefit in cases of sickness, nor justly excluded from any other society, or whose age, or that of his wife, exceeds 40 years, or that has any infirmity, or is, either he or his wife, addicted to bad health, or that has not abilities to earn 20s. per week. Every person proposing to become a member must be so situated, and his morals such as to preclude all suspicion that the stipend allowed to the sick might operate as an inducement to feign sickness with a view to receive such stipend in preference to the acquirements of labour and industry. Should any person of the description alluded to in any of the clauses of this rule by any means obtain admittance into this society, he shall, on such fact being proved before the general committee, be instantly excluded, and forfeit all money paid in, as likewise the member who introduced him, provided it be proved he had a knowledge thereof.

29. That any member who shall by canvassing for or against any person give real occasion for suspicion that unfair influence had been used either in promoting the reception or seeking the rejection of any person proposed, or who shall expose his bean at any ballot, or who shall speak injuriously of or reproach any member with expressions used by him in any ordinary meeting of the society, for the first offence shall be fined 1s., for the second 2s.

Amendment.—Any member who shall speak disrespectfully of this society or its transactions, he shall be fined 5s. for each offence, if it can be proved so before a general meeting.

30. That any member who shall cause any scandal or detriment to the society, or any member thereof, shall be fined 2s. 6d.; if he persevere in the same he shall be fined 5s. If any member give the lie or use provoking language in the society, he shall be fined 2s. 6d.; should any member appear in the society evidently under the influence of intoxicating drink, he shall be fined 1s.; should he disturb the peace of the society, or retard the business thereof, he shall be fined 2s. 6d.; and if any member strike a brother at any time or in any place, he shall be fined for every such offence 5s. Any member knowing of the aforesaid and not reporting it shall be fined 1s.

31. That all fines which shall be paid by the members of this society shall be added to and form part of the general fund, and be divided equally amongst the members of the society.

32. That if any member change his residence, he shall send notice thereof on the Monday following to the secretary, or be fined 3d.

33. That if any member of this society shall by ballot, requisition, or voluntary enlisting, become a soldier, he shall be allowed the money he paid in, deducting all expenses and whatever fines he may owe, and be no longer considered a member.

Amendment.—Any member leaving Europe shall get his portion of the funds of this society, after deducting all his dues and expenses, what he may have owed to society up to the time he may seek to claim benefit of this amendment,

after deducting his portion of the expenses* which society may have incurred up to the time he may have sent in such claim.

34. That if any member shall be accused of a criminal offence, and shall be confined for the same, and in such case should be afflicted with sickness, he shall not receive benefit until after his trial, and, if acquitted, he shall be allowed one month to pay up his arrears, and be then entitled to be paid the amount of all his just demands; but if found guilty, he shall be excluded, and forfeit all money paid in.

35. That a member being married and not living with his wife at the time of her decease shall not, unless he show just cause for being apart from her, be entitled to any benefit. And should the society receive information that any of its members had formed a connexion with a woman to whom he was not legally married, it shall instantly exclude such member. And should a member be in the habit of striking or maltreating his wife, as such violent conduct is disgraceful and inexcusable and likely to lead to the worst consequences as far as regards the health of such member's wife, he shall, on such conduct being proved before the general committee, be fined 10s. A member being unmarried entering the society, or being married and subsequently becoming a widower, who shall marry anyone above the specified age, or addicted to bad health, shall not receive benefit for such person.

36. That there shall be a return made to the barrister appointed by Her Majesty's Attorney-General, pursuant to 4 & 5 Wm. 4. c. 40, within the first three months in the year 1841, and a similar one every five years after, of the number of sick relieved by weekly allowance, the number of brothers and brothers' wives buried at the expense of the society, together with such other information as the Act of Parliament of 10 Geo. 4. c. 56 requires.

37. That the secretary shall at the close of each year prepare a general statement of the funds and effects of the society, specifying in whose hands or possession such funds and effects shall be then remaining, together with an account of all and every of the various sums of money received and expended by and on account of the society since the enrolment of these rules, or since the publication of the last preceding periodical statement, and showing the regular annual dividend which each member is entitled to receive, which statement shall be attested by five or more members to be chosen as auditors on the preceding monthly day, and countersigned by the secretary, and any member shall be entitled to receive a copy of such periodical statement, on payment of the sum of 6d.

38. That should the funds of this society, through any extraordinary prevalence of sickness or an unusual number of deaths among its members, be at any time so far reduced as to endanger its existence as a society, it shall in such case be lawful for the society to reduce the amount of the sick money, or abate from the usual mortality money, or take such other steps as the majority of the society shall deem expedient to meet such exigency.

39. That for the purpose of determining all matters in dispute, each member of this society shall at the first general meeting thereof, which shall be after the enrolment of these rules, pursuant to the Act of Parliament, nominate one honest and discreet person who shall not be interested, directly or indirectly, in the funds of this society, and the name of the person so nominated by each member shall be proposed to the society for their approbation or rejection, and the name of every person thus proposed, unless objected to by three of the members present (in which case such person shall be rejected), shall be written on separate slips of paper and put in a hat, and when the names shall have been so put in and shaken together the secretary shall draw out of the hat the names of eighteen persons who shall be appointed arbitrators to determine all such disputes, and their names entered in a book in which these rules be entered; and in case of the death or refusal to act of any of them or in case any of them shall become interested directly or indirectly in the funds of this society, it shall be lawful to and for the general committee, by a process among themselves similar to what took place in the first instance among the whole body, to elect one person to act as an arbitrator in the room of every person so dying, refusing, or neglecting to act, or becoming interested in the funds of the society. And it shall be imperative on each and every member of this society who had originally proposed the name of any of the 18 arbitrators so chosen as aforesaid, in case of such persons becoming disqualified to act as an arbitrator through any of the above causes, to report same to the secretary, in order that such vacancy may be filled up by the general committee, or be fined for neglect thereof

* The expenses spoken of, as above, are such as sickness, death, rent for meeting rooms, doctor's and secretary's fees.

1s; and in case of the death of a member or members who had originally proposed any of said arbitrators, then the secretary shall be bound to inform himself from time to time as to the efficiency of such persons for the purpose of this rule.

40. That in case any matter in dispute as aforesaid shall be referred to arbitrators, then every such matter shall be submitted to the award, order, and final arbitrament of five of the persons so appointed to act as arbitrators; such five arbitrators to be chosen and selected from the persons so appointed as aforesaid as follows: the names of the said 18 arbitrators are to be written on separate slips of paper and deposited in a hat, and 12 of them drawn by the secretary in presence of the officers or the general committee and of the person so demanding arbitration. These 12 are to be again replaced in the hat, and the first five drawn out shall be the arbitrators; three of whom, on all occasions, shall form a quorum. And in case any of the said five arbitrators refusing or neglecting to act, it shall then be lawful for the parties before mentioned to elect from the remaining arbitrators till they procure the proper number willing to act; and the award and order of such arbitrators, or the majority of them, being made in the form prescribed in the said Act 10 Geo. 4. c. 56, and in accordance with the true meaning of these rules, duly confirmed as in said Act directed, shall be binding and conclusive on all parties, and shall be final and without appeal, to all intents and purposes.

41. That it shall not be lawful for this society at any general meeting thereof, or otherwise, to dissolve this society without the consent of five-sixths thereof, to be ascertained by allowing each member a vote, and an additional vote for every five years he may have belonged to this society, and taking the five-sixths of the gross number of votes so obtained, provided that no member shall have more than five votes in the whole, as also the consent in writing subscribed with their names, of all members who may then be receiving or entitled to receive benefit from this society either on account of sickness, age, or infirmity; and any member publicly or privately agitating the breaking up or dissolution of this society, and which agitation shall not be borne out by this rule, such member shall forthwith be excluded; nor shall it be lawful for this society, by any rule or resolution entered into at any meeting thereof, to direct the division or distribution of the fund of this society, or any part of it, to or among the members of this society otherwise than for carrying into effect the general intents and purposes thereof declared in these rules; and any member proposing to so appropriate or divide this fund shall for the first offence be fined 1s.; for the second, 5s.; and every subsequent similar offence, 10s.

42. That on the night of a candidate being proposed, the stewards be deputed from society to visit his habitation and his wife, in order that the society may be the better guided in their decision. The visitors so deputed shall make their report to the society on the next night of meeting, before half-past 9 o'clock, under the penalty of 1s. fine.

Amendment.—Any member being proposed at a general meeting, he must be seconded by a member present, who can vouch for him as a fit and proper person to join this society. The name of the proposer and voucher to be entered on the minute book of the society; and should it ever be proved before a general meeting that the man proposed and admitted was not a person of proper abilities and most moral character, the proposer and seconder of that member so admitted shall each be excluded and suffer the forfeiture of all money paid into this society, provided it can be proved they had a knowledge thereof.

43. That each candidate for membership shall come forward on the night he is to be balloted for, and in the presence of the members then assembled, answer satisfactorily the following interrogatories, to be put to him by the secretary, he being at the same time informed that should he give untrue answers to any of the questions, and the same be hereafter proved, he shall be excluded and suffer the forfeiture of all money he may have paid into the society's funds. A candidate shall be declared a member by a majority of votes in his favour. Questions to be put to a candidate for membership:—

What is your trade or occupation?

Are you a member of any society from which you may derive pecuniary benefit in time of sickness?

Are you married?

Are you and your wife under the age of 40 years?

Do you know of yourself or your wife possessing any bodily infirmity by which you or either of you may become a burthen on this society?

Can you by your trade or employment earn at least 20s. per week?

Have you ever been a member of a tontine society?

If so, why did you leave it?

Amendment.—Any member joining this society whose wife may be in the family way, he shall be out of benefit for her for the space of six months after he getting a certificate from the doctor of the state of her health, signifying her eligibility to join society.

44. That at every Christmas, when the society's fund is being divided amongst the members, the sum of 2s. 6d. be deducted from each member's share and deposited to form a fund for the ensuing year. No dividend to be made but out of such surplus as shall remain after fully providing for all claims contingent or absolute on the society's funds.

45. That these rules shall stand and be in full force, provided, however, that it shall and may be lawful for this society to add to, alter, or amend the same then and as often as the same may become necessary; but such new rules or regulations must be agreed to by the majority of a general meeting of society, specially convened for that purpose, and conformable in every respect to the provisions of the statute 10 Geo. 4. c. 56, and be duly registered pursuant to said Act. And in order that no member of this society shall have it in his power to plead ignorance of any of these rules, it is required that each member shall pay 1s. for a printed copy thereof.

ADDENDA TO RULES.

That on the death of a father, mother, or child, the sum of 1l. for burial of such person may be borrowed from this society by getting two solvent securities of members who are in full benefit in society, who will sign a bond guaranteeing the repayment of said loan to the society; the member so borrowing shall be charged a certain portion of said sum in his quarterly docket until he shall have all paid up, and fined accordingly for nonpayment of said quarterly bills, and should any portion of said sum remain due at Christmas by said borrower, his securities will be obliged to repay same out of their dividends.

The rules of the society, save so far as hereby expressly altered, or as herewith inconsistent, shall stand and be in force, but shall be read with reference and so as to be conformable to these amendments.

RULES OF THE FRIENDLY BROTHERS OF THE A B TONTINE OF ST. ELIAS TONTINE SOCIETY.

PATRON.—REV. EUGENE CULLEN, Carmelite Convent, Augier Street.

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Friendly
Brothers of
the St. Elias
Tontine.

RULES, &c.

1. That this branch has for its object the raising a fund by mutual subscription for the relief of its members in sickness, and providing for the decent interment of the members, their wives and children, and the father or mother of single male members.

2. That this branch shall consist of members of good character, and not more than 45 years of age at the time of their joining this branch, paying 2s. 6d. entrance, and 6d. per week subscription, and earning 12s. per week when in full employment.

3. That this branch do meet at 44, Bride Street, room 4 to half-past 5 o'clock on Sundays, or at any other time or place that may be agreed on by a majority of the members at a general meeting specially convened for that purpose, provided that due notice thereof shall be sent to the Registrar within 14 days, signed by three members and the secretary.

4. That this branch do be governed by a secretary, a chairman, a book and cash steward, and six of a committee, whose duty it is to examine into all matters connected with the business of this branch, and to give a fair and impartial decision on every such matter, said decision to have all the force of a rule, when confirmed by a majority of the members at a general meeting. Any officer detaining his key 10 minutes beyond the specified time to be fined 6d., and for every half-hour he so absents himself, 6d. fine.

5. That this committee shall be taken in rotation from the list of members, the chairman to be elected by ballot out of the committee; the chairman and stewards to be elected on the first Sunday of every month; the secretary to serve the members whose turn it may be with a written notice of same, three days before meeting day, or be fined 6d.; members refusing to serve to give the secretary notice to that effect at least 48 hours before the day of meeting, under a fine of 6d., who must then notice the next member or members, as the case may be; officers to be allowed a substitute for one day during their time in office; only one of the officers to get this privilege on the same day.

6. That any member, from the nature of his business or other cause, may be desirous of exemption from taking office, shall pay the sum of 4s. annually, payable quarterly, in advance; for such exemption members to give notice to the chairman on any quarterly meeting day of each year, claiming this privilege, said member to be exempt from all duty, except attending funerals on Sundays.

7. That any person desirous of becoming a member of this branch shall attend at the society room during the regular time of meeting, and be proposed by a member as a fit and proper person to become a member of the branch, and the secretary shall give him a note to the doctor of this branch for examination; the secretary to give the stewards the name and address of the candidate, who are to visit the residence and to inspect the said member's wife, &c., &c., and report on next meeting day the state of health and appearance of said member's wife, &c., and should the stewards neglect to visit or report the same they shall be fined for each neglect the sum of 1s. each.

8. That on the next meeting day the candidate shall attend with a certificate from the doctor of the state of his health and that of his wife or nominee; and if approved of, the secretary shall ask him the following questions:—

What is your name and age? Are you married? What is your wife's name and age? (as the case may be). Can you truly say that you and your wife (as the case may be) are in good health, and not likely to be a burthen on this branch? Can you earn 12s. per week when in full employment? Do you belong to any society giving benefit for sickness? Do you belong to any illegal society? Were you expelled from any legal society? if so, state for what reason. Have you read the rules of this branch? Do you agree to be governed by these rules? For I now inform you, that you will be expelled from this branch and forfeit all money you may have paid, if, hereafterwards, it can be proved that you gave a false answer to any of these questions, you shall be excluded and forfeit all claims on this branch.

9. That the candidate shall then retire, when the secretary shall ask if any member know any reason why he should not become a member; if there should be no just objection made, the members then shall ballot for him; if there be a majority of white beans, he is admitted, but if black, he is excluded; no member to be reproached for the observations he may make on those occasions, nor said observations to be mentioned by any member out of society, under a fine of 2s. 6d.

10. That the chairman shall preside at all meetings of the branch, and keep good order during the time of meeting, and cause all these rules to be strictly observed; he shall

see all fines that are incurred entered in a book kept for that purpose; he shall compare, or cause to be prepared, the steward's, treasurer's, and secretary's book; at the end of every meeting he shall make up and sign all the accounts of the branch during his time in office, and shall then deliver to the incoming officers all property belonging to the branch, and for neglect of duty he shall be fined 1s.

11. That the treasurer shall lodge, in the treasurer's and trustees' names, in the savings bank, James' Gate, the surplus funds when above 4l.; when they amount to the sum of 4l., shall always remain in the branch's chest, and for neglect of that duty he shall be fined 2s.

12. That each member's weekly subscription shall be 6d. per week. Any member falling in arrears of his weekly subscription for four weeks, shall be fined 3d.; five weeks, 6d.; six weeks, out of benefit; any member eight weeks in arrears shall be excluded, and forfeit all money paid into this branch. Any member neglecting to pay the three first weeks after divide, shall be fined 3d. for each weekly neglect, and out of benefit one calendar month; after such fine and arrears are paid to the branch of said weekly contribution and entrance fee respectively, such proportions shall be allocated to the sickness and death funds respectively, and accumulate therein for his benefit.

13. That there shall be appointed by the branch three auditors, not on the committee, before each quarterly meeting, whose duty shall be to audit and inspect the books and cards of this branch in writing, or be fined 1s. each for neglect for not reporting same to the branch in writing.

14. That if it should please God to afflict a member with sickness, so as that he shall be rendered incapable of following his employment, he shall apply to the medical officer appointed by this branch, who shall, should the illness be sufficiently severe to prevent his attendance to business in not less than four days, send a certificate to the secretary, from which he shall be entitled to benefit, said sick member to be allowed the overpaid four days, which shall be paid to him on the next Sunday after the receipt of said certificate, together with any further number of days before the Sunday, so that his weekly sick allowance shall commence on each Sunday during his illness; should the doctor's certificate entitle the sick member to benefit the treasurer shall pay him his weekly sick allowance before 8 o'clock on each Sunday evening, or forfeit 1s. fine for each case of neglect; all arrears of subscription, fines, &c. to be stopped out of sick money.

15. That this branch will allow the sum of 7s. 6d. per week to a sick member for the first 13 weeks of his illness, 5s. for the next 13 weeks, and should the illness continue, 2s. 6d. per week, and no member can receive benefit a second time, or more frequently in any one year from the date of his first claim; he shall not receive full benefit longer than the period of any by which his former sickness or sicknesses fall short of the term of one year, and then be put on reduced allowance; any member labouring under the venereal disease shall receive no benefit.

16. That any member afflicted with sickness while in the country, shall send a certificate of a doctor or clergyman of the locality he then resides in, specifying the nature of his complaint, the certificate to be sent every week before meeting day during his illness, when he shall be allowed benefit the same as if was in Dublin, providing he be clear on the books; all expenses of postage, &c. to be deducted out of sick money. Members going to the country to give the secretary notice previous to him going, and when returned, in at least four hours, under the fine of 1s. for not so doing.

17. That the secretary shall make out a visiting roll in order, so as to commence on the next meeting day, and forward it to the first visiting member, who shall visit such sick member or members, and forward it to the next visiting member, and so on, before 9 o'clock of the night of the day he visits, and so on from day to day, under the fine of 6d. for each sick member who shall not be visited, except such illness be fever, when the branch may dispense with visiting altogether. The visitors to bring in their report to the branch on each day of meeting, or be fined 6d. for each neglect for each member he visits. No visiting roll to be issued for any member residing beyond the Circular Road as they will be considered country members, and will come under a rule having reference to them.

18. That if any member shall be found to work at his trade or calling, or if he should buy or sell, or traffic in any way wherein any benefit may arise to himself or family, or if found gambling or drunk, for any such offence, and in all cases every member requiring medical treatment are to abide by the branch's doctor, where the same is practicable, and any member receiving benefit and acting contrary to the said physician's advice, or a breach of the above rule, shall be excluded and forfeit all claims.

19. That every sick member during the time of his

receiving benefit shall be confined to his apartments except from 11 o'clock a.m. to 4 p.m., unless otherwise ordered by the doctor of this branch; should any sick member be found absent from his home before or after the hours mentioned, without such permission of the doctor, he shall forfeit that week's benefit.

20. That a medical officer shall be attached to this branch, whose duty shall be to inspect all members and their wives, father, or mother, as the case may be, for admission into this society, visit all members and their families, and provide medicine for them; and all members requiring benefit shall produce a certificate, signed by the doctor, at least the day previous to receiving benefit.

21. That on notice being given to the secretary of the death of a member, or his wife, or nominee, as the case may be, he shall give an order, if the said member be in benefit, to the treasurer, who shall draw 4*l.*, for which the stewards shall see that a three-quarter mounted coffin, with a four-horse hearse and a mourning coach be provided. Each member shall, within four weeks after the interment, pay the sum of 1*s.* on pain of being fined 3*d.* for every week he may be in default, and of being out of benefit till such 1*s.* and fines shall have been paid to the surviving member.

22. That all members within two miles beyond the Circular Road shall attend the funeral, after receiving a summons from the secretary 12 hours before the day of interment; first roll call to be at the residence of deceased, second roll call after the interment; any member not answering his name at the residence, fined 6*d.*, and for not answering his name after interment, 6*d.*, and if he should not answer in either, fined 1*s.*; any member leaving the procession without the permission of the stewards, to be fined 6*d.* No smoking allowed in the procession under a fine of 3*d.* Members to appear in a decentlike manner, or be fined 6*d.* The chairman and stewards shall conduct the funeral and see order observed, and for neglect of that duty they shall be fined 1*s.* each; and that no member shall be asked to attend funerals on week days, but all members must attend on Sundays, except those that their situations or trade will not permit.

23. That the following articles are to be provided: four sheets, one table cloth, six candle-sticks, one snuffers and dish, which shall belong to this branch, and all marked with the branch's name thereon; said articles to be kept in the chest having three keys, one to be held by the chairman and one by each of the stewards, and they shall not be delivered without receipt, under a fine of 5*s.*; the officers holding the keys to be present, under a fine of 2*s.* 6*d.*, the sheets to be returned washed and mangled, and the remaining articles to be well cleaned on the fourth day after interment, under a fine of 2*s.* 6*d.*, and if not returned on the fifth day, a further fine of 5*s.*; and if detained any longer, the officers may take proceedings to recover same; all the fines on subscription, loan, or such like, if any, to be stopped out of mortality money; parties borrowing to be held accountable for all fines or damages done to said articles.

24. That the secretary shall attend all meetings of this branch, and keep a faithful and correct account in writing of all transactions thereof, and for the neglect of such duty, he shall be fined 6*d.*; he shall keep his books open to the meetings of the branch; he shall serve, or cause to be served, all summons and visiting rolls; he shall pay the closest attention to the business of the branch, and for the discharge of his duty he shall receive the sum of 2*s.* annually, payable quarterly, from each member; he shall not be superseded in his office, except for incompetency or some fault duly proved, to the satisfaction of a general meeting of the branch; he shall apply in the month of February, in each year, for the proper forms to the Registrar, and furnish the annual returns required by the Act, or be fined 5*s.*

25. That the secretary shall warn committee four clear days before the Sunday they come into office, or be fined 6*d.* for each neglect; any member wishing to resign shall give the secretary 48 hours' notice before the meeting day, or be fined 1*s.* extra, besides the fine of resigning office, and that the secretary shall keep a book or books in which all moneys received or paid on account of any particular fund or benefit, for which these rules provide, shall be entered in a separate account, distinct from the monies received or paid on account of any other benefits or provision, and that the chairman's duty shall be to see the account of the book-steward and the secretary do correspond in the money received.

26. That no member, except the chairman, shall wear his hat or cap in the society room during business hours, under a fine of 2*d.*; causing disturbance, 6*d.*; cursing or swearing, or using profane language, 1*s.*; insulting a member, 3*d.*; striking a member, 2*s.* 6*d.*; giving the lie, 3*d.*;

speaking of the affairs of the branch in the presence of strangers, not members, outside of society room, 2*s.* 6*d.*; disturbing the peace of society, by raising parties or factions for the dissolution of society, or for any particular purpose injurious to the welfare of this branch, and contrary to the statute, for the first offence he shall be fined 2*s.* 6*d.*; second offence, 5*s.*; third offence, excluded and forfeit all money paid into this branch and claims.

27. That if any member of this branch go out of benefit through neglect of his weekly payments, said member or members shall appear personally in the society room to show they are in good health coming into benefit, and the said stewards shall proceed to the residence of said member to visit his wife, to see if she is in good health coming into benefit, or for neglect of duty to be fined 1*s.* each.

28. That any single man joins this branch shall have liberty to put any of his family or nominee on the books for benefit in case of mortality, providing their age do not exceed 45 years, or under 15, he shall receive the same benefit as a married man, and that every member changing his residence do give notice on the next meeting day after removal, or be fined 6*d.*; also, any single member getting married shall report the same to society, within one fortnight after, or be fined 1*s.*, and said wife to be entitled to benefit in 13 clear weeks from the date of such notice.

29. That the book-steward shall keep a check-account of all money received, and see them entered in the secretary's book, under a fine of 3*d.*; the cash steward shall receive all payments, and shall be fined a sum equal in amount of the loss to the branch for all bad money which he shall take in payment, he shall pay the same over to the treasurer and take his receipt; members not paying their quarterly bills shall be fined 1*s.*, and out of benefit until paid; and there shall be a general meeting the first Sunday after each quarter day in each year, for the purpose of hearing receipts and expenses of the past quarter read; roll to be called quarter past 4 o'clock, any member not answering his name to be fined 6*d.*; this rule to be considered sufficient notice.

30. That at any time the sickness or burial fund of this branch be not adequate to meet the demands on such funds, either the members shall double their weekly payments thereto, until it be sufficient to meet the demands on branch's chest; the chest may be closed from payments to claimants on such funds during such emergency, as long as the members present may think it necessary, mortality excepted; during such time no benefit can be given out of that particular fund until the chest shall be re-opened, when each shall be paid in their priority; in respect of this case no member can owe any arrears, under the penalty of 3*d.* fine for every week he may owe, and as the fines are moderate, the committee shall have no power to reduce any.

31. Each member's fee shall go equally to sickness and burial funds, and of each member's weekly subscription, the sum of 3*d.* per week shall go to the burial fund, and the sum of 2*d.* per week shall go to the sick-fund, and to the expense of management there shall go 1*d.* per week, and the residue of each member's weekly subscription shall go to that member's credit into, and shall accumulate for his benefit in the divide fund; all fines shall go to the expense fund, and this fund shall be liable to the expenditure of the branch, for such purposes as rent, firing, stationery, salaries, and the like; any deficiency in it shall be made up by equal extra contributions of the members, at the time as herein-before mentioned, and no person shall have any right to receive or recover any claim, otherwise than as the fund, upon which such claim shall by those rules be a charge, shall be sufficient to meet it; all money received or paid on account of the sickness, funeral expenses, and divide funds respectively, shall be entered in a separate account, distinct, the one fund from the other.

32. That on receiving the report of the death of a member's father or mother, child or relative, the stewards and treasurer shall lend such member the sum of 10*l.* or 1*l.* sterling, out of the funds of this branch, to assist in having them decently interred, which loan must be repaid by the borrower on weekly terms that may be agreed on, on or before the next dividend; no member to receive this loan without the security of two members, who are to sign a note to the trustees; no member to receive a second loan in this case until the first is paid.

33. That at the first meeting of this branch after these rules are certified by the Registrar, there shall be elected by a majority of the members present at a meeting to be specially convened for that purpose, a treasurer and three trustees; the trustees shall hold office during life, or until removed by a majority of members present, and any vacancy in such office is to be supplied at a meeting to be specially convened for that purpose, accordingly as any

person proposed for any such vacancy shall have the majority of the votes of the members present; and if any person so elected shall be then a member of the branch, and shall refuse or neglect to accept of such office, he shall be fined 10s., and in case of any refusal or neglect to accept such office then there shall be a new election in manner aforesaid, at the same or some other like meeting; and in case of a vacancy occurring in any office, or in the committee, then the co-officers or co-committeemen of the person so vacating shall, until an election to such vacancy, have all the power of the person so vacating, and in all cases when appointments to any office are to go by rotation, any member refusing or neglecting to act in their turn or their being in office, shall for that purpose of such appointment be deemed on that occasion not to be on the list; a copy of every resolution appointing a trustee or trustees shall be transmitted to the Registrar of Friendly Societies in Ireland, under the hands of three members, and signed by such trustee and countersigned by the secretary.

34. The treasurer shall hold office during good behaviour and shall before taking office or the execution of it, give security, pursuant to the Act 18 & 19 Vict. c. 63. by bond to the trustees with one sufficient security in the sum of 15*l.*; he shall in the month of December in each year, and also when required by the trustees, prepare or cause to be prepared a true copy of all moneys received and paid by him on account of the branch, and shall perform all other acts required by the statute relating to the office of treasurer.

35. That in case any matter be in dispute between any of the members, or any person claiming in respect of a member, or the treasurer, trustees, stewards, committee, or secretary, or under these rules, same to be referred to, and be decided by the divisional magistrates, at the police office of the district.

36. That should any member of this branch be found guilty of felony he shall on proof thereof before the committee be excluded, and forfeit all claims on this branch; any member not living with his wife without just cause shall receive no benefit from this branch.

37. That these rules stand in full force, and it shall and may be lawful to add, alter, or amend the same, or make by-rules or regulations for the better government of this branch, when and as often as the same shall be necessary; but such new rules, alterations, or regulations must be adopted at a meeting specially called for that purpose, and certified pursuant to the Act 18 & 19 Vict. c. 63, and further, this branch cannot be dissolved without complying with the provisions of the 13th section of said Act, relative to the dissolution of friendly societies.

RULES and REGULATIONS of the SAINT FRANCIS FRIENDLY BROTHERS TONTINE SOCIETY.

RULES.

That the formation of this society has for its object the glory of God, the honour of the Queen, and the good of our neighbour; but more immediately the well-being of its members, by the raising a fund by mutual subscription of its said members for the purpose of securing to any of them whom it may please Providence to afflict with sickness, a certain weekly allowance; the insuring, in case of the death of a member, or member's wife or child, a certain sum to the survivor, or to the family, or nearest relative, to defray all necessary expenses; the promoting of the domestic comforts of the members' families, by allotting to each a certain divide at Christmas; that impressed with a proper sense of the many advantages that will arise out of the society to its members, they have unanimously agreed to be governed by and subject to these rules; and, more particularly as they are based upon sobriety, concord, and unanimity. Such rules, when properly administered and duly observed, cannot fail in being all-sufficient to promote the welfare and happiness of all, and to insure tranquillity to each of its members.

1. That this society shall be called the "St. Francis Friendly Brothers Tontine Society." The time of meeting be from half-past 8 o'clock to 10 each Monday evening throughout the year, at the house of Mr. Patrick Kerrihan, No. 20, Lower Dorset Street, for the purpose of transacting general business. The majority of a regular convened general assembly may fine for absence, nonpayments, or any act of omission contrary to the obvious spirit and meaning of these rules on the same scale as will hereafter be laid down.

2. That any person wishing to become a member shall be previously proposed one week, and shall pay 4*d.* for a printed copy of these rules, and shall answer the secretary the following necessary questions before a ballot takes

place:—Are you a married man? Do you or your wife (if married) exceed 45 years of age? Can you earn, when in full employment, 10*s.* a week? Can you safely declare that neither you nor your wife (if married) are at present subject to any disease or bodily infirmity whereby you might become a burden to this society? Do you belong to any trade fund or society from whence you might expect to derive temporal relief in case of sickness? That the book steward shall attend with the proposed member at the society's doctor to see that he be duly examined, and produce a certificate signed by the society's doctor, under a fine of 1*s.* for neglecting to do so; and every member admitted shall be entitled to all the benefits and privileges of this society in three months after by paying the accustomed dues payable to society from his admission to his so becoming entitled.

3. That if any member entering this society as a single man shall marry during his membership, he shall give notice within one month after to the society, either written or verbal. Should said society feel satisfied from the report of the chairman and stewards for the time being in office, together with the certificate of health, their declaration shall be filed, and then she shall be admitted and entitled to all benefits of the said society in three months after her said admission.

4. There shall be no objection to any man on account of his trade, calling, or religion; but no man can be admitted whose age exceeds 45 years, or who labours under any disease or infirmity; and if any person be found to enter contrary to the provisions herein in that behalf, he shall be excluded, and in all cases of exclusion, it implies a forfeiture of all claim in respect of money paid in.

5. That this society shall consist of 50 members, with power to add to their numbers. There shall be a chest for this society with three locks and keys; the chairman and two stewards shall hold one key each during their time in office; no officer to hold or have more than one key at any time in his possession, under a fine of 1*s.* 6*d.*; and the outgoing officers shall deliver the keys to the incoming officers at the hour of next meeting, or be fined 1*s.* for neglect thereof.

6. That this society shall be governed by a president and a committee of nine, which shall be drawn in rotation from the list of members; three chairmen shall be balloted for out of the nine, and two of the committee shall act as stewards with each chairman for each consecutive month of the following quarter; and any member refusing to serve, shall be fined 1*s.* Any chairman balloted, refusing to serve, shall be fined 2*s.*; and any chairman half an hour late on meeting night, shall be fined 6*d.*, and if absent all night, 1*s.*; and any steward half an hour late, be fined 6*d.*, and if absent all night, 1*s.*, except in cases of sickness; but any officer may appoint a brother in office to act for him for one night, but no longer, during his time of office. Any officer coming to society in a state of intoxication, to be fined 2*s.* 6*d.*; and any member for a like offence, to be fined 1*s.* 6*d.*, and expelled the room for that night.

7. That no member shall wear his hat in the society room except the chairman, under a penalty of 2*d.*; and every member insulting another shall be fined 6*d.* for every such offence; for challenging to fight, or striking a member, 5*s.*, if in the society room, and 2*s.* 6*d.* if elsewhere; and any member witnessing the same, may charge the offence. Betting wagers, 2*d.*; for interrupting a member addressing the chairman, 2*d.*; for miscalling the chairman, 2*d.*; for swearing or profane language, 3*d.*; for a false charge made against any of the members, and not cleared on a fair investigation, the person so offending shall be fined 2*s.* 6*d.* for the first offence, and for the second, 5*s.*, and on the third, be excluded; for not coming to the society room in a clean and decent-like manner, 2*d.*; for not keeping order when called on by the chairman the second time, 3*d.*, and on the third time, 6*d.*, and if found refractory, he shall be expelled from the society room by the officers for the time being.

8. That the weekly payments shall be 6*d.* for each member, and 2*s.* 6*d.* entrance money; and every member owing any sum four weeks, shall be fined 2*d.*; five weeks, 4*d.*; and for six weeks, 6*d.*; for seven weeks, 8*d.*; and out of benefit until paid, and after the eighth week excluded; and the secretary shall publicly announce at each meeting, whether any member is under exclusion for nonpayment, to give his friends an opportunity of paying for him if they think proper; and no sum shall be paid for any death without regard being had to the provisions of the Act of 18 & 19 Vict. c. 63. s. 10.

9. That any member neglecting to pay his quarter bill, on quarter day, or grace day, shall not be entitled to any benefit from this society until and for one week after he has the same paid; but if he or his wife should happen to die in the interim, the survivor or legatees of the deceased

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shall be entitled to the sum of 2*l.* to procure christian interment, provided that said member was at any time previous to his death in full benefit; and in these cases the usual attendance of the members at the funeral shall be dispensed with.

10. That the members of this society, entitled to full benefit, who, from sickness or accidents, are rendered incapable of following their usual trade or employment, shall send the society doctor's claim to the secretary, specifying the nature and cause of their complaint to the best of their judgment, and their place of abode. Each member shall be paid at the rate of 7*s.* 6*d.* per week, for so much of three months as his illness shall last, and 4*s.* per week for so much of the next three months as his illness continue, by paying his weekly subscription out of the same; and that no member shall, in any illness, receive any more benefit than six months after the date of his first claim; and that he shall, after ceasing to receive such allowance, continue a paying member to the books of this society for full six months after, before he can receive any further sick allowance; but should his illness continue longer than six months, the said brother shall be, at his option, entitled to the sum of 1*s.* from every member in full benefit on the books, provided that the society's doctor returns him back to the society unable to follow his usual occupation or business, and that he ceases to be a member of this society.

11. That the secretary shall make out a regular visiting roll in, at most, 12 hours after receiving a sick brother's claim, so arranged as to end the day of the next meeting. The first visiting member, and each visiting member, shall, after having visited, forward said roll to the next in rotation before 10 o'clock in the afternoon of the day he visits, and so on from day to day; or any visitor neglecting herein, to be fined 1*s.* for each sick member so neglected, except he be ill of fever or in an hospital. Each visitor shall bring his report to the society room in due time on the next meeting night, or be fined 1*s.* for each neglect. The treasurer shall pay the sick claimant before 4 o'clock in the afternoon of the day his money is due, or be fined 2*s.* for each neglect. No sick claimant shall be allowed benefit for any complaint or disorder by his own vicious misconduct or his dissipation; and if found at his ordinary work or employment, or any other occupation whereby he may derive any benefit therefrom without permission from the society, he shall, on discovery, be excluded.

12. There shall be a medical officer appointed at a general meeting held on the first Tuesday in January of each year, subject to removal, and to a new appointment being made each quarter if not approved of. His duty shall be to carefully attend, in cases of sickness, to the members and their families, for which he shall be remunerated in such way as may be mutually agreed upon by him and such members as may be authorised to treat with him on the subject by the society, which remuneration shall be equally sustained by the members at Christmas. The medical officer shall, on the application of a sick member, should his illness be of such a nature as to entitle him to benefit, send the annexed certificate to the society each week during a sick member's illness, as in no case will benefit be granted without its production at the meeting of which the benefit is claimed. Should the doctor of the society at any time hereafter neglect his duty in the attendance of a member or his wife, or neglect to come or send a substitute within the space of three hours after the said notice is left at his residence, he shall be fined 2*s.* 6*d.* for any of those.

FORM OF CLAIM.

To the Secretary of the St. Francis Friendly Brothers
Tontine Society.

SIR,

I have attended Mr. _____ for the last four days, who has been unable to work at his usual employment, and he still continues so; he is, by a strict attention to the advice given him by me, using his best exertions to resume his business.

(Signed by the doctor's name and residence.)

13. That the burial money at the death of any member shall be paid to the widow of the deceased member, or if none, any person of her family, or if none, any other person to be named by the committee. That on the proper notice of the death of a member or member's wife, the stewards and chairman shall draw 4*l.* from the mortality fund of society, for which a decent coffin and hearse drawn by four horses shall be provided by the person who claims the benefit, under a fine of 10*s.*, which shall be stopped off the mortality money; and on the death of each member, and within 15 days from the date of his or her burial, the further sum of 1*s.* per member on the books shall be drawn out of the fund, and such 1*s.* payments, not to exceed 5*l.* on the whole, shall be paid to such person as is herein-before

expressed. Each member shall, in his next ensuing quarterly bill, repay the sum of 1*s.* or his equal share of the said sum of 5*l.*, as the case may be; and each member in town shall attend the funeral in a clean and decent manner, or be fined 1*s.* The officers for the time being shall make the necessary arrangements. The roll shall be called once before and once after the interment, at the time and place agreed on. No member shall be required to attend more than one hour beyond the time mentioned in the summons, or to accompany the funeral more than one mile beyond the Circular Road. The summonses shall be delivered 12 hours before the interment, at the least, except in cases of emergency, when a verbal message will suffice. There shall be no attendance of the members at funerals unless they take place on Sundays, and any member found to break the order of procession, or smoking, shall be fined 4*d.*

14. That sick members shall be allowed to walk abroad from the 25th of March to the 29th day of September, from 9 to 12 o'clock in the morning, and 4 to 7 in the evening; and for the other half-year, from 9 to 12 in the morning, and from 2 to 4 in the evening. No benefit, death excepted, will be allowed to any person who will not pay a due respect to this rule and these instances. Where a sick member goes abroad, as above, he shall leave word which way he intends to go, and when he will return, for the information of any member who may visit him from the society during his absence; and any sick member out beyond the hours allowed as above shall be deprived of that week's benefit.

15. That if at any time hereafter the funds of this society shall be inadequate to meet the demands of this society the committee shall have power to double or proportionately increase the weekly payments in order to defray all just arrears; and any member neglecting or refusing such increased payments shall be subject to the penalty of the ninth rule.

16. That no member of this society shall receive society aid for any sickness, complaint, or accident arising out of, or occasioned by, his own ill conduct. Any member who, whilst receiving sick benefit, shall be found rioting, gambling, or drinking intoxicating liquor, or in a public-house, or to act contrary to the directions of the society's doctor, or otherwise conduct himself irregular whilst on the sick report, he shall forfeit his claim and be fined 2*s.* 6*d.*

17. That any member exposing his beans on the balloting in of a member, shall be fined 6*d.*, and that no ballot shall take place except on meeting nights, nor before half-past 8 o'clock; and when the member so balloted for and elected enters the room, the secretary, in the hearing of the members present, inform the member so balloted for of his being duly elected a member of this society, and that he has to pay 2*s.* 6*d.* entrance, and whatsoever back nights that may be due up to that time, if any such be the case.

18. That if any member know of any imposition practised on the society, and conceal the same he and the offender shall be excluded if duly proved to the satisfaction of a majority of the members.

19. That as the fines have been made very moderate, the committee appointed to transact the business of this society shall have no power to remit any.

20. That any member attempting to raise factions or parties, or to influence the opinions by undue or improper means, he shall for the first offence be fined 2*s.* 6*d.*; for the second, 5*s.*; and for the third, be excluded; and if any member known to bring the affairs of this society out of the society room, he shall be fined 1*s.* 6*d.*; and any member changing his place of residence shall serve the secretary with notice thereof on or before the following meeting night, or for every such neglect he shall be fined 1*s.*

21. That when and as often as it may become necessary to lay or expend any portion of the funds of the society, in conformity with these rules, the secretary shall be empowered to call a general meeting of the members, of which the majority shall be requested to concur in the propriety of such outlay; and each member shall contribute the sum of 3*d.* per month as a fund for defraying the necessary expenses of management of the society, and a separate account shall be kept of such payments and expenses which shall be audited with the other accounts of the society.

22. That all matters in dispute in this society shall be referred to the Recorder of the city of Dublin.

23. That the steward's book shall correspond with the secretary's as to payments; the secretary shall be the officer to keep the books and accounts of the society, and he shall keep a book to contain an exact account of the receipts and payments of the money from time to time by the members, and payments shall be made by the treasurer, and the treasurer shall give security pursuant to the 18th and 19th Vict. c. 63. sec. 11; and the treasurer shall

procure the money for all payments to be made by the society. It shall be the duty of the chairman and secretary to see that this security is given under a fine of 5s. each.

24. That any member of the society confined on a charge of felony, larceny, or other criminal offence, cannot receive benefit, if it be required, until he is acquitted by law, when he shall be paid all just arrears; and if convicted of any of the above offences, he shall be excluded; and any member so circumstanced as above, shall be exempt from all fines for absence or non-payments; and after his enlargement, if acquitted, he shall be allowed two months to pay up his arrears to the society, the same as members returning from the country, or from any part beyond the seas; and any member confined as aforesaid, or for debt, cannot receive benefit during illness, unless their illness be duly proved by some competent person or persons.

25. That any member having occasion to leave Dublin, to go to England, or to any part of the Kingdom, not out of Great Britain or Ireland, and meeting with any sickness that would entitle him to benefit, the said member or members transmitting to the society a certificate signed by a medical doctor, together with the certificate of the clergyman of the parish where member or members reside, or an affidavit made by any respectable person, said certificate or affidavit to be forwarded to the society at least once a month; said sick member shall be entitled to benefit allowable by the society as if he or they were present in the country; and also there must be a certificate that he does not belong to any other benefit society; and that the said member or members shall not be thirteen weeks in arrears of his contributions in this country or in England, or elsewhere, as above, and shall pay up his weekly payments once at the end of every seven weeks, so as to entitle such member or members to the benefit of this society, and every member returning from any of the above-mentioned places, shall give due notice to the secretary in at least two days after, or be fined 1s. 6d. for each neglect.

26. That in order to raise a fund for the decent interment of our children, the married members of this society do agree to pay 6d. entrance and 1d. per week subscription; and after three months each member shall be entitled to receive 1l. at the death of any of his lawful children, after baptism; and any member four nights in arrear shall be fined 2d.; five nights, 3d.; six nights, out of benefit; and eight nights excluded; and this fund and its accounts shall be kept separate from the funds of the society, and shall be managed as may be agreed on by a majority of the members thereto belonging; and it shall not be lawful to pay any sum for the funeral expenses of any child under 10 years of age, unless the certificate, required by the 10th section of 18 & 19 Vict. c. 63, be first produced.

27. That indoor servants, members of this society, shall have the privilege of being exempt from all duties of the society, such as visiting the sick, acting as chairman or stewards, attending committee meetings, attending funerals or general meetings, by their paying 4s. yearly, or 1s. per quarter.

28. That for the purpose of preserving the peace, good order, and tranquillity of the society, and each member individually, no person whatsoever shall be permitted to raise any noise or clamour, or any disturbance concerning any matter whatsoever, on penalty of any sum not exceeding 2s. 6d., and no less than 1s. for each offence; and that the officers for the time being are hereby required to put the provisions of this rule in full force and operation at all times when necessary on penalty of a similar fine being charged to each of them when out of office; and should the chairman refuse at any time hereafter to order a fine to be entered against any of the members when convicted of this or any other offence, his successor, if the accuser require it, shall see it entered, together with an additional fine of 2s. 6d. on each and every chairman so refusing from time to time.

29. That the following articles, viz., six sheets, two napkins, six candlesticks, snuffers and snuff-dish, shall belong to this society for the use of the burial of the members and their relations; any person requiring the same, giving reasonable security for the safety and return in, at most, four days after the interment, or be fined 2s. 6d., and 1s. for every day after; and any member of this society having occasion to borrow the sheets and candlesticks, on receiving the same, he must appoint some convenient hour that they shall be returned; by this rule, and the officers who give out these articles, shall attend accordingly on the day and hour appointed by the borrower to receive and look up in the society chest the above-named articles, under a fine of 1s. for each officer's neglect; and the person who may borrow the said articles neglecting to attend on the particular day and hour be appointed to the officers, he shall be fined 1s. in like manner; and likewise that the sheets and candlesticks must be returned in a

clean and proper manner, or be fined 2s.; and any member requiring said articles shall leave a written notice with each officer holding a key, who shall attend or send his key in at most four hours after the service of the notice on himself, or at his residence, or be fined 1s.

30. That the trustees of this society shall be Patrick Kerrihan, of 20, Lower Dorset Street; Mathew Connell, of 7, Lower Eccles Lane; and Pierce Ledwidge, of 21, Blessington Place; and all money, goods, and effects, and property of the society, shall be vested in them for the use and benefit of the society; and such trustees shall, when properly authorised by the society, bring or defend any suit or prosecution concerning any property, right, or claim of the society; and the trustees shall lodge the funds of this society in the savings bank, or in such mode of investment specified in the 18th and 19th Vict. c. 63; they shall have power to call a general meeting in addition to quarterly meetings to discuss and determine all matters in connexion with the society; but all decisions shall be subject to the majority of three fourths of the society. All members shall be fined for absence on general meetings same as quarterly meetings. The first roll shall be called on quarterly night at a quarter to 9 o'clock; the second at 9; and any member not answering his name shall be fined 6d.

31. That the chairman shall be addressed by the title of Mr. Chairman or Mr. President; and at any time hereafter if it shall be found by experience that the rules are defective in any particular, so as that the same shall or may be transgressed with impunity, as there is not a specific fine or penalty attached to the transgression, it may be lawful for any chairman, by and with the advice of the stewards, to impose a penalty on any member not exceeding 6d. for any omission aforesaid.

32. That the book, and book of receipts, and disbursements of the funds, shall be exhibited and left on the table each day of meeting, at a quarter before 9 o'clock, on a penalty of 6d. for every officer holding a key; and that each chairman shall give notice to his successor that he may fulfil his duties as mentioned in this rule, and that these rules shall remain in full force and power, without any change or alteration, unless when altered by a majority of votes of members present at a meeting, to be specially convened for that purpose; every such change and alteration, or new rule shall be duly certified pursuant to the provisions of the statute in such cases made and provided.

33. There shall be a secretary to the society, who will be elected by a majority of the members, and whose office shall be to keep the books and accounts of the society, summons the members thereto when regularly required, and in all cases to do his business with vigilance and care; and shall, when called on by the society, or a majority of them, give a just and true account of the funds within one fortnight, or forfeit 5s.; he shall be fined for absence or neglect, and shall also be responsible for all fines that may occur through his neglect; he shall not be superseded in his office unless for incompetency or some fault duly proved to the satisfaction of the majority of the members at a regularly convened meeting of the society; he shall be paid at the rate of 7s. 6d. per quarter, or 2s. 6d. per year for each member on the books. The treasurer shall be elected, and hold office in manner herein provided in respect to the secretary.

34. That the secretary in each year shall in the month of January, February, or March prepare, or cause to be prepared, and transmit to the Registrar in manner directed by the 18th & 19th Vict. c. 63, the statement therein referred to, and shall also at and for the period of five years specified in said Act, to be computed from the 31st of December 1855, prepare and transmit to the Registrar in manner thereby directed the return therein referred to; and every member shall be entitled to receive from the said society a copy of each periodical statement on the payment of 4d. per copy, and the accounts shall be audited at least once a year, by three auditors, to be elected for the purpose, not being on the committee.

35. That each member shall pay all his arrears and dues on quarter day or be fined 1s., and all arrears of every description, fines, &c. to pay off on or before the 18th December in each year, under a fine of 1s. each; and that each member must pay his first week's subscription on the first Monday night in the latter end of December in each year under a fine of 2s., and he must also pay his four nights in regular succession up to the third meeting night in January, or remain out of benefit until and for one month after the same is levied against him; and there shall be no claim received from any member of this society who shall put himself out of benefit under these rules, until he shall appear in good health, and come forward himself in person and clear up all debts due by him to the society.

36. That if any member of this society shall upbraid

another of receiving benefit or calumniate the society in any respect he shall pay a fine of 1s. 6d.

37. That the secretary of this society shall not at any of its meetings appear in a state of intoxication or unable to do his business, under a fine of 2s. 6d.

38. That there shall be no second ballot on the same question whatsoever, and the chairman who allows the like be fined 2s. 6d.

39. That in order to add to the comforts and lessen the wants of our brother members, we do agree to make loans of the surplus money on hand from time to time to purchase food, fire, and cloth, or other necessaries for their domestic use and happiness. All loans are to be paid up on the meeting night next before Christmas day in each year, or if not it shall be deducted from his dividend derivable by the borrower from society, and if said dividend shall not be sufficient the defaulting member shall be excluded and the bail for such loan shall be sued for the balance either by his dividend or otherwise; and in case of a member dying his legal representative shall receive all profits to which said member would be entitled from society.

40. That the management of the loan fund shall be strictly confined to the members of the St. Francis Friendly Brothers Tontine Society; the committee for the time being shall keep the application book in which they are to enter the names of the members applying for loan. Any member wishing to take his loan shall give a week's notice; 1s. in the pound borrowed shall be stopped as interest, and all loans of money lent out shall be punctually paid back to the society each week at the rate of 1s. for each pound borrowed, or the borrower be fined in default 1d. in the pound per week; and any loan to any member shall be applied by him in manner herein-before directed with respect to the dividend payable to any member.

41. That all moneys received or paid on account of each and every particular fund or benefit aforesaid to the members, their husbands, wives, children, fathers, mothers, brothers or sisters, nephews or nieces, for which a separate table of contributions payable shall have been adopted—shall be entered in a separate account distinct from the moneys received or paid on account of any other benefit or fund.

Gorey
Total Abst-
nence
Society,

RULES and REGULATIONS of the GOREY TOTAL ABSTINENCE, FRIENDLY, and BENEFIT SOCIETY.

May harmonic laurels our brows entwine,
And virtuous actions through us shine,
May fell discord find no place here,
But love and friendship in each face appear.
May sordid gain all no brother's breast,
But charity in each thought be expressed;
May general justice fill the chair,
And general acquiescence be his compeer;
May the Friendly Brothers be their neighbours' wonder
And nought but death break them asunder,
May we live in peace and die in bliss,
Is your brother's prayer and friendly wish.
"Let brotherly love continue." Heb. 13 c. 1 v.

Knowing the Gorey Total Abstinence, Friendly, and Benefit Society to be instituted for the laudable purpose of supporting the sick, burying the dead, and relieving widows and orphans, I

am fully satisfied to become a member of said society, and I bind myself to be governed by the rules contained in this book, and I am fully determined to comply with all and every demand which may be made on me as a member of said society, agreeable to the rules hence following, otherwise to be totally excluded, and to forfeit all right and title to each and every benefit of said society.

Given under my hand this _____ day of _____ 1845
In presence of _____

_____ Chairman.

_____ Secretary.

DECLARATIONS.

The formation of this society has for its object nothing but the glory of God, the honour of our Sovereign, the well-being of our neighbour, the support of each other in sickness and distress; and as concord and unanimity form the basis whereon the tranquillity and happiness of any society depend, we, therefore, the members of the Gorey Total Abstinence, Friendly, and Benefit Society, in order to attain those desirable ends, have unanimously agreed to be governed and regulated by the following rule

The objects of this society are to support the sick members thereof, to bury the dead, and relieve the widows and orphans of members, and the rules shall be as follows:—

RULES.

Qualification of Members.

1. That no person shall be eligible to be a member of this society who has not taken the total abstinence pledge, or who is of unsound health, or above 60 years of age. That each shall pay for admission 2s., and shall be by two free members proposed a week previous, and shall answer the following questions:—Are you pledged a total abstinence from all intoxicating liquors? Are you married? What is your age? Are you of sound health or afflicted with any complaint which might render you unjustly burthensome on the society? What is your trade or employment? Have you a permanent residence? Where is it? Are you a member of any other society from which you receive, or expect to receive, pecuniary benefit? The society shall not be dissolved while three members remain, and so long as any person shall receive or be entitled to receive benefit from it; and the society shall hold its meetings in a house attached to the old chapel, Gorey, from 4 to 6 o'clock in the afternoon of each Sunday, and the meeting shall be open to all the members.

Governing Body.

2. That it be governed, and its objects and provisions carried into effect by a committee of 12 to be elected by ballot; the committee thus elected by the general body shall elect a president and two stewards from their body, who are to act as committee men. The secretary shall be elected by the general body, on whose behalf he is considered to act, as the stewards are to act for the committee, and shall keep an account of all moneys received. The committee not to be elected more than twice in the same year, who shall select their officers from among themselves in the following manner:—That the first member of the committee on the roll do serve as chairman, the second and third members to serve as stewards; if the first member of the committee on the roll refuse to serve as chairman, he shall pay a fine of 3d., and the first steward be required to act in his place; and if he refuse he shall pay the like fine, and the second steward be required to act in his place, and in case of refusal he shall pay the like fine, and the members do act in rotation and be liable to the like fine. The senior steward for the time after the first month be the member first required to act as chairman for one month only, the second steward to be senior steward, and the next member taken off the roll to act in his place, and that any member of the committee refusing to serve as steward in turn be fined 3d. for each time it shall come to his turn to serve and so shall refuse. That every member of this society shall pay due respect in the society room to the president or chairman, stewards, and secretary, and in no manner disturb or retard the business of the society; no member raising disputes on any subject except in compliance with the rules under a penalty of 2d., and if any member continue the same after being called to order by the president or chairman, he shall pay a fine of 3d. for every such offence. Any member cursing, swearing, using profane or lewd language, giving the lie, or challenging to fight in the society room during the meeting shall for every such offence be fined 6d., such fines to be brought to the account, and form a part of the stock of the society.

Duty of President.

3. That the president shall take the chair at the appointed time, and shall preserve order during the time of business, and shall have power to fine any member who fall under the censure of any of our rules. That if the stewards shall leave the room during the time of business without his permission, he shall have power to fine them 1d. each for every time they shall so absent themselves; he shall also on the first Sunday of every month cause the secretary (for the satisfaction of the members) to read the monthly accounts of receipts and expenses, and sums in the hands of the trustees, and also call the stewards and visitors to give their opinion on the state of the health of the sick members. If necessarily absent the senior steward shall take his place, but if not in attendance at the time appointed, or within 10 minutes of it, he shall pay a fine of 3d. for every such non-attendance and neglect.

Duty of Stewards.

4. That as all moneys shall in the first instance be paid to the stewards, they shall be punctual in their attendance, and shall keep separate accounts of all sums received and paid by them, and from whom received and to whom paid

or deposited. They shall regulate the members in order when following the last remains of a brother to the grave, where, as holy Job beautifully expresses it, "The wicked cease from troubling, and the weary are at rest. The prisoners rest together, they hear not the voice of the oppressor, the small and the great are there, and the servant is free from his master." They shall pay all sick and interment money, and the amounts of the same the first Sunday of every month, and shall give up the said accounts to their successors. In case of doubt they may withhold such allowance until such case may be decided by a majority of the committee. They are also to read out the fines (if any) on the first Sunday of every month, and for each neglect of duty as herein prescribed they shall pay a fine of 6d. When noticed by the secretary they shall visit a sick member. When a general meeting is required they shall serve the notices on the members under a penalty of 6d. for every neglect of theirs.

Duty of Secretary.

5. That there shall be a secretary chosen, whose office shall be to keep accounts, and write the notices, and in all cases do the business of the society with vigilance and care, and that his payment will be hereafter determined by the committee; and in case he neglect to give up the notices (at least 24 hours before the meeting) to the stewards, he shall pay a fine of 1d. for every notice he shall neglect, in case they then reside within one mile of Gorey, and if at any time of meeting he shall neglect to attend at the appointed hour, he shall pay a fine of 2d., unless prevented by sickness, or shall assign some other satisfactory reason. He shall not be superseded in this office, unless by a majority of the society at large.

Duty of Visitors.

6. That their visits shall be made in the spirit of Christian brotherhood, and shall speak to the sick in the language of consolation on the necessity of preparing for death, should death seem likely to be near at hand. And on the most convenient part of the day shall not fail to visit each sick brother, and on the following Sunday shall lay before the committee their unbiased opinion of the state of the health of each.

Duty of Committee-men.

7. That if any member of the committee do absent himself for three successive meetings, if in town or in health, he shall be fined 3d., but on leaving an apology with the secretary the fine shall be reduced to 1d. As the attendance of the committee at the balloting of new members is of vital importance to the well-being of this society, it is imperative on every member to attend at least ten minutes previous to the time of balloting, as the ballot will not take place until the business of the society is over. At any meeting a majority of the committee has power to admit a new member, in case he be eligible and fairly answer the questions in the first rule, and not otherwise. And any member of this society not attending, after being duly notified in the handwriting of the secretary, and served by the stewards, shall pay a fine of 3d. for every such offence, unless in case of sickness or some other proper apology. They shall have power to elect a treasurer at the first general meeting after the enrolment of these rules, and the weekly subscriptions confided to his care, which are to be deposited in a strong box, having three locks, the keys of which are to be kept by the treasurer and two of the committee for the time being, and that no person shall have access to said box without six of the members and the proprietor of the house in which it may be deposited being present, that is the aforesaid persons, who hold the keys, and three of the members being most convenient.

Weekly Payments. Sick and Burial Allowance.

8. That when it pleases God to afflict any member with violent sickness, or broken bones, and confine him to bed, so as to render imposition impossible, he is to receive 6s. per week, for each and every week for the first six weeks, should he continue so long bad or unable to work (provided such sickness was not occasioned by any misconduct of his own, or ascertained to be feigned sickness), and no longer, after which time the committee is empowered to allow as much per week as the circumstances of his case may incline them to think him entitled, but not more than 2s. 6d. per week, and as for all other complaints, such as colds, boils, sore hands, fingers, legs, sore eyes, pains, sore throats, and all other minor illnesses, the committee is empowered to decide whether he is to be paid, and how much per week (but not more than 2s. 6d. per week) for such illness. When any member dies who had been lawfully entitled to the benefits of this society, and had not

forfeited his right thereto, his wife or friends shall receive, to defray his funeral expenses the sum of 2l., and his widow, or orphans, is to receive 1s. from every member in this society, which, if not paid to her at the end of one month after the death of her husband, she is to receive it out of the funds of the society. Any member refusing to pay 1s. to the wife or orphans of the dead member it shall be imposed as a fine on him, which if not paid within the limits of three months after the demand, said member refusing, shall be excluded this society, and all sums paid in by him forfeited for ever. The members are to attend dressed and shaved, the entire to accompany the funeral to the church-yard, under a penalty of 3d. from each member so neglecting, but not compulsory to go a greater distance than four miles from the town of Gorey.

Indulgences.

9. That should any member consider himself under the necessity of leaving Gorey, and retiring to any other town, and continue to pay the regular dues of this society within the time prescribed by these rules, he shall be considered a lawful member; but it is required that he shall appear once a year before the society, or show a sufficient cause for his non-appearance. Any member conforming to this rule, in case of sickness, shall be allowed the regular benefactions; but a certificate, signed by a clergyman and a physician, must be laid before the society within thirty days after he is afflicted, stating the nature of his indisposition, and that it was not occasioned by debauchery, or rioting of any kind, otherwise the application will not be complied with. It is further admitted by this society that any member on retiring from this town, as above stated, shall be entitled to assign over to any person whom he pleases his interest in the society, provided the person so nominated be no way objectionable, and not above the age of 50 years; he shall be entitled to all the benefits of said society in the same manner as the member who assigned him his title thereto, provided he be approved of by the committee. Any member losing his sight, or the use of his limbs, so as to render him incapable of working, provided it was not occasioned by rioting, or in any other manner brought upon him by bad behaviour, and who has been a member for five years, shall be allowed the sum of 1s. 6d. per week, and also be exempt from all expenses of the society, and will be a free member. Also any member who is rendered by old age or infirmity unable to obtain a livelihood, and has been a member for seven years, by applying for benefactions with permission to work, he shall receive as much per week as the committee may think proper to grant, provided it does not exceed 2s. 6d. per week, which sums are to be paid regularly, in sickness or in health, until death.

Restrictions.

10. That no member of this society shall be in benefit until he is twelve months a member thereof, and has paid all his dues. The terms of entrance to be—Each member shall pay 2s. of a deposit on his enrolment, and 1s. per month from the date of his enrolment, which is inasmuch as possible to be paid weekly, at 3d. per week. Any member delaying his subscriptions any time more than one month, is to be fined 3d., if delayed eight successive weeks to be fined 6d. in addition, and if delayed three months the member so offending is to be excluded, and all sums paid in forfeited. No person to be admitted a member of this society if he exceed 50 years of age, or in any manner addicted to bad health; any person becoming a member, if found out and fairly proved that he exceeds 50, or in any manner addicted to bad health, he shall be excluded and forfeit all money paid in, all benefits from the funds of this society. And the member who proposed said person shall be excluded, provided it be proved he had a previous knowledge thereof. That every person proposed as a member must be so situated, and his morals such as to preclude all such suspicion that the stipend allowed to the sick by this society will not operate as an inducement to him to feign sickness, with a view to receive said stipend in preference to the acquirements of labour and industry. Any member refusing to pay any fine or fines which he may have incurred according to the rules of this society, he shall be excluded, and forfeit all money paid in. Any member who receives a hurt or injury by quarrelling or fighting shall not receive benefits from the society except upon full proof that he was assaulted. Any member who strikes a brother at any time, or at any place, he, or they, shall be fined 1s. each. Any member whose death may be caused by rioting, or being accessory to his own death, his widow or orphans shall receive 1s. from each member; but the sum of 2l. generally allowed to defray funeral expenses shall not be given, nor shall it be incumbent on any

member to attend his funeral. That any unmarried member who comes by his death by any misconduct of his own, his friends shall not be entitled to any benefactions, nor are the members obliged to attend his interment. To prevent any member pleading ignorance of these rules, it is agreed that they shall be printed, and each member furnished with a copy at cost price. Any complaint against a member shall be laid before the committee, who are empowered to fine or censure him, according to the nature of his offence. Any member who shall partake of, or use any quantity of intoxicating liquor, or in any manner violate his pledge, shall be liable to be expelled, and shall forfeit all claim thereon. A majority of the entire society may admit a repentant excluded member after three months' probation, and a certificate of his conduct from his respective clergy. A person proposed and rejected by one committee cannot be admitted by another; and on each and every occasion the secretary shall, before the funeral advances, read over the names of the members, and again in the church-yard, that if any member be absent he shall account for the same, if not prevented by sickness, or the discharge of unavoidable duty. A member wilfully violating any of our rules shall be fined 6d. The stewards shall be responsible to the secretary for any sum or sums committed to their care; if any member suffer a pecuniary loss from their inattention they shall be fined one third of said loss.

Disqualifications.

11. That any member, one month in arrears, or one month previous to the election had violated any one rule of this society, such member, or members, shall have no vote in the election of any officer, neither shall he or they be eligible to any office save that of a visitor.

Exclusion for ever.

12. That we bind ourselves to be amenable to the laws of the realm, and never to join in any conspiracy against our Queen or constitution; any member, therefore, convicted of treasonable practices to be excluded the society and his title thereto for ever forfeited. Any member convicted of theft shall be excluded, and his title thereto consequently forfeited. No person even suspected of being a member of any illegal association, or of being bound by combination oaths, to be allowed to become a member of this society.

Fines and Subscriptions.

13. That every member shall discharge any fine or fines, and also his subscriptions that may be due on him on the books on the first day of every new year, from the commencement of this society. Any member refusing or neglecting to do so shall be excluded, and his title thereto consequently forfeited. All fines to go to the funds of the society.

Additional Rules.

14. That the committee for the time being shall have a discretionary power to make additional rules for the society, provided that such rules destroy not or affect the true meaning or intentions of the original objects and intentions or provisions of the rules of the society, and that said rules be duly certified and enrolled pursuant to Acts of Parliament regulating friendly societies, provided also that such rules shall be approved of by a majority of the members, and a copy of them shall have been posted up in the meeting-room one month previous to their adoption by the committee.

Trustees.

15. That the chairman, secretary, and stewards for the time being shall be and are hereby appointed trustees of the society. And they shall, under the direction and control of the committee, deposit in the hands of a treasurer all sums over and above 5l., which 5l. shall always remain in the hands of the trustees or secretary and stewards for the time being, in order to meet the contingent and necessary expenses of the society. And the sums so lodged in the hands of a safe and trustworthy treasurer, who shall be a member of the society, and be elected by a majority of the entire society at the first general meeting after the certified registry of these rules, and shall be responsible to the trustees for such sums of money as may from time to time be paid into his hands, and supply the secretary with a duplicate thereof, and shall attend every general meeting if required.

Auditors.

16. That two auditors shall be chosen the first quarterly meeting after the certified registry of these rules (and who shall not be members of the committee) whose duty shall

be to examine the accounts of the society previous to each quarterly meeting (at which all the members of the society will attend), and to adjust the accounts of the secretary and sums deposited with the treasurer, and to announce the same to the members assembled, and the amount of receipts and expenditure, and the sums deposited since the last quarterly meeting—such auditors, if chosen by a majority of the members assembled, shall hold office for one year, and if willing to act, or that the society think fit, they shall be re-elected.

Mortality Schedule.

17. That the committee for the time being shall, within three months after the expiration of five years from the date hereof, transmit to the barrister for the time being appointed to certify rules for friendly societies in Ireland an account of the rates of sickness and mortality experienced by this society within the above-mentioned period of five years, according to the form annexed to these rules.

Annual Accounts and Application for Benefits or Redress.

18. That the chairman, treasurer, and committee shall prepare or cause to be prepared in every year a general statement of the funds and effects of the society, specifying in whose custody or possession such funds and effects shall be remaining, with an account of all and every the various sums of money received and expended by or on account of said, since the enrolment of these rules, or since publication of the last periodical statement. Which statement shall be attested by two or more of the members to be chosen auditors for that purpose by the major part of the members present, at a meeting to be called for the purpose of appointing auditors, and shall be countersigned by the secretary, and each member shall be entitled to receive a copy of such periodical statement on payment of 6d., which shall go to the society's fund. The treasurer shall from time to time, by and with the consent of said society, testified by any writing signed by the president or chairman, lay out or dispose of such part of all such sums of money of said society as the exigencies of the society shall not call for the immediate application of in the savings bank in the proper name of the treasurer; and the stewards shall bring to the society on each night of meeting the savings bank book, or the proper acknowledgments of the treasurer, for the inspection of the members, and in default of their so doing they shall be fined 1s. each.

Form of Sick Claim to be used by the members when sending such.

To the President of the Gorey Total Abstinence, Friendly, and Benefit Society.

SIR,

I AM at present very ill [here stating the nature of his complaint, how long ill, &c.] which renders me incapable of doing any kind of business. I therefore claim the benefit of the society.

I am, with respect, yours, &c.

Divide.

19. That on Sunday next preceding Christmas Day, provided it shall satisfactorily appear to the society that there is a surplus of the stock or fund above what is necessary for the ordinary purposes of the society, the surplus shall in that case be divided between the members. Provided also the sum of 20l. shall always remain as a fixed stock on hand to meet the expenses of the society. No member is to receive any portion of the divide until he is one year a member of this society, then only from that date. Any member not attending or sending a proper person to receive his proportionable part of the dividend, shall be fined 1s.

Arbitrators.

20. That at the first quarterly meeting of each year five arbitrators shall be chosen by the majority of the entire meeting assembled, who shall neither directly nor indirectly be beneficially interested in the funds of the society; and when any case may occur in which recourse shall be made to them, the secretary shall write on slips of paper the names of the aforesaid arbitrators and put them into a hat or box, and the three first names which shall be drawn out by the complaining party shall be the arbitrators to settle the matter in dispute concerning the society and claims upon it. And in every case of dispute that may arise between the society and members, or member and society, recourse shall be had to them, and whatever award, agreement, or arbitration shall be made by them, the same shall be final and conclusive to all parties, and to all intents and purposes, without any appeal further, provided

always, that such award, agreement, or arbitration be in accordance with the true intent and meaning of these rules. Any expense incurred in these cases shall be paid by the complaining party. That it shall not be lawful for the members of this to dissolve as long as three members shall vote, or wish its continuance, and shall verbally or in writing notify the same to the secretary that it shall be in the power of the president and committee to call a general meeting of the members, whenever the funds of the society may be so reduced as not to be able to defray sick and funeral allowance. And that in such case each member shall pay in proportion, to meet the present state of the funds, should anything occur to affect the character of the society. Any member absent on these occasions, except prevented by sickness or necessity, shall be fined 1s. That any member feigning sickness in order fraudulently to obtain weekly benefactions, shall be excluded the society, and his title thereto for ever forfeited. And if any person actually claiming and receiving money should, during the time of receiving said benefactions, be known or found to have worked in any manner whatsoever, be it ever so trifling, in his usual mode of employment or occupation, or in any other manner so as to earn money, and demand or claim benefactions in the week he has so acted, he shall, on claim confirmation thereof to the committee, be excluded the society, and his title thereto for ever forfeited.

the Inchicore
Friendly Society.

AMENDED RULES and REGULATIONS to be observed by the Members of the INCHICORE FRIENDLY SOCIETY, certified pursuant to 18 & 19 Vict. cap. 63, and 21 & 22 Vict. cap. 101, and 23 & 24 Vict. cap. 58.

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RULES, &c.

1. That this society shall be called "The Inchicore Friendly Society," and is instituted for the purpose of mutual relief in case of sickness, and for the burial of the members, their wives or children.

2. That the meetings of this society shall be held at the house of Mr. Lawless, Waterloo Hotel, Island Bridge, in the city of Dublin, where all business of this society shall be transacted; and the time of meeting shall be from 7 to 10 o'clock in the evening on every alternate Friday, and it shall be lawful to change the time and place of meeting whenever a majority of its members shall think proper to do so, provided always, that due notice of such change be given to the Registrar of Friendly Societies in Ireland.

3. That the business of this society shall be conducted by a president, a secretary, and two stewards, together with a committee of six members, who shall have power to transact all business relating to this society. The president and stewards to be elected at each quarterly meeting, and do remain in office for three months. The president shall be elected by ballot, out of three names taken from the list of members; the other two to act as stewards. The committee shall be chosen every half year, and shall remain in office for six months, and they shall not hold any other office during that time. Any member being

absent at quarterly or summoned meetings, shall be fined 6d., and no apology will be accepted, except from members drawing sick donation. Members wishing to be exempt from taking office, or attending meetings, will be allowed that privilege by paying 4s. a year each as exemption money. Any member not filling the office to which he shall be appointed shall be fined 1s., and refusing to do so after being appointed, shall be fined 2s. 6d.

4. The president to attend all meetings of this society, and see that the business thereof is transacted in a proper manner, and cause all these rules to be strictly enforced; he shall see that all these fines are properly entered by the secretary in a book kept for that purpose; for each neglect of these duties he shall be fined 6d.; and should he be guilty of any improper conduct while presiding at said meetings, he shall be fined a further sum of 1s., and may be forthwith removed from discharging the duties of his office, if a majority of those present think fit.

5. That the secretary shall remain in office for one year, subject to the approval of the society; he shall be eligible for re-election; he shall transmit to the Registrar of Friendly Societies in Ireland, in the month of January, February, or March in each year, a statement of the funds and effects of this society for the last 12 months, and so again within three months after the expiration of every five years succeeding the month of December 1855, as the Act 18 & 19 Vict. directs, and shall apply to the Registrar for the proper forms of, and fill up said returns, or be fined 2s. 6d. He shall report the society's stock-book every meeting night, the necessary expenses of management of the society, including books, paper, and other things for the use of the society, which shall be defrayed by a contribution of 1d. per week from each member, and separate accounts shall be kept of such contributions and expenses. He shall summon the members, when requisite, and take the minutes of all meetings, and in all respects act in conformity with these rules, or be fined 2s. 6d. for each neglect. For the due discharge of his duties he shall be paid any sum agreed on by a majority of the members.

6. It shall be the duty of the stewards to attend the society's meetings on regular meeting nights, one to keep a book as check against the secretary, the other to receive the money and pay same to the treasurer; also, to visit the sick members, in accordance with 12th rule (provided such sickness is not contagious), and see that their donation is paid at a proper time. And at the death of a member or his wife, they shall see that the funeral-money be expended in such a manner as to insure the decent burial of the deceased. For each neglect or refusal to act in accordance with this rule they shall be fined 1s.

7. That when the interest of society require a committee meeting, the secretary shall summon the said committee at least three days previous to holding such meeting, and the said committee shall superintend and conduct the business of this society according to rules provided for the government thereof, and shall in all things act for and in the manner of this society; and all acts and orders made by them, in accordance with said rules, shall have the same force and effect as the acts and orders of this society, subject, however, to appeal. Every question at such meeting shall be decided by a majority of votes, and if the votes are equal the president shall have a casting vote. Any four of the said committee may convene a special meeting of this society, by giving three clear days' notice in writing to the secretary, stating what such meeting is called for.

8. At the first meeting of this society, after these Rules being certified by the Registrar, there shall be elected, by a majority of the members then present, three trustees; they shall continue in office during the pleasure of the society, and be removable at a general or special meeting; and in case of a vacancy or vacancies, another or others shall be elected by a majority of the members present at a meeting called for that purpose. The trustees shall be admitted to all meetings of the committee of management; they shall be at liberty to take part in the proceedings thereof, and vote on any questions under discussion; they shall do and execute all the several duties and functions delegated to them by the statute relating to friendly societies. In case any trustee being removed, and should refuse or neglect to assign or transfer any property of this society, as a committee of management shall direct, he shall, if he be a member, be expelled the society, and shall cease to have claim on the society on account of any contributions paid by him, and may be proceeded against according to said Act. A copy of resolutions, appointing a trustee or trustees, shall be sent to the Registrar of Friendly Societies

in Ireland, signed by such trustee or trustees, and by the secretary.

9. That the treasurer shall, in the month of December in each year, and also when required by a majority of the trustees, or a majority of the committee of management, or a majority of the members present at any meeting, render a true account of all moneys paid and received by him on account of this society; and shall also, when required by a majority of the trustees, or a majority of the committee of management, as aforesaid, pay over all moneys remaining in his hands, and assign and deliver all securities and effects, books, paper, and property of or belonging to this society in his custody, to such person or persons as a majority of the trustees or committee of management shall appoint. He shall be responsible for all moneys or property whatsoever which may be from time to time committed to his care; he shall balance his cash accounts quarterly, and supply the secretary with a copy of same, and, when required, he shall attend the society's meetings; he shall, before entering on the duties of his office, give security, pursuant to the 18 & 19 Vict. c. 63, by bond, with one sufficient security, in the sum of 50*l.*, to the trustees. The president and secretary shall take care to see that proper security is given, or be fined five shillings each for neglect.

10. Any person wishing to become a member of this society, must be proposed and seconded by two free members on a regular meeting night, at least one fortnight before gaining admission; 2*s.* 6*d.* to be paid on the night of proposal; the proposer and seconder must vouch for him as a fit and proper person to become a member of this society, and that he and his wife (if a married man) are in good health. Any member knowingly making a false statement thereof, if proved to the satisfaction of the members, he shall be fined in the sum of 10*s.*

11. That the sum of 2*s.* 6*d.* be paid by each member as proposition money, and that no person be admitted a member of this society who is not in receipt of 1*l.* per week as weekly wages, or whose age, or that of his wife (if married), exceeds forty years. Each candidate, before admission, shall answer, to the satisfaction of the society, the several questions inserted at the end of rule book. Each member, on being admitted, if under 35 years of age, shall pay the sum of 5*s.*, and if 35 and not exceeding 40 years the sum of 7*s.* 6*d.* as entrance fee, including the 2*s.* 6*d.* paid at proposal. All candidates rejected by the society's surgeon will have their money returned, and in no other case; and when doubts are entertained respecting the given age of candidates, they shall be required to produce a certificate of baptism. Each member, after gaining admission, shall pay 1*s.* per week as weekly contribution, and 1*d.* per week as a contribution towards defraying the necessary expenses of management, and separate accounts shall be kept of such contributions and expenses. On the night of entrance, each member shall be furnished with a contribution card and a copy of the rules, for which he shall pay 7*d.* Any member allowing his contributions to run more than six weeks in arrear to be fined 6*d.*, and be suspended from the benefits of this society for one month; and any member leaving same unpaid for three months, he shall be excluded. No contributions to be received after 10 o'clock, unless in case of emergency; the president may prolong the time, but not to exceed 11 o'clock.

12. Any member who has paid all contributions, fines, &c., for the space of three months, and rendered incapable of following his employment, by sending in his claim to the secretary within three days of his indisposition (providing it has not been brought on by any improper conduct, intoxication, or any disease improperly contracted), he shall receive for the first 12 weeks the sum of 11*s.* 1*d.* per week; for the next six weeks the sum of 7*s.* 1*d.* per week; and out of that, his contributions to be deducted every second week, as they come due. No member to receive more than 18 weeks' sick benefit in one year—such year to reckon from the date of his first claim. And no member shall receive any benefit for less than three days' sickness; and if more than three days, he shall be paid at the rate aforesaid for every day he remains sick; and on all occasions it shall be the duty of the secretary to give the name and address of the member or members claiming sick benefit to the stewards, whose duty it shall be to visit the sick twice a week each, on separate days. That all sick claims be paid weekly; the treasurer to pay it over to the sick member not later than 6 o'clock on Saturday evenings, under a fine of 1*s.* Each sick member declaring off the funds of society shall forward the surgeon's certificate to the secretary before he resumes

work, under a fine of 2*s.* 6*d.* for each neglect. The treasurer shall, on being presented with a docket, signed by the secretary, pay the amount specified therein, which the stewards are to pay over to the sick member. No sick member to be allowed out of his own house, unless at such times as his medical adviser shall direct or approve of. If he be found transgressing this rule, he shall, for the first offence, forfeit one day's sick pay; for the second offence, three days'; and for the third offence, one week's. And should any member be found in a state of intoxication whilst receiving sick benefit, he shall, for the first offence, be fined 2*s.* 6*d.*; and for the second offence, 5*s.*; for the third offence, his sick pay to be withheld. These fines to be deducted as soon as proved.

13. That when a sick member be residing three or more miles in the country, or three or more miles from where the society is held, he shall inform the secretary the nature of his complaint, signed by a medical doctor, such certificate to be signed weekly.

14. That on the death of a member (provided that he is in all respects entitled to the benefits of this society), the treasurer shall, on receiving an order, signed by the secretary, pay to the nearest friends or relative of the deceased, the sum of 4*l.* from the funds, to defray the funeral expenses; also, that each member shall pay the sum of 2*s.* as mortality money, within one month after receiving notice thereof; any member not paying the said 2*s.* within the time above specified, shall be out of benefit until same be paid. And at the death of a member's wife, the sum of 4*l.* be paid, in like manner from the fund but no mortality money; and no member shall receive the funeral gift for more than one wife. No funeral or mortality money shall be paid by this society for any member or member's wife who shall in any way be accessory to their own death.

15. That a box be provided for the use of this society, with three locks and keys of different wards—one to be kept by the president, one by the money steward, and one by the treasurer. And if any officer should lose his key, whatever damage may be done to the box or lock by the losing of such key, the said officer shall make it good at his own expense, within one month, or be fined 2*s.* 6*d.* The president and stewards to see the box carefully delivered to the treasurer, or, for neglect thereof, to be fined 1*s.* each. All books and papers except the bank-book to be left in care of the secretary.

16. The secretary shall give notice to every succeeding officer of his appointment, within six days after such appointment, or be fined 1*s.*, so that they may take their places on the meeting night after they are chosen. The out-going officers shall deliver up their keys and cash accounts, with a fair and just balance of their trust while they were in office; and should there be any deficiency in their accounts, they shall make it good, or be excluded from the society, and be proceeded against for recovery thereof, if a majority of the members think proper. That all the officers do attend on meeting nights at 8 o'clock, or be fined 3*d.*, and if absent for the night, 6*d.*, and if holding a key, and not sending same by 8 o'clock, he shall be fined 1*s.* The president shall enter all fines, under a penalty of 6*d.* for each neglect; and in no case shall the meeting remit or mitigate any fine after being inserted.

17. That during meeting hours only one shall be allowed to speak at once, and be standing addressing his discourse to the president, who shall allow no one to interrupt him, provided he utters his sentiments in a cool, dispassionate manner, without wandering from the subject under discussion—if he does, the president shall call him to order, and when set to rights he may proceed with his discourse; and should anyone interrupt him while speaking, so as to retard the business of the night, such person or persons so offending to be fined 6*d.* Any member occasioning disturbance in the society room during sitting hours shall be fined 1*s.*; for insulting any officer while in the discharge of his duty, 1*s.*; for striking a brother in the society room or elsewhere, 3*s.*; for speaking in a degrading or detracting manner of a brother in society, 1*s.*; for coming to society intoxicated, 6*d.*; for cursing or swearing, 4*d.*; for betting wagers, 4*d.*; for not keeping silence when called upon by the president, 4*d.*; and if he continues to disturb the meeting when called upon by the president three times, he shall order him out of the room, and if such member then refuse to go, he shall be removed by the police. Any member convicted of felony or larceny shall be excluded. Any member committing or attempting to commit a fraud on this society shall be excluded; and in all cases of exclusion the money paid in to be forfeited.

18. That a majority of the members of this society, at any general yearly meeting, may alter their rules, or make new ones, as may be found necessary for the better government of this society (provided that same be duly registered pursuant to the statute); and in order to defray the expenses of altering and printing these articles, every member shall take a copy of them at 6d. each.

19. And in accordance with the 18 & 19 Vict. c. 63, s. 32, this society may advance to its members, of one year's standing at least, a sum not exceeding one half of the amount they are entitled to in case of death, which loan must be paid back to this society at the rate of 1s. per week for each pound lent, together with the interest agreed upon, said interest not to exceed 1s. for each pound; and for the purpose of ensuring regular payments, a fine of 1d. per week for each pound advanced will be inflicted for each omission. The borrower must be clear on the books, and give the written security of himself and two members who are in full benefit, for the repayment of such loan; and if, at the end of the year, any part of such loan remain unpaid, that amount shall be deducted from the member's dividend, and if the member's dividend should not cover the amount due, the deficiency shall be deducted from the sureties' dividend; and in case of the borrower's death before such loan is repaid, the amount then due shall be deducted from the funeral money. And no loan will be granted until after the first quarterly meeting in each year, except in case of death occurring in a member's family.

20. That if any member should leave Inchicore, and go to work in the city, he may continue a member if he wishes. And any member having to leave Dublin under any unforeseen circumstances that may occur, he shall, by giving timely notice to the secretary, receive his portion of dividend, providing it amounts to 5s. and he clear on the books.

21. That when a member changes his place of residence, he is to give notice to the secretary in three days after such removal or be fined 6d.; and for every six days after he neglects to give notice, 1s.

22. *Investment of funds.*—That so much of the funds of the society as may not be wanting for immediate use, or to meet the usual liabilities, shall, with the consent of the committee of management, be invested by the trustees in James's Street Savings' Bank; and at the drawing of the total money from the bank for divide, the trustees, along with the president and secretary, shall be present, and the sum total lodged in the hands of the treasurer. Should any of these officers neglect to attend, they shall be fined in the sum of 2s. 6d.

23. *Audit of accounts.*—The committee of management shall cause the accounts of this society to be audited every quarter by two auditors, who are to be chosen by the members present on a general meeting night for the election of officers, and they are to remain in office for three months. The committee shall lay before said auditors the receipts and expenditure, and the assets and liabilities of this society during their term of office; and on the meeting night on which the new officers take their places, the retiring committee shall lay before the members a full statement of the affairs of the society up to the end of the quarter, and the auditors shall make a report upon the same; and in case they do not approve or adopt them, or any part of them, they shall specially report thereon to such meeting, or be fined 2s. 6d.

24. *Separate books of accounts.*—That there shall be provided for the use of this society a book or books in which shall be kept a separate account of all moneys received or paid on account of any particular fund or benefit mentioned in these rules; also, that a separate account shall be kept of all moneys received for, and expended in the management thereof.

25. That all disputes arising in this society, or under these rules, shall be settled by the magistrate of the district.

26. That on the 23rd of December in each year, if it should appear to the society that there is a surplus of stock or funds above what is necessary for the ordinary purposes and probable contingencies, then, and in that case only, such surplus shall be divided equally in just proportions amongst the members. That the sum of 10l., and also 2s. 6d. from each member, remain in box at the end of each year. Any member who shall be indebted to this society in any sum whatsoever on the meeting night preceding the said 23rd of December, he shall be fined in the sum of 1s., and the arrears deducted from his dividend; and if his dividend should not cover any loan he may be owing to this society, the remainder may be stopped from the

dividend of his sureties, if members; and the dividend to be then received by the members shall be applied by them in the purchase of food, firing, or clothing for themselves or their families, or in the purchase of the tools and implements of their respective trades or callings, or for providing for the education of their children or kindred, and not for any other purpose whatsoever.

27. That this society be not broken up without the consent of five sixths of its members at a meeting specially called for that purpose, nor except in the manner prescribed by the 13th section of the 18 & 19 Vict. c. 63.

28. That on the last quarterly meeting night in each year, the members then present shall elect a secretary, three trustees, and a treasurer for the ensuing year; said officers to be proposed and seconded by two free members on the meeting night preceding said quarterly meeting.

29. Any member disclosing the private transactions of this society outside the meeting room, shall be fined 2s. 6d. for each offence; and any member knowing any other member to transgress the rules of this society, and do not report same to the presiding officers on the next night of meeting, shall be fined 2s. 6d.

QUESTIONS TO BE ANSWERED BY CANDIDATES BEFORE ADMISSION.

- 1st. What is your trade or occupation?
- 2nd. Do you earn 1l. per week by same?
- 3rd. Do you or your wife exceed 40 years of age?
- 4th. Have you or her any complaint, so as to become a burthen on this society?
- 5th. Do you belong to any other society that dispenses relief in case of sickness?

Any persons giving indirect or evasive answers to any of the above questions, on proof thereof, shall be excluded, and forfeit all moneys he may have paid into this society.

RULES of the FRIENDLY BROTHERS of the HARP and SHAMROCK TONTINE SOCIETY, certified pursuant to 18 & 19 Vict. c. 63, 21 & 22 Vict. c. 101, and 23 & 24 Vict. c. 58. Rev. Edward O'Dwyer, O.S.A., patron. Held at No. 4, Nicholas Street, Dublin. Established 24th February 1861.

Friendly Brothers of the Harp and Shamrock.

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RULES, &c.

1. That this society has for its object nothing but the glory of God, the honour of our Queen, and the mutual relief and maintenance of its members in sickness, and their decent interment after death; and as concord and unanimity form the basis whereon the happiness and tranquillity of any society depend we, the members of "The Harp and Shamrock Tontine Society," in order to obtain these desirable ends, resolve to be unanimously governed by these rules. It is agreed that this society shall be called "The Friendly Brothers of the Harp and Shamrock Tontine Society;" that there shall be no person admitted but those whose character will bear the test of strict investigation; and there shall be no objection to any person on account of his trade, calling, or religion; and it shall be limited in its numbers not to exceed 150.

2. That the members of this society do meet for the purpose of conducting the business of society, and their meeting shall be held at No. 4, Nicholas Street, Dublin, and all business of society shall be transacted in the society room and nowhere else. Any member, except as required by law, talking of the business disrespectfully, or likely to injure it outside of doors, shall on proof thereof before the committee be fined 1s.; and notice of any change in the place of meeting shall within 14 days be sent to the Registrar signed by three members and the secretary.

3. That this society shall be conducted by a chairman, a secretary, two stewards, a treasurer, and a committee of 12 members, and these persons shall have power to investigate into all business relative to the society, and shall have charge of the sick for the time being. The committee to be elected every three months, during which time they shall hold office; and said committee shall be elected by being taken in numerical order from the secretary's book or list of names, the chairman and stewards to be elected in the same manner every month; first the chairman, second the first steward, third the second steward; and they shall hold office during said month.

4. The secretary shall be the officer to keep the books and accounts of the society, summon the members when required, and in all cases relating to his office to do his duty with vigilance and care; and in the month of February in each year to prepare and transmit to the Registrar, in manner directed by 18 & 19 Vict. c. 63, the returns therein referred to, and shall obtain the proper forms from the Registrar; and shall also, at the end of the periods of five years, to be computed from the 31st day of December 1860, prepare and transmit returns in manner by same, or be fined 2s. 6d. for any neglect of the above particulars in addition to the penalty prescribed by 23 & 24 Vict. c. 58, and his payment shall be 2s. annually from each member, to be paid quarterly; in case he should not summon the members in due time he shall be fined 1s. for each neglect; but he shall not be superseded in his office unless by the votes of a majority of the members of the society present at a meeting to be specially convened for the purpose.

5. That each member on being admitted shall pay the sum of 2s. entrance, and 6d. subsequently per week, and 6d. additional on each quarter day to defray the necessary expenses of management of the society, and a separate account shall be kept of such payments, and which shall be audited with the other accounts of the society. No person can be admitted a member who belongs to any society that gives temporal benefit in case of sickness, or whose age exceeds 45 years, or who has any infirmity or distemper that might cause him to become a burthen on the society; and any person joining this society knowing that he labours under any of the above disqualifications shall, on discovery thereof, be excluded, and forfeit all claims on the society.

6. That on the day any member shall be balloted for he shall appear in the society room, where the secretary will address him as follows:—Mr. — before we proceed to ballot for you, you are requested in the presence of the members here to answer truly and candidly the following necessary questions, and if at any time hereafter it should be discovered that you have entered this society under circumstances, or any or either of them, that shall be pointed out to you, either here or in the rules at large, as excluding candidates, you will be excluded and forfeit all claims on the society, and the member who introduced you will incur the censure of the brotherhood, as every member proposing his friend is considered in a great measure responsible for

the person by him introduced. These are the questions you are to answer:—Are you a married man? What is your age? What is your wife's age? (if married.) What is your trade or employment? Can you safely say and declare that you and your wife are free from all bodily infirmity, either in constitution or limbs, and that to the best of your knowledge that you and your wife are not in any manner affected with any disease or infirmity which might cause you to become a burthen on the society? Are you a member of any society that gives temporal benefit in case of sickness? Have you been in any other society? Why did you leave it? (if he had.) The person after answering all the necessary questions shall be requested to withdraw, when the chairman will hear whoever proposed him, after which the secretary shall read as follows:—Gentlemen, you have heard the character Mr. — has given of his friend; if any of you present can show cause why he should not be admitted a member, now is your time to declare and show it; if there be no valid objection the members shall proceed to ballot for him, and the candidate shall be declared a member, or rejected, according as he shall or shall not have the votes of the majority of the members present; no member to be reproached for the observations he makes on these occasions, nor same to be told abroad under a penalty of 1s.; the chairman for the time shall order the next section of the rule to be read to all new members:—Mr. — take notice you owe to this society the sum of —, and you shall be entitled to full benefit in three months having paid your dues.

7. That this society shall give benefit to a member being a single man for the burial of one person, being his father or mother, brother or sister, as the case may be, provided such person's age does not exceed 45 years at the time of such member's admission.

8. That each member on being admitted into this society shall be furnished with a rule book and check card for which he shall pay the sum of 4d.

9. That this society shall hold its meetings every Sunday during the period of from 12 to 2 o'clock in the afternoon. Any officer absent at roll call, which will take place at 5 minutes past 12 o'clock, shall be fined 3d., and 3d. for every half-hour he may be absent till 2 o'clock; and any officer detaining his key shall be fined in a similar manner, and the treasurer shall take no money from any member not having his card to enter it on under a fine of 2d. for every such neglect.

10. That no member except the chairman shall wear his hat on in the society room under a fine of 2d. Cursing, swearing, or using profane language, 1s.; striking a member, 2s. 6d.; giving the lie, 3d., coming into society drunk, 1s.; disturbing the peace of the society by raising factions for any particular purpose, for the first offence fined 2s. 6d., second offence, 5s., or the third, excluded, and never again admitted.

11. That the chairman shall exert the authority given him by way of inflicting the fines imposed by these rules; to support order during the time of transacting business, he shall cause all these rules to be observed and put in force, or be fined 1s. for neglect of duty.

12. That a medical officer shall be attached to this society, whose duty it will be to inspect all candidates for admission into same, visit all members and their families, and provide medicine for them.

13. That if it should please God to afflict any member with sickness (venereal excepted) so that he should be prevented thereby from following his employment, he shall apply to the medical officer appointed by the society, who shall, should the illness be sufficiently severe to prevent attendance to business, in not less than four days send a certificate to the secretary, who shall, on receipt thereof, appoint visitors (according to rule 17) to visit the sick member, and if said member shall be unable to attend to business for a full week, in which the aforesaid four days shall be included, he shall be entitled to benefit, but there shall be no benefit given to any member for any days less than a week or seven days. The member's weekly sick allowance shall commence on each Sunday during his illness. Should the doctor's certificate entitle the sick member to benefit, the treasurer shall pay him his weekly sick allowance before 6 o'clock on each Sunday evening, or be fined 1s. for each case of neglect.

14. That this society will allow out of the sick fund during sickness the sum of 7s. 6d. per week to the sick member for the first three months, 4s. 6d. per week for the next three months, and 3s. 6d. per week for the next three months, when the sickness claim for that complaint shall be at an end, and no member can draw more than nine

months' benefit during any period of 12 months, but the payment of the burial shall not be hindered thereby.

15. That this society shall at the death of a member, member's wife, or nominee, as the case may be, give for the burial 4*l.* from the burial fund, and 1*s.* from each member then in benefit, to be paid on the second Sunday after interment, or be fined 2*d.* for each week's neglect afterwards.

16. That the hours for airing the sick shall be from the 25th of March to the 25th of September six hours each day for this half-year. That is, they shall not be absent from home before 10 o'clock in the morning or after 4 in the evening; and for the winter half-year four hours a day. They shall not be absent from home before 10 o'clock in the morning or after 2 o'clock in the evening. Any member who does not pay due regard to this rule shall forfeit all benefit except mortality for three months.

17. That when any member or members shall be receiving sick benefit, the secretary shall make out a visiting roll in order so as to end on the next meeting day, and forward it to the first visiting member who shall visit such sick member, and forward it to the next visiting member before 9 o'clock of the night of the day he visits, and so on from day to day, under a fine of 6*d.* for each member who shall not be visited, except that such sickness be fever, or that the sick member is in hospital; in these cases the visitor may inquire in the most convenient place; the visitors to bring in their reports to the society on each meeting day, or be fined 6*d.* for each member to be visited.

18. That any member who while on sick report for sick benefit shall be found to work at his trade or employment, or to buy or sell, or traffic in any way whereby any benefit may arise to himself or his family, shall be excluded.

19. That members of this society bringing sickness on themselves by their own abuse of drinking, quarrelling, venereal disease, or by any unlawful act, shall receive no benefit for such illness; and if it should be hereafter proved to the society that any received benefit under such circumstances, he or they shall refund such benefit to the society, or be excluded, forfeiting all claims to its funds.

20. That if any member of this society being in the receipt of sick weekly payments shall, by permission of the doctor, go to his employment and so end his sick benefit, he shall be allowed for any number of days in said week previous to going to his work.

21. That if any member of this society being single shall marry, he shall give notice to the secretary within one week after said marriage, and any member neglecting to give notice as aforesaid, shall not be entitled to benefit for his wife. He shall in case of such neglect be fined 1*s.*, and in no case can the society give benefit as aforesaid if it be duly proved that the member is married.

22. That in case any member of this society shall at any time hereafter be accused of treason, murder, theft, or any crime, and shall be confined for the same, such member shall receive no benefit in case of sickness, disorder, or accident happening during such confinement, but if acquitted by law he shall be paid all just demands thenceforth in respect of illness in case he shall then be ill, as if such illness had then only begun; but if found guilty he shall be expelled from the society, forfeiting all claims.

23. That if it please God any member of this society should die away from Dublin in this country, or in England or Scotland, his nominee or nearest relative will be entitled to the burial benefits of the society on producing a certificate satisfactorily signed by a doctor, and countersigned by the priest or minister of the parish in which said member died, but if the society form any doubt of the certainty of such a claim, said benefit shall not be paid until such time as the society shall write to and receive an answer from the clergyman whose name is attached to the claim.

24. That on notice being given to the secretary of the death of a member, he shall give notice to the chairman and stewards, who shall visit the residence of deceased (within the time mentioned in rule 27) and see that no fraud be committed on the society, then the chairman shall direct the treasurer to draw from the burial fund the sum of 4*l.* for which they shall see that a decent coffin and hearse be provided, and if said member be a Roman Catholic there will be 2*s.* 6*d.* stopped for mass for said member.

25. That should it be necessary in case of death or otherwise to require the attendance of members holding keys, the secretary shall summon them, when, if the officer and his key be not forthcoming within six hours after, the person so neglecting shall be fined 2*s.* 6*d.*

26. That the funeral of a brother who shall have died in Dublin be attended on Sundays only, and that all members

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receiving a summons from the secretary 10 hours before the hour of interment attend the funeral, or be fined 1*s.*; first roll to be called at the residence of deceased, second roll to be called at the gate of the cemetery; and any member leaving the procession without the permission of the chairman, to be fined 6*d.*; no smoking allowed in the procession under a fine of 3*d.*; members to appear in a decent-like manner, or be fined 6*d.* The chairman and stewards to conduct the funeral and see order observed, or for neglect of that duty to be fined 2*s.* 6*d.*, and the stewards 1*s.* 6*d.* each; no member to be detained more than one hour beyond the time specified in the summons; in case of emergency a verbal notice will suffice.

27. That there shall be a chest kept in the society room, containing the property of the society in it, with three keys, one to be kept by the chairman, and one by each of the sureties and treasurer; the mortality requisites, books, papers, and all other effects of society in hand shall be kept in the chest; and that the burial articles shall not be delivered to borrowers without a receipt, under a fine of 5*s.* on the officers holding the keys, namely, the chairman to be fined 3*s.* and sureties and treasurer 1*s.* each. The sheets to be returned washed and mangled, and the remaining articles well cleaned, on the fourth day after interment, under a fine of 2*s.* 6*d.*, and if not returned on the fifth, a further fine of 5*s.*; all these fines to be stopped out of the mortality money, and if detained any longer the officers may take proceedings to recover same; parties borrowing to be held accountable for all damages.

28. That there shall be a general meeting of this society on the next Sunday after each quarter day, for the purpose of hearing the receipts and expenses read, and appointing two members not on the committee to audit same, who shall report thereon in writing to the society, and for electing a new committee for the ensuing quarter; roll to be called at a quarter-past 12 o'clock, any member not answering his name to be fined 3*d.*; this rule to be considered a sufficient notice. N.B.—No person admitted who is not a member.

29. That the secretary shall warn the committee four clear days before coming into office, or be fined 3*d.* for each neglect; any member wishing to resign being on committee shall give the secretary notice 48 hours before meeting day, or be fined 6*d.* extra, besides the fine for resigning office, which shall be the same as for refusing.

30. That in case any member of this society shall be prevented from discharging its duties by reason of their situations, they shall be exempt from all such duties on payment of 3*s.* annually, payable quarterly.

31. That no member can demand an extra general meeting of this society without obtaining the signatures of seven members to a requisition, stating the object of such meeting, said requisition to be read at two of the usual meetings of the society previous to the general meeting, and if same shall be disapproved of at such meeting, then said general meeting shall not be called.

32. That no religious or political discussions will be allowed to take place in the society room during the hours of business, under a fine on each member offending of 6*d.* for the first offence at any meeting, 1*s.* for the second offence, and 2*s.* 6*d.* for the third.

33. That any member who shall allow himself to be four weeks in arrears will be fined 3*d.*, five weeks, 4*d.*, six weeks, 6*d.*, seven weeks, 1*s.* and out of benefit, and if eight weeks, he shall be excluded, and forfeit all claims on society; and that all members be clear on each quarter day, or be fined 6*d.*, or be out of benefit until same be paid.

34. That any member of this society going to reside more than a mile from Dublin in this country, or in England or Scotland, he shall give notice to the secretary, and then he shall not be fined for absence; he shall be allowed to be eight weeks in arrears, but in all cases any member not paying on the eighth week shall be excluded, and forfeit all claims on the society.

35. That any member not giving his proper address, to be fined 6*d.*, and that any member changing his residence do give notice to the secretary, on or before the following Sunday, or be fined 6*d.*; for not giving notice when going to reside out of Dublin, 6*d.*, and for not giving notice in 24 hours after his return, to be fined 6*d.*

36. That all matters of dispute between this society, or any person acting under it, and any individual member thereof, or person claiming on account of a member, or under these rules, shall be referred to the magistrate of the district.

37. That at any time the sickness or burial fund of this

10. That when any member of this society shall be four nights in arrears, he shall be fined 6d., five nights, 1s., and if six nights, he shall be out of benefit until all arrears and fines are paid up; and if such arrears and fines are not paid on quarter night, such member shall be excluded; and if said member can show any reasonable cause for his neglect of payment, he shall get two weeks' grace without further fine, and no more indulgence from the society whatever.

11. That no member of this society shall be in benefit until he is three months from the date of entrance a member of this society, and has paid all his fines and dues. No member to be erased without giving him notice and bringing same before a full meeting.

12. That any member feeling himself aggrieved by the conduct of another shall state his grievance to the officers, and the person against whom the complaint is made, if not then present, shall be summoned to attend an investigation, when, if the matter cannot be amicably settled in society to the satisfaction of the parties, it shall be referred to arbitration as stated in rule; but no member shall create any noise or disturbance in society respecting his supposed grievance, neither shall he presume to offend any officer or other member under penalty of 1s. 3d. for each offence; and in the event of any arbitration deciding the complaint made to have been either frivolous or vexatious, the party so making such complaint shall be fined any sum not exceeding 10s., at the discretion of the society.

Sick Pay.

13. That when any member of this society is incapable of earning his bread or following his trade or occupation by sickness or unavoidable accident he shall send notice thereof to the secretary, and in 24 hours after he receives it he shall furnish the first steward with a visiting roll of as many members in rotation as may be required for one to visit each day till the next evening of meeting, then the second steward to draw 11s. 1d. for said sick member, paying thereout his weekly money, the remainder to be paid said sick member at or before 12 o'clock on that day week from the date of his report; each steward neglecting to do so to be fined 1s.; and each visiting member on the roll to give same in rotation, and come to the society and give his report, or for each neglect to be fined 1s.; and such sick member shall receive for three months 11s. 1d. per week; should he continue ill at the expiration of that time he shall receive 6s. 1d. per week for the 13 weeks next ensuing, the steward deducting his weekly payments from the above sum. Should said member continue ill after receiving 26 weeks' sick money, he shall be allowed 1s. 1d. per week to keep him clear on the books until the yearly dividend takes place; should he die before the dividend takes place he will be entitled to burial and mortality the same as any other member, and on no account shall any sick member, after receiving 26 weeks' sick money in any year, receive any more sick money in that year, or in the ensuing year, for the same disorder.

14. That the first steward, in 24 hours after he receives the report of the illness of a member, shall visit him, or be fined 1s.; the second steward to visit once a week. Any visitor who shall neglect to visit such sick member as aforesaid, shall forfeit 1s. for every such neglect.

15. That if any member should bring himself into sickness or disorder, or other accident, by his own abuse, drunkenness, or quarrelling, or any other unlawful act, whereby he was promoter or instigator thereof, if the same be proved before the president or stewards, or if any member shall be visited with any disorder (the venereal excepted, for which, and for all disorders arising therefrom, each and every member shall be totally and entirely excluded from all benefit whatever from the society) not visible to any but himself, he shall satisfy the society of his inability to work, if required, or receive no benefit from the society for such disorder.

16. That if any member of this society shall be able to do his ordinary work, and shall be unlawfully engaged in any riot or quarrel whilst receiving benefit from the society, he shall be deemed an impostor, and be forever excluded; and if at any time the president, stewards, or visitors do suspect that any member receiving benefit from the society is imposing on it, it shall be in their power, by and with the consent of the society, to employ a physician.

17. That if any member of this society shall be accused of treason, murder, theft, or any other criminal offence, and be confined for same, and shall in that case receive any sickness, disorder, or accident, he shall not receive any benefit from this society until he is acquitted thereof by

law, when he shall be paid all just demands, but if found guilty he shall be forever excluded.

18. That any member occasioning any disturbance in the society room during the sitting hours, by insulting the president, challenging to fight, or offering to make wagers, or coming to society intoxicated, shall be fined as the president and stewards shall think fit, provided it does not exceed the sum of 3s. 3d.; officers intoxicated, 2s.

19. That the following fines be levied for the good order of society:—Cursing or swearing, 1s.; insulting the chairman or giving the lie, 6d.; any member or members of this society giving abusive or scurrilous language in or out of society, for striking or challenging a brother member to fight, shall be fined 1s. each offence; offering to bet wagers in the society-room, 2d.; for appearing uncleanly, 6d.; for disobeying the fourth rap from the chair, 2d.; any member being unruly when ordered to quit the room by the chairman and disobeying, 6d.

20. That if any member shall have occasion to leave town, he shall send a written notice to the secretary what time and distance he means to go, and prior to his going he shall pay all arrears up, otherwise he shall be treated according to these rules as if not left town. If the place be 10 miles from Dublin, he shall be allowed 12 weeks to pay up all arrears, and if not paid excluded; should it come to his turn to fill the office of president or steward, be fined according to rule.

21. That any member changing his place of residence shall be required to give notice thereof in writing to the secretary on or before the next night of meeting or be fined 6d.

22. That if any member residing in the country, in consequence of sickness or accident, should require benefit from the society, he must send a doctor's certificate thereof, and signed by the clergyman of the parish wherein he resides, stating the nature of such sick member's illness, and send same every month, with an account of the state of his health, to the president or stewards, and on receipt of such he shall be allowed all sick money as granted by the rules of this society.

23. That on the death of a member or member's wife, the sum of 5l. 5s., together with 2s. mortality from each member, shall be drawn from stock for his or her interment, and should a deceased member have neither wife, lawful child, father or mother, sister or brother, the second steward shall conduct his funeral and defray all expenses thereof, under a fine of 2s. 6d.; and should any sum of the mortality remain after, it shall be paid by him into the fund of this society; each member shall attend the funeral of a member or member's wife, if within the Circular Road, or be fined 1s.; and if not present at roll-call at the appointed time and place, to be fined 6d.; and if intoxicated at the funeral, fined 2s.; and if unclean thereat, 6d.; that the 2s. mortality to be paid by each member in three weeks after the interment under fine of 6d.

24. That all arrears of subscription shall be paid up the meeting night but one before Christmas-day, any member neglecting to do so shall be fined 1s.; and the next night of meeting the distribution of the surplus fund of the society shall take place, after first providing for the general purposes of society, 2s. 6d. shall be left to establish a fund for the ensuing year, and no distribution to be made without the consent of all members receiving benefit; any member withdrawing himself at the end of the year shall forfeit 2s. 6d.

25. That there shall be a secretary to this society who shall remain in office during good behaviour, whose duty shall be to keep the accounts of society, summon the members, and in all cases to do the business of the society with vigilance and care; he shall be paid 2s. 6d. from each member at the division of the fund, and be exempt from any expense during his attendance on society; and that in case he should neglect to summons each member in due time, he shall be fined 6d. for each neglect, and shall, when called on, give a just and true account so society within 14 days, under fine of 5s. 5d., and for his neglect of attendance at any time of meeting at the appointed hour, he shall for each neglect be fined a sum not exceeding 1s., unless he shall be prevented by sickness, or shall assign some other satisfactory reason for such neglect of duty.

26. That the secretary shall not be superseded in his office unless by a majority of members at large, assembled at a meeting convened for that purpose.

27. That the president and stewards, or both, shall not remove the effects of society, unless by the consent of the members at a full meeting of society, under a fine of 5s. each; and any member not attending on the first meeting night shall be fined 6d.

28. That at the meeting of the society, the first that shall be held after the enrolment of these rules, six persons shall be named as arbitrators and empowered to act as such in all matters of dispute respecting the society, and the names of said arbitrators shall be entered in the book in which the rules of the society are entered; and in case of death, or refusal to act, or neglect of any or all of said arbitrators, this society shall, at their next meeting, name and elect one or more arbitrator or arbitrators to act in place of such as refuse or neglect to act as aforesaid, so as always to keep up the number of six arbitrators, and that said arbitrators, or any of them, cannot be members of this society, nor beneficially interested, directly or indirectly, in the funds thereof; and if any member or members of this society finds themselves aggrieved by anything done or anything omitted to be done by the president; stewards, or any other member or members of this society, or in case any matter whatever shall happen or be in dispute between this society or any officer thereof; and any person claiming on account of any member thereof, either party shall have it in their power to have such dispute or grievances referred to the award and determination of three of the aforesaid arbitrators, who shall be elected by ballot as herein-after mentioned.

29. That the names of the six arbitrators so appointed as aforesaid, shall be separately written on pieces of paper and cast into a hat or box, to be held by one of the parties, three of which are to be drawn out by the other party; the first, second, and third names that shall be drawn so thereout shall be declared the three arbitrators duly elected to decide the matter in dispute; and that whatever award shall be made by said three arbitrators or any of them, according to the true intent and meaning of this society and its rules, it shall be in the form annexed to the Act of Parliament, 10 Geo. 4, cap. 56, and shall be binding on said parties without appeal; and any person requiring the dispute to be settled by arbitration as aforesaid, shall deposit the sum of 5s. with the secretary or other officer of society, and give satisfactory security to society that they will defray all costs of arbitration in case the arbitrators decide against them; and in case the arbitrators' decision be in favour of the person who required the dispute to be settled as aforesaid, then the aforesaid 5s. shall be returned to the said person who deposited it, and said persons shall be exonerated from paying any costs or expenses attending said arbitration, and that all costs and expenses attending any arbitration that may take place in society shall be paid by the person or party whom the arbitrators direct.

30. That the president and stewards are not to expend any money out of the funds of society but for the purposes contained in these rules and for the benefit of society, and that any person misappropriating the funds of this society or any part of them, shall refund same, and shall forfeit a sum not exceeding 10s.

31. That the chairman and the stewards shall desire quarterly the secretary to prepare a general statement of the funds and property of society, specifying in whose custody the same shall then be lodged, with the income and expenditure since the preceding quarter, same to be attested by three members of society, appointed for that purpose by a majority thereof, and countersigned by the secretary; they and every member shall be entitled to procure a copy of the aforesaid statement on payment of 6d.

32. That this society shall, after the month of December 1845, and so again within three months after the period of five years, transmit to the clerk of the peace a return of the rate of sickness and mortality experienced in this society, according to the form prescribed in the schedule A, 10 Geo. 4, cap. 56, for which the secretary shall receive 10s.

33. That any married member not living with his wife at or before the time of his demise, except he can show just cause for said separation, and that he has allowed her separate maintenance during said separation, shall not be entitled to the mortality or other benefit arising from this society on her account.

34. That in all cases of exclusion from this society all money paid or claims thereon shall remain as forfeited by members.

35. That these rules shall stand and be in full force, and shall and may be lawful for this society to add, alter, or amend the same, or to make bye-rules and regulations for the better government of this society, when and as often as the same shall become necessary; but such new rules and regulations must be agreed to by a majority of the members present and especially convened for that purpose, according to the form of the statute 10 Geo. 4, cap. 56, sect. 9.

Thursday, 12th November 1863.

At a special meeting of the Friendly Brothers of the Harp Society, convened according to Act of Parliament, after notice of same being read out on three full meeting nights, the following new rules were adopted to be certified, pursuant to 18 & 19 Vict. c. 63, 21 & 22 Vict. c. 101, and 23 & 24 Vict. c. 58.

That there be a sinking fund attached to the Harp Society for the relief and support of all pensioned and superannuated members of this society, said sinking fund to be supported by each member paying 1d. per week in addition to his weekly payments, viz., 1s.; the payment and interest of said sinking fund to accumulate till it arises to 30l., the majority of the members may increase it if they think it expedient, but not to exceed 100l.; but said sinking fund cannot be reduced lower than the standard amount whilst one fourth of the members wish it to remain according to rule.

That no member shall be entitled to any benefit whatever from this fund till he be a paying member for three years.

That the surplus of the 30l. be applied in defraying the expenses of sickness and burial as follows:—Should there be three sick in any one week there be one paid out of said fund, or more than two deaths in any one year, there be one buried out of said fund.

That if sickness or incapacity for business should continue after the usual six months' allowance, the sick member shall be transferred to the sinking fund, from which he shall be paid the sum of 5s. 1d. per week for twelve months, deducting 1s. 1d. per week; should said member continue sick after the twelve months, to be superannuated at 4s. per week so long as he is unable to follow his occupation or any employment.

The sum of five guineas to be given to the nearest relatives of a superannuated member on his death, and no other benefit whatever from society.

That the officers in rotation shall visit each pensioned member once a week under a fine of 1s. for each neglect, provided he lives within the city boundary, if beyond that, to conform to rule 22.

That the chairman shall examine, inquire, and report of each member on the superannuated fund once a month, under a fine of 1s., if beyond the city boundary to conform to rule 22.

That all surplus funds shall be lodged in a post-office savings bank in the name of the society.

That, should any member in the superannuated fund wish to relinquish his claim on society by receiving a certain amount, it shall be optional with the society to entertain his claim.

That the benefits under those rules do not come into operation for three years from the date of their legislation.

Rule 2. Notice of change of meeting place shall be sent to the Registrar.

Rule 32. Provided that if the arbitrators do not meet within one week after demand of arbitration, or having met do make their award within ten days after first meeting, either party may proceed to have the dispute settled by the magistrate of the district.

Rule 36. The returns shall be transmitted to the Registrar on every month of February by the secretary.

Rule 39. All alterations must be certified by the Registrar.

BYELAWS OF THE FRIENDLY BROTHERS OF THE HARP SOCIETY, made and entered into, under, and in pursuance of the thirty-fifth rule.

1ST RULE.

1. That the society shall keep a book separate and apart from the senior stewards, and keep an account of all and every the various sums of money received and expended by or on account of society, and shall compare and check the proceeds of each meeting; and on each quarterly meeting night close same, showing the nett sum then in bank and on hands to the credit of society. He shall make correct entries of the decisions of committees, awards of arbitrators, admission and exclusion of members, and all other occurrences, so that a complete account of the proceedings of society be at all times kept, and unto which book each and every member shall at all times have access. For each neglect be fined 6d.

2. That the secretary shall, when and as often as it shall or may become necessary to form a committee to decide any matter in dispute between the society or any person acting under it, and any individual member thereof, or

person claiming on account of any member, take six or nine members (as the case may be) in rotation from off the list of members' names, which shall be the committee to decide the matter in question, provided that any of the members so taken off be neither the accuser or accused, and in such event one or two other members shall be substituted in his stead. He shall read the proceedings of each night, and mention the name of each member fined, and for what, and also the name of each member liable to exclusion on account of arrears; and on each quarterly meeting night read these rules, under fine of 6d. for each neglect. He shall give one month's notice in writing of his intention to resign office, or forfeit one month's salary.

3. That any member (while receiving benefit from society) seen by another member intoxicated, shall, upon proof thereof to the majority of a committee appointed for that purpose, be deprived of all benefit for one week save and except mortality. Each and every sick member shall, with the consent of the president, be at liberty to remain out from 10 in the morning until 6 o'clock in the evening, and in winter from 10 in the morning until 3 in the evening. If out after these hours, he be deprived of sick money for one week. Each consenting president shall have power to limit the above hours if deemed necessary.

4. That if the president for the time being shall have omitted to enter a fine or fines against any member or members, or shall violate any of these rules of this society, the in-coming president shall inquire of the members then present if they or any of them have or hath any complaint to make against such out-going president; and if it shall appear to him that any fine was omitted through negligence or otherwise, he shall cause a fine, equal in amount to the fine so omitted and rules so violated, to be entered against such out-going president. Any in-coming president neglecting to make such inquiry or enter such fines, shall be fined 1s.

5. That in order to save expense and prevent if possible having any recourse to arbitration, the president for the time being shall have power (he being first called upon so to do in writing by any aggrieved member) to appoint six of the members then present in the manner herein-before mentioned, which, with the three members then in office, shall form a committee of nine members to inquire and decide as to the fairness of any fine or fines against such aggrieved member. Committee shall have power to erase fine as against society, and reinstate same against the president at whose instance same has been entered, if to them such shall appear just. If committee decide against complaining member, he may have recourse to arbitration. No fine whatever shall be erased unless by such committee or arbitration, nor application to erase shall be received which shall not be made on or before the first monthly meeting night. After same is entered any member refusing to act on any committee shall be fined 1s.

6. That any member of society shall not be called upon to act as president or steward, sit on any committee, or attend monthly meeting night, until he shall have been three months a member. Any member sending notice in writing on monthly meeting night, stating his inability to attend from illness, shall be sufficient; but such notice shall not be received if unsatisfactory, under a fine of 3d. to president.

7. That any member acting under the 7th rule shall deposit the sum of 1s. for which such proposed member (if admitted) shall be entitled to credit, otherwise forfeited; and any member speaking on any political or religious subject in society's room, shall be fined 6d.

2ND RULE.

1. That each member shall attend the funeral of a deceased member or member's wife to the place of interment if within one mile without the Circular Road; if further, then to the Circular Road. Absent at second roll-call, which shall be at the place of interment, 6d. if not exceeding one mile beyond the Circular Road, if further, at the Circular Road. Summons to attend funeral, setting forth time and place of interment, shall be served the day previous to the day appointed for interment, under fine of 1s. to secretary for each neglect; and for each half-hour that funeral shall be detained beyond the time mentioned in summons, there shall be forfeited to society of the mortality money a sum of 5s.; and that the sum of 2d. per man, usually expended at each interment, shall be paid out of the funds of society.

2. That should any member be sick and residing one mile outside the Circular Road, he shall conform to the 22nd rule. And any member acting under the 22nd rule shall, if the society deem fit, furnish the certificate required by such rule weekly, or be deprived of sick money; but no member shall be required to visit any member having the

fever or any contagious disease; and in such event he shall make inquiry as convenient as may be, and report accordingly. And any member or member's wife residing and dying at a greater distance of more than a mile outside the Circular Road, the second steward shall pay unto the party rightfully claiming, on account of such member or member's wife, the sum or sums of money which he or she shall or may be entitled to under the rules of this society, and any member acting under the 13th rule, the notice required by same shall not be received unless the nature and other particulars of his illness be therein stated.

3. That the property of this society be for the use of the members, members' wives, and their children, fathers and mothers, brothers and sisters, and no other person; and the president and stewards shall not deliver same without first obtaining a proper receipt for their safe return, clean and perfect, and shall retain, of the mortality money, a sum equivalent to the value of such property, until so returned, under fine of 7s. 6d. to be borne equally.

4. That no member shall be entitled to any benefit whatever from society who shall not have paid his weekly subscription and fines on the first, second, and third weekly nights after Christmas; and if any sum shall not have been paid on or before the fourth weekly meeting nights he shall cease to be a member of this society to all intents and purposes. Any member neglecting to pay either on the first, second or third weekly nights, successively, shall not be entitled to any benefit whatsoever for the space of twenty-one days after he shall have so paid up any of those nights.

5. That any member leaving Dublin agreeable to the 20th rule, and who shall not have returned thereto on or before the fourth weekly meeting night of the then next ensuing year, after he shall have so left Dublin, shall cease to be a member of this society to all intents and purposes.

6. That any member disturbing the peace or good order of this society, by raising factions or parties for any improper purpose, or who shall do any act whatsoever, whereby and by means whereof this society, or any member thereof, shall or may in any way be injured, he shall, on proof thereof to the majority of a committee of no less than nine, appointed at a general meeting convened by summons to inquire into and investigate same, for the first offence be fined any sum not less than 10s., and for the second offence excluded, and shall also forfeit all moneys previously paid by him into society, as provided by the 34th rule.

7. That the president and stewards shall, when and as often as the funds of this society shall amount to the sum of 8l., lodge 3l. thereof in the savings bank, to the credit of society, and shall on each weekly, monthly, and quarterly meeting nights produce the bank-book, under fine of 1s. 6d. to be borne equally.

8. That the president and stewards shall, and as often as this society may find it necessary to change their place of meeting, obtain and procure from the landlord of the house to which the property of society shall have been removed, a proper and sufficient letter of guarantee, in the sum of 10l. conditional, for the safe keeping of same, and all moneys to be contained in the chest of society; and when so obtained shall be deposited with any member the society may think fit as a trustee, to be produced by such member each quarterly meeting night under fine of 6d., and for president and steward's neglect be fined 1s. to be borne equally.

9. That each member shall be at liberty to write his report on visiting roll; but any member neglecting to do so shall come to society and make verbal report. The member whose name shall be last on said roll shall bring same to society under fine of 1s.; and any member when making a report, or addressing president on any other subject whatsoever, shall not occupy more than five minutes, under fine of 6d. And any person, after being admitted a member of this society, subsequently marrying, such member's wife shall be considered as coming within the 7th rule, and shall be entitled agreeably thereto; but such member shall not be entitled to any benefit whatsoever from society in right of his wife, until after the lapse of three months from the date of her name being placed on the books of this society.

10. That no person shall be admitted a member of this society who shall not belong to some profession or trade whereby he can earn at least 1l. a week, nor who shall not sign his name to these rules, as agreeing hereto, nor whose age shall exceed forty years, nor who shall not make the following declaration.

"I, A. B., do solemnly and sincerely declare that I am qualified to become a member of the Friendly Brothers of the Harp Society; that I will not wrong same, neither see

nor know it to be wronged without making it known to the society, when same shall have come to my knowledge. And I hereby approve of and promise to abide by the rules of said society.¹¹

Signed on behalf of the Friendly Brothers of the Harp Society,

MICHAEL C. MAY, Chairman.
EDWARD BATES, Secretary.

St. James's
Gate Mutual
Society.

RULES of the SAINT JAMES'S GATE MUTUAL BENEFIT SOCIETY.

Objects.

1. That this society shall be denominated the St. James's Gate Mutual Benefit Society, and shall be limited to 60 members, and will have for its objects the glory of God, the welfare of its members, and their relief and support in sickness or any other natural privation, and the decent interment of members or their wives, in conformity with the following rules:—

Admission of Members.

2. That every person about becoming a member shall be proposed and seconded one week at least previously to the day of ballot, within which time he shall be inspected by the physician of this society; if married at the time of seeking admission his wife will also be required to attend on the physician for the purpose of obtaining a certificate of being eligible. Should any member marry, he shall, within a month after, give notice to the secretary of same, and his wife's good health must be certified as above. Any such member neglecting the observance of this rule shall not be entitled to benefit for his wife, nor will any member be entitled to benefit on account of his wife if she dies within three months after his joining this society, or within the same period after notice of his marriage being given to the secretary.

Age of Members.

3. That there shall be no objection to any person on account of his religion, but no one will be admitted whose age exceeds 45 years, or (if married) whose wife's age shall exceed 45, or if he or his wife labours under any disease or infirmity. A sum of 2s. 6d. entrance fee to be paid by each member within three months after entrance, and the sum of 6d. weekly to be paid by each member at the weekly meeting. Any member not giving true answers to the questions put to him by the secretary, or otherwise obtaining entrance fraudulently, shall be expelled from the society, and thus forfeit all money he may have paid into its funds.

Change of Residence.

4. That any member changing his residence shall be required to give 12 hours' notice thereof in writing to the secretary within one week after such removal, or be fined 6d.

Government.

5. That this society shall be governed by a president, two stewards, and a committee of seven members. The president and stewards to be elected from amongst the members, viz.:—on every fourth Sunday in each month, three names to be taken in alphabetical rotation from the list of members, a ballot will then take place, and the name having the highest number of votes will be that of the president, the remaining two to act as stewards; one to oversee the keeping of the books of the society, as "book steward," the other is to receive and pay money for account of the society on proper orders in writing, and act as "cash steward." The president shall be treated with respect while in the chair, he shall wear his hat (no other person in the room to do so) and be addressed as "Mr. Chairman," or "Mr. President." The alphabetical rotation aforesaid to be commenced, in the first instance, from the beginning of the alphabetical list, and subsequently from the then last preceding three, recommending the list when there shall be occasion.

Time and Place of Meeting.

6. That the time of meeting shall be from 2 to 3 o'clock p.m. on each Sunday and the place of business No. 81, Meath Street, Dublin, and that the business of the society only be transacted at such meetings, and that the members may select any other time when they deem it necessary, and that the effects of this society shall not be removed from the society room unless by the votes of the majority of the members.

Monthly Sunday.

7. That in order to procure a due attendance of the members they shall each be summoned to appear on every fourth Sunday in the month to attend the election of the

president and stewards, and if any absent at roll call (quarter past 2 o'clock) a fine of 6d. to be levied on each such, unless a written satisfactory apology be forwarded to the president, no member to be exempt from this fine who may be absent two such monthly Sundays consecutively; and in all cases where summonses may be issued to members to meet on particular business a fine of 6d. will be imposed on each absent member unless a satisfactory written apology be sent to the president, and any member leaving the society room before the business is disposed of, without obtaining the leave of the president, shall be fined 6d.

Misconduct.

8. That any member insulting another shall be fined 6d. for every such offence; for challenging to fight or striking a member in society room 5s. fine, if elsewhere, 2s. 6d. betting wagers in society room, 3d.; for miscalling the president or chairman, 3d.; for swearing or other indecent language, 3d.; for making a false charge, 2s. 6d.; for not coming to meeting in a cleanly and decent-like manner, 4d. for not keeping order when called on by the chairman, second time, 4d., a third time, 6d.; and if any member be found further refractory he shall be expelled from the room by the officers for the time being.

Duties of Presidents.

9. That the president shall at all times be amenable to the rules of this society, and if found culpable shall be fined double what any other member should be for every such offence; he shall in every respect enforce the several rules for levying of fines and forfeits, and as it is essential to the well-being and interest of the society that the president do his duty, he must be responsible and pay the amount of all fines neglected to be imposed by him. The secretary shall read this rule as an admonition to the president on the day of his election or be fined 6d.

Secretary's Duties.

10. That there shall be a secretary chosen from amongst the members by the majority present at a meeting to be specially convened for the purpose, his duty shall be to keep the books and accounts of the society under the direction of the steward, and for every mistake and omission by his fault in the accounts he shall be fined 1s.; he shall attend all meetings on society business, exclusive of the regular meeting nights, or be fined 2s.; he shall on the meeting previous to each quarterly day furnish members with an account of their arrears under a penalty of 1s. for each omission; he shall announce the receipts and expenditures of each quarter on the meeting day following each quarter-day, or be fined 1s.; he shall, in the month of August in each year, prepare and transmit, in manner directed by 13 & 14 Vict. cap. 115, sec. 15, the statement therein referred to, a copy of which statement shall be furnished to each member, at a charge not exceeding 6d.; and in case of summoning the members, the secretary shall give to or cause to be left at the registered residence of each member residing in Dublin 24 hours' notice or pay the absent members' fines; he will, when called on, give a true and just account of the state of the society, or be fined 2s.; and will also, at and for the periods of five years, to be computed from the 31st day of December 1850, prepare and transmit the return referred to in the 13 & 14 Vict. cap. 115, sec. 15, in the form thereby directed. His salary shall be 2s. from each member, to be paid quarterly, or in full on the dividend day; the quarter-days to be 25th March, 25th June, 25th September, 25th December. He shall hold office during good behaviour, and should he wish to resign he must give one month's notice, or in default of such be fined 10s. The secretary may be suspended or dismissed by the vote of the majority of the members at any monthly Sunday meeting.

Physician.

11. That the society shall have employed a skilful physician for the benefit of its sick members, on whom all candidates for admission or other parties claiming from the society, when the president and stewards shall direct, are to attend and obtain a certificate as to their state of health. He shall perform the duties required of him by the committee on such terms as may be agreed on.

Members' Claim in time of Sickness.

12. That members who are rendered incapable of following their usual employment, through bodily accident or sickness, may send a written claim to the secretary, stating the nature of their complaint, certified by their medical attendant, such claim to be sent in on the third day of the member's illness and not sooner, under a fine of 2s. 6d. if should the claim be found correct, on the fourth day afterwards is sent in, the claimant shall commence to receive payment weekly, at the rate of 7s. 6d. per week, for so

much of the space of three months as the disease or sickness shall continue, and at the rate of 3s. 6d. per week for so much of the next three months as the sickness shall continue, and if unwell for a longer period he shall be paid at the rate of 2s. 6d. per week during the continuance of his illness; and that no member shall receive, within any period of 12 successive months, more than three months' full benefit from this society, fever and accidents excepted; but if such sickness or incapacity to work be brought on by immoral or other such improper conduct, on same being proved before the president and stewards, the claimant shall not receive any benefit from the society; and any member making a claim contrary to these rules, or having any knowledge of fraud or imposition being practised on this society and not revealing same, shall, on proof thereof, be expelled, which will imply a forfeiture of all claims on the society.

Secretary's duties on receiving a claim.

13. That the secretary shall make out a regular visiting roll in at least 12 hours after receiving a sick brother's claim or be fined 1s., such list to be so arranged as to end the day of the next meeting, and forward such roll to the visiting member, who shall visit and forward the roll to the next in turn before 10 o'clock in the afternoon of the day he visits, and so on from day to day. Any visitor neglecting to do this shall be fined 1s. for each sick member to be so visited by him, except such member be ill of fever in hospital, or that he resides beyond the Circular Road; each visitor shall give in his report to the society in due time on next meeting day, or be fined 1s. for each neglect. The cash steward shall pay the claimant his sick money precisely on the day appointed, or be fined 2s. for every neglect; and if any member claiming or receiving benefit be found at his ordinary work or employment, or in any other occupation whereby he might derive any emolument, without permission from this society, he shall forfeit his claim to benefit, and be fined 10s.

Mortality Allowance.

14. That on receipt of the notice of the death of a member or member's wife, and also of the necessary certificate to that effect the stewards shall, if they find such claim to be in accordance with these rules and that the member so claiming or on whose behalf such claim is made is entitled to benefit, immediately draw or procure to be drawn from the burial fund of this society the sum of 3l. to defray the funeral expenses, and in case of the death of a member shall on the next meeting day likewise draw from said fund 1s. per member as mortality money, and deliver it to the widow, or all or any the children, or if neither, the executors, administrators, or assigns of the deceased member, as the committee shall in each case direct; said 1s. to be repaid to the burial fund by each member on or before the next quarter day, and, in this case, all arrears due by such deceased member shall be deducted from the mortality allowance to go to the funds of the society. No sum shall be paid in respect of any death within the provisions of 13 & 14 Vict. c. 115, s. 3, until the certificate, therein referred to, shall have been deposited with the secretary.

Members in Arrears.

15. Any member in arrears as to any part of any payments four weeks, shall be fined 3d., five weeks 4d., and six weeks 6d.; if not then paid he shall be declared out of benefit, and will be so until all arrears and fines are paid.

Annual Divide.

16. That on the meeting day next before Christmas-day, in each year, all sums which shall then, under the provisions in that behalf of rule 30, be to any member's credit in the divide fund shall, after deducting therefrom all arrears then due by such member in the society, be paid by way of dividend to such member, or if he shall not then be living, then, in manner herein-before directed in respect of the mortality 1s., provided always, that if such member shall be then living, such dividend shall be applied by him in the purchase of food, firing, clothes, or other necessaries, or the tools, implements, or materials of his trade or calling, or in or towards the education of his children or kindred, provided also, that in no case shall any part of the moneys which ought, so far as aforesaid to be to any member's credit in the said divide fund, be appropriated to the relief, maintenance, or endowment of any other member or person whomsoever save as herein aforesaid.

Members Abroad.

17. That any member leaving Ireland cannot receive benefit whilst away, but he shall not be excluded before the time of annual dividend, to be made under foregoing rule; or it shall be competent for any member or friends to pay for him in his absence, if he or they think proper; and

in case of any member, through necessity, being rendered unable to pay up his accustomed dues and thus be excluded, should he be desirous of re-admission he will go through the usual form for obtaining same.

Members in Country.

18. That members resident in Ireland out of Dublin, provided they give due notice and pay up all dues previous to their leaving town, they shall not be fined for absence or non-payments, but he or they shall correspond with the society and pay each quarterly bill to entitle him or them to benefit, postage in such cases to be prepaid.

Married Members living apart from their Wives.

19. That any married member not living with his wife at or before the time of her demise, except he can show just cause for such separation, and that he has allowed her separate maintenance during said separation, shall not be entitled to the mortality or other benefit arising from this society on her account. A member cohabiting with a woman to whom he is not legally married, subsequent to his admission to this society, shall be expelled (when same shall be discovered) and forfeit all moneys paid into and claims upon this society.

Loans not exceeding 1l. to Members.

20. That 3l. be kept in the chest of this society to meet current expenses, and that any member upon the death of any of his children be empowered, when the burial funds of the society permit, to apply for assistance by way of loan from the fund, such sums in any individual instance not to exceed 1l.; each member's application to be considered by the committee and agreed to if approved of by the majority, in each case the applicant will have to obtain the security of two of the members in benefit at the time; the loans to members to be repaid weekly by instalments not exceeding 1s. and interest at the rate of 6d. for the 1l. lent, and so in proportion for a less loan; the repayments and interest to be applied to the burial fund of this society, and any member not repaying at weekly meetings shall be fined 3d. such fine to be included in quarterly bill.

When Funds limited, Members to supply Deficiency.

21. That if at any time any of the funds of this society will not be sufficient to meet the claims upon it, such deficiency shall be supplied by a call on the members to contribute proportionably towards liquidating such deficiency.

When Member in Country.

22. That if any member in benefit who happens to reside in the country parts of Ireland shall send in a claim for sickness on the death of his wife it shall be attested by his declaration or that of some person on his behalf made before a magistrate, and signed by the doctor or clergyman, stating the full nature or cause of the claim before it can be paid.

Member convicted of Felony.

23. That if any member be convicted of felony or other criminal offences he shall be excluded and forfeit all moneys paid by him, and should any member be precluded by confinement in prison for debt or for any offence of which he shall be pronounced innocent, from paying into this society, he shall be allowed two months to pay up his dues, the same as members returning from the country or beyond the sea.

Arbitration.

24. That all matters in dispute between this society or any person acting under it, and any of its members, or any person claiming on account of a member, shall be referred to arbitration, and for that purpose there shall be named and elected, at some meeting to be specially convened for the purpose within three calendar months after these rules shall have been certified by votes of majorities of the members present for persons to be proposed, seven persons; and upon each occasion of dispute, as aforesaid, the names of each of the seven for the time being shall be written upon a separate slip of paper, and the slips shall be folded up separately and put into a box, and from it, after being shaken, shall be drawn by one of the officers, not personally concerned in the dispute, three of such names, and the three persons whose names shall be so first drawn out shall be the arbitrators on that occasion; and if any of such or of any future three shall refuse, neglect, or be unable to act on that occasion, his or their place or places shall be supplied by drawing in manner aforesaid out of such of the seven as shall not have been previously drawn on that occasion.

Loan of Burial Requisites.

25. That in case of the death of a member or member's wife, or any near relation, and that the society lend the funeral requisites, viz.—sheeting, candlesticks, &c.; there shall be two sureties given (who shall be members of the

society, and in benefit) for the safe return of the same, in as good perfect order, repair, and condition as same were when lent, and that they shall not be withheld beyond six days from the day they were so lent.

Trustees.

26. That there shall be three trustees of this society, and Hugh Barclay of No. 4, Thomas Street, and John Lee of No. 118, James's Street, and John Moore of No. 11, Ash Street, in the City of Dublin, are to be the first trustees; and the trustees shall hold office during life, or until removed by the votes of the majority of the members present at any meeting to be specially convened for the purpose; and any vacancy among the trustees shall be filled up at a meeting to be specially convened for the purpose, according as there shall be a majority in the votes of the members present at such meeting for any person to be proposed for any such vacancy, and if any person to be elected as herein provided for shall refuse or neglect to accept such office, there shall be a new election in like manner at the same meeting or at some other meeting to be specially convened for the purpose, and if any person so refusing or neglecting to be a member, he shall be fined 10s.; and the fact of the appointment of any new trustee shall be communicated to the Registrar of Friendly Societies in Ireland, in manner directed by 13 & 14 Vict. c. 115. s. 13.

Committee.

27. That a committee of seven members shall be regularly chosen by ballot at the first meeting of this society in each year; the committee shall examine into all matters referred to them, but they shall not in such cases put in force or act on any opinion or agreement of theirs whatever, without first submitting same to the society at the next two weekly meetings for confirmation by each or rejection by either. On the same condition they are hereby empowered to add, to alter, or amend these rules, and make byelaws subject to the final approval of the barrister appointed by Act of Parliament for that purpose, if necessary.

Wanton Disclosure of Proceedings.

28. That any member disclosing the proceedings of this society, with the view of creating ill feeling amongst, or dislike to its officers or members, or tending to thwart the objects for which it is established, shall be fined or expelled, as may be decided on by the majority of the members.

29. That there be a treasurer of the society whose election and continuance in office shall be regulated as hereinbefore provided with respect to the secretary, and into his custody shall be committed all funds in hands of this society, and all members' payments, and he shall give security pursuant to the 13 & 14 Vict. cap. 115. sec. 11; and there shall be provided for him for the keeping of such moneys a chest, press, or safe in the society's room of business, having three different locks and keys; the keys of the two side locks to be kept one by the president, the other by the cash steward, and the key of the middle lock by the treasurer; and all moneys of the society above the said sum of 3l. shall be with all speed invested by the treasurer in the names of the trustees in some such mode of investment specified in 13 & 14 Vict. cap. 115. sec. 112, as the committee, with its powers confirmed as provided by rule 27, shall from time to time direct, and in default of such direction in the savings bank in Meath Street, Dublin. Any of the above-mentioned three officers not bringing such his key to any meeting shall be fined 1s. on each such meeting.

30. That each member's entrance fee shall go equally to the sickness and burial fund respectively, and of each member's weekly payments the sum of 2d. a week shall go to the sickness fund, and the sum of 4d. per week shall go to the burial fund; and the residue of each member's weekly subscription shall go to his credit into and shall accumulate for his benefit in the same divide fund. And all fines shall go to the expenses fund, and be applied to the payment of such expenses in the society as rents, salaries, stationery, firing, and the like.

31. That the secretary shall keep a book in which all moneys received and paid on account of the sickness, burial, divide, and expenses funds respectively shall be entered in a separate account distinct from the one fund from the others.

QUESTIONS TO BE PUT TO CANDIDATES.

What is your age? What is your wife's age? Are you and she, to the best of your belief, exempt from all disease? Do you belong to any other society giving temporal relief in cases of sickness? Have you read, or heard read the rules of this society? Do you promise to observe them, and to the utmost of your ability to uphold them? To the proposer—Can you, from personal knowledge of the claimant, vouch for the accuracy of his answers now given?

Do you acknowledge yourself willing to forfeit your own claims on the funds and monies paid, or hereafter to be paid by you into this society, if this claimant be at any time discovered to have made untrue or evasive answers, with your knowledge, to the questions just proposed to him.

ALTERATIONS of RULES of the SAINT LAWRENCE TONTINE SOCIETY, held at Rathfarnham, county Dublin. Founded 27th December 1841. The Very Rev. Theobald Mathew, president.

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At a meeting of the founders of the society aforesaid, nine persons at least being present, it was unanimously resolved that the following rules be adopted, certified pursuant to 13 & 14 Vict. c. 63, 21 & 22 Vict. c. 101, and 23 & 24 Vict. c. 58.

1. That the formation of this society has for its object the glory of God, the honour of our beloved Queen, and the good of our neighbours, and more immediately the well-being of its members by raising a fund by mutual subscription for the purpose of securing to any of them whom it may please Providence to afflict with sickness, a certain weekly allowance, and to insure in case of death a certain sum to the survivor, or to the family or nearest relative, to defray all necessary expenses that may be incurred in procuring a decent and Christian interment.

2. That on and after this 27th day of December 1841, no person be admitted to join this society who is over 45 years of age without being balloted for, and previous to such balloting the secretary shall address him as follows:—Sir, before we proceed to ballot for you, you are requested in presence of the members of this society to answer truly and candidly the following questions:—

3. What is your age? If married, what is your wife's age? What is your trade or profession? What can you earn per week for your own use or benefit? Can you say that yourself and wife are at present free from any infirmity

either in constitution or limbs? Can you say that yourself and wife are not any way affected, or likely to become a burden on this society, should you be admitted a member? Are you at present a member of any society from which you may derive benefit in case of sickness? if so, what is your reason for wishing to leave it and join this society? Do yourself and wife lead quiet, sober, temperate, and regular lives? Do you promise to attend to your religious duties, and to discountenance the cause of intemperance and every other vice? and if not in three months to be fined 1s., and if you continue in such practices to be out of benefit so long as you remain so.

4. Do you or will you while you are in this society belong to any disloyal, unlawful, or seditious association, or any secret society, or unlawful combination*? and if at any time hereafter that the like may be found out that you did not candidly and fairly answer all these questions, you will forfeit all money paid by you into this society, and be expelled therefrom.

5. That there shall be no objection to any man on account of his religion, trade, or calling; but no man can be admitted unless he has previously taken the total abstinence pledge from every species of intoxicating liquors, and if any person be found guilty of violating the said pledge he shall forfeit all money paid by him into this society, and be expelled therefrom.

6. That the society shall be governed by a chairman, secretary, and steward, who shall meet every Sunday from 11 to 12 o'clock, noon, at the chapel house, Rathfarnham. On monthly day roll will be called at half-past 11 o'clock, and on quarterly days at 2 o'clock, and no member can leave the society room after roll-call without permission from the chairman under a fine of 2d. The chairman and steward shall be chosen from the members on every monthly day.

7. That every member shall pay 3s. 6d. entrance, and 7d. per week; if it please Divine Providence to visit any of the members with sickness they will be kept 26 weeks clear on their books, and if he be in turn for loan he can borrow 1l.

Siding solvent bail, and he will not be required to pay said 26 weeks, if his sickness continues so long, but that time his bail or himself must pay it; if his bail 10s.; the amount to be refunded to him out of the borrower's mortality, or divide at Christmas, as the case may occur in any case all loans must be cleared off at Christmas, if he continues sick longer than 26 weeks he will come under the 10th rule; and a sum of 3l. will be given out of the fund on the death of a member or member's wife, together with 1s. per man, which last sum is to be paid to the survivor, or next of kindred, or legatee, on the next Sunday following the interment of deceased.

8. Resolved that whenever a member of the St. Lawrence society, Rathfarnham, become a sick patient under any physician, and for said sickness is ordered wine, porter, ale, or strong drink for the recovery of his health, he is to bring a certificate from the doctor and his clergy to the secretary, specifying the quantity and quality of drink to be taken, when and where he is to drink, that the secretary may give such report to the members of the society, otherwise he will be expelled, and forfeit all money paid by him into the said society, if found out and proved to the satisfaction of the members.

9. That if any member commits, or attempts to commit a fraud on the society, if proved he shall be immediately expelled the society, and forfeit all money paid by him thereto. If any member be charged with criminal offence, and imprisoned, he shall be out of benefit during the period previous to his trial; in case of sickness, and after trial, if acquitted he shall be paid his just demands, but if found guilty, he shall be expelled, and forfeit all money paid by him into this society.

10. That each member's weekly subscription shall be 7d., and every member owing four weeks shall be fined 6d. for every such default; for five weeks' default, 8d.; six weeks, 1s.; seven weeks, 1s. 6d.; and not paying the eighth week, to be excluded and forfeit all money paid by him into this society.

11. That the secretary shall, on each day of meeting, announce the names of members under fine, in default of weekly payments, in order to give their friends opportunity of paying for them, if they think proper.

12. That on the proper notice of the death of a member, or member's wife, who are entitled to full benefit, the

stewards shall draw 3l. sterling from the stock, and on the next day of meeting after the funeral, they shall pay to the survivor, legatee, or person entitled thereto, the sum of 1s. per man, which he shall collect from each member, and refund same on the ensuing quarterly account; that each man shall attend the funeral in a clean and decent manner, or be fined 1s.; the officer for the time being shall make the necessary arrangement, which shall be attended to by the members; the roll shall be called once before and once after the interment, at the time and place agreed on; and no man shall be required to attend more than one hour beyond the time mentioned in the summons; and the funeral must go out at the time appointed, under a fine of 10s. sterling, payable by the survivor, or legatee, who shall be entitled to receive the residue of the several sums heretofore appropriated for the purpose of interment. No member is obliged to accompany any funeral more than five miles out of the parish; the summons shall be served 12 hours before the time appointed for interment, secretary to be allowed 2s. 6d. for serving summonses.

13. That if any member bring on himself any sickness, disorder, or accident, by his abuse of himself in breaking his pledge, quarrelling, or by any unlawful act, of which he was the promoter or instigator, he shall receive no benefit from this society for such sickness, disorder, or accident; or if he shall contract any criminal disease, and same to be proved before the society, he shall be expelled, and forfeit all money paid by him into this society; but if any member be afflicted with sickness, except such as may arise from the above causes, and require the benefit of society, he shall notice the secretary then in office, stating his complaint, and place of residence, then he shall be attended to.

14. That sick members are not to send in their claims for three clear days after taking sick; and if he continues ill, he shall be allowed according to the seventh rule.

15. Form of claim for sickness. Sir.—I am at present very ill (here state the nature of your complaint) which renders me incapable of doing any kind of business. I therefore claim benefit of the society, according to seventh rule. I am, sir, &c. &c.

(Signature.)

16. That if any member shall be balloted for, or in any way become a soldier, he shall be allowed the money he paid the society, deducting all fines, and expenses, and shall be no longer considered a member.

17. If any member knows of any imposition practised upon the society, and conceal same, he and the offender shall be excluded, if duly proved to the satisfaction of the society.

18. That any member changing his place of abode, or returning from a residence abroad or in the country, shall give due notice of such return, and his then residence in at most two days after, or be fined 1s.

19. That any arrears due by a deceased member of the society shall be stopped by the stewards out of his mortality money, as the secretary will be held accountable. Should any member or member's wife lay violent hands on themselves, or be accessory to their death, by committing suicide, there will be no allowance given in such case.

20. That any member leaving Ireland cannot receive benefit while away; but he shall not be excluded during the period given in such case as herein-after mentioned. Any member leaving the parish or country shall give notice to the secretary previous to their departure, stating where he is about to remove to, how long he intends to be from home, shall pay all arrears due to the society; he shall then be allowed six weeks to go in arrear, and if not paid up in the seventh week, he shall be out of benefit; and such as go to reside in the country parts of Ireland shall have their claim for sickness or death attested by affidavit, stating the full nature and cause of all the claim before it can be paid.

21. That any member living 10 miles or more from the society room, and who shall suffer seven weeks' arrears, to accrue due, shall receive no benefit in sickness or death, unless such arrear shall have been paid off previously to his so being sick or dying.

22. That it shall not be lawful for this society by any rule at any general meeting thereof or otherwise to dissolve this society, so long as three of its members think fit to continue it; and any member publicly or privately agitating the breaking or dissolving of this society, and which agitation, or motion, shall not be borne out by the rules of the society, and this rule, or any resolution to direct the division or distribution of the funds thereof, as declared in those rules; or any member proposing to appropriate or divide the aforesaid funds shall, for his first offence, be

* There was some difference of opinion on those I examined as to the meaning of the term combinator. Some thought it applied to combinations against the society, by, for instance, three or four or more of a trade, but the majority thought that combinator means a man who combines with others against the Government. An accused Fenian, &c. would certainly not gain admittance into a Dublin routine. (Assist. Commr.)

fined 10s.; for the second offence, 1l. sterling; and for the third offence, he shall be expelled, and forfeit all money paid by him to the said society.

23. That there shall be three trustees appointed by the society from the members thereof, whose duty it will be to see sums lent out refunded, and to keep a book to be signed by the chairman, and exhibited to the society on each Sunday, in order to have the amount compared with the secretary's book; and who shall be present at the outlay of same, and also to be present at the dividend of the funds amongst the members every 12 months; all the property of the society shall be vested in said three, for the purpose of suing and being sued at law, in case of necessity, pursuant to the provisions of the Friendly Societies Acts, and said three trustees shall, if required by the society, give sureties pursuant to the provisions of said Act, sect. 11, in such penal sum of money as a majority of the society, at a general meeting thereof, shall be considered expedient, such security to be given by bond according to the form of statute aforesaid.

24. That any member during any meeting of the society talking obscenely, cursing, swearing, smoking, or in any way disturbing the business of the society, shall for the first offence be fined 2d., for the second 4d., for the third 6d., for the fourth shall be obliged to withdraw from the society room for the remainder of the evening.

25. That any member refusing to act as officer on the monthly day, for the ensuing month, shall be fined 1s. for not acting.

26. That any member not clearing his weekly subscription and fines on quarterly days shall be fined sixpence, and out of benefit until arrears and fines are all paid up.

27. That any member not attending when summoned shall be fined 3d.

28. That any member speaking to any person not a member about the business of the society, as declared by those rules, shall be fined 1s.

29. That any member bringing a charge against another member, and failing to prove same, shall be visited with the same punishment as the first accused would have been had he made good the charge.

30. That the secretary do summons, or cause to be summoned, every member for quarterly meeting, or be fined 3d.

31. That the chairman on the receipt of a claim for mortality shall give the necessary instructions to the secretary, such as to provide a full-mounted coffin, &c. &c., and that the next of kindred to deceased, or person receiving the mortality allowance, not doing as the secretary direct, shall be fined 10s., and for any neglect on the part of the secretary he shall be fined 1s.

32. That if a member, while on the sick report, shall be found to work at his trade or employment, or act in any situation he may fill, or shall buy or sell, or attend to business, or traffic in any way whatever whereby he may derive benefit to himself or family during such sickness, or by any means to defraud this society, and that such be proved to the satisfaction of the society, he shall be excluded, and forfeit all money paid by him into said society.

33. That any member resorting to a dancing house, or cordial drinking, and meeting with any accident or taking sickness therefrom will not receive any benefit from this society if proved, and he will be expelled therefrom, and forfeit all moneys paid by him into said society.

34. That there be a fund raised by applying half the fines and entrance money until said fund shall amount to 15l. sterling, and not at any time to exceed that sum, which fund shall be applied to the purpose of lending to the members when the weekly subscription shall cease; and after a stock of 15l., raised by this means, the surplus and further income by said means of fines and entrance money, shall be applied to bear the expense of the society in providing linen, candlesticks, &c. &c., together with all incidental expenses, so far as said reserve fund may have means, including all funeral accommodations; and when the aforesaid funds shall amount to 15l. said 15l. to be kept in stock as long as the society exists. The secretary and officers to prepare returns.

35. That a chairman shall, by the means herein-before in that behalf specified, exert himself to support good order during the time of transacting the business of this society, and to cause all the rules to be strictly obeyed and observed; all fines to be entered in a book to be kept for that purpose by the secretary, and for any neglect on his part he shall be fined 6d.

36. That those rules shall stand and be in full force;

and it shall and may be lawful for the said society to add to and amend, and to make bye-rules and regulations for the better government of the society, with permission of the patron, as often as they become necessary; but such new rules and regulations must be agreed to by a majority of the members at the general meetings especially convened for that purpose, and such alterations and amendments to be adopted according to the enactment in force for that behalf.

LOAN FUND RULE.

That in order to raise this fund every member admitted must pay his entrance money, and be at least three months a member before he can obtain a loan; the largest sum to be lent 5l., and no lesser sum than 1l. sterling, and three 6d. per pound sterling be deducted for interest half per cent which interest to be added to the reserve stock, and the sum to be repaid at the rate of 1s. per week to each pound sterling borrowed, the first payment to be made on the Sunday next after receiving the loan, subject to a fine 3d. for 1l. sterling, 4d. for 2l. sterling, 5d. for 3l. sterling, 6d. for 4l. sterling, and 7d. for 5l. sterling. And no member can receive a second loan for one month after the date of his final payment of his first loan. In order to obtain a loan it will be necessary to have two sureties, such as the trustees may approve of, and who will become liable to be sued, and obliged to pay any defaulting sum, with interest and cost of recovering same by law. The secretary shall keep the accounts of the loan fund in a separate book to be kept for that purpose, in which all weekly payments are to be entered. That every matter in dispute between this society, or any person acting under it, and any individual member thereof, or person claiming on account of any member, shall be referred to the magistrates at Rathfarnham petty sessions.

The trustees of this society shall once in every year, least, prepare, or cause to be prepared, a general statement of the funds and effects of, or belonging to this society, specifying in whose custody or possession the said funds and effects shall be then remaining, together with an account of all and every the various sums of money received, expended by or on account of this society since the publication of the proceedings of such periodical statement; every such periodical statement shall be attested by more members of the society to be appointed by the society for that purpose, and shall be counter-signed by the secretary, and every member shall be entitled to receive a copy of such periodical statement, on payment of the sum of 10s. and such trustees shall also, at and for the period directed by 10th Geo. 4, chap. 56, sec. 34, and in the form referred to by 9th & 10th Vict. chap. 27, sec. 5, make to the Registrar of Friendly Societies in Ireland returns of the rate of sickness and mortality experienced by this society; and shall together therewith send a correct report of the assets and liabilities of the society. This society (except where those rules and the enactments in force relating to friendly societies shall otherwise direct) shall act by the majority of its members present at any usual meeting.

RULES OF THE FRIENDLY BROTHERS OF SAINT LUKE'S SOCIETY.

RULES, &c. &c.

I.

Section 1. That the object is, the glory of God, the honour of our Queen, the well-being of our neighbour, and the raising a fund by mutual subscription to the support of the members in sickness and distress, and their decent interment when dead, intending nothing thereby but the benefit and happiness of each other, and of all who may hereafter become members, conforming and strictly adhering to these rules.

Section 2. That this society shall not exceed 70 members; they shall meet every Monday evening throughout the year at the house of Mr. M'Manus, 155, Great Britain Street, from 8 till 10 o'clock, for the purpose only of transacting the business of this society. The majority of the society may at any period alter their house of meeting, subject to the form prescribed by 10th Geo. 4, chap. 50, sec. 10.

Section 3. That any person inclined to enter this society, must be first proposed by a member of this society, and afterwards remain on the books for one fortnight, during which time he is to be visited, and if married, his wife also, by the two stewards of the society, under the direction of the president, who shall inquire into each person's character, and shall, within fourteen days after such inquiry, make a true and faithful report, under a penalty of 5s.

II.—Of the Persons fit to become Members.

Section 1. That no objection can be made to the trade or business of any person proposed to enter this society (provided same be not a mercenary or dangerous one), and can earn 1*l.* per week by his trade or business, and whose age or that of his wife does not exceed 40 years, or who has any disorder or ailment, to cause him or his wife to be a burthen to this society. Any member admitted contrary to the intent and meaning of this rule shall, upon sufficient proof thereof, be excluded from this society, and forfeit all money paid by him into society; and the member who proposed him shall be excluded, provided he knew such person to be admitted contrary to the true intent and meaning of this rule.

III.—Of the Manner of admitting a Member.

Section 1. That when a person is proposed to become a member, the secretary will give the presidents and stewards his number and place of abode, when they shall make every inquiry possible respecting such person. The secretary shall on each night previous to his admission read out the same, specifying his trade or business.

Section 2. That the candidate shall then withdraw, and the member who proposed him shall address the society on his behalf; and also such member as may know any reason why the person proposed should not be admitted (no member to be reproached for the observation he makes on such occasion), as any member knowing a person to be admitted under excluding circumstances, without making it known to the society, shall be excluded, and forfeit what money he has paid into society; but if there is no founded objection, the members shall proceed to ballot for him, and the candidate shall be declared a member by the majority of the members present, provided he does not belong to any other society which affords temporal relief in case of sickness; and should it be afterwards ascertained that he belongs to any other society, and that he conceals same, he shall be excluded, and forfeit all money paid by him into this society.

Section 3. That when the elected member enters the society-room, the secretary shall inform him of his being duly elected a member of this society, that he has to pay 10*s.* 6*d.* entrance money, and 6*d.* for a rule-book, and he nor his wife not to be in benefit until he is six months in society, and has paid all his dues.

Section 4. That if any member enter this society as a single man, and shall marry during his membership, he shall give notice within one month after to this society, either written or verbal, when the president and stewards shall visit his wife, and report to society at the next day of meeting her age and state of health.

IV.—Of the Officers.

Section 1. That the officers of this society shall consist of a president, two stewards, six council members, and secretary; the president to be chosen out of the last stewards, and the stewards from four members of the council; and the two having the majority to be the ensuing stewards; and the first six members alphabetically to be the ensuing council. The president, stewards, and council shall remain in office one month, and be accountable to the president for their conduct. The president shall be used with the utmost respect; he shall wear his hat during the sitting of this society; and any member of this society occasioning any disturbance in society during sitting hours, by insulting the president, challenging to fight, or coming into the society-room intoxicated, shall, according to the nature of his case, forfeit such sum as the majority of the members composing the council may think fit, provided same does not exceed 10*s.*, and be compelled to leave the society-room during that evening's meeting.

Section 2. That the secretary shall be chosen from among the members, by a majority of the members, and shall remain in office during good conduct; his duty shall be to regulate and settle all accounts relative to society; to give directions to the stewards to pay all sick and mortality money; to call in all arrears due to this society; and at the end of every year to divide the stock money equally among the members, and perform every part of his duty with honesty and candour; he, for his trouble, shall receive 2*l.* per annum, and his divide at Christmas; he shall summon the members when required, giving 24 hours' notice before the time appointed, under penalty of 1*d.*; for neglecting to bring or send his key at half-past 8 o'clock he shall be fined 1*s.*

Section 3. That the secretary shall when required by this society give a just and true account, &c. of the funds of this society, within the space of fourteen days, under penalty of 10*s.* 6*d.*

Section 4. That any member who shall be appointed as president, stewards, or as council, and declines to act as such, the president or stewards shall pay a fine of 1*s.* each, and a council member 6*d.*

V.—Of the Members' Contribution.

Section 1. That each member's weekly contribution shall be 1*s.* 1*d.* per week, to be appropriated for the raising a fund for the purposes of this society, which money is to be lodged in the most convenient savings bank on the following Wednesday evening, by the president and stewards, under penalty of 5*s.*

Section 2. That if any member of this society should be obliged to go to the country, that would make it inconvenient for him to pay his weekly subscription to society, he shall not be entitled to the benefits of this society unless he appoints a person to pay his subscription on each Monday evening during the time of his absence (first paying all arrears), for which he shall be allowed six weeks, and if not clear on the sixth night, he shall be considered no longer a member (first receiving notice to that effect), and forfeit all money paid by him into society.

VI.—Of Sickness and Benefit.

Section 1. That if any member of this society is rendered incapable of earning his bread by sickness or accident, he shall, on sending a report in writing, specifying the nature of his complaint and place of abode, for the first three months receive 5*s.*, and 1*d.* per week from each member; for the second three months half that sum; and if his sickness continue, to be paid out of penny fund for six months, and any money paid out of said fund not to bring him into benefit except for mortality, and be entitled to a divide at Christmas.

Section 2. That the foregoing section shall not extend the benefit therein mentioned to any member who shall be accessory to his own illness by dissipation, drunkenness, quarrelling, or any accident got by his own abuse, &c.

Section 3. That no member after giving notice of his illness shall leave or quit his place of abode (without leave of the society) under forfeiture of one week's pay; and any member found to be able to do his ordinary work, or shall be wilfully engaged in any riot whilst receiving benefit from this society, he shall be deemed an impostor, and be for ever excluded.

Section 4. That if any member of this society, whilst receiving benefit, shall make use of spirituous liquors, which are improper for his disorder, and persist in it after being cautioned by the president, secretary, stewards, or any member, he shall not receive any benefit from this society.

Section 5. That the secretary, on the receipt of the report from a sick member, shall make out a visiting-roll of seven members who are to visit such sick member, and leave said roll with next visiting member before 10 o'clock on the night after he receives it. Such visiting member shall visit such sick member from day to day during his illness, or be fined 1*s.* 1*d.* for each neglect, unless he or they can give a sufficient excuse, or that the sickness is fever; in that case he may inquire as convenient as possible.

Section 6. That if any member resides in the country, and in consequence of sickness, &c., desires benefit from this society, he must send a medical certificate and a note from a clergyman where he resides, post-paid, and on receipt of such he shall be entitled to the benefit described in Rule VI., Sect. 1, deducting all his arrears and weekly money.

Section 7. That if at any time the president and stewards suspect any member receiving benefit from this society of imposing on it, it shall be in his or their power, by and with the consent of the body at large, to employ a physician to give his opinion.

VII.—Of Deaths and Funerals.

Section 1. That on the proper notice of the death of a member or his wife, the party claiming shall produce and deliver to the officer a certificate signed by a physician, surgeon, apothecary, or coroner, and he shall immediately draw 4*l.* out of the funds of the society, and 2*s.* for every member, out of which he shall buy a full-mounted coffin, and give the remainder to the survivor or legatee; said 2*s.* to be paid into the fund on fine of 1*s.* every month such payment shall be neglected to be paid into the society.

Section 2. That all arrears due by a deceased brother shall be deducted out of his mortality money.

Section 3. That no benefit will be derived from this

society to any member or member's wife who shall lay violent hands on themselves, or be necessary to their own death.

Section 4. That the secretary shall summon each member to attend the funeral of such deceased brother or brother's wife, under fine of 1*d.*; any member not attending at roll-call shall be fined 2*s.* 6*d.*; coming intoxicated, considered as absent, and fined accordingly.

VIII.—Of General Rules.

Section 1. That in order to procure a due attendance of the officers at the meetings of this society the following fines shall be adhered to:—The president and stewards, for not attending punctually at half-past 8 o'clock each night of meeting, or not sending a timely and sufficient excuse, shall be fined 6*d.*

Section 2. That the stewards shall not leave the society rooms during the hours of attendance without the consent of the president, or be subject to the fine as for non-attendance.

Section 3. That any member attempting to disturb the peace and good order of this society, by raising factions or parties for any particular purpose, or who shall make use of any expression to the disadvantage of this society, in any place, or in company of its members, shall be fined for the first offence 2*s.* 6*d.*; for the second, 5*s.*; and for the third, 10*s.*

Section 4. That any person cursing, swearing, using profane or lewd language, shall be fined 6*d.*

Section 5. That no person can or shall be received as a member unless his character is irreproachable, and not discarded from any other society for any fraud or misdemeanour committed therein by such member.

Section 6. That all arrears of every description shall be paid up the meeting night before Christmas-day under fine of 1*s.*, and on the next night of meeting the fund allowed shall be divided between the members; provided that on the next night of meeting, if it shall satisfactorily appear to this society that there is a surplus of the stock or fund above what is necessary for the ordinary purpose and probable expenses of the society, such surplus shall be fairly divided amongst the members; provided that in all cases a sum not less than 5*s.* per man shall be left to commence a fund for the succeeding year.

Section 7. That if any member of this society shall be accused of murder, treason, theft, or any other criminal offence, and be confined for the same, and shall during said confinement be afflicted with sickness, or receive any accident, he shall not receive any benefit from this society until after he is tried for the same; and if acquitted, he shall receive all just demands he may have on this society; but if found guilty of any infamous crime, he shall be excluded, and forfeit all money he has paid into this society.

Section 8. That the members of this society shall not have it in their power to remove the effects of this society except with the consent of a full meeting of the members present; nor shall the stock money of this society be accountable to any person for the private debts of any individual member of this society.

Section 9. That any member who shall be summoned, and who will absent himself, shall pay a fine of 6*d.*

Section 10. That any member of this society who shall neglect to pay all fines and arrears due on quarter-night, shall for every such neglect be fined 1*s.*, and continue out of benefit until said dues are paid. Any member not clearing off his quarterly bill shall be fined 1*s.*

Section 11. That any member not attending a committee when regularly summoned, shall pay a fine of 6*d.*

Section 12. That any member allowing his arrears to exceed six nights shall be excluded.

Section 13. That the secretary of this society, under the inspection of the trustees and stewards, shall prepare annually a statement of the funds and effects of this society, said statement to specify in whose custody the funds shall be then remaining, together with an account of all and every the various sums of money received and expended by or on account of this society, and submit the same for the inspection of three auditors, members of this society, who shall be appointed to audit the accounts, said auditors to make their report in writing, and have said report laid on the society table on the meeting night preceding the dividends of the fund, with the name affixed thereto, and countersigned by the secretary. Any member requiring a copy of the aforesaid statement and report shall have same on payment of 6*d.*

Section 14. That two printed or written copies of all

rules and tables adopted by this society, together with the name and residence of every trustee thereof, signed by three members, and countersigned by the clerk, or steward, or other officer, with all convenient speed after the same shall be made, altered, or amended, and so from time to time after every making, altering, or amending thereof, shall be transmitted to the Registrar of Friendly Societies in Ireland.

Section 15. That any member offering to defraud this society, either collectively or individually considered, shall, if proved, be forever excluded.

RULES OF THE INDEPENDENT ST. NICHOLAS TONTINE SOCIETY. Certified pursuant to 18 & 19 Vict. c. 63, and 21 & 22 Vict. c. 101.

Independent
Nicholas
Society

RULES, &c. &c.

That this society has for its object nothing but the glory of God, the honour of our Queen, and the raising of a fund by mutual subscription for the relief of its members in sickness, and their decent interment in case of death. And as concord and unanimity form the basis whereon the happiness and tranquillity of any society depends, we, therefore, the members of the "Independent St. Nicholas Tontine Society," in order to maintain these desirable ends, resolve unanimously to be governed by the following rules:—

1. That this society be called the "Independent St. Nicholas Tontine Society;" that it shall hold its meetings at 79, Meath Street, in the county of the city of Dublin, between the hours of 1 and 3 o'clock on Sundays, to transact the business of society. That there shall be no objection to any person joining this society on account of his religious persuasion, provided his age does not exceed 45, or under 20 years, and that he is in a healthy state when joining.

2. That the number of members of this society be limited to 100; that they shall hold their meetings at the above-mentioned place and time, until considered by a majority of its members more prudent to meet at another time and place, notice of which is to be given within 14 days to the Registrar of Friendly Societies in Ireland, signed by three members and the secretary.

3. That this society be governed by two stewards and a chairman, who shall hold office for one month, and shall attend each day of meeting at 1 o'clock, or half an hour after, or be fined 6*d.*, and 3*d.* for every half hour until 3 o'clock (sickness or absent in the country excepted); and shall each hold a key of society's chest, said key to be produced each day of meeting to give access to the chest, or to be fined 6*d.* additional.

4. That there be a secretary in this society, to continue in office during good behaviour, or until removed by a majority of the members present at a general meeting to be specially convened for that purpose; his duty shall be, to keep the books and accounts of the society; attend each meeting day at the usual hour, or be subject to 6*d.* fine; furnish all members with their quarterly bill; summon all members when required, or be fined 6*d.*; in the event of his having to notice members, it shall be sufficient to send a notice by post, should he not have time to visit each member personally; and if time be very limited, a verbal notice shall be considered sufficient; his salary shall be 2*s.* per year per member, to be paid quarterly.

5. The secretary shall, on the fourth meeting day in each month, read out from off the list of members, in turn, the names of three members to act as chairman and stewards for the ensuing month; the chairman to be chosen by a majority of the members present at such meeting. The secretary to notice said members 48 hours after their appointment. Any member refusing to take said office after being noticed, shall be fined 1*s.*

6. The chairman to be invested with the highest power in the society; to preserve order and regularity during the hours of meeting; cause all fines to be entered in a book kept for that purpose, and sign his name thereto; give due directions to the stewards to keep a correct account of the receipts and expenses, said books to be subject to the review of the members at any convenient time they may require them.

7. That there shall be three trustees of this society, elected at the first general meeting held after these rules are certified, who shall hold office until removed by a majority of the members present at a meeting convened for the purpose; and any vacancy in the office of trustee shall be filled up at a meeting specially convened for the purpose; and notice of such appointment shall be given

to the Registrar of Friendly Societies in Ireland, signed by such trustee and by the secretary.

8. That there shall be a treasurer of this society, who shall find security in the sum of 20*l.*, by bond, to the trustees, with one sufficient surety; he shall continue in office until removed by the votes of the majority of the members present at a meeting convened for the purpose, notice whereof shall be sent to the Registrar of Friendly Societies in Ireland.

9. That each member shall contribute the sum of 1*d.* per week, in order to meet the expenses of management of this society, an account of which must be kept distinct, and be duly audited with the other accounts.

10. The chairman and stewards shall attend the meeting-day after the appointment of their successors, and give up the keys, bank-book, and all the other effects of the society, at a quarter-past 1 o'clock, or be fined 6*d.* The chairman shall cause all members to appear in society in a clean state, or he shall be fined 6*d.*; any member not attending to this rule to be fined 3*d.*

11. Any person wishing to become a member of this society shall be proposed by a member one week before he is balloted for and deposit 6*d.*, when he will receive a rule-book and card; and if himself and wife (or father, mother, sister, or brother) shall be found eligible for society by the doctor attached thereto, before being balloted for, he shall attend on the Sunday following, and shall answer the following questions:—Are you a married man? What is your age? What is your wife's age? (if married.) What is your nominee's age? (if single.) What is your trade or calling? Do you and your wife lead a sober and regular life? Are you and your wife (or nominee) free from all bodily infirmities, both in constitution and limbs, that might cause you to become a burthen on this society? Are you a member of any other society that gives relief in case of sickness? Were you ever a member of any other society? If so, why did you leave it? Were you excluded from any other society? Should it be found at any time hereafter that you have entered this society labouring under any of the excluding circumstances, or that you enter any other society affording relief in case of sickness you shall be excluded and forfeit all benefit.

12. That the trustees and treasurer shall, once in each month, lodge in their names, for the benefit of the "Independent St. Nicholas Tontine Society," in James's Street savings bank, or any other bank the society may deem fit, the surplus funds of the society over 5*l.*; any neglect in this case they are to be fined 2*s.* 6*d.*

13. All members to remain uncovered, the chairman excepted, under a fine of 2*d.*; insulting a member, 4*d.*; striking or challenging to fight in society room, 2*s.* 6*d.*; any member making a false charge against a brother member, and not proving the same to the satisfaction of the committee, to be fined 2*s.* in each case.

14. Any member being found guilty of treason, felony, or any other crime that may be likely to bring disgrace on the society, shall be excluded and forfeit all claims on society.

15. Any member owing four weeks' subscription to be fined 2*d.*; five weeks', 3*d.*; six weeks', 6*d.*; seven weeks', 1*s.* and out of benefit; and the eighth week to be excluded and forfeit all claims on society. Any member not clear on quarter-day to be fined 6*d.*, and out of benefit until same be paid.

16. Any member who, by accident or sickness, should be unable to attend his employment, shall send notice to the secretary within three days, stating the nature of his complaint, together with the doctor's certificate. The secretary shall then make out a visiting-roll, and send it to the first member on turn to visit; after which said member is to send it to the next on turn, before 9 o'clock in the afternoon of said day, or be fined 6*d.*; and so on each member in turn on the list for the week. The secretary at the end of each week to make out a new list. Each visiting member to give in his report before 3 o'clock on the next meeting day, or be fined 6*d.* for such neglect. That the sick member be allowed for airing from 10 until 4 o'clock, from the 1st of April to the 1st of September; and from 11 until 3 o'clock from the 1st of September to the 31st of March; any member out before or after these hours to forfeit one week's pay, if fully proved; no member to receive more than 13 weeks' full sick money in one year for the same sickness.

17. All members claiming sick benefit to receive 7*s.* 6*d.* per week for the first three months; 5*s.* per week for the next three months, and 2*s.* 6*d.* per week during the continuance of said sickness. The treasurer to pay such sick

claim before 5 o'clock on Sunday evening; and should he neglect to do so he shall be fined 1*s.*, and 1*s.* for every six hours he delays the payment of same; said fines to be given to the sick member.

18. All members joining this society shall pay 2*s.* 6*d.* entrance money, and 6*d.* per week subscription, and be in benefit in three months from the date of their admission, provided they are clear on the face of the books.

19. Any member changing his residence shall give notice of such change to the secretary within one week after, or be fined 4*d.* All members to give their residence when joining this society; and any member refusing to do so to be excluded, and forfeit all claims on the society.

20. That in the event of the death of a member, or member's wife or nominee, notice to be sent to the secretary, together with a doctor's certificate of the cause of death; and until such certificate be produced no money can be paid, and the officers for the time being shall be held responsible for any neglect in this case. There shall be 5*d.* taken from the chest by the treasurer, to purchase a decent coffin and funeral requisites; and there shall be also given 1*s.* per member mortality, to be paid the Sunday week after interment, so as to give time for having the sheets and candlesticks returned in a clean and respectable manner; and should they not be returned so, the secretary or stewards are to see after them, and cause them to be so; the expense, if any, is to be deducted out of the mortality money; any members borrowing sheets or candlestick for the use of their friends, and not returning them properly, to be fined 5*s.*

21. That each member residing in town shall attend the funeral of members or their wives, in a clean and decent manner, on Sundays only, or be fined 1*s.* for neglect, on receiving 12 hours' notice from the secretary, except in cases of emergency, when a verbal message will suffice. The secretary to call the roll once before and once after interment, at a time and place agreed upon by a majority of the members; no member required to attend or wait more than one hour after the specified time for taking out said funeral, or to accompany it more than two miles beyond the Circular Road.

22. The secretary shall lay before this society each quarter day a statement of the receipts and expenses for the past quarter; also, at the end of each year, he shall lay a general statement before society, the copy of which, on the registrar's forms, are to be transmitted to the Registrar of Friendly Societies in Ireland, pursuant to Act of Parliament, in the month of February in each year, signed by three members and by the secretary, under a fine of 5*s.* on the secretary for neglect.

23. That if the secretary becomes unable to fulfil the duties of his office, through sickness or otherwise, the chairman shall supply his place, or appoint a member of the committee or of the society to act as secretary until he will be able to resume the duties of his office; any member so appointed refusing, to be fined 6*d.*; and such member shall, if he requires it, be paid for the time he served in a sum equivalent to the rate of the secretary's salary.

24. Any member embezzling the funds or other property of this society, or illegally holding any key or other property, shall be excluded, and forfeit all money paid, and all other claims on society, and shall be open to legal prosecution. Any member knowing of such embezzlement shall be excluded if he does not report same before next meeting day, or shall be fined double the amount of such embezzlement for the first offence; for the second, to be excluded and forfeit all claims on society; the committee to avail themselves of either of these privileges, according to the nature of the offence.

25. That any member of this society interrupting another while speaking to the merits of any motion in committee, or at any general meeting, shall be called to order by the chairman, and should he persist in his annoyance he shall be fined 2*d.*, and 2*d.* additional for every repetition of same. Any member of society misrepresenting the proceedings of a brother member, or using scurrilous or abusive language, shall be fined 6*d.* for each offence. Any member using same to the officers of society shall be fined 1*s.*; but should they have any complaint or fault against such officer or officers, they shall represent such complaint to the committee of management for consideration, whose duty will be to deal with such complaint as shall appear to them most deserving.

26. Any member coming into society room drunk, on being desired by the chairman to leave the room, on refusing to be fined 3*d.*; on leaving the room and returning and making use of disorderly conduct, to be fined 6*d.*, and com-

pelled to withdraw by direction of the chairman; cursing, swearing, or using profane language, to be fined 6*d.* for each offence; giving the lie, 1*s.*; challenging to fight, 1*s.*; striking a member, 2*s.* 6*d.*, and liable to legal prosecution. Any member disturbing the peace of society by raising parties or factions for any particular purpose to be fined for the first offence 2*s.* 6*d.*; second, 5*s.*; third, to be excluded, and never again admitted.

27. In case any matter of dispute may arise between any of the members, or anyone claiming in respect of same under those rules, or between treasurer, trustees, secretary, or committee, or under the rules, same shall be referred to the magistrates of the city of Dublin, pursuant to the 21 & 22 Vict. cap. 101, whose decision shall be binding on both parties.

28. That any member in prison for any crime cannot receive benefit in case of sickness until after trial, when, if acquitted, he shall be paid all benefit to which he may be entitled; but if found guilty he shall be excluded, and forfeit all money paid, and all claims on the society.

29. That as the fines have been made very moderate, the committee or society has no power to remit them. That each member do supply himself with a rule book and card, for which he shall pay 4*d.*

30. That these rules shall stand in full force, and it will be lawful to add to, alter, and amend same, and make byelaws and regulations for the better government of the society, when and as often as it may be deemed necessary, at a general meeting, to be specially convened for that purpose; such new rules and alterations must be registered according to the provisions of the 18 & 19 Vict. c. 63.

31. That each member to pay the first four weeks in each year, or be out of benefit; and should he fall sick, he shall receive no sick money during his illness.

32. That members paying exemption money are not to be free from attending funerals or general meetings.

33. That there shall be no dissolution of this society so long as three members remain together and pay thereto, except in conformity with 13th section of 18 & 19 Vict. c. 63.

34. That any member found working while on the sick list and drawing sick benefit, to be excluded; also if found drinking intoxicating drink in a public-house, to forfeit a week's sick money; and if found drunk while receiving sick money, to be excluded, and forfeit all claims on society.

35. That any member being accessory to his own illness either by drunkenness, fighting, or other breaches of misconduct, such as venereal, &c., is to receive no sick money, if such misconduct be proved to the satisfaction of the committee.

36. That any member living in the country shall not be considered fineable for non-payment of weekly money until after the eighth week, but on the ninth week to be fined 4*d.*; 10th week, 6*d.*; 11th week, 8*d.*; 12th week to be excluded, and forfeit all claims on this society.

37. That any member falling sick, who is living in the country, so as to render him unable to follow his regular calling, and to justify his medical attendant to give him a certificate to entitle him to receive sick allowance from society, the secretary of the society on receiving the doctor's certificate, will enclose a form to be filled up by the sick member, and signed by the doctor, and countersigned by the clergyman of the parish in which he resides; and in no case shall he receive sick allowance until the return of this form, regularly filled and signed as above described; and should any doubt arise concerning the legality of one or either of the signatures, the secretary shall write to the clergyman whose signature is to the form, and the sick money shall be detained until he receives the clergyman's answer; and should it transpire that there is any fraud in the signature, the member shall be excluded, and forfeit all claims on this society.

38. That there be a general meeting in the month of January in each year, for the purpose of appointing 12 men from the list of members, to act as a committee of management, who shall hold office for the ensuing year.

39. That every member in society be clear on the face of the books the Sunday week previous to Christmas-day, so as to enable the secretary to close each person's account.

40. That there be a general meeting at the end of each quarter for the purpose of hearing read the receipts and expenses of the previous quarter; and same shall then be referred to two auditors, not on the committee, who shall

examine same, and report thereon to society. All members to attend under a fine of 3*d.* Roll to be called at half-past 1 o'clock.

41. That any member neglecting to visit a sick brother (in turn) during his illness to be fined 6*d.*, and for neglecting to forward sick-roll within the prescribed time, 6*d.*

42. That members going to the country to reside are to give notice to the secretary previous to their leaving town; also, to give notice within 24 hours after their return; for any neglect in this way, to be fined 1*s.*

43. That in case of death, the treasurer shall pay the 5*l.* from the chest before 8 o'clock of the day on which the death occurs, provided the doctor's certificate is produced as before described, under fine of 2*s.* 6*d.*

44. That all members do repay the mortality money within three weeks after the interment, or be fined 1*d.*, and 1*d.* per week till said 1*s.* mortality be paid.

The foregoing rules were duly read and agreed to at three general meetings, specially called for that purpose, on the following dates, 29th April, 3rd and 6th May.

AMENDMENTS TO THE RULES OF THE INDEPENDENT ST. NICHOLAS TONTINE SOCIETY, held at 9, Thomas Street, certified pursuant to 18 & 19 Vict. c. 63, 21 & 22 Vict. c. 101, and 23 & 24 Vict. c. 58.

1. The hours of meeting shall be from 12 to half-past 1 o'clock on Sundays. The chairman, stewards, and secretary shall attend each meeting day at 12 o'clock, or be fined 6*d.* each. The chairman and stewards shall attend the meeting day after the appointment of their successors at 12 o'clock, to give up their keys and accounts, or be fined 6*d.* each. Roll calls at general meeting at a quarter past 12 o'clock.

2. Each member shall pay the first four weeks' subscription in each year, or be out of benefit for one month after same shall be paid. And should any member fall sick whilst so-out of benefit, he shall not receive sick money during the continuance of such sickness.

3. Any single man joining this society, hereafter, shall be entitled to put on the books as nominee, his mother or sister, provided such shall live with and form one and the same family, and that their age does not exceed 45 or under 18 years, and he in good health at the time of joining.

4. In the event of the death of such nominee, notice shall be sent to the secretary, accompanied with the doctor's certificate of the cause of death; on the receipt of which the treasurer shall pay from the chest the sum of 3*l.* to such member to provide all funeral requisites for a decent interment; and such member shall not be entitled to enter another nominee for 12 months after. Any single member marrying during his membership, his nomineship shall cease from the time of his marriage. All nominees shall be visited by one of the officers of society, and get from the society's doctor a certificate of their state of health before admission into society. The words *father and brother* be struck out from the 11th rule, and the word *nominee* be struck out from the 20th rule.

5. This society shall lend any sum, not exceeding 1*l.*, to each member (in actual distress), between the 1st day of March and the 1st day of September in each year, from the surplus over and above 5*l.* which shall remain in the chest. Any member borrowing same shall pay 6*d.* in the pound interest, and repay same at the rate of 1*s.* per week, or be fined 1*d.* for each neglect. Any member requiring a loan must be in actual distress, and must be in benefit in society, and sign an I O U, with two other members as securities, for repayment of same to the trustees, in the presence of the chairman and secretary. All fines and interest shall go into and form part of the general fund of society.

6. The secretary shall keep a separate account of said loan, in a book kept for that purpose. All fines incurred shall be furnished and paid as the quarter bill of society.

RULES AND REGULATIONS for the Members of the NORTHUMBERLAND SOCIETY.

Rule 4. Government of the society (amendment p.).

5. Age for members joining the society.

6. Mode of admission.

7. Duties of the officers, &c.

8. Lodgment of money by stewards (amendment p.).

10. Drawing of money from bank (amendment p.).

11. The period of service of the secretary, &c.

12. Duties of the secretary, &c.
13. Payment of secretary (amendment p.).
14. Weekly subscription of members, fines for arrears, &c. (amendment p.).
15. Period when fines should be paid (amendment p.).
17. Disorderly conduct in society, &c.
18. Sum paid to sick members (amendment p.).
19. How to claim benefit, visiting roll, &c. (amendment p.).
20. No visit beyond Circular Road, or in case of fever.
21. Release of members after recovery from sickness.
22. Member bringing sickness on himself not entitled to benefit.
23. Conduct of members during sickness.
24. Members working while on sick roll.
25. Members concealing improper conduct.
26. Physician employed to investigate imposition.
27. Fine for one member upbraiding another.
28. Members becoming sick in the country (amendment p.).
29. Members leaving the kingdom or going to the country (amendment p.).
30. Sick members requiring to go to the country (amendment p.).
31. Auditors of society.
32. Fines for non-payment after Christmas-day.
33. Day and hour for general meeting (amendment p.).
34. Reading out of stock by secretary.
35. Society's chest keys, bank book, &c. (amendment p.).
36. Property not removed without concurrence (amendment p.).
37. Officers refusing to serve and fines for non-attendance (amendment p.).
38. Members considering themselves aggrieved, &c.
39. Power to call council of society (amendment p.).
40. Names of arbitrators, &c.
41. Of deaths and funerals (amendment p.).
42. Members changing place of abode.
44. Accumulation of sinking fund (amendment p.).
45. Forfeiture of money on exclusion.
46. Rule to meet the proposition for dissolution (amendment p.).
47. Mode of admission of members.
48. Secretary's duty on admission of members, (amendment p.).
49. Rule for single men who may wish to marry (amendment p.).
50. Criminal offences of members.
51. Undue fines by stewards, &c.
52. License to sick members walking out.
53. Limitation of time for receiving money on Sundays.
54. Proprietor of society house accountable for regularity of clock, &c.
55. Security to society for property in said house.

RULES.

a North-berland
society.

1. Resolved—That this society shall be called "The Northumberland Society," and in number shall not exceed 100 members.
2. Resolved—That this society shall meet every Sunday between the hours of 2 and 3 o'clock, in the house of John Canning, No. 23, Bride Street, at which place all the business shall be transacted, and if at any time he may wish that the society should discontinue its meetings in his house he must give the society three months' notice in writing to that effect before he can prevent such meeting.
3. Resolved—That the object of forming this society is to promote the interest and welfare of its members, so far as supporting them in sickness, and in case of death, providing them with decent interment. The wife of every member who shall die shall be paid out of the funds of this society the sum of 4*l.*, and shall also receive a further sum of 2*s.* from each member of the society.
4. Resolved—That this society shall be governed by a chairman, two stewards, a secretary, and three councilmen.
5. Resolved—That no person shall be admitted a member of this society whose age, or (if married) whose wife's age shall exceed 40 years, and who cannot earn by his trade or employment 1*l.* per week.
6. Resolved—That every person who may wish to become a member of this society shall be proposed one fortnight previous to his admission, and that the member proposing him shall furnish the secretary with his name, trade, or employment; provided, however, that a person shall not

be prevented from becoming a member on account of his religion, trade, or employment, unless such trade, or employment be an unlawful or dangerous one, and that every person shall be elected by ballot; and every member so admitted shall be entitled to all benefit and advantage arising from this society, at the expiration of three months after his becoming a member, provided he shall have paid and discharged his admission money, subscription, and fines, according to the intent and concurrence of these rules.

7. Resolved—That the chairman and stewards of this society shall have the care of all chests, books, rolls, and papers belonging to the society; and that the stewards shall receive and pay all money on account of the society, give directions to the secretary when necessary, see that all fines are entered in their proper book; and upon the expiration of their office the stewards shall attend and deliver up to their successors all keys, books, papers, and money belonging to the society, in their or either, of their possession or custody, or be fined 1*s.* for neglecting to do so.

8. Resolved—That the stewards shall lodge in a savings bank all the money belonging to the society, whenever the same shall amount to 5*l.* or upwards, and shall produce the bank receipt book whenever called upon at any meeting of the society, or be fined 5*s.* each for refusing to do so; and whenever they may have in their hands any sum less than 5*l.*, they shall deposit the same in the society chest, or with the nominal treasurer, until it shall amount to 5*l.*, when it shall be lodged as aforesaid.

9. Resolved—That rule ninth be annulled.

10. Resolved—That at the drawing of the total money from the bank for divide, the said officers shall be present, and the total money lodged in the hands of the nominal treasurer, or any other person or member this society at large shall appoint; the officer neglecting to be present shall be fined 2*s.* 6*d.*

11. Resolved—That the secretary of this society shall continue in his office for one year unless dismissed from office by the society for improper conduct; he shall attend every meeting of this society, or be fined 6*d.* for every quarter of an hour he shall be absent, unless in case of sickness or some other unavoidable cause.

12. Resolved—That the said secretary shall provide all necessary books and papers for this society, and make all necessary entries in such books, fairly and correctly, and keep a regular account of all money paid and received by the society, according to the returns made to him by the stewards, and shall make known to the society at every meeting, the name and residence, trade or employment, of every person that may be proposed to become a member of this society, and shall, at every meeting, call over the names of such persons as may be in arrears or liable to be excluded for non-payment of subscription or fines, and perform all and every such duty, and other duties as may belong to his office, or be fined the sum of 2*s.* 6*d.* for each neglect of duty.

13. Resolved—That there shall be paid to such secretary the sum of 2*s.* 6*d.* annually by each member of this society for the performance of such duties.

14. Resolved—That each member shall subscribe 1*s.* 2*d.* per week to the funds of this society; any member who shall be four weeks' subscription in arrear, shall be fined 4*d.*, and if any member shall be five weeks in arrear, he shall be fined 6*d.*; if six weeks in arrear, to be fined 8*d.*; if in arrear for seven weeks, to be fined 10*d.*; and every member whose subscription shall be in arrear for eight weeks, shall be excluded, and deprived of all benefit and advantage arising from it.

15. Resolved—That all fines which may be imposed upon any member shall be paid and discharged by him on the Sunday before the 25th of March, the Sunday before the 25th of June, and the Sunday before the 25th of September in each year; and every member who shall refuse or neglect to do so, shall be fined 3*d.* for each week his fine or fines shall remain unpaid after the respective days appointed for their payment by this resolution, and shall not be entitled to any benefit from this society until one week after the payment of such fine or fines as he may owe on any of the said days appointed for their payment and discharge as aforesaid.

16. Resolved—That rule 16 be annulled.

17. Resolved—That in order to establish peace and good order in the society, and to preserve friendly and good feeling among the members both in and out of the society, the following regulations are enforced, viz.:—1*st.* If any member of this society shall, during the hours of meeting, address the chairman, in a disrespectful

manner, or refuse to obey him when called to order, or who shall behave disorderly at any meeting, he shall be fined 6d. for each of these offences; 2nd. Any member who shall introduce religious or political discourses, or any matter connected with combination, shall be fined 6d. for each offence; 3rd. Any member insulting a brother, or giving him the lie, at any time or place shall be fined 1s.; 4th. Any member cursing or swearing shall be fined 6d.; 5th. Any member who shall strike a brother of this society, at any time or place, shall be fined 5s.; any member witnessing such conduct shall be competent to charge such offence at the next meeting; and if the offended member shall make any resistance, so as to render the offending brother incapable of earning his bread, he, the said offender, shall not be entitled to benefit so long as he may remain ill by means of such violence; 6th. Any member not standing up while addressing the chairman, or who shall call the chairman by his name, or who shall wear his hat while the chair is occupied, or who shall interrupt a brother whilst addressing the chairman, or who offers to lay wagers in the society room, shall, for each of these several offences, be fined 2d.; 7th. Any member who shall come to the society intoxicated, or with unclean linen, face or hands dirty, his beard of a remarkable length, or wearing an apron, for each of these offences shall be fined 6d.; 8th. And any member or members conspiring in any manner to split, divide, overturn, or overthrow this society, on proof thereof, shall be excluded.

18. Resolved—That whenever any member shall become sick, or unable to work at his trade or employment, he shall be paid the full sum of 10s. each week over and above his subscription, for six months, should such sickness or inability to work so long continue; and if such member shall continue sick, or unable to attend to his trade or employment for a longer period than six months, he shall be paid the full sum of 5s. each week, so long as the funds of the society shall amount to 5l., either in the bank or in the hands of the stewards, or both, or elsewhere.

19. Resolved—That every member claiming benefit for sickness must send his claim to the secretary of this society on or before 12 o'clock at noon, or he will not be allowed benefit until the following day; and that on the receipt of such sick claim, the secretary shall make out a visiting roll, consisting of seven of the members, including the two stewards, which roll the secretary shall deliver up to the second steward, who shall visit the sick brother the day after his declaration, and deliver the roll to the next visiting member, or leave it at his place of abode, before 10 o'clock on the night preceding his visit, or be fined 1s., and so in rotation to the last on the roll; any member receiving the roll on the day he is to visit, and neglects to visit the sick brother, shall be fined 1s.; and the first steward, who is the last on the roll, shall visit and pay the sick brother his benefit on or before 10 p.m. on the day specified in the roll, or be fined 2s. 6d., and any visitor neglecting to give in his report of the sick brother's state of health during the hours of society meeting on the following Sunday, shall be fined 10d.; the member who holds the visiting-roll shall bring it to society on Sunday or be fined 5d.; the first steward shall also attend on the Sunday after the sick brother receives his benefit, and pay 1s. 2d. for such sick member's subscription during the continuance of his sickness, and the first steward shall deliver up said roll to the secretary before 10 o'clock p.m., and specify whether the sick brother's claim shall be continued or not, or be fined 1s.

20. Resolved—That no member shall be obliged to visit a sick brother unless such sick brother resides within the Circular Road, or in case of fever, when the visitor shall inquire after his state of health, in as convenient a manner as possible; in such case, also, the first steward shall pay the wife of such sick brother, or whomsoever the sick brother shall depute to receive the same on the day appointed.

21. Resolved—That if any member shall recover out of sickness (the fever excepted) and shall relapse within six months afterwards, he shall not receive full benefit, only for the residue of the time of his former sickness to complete his six months.

22. Resolved—That if any member shall bring himself into sickness, disorder, or accident, by drunkenness, quarrelling, or any unlawful act whereby he was the promoter or instigator thereof, and if the same be proved against him before the president and steward, and if any member labours under the venereal disease, in any of the above cases he shall not receive any benefit from this society.

23. Resolved—That if any member receiving benefit shall be found gaming or quarrelling, drinking in a public house

or grocer's shop, drunk, or sitting up late at night, or who shall be found out of his lodgings before sunrise or after sunset, or make use of any spirituous liquors improper for his disorder, shall forfeit his claim and lose his week's benefit.

24. Resolved—That if any member be found working at his trade, or any other business whatever, or if he shall buy or sell any wares or commodities whereby any benefit may arise to himself or family, from the putting in of his claim to the withdrawing of the same, he shall be excluded as an impostor.

25. Resolved—That if any member knows of any imposition being practised on this society, and shall conceal the same, on proof thereof he shall be excluded.

26. Resolved—That at any time the stewards shall have reason to suspect any member receiving benefit from this society, it shall be in their power to employ a physician to give his opinion on the state of health of such member, and if found guilty of imposition, he shall be excluded.

27. Resolved—That if any member upbraids another of receiving benefit, or who shall calumniate the society in any respect, he shall pay a fine of 2s. 6d.

28. Resolved—That if any member shall become ill in the country, or at 10 miles distance from Dublin, or out of the kingdom, he shall send a letter to the society, signed by the physician who attends him, stating his claim and the nature of his complaint, and on the receipt of such document the doctor of this society shall write to the said physician, requesting him to certify to the correctness of such statement, and the legality of such complaint—such certificate to be produced on the following Sunday to Society, and if approved of, the rate of allowance mentioned in the rules shall be paid by the stewards to such person in Dublin as said sick member shall appoint.

29. Resolved—That when any member of this society shall be about to go to the country or out of the kingdom, he shall previously leave a written notice with the secretary specifying where he is going and when he will go, and shall also pay and discharge all subscription and fines, or arrears of either, or both, he may owe to the society; every member residing at a distance of 10 miles from Dublin or upwards, shall be allowed a period of three months for the payment of his subscription and fines to this society, and every member residing out of the kingdom shall be allowed a period of four months for making such payments, and if the same shall not be paid and discharged within the respective time allowed by this rule, he shall be excluded; and every member remaining in the country, within the kingdom, shall, after the period aforesaid, become liable to the penalty of 5s.; every such member or members shall, on the Sunday after the 25th of December in each year, pay 13 weeks' subscription in advance, in default whereof he shall cease to be a member; every such member or members shall, on their return, send a written notice to the secretary within 24 hours after his or their arrival, or be fined 1s.

30. Resolved—That any member who shall take sick, and require to go to the country, he must have the concurrence of two thirds of the society, or he will not receive benefit from this society.

31. Resolved—That there shall be three members appointed as auditors, who shall, on the Monday preceding Christmas-day in each year inspect the books, accounts, and vouchers of the society, and make a report thereon, specifying in whose custody or possession the funds of the society shall be then remaining, together with the various sums received during the year, or expended by or on account of the society, to the society, on which Monday the funds of the society shall be equally divided between the members thereof, deducting from each member's proportion the sum of 2s. 6d., in order to create a fund for the purposes of the ensuing year.

32. Resolved—That every member of this society shall pay the first three Sundays next succeeding Christmas-day, or be fined as follows:—For omitting to pay the first Sunday, 6d., and be out of benefit; for the second, 1s., and be out of benefit; for the third, 1s., and be out of benefit until one week after the payment of the said three weeks, or any of the three several payments.

33. Resolved—That this society shall hold its general meeting on the last Sunday of every month at 2 o'clock; every member who shall be absent at the first roll-call shall be fined 6d.; and if any member shall leave the room before the second roll-call, which shall not be until all the business is transacted (though he may have answered at the first), shall be fined 6d.

34. Resolved—That at each general meeting the secretary shall read out what went to stock and what was taken from stock during that month or be fined 1s.

35. Resolved—That there shall be a chest for the purpose of containing the property belonging to this society, the keys of which shall be held by the president and stewards while in office, which keys they shall deliver up to the next officers; they shall be in the room each Sunday at a quarter past 2 o'clock, also the registry and bank book; any officer neglecting to bring forward his key at the time appointed shall be fined 1s.

36. Resolved—That the president or stewards shall not remove the property or effects of this society, unless by the concurrence of the society, signified by their votes.

37. Resolved—That if any member shall refuse to serve as chairman, steward, or councilman, he shall be fined 1s. 6d.; the chairman, stewards, and councilmen, shall be fined 2d. for every quarter of an hour they may be absent from 2 until 3 o'clock on each Sunday, unless they send a competent person to act in their place with a satisfactory excuse in writing; any of the above officers who may think proper not to attend, must notice the secretary 48 hours before the meeting day, or they will be fined 4s. for that day's absence, in order that the secretary may give the next person on the list 24 hours' notice to act in his stead, and so have the duty performed.

38. Resolved—That if any member shall think himself aggrieved by any officer or other member of this society, it shall be in his power to have a superior council chosen (first depositing the sum of 5s.) composed of 12 of the members who shall have filled the office of steward, to decide thereon, whose decision shall be final and valid, the expense of which (if any) shall be paid by the member or members who shall thereby appear to be in fault.

39. Resolved—That in any case of emergency in which the interest or character of this society may be involved, it shall be lawful to call a council of the society consisting of 12 of the most experienced members, in order to concoct and adopt such measures as the case may require, and as they shall think expedient for the benefit of the society, the acts and decisions of such council to be final and valid; any member who shall be appointed to attend such council, and neglect to do so, shall be fined 1s.

40. Resolved—That the under-mentioned persons be nominated arbitrators of the society (pursuant to Act of Parliament), to whom every matter in dispute regarding the rules of the society shall be referred, the decision of the majority of whom shall be final and conclusive; and any member refusing to abide by such decision shall be excluded, provided that whenever any of the persons so appointed arbitrators shall refuse or neglect to act, the society shall appoint another person in his stead, such person not to be a member of this society:—

Thomas M'Can, 8, Michael's Lane; Nicholas Brien, 12, Longford Street; Thomas Carroll, Johnston's Court; Thomas Howe, 16, Wood Quay; Francis Hagan, Bride Street; John Ryan, Hanover Lane; Stephen Sullivan, 21, Wood Quay; Patrick Donohoe, 44, Golden Lane; George Clare, Rathmines; William Nowlan, Phibsborough; Patrick Bryan, Crampton Court; John Coogan, 150, Church Street.

Of Deaths and Funerals.

41. Section 1.—On a proper written notice being received of the death of a brother or brother's wife, the stewards shall draw 4l. sterling out of the fund, and see that the body is furnished with a good oak coffin to bury it in, and 2s. for every member to be also drawn out of the funds, for the person having the care of the deceased brother or sister; the stewards shall also see whatever additional expenses attending such funeral defrayed out of said 2s.; they shall also hold in their hands 2d. for each member, to be spent by the members when they meet to be charged to the claimant; the said 2s. to be paid in one month, the defaulter to be fined 6d. for each month it is in arrears. 2nd. That to prevent disputes, it is agreed that when a brother shall consider himself in danger of death, he shall acquaint the visitors, and in their presence (if able) nominate who shall have the benefit due to him in case of death, which nomination shall pass for the will of such brother; and in case a brother should die intestate, then the widow or next heir to the deceased brother shall receive the benefit. 3rd. That no benefit shall be granted by this society to any member or member's wife who shall lay violent hands on themselves or who shall be accessory to their own death. 4th. When notice is received of the death of a brother or sister, the secretary shall give 24 hours' notice to every member to attend the funeral, or pay

the fine of such non-attending brother as has not been noticed; the members shall meet at the hour appointed, and from thence proceed to the house where the deceased person lies. 5th. Any member not attending such funeral, shall pay 1s. 6d. fine as follows:—For not being at the house appointed, to answer his name within half an hour after the time named in the summons, 1s., and 6d. more for not going to the burial ground, or the distance named in the rules, to answer his name. 6th. That no person shall be obliged to attend a funeral further than two miles beyond Dublin Castle. 7th. That if a member or member's wife dies beyond two miles from Dublin Castle, and none of the members be there to prove the truth thereof, the society shall not pay any money on account of such death without a certificate signed by the clergyman, and an affidavit sworn before a justice of the peace, mentioning the place where such clergyman and magistrate reside. 8th. Any member coming to the funeral with his beard on, his hands, face, or linen dirty, or indecent, shall be fined 6d.; any member refusing to walk in an orderly manner, or acting disorderly, shall be fined 1s. 9th. That if any member of this society shall not reside with his wife for one year or more, and if said wife dies in a state of separation from her husband, after the above time, such member shall not receive benefit for such deceased wife; and if such member should go to live with his wife in her state of sickness with an intent of receiving benefit, on proof thereof, he shall be excluded as an impostor.

42. Resolved—That any member changing his place of abode, and not giving notice to the secretary within 24 hours after his removal, shall be fined 6d.

43. Resolved—That rule 43 be annulled.

44. Resolved—That 1d. per week from the weekly subscription of each member shall be allowed to accumulate until it shall amount to 30s., at which time the sick members shall be paid out of the said sinking fund until it is reduced to 10s.; and in order to give stability to the said sinking fund, any member who shall propose to break this rule shall be excluded this society.

45. Resolved—That in every case of exclusion, all money that may have been paid shall be forfeited.

46. Resolved—That the society shall not be dissolved so long as five members may wish to continue it, and any member proposing to dissolve it, shall be excluded according to Act of Parliament.

47. Resolved—That on the day appointed for the admission of a member, he shall appear in the society room, and shall answer truly and candidly the necessary questions which shall be put to him by the chairman, or other person the society shall appoint; and if at any time subsequent to his admission it should be found that such answers, or any of them, were made untruly, such member shall be excluded this society.

48. Resolved—That when any man is proposed to be a member, the secretary shall take down his name, residence, and trade, said account to be laid on the table for the inspection of the members, two weeks previous to his admission, and both the stewards shall visit such proposed person and his wife (if married) and give in their report on the Sunday of the member's admission; the stewards or either of them, neglecting to visit such person as aforesaid, shall be fined 1s.

49. Resolved—That if any member entering this society as a single man, shall marry during the time he belongs to the society, he shall give notice within one month after his marriage to the stewards, who shall visit his wife, and report to the society the next Sunday her age and state of health, to the best of their knowledge; any member neglecting to give notice as directed, shall not receive benefit for his wife, should it become necessary for him to claim the same.

50. Resolved—That if any member shall be accused of treason, or any criminal offence, and be confined in prison by reason thereof, and should take sick during his confinement, he shall not receive support until after he is tried by due course of law, and, if acquitted, he shall be paid all just demands; but if found guilty of any infamous crime, he shall be excluded.

51. Resolved—That if a member be fined through mistake of the stewards, the fine shall be erased, and entered to the persons committing the mistake.

52. Resolved—That any member receiving benefit who shall think fit to walk out, shall leave word at his residence when he went out, where he went to, and when he will return, that the visitor may be able to give a return of his condition to the society on the next meeting day; any sick

brother neglecting to leave word as aforesaid shall, for each neglect, be fined 10*d*.

53. Resolved—That no money shall be received after 3 o'clock each Sunday's meeting, and that the officers who will receive or sanction money to be received after the aforesaid hour, shall be fined 10*d*. each, except in case of exclusion, then they may take it as long as the chairman sits.

54. Resolved—That the person in whose house the society may be held shall be accountable to the society for the regularity of the clock, and in case it shall be found to differ five minutes earlier or later than city time, he shall be fined 1*s*., and that it shall be the duty of the chairman to make the necessary inquiry regarding it.

55. Resolved—That the person in whose house the property of this society is kept shall bind himself to this society (for the safe keeping and forthcoming of said property) in two sureties of 15*s*., each, such article to be registered according to law.

56. Resolved—That this rule be added: That the members of this society shall have an annual dinner, and it shall be optional with every member of this society to attend said dinner, and no expense shall attend any member on account of said dinner, unless he attends or signified his intention of attending same, and the expenses of the same shall be contributed by such members at or before the time of said dinner.

57. Resolved—That it shall be lawful for the society to add, alter, or amend these rules when and as often as the same may become necessary; but such addition, alteration, or amendment must be previously agreed to by a majority of the members who may be present at three general meetings of the society.

APPENDIX.

Form of admitting a Member.

[The chairman or his substitute shall address the person as follows:—]

Mr. M. (or N.) before we proceed to ballot for you you are ordered, in the presence of these members, to answer truly and candidly the following necessary questions, and if at any time hereafter it may be found that you have entered this society under the circumstances, or any of them, that shall be pointed out, either here or in our rules at large, you will be excluded, and suffer the forfeiture of all the money you shall have then paid into this society, and the brother who introduced you will incur the censure of the society, as every brother proposing his friend is considered in some degree responsible for the person by him introduced. These are the questions you are to answer:—

Are you a married man? What is your age? What is your wife's age? What is your trade? Can you earn 1*l*. sterling per week? Can you safely say and declare that you and your wife are at this time free from any infirmity, either in constitution or limbs, and that to the best of your knowledge you (and your wife) are not any way afflicted, or likely to become a burthen to this society? Are you at present a member of any other society from which you receive temporal benefit in case of sickness or death?

The person, after answering all these questions satisfactorily, shall be ordered to withdraw, when the chairman shall call on him who proposed him to declare what he knows of the person to be balloted for, and also demand the report of the stewards, after which the chairman, or his deputy, shall read the following:

Gentlemen—You have heard the character Mr. M. has given of his friend; if any of you can show cause why he should not be admitted, it is now your duty to declare it; for any member knowing a man to be admitted under excluding circumstances (unless he now mention them) if proved, shall be dealt with as the council shall think fit.

If there is no objection then the members shall proceed to ballot for him, and if he has two thirds of the members' votes, then the candidate shall be declared a member; no man to be reproached for the objections he makes on these occasions; any member exposing his bean, to be fined 5*d*. When a member is balloted in, the chairman shall order the following section to be read for him, lest he should plead ignorance:—

Mr. M., take notice that either now or on some future day, not exceeding three months, you shall pay 5*s*. entrance, or be fined 6*d*. for every month said entrance shall be in arrears, and after three months from this day's payment,

you shall be entitled to benefit, first paying all arrears to the book.

Every person entering the society shall receive a rule book, for which he shall pay 6*d*.

Alterations of, and amendments to, the Rules of the Northumberland Society.

Resolved—That rule fourth be amended, and that from henceforth it shall be as follows:—that this society shall be governed by a chairman, two stewards, a secretary, and three councilmen, to be taken in rotation from the general list of members; the chairman shall be elected out of the said six members in the following manner, viz. :—when the officers are named on monthly day each member present, except the six named, may vote for one of the aforesaid six to act as chairman for the time being; the member who shall have the highest number of votes shall be declared chairman; should the elected member refuse to fill the office, he shall be fined 1*s*. 6*d*., and another member of the six shall be elected in like manner to act as chairman, and so on to the end of the list; any member declining to act to be subject to the fine as above.

Resolved—That rule eighth be altered, and from henceforth it shall be as follows:—that the chairman, stewards, and secretary shall lodge in the chest, or with a nominal treasurer, all moneys belonging to this society, until same shall amount to 10*l*., then they shall lodge in the savings bank all money belonging to society, leaving 5*l*. at all times to meet emergencies, and for neglecting to do so, the neglecting officer or officers shall pay a fine of 5*s*. each, and shall produce the bank book at a quarter past 2 o'clock at any meeting of society on Sundays, or be fined 5*s*.

Resolved—That rule ninth be annulled.

Resolved—That rule 10th be altered, the fine of 5*s*. be substituted for 2*s*. 6*d*., and no exemption, except in the case of a sick claim.

Resolved—That rule 13th be altered; that the secretary's salary shall be 2*s*. 6*d*. for each member annually.

Resolved—That rule 14th be altered, and from henceforth it shall be as follows:—that each member shall subscribe 1*s*. 2*d*. per week to the funds of this society; any member who shall be four weeks' subscription in arrear shall be fined 3*d*., and if any member shall be five weeks in arrear, to be fined 4*d*.; if six weeks in arrear, to be fined 5*d*.; if in arrear for seven weeks, to be fined 6*d*.; and every member whose subscription shall be in arrear for eight weeks, shall be excluded from the society, and deprived of all benefit and advantage arising from it.

Resolved—That rule 15th be amended—that the words “shall not be entitled to any benefit until one week after the payment of such fine or fines,” be expunged, and substitute the words—“the said member or members shall be in benefit when, but not until, their bills are paid.”

Resolved—That rule 16th be annulled.

Resolved—That rule 18th be altered, and from henceforth it shall be as follows:—that when any member shall become sick, or unable to work at his trade or employment, he shall be paid the full sum of 10*s*. per week over and above his subscription for so much of six months as such sickness or inability to work shall continue, and if such sick member should continue sick, or unable to attend to his trade or employment for a longer period than six months, he shall be a pensioner, and be paid the full sum of 5*s*. each week as long as the funds of the society shall amount to 5*l*., either in the bank, or in the hands of the stewards, or both, or elsewhere; and any pensioner receiving benefit from this society shall not be entitled to any dividend of the fund at Christmas.

Resolved—That rule 19th be altered, and from henceforth it shall be as follows:—the second steward to visit the sick member the day of his declaration, and leave the roll with the next visitor before 10 o'clock on the night of the same day, or be fined 1*s*.; and the first steward shall pay the sick brother before 10 o'clock at night on the day mentioned in the rule, or be fined 2*s*. 6*d*., and the report of the sick to be given in on the following Sunday during the hour of society business, or any person in default to be fined 10*d*.

Resolved—That rule 28th be altered, and that for the words “or out of the kingdom,” the words “in any part of the United Kingdom” be substituted; and after the words “signed by the physician who attends him,” shall be added “also the clergyman of the parish where he resides;” and after the words “the doctor of this society,” shall be added “or secretary;” and after the words “shall write to the said physician,” shall be added “and clergyman.”

Resolved—That rule 29th be altered, by substituting for the words—"about to go to the country or out of the kingdom," the words "about to go to the distance of 10 miles or upwards from Dublin in any part of the United Kingdom, and no person who shall leave the United Kingdom shall be a member of the society thereafter, and three months shall be the time allowed for the payment of the subscriptions of a member absent, as first herein mentioned, and a penalty of 5s. annually shall be charged to the absent member for not discharging the duties of society, &c."

Resolved—That rule 30th be altered, and from henceforth it shall be as follows:—that any member who shall take sick and require to go to the country, he must have the concurrence of two thirds of the society, obtained at a general meeting, which it shall be the duty of the secretary to call when required.

Resolved—That rule 33rd be altered, and from henceforth the following is the manner which the roll shall be called:—the secretary shall enter each absent member's number on a list, and when the roll is concluded he shall recall the names of the absent members, and any member not answering shall be fined 6d.

Resolved—That rule 35th be altered, so that from henceforth for "2 o'clock" the words "quarter-past 2 o'clock" be substituted.

Resolved—That rule 36th be altered, and from henceforth it shall be as follows:—That the president or stewards shall not remove the property or effects of this society unless by the concurrence of two thirds of the members, signified by their votes.

Resolved—That rule 37th be altered, and from henceforth the following alteration be made:—the fine of 2s. 6d. shall be reduced to 1s. 6d., and for the words "1 until 3 o'clock" "2 until 3 o'clock" is substituted, and the fine of 1s. 4d. shall be reduced to 10d. [*By mistake in printing made 4s.*]

Resolved—That rule 39th be altered by making the following addition thereto, that is to say:—the following is the manner in which said council shall be constituted; the chairman shall nominate one member and that member shall name another, and so on until the council of 12 are named; and that council so chosen shall remain in office for 12 months, and be subject to be called upon by the president and stewards, whenever they think their services required; and that seven of said council shall form a quorum, and shall be paid 1s. per man for every night they sit on council, and shall be fined 1s. for not answering their name half-an-hour after the time mentioned in the notice, and no apology whatever shall be accepted (sick claim excepted); and for not attending every adjourned meeting of said council, to be subject to the same fine of 1s., provided the members get notice of such adjournment according to rule.

Resolved—That rule 41st be altered, and from henceforth it shall be as follows:—that the word "claimant" be substituted for the word "chairman," in the first section; and for the fifth section of the rule the following section shall be adopted:—any member not attending such funeral shall pay 1s. 6d. fine, as follows; for not answering the first roll-call, 6d.; for not answering the roll-call at the burial ground, or the distance named in the rule, 1s.; and any member behaving in a disorderly manner at the funeral or at the graveyard shall be fined 1s.; and it shall be the duty of the stewards, or other members witnessing such conduct, to charge the offender at the next meeting, or be fined 6d.; and any member refusing or neglecting to walk in orderly procession from the gate of the burial ground to the grave, shall be fined 4d.

Resolved—That rule 43rd be annulled.

Resolved—That rule 44th be altered, and from henceforth it shall be as follows:—that 1d. per week from the weekly subscription of each member shall be allowed to accumulate until it shall amount to 50l., then, with the unanimous consent of the society, we proceed to pay the sick members out of said fund, until it is reduced to 30l., when none except a pensioner or pensioners shall be paid out of the said fund until it shall again amount to 50l., and on no account shall the said fund be reduced under 30l., except in the case of a pensioner or pensioners receiving benefit, as aforesaid; and in order to give stability to the said sinking fund, any member who shall propose to break this rule shall be excluded.

Resolved—That rule 46th be altered, and from henceforth it shall be as follows:—that this society shall not be dissolved so long as five members may wish to continue it, and all the members shall vote according to the Act of Parliament made and provided in such cases, and any member proposing to dissolve it otherwise shall be excluded.

Resolved—That rule 48th be altered by providing, that the stewards shall give in their report on the day on which the candidate shall be balloted for, or be fined 1s.

Resolved—That rule 49th be altered, and from henceforth it shall be as follows:—that any member of this society, getting married, shall report the same within one month after his marriage to the stewards, who shall visit his wife and report to the society, at the next monthly meeting, her age and state of health to the best of their knowledge, and any steward neglecting to perform said duty shall be fined according to the terms of the 45th rule; and any member neglecting to give notice of his marriage, as here directed, shall not receive benefit for his wife should it become necessary for him to claim same, and such member's wife shall not be in benefit for three months after she is reported to society.

RULES of the ST. NICHOLAS of MYRA TONTINE SOCIETY. Instituted January 1839, and registered January 1845. St. Nicholas of Myra Tontine.

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RULES.

That the formation of this society has nothing for its object but the glory of God, the honour of our Queen, the well-being of our neighbour, and raising of a fund by mutual contributions for the support of ourselves, wives, and families in case of sickness or death; and after providing for the foregoing objects, the surplus funds to be annually divided amongst the members at Christmas. And as concord and unanimity form the basis upon which the tranquillity and happiness of society depends, we, therefore, the members of this society, in order to attain those desirable objects, do agree to be governed by the following rules:—

1. That this society do meet on every Sunday at No. 5, Francis Street, from 3 to 4 o'clock p.m., until the majority of the society think proper to meet elsewhere; and in all cases of removal they shall give proper notice according to law; and that the stewards shall not receive money after half-past 3 o'clock, under a fine of 6d. for each offence, except on quarter-days, when half an hour shall be allowed extra.
2. That the officers of this society shall consist of a chairman, two stewards, and a secretary, with a committee of four members. The chairman and stewards are to come into office at one time, the first on society list to succeed the former, the chairman and stewards after in rotation; and no member shall be exempt from said office except the secretary; and any member in the country sick or in confinement, in that case, whilst so, shall be excused; but in either of the first two cases, on a member's recovery or enlargement, he shall serve in said office on the next month, or be fined 1s. The secretary shall be chosen by a majority of the society; the committee also from the above list. The officers on duty being called, and they or their substitutes being present, according to rule, the secretary shall commence the business of the day by opening the books for the receipt of subscriptions, &c.; then he shall call the members in rotation, as their names occur on the books for subscriptions; and no money shall be received from

any member who does not answer his name when called, or his substitute, until the list is called to the end, and then his money shall be received; and no member, under any pretence, shall enter his subscriptions, &c. until called on for such by the secretary, under a fine of 1*d.*; and no member to raise his voice during the time of money business being transacted (the officers on duty and the member tendering his money for the time being excepted), under a fine of 2*d.* Any member wishing to know the state of his accounts shall make such inquiry of the secretary when paying his money, and at no other time, under a fine of 2*d.* for each interruption of the business; and any member wishing to bring forward any measure for the benefit of the society shall defer the same until the money transactions are totally arranged for the day, and then the chairman shall inquire if there be any other business to transact on the part of the society.

3. That the chairman shall be empowered to levy the following fines:—cursing, or obscene language, 4*d.* for each offence; for insulting the chairman, 1*s.*, or any other member, 6*d.*; giving the lie, or challenging to fight, 1*s.*; striking a member in or out of society, 5*s.*; offering to lay wagers, 4*d.*, contrary to society; with face, hands, or linen remarkably indecent, 6*d.*; and any member hearing anything injurious to society, or knowing anything of importance practised thereon, and not giving immediate notice to society, on proof thereof, he shall be fined 5*s.*; and should the chairman neglect to levy the above fines when made acquainted with the same, he shall be fined 5*s.* for each such neglect; and all fines shall go to the funds of the society, and no other way disposed of.

4. That the president's duty shall be also to see the accounts of the book steward and secretary each correspond in money received. And the members of the society are to address themselves at all times to the chairman. No member to interrupt another while speaking, unless to call him to order, if necessary to do so, or to explain; and no member shall be permitted to speak more than once upon any measure before the committee, except the proposer of the measure, which is allowed the liberty of reply before the question is put from the chair.

5. That the stewards' duty shall be, one as cash steward shall receive all payments made to society, and pay all money required from it by these rules, and give a fair return of said money; he shall be answerable for all bad money received, and all deficiency of money he shall receive on account of the society. The book steward shall keep a true account of all money received as subscriptions, and for neglect of said duty a fine of 1*s.* for each neglect.

6. That the secretary's duty shall be to summons the members when necessary, or give a verbal notice; also to keep an account of all money received on each meeting day, and announce on each quarter day the receipt, and expenditure of the society for the preceding quarter; he shall notice the members to all offices, extra meetings, and funerals; and in any case of neglect he shall incur the fine attached to said absence. It shall be his duty, in conjunction with the chairman, to sue by law for the rights of this society, under the fine of 2*s.* 6*d.* each, for each such neglect. And the secretary shall transact the duties of his office under the directions of the chairman and stewards, and as a remuneration for his services he shall be paid the sum of 6*d.* sterling from each member each quarter, to be paid by the quarter if required.

7. That when a member is proposed to society, that in order to know the true character of said proposed member, and inspect his wife, the secretary shall write a roll with the proposed member's residence for the stewards to visit the same, and report on next meeting day the age and state of health of said member's wife. And should the stewards neglect to visit or report the same, they shall be fined for each neglect 1*s.* each steward.

8. That the officers of this society shall be present at society room at the appointed hour of this society, the secretary, chairman, and stewards, under a fine of 1*s.* each for each neglect. The committee to be present at roll-call. The roll to be called by the chairman at one quarter of an hour past the appointed hour of this society to meet, or cause to be called, under a fine of 3*d.* sterling for such neglect. And that no member do leave the room while in office without leave of the chairman, under a fine of 3*d.*; and that two members shall not get leave at the same time, and for such liberty the chairman shall incur the fine of 2*d.* And if the committee do not answer the above roll-call, they shall be fined 1*s.* each neglect; and no member to be absent from the room on leave more than 10 minutes, under a fine of 3*d.* for each day from duty.

9. That should the secretary absent himself from meetings or funerals, the book steward shall do the business of

the day, in calling rolls of members' names in proper time, or appoint a substitute to that office, or in default of said duty he shall be fined 1*s.*; and the secretary shall send proper notice to the society of his intention of being absent, or in default he shall be fined 2*s.* 6*d.* for said neglect; but if the secretary should fall sick, there shall be a person appointed to do that duty, and shall be paid from the society; but the secretary shall not be allowed his salary while on the sick list. Any member of society when in office shall be allowed a substitute one day in his month if required, but said officer, committee, or member, shall be accountable and pay all fines incurred by neglect of said substitute, except said fines be incurred by improper language or other improper conduct in the room, then in such cases said substitute shall be accountable for such conduct as a member, and acting on his own responsibility in the case of fines.

10. That no person be admitted a member of this society unless he be of good character, and not discarded from any other society; and any person proposing a person to this society of a bad character, with the true knowledge of said proposed man's character, if duly proved to society, the member so proposing such person shall be fined 5*s.*, or excluded if the society think proper to do so. And any person proposed to society shall deposit 1*s.* on the day of proposal; and if accepted on the succeeding Sunday the said sum to be allowed out of his entrance money; and if he be rejected the sum to be returned, but in case of disappointing the society he shall forfeit the same. The entrance money of each member to be 5*s.*, and if not convenient to pay in full, he shall pay 1*s.* as above, and 6*d.* for a rule book, and the remainder in three months, or be out of benefit until paid. No member to be in benefit until the expiration of three months after the date of entrance, and to be clear on the books of entrance, subscriptions, and fines.

11. That no person be admitted a member of this society who is above 40 years of age, and if married his wife also not to exceed 40 years of age. They must be in perfect health, or if the contrary can be proved within 12 months, or that he belonged to any other benefit society at the time of his entrance, he shall be excluded and forfeit all money paid in. Any person wishing to become a member of this society must be proposed one week previous to admission, in order to give the society, through the stewards, an opportunity of inquiring into his character, and such person proposed shall answer the president the following questions:—Mr. — have you read these rules? Will you comply with them? Are you married? What is your age? What is your wife's age? Can you say that you or your wife are not in any way afflicted with disease or disorder, or likely to become a burden to this society? Are you a member of any illegal or secret society which gives relief in case of sickness? If the answers be satisfactory, the person with his voucher shall be requested to withdraw, until this society determine to admit or reject him; the same to be determined by ballot, and a majority of the society present to determine in all cases of ballot; and every member must give an account of his residence, and likewise as often as he may find it convenient to change his abode, on the next meeting after removal, or be fined 6*d.* Also any member getting married shall report the same to society within one fortnight after marriage, and then the stewards shall visit her, and report the same to the society on the next meeting day, with their opinion of her age and the state of her health, and if considered a fit and proper member she will be in benefit in 13 weeks from the date of the stewards' report to society; and should the stewards neglect to visit and report they shall be fined separately 1*s.* for each neglect.

12. That the weekly subscription of each member shall be 7*d.*, and any member four weeks in arrears shall be fined 3*d.*; and five weeks, 4*d.*; six weeks, 5*d.*; seven weeks, 6*d.*; and out of benefit until same be paid; and should any member be 13 weeks in arrears he shall be excluded, and forfeit all claim on society, and all money he may have paid into it; and no member shall receive benefit from this society who is charged with felony until first acquitted of the charge, and if found guilty he shall be discarded from the society and forfeit all claim thereto; and no member shall receive benefit for illness caused by rioting, or any other improper conduct, or private complaint of his own creation, and if such private complaint was likely to bring him a burden on society in future, the doctor stating such, the said member shall be discarded and forfeit all claim to society thereafter, and all money he may have paid into it.

13. That when it pleases God to afflict any brother with sickness, or render him by accident incapable of earning bread, he shall send his claim to the secretary, stating the nature of his complaint and the date when it commenced,

and if found entitled to benefit he shall be paid the sum of 8s. 7d. per week for the space of three months, and for the next three months 4s. 7d. per week, if his sickness should so long continue, deducting thereout his weekly subscription. But should the sick person recover and give up claim, and fall sick again within three months, he shall receive benefit only for so much as will make up the period of three months. Every sick member during the time of receiving benefit shall be confined to his apartments in whatever manner the doctor orders, such orders to be furnished by the doctor to the society; and if any sick member is found to leave his apartments contrary to the doctor's orders, he shall forfeit his week's allowance. And any member knowing of any such breach of the rules and not informing the committee thereof, he shall, if duly proved to have known it, be fined 2s. 6d., and if his sickness continue beyond the given period prescribed in this rule heretofore mentioned, he shall receive the sum of 2s. 7d. per week, deducting thereout his weekly subscriptions of 7d. per week, but free of duty, but to act in conformity with the aforesaid rules of sick members of this society, and to be visited during illness.

14. That any member or members residing in the country or out of the kingdom, but not less than 12 miles from Dublin, shall be allowed 13 weeks to pay up his dues to the society free of fines, and if not paid on the 13th week the fine of 1s. 6d. to be added to his subscriptions, and if not paid on the 14th week his name shall be taken from the society's books, and said member shall have no further claim on this society, or the money he may have paid into it; but should the said member be proposed to this society at his return, and produce a certificate of good health from the doctor of this society, and the stewards to visit and report to society as prescribed by the 7th rule of this society, to the satisfaction of the members, he shall be admitted on payment of 2s. 6d. entrance, but as a new member; and any such member or members residing in the country or out of this kingdom shall be deprived of all benefit from the society unless all dues he fully cleared off on applying for benefit, and said member or members applying for benefit shall send a certificate signed by the clergyman and doctor of the parish in which he and they reside, with full particulars of his own address, and stating the nature of his complaint, and the date when it commenced, and then he shall be in benefit as if in town, pursuant to the 14th rule of society, and shall receive same in whatever manner he directs its conveyance, but he shall send the aforesaid certificate each week to society, he paying all expense of communication with society; but should the said member die in the country or out of the kingdom, on said information to society, provided the said be considered and approved of by society to be a just and fair claim, they shall dispose of it according to rule of society. And any member residing one mile beyond the Circular Road, and not more than twelve, shall be accountable for his weekly payments, but be excused from the duties of society office; but in all cases of applying for the benefit, said member shall produce a weekly certificate signed in the manner prescribed by the society according to rule.

15. That the sick member shall be paid his weekly allowance on the fifth day after the claim is received by the secretary, to be paid by the cash steward or his substitute, under a fine of 1s. and 1s. 6d. for each day the same remains unpaid, provided the sick member does not reside beyond the Circular Road one mile, then he shall be considered as a country member. And any member attempting to disturb the peace of this society, by raising parties for any particular purpose contrary to the true intent and meaning of these rules, or who shall endeavour to influence the opinions of the members by undue and improper means, or who shall make use of any expression to the disadvantage of this society, in any place or company, and on proof thereof he shall be fined, for the first time 2s. 6d., for the second time 5s., and out of benefit until paid; and for the third time excluded and forfeit all claim to society hereafter; and any member speaking of the business of this society out of the society room to any person except a member, the person so offending shall be fined 2s. 6d., and out of benefit until paid. Any member wishing to influence a person to join this society, he can show him the rule book, and explain the manner of the society's rules and regulations, without incurring the fine or censure of any member.

16. That every sick member shall be visited during his illness every day, save in cases of fever as in hospital; then the visitor must inquire at the most convenient place. The visitors to report on the next day of meeting after the visit the state of health of the sick brother, or be fined 1s. In all cases of sickness the secretary shall write a visiting roll of the members, such roll to be delivered to the president,

then to the cash steward, then to the book steward, and the members of committee, the following members successively, and so on to all the members, to be delivered to each other in turn before 10 o'clock of said night after visiting, or in default to be fined 6d. And any member found at work while receiving benefit, without first giving up his claim to the last visitor or the secretary, he shall be excluded and forfeit all money he may have paid in, and all claim to society hereafter.

17. That on the death of a brother or brother's wife, the stewards, previous to drawing the money, shall see the corpse, providing he or she shall not be out of Dublin, or in case of contagious fever or disease make strict inquiry as to the truth of such death. The officers shall then receive the sum of 4l. sterling, out of which they shall see that a respectable coffin be provided, with a four-horse hearse; the remainder of the 4l. to be paid to the nearest relative of the deceased then known to society; and on the second day of meeting after interment the society shall advance the sum of 1s. per man out of the funds of society to the relative next of kin then known by the society or person so appointed to receive the same, to be paid by the members on the next meeting day, or fined 1s. each, and out of benefit till paid; and said mortality shall be paid to the person then known to society as the nearest relative, providing they be of good character and sober habits; and if not so, it shall be entirely at the discretion of this society to manage said money to the best advantage. And in case the death shall occur within one mile of the Circular Road, or in Dublin, the society shall be summoned; and any person not attending the funeral at both roll-calls shall be fined the sum of 1s. The secretary to call the roll a quarter of an hour after the appointed time for said funeral to go out, and at the burial ground after interment. The secretary to get notice from the friends of the deceased 32 hours before the appointed hour to remove the corpse. The secretary shall notice the members 16 hours before the appointed time to remove the corpse, and each member shall appear in a decent cleanly manner, or be fined 4d. Should the secretary neglect to summon the members, or not comply with his other duties, he shall be fined 1s. Any member acting disorderly, or leaving the ranks to smoke, or smoking in the ranks, to be fined 6d.

18. That the chairman of this society, when leaving office, shall give an account to his successor, and in default thereof he shall be fined 2s. The property of this society shall be deposited in a chest under three locks; one key to be kept by the president, one by the cash steward, and one key to be kept by the secretary, as all property whatever of the society is vested in said three officers as trustees; and said three officers are authorised to sue for and defend any action on the part of the society; and that the money or any other property of the society shall not be diverted or misapplied by them or any other member of this society entrusted therewith, under the penalty of 10s., and be expelled from the society, and forfeit all claim upon it, if the society think proper. And each member from the time of his entrance shall be entitled to all pecuniary benefits, such as forfeited money, fines, &c., and likewise to bear his part in the expenses of this society.

19. That each member must appear on quarter-days and general meeting days when required, and remain until the business of the day is finished, under a fine of 6d.; and any person leaving the room without the chairman's leave shall be fined 3d., and considered as unruly. The roll to be called at one quarter of an hour past 3 o'clock p.m., and any member absent shall be fined 2d.; and should the chairman neglect to call the roll in the proper time, he shall be fined 1s. All arrears of every kind shall be paid on the Sunday after quarter-days, which is called grace-day, or shall be fined 1s., and out of benefit till paid. Quarter-days to be as follows: the last Sunday in March, the last Sunday in June, the last Sunday in September, and the second Sunday before Christmas, as all arrears of every kind is to be paid off the second Sunday before Christmas in each year, under a fine of 1s. And the surplus fund of this society shall be equally divided amongst the members on the Sunday before Christmas-day, deducting 2s. 6d. from each member to establish a fund for the purpose of the ensuing year. Any member not paying up the four first Sundays of meeting after divide shall be fined for each the sum of 6d., and shall not be entitled to benefit for one month after the sum is paid in, together with all fines against him; and any member withdrawing from the society at Christmas, or after divide, shall not be entitled to any part of the funds left in the society by him to meet the demands of the society for the ensuing year. And any member giving notice of his retirement from the society shall not be entitled to any part of the funds left in the society by him to meet the demands of the society for the ensuing year. And any member giving notice of his retirement from the society or otherwise shall not have the power to retract the said notice, and shall not be

considered a member after said notice is given to society by him.

20. That all matters in dispute between the St. Nicholas of Myra Society and any individual member thereof, or any person on account of a member, shall be referred to the arbitration or decision of six honest men; said six are to be members of a total abstinence society, and they shall not have any interest directly or indirectly in the funds of this society; said six men to be chosen by ballot from the list of persons named and elected at the first meeting after the enrolment of these rules by the society; and the person requiring said arbitration shall have power to reject any of the said men so appointed, if he can show sufficient cause to reject said man or men so appointed to arbitrate such case. And when arbitration is required both parties shall deposit with the said arbitrators the sum of 5s. each party; said arbitrators shall return the sum of 5s. to the party who is entitled to the award of said arbitration and retain the other sum of 5s. for their own purpose, or return the same if they think proper. No reference to be made to said arbitration unless the standing committee or the decision of a general meeting cannot settle such case in dispute.

21. That every member in benefit shall have a right to the sheets, candlesticks, &c., and for his father, mother, brother, sister, or child; to be returned in three days after interment, washed and mangled, under a fine of 2s., and 1s. for each day until returned; to be returned to the secretary or chairman, and brought to the society's chest on the next day of meeting by the borrower or be fined 6d.

22. That in any case where death is brought on by violence between a member and his wife, or the laying of violent hands on themselves, there shall be no benefit whatever given by the society (case of insanity excepted). And if any member lives in a state of separation from his wife he shall not receive any benefit in case of her death; and if such member, after having been in a state of separation as aforesaid, shall again cohabit with his wife, he shall not be entitled to benefit in case of her death until they have again lived together for three months.

23. That the chairman and committee of this society has power to cite the members to a general meeting when they think proper. And if the chairman and committee cannot show sufficient cause for said general meeting, the majority of the society to decide in that case; and if the majority of the society consider there has not been sufficient cause for said general meeting the chairman and stewards shall be fined 2s. each, and the committee members 1s. each for each unnecessary meeting.

24. That the members of this society have agreed to lend the surplus funds of this society to the members of said society, and no other person or persons; and in order to avoid all disputes as to the individual right of borrowing, the right shall be decided by lot; and that 6d. per pound sterling do be charged as interest on said loans, and no loan to exceed 2l. or less than 1l.; and said loans to be repaid to society weekly at sums not less than 1s. per pound sterling on the sum borrowed. And for neglect of said payment on loans the sum of 1d. per 1s. fine; to be charged for each neglect of payment; and that no member of society do be entitled to said loan except they are in benefit in society; and that the security of two members with the borrower do be required for the sum of 2l.; and one member with the borrower for the sum of 1l. sterling do be required. And that all said securities do be accountable to the society for the sums borrowed on their security. In the case of the borrower refusing or neglecting to pay the loan, and that the securities or bails do get notice on the fourth day of neglect of payment by the borrower, and that the said securities or bails do commence to pay the weekly payments on said loan, and that said loans do be paid in on the second Sunday before Christmas in each year, and in default of said payments the said loans due to be stopped from the dividend of the surplus funds which the borrowers and bails are entitled to from society. And should any borrower of said surplus funds take sick the weekly payments on said loan to be stopped each week if the society thinks proper. And in case of the death of said borrower, the balance due on loan to be stopped from the mortality of said member after the interment; and that all interest and fines on said loans do go to the funds of society; and that the clerk or secretary of said loan do be paid the sum of 1½d. each member per quarter, to be paid per quarter if required by said clerk or secretary. And that all payments do be received by the chairman of society while he remains in office; and he shall be accountable for all bad money he receives.

25. That the secretary shall once in every year prepare a general statement of the funds and effects of or belonging

to the society, specifying in whose hands said funds or effects are then remaining, together with an account of the various sums of money received and expended by or on account of the society since the last publication of the last periodical statement shall be attested by the two committees going out and coming into office and signed by them and countersigned by the secretary; and every member shall be entitled to receive such periodical statement from the secretary on payment of 4d. for a copy of it.

26. That these rules shall stand and be in full force, and that it shall and may be lawful to add, alter, and amend the same, and make byerules and regulations for the better government of this society whenever necessary or expedient so to do, provided such alteration be agreed to by four fifths of the members convened at a general meeting for that particular purpose, and be approved of pursuant to the statutes relating to friendly societies; and that this society cannot be dissolved while three of the members think proper of continuing together, and all the effects of or belonging to this society do be considered the property of said three members as long as they support the rules of this society.

27. Claim to Society—

To the secretary of the St. Nicholas of Myra Total Abstinence Totintine Society.

SIR,

It has pleased God to afflict me with a which renders me incapable of attending to my business, therefore I claim the benefit of this society. A B's residence with the signature of the doctor.

N.B.—This claim not to be sent until the third day under a fine of 6d.

RULES OF "MUTUAL" BURIAL SOCIETIES IN DUBLIN.

RULES AND REGULATIONS OF THE INDEPENDENT BURIAL SOCIETY.

The Independent
Burial Society.

1. That this society has for its object nothing but the glory of God, the honour of our Queen, and the decent interment of its members after death; and that it shall be called the Independent Burial Society, and shall be comprised of a limited number of members, 200, with power to add to their numbers.

2. That the members of this society, shall meet with the firm intention of promoting the welfare of each other, and to forward as far as in them lies the interest of society, and transact the business thereof, in the House No. , Q— Street, every Sunday evening, from 7 to 9 o'clock.

3. That this society shall be governed by two trustees, a chairman, secretary, treasurer, and two stewards, with a committee of 12 members, and they shall have power to investigate all business relative to society for the time being; the committee shall be called regularly from the list to office every three months; and in order to make the duty light, they shall be divided in the following order:— Four members of the committee to attend for one month in their turn and a full attendance of the committee on quarterly night, or be fined 3d. each. The first member on the books shall be called as chairman, and should he refuse, he shall be fined 6d., and each member in his turn so called and refusing, to be fined 6d., and so on until the office is filled. And each member refusing to act on committee, to be fined 6d.; the chairman and stewards to be in the society room 10 minutes after the time appointed for meeting, or be fined 3d., unless in case of sickness or unavoidable absence, the nature of which to be sent in writing to the secretary on the night of meeting at the time appointed, or be subject to fine as for absence.

4. That on the admission of each member, they shall pay 6d. entrance, and 2d. per week subscription. No person can be admitted a member of this society whose age or whose wife's age exceeds 50 years, or who has any disease or infirmity; any person entering and shall be found afterwards to labour under such disqualification, to be excluded, and forfeit all moneys paid into society; and all persons seeking to be admitted a member, will be required to answer fairly to the following questions:—

- 1st. Are you a married man?
- 2nd. Does you or your wife exceed 50 years of age?

3rd. Can you safely say and declare, that you and your wife are at present free from bodily infirmity and disease ?

4th. Have you been expelled from any other society ?

Having answered the above questions satisfactorily, the proposed member shall be balloted for, and, if admitted, the member proposing him to vouch for his health and the health of all such members as he proposes.

5. That it shall be the secretary's duty to keep the accounts of society, to summon the members when required, and in all cases relating to his office, he shall discharge his duty with vigilance and care; and on each quarter day he shall produce a correct statement of the income and outlay of society, such statement to be for general inspection of the members of society, and to be audited by two members (not on the committee), chosen for that purpose, and a general statement at the close of each year, as directed by 18 & 19 Vict. c. 63; and should he neglect to comply with the above, he shall be fined 2s. 6d., and should he neglect to summon the members in due time when required, he shall be fined 3d. for each omission. And that he shall not be superseded in his office unless by the votes of a majority of the members of the society at a general meeting, and that for incompetency or some fault duly proved. And his salary shall be 1s. yearly for each member, to be paid quarterly from the funds of society.

6. That there shall be no objection to the admission of any member into this society on account of his trade or calling or religion, provided he has a good moral character.

7. That if any member, having joined this society as a single man, shall marry during his time of membership, he shall be required to give notice to the secretary within one month after his marriage. Should he neglect to notify same, he shall not be entitled to benefit for his wife, and in all cases his wife to be visited by one or more members of society appointed for such purpose; said wife to be enrolled three months before she is entitled to benefit.

8. Any member owing four weeks shall be fined 1d.; five weeks, 2d.; six weeks, 3d.; seven weeks, 4d.; and if eight weeks, to be excluded, and forfeit all money paid into society by him; such member's name to be called out at 10 minutes before 9 o'clock, to give an opportunity to any brother to pay a week's subscription for him.

9. That on each quarter day there shall be a general meeting of all the members, and any member neglecting to attend and answer his name at roll call, shall be fined 3d. Apologies for non-attendance in case of sickness, absence in the country, or otherwise, must be sent in writing to the secretary, at or before the time of meeting.

10. That in case of a member's death, immediate notice shall be sent to the secretary, who shall send the chairman and first steward to visit deceased; and the treasurer shall, on receiving their report, draw from the funds of society the sum of 3l. to provide a decent coffin and hearse; the sum of 2s. 6d. to be stopped of the 3l. as a guarantee for the safe return in a clean manner of the sheets and candlesticks and other property of society. And at the death of each member the sum of 2d. mortality money shall be paid by each surviving member, which mortality shall be added to the funds of society. If the funeral takes place on Sunday, each member shall attend in a decent, orderly manner on receiving a summons for that purpose, stating the time and place for such funeral, under a fine of 6d. Any member not answering his name at roll call shall be fined 3d. No member to be detained more than one half hour beyond the time appointed; and any member who shall be absent at the second roll call, to be fined 3d.; the roll to be called in the first instance at the house of deceased, and on the second, at the churchyard, within one mile of the Circular Road; the summons to be served 12 hours previous to interment, except in cases of emergency, when a verbal message will suffice. No member allowed to smoke after the funeral moves on, under a fine of 3d.

11. That the sum of 1l. shall be paid from society at the death of a member's child, under seven years of age; and any child from seven to 16 years dying, the members to receive the sum of 1l. 6s. The members of society to pay 1d. mortality money at the death of each child, which shall be added to the funds of society. But in all cases of the death of a child, a doctor's certificate of cause of death must be first provided according to 21 & 22 Vict. c. 101.

12. Any member of this society may be exempt from all duty by paying the sum of 3s. yearly.

13. Any member drawing mortality benefit from this society for his wife, cannot receive benefit in case of a second marriage and death of his wife for 12 months from the time of his receiving the former benefit. Children excepted.

14. That if any member shall bring a charge against his brother in society, and shall not be able to substantiate same to the satisfaction of the committee or others appointed to investigate the charge, he shall be fined 2s. 6d., and out of benefit until said fine is paid; and any member striking a brother in the society room, to be fined 2s. 6d., and out of benefit until paid.

15. That each member do pay 3d. quarterly, to defray the necessary expenses of the management of the society, and as each member's weekly subscription is named, 2d., 1d. of which shall be appropriated to burial purposes solely, and 1d. per week for a sinking or divide fund; and that it shall be the secretary's duty to keep a separate account of the burial and divide fund; and at the close of each year, the said divide fund to be audited, and a fair divide made, which shall be paid to each member according to his time of being enrolled on the books of society.

16. Any member not paying his quarterly bill clear on quarterly night shall be fined 3d., and out of benefit until all arrears are paid. Any member leaving the society at the year's end shall forfeit any claim for the stock or moneys reserved for the use of society.

17. That this society shall give benefit to a single man for his father, mother, sister, brother, or other relative, provided they be under 50 years of age, and registered for three months; such benefit to cease in case of the member's marriage.

18. That there shall be two trustees elected from the members of society at the first general meeting held after these rules are certified, whose duty it shall be to keep safe all the property of society, and they shall remain as trustees for life, or until removed by votes of a majority of the members present at a general meeting, especially called for that purpose. They shall be obliged to attend all meetings of the committee. Notice of the appointment of every trustee shall be sent to the Registrar.

19. Any member cursing, or using profane language in the society room, shall be fined 2d., and should he refuse to submit to the call of order by the chairman, for the second offence, he shall be fined 3d., and for the third offence, 4d., and expelled from the room; and should he, after such expulsion, return to the room on the same evening, he shall be fined 1s., and be out of benefit until such fines are paid.

20. That all matters in dispute between this society, or any person acting under it, or any individual member thereof, or person claiming on account of any member, or under these rules, shall be referred to the magistrate of the district.

21. That neither the officers for the time being, or the members, shall have power to remove the effects of this society, except with the concurrence of three fourths of the society, signified by their votes, the society reserving to itself the power to choose the place and time of meeting, when it may be necessary to do so, and to fine for absence on the same as in these rules laid down. The secretary shall give notice to the Registrar of Friendly Societies of the new place of meeting, within 14 days from the time of removal, signed by three members and the secretary.

22. That the secretary shall, in the month of February in each year, transmit to the Registrar of Friendly Societies the returns required by law, and shall procure the proper forms from the Registrar, or be fined 5s. for neglect.

23. That should any member of this society be at any time accused of theft, or any capital offence, and be confined for same, in that case, should they claim benefit on account of any accident, this society shall not adhere to such claim, unless they be tried and acquitted according to law, and he shall pay all demands; but if found guilty, they shall be excluded, and forfeit all moneys paid to society.

24. That this society do elect a competent person to act as treasurer, whose duty shall be to receive and disburse all money belonging to society to the satisfaction of the trustees, and the society at large, who shall give security in the sum of 20l. for the just and faithful discharge of all the duties and conditions required by the 18 & 19 Vict. c. 36, and in the form prescribed thereof, which the secretary shall obtain from the Registrar's office.

25. That there shall be an account opened in a post office savings bank, and the surplus fund lodged therein, in the name of the treasurer and trustees of this society, for the use and benefit, the treasurer at all times retaining in his hands the sum of 4*l.* to meet the contingencies of society.

26. That should any member of the committee be appointed on each quarter night, or otherwise to do any particular duty or business of the society, and refuse to act, or any member duly summoned to attend, if he be not present at the time and place specified, in either case the fine shall be 6*d.*

27. Any member not paying his subscription the three first meeting nights after Christmas, shall be out of benefit for each non-payment, one month, and fined as follows: For the first week, 1*d.*; the second, 2*d.*; and in default of payment the third week, he shall be fined 4*d.*; and if he neglects to pay the fourth night in succession, he shall be excluded, and forfeit all claims to this society.

28. That if any member of this society shall be accessory to his death, or shall cause the death of those whom he shall have enrolled on the books of this society, by drunkenness or otherwise, shall not be entitled to benefit if proved by a doctor or member of this society. And in order at the close of each year that the accounts of this society may be balanced, any member not paying his last quarter's bill, or any debts due by him to society, shall be fined 6*d.*, which shall be placed to the account of society for the ensuing year.

29. That it is the chairman's duty to preserve good order, and allow no one to disturb the peace of society, or allow any member to be interrupted while addressing the chair, and should any persist to interrupt after the first call of order, he shall be fined 3*d.*, and in case of refusal to obey the fines and penalties mentioned in the foregoing rules to be enforced. Should the chairman, or any officer of society holding a key, be prevented on any account from attending if he neglects sending his key, he shall be fined 4*d.*, in addition to the fine for non-attendance. The committee shall assist the chairman in keeping order, and if the chairman refuses to fine any member, he shall for such refusal be fined the amount the member should be fined. The secretary shall enter all fines which the chairman shall order him, or be fined double the amount of said fines, and the chairman shall keep a correct account of all moneys return, and said account to his successor, first having signed his name in the book; should he neglect in this case he shall be fined 6*d.* Any member of the committee shall have power of appointing a brother in society to act for him one night during his office, first acquainting the chairman in writing or verbal. And in case his deputy neglected to attend, the fine for non-attendance to be charged to the absent member of committee.

30. That if any time the funds of this society shall accumulate beyond the sum of 6*l.*, except the last quarter of each year, any member clear on the books shall be entitled to borrow the sum of 5*s.* or 10*s.*, and no more, by procuring to clear member's securities, to be repaid at 3*d.* per week for 5*s.*, and 6*d.* per week for 10*s.*, with their subscription. Should any neglect to pay same, for the first he shall be fined 1*d.*, for the second 2*d.*, for the third 3*d.*, and should he neglect to pay the fourth week, the member so neglecting, or his heirs, shall be sued for the full amount due. And should any member die, it shall be lawful for the treasurer to deduct the sum due by deceased from the mortality money payable to the next of kin or nominee, and hand over the balance in discharge of all claims on this society. The sum of 4*l.* to be always kept on hands to meet any demands for mortality.

31. The treasurer shall receive and disburse all moneys, and shall duly account for same, and refusing to do so shall be fined 6*d.*; and it shall be the duty of the second steward to carefully enter all moneys received at the table, and deliver a correct account to his successor in office, or he shall be fined 6*d.* for each neglect of this duty. The chairman, secretary, and treasurer to hold a key each of the society's chest, and for neglecting to bring forward said keys when required, according to these rules, shall for each neglect be fined 3*d.* Any member entering this society room drunk, and disturbing the good order of society, shall be fined 6*d.*, and be out of benefit until such fine be paid.

32. That the books of this society shall be audited one week before the last meeting night before Christmas in each year, and that it shall be the chairman's duty to appoint three competent persons for said duty. Any person

so appointed and refusing to act shall be fined 3*d.*, and it shall be imperative on the chairman for the time being to preside at such time or times as the books may be audited.

33. That the sheets, well washed and mangled, and candlesticks, properly cleaned, to be returned to society at the furthest three days after interment, under a fine of 2*s.* If neglected, the chairman shall cause them to be done, and deduct the expense of same from the 2*s.* 6*d.* stopped at the time of paying the mortality, in addition to the above fine. Any member changing his residence must give notice of same in writing to the secretary one week after such removal, under a fine of 3*d.* for every week he neglects.

34. That no benefit can be given for any children which may be born to any member after joining the society unless registered, for which registry the parent shall pay 3*d.* to the society.

35. That the rules of this society shall remain in full force, power, and effect, without any change, alteration, or amendment, unless altered agreeable to law; but the society reserve to themselves the power to change, alter, or amend same, when and as often as it shall be necessary to do so, with this provision, that the rules so altered or amended shall be altered at a general meeting called for that purpose, and shall be duly certified by Registrar; and that no member may plead ignorance, if it is unanimously agreed that each member shall pay the sum of 2*d.* for a printed copy of these rules. The quarter days shall be the last Sundays in March, June, September, and December, all debts due to society to be paid before divide night in December.

RULES and REGULATIONS of the INDEPENDENT BRANCH of the ANDREAN CHRISTIAN BURIAL SOCIETY.

Independent Branch
of the And-
rean Burial
Society.

This society being instituted for the promotion of virtue, the good of the community, and the decent and Christian-like interment of its members, their husbands, wives, and children, respectively, without prejudice to any person becoming members on account of their trade, calling, or religion, the following rules have been established for the security of its reputation, as well as the reputation of its members collectively and individually.

1. That if any member hereof shall make use of any seditious or inflammatory language against Her Majesty's person or Government, or be guilty of any riot, or of entering into or joining any illegal society or combination, whereby Her Majesty, her Government, or any of her liege subjects, or this society or any of its members, may be endangered, such member so offending, on sufficient proof thereof, shall be expelled from this society, never again to be admitted.

2. That every person wishing to be enrolled a member of this society, must be introduced by two members, who will have previously ascertained the person so proposed to be sober, honest, and well behaved, and that not only the member so proposed, but also the individuals of his or her family then living, in whose right or in respect of whom benefit may be claimed, is and are at the time of such introduction in a state of good health, each and every such person so proposed to pay on his or her admission into this society the sum of 1*s.* entrance, 1*d.* for a rule book, and subsequently 2*d.* per week subscription as long as he or she shall continue a member; that no person be in benefit in this society until he or she has been 13 weeks a member thereof, and free of all arrears and fines paid up to the end of said 13 weeks; any omission of this rule shall be dealt with as if he or she had not been a member.

3. That this society shall be governed by a chairman, two stewards, a secretary, and committee of nine members, who shall have power to investigate into all business of this society; the chairman, two stewards, and a committee, to be elected in the following manner, viz.: six members to be summoned monthly by the secretary successively, as their names appear on the roll or ledger, recommending it as often as occasion shall require, and each member of the committee to remain two months in office; any member refusing to serve on committee when duly summoned shall be fined 6*d.*, such fine if not paid on next quarterly day, said member shall be out of benefit until paid, any omission on the part of the secretary by not serving said summons, to be fined the sum of 1*s.*; that the officers on their going out of office shall give an account of the money received during their time, being the expenses incurred and the stock then on hands to the credit of society, and hand over same and all other articles belonging to this society that they have under their charge, to the succeeding officers; this society shall meet from 1 to 3 o'clock on

each Sunday evening or at any other time deemed necessary, at the Vestry Room of the Roman Catholic Church of St. Andrew, Westland Row, or wherever else may be deemed most convenient by its patrons, subject to the Act 10 Geo. 4. c. 56. s. 10.

4. That the roll of the committee be called every Sunday evening at half-past 1 o'clock; any member of the committee not answering his name shall be fined 2*d.*, and if he totally absent himself so as not to come and see the business done, he shall be fined 3*d.*

5. That any member or members withholding the keys, or savings bank cards, or any other property belonging to this society, from the proper officers duly entitled to have the same in his possession, shall be fined the sum of 5*s.* if not given up when required by the chairman.

6. That no person be admitted a member of this society whose age exceeds 50 years, or who is afflicted with any infirmity whatsoever, either himself, his wife, or any of his children, and if it shall be found that he or his wife, or children, have entered this society under any or either of these circumstances, as in the second rule, or in the rules at large, he or she shall be excluded, and suffer the forfeiture of all the money he or she may have paid into this society; and that no member be entitled to benefit for or in respect of any husband or wife whose said husband or wife shall, at the time of his or her admission, be subject to or labouring under any disease or infirmity tending to shorten life, or whose age shall, at the time of admission, exceed 50 years; and further, that no member be entitled to benefit for or in respect of any child or children, which child or children shall, at the time of his admission, be infected with small-pock or cow-pock, measles, chinough, or any other disease or infirmity tending to shorten life, or for any child or children who shall respectively at death be under six or over 15 years of age, or for any greater number of children than six; that the burial expenses allowed on the death of each child dying during the membership of the parents shall be 1*l.* 10*s.*, and that the burial expenses allowed on the death of each member or each member's husband or wife dying during the said member's lifetime and membership, be 3*l.*, and further, that on the death of any member, the widow or widower of each deceased member shall, on continuing to pay the said weekly contribution of 2*d.*, be enrolled a member in place of the deceased, and be thenceforward entitled to all the benefits of membership.

7. That if any member of this society marry a widow or widower having a child or children who might be entitled in case of death to any benefit from this society, he or she so married must come before the committee, answer such questions as shall be put by the committee, in accordance with the rules of this society, and answer the same to their satisfaction; that he or she and their child or children shall not be admitted until they are registered, and pay 1*s.* for registration of such person so married to a member of this society, and that he or she or their children will not be in benefit for full 13 weeks after registration.

8. That the following articles, viz:—eight sheets, 12 candlesticks, two snuffers and snuff-dishes, shall belong to this society for the use of its members, the said articles to be kept in a chest with three keys, one to be held by the chairman and one by each of the stewards; the sheets to be returned well washed and mangled on the fourth day after the interment, under a fine of 2*s.*; if not returned on the fifth day a fine of 3*s.*, including the fine of the fourth day; and if detained any longer, legal proceedings to be taken to recover same.

9. That any person who is or shall become a member of this society, and through calamity and destitution shall be obliged to become an inmate of the Poor-law Institution, in case of the death of such member, the relative or person appointed to receive the award from this society is strictly bound to see that the deceased member receive a decent and becoming interment; but if such relative or person so appointed to receive the award shall permit the deceased member to be interred within the walls of the Poor-law Institution or any other institution, such person or relative can have no claim on the society or benefit therefrom for such interment; that a person be appointed by the chairman to see the person so dying respectably buried, according to the rules of this society, and such person be paid for his time at the rate of 2*s.* 6*d.* per day; strict inquiry and examination to that effect is recommended by the officers and guardians of this society.

10. That any member changing his residence shall be requested to give notice thereof to the secretary in writing, one week after such removal, under a fine of 3*d.* for so neglecting; and any member refusing to comply with this rule, or being found guilty of fraud, by giving a false or

fictional name, under any pretence whatever, shall be excluded from this society, and forfeit all money paid therein.

11. That as the officers of this society are obliged to inspect the deaths of members, their husbands, wives, and children, within the Circular Road, without fee or reward, any member or person claiming on account of any member who shall claim benefit in respect of a person who shall have died beyond the Circular Road, must pay the car hire there and back of the officer or officers who shall go to inspect, and if such member or person claiming as aforesaid disputes to pay the same, it shall be in the power of the officers to stop it out of the award given for the deceased; the inspecting member will not be obliged to go more than four miles outside the Circular Road, and if the death of a member take place beyond that, the relative or person applying for the same must produce a declaration made before a magistrate of the district in which the deceased member died, with a clergyman or doctor's signature thereto, before the officers so appointed can pay the sum allowed on the death of such member.

12. That in all cases of emergency, the committee shall be empowered to call a special meeting of the society, to decide on all questions connected with the well-being of the society, and the furtherance of its laudible intentions, as they may deem necessary; and that the committee shall not have power to adopt any new regulations for the guidance of said society, without 21 members at least of the society being present.

13. That in case at any time the funds of this society be reduced to 30*l.*, the committee for the time being shall call a general meeting forthwith, to take into consideration the propriety of calling on the members for increased weekly payments or reducing its payments on the deaths of members or claimants from the stipulated amounts.

14. That the quarterly meetings of this society shall be held on the first Sunday in March, the first Sunday in June, the first Sunday in September, and the first Sunday in December in each year.

15. That the secretary shall serve written notices on the several members of this society within the Circular Road at the wish of the committee, to hold a special meeting for the purpose mentioned in rule 13, or any other purpose connected with this society, pursuant to 10 G. 4. c. 56. s. 9.

16. That in case of the death of any member or claimant on this society, and due notice given by any friend or relative of the deceased to the secretary, such secretary shall forthwith give notice to the chairman and two stewards, who shall make proper inquiry into whether such member the deceased is entitled to the benefit awarded in such case or not, and that said chairman and two stewards, or their nominees, collectively but not individually, to draw the money from the funds of the society as herein-after mentioned, and hand over same to the nearest relative of the deceased; but if these inspectors shall not think it safe to give the sum so awarded and drawn by them to the relatives or friends of the deceased, they are empowered to dispose of the amount so drawn in the most prudent manner, as far as regards the decent interment of such person so deceased.

17. That any member found guilty of fraud on this society, or any way accessory to it, shall be excluded, and shall forfeit all benefit to which they might be entitled at the time, and that the committee shall prosecute such offender or offenders for such offence according to law.

18. That any member shall be entitled to claim benefit on the death of a husband, wife, or child, or any number of children not exceeding six, provided such child or children be not illegitimate, and not under 6 nor exceeding 15 years of age, and also provided that such claimant had been clear of all arrears on last quarterly day, and a contributor to this society for full 13 weeks, and that no larger sum be due by such claimant to said society than 1*s.* when such claim is made, and that such claimant shall not be in a state of concubinage.

19. That the amount of such claims be for a child from six years of age, or if not then baptised from baptism, by a clergyman, to 15 years old, 1*l.* 5*s.*; a member or member's wife or husband, 3*l.*, and that no award shall be made or benefit given for any child not baptised, or any child who shall at death be under six years of age, or past its 15th year; and if any doubt should exist on the mind of the committee as to the baptism of any such child, they shall not be compelled to pay the sum awarded to the claimant on the part of such child, until a proper document be produced to satisfy such committee that such child has received baptism.

20. That any member or members discontinuing payment for six weeks shall be excluded, and any member not clear on quarterly day shall be out of benefit until clear; and that no member plead ignorance of this rule, the quarterly days will be printed on the cards of this society.

21. That any member being accessory to his or her death, or the death of others, in respect of whom such claim may be made, will not be entitled to any benefit from this society.

22. That the better to enable the members of this society to know how their accounts stand on the books of this society, that each member pay 1d. for a card, and get all money he pays entered on it; any member leaving this society voluntarily or by reason of being expelled and again admitted, shall be charged with his entrance money, and any member not taking out his card on or before the fourth day of meeting in each year, their name will be erased from the books of this society.

23. That if any member or members of this society at any time wish to call a meeting of the members, he or they must first come before the committee for the time being, and must state the reasons to such committee for making such request, and if such committee shall consider such reasons a sufficient cause for calling such meeting, they shall direct the secretary to convene such meeting by written notices.

24. That at any meeting of this society, no member hereof shall commence or carry on any religious or political discussions, nor allow same to take place without informing the chairman or committee thereof, upon which the person or persons commencing or joining in such religious or political discussions shall pay a fine of 3d.; and if he shall repeat the offence at the same meeting, he shall be required to leave the room under the penalty of 1s. for every five minutes that he shall remain, and in both cases such member shall be out of benefit until such fines shall be paid.

25. That the chairman or stewards of this society do not otherwise than as investing under 10 Geo. 4. c. 56. s. 13, lay out any part of the funds or effects, lend, borrow, or otherwise dispose of the same, save towards the necessary payments and expenses,—stationery, coals, and candles,—under a fine of 5s. each.

26. That the chairman shall hold a book containing an account of the receipts and expenditure during his time of office, which he shall give up with his accounts closed to the succeeding chairman, under a fine of 1s., and in such book or books all moneys received or paid on account of any particular fund or benefit for which these rules provide, shall be entered in a separate account, distinct from the moneys received and paid on account of any other benefit or provision.

27. That the business of the secretary shall be to keep the books of this society to the satisfaction of the committee, and the society generally, and to keep such books under lock and key free from any interference by any person except the members or those whom the committee may choose to appoint, unless when such secretary is transacting the business of this society, under a penalty of 6d.

28. That each particular fine levied in the foregoing rules be made double penalties on the chairman and secretary, in case of such being awarded against them for any violation of these rules; and that all arrears and fines due by each member must be paid off on each quarter night, and any member neglecting to do so be out of benefit until said fines and arrears are paid, and all fines shall go to and form part of the general stock.

29. That any member of the society shall be entitled during the sitting of the committee to demand from the committee or secretary every information respecting the affairs of the society.

30. That any member causing disturbance in the society room, insulting another member, making a charge against another member which the committee on investigation shall find to be false, cursing or swearing, or using lewd language, during sitting hours, shall be fined 6d.

31. That in all cases of death of members or persons in respect of whom a claim exists, the chairman shall advance the amount stated in the 19th rule, subject to the 13th rule, if necessary, on an order signed by three of the committee and the secretary, or his substitute, who, if necessary, are to see the money properly laid out.

32. That in case of a birth in the family of any member of this society, such member shall be bound to report the same to society one week at least after, and pay 1s. for the registration of such birth on the books, otherwise such

member will not be entitled to benefit from this society in case of death of such child.

33. That to show the respect we have for each other, but the more particular respect for the grand corporeal work of mercy, which commands us to bury the dead, it is requested that as many members as can possibly attend the funeral of a deceased brother or sister of this society will do so.

34. That all and every matter or matters in dispute between this society or any person acting under it, and any individual member thereof, or any person claiming on account of any member, shall be referred to the justices of the peace acting in and for the county of the city of Dublin, in the manner directed by the Act of 10 Geo. 4. c. 56. s. 28.

35. That the surplus stock of this society shall, at the end of each week, be lodged, by the direction of the committee for the time being, by the chairman and two stewards collectively, in their names, in whatever savings bank the said committee shall appoint, and not to be drawn without the consent of the committee, the chairman, and two stewards; to be drawn collectively and not individually, and shall not be disposed of for any purpose, save and except as specified in those rules at large.

36. That the secretary shall be elected yearly from the members of the society, at a general meeting thereof; he shall attend all meetings if in health, or find a proper substitute who shall attend in his stead, and also keep a true and faithful record in writing of the transactions thereof; he shall keep all the books of this society in a clear and satisfactory manner, open at all times to the inspection of its members, committee, or officers, and showing an accurate account of its income and expenditure; any member shall be entitled to take or make extracts therefrom; he shall write and serve, or cause to be written and served, all summonses and notices in the manner and at the times required by law, and by the rules specifying same; he shall furnish quarterly and yearly statements of the accounts, and in all lawful matters pay obedience to this society according to these rules, and perform all and every part of his office according to the law now in force respecting friendly societies in Ireland, and be subject to all fines specified in these rules for the infraction or neglect of any of the duties required by him therein.

37. That this society shall be held to be existing as long as any six members shall meet in the name of the Independent Branch of the Andean Christian Burial Society, and for the purposes contained in these rules, and this society shall be limited to 500 members.

38. That a Mass be offered up on the first and third Sunday of every month for the deceased members, and also for the spiritual and temporal welfare of the society at large.

39. That this society do adopt the table hereto annexed, and which has been certified by Mr. Henry Edward Flynn, actuary, pursuant to 9 & 10 Vict. c. 27. s. 13.

40. That the chairman do, in the month of December in each year, prepare or cause to be prepared a general statement of the funds of the society of such nature, and to be so attested and countersigned as is directed by 10 Geo. 4. c. 56. s. 33, and a copy of each such statement shall be procurable by any member upon payment to the society of the sum of 3d. per copy, the copies to be prepared by such person as shall be directed by the committee.

41. That the chairman shall, at and for the periods directed by 10 Geo. 4. c. 56. s. 34, and in the form referred to in 9 & 10 Vict. c. 27. s. 5, transmit to the Registrar of Friendly Societies in Ireland, a return of the rate of mortality experienced by the society, and shall, together with such return, also transmit to such Registrar a correct report of the assets and liabilities of the society.

42. That the transactions of the committee shall be entered in a book, and shall from time to time, and at all times, be subject and liable to the review, allowance, or disallowance and control of the society at any usual quarterly meeting, or at any meeting which shall be specially convened for that purpose, at the request in writing of seven members of the society, served upon the secretary, and which meeting he shall accordingly summon forthwith.

JAMES LYNCH, Chairman.
PATRICK DUFFY,
PETER REILLY,
EDWD. CARRERT,
THOS. BERRIGAN. } Committee.
JOHN SMETHERS, Secretary,
No. 1, Brady's Court, Lime Street.

The ACTUARY'S TABLE referred to in the foregoing RULES.

TABLE of the ages of admission, the admission fee, and of the contributions necessary to enable the Independent Branch of the Andean Christian Burial Society to meet the burial expenses of 8*l.*, payable on the death of each member and each member's wife or husband dying during member's lifetime, and the burial expenses of 1*l.* 10*s.* payable on the death of each or any of six children aged from 6 to 15 years, being the lawfully begotten children of a member and dying during such member's lifetime.

The Ages of Members, of Wives or Husbands.	Entrance Fee, One Shilling to pay to the Burial Fund.	The Weekly Contribution during the whole Life of Members to pay to the Burial Fund.	Benefits free to be received at any Time after Three Months from Date of Admission.	
16 to 50			Burial Expenses for	
The Ages of Children.	One Shilling.	Twopence.	Adults.	Children.
6 to 15			£8 0 0	£1 10 0

The expenses of management and other contingencies to be met by fines and sale of rule books in the first instance, and if these be insufficient then by extra subscription, and the surplus of them, if any, to be at the close of each year placed to the credit of the burial fund and the current expenses account in equal moieties; no draw to be made from the burial fund, but for the special purpose thereof; the entrance fees, contributions, surplus fines, and sale of rule books to be safely lodged from time to time in any of the Dublin savings banks so as to secure therefor thereon the full interest allowed by said banks.

CERTIFICATE.

In accordance with the 9 & 10 Vict. c. 27, s. 13, I, Henry Edward Flynn, officiating actuary for 23 years to the Patriotic Assurance Company of Ireland, do hereby certify that the above Table may, subject to the conditions at the foot thereof, be safely adopted by the Independent Branch of the Andean Christian Burial Society, meeting at the Vestry Room of the Roman Catholic Church of St. Andrew, Westland Row, city of Dublin, for the purpose of securing to the members of said society the benefits therein set forth. In witness whereof, I have hereto subscribed my name, this 1st day of September 1847 (seven), at the office of the said company, 9, College Green, Dublin.

HENRY EDWARD FLYNN.

RULES AND ORDERS OF THE ST. BRIDGET'S BURIAL SOCIETY.

Resolved—That this society has for its object nothing but the glory of God, the honour of our Queen, the decent interment of its deceased members, their wives, and families, and the edification and improvement of society, in general, which shall be conducted by the following

RULES.

1. That this society be called "The Saint Bridget's Friendly Society." The business thereof shall be carried on at 63, Bride Street, in the city of Dublin, and the objects shall be here set forth. The whole of the objects and institution for which this society is founded, *es.* 9, 25, and it shall be conducted by a president, two stewards, a clerk, and a committee of seven members.

2. That each member, when admitted, shall pay 6*d.* entrance, and 2*d.* subsequently per week, and 2*d.* at the death of each adult member, and 2*d.* additional on each quarter day, and will be in benefit in three months from the date of admission; and that each member do get a rule-book and check-card, for which he shall pay the sum of 4*d.*, and that each member's entrance and death payments of 2*d.* shall be allocated to the burial fund, and of each member's weekly subscription the sum of 3*d.* per week shall go to the burial fund, and the sum of 3*d.* per week shall go to the expense fund, and the residue of each member's weekly subscription shall go to his credit, and to accumulate for his benefit in the divide fund, and to the expense fund shall also go each member's quarterly 2*d.* and all fines and forfeitures; and this expense fund shall be applicable to the payment of the society's liability for rent, salaries, stationery, firing, and the like, and any deficiency in it shall be made up by equal extra contributions of the members at the time.

3. That at the death of each member entitled to benefit, or his or her wife or husband, as the case may be, the sum of 3*l.* shall be paid for his or her burial—in the latter case to the member, and in the former case to the widow or widower; or if none, to some child of the deceased member; or if neither, the stewards shall have the same expended for his or her funeral. And in the case of the death of any child of a member, in benefit as aforesaid, not above 15 years of age, and not exceeding in number, in respect of whom there shall be payment, six, there shall be laid out for the burial of such child, and in manner provided by 18 & 19 Vict. c. 63, as to children within its provisions, the sum of 1*l.*—such child not to be above 15 years of age, and by name on the society's books for benefit, as in the case aforesaid. Such member's wife or child to be duly registered on the society's books.

4. That any member five weeks in arrear shall be fined 1*d.*; for the sixth week, 2*d.*; if seven weeks, 3*d.* and out of benefit; if eight weeks in arrear, he or she shall be excluded, and forfeit all claims on the society. Any

member not clearing their quarterly bill will be fined 6*d.* and out of benefit until same be paid in full. The fines to be inflicted under this rule for any member in arrears for any one meeting is to be, but shall only be that due for his or her arrears of longest standing.

5. That in case of any claim in respect of a death, an immediate notice shall be given to the clerk, whose duty will be to summon the stewards to visit the residence of the person in respect of whose death there shall be such application, and see that no fraud be committed on the society; and in no case can benefit be given for any death if the deceased be interred before giving notice of such death to the clerk. Any neglect in this respect by any of the officers, to be fined 1*s.* The certificate required by the Act 13 & 14 Vict. c. 115, s. 3, must also be produced, as thereby directed.

6. The quarters to be computed from the first Sunday in January in each year, and a general meeting shall be held on the first Sunday of each quarter, at 5 o'clock in the afternoon, and no person can be admitted who is not a member of this society, on account of the receipts and expenditure of the society being laid before the meeting, and attested by two auditors chosen for that purpose, and signed by the chairman for the satisfaction of the members; and that the committee be chosen from the list of male members in rotation for the then ensuing quarter. This chosen to be at half-past 5 o'clock.

7. That there shall be a chest kept in the society's rooms, containing the property of the society in it, with three keys, one to be kept by the chairman, and one each by the two stewards. Any officer resigning before his time, or not coming at the time appointed by rule, or illegally holding any key, or any property of this society, and not giving same up to the proper officer, to be fined 2*s.* 6*d.*; and the property of this society cannot be removed unless all members unanimously agree together at a general meeting held for that purpose; and there shall never take place in this society a dissolution of its members, for any purpose whatever, as long as five members hold together and pay thereto.

8. That no person can be admitted a member of this society whose age exceeds 50 years, or who is afflicted with any disease or infirmity, nor shall his or her wife or husband or children in such condition be entered, so as that member shall as to them be entitled to benefit; and if it shall be found that he or she has entered this society, or claimed to have his or her wife or husband or children in such condition to be entered, so as that the member shall as to them be entitled to benefit; and if it shall be found that he or she has entered this society, or claimed to have his or her wife or husband, or any child entered for benefit under any such disqualification, he or she shall be excluded, and forfeit all money paid into this society.

9. That the accounts be audited each week; rent and bills to be paid if possible; and the balance to be struck; the whole to be laid before the meeting.

10. That no work be done for this society, nor goods purchased, unless by order of the committee. All work to be done by estimate, and all officers to be disqualified from sending in any such estimate.

11. That it be imperative on the chairman and stewards to keep in their respective departments, books containing the accounts of the receipts and expenses of the society; and the clerk shall keep the books and accounts of the society generally.

12. That in case any matter, thing, or case whatever, shall at any time arise in dispute between any of the members, or any person claiming in respect of a member, and the trustees, treasurer, clerk, stewards, or committee of this society, the same to be referred to the divisional magistrate, whose decision shall be binding on both sides.

13. That if any member of this society shall reside out of Dublin, he or she may be in arrears to the eighth week, but if eight weeks in arrear, he or she shall be excluded, and forfeit all claims on this society.

14. That the chairman and stewards shall be chosen in numerical order from the list of male members for each month:—First, the chairman; second, the book steward; third, the cash steward, whose duty it is to attend each meeting; any of those officers not present at any meeting at a quarter past 5 o'clock, will be fined 2*d.*, and if not present at half-past 5 o'clock, 2*d.* more. Any person refusing office to be fined 6*d.*; and that it will be the duty of these officers for the time being, in case where benefit on death will be paid, to see that a decent coffin and hearse be provided; and should deceased be a Roman Catholic, 2*s.* 6*d.* will be stopped for a mass for his or her soul, as the case may be.

15. That any member causing any disturbance in the society, insulting a member, making a false charge against a member, which the committee on investigation shall find to be false, will be fined 1*s.*; cursing or swearing, or using lewd or obscene language during sitting hours, shall be fined 6*d.*; and if duly ordered to leave the room, on refusing, to be fined 1*s.*

16. That if any member of this society be found guilty of felony or treason, he or she shall be excluded, and forfeit all money paid into this society.

17. That all members of this society shall give their residence, and should they remove they shall, within one week after such removal, give notice to the clerk, or be fined 2*d.* for neglect.

18. That at any time it may so happen that the burial funds of this society be reduced by mortality, or any other legal cause, so as not to be able to meet the stipulated sum, the committee shall summon a general meeting to consult and determine the best way to act, either by increasing the weekly subscription by 1*d.* per member per week, to go to the burial fund, or by deferring payment of burial claims until the burial fund shall be sufficient. The unsatisfied claim shall be paid according to their respective priorities.

19. That an unmarried man or woman getting married and desiring that his or her wife or husband shall be entitled to benefit, shall give notice to the clerk on the first meeting day after such marriage, with the name of such man and woman, as the case may be, to be enrolled for benefit on the society's books, or be fined 6*d.* in case of subsequent application for this purpose. In case of such marriage above, the married member can receive no benefit for any nominee he or she may have enrolled on the society's books previous to his or her marriage, as the case may be. The treasurer shall, from time to time, and at all times, lay out all moneys of the society as may not be wanting for immediate use thereof, or to meet the usual accruing liabilities thereof, in the trustees' names, in some such mode of investment specified by Act of Parliament, ss. 25, 32, 33, as the committee shall direct; and for any neglect of the treasurer in this respect, he shall be fined 1*s.*, and shall also be liable to prosecution.

20. That when any member joining an illegal society or body, shall, on proof thereof before the committee, be excluded, and forfeit all claims on the society.

21. That all members entering this society shall furnish the clerk with the correct amount of the names and ages of their wives and children, as the case may be, for whom they shall respectively then desire to have a title to benefit.

22. That any member of this society dying at the poor house, or any other charitable institution, the relatives as aforesaid shall cause such members to be decently interred, and should there be sufficient proof that said relative may be likely not to comply with such request, the chairman

shall have full power to appoint a person to see deceased decently interred, and allow such person, out of the mortality money then payable, the sum of 2*s.* 6*d.* each day for his trouble; strict inquiry is recommended in all such cases.

23. That there shall be a clerk and a treasurer; and the clerk's duty will be to keep the books and accounts of this society, and all the other duties required; and that he will receive 8*d.* per member annually, to be paid quarterly. Whenever there shall be a vacancy in the office of clerk or treasurer, he shall be elected at a meeting specially convened for that purpose, according as any person proposed shall have a majority of the then present members' votes, and shall hold office during life, or until removed by the votes of the majority of the members present at a meeting to be specially convened for that purpose. The clerk shall prepare, or cause to be prepared, the returns directed by the 18 & 19 Vict. c. 63, s. 24.

24. That at a general meeting to be held the Sunday before Christmas, in each year, all sums which shall then be by virtue of Rule 2, to any members' credit in the divide fund, shall, after deducting therefrom all sums which shall there be due by such member in the society, be paid by way of dividend to such member; or if he or she shall not be living, to such person or persons of the deceased member's family, or in default of such, to his or her executors, administrators, or assigns, as the committee may think fit, provided that if such member shall then be living, such dividend be applied by him or her in the purchase of food, firing, clothes, or other necessaries, the tools, implements, materials of his or her trade or calling, or in or towards the education of his or her kindred or children; provided also, that in no case shall any part of the sum which ought to be as aforesaid to any member's credit in the said divide fund, be appropriated to the relief, maintenance, or endowment of any other member or person, save as herein aforesaid.

25. That any member not paying the first three weeks in each year, shall be fined for the first week 2*d.*, for the second, 3*d.*, and for the third, 6*d.*; and if not cleared on the fourth week, he or she shall be excluded, and forfeit all money paid into the society.

26.—Application of Funds.

That all money reserved on account of contributions, donations, admissions, fines, or otherwise, shall be applied towards carrying out the objects of the society, according to the rules and tables thereof. Any officer misapplying the funds shall repay the same, and be excluded.

27.—Appointment of Trustees, Secretary, and Committee of Management.

At the first meeting of the society after these rules are certified by the Registrar, there shall be elected by a majority of the members then present, three trustees, a treasurer, a secretary, and a committee of management, consisting of 10 persons. The trustees shall continue in office during the pleasure of the society, and be removable at a general meeting; and in case of a vacancy or vacancies, another or others shall be elected by a majority of members, at a meeting called for that purpose. The treasurer, secretary, and committee of management shall all continue in office until the annual general meeting of the society, unless previously removed by a resolution of the major part of the members present at any meeting called for that purpose; and at every annual meeting a treasurer, secretary, and committee shall be appointed for the ensuing year. In failure thereof, the officers last appointed shall be considered as again appointed; and in case any officer, other than a trustee, shall die, or be removed prior to such annual meeting, the committee of management shall appoint a person to fill up the vacancy. A copy of every resolution, appointing a trustee or trustees, shall be sent to the Registrar of Friendly Societies in Ireland, under the hands of three members, and signed by such trustees, and countersigned by the secretary. Sections 17, 25.

28.—Power and Duties of Trustees, Treasurer, Committee of Management, and Secretary.

The trustees shall be admitted to all meetings of the committee of management, and shall be at liberty to take part in the proceedings thereof, and vote on any question under discussion. They shall do and execute all the several duties and functions delegated to them by the statute relating to friendly societies, unless otherwise herein provided. In case any trustee being removed, shall refuse or neglect to assign or transfer any property of the society, as the committee of management shall direct, he shall, if he be a member, be expelled the society, and shall cease to have

any claim on the society on account of any contribution paid by him.

29. The treasurer, in the month of December in every year, and also when required by the trustee, or a majority of the trustees of the society, shall render to the trustees of the society a true account of all moneys received and paid by him on account of the society; and shall also, when required by a majority of the trustees, pay over all moneys remaining in his hands, and assign and deliver all securities and effects, books, papers, and property of or belonging to the society in his hands or custody, to such person or persons as a majority of the trustees shall appoint. He shall be responsible for such sums of money as may from time to time be paid into his hands by the secretary or by any person on account of this society. He shall balance his cash accounts monthly, and supply the secretary with a duplicate thereof, and shall, if required, attend every general meeting. He shall, before taking upon himself the execution of his office, give security, pursuant to the 18 & 19 Vict. c. 63. s. 21.

30. The committee of management shall meet every Sunday evening, from 5 to 7 o'clock, and six of the committee duly assembled at any such meeting shall form a quorum, and shall have full power to superintend and conduct the business of the society, according to the rules provided for the government thereof, and shall, in all things, act for and in the name of the society; and all acts and orders under the powers delegated to them shall have the like force and effect as the acts and orders of this society at any general meeting. Every question at such meeting shall be decided by a majority of votes; and if the votes are equal, the chairman shall have a casting vote. Any two of the committee may call a special meeting thereof, by giving seven clear days' notice thereof to the secretary, but at such special meeting, no other motion than that specified in the notice shall be taken into consideration. The committee shall convene all meetings of the society on such requisition as herein mentioned.

31. The secretary shall give his attendance at all meetings of the society. He shall record correctly the names of the committee or trustees then present, and the minutes of their proceedings, which he shall transcribe into a book, to be authenticated by the signature of the chairman, as the proceedings of the meeting. He shall receive proposals for admission and demands for allowances of every description granted by the rules. He shall keep the accounts, documents, and papers of the society, in such manner and for such purposes as the committee may appoint; he shall prepare the annual and other returns required by 18 & 19 Vict. c. 63. to be sent to the Registrar of Friendly Societies in Ireland. He shall receive the monthly contributions and the fines due to the society, and pay such sums as the members may severally be entitled to claim, and, at the close of every meeting, pay the balance to the treasurer. The secretary shall, on all occasions, in the execution of his office, act under the superintendence, control, and direction of the committee.

32.—Investment of Funds.

So much of the funds of the society as may not be wanting for immediate use, or to meet the usual accruing liabilities, shall, with the consent of the committee of management, be invested by the trustees in such of the following ways as the committee shall direct, viz.:—in a savings bank or in the public funds, or with the Commissioners for the Reduction of the National Debt, or upon Government or real securities in Great Britain or Ireland, or upon debentures, mortgages, or securities of any company, incorporated by charter or Act of Parliament, and paying a dividend, or on the security of any borough or other rates authorised to be levied, mortgaged by Act of Parliament—ss. 25, 32, 33.

33.—Expense of Management.

Every member shall pay per month towards defraying necessary expenses of management; and a separate account shall be kept of such contributions and expenses, and shall be audited in the same way as the other accounts of the society—a. 25.

44.—Settling of Disputes.

That if any dispute shall arise between any member or person claiming under or on account of any member, or under the rules of the society, and the trustees, treasurer, or other officers of the society, or the committee thereof, it shall be referred to arbitration. At the second meeting of the society after these rules are certified by the Registrar five arbitrators shall be named and elected, none of them being directly, indirectly, or beneficially interested in the funds of the society; and in each case of dispute the names

of the arbitrators shall be written on pieces of paper, and placed in a box or glass, and the three whose names are first drawn out by the complaining party, or by some one appointed by him or her, shall be the arbitrators to decide the matter in difference. In case of a vacancy or vacancies, another or others shall be elected at a general meeting—ss. 25, 40, 41.

35. That a book or books shall be kept, in which shall be entered all moneys received or paid on account of each and every particular fund or benefit assured to the members, their husbands, wives, children, father, mother, brother, or sister, nephew or niece, for which a separate table of contributions payable is adopted, distinct from all moneys received and paid on account of any other benefit or fund—ss. 25.

36.—Audit of Accounts.

The committee shall cause the accounts of this society to be regularly entered in proper books, and shall cause a statement of the accounts of the society, with all necessary vouchers, up to the end of the months of June and December in each year, to be made out and laid before two auditors, to be chosen by the members at a quarterly meeting, held next before each yearly meeting of the society, and shall lay before each such meeting a balance sheet, signed by the auditors, showing the receipts and expenditure, and the assets and liabilities of the society, together with a statement of the affairs of the society since the last ordinary meeting, and of their then condition; and the auditors shall make to such meeting a report upon the balance sheet so laid before them, and in case they do not adopt the same, or any part thereof, shall especially report thereon to such meeting.

37. The books and accounts of the society shall be open to the inspection of any member at all reasonable times, during one calendar month after each yearly meeting; and every member shall be entitled to a copy of such statement and report, on payment of 2d.

38.—New Rules and Alteration of Rules.

That no new rules shall be made, nor any of the rules herein contained, or hereafter to be made, shall be amended, altered, or rescinded, unless with the consent of the majority of the members at a general meeting of the society, especially called for that purpose.

39.—Notice of Alteration of Place of Meeting.

That in case of any alteration in the place of meeting, or dissolution of this society, written notice thereof shall be sent to the Registrar of Friendly Societies in Ireland, within 14 days after such removal or dissolution, signed by two of the trustees, or by the secretary, or principal officer, and three of the members of said society.—s. 28.

RULES OF THE SAINT COLUMBANUS'S SOCIETY.

1. That this society shall be called the St. Columbanus's Friendly Christian Burial Society, of Miltown, and is solely instituted for the decent interment of its members, without any objection to creed, age, or sex, except infants, who will not be admitted until three years old, and on production of a medical certificate.

2. That this society do hold its meetings in the school-room of Miltown, on each Sunday throughout the year, from 3 to 4 o'clock in the afternoon, and the president, stewards, treasurer, and secretary shall attend or be fined—absent at roll-call 1d., for the whole time of meeting 3d., each; and the president shall have power to command silence, and any member refusing to be silent when called on by the president shall be fined 2d., and 2d. for every such additional offence; and should the president show any partiality, he shall be fined 6d. The president or stewards declining to act for their respective month shall be fined 1s. each.

3. That each person shall pay 1s. entrance, and 1d. per week afterwards, and not be in benefit for 13 weeks from the date of entrance; and any person wishing to become a member must be reported one week previous to his or her admission, in order to give the committee an opportunity of inquiring into their character; and the candidate shall deposit 6d. on the day of his or her proposal, and if accepted on the succeeding Sunday, the said sum to be allowed out of his or her entrance money, and if he or she be rejected the said sum to be returned; but in case of disappointing the society, the same shall be forfeited.

4. All persons wanting to become members must be in good health; no married person admitted without both himself and his wife becoming members, nor aged persons who have a family without two or more becoming members.

5. That at the death of a member his or her relatives (as the case may be) shall receive from the treasurer for his or her interment the sum of 2*l.* sterling, and 1*d.* from each member on application to the president and stewards, who shall give an order countersigned by the secretary on the treasurer; and no money to be paid on the death of a child without the certificate of a medical doctor, stating the probable cause of death.

6. That in the case of the death of a child or children of members of this society from the time of baptism by a clergyman up to three years old, the parents shall receive the sum of 1*l.* sterling for their interment, on their parents' account; and any child that is entered a member of this society, at the expiration of said three years, shall be allowed the sum of 1*l.* in case the child shall die within the space of 13 weeks after.

7. That any member neglecting to pay his weekly subscription for four weeks, shall on the fourth week be fined 1*d.*, and so on, as long as he or she shall owe four weeks to the society, and on the fifth week be out of benefit. And if he or she shall run eight weeks in arrears shall be excluded, and forfeit all benefit arising from this society. And if he or she does not pay the mortality 1*d.* in three weeks, he or she shall be out of benefit until paid. And if he or she wants to become a member again must pay 1*s.* entrance, and be out of benefit for 13 weeks, the same as a new member; and any member refusing to attend on a committee shall be fined 4*d.*

8. That any person joining by fraudulent means, or who shall be ascertained to belong, or to be in any way connected with any unlawful or secret society, or shall be found guilty of any felonious and treasonable act, shall be excluded, and forfeit all money paid into this society.

9. A member dying and having no proper person belonging to him or her, the stewards shall take the money and buy what is necessary for the interment of the deceased, and they shall bring a bill and receipt to the treasurer for what money they laid out. But in case it clearly appears that there is any legal debt due by the deceased, the stewards shall pay as far as what money remains shall go, after interment, and if not they shall return the balance to the treasurer.

10. That this society shall be governed by a president, having the assistance of two stewards and a secretary; the president and stewards to be taken in rotation off the adult members on the roll, and to remain in office one month. A contribution of 2*d.* per month by each member to defray expenses of management of the society, and separate accounts shall be kept thereof.

11. That at the first meeting of this society after these rules are certified by the Registrar, there shall be elected by a majority of the members then present three trustees, a treasurer, and a committee of management, consisting of 10 persons; the trustees shall continue in office during the pleasure of the society, and be removable, at a general meeting, or in case of a vacancy or vacancies another or others shall be elected by a majority of members at a general meeting called for that purpose; the treasurer, secretary, and committee of management shall continue in office until the annual general meeting of the society, unless previously removed by a resolution of the majority of the members at any meeting called for that purpose; and at every annual meeting a treasurer, secretary, and committee shall be appointed for the ensuing year, or in failure thereof the officer last appointed shall be considered as again appointed, or in case any officer other than a trustee shall die or be removed prior to such annual meeting, the committee of management shall appoint a person to fill up the vacancy; a copy of every resolution appointing a trustee or treasurer shall be sent to the Registrar of Friendly Societies under the hands of three members, and signed by the trustees, and countersigned by the secretary.

12. And that at all times the sum of 6*l.* shall remain in the hands of the treasurer for the purpose of meeting the legal demands of the members; and for the surplus money over and above the aforesaid sum of 6*l.* shall be regularly lodged in the savings bank in the names of the trustees and treasurer in such judicious way as will bear interest and be most lucrative to the society.

13. That all arrears and dues must be paid on quarter days or be fined 2*d.* each. All arrears of every description to be paid off on the second Sunday before Christmas, or be fined 6*d.* each.

14. That the surplus fund above 6*l.* shall be equally divided amongst the members on the Sunday before Christmas, deducting 4*d.* from each member to establish a fund for the ensuing year.

15. That the secretary's duty shall be to summon the members when necessary, keep an account of all money paid in on each day of meeting, announce on each quarter day the receipts and expenditure of the society for the preceding quarter; and the secretary shall once in every year prepare a general statement of the funds and effects of or belonging to the society, specifying in whose custody the said funds shall be then remaining, together with an account of the various sums of money received and expended by or on account of the society since the publication of the last periodical statement; and every such periodical statement shall be attested by two or more members of the society before the committee appointed auditors for that purpose, and shall be countersigned by the secretary; and every member shall be entitled to receive a copy of such periodical statement on the payment of the sum of 4*d.* He shall see that the treasurer finds proper security, or be fined 2*s.* 6*d.*; he shall in every month of February apply to the Registrar for the yearly return forms, or be fined 6*s.*; and he shall generally transact the business of the society under the direction of the president and stewards; and for any neglect of the duties of his office he shall be fined 6*d.*; he shall be paid 4*d.* yearly from each member, and to be paid quarterly; and he is to be chosen from amongst the members by a majority of the members, and to remain in office during good behaviour. He shall find security by bond to the trustees with one surety in 5*l.* for the due custody of the books, &c.

16. That all matters in dispute between the society, or any person acting under it, and any individual member thereof, shall be referred to two justices of the peace sitting together at sessions or at police office.

17. That these rules shall stand and be in full force, and that it shall and may be lawful to alter, add, or amend the same, make bye-rules and regulations for the better government of this society whenever necessary to do so, provided that a general meeting be called for the purpose; in making such alterations the provisions of 18 & 19 Vict. c. 63 shall be duly complied with, and alterations only must be registered, and that this society cannot be dissolved without the consent of the five sixths in value of the members pursuant to said Act.

18. That the secretary of this society shall, within the period of three months after the 31st December 1860, and so on at the end of every period of five years from that time, transmit to the Registrar of Friendly Societies in Ireland the returns of the rate of mortality experienced by the society within the said period respectively; and shall together therewith transmit to such Registrar a correct report of the assets and liabilities of the society, and shall also apply to the Registrar in the month of February in each year for the forms of the annual returns.

19. That the secretary shall keep a book or books in which all money received or paid on account of any particular fund, for which these rules provide, shall be entered in a separate account, distinct from the money received or paid on account of any other benefit or provision.

20. That these rules be printed, and in order that no person shall plead ignorance of these rules, a copy thereof shall be given by the secretary to the head of each family, who may be members of this society, or to an individual member thereof. For a copy of these rules each family or individual member shall pay 2*d.*

21. That in case of any alterations in the place of meeting, or dissolution of this society, written notice thereof shall be given to the Registrar of Friendly Societies within 14 days after such removal or dissolution, signed by two of the trustees or secretary, or principal officer, and three members of said society.

RULES of the SAINT THOMAS'S BURIAL SOCIETY, OR B BRANCH of the ST. GEORGE'S FRIENDLY BROTHERS' TONTINE SOCIETY. St. Thomas's Burial Society.

Resolved: That this society has for its object nothing but the glory of God, the honour of our Queen, the decent interment of its deceased members, their wives and families, and shall be carried out by the following rules:—

1. That this society shall be called "The Saint Thomas's Burial Society, or B Branch of the St. George's Friendly Brothers Tontine Society," and do hold its meetings at No. 1, Dorset Street, Lower, in the city of Dublin, and the time of meeting to be from half-past 2 until 4 o'clock p.m. on every Sunday; and it shall be lawful to change the time and place of meeting whenever the

majority of the society think proper to do so, provided that due notice of such change be given within 14 days to the Registrar of Friendly Societies in Ireland, signed by three members and the secretary. And this society shall be conducted by a president and committee of 12 members to be taken from the list of members in rotation, and said committee to act on committee in turn, or be fined 1s. unless he shows just cause for so refusing, and the aforesaid committee to remain in office for three months.

2. That there shall be no objection to the admission of members into this society on account of religion, trade, or calling; but members excluded from the A branch, or St. George's Friendly Brothers Tontine Society, for fraud or misdemeanour, cannot be admitted members of this society.

3. That each person on being admitted a member of this society, shall pay the sum of 6d. entrance fee, and 2d. per week subscription; and no person shall be admitted whose age exceeds 55 years, or who has any distemper or infirmity; and any person entering this society knowing that he or she labours under any of the above disqualifications, shall, on discovery, be excluded, and forfeit all moneys paid into the society; and as the following questions will be put to each candidate for admission, they will on satisfactorily answering thereto, be placed on the books as a fit member.—Are you married? What is your age? What is your wife or husband's age? What is your trade or calling? Can you safely declare that you and your wife or husband are at this time free from all bodily infirmity either in constitution or limbs, and to the best of your knowledge you and your wife or husband are not afflicted with any disease or infirmity at present.

4. The secretary's duty will be to keep the accounts of the society, and do his duty with vigilance and care, and at the close of each year to give a statement of the funds of society, as directed by the 18 & 19 Vict. c. 63., or be fined 2s. 6d. for such neglect; he shall not be superseded in his office unless by a majority of the members of the society, and that for incompetency or some fault duly proved; he shall, in the month of January in each year, apply to the Registrar for printed forms of return, or be fined 5s. for neglect. If any member of this society being single shall marry during the time of being a member, he shall give notice within one month to the secretary. Any member neglecting to give notice as aforesaid, shall not be entitled to benefit for his wife.

6. That any member who shall allow himself or herself to be four weeks in arrear, shall be fined 1d.; five weeks, 2d.; six weeks, 3d.; seven weeks, 4d.; and if eight weeks in arrears, he shall be excluded, and forfeit all money paid by him or her to the society.

7. All members must be clear on quarter day or pay 6d. fine, and be out of benefit until the same is paid in full; and any member neglecting to attend and answer his name at general meeting, shall be fined 3d.

8. That in case of a member dying, immediate notice shall be given to the secretary, who shall send the chairman and stewards to visit the deceased member, and they shall authorise the treasurer to draw from the funds of the society the sum of 3l.

9. That any member bringing a charge against a brother member, and not able to prove same, shall be fined 2s. 6d., and out of benefit until the same is paid.

10. Any member of this society can be exempt from all duty by paying 1s. 4d. per year.

11. Any member striking a brother member in the society room or elsewhere, shall be fined 2s. 6d., and out of benefit until same be paid.

12. That at the death of any member of this society, it shall be the duty of the stewards to see that a decent coffin and hearse be provided for such deceased member.

13. That any member of this society going to reside more than a mile from Dublin in this country, or to England or Scotland, he shall give notice to the secretary, and then he shall not be fined for absence; he shall be allowed to be eight weeks in arrears; but in all cases any member not paying on the eighth week shall be excluded, and forfeit all claims on the society.

14. That each member when admitted shall pay 6d. entrance fee and 2d. per week subscription, and 2d. at the death of an adult, and 1d. at the death of a child, and 2d. additional on each quarter day, and will be in benefit in three months from the date of admission, and that each member do get a rule book and check card, for which he or she shall pay 3d.; that each member's entrance and death payments of 2d. shall be allocated to the burial

fund, and of each member's weekly subscription the sum of 1d. per week shall go to the burial fund, and the sum of 2d. shall go to the expense of management fund, and the residue of each member's weekly subscription shall go to his or her credit into, and shall accumulate for, his or her benefit in the divide fund, and to the expense fund shall also go each member's quarterly 2d., and all fines and forfeitures, and the expense fund shall be applicable to the payment of the society's liabilities for rent, salaries, stationery, and firing, and any deficiency in it shall be made up by equal extra contributions of the members at the time; and separate accounts shall be kept of the payments to, and expenses of each fund, which shall be all audited, as herein-after mentioned.

15. That should any member of this society join any illegal society or body, he shall, on proof thereof before the committee, be excluded, and forfeit all claims on the society.

16. That should it at any time so happen that the burial funds of this society be reduced by mortality, or any other legal cause, so as not to be able to meet the stipulated sum, the committee shall summon a general meeting to consult and determine the best way to act, either by increasing the weekly subscription by 1d. per member per week to go to the burial fund, or by deferring payments of burial claims until the burial fund shall be sufficient to pay them. In such cases, when the burial fund shall be sufficient, the unsatisfied claims shall be paid according to their respective priorities.

17. That any member of this society dying at the poor-house, hospital, or any other charitable institution, the relative or person duly appointed by such deceased member to receive the money, shall cause such deceased member to be decently interred; and should there be no relative or duly appointed person to receive the burial money, it shall be the duty of one of the stewards to look after such deceased member's remains and see them decently interred; and if any steward should allocate any portion of the burial money to his own or any other purpose but that for which it was intended, he shall, on proof thereof, be excluded, and forfeit all claims on the society. The steward appointed to take charge of desolate deceased members and see them interred, to receive 2s. 6d. per day for their trouble.

18. That all members of this society shall give their residences, and should they remove they shall, within one week after such removal, give notice to the secretary, or be fined 2d. for such neglect.

19. That at the death of every adult, or child from seven years up, professing the Roman Catholic faith, the sum of 2s. 6d. shall be deducted from the mortality money for a mass.

20. That any member not paying the first three weeks in each year shall be fined, for the first week 2d., for the second week 3d., for the third week 6d., and if not clear on the fourth, he or she shall be excluded, and forfeit all moneys paid into the society.

21. That should it be necessary, in case of death of otherwise, to require the attendance of any member holding keys, the secretary shall summon them, when, if the officer and his key be not forthcoming in at least three hours after, the person so neglecting shall be fined 2s. 6d.

22. If it please God that any member of this society should die away from Dublin in this country, or in England or Scotland, his nominee or nearest relative will be entitled to the burial benefits of this society, on producing a certificate satisfactorily signed by a doctor, stating the nature and cause of his or her death, and countersigned by the priest or minister of the parish in which said deceased member died; but if the society should form any doubt of the certainty of such claim, said benefit shall not be paid until such time as the society shall write to and receive an answer from the clergyman whose name is attached to the claim. In all cases where the death of any person having a claim on this society takes place, a doctor's or coroner's certificate must be given to the secretary before benefit can be given; and in case of a child, it shall not be lawful to pay any burial money until the certificate is obtained.

23. That this society shall give benefit to a single man for his father or mother, as the case may be, provided that such person does not exceed 55 years of age.

24. That neither the officers for the time being, nor any other member or members, shall have power to remove the effects of this society, except with the concurrence of the majority of the society, signified by their votes, the society reserving to itself the power to choose the time and place of meeting, when it may be necessary to do so hereafter, and to fine for absence on the same scale as in these rules;

laid down; the secretary to notify to the Registrar of Friendly Societies in Ireland the new place of meeting, in writing under the hands of three members and the secretary within 14 days, and for neglect of this he shall lose his office.

25. That every matter in dispute between this society, or any person acting under it, and any individual member thereof, or person claiming on account of any member, shall be referred to arbitration, under the provisions of 18 & 19 Vict. c. 63., and for that purpose seven persons shall be named, and who shall not be directly or indirectly interested in the funds or effects of this society, and elected at some meeting of society to be specially convened and held for that purpose, within three months after these rules being certified; and upon each occasion of dispute as aforesaid, the names of the seven for the time being shall be written upon separate slips of paper and put into a box, which shall then be shaken, and the chairman shall then draw out three names; and the three persons whose names shall be so first drawn out shall be the arbitrators upon that occasion, and there shall be such power of substitution as in the said Act in this behalf provided; and if any such, or if any future three, shall refuse, neglect, or be unable to act on that occasion, his or their place or places shall be supplied by drawing in manner aforesaid out of such of the seven as shall have not been previously drawn on that occasion.

26. That there shall be four trustees and a treasurer in this society, elected at the first general meeting held after these rules are certified, and the trustees and treasurer shall hold office during life, or until removed by the votes of the majority of the members present at any general meeting to be specially convened for that purpose; and any vacancy

in the offices shall be filled at a meeting to be specially convened, according as there shall be a majority in the votes of the members present thereat for any person to be proposed for such offices; and if any person to be elected as herein provided shall refuse or neglect to accept such office, such refusal or neglect shall be deemed to occasion a continuance of such vacancy; and if the person so refusing or neglecting to be a trustee or treasurer of the society, he shall be fined 10s.; and the fact of the appointment or removal of any new trustee shall be communicated to the Registrar of Friendly Societies in Ireland, signed by such trustee and by three members and the secretary; and any funds not wanted for the purpose of the society shall be invested in the savings bank, Abbey Street, in the city of Dublin, in the names of the trustees and treasurer, or in such other savings bank as the trustees from time to time direct; and the treasurer shall, within 10 days after his appointment, give security by bond to the trustees, with one sufficient security in the sum of 40l., in the form specified in 18 & 19 Vict. c. 63.

27. That any officer being absent at roll call without having given due notice of the case of such absence, to be fined 6d. Roll to be called five minutes after half-past 2 o'clock.

28. That these rules shall not be altered or amended but at a general meeting summoned for that purpose, and the votes of consent of three fourths of the members present shall be necessary.

29. That the accounts of this society shall be audited in the first week in December in each year, by two members not of the committee who shall be appointed for the purpose, and who shall report in writing their opinion of the accounts.

ABSTRACT of the NUMBER of LODGES of the MANCHESTER UNITY in IRELAND, Jan. 1st, 1871.

	Number of	
	Lodges.	Members.
Belfast - - - -	7	467
Cork - - - -	6	345
Dublin - - - -	5	198
Limerick - - - -	4	154
Totals - - - -	22	1,164

FINANCIAL CONDITION of LODGES which made RETURNS to the PARENT SOCIETY.

	Number of		Annual Income.	Present Capital.	Surplus.	Deficiency.
	Lodges.	Members.				
Belfast - - - -	7	468	£ 457 6 4	£ 3,238 15 7	£ 2,748 15 5	£ 490 0 0
Cork - - - -	6	328	£ 468 19 0	£ 732 8 9	£ 2,582 8 11	£ 2,114 0 0
Dublin - - - -	5	188	£ 228 14 5	£ 370 13 7	£ 1,738 8 0	£ 1,368 0 0
Limerick - - - -	4	150	£ 156 10 8	£ 548 9 8	£ 624 14 11	£ 468 0 0
Totals - - - -	22	1,094	£ 1,297 7 5	£ 4,978 8 7	£ 5,584 0 3	£ 4,288 0 0

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The branches of the Manchester Unity in Ireland are thus not only insolvent to at least the amount of 5,584*l.*, for one lodge has sent in no return, but, unless the present contributions or benefits are altered the amount of their insolvency will, of course, continue to increase every year.

The wisdom and candour therefore of the moveable committee in thus laying the financial condition of the various lodges openly and honestly before the public, cannot be too much praised. In thus acting the Manchester Unity has set an example which it is greatly to be hoped will be followed by the rest of the affiliated orders. There is every reason to believe that the financial condition of the Forester's courts is no better than that of the Manchester Unity's lodges. And the sooner the example set on this vital point by the latter order is followed by the Foresters—as in graduation—the better for themselves and the public.

ABSTRACT of the NUMBER of COURTS and TENTS of the FORESTERS in IRELAND.

	Number of	
	Courts.	Members.
Antrim - - - -	3	159
Cork - - - -	1	144
Dublin - - - -	16	981
Limerick - - - -	2	159
Tipperary - - - -	2	124
Westmeath - - - -	2	83
Totals - - - -	26	1,650

	Tents.	Members.
Of Rechabites there are in—		
Belfast - - - -	5	282
Dublin - - - -	1	88
Totals - - - -	6	365

Of the Order of Druids there is one lodge only, in Limerick, with 32 members.

RAILWAY FRIENDLY SOCIETIES.

IRISH RAILWAY FRIENDLY SOCIETY.

This society, the members of which consist of males in the employ of the Great Southern and Western Railway

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Company, and other railways in connexion with it, gives sickness allowance and burial money. A Member must not be more than 45 years of age, must not be in the receipt of more than 5*l.* per week, and must not be a member of any other Friendly Society. Any member leaving the company's service is refunded his subscriptions; or may remain a member still. Any allowance paid him during sickness is deducted from the money paid him. As also the annual average charge per member for medical attendance and cost of management, and 2*s.* per annum for every pound contributed, for risk. The following table shows the entrance fees, monthly subscriptions, and benefits according to weekly wages of members:

Members' Weekly Wages.	Entrance Fee.	Subscription per Month.	BENEFITS.		Financial condition of Lodges which made returns.
			Sick Allowance per week.	Payment at Death.	
5 0 0	0 7 0	0 8 0	4 8 0	2 14 0	
7 0 0	0 8 0	0 9 0	5 0 0	3 5 0	
8 0 0	0 9 0	0 10 0	6 0 0	3 12 0	
9 0 0	0 10 0	1 0 0	6 8 0	4 1 0	
10 0 0	0 11 0	1 1 0	7 6 0	4 12 0	
11 0 0	1 0 0	1 2 0	8 8 0	4 19 0	
12 0 0	1 2 0	1 4 0	9 0 0	5 8 0	
13 0 0	1 4 0	1 6 0	9 9 0	5 17 0	
14 0 0	1 4 0	1 8 0	9 9 0	6 6 0	
15 0 0	1 5 0	1 8 0	11 3 0	6 15 0	
16 0 0	1 6 0	1 9 0	12 0 0	7 4 0	
17 0 0	1 7 0	1 10 0	13 0 0	7 18 0	
18 0 0	1 8 0	1 11 0	13 6 0	8 3 0	
19 0 0	1 9 0	2 1 0	14 8 0	8 11 0	
20 0 0	1 11 0	2 2 0	15 6 0	9 0 0	
21 0 0	2 0 0	2 3 0	15 9 0	9 9 0	
22 0 0	2 1 0	2 5 0	16 0 0	9 18 0	
23 0 0	2 2 0	2 6 0	17 3 0	10 7 0	
24 0 0	2 3 0	2 7 0	18 0 0	10 18 0	
25 0 0	2 4 0	2 9 0	18 9 0	11 5 0	
26 0 0	2 5 0	2 10 0	19 6 0	11 14 0	
27 0 0	2 6 0	2 11 0	20 0 0	12 6 0	

For rates of wages not specified, calculations of payments and benefits to be made in proportion to the above.

Ten shillings annually constitutes an honorary member or 5*l.* at one contribution. Disputes are referred to a justice of the peace.

TWENTIETH ANNUAL REPORT OF THE COMMITTEE.

The committee beg leave to submit the following report of the proceedings of this society for the year ending 30th April 1870:—

Number of members now in the society	-	925
Being an increase in this year of	-	12
Number of members sick during the year	-	325
Total number of days' sickness	-	7,336
Average number of days' sickness per man	-	22½
Number of deaths	-	8

Receipts for year ending 30th April 1869	£ s. d.	884 0 10
Expenditure " " "	-	865 17 6

Balance, being excess of income over expenditure - 18 3 4

Receipts for year ending 30th April 1870	£ s. d.	925 7 11
Expenditure " " "	-	837 0 3

Balance, being excess of income over expenditure - 88 7 8

Your committee have great pleasure in being able to congratulate the society on its progress, which, if slow, seems steady, as it may be seen from the balance sheet that the income for the year is in excess of the expenditure, 88*l.* 7*s.* 8*d.* This gratifying fact is, no doubt, caused by the annual donation given by the directors, the very liberal donation of James B. Ball, Esq., and the continued support given by George Ed. Ilbery, Esq., who not only contributes to our funds, but encourages the men in his department to join our body. We are very thankful to all of them for the aid thus given.

Your committee, on a previous occasion, mentioned their regret that they could not prevail on the directors to increase their annual donation. However, although some-

what discouraged thereby, the committee do not despair that the directors will reconsider their decision, as the payments to members during sickness and mortality allowances to the representatives are granted by this society, even when the deaths or sickness are caused by accidents which take place in the discharge of the members' duties. We are thankful that such accidents are few, but when they do occur, the tax on the society's funds is invariably great. Further, by reference to the "Irish Times" of February 10th, 1870, it may be seen that the directors of another and weaker railway company, give to a similar society as ours an annual donation of 100*l.*, the fines collected from the men, and the proceeds of sales of lost property. Could we prevail on the directors of this company to be equally liberal, your committee trust that in a short time your society will be second to none in stability.

MICHAEL COONEY,
Chairman of the Meeting.

the Midland Great Western railway credit society.

THE MIDLAND GREAT WESTERN RAILWAY OF IRELAND BENEFIT SOCIETY.

The directors give a yearly donation of 200*l.* in lieu of wages during absence from sickness or accident, and are represented on the committee. The contributions are deducted from the members' wages with their consent.

The society has an arrangement with the Postmaster-General whereby the members can effect contracts for life insurance at a uniform annual premium of 1*l.* sterling each. The Postmaster-General allows the society credit while they are collecting premiums by fortnightly deductions of, say 9*d.* from the wages of the members. He also furnishes a schedule of quarterly 5*s.* premiums, which amount is paid in gross by the treasurer of the society.

The society has not yet been 12 months in operation, and has therefore no balance sheet ready.

Dublin and Drogheda railway Provident society.

DUBLIN AND DROGHEDA RAILWAY PROVIDENT SOCIETY.

The rules of the above society, 10 years now in existence, are very similar to those of the foregoing railway societies. The following table shows the contributions paid and benefits given for burial money.

GENERAL STATEMENT OF ACCOUNTS for the year ending 31st December 1870.

Number of members in the society on 1st January 1870	-	-	-	361
" " " " 31st December 1870	-	-	-	377
Number left during the year	-	-	-	64
Number of members sick during the year	-	-	-	88
Total number of days sickness	-	-	-	2,530
Average number of days sickness for each sick member	-	-	-	28½
Number of deaths	-	-	-	5
Average expense per member for medical attendance and management	-	-	-	3 <i>s.</i> 6 <i>d.</i>

Dr.

Cr.

Dr.		Cr.	
	£ s. d.		£ s. d.
To amount of benefits to members, viz.:-		By balance of 1869	1,114 7 10
" sick pay	200 17 7	" Dublin and Drogheda Railway Company's subscription to 31st December 1871	12 10 0
" medical attendance and medicine	37 7 0	" honorary donations	11 4 4
" payments at death	40 4 0	" subscriptions from ordinary members	£353 16 2
" subscription to Jervis-street hospital	3 3 0	" less refunds	65 17 4
" balance	1,206 16 5		287 18 10
		" entrance fees	5 12 0
		" interest on amount held by Dublin and Drogheda Railway Company, 1870	56 15 0
	1,488 8 0		1,488 8 0

Dr.

EXPENSES OF MANAGEMENT.

Cr.

Dr.		Cr.	
	£ s. d.		£ s. d.
To secretary's salary	10 0 0	By balance	1,206 16 5
" treasurer's salary	5 0 0		
" amount paid secretary for members over 200	6 16 1		
" stationery	3 7 0		
" balance	1,181 13 4		
	1,206 16 5		1,206 16 5

I have examined the statement of accounts of the Dublin and Drogheda Railway Provident Society, for the year ending 31st December 1870, and find same to be correct.

W. THOMPSON, Auditor,
CHAS. S. WALSH, Secretary.

TABLE showing the ENTRANCE FEES, MONTHLY SUBSCRIPTIONS, and BENEFITS, according to Weekly Wages of Members.

Members' Weekly Wages.	Entrance Fees.	Subscription per Month.	Payment at Death.
s. d.	s. d.	s. d.	£ s. d.
5 0	0 7	0 8	2 14 0
7 0	0 8	0 9	3 3 0
8 0	0 9	0 10	3 12 0
9 0	0 10	1 0	4 1 0
10 0	0 11	1 1	4 10 0
11 0	1 0	1 2	4 19 0
12 0	1 2	1 4	5 6 0
13 0	1 3	1 5	5 17 0
14 0	1 4	1 6	6 6 0
15 0	1 5	1 8	6 15 0
16 0	1 6	1 9	7 4 0
17 0	1 7	1 10	7 13 0
18 0	1 8	1 11	8 2 0
19 0	1 9	2 1	8 11 0
20 0	1 11	2 2	9 0 0
21 0	2 0	2 3	9 9 0
22 0	2 1	2 5	9 18 0
23 0	2 2	2 6	10 7 0
24 0	2 3	2 7	10 16 0
25 0	2 4	2 9	11 5 0
26 0	2 5	2 10	11 14 0
27 0	2 6	2 11	12 0 0
Above 27 0	2 6	2 11	12 0 0

The allowance during sickness is thus defined in a 32 of the rules:-

The allowance during sickness shall be denominated full allowance and reduced allowance. The full allowance is to be two-thirds of the amount of wages which the member derives from his employment when in health, except two thirds of his wages in health shall exceed 20*s.* a week; in which case the full sick allowance shall be 20*s.* a week only. The reduced allowance to be three quarters and half respectively of such full allowance.

The salary of the secretary is 10*l.* a year only until the members amount to 200. For each additional member above that number he is to receive 9*d.* The following is the

ON FRIENDLY SOCIETIES IN IRELAND.

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Dr.		STATEMENT OF ACCOUNTS for year ending 30th April 1870.		Cr.	
To amount of benefits to members, &c.	£ s. d.			By subscriptions	£ s. d.
" sick pay	549 18 6			" honorary donations :-	849 7 11
" medical attendance	115 0 0			G. S. and W. Ry. Co.	50 0 0
" payments at deaths	52 4 0			James B. Ball, Esq.	25 0 0
" proportion of subscriptions re-				G. E. Ilbery, Esq.	1 0 0
funded to retiring members	50 16 10				76 0 0
		767 19 4			
" secretary's salary	48 7 3				
" printing and stationery	5 4 6				
" committee expenses	3 8 6				
" visiting fees	10 0 0				
" auditing accounts	2 0 0				
" postage	0 0 8				
		69 0 11			
" balance, being in excess of income over					
expenditure	88 7 8				
		925 7 11			925 7 11

Dr.		TREASURER'S BALANCE.		Cr.	
To balance in hands 30th April 1869	£ s. d.			By drafts	£ s. d.
" lodgments	398 1 4			" balance in hands	837 0 3
	925 7 11				416 9 0
" balance in favour of society	1,253 9 3				1,253 9 3

DENIS CLARKE, *Cashier.*

Dr.		GENERAL BALANCE.		Cr.	
To balance in favour of society	£ s. d.			By balance in hands 30th April 1870	£ s. d.
	416 9 0				416 9 0
	416 9 0				416 9 0

We have examined the accounts, and checked over the vouchers of the Irish Railway Friendly Society up to and ending 30th April 1870, and hereby certify the above to be a correct statement of same.

ARTHUR BYRNE,
JAMES DEVINE.

MEDICAL OFFICERS.

DISTRICT.		NAME AND RESIDENCE.	
No.	Locality.		
1	Dublin, City and County	R. W. Swan, Esq.	Dublin.
2	Kildare County	S. Chaplin, Esq.	Kildare.
3	Carlow and Kilkenny County	J. James, Esq.	Kilkenny.
4	Tullamore Branch	M. J. Moorhead, Esq.	Tullamore.
5	Queen's County	D. Jacob, Esq.	Maryborough.
6	Roscrea and Parsonstown Branch	W. White, Esq.	Borris in Osory.
7	Neenagh Branch	Dr. Kitson	Neenagh.
8	Thurles	J. Russell, Esq.	Thurles.
9	Tipperary and Limerick County	T. J. Morriay, Esq.	Tipperary.
10	Cork and Limerick Direct	Dr. Murphy.	Croom.
11	Cork County	W. Galwey, Esq.	Mallow.
12	Part of Cork County	T. H. Justice, Esq.	Mallow.
13	Part of Cork and Kerry	W. W. Murphy, Esq.	Killarney.
14	Cork	Dr. O'Callaghan	Cork.
15	Cork and Youghal Railway	H. Garde, Esq.	Youghal.

The rules of the Belfast and Northern Counties Railway Provident Society are so similar to those given that they do not require any special notice. The eleventh annual report for the year ending 31st December 1872 gives the underneath account of the condition of the society.

The committee regret that owing to the illness of their secretary, Mr. Weldon, the report and statement of accounts could not be prepared sooner.

They are happy to say that the pecuniary state of the

society leaves them in a better position than in the year 1871. Only two deaths have occurred against nine the previous year, and they have also pleasure in saying that the sickness has not been at all so great as formerly.

There are now 648 members on the roll; 69 have joined during the year and 103 have left.

The annual meeting will be held on Friday, 15th August, at 5 o'clock, in the Stores.

Belfast, 31st July 1873.

GENERAL ACCOUNT.

Income.		Expenditure.	
To balance from last year	- £124 12 5	By sick allowance—	
„ Subscriptions—		Locomotive department	£61 0 7
Locomotive department	£80 2 11	Traffic do.	48 11 6
Traffic do.	127 3 6	Permanent way, do.	69 6 1
Permanent way, do.	89 13 7		
	297 0 3	„ Doctors' salaries	- - - 168 18 2
„ Fines from company's servants	- 7 15 0	„ Secretary's salary	- - - 86 8 3
„ Sums received per general manager, &c.	- 6 17 10	„ Auditors' „	- - - 20 0 0
„ Interest on loan	- 3 8 9	„ Amount paid members leaving service	- - - 2 0 0
„ Balance from accident and casualty fund	- 56 0 11	„ Burial account	- - - 13 18 4
		„ Stationery and printing	- - - 10 0 0
		„ Sundries—car hire, medical appliances, &c.	- - - 6 6 0
		„ Balance carried to next year's account	- 5 3 10
			183 0 4
	<u>£495 14 11</u>		<u>£495 14 11</u>

ACCIDENT AND CASUALTY FUND,

To directors per-centage on income	- £74 5 0	By amount paid C. M'Carey	- - - £5 4 0
		„ „ James Hoban	- - - 0 15 0
		„ „ James Barklie	- - - 0 5 0
		„ „ John M'Nally	- - - 0 5 1
		„ „ Robert Mahaffey	- - - 2 5 0
		„ „ Thomas M. Ferguson	- - - 9 10 0
		„ balance carried to general account	- - - 56 0 11
	<u>£74 5 0</u>		<u>£74 5 0</u>

BURIAL ACCOUNT.

Amount paid on the death of John Hopkins, porter, Greencastle	- - - - - £5 0 0
Do. do James Gillespie, ganger, Carrickfergus	- - - - - 5 0 0
	<u>£10 0 0</u>

Examined and found correct.

JOHN VANCE,
HUGH BROWN. } Auditors.Dublin,
Wicklow,
Wexford,
Railway
Society.THE DUBLIN, WICKLOW, AND WEXFORD RAILWAY
FRIENDLY SOCIETY.

The members of the society consists of males in the employ of the above company. The company subscribes 100l. per annum to the funds of the society, in consideration of which all rules or amendments to rules must be

submitted to the board of directors for approval, in addition to their being certified by the Registrar. The company collect the contributions through their pay clerk, but do not compel any of their servants to contribute. The company's contribution qualifies five honorary members who are in virtue thereof members of council.

BURIAL SOCIETIES.

Table with columns for NAME OF SOCIETY, MORAL CONSTITUTION OF LOCAL BURIAL SOCIETIES (not being Branches of English Societies), FINANCIAL CONSTITUTION, and REMARKS. The table contains 22 rows of data, each representing a different burial society and detailing its internal rules, membership statistics, and financial performance for 1871.

The "mutual" or smaller Local Burial Societies are described in my Report. They are very similar in their rules and method of working to the tontines. The members serve in rotation, and consequently mal-practices are almost impossible. When they are large enough to pay a permanent secretary and employ collectors, the "mutual" feature is of course obliterated. They then more or less incur the dangers and evils inseparable from big burial societies, started and worked by men without capital, or social or commercial status.

It will be seen that the age of entrance exceeds that of the tontines by about, on the average, 16 years. I was unable to obtain any explanation of the special motive of this. The table is certified by Mr. Flynn, who signs himself "officiating actuary to the Patriotic Assurance Company for 23 years," which would seem to constitute a sufficiently good claim to be called an actuary. But, as I have said in my report, the claim is not allowed.

Admits infants, but not until three years old. Any member joining an illegal society is excluded. Children are generally paid for by a "mortality" levy, i.e., levied after the death of a member.

The management expenses amount to one half the income in this society. I found great difficulty in obtaining information of any kind from the local burial societies employing collectors. Their management expenses, however, compare favourably, as a rule with those of the branches of English societies. The collector's discount is put down as "other expenses."

"Other expenses" means collector's discount.

Other expenses" means collector's discount.

PROVINCIAL FRIENDLY SOCIETIES IN IRELAND.

Table with columns for NAME OF SOCIETY, MORAL CONSTITUTION (Conditions of Membership, Government, Penalties, Tables, &c.), FINANCIAL CONSTITUTION (Contributions Payable by Members, Benefits Receivable by Members, Balance), and REMARKS. The table lists various societies such as County and City of Cork Benevolent and Friendly Society, Clonmell Mechanics Society, Drogheda Tontine and Friendly Society, etc., with detailed financial and membership data.

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REPORT

BY

E. Lynch Daniell, Esq., Assistant Commissioner, on Friendly Societies in Wales, Monmouth, and Herefordshire.

TO HER MAJESTY'S FRIENDLY SOCIETIES' COMMISSIONERS.

GENTLEMEN,

In my Report on the Irish Friendly Societies, I mentioned with regret the apathy and indifference, in fact the almost universal want of knowledge of the very existence of Friendly Insurance for the poor amongst the more educated and influential classes in Ireland. Inferring, moreover, that the consequent absence of any encouragement or supervision from this quarter could not fail to produce an injurious effect on the constitution and welfare of these institutions.

But my personal experience of Friendly Societies in Wales compels me to entirely reverse this judgment, and to recognise that the custom, almost unknown in Ireland, but so prevalent in Wales, of influential gentlemen and clergymen becoming patrons and honorary members of Friendly Societies has been, of the two, more injurious to them than total neglect would have been. Insomuch that it has tended to lull the members of the local Friendly Societies into a feeling of false security. Inducing them to be satisfied and to rest content, without misgiving or inquiry, with tables and a constitution so radically unsound that their permanent existence is a moral impossibility.

In Wales, honorary members have done harm.

At the present time, when a considerable amount of information as to the laws of Friendly Insurance has been obtained, and is of easy access, it is apt to excite surprise as well as regret that intelligent men of the upper classes should have so widely endorsed and patronised schemes so terribly ill-calculated to secure the important objects aimed at. Prompted by feelings of benevolence alone, influential gentlemen and clergymen all over the Principality have become patrons or honorary members of small Insurance companies which promise all their members, old and young, the same benefits for the same contributions. Patronising and endorsing right and left these rickety schemes, with apparently no more sense of the responsibility they were incurring, than if the proposed Society had been one for supplying soup to the poor under exceptional pressure, or flannel petticoats during a sharp winter.

A few hours earnest study and inquiry would have acquainted them, not with all that can be known, for the subject is an inclusive one, and far indeed from being thoroughly worked and thought out, but at least with the first principles of life and sickness insurance, which I found throughout my inquiries in Wales were, when simply and clearly explained, at once recognised by the secretaries, and by the more intelligent members of the local societies.*

In mitigation of any surprise, however, still less censure on this point, it is necessary to bear in mind what has occurred even in England. To remember the differences of opinion still existing amongst professional and even official actuaries upon a point which more vitally affects the welfare of Friendly Societies than any other except graduation,—I mean the number of members necessary to secure an average liability in sickness and death claims. Remembering this, any want of knowledge on the part of the members and patrons of Welsh societies is indeed little to be wondered at. The opinions recorded by Mr. Finlaison, first, that the numbers of members being large or small has no influence whatever on Friendly Societies, and afterwards that 200 members are sufficient to secure an average have been more than once quoted against me by quick-witted secretaries as telling against my assertion that small numbers are dangerous, and urged as a reason for believing that at all events a society which contains 200 members is as safe as one which numbers a million.

Done harm from ignorance of matters about which, however, actuaries differ.

Even in England, therefore, the greater proportion of the most highly-educated of the public have remained until recently in almost entire ignorance of the first principles of Friendly insurance. Due, amongst the above, and other reasons, to the fact that the affiliated Orders, among Benefit Societies the chief pioneers in working out and making known the important laws of friendly insurance, especially those relating to sickness, were in the earlier days not only secret societies, managing their affairs with more or less of mysticism and concealment, which even still exists to a certain extent, but also societies competing vigorously with other Friendly Societies for custom. Naturally, therefore, in the beginning much more engrossed with getting members and obtaining their confidence, and thus trying to secure their own solvency, than in teaching rival societies how to do so. But when the affiliated Orders, especially the Manchester Unity, found themselves so powerful as to be able in a certain

Ignorance amongst educated people of the first elements of Friendly Insurance.

* See Appendix, pp. 20-24.

measure to defy competition, and the outlying lodges had become both numerous and distant, it then seemed essential, for their more efficient government and for the general interests, and even solvency of the Orders, that sound scientific information should be disseminated.

Mr. Hardwick's manual.

Mr. Hardwick's admirable manual, and various treatises by Mr. Neison and other writers, then made known to the public facts and statistics which were previously known only to some few members of Parliament, and here and there an actuary.

The only just feeling therefore is one of regret that the honorary members and patrons of Welsh societies, knowing nothing whatever of the first principles of friendly insurance, which involve points so much more intricate and perplexing than mere life insurance, should, out of mistaken kindness, have endorsed and sanctioned schemes for insuring the poor which were, and are, certain to end, sooner or later, disastrously.*

Societies scattered.

Still less wonder is it that working men in Wales should have been ignorant of the principles of friendly insurance, speaking, as they do, the Welsh language only, or chiefly. For the Welsh societies are not, like those in Ireland, concentrated almost entirely in the capital and larger towns, but lie also in great part scattered throughout the smaller towns and villages, where Welsh is still the language of the people.

Balance sheets and rules in Welsh.

This last fact, founded on my own personal experience, is confirmed by the very large proportion—more than half—of the returns which I have been able to obtain being in the Welsh language. It has been a rare exception to get a rule book or balance sheet in English only. About half are in Welsh, and the others in Welsh as well as English. In the wealthier and more thickly-settled iron and coal districts, and in the seaports and other towns dependent on them, in fact generally in the southern and eastern districts, the rules are in both languages, while in the north and west they are chiefly in Welsh.

The value of graduated tables and sufficient members not recognised in Wales.

These introductory remarks will have prepared the Commissioners to hear that tables graduated according to age, and the number of members being sufficient to ensure an average liability—the two vital principles of friendly insurance proper, including under that term support during sickness, superannuation, and burial money—have been, up to the present time in Wales almost wholly unrecognised as essential to security.

This being the case, my assuming the permanence of these societies to be a moral impossibility will not, I believe, be thought a gloomy or foreboding forecast of their future fate.

The two errors on graduation and small numbers not mitigated by annual division.

Because it must be remembered that the inevitable results of these two fatal errors are not, as in the Dublin townships, mitigated by an annual division—mitigated, and in fact averted, by the high subscriptions which the members are content to pay because they know by experience that what they put in will come out again, and that the annual division secures, amongst other things, a periodic valuation—rough indeed, but for that very reason all the better for them. Being done roughly, done by rule of thumb, or at least by rule of three and simple arithmetic, instead of by logarithm, it can be understood by themselves, and in case it is wrong, at once made right.

Societies which divide annuities have more vitality than any other small ungraded societies.

But as even this comparative and qualified re-assertion of my approval of the system of annual division, as it exists in the Dublin Townships, might, if separated from the context, lead to misapprehension, I will here distinctly disclaim any intention of upholding the *principle* of division as a proper and prudent principle for the Friendly Societies of the future. All I would urge is that as long as small ungraded societies continue to exist as a pretended means of insurance for the working classes, that periodical division is in the first place more honest, and that the higher contributions to which it leads give the society which adopts division a better chance of keeping itself permanently alive than any other kind of small ungraded society.†

Dividing societies proper are in Wales.

This annual overhaul, then, of assets, and thorough, if rough adjustment of claims and liabilities, is hardly ever found in Wales. Division in the Welsh societies, except in a very few instances, occurs only as the precursor of dissolution—the result of a tardy recognition, derived from bitter experience, that a few of the older members are devouring the provision originally intended for all; and of a natural desire on the part of those not so old to get at least a few crumbs out of the store they have been for years helping to accumulate, with the hope, or rather, firm belief (poor fellows) that it would provide them for the rest of their lives with bread while sick, and save them, when dead, from a pauper's funeral.

Anxiety as to their future very prevalent amongst secretaries and members.

The fact that Friendly Societies, constituted like those I have described are sooner or later doomed to die out, is of course not generally recognised by the secretaries and members. But the idea of their being in danger is very widely diffused, and is indeed the natural result of what they see around them.

* The following extract from a letter (printed at p. 29 of Appendix), received from Mr. John Manzie Herbert, a County Court judge for Herefordshire, one of the few magistrates in my districts from whom I have received any information or opinion on Friendly Societies, graphically describes the absence of knowledge on this point amongst the best educated classes in Wales.

"In legislating on this subject, it should be borne in mind how infinitesimally small is the number of those (even among the better educated) who are conversant with insurance and the principles on which it is founded. Some years ago a clergyman of more than ordinary ability and learning, and of extraordinary zeal in promoting works for the benefit of his poorer parishioners, submitted to me the rules of a friendly society which he had just been instrumental in organising. The main purpose of this society was to provide relief in sickness and disability from accident, whether temporary or permanent; the members of the society consisting principally of a class of workmen exposed to the greatest risks of accident and to physical influences highly deleterious to health.

"On perusing the rules, I found that the weekly payments were uniform whether a member entered at 18 or 35, and on comparing the rates of contribution and relief with those given in the authorised tables, I was at once convinced of the utter unsoundness of the scheme. On telling my friend how rotten I thought the concern, he asked me whether 'it would live 20 years?' I told him it might if young members could be cajoled to enter it in sufficient numbers. He replied 'Think of the good it would do in 20 years!'

† The fallacy that younger members paying the same as older ones is less unjust, because they are stronger and better able to work, was of constant occurrence in Wales, as in Ireland. I had continually to explain that it is not when a member is young and strong that the injustice tells upon him. It is when he is older and beginning to feel old age and its attendant sickness or incapacity for labour creeping upon him, that the wrong done him becomes apparent.

In the large number of towns that have come under my own observation there are very few which have not the traditional remembrance, or recent experience, of Societies which at one time prosperous, possessing perhaps 2,000*l.* or 3,000*l.* of accumulated capital, have now ceased to exist.

Numbers which once were prosperous have ceased to exist

Moreover, it is both the interest and duty of the English affiliated Orders to impress upon the members of local societies the fact that small independent societies have no chance of prolonged existence.

So that I found the condition of their societies a subject of much perplexity and anxiety amongst intelligent secretaries and members. They did not, indeed, know where to turn for trustworthy information and advice. There has been no distinction made by the Government between good rules and bad rules. Every society whose rules were in conformity with the letter of the Acts has received from the Registrar, without a word of warning or protest, a certificate, and therefore quasi endorsement, however thoroughly rickety its constitution and unsound its tables.

No word of warning from the Registrar.

And even when the conviction which comes from bitter experience forces itself upon them; even when a society finds itself slowly or rapidly, as the case may be, exhausting its invested capital in supporting the older members, the existing law will not even then permit an insolvent society to retrieve, as far as lies in its power, the fatal error of ever having been started, by an honest and final division of whatever portion of its funds may still remain. As the older members will not consent to dissolve, the large majority required for this purpose by the Act cannot be obtained; and the younger members, some of them perhaps of 20 years' standing, find themselves in the cruel position of being compelled either to throw up their interest in the society altogether, or to continue the contributions which they now too clearly see will all be devoured by the older members.

The law will not assist them to retrieve their errors by winding up.

So that the office of the Registrar which under different auspices might have been a source of the utmost benefit to local benefit societies, might have been to them, in the important matter of information and advice, what the head-quarters of the Manchester Unity and Foresters are to their lodges and courts, has in common with honorary members, injured Welsh Friendly Societies unquestionably more than it has benefitted them.

The office of Registrar has therefore done more harm than good.

The other causes which seem, along with the state of the law and the ignorance, as a rule, of honorary members, to have kept the efforts at self-insurance of a people so intelligent as the Welsh in so rudimentary a condition, notably in the vital points of graduation and numbers, may be thus suggested.

The almost total absence in Welsh country towns, arising from the difference of language, of either periodical or other English literature which might have conveyed some knowledge on the subject.

No works in Wales on Friendly Insurance.

The checking of any progress which might have been expected from the presence in Welsh towns of branches of the English affiliated Orders, by the fact that the instructions to graduate have been all along received by lodges and courts reluctantly, and carried out with more or less doubt and disbelief, from the merits of graduation not being clearly understood.

As to the necessity of numbers as a means of security, little or no example has been set by the affiliated orders. The lodges and courts are individually as small as are the local societies. And none of the affiliated Orders has as yet seen its way to neutralising the danger of small numbers by giving the members of broken-up lodges or courts a *legal* right to come on the parent society for support, instead of as at present, a *moral* right only.

Affiliated orders do not guarantee support to innocent members of bankrupt lodges or courts.

This state of things I found, as I have said, a source of great perplexity and anxiety to the more intelligent of the secretaries and members. The experience of each society had been almost entirely restricted to its own working during its own generation, and to the working of one or two or more, perhaps, societies in its own immediate vicinity. One or more of which might very possibly, though wholly unsound,* have continued for lengthened periods to steadily increase in wealth and prosperity. While others, with the same tables, and apparently under the same conditions, went down by the run, or continued, though insolvent, to exist only from want of power to legally dissolve.

Anxiety and perplexity felt generally.

Even the prosperous ones, therefore, could not tell at what moment their own luck might turn and doom them to the fate of those which, without any apparent cause, were either slowly or rapidly exhausting, or had exhausted, their accumulated capital in paying the claims of the members who had been lucky enough, so to speak, to come upon them while something still remained.

Could not tell how soon they might become bankrupt.

The members of these isolated local societies have been cut off from all means of recognising that the exceptional ones amongst them which boast a long life—and some few have been in existence for more than a century—have survived mainly by accident. They have kept alive by the fortuitous occurrence of favourable circumstances. Have kept alive, in fact, in spite of their constitution, not in consequence of it. The causes of their doing so must at present, therefore, from the absence of sufficient statistics, necessarily defy a wholly accurate identification.

Cut off from any knowledge of what has destroyed or kept alive Friendly Societies.

But as I considered the throwing any light I could upon these vital discrepancies a very important part of the duty confided to me, I devoted much attention to the subject. Explaining wherever I went, to those who desired it, the various points of difference which seemed to have had a share in causing the ruin or prosperity of their several societies.

The following analysis is submitted as giving, as far as they can at present be identified, the constitutional and other reasons why in a number of societies working under equally unsound tables, some go under in a few years, while others, started in the last century, are still prosperous.

* By "unsound" I mean so wholly unsound as to be recognised as such even in the present state of knowledge on the subject. I would not be understood to imply that the line between soundness and unsoundness can be at present distinctly defined by actuaries, or even by experienced members of friendly societies with actuarial knowledge.

Analysis of causes of failure and success.

Causes tending to prostrate bankruptcy, even when tables are ungraduated, numbers small,* and contributions insufficient.

1. Fluctuation in sickness and death claims running in their favour.

2. Maximum limit of age at entrance low. In many as low as 30. In one 25.

3. Good fortune in getting young and unmarried members.

4. A longer period of probation. In some societies a member is three years before being in benefit.

5. A larger number of honorary members.

6. The power of reducing benefits, or increasing contributions in case of funds failing. In the "Church and King" Society this may be done to the extent of one half.

7. The management being honest and careful, or the reverse, must not be omitted as a presumable cause of success or failure. But, in practice, the management expenses are so restricted in these small local societies, and the officials—as a rule serving, except the Secretary, in rotation—are so closely watched that either neglect or fraud is almost impossible.

Limits of an unsound society's existence hard to determine.

My anxious desire to ascertain and determine accurately the limit of the period to which a wholly unsound society might continue prosperous was thus, I regret to say, only partially fulfilled.

Nothing but very vague information can now be obtained as to how long the numerous societies known to have once existed, but now extinct, survived. Nor can any accurate returns be procured of the constitutions which have led to their downfall.

No certain data by which it can be known.

There are therefore no data from which we can positively know by experience the average term of existence of these societies. The existing societies throw no light on the extinct ones, except the probability that they were very much of the same character. Conjecture, therefore, based upon the extent to which the causes of ruin or prosperity, formulated above, appear to predominate, is all that can be safely hazarded as to the length of time any given society may continue to exist.

Even the worst society will probably last 20 to 25 years. Dr. Bull's opinion.

The only thing that seems pretty certain is that the very worst society, if honestly managed, is almost sure to last for, say, 20 or 25 years.

Dr. Bull, a prominent member of the "Herefordshire," which will be described further on, says in the last triennial report of the society that "the great majority of Friendly Societies become defunct after their 28th year." The president thought that "from 30 to 40 years after its establishment is the critical period of a society's life."

These opinions are expressed without any distinction being made between small ungraduated societies and a society like the Herefordshire. The "great majority of Friendly Societies" in Wales, being of the former kind, Dr. Bull had probably these in contemplation in giving 28 years as the average term of Friendly Societies. Whatever may be the ultimate fate of the Herefordshire, it has at least a right to calculate on a longer existence than they.

His period probably too long.

Dr. Bull's period of 28 years would probably be too long a period to assign as the term of existence of small ungraduated societies, unless the age of entrance is very limited.

But when members are allowed to enter as late as 45 years of age, the strain, as far as at least as it is affected by the important element of age of entrance, will most surely come upon them sooner than in 30 or 40 years. In 20 years members entering at 45 will be 65, an age at which death and sickness claims can hardly fail to become oppressive.

The Welsh societies are too numerous to tabulate all from whom I have received returns; the rules and balance sheets of a large proportion being also, as I have already observed, in the Welsh language.

Tabulation of societies.

I have therefore selected for this purpose a certain number of those which I considered the most typical, though even in those given a very great uniformity will be observed.

One society in the north with a good constitution. Sickness allowance during confinements seldom given.

In the counties of Flint and Denbigh I found some Female Friendly Societies, one of which, a Mold, has not only—leaving out the vexed question of number of members—a thoroughly sound constitution, recently visited by Mr. Neison, but which also recognises the necessity of a periodical valuation, without which, indeed, any actuary's certificate is comparatively if not positively worthless. Strange to say I have only met two Female Friendly Societies which give sickness allowance during confinements.

The usual reason given for this is that such occurrences are so frequent that supporting members during confinements would at anything like the present contributions at once break up the society; so that in most Female Friendly Societies the rule defining the kind of illness which may claim assistance expressly excludes any sickness which can be referred to this source.

Even the "Herefordshire" Society, which admits female members, declines giving sick pay in confinements. "Neither shall any allowance be granted to any female during the first month next immediately after childbirth."

Causes tending to bring on ruin more quickly.

1. Fluctuation in sick and death claims running against them, whether caused by unhealthy locality, or occupation, or by the drinking induced by some occupations, or by zymotic visitation, or from any other cause which affects health, either continuously or occasionally.

2. Maximum limit of age at entrance high, e.g. 45 or 50.

3. Bad luck in getting old members, either from caution in the young men, or from the latter emigrating, or going to sea, to the collieries, railroads, ironworks, &c. &c.

4. A shorter period of probation. Six months seems the lowest.

5. Honorary members fewer. Sometimes there are none.

6. No rule which permits them to reduce benefits, or increase contributions if funds fail.

* The idea conveyed by the terms "small" and "large" applied to friendly societies varies, unfortunately, according to the opinion of the writer or reader on this important point. I should myself, for instance, consider a society financially "small" which numbers less than 1,000 members.

To the fatal fact of keen competition amongst these institutions, and the low contributions it has accustomed and taught the people to consider sufficient, must be attributed, amongst other evils, this refusal to give help in Female Societies at a period when women want it perhaps of all others the most.

The great English Affiliated Orders have not up to the present time considered women as entitled to the benefit of Friendly insurance at all, and even if they had, while the contributions which members are willing and able to pay remain, as now, insufficient even to secure the benefits already promised, it would be useless to suggest the addition of female branches giving sick pay during the illness attending parturition. But no one can doubt that Female Societies which would secure assistance during this trying period would be a great boon to working women.

The affiliated Orders do not admit female members.

In any case, societies which already admit female members should certainly extend this benefit to women who are willing to pay whatever contributions may be decided on as sufficient.

The general result of my inquiries into the existing condition of Friendly Societies in Wales may be summed up in the fact that I have come into contact with a truly saddening succession of local societies, whose constitution, with a few exceptions, gives them no right to calculate on a prolonged existence. Compelling me to reiterate that, as a rule, they only do exist until the members who enter later in life begin to come heavily on the society, and then exhaust, either rapidly or more slowly, according to circumstances, any capital which may have been accumulated before these inevitable claims have begun to press upon them.

Summing up of the existing condition of societies in Wales.

South Wales so greatly exceeding North Wales in wealth and population, and Glamorganshire being the seat of the Welsh Affiliated Orders, I have thought it best to begin with the south in my description and tabulation of Welsh Friendly Societies, to then take the northern counties, and to finish with Monmouth and Herefordshire, which, from being still essentially Welsh in character, have been included in my district, though nominally English counties.

I will now proceed to give a list of the different kinds of Friendly Societies existing in Wales, Monmouthshire, and Herefordshire:—

Description of the different kinds of societies in Wales.

1. Branches of English Societies, including:—
 - a. Affiliated Orders.
 - b. Collecting Burial Societies.
2. The Welsh Affiliated Orders.
3. The local Friendly Societies proper.
4. The local Burial Societies, very few.
5. The Sick Clubs formed at mines, collieries, and other works.

The large "County Societies" have no existence in Wales proper. But in Herefordshire, the "Herefordshire Society" would seem to claim, by virtue at least of its name, the right to be called a "County" Society. Although it is in fact much more a large and admirably managed local society; being deficient in the widely extended branch system, and the special patronage and supervision of honorary members which distinguish County Societies like the Essex and Wiltshire.

"County" societies do not exist;

I have found no "sharing-out" or "village clubs" in any part of my district. A few societies divide; but the division is usually quinquennial, and by no means implies a dissolution of the society. Cattle insurance societies have no existence in Wales.

Nor "sharing-out" clubs.

ENGLISH AFFILIATED SOCIETIES.

MANCHESTER UNITY AND FORESTERS.

Notwithstanding the population of Wales being so much smaller than that of Ireland, the number of lodges and courts of the above orders is far greater in Wales, the lodges exceeding those in Ireland in the proportion, in round numbers, of 80 to 1; the courts in the proportion of about 20 to 1.

English affiliated Orders more numerous in Wales than in Ireland.

The main reason of this is sufficiently obvious. The passionate love for that portion of the British empire which each of the two races calls and considers its own country, *par excellence*, is as strongly inherent in the Welshman as in the Irishman. But in Ireland, chiefly from the unhappily still existing theological difficulties, the very best that any English-born institution, however estimable, can hope for is to be tolerated and treated perhaps with respect, while in Wales this respect is mingled with affection; so that with the loyal Welsh people, however devoted to the language and historical traditions of their own gallant little country, no legislative measure or institution thoroughly good in itself would ever remain unappreciated, or be contemned and rejected, merely because it emanated from England.

The progress, therefore, of the two great affiliated orders has been in Wales very considerable, the number of members of the Manchester Unity amounting on the 1st January 1871 to 31,205; those of the Foresters to 18,760; to which may be added 192 Shepherds. The other items of the numerical and financial condition of the Manchester Unity in Wales are given in the following returns sent in at the request of the parent society.

The number of the Odd Fellows in Wales.

NUMBER OF LODGES, SINGLE and MARRIED MEMBERS, included in the RETURNS, present VALUE of the ASSETS and LIABILITIES of the Lodges in Wales, and in Herefordshire and Monmouthshire, and the SURPLUS and DEFICIENCY in each respectively:—

Their financial condition.

ASSETS.

Name of County.	No. of Lodges included.	No. of Married Members.	No. of Single Members.	Annual Income.			Present Value of Annual Contributions.			Present Value of Additional Contributions.			Present Capital, Dec. 30th, 1870.			Total Assets.		
				£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.			
Wales - - -	247	15,632	8,701	22,528	10	11	408,273	18	11	15,635	10	9	109,868	14	8	583,777	4	4
Herefordshire -	10	988	607	1,476	4	5	24,387	5	7	1,981	16	10	12,860	0	8	89,229	3	1
Monmouthshire	46	3,540	1,567	5,496	9	5	95,189	11	0	4,672	5	8	33,005	3	10	132,867	0	0

LIABILITIES.

Name of County.	No. of Lodges, Jan. 1st, 1871.	No. of Members, Jan. 1st, 1871.	Present Value of Sick Benefits.			Present Value of Members' Funeral Benefits.			Present Value of Wives' Funeral Benefits.			Total Liabilities.	Surplus.	Deficiency.				
			£	s.	d.	£	s.	d.	£	s.	d.							
Wales -	385	31,205	477,783	17	1	106,214	17	3	24,650	16	8	608,649	11	0	74,872	6	8	
Herefordshire -	14	1,764	34,740	12	3	6,977	17	9	1,218	5	0	42,986	15	0	—	8,707	11	11
Monmouthshire	75	7,498	128,197	1	9	25,647	1	9	6,400	8	11	160,244	12	6	—	27,377	11	11

Number, and financial condition of the Foresters in Wales.

The following table gives—

EPITOME of the NUMERICAL and FINANCIAL CONDITION of the FORESTERS in Wales.

No. of Districts.	No. of Courts.	No. of Financial Members.	No. of Financial Members initiated in the Year 1872.	No. of Courts or Lodges with graduated Tables.	District Funds.	Court Funds.	Average No. of Members in each Court.
19	237	18,760	3,272	107	£ 2,916	£ 55,987	79

Number of Shepherds.

The Shepherds have seven sanctuaries only in Wales, with 192 members, averaging 27 members to each sanctuary. Sanctuary funds, 259*l.*

WELSH AFFILIATED ORDERS.

The organisation and method of the Welsh affiliated orders resemble so closely, with one very important difference, the great English affiliated orders, that they seem to claim precedence over the local Friendly Societies.

The names of the affiliated orders in Wales are:—

1. The Order of True Ivorites, St. David's Unity.
2. The Independent and Loyal Alfreds.
3. The Merthyr Unity Philanthropic Institution.
4. The Ancient Britons, Merthyr and Dowlais Unity.

THE ORDER OF TRUE IVORITES, ST. DAVID'S UNITY.

The Ivorites: their constitution.

The Ivorite Society is by far the most important of the Welsh affiliated Orders. It takes its name from Ivor, pronounced in Welsh *Eivor*, ap Llewellyn, an ancient Welsh chieftain renowned for his heroism and philanthropy.

The rules and general organisation of the Society are almost identical with those of the Manchester Unity, with the important exception that its tables are not graduated according to age.

The "Unity" is composed of districts and lodges. The districts choose delegates, and send them up every year to the A. C., or Annual Conference, the functions of which seem entirely equivalent to those of the Annual Moveable Committee of the Manchester Unity, which it resembles, also, in annually changing the sederunt of its meetings as the majority of the delegates may determine.

The ruling functionaries consist of a board of directors, a unity president, a vice-president, a treasurer, a sub-treasurer, unity secretary, and five trustees, all of whom are elected by the Annual Conference.

A district having less than 200 members is not compelled to send a delegate to the Annual Conference. A district having more than that number is compelled to do so under a penalty of 3*l.* A district whose lodges taken together number 500 members and under 1,000 must send two delegates, and for every additional 500 members one delegate must be sent to the annual meeting.

The board of directors and officers of the Unity are elected annually by ballot, excepting the secretary, who remains in office until the Annual Conference, or any district move that he be displaced. His continuance in office then depends on his having a majority of votes.

A secret password is sent out quarterly for the admission of members to meetings, and one annually for the use of travelling members.

The board meets every three months for the despatch of business.

The accounts are audited by two persons chosen by the district, and are produced annually.

The contributions, as I have said, are not graduated according to age. Their amount is fixed by the Unity for the sick and funeral fund at one halfpenny a week for every shilling of weekly benefit in sickness. Six shillings a week being the minimum a lodge is allowed to give for full sick pay, 1*s.* a month becomes of course the contribution for this benefit, and for 8*l.* payable at the death of a member. A member can also claim for this contribution 5*l.* at the death of his wife, and 10*s.* on the death of a child. A lodge may increase the above benefits and contribution, but must not lower either. The entrance fee varies from 2*s.* 6*d.* at 12 years of age to 2*l.* at 45. But with this exception the ages of the insured persons do not enter as an item in the Ivorite scheme of insurance.

The expenses of a delegate to the district are borne by each lodge which sends a delegate. No lodge is compelled to send a delegate if further from the district head-quarters than five miles.

Disputes between districts and lodges are finally settled by the Unity president and board of directors.

To form a new lodge it is necessary to have seven persons at least, president, vice-president, secretary, two stewards, and a guardian. The ages of members not to be less than 12 nor more than 45, except three founders of the Lodge, who may be received up to 50 years of age.

All accounts are kept in the Welsh language.

The rules of lodges must not conflict with those of the district or the unity.

"All toasts and sentiments at meetings shall be given by the honorary president."

Clearances are dealt with much as in the English Affiliated Orders, as is also travelling in search of employment.

A "unity fund," or fund to meet the sickness and death claims of members whose lodges or districts have become insolvent, exists, and the sources on which it relies for support are—

1. One shilling from each member who enters the order, or re-enters after exclusion, from, *e.g.*, being 12 months in arrear, or any other cause.
2. By the profits arising from the sale of "goods," *i.e.* regalia, &c.
3. The interest of money, fines, gifts, or any sum that may be in hand after paying all the general calls by the Board of Directors.

The nature and extent of the promises held out by the rules of the Ivorites when a lodge or district becomes insolvent or breaks up and divides, are almost identical with those of the English Affiliated Orders.

"The object of this (unity) fund will be to render assistance, under special and peculiar circumstances, to districts, lodges, and members who may be deemed worthy by the Annual Conference."

One of the "special circumstances" above mentioned is thus stated in rule 111.

"Any lodge requiring assistance from the Unity fund must submit its case to the Annual Conference, by whom, after proper examination, the case is treated according to its merits."

"To belong to the Unity fund implies that the lodge has and does honestly pay for every member in accordance with rule 104; a neglect of this will put every member guilty of it out of all claim."

The condition exacted by rule 104 is that one shilling shall once for all be paid by every original and every re-entering member to the Unity fund. And if the secretary of any insolvent or breaking-up lodge should either designedly or otherwise have omitted to pay this contribution to the Unity fund, an innocent member who, either from over confidence in the good faith or good management of his lodge, or from mere ignorance, has made no inquiries on this important point, is treated as if he were guilty, and in the words of the rule, "put out of all claim."

So that in point of fact the member of any lodge which in this or in any other respect is not in "strict compliance" has not even a moral right to assistance from the parent society. Even this amount of claim is barred by the rules of the society. The Annual Conference, if it acted conscientiously to the other lodges, would feel compelled to deny the claim of a poor man who for 40 or 50 or more years had scrupulously paid up all his contributions. He would appeal in vain even to the charity of his society. It would be bound to tell him, if it were honest, that however hard and even cruel it might appear to him, the duty owed to the parent society was paramount; that those administering it must be just before being generous; that the safety, the very existence, of the order, being at stake, his demand could not be complied with.*

The unity rule, which thus puts a member "out of all claim" if his secretary has omitted to pay the unity fund contribution, seems to call urgently for alteration.

If those who manage the unity fund find that either from this cause or from any other a lodge is falling away from "strict compliance," it is manifestly their duty to satisfy themselves that the members are aware of the fact. If, after being made aware of it, the members are still unwilling or unable to keep their lodge in compliance, they may be considered as more or less particeps criminis; but as it exists at present the rule seems harsh at least, if not unjust.

It will thus be seen that the members of a broken-up lodge of the Ivorites are; in common with the members of the English Affiliated Orders, wholly dependent on the view the parent society may take of the way in which their lodge has been managed.

Taken together with the absence of graduation this feature reduces the lodges of the Welsh Affiliated Orders to nearly the level, as far as present security is concerned, of the small ordinary Friendly Societies.

The rules of the Ivorites, in common with those of the three other affiliated Orders in Wales, are only deposited with the Registrar,—not registered.

There are in the United States several lodges of Ivorites, and the much respected and worthy sub-treasurer of the Order, Dr. Price, of Aberdare, had at the time of my visit recently received from America the address which follows:—

THE ADDRESS OF THE AMERICAN IVORITES.

"The sub-treasurer, the Rev. Dr. Price, presented the address which he had received through the kind hand of B. Hughes, Esq., the president of the Order of Ivorites in America, which address has been prepared with a scientific skill beyond the common, and which contains in its margin excellent portraits of the following gentlemen, *viz.*, Messrs. B. Hughes, D. C. Reynolds, Jonathan Edwards, Thomas B. Lewis, D. S. Roberts, J. W. Thomas, Thomas Phillips, and William Lloyd, who are president, secretary, treasurer, trustees, and representatives of the Order in the United States.

"It was resolved, that the board, through their secretary, do present the thanks of all the Ivorites in the Principality to their brethren in America for this their expression of their kind feeling contained in the address, and that the board do inform the American Ivorites that the address is highly welcomed, and will have a warm reception in our hearts on this side of the Atlantic, and that we shall cherish the best of feeling towards all our brethren in the great country of the distant west.

"Here follows the contents of the address:—

* All this is distinctly recognised, and has been recently laid down by both the Manchester Unity and Foresters.

Address from
the Ivorites in
the United
States.

“ AN ADDRESS from the Governing Body of the Order of TRUE IVORITES in AMERICA, to the Order of TRUE IVORITES, the UNITY of ST. DAVIDS.

“ DEAR IVORITE BRETHREN,

“ ALTHOUGH far from each other, yet the connexion is near; the great Order is the same, and the philanthropic principles of Ivor Hael bind his followers on both sides of the Atlantic. The governing board of the True Ivorites in America, who met in the town of Scranton, county of Luzerne, Penn., America, December 29th, 1870, desire to acknowledge with thanks their Welsh brethren for the brotherly “address” sent them, who are of the same Order and practice on this side of the foaming waves. The Address in itself is a complete composition, is an excellent piece of workmanship, tastefully lettered, and enticingly coloured to the view and the eyes that will read it. Yet we do not view it as a piece of scientific work, because frequently science is a servant of vanity, a goddess of deceit, and a handmaid of craftiness and presumption; but we view it as an unfeigned link of philanthropy, as an undegenerate ring of brotherly love, and as an affectionate tie that cannot be loosened by distant hemispheres, a wide ocean, and different Governments, or any other circumstances. The jewels of the Ivorite crown are friendliness, unity, and love. Let such praiseworthy principles as these bud, blossom, and grow in every Ivorite lodge upon the roll of St. David, in the Western hemisphere, and all the world over. We conclude, beloved brethren, in wishing you peace and goodness for ever.

On behalf of the Unity of American Ivorites,

B. HUGHES, President.

DAVID C. REYNOLDS, Vice-President.

JONATHAN EDWARDS, Secretary.

THOMAS B. LEWIS, Treasurer.

D. S. ROBERTS, } Trustees.

JOHN W. THOMAS, } Trustees.

THOMAS PHILLIPS, } Representatives.”

WILLIAM LLOYD, } Representatives.”

Dr. Price added that an attempt was being made to affiliate the lodges in America with those in Wales. There was now in New York a splendid address—he had seen a photograph of it—from the Ivorites in the States to their brethren in this country, and it would be brought over when a suitable opportunity occurred. They were also introducing the order into Australia and New Zealand; and he hoped the day was not far distant when they would have lodges of Ivorites speaking the Welsh language pure and simple, not only in the States, but also in Australia and other British Colonies.

Numbers and
financial condition.

The following gives the number of districts and lodges of the “Order of True Ivorites, Merthyr Unity,” on 1st June 1871, and their financial condition:—

	Districts - 23	Lodges - 272	
Number of members on 1st of June 1872	-	-	17,242
Do. do. initiated during the year	-	-	1,902
Do. do. by cards of transfer	-	-	47
			<u>19,191</u>
Deduct	{		
Deaths	-	-	240
Left by cards of transfer	-	-	50
By nonpayment	-	-	823
Expelled	-	-	27
			<u>1,140</u>
* Number of members, January 1st, 1871	-	-	<u>18,051</u>
Increase during the year	-	-	<u>808</u>

FINANCIAL CONDITION.

	£	s.	d.
Value of the lodges, January 1st, 1870	-	-	67,283 2 6½
Receipts during the year	-	-	22,944 0 4½
			<u>£90,227 2 11½</u>
Sick pay and funeral donations	-	-	18,980 12 0
			<u>£71,246 10 11½</u>
Gain for the year	-	-	£18,980 8 4½
Average sum for every member in the Order	-	-	3 18 11½
Do. do. do. for last year	-	-	3 0 0
Average increase per member	-	-	0 0 11½

Ten new lodges opened during 1870.

* About double the number given in the Registrar's list.

BALANCE SHEET of the RECEIPTS and EXPENDITURE of the IVORITES UNITY since last Audit, June 28th, 1872. Balance sheet of the Ivorites.

District.	Due at last Audit.	Value of Goods received since.	Total.	Paid by Districts.	Allowed.	Present Debt.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.		£ s. d.
Swansea - - -	5 15 9	0 13 9	6 9 6	5 0 0	—	1 9 6
Aberdare - - -	—	10 8 0	10 8 0	—	—	10 8 0
Aberaron and Neath - - -	—	5 12 6	5 12 6	—	—	5 12 6
Aberystwith - - -	5 0 10	0 1 6	5 2 4	4 0 0	—	1 2 4
Brecon - - -	2 7 3	0 9 6	2 16 9	2 7 3	—	0 9 6
Carmarthen - - -	8 0 4	0 3 1	8 3 5	3 0 4	—	0 3 1
Carno - - -	8 14 1	0 3 2	3 17 3	8 14 1	—	0 3 2
Cwmtawy - - -	2 2 0	0 8 0	2 10 0	—	—	2 10 0
Dowlais - - -	4 15 1	0 2 7	4 17 8	4 15 1	—	0 2 7
Taff's Well - - -	—	0 3 10	0 3 10	—	—	0 3 10
Llanelli - - -	—	4 8 6	4 8 6	—	—	4 8 6
Llanillo - - -	10 9 4	0 9 6	10 18 10	—	—	10 18 10
Merchyr - - -	2 2 6	0 17 3	2 19 9	2 2 6	—	0 17 3
Nantyglo - - -	—	5 5 7	5 5 7	—	—	5 5 7
Pontypridd - - -	—	0 12 0	0 12 0	—	—	0 12 0
Bridgend - - -	—	0 7 6	0 7 6	—	—	0 7 6
Cowbridge - - -	4 17 7	2 8 3	7 5 10	4 17 7	—	2 8 3
Pontypool - - -	—	0 3 6	0 3 6	—	—	0 3 6
Rhymney - - -	4 15 3	4 1 0	8 16 3	4 17 3	—	3 19 0
Troedyrhiv - - -	—	0 8 8	0 8 8	—	—	0 8 8
Three Commotts - - -	4 10 1	0 6 8	4 16 9	4 10 1	—	0 6 8
Ystradgynlais - - -	—	0 3 0	0 3 0	—	—	0 3 0
Ystrad Rhondda - - -	—	8 9 6	8 9 6	—	—	8 9 6
Wenvoe - - -	—	0 17 0	0 17 0	—	—	0 17 0
	53 10 1	47 3 10	100 13 11	39 4 2	—	61 9 9

N.B.—Those Districts which have not paid the arrears due last Conference, are requested to do so without delay; and to keep in remembrance the 6th Resolution passed at the last annual meeting, that of carrying out strictly the 113 and 114 General Laws.

INDEPENDENT AND LOYAL ORDER OF ALFREDS.

Order of
Alfreds.

Next to the Ivorites, the "Alfreds" is the most important of the Welsh affiliated orders. Its rules are almost identical with those of the Ivorites. Burial claims are paid by the districts, and the manner and extent to which members of insolvent or broken-up lodges can come upon the Unity fund are laid down in the same words as in the Ivorites: "The object of this (unity) fund will be to render assistance, under special and peculiar circumstances, to districts, lodges, and members who may be deemed worthy by the Annual Moveable Grand Council."
"No member or lodge shall receive assistance from the Unity Fund, unless the same have contributed to its funds by paying in full for every member belonging to each lodge. To belong to the Unity fund implies that the lodge has and does honestly pay for every member in accordance with Rule 203; a neglect of this will put every member guilty of it out of all claim."—(Rule XX.)

ANNUAL STATEMENT of the LOYAL ORDER OF ALFREDS, Year ending March 1872.

Balance sheet.

	£ s. d.		£ s. d.
To cash in treasurer's hand - - -	35 4 11	By paid for printing - - -	5 4 4
" from various districts for goods - - -	69 13 0	" for engraving and making dispensations - - -	7 18 4
" amount received towards Unity fund - - -	45 8 6		£13 2 8
		" Unity officers attending A.M.G.C. - - -	2 14 6
		" rent - - -	1 2 6
		" auditors - - -	2 13 9
		" expenses of Board of Directors - - -	15 17 6
		" Unity secretary's salary - - -	11 0 0
		" postage, &c. - - -	1 5 8
			£47 16 7
		" repaid to G. Davies (principal and interest) - - -	31 10 0
		" relief from Unity fund to "Isle of Noble Lodge" - - -	5 0 0
		Balance in treasurer's hand - - -	65 19 10
Total - - -	£150 6 5	Total - - -	£150 6 5

Examined and found correct.

JOHN BERAN,
HENRY DAVIES,
NICHOLAS DYER, } Auditors.

JENKIN HOWELL, Secretary.

In the Report by the Board of Directors of this society, ending March 1872, the following occurs:— "Instituted in the year 1839 and registered according to the laws relating to Friendly Societies;" but on inquiry at the Registrar's Office, I found that the rules are, as I have mentioned before, deposited only. The returns up to March 1872, stated however to be imperfect, make the number of members 5,483. The order not registered; deposited only.

Philanthropic Institution.

THE MERTHYR UNITY PHILANTHROPIC INSTITUTION.

The Philanthropic having adopted the nomenclature and general organisation of the affiliated orders, may claim the right to be considered an affiliated society, although deficient in the element which most essentially distinguishes the affiliated orders from the independent Friendly Societies; the power, namely, possessed by the central body of determining the amount of contributions and benefits paid and received in lodges and districts. In the Philanthropic, the amounts to be received from members and allowed during sickness and for burial are left to the option of districts and lodges.

This of course strikes at the very root of the utility of affiliation. No parent society can be expected to hold itself even morally responsible to the members of bankrupt branches whose tables have not been computed by itself, and enforced throughout the order.

We find in fact that in the Merthyr Unity Philanthropic there is no Unity Fund. No general fund accumulated to support in sickness and bury the members of insolvent lodges. As long as a lodge exists, it contributes to the district funeral fund according to the number of its members, and its burial claims are paid by the district. But should it become bankrupt, or break up, its members have no further claim on the parent society. In other respects the rules of the Philanthropic resemble those of the Ivorites and Alfreddites.

The following gives the financial condition of the order for the year ending August 1872. The number of members is 6,274.

Number of members, and financial condition.

MANAGEMENT FUND ACCOUNT, from August 1st, 1871, to and including August 6th, 1872.

Dr. MR. THOMAS DAVIES.					Contra.		Cr.
Name of District.	Number of Members.	Levy at 2d. each.	Goods.	—			
Received at A.M.C. Aug. 5 and 6, 1872.		£ s. d.	£ s. d.	£ s. d.	By paid—		£ s. d.
Merthyr - - - - -	1420	11 16 8	9 0 10		Money borrowed from Unity Fund - - - - -		78 1 4
Tredegar - - - - -	299	2 9 10	1 17 2		Interest of ditto - - - - -		8 18 0
Cwmauon - - - - -	674	4 15 8	2 7 7½		Directors' expenses - - - - -		7 19 4
Pontypool - - - - -	404	8 7 4	7 4 9½		Mr. Meredith for framing 13 dispensations - - - - -		15 12 0
Western Valleys - - - - -	552	4 3 8	5 9 11½		" James Jones for filling ditto - - - - -		0 18 0
Hereford - - - - -	197	1 12 10	0 19 0		" Joseph Williams for printing, &c.: - - - - -		
Brynmawr - - - - -	745	6 4 2	6 17 3½		150 pass slips, 3/6; Unity bills 3/- - - - -		0 6 6
Maesteg - - - - -	1254	10 9 0	80 3 10½		50 programmes of A.M.C., Tredegar - - - - -		0 6 6
Usk and Raglan - - - - -	289	2 8 2	0 1 1		stationery for do., 3/8; 80 sheets for almanack, 4/6 - - - - -		0 8 2
Cardiff and Caerphilly - - - - -	560	4 18 4	6 7 6½		150 pass slips - - - - -		0 3 6
	6274	52 5 8	70 9 2	122 14 10	6,000 almanacks and directory - - - - -		23 0 0
Borrowed from Unity Fund - - - - -				52 1 8	250 reports of A.M.C., Tredegar - - - - -		8 10 0
				174 16 1	stationery for directors' meeting - - - - -		0 3 6
Summary of account - - - - -		£122 14 10			150 pass slips, 3/6; 80 circulars for directors, 2/- - - - -		0 5 6
Goods in stock - - - - -		96 12 3			200 clearance cards, 12/6; 160 pass slips, 3/9 - - - - -		0 18 3
Brynmawr—arrears - - - - -		3 4 6			25 Unity bills for yearly account, 8/-; 60 programmes (Cardiff), 7/6. - - - - -		0 10 6
Usk and Raglan - - - - -		2 1 8			stationery for do. - - - - -		0 4 1
		224 13 8			Expenses of delegates and officers at A.M.C. - - - - -		20 8 9
Expenditure - - - - -		176 14 1			Secretary's salary - - - - -		18 0 0
Gain - - - - -		249 17 2			Postage, carriage of goods, &c. - - - - -		1 5 4
					Attending 13 dispensations at 1/6 each - - - - -		0 19 6
					Mr. Evan Davies for repairing Unity box - - - - -		0 3 9
					" G. Tutill, for two seals and carriage - - - - -		0 10 8
					" J. Williams, Globe, for the custody of box and goods for five years. - - - - -		2 10 0
					Carriage of dispensation box - - - - -		0 1 2
					Auditing yearly account - - - - -		1 10 0
					Deputies at Crumlin - - - - -		3 1 8
							2174 16 1

STATEMENT OF UNITY FUND ACCOUNT, from August 1st, 1871, to and including August 6th, 1872.

Dr. MR. THOMAS DAVIES.				Contra.		Cr.
Name of District.	Number of Members at 6d. each.	—	—			
Aug. 1st, 1871.						£ s. d.
Brought forward:—						
To cash in West of England Bank, Merthyr - - - - -		195 0 0		By cash in West of England Bank - - - - -		195 0 0
" " lent to management fund - - - - -		78 1 4		" lent to management fund - - - - -		52 2 8
" " interest of the same - - - - -		3 13 0		" deposited in West of England Bank this year - - - - -		60 0 0
" " from West of England Bank - - - - -		4 16 7		" in treasurer's hand - - - - -		11 5 0
" " cash in treasurer's hand - - - - -		4 13 4				
		224 13 8				
		224 13 8		Audited and found correct,		
				JOHN WILLIAMS.		£318 7 8
				EDWARD WILLIAMS.		

ANCIENT BRITONS, MERTHYR AND DOWLAIS UNITY.

Order of
Ancient
Britons.

After repeated applications, both personally and by letter, to the head-quarters of the Ancient Britons, Merthyr and Dowlais Unity without any success, I applied to the Registrar and found that the rules of this order are deposited only, not registered. From this source also, I failed, therefore, in procuring returns.

The objects of the society are set forth as being the usual ones, allowance during sickness and old age, and burial money, "and to keep in remembrance the customs of the Ancient Britons." But the "form and colour of the dresses" are to be as follows:—Past presidents, green coats trimmed "with red, red caps with three feathers trimmed in the ancient form, and scarfs and cloak. Patriarchs, "black gown with white collar or band, and green caps without feathers. The secretary, red gown "with green collar and band, and green cap without feathers. Vice-president, stewards, and inferior "officers, white gowns, and white or black caps and bands. The members in general, green coats not "trimmed, and red caps without feathers. Every member is compelled to have cap and bands." "That "every lodge be compelled to have four gowns for the use of the lodge, and eight white gowns and "black caps and bands, or eight white caps and bands; and every past president compelled to have his "dress, or lose his title."

There is no Unity fund in this order for the benefit of the members of broken-up lodges. A "general fund," however, to which every lodge must contribute secures the expenses of the board of directors and the annual committee.

No unity fund.

The principle of graduation is not recognised except in the entrance fee, which at 12 years of age, the earliest period of admission, is 2s. 6d., and at 40, the latest period, is 15s.

Not graduated.

I am unable to give any account of the financial condition of the order, or of the number of its members.

The only advantage a lodge of the Ancient Britons would seem to possess over an ordinary small Friendly Society is, that "any party aggrieved at the resolution of a committee of his lodge, may "appeal to a committee of his district," against whose decision a final appeal may be made to the board of directors.

This privilege, which secures to any member discontented with the decision of his own lodge the verdict of a quasi impartial tribunal, more or less acquainted with the local and personal features of the subject in dispute, is doubtless a great boon compared to the decision of a far-off Registrar, or an average magistrate, or even county court judge.

ORDINARY FRIENDLY SOCIETIES.

Ordinary
Friendly
Societies.

The ordinary Friendly Societies in Wales are, with a few exceptions, so uniform in character, and, as I have said, so defective in constitution, that they possess few special features beyond those I have mentioned which could be dwelt upon with interest, or which could throw any new light upon the general subject of Friendly insurance. I have, therefore, thought that any distinctive peculiarity they possess would be better annexed, under the head of "remarks," to the forms in which they are tabulated at p. 31-34, App. No. 3.

The only ordinary Friendly Society I have found in Wales whose general constitution is worthy of any special mention is one in Mold, Denbighshire, called

THE FEMALE BENEFIT AND ASSURANCE SOCIETY.

Mr. Roberts, the secretary, kindly accompanied me to the residence of Mrs. Lewis, of Preswylfa, a lady who makes the greatest interest in the society, and under whose fostering care it has reached a state of prosperity which has as good a prospect of being permanent as can be expected in any small independent society.

Considering the all but entire absence in Wales of tables graduated according to age, it is greatly to the credit of this "Ladies Benefit Society," as such clubs are usually termed here, that not only were its tables framed in the first instance by an actuary, but at the end of every five years the ledger must be cast up and balanced, and a valuation made of the then existing assets and liabilities of the society. Mr. Neison has in consequence recently been paid 10*l.* 10*s.* for doing this. If the stock should accumulate so as to be more than sufficient to discharge the whole of the existing and future liabilities, a rule allows the surplus to be divided amongst the members. The capital saved during 30 years working being only 1,100*l.*, this rule seems rather a questionable one. Besides Mrs. Lewis, there are 60 ladies in Mold and its vicinity who are honorary members, each paying 5*s.* yearly to the society.

Well managed
female society.

Amongst the other merits of this exceptional society is that of an auxiliary lying-in fund for the purpose of giving assistance to married women during their confinements.

Lying-in fund.

Glamorganshire, in addition to her share of the old struggling and dying-out societies, with not uninfrequent instances of unaccountable prosperity, prosperity in spite of everything to cause ruin, is the seat also of the somewhat more advanced Welsh affiliated orders. From being also the centre of the iron and coal districts, a considerable number of clubs have sprung up among the men employed in these industries. These clubs can hardly, however, be called Friendly Societies; the object of their formation, with some few exceptions, of which the Glynacorrwg colliery, at p. 25, Appendix 2, is one, being to give relief and medical aid, sometimes medical aid only, during illness arising from accident or other cause. A further description of these clubs will be found at p. 24-26, Appendix 2.

Societies and
clubs in Gla-
morganshire.

Clubs formed by men employed in metal, coal, and slate works, in the northern counties of Wales are the same in their general features as those in the south, but they are much less frequent.

Clubs in the
north.

Pembroke Dock is the seat of a great number of Friendly Societies of a very low order of merit. In addition to the usual defects of small numbers and ungraduated tables, members may belong to more

Societies at
Pembroke
dock.

than one society, and be at the same time in the receipt of a Government pension. A most intelligent and experienced medical witness, who for professional reasons preferred that his name should not appear, gave me a very graphic description of the members of the societies in which he had for years officiated as medical attendant:—

Medical
witness.

“A large number of the members are in Government pay as shipwrights, &c., and the fact that they receive pensions after a certain number of years service, and at any age on the production of a medical certificate of illness or injury, has made many of them exceedingly skilful in the art of blinding the medical examiner to their real condition. It stands to reason that the examination of a medical officer under Government would be less rigorous and searching than our examination would be, and when a man in the dockyard, claiming pension, describes himself as unfit for work, appearing, for instance, bent double with rheumatism, he generally finds no difficulty in obtaining a certificate on his own ‘*ipso dixit*.’ And when these pensioners are members also of one or two or more Friendly Societies, the temptation to deceive is very great, because if the doctor passes them they may be in the receipt of more sick pay than they could ever have earned in their best days by labour. Some of them will even do themselves bodily injuries, such as cutting their hands with a chisel, or smashing their thumb with a hammer, to obtain the coveted certificate, if they cannot get it in any other way. And when these ‘artful dodgers’ become members of a club it is very hard indeed for the doctor to say whether a doubled-up man is really bent with the ‘rheumatics’ or is only shamming. I have frequently known the threat of a blister on the loins, or a seton in the back produce an effect in curing rheumatism which it would have been in vain to have expected from any remedy in the pharmacopœia. I do not see how it is possible for a large affiliated society to manage their sick branch, in this place at least, without being greatly imposed upon. In repeated instances, men have come to me bent double with rheumatic pain, and when they thought my eye was off them they returned to their usual posture. It has often surprised me that large Friendly Societies, such as the Odd Fellows, permit men to join them who are already members of two or three benefit societies, and perhaps in receipt of a Government pension? One man came to me for a certificate showing an incised wound on the thumb which he had cut he said with a chisel, but which it would have been almost impossible to have done without intending it, being as he was a shipwright, but I was obliged to give him a certificate. One day afterwards he got ‘tight,’ and told one of his mates that he had got over me, but the doctor being elected by the members it is evident he will not, and indeed cannot, as a professional man, be over scrupulous or rigorous in dealing with members of Friendly Societies. The best thing the parent societies could do would be to prohibit any man entering who is already a member of another society or in receipt of a Government pension. The men I now speak of are all members of one of the large affiliated societies, of which, perhaps, the Manchester Unity is the most popular here. The old-fashioned clubs are almost all extinct. Their dying out was a question of time, their tables being ungraduated, and their minimum contributions only sufficient to have kept alive properly constituted societies. I was at one time medical attendant to seven or eight of them. Their history may be summed up in the fact that for a certain number of years they all saved money, although some were so loosely managed that they kept no account books at all. They then spent their accumulated capital in paying claims, or else divided before it was all gone.”

Clubs in metal
and coal works
in the south.

SICK CLUBS IN METAL AND COAL WORKS.

In the Iron and Coal Works of South Wales, the custom of the employers stopping a small sum, generally 1½d. or 2d. in the pound, out of the wages of the workmen to support them during sickness and give them medical aid, is very general, but by no means universal. The following is the account given of the way in which the fund is managed by Mr. David James, the courteous and intelligent manager of the Dowlais Iron and Coal Company:—

“We stop 2d. in the pound from every person employed in the Dowlais works for the workmen’s sick funds. The management of the funds is entirely in the hands of the workmen. We exercise no authority or influence in the administration or management, other than acting as treasurers, which we do by stopping the 2d. in the pound out of wages, and by honouring the cheques drawn by the managing committees for sick allowance. We charge nothing for our services, and when the funds in hand exceed 300l. we allow interest.” (P. 24, Appendix 2.)

Llanelly tin
works.

The amount of contribution and the allowance received during sickness either from accident or otherwise, is, in the Llanelly tin works, thus stated by Mr. James Tregoviny:—

“No entrance fee; 1½d. in the pound per month on gross earnings as contributions to which all have to subscribe. For this, people averaging 7s. per week wages receive 2s. per week; from 12s. to 20s., 4s. per week; from 20s. to 30s., 5s. per week; over 30s. receive 7s. per week. There is no burial allowance.”

Llanelly Cop-
per and Lead
Works.

In the Llanelly copper and lead works, employing about 2,000 people, 2d. a week is paid in the copper works, 6d. a month in the collieries. For this contribution 3s. per week only is paid during illness from any cause. In this company the workpeople are not compelled to subscribe to the fund.

Rhymney Iron-
works.

The letter from Mr. Laybourne, manager of the Rhymney Ironworks, and also a poor law guardian and chairman of the Bedwelly Union, will be found of interest. Mr. Laybourne says:—“As a guardian of the poor, I have had opportunities of comparing the position of our workmen when suffering from sickness with those of some adjoining works where no sick fund exists, and do not hesitate to say that great and solid advantages result to our people, who preserve their independence during a visitation of sickness, whereas in works without a fund the workmen, when incapacitated by illness, apply for parish relief in a much greater proportion than ours.” (P. 25, Appendix 2.)

In this company, employing about 4,000 people, the contribution is 1½d. in the pound of earnings. The amount given during illness is “according to the necessity as reported by visitors and ordered by the committee.” The committee have also the power of allowing a sum at the death of a member or his wife. All pay to the fund. The company have subscribed to the fund when it was required, at the time of the cholera, &c.

Upon the whole the management of the fund by this company seems very liberal and worthy of general imitation.

Liberal management of this club by the company.

In North Wales, clubs of the above kind are much less frequent. Mr. Balcombe, an influential resident of Aberystwith and largely interested in the lead mines in the vicinity, thus writes on the subject:—
 “To the best of my knowledge and belief the miners of this district are not in the habit of forming clubs or friendly societies amongst themselves for the purpose of securing either an allowance during sickness or a sum at death; but each miner subscribes what is called ‘doctor’s pence’ (deducted by the working agent or captain from his monthly pay), which fund then belongs to the medical attendant of the mine.” (P. 26, Appendix 2.)

Clubs in North Wales.

Mr. Balcombe further stated during a personal interview that he considered the interests of both masters and men would be benefited by a fund of this nature, and promised to turn his attention to it.

SLATE WORKS.

At the Dinornic Slate Works, near Bangor, belonging to Mr. Duff Assheton Smith, the necessities and comfort of the men employed seem in case of sickness or accident to be amply provided for by the proprietor. An hospital has been built by him, and when, from an excessive amount of sickness or accidents funds are deficient, the deficiency is made up. During the 11 years between 1861 and 1872 this assistance was called for nine times. The total contributed by Mr. Assheton Smith was 2,599*l.*

Dinornic Slate Works.

Mr. Turner the agent for this mine adds, “In small concerns having no provision for accidents or sickness, which is the rule here, the men frequently club together voluntarily to relieve the sufferer in illness, and especially in case of accidents of an unusual or severe character.” (P. 26, Appendix 2.)

At the Dinshea Slate Quarries, near Carnarvon, “1*s.* a month is paid by the men, and 6*d.* by the boys to the doctor for attending themselves and families.”

Dinshea Slate Quarries.

The contrast between this “benefit” and that given at the Dowlais works is striking. 2*d.* in the pound would, taking wages at 1*l.* per week on the average, make the contributions about the same.

At the slate quarries owned by Lord Penrhyn I found no less than 11 of the old-fashioned Friendly Societies. Some of the more recently formed ones are in what is called a flourishing condition, meaning that the old members have not yet begun to prey upon the younger ones. Their condition is so absolutely identical with that of the large majority of the Welsh societies I have already described that it would be useless to dwell upon it. Mr. John Thomas, secretary of the Caredigion Bethesda Friendly Society, Mr. D. Loyd, of the Tyndwr Society, Mr. D. Hughes, of the Tregarth Society, Mr. John Jones, secretary to the Diwygyr and two others were present during my inquiry into their state, but of all these Mr. Jones alone spoke English, somewhat imperfectly. The number of members in each club varies from 100 to 500, and taken together amounts to about 3,000.

Penrhyn Slate Quarries, 11 societies at.

After hearing the often repeated story of the dying out of the older established societies, I gave Mr. Jones, who understood sufficient English to comprehend me when I spoke slowly and distinctly, a brief explanation of the primary laws of friendly insurance. He then explained to the rest what had been said, and it was almost painful to watch the eager interest with which these evidently intelligent Welshmen listened to his words.

When they had been made to clearly recognize some of the causes which had led to bankruptcy in so many thousands of Friendly Societies, the utmost willingness was expressed to make the first great change, the graduation of their tables.

But it then became my duty to explain that even when graduated no small Friendly Society can with certainty reckon upon being exempt from ruinous fluctuation in sickness or death claims, or in both, and that as a large society is unmanageable by working men, the only thing left is co-operation, the combining together of small societies into one large affiliated society with numbers large enough to secure a sufficiently wide area.

And that if the prejudices of the members, or local or personal circumstances of any kind, make this course too irksome, or even morally impossible, then the two next best things to do—the most honest and prudent things—are either to fairly divide any funds the society may possess once for all amongst its members and break up, or else have an annual division, implying or rather exacting higher contributions and a periodic overhaul and squaring up.

Higher contributions and a periodic overhaul, without which every undividing Friendly Society in the Principality, whether independent or affiliated, must, as far as it is possible to forecast any human event by calculation, become sooner or later bankrupt.

BURIAL SOCIETIES.—LOCAL AND BRANCH.

The Royal Liver Burial Society is the only one of the English collecting societies proper which is found to any extent in Wales. The Prudential is also met with occasionally. Of the Royal Liver there are in Wales 23 agencies, collecting in 152 town and villages. The number of members is stated by Mr. Atherton to be about 37,000.

English Collecting Burial Societies.

There was nothing in the method of working of those with which I came in contact differing from that practised in England and Ireland, and I could glean nothing personal concerning them deserving of record. The agents in Wales are as a rule Welshmen, as they are in Ireland, Irishmen, and are apparently without exception popular and pleasing men, to whom personally a good reputation is essential, who are chosen for their good character, and whose aim and object seems to be to do nothing which can imperil the interests, which are dependent on the fair fame, of the society. There is in fact every reason to believe that the agents employed in burial societies are, both in Ireland and Wales, wholly unaware of the objectionable features of the institutions under which they work.

Small local burial societies are in Wales of rare occurrence. I have only been able to obtain returns from one society, which is tabulated with the ordinary Friendly Societies.

Local Burial Societies.

Of the larger independent burial societies, I have been able to find also only one specimen—the “Swansea ‘Royal’ and South Wales Union Friendly Society.”

Swansea Royal.

Proprietary
society.

The Swansea "Royal" is a proprietary society like the "Irish Legal" and some others of the collecting burial societies whose constitution and method of working have already been brought so painfully before the Commissioners. All the distressing features which distinguish so many of its sister societies throughout the kingdom are in the Swansea Royal strongly marked.*

The irresponsible character and social position of the managers, three out of six of the committee of management being collectors, the absence of any security that the claims will be paid when mature, the meetings being in no way under control of the members, the heavy loading of collector's discount, &c., &c.

Financial and
other features
of.

In addition to all this there is in the life department no medical examination if the sum insured is under 12*l.*, a condition which includes a very large majority of the members. Moreover, the giving of an allowance during sickness, which in the English burial societies of the same type is being allowed to die out from inability to make it pay, is in the Swansea Royal still in full force, the sum paid in sickness allowance being in 1872 more than that paid for burial claims. The managers, as the secretary informed me, are not aware that the English collecting societies are giving up sick pay as unmanageable.

No reserve fund
to meet future
liabilities.

And finally, while the worst of the English burial societies have at least the *promise* that a sum is being accumulated to meet the increase of claims as the members get older, the Swansea Royal has not even the pretence of any such accumulation.

The Society has now—July 1872—been five years in existence, and at the end of this its best quinquennial period for saving, it is only in possession, including cash in hand and value of stationery, of 42*l.* 17*s.* 1*d.*, a sum which is not in fact more than enough to supplement the contributions, and carry on the management and other expenses for the current year. The secretary, who showed the greatest willingness and even anxious desire to make me acquainted with the exact condition of the society, was wholly unacquainted with the necessity of any reserve fund to meet increasing liabilities. The secretary afterwards confirmed this by the following words in a letter now in my possession:—
"I am not myself aware that the actuary was furnished with any of the ages of members when he made his calculations, and upon inquiry from the members of committee it seems that no age was given to him, his calculation was simply from his own ideas. If you wish the ages classified with a probable number of each, I will do so." "No mention was made of any reserve fund for the future being necessary."

Moreover the new tables themselves contain no allusion whatever to this necessity.

I therefore wrote to Mr. Bunyon, the gentleman in question, to inquire whether he did or did not consider it the duty of an actuary compiling tables to point out an omission which must sooner or later lead to bankruptcy.

Letter from the
actuary of the
society

The following is the answer I received:—

"Norwich Union Fire and Life Insurance Societies,
50, Fleet Street, London, E.C.

"DEAR SIR,

"I THINK that you must be in error about the Friendly Society. I have no doubt but that any person applying to me to make any tables for such a society were warned as to the necessity of a periodical valuation and a reserve.

"With regard to the practice of actuaries, it appears to me that all would depend upon the circumstances of the case. If an actuary were simply asked to make tables by persons presumably acquainted with the nature of a Friendly Society, he would probably not think it his province to give them elementary instruction in life assurance finance. That much evil may result from extreme ignorance in persons who undertake duties without the necessary qualifications, I can well imagine. For this very reason, professional persons, consulted upon particular questions, must limit their responsibility to their own acts and opinions.

"E. Lynch Daniell, Esq., F. S. Commr.,
"22, Duke Street, S.W."

"I remain dear sir yours truly
C. J. BUNYON.

Correspondence
between the
secretary
and Mr. Evan
Mathew
Richards.

A correspondence took place in one of the local papers between Mr. Evan Mathew Richards, M.P., and the late secretary, Mr. Potter, in which Mr. Richards strongly denounced the constitution of this society as one which could not fail to end disastrously. This correspondence I have thought it, on the whole, better not to reprint. Under the existing law of libel, no newspaper will publish the denunciation of such a scheme of insurance as this, unless couched in sufficiently guarded and formal terms; calling a spade a spade is actionable. So that the answer, plausible perhaps, and unscrupulous, or uninstructed, or a mixture of all three, will probably be better understood, and find more ready credence amongst the class of men who join these collecting societies than the original exposure, which is thus made to serve rather as an advertisement for the society, and to increase its power for evil.

The late
secretary.

The former secretary, Mr. Potter, who was also the founder of the society, has since gone to the United States, leaving his family, as I was informed, and other responsibilities unprovided for. But the amount owed by him to the society was unimportant. It appears in the balance sheet amongst the receipts as "amount paid to office, due by the late secretary, by present secretary, 7*l.* 5*s.* 0*d.*"

As a final proof of the kind of auspices under which such schemes can be started, and under the existing law receive the certificate and tacit endorsement of the Government, I here insert the fifth annual report of the Swansea Royal for 1871-2.†

Annual report.

FIFTH ANNUAL REPORT OF THE SWANSEA ROYAL AND SOUTH WALES UNION FRIENDLY SOCIETY.—From July 1871 to July 1872:—

RESPECTED MEMBERS,

It is with feelings of great pleasure that I lay before you the fifth yearly balance sheet of this flourishing society.

* Like the harpies in the *Metamorphoses*,—

"*Facies non omnibus una,
Nec diversa tamen, qualem decet esse vororum.*"

† To show the necessity of information being diffused on the relative merits of Friendly Societies, the "Herefordshire" society, described further on, numbers, after 32 years' working, 1,088 members. The Swansea "Royal" after five years' existence numbers 17,600.

The gigantic strides it has made, both numerically and financially for the past year, enable the directors to look forward with a degree of pride and pleasure at the position the society ranks at present among similar and kindred institutions.

Hoping ere long, according to its present prospects, that it will become quite a national institution; that as (sic) for its object the upraising of the human family to that state of independence and equality, in providing for the wants and casualties that the toiling million are more or less liable to.

It is also the bounden duty of each and every one to connect themselves with this or some other similar society—is a moral obligation to every one. The heads of families, fathers, mothers, husbands, wives, brothers, sisters, cannot make a better investment of their money than insure in this society. Just take a glance at what a vast amount of good it has done since its commencement. Only five years ago it started. Observe the following figures expended in sickness and death: in 1868, 1,089*l.* 1*s.* 9*d.*; 1869, 1,200*l.* 18*s.* 10*d.*; 1870, 1,489*l.* 19*s.* 10*d.*; 1871, 2,259*l.* 14*s.* 11*d.*; 1872, 2,535*l.* 8*s.* 9*d.*; total in five years, nearly 10,000*l.* Believing in sickness, and consoling the dying beds of thousands that a provision has been made by them for the wants of the widow and the orphan.

Having thus expressed myself, I now proceed to inform you that our worthy secretary has in a most satisfactory manner accounted for the receipts and expenditure of this society for the past year.

I now present before you a debtor and creditor account, which has been audited and found correct by George Smith, Esq., the auditor for this society.

In conclusion, I have to thank my fellow directors and agents for their kind co-operation in helping to carry out the laws and principles of this society, knowing that—

We cannot do to much to aid a noble cause,
To spread the light of truth, to banish human woes;
The humblest effort made may triumph by-and-bye;
Then toil, my friends, toil on, and let your aim be high.

Trusting that each and every member will do all in his power, individually and collectively, to forward the interest of this important society, in trying to uphold and spread abroad its principles, in obtaining fresh members to be enrolled among ranks, is the earnest wish of

Yours respectfully,
R. T. REED, Chairman to the Committee.

FIFTH ANNUAL STATEMENT OF ACCOUNTS OF THE SWANSEA ROYAL AND SOUTH WALES UNION FRIENDLY SOCIETY, from July 1871 to July 1872.

RECEIPTS.				EXPENDITURE.	
	<i>£ s. d.</i>		<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>
Balance from last account	-	-	165	13	7½
Pontypridd	-	-	1,449	17	2
Neath	-	-	989	15	5
Aberdare	-	-	391	6	11
Swansea and Morriston	-	-	634	14	1½
Newport	-	-	50	6	5
Aberavon and Cwmsavon	-	-	117	16	7½
Tredegar	-	-	142	0	10
Merthyr and Dowlais	-	-	40	10	8
Hayes Castle and Pater	-	-	16	2	5
			3,832	10	7½
Ready cash to office for books, &c.	-	-	9	17	5
Amount paid to office, due by late secretary, by the present secretary	-	-	7	5	0
			£4,015	6	7½
			Sick claims paid.		
			Death claims paid.		
Pontypridd, No. 1	-	-	335	18	0
"	-	-	2	109	3 6
"	-	-	3	10	12 4
Maesteg	-	-	61	8	10
Neath, No. 1	-	-	175	14	10
"	-	-	126	3	8
Aberdare	-	-	140	19	10
Morriston	-	-	38	1	6
Newport	-	-	21	6	0
Aberavon	-	-	44	3	5
Tredegar	-	-	104	11	6
Merthyr	-	-	3	4	0
Swansea, No. 1	-	-	11	4	0
"	-	-	1	18	0
Dowlais	-	-	0	14	0
Cwmsavon	-	-	24	0	5
Pembroke Dock	-	-	6	12	0
Hayes Castle	-	-	3	0	0
Head Office	-	-	50	5	10
			1,268	18	8
			Management expenses.		
Agents commission	-	-	722	2	7½
Travelling expenses	-	-	37	14	1
Postage	-	-	7	9	10½
Secretary	-	-	75	0	0
Committee	-	-	46	0	0
Rent	-	-	15	0	0
Printing, stationery, advertising, and engraving	-	-	76	7	6
Removing furniture in changing offices	-	-	3	4	0
Auditor	-	-	3	3	0
Legal expenses	-	-	21	2	9
Office expenses	-	-	5	7	4½
			1,019	11	2½
Cash invested in Emperor Assurance Co.	-	-	-	-	18 9 7
Cash in agents hands	-	-	23	7	2½
Stationery	-	-	30	0	0
Cash in hand at the office in Newport	-	-	5	0	0
Cash in Post Office Savings Bank	-	-	300	0	0
Balance cash in treasurer's hand	-	-	70	9	10½
			498	17	1
			£4,015	6	7½

JOHN THOMAS, Secretary.

Examined and found correct,
September 14th, 1872. GEORGE SMITH, Auditor.

SWANSEA ROYAL and SOUTH WALES UNION FRIENDLY SOCIETY.

17,600 members enrolled. Upwards of 4,000l. claims paid.

Table 1.

Age.	Weekly Premiums.						—
	d.	d.	d.	d.	d.	d.	
10 to 15	3	—	—	—	—	—	
15 to 30	3	4	5	6	7	8	
30 to 35	4	5	6	7	8	9	
35 to 40	5	6	7	8	9	10	
40 to 45	6	7	8	9	10	11	
45 to 50	7	8	9	10	11	12	
Males	6s.	8s.	10s.	12s.	14s.	16s.	In sickness.
Females	5s.	6s.					

Entrance fee, 2s.

Table 3. Endowment.

A person paying 6d. per week for seven years will receive 10l. 2s., and in the event of death all premiums returned. Entrance fee, 1s.

Table 2.

Age next Birthday.	—	1d. secures at Death.			2d. secures at Death.		
		£	s.	d.	£	s.	d.
10 to 15	—	10	0	0	20	0	0
15 to 25	—	8	0	0	16	0	0
25 to 35	—	7	0	0	14	0	0
35 to 40	—	6	0	0	12	0	0
40 to 45	—	5	0	0	10	0	0
45 to 80	—	4	0	0	8	0	0
50 to 55	—	3	0	0	6	0	0
55 to 60	—	2	5	0	4	10	0
60 to 62	—	1	15	0	3	10	0
62 to 64	—	1	10	0	3	0	0
64 to 66	—	1	5	0	2	10	0
66 to 68	—	1	2	6	2	5	0
68 to 70	—	1	0	0	2	0	0

Entrance fee, 6d.

Table 4. Infantile Department.

A child paying 1d. per week, from 1 week old to 4 years, will be entitled to 3l.; from 4 to 7 years, 4l.; from 7 to 10 years, 5l.; after passing the 10th birthday he will be entitled to 10l. Entrance fee, 6d.

Terms of Benefit in the Life Department.

Quarter benefit immediately; half benefit in 26 weeks; full benefit in 52 weeks.

Sick Department.

Half benefit in 26 weeks, and full benefit in 52 weeks.

Duration of Benefit.

Full pay, 26 weeks; half pay, 26 weeks; quarter pay during remainder of illness.

Members in arrears 6 weeks will not be entitled to any benefit; and if 13 weeks in arrears they will be excluded.

Committee of Management:

Mr. Daniel Brooks, Swansea. | *Mr. Thos. Morgan, Aberdare. | *Mr. Wm. Edwards, Neath.
 * „ D. O. Thomas, Pontypridd. | „ W. Mills, Swansea. | „ Geo. Webster, Swansea.

Bankers,—The Post Office Savings Bank.

Chairman,—Mr. R. T. Reed. Treasurer,—Capt. A. Brown. Secretary,—J. Thomas.

THE HEREFORDSHIRE FRIENDLY SOCIETY.

is "Herefordshire" friendly society.

Almost throughout my inquiries in Wales and Monmouth, it has been my lot, as I have explained, to come in contact with a succession of local societies which have no right to calculate on a prolonged existence, and as a rule only do exist until any capital which may have been saved in the first few years, say 20 or 30, is exhausted in paying the death and sickness claims of the members who, entering later in life, begin at the end of the latter period, at all events, to come heavily on the society.†

But to these pioneer societies, the "Herefordshire Friendly Society" forms a complete contrast. Its rules and organisation seem to deserve at least, if not to ensure, success and a prolonged existence as far as any isolated Friendly Society paying only the rates considered at present sufficient can be expected to do so.

ood constitution of.

The tables of the Herefordshire are, in the first place, graduated according to age, and the number of its members, 1,088, such as to perhaps remove all reasonable doubt as to its area being sufficient to ensure an average liability in sickness and death claims, as far as at all events as any unaffiliated society can ever secure this important point.

In the next place it has a septennial valuation of its assets and liabilities, and by the last valuation it was found that after submitting the financial condition of the society to the perhaps even too crucial test of capitalising all claims upon it, mature and immature, it would be able to pay them all off, and have an overplus of 200l.

reserve fund.

The accumulated capital is 10,354l. 2s. 1d., and the interest of this sum enabled them in 1870, in which year they paid out 119l. more than they received from all sources, to still invest upwards of 200l.

* The names marked * are collectors.

† Dr. Bull, an intelligent member of the "Herefordshire Society," said, in reading the last triennial report: "The great majority of Friendly Societies become defunct after their 28th year." The president thought that from "30 to 40 years after its establishment is the critical period of a society." But in societies whose members enter as late as 45 years of age, the strain must as a rule come upon them sooner. In 20 years, members entering at 45 will be 65, an age at which the sickness claims can hardly fail to become oppressive.

But still this failure of the contributions to meet the benefits at just about the period which so many societies reach, and then begins to go down hill, must necessarily be a cause of much anxiety. Here we have a society of which the actuary, Mr. Brown, after making the last but one septennial valuation, considered that "the rates charged seem to be about enough for the benefits granted." But in 1871 the contributions fell short 119%, and the deficiency had to be made up out of interest.

Failure of contributions to meet the claims.

Forty-eight superannuated members, all over the age of 65, and receiving from 2% to 10% annually, according to the contributions they have paid, are already on the society's back, with the certainty that the number will be added to every year in an increasing ratio. And this while a portion of the interest of the money saved has been, in 1871, for the first time applied to paying claims. And the question is whether the actuary has or has not made sufficient allowance for the critical period of 40 to 50, the turn of life, so to speak, of most Friendly Societies.

48 pensioners on the back of the society.

Considering how many intelligent and influential gentlemen are interested in the Herefordshire, it is not likely that the capital which has been accumulating since the first starting of the society 34 years ago, at the average rate of nearly 200*l.* a year, will be allowed to be exhausted in paying claims like that of the smaller independent societies, unless indeed the claims of the superannuated members should be found to press with unlooked for and overwhelming severity on the society.

But remembering how meagre and insufficient are the statistics of sickness at advanced periods of life, and that the existing knowledge on the subject may be said to be based on little more than actuarial hypothesis, Mr. Brown's opinion given nine years ago, that "the rates charged seem about enough for the "benefits promised," cannot be thought too cautious and non-committal. It is but too certain that as far at least as concerns superannuation allowance, if not sick pay at all ages, the very best societies, even the affiliated orders, are as yet on their probation, the most approved tables little more than tentative.

Unsettled state of opinion as to contributions required for sickness and old age.

The next report therefore of the Herefordshire, which is sent in only once in three years, will be looked for with some anxiety. The future fate of an admirably managed society which is trying to do what the experienced officers of the Manchester Unity consider impossible, the giving, namely, a valid superannuation allowance, will be watched with great interest, and the progress of the society cannot fail, in any case, to be very instructive.

I may mention here that Dr. Bull, the very intelligent and influential director, to whom the duty of reading the reports and explaining the condition of the Herefordshire was entrusted at the last triennial meeting, thus concludes his speech:—

Statement of Dr. Bull.

"The trustees and directors call upon the members to do their duty and get more members to join the society, as young persons as they could, because it must be remembered the younger a person joined the less he had to pay. (Hear, hear.) For instance, a boy of 15 had considerably less to pay per month than the man of 20, and the sooner he began the better it would be for him."

I quote this as an instance of the wide-spread misapprehension of the legitimate objects and purposes of friendly insurance even amongst educated gentlemen who take a personal interest in the subject.

Dr. Bull's assertion that it is better for a member to join the Herefordshire at an early age because he will have less to pay is of course a libel upon the tables. If they are indeed so constructed that the younger members have less to pay in proportion to their average chance of sickness and death than the older ones, the tables must be wrongly computed, and ought to be altered.

His statement a libel upon the tables.

The following is the report and balance sheet of the Herefordshire for the year ending December 1871:—

HEREFORDSHIRE FRIENDLY SOCIETY.—Established, June 1838.

Patron,—The Right Rev. the Lord Bishop of Hereford.

President,—The Earl Somers.

Vice-President,—Sir E. F. Scudamore Stanhope, Bart.

Trustees:

Arkwright, J. H., Esq.	Griffiths, Edward, Esq.	Hereford, The Hon. and	Pateshall, Evan, Esq.
Chadwick, Elias, Esq.	Griffiths, R. J., Esq.	Very Rev. The Dean.	Poolo, Rev. W.
Clive, Rev. Archer.	Hereford, R., Esq.	Hutchison, E. S., Esq.	Rankin, James, Esq.

Directors:

Barker, Rev. J. H.	Griffiths, J. H., Esq.	Lingen, C., Esq.	Musgrave, Rev. Canon.
Bull, H. G., Esq., M.D.	Kyrie, Lieut-Col. Money		

Surgeons,—R. Thomason, Esq., for Hereford district. Messrs. Rudge and Boyce, for Leominster district.

Secretaries (Honorary),—C. Brunson, Esq. W. Evans, Esq.

Auditors (Honorary),—J. T. Owen Fowler, Esq. Mr. James Corbett.

Assistant Secretary,—Mr. Edwin Day. *Agent at Leominster*,—Mr. William Brimfield.

Sub-Committee and Visitors:

(In the City).

Albert Thomas Davcy.	Goodes, Thomas.	Pearce, George.	Pugh, John.
Beavan, Joseph.	Long, John.	Perrott, Charles.	Vaughan, Samuel.
Burgwin, Charles.	Lloyd, Benjamin.	Phillips, William.	Wellington, William.
Evans, John.			

(In the County).

Anthony, John.	Davies, Henry.	Phillips, William.	Sanders, Charles.
Barnett, Thomas.	Davies, James.	Phillips, James.	Stephens, Richard.
Barroll, Edwin.	Horsnett, Edward.	Preece, Thomas.	Willett, William.
Cooper, Thomas.	Jones, James.	Roberts, Richard.	Webb, Charles.
Cole, Thomas.			

Honorary Members by Honorary Subscriptions.

Anthony, C., Esq.	Biddulph, M., Esq., M.P.	Griffiths, J. H., Esq.	Powell, Rev. Canon.
Arbuthnot, Major, M.P.	Bodenham, F. L., Esq.	Hutchinson, E. S., Esq.	Rankin, James, Esq.
Bailey, Sir J. R., Bart., M.P.	Croft, Sir H., Bart., M.P.	Hutchinson, A., Esq.	Somers, The Earl.
Baggalley, Sir R., Q.C., M.P.	Foley, The Lady Emily.	Kyrle, Lieut-Col. Money.	Venn, Rev. J.
Barker, Rev. J. H.	Griffiths, E., Esq.	Pateshall, E. Esq.	Wilton, Rev. C. T.
	Griffiths, R. J., Esq.	Phillips, Mr. W.	

Ditto for Leominster District.

Arkwright, R., Esq., M.P.	Edouart, Rev. A. G.	Lloyd, E., Esq.	Rudge and Boyce, Messrs.
Baker, Rev. Sir H., Bart.	Evans, Rev. E. C.	Moore, H., Esq.	Sale, T., Esq.
Chadwick, E., Esq.	Gregg, J., Esq.	Marshall, T., Esq.	Walsh, Hon. A., M.P.

REPORT.

Report of Herefordshire Society.

Thirty-four years have now elapsed since the Herefordshire Society came into existence, and during the whole of that time it has, through the blessing of God, continued to increase in prosperity and usefulness, and has been the means of conferring substantial assistance to its members in time of sickness and sorrow.

The trustees and directors have the pleasure of stating, that, although a larger amount has been paid for sickness and deaths during the past year, yet a sum of 141*l.* 12*s.* 8*d.* has been added to the previously invested stock of the society.

The amount received from members since the commencement of the society in 1838, including interest on investments, is 31,334*l.* 3*s.* 11*d.*, and the amount paid to members in sickness and death, 21,351*l.* 8*s.* 7*d.*, leaving a balance on the assurance account of 9,982*l.* 15*s.* 4*d.*, and a total balance on the whole of the accounts of 10,354*l.* 2*s.* 1*d.*, which has been invested as per cash statement. The members may therefore have full confidence in recommending the society to those around them.

There are 48 members who have completed their 65th year, and are therefore free from any further payment, though entitled to all the advantages of the society.

Balance sheet.

THIRTY-FOURTH ANNUAL STATEMENT.—STATEMENT OF ACCOUNTS for the Year ending December 31st, 1871.

<i>Assurance Account.</i>								
Dr.	£	s.	d.	Cr.	£	s.	d.	
To balance of last account	-	-	9,848 9 5 $\frac{1}{2}$	By assurance paid to sick members	-	1,191 12 6		
" assurances received	-	-	1,084 17 6 $\frac{1}{2}$	" ditto ditto representatives of de-				
" interest of investment with the Commissioners for the Reduction of the National Debt	-	-	266 11 9	ceased ditto	-	122 0 0		
" ditto on Great Western Railway debentures	-	-	87 6 9	" balance	-	-	9,982 15 4	
" ditto in Hereford Savings Bank	-	-	9 2 4					
			<u>£11,296 7 10</u>				<u>£11,296 7 10</u>	

Management Account.

To balance of last account	-	-	98 12 6 $\frac{1}{2}$	By printing, stationery, and advertising	-	9 8 1
" fines	-	-	58 11 6 $\frac{1}{2}$	" ditto 250 copies of rules	-	3 15 0
" sale of rules	-	-	3 4 0	" one year's rent of office and cleaning	-	5 0 0
" annual subscriptions of honorary members	-	-	21 0 0	" carriage of parcels, postage, &c.	-	1 14 2
" interest of investment in savings bank	-	-	2 9 2	" salary to clerk, one year	-	60 0 0
			<u>£183 17 3</u>	" ditto to agent at Leominster	-	10 0 0
				" balance	-	94 0 0
						<u>£183 17 3</u>

Medical Fund Account.

To balance of last account	-	-	5 14 8	By R. Thomason, Esq., one year's attendance and medicine	-	17 15 6
" subscriptions of members	-	-	33 10 0	" Messrs. Rudge and Boyce, Leominster, ditto	-	15 14 6
			<u>£39 4 8</u>	" balance	-	5 14 8
						<u>£39 4 8</u>

Widows' and Orphans' Fund.

To balance of last account	-	-	259 12 9	By payments to widows -	-	7 0 0
" subscriptions of members	-	-	5 6 0	" balance	-	271 12 1
" collection after sermon	-	-	6 8 6			
" interest of investment in savings bank	-	-	7 4 10			
			<u>£278 12 1</u>			<u>£278 12 1</u>

General Balances.

To balance of assurance account	-	-	-	£9,982 15 4
" management, ditto	-	-	-	94 0 0
" medical fund, ditto	-	-	-	5 14 8
" widows' and orphans' fund, ditto	-	-	-	271 12 1
				<u>£10,354 2 1</u>

Of these balances the sum of 7,666*l.* is invested with the Commissioners for the Reduction of the National Debt; 1,600*l.* in Great Western Railway debentures; 1,086*l.* 6*s.* 2*d.* in the Hereford Savings Bank; and 1*l.* 12*s.* 7*d.* in the hands of the secretary.

J. T. OWEN FOWLER,
JAMES CORBETT,
Auditors.

Total number of members on the books, 1,088.

The Society's office, No. 50, Commercial Street, is open every Wednesday and Saturday; mornings from 10 till 11.30; evenings from 3 till 4. Also on the first Tuesday in each month, from 7 until 8 p.m.

But yet, notwithstanding the comparatively sounder constitution of the above society and that of the one at Mold already mentioned, I am compelled, as the general result of my inquiries into the existing condition and future prospects of Friendly Societies in Wales, to express the painful conviction that there is not in the whole principality one single Friendly Society which can strictly and fairly be called *solvent*. Solvent, that is, in the sense of possessing the absolute certainty—as far as human calculation founded on experience can provide for and secure it—that the claims of members will be fully met as they successively arrive at maturity. In the independent societies, even if they were graduated, the area is not wide enough to secure them against the inevitable local fluctuations in sickness and death claims.

As to the affiliated orders in Wales, they are in the first place ungraduated, and moreover have not yet seen their way towards giving the innocent members of bankrupt lodges a legal claim upon the unity fund. Strictly resembling in this latter respect the affiliated orders in other parts of the kingdom, all of whom recognize a moral claim only, which can be allowed or disallowed at the discretion of the parent society. Thus reducing the lodges and courts of the affiliated orders to very nearly the same level, as far as absolute security is concerned, as the local independent societies.

Finally, confining myself strictly to my own district, in Wales at least, friendly *insurance*, in the proper sense of the term cannot be said to have any existence. The industrious and provident working man may search in vain for any Friendly Society in which he can feel certain of being supported during sickness, and in old age, and be saved when he dies from a pauper's funeral. However faithfully and conscientiously he may cast his hard earned weekly loaf of bread upon the waters, he can have no moral certainty, still less legal security that it will be returned to him with interest after many days.

At the close of my report on Ireland, I ventured with the greatest submission, to suggest that the Tontine Dividing Societies should be in some respects endorsed and protected by the legislature, being as they are so comparatively well adapted, considering the existing condition of independent Friendly Societies elsewhere, to the object they have in view.

In concluding my report on Wales, I will confine myself to expressing the earnest opinion that the greatest boon which the Legislature could confer upon the ordinary Welsh Friendly Societies would be to encourage in every way their final dissolution. Especially by removing the obstacles which at present exist to their breaking up and dividing whatever capital they may possess among the members, in proportion to the amount they have paid in. At present the five-sixths majority required by the law renders their thus retrieving the errors of the past almost impossible. So that then at least the societies which see themselves on the road to ruin may be enabled to act as honestly as they now can act to their middle-aged and younger members.

And if then the affiliated orders feel themselves either unwilling or unable to extend to the innocent members of bankrupt lodges a legal guarantee* that they will be supported both during sickness and old age, and saved when they die from a parish grave, the only course which remains to secure to the industrious and provident workman the boon he has a right to demand from the community for which he labours would be to establish, both from motives of the highest policy, and from a sense of mere justice, a system of National Friendly Societies under Government auspices.

I have the honour to be, &c.

E. LYNCH DANIELL.*

* Upon this crucial point, I have already quoted Mr. Hardwick's manual. The following is from Messrs. Ratcliffe and Daynes' evidence.

"A great many societies have written to me about deferred annuities, and in no single instance have the members formed one after knowing the amount of the contributions they would have to pay for it." (*Mr. Ratcliffe*, q. 291, p. 20, Second Report).

"There is, I know, a strong feeling on the part of certain gentlemen who take an interest in Benefit Societies that a Benefit Society should not be established without a deferred annuity being connected with it. Many clergymen think a society is not complete without this. * * But they have forgotten one thing: what payment would be required in order to obtain this annuity. If you say, for example, that it shall be 5*s.* a week, you must ask yourself the question how much will that cost, and upon the answer will depend the feasibility of deferred annuities. I say that it is not feasible or not possible, as applied to the labouring classes of this country." (*Mr. Daynes*, q. 200, p. 16, Second Report).

I will here insert also the opinion of the Grand Master and Board of Directors at the meeting of the Odd Fellows at Chesterfield in 1870. * * "The attempt to extend the required assistance to the Manchester district would probably be resisted by a large portion of the Unity, and if assented to would probably bring upon the Order applications for similar assistance from so many districts as to jeopardize the Unity itself."

The "Foresters' Miscellany," the authorized organ of the Order, thus indorses the above decision:—" * * Grant but this principle; let it but be once established that the members of bankrupt lodges, or courts, or districts, have a claim to receive the benefits assured to them by such lodges, courts, or districts from the general funds of the Order, of which they form an independent portion; grant but this, and the day for the collapse of the whole organization will soon arrive. * * Such a principle as this must in operation bring down to insolvency the strongest organisation of Friendly Societies that could possibly be formed." See also "the Affiliated Orders" by F. G. P. Neison.

Number of members.

No society in Wales which can strictly be called solvent.

Welsh Affiliated Orders ungraduated.

Friendly Insurance, no existence.

The final breaking up of the ordinary Friendly Societies would be a boon to the members.

National Friendly Society.

APPENDIX.

No. 1.—EVIDENCE.

The Rev. Dr. PRICE of Aberdare.

Dr. Price.
evidence of.

Dr. Price is a gentleman so well known and so much respected in Glamorganshire, as taking a lively interest in all that concerns the working classes, and especially in Friendly Societies, that I made it a point of returning to visit him after having left Aberdare. But I found that Dr. Price's acquaintance with Friendly Societies consisted of a knowledge of the affiliated orders only. He thought the best account that could be given of the Ivorites was that contained in their rules and balance-sheet. In the ordinary friendly societies Dr. Price took no interest, considering them wholly insecure, and that the best thing about them was that as a rule they were dying out all over the principality.

Dr. Price was in favour of course of graduation, expressing his desire that it should be introduced as soon as possible into the Ivorites, and other Welsh affiliated orders. But he thought that if done at once, it would tend to alienate members, and throw them into the arms of the small independent societies.

Mr. W.
George.

Mr. Wm. GEORGE, Secretary of the Order of Ivorites and Master of the Union Workhouse at Llanelly.

1st. One especial feature of the constitution of the Ivorites, is this:—It has a reserved fund of nearly 2,000*l.* for the express purpose of meeting cases of distress, in (a.) Districts, (b.) lodges, and also (c.) among members. This fund is called the Unity Fund, and is solely devoted to meet cases of distress. It is governed by a special code of rules. I deem this fund of great value to the society.

2nd. I have much pleasure in handing you the following documents, (a.) reports of the annual gathering for 1870, 1871, and 1872, (b.) copies of some of the quarterly reports during those years.

Progress of
the Ivorites
favourable.

3rd. I may add here that our progress during the year 1872, was very favourable. Upwards of 2,000 new members were enrolled. The whole account and statistics of the year are not yet completed, when this is done I shall furnish you with a full report of the proceedings of the year.

Ungratified.
Odd Fellows
better
known in
Wales than
Foresters.

4th. The graduated scale of initiation is adopted by the Ivorites, but not the graduated scale of monthly payments.

5th. The Odd Fellows hold a good position in Wales, and are making fair progress, the Foresters are not so well known in Wales.

Progress in
America.

I can state that the Ivorites as an order stand exceedingly well with the Welsh people in Wales, and is now spreading with great rapidity in the United States of America. Its progress in Wales has been steady and sure for many years past.

I may also state that a large number of the better class of Welsh workmen belong both to the Ivorites and the Odd Fellows.

Old independent
clubs fast
dying out.

The old independent clubs are fast disappearing from the land; at the present ratio they will be gone in a few years, I believe that none of these have graduated tables.

Eleven of the 14 men I have now in the workhouse were once members of those societies but they are now all gone.

20,000 Ivorites in
Wales
check other
societies.

The fact that the Ivorites in Wales now number upwards of 20,000 must be to a certain extent a check on other societies of a kindred nature. The order was established in the year 1836.

Mr. F.
Howell.

MR. ROBT. HOWELL, Secretary of the Newtown Friendly Society.

Our society consists now of 50 members, who have agreed to admit no new members, but let the society die out and come to an end, not from failure of funds, for we have 3,000*l.* on mortgage, but from its being the wish of the members. One of our rules forbids any breaking up of the society, and the sum we possess will therefore be expended in paying sick and death claims and pensions, until it is all gone. We paid at one time 8*s.* a week superannuation allowance, but although our contribution is 2*s.* a month and 1*s.* at death of members, we found that the society was rapidly exhausting its capital, being then a great many

High contributions
did not save
the society
going down.

years established, the society did not at that time intend to let itself die out, our tables were submitted to Mr. Finlaison by whose advice we reduced our pension from 4*s.* a week to 3*s.* 6*d.* This he considered necessary, but it would not save us or keep us from going down.

MR. JNO. HUMPHREYS, Secretary to the Newtown First Benefit Society, established 1762.

Our society is I have heard the oldest in North Wales. It was started 110 years ago, and I have been secretary for 40 years. We have at present 330 members.

Our contributions are:—

1*s.* 3*d.* every 13 weeks,—

And we pay in sickness 9*s.* 0*d.* a week for 24 weeks.
4*s.* 6*d.* " " for 18 weeks.
2*s.* 6*d.* " " while certified as sick.

A member who has been 30 years in the club receives as pension 2*s.* 3*d.* per week.

35 years 2*s.* 6*d.*
40 " 3*s.* 0*d.*
45 " 3*s.* 6*d.*

But should the capital decrease, then the pensioners allowance is reduced one-eighth.

We give 6*l.* at the death of a member.

" 4*l.* at the death of his wife.

" 3*l.* at the death of a pensioner.

We have saved 500*l.* Our young men would object to the tables being graduated, but I can't say exactly why.

MR. GEORGE ANTHONY, Cabinet Maker, Secretary to the United Brethren Society, Llandovery.

Our society was dissolved a few years ago and re-formed. It rose like a Phoenix from the dust of the old one. The old one was in a good condition, but there were some characters in it we couldn't work with, and we voted almost unanimous to dissolve and divide, and get rid of these mysterious characters. One of them was a youth very hopeful and even pious, but at last he went bad, and became a common ballif, and so we had to get rid of him and one or two more. The old members would have opposed dividing, so we allowed them to come into the new club on paying 1*l.* I have found young members cost the club more than old ones, and think they ought to pay more rather than less. I know the young have played the dickens with our club. I would myself sooner have a member of 45 than one of 20. Our members are chiefly farm labourers, they prefer our club to the Odd Fellows. The Odd Fellows don't care to admit labourers, they prefer mechanics and tradesmen, and our men find themselves more at home among each other, very few of them can read and write. They trust to me entirely. The Odd Fellows don't exclude farm labourers and such like, but there is an understanding that they shan't be proposed. If they were, they would perhaps be balloted out. The two classes don't talk about the same thing, and don't associate willingly; don't seek each other. We have an annual festival, but no one need come unless he likes. We meet at a public-house, but there is no obligation to drink, and we pay the same rent we did at the school-room. Our contributions are 1*s.* a calendar month; 1*s.* levy on the death of a member or his wife; and 1*s.* a year for expenses of management. Having only 82 members this makes the secretary's pay very small—2*l.* a year only; we have no doctor. Each patient pays his own. We don't require a certificate of health on entering. In a small town a man is better known than any doctor could tell; but if there was a dispute as to whether he was fit or not, we should make him bring a doctor's certificate before we let him in.

MR. L. REES REES, Carpenter, Secretary of the Vicar Prichard Friendly Society of Ivorites.

We were formerly a lodge of the Foresters, but about 14 years ago we found that the money we had saved by our own prudence was going out every year to pay the claims of

other lodges in our district, so we broke off. We have now 107 members and 1,234l. in bank, and mortgage, and are saving every year.

CHARLES ROCHE, Watchmaker, Secretary of the Knighton Crown Club Friendly Society.

We were established in 1771, and have 74 members. There is no other benefit society in our town, except the Odd Fellows and Foresters. There used to be some formerly, but they have died out. Our club has been working just 100 years, last year. I can remember five independent societies which has broken up in my time. The last of them was last year; some had some money to lodge, some had none. I have heard our members talk over the graduating plan, but most of them don't understand it, and has our club has worked so well and paid its claims for 100 years, I don't see why we should change now. The club, besides, divided, about 13 years ago, about 1,000l., which I wish they had not done, but we are saving now about 30l. a year, and have nearly 500l. saved. It is perhaps, true that we owe our long lease of prosperity chiefly to excluding all who are over 30 years of age. Perhaps if all clubs did that it would be hard for the older men, but one thing it would do, it would make more young men enter clubs if they knew they could not get in to any after 30; and this would be a great deal better than entering at 45, and then after paying in for 10 or 30 years find themselves on the parish, from the society being bankrupt. You will see that we give 10l. a year for life to every member who is incurable, which is a good thing for working men to do for each other. Our members are almost all of that class, though our title page does call them "gentlemen, tradesmen, and farmers." Then we give 9s. a week sickness allowance for three months, and 7s. afterwards while declared sick by the doctor. For this we pay a monthly contribution of 1s. 3d., and we pay 3d. every monthly meeting to the stewards to be spent in ale. No money is levied besides for refreshment and very little spent. In general it is as much as they can do to get over the beer. The landlord by Rule 9 is required to serve us with good ale, honest measures, a clean room, and good fire. There is no drinking to speak of now. It was different formerly. People don't drink half now what they used to.

MR. ELIEZER JAMES, Principal of the College, Lampeter, Member of the Llewellyn Benefit Society.

Our society consists of 110 members, and has been 31 years established; age of entrance 16 to 45. They consist of small tradesmen, farm labourers, and a few miners, two of whom were lately killed by an accident. Up to the last year or so our progress has been steadily upwards, having put by a little every year and saved more than 400l., but we are beginning now to infringe on our capital, having last year spent 50l. in paying claims.

MR. ISAAC WILLIAMS, Secretary of the Aberystwith Lodge of True Ivorites.

The name of our order comes from a Welsh Chieftain, called Ivor, who was famous for benevolence and charity. There are about 150 lodges. I am surprised at what you say about the reason of the old societies breaking up. Our entrance fee is according to age, but not the monthly contributions. I suppose if the system of paying in that way was explained to the mother lodge at Llanelly in Carmarthenshire, the central board would take example by the Odd Fellows and Foresters. It is very kind of the Government to send a commissioner to see about us. On the entrance of every new member a shilling is paid to the mother lodge, and in case of unusually heavy sickness we can come upon this general fund, but we must spend our last shilling before we do. We have never yet come upon this fund, but if we do I have every belief we shall be paid, unless something wrong can be proved against us, which it can't.

MR. HENRY HUMPHREYS, Postmaster, and Trustee of the Aberystwith Lodge of Odd Fellows.

Graduation according to age may be right in theory, but I don't like changes. We got on much better on the old plan; for this reason, that when the new system was adopted, the high entrance was done away with. When the entrance was a guinea a better class of members joined us. Now, any scamp can raise the half-crown or so for entrance fee, and then sham sickness or incapability for work. Our doctor does his best, but it is very hard for him to tell always whether a man is really fit for work or not, and so they take advantage of our sick allowance, which to a man earning good wages, as our old members did would be no temptation.

I am glad to hear that as our rules make arbitration final, magistrates cannot be appealed to. Some of our members have threatened us with suits for doing things clearly allowed by our rules, and we so disliked the expense of law, and magistrates are so apt to favour the members against societies, that we have paid claims we ought not, to avoid litigation.

The upper classes here take no interest whatever in friendly societies, nor the tradesmen. What has been done is by the working men themselves. If people with education and knowledge had taken some interest in these things it would have been better. All the old societies are broken up and nobody seems to know why. The last one here had 1,000l. left of their savings, but they found they were losing money every year, and so they divided the 1,000l. and broke up; they were 20 or 30 years old, and were very prosperous at first. I suppose it was as you say the tables not being graduated, and the number of our members not being large enough. Such tables of course are right, but I wish they had not lowered our entrance fee.

They started one or two clubs here to get watches and clocks, but they did not succeed.

DR. EVAN ROWLAND, M.R.C.S. Goginann.

I am surgeon to a large number of the lead mines in this neighbourhood, and have tried all I could to persuade the miners to form societies, but their wages are low, averaging whether at piece-work or when paid about 15s. a week. So that it is as much as they can do to buy food and other necessaries of life. The mines, as a rule, are not very productive; were it not for our water-power the majority could not be worked at all. There are some exceptions, those for instance in which Mr. Balcombe is interested, I believe prosperous. The miners subscribe to pay the doctor in case of accident only, and I am not aware of a single instance of their forming clubs or societies for an allowance when sick, or for a sum at death.

The only Friendly Society I knew at Aberystwith has died out.

DR. LLOYD, Medical Officer to the First Friendly Society, Machynlleth, and **MR. JOHN THOMAS**, Druggist, Secretary.

Our society was established on the 1st March 1834, by the late Sir John Edward, M.P., and other gentlemen of the town and neighbourhood. By rule 12 of our original rules, a member on attaining the age of 60, and having been a member for 20 years, shall be entitled to receive 3s. 6d. per week whether well or ill, and at 70, 4s. per week, and a progressive increase of 6d. a week every 10 years above that age so long as he shall live. This rule, after being modified twice, was finally repealed in 1858, the society finding that the contributions were insufficient to pay such a benefit. It was, we allow, a hard case for a man who had entered at 40, and paid his contributions for 20 years, perhaps without ever receiving sick pay, to be told at 60 years of age that the contract made with him was broken, and that he had no claim for superannuation allowance, but we had no choice, for we had not funds enough to pay such claims. The gentry, clergy, and others who endorsed this society with their names, &c., could not be considered morally responsible to the poor men who suffered by this change in our rules, for it was lawful and Mr. Tidd Pratt certified the amendment. The only bad thing now in our society, is, that after 30 years of membership we are obliged by Rule 16 to pay at the death of such member 10l.

MR. DAVID JONES, Secretary to the Female Rechabite Friendly Society, Dolgelly.

Our members have no connexion with the male Rechabites; I mean the societies are wholly distinct. Our president, stewards, and all officers are females, except me. We were established in 1840, and our funds are prosperous, that is, we pay all our claims, and have four or five pounds over, having also about 100l. in bank. The singles of these ladies are servants chiefly, our wives are farmers' wives, carpenters, and other mechanics, no labourers. We have 64 benefit members, and 24 honorary. These pay from 2s. 6d. to 10s. a year, and are all ladies.

The members attend the meetings, and discuss their rights very lively, but being in Welsh you would not understand it.

MR. ROBERT JONES, Secretary to the Tegid Friendly Society, Bala.

Our subscription is 1s. a month, which covers everything. It is true that the 9l. a year, which is about the amount our doctor gets, would never pay him, because many of our

Arbitration. Magistrates favour members against societies.

Upper class take no interest in societies.

Dr. Rowland.

Miners not productive.

No societies formed by miners.

Dr. Lloyd. Mr. J. Thomas

No one responsible for unjust rules, but Mr. Tidd Pratt, who certified them.

Mr. D. Jones

Unmarried members domestic servants.

Mr. E. Jones

The doctor makes his small salary pay by attending the family also.

Division every five years.

Mr. J. Jones.

Members small farmers chiefly, worse off than the labourers. Graduation a new subject.

Allowance during childbirth would cost too much.

Mr. Roberts, publican.

Meeting in a public-house a great advantage.

Mr. Williams.

Likes to have money invested to induce young men to join.

Graduation not understood.

Allowance during childbirth.

Glandir mine, no society except for accidents.

members are small farmers living at considerable distances from each other. But when a doctor attends the member of a club, he attends as a master of course the family also, and so makes it pay. Some of our farmers are even well off and subscribe chiefly on account of the doctor; some are so independent that they would be ashamed to take our sick-pay, but are glad to get the doctor on such easy terms. They also like having the division, which in our club takes place every five years.

MR. JACOB JONES, Secretary to the Llanfor Friendly Society, Bala. 350 members. Established 1835.

Our members are chiefly small farmers and farm labourers, and the farmers are often worse off than the men. Whenever our amount saved exceeds 1l. to each member we divide the overplus. We have only two hon. members, paying 1l. each a year.

Our tables are not graduated, but I see now they ought to be. The subject is quite new to us.

I am also secretary to the Female Independent Friendly Society, established 1858. The members are chiefly domestic servants.

We do not give allowance during childbirth illness. So many have children that we should be obliged to perhaps double our contribution. I know no other reason than this, but I think with you that a sickness which for a time so prostrates most women ought to be provided for, but their earnings are small, and we have kept to the original rule. They are chiefly servants, wives of small farmers and farm labourers. Our tables are not graduated. The managing committee are females. The treasurer and myself are the only males.

MR. ROBERTS, publican, Llangollen.

Our society has 115 members, established in 1838. At one time members as old as 60 used to be admitted, our tables being ungraduated; now we admit none over 35. The charge for an annual feast is a good deal, as you say, 21l., but our members all like it, and it brings in young members. They also pay 2s. a piece every half year, for the use of the room (a public-house). I think meeting in a public-house a great advantage, a glass of good ale or whiskey opens the heart, and makes a man feel kindly and generous to his fellow-man. Even if I were not the landlord I should try and promote the society meeting in a respectable public-house.

MR. WM. WILLIAMS, Secretary to the Dolgelly Friendly Society.

Our society was founded in 1802, and has always been in a flourishing condition; 11 years ago we had nearly 1,000l. saved, and as our society was intended for ourselves, not posterity, we increased our sick allowance. We have now 823l. invested.

We should always aim at having a sum invested, as a resource against excessive sickness, and as a means of inducing young men to join us, but we do not wish to save any more. We wish only that the yearly expenses and claims should be met by the contributions. Our tables are not graduated, and neither our honorary members, of whom we have 27, adding 17l. a year to our income, or any other member, young or old, have ever expressed a desire they should be graduated. It is not understood here, and as we are in a prosperous condition, it is as well to make no change. If a member should be in the workhouse or gaol, his contributions cease while there, but he is restored to benefit on coming out.

I am also secretary to the Faithful Female Friendly Society, started just 40 years ago.

There is no allowance given to a woman when confined, in this society, which I agree with you would seem to be an omission. One of our rules also says that any illness arising during pregnancy shall not entitle the sufferer to sick pay, unless it is certified by the doctor not to be caused by her pregnant condition. I suppose this has been because the contribution has been so low, 6s. a year only. It was proposed to double the contribution and give an allowance for childbirth, but the majority of our members, not expecting babies themselves, would not consent. I think perhaps you are right in saying that until this rule is changed, the Old Maids Friendly Society would be a better name for it than the "Faithful Female Society."

There is only one mine in this neighbourhood, the Glandir Copper Mine. The miners have no club, except during illness caused by accident.

MR. JOHN JONES, compositor, Secretary to the Denbigh Female Friendly Society, "generally called the Established Church Society."

We have 54 members, all females, who serve on committee, &c., the secretary being the only male member. When a member dies her husband gets burial money, but if he dies she gets nothing. I agree that this is more for the benefit of the men than the women, and that a woman at her husband's death would want the money badly, worse than he would if she died, but this is the first time it has been pointed out, and I will lay it, as you suggest, before the members. About 7l. or 8l. is collected yearly from gentlemen and ladies who take an interest in the society, and we have 400l. in the bank. I tried to persuade other societies in Denbigh to join us in renting a large room, and so get out of meeting in a public-house, which I think very hurtful and dangerous. We pay a nominal rent, 2l. a year. Landlord would, I suppose, be ready to take us for nothing, and make 10 times his nominal rent out of beer and spirits.

REV. L. LEWIS.

The Denbigh Provident Benefit Society was established by me in 1859 on the principles laid down by the Hon. and Rev. Samuel Best, of Andover. My chief object was to have a society in Denbigh which did not hold its meetings in a public-house, from the conviction that young men were led into habits of drinking by this almost universal custom. Not only do they meet the members of their own society in public-houses, but they form there other acquaintances, who induce drinking habits. Formerly, a society being old was considered an advantage, but now young men will only join a new society, or the Odd Fellows or Foresters. The old local societies have died out. Our members are chiefly agricultural labourers, earning 12s. to 18s. a week. A law prohibiting benefit Friendly Societies meeting in public-houses would, I think, prevent a great amount of evil. The wives of members tell me they always expect to sit up to a late hour after such meetings, and generally deplore the meetings in public-houses.

MR. JOSEPH BAILEY, Secretary to the Ancient Britons Lodge of the Manchester Unity, Wrexham.

There are no local Friendly Societies or sick clubs in Wrexham. There have been two or three, but they have died out from ungraduated tables chiefly. The colliers and miners in the neighbourhood have sick clubs. We admit miners on the same terms as other members, though the rate of mortality is so much higher, and the risk of accidents, of course, so much greater. We find it very hard to protect ourselves against members shamming sickness. We had a case decided yesterday by district arbitration in which a member who had been injured in the shoulder by an explosion was considered by a qualified medical man able to go to work, but he got the opinion of a celebrated bone setter here that "partial dislocation" existed still, which being held by the medical authorities impossible, the case was finally decided against him. He claimed sick-pay from last May to July 22, his sick allowance having been stopped in May. I think all societies ought to be compelled to employ qualified medical men. A quack will tell them whatever he thinks will please them most, and will often make ignorant men think they are treated unjustly or defrauded.

MR. J. GRIFFITHS, Member of the Working Men's Friendly Society, Mold.

We have about 80 members, chiefly miners. We have been advised not to accept miners, but working men here are chiefly miners, and they have no clubs of their own. I will at once place graduation before our members, and will do my best to get it done.

MRS. EATON, Mold.

My husband was agent to the Legal Friendly Society, and on his death my daughter continued as collector, but she found the work unfit for her. Going round to hunt up and solicit new members to join ain't the right thing for a woman unless she's one of the strong-minded ones. So we've just given it up. We lost a good many members by the Prudential taking them. They give benefits which we couldn't without breaking up altogether, and the way they do it is by their members falling out of benefit after being some time on the books, and paying of course entrance fees, and contributions for some time. I can see no other way of paying their claims except that. But we always tried to keep our old members on, and many a time

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I've paid their subscriptions, instead of trying all they can to get new members and then neglecting them and letting them fall out of benefit.

Mr. J. WILLIAMS, Secretary to the Montalto Friendly Society, Mold.

Our Society was at first a branch of the Foresters, but in 1851 we became independent, just therefore 20 years ago. We have 150 members about stationary. I quite agree with you that altho' the difference in our entrance fees, which at 20 is 5s., and at 40, 20s. is tempting to many young men, and induces them to join, that it will not do so when they know more about it, and how useless it is as a protection, and I will certainly do as you advise about graduating our tables. I will begin with the more intelligent members, and endeavour to bring them all, or a majority, to see that there is no safety for us till we do this. We have now 920l. on mortgage at five per cent., and I can quite see that in, say 20 years from now, our middle aged members having then got old, will come upon us so as to break us up.

Mr. EDWARD GRIMSTON, Secretary to the St. Asaph Friendly Society.

Our society was established in 1814, and up to 1863 it continued to flourish, but we have since been encroaching on our saved capital every year. It took us, therefore, nearly 50 years before we began going to the bad.

Mr. SAMUEL DAVIES (Registrar of Births and Deaths), Secretary to the First Friendly Society, Welshpool.

Our society began in 1772. We have 420 members. We pay 1s. a month, and a levy of 1s. every year. We give in sickness—
s. d.
 8 0 a week for 13 weeks.
 7 0 " " 8 " "
 6 0 while certified as sick.
 3 6 at 70, or before if incapable of work.
 At death of member, 3l.; at death of wife 2l.
 We have invested 3,000l.

Our tables are not graduated but our age of admittance is from 10 to 25; but even with this rule the society was obliged 30 years ago, being then an old society, to add 1s. a year in the shape of levy to keep it alive. I agree that if a society admitted only babies a day old, it must die out sooner or later if not graduated. The babies as you say, would become old men, and if numerous, prevent young members joining; but there would be no chance at present of persuading our members to change; when a society saves money they do not seem to care about getting new members.

CORWEN.

Note.—At Corwen, in addition to a lodge of Odd Fellows, I found only one Friendly Society. Two others broke up not long ago, dividing the small sum still left. Mr. Hughes, tailor of Corwen, informed me that the only existing club had also recently broken up and reformed itself, rejecting its old members.

Mr. WILLIAM WILLIAMS, Printer, Secretary, Llangollen.

Our society consist of 400 members, and is 105 years established. I believe there is only one in Wales older, at Newtown. Our tables are not graduated. We were a branch of the Odd Fellows, but separated some years ago. They thought I suppose they could manage it as well at less expense. If you will look at this old account-book you will see that we had to pay charges which we have not now, for instance, delegates' expenses to district meeting, 19s.; and here are continual charges for "outside guardian," which means the man put at the door to keep out all but initiated members. Also, members were put to expense for regalia, &c.

Mr. JONES, Secretary to the Rhyl Female Friendly Society.

"The chief object of this society was to assist married women in their confinements, and it has been of the utmost benefit. But the number of members has nevertheless dwindled from 56 to 16. Chiefly, indeed wholly, from emigration. There have been no deaths, and no members living in Rhyl have left the society. Burial money is paid only on the death of the wife; none on that of the husband."

NOTE.—Mr. Jones is also secretary to a lodge of the Manchester Unity. A superannuation allowance of 3s. is

given by this lodge. An act which seems prohibited by district rule 10, which requires that any grant to members other than those specified in the 38th general rule of the Order, shall be submitted to the corresponding secretary of the order, and his certificate obtained that the contributions are sufficient to meet this and all other liabilities according to the experience of the Order.

the Odd Fellows. An act forbidden by the rules of the parent society.

The Rev. — PRICE, Vicar, Bangor.

At one time there were three or four local clubs in Bangor, but they have all dwindled away by degrees and died out. One alone survives, having dissolved a year or two ago, and started under a new name. I consider those societies with so few members, and ungraduated tables, so hurtful that I try all I can to prevent my parishioners being members of any society whose members are not large enough to secure an average, and whose tables do not allow for difference of age. The advantages held out by the great affiliated societies in these respects is beginning to be appreciated and understood. No society in my parish would now have any chance of getting members which started on the old plan of copying blindly the rules of some one or more societies, whose tables had never perhaps been passed by any actuary, and when age was never taken into consideration. A few years ago three or four building societies were established in the neighbourhood of Bangor, all of which failed. One poor man, who after a laborious and frugal life, had saved as much as 400l., placed it all in one of these societies and lost every sixpence, reckless imprudence and downright swindling were both at work. In some cases, the surveyor, or trustees, appointed to examine the property on which an advance was asked would be bribed by a 5l. note to pass property which was far under the amount lent on it. The poor man I mentioned had his heart broken by his loss.

Rev. — Price, Bangor.

Local clubs have all dwindled and died out. Tries to prevent parishioners joining ungraduated societies.

Swindling building societies.

Mr. HUGH DAVIES, formerly Secretary to the Llancrean Eryri Friendly Society, Bangor.

The society was established about 37 years ago. I was secretary nearly from the commencement. About 20 years after starting we had accumulated nearly 600l. Our old members then began to die, and get sick, and the younger ones seeing this left the society, and no fresh members joined it. So it kept going down hill till about seven years ago, when it died out altogether. We spent our saved money in paying sickness and burial claims till it was all gone. Some of us wanted to let young members in on easier terms, but the old ones would not consent to it, and Mr. Pratt would not register our rule to change our tables in this way. I paid in about 40l., all of which I lost, for I had never been sick. I was then too old to join any other society. The Union Friendly Society died out in the same way. The Odd Fellows and Foresters are the only societies that now get members.

Mr. H. Davies, Bangor.

Society died out seven years ago. Paid in 40l. and lost it all.

Mr. Fidd Pratt would not register new rule to change tables.

EVAN HUGHES, Secretary since 1826, to the Conway Friendly Society.

I have been secretary since the beginning. Nothing could be more thriving than we were for the first 30 years. We had got together 1,112l., but in 1862 sickness came heavy on us, and ever since that we have been going down, so that now in 1872, we have only 387l. left. The money we saved in the first 30 years, was spent in paying claims, so much every year. No new members have joined us of late years, so that from 600 members in 1862, we have come down now to 150 members. Our honorary members joined the society from kindness, and their contributions greatly helped to start the society; one year we received as much as 16l. in this way. Ours is the last Friendly Society in Conway, many others have died out. I think the cause of our failure was paying too much to our sick members, and for burial monies. I never heard of any difference being made in monthly payments on account of age. Perhaps that may be as you say, the cause of our ruin, but there's no use trying to change it now. Members won't join an old society now on any terms.

Mr. E. Hughes, Conway.

Secretary from the beginning; very thriving for 30 years, going down ever since.

Many others have died out. Ours is the last.

Mr. GEORGE BUSHELL, Secretary of the Herefordshire House Society, Monmouth; also to the Lord Raglan Court of the Foresters.

Our society consists of 118 members. We divide every year averaging a guinea; but we have 600l. invested; as a rule it is spent in clothes, &c. for the family. At 70 our members can claim 4s. a week for life. The interest on our invested 600l. will help us to pay this. At present we have fortunately no pensioners. It is hard to get young men to join any old society now, especially in a town

Mr. G. Busell, Monmouth.

Divide ever year.

Young men will not join old societies now.

which is not supported by mining. The iron mines and collieries tempt them away. Monmouth is a dull place, and young men leave it to better themselves.

I am in favour of a district union sick fund in the affiliated orders. I don't think it would increase the claims

for sick-pay. A few years ago 40 deaths occurred in an explosion, which fell on the Monmouthshire district. If the Herefordshire House Society had been in a mining district, we must either have excluded miners or left off dividing.

In favour of a Unit sick fund.

No. 2.—LETTERS and ANSWERS sent to QUESTIONS in circular forms by MANAGERS of IRON-WORKS, COLLIERIES, &c.

GLAMORGANSHIRE.

Dowlais Iron Company.

" Dowlais Ironworks, Merthyr Tydvil. SIR " IN reply to your letter of the 29th ulto., we beg to state that we have a Friendly Society connected with the works, which has been in operation for many years, and works exceedingly well. As you will find explained on the sheet of questions, we stop 2d. in the pound from every workman's wages. This fund is kept in the hands of the company, but we merely act as cashiers. Committees of workmen manage the business of the society and draw cheques upon us for the amount of relief given. Our part of the business is to take the trouble of the stoppages from wages and pay the cheques. For this service we make no charge. In fact, we act as bankers to the society free of charge.

" Yours, &c., DOWLAIS IRON COMPANY, Per D. V."

Description of their sick club.

1. Is there any Benefit Society for accidents, sickness, or death, connected with your works?—Yes.

2. Be good enough to give the name or names of such society or societies, with the address or addresses of the secretary or secretaries?—Collier's fund, Miner's fund; secretary, Mr. F. Jones, Dowlais Ironworks, Dowlais; Forge and Mill fund, Furnacemen's fund; secretary, Mr. M. Morgans, Dowlais Ironworks, Dowlais.

3. Be good enough to state what connexion exists between the society or societies, e.g., the nature of any control exerted by the employers over the proceedings of the society or societies, or over the workmen, with regard to their membership or contributions?—We stop 2d. in the pound from every person employed in the Dowlais works for the workmen's sick funds. The management of the funds is entirely in the hands of the workmen. We exercise no authority or influence in the administration or management, other than acting as treasurers, which we do by stopping the 2d. in the pound out of wages, and by honouring the cheques drawn by the managing committees, for sick allowance. We charge nothing for our services, and when the funds in hand exceed 300l. we allow interest.

4. The Commissioners will be obliged for any suggestion you may be pleased to make on the subject of Benefit (or Friendly) Societies (whether connected with works or not)?—We know of no society which works better than our own, or gives more satisfaction to the members, and we cannot conceive that upon the whole a better system could be introduced.

System works perfectly.

Dr. JAMES, For Dowlais Iron Company.

MERTHYR TYDFIL.

Plymouth Ironworks.

Plymouth Ironworks.

1. Is there any Benefit Society for accidents, sickness, or death, connected with your works?

2. Be good enough to give the name or names of such society or societies, with the address or addresses of the secretary or secretaries?

3. Be good enough to state what connexion exists between the employers and the society or societies, e.g., the nature of any control exerted by the employers over the proceedings of the society or societies, or over the workmen, with regard to their membership or contributions?

4. The Commissioners will be obliged for any suggestions you may be pleased to make on the subject of Benefit (or Friendly) Societies (whether connected with works or not)?

Fund for medical attendance only.

We have a "doctor's fund" in connexion with our works, to which the men contribute 1½d. in the pound upon their total earnings.

The medical officers are appointed by the employers, who pay all salaries, find all drugs and every other requisite necessary for carrying on of the establishment.

The men have no voice in the management of the fund; but they receive all medical assistance necessary for themselves. It should be observed that the "fund" results in a considerable loss to the employers, i.e., the disbursements are in excess of the receipts, and have been so for some years.

Llanely Tin Works, Llanely, 2nd May 1873.

" SIR, " We were duly favoured with your letter of the 19th inst., and have pleasure in returning the form completed as far as we can do it. Our experience, extending over a great many years, tends to show that societies of the kind you are interested in do not prosper so well under the management of working men as when the employers keep the control in their own hands. We have tried more than once to place our reading room under the management of workmen, but hitherto we have failed to get them to do the work properly.

" We are, &c. JOHN S. TREGONING & SON.

" E. Lynch Daniell, Esq."

Name of firm or workshop.—Llanely Tin Works. Name and address of owner or company.—John S. Tregoning and Son.

Name and address of manager.—James Tregoning. How many persons are there employed?—About 200; but this number will soon be increased to nearly 500.

Have you a benefit society or club established in connexion with your workshop or firm?—Relief fund, managed by the firm.

Are all the workpeople compelled to join such society or club?—All have to subscribe.

What is the amount each person has to pay as entrance fee?—None.

What amount per week, or per fortnight, do the members pay as contributions?—1½d. in the pound per month on gross earnings.

State the sum paid per week to members injured while following their employment.—People averaging 7s. per week wages, receive 2s. per week; from 7s. to 12s., 2s. 6d. per week; from 12s. to 20s. receive 4s. per week; from 20s. to 30s., 6s. per week; over 30s. receive 7s. per week.

State the amount paid per week to members sick through natural causes.—Same as when injured while following their employment.

What is the allowance at the death of a member?—Nothing.

What is the allowance at the death of a member's wife?—Nothing.

What is the allowance at the death of a member's child?—Nothing.

Are the entrance fees and contributions deducted from the wages of the workpeople, or do they contribute to such society or club voluntarily?—Subscriptions deducted from wages.

State whether the workpeople have any share of management in the society or club in committee, or by any other means.—No.

Do the employers subscribe in any way to the society or club? if so, to what amount per year?—No, the employers do not subscribe, because the 1½d. in the pound has hitherto been found sufficient for the fund; at present, however, the expenditure is in excess of the receipts, owing to payments to "worn out" servants.

Do the fines levied upon the workpeople for breach of rules go into the funds of such society or club?—Yes.

Is there a balance sheet of income and expenditure issued at any given period of the year? if so, please send one of the same, and also a copy of the society or club rules.—None issued.

How often are the accounts audited, and by whom?

Have you a doctor in connexion with the society or club? if so, please state how and what amount he receives for his services.—The doctor of the works is paid from a separate fund.

Who appoints the doctor?—The workpeople.

11d. in the pound is not enough for the allowance during sickness and medical attendance.

11d. in the pound is not enough for the allowance during sickness and medical attendance.

11d. in the pound is not enough for the allowance during sickness and medical attendance.

11d. in the pound is not enough for the allowance during sickness and medical attendance.

But the workpeople appoint the doctor.

Say whether the doctor's agreement is to attend to both the injured members and members sick from natural causes.—Yes.

Are the accumulated funds (if any) divided among the members at the end of the year, or at any period during the year?—No. The accumulated funds are carried on from year to year, no division of any kind being made, and after more than 20 years' working there is a balance at credit of the fund of nearly 225*l*.

Do the workpeople at your firm approve of their money being stopped for the support of such societies, clubs, or doctor's fees?—They approve the course pursued.

LLANELLY COPPER AND LEAD WORKS AND COLLIERIES.

Name and address of owner or company.—Copper and lead works and collieries, Llanelly.

Name and address of manager.—Ch. Nevill, Esq.

How many persons are there employed?—About 2,000.

Have you a benefit society or club established in connexion with your workshop or firm?—Sick clubs.

Are all the workpeople compelled to join such society or club?—No.

What is the amount each person has to pay as entrance fee?—None.

What amount per week, or per fortnight, do the members pay as contributions?—2*d*. per week, copper works; 6*d*. per month, collieries.

State the sum paid per week to members injured while following their employment.—3*s*. per week.

State the amount paid per week to members sick through natural causes.—3*s*. per week.

What is the allowance at the death of a member?—Nothing.

What is the allowance at the death of a member's wife?—Nothing.

What is the allowance at the death of a member's child?—Nothing.

Are the entrance fees and contributions deducted from the wages of the workpeople, or do they contribute to such society or club voluntarily?—No entrance fees, but contributions deducted.

State whether the workpeople have any share of management in the society or club in committee, or by any other means?—No.

Do the employers subscribe in any way to the society or club? if so, to what amount per year?—Club generally in debt to employers.

Do the fines levied upon the workpeople for breach of rules go into the funds of such society or club?—No.

Is there a balance sheet of income and expenditure issued at any given period of the year? if so, please send one of the same, and also a copy of the society or club rule.—No.

How often are the accounts audited, and by whom?—Not audited.

Have you a doctor in connexion with the society or club? if so, please state how and what amount he receives for his services.—No, but doctors at all the works.

Who appoints the doctor?

Say whether the doctor's agreement is to attend to both the injured members and members sick from natural causes.—Yes; works doctor.

Are the accumulated funds (if any) divided among the members at the end of the year, or at any period during the year?—No accumulated funds.

Do the workpeople at your firm approve of their money being stopped for the support of such societies, clubs, or doctor's fees?—Yes.

ACCIDENTAL AND SICK CLUB, GLYNCORRWG COLLIERY.

The object of this fund is to assist its members in case of accident and illness, and at death. Full members pay 1*s*. every four weeks, half members, 6*d*. A full member to receive 6*s*. a week for 26 weeks from the date of his notice if ill for that period. For the following 26 weeks 4*s*. a week, and 3*s*. for the remainder of his illness. 3*s*. is paid on death. The members who pay 6*d*. a month receive half only of the above allowances.

When the fund is possessed of 50*l*. the contributions are to be reduced until it sinks to 30*l*. The club is managed by the workmen themselves, and neither assisted or interfered with by the employers.

"DEAR SIR, Rhymer Ironworks, Rhymer.

"I beg to hand you my answers to the list of enquiries addressed by you to this company, and to state that our system having been in operation for many years is

26867.—A.G. D.

found to work well, and very greatly to the advantage of the workmen.

"As a guardian of the poor and chairman of the Bedwelly Union, I have had opportunity of comparing the position of our workmen when suffering from sickness, with those of some adjoining works where no sick fund exists, and do not hesitate to state that great and solid advantages result to our people, who preserve their independence during a visitation of sickness, whereas in works without a fund the workmen, when incapacitated by illness, apply for parish relief in a much larger proportion than ours.

"Our fund is managed by three committees of workmen, corresponding to three departments of the works, the contributions from men in each department being kept separate.

"I find as a rule the committees do not allow the balance in hand to accumulate, knowing from past experience that in case of emergency arising from an epidemic visiting the neighbourhood, the company would assist them, as they have done on former occasions.

"The committees are elected by the whole of the workmen, and hold office six months. Rooms for the meetings of the committee are provided by the company without charge, and the distribution of the fund is effected at small cost.

"Many of the workmen are also members of Friendly Societies meeting at public-houses, and in many cases, I fear, more to the advantage of the landlord than the benefit of the workman.

"I shall be glad to give further information to the Commission, and in case they require it beg they will command my services.

"I am, &c.

"E. Lynch Daniell, Esq.

R. LAYBOURNE."

Name of firm or workshop?—Rhymer Ironworks, Rhymer, Monmouthshire.

Name and address of owner or company?—Rhymer Iron Company Limited, Rhymer, Monmouthshire.

Name and address of manager?—Richard Laybourne, C.E., Rhymer, Monmouthshire.

How many persons are there employed?—About 4,000.

Have you a benefit society or club established in connexion with your workshop or firm?—A sick and accidental fund, and a doctors' fund.

Are all the workpeople compelled to join such society or club?—All pay to the funds.

What is the amount each person has to pay as entrance fee?—Nothing.

What amount per week, or per fortnight, do the members pay as contributions?—Pro rata with earnings 1*½d*. in the pound.

State the sum paid per week to members injured while following their employment.—According to the necessity as reported by visitors and ordered by the committee.

State the amount paid per week to members sick through natural causes.—According to the necessity as reported by visitors and ordered by the committee.

What is the allowance at the death of a member?—Any sum allowed by the committee.

What is the allowance at the death of a member's wife?—Any sum allowed by the committee.

What is the allowance at the death of a member's child?—Any sum allowed by the committee.

Are the entrance fees and contributions deducted from the wages of the workpeople, or do they contribute to such society or club voluntarily?—Contributions deducted from wages.

State whether the workpeople have any share of management in the society or club in committee, or by any other means.—Managed entirely by the workpeople in committees of each department.

Do the employers subscribe in any way to the society or club? if so, to what amount per year?—They have done so when the fund requires it, during times of cholera, &c.

Do the fines levied upon the workpeople for breach of rules go into the funds of such society or club?—Yes.

Is there a balance-sheet of income and expenditure issued at any given period of the year; if so, please send one of the same, and also a copy of the society or club rules?—The accounts balanced monthly, and laid before the committee at their meetings.

How often are the accounts audited, and by whom?—A continuous audit by the cashier of the company.

Have you a doctor in connexion with the society or club; if so, please state how and what amount he receives for his services?—A staff of three fully qualified medical men employed. 1*½d*. in the pound stopped for doctors' fund.

X

Salaries, 500*l.*, 200*l.*, and 100*l.* All drugs supplied from the fund.

Who appoints the doctor?—The Board of Directors.

Say whether the doctor's agreement is to attend to both the injured members, and members sick from natural causes.—All workmen and members of their families, and at all times.

Are the accumulated funds (if any) divided among the members at the end of the year, or at any period during the year?—No division of balance.

Do the workpeople at your firm approve of their money being stopped for the support of such societies, clubs, or doctor's fees?—The system meets with general approval of the workmen.

South Wales Colliery Company, Limited,
Works, Cwm Tylery,
Near Newport, Mon.

South Wales
Colliery
Company,
Newport:
no sick club.

"SIR, IN reply to your favour of the 19th instant, only to hand this morning, I beg to inform you that there is no sick club or other Friendly Society connected with these works. I therefore return you the form, as it does not apply to this company.

"I am, &c.,

"E. Lynch Daniell, Esq. J. H. HARDING."

F. M. RAFARREL, Sub-manager of the Cwnttram Iron and Coal Works, Monmouthshire.

Cwnttram
Iron and
Coal Works;
could not
succeed in
making a
sick club
work.

The club amongst our men is for medical attendance only. The men are so improvident that we have not been able to make a deduction from their wages for support during sickness, and a sum at death. It was in fact done for a year, but they could not resist the temptation of dividing the sum saved. The firm contributed to this fund. I don't believe the men would tolerate any compulsory payments. Undoubtedly it would be a boon to all concerned if they would, but there are obstacles. The men would think it was done for the purpose of in some way coercing or interfering with them; and it would do so to this extent, that it would make a man unable or unwilling to leave when he had paid for some time to a society. I regret to think it is impracticable, as it would evidently induce habits of thrift in a class at present so improvident, and the employer who enforced it would be sure of the best men.* I would not compel those to join who were already members of a Friendly Society. Some of our men are at present members of the Odd Fellows and Foresters.

Abersychan Ironworks,
Near Pontypool, Mon.

Abersychan
Works,
Pontypool,
Monmouth:
no sick club.

"DEAR SIR, IN reply to your enquiry, I beg to say there are no sick clubs or Friendly Societies in connexion with these works, or with which the proprietors have anything to do. There are several Friendly Societies in the neighbourhood to which a great many of the workpeople belong.

"I am, &c.,

"E. Lynch Daniell, Esq. THOS. MITCHELL,
"Pro Manager."

Bryn-y-mor, Aberystwith.

Bryn-y-mor,
Aberystwith:
with doctor only.

"DEAR SIR, AS managing director of the Bronfloyd, Blaen-Caelan, Llywernog, and Dolwen Lead Mining Companies, I beg to state in reply to your favor that to the best of my knowledge and belief the miners of this district are not in the habit of forming clubs or Friendly Societies amongst themselves for the purpose of securing either weekly, or other allowances in case of sickness or burials; but each miner subscribes to what is called 'doctor's pence' (deducted by the working agent or captain from his monthly pay), which fund then belongs to the medical man who is appointed to represent such mine, and who attends the men in cases of accident.

"I further believe that the employers of mining labour would gladly encourage the establishment of such 'Friendly Societies' for this staple industrial interest of the country; and that both masters and men would be alike benefited by the protective fund so to be created.

"I am, &c.,

"E. Lynch Daniell, Esq. J. B. BALCOMBE."

* The Assistant Commissioner was not at this time aware that this was commonly done in South Wales.

Holway House, Holywell, Flintshire.

"DEAR SIR, I AM truly sorry to say that I am unable to give any information which might be calculated to aid you in the beneficent cause for which you seek information. I am now connected with the working of lead mines in this and other localities, and any information which comes within the range of my experience it will at any time give me great pleasure to communicate.

"Our mines are not connected with any 'Friendly Societies.' The miners occasionally enter some 'sick club' or other institution, which affords temporary relief in sickness, or incapacity from work.

"Yours, &c.,

"E. Lynch Daniell, Esq. WILLIAM FRANCIS."

Port Dinorwic, Bangor, N. Wales

"SIR, AT the request of Mr. G. W. Duff-Asheton-Smith, I enclose the questions relating to Benefit Societies which have been replied to by the chief clerk at the Dinorwic Slate Quarry Offices. It has not been thought desirable to increase the *l.* monthly payment, and when deficiencies arise from a greater amount of accidents or sickness, Mr. Duff-Asheton-Smith makes them up—*vide* amounts paid for 1861-1872. In smaller quarries the men often belong to a general club, but in small concerns having no provision, when an illness or accident of an unusual character occurs, the men frequently voluntarily club together after their pay to relieve the sufferers. The plan followed at these quarries has been in operation for years, and has always worked satisfactorily, and I have nothing to suggest. I should mention that Mr. Duff-Asheton-Smith has himself built a large and commodious hospital in the immediate vicinity of the quarries, with beds and other accommodation, where men are treated by a surgeon, having also a qualified assistant. I have had experience of quarry clubs for nearly 40 years, and have no recollection of discontent arising, the men well-knowing that they generally get far more than they contribute.

"I have, &c.,

"E. Lynch Daniell, Esq. THOS. TURNER.

"Agent for Mr. Asheton-Smith's Quarries Estate. P.S.—This year there was a severe outbreak of small-pox in a village inhabited by some of the men, and a considerable amount of extra relief was given by Mr. Duff-Asheton-Smith, although not coming exactly into the recognized rules of the quarry club. T.T."

QUESTIONS FOR EMPLOYERS OF LABOUR OR MANAGERS OF WORKS.

1. Is there any benefit society for accidents, sickness, or death connected with your works?—A club for accidents, sickness, and death.
2. Be good enough to give the name or names of such society or societies, with the address or addresses of the secretary or secretaries?—Dinorwic Quarry Club, Llanberis, Caernarvon, N. W., J. Davies, secretary.
3. Be good enough to state what connexion exists between employers and the society or societies, *e.g.*, the nature of any control exerted by the employers over the proceedings of the society or societies, or over the workmen, with regard to their membership or contributions?—The quarrymen contribute *l.* monthly, for which is supplied medical attendance and medicine, in and out of hospital, and 3*s.* weekly allowance, with from 2*s.* to 12*s.* at death, according to membership. If the contributions of the quarrymen are deficient to pay the expenses, the proprietor makes up the deficiency, as follows—

1861	-	£139	6	5
1864	-	100	0	0
1865	-	320	0	0
1866	-	300	0	0
1867	-	80	0	0
1869	-	60	0	0
1870	-	250	0	0
1871	-	50	0	0
Up to 30th Sept. 1872	-	200	0	0
		£2,599	6	5

The Commissioners will be obliged for any suggestion you may be pleased to make on the subject of Benefit (or Friendly) Societies (whether connected with works or not).

DINISHEA SLATE QUARRIES, CARNARVON.

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1. Is there any benefit society for accidents, sickness, or death, connected with your works?—No society of any kind. 1s. per month is paid by the men and 6d. by the boys to doctors for attending themselves and families.
2. Be good enough to give the name or names of such society or societies, with the address or addresses of the secretary or secretaries?

3. Be good enough to state what connexion exists between the employer and the society or societies, e.g., the nature of any control exerted by the employers over the proceedings of the society or societies, or over the workmen, with regard to their membership or contributions?

4. The Commissioners will be obliged for any suggestion you may be pleased to make on the subject of Benefit (or Friendly) Societies (whether connected with works or not).

JOHN J. EVANS, Manager,
Dinishea Slate Quarries,
Carnarvon.

Messrs. Jos. Walker Parker & Co.
Lead Works, Bagillt.

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of
cl.

1. Is there any benefit society for accidents, sickness, or death, connected with your works?—Only one burial club exists, for children of workmen employed here. About 100 men (who have families) have an understanding amongst themselves to pay 3d. each towards funeral expenses of any child of a member of the club. So about 25s. are contributed on each occasion. Unmarried men and old men whose families are grown up, rarely contribute, so that of 400 workmen employed here only about 100 are members of the club.

2. Be good enough to give the name or names of such society or societies, with the address or addresses of the secretary or secretaries?—Society has no name and no secretary. One of the foremen goes round and collects the contributions. He has a slate and puts down the name and amount (for when the number of members is under 100 an effort is made to get a little more than 3d. from any member who can spare it) but everything is optional.

3. Be good enough to state what connexion exists between the employers and the society or societies, e.g., the nature of any control exerted by the employers over the proceedings of the society or societies, or over the workmen, with regard to their membership or contributions?—No connexion, but when the foreman has collected the contributions, he comes to the office, states name of man whose child has died and shows list of contributions. A contribution is then made in the office by those who are connected with the management of the works and the result (5s. in all) is then added to the whole money. 30s. is paid over at once to the man whose child has died. Everything is optional.

4. The Commissioners will be obliged for any suggestion you may be pleased to make on the subject of Benefit (or Friendly) Societies (whether connected with works or not)?—In these works when large numbers of workmen have been regularly employed for between 30 and 40 years many societies of one sort and another have been tried, but from one cause or another have all broken down with the exception of the above. Most of them went on well for some years, but as the men grew older and the strain on the society increased they collapsed.

If we can be of any use to the Commission please address as at top of page.

JAS. WALKER PARKER & Co.,
ALLAN DICK.

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of
cl.

From MR. JNO. COKE FOWLER, Stipendiary Magistrate,
Swansea.

1. Be so good as to state briefly the nature of your experience in relation to Friendly Societies?—I have had at intervals a few disputes to decide.

2. Do you consider Friendly Societies should be recognised by law?—I think they ought to be.

3. Do you consider the present law on the subject of Friendly Societies beneficial or the reverse? and on what points and how should you desire to see it amended?—I think that the power often allowed in their rules of referring disputes to arbitration, and thereby ousting the jurisdiction of justices, works badly, for ignorant members are often not aware of this, and I doubt whether arbitrators are regularly appointed. I have often observed this evil.

4. Do you think it protects the members of such society sufficiently against frauds on the part of the officers or persons having the management?—I cannot say.

5. Have any difficulties arisen before you in reference to the rules of Friendly Societies? and do you consider the present mode of certifying them satisfactory, or how do you think it would be amended?—No experience.

6. Do you think the requirement of a certificate from the Registrar has led to a belief that his certificate testified not merely to the legality of rules, but to the soundness of societies, and has thereby led to mischief?—I cannot answer.

7. Do you think an appeal should be allowed from the decisions of the Registrar as to the certifying or disallowing any rule? and if so, to what authority?—I cannot answer.

8. Have many complaints been raised before you, or do you consider that grounds for complaint exist, in reference to the mode of settling disputes in Friendly Societies?—Not many; but I have often had to decline jurisdiction on account of a rule about arbitration.

9. If you do not think the present mode of settling disputes in Friendly Societies beneficial, to what tribunal do you think such disputes should be referred?—Petty Sessions is the most convenient and popular tribunal; it sits often, and is cheap.

Disputes should be referred to petty sessions.

10. Do you think Friendly Societies, as now managed, are beneficial to the community or the reverse?—Beneficial so far as I know from certain facts.

11. Is there any class or form of society now within the law relating to Friendly Societies, which you would desire to see excluded from it, or any class now excluded, which you would desire to see brought within it?—No answer.

12. Are there any benefit societies in your parish? Are they registered or not? Can you furnish a copy of the rules and number of members for the Commissioners?—There are; and several of mine are members; they are registered, but I have no copies of rules.

(Please observe that where a copy of the rules is sent, questions marked * need not be answered.)

13.* In the Friendly Society in your parish, is the contribution of all members uniform, or graduated according to age?

- (a.) If uniform, how much per week?
- (b.) Is there any entrance fee?

In addition to the weekly contribution; what other incidental payments are required by rule e.g., fees, fines, cost of room for meeting, or payments for hire in lieu of such cost?

When and where are the ordinary meetings held?

14.* What is the amount of the weekly sickness pay, and how long payable? What is the amount of the old age pay, and of the burial money? What sum is claimable in case of the death of a member's wife or child, and how is the amount raised?

15.* Are all members subject to the chances of annual election? How are the expenses of the annual festival (if any) defrayed? What is the estimated average cost per member of the same?—I cannot give any reliable information on these points.

16. Estimated total cost of the club per annum per member. What becomes of the capital or savings of the club, if any?

17. Is there a prejudice on the part of members of registered societies (e.g., Manchester Unity or Foresters), against farm labourers joining their societies?

Is there a prejudice against joining such societies on the part of the farm labourers? Are they deterred from joining, where no such prejudice exists, by the entrance fee?—My experience and knowledge are very limited. But I may say generally that I have often remarked and regretted a very narrow and harsh mode of interpreting their rules by committees, and have in many cases tried to give a large construction.

18. If an efficient and trustworthy system of insurance suited to the requirements of the wage-paid classes, were established in your parish under Government supervision, would the moral and pecuniary support (in your opinion) at present afforded by the clergy, gentry, and others, to uncertified societies, be withdrawn, and encouragement given to prudent and industrious labourers to avail themselves of the advantages thereby obtainable?

The Commissioners will be obliged by any further suggestions which may occur to you in reference to the subject.

JNO. COKE FOWLER,
The Groll, Neath,
Stipendiary Magistrate of Swansea.

From the STIPENDIARY Magistrate at Ruabon.

Stipendiary Magistrate at Ruabon.

1. Be so good as to state briefly the nature of your experience in relation to Friendly Societies?—Officially as magistrates.

2. Do you consider Friendly Societies should be recognised and protected by law?—Certainly.

In favour of public audit.

3. Do you consider the present law on the subject of Friendly Societies beneficial or the reverse? and on what points and how should you desire to see it amended?—Beneficial as far as it extends. But the law should provide for an audit of accounts and filing them for public examination.

4. Do you think it protects the members of such society sufficiently against frauds on the part of the officers or persons having the management?

5. Have any difficulties arisen before you in reference to the rules of Friendly Societies? and do you consider the present mode of certifying them satisfactory, or how do you think it should be amended?—No particular difficulties. The mode of certifying the rules appears to work well.

6. Do you think the requirement of a certificate from the Registrar has led to a belief that his certificate testified not merely to the legality of rules, but to the soundness of societies, and has thereby led to mischief?—I do not think any such evils as here pointed out have arisen within the extent of my knowledge.

Registrar's decision as to certifying rules should be final.

7. Do you think an appeal should be allowed from the decisions of the Registrar as to the certifying or disallowing any rule? and if so, to what authority?—It would be difficult to suggest a tribunal of appeal.

8. Have many complaints been raised before you, or do you consider that grounds for complaint exist, in reference to the mode of settling disputes in Friendly Societies?—Very few. Not more than one complaint in three or four years.

Disputes should be finally appealed to petty sessions.

9. If you do not think the present mode of settling disputes in Friendly Societies beneficial, to what tribunal do you think such disputes should be referred?—To justices in Petty Sessions.

10. Do you think Friendly Societies, as now managed, are beneficial to the community or the reverse?—Beneficial.

11. Is there any class or form of society now within the law relating to Friendly Societies, which you would desire to see excluded from it, or any class now excluded which you would desire to see brought within it?—No.

12. Are there any benefit societies in your parish? Are they registered or not? Can you furnish a copy of the rules and number of members for the Commissioners?—There are several; but I cannot answer this question further.

(Please observe that where a copy of the rules is sent questions marked * need not be answered.)

13*. In the Friendly Society in your parish, is the contribution of all members uniform, or graduated according to age?—Cannot say. They vary very much.

- (a.) If uniform, how much per week?
(b.) Is there any entrance fee?

In addition to the weekly contribution, what other incidental payments are required by rule, e.g., fees, fines, cost of room for meeting, or payments for hire in lieu of such cost?

Meetings usually held at public-houses.

When and where are the ordinary meetings held?—Meetings are held at some inn.

14*. What is the amount of the weekly sickness pay, and how long payable? What is the amount of the old age pay, and of the burial money? What sum is claimable in case of the death of a member's wife or child, and how is the amount raised?—Varying from 6s. or 6s. to 10s. or 12s. per week. All the other benefits most various.

15*. Are all members subject to the chances of annual election?—How are the expenses of the annual festival (if any) defrayed? What is the estimated average cost per member of the same?—Cannot answer this.

16. Estimated total cost of the club per annum per member. What becomes of the capital or savings of the club, if any?—Generally invested at call in a bank, and put out upon mortgage.

17. Is there a prejudice on the part of members of registered societies (e.g., Manchester Unity or Foresters,) against farm labourers joining their societies?

Is there a prejudice against joining such societies on the part of the farm labourers? Are they deterred from joining, where no such prejudice exists, by the entrance fee?—Never heard of any.

Misapprehension of the question.

18. If an efficient and trustworthy system of insurance suited to the requirements of the wage-paid classes, were established in your parish under Government supervision, would the moral and pecuniary support (in your opinion) at present afforded by the clergy, gentry, and others, to uncertified societies, be withdrawn, and encouragement given to prudent and industrious labourers to avail themselves of the advantages thereby obtainable?—Not till the lapse of considerable time to educate the people "up" to an appreciation of such a change.

The Commissioners will be obliged by any further suggestions which may occur to you in reference to this subject.

The only suggestion I can offer is conveyed by the answer to 3, 4 and 9.
Ruabon, 16 April 1873.

From Mr. HOMERSHAM COX, Kington, Herefordshire.

1. Be so good as to state briefly the nature of your experience in relation to Friendly Societies?

2. Do you consider Friendly Societies should be recognised and protected by law?

3. Do you consider the present law on the subject of Friendly Societies beneficial or the reverse? and on what points and how should you desire to see it amended?

3a. Do you think it protects the members of such society sufficiently against frauds on the part of the officers or persons having the management?

4. Have any difficulties arisen before you in reference to the rules of Friendly Societies? and do you consider the present mode of certifying them satisfactory, or how do you think it should be amended?

5. Do you think the requirement of a certificate from the Registrar has led to a belief that his certificate testified, not merely to the legality of rules, but to the soundness of societies, and has thereby led to mischief?

6. Do you think an appeal should be allowed from the decisions of the Registrar as to the certifying or disallowing any rule? and if so, to what authority?

7. Have many complaints been raised before you in reference to the mode of settling disputes in Friendly Societies?

8. If you do not think the present mode of settling disputes in Friendly Societies beneficial, to what tribunal do you think such disputes should be referred?

The Commissioners will be obliged by any further suggestions which may occur to you in reference to the subject.

The only case before me to which I think it desirable to call the attention of the Commissioners occurred at Welshpool in the spring of the present year. The trustees of a Friendly Society had (apparently with the general consent of the members) invested part of the funds in the purchase of some land. Afterwards the society desired to sell the land to a purchaser and the trustees applied to me by petition to make an order vesting the land in the purchaser and relieving him from all responsibility as to the application of the purchase money. I satisfied myself by examination of the Friendly Societies' Acts that I had no jurisdiction to make such an order, and therefore I refused it.

It seems worthy of consideration whether power should not be given to Friendly Societies to buy and sell land to a limited extent.

HOMERSHAM COX,
Kington, Herefordshire, Judge of the County
Oct. 8, 1872. Courts of Mid-Wales.

QUESTIONS FOR CLERGY.

REV. J. D. JENKINS, Aberdare.

1. Are there any benefit societies in your parish? Are they registered or not? Can you furnish a copy of the rules and number of members for the Commissioners?—A great many. I belong to the Odd Fellows, Foresters, Alfreds, Ancient Britons, Ivorites of Gwir Omeriaid (besides the Ironworkers Sick Fund); these earlier are registered. There are also many smaller benefit clubs whose expediency I doubt. In these orders there are very many lodges, e.g., Odd Fellows 54 in the district, Alfreds 32, of which I have enclosed a report. The rules are nearly a copy of the Odd Fellows.

(Please observe that where a copy of the rules is sent, questions marked * need not be answered.)

2.* In the Friendly Society in your parish, is the contribution of all members uniform, or graduated according to age?

(a.) If uniform, how much per week?—Contribution uniform.

(b.) Is there any entrance fee?—Entrance fee graduated by age.

In addition to the weekly contribution, what other incidental payments are required by rule, e.g., fees, fines, cost of room for meeting, or payments for hire in lieu of such cost?—Twopence per month.

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When and where are the ordinary meetings held?—In the club room of a public-house.

3.* What is the amount of the weekly sickness-pay, and how long payable?—8s. per week for the first 12 months; 4s. for next 6 months; and 2s. as long as sickness continues. What is the amount of the old age pay and of the burial money?—10l. and 8l. What sum is claimable in case of the death of a member's wife or child, and how is the amount raised?—Some 8l., some 5l.

4*. Are all members subject to the chances of annual election?—Yes. How are the expenses of the annual festival (if any) defrayed?—By the personal cost of each member. What is the estimated average cost per member of the same?—Dinner about 1s. 6d.; beer, 6d.; conduct perfectly good.

5. Estimated total cost of the club per annum per member? What becomes of the capital or savings of the club, if any?—Invested, often in houses or on mortgage.

6. Is there a prejudice on the part of members of registered societies (e.g., Manchester Unity or Foresters), against farm labourers joining their societies? Is there a prejudice against joining such societies on the part of the farm labourers? Are they deterred from joining, where no such prejudice exists, by the entrance fee?—Our people are all colliers and ironworkers. I know no prejudice.

7. Are any labourers, within your knowledge, members of Friendly Societies, in which, from distance from the offices or by reason of the management of the societies, they experience difficulty in obtaining a settlement of their claims, or redress in case of fraud or neglect?—No.

8. If an efficient and trustworthy system of insurance, suited to the requirements of the wage-paid classes, was established in your parish under government supervision, would the moral and pecuniary support (in your opinion) at present afforded by the clergy, gentry, and others, to unregistered societies be withdrawn, and encouragement given to prudent and industrious labourers to avail themselves of the advantages thereby obtainable?—It would make no difference, to the best of my knowledge, to the clergy and gentry, but would not fill the place of the active efforts of the workmen themselves to induce their fellow-workmen to enter. The clubs serve as a meeting place for friends as well as a benefit society, and are conducted with thorough sobriety and propriety. The energy of existing members to induce others to become partakers of the benefits seems to me a most valuable element of strength. I do not know the history or working of unregistered societies.

9. Is there any class of society now within the law relating to Friendly Societies which you would desire to see excluded from it, or any class now excluded, which you would desire to see brought within it?—Not to my knowledge.

The Commissioners will be obliged by any further suggestions which may occur to you in reference to the subject.

From Mr. JOHN MANZIE HEBBERT, County Court Judge, Ross, Herefordshire.

1. My knowledge of Friendly Societies is derived, partly from the hearing of very many cases of dispute between managers and members, in the several courts of my circuit, since jurisdiction was given to the County Court by the 18 & 19 Vict., partly from having been frequently consulted as a neighbouring magistrate, by the officers or members of societies of this immediate neighbourhood, when a difficulty or dispute has arisen, and partly from a perusal and careful consideration of the best authorities, the subject having always been to me one of much interest. I consider a sound, well-organised, and well-managed society to be of immense advantage, not only to its members, but to the district included within its area of operations; and that, not merely on account of the benefit chiefly flowing from it, in the shape of pecuniary relief, but from its tendency to encourage habits of prudence and thrift, and a wholesome dread of pauperism, among the industrial classes.

2. Certainly.

3. I think the law requires alteration, as regards, 1, the office of the Registrar, and 2, the machinery for settling disputes. See below.

3 (a.) I am not aware of any inefficiency in this respect.

4. The rules of Friendly Societies are (with the exception of those of the larger societies having affiliated branches, as the Odd Fellows, Foresters, &c., and of county societies) generally so ill-drawn as to be most difficult of interpretation to the court which has to divide on the disputed claims of members. In most cases of disputes before me the real

difficulty has arisen from this source. I think the Registrar, or some other officer, skilled in drafting, ought to settle the rules.

5. I think so. And I further think that the Registrar's certificate ought to vouch his belief in the soundness of the society's scheme, as well as the legality of the rules. Before giving his certificate, he should have authority to call for the opinion of an experienced actuary, if he should feel unwilling to trust in his own examination of the rules. In legislating on this subject, it should be borne in mind how infinitesimally small is the number of those (even among the better educated) who are conversant with insurance, and the principles on which it is founded. Some years ago, a clergyman of more than ordinary ability and learning, and of extraordinary zeal in promoting works for the benefit of his poorer parishioners, submitted to me the rules of a Friendly Society, which he had first been instrumental in organizing. The main purpose of the society was to provide relief in sickness or disability from accident, whether temporary or permanent; the members of the society consisting principally of a class of workmen exposed to the greatest risks of accident, and to physical influences highly deleterious to health. As perusing the rules I found that the weekly payments were uniform, whether a member entered at 18, or at 35 (which I think was the oldest age for admission); and on comparing the rates of contribution and relief with those given in the authorised table, I was at once convinced of the utter unsoundness of the scheme. On telling my friend how rotten I thought the concern, he asked me "whether it would live 20 years?" I told him, it might, if young members could be coaxed to enter it, in sufficient numbers. He replied, "Think of the good it would do in 20 years!"

6. I would allow no appeal.

7. Many; and although I have, on some occasions, felt strongly that injustice had been done, I have had no power to grant relief; because the question had been decided by the committee of arbitration, or other home-trial tribunal appointed by the rules.

8. I would on no account exclude arbitration; indeed I am inclined to think it the best mode of settling the disputes, which usually arise, if the society's arbitrators be well-selected; but the arbitrators ought not to be members of the society, or of the governing body, or to have any pecuniary interest in its existence. It is difficult to conceive the amount of astuteness which the officers of a country society display, in getting rid of an incurable or permanently disabled member. In one case I had to make an order for continuing the weekly relief to a member dying of consumption, who had been refused relief by the stewards for working; the man having been watched for some weeks, and having at length been detected in picking up two or three apples from under a tree in his father's garden. In another case, the complaining member was refused relief because he had been seen carrying a few chips in his hand to light his fire. And I have numerous other cases equally frivolous. At the same time, I doubt not, when the rate of relief is too high, as compared with the prevailing rate of wages, that frauds on the society are often practised by its members, and, therefore, that a wise caution in granting relief is necessary. And it appears to me, that the best of all tribunals for settling the ordinary disputes is a well-selected body of arbitrators, who are familiar with the habits of the class of persons to which the members of the society belong, and who would not feel themselves trammelled, by too rigid an adherence to the strict letter of the rules, from doing substantial justice. I think power should be given by the Statute to the arbitrators to state a case, as to the construction of the rules, for the opinion either of the Registrar, or of the County Court, if the question should be one of construction; and also to call in additional medical evidence in cases where they might think it necessary. When the rules do not appoint a *some tribunal*, the determination of disputes might be left either to the County Court, or to the Justices in Petty Sessions. The latter from their more frequent sittings may seem preferable, but I am not sure that they are not too prone "hæren in literâ" to decide questions which, in my opinion, require, more than almost any others, to be disposed of on the broadest views of justice and equity.

JOHN MANZIE HEBBERT,
Northlands, Judge of County Court.
Ross, 5th November 1872.

From Dr. W. ROBERTS.

"Pontblydyn, Mold,

Oct. 7, 1872.

"DEAR SIR,
"I received your letter in due course, and shall be happy to give you any information in my power respecting

Registrar should endorse society's tables.

Ignorance of principles of insurance

Arbitrators good if well selected.

Arbitrators should be allowed to state a case if question one of construction.

Friendly Society questions are cases to equity in its broadest sense.

Dr. W. Roberts

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the Friendly Societies, &c. in my district. In the first place the Friendly Societies and clubs are all for the purpose of getting an allowance when unable to work and a sum at death. Some of them have a doctor (myself) and some do not. The works are to get an allowance in accidents and at death, and some of them in illness as well. They are all voluntary and managed by a committee of their own men chosen by a majority.

"I have all the clubs, &c. in my district that employ a doctor regularly, and I only know one case in which an unqualified man is employed, i.e. has an appointment as a surgeon on a colliery.

As regards the prosperity of the mining works in Denbighshire, my district is in Flintshire, but here at the present price of coal they must be prosperous as regards the collier, for I hear from the managers often of their men earning from 10s. to 12s. per day. Of course these are the steady men, but not necessarily overlookers, but ordinary colliers.

"I am, &c.,
"W. ROBERTS."

Anything further that I can give you any information about I shall be very glad.

Some of the works employ a doctor, some do not, showing that it is entirely voluntary.

From Mr. TOWNSEND MAINWARING.

Galltfaenan, Rhyl, July 15.

"SIR, "I hope you will not think that I am uncourteous in declining to answer any of the questions you have sent. The fact is, my opinion is of so small a value upon a matter of so much importance that I cannot venture to express it. Mr. Lewis has mentioned my name to you in consequence of my taking some 14 or 15 years ago a prominent part in the establishing a Benefit Provident Society in Denbigh. I had seen clubs and poor men's savings swept away, and also I believe that most of the existing Friendly Societies would follow in their wake. Accordingly I visited Wiltshire to see what Mr. Sotherton-Estcourt was doing, and during my inquiry, I fell in with Mr. Best, whose name is no doubt well known to you, and feeling satisfied that his Hampshire Society was based upon the only safe footing, I advocated his principle at Denbigh where a club has been formed. It has not progressed much, as the P. O. Savings Bank offer somewhat similar advantages to our deposit society. I was lately talking with a member of the Manchester U. F. S.; he told me he never was more annoyed or ashamed of them when he removed his trappings for which he had to pay many pounds which he would have much preferred to have deposited in the savings bank. I fancy from what he told me that it is not optional, and that one fool has made many.

"Yours, &c.,

"TOWNSEND MAINWARING."

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NO. 3.—RULES OF FRIENDLY SOCIETIES.

RULES of the ROYAL MINERS' ARMS FRIENDLY SOCIETY.

1. *Name, place of business, and objects of society.*—This society shall be called "The Amlwch Royal Miners' Arms Friendly Society," the business thereof shall be carried on at the Dinorben Arms Hotel, in the town of Amlwch, and the objects thereof shall be to raise from time to time by subscriptions among the members, or voluntary contributions or donations, a stock or fund for the mutual relief of the members.

2. *Application of funds.*—That all moneys received on account of contributions, donations, admissions, fines, or otherwise, shall be applied towards carrying out the objects of the society, according to the rules and tables thereof; any officer misapplying the funds shall repay the same and be excluded.

3. *Time of meeting.*—That every member of this society shall meet every month, between the hours of four and seven o'clock in the evening, at the club-room, and every member shall pay 1s., to be placed in the chest for the mutual relief of the society.

4. *Fines and exclusions for the neglect of payments.*—If any member of this society be absent the meeting night without having sent his monthly payments to the treasurer, shall pay 2s. the second club night; if absent the second club night without having sent his money, he must pay 3s. the third monthly meeting; if absent the third monthly meeting, must pay 4s. the fourth monthly meeting; and if absent then he will be liable to pay 5s. the fifth club night, with 6d. fine, or be excluded from the society.

5. *The ages of persons admissible.*—No person shall be admitted as member above 35 years of age, and if there should be any doubt with respect to the age of any person that proposeth himself a member of this society, he shall produce a certificate out of the registry to satisfy the society with respect to his age before he can be received a member.

6. *The amount of weekly allowance.*—If a member is taken ill and become unable to work after having regularly paid his monthly contribution for two years, if the fund should be 100l., he will receive weekly the sum of 5s.; if he continues ill above 12 months, he will receive 4s. weekly the second year; if he continues ill above two years, he will receive 3s., and so up to the end of the sixth year; and afterwards 2s. 6d. weekly. But if the said member be found working or able to work while in receipt of allowance he shall be excluded from the society.

7. *To be a member for two years.*—Every member of this society must regularly pay his contributions for two years from the time he was received a member, before he can receive any benefit from the society.

8. *The circumstances in which relief will be refused to sick members.*—That no allowance shall be granted to any member of the society on account of any sickness, disease, or infirmity, which may have been contracted by any profligacy, quarrelling, drunkenness, or any immorality. Nor does the society allow any member, while receiving relief, to enter a public-house except on business. But should he become unable to follow his occupation through some misfortune, he will be relieved as other sick members.

9. *Stewards to be fined for not keeping their time.*—If any of the stewards be absent at the meeting night, without having sent the key, so that the chest may be opened at 4 o'clock, must pay 6d. fine for every such offence, or be excluded from the society.

10. *Appointment of trustees, treasurer, secretary, and committee of management.*—At the first meeting of the society after these rules are certified by the registrar, there shall be elected by a majority of the members then present three trustees, a treasurer, a secretary, and a committee of management, consisting of 10 persons. The trustees shall continue in office during the pleasure of the society, and be removable at a general meeting, and in case of a vacancy or vacancies, another or others shall be elected by a majority of members at a meeting called for that purpose. The treasurer, secretary, and committee of management shall all continue in office until the general annual meeting of the society, unless previously removed by a resolution of the major part of the members present at any meeting called for that purpose; and at every annual meeting a treasurer, secretary, and committee shall be appointed for the ensuing

year, or in failure thereof the officers last appointed shall be considered as again appointed; and in case any officer, other than a trustee, shall die or be removed prior to such annual meeting, the committee of management shall appoint a person to fill up the vacancy. A copy of every resolution appointing a trustee or trustees shall be sent to the Registrar of Friendly Societies in England under the hands of three members, and signed by such trustee and countersigned by the secretary.

11. *Investment of funds.*—So much of the funds of the society as may not be wanted for immediate use or to meet the usual accruing liabilities shall, with the consent of the committee of management, be invested by the trustees in such of the following ways as the committee shall direct, viz., in a savings bank or in the public funds, or with the Commissioners for the Reduction of the National Debt, or upon government or real securities in Great Britain or Ireland, or upon debentures, mortgages, or securities of any company incorporated by charter or Act of Parliament, and paying a dividend, or upon the security of any county, borough, or other rates authorised to be levied and mortgaged by Act of Parliament.

12. *Expenses of management.*—Every member shall pay the sum of 1s. per three months towards defraying the necessary expenses of management; and a separate account shall be kept of such contributions and expenses, and shall be audited in the same way as the other accounts of the society.

13. *Using opprobrious language.*—If any member of this society strike or challenge any person in the club room while the members are together, if there be but three and the books opened, he shall pay 5s. fine for every challenge and 10s. for every blow; or be excluded from the society. No person shall be a member that is in the habit of fighting or drinking to excess.

14. *Members entering the standing army or royal navy.*—If a member of this society enter the standing army or the royal navy his money will be returned to him, if in case he never received any from the society.

15. *That a member while receiving benefit should not be insulted.*—A member of this society will not be suffered to degrade nor insult anyone while receiving his allowance from the society.

16. *Settlement of disputes.*—If any dispute arise between any member or members or any person claiming through or under a member, or under the rules, and the trustee, treasurer, or other officer, or the committee of management, it shall be referred to justices, pursuant to 21 & 22 Vict. c. 101, s. 5.

17. *That a stranger is not to enter the room at the time of meeting.*—That none of the members of this society is allowed to bring a stranger to the club room during the club hours without the consent of the stewards, under the pain of paying 3d. fine.

18. *That a member is not allowed to bring his wife into the room.*—That a member of this society will not be suffered to bring his wife into the room during club hours, except the landlady of the house and her assistant; if any member be found guilty of the above, he must pay 6d. fine or be excluded from the society.

19. *The secretary's duties.*—The secretary shall give his attendance at all meetings of this society; he shall record correctly the names of the committee or trustees there present, and the minutes of their proceedings, which he shall transcribe into a book to be authenticated by the signature of the chairman as the proceedings of the meeting; he shall receive proposals for admission, and demands for allowances of every description granted by the rules; he shall keep the accounts, documents, and papers of the society in such manner and for such purposes as the committee may appoint, and shall prepare the annual and other returns required by the 18 & 19 Vict. c. 63, to be sent to the Registrar of Friendly Societies in England. The secretary shall on all occasions, in the execution of his office, act under the superintendence, control, and directions of the committee.

20. *For dishonesty.*—If any of the members of this society be found guilty of stealing he will be excluded from the society.

21. *That this society shall not be warded nor moved.*—That this club shall not be moved without the consent of a majority of members.

22. *That no allowance will be granted to those of bad habits.*—If any of the members of this society leads an immoral and wicked life, or afflicted with the venereal disease or any such complaint, will not receive any allowance from the society. That any person found drunk, or proved guilty of frequenting public-houses, be discarded.

23. *Money to be paid on the death of a member or the wife of a member.*—That on the death of any member who had paid his contributions for 12 months, the widow of the deceased shall receive 1*l.* If such deceased member has been registered on the book of the society since two years, the sum of 2*l.* shall be paid as aforesaid. If he had been a member since five years, 5*l.* shall be paid; and if had been a member since 10 years, 10*l.* shall be paid as aforesaid. When the lawful wife of any member dieth, the same will be granted as above.

24. *That a proof will be required of a man's health before he can be received a member.*—Anyone to be admitted a member shall bring proof of the state of his health. If it appears that anyone offering himself is subject to any disease or weakness he will not be received to the society.

25. *Reading the rules.*—That the stewards shall read these rules every club night, at the request of any member; and if they will not, they shall pay 6*d.* fine the following club night.

26. *New rules and alteration of rules.*—That no new rule shall be made, nor any of the rules herein contained or herein-after to be made shall be amended, altered, or rescinded, unless with the consent of a majority of the members present at a general meeting of the society specially called for that purpose.

27. *Notice of alteration in place of meeting, &c.*—That in case of any alteration in the place of meeting or dissolution of this society, written notice thereof shall be sent to the Registrar of Friendly Societies in England, within 14 days after such removal or dissolution, signed by two of the trustees or by the secretary or principal officer, and three of the members of the said society.

28. *The chest.*—That the society shall take care of keeping the chest at their service, secured with three locks and three keys, one kept by each of the two stewards, and the other by some member worthy to be entrusted to the care of the chest.

29. *The anniversary day.*—That the yearly meeting of the society shall be held every year on Easter Monday, and that every member is expected to attend precisely at 1 o'clock in the afternoon. The stewards shall show their accounts that day, and the books to be adjusted, and new officers to be chosen instead, and every member that is not clear in the books that day, will be excluded from the society without receiving any out of the fund.

30. *The way of getting allowance.*—When a member of this society becomes sick or lame he must send a written notice to the steward or stewards, and if the steward or stewards does not pay him a visit in 24 hours after receiving the notice, if the sick member lives within six miles to the parish church of Amlwch, the steward must pay a fine of 1*s.* for every such offence, unless he is detained by sickness or on a journey from home.

31. *The duty of the stewards to visit the sick.*—After the stewards have visited the sick every one in his day, they have to appoint five other members, residing nearest the sick, to do the same, one for every day in the week while the member continues sick; and if any of the stewards or members that is appointed as above neglect their duty in that respect, they must pay a fine of 2*s. 6d.*, to be deposited in the chest.

32. *Funerals.*—That 12 members of this society shall be appointed by the stewards to attend the funerals of those deceased members that reside within six miles distance to the town of Amlwch. The secretary shall keep a book in which the members may nominate in writing the person to whom the burial money shall be paid on their decease, such person being the wife, father, mother, child, brother, sister, nephew, or niece of such member. Section 31 of 18 & 19 Vict. c. 63. Any member may revoke such nomination by a written notice to that effect, signed by himself; and it shall be the duty of the president to see the nomination erased. The member to pay 3*d.* to the management fund for each nomination or revocation. The secretary neglecting to ask a new member to nominate within three months of his admission to forfeit 3*d.*

33. *The treasurer's duties.*—The treasurer shall, in the months of April, July, and November in every year, and also when required by the trustee or a majority of the trustees of the society, render to the trustees of the society a true account

of all moneys received and paid by him on account of the society; and shall also, when required by a majority of the trustees, pay over all moneys remaining in his hands, and assign and deliver all securities and effects, books, papers, and property of or belonging to the society in his hands or custody to such person or persons as a majority of the trustees shall appoint. He shall be responsible for such sums of money as may from time to time be paid into his hands by the secretary, or by any person on account of this society; he shall balance his cash account monthly, and supply the secretary with a duplicate thereof, and shall, if required, attend every general meeting. He shall, before taking upon himself the execution of his office, give security, pursuant to 18 & 19 Vict. c. 63, s. 21.

34. *The committee of management's duties.*—The committee of management shall meet on every three months at the hour of 7 o'clock. Any six of the committee duly assembled at any such meeting shall form a *quorum*, and shall have full power to superintend and conduct the business of the society according to the rules provided for the government thereof, and shall in all things act for and in the name of the society; and all acts and orders under the powers delegated to them shall have the like force and effect as the acts and orders of this society at any general meeting. Every question at such meeting shall be decided by a majority of votes; and if the votes are equal, the chairman shall have a casting vote. Any two of the committee may call a special meeting thereof, by giving seven clear days notice in writing to the secretary; but at such special meeting no other business than that specified in the notice shall be taken into consideration. The committee shall convene all the meetings of the society, on such requisitions as are herein mentioned.

35. *Good behaviour in the meetings.*—Every member must conduct himself peaceably and quiet after being told three times by the steward; if not, he must pay 6*d.* fine or be excluded from the society.

36. *The stewards to keep their seats.*—That the stewards shall keep their own seats, and if any member dare to take his seat without the consent of the stewards, he shall pay 6*d.* fine or be excluded from the society.

37. *Receiving a member.*—That a person cannot be received a member without the consent of the majority of the members present; and if it appears that he is a member of another similar society he shall not be received.

38. *Officers' neglect of duties.*—That a fine of 2*s. 6d.* be inflicted on the secretary and each of the officers, if they receive the fees of a member amounting to 5*s.*, without exacting also a fine of 6*d.* from the same. Further, if the neglected fees of a member amount to 6*s.* that member is to be discarded.

39. *The society's aid and burial fee.*—Any person receiving aid from the society for a whole 12 months will cause the withholding of 1*l.* from his burial fee; and any member receiving aid for the space of nine years will cause his burial fee, as well as that of his wife's, to be reduced to 1*l. 10s.*

40. *That the relatives of a member committing suicide shall not receive any money from the society.*—If a member of this society commits suicide, his widow nor relatives shall not receive any allowance; and if any member injures himself by cutting or maiming himself, and shall come to ask for subsistence, it will not be granted to him; or if he feigns to be sick, with a purpose of defrauding the society, he will be excluded from the society.

41. *The quinquennial accounts.*—That the secretary of this society shall send a written account to the Registrar of the sickness, and how many members of this society died since five years.

42. *The trustees.*—The trustees shall be admitted to all meetings of the committee of management, and shall be at liberty to take part in the proceedings thereof, and vote on any question under discussion; they shall do and execute all the several duties and functions delegated to them by the statute relating to Friendly Societies, unless otherwise herein provided for.

In case any trustee, being removed, shall refuse or neglect to assign or transfer any property of the society as the committee of management shall direct, he shall (if he be a member) be expelled the society, and shall cease to have any claim on the society on account of any contributions paid by him.

43. *Moneys received or paid on account of any particular fund or benefit.*—That a book or books be kept, in which all moneys received or paid on account of any particular fund or benefit for which the rules of the society provide shall be entered in a separate account, distinct from the

moneys received and paid on account of any other benefit or provision.

44. *Audit of accounts.*—The committee shall cause the accounts of the society to be regularly entered in proper books, and shall cause a statement of the accounts of the society, with all necessary vouchers up to the end of the months of June and December in each year, to be made out and laid before two auditors, to be chosen by the members at the quarterly meeting held next before each yearly meeting of the society, and shall lay before each such meeting a balance sheet signed by the auditors, showing the

receipts and expenditure, and the assets and liabilities of the society, together with a statement of the affairs of the society since the last ordinary meeting, and of their then condition, and the auditors shall make to such a meeting a report upon the balance sheet so laid before them, and in case they do not adopt the same, or any part thereof, shall specially report thereon to such meeting.

The books and accounts of the society shall be open to the inspection of any member at all reasonable times, and every member shall be entitled to a copy of such statement and report.

TABLE OF CONTRIBUTIONS and ALLOWANCES in SICKNESS and at DEATH, for the use of "THE AMLWCH ROYAL MINERS' ARMS FRIENDLY SOCIETY."

Monthly Contributions, 1s.

Age of Members on admission.	Free to receive benefit at the end of	CONTRIBUTIONS PAYABLE.				BENEFITS.						
		At entrance.	Monthly for the whole life.	At death of		Weekly Allowance in Sickness.				At death of		
				Member.	Member's Wife.	First twelve months.	Second twelve months.	Third and up to sixth year.	Remainder of sickness.	Member.	Member's Wife.	
18 to 35	3 Years	1s.	1s.	1s.	1s.	5s.	4s.	6s.	5s. 6d.	From 1l. to 10l.	From 1l. to 10l.	
											According to the number of years the member has been in the society.	

The contribution of 1s. per month from each member is to be devoted to the relief of the society, according to Rule 2. The above allowances in sickness are contingent on the amount of the fund being 100l., according to Rule 6. CERTIFICATE.—In accordance with the provisions of the 18th section of the Act 9 & 10 Vict. c. 37, I, Robert Tucker, actuary to the Police Life Insurance Company, do hereby certify the foregoing to be a table which, subject to the conditions above stated, may be safely and fairly adopted for the purpose of securing the benefits therein mentioned. Given under my hand at the Police Office, in Lombard Street, London, the 16th December 1846.

RULES of the FEMALE BENEFIT AND ASSURANCE SOCIETY, held at Mold.

1.—The Object.

The object of this society is to raise, from time to time, by subscriptions among the members thereof, or by voluntary contribution, or by donations, a stock or fund for the mutual relief and maintenance of such members, in sickness, child-birth, advanced age, or death, as hereafter set forth.

2.—Management.

This institution shall be under the management of not less than five nor more than seven directors, five trustees, and a treasurer, who shall be directors by virtue of their respective offices; one half at least of the directors and trustees being chosen from among the honorary members.

3.—Honorary Members.

Every person contributing by benefaction not less than 2l., or by annual subscription not less than 5s., shall become an honorary member; but not so as to be entitled by any such benefaction or subscription to any benefit or emolument from the funds of the society.

4.—Ordinary Members.

The ordinary members of this society shall consist of females, who at the time of admission shall have severally attained the age of 12 years, and shall not have completed the age of 56 years. The ordinary members, as such, shall be entitled to all the benefits arising from the contributions and funds vested in the trustees.

5.—Investment of Funds.

The trustees shall invest the funds of the society in pursuance of the provisions of 10 Geo. 4, c. 56, s. 13, 31.

Under this rule the funds may be invested on mortgage of freehold property, in the funds, or other government security, savings bank, or with the Commissioners for the Reduction of the National Debt.

6.—General Meeting.

A general meeting of the honorary and ordinary members shall be held at the national school, on the second Monday

26867.—A.C. D.

next after these rules are duly certified; and on the first Wednesday in July in every year, at the hour of 11 in the forenoon; at which all questions shall be determined by the majority then and there present at such meeting, the directors shall be elected or removed, and the trustees, the treasurer, the auditors, the secretary, and the surgeon or surgeons, for the year ensuing shall be appointed, or in failure thereof the officers last chosen shall be considered as again appointed, and as such shall continue in office.

7.—Anniversary Meeting.

An anniversary meeting of the honorary and the ordinary members may be held at such time and place and under such regulations as the general meeting shall deem convenient; but the attendance at any such meeting shall be voluntary, and the funds of the society shall not sustain any portion of the expenses incurred on such occasions.

8.—Meetings of Directors and of Trustees.

A general meeting of the directors shall be held on every first Wednesday in each month, at the hour of 11 in the forenoon. Any three directors duly assembled at any such meeting shall be styled a "board." Every such board shall be a committee for general purposes, and shall have full power to superintend, direct, manage, and conduct the business of this society according to such rules as have been and shall be made and provided for the government thereof; and such board shall in all things act for and in the name of this society; and all acts and orders of such board, under the powers delegated to them, shall have the like force and effect as the acts and orders of this society at any general meeting thereof could or might have had. A general meeting of the trustees shall be held on the same day in every month, at 11 o'clock in the forenoon; any two trustees so assembled shall constitute a quorum, and shall be authorised to do and execute the several duties and functions delegated to such trustees, either by the statutes of the realm or by the rules of this society.

9.—Regulation of Meetings.

Before the commencement of any other business a chairman shall be chosen. All questions shall be determined by vote; the majority shall bind the minority. The directors or trustees may adjourn themselves, to meet at such time or times, place or places, as the major part of them present at any meeting shall appoint; but no proceedings or

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transactions shall be valid or have force unless entered, together with the names of the directors or trustees present, in a book to be kept for this purpose, and signed by the chairman of the meeting. In case two directors or trustees shall not attend, the secretary shall have power to adjourn the meeting to some convenient day, which adjournment being entered in the book of proceedings shall be deemed a sufficient continuance of such meeting.

10.—Annual Statement.

The board shall once in every year cause to be prepared, pursuant to 10 Geo. 4, c. 56, s. 33, a general statement of the funds and effects of or belonging to the society, specifying in whose custody or possession the said funds or effects shall be then remaining, together with an account of all and every the various sums of money received and expended by or on account of the said society, since the publication of the preceding periodical statement, and every member shall be entitled to a copy thereof.

11.—The Treasurer.

The treasurer shall be responsible for such sums of money as may from time to time be paid into his hands by the secretary, or by any other person, on account of this society, and for the investment or application of the same under the authority of the trustees, in such manner as they shall direct; he shall balance his cash account monthly, and supply the secretary with a duplicate thereof, and shall, if required, attend every general meeting.

12.—Secretary and his Duties.

The secretary shall give his attendance at all meetings of this society; he shall record correctly the names of the directors or trustees then present, and the minutes of their proceedings, which he shall transcribe into a book, to be authenticated by the signature of the chairman as the proceedings of the meeting; he shall receive proposals for admission, and demands for allowances of every description granted by the rules; he shall keep the accounts, documents, and papers of the society, in such form and manner and for such uses and purposes as the board may appoint; he shall receive the monthly contributions and the fines due to the society, and pay such sums as the members may severally be entitled to claim, and at the close of every meeting pay the balance to the treasurer. The secretary shall conduct the correspondence and transact such business of the society as may be intrusted to him, but shall on all occasions, in the execution of his office, act under the superintendence, control, and directions of the board.

13.—Voluntary Visitors.

Male and female visitors, of whom respectively one half shall be honorary members, and one half shall be ordinary members, shall be chosen annually at the general meeting, or temporarily by the board, and appointed to visit from time to time all sick or infirm members, to certify their condition weekly to the secretary, and to convey to them severally their allowances, and to superintend the application of the same to every member who may be incapable of so doing.

14.—Surgeons.

The board shall be empowered to employ one or more surgeon or surgeons, on such terms as they can agree or may think expedient, either for the purpose of examination and medical assistance jointly, or of examination only, and every such surgeon shall be empowered and allowed to visit every such member as often as he may think fit, for the purpose of ascertaining and certifying correctly the state of her health.

15.—Salaries.

The secretary and the surgeon shall severally receive such salary or compensation as the board may deem an equivalent for their respective services.

The salaries of the secretary, &c., and other necessary expenses, shall be defrayed out of the money arising from admissions, fines, and the contributions of honorary members (if any). If this is not sufficient, there shall be a small extra contribution made yearly for that purpose by order of the board.

16.—Securities.

Every trustee or treasurer, and all and every other officer or other person whatsoever who shall be appointed

to any office in anywise touching or concerning the receipt, management, or expenditure of any sum of money collected for the purposes of this society, before he, she, or they shall be admitted to take upon him, her, or them the execution of any such office or trust, if required to do so by the board, shall give security, pursuant to the 10 Geo. 4, c. 56, s. 11, in such penal sum of money as by the major part of the board of this society at any general meeting shall be thought expedient.

The security to be given by bond, the form of which will be found at the end of the 10 Geo. 4, c. 56.

17.—Assurances.

The assurances to be effected by this society are as follows:—

TABLE I.

Class 1.—An assurance for an allowance of 4s. a week in sickness, commencing six months after enrolment, and ceasing at the age of 65, combined with an allowance for life of 2s. a week, commencing at the age of 65, combined also with a payment of 4l. at death. The contribution to cease at 65.

Special agreement may be made with older persons than those specified in the annexed table by the directors.

TABLE II.

Class 2.—An assurance for weekly pay of 4s. in sickness for the whole term of life, the benefit to accrue six months after enrolment, and the contribution to cease at 65.

Any person may put in for one half the above, or for one and a half or two or more benefits, by paying in proportion.

TABLE III.

Class 3.—An assurance for an annuity of 2s. weekly for life, commencing at 60, the contribution to cease at 60.

Special agreement may be made above the age specified in the table, and one half, one and a half, or larger benefits may be secured by proportionate payments.

TABLE IV.

Class 4.—An assurance for payment of 2l. at death; the contribution to cease at 65.

Larger benefits may be secured by proportionate contributions.

18.—*Monthly contributions.*—Contributions by the members.—*Continuance of monthly contributions.*—*Single contributions.*

Every assurance may be effected by the payment of the monthly contributions specified in the tables adopted by this institution, according to the age of the member at the time of admission.

Every member subject to monthly contributions shall pay the same to the secretary on the first Wednesday in every calendar month, between the hours of five and eight in the afternoon, in the presence of one or more directors, either at the place where the society is held, or at such time and place as shall be appointed by the board. The first monthly contributions shall become due on the day of admission for all assurances.

The monthly contributions shall be respectively continued by the members, whether in health or sickness, during the following periods, and thenceforth shall severally cease. Such as relate to any annuity, or to any assurance connected therewith, shall continue until the commencement of such annuity; such as relate to payments in case of sickness shall continue until the age of 65 years; such as relate to sums payable at death, until the age of 65 years.

A single contribution may be paid on admission, or at any subsequent time or times, so as to reduce either the whole of the monthly contributions payable by any member, or any fractional part thereof, to be ascertained according to the tables of this society.

19.—*Allowances in Sickness.*—*Full Pay.*—*Half Pay.*—*Demand for Pay.*

The allowances in sickness shall be denominated full pay, half pay, and quarter pay. The full pay is the full

weekly allowance in sickness assured in any class. The half pay is one half of such full pay, and the quarter pay is one quarter of the same.

The full pay shall become due to every member who is confined by sickness or infirmity to her bed or bed-chamber, so long as she shall continue unable to walk out of the house, or to perform any work, or to execute any employment, or to exercise in any manner her customary occupation.

The half pay shall become due to every sick or infirm member who is able to walk out of the house, or to perform any work, or to execute any employment, or to exercise her customary occupation, but not so as, during any one week, thereby to earn or acquire any sum, wages, board, lodging, or other benefit whatever, equal in amount or value, when taken together, to her weekly half pay.

The demand for full and half pay shall be delivered in writing at the place where the society is held, or at the dwelling house of the secretary, and shall be according to the form provided by the board, and to be obtained on application to the secretary.

No member will be entitled to benefit for the first six months after her admission.

20.—*Reduction in case of long Sickness.*

Whenever any member of this society shall have received for 26 weeks in succession full pay for sickness or infirmity, she shall be reduced to half pay, whatever may be the nature of the sickness; and in like manner whenever any member of this society shall have received for 26 weeks in succession half pay for sickness or infirmity, she shall be reduced to quarter pay. Moreover, if any member shall have received full pay, or half pay, for a less period than 26 weeks, she shall not be allowed to begin her 26 weeks over again, on renewal of sickness, until she shall have ceased to receive any pay whatever on account of sickness for 12 calendar months; but if she fall ill within that time, she shall be placed in the same situation as when she ceased to receive any relief; and shall receive such relief, and no other, as she would have received had no cessation of her sickness occurred.

21.—*Certificates of Sickness or Infirmity.*

No demand for full pay, half pay, or quarter pay made by any member shall be allowed by the directors, unless the sickness or infirmity therein stated shall be certified in writing by a surgeon. But if the member be not resident within the limits of this society, every such demand shall also be certified by a duly qualified medical practitioner, by the minister of the parish wherein she resides, or by a churchwarden, or by one of the overseers of the poor acting for the same, or by an honorary member.

22.—*Sick List.*

A paper intitled the sick list shall be forthwith delivered to every member demanding either full or half pay, to be signed by the surgeon, or by one of the visitors of the society, this at least once a week, without which signature no allowance in sickness shall be paid.

23.—*Suspension of Pay in Sickness.*

Every allowance in sickness shall be forthwith suspended, if the member demanding the same shall refuse to be seen by the surgeon or visitor, at the time of their respective attendances, or to answer such questions respecting her health or employment as they severally deem it necessary to ask; or shall drink or gamble in any house of public entertainment, or on any of the premises appertaining thereto; or shall, by any wilful act or misconduct, delay or prevent the recovery of her health; or shall not remain constantly within the house of her abode the whole night from sunset to sunrise; or shall leave home for more than one day without delivering to the secretary a certificate signed by the surgeon, specifying the place to which such member is going, together with the time when she is to return, and further stating that such absence from her residence is not likely to prove injurious to her health; every such suspension of pay in sickness shall continue in full force until the member so suspended shall be restored to her privileges by order of the board.

24.—*Disqualification.—Absence from the United Kingdom.*

No member shall be entitled to any allowance in sickness from this society until she shall have discharged all arrears and fines due by her to the society. Neither shall

any allowance be granted to any member on account of any sickness which shall have ceased before the time at which the allowance demanded shall have become payable; nor during any disease or infirmity with which she may have been wholly or partially afflicted at the time of her admission, or which may have been contracted by any profligacy, quarrelling, drunkenness, or immorality; nor during confinement in prison; or while placed in any workhouse or lunatic asylum by any parish or parish officers; nor to any female during the first month next immediately after childbirth; nor to any member after the annuity or weekly allowance in old age, conjoined with her assurance relating to sickness, shall have commenced, nor on change of residence, until notice of such change shall have been given to the secretary and approved of by the board.

Any member going beyond the limits of the United Kingdom shall forfeit all claim to any allowance, but may, on discharging, within six months after her return, all arrears, together with the compound interest due thereon, at the rate of 3*l.* 10*s.* per centum, be again enrolled at the same rate of assurance as if no such absence had occurred; provided that every such member, if assuring any allowance in sickness, or any sum to be paid on death, shall, before such enrolment, prove the goodness of her health to the satisfaction of the board, in the same manner as at her original admission to the society.

25.—*Payments of the Society.*

Every demand for full pay, or half pay, or for any other payment claimed from this institution by any member thereof, shall be delivered in writing to the secretary, at the place where this society is held, or at his dwelling-house, on any day, before the hour of 10 in the noon, and shall be paid at the house of the secretary, between the hours of five and seven in the afternoon, either on the same day or on the day next following the day on which any such claim shall have been allowed by the board. But in case any delay should occur in determining the validity or the payment of any such claim, the demand of the member shall, when approved or confirmed by the board, be considered as commencing at the hour of 10 of the forenoon on the day on which her application was first delivered, and shall accordingly take effect.

26.—*Payment of Annuities.*

Every annuity shall become due weekly, and shall be paid at the place where this society is held or at the house of the secretary, either weekly, monthly, or quarterly, as the board may determine, or in the discretion of the board shall be paid through the visitors.

27.—*Childbirth Assurance.*

That every member who shall have been admitted before the 1st of July 1845, upon declaring at the next monthly payment to the secretary her intention to assure for 10*s.* 6*d.* at childbirth, or the attendance of the surgeon, upon payment of an additional 1*d.* per month, during the time of her assurance, shall be entitled to her choice of the sum of 10*s.* 6*d.* or the attendance of the surgeon at the birth of each legitimate child; and every person hereafter becoming a member, and declaring at the time of her entering her intention of assuring for the same benefit, shall, upon payment of 1*d.* per month in addition to the usual contributions, be entitled to the same. But no person hereafter becoming a member shall be allowed to assure for this benefit except at the time of entrance.

That each member assuring for childbirth shall give two months notice to the secretary, before her confinement, whether she will require the allowance of 10*s.* 6*d.* or the attendance of the surgeon.

28.—*Proposal for Admission.—Certificate of Baptism.—Certificate of Health.—Declarations and Enrolment.*

Any person desirous of becoming a member of this society, may tender her proposal in the form to be obtained from the secretary.

Every candidate for admission shall, when her proposal has been examined and approved by the board, deliver to the secretary a copy of the register of her baptism or registration, signed by the minister or Registrar of the parish wherein she may have been so registered, or an affidavit certifying her age, and stating that no such register is to be found.

A certificate of health, signed by a surgeon, shall be delivered to the directors by every candidate for admission,

proposing to contract for any weekly allowance in sickness, or for any reversionary payment on death.

Every candidate whose proposal and certificates above mentioned have been approved, shall on admission sign a declaration in a form approved of by the board, and to be obtained of the secretary. When the declaration required by the board shall have been duly executed, the candidate shall be enrolled as a member of this society, and shall receive a copy of the rules and regulations on the payment of 6*d.* to the secretary.

29.—*Arrears and Forfeitures.*

Every member being in arrear for two months, but not exceeding three months, shall pay a fine of 1*d.*; and every member being in arrear for three months, but not exceeding six months, shall pay a fine of 2*d.*; and every member being in arrear for six months, and not exceeding nine months, shall pay a fine of 3*d.*; exceeding nine months, to pay a fine of 4*d.*; and if all arrears and fines be not paid and discharged at the expiration of the 12th month, every member so offending shall forfeit every claim, and shall thenceforth cease to be a member of the society.

30.—*Exclusion.*

If any member shall be convicted of felony, or any infamous crime, or shall, by any artful, false, or fraudulent representation or demand, obtain or attempt to obtain any allowance, benefit, or money from the funds of this society, or shall knowingly receive or continue to receive any such allowance, benefit, or money after her claim or just right thereto shall have ceased, or if any member who has demanded relief on account of sickness shall do any act inconsistent with her just right and claim thereto, before she shall have given notice of withdrawing her demand thereto to the secretary, she shall, upon due proof to the satisfaction of not less in number than five directors, be excluded from this society, and all her interest and moneys therein shall be forfeited for the uses thereof, unless the act charged against such member shall have arisen from insanity.

31.—*Purchase of Assurances by the Society.*

If any change in the occupation, abode, or condition of any member should render it equitable and expedient that the society should consent and agree to determine any assurance effected between any such member and this society, it shall and may be lawful in every such case for the directors, being not less in number than five, at a general meeting assembled, to give in exchange for any assurance so determined such other assurance or assurances as they may think proper, or to purchase for the society the interest of any member at such price as they may think reasonable.

32.—*Payment on the Death of a Member.*

In case any member of this society die who shall be entitled to any sum not exceeding 20*l.*, it shall be lawful for the trustees or treasurer of this society, and they are hereby authorised and permitted, if such trustees or treasurer shall be satisfied that no will was made and left by such deceased member, and that no letters of administration will be taken out of the funds, goods, and chattels of such deceased member, to pay the same at any time after the decease of such member to any relation of the deceased member, or to pay and divide the same to and amongst the person or persons entitled to the effects of the deceased intestate, and without administration.

33.—*Settlement of Disputes.*

Every matter in dispute between this society, or any person acting under or on behalf of this society, and any individual member thereof, or person claiming on account of any member, shall be referred to and decided by justices of the peace, pursuant to 10 Geo. 4, c. 56, s. 27, 28.

34.—*Manner of keeping Accounts.*

A book or ledger shall be opened, in which one folio shall correspond to the year in which each member of the society was born, so that all who are born in the same year may be thereby classed together.

At the end of every five years the foregoing ledger shall be cast up and balanced, by means whereof a valuation of the then existing engagements of the society, and of the assets in hand, and payments expected by the same, shall

be made by some competent person, according to the tables in force at the time; and the net sum in favour of the society which may thereby appear shall constitute the surplus fund, and shall be applied towards defraying the expenses of management, salaries, and other incidental charges, including medicine and medical attendance, if provided or ordered by the board; but the board shall and may, from time to time, relieve and aid the surplus fund by expending on account of management such sum of money from and out of the auxiliary fund as they may think fit; and it is hereby expressly declared, that no expense on account of management or other casual charge shall ever be defrayed from the regular monthly contributions after the first six months (for which time the contributors are not entitled to benefit), or from single payments made or to be made by the members expressly on account of one or more of the benefits; but, on the contrary, such expenses shall be exclusively defrayed from the auxiliary fund, fines, the first six months monthly contributions, and other casual payments, of which a separate account is to be kept expressly for that purpose.

35.—*Additional Contribution.*

Each member shall pay half-yearly on the first Wednesday in July, and on the first Wednesday in January, 6*d.* to the funds for expenses, for paying the surgeon, secretary, &c.

36.—*Division and Distribution of Stock.*

When and as often as (if ever) it shall appear to the directors in general meeting assembled that the stock or funds of this society, arising from the contributions of the ordinary members, shall have accumulated so as to be more than sufficient to discharge the whole of the claims made or liable to be made thereon, it shall then be lawful for the board to declare a dividend of such surplus, or of such part thereof as may be deemed fit and expedient, and to divide and distribute the same fairly and equitably among the members of this society, by allotting to each member her due share of the sum to be divided and distributed; provided that every share so allotted to any member shall be appropriated by the board, at their option, either to reduce the amount of the monthly contributions or the additional contribution payable by such member, or to effect on her behalf an additional assurance; but no such division or distribution shall be made unless and until it shall have been certified by the actuary of one of the life assurance offices in London, to be appointed by the board for this purpose, that according to the most correct calculation of which the case will admit, the interest of all the contributors of this society, and of all persons having claims thereon in possession or expectancy, are by the proposed scheme of division or distribution fairly dealt with and secured.

37.—*Quinquennial Returns.*

This institution shall, within three months after the month of December, in every period of five years, transmit to the barrister-at-law appointed to certify the rules of Friendly Societies, a return of the rate of sickness and mortality experienced by this society within the before-mentioned period of five years, according to the form in the schedule hereunto annexed.

38.—*Incidental Expenses.*

Every expense occasioned by postage, carriage, or otherwise in conducting the transactions between this society and the members thereof, shall be discharged by the individual member on whose account such expense may have been incurred; the sum so due to the society shall be payable in like manner and subject to the same fines as the arrears of the monthly payments.

39.—*Dissolution of Society.*

This society shall not be dissolved unless with the consent of five sixths of the members, as well as of all those receiving or entitled to receive relief, and agreeably to 10 Geo. 4, c. 56, s. 26.

40.—*Application of Funds.*

That all money arising from contributions, donations, the first six months contributions, and fines shall be applied to the purposes of the auxiliary fund. Any officer misapplying the funds shall repay the same and be expelled.

41.—Publication of the Rules.

The rules and regulations of this society, and the several declarations, certificates, and instruments relating thereto,

shall be printed and published at the general expense of the society, for the use of the members, who shall pay for the same the sum of 6d.

FRIENDLY SOCIETY.

LIST of the MEMBERS of the FEMALE FRIENDLY SOCIETY, held at Mold, in the county of Flint, established on the 1st of January 1844, with a Return of the Sickness and Mortality experienced therein for the period of five years, commencing January 1st, 18 , and ending December 31st, 18 .

Names.	Trade or Profession.	Date of Birth.	Date of Admission into the Society.	Date of becoming a Free Member.	For what Time entitled to Relief on account of Sickness.					For what Time entitled to Relief on account of Superannuation.					Date of Death.	Place of Residence at Time of Death.	Remarks.		
					In 18		In 18		In 18		In 18		In 18					In 18	
					Weeks.	Days.	Weeks.	Days.	Weeks.	Days.	Weeks.	Days.	Weeks.	Days.				Weeks.	Days.
[N.B. This column may be filled up with Initials.]																			

APPENDIX OF FORMS.

Proposal for Admission.

To the secretary of the Friendly Society.
The proposal of A.B., who wishes to become a member of this society.

Name.
Occupation.
Place of birth.
Date of birth.
Abode.

Class chosen.
Full pay, in sickness, assured, shillings weekly.
Half pay, in sickness, assured, shillings weekly.
Annuity to be assured, shillings weekly.
Annuity to commence at the age of years.
Reversionary payment to be assured on death, pounds.

Recommendation to be signed by two members.
We, the undersigned, do recommend A.B. to be a member of the Friendly Society.
Dated this day 18 .

C.D. } Member of the
F.F. }

Friendly Society.

Declaration on Enrolment.

To the secretary of the Friendly Society.

I, A.B., born in the parish of in the county of on the day of in the year 18 , but now of in the county of being desirous of becoming a member of the Friendly Society, and intending to make an assurance therein.

Of shillings weekly full pay in sickness;
Of shillings weekly half pay in sickness;
Of shillings weekly as an annuity;
to commence at the age of years; and
Of pounds to be paid on my death. And having perused and considered the rules of this society, do hereby declare and set forth, that age does not exceed years [and that I am not afflicted with any disorder or constitutional weakness which may tend to shorten my life, or to incapacitate me from the performance of my customary occupation], and I do hereby agree that this declaration shall be the basis of the contract between the society and myself; and that if any untrue avowment is contained in this declaration all moneys which shall have been paid to the society on account thereof shall be forfeited; and I do hereby consent that my said assurance shall be made subject to the rules and regulations of the said society.

Dated this day of 18 .
Witness, C.D.

(Signed) A. B.

The words concerning health, contained in the above declaration and inclosed between brackets, are to be omitted whenever the assurance relates solely to an annuity.

Demand for Full Pay.

To the secretary of the Friendly Society.
I, A.B., do on this day of 18 , demand the weekly sum of , being the full pay due to me as a member of this society; and I do declare, that by reason of [here state the sickness or infirmity] I am confined to my bed or bed-chamber, and that I am unable to walk out of the house, or to perform any work, or to execute any employment, or to exercise in any manner my customary occupation; and I hereby promise to give notice, in writing, to the secretary of this society, as soon as I shall become able to walk out of the house, or to perform any work, or to exercise any employment, or to exercise in any manner my customary occupation.

Demand for Half Pay.

To the Secretary of the Friendly Society.
I, A.B., do, on this day of 18 , demand the weekly sum of , being the half pay due to me as a member of this society; and I do declare, that by reason of [here state the sickness or infirmity] I am not prevented from walking out of the house, but that I am at present unable to perform any work, or to execute any employment, or to exercise my customary occupation, so as during any one week thereby to earn any sum, or to acquire any enrolment equal in amount or value to my weekly half pay; and I do hereby promise to give notice, in writing, to the secretary of this society, as soon as I shall become able to perform any work, or to execute any employment, or to exercise my customary occupation, so as thereby to earn any sum or acquire any enrolment equal in amount or value to my weekly half pay.

TABLE I.

For every 4s. in sickness, 2s. weekly after 65; and 4l. at death. Contributions to cease at 65.

Age.	Monthly.	At one payment.
Above 12 and under 17	£ s. d.	£ s. d.
" 17 " 21	0 0 9	8 12 0
" 21 " 24	0 0 10	9 4 6
" 24 " 27	0 0 11	9 17 0
" 27 " 29	0 1 0	10 12 0
" 29 " 31	0 1 1	11 2 6
" 31 " 33	0 1 2	11 14 0
" 33 " 35	0 1 3	12 10 0
" 35 " 37	0 1 4	13 0 0
" 37 " 38	0 1 5	13 14 0
" 38 " 39	0 1 6	14 1 6
" 39 " 40	0 1 7	14 9 0
" 40 " 41	0 1 8	14 17 6
" 41 " 42	0 1 9	15 6 0
" 42 " 43	0 1 10	15 14 6
" 43 " 44	0 2 0	16 2 0
" 44 " 45	0 2 1	16 10 0
" 45 "	0 2 2	17 0 0
" 45 "	0 2 3	17 10 0

Special agreement may be made with older persons by the directors.

TABLE II.
For every 4s. in sickness only. Contributions to cease at 65.

Age.	Monthly.	At one payment.	
		£ s. d.	£ s. d.
From 12 to 14	-	0 0 5½	5 8 0
Above 14 and under 20	-	0 0 6	5 12 0
" 20 "	26	0 0 7	6 4 0
" 31 "	31	0 0 8	6 15 6
" 31 "	34	0 0 9	7 8 0
" 34 "	37	0 0 10	7 14 0
" 37 "	39	0 0 11	7 19 6
" 39 "	41	0 1 0	8 7 0
" 41 "	43	0 1 1	8 13 0
" 43 "	45	0 1 2	8 17 6

Any person may put in for one half the above, or for one and a half, two, or more benefits, by paying in proportion for Tables I. and II.

TABLE III.
For a weekly allowance of every 2s. certain to commence at the age of 60, for life. Contributions to cease at 60.

Age.	Monthly.	At one payment.	
		£ s. d.	£ s. d.
Under 18	-	0 0 6	5 8 0
To 21	-	0 0 7	6 4 0
24	-	0 0 8	7 0 0
25	-	0 0 9	7 15 0
26	-	0 0 10	8 6 0
27	-	0 0 10½	8 14 0
28	-	0 0 11	9 0 0
29	-	0 1 0	9 13 0
30	-	0 1 0½	10 0 8
31	-	0 1 1½	10 13 0
32	-	0 1 2½	11 3 0
33	-	0 1 3	11 9 0
34	-	0 1 4	12 1 6
35	-	0 1 5½	12 18 0
36	-	0 1 7	13 9 0
37	-	0 1 8½	13 17 6
38	-	0 1 9½	14 11 0
39	-	0 1 11½	15 5 6
40	-	0 2 1	16 1 0
41	-	0 2 3½	16 16 6
42	-	0 2 6	17 13 6

Special agreement may be made above this age, and one half, one and a half, or larger benefits may be secured by proportionate payments.

TABLE IV.
For every 2l. payable at death.

Age.	Monthly.	At one payment.	
		£ s. d.	£ s. d.
Under 20	-	0 0 0½	0 18 0
Above 20 and under 30	-	0 0 0½	0 14 6
" 30 "	40	0 0 1	0 16 0
" 40 "	45	0 0 1½	0 18 6
" 45 "	50	0 0 2	1 0 0
From 50 to 55	-	0 0 3	1 3 0

RULES to be observed by the CONWAY FRIENDLY SOCIETY, CARNARVONSHIRE.

At a general meeting of this Society, held at Conway on the 1st day of March 1858, the following revised rules were agreed upon by a large majority of its members, who also unanimously agreed that its present committee should carry the same out, with all other corrections that they may think necessary.

Name, Place of Business, and Objects of Society.

This society shall be called "The Conway Friendly Society." The business thereof shall be carried on at the

"Black Horse Inn" in the town of Conway, and the objects thereof shall be:—

1. For the relief or maintenance of the members in sickness, or when disabled by any accidents, provided they were met with while following their lawful occupations.

2. For securing a sum of money to be paid on the death of a member, or his wife, for the funeral expenses of the same.

Application of Funds.

That all moneys received on account of contributions, donations, admissions, fines, or otherwise, shall be applied towards carrying out the objects of the society according to the rules and tables thereof. Any officer misapplying the fund shall repay the same and be excluded.

Rule 1.—Who shall be admitted Members.

The persons eligible to be admitted members of this society shall be residents either of the town of Conway, or within five miles distance from the said town (the said five miles to be along the usual road from Conway to the place, and not in a straight line), not under the age of 16 nor above 36, of a good moral character, and labouring under no bodily infirmity.

If anyone, being a member of this society, shall be at any time accused and convicted of any degrading act amounting to felony, &c., he shall, from the time of such conviction, cease to be any longer a member thereof, and forfeit his right to any and every claim or demand upon the privileges and benefits of the same, to all intents and purposes, in the same manner as if he had never been a member of the said society.

Rule 2.—Honorary Members, &c.

Anyone, by paying an annual subscription of not less than 2l. into the hands of this society, to be appropriated to the general purposes of the same, may become an honorary member of the said society; and such honorary members are to be perpetual members of its committee. This society is also empowered to accept and receive any donations, which donations, if any, shall form part of the funds of the said society, in the same manner as the contributions of the several members thereof.

Rule 3.—Appointment of Trustees and Treasurer.

At the first meeting of the society after these rules are certified by the registrar, there shall be elected by a majority of the members then present three trustees and a treasurer, also a secretary. The trustees shall continue in office during the pleasure of the society, and be removable at a general meeting, and in case of a vacancy or vacancies, another or others shall be elected by a majority of members, at a meeting called for that purpose. The treasurer shall continue in office until the general annual meeting of the society, unless previously removed by a resolution of the major part of the members present at any meeting called for that purpose; and at every annual meeting a treasurer shall be appointed for the ensuing year, or in failure thereof the officer last appointed shall be considered as again appointed; and in case any officer, other than a trustee, shall die or be removed prior to such annual meeting, the committee of management shall appoint a person to fill up the vacancy. A copy of every resolution appointing a trustee or trustees shall be sent to the Registrar of Friendly Societies in England under the hands of three members, and signed by such trustee and countersigned by the secretary. §§ 17, 25.

Rule 4.—Powers and Duties of Trustees and Treasurer.

The trustees shall be admitted to all meetings of the committee of management, and shall be at liberty to take part in the proceedings thereof, and vote on any question under discussion; they shall do and execute all the several duties and functions delegated to them by the statute relating to Friendly Societies, unless otherwise herein provided for.

In case any trustee, being removed, shall refuse or neglect to assign or transfer any property of the society as the committee of management shall direct, he shall (if he be a member) be expelled the society, and shall cease to have any claim on the society on account of any contributions paid by him.

The treasurer shall in the month of February in every year, and also, when required by the trustee or a majority of the trustees of the society, render to the trustees of the society a true account of all moneys received and paid by him on account of the society; and shall also, when a

quired by a majority of the trustees, pay over all moneys remaining in his hands, and assign and deliver all securities and effects, books, papers, and property of or belonging to the society in his hands or custody, to such person or persons as a majority of the trustees shall appoint. He shall be responsible for such sums of money as may from time to time be paid into his hands by the secretary, or by any person on account of the society; he shall balance his cash account monthly, and shall supply the secretary with a duplicate thereof, and shall if required attend every general meeting. He shall, before taking on himself the execution of his office, give security, pursuant to the 18 & 19 Vict. c. 62, s. 21.

Rule 5.—Persons wishing to become Members to be proposed by a Member.

Each person desirous to become member must be proposed to the stewards and committee on the club night by a member, which proposal shall be entered on the committee's minute book, and on the following club night the said proposed person is to be examined and admitted by the committee if deemed eligible by them. And if any member proposing a person as a candidate, knowing him to be infirm through any bodily complaint, or in anywise inadmissible, contrary to Rule 1, he shall on full proof thereof be expelled the society, and the person so proposed rendered incapable of ever being a member.

Rule 6.—Monthly Meetings of the Society and Payments.

There shall be a meeting held on the first Saturday in every month at the Black Horse Inn, Conway, when and where the stewards and secretary shall always attend to receive the contributions of the members. The books to be open from 6 o'clock in the evening until 8, from Michaelmas until Lady-day, and from Lady-day to Michaelmas from 7 to 9; but on the club nights in February and August in each year the books shall be opened two hours earlier; but in those of May and November, at 2 o'clock in the afternoon. Every member shall pay at such meetings the sum of 10d. as his monthly contribution. A resident member (i.e., a member residing within the limits of the society, described in Rule 1), shall forfeit 6d. a month for every month he shall be in arrear above three up to the sixth month; afterwards he shall forfeit 1s. for each month up to the twelfth month; and if the whole arrears and forfeits be not paid on the said twelfth night, he shall be excluded; but no non-resident member shall be liable to any forfeit by neglect of payment for the space of six months, but shall pay all his contributions at May and November in each year; and if at any time their contributions be not paid, then a forfeit of 1s. each night will be added to their monthly contributions from the seventh to the twelfth night, and then in case of nonpayment he shall be expelled, as in the case of resident members.

Rule 7.—Two Clearing Nights.

The club nights of May and November in each year shall be considered the two clearing nights, on which and every other meeting of the society, whosoever shall not demean himself soberly, properly, and subject to the control of the stewards and the committee, shall forfeit 6d. for each offence, after being publicly admonished by the same.

Rule 8.—Annual Meeting.

There shall be a general meeting of the society on the 1st day of March in every year, unless the same happens on a Sunday, and in that event, the day following, when every member is expected to appear (unless prevented by sickness, distance, or any other reasonable excuse, approved of by the committee) by 10 o'clock in the forenoon, at the Black Horse Inn, and from thence proceed to church in proper order, with their club staves. On which day the steward's accounts are to be examined, and a printed statement of same furnished to each member, new stewards appointed, and all other necessary business relating to the general affairs of the society transacted. No part of the expenses of the general meeting to come out of the society's funds.

Rule 9.—Irregularities when in the Club Room punishable.

If any member enters the club room disguised in liquor, creates a disturbance amongst the members, or interrupts a member while speaking, or refuses to keep silence when any one of the committee have demanded the same, he shall forfeit 2s. to the box; and whoever shall talk of State affairs, or challenging another to work at his trade, or

shall utter any imprecations, such as cursing, swearing, or blasphemy, or shall be guilty of anything obscene, either by word or deed, or shall encourage gaming, or offer to lay wagers, or shall offer an affront or threat to any member, which anyone of the committee shall deem real, shall for each of the before-mentioned offences forfeit 2s.; but if any member shall offer to strike another, he shall forfeit 6d.; and if he shall actually strike him, he shall forfeit the sum of 1s.

Rule 10.—Stewards and Secretary to be fined for Neglect of Duty.

If either or both of the stewards or secretary shall be found guilty by the committee of giving any indulgence to any member, contrary to what the committee deem to be specified or implied by the rules, or of concealing any affairs relating to and necessary to be known by the society, or shall neglect to keep the rules in full force, they, or such of them as shall so offend, shall for each offence forfeit and pay the sum of 5s.

Rule 11.—The Committee.

The committee shall consist of 11 members of the society, together with all the honorary members who choose to attend; three of the 11 that compose the committee are to go out in rotation every year, and the three others are to be elected by a plurality of votes of all the members. All honorary members are to be perpetual members of the committee.

Rule 12.—The Secretary and his Duty.

The secretary or general accountant of the society shall be elected annually by the committee. He shall attend all meetings of the society, keep the books, enter the proceedings, settle the accounts, and produce a full and true statement of them to the general annual meeting, under a penalty of 20s.; and should it be judged necessary by the committee to have an assistant secretary, they will appoint a proper person; the salaries of such secretaries shall be decided from time to time by the committee, payable from the management fund of the society.

Rule 13.—Powers of the Committee.

Any five members of the committee may act as such, provided no more attend; but in case of no more than five members of the committee attending, those five members must be unanimous before any proposition is carried. The committee are in all cases to have the supreme control over all the members, moneys, and all other concerns of the society, and their determination to be final in all cases, provided they act according to the above restrictions and rules. And whenever the stewards shall meet with a case or cases not provided for in these rules, they shall report the same to the committee at the next clearance day, when the committee shall make orders accordingly.

Rule 14.—The Stewards and their Duties.

There shall be two substantial members of the society chosen yearly by the committee to be stewards of the society, which office, except they have discharged it before within five years, they shall accept and execute the same faithfully and honestly, under a penalty of 10s. 6d. each; and in consideration of their service they will receive out of the management fund what the committee thinketh fit; but if through dishonesty or peculation they shall injure the property of the society, or neglect the regular visitings and payments of the sick members, they shall be answerable for the amount, be discharged from their office, and finally expelled under the direction of the committee; they shall give an account of their disbursements, and, at the expense of the society, they shall provide books for keeping the accounts and entering the orders and acts of the society, and a strong box with three locks and keys to them of a different make, one of which shall be kept by each of them, and the other by the secretary; in which box the accounts and writings of the society shall be deposited, except those books that the committee may allow the secretary to take home with him. The stewards shall use every possible means of ascertaining and satisfying themselves respecting distant members when in receipt of the sick gift.

Rule 15.—Weekly Allowance to Sick Members.

Every member who shall have paid, or caused to be paid, his contributions, and also his forfeitures, agreeably to the rules of the society, for the space of two years or upwards,

happening to be sick or maimed (otherwise than by drunkenness, leaping, running a race, fighting, wrestling, or any other illegal practices in which he had no reason or right to be engaged), so as to render him incapable of following his business, trade, employment, or profession, shall, on notice given to one or both of the stewards, be allowed and paid out of the society's funds the sum of 7s. weekly from the time of such notice during the continuance of such sickness or ailment, unless the same shall continue more than 12 calendar months, in which case such member shall from the end of such 12 calendar months, during the remainder of such his sickness or ailment, be allowed and paid out of the society's funds weekly, and every week, the sum of 3s. 6d. only; and if by old age, or other corporeal infirmity, not brought on by any of the evil practices aforesaid, any member shall be so rendered incapable as aforesaid, he shall be allowed and paid out of the society's funds the sum of 3s. 6d. weekly during his incapacity. And if any member receiving relief from the funds of this society shall think himself in a recovering state, and able to do something towards a livelihood, he may with the consent of the stewards for the time being, but not otherwise, work according to his ability; and in such case he shall during that time be allowed, until he shall be completely recovered, such weekly sum not exceeding 3s. 6d. as the said stewards shall in their discretion think proper.

Rule 16.—The Employing of a Bone Setter.

If it happens that any one of the members of the society should by accident in following his lawful occupation (and not otherwise) have any of his bones broken or dislocated, and cannot satisfy himself with the medical officer employed by the society (if any), in that case the committee may allow him a certain sum of money out of the management fund of the society that they may think fit, to enable such member to employ a regular bone setter, and that he shall produce the said bone setter's certificate; but in no case shall the sum so allowed exceed 40s.

Rule 17.—Funeral Fund.

In addition to the monthly contributions to the sick fund, every member of this society shall contribute to a funeral fund, according to the following scale, viz., upon the death of any member or the wife of any member who shall have been a member for the full term of two years, every one shall pay the sum of 1d. towards the funeral expenses of the same; of three years, the sum of 1½d., of four years, the sum of 2d., and so on, rising ½d. with every additional year of the membership of the so deceased member until the 12th year, and no further; which contributions shall be paid by the stewards to the nearest relation of the deceased on the day of interment, and in case of any difficulty arising as to whom the said money should be paid, the committee shall decide in all such cases. The secretary shall keep a book in which the members may nominate in writing the person to whom the burial money shall be paid on their decease, such person being the wife, father, mother, child, brother or sister, nephew or niece of such member; section 31 of 18 & 19 Vict. c. 63. Any member may revoke such nomination by a written notice to that effect, signed by himself; and it shall be the duty of the president to see the nomination erased. The member to pay 3d. to the management fund for each nomination or revocation. The secretary neglecting to ask a new member to nominate within three months of his admission to forfeit 3d.

Rule 18.—Certificates from non-resident Members.

When any non-resident members of this society shall become sick or otherwise, he shall send to one of the stewards a certificate under the hands of any minister or church officer of either religious denomination in the parish he lives in, and if convenient a medical certificate, in order to satisfy the society of the reality, nature, and time of his illness or infirmity; upon which, if he shall have paid his contributions and forfeitures, he shall have his weekly allowance paid to his order.

Rule 19.—Irregularities while receiving the Benefit punishable.

If any member while in the receipt of the sick gift shall be seen fighting or offering to fight, except in his own defence, or disguised in liquor, or gaming, he shall on proof thereof forfeit one week's pay for the first offence, and for the second offence he shall forfeit the said benefit for a full month, and for the third shall be excluded.

Rule 20.—Investment of Funds.

So much of the funds of the society as may not be wanted for immediate use, or to meet the usual accruing liabilities,

shall, with the consent of the committee of management, be invested by the trustees in such of the following ways as the committee shall direct, viz., in a savings bank, or in the public funds, or with the Commissioners for the Reduction of the National Debt, or upon government or real securities in Great Britain or Ireland, or upon debentures, mortgages, or securities of any company incorporated by charter or Act of Parliament, and paying a dividend, or on or upon the security of any county, borough, or other rates authorised to be levied and mortgaged by Act of Parliament; sections 25, 32, 33.

Rule 21.—Expenses of Management.

Every member shall pay the sum of 2d. per month towards defraying the necessary expenses of management; and should the majority of the members at any of the annual meetings of the society wish to employ a medical officer, in that case every member shall pay an additional penny monthly, and a separate account shall be kept of such contributions and expenses, and shall be audited in the same way as the other accounts of the society; section 25.

Rule 22.—Settlement of Disputes.

That if any dispute shall arise between any member or person claiming under or on account of any member, or under the rules of the society, and the trustees, treasurer, or other officers of the society, or the committee thereof, it shall be referred to arbitration.

At the second meeting of the society after these rules are certified by the Registrar, five arbitrators shall be named and elected, none of them being directly or indirectly beneficially interested in the funds of the society; and in each case of dispute the names of the arbitrators shall be written on pieces of paper and placed in a box or glass, and the three whose names are first drawn out by the complaining party, or by some one appointed by him or her, shall be the arbitrators to decide the matter in difference. In case of a vacancy or vacancies, another or others shall be elected at a general meeting; sections 25, 40, 41.

Rule 23.—Separate Books of Account.

That a book or books shall be kept, in which shall be entered all moneys received or paid on account of each, and every particular fund or benefit, distinct from all moneys received and paid on account of any other benefit or fund; section 25.

Rule 24.—Audit of Accounts.

The committee shall cause the accounts of the society to be regularly entered in proper books, and shall cause a statement of the accounts of the society, with all necessary vouchers, up to the end of the months of August and February in each year, to be made out and laid before two auditors, to be chosen by the members at the quarterly meeting held next before each yearly meeting of the society, and shall lay before each such meeting a balance sheet signed by the auditors showing the receipts and expenditure and the assets and liabilities of the society, together with a statement of the affairs of the society since the last ordinary meeting, and of their then condition, and the auditors shall make to such meeting a report upon the balance sheet so laid before them, and in case they do not adopt the same, or any part thereof, shall specially report thereon to such meeting; section 25.

The books and accounts of the society shall be open to the inspection of any member at all reasonable times, and every member shall be entitled to a copy of such statement and report on payment of 2d.

Rule 25.—New Rules and Alteration of Rules.

That no new rule shall be made, nor any of the rules herein contained, or hereafter, to be made, shall be amended, altered, or rescinded, unless with the consent of a majority of the members present at a general meeting of the society specially called for that purpose; sections 25, 27.

Rule 26.—Notice of Alteration in Place of Meeting, &c.

That in case of any alteration in the place of meeting, or dissolution of this society, written notice thereof shall be sent to the Registrar of Friendly Societies in England, within 14 days after such removal or dissolution, signed by two of the trustees, or by the secretary or principal officer, and three of the members of the said society; section 28.

Concluding Rule.

If any officer, member, or any person whatsoever, by false representation or imposition shall obtain possession of any moneys, securities, books, papers, or other effects of this society, or having the same in his possession shall withhold or misapply the same, or shall wilfully apply any part of the same to purposes other than those expressed or directed in the rules, he may, upon complaint made by any person on behalf of this society, be summoned before two justices, and if the justices shall determine the complaint to be proved, they shall adjudge and order him to deliver up all such moneys, securities, books, papers, or other effects, or to repay the amount of money applied improperly, and to pay, if they think fit, a further sum of money not exceeding 20*l.*, together with costs not exceeding 20*s.*, and in default the said justices may order the said person so convicted to be imprisoned in the common gaol or house of correction, with or without hard labour, for any time not exceeding three months; section 24. Any trustee or other officer or person aiding or abetting in the dissolution or determination of this society, or the division or appropriation of the funds thereof, except in the way directed by the 13th section of 18 & 19 Vict. c. 63, as amended by 21 & 22 Vict. c. 101. s. 8, will, on conviction thereof by two justices, be committed to the common gaol or house of correction, there to be kept to hard labour for any term not exceeding three calendar months; section 13.

A Member becomes "Free" or entitled to claim and receive all benefits at the end of Two Years after entering the Society.

CONTRIBUTIONS PAYABLE BY MEMBERS.			BENEFIT RECEIVABLE BY SICK OR DISABLED MEMBERS.	
Age of Members when admitted.	Entrance Fee.	Monthly Contributions.	Weekly allowance in Sickness or when disabled, during	Remainder of Sickness or otherwise.
			88 Weeks.	
Not under 16, not above 36.	5 <i>s.</i>	10 <i>d.</i>	7 <i>s.</i>	8 <i>s.</i> 6 <i>d.</i>

FUNERAL FUND.

Deceased's Membership in the Society.	All Members shall pay	On the death of Male Members and their Wives alike.
If 2 years	1 <i>d.</i>	—
3 "	1½ <i>d.</i>	—
4 "	2 <i>d.</i>	—
5 "	2½ <i>d.</i>	—
6 "	3 <i>d.</i>	—
7 "	3½ <i>d.</i>	—
8 "	4 <i>d.</i>	—
9 "	4½ <i>d.</i>	—
10 "	5 <i>d.</i>	—
11 "	5½ <i>d.</i>	—
12 "	6 <i>d.</i>	—
and no further.		

Management Fund.—Twopence monthly. If a medical officer is employed to serve the society,—threepence monthly.

RULES OF THE BUCKLEY MOUNTAIN CLUB.

If any officer, member, or any person whatsoever, by false representation or imposition, shall obtain possession of any moneys, securities, books, papers, or other effects of any society, or having the same in his possession shall withhold or misapply the same, or shall wilfully apply any part of the same to purposes other than those expressed or directed in the rules, he may, upon complaint made by any person on behalf of such society, be summoned before two justices, and if the justices shall determine the complaint to be proved, they shall adjudge and order him to deliver up all such moneys, securities, books, papers, or other effects, or to repay the amount of money applied improperly, and to pay, if they think fit, a further sum of money not exceeding 20*l.*, together with costs not exceeding 20*s.*, and in default the said justices may order the said person so convicted to be imprisoned in the common gaol or house

of correction, with or without hard labour, for any time not exceeding three months; section 24.

Any trustee or other officer or person aiding or abetting in the dissolution or determination of any society, or the division or appropriation of the funds thereof, except in the way directed by the 13th section of 18 & 19 Vict. c. 63, will, on conviction thereof by two justices, be committed to the common gaol or house of correction, there to be kept to hard labour for any term not exceeding three calendar months; section 13.

1. This society shall be called the "Buckley Mountain Club." It shall be held at the "Hope and Anchor," Buckley, and the object of it shall be to support its members in sickness, and to provide a decent burial for its members and their wives.

2. That all moneys received on account of contributions, donations, admissions, fines, or otherwise, shall be applied towards carrying out the objects of the society according to the rules and tables thereof; any officer misapplying the funds shall repay the same and be excluded.

3. The members shall be admitted between the ages of 18 and 35, and shall pay a uniform subscription each of 2*d.* per week to the burial fund, of 4*d.* per week to the sick fund, of 2*d.* per week to the doctor's fund, and 2*d.* per week to the management fund, to defray the necessary expenses of management, of which a separate account shall be kept.

4. Members may be voted for and admitted on every club night, and every member present shall have a voice in the election, and no candidate shall be considered elected unless he has a majority of the votes of those members present at the time of voting. Each candidate must produce a certificate of his age, and a certificate of good health from the club doctor. He must also bring a certificate of his wife's health, if he is married, otherwise he will not be entitled to receive burial money in case of her death. New members on their election must pay an entrance fee of 2*s.* 6*d.* if under the age of 25; of 5*s.* if over 25 and under 30; and of 10*s.* if over 30 and under 35. Candidates must give a month's notice to the secretary if they wish to become members.

5. Members shall not receive any sick pay until they have been members a whole year. The sick pay shall be 10*s.* a week for the first six months, 6*s.* a week for the second six months, and 4*s.* a week after a year, and no member shall receive full sick pay for more than six months in any one year. Sick members may go to their respective places of worship, but they must not work, nor be away from home after 8 o'clock p.m.

6. At the death of a member, his widow or relative shall receive 8*l.* for his burial, and 5*l.* for the burial of a member's wife, to be taken out of the burial fund, but in case the burial fund should be insufficient at the time, the deficiency may be taken out of the general fund in the savings bank, and repaid as soon as possible.

7. The club shall hold its annual meeting each year on the first Saturday in August, and go to church. After church they shall dine together; any member not intending to go to church and dinner at the annual meeting must give two months' previous notice to the secretary. Each member attending dinner must pay his proportion of the expenses thereof. If he is prevented attending on the day by sickness or urgent business, he may send a friend instead. The expenses of the feast shall be paid by those who partake of it, no part shall be charged to the club accounts.

8. The club shall meet for business every fourth Saturday at 7 o'clock p.m. in winter, and 8 o'clock in summer, and close at 10 o'clock p.m. The secretary, stewards, and committee must attend every meeting unless prevented by sickness, or forfeit as follows: the secretary 1*s.*, the stewards 6*d.* each, and the committee 3*d.* each, and if the secretary or stewards are more than half an hour late they shall forfeit half. All fines shall go to the general fund.

9. Every married member shall pay at his entrance a fee of 2*s.* 6*d.* to entitle him to burial money for his wife, and members who shall marry after they become members shall also pay 2*s.* 6*d.* on the same account within two months of their marriage, otherwise they shall not be entitled to burial money in case of the death of a wife.

10. At the first meeting of the society after these rules are certified by the Registrar, there shall be elected by a majority of the members then present two trustees, a treasurer, a secretary, and a committee of management consisting of 13 persons. The trustees shall continue in office during the pleasure of the society, and be removable at a general meeting, and in case of a vacancy or vacancies, another or others shall be elected by a majority of members

at a meeting called for that purpose. The treasurer, secretary, and committee of management shall all continue in office until the general annual meeting of the society, unless previously removed by a resolution of the major part of the members present at any meeting called for that purpose; and at every annual meeting a treasurer, secretary, and committee shall be appointed for the ensuing year, or in failure thereof the officers last appointed shall be considered as again appointed; and in case any officer, other than a trustee, shall die or be removed prior to such annual meeting, the committee of management shall appoint a person to fill up the vacancy. A copy of every resolution appointing a trustee or trustees shall be sent to the Registrar of Friendly Societies in England under the hands of three members, and signed by such trustee and countersigned by the secretary.

The trustees shall be admitted to all meetings of the committee of management, and shall be at liberty to take part in the proceedings thereof, and vote on any question under discussion; they shall do and execute all the several duties and functions delegated to them by the statute relating to Friendly Societies, unless otherwise herein provided for.

In case any trustee being removed shall refuse or neglect to assign or transfer any property of the society as the committee of management shall direct, he shall (if he be a member) be expelled the society and shall cease to have any claim on the society on account of any contributions paid by him.

11. Two fresh stewards shall be chosen every six months on the first meetings in August and February by a majority of the members present. They shall pay the sick members and appoint visitors to see them during sickness, and shall have a voice in all matters connected with the club.

12. The treasurer shall, in the month of August in every year, and also when required by the trustee or a majority of the trustees of the society, render to the trustees of the society a true account of all moneys received and paid by him on account of the society; and shall also, when required by a majority of the trustees, pay over all moneys remaining in his hands, and assign and deliver all securities and effects, books, papers, and property of or belonging to the society in his hand or custody to such person or persons as a majority of the trustees shall appoint. He shall be responsible for such sums of money as may from time to time be paid into his hands by the secretary, or by any person on account of this society, he shall balance his cash account monthly, and supply the secretary with a duplicate thereof, and shall, if required, attend every general meeting. He shall, before taking upon himself the execution of his office, give security, pursuant to the 18 & 19 Vict. c. 63. s. 21.

13. The accounts shall be audited every year in August by some person who is not a member, and he shall receive 5s. for his trouble out of the management fund.

14. A doctor shall be chosen at the first August meeting by a majority of the members present. He shall receive 3s. a year from each member, and be paid quarterly. He shall attend all members in sickness residing within four miles of Buckley Church. Members residing more than four miles from Buckley Church need not pay to the doctor's fund. Sick members must have their certificate renewed by the doctor every fortnight.

15. The club box shall be kept at the "Hope and Anchor," and shall contain all the books, papers, and other property of the club, and also such cash as is about to be placed in the savings bank. It shall have three keys with different locks, which shall be kept by the treasurer, secretary, and one trustee.

16. The funds of the club shall be lodged in the Hawarden branch of the Chester savings bank in the names of the trustees, and the sum of 10*l.* shall be placed in the hands of the treasurer from time to time to meet current expenses.

17. No member shall receive sick pay, or pay contributions, so long as he is an inmate in a workhouse or lunatic asylum.

18. If any dispute arise between any member or members, or any person claiming through or under a member, or under the rules, and the trustee, treasurer, or other officer, or the committee of management, it shall be referred to justices, pursuant to 21 & 22 Vict. c. 101. s. 5.

19. All matters connected with this club shall be settled and decided by a majority of members present at the time, and in all such matters the majority shall bind the minority.

20. Any officer of the club may at his discretion call a special meeting on an emergency.

21. No new rule shall be made, nor shall any old rule be altered, unless by the consent of a majority of the members present at a special meeting called for that purpose.

22. In case of any alteration in the place of meeting, or dissolution of the club, notice thereof shall be given to the Registrar in London within 14 days.

23. That a book or books shall be kept in which shall be entered all moneys received or paid on account of each and every particular fund or benefit, distinct from all moneys received and paid on account of any other benefit or fund.

The books and accounts of the society shall be open to the inspection of any member at all reasonable times.

24. Contributions may be paid on every club night. Any member more than three months in arrear shall forfeit 6*d.*; more than six months in arrear, 1*s.*; and such as are more than six months in arrear shall also be excluded from the benefit of sick pay for three months. Any member not clearing up at the first August meeting shall be excluded from the club.

25. If any member shall be heard to curse or swear or shall strike a brother member, or be in a state of intoxication in the club room during business hours, the committee shall fine him 6*s.* for every such offence.

26. An additional monthly contribution in each year may be required from every member, in case the committee, at a special meeting, shall declare it to be necessary to discharge the expenses of the club.

27. The secretary shall, at the end of every five years, send to the Registrar in London a statement of the preceding five years' accounts, according to Act of Parliament.

28. No member shall receive sick pay on account of any disease or infirmity contracted by profligacy, quarrelling, or drunkenness.

29. All questions or matters not specially mentioned in these rules shall be settled and decided by a majority of the committee.

30. Every member on admission shall receive a copy of rules, and pay 6*d.* for the same.

31. No drink of any kind shall be allowed in the club room during the hours of business, either at a general or special meeting.

32. At the end of every two years, all sums of money that may have accumulated in the doctor's fund, burial fund, or management fund, shall be added to the general fund.

The committee of management shall meet on every fourth Saturday, at the hour of 7 p.m. in winter, and 8 p.m. in summer. Any (seven) of the committee duly assembled at any such meeting shall form a quorum, and shall have full power to superintend and conduct the business of this society according to the rules provided for the government thereof, and shall in all things act for and in the name of this society; and all acts and orders under the powers delegated to them shall have the like force and effect as the acts and orders of this society at any general meeting. Every question at such meeting shall be decided by a majority of votes, and if the votes are equal the chairman shall have a casting vote. Any three of the committee may call a special meeting thereof by giving seven clear days' notice in writing to the secretary, but at such special meeting no other business than that specified in the notice shall be taken into consideration. The committee shall convene all the meetings of the society, on such requisitions as are herein mentioned.

The secretary shall give his attendance at all meetings of this society; he shall record correctly the names of the committee or trustees there present, and the minutes of their proceedings, which he shall transcribe into a book to be authenticated by the signature of the chairman as the proceedings of the meeting; he shall receive proposals for admission, and demands for allowances of every description granted by the rules; he shall keep the accounts, documents, and papers of the society in such manner and for such purposes as the committee may appoint, and shall prepare the annual and other returns required by the 18 & 19 Vict. c. 63. to be sent to the Registrar of Friendly Societies in England. The secretary shall on all occasions, in the execution of his office, act under the superintendence, control, and directions of the committee.

33. The secretary shall keep a book in which the members may nominate in writing the person to whom the burial money shall be paid on their decease, such person being the wife, father, mother, child, brother or sister, nephew or niece of such member; section 31 of 18 & 19 Vict. c. 63. Any member may revoke such nomination by

a written notice to that effect, signed by himself; and it shall be the duty of the president to see the nomination erased. The member to pay 3d. to the management fund for each nomination or revocation. The secretary neglecting to ask a new member to nominate within three months of his admission, to forfeit 3d.

RULES to be observed and kept by the LLEWELYN
BENEFIT SOCIETY.

RULES, &c.

The object of this society is to provide such relief for its members as shall enable them in time of sickness and old age to escape the evils of pauperism and want.

1. That all the members shall meet on the first Tuesday in every calendar month, in the evening, between the hours of 7 and 9 from the 1st of March to Michaelmas-day, and from 6 to 8 from Michaelmas-day to the 1st of March.

2. That each member shall contribute at every monthly meeting the sum of 1s., with the view of forming a fund; if any member neglect to do so for three months successively, he shall pay in addition to his monthly contributions a penalty of 6d., if for four months, 1s., and if he fail to pay on the fifth monthly meeting his contributions and fines, he shall be expelled from the society.

3. That the society consist of a president, a vice-president, a committee of management, two stewards, a treasurer, and a secretary, to be chosen by the club; such secretary to be paid, out of the funds of the society, 1s. for each meeting.

4. That the names of all the members, together with the date of each member's admittance, his calling, and his age, shall be written in a book, which shall be kept in a box to be provided for the use of the society, with three different locks and keys; one of which keys shall be kept by the president, one by the stewards, and the other by the treasurer, in which also shall be kept all the accounts of the society; a duplicate of the accounts is to be kept by the secretary.

5. That the members of this society shall be enrolled at a meeting to be held on Monday the 7th day of December 1840. And from and after that date no person shall be admitted a member under 18 years of age, nor above 45.

6. That no member shall be eligible unless proposed by one and seconded by another member, which proposition shall be taken into consideration at the next monthly meeting after the proposition is made, and if any difference of opinion shall arise, it shall be decided by a vote of black and white beans in the usual way.

7. That every member admitted into this society shall pay 2s. 6d. entrance money, and 1s. per month afterwards, to the box, and that the society shall continue as long as there are eight members willing to support it; and who-soever shall be expelled from this society for any wilful cause shall never be re-admitted, neither shall he receive any of the money which he shall have paid.

8. That no member is to receive any benefit from this society until he shall have paid his contributions regularly for one year.

9. That when the society shall have been in existence one year, every person admitted a member after that time shall pay 5s. entrance money.

10. That no person shall be admitted a member unless he produces a certificate from a medical man of the town of Lampeter of his being in health, and free from any chronic disorder.

11. That if any member shall come to the society in a state of drunkenness, or shall not conduct himself peaceably and orderly during club hours, or shall introduce politics, he shall be fined 1s. for the first offence, and for the second offence shall be expelled from the society, at the discretion of the committee.

12. That no member shall be entitled to any benefit from this society in any illness he may have brought upon himself by his own licentiousness, by fighting, or by any other unnecessary exercises.

13. That in the event of sickness the member shall give notice to the stewards, and they shall visit him with the least possible delay, and the sick member shall be allowed 5s. per week for the first 12 weeks, and 3s. per week during the remainder of his illness; the sick member is to pay his monthly contributions during the time he is ill; and no member is deemed sick while he is able to follow his usual calling or profession.

14. That when a member dies the sum of 5l. shall be paid towards his funeral from the box; and that on the next club night after the funeral each surviving member shall pay into the box 6d. extra towards the expense; and it is expected that every member will attend the funeral.

15. That all the members shall meet on Whit-Monday in every year at the club room, decently dressed, and proceed to the parish church to attend divine service, each member bearing a white wand, each 6 feet in length, and afterwards dine at the club room; each member shall pay for his dinner 1s. 6d., and any member absenting himself that day shall pay the same as if he were present; no part of the expenses to come out of the funds.

16. That if any member accuse another of receiving benefit from the society under false pretences, the matter shall be referred to the committee to deal with as they shall think fit.

17. That no money belonging to the society shall be laid out except on government securities.

18. That the election of officers shall take place annually, on the club night previous to the feast day, on which night also there shall be an audit of the accounts, and also an audit on the sixth club night after, and if any member's contributions and fines are not paid up on the audit nights he shall be fined 1s. 6d., in default of which he shall be expelled as soon as the committee think fit.

19. That the president, treasurer, and the stewards shall attend with the keys at the beginning of every meeting of the society, unless prevented by some unavoidable cause; when that shall happen they shall send their keys in time to the club room; if any one of them will neglect to do so for one hour, he shall forfeit 2s. 6d. to the box, if for two hours, 5s.

20. That the club shall proceed to business if there be only eight members present.

21. If any member of this society shall be taken into the Queen's service against his will, and shall not wish to continue a member, by application he may receive the whole of his contribution money, except he has received them previously on account of illness.

22. That the landlord of the house be treasurer, and he shall give security, pursuant to 10 Geo 4. c. 56. s. 11. The amount of the penalty of the bond to be determined by the society at one of their monthly meetings.

23. If any member shall, without the permission of the president, introduce a stranger into the society during the hours of meeting he shall forfeit 1s.; also if any member shall have some matter to propose to the society, he shall do so through the president.

24. That each member shall pay 3d. to the box for the rules; the expense of printing the rules, and other things belonging to the society, shall be taken out of its fund; and no member who shall be admitted after the first year shall have a vote in any one of the affairs of the society until he shall have been a member 12 months.

25. That this society shall consist of no more than 150 members, and may be kept up continually by admitting new members to fill the places of the dead and excluded.

26. That no person be admitted a member of this society unless he be a resident in one of the following parishes, namely, Lampeter, Llanwnen, Silian, Betws-Bledrws, Llangybi, Llanfair-Clydogau, Cellan, or Penarreg.

27. That any member removing from any one of the before-named parishes, and applying for benefit while residing in another parish, he must send a certificate signed by the clergyman and a medical man of the parish in which he may then reside, stating the cause of such application.

28. That the president or vice-president have the power of nominating any one of the committee as chairman during their non-residence at Lampeter.

29. That for the better observance of the Sabbath, every member who shall be accused and proved to have been guilty of drunkenness on the Sunday, and to have spent his time in the public-houses, shall be admonished for his first offence by the chairman present, and for the second offence dismissed by a majority of the members.

30. That if it be found by experience that the rules are not sufficient, but want amending, or new ones added, the amendments or additions shall be made pursuant to 10 Geo. 4. c. 56. s. 9, and when duly enrolled shall be of the same force as those printed.

31. In case of dispute between this society and any member or person claiming on account of a member, reference shall be made to justices, pursuant to 10 Geo. 4. c. 56. ss. 27, 28.

32. That three trustees shall be elected on a quarterly night, who shall continue in office during the pleasure of the society, and in case of a vacancy or vacancies, another, or others, shall be elected in like manner.

33. That the stewards shall once in every year prepare, or cause to be prepared, a general statement of the funds and effects of or belonging to the society, and every member shall be entitled to a copy on payment of 2d.

FORM OF RETURN to be annexed to Rules, pursuant to 10 Geo. 4. c. 56. s. 34., and 4 & 5 Wm. 4. c. 40. s. 6.

LIST of the MEMBERS of the LLEWELLYN BENEFIT SOCIETY, held at the house of William Williams, Hope Inn, established on the 7th day of December 1840, with a Return of the Sickness and Mortality experienced therein for the period of five years commencing January 1, 1842, and ending December 31, 1846.

Names.	Trade or Profession.	Date of Birth.	Date of Admission into the Society.	Place of Birth.	Age when admitted a Member.	For what Time entitled to Relief on account of Sickness.										For what Time entitled to Relief on account of Superannuation.										Date of Death.	Place of Burial.	Time of Death.	Remarks.
						In 1842.		In 1843.		In 1844.		In 1845.		In 1846.		In 1842.		In 1843.		In 1844.		In 1845.		In 1846.					
						Weeks.	Days.	Weeks.	Days.	Weeks.	Days.	Weeks.	Days.	Weeks.	Days.	Weeks.	Days.	Weeks.	Days.	Weeks.	Days.	Weeks.	Days.	Weeks.	Days.				

RULES and ORDERS and AMENDMENTS to be observed by a SOCIETY called the AMICABLE SOCIETY, held in the Parish of St. BRIDE'S MAJOR, in the County of GLAMORGAN.

1. It is unanimously agreed that every member of this society shall from henceforth meet once on the first Saturday in every month at the appointed place in the village of St. Bride's Major aforesaid, between the hours of 6 and 9 in the evening; each member to contribute 1s. to the box, towards raising a fund for the comfort of each other in time of sickness and inability.

2. That every member of this society shall pay down every club night 1s. to the box and 2d. for beer, and who-soever shall neglect to send his contribution money, together with his proportion for beer, for three club nights successively shall be expelled out of this society.

3. If any person enters into this society who is suspected to be above the age of 45 years, he shall be obliged to produce a certificate of his age from the parish where he was born or baptized, or be excluded.

4. At the expiration of one whole year after they have put into the stock, any of the members of this society being by sickness or lameness deprived of performing their daily labour, shall receive the sum of 7s. per week out of the stock until he received his own contribution money out of the box, and then he is to be turned pensioner, and shall have 3s. 6d. per week out of the stock until such time that they are able to work; and if any such member shall upon the attestation of two witnesses be found to work during the time he is relieved, he shall be excluded and sued for the same.

5. That after the 1st of January aforesaid, if any person enters into this society, his year shall commence from the day of the month he puts into the stock.

6. If any contention or dispute may arise that cannot plainly be decided by these articles, they shall be referred to a committee of 13 to be determined.

7. If any member shall be disabled by fighting, if it appears to be his own beginning, he shall be excluded, if otherwise he shall be relieved as the society shall appoint and direct; neither shall any member that gets the venereal disease receive any benefit from the box.

8. For the preservation of good manners and discouragement of vice, any member detected of swearing, cursing, or using provoking language, or coming into the room disguised in liquor during club hours, for every such offence he shall pay 6d. to the box, or be excluded.

9. If any member of this society shall be impressed into the King's service, he shall receive what money he has contributed in case he has not received it on any other account.

10. That no reflection be made by any of this society, or any member of the same, who hath received any benefit from the box, on forfeiture of 1s. to the box, or be excluded.

11. That no member of this society shall bring any stranger into the club room during club hours without

the leave of the stewards, on forfeiture of 2d. to the box or be excluded.

12. If either of the stewards be absent at the time of meeting, and doth not send the key by 7 o'clock that the box may be opened, he shall forfeit 6d. to the box, or be excluded.

13. That the master of the house where the box is kept shall give proper security for the cash contained in it, pursuant to 10 Geo. 4. c. 56. s. 2, and that it shall be produced upon the demand of the stewards upon every club night.

14. If any of the stewards shall expend any of the money belonging to the society contrary to the full intent and meaning of these articles, they shall not only be excluded but be liable to be sued for the same.

15. If any member suffer his wife to come into the room during the appointed hours, he shall for every such offence forfeit 6d. to the box, or be excluded.

16. If any member of this society be accused of theft, and convicted upon oath before a magistrate, he shall be excluded.

17. That this club shall not be removed from the place where it is now kept without some reasonable or just occasion, which shall be judged by the majority of this society, and that this society shall not be dissolved, nor its funds divided, so long as any three member will stand by it.

18. That the number of members of this society shall not exceed 101.

19. That no bailiff or bailiff's follower shall be admitted into this society, and any member that turns bailiff or bailiff's follower shall immediately be excluded.

20. It is agreed when any member of this society shall have been in this club for the space of one whole year, there shall be allowed out of the box when he dies 2l. towards his funeral, and if he has been in for two years, the person duly appointed shall receive the sum of 2l. 10s., and if he has been in for the space of three years, the person duly appointed shall receive the sum of 3l. 10s., and if he has been in this club for the space of four years, the person duly appointed shall receive the sum of 4l., which is the full allowance of the box, unless he has received as much money out of the box as he paid therein, and has become a pensioner, then he is not to receive any premium whatsoever, but the said 2l. is to remain good for the expense of his funeral, to be paid by the stewards for the time being to such person or persons who are employed in order to make use of the same.

21. It is agreed when the wife of any member of the society dies, there shall be paid 6d. each member to the widower, out of their pockets and not out of the fund, the next club night after her funeral, or be excluded.

22. No person shall be admitted into this society without being first examined whether he hath any infirmity upon him, and if so he shall not receive any relief for such his infirmity.

23. That if the stewards, or one of them, do not visit the sick within 24 hours after they are sent for, or cause the sick to be visited within that time, he or they shall for such default forfeit to the box 6d. each, unless they are prevented by sickness or a journey.

24. When the stewards have visited the sick each in his day, they shall appoint five of the members to do the same in their turns, one for every day in the week, so long as such person shall continue sick or lame; for every default they shall pay 6d. to the box, or be excluded.

25. The stewards shall receive and pay all, and shall take receipts of the sick for the money paid them, which receipts shall be evidenced by the hands of one witness.

26. In case of any extraordinary sickness the majority may order what further relief they please, to be added to the 7s. per week so long as they shall judge it needful.

27. That if any member of the society dies, every member shall, unless he hath a reasonable objection to the contrary, attend the corpse from the house of the deceased to the grave, or forfeit 1s. to the box, or be excluded.

28. That the books be cleared off once a year, viz., on the club night next before the 1st day of January in every year, and if any member of this society shall neglect on the before-mentioned night to pay all that shall be then due from him, either for his club or any forfeiture he may happen to have incurred, he shall for every such default pay 6d. to the box, or be excluded.

29. At the first meeting after the 1st day of January in every year, the old stewards shall give in their accounts, and new stewards shall be chosen by the majority of the society, and whosoever shall refuse to serve as stewards shall forfeit 1s. to the box, or be excluded.

30. That there shall be a box provided with three different locks and keys, one key to be kept by the master of the house where the box is kept, and one by each steward, the expense of which to be defrayed out of the stock.

31. That a feast shall be held yearly on the 1st day of January, at the place where the club is now kept, and that each member engages to spend 1s., or forfeit the said sum for non-appearance.

32. If any member shall go to dwell at any distance from this parish, he shall give notice thereof to the stewards, and for any distance shall have three months allowed him to send his contribution money; and if he punctually sends his contribution money within the time limited, he shall be entitled to the same benefit in all respects as if he resided in this parish, to be paid to whomsoever he shall empower to receive it, upon his producing a certificate signed by the minister and churchwarden of the parish where he resides, specifying how long he has been ill and of what distemper.

33. For the better preventing quarrels, contentions, and disorder in this society, every member who shall not be peaceable and silent at the request of the stewards, on giving notice three different times, shall forfeit 6d. to the box, or be excluded.

34. That the stewards shall keep to their seats, and if any member shall presume to take a steward's seat without leave, he shall forfeit 6d. to the box, or be excluded.

35. That the landlord of the house where the club is held shall cause a fire to be made in the club room, every club night from Michaelmas day till May-day, and other times when judged necessary.

36. That the stewards shall take care to have these

articles read every club night, if demanded, on forfeiture of 6d. to the box, or be excluded.

37. That if any articles shall hereafter be judged by the major part of the society to be more binding than what are herein-before mentioned, bye-orders shall be made, pursuant to 10 Geo. 4. c. 56. s. 9, and entered in the books of our accounts, and shall when duly certified be as valid as any of these articles.

38. That all money arising from contributions and fines, shall be applied to the purposes in these rules mentioned, and in defraying the necessary expenses attending the management of the affairs of the society, any officer misapplying the funds shall repay the same and be excluded.

39. That three trustees shall be elected on a quarterly night; they shall continue in office during the pleasure of the society, and in case of vacancy or vacancies another or others shall be elected in like manner.

40. That in case of dispute between the society and a member, or person claiming on account of a member, reference shall be made to justices, pursuant to 10 Geo. 4. c. 56. s. 27, 28.

41. That the stewards shall once in every year cause to be prepared, pursuant to 10 Geo. 4. c. 56. s. 33, a general statement of the funds and effects of or belonging to the society, and every member shall be entitled to a copy on payment of 2d.

42. That the funds of this society shall be invested, pursuant to 10 Geo. 4. c. 56. s. 13, 31, with the consent of the members on a quarterly night.

The above articles are approved by the members of this society. As witness our hands this 26th day of September 1838.

REES JOHN, Chairman.
THOMAS WILLIAM, } Stewards.
RICHARD EVAN, }
HOKKIN LLEWELLYN, Clerk.

Amendments to the Rules of the Amicable Society, held at Mr. Rees John's, Fox and Hounds, in the parish of Saint Bride's Major, in the county of Glamorgan.

1. "That no member of this society is to join any other society of benefit whatsoever, and by so doing he is to be excluded from this society."

2. "That no member is to have any benefit relief from this society, if he receives any injury while in a state of intoxication."

3. "That the number of members be unlimited."

4. "That when any member dies, every member of the society are to pay 6d. out of their pockets the next club night after the funeral, which sum is to be added to the allowance of the rules, to be paid to such person who is employed to receive the same."

5. "That when any person wishes to join this society, he is to pay entrance money, being 10s., but a son of a member is to pay only 2s. 6d."

The above amendments are approved by the members of this society. As witness our hands this 17th of December 1856.

REES JOHN,
JOHN HOPKIN,
DAVID LLEWELLYN,
HOKKIN LLEWELLYN, Secretary.

FORM OF RETURN to be annexed to Rules, pursuant to 10 Geo. 4. c. 56. s. 34, and 4 & 5 Wm. 4. c. 40. s. 6.

LIST OF THE MEMBERS OF THE AMICABLE SOCIETY, held at the Fox and Hounds, St. Bride's, established on the 1st day of January 1836, with a Return of the Sickness and Mortality experienced therein for the period of five years commencing January 1st, 18 , and ending December 31st, 18 .

Names.	Trade or Profession.	Date of Birth.	Date of Admission to the Society.	Date of becoming a Member.	For what Time entitled to Relief on account of Sickness.					For what Time entitled to Relief on account of Superannuation.					Date of Death.	Place of Burial at Time of Death.	Remarks.		
					In 18 .		In 18 .		In 18 .		In 18 .		In 18 .					In 18 .	
					Weeks.	Days.	Weeks.	Days.	Weeks.	Days.	Weeks.	Days.	Weeks.	Days.				Weeks.	Days.

RULES OF THE CWMBWRLA IRON AND TIN PLATE WORKMEN'S SICK AND FUNERAL FUND, held at the Steam Hammer Inn, Cwmbwrla.

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RULES.

1. This society shall be called "the Cwmbwrla Iron and Tin Plate Workmen's Sick and Funeral Fund." The business thereof shall be carried on at the Steam Hammer Inn, Cwmbwrla, Swansea, and the objects thereof shall be to support its members in sickness, and to provide for their funeral at death.

2. That all moneys received on account of contributions, donations, admissions, fines, or otherwise, shall be applied towards carrying out the objects of the society, according to the rules and tables thereof; any officer misapplying the funds shall repay the same and be excluded.

3. At the first meeting of the society after these rules are certified by the Registrar, there shall be elected by a majority of the members then present, three trustees, a treasurer, a secretary, and a committee of management consisting of seven persons. The trustees shall continue in office during the pleasure of the society, and be removable at a general meeting; and in case of a vacancy or vacancies, another or others shall be elected by a majority of members, at a meeting called for that purpose. The treasurer, secretary, and committee of management shall all continue in office until the general annual meeting of the society, unless previously removed by a resolution of the major part of the members present at any meeting called for that purpose, and at every annual meeting a treasurer, secretary, and committee shall be appointed for the ensuing year, or in failure thereof the officers last appointed shall be considered as again appointed, and in case any officer other than a trustee shall die, or be removed prior to such annual meeting, the committee of management shall appoint a person to fill up the vacancy. A copy of every resolution appointing a trustee or trustees shall be sent to the Registrar of Friendly Societies in England, signed by such trustee, and countersigned by the secretary.

4. The trustees shall be admitted to all meetings of the committee of management, and shall be at liberty to take part in the proceedings thereof, and vote on any question under discussion; they shall do and execute all the several duties and functions delegated to them by the statutes relating to Friendly Societies, unless otherwise herein provided for.

In case any trustee being removed shall refuse or neglect to assign or transfer any property of the society as the committee of management shall direct, he shall (if he be a member) be expelled the society, and shall cease to have any claim on the society on account of any contributions paid by him.

The treasurer shall, in the month of January in every year, and also when required by the trustee or a majority of the trustees of the society, render to the trustees of the society a true account of all moneys received and paid by him on account of the society, and shall also, when required by a majority of the trustees, pay over all moneys remaining in his hands, and assign and deliver all securities and effects, books, papers, and property of or belonging to the society in his hands or custody to such person or persons as a majority of the trustees shall appoint. He shall be responsible for such sums of money as may from time to time be paid into his hands by the secretary, or by any person on account of this society; he shall balance his cash account monthly, and supply the secretary with a duplicate thereof, and shall, if required, attend every general meeting. He shall, before taking upon himself the execution of his office, give security, pursuant to the 18 & 19 Vict. c. 63, s. 21.

The committee of management shall meet on every second Saturday in every month, at the hour of 7 o'clock. Any five of the committee duly assembled at any such meeting shall form a quorum, and shall have full power to superintend and conduct the business of this society according to the rules provided for the government thereof, and shall in all things act for and in the name of this society; and all acts and orders under the powers delegated to them shall have the like force and effect as the acts and orders of this society at any general meeting. Every question at such meeting shall be decided by a majority of votes, and if the votes are equal the chairman shall have a casting vote. Any two of the committee may call a special meeting thereof, by giving seven clear days' notice in writing to the secretary, but at such special meeting no other business than that specified in the notice shall be taken into consideration. The committee shall convene all the meetings of the society, on such requisitions as are herein mentioned.

The secretary shall give his attendance at all meetings of this society; he shall record correctly the names of the committee or trustees there present, and the minutes of their proceedings, which he shall transcribe into a book, to be authenticated by the signature of the chairman as the proceedings of the meeting; he shall receive proposals for admission, and demands for allowances of every description granted by the rules; he shall keep the accounts, documents, and papers of the society in such manner and for such purposes as the committee may appoint, and shall prepare the annual and other returns required by the 18 & 19 Vict. c. 63, to be sent to the Registrar of Friendly Societies in England. The secretary shall on all occasions, in the execution of his office, act under the superintendence, control, and directions of the committee.

5. That this society be formed exclusively of individuals employed at the Cwmbwrla Iron and Tin Plate Works.

6. That when a workman is desirous of becoming a member of this society, he must be proposed by a member at a monthly meeting, and if the said workman be approved of, he shall be balloted for by the members then present, between the hours of 8 and 9 o'clock, and the wife must be approved of, and the children.

7. That the members of this society meet once a month (every four weeks); business to commence at 7, and to close at 9 o'clock.

8. That two stewards and a chairman be appointed in rotation from the roll book every six months, to manage the pecuniary and other business of the society, and to visit all the sick members receiving benefit from the society, once every week, within the distance of three miles from Cwmbwrla.

9. That a fine of 1s. be inflicted on each member who shall refuse to stand as steward or chairman, such fine to go into the fund.

10. That no person of improper character, nor anyone under the age of 14 years, nor above 45, shall be admitted a member of this society after the 9th of May 1868.

11. That each member of this society shall pay, or cause to be paid, every month the sum of 1s. for his contribution to the society.

12. That the box in which the stock of the society is kept shall have three different locks with keys to them, each of the stewards to have one, and the treasurer to have the other, and should either of them lose his key, he must not only purchase another, but be at every expense the

society may sustain in consequence thereof that evening; and if either of the stewards neglect coming with his or their key by 7 o'clock, every special meeting night of the society, shall each forfeit the sum of 1s. 6d., except he or they appoint a person being a member to serve in their stead, with whom he shall send his key; but if the appointed person shall not attend by the time specified, the steward to pay the said fine. The chairman is liable to the same fine for non-attendance.

13. That any member living at a distance of 20 miles from the Steam Hammer shall be allowed four months to send their contributions, and if any neglect on the fifth, to be fined 2d., and on the sixth, 4d., and on the seventh, 6d., and on the eighth to be expelled, and those who live under the distance of 20 miles shall be allowed three months to send their contributions, and if any neglect on the fourth, to be fined 2d., on the fifth, 4d., and on the sixth, 6d., and on the seventh, 8d., and on the eighth to be expelled.

14. That no member shall receive any benefit from this society till he has paid six monthly payments into the fund, then he shall be accounted a free member, and shall receive out of the fund 6s. per week during the time he shall be unable to attend to business, paying his contributions as usual.

15. Any member allowing his contributions to exceed the amount of three months, or being fined and not paying such fine within three months from the time such fine was inflicted, he shall not be allowed his relief until he complies. Members who live at the distance of 20 miles will be allowed four months before they are debarred from the benefit of the society.

16. When a member of this society dies, that each surviving member shall pay 1s. from the box towards defraying the expenses of the funeral, &c. The same amount to be allowed a member at the death of his wife.

17. That when a member buries a child born in wedlock, of the age of 12 hours and not more than 14 years, he shall receive the sum of 6d. from each member from the box; the same to be paid him the next society night after the death of such child.

18. That if any member be disabled by fighting, and if it be proved to be his beginning, he shall have no relief from this society for such infirmity, but if not the aggressor he shall be entitled to the sick relief the same as any other member; and if any member leads a profligate life, so as to get the venereal disease, for such disorder he shall have no relief from this society.

19. Any member of this society who may have at any time occasion to leave the Cwmwys Iron and Tin Plate Works, and to remove to some distant part, so that he cannot possibly attend the customary time of meeting, shall notwithstanding continue a member of this society, and be entitled to the same benefit as any member present; and in case of sickness, his declaration shall be signed by the proprietor or agent of the works wherein he may be employed, together with the surgeon attending him during his illness, stating or certifying the nature of his case, that there may be no imposition; and should he continue ill longer than one month, and require further relief, he shall send a fresh certificate every time his month is up during his illness, signed by the parties aforesaid, or payment shall be stopped and himself excluded, unless he can clear up his case to the satisfaction of the members within two months from the time of such neglect.

20. When any member of this society is taken ill, he must send notice of the same to the stewards or secretary, before 12 o'clock from the third day from the date of his illness, or no benefit will be allowed.

21. Every member who will not be silent at the request of the chairman after silence being demanded, shall be fined 3d. for every such offence, or be expelled.

22. That if any member strike or challenge one of the stewards, chairman, or secretary, shall be fined the sum of 2s. 6d. for challenge, and the sum of 5s. for every blow given, and half the said sum for challenge or striking a member not being in office.

23. If any member come into the society room in a state of intoxication, he or they shall be put out by any member present to prevent fines, and if such member will not leave the room by such request, he shall pay a fine of 1s., or be expelled.

24. If any member refuse to keep his seat at the request of the chairman or stewards, for every such offence he shall be fined the sum of 2d.

25. That no member may plead ignorance or swearing, each shall have a copy of the rules, for which each member shall pay the sum of 3d.

26. Every member shall pay the sum of 2d. every three months towards defraying the necessary expenses of management; and a separate account shall be kept of such contributions and expenses, and shall be audited in the same way as the other accounts of the society.

27. That the secretary shall balance the books every six months, and for his labour he shall be paid as a majority of the members may direct.

28. Entrance from 14 to 30 years, 5s.; and from 30 to 45, 7s.

29. The secretary shall keep a book in which the members may nominate in writing the person to whom the burial money shall be paid on their decease, such person being the wife, father, mother, child, brother or sister, nephew or niece of such member. Section 31 of 18 & 19 Vict. c. 63. Any member may revoke such nomination by a written notice to that effect, signed by himself; and it shall be the duty of the president to see the nomination erased. The member to pay 3d. to the management fund for each nomination or revocation. The secretary neglecting to ask a new member to nominate within three months of his admission, to forfeit 3d.

30. So much of the funds of the society as may not be wanted for immediate use or to meet the usual accruing liabilities shall, with the consent of the committee of management, be invested by the trustees in such of the following ways as the committee shall direct, viz., in a savings bank or in the public funds, or with the Commissioners for the Reduction of the National Debt, or upon Government or real securities in Great Britain or Ireland, or upon debentures, mortgages, or securities of any company incorporated by charter or Act of Parliament, and paying a dividend, or upon the security of any county, borough, or other rates authorised to be levied and mortgaged by Act of Parliament.

31. That if any dispute shall arise between any member or person claiming under or on account of any member, or under the rules of the society, and the trustees, treasurer, or other officers of the society, or the committee thereof, it shall be referred to arbitration.

At the second meeting of the society after these rules are certified by the Registrar, five arbitrators shall be named and elected, none of them being directly or indirectly beneficially interested in the funds of the society; and in each case of dispute the names of the arbitrators shall be written on pieces of paper and placed in a box or glass, and the three whose names are first drawn out by the complaining party, or by some one appointed by him or her, shall be the arbitrators to decide the matter in difference. In case of a vacancy or vacancies another or others shall be elected at a general meeting.

32. That a book or books shall be kept in which shall be entered all moneys received or paid on account of each and every particular fund or benefit, distinct from all moneys received and paid on account of any other benefit or fund.

33. The committee shall cause the accounts of the society to be regularly entered in proper books, and shall cause a statement of the accounts of the society, with all necessary vouchers up to the end of the months of June and December in each year, to be made out and laid before two auditors, to be chosen by the members at the quarterly meeting held next before each yearly meeting of the society, and shall lay before each such meeting a balance sheet signed by the auditors, showing the receipts and expenditure, and the assets and liabilities of the society, together with a statement of the affairs of the society since the last ordinary meeting, and of their then condition, and the auditors shall make to such a meeting a report upon the balance sheet so laid before them, and in case they do not adopt the same, or any part thereof, shall specially report thereon to such meeting.

The books and accounts of the society shall be open to the inspection of any member at all reasonable times, and every member shall be entitled to a copy of such statement and report.

34. That no new rule shall be made, nor any of the rules herein contained or hereafter to be made shall be amended, altered, or rescinded, unless with the consent of a majority of the members present at a general meeting of the society specially called for that purpose.

35. That in case of any alteration in the place of meeting, or dissolution of this society, written notice thereof shall be sent to the Registrar of Friendly Societies in England, within 14 days after such removal or dissolution, signed by two of the trustees or by the secretary or principal officer, and three of the members of the said society.

TABLE OF CONTRIBUTIONS AND BENEFITS.

A member becomes "free," or entitled to claim and receive the benefits, after paying six monthly payments into the society.

Age of Member when admitted.	CONTRIBUTIONS PAYABLE BY MEMBERS.				BENEFITS RECEIVABLE BY MEMBERS.					
	Entrance Fee.	Monthly Contribution.	On the death of a Member.	On the death of Member's Wife.	Weekly Allowance in Sickness.			Sums payable on the Death of a		
					—	—	—	Member.	Member's Wife.	
14 to 30 30 to 45	£ s. d. 0 5 0 0 7 0	1s.	1s.	1s.	6s.	-	-	-	1s. from each member from the box.	1s. from each member from the box. Member's child, 6d. from each member from the box.

A contribution of 2d. every three months is required from each member to defray the necessary expenses of management.

FORMS OF NOTICES.

Declaration on the Box.

To the Stewards of the Cumbria Iron and Tin Plate Workmen's Sick and Funeral Fund.

This is to give you notice, that I am ill and unable to work, therefore claim my benefit from the funds.

Dated this day of 18 A.B.

Declaration off the Box.

To the Stewards of the Cumbria Iron and Tin Plate Workmen's Sick and Funeral Fund.

This is to give notice, that I am so far recovered of my illness that I intend to go to work to-morrow.

Dated this day of 18 A.B.

RULES of a FEMALE FRIENDLY SOCIETY held at the ROYAL OAK INN, in the Parish of Monmouth, in the County of Monmouth.

"If any officer, member, or any person whatsoever, by false representation or imposition, shall obtain possession of any moneys, securities, books, papers, or other effects of this society, or, having the same in his possession, shall withhold or misapply the same, or shall wilfully apply any part of the same to purposes other than those expressed or directed in the rules, he may, upon complaint made by any person on behalf of this society, be summoned before two justices, and if the justices shall determine the complaint to be proved, they shall adjudge and order him to deliver up all such moneys, securities, books, papers, or other effects, or to repay the amount of money applied improperly, and to pay, if they think fit, a further sum of money not exceeding 20l., together with costs not exceeding 20s., and in default the said justices may order the said person so convicted to be imprisoned in the common gaol or house of correction, with or without hard labour, for any time not exceeding three months." S. 24.

RULES.

Name, Place of Meeting, and Objects of this Society.

1. That this society shall be called the "Royal Oak Inn Female Friendly Society," and shall hold its meetings at the Royal Oak Inn, parish of Monmouth, Monmouthshire. Its objects shall be, viz., for the purpose of burying the members' or the members' husbands.

Admission of Members.

2. That every person desirous of becoming a member of this society shall be proposed by a member and chosen by ballot, and if approved of by a majority of the members present she shall be a member from the time of being elected. The newly-elected member shall pay 1s. to have her name entered on the society's books, and in addition 1d. for the necessary expenses of management. No person to be admitted a member over 50 years of age.

Time of Meeting, Contributions, &c.

3. The society shall hold its meetings from 7 till 9 o'clock in the evening on every fourth Tuesday, and on

every meeting night each member shall pay 1s. to go to the funds. Any member who is three nights in arrears shall be fined 6d., and whoever shall neglect to pay all arrears, fines, and payment of funeral money on the clearing-off night, she shall be fined 1s., and if the whole amount due be not paid on the meeting night after the clearing-off night she shall be excluded. The clearing-off nights being the last club night in April and the last club night in October. That all moneys received as contributions, fines, and otherwise, shall be applied to the carrying out of the objects of this society according to the rules thereof.

Expenses of Management.

4. Every member shall pay the sum of 1d. on each meeting night, towards the necessary expenses of management, and a separate account shall be kept of such contributions and expenses, in the same way as the other accounts of the society. This fund must not be applied to the feast expenses.

Application of Funds.

5. So much of the funds of the society as may not be wanted for immediate use, or to meet the usual accruing liabilities, shall be, with the consent of the committee of management, invested by the trustees in such of the following ways as the committee directs:—in the Post Office Savings Bank or in the public funds.

Society's Box.

6. There shall be a box with three different locks and keys, each manager to have a key, and the master of the house where the club is held to have the third key; if either of the managers be absent on a club night and do not send her key within half an hour of the time of meeting, she shall be fined 3d.; and if either of the managers be absent two club nights following, she shall be fined 1s., except from illness or some pressing occasion. Each manager may send a substitute.

Choosing Managers.

7. Two members shall act as managers for six months, to be chosen on the clearing-off nights. The names to be called from the roll, beginning from the manager who served last; and every member refusing to act, or not present to answer to her name, shall be fined 1s. each. The managers chosen on the meeting night before the anniversary are not to act till after the anniversary.

Secretary's Duties, &c.

8. That a secretary be appointed by the members, who shall be paid annually for his services. His salary to be paid out of the management fund. He shall keep a correct account of all moneys received and paid on account of this society, and make out an annual statement of the funds to be printed; he shall attend all meetings of the society within half an hour of the time appointed or be fined 6d., or in case of sickness or emergency he shall be allowed to send a substitute. He shall permit the members to inspect the books during meeting hours, or be fined 1s.

Distribution of Moneys.

9. That a distribution of all moneys in the fund be made at the end of every five years, subject to 18 & 19 Vict. c. 63. s. 13. And every time the moneys are divided each member shall leave 2s. as a reserve fund, and also 1s. for the management fund, so that every member shall receive her share of the same according to the time of being a member.

Treasurer and Managers.

10. The managers shall call upon the treasurer for all moneys that the society may require, and whose receipts shall be to him a sufficient discharge.

General Meetings.

11. When it shall be considered expedient to call a special general meeting of the members for any purpose, it must be by a requisition signed by not less than seven members, stating in the requisition for what purpose the meeting is called; the requisition to be read two club nights previous to the general meeting.

The Auditor.

12. That an auditor be appointed every year to audit the accounts and sign his name thereto; the expense to be paid from the management fund.

Death of Members or their Husbands.

13. That when a member dies the husband or relative shall receive 1s. from each member on the society's roll on the next club night; and each member shall pay 1s. to the fund on the next clearing-off night per death; also if the husband of a member dies she shall receive 1s. from each member on the roll on the club night after the funeral; each member to pay 1s. to the fund on the next clearing-off night. 5s. to be stopped from the funeral moneys in case of any exclusions. Should any member die before the division of the moneys at the end of five years, the husband or relative to receive the money she has paid in for contributions.

Nomination.

14. The secretary shall keep a book in which the members may nominate in writing the person to whom the burial money shall be paid on their decease, such person being the husband, father, mother, child, brother or sister, nephew or niece of such member (s. 31 of 18 & 19 Vict. c. 63). Any member may revoke such nomination by a written notice to that effect signed by herself, and it shall be the duty of the president to see the nomination erased. The member to pay 3d. to the management fund for each nomination or revocation. The secretary neglecting to ask a new member to nominate within three months of her admission to forfeit 3d.

Appointment of Trustees, Treasurer, Secretary, and Committee of Management.

15. At the first meeting of the society after these rules are certified by the Registrar, there shall be elected by a majority of the members then present three trustees, a treasurer, and a committee of management consisting of 10 members. The trustees shall continue in office during the pleasure of the society, and be removable at a general meeting, and in case of a vacancy or vacancies, another or others shall be elected by a majority of members at a meeting called for that purpose. The treasurer, secretary, and committee of management shall all continue in office until the annual general meeting of the society, unless previously removed by a resolution of the major part of the members present at a meeting called for that purpose; and at every annual meeting a treasurer, secretary, and committee shall be appointed for the ensuing year, or in failure thereof the officers last appointed shall be considered as again appointed; and if in any case an officer, other than a trustee, shall die, or be removed prior to such annual meeting, the committee of management shall appoint a person to fill up the vacancy. A copy of every resolution appointing a trustee or trustees shall be sent to the Registrar of Friendly Societies in England, under the hands of three members, and signed by such trustee and countersigned by the secretary.

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Treasurer.

16. That a treasurer be chosen by the members, who shall continue in office during the pleasure of the society. He shall be responsible for such sums of money as may from time to time be paid into his hands by the stewards or by any person on account of the society, and for application of the same in such manner as shall be directed by the society; he shall render his cash account monthly, and produce his book on a meeting night for examination, and shall attend every general meeting. He shall, before entering on his office, give security by bond for all moneys placed in his care, pursuant to 18 & 19 Vict. c. 63. s. 21.

President.

17. A member shall be chosen on a meeting night by the managers to keep order if required; and if any member has a fine to bring forward, or any charge whatever to make against a member or members, she shall come to the table and make it to the managers, and no other member shall be allowed to speak, on penalty of 1s., until the member making the charge has concluded; and then any member shall be at liberty to speak in reply, but no member will be allowed to interrupt another whilst speaking, on forfeit of 1s.; and if two or more members attempt to speak at the same time, the order keeper or either of the managers shall determine which member or members are out of order; and any member making any improper remark at their decision shall be fined 3d.

Casting Reflections.

18. That any member uttering any indecent or improper language to any member belonging to the society, which shall have a tendency to injure her character, shall be summoned before the society to answer for the same. If the case be proved she shall be fined not more than 5s. or less than 2s. 6d.

Preservation of Order.

19. Any person who shall curse, swear, or use obscene language during club hours, shall be fined 2d. for each offence; an order from the order keeper or managers shall be sufficient for the secretary to enter such fine.

Rules and Statements.

20. The trustees shall cause once in every year a general statement of the funds and effects of the society to be prepared, and every member shall be entitled to a printed copy on payment of 2d.; also that each member shall be provided with a printed copy of these rules on payment of 6d.

Disputes.

21. That if any dispute shall arise between any member or person claiming under or on account of any member, or under the rules of the society, and the trustees, treasurer, or other officers of the society, or the committee thereof, it shall be referred to justices, pursuant to 21 & 22 Vict. c. 101. s. 5.

Power of Trustees, Treasurer, or Committee of Management, and Secretary.

22. The trustees shall be admitted to all meetings of the committee of management, and shall be at liberty to vote on any question under discussion, and take part in any proceedings thereof; they shall do and execute all the several duties and functions delegated to them by the statute relating to Friendly Societies, unless otherwise herein provided for. In case any trustee being removed shall refuse or neglect to assign or transfer any property of the society as the committee of management directs, he shall be proceeded against, pursuant to 18 & 19 Vict. c. 63. s. 24. The committee of management shall meet every six months at the hour of 7 in the evening. Any six of the committee duly assembled at any such meeting shall form a quorum, and shall have full power to superintend and conduct the business of the society according to the rules provided for the government thereof, and shall in all things act for and in the name of the society; and all acts and orders under the power delegated to them shall have the like force and effect as the acts and orders of the society at any general meeting. Every question at such meeting shall be decided by a majority of votes; and if the votes are equal the order keeper shall have the casting

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vote. Any two of the committee may call a special meeting thereof by giving seven clear days' notice in writing to the secretary; but at the special meeting no other business than that specified in the notice shall be taken into consideration. The committee shall convene all meetings of the society on such requisitions as are herein mentioned. Any member of the committee of management being absent at the hour appointed, or a quarter of an hour afterwards, shall be fined 6d., and if absent altogether to be fined 6d. in addition; but if such member send an apology to the satisfaction of those assembled, she shall be excused of such fine.

Notice of Alteration in Place of Meeting, &c.

23. That in case of any alteration in the place of meeting, or dissolution of this society, written notice thereof shall be sent to the Registrar of Friendly Societies in England within 14 days of such removal or dissolution, signed by two of the trustees or by the secretary or principal officer, and three of the members of said society.

Anniversary.

24. That the anniversary shall be held on the first Tuesday in June, when every member who has not given seven days' notice that she will not attend, is expected to appear in the club room to answer to her name, at half-past 9 o'clock in the morning, when the roll is called, and to contribute 1s. 6d., and if not answering her name when called upon she shall be fined 6d. The club shall proceed in regular order to church and return to the club house in rotation. No part of the expenses of the anniversary to come from the funds, and if either of the managers expend any of the funds on this day or any other time, except for the purpose declared in the rules, they shall refund the same to the society, or to be excluded and prosecuted.

Dissolution.

25. That any trustee or officer, or person, aiding or abetting in the dissolution or determination of the society, or the division or appropriation of the funds thereof, except in the manner directed by the 13th sec. of 18 & 19 Vict. c. 63, will, on conviction thereof by two justices, be committed to the county gaol or house of correction, there to be kept to hard labour for any term not exceeding three calendar months.

New Rules and Alteration of Rules.

26. That no new rule shall be made nor any of the rules herein contained, or hereafter to be made, shall be amended, altered, or rescinded, unless with the consent of a majority of the members present at a general meeting especially called for that purpose.

No money will be paid on the death of a member or member's husband without the production of the following

Medical Certificate.

I hereby certify that _____, late of _____, died the _____ day of _____, 18____, and I attribute death to _____

Signed,

Profession.
Residence.

RULES of the No. 426A LINTON MUTUAL BENEFIT SOCIETY, held at the late ODD FELLOWS HALL, on Linton Hill, in the county of Hereford.

CERTIFICATE.

The Mutual Benefit Society.

These are to certify, that _____ is a member of this society, and entitled to all the benefits of the said society, on conforming to the articles thereof, but liable nevertheless to be excluded, upon breach or non-performance of any or either of the said articles.

As witness my hand, this _____ day of _____

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Clerk to the Society.

LIST OF FINES.

	s.	d.
Chairman refusing to act	-	1 6
Chairman not attending, and neglecting to send his key within half an hour after the time of meeting	0	6
Secretary and treasurer, for like neglect	-	0 6
President refusing to act, and being absent when called in the roll	-	0 2
Member insulting president whilst in office	-	0 6
Fines on feast day, see rule 14	-	1 0
Secretary neglecting to give notice, and members not attending to such notice, fined as per rule 17	1	0
Member misconducting himself, fined as per rule 19	0	6
Any member bringing a stranger into the club room on club nights	-	0 6

RULES.

1. This society shall be called the "No. 426A Linton Mutual Benefit Society;" the business thereof to be transacted at the late Odd Fellows Hall, on Linton Hill, near Ross, in the county of Hereford, for the purpose of assisting the members thereof in the time of sickness and at death, according to the following rules.

2. At the first meeting a majority of the members then present shall elect three trustees, a secretary, and committee of management, consisting of not less than 11 persons, who shall all continue in office until the annual meeting of the society, unless previously removed by a resolution of a majority of the members at such meeting called for that purpose, by notice given as hereafter directed; and at every annual meeting, three trustees, a secretary, and committee shall be appointed for the ensuing year; and in case of such being neglected to be done, the officers last appointed shall continue in office; and in case any officer shall die or be removed before the end of the year, the committee above named shall from time to time appoint to such vacancy. Every resolution appointing a trustee shall be sent to the Registrar of Friendly Societies in England, under the hands of three members, and signed by such trustee, countersigned by the secretary, pursuant to 13 & 14 Vict. c. 115. s. 3.

3. The trustee shall be admitted to, and allowed to take part at all meetings of the committee of management, and vote on any matter brought before them; he shall also perform all the several duties relating to Friendly Societies required of him; and in case of refusing or neglecting to carry out the instructions of the committee, he shall be expelled the society, and deprived of all benefit from the same. He shall before he enters on the duties of his office give security, pursuant to 13 & 14 Vict. c. 115. s. 11, and be responsible for all sums of money paid into his hands by the secretary or any other person, on behalf of the society, and shall invest the same as the committee shall direct, according to 13 & 14 Vict. c. 115. s. 11.

4. The committee of management shall meet on the first Monday in January, April, July, and October, at the hour of 7 in the evening, five to be a quorum, with full power to superintend and conduct the business of the society, according to the rules made and provided for the government thereof; and shall in all things act for and in the name of the society; and all acts and orders under the powers delegated to them shall have the like force and effect as the acts and orders of this society at any general meeting thereof could or might have had. Every question at such meeting shall be decided by a majority of votes; and if the votes are equal, the chairman shall have a casting vote. Any two of the committee may call a special meeting thereof by giving seven clear days' notice in writing to the secretary; but at such special meeting no other business than that specified in the notice shall be taken into consideration. The committee shall convene all the meetings of the society, on such requisitions as herein mentioned.

5. The secretary shall give his attendance at all meetings of this society; he shall record correctly the names of the committee or trustee then present, and the minutes of their proceedings, which he shall insert in a book, to be signed by the chairman as the proceedings of the meeting. He shall receive proposals for admission and demands for allowances granted by the rules; he shall keep the accounts, documents, and papers of the society, in such form and manner as the committee may appoint, and shall prepare the annual and other returns required by 13 & 14 Vict. c. 115, to be sent to the registrar; he shall receive the monthly contributions and fines due to the society, and pay such sums as the member may severally be entitled to, and at the close of every meeting deposit the balance in the club box; he shall conduct the correspon-

dence and transact such business of the society as may be entrusted to him, but shall on all occasions in the execution of his office act under the superintendance and direction of the committee; and he shall receive from each member of the society the sum of 6d. yearly, for the execution of his office, on the morning of the anniversary.

6. All disputes between any members or person claiming on account of any member, and the trustee or other officer of the society, or the committee thereof, shall be referred to and decided by justices of the peace, pursuant to 13 & 14 Vict. c. 115. s. 24.

7. That proper books be kept, in which shall be entered an account of all moneys received and paid on account of the society.

8. That no rule herein contained, and hereafter to be made, shall be repealed or altered, unless with the consent of a majority of the members present at a general meeting of the society, to be called in pursuance of a requisition by seven or more members, setting forth such new rule or alteration; and notice of the holding such general meeting, shall be given to the members, by fixing such requisition; and setting forth the day of holding such meeting, in the room where the society hold their meetings, on the quarter night preceding the holding such meeting, and the said meeting not to be held within six weeks from and after such quarter night.

9. That this society shall not be broken up without the consent of five sixths in value of the members thereof, pursuant to 13 & 14 Vict. c. 115. s. 36; nor shall it be removed from the place of meeting without the consent of a like majority of its members. In case of any alteration in the place of meeting, or dissolution of the society in England, seven days before or after such removal or dissolution, signed by the secretary and three or more members of the said society.

10. That a box shall be provided by the society for keeping the books, money, &c., belonging to the society. The landlord shall be deemed the treasurer, and shall enter into a bond for the safety of the said box and its contents, pursuant to Act of Parliament; he shall hold one key, the secretary one, and the chairman of the committee one; such chairman shall be elected by the committee for six months; and if he refuses to act as chairman he shall be fined 1s. 6d.; he shall attend every night with the treasurer, and assist the secretary in receiving the money; and for every time he shall neglect attending, or send his key for another member to act for him, within half an hour after the time of meeting, he shall be fined 6d., and in like manner shall the secretary and treasurer be fined.

11. Any person wishing to become a member of this society must send the sum of 6d. by a member, who shall pay it to the secretary, and such member will be at liberty to propose his friend, who must appear personally in the club room, and answer such questions as the secretary may think fit to put to him, and if approved of he shall be balloted for, and if rejected by a third of the members present his 6d. shall be returned to him; but if elected, he shall then pay the sum of 2s. 6d. entrance money, 1s. for his wand, and 6d. for the book of rules. No person shall be admitted as a member who labours under any infirmity of body or mind, or any disease whatever. And any person who shall be admitted as a member, and afterwards be proved to have been labouring under any infirmity or disease at the time of his admission, and not to have disclosed it to the society, he shall be excluded, and shall not receive any benefit therefrom. No person shall be admitted a member after the 1st day of April 1861, who is under the age of 16 years, nor over the age of 36; and each member when elected shall, if required, produce a copy of his register of baptism.

12. The meetings of this society shall be held on the first Monday in every January, April, July, and October; the hour of meeting shall be from 6 o'clock until 8 in the months of October and January, and from 7 till 9 in the months of April and July, when each member shall pay 3s. to the stock; and each member failing so to do shall for the first quarter forfeit 6d., for the second 1s., and for the third 1s. 6d., or be excluded.

13. A president shall be chosen every club night, within the first half hour of meeting, for the purpose of keeping order, and reporting such members as may be liable to be fined; and any member refusing to act, or not being present when called in the roll, shall forfeit 2d.; and any member inuulting such president in any manner whilst in office shall be fined 6d.; and any president wilfully neglecting to report any member shall be fined to the amount such member was liable to.

14. That an anniversary shall be held on the last Tuesday in May, when each member shall appear in the club room by 9 o'clock in the morning, and there answer to his name or be fined 6d., and to pay all demands the society may have against him, and attend divine service where the society may appoint, before dinner, or be fined 1s. Each member shall take his place as he stands on the roll; and any member smoking on his way to or on his return from the church, behaving improperly, striking or fencing with his wand, or leaving the rank, he shall for each offence be fined 6d.; or if he leaves the church during divine service (illness excepted) he shall be fined 6d. Any member being drunk or fighting on the anniversary during club hours, that is, from 9 in the morning till 8 in the evening, he shall be fined 2s. 6d. Each member shall dine at the house where the society is held; and no member shall be allowed to have his dinner sent out of the room, unless he be sick or infirm, or on some grounds satisfactory to the committee. If any member refuses to act as president, or is not present when called in the roll, he shall forfeit 6d. Each member shall provide himself with a wand for his use on that day, or be fined the sum of 1s. A band of music shall be engaged for the day, which, together with the expenses of the dinner, shall be paid for in equal share by the members of the society who dine; no part of the day's expenses shall come out of the funds. Each member to pay yearly the sum of 1s. 6d., for the hire of room on club nights and anniversary, and to appear in white trowsers and neckcloths on anniversary. The committee shall provide and make all arrangements for the day.

15. The secretary shall prepare by the first Monday in August in every year a statement of the funds and effects of the society, and shall transmit the same to the Registrar of Friendly Societies in England, pursuant to 13 & 14 Vict. c. 115. s. 15; and each member of the society shall be entitled to a copy of the same, if he requires it, on payment of a sum not exceeding 3d. All arrears of the previous year to be paid up on the first Monday in July after the anniversary, or the defaulter excluded.

16. That when any member who shall for the space of 18 months have paid all contributions and fines, &c., due from him to the society, shall become ill and unable to work, he shall, by giving notice to the secretary, receive an allowance of 6s. per week for six months, if he continues ill so long; and from and after that time the sum of 4s. per week during his illness on his continuing a member. But no member shall be entitled to receive the said sum of 6s. per week for more than six months in the space of three years. The secretary shall appoint and direct from time to time two members to visit each sick member, within three miles of the club house, or at any greater distance, if he shall think fit, on paying them 2d. per mile for so doing. No member having the venereal disease, or labouring under any infirmity, with which he was afflicted at the time of his admission (and not then by him declared), or disabled by fighting, wrestling, jumping, running for bets, or any kind of gambling, shall be entitled to any relief from the funds of this society. And if any member be suspected of feigning himself ill, for the purpose of receiving the weekly allowance, a surgeon shall be ordered to report his case; and if it shall prove that he is not really ill, but has imposed upon the society, he shall be expelled, and shall not receive any benefit from the funds of this society. And if any member during the time he is receiving pay from the society shall be doing any kind of work, gambling, or become intoxicated, he shall forfeit his allowance for that week, and for a second offence be expelled from the society. And any member neglecting to visit any sick member after being ordered, shall for each time forfeit 1s.

17. That when a member dies there shall be paid the sum of 1s. by each and every member of the club to the widow of such member; and also, if the wife of any member dies, the like sum shall be paid to such member; and if a member dies without a wife, the money shall be paid to such person as he, during his lifetime, shall have appointed, or to the nearest relative or relatives, after decently interring the said member. And every deceased member who shall be interred within five miles of the club house shall be attended to the grave by 12 of the members, as the secretary shall direct, giving them one day's notice; and any member not attending after such notice, and the secretary neglecting to give such notice, shall each be fined 1s.; 1s. shall be allowed to each member so attending. No sum of money to be paid on death without the certificate required by 13 & 14 Vict. c. 115. s. 3.

18. Any member convicted of theft or larceny, at any quarter sessions or assizes, or shall enlist into Her Majesty's land or sea service, shall be excluded from all benefit in the society.

19. Any member coming into the club room intoxicated, or shall call another member a liar, or use any profane or obscene or improper language, or refuse to sit down and keep silence when required to do so by the president, or shall take the secretary's or other officer's seat without leave, or make any observation, or cause any interruption when a person is being examined by the secretary previous to his election, he shall for each offence be fined 6d.

20. No person but a member shall come into the club room on a club night, and any member bringing any person with him shall be fined 6d. Any person coming on anniversary must pay 2s. 6d. to the funds.

21. That at the expiration of every five years the stock in hand shall be equally divided among the members thereof, in exact proportion to the amount of his contribution money, which he has paid in during the period of the five years, after deducting all such sums of money as each member may have received on account of sickness; each member at such division leaving in the stock the sum of 15s., which shall be the commencement of stock for the ensuing five years; and any and every new member entering at that time must contribute the sum of 15s. before he will be entitled to any relief from the funds.

STATEMENTS of the FUNDS of the LINTON MUTUAL BENEFIT SOCIETY, from July the 10th, 1871, to July the 8th, 1872.

July 10th, 1871.	£	s.	d.		£	s.	d.
Cash in hand - - - - -	13	1	6	Paid to sick - - - - -	55	11	6
Paid by members for room - - - - -	8	10	0	To funeral of members - - - - -	6	6	0
Contributions and fines - - - - -	80	17	1	For the rent of room - - - - -	8	10	0
Fines - - - - -	2	0	6	To savings bank - - - - -	30	0	0
Entrance - - - - -	0	10	0	In hand - - - - -	9	6	7
Donations - - - - -	4	15	0				
	<u>£109 14 1</u>				<u>£109 14 1</u>		

	£	s.	d.
July 10th, 1871. In savings bank - - - - -	50	0	0
To ditto - - - - -	30	0	0
May 20th, 1872. Interest - - - - -	2	6	3
In hand - - - - -	9	6	7
Stock - - - - -	<u>£91 12 10</u>		

EDWARD MORGAN, steward.
HENRY CLIFFORD, secretary.

RULES for the government of the HEREFORDSHIRE FRIENDLY SOCIETY, and also the RULES of the MEDICAL CLUB in connexion with the said Institution.

INTRODUCTION.

Many circumstances have occurred to prevent the following rules, with the annexed tables, being sooner laid before the public. They are now presented, having for their object the raising a fund for the relief of the members, their children, or other relations, by assuring certain payments in sickness, certain weekly allowances after 65, certain sums payable at death, certain payments in sickness through life.

The vast importance of such an institution must be obvious to every one, and from the pains which have been taken in procuring the best calculations, and the known ability of Mr. Griffiths Davies as an actuary (by whom the tables have been prepared), the committee anticipate the happiest results from the undertaking; and it is confidently hoped that those classes of the community for whose benefit it is intended will embrace the opportunity of becoming members, and ensuring to themselves and those around them, in the time of need, so much aid, and comfort, and consolation; and that they will be persuaded to do so when they peruse the rules, examine the tables, and see the names of those influential and respected persons of the city and county who have honoured the institution with their support, and have promised their united aid in their respective offices.

It only requires to be generally embraced to prove the benefit of its operation, which will soon be so sensibly felt as to need no further advocacy than the blessing experienced by all its members.

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RULES.

1. The object of this Friendly Society is to raise from time to time, by subscription among the members thereof, or by voluntary contributions or by donations, a stock or fund for the mutual relief or maintenance of such members, their wives, or children, relations or nominees, in sickness, infancy, advanced age, or death, as hereafter set forth.

2. This institution shall be under the management of not less than seven nor more than 20 directors, not less than five trustees, and a treasurer, which trustees and treasurer

shall be directors by virtue of their respective offices. One half, at least, of the directors and trustees being chosen from among the honorary members.

3. Every person contributing by benefaction not less than 5*l.*, or by annual subscription not less than 10*s.*, shall become an honorary member, but not so as to be entitled by any such benefaction or subscription to any benefit or emolument from the funds of this society.

4. The ordinary members of this society shall consist of males and females, who at the time of admission shall have severally attained the age of 15 years, and shall not have completed the age of 56 years, and whose usual place of abode shall for the space of three months immediately preceding the time of admission have been in the county of Hereford; the ordinary members shall be denominated the "members," and in all rules and proceedings the term "members" shall be considered as exclusively appropriated to the ordinary members, who, as such, shall be entitled to all the benefits arising from the contributions and funds vested in the trustees.

5. The trustees shall, with the consent of the board testified in writing, invest the funds of the society in pursuance of the provisions 10 Geo. 4. c. 36. s. 13, 31.

6. A general meeting of the honorary and ordinary members shall be held at the society's house, in Commercial Street, in the city of Hereford, on the 26th day of June next after these rules are duly certified, and on the first Tuesday in June in every year, at the hour of 10 in the forenoon, at which all questions shall be determined by the majority then and there present at such meeting; the directors shall be elected, or removed, and the trustees, the honorary physician or physicians, and the surgeon or apothecaries, for the year ensuing, shall be appointed, or in failure thereof, the officers last chosen shall be considered as again appointed, and as such shall continue in office.

7. An anniversary meeting of the honorary and the ordinary members may be held at such time and place, and under such regulations as the general meeting shall deem convenient, but the attendance at any such meeting shall be voluntary, and the funds of the society shall not sustain any portion of the expenses incurred on such occasion.

8. A general meeting of directors shall be held on the first Wednesday in each month, at 2 p.m., and three directors duly assembled at any such meeting shall be styled a "board;" every such board shall be a committee for general purposes, and shall have full power to superintend, direct, manage, and conduct, the business of this society, according to such rules as have been and shall be made and provided for the government thereof; and such board shall in all things act for and in the name of this society; and all acts and orders of such board, under the powers delegated to them, shall have the like force and effect as the acts and orders of this society at any general meeting thereof could or might have had.

9. A special general meeting of the directors or trustees may be convened on any emergency by the direction of any three directors or trustees, signified in writing to the treasurer or to the secretary, and stating the purposes for which such special general meeting is required, of which notice shall be given to every director or trustee, as well as of the time and place appointed for holding the said meeting, either by delivery of a written notice to every director or trustee, at the post-office in Hereford, or at their respective dwelling houses. The directors having been so assembled, shall have full power to fill up any vacancy occasioned by death or resignation, and to appoint or displace the treasurer, the auditors, the stewards, the secretary, the local agents, the surgeons, the visitors, or any of them. The directors present at any such special general meeting shall and may respectively transact any business of which notice shall have been given, but no other business than what shall have been specified in such notice shall then and there be taken into consideration.

10. The meetings of this society shall be held at the society's house, in Commercial Street, in the city of Hereford, on Wednesday, or on such other day as the board may direct. And in all meetings, the powers and authorities vested generally in the directors or trustees shall and may be had, done, and exercised by the major part of the directors or trustees who shall be present at such meetings, such number not being less than three. Before the commencement of any other business a chairman shall be chosen. All questions shall be determined by vote, the majority shall bind the minority. The directors or trustees may adjourn themselves to meet at such time or times, place or places, as the major part of them present at any meeting shall appoint, but no proceedings or transactions shall be valid, or have force, unless entered, together with

the names of the directors or trustees present, in a book, to be kept for this purpose, and signed by the chairman of the meeting. In case three directors or trustees shall not attend, the secretary shall have power to adjourn the meeting to some convenient day, which adjournment being entered in the book of proceedings, shall be deemed a sufficient continuance of such meeting.

11. The board shall once in every year cause to be prepared, pursuant to Geo. 4. c. 56. s. 33, a general statement of the funds and effects of or belonging to the society, specifying in whose custody or possession the said funds or effects shall be then remaining, together with an account of all and every the various sums of money received and expended by or on account of the said society since the publication of the preceding periodical statement, and every member shall be entitled to a copy thereof.

12. The treasurer shall be responsible for such sums of money as may from time to time be paid into his hands by the secretary, or by any other person on account of this society, and for the investment or application of the same, under the authority of the trustees, in such manner as they shall direct; he shall balance his cash account monthly, and supply the secretary with a duplicate thereof; and shall, if required, attend every general meeting.

13. The secretary or secretaries shall give his or their attendance at all meetings of this society; he or they shall record correctly the names of the directors or trustees there present, and the minutes of their proceedings, which he shall transcribe into a book to be authenticated by the signature of the chairman as the proceedings of the meeting. He shall receive proposals for admission, and demands for allowances of every description granted by the rules; shall keep the accounts, documents, and papers of the society, in such form and manner and for such uses and purposes as the board may appoint; he shall receive the monthly contributions and the funds due to the society, and pay such sums as the members may severally be entitled to claim, and at the close of every meeting pay the balance to the treasurer. The secretary shall conduct the correspondence, and transact such business of the society as may be entrusted to him, but shall on all occasions, in the execution of his office, act under the superintendence, control, and directions of the board.

14. Local agents shall be appointed in such number and in such places or districts as the board shall think fit; every such agent shall strictly conform to the regulations prescribed by the board; shall pay such sums as the members may severally be entitled to claim; and shall receive the monthly contributions and the funds due to the society, payable within the district for which they may have been appointed. Male and female visitors, of whom respectively one half shall be honorary members, and one half shall be ordinary members, shall be chosen annually at the general meeting, or temporarily by the board, and appointed to visit from time to time all sick and infirm members of their own sex, to certify their condition weekly to the secretary, and to convey to them severally their allowances, and to superintend the application of the same to every member who may be incapable of so doing. In case it shall not be found possible to obtain an adequate attendance of voluntary visitors, stipendiary visitors shall be appointed to undertake the above-mentioned duties.

15. One honorary physician, or more, shall be appointed, if such can be found willing, to give advice gratuitously to such members of the society as may be recommended in writing by the secretary, or by the surgeon in attendance.

16. The board shall be empowered to employ one or more apothecary or apothecaries, on such terms as they can agree or may think expedient, either for the purpose of examination and medical assistance jointly, or of examination only. The duties of such apothecary shall be defined by a written order, whereof a printed or written copy shall be delivered to the apothecary, to the different officers of the society, and to every member who shall claim allowance on account of sickness, and every such apothecary shall be empowered and allowed to visit every such member as often as he may think fit, for the purpose of ascertaining and certifying correctly the state of his or her health.

17. The secretary, the local agents, the apothecaries, and the stipendiary visitors, shall severally receive such salary or compensation as the board may deem an equivalent for their respective services.

18. Every trustee or treasurer, and all and every other officer, or other person whatsoever, who shall be appointed to any office in anywise touching or concerning the receipt, management, or expenditure of any sum of money collected for the purposes of this society, before he, she, or they shall be admitted to take upon him, her, or them the execution

of any such office of trust (if required to do so by the board), shall give security, pursuant to 10 Geo. 4. c. 56. s. 11. in such penal sum of money as, by the major part of the board of this society, at any general meeting, shall be thought expedient.

19. The assurances to be effected by this society are as follows:—

TABLE 1.

An assurance for an allowance of either of the sums, 4s., 6s., 8s., 10s., or 12s. a week in sickness, commencing six calendar months after enrolment, and ceasing at the age of 65.

TABLE 2.

An assurance for the payment of either of the sums, 2s., 4s., 6s., 8s., or 10s. a week for life, commencing at the age of 65. The contribution to commence on enrolment, and to cease at 65.

TABLE 3.

An assurance for payment of either of the sums of 2l., 4l., 6l., 8l., or 10l. at death, the contribution to cease at 65.

TABLE 4.

An assurance for the allowance of either of the sums of 4s., 6s., 8s., 10s., or 12s. a week in sickness, for the whole term of life, the benefit to commence six calendar months after enrolment, and the contribution to cease at 65.

20. Any member may subscribe for an allowance in each of the tables 1, 2, and 3, or any two of such tables, or for an allowance in each of the tables 3 and 4.

21. Every assurance may be effected by the payment of the monthly contributions specified in the tables adopted by this institution, according to the age of the member at the time of admission. Every member residing in the city subject to monthly contributions shall pay or cause to be paid the same to the secretary, at the society's office, 9, Bye Street, on the first Tuesday in every calendar month, between the hours of 6 and 8 in the afternoon; and for members residing in the county, on Wednesdays, from 10 until 12, and Saturdays from 2 until 4. If paid on or before the 20th of each month no fine will be charged. The first monthly contribution shall become due on the day of admission; the monthly contributions shall be respectively continued by the members, whether in health or sickness, until the age of 65 years. A single contribution may be paid on admission, or at any subsequent time or times, so as to reduce either the whole of the monthly contributions payable by any member, or any fractional part thereof, to be ascertained according to the tables of this society.

22. No member shall be entitled to any allowance assured by tables 1 and 4, until the expiration of six calendar months from the day of his or her admission.

23. The allowances in sickness shall be denominated full pay and half pay. The full pay is the full weekly allowance in sickness assured in any class. The half pay is one half of such full pay. The full pay shall become due to every member who is confined by sickness or infirmity to his or her bed or bedchamber, so long as he or she shall continue unable to walk out of the house, or to perform any work, or to execute any employment, or to exercise in any manner his or her customary occupation. Nevertheless this shall not be construed to prevent any sick member receiving full pay who leaves his house for the sake of walking exercise only, such walking exercise being recommended by a written certificate under the hand of a surgeon. The half pay shall become due to every sick or infirm member who is able to walk out of the house, or to perform any work, or to execute any employment, or to exercise his or her customary occupation, but not so as during any one week thereby to earn or acquire any sum, wages, board, lodging, or other benefit whatever, equal in amount or value, when taken together, to his or her weekly full pay. The demand for full and half pay shall be delivered in writing at the place where the society is held, or at the dwelling-house of the secretary, and shall be according to the form provided by the board, and to be obtained on application to the secretary.

24. Whenever any member of this society shall have received for 26 weeks in succession full pay for sickness or infirmity, he shall be reduced to half pay, whatever may be the nature of the sickness. Moreover, if any member shall have received full pay or half pay for a less period than 26 weeks, he shall not be allowed to begin his 26 weeks over

again on the renewal of sickness until he shall have ceased to receive any pay whatever on account of sickness for 12 calendar months; but if he fall ill within that time, he shall be placed in the same situation as when he ceased to receive any relief, and shall receive such relief, and no other, as he would have received had no cessation of his sickness occurred.

25. No demand for full pay or half pay made by any member shall be allowed by the directors unless the sickness or infirmity therein stated shall be certified by a physician, surgeon, or apothecary; but if the member be not residing within the limits of this society every such demand shall also be certified in like manner by the minister of the parish wherein he or she resides, or by a guardian, churchwarden, or overseer of the poor acting for the same, or by a honorary member.

26. A paper intitled the "sick list" shall be forthwith delivered to every member demanding either full pay or half pay, to be signed by a physician, surgeon, or apothecary, or by one of the visitors of this society, at least once a month, or oftener, as the directors may require, without which signature no allowance in sickness shall be made.

27. Every allowance in sickness shall be forthwith suspended if the member demanding the same shall refuse to be seen by the physician, surgeon, apothecary, or visitor, at the time of their respective attendances, or to answer such questions respecting his or her health or employment as they may severally deem it necessary to ask, or shall drink or gamble in any house of public entertainment, or on any of the premises appertaining thereto, or shall by any wilful act or misconduct delay or prevent the recovery of his or her health, or shall not remain constantly within the house of his or her abode the whole night, from sunset to sunrise, or shall leave home for more than one day without delivering to the secretary a certificate signed by the physician, surgeon, or apothecary in attendance, specifying the place to which such member is going, together with the time when he or she is to return, and further stating that such absence from his or her residence is not likely to prove injurious to his or her health; every such suspension of pay in sickness shall continue in full force until the member so suspended shall be restored to his or her privileges by order of the board.

28. No member shall be entitled to any allowance in sickness from this society until he or she shall have discharged all arrears and fines due by him or her to the society, neither shall any allowance be granted to any member on account of any sickness which shall have ceased before the time at which the allowance demanded shall have become payable, nor during any disease or infirmity with which he or she may have been wholly or partially afflicted at the time of his or her admission, which may have been contracted by any profligacy, quarrelling, drunkenness, or immorality, nor during confinement in prison, nor while placed in any workhouse or lunatic asylum by any board of guardians, parish, or parish officers; nor to any female during the first month next immediately after childbirth, nor to any member who shall enter the army, navy, or marines, nor to any militiaman while on actual service, nor to any member after the annuity or weekly allowance in old age shall have commenced, nor on change of occupation, until notice of such change shall have been given to the secretary and approved of by the board. Any member going beyond the limits of the United Kingdom shall forfeit all claim to any allowance, but may, on discharging within six months after his or her return all arrears, together with the compound interest due thereon, at the rate of 3l. 10s. per centum per annum, be again enrolled at the same rate of insurance as if no such absence had occurred, provided that every such member, if assuring any allowance in sickness, or any sum to be paid on death, shall before such enrolment prove the goodness of his health to the satisfaction of the board in the same manner as at his original admission to the society.

29. Every demand of full pay or half pay, or for any other payment claimed from this institution by any member thereof, shall be delivered in writing to the secretary at the place where this society is held, on any market day, before the hour of 7 in the afternoon, and shall be paid at the place where this society is held, between the hours of 6 and 8 in the afternoon on the Wednesday next following the day on which any such claim shall have been allowed by the board. But in case any delay should occur in determining the validity or the payment of any such claim, the demand of the member shall, when approved or confirmed by the board, be constituted as commencing at the hour of 7 of the afternoon on the day on which his or her application was first delivered, and shall accordingly take effect, power being nevertheless reserved to the board

to arrange for receiving and paying such claims through the local agents.

30. Every annuity shall become due weekly, and shall be paid at the place where this society is held, either weekly, monthly, or quarterly, as the board may determine, or, in the discretion of the board, shall be paid through the local agents.

31. Any member wishing to diminish the number of his assurances by reason of inability to pay the monthly contributions, may apply to the board for permission to determine any one assurance or more without forfeiting any other assurance, and if the board consent thereto the value of the assurance or assurances so determined shall be applied in reduction of the premiums payable on the remaining assurance or assurances.

32. Any person desirous of becoming a member of this society may tender his or her proposal in the form to be obtained from the secretary. Every candidate for admission, when his or her proposal has been examined and approved by the board, shall, if required, deliver to the secretary a copy of the register of his or her baptism, signed by the minister of the parish wherein he or she may have been so registered, or a declaration in writing duly made, pursuant to the Act of the 5 & 6 Will. 4. c. 62, certifying his or her age, and stating that no such register is to be found. Provided, that if it shall appear to the monthly board that any deception shall have been wilfully practised on the society, all sums paid by way of premiums shall be deemed forfeited to the society. A certificate of health signed by a surgeon or apothecary appointed or employed by the board, shall be delivered to the directors by every candidate for admission proposing to contract for any weekly allowance in sickness or for any reversionary payment on death. Every candidate whose proposal and certificates above mentioned have been approved, shall on admission sign a declaration in a form approved of by the board, and to be obtained of the secretary. When the declaration required by the board shall have been duly executed the candidate shall be enrolled as a member of this society, and shall receive a copy of the rules and regulations on payment of 1s. to the secretary.

33. Every member being in arrear one month, but not exceeding three months, shall pay a fine equal to one twelfth part of every monthly payment so due; and every member being in arrear for four months, but not exceeding six months, shall pay a fine equal to one sixth part of every monthly payment so due; and if all arrears and fines be not paid and discharged before the expiration of the seventh month, every member so offending shall forfeit every claim, allowance, and benefit assured.

34. If any member shall be convicted of felony or any infamous crime, or shall by any artful, false, or fraudulent representation or demand, obtain or attempt to obtain any allowance, benefit, or money from the funds of this society, or shall knowingly receive or continue to receive any such allowance, benefit, or money, after his or her claim or just right thereto shall have ceased; or if any member who has demanded relief on account of sickness shall do any act inconsistent with his or her just right or claim thereto, before he or she shall have given notice of withdrawing his or her demand thereto to the secretary, such member shall, upon due proof to the satisfaction of not less in number than five directors, be excluded from this society, and all his or her interest and moneys therein shall be forfeited for the use thereof, unless the act charged against such member shall have arisen from insanity. If it shall appear to the satisfaction of any directors in general meeting assembled, upon the petition of any member who has suffered exclusion or the forfeiture of any assurance, such petition being presented within 12 calendar months after such exclusion or forfeiture shall have been incurred, that the act by which such exclusion or forfeiture had been incurred was done without any fraud or wilful default, the directors may order any such person to be again enrolled so as to become entitled by such enrolment to the same allowances, and subject to the same monthly contributions, as if no such exclusion or forfeiture had occurred, provided that he or she shall conform to all the rules prescribed for the admission of members, and further shall pay double the amount of the monthly contributions which would have been due upon such assurance or assurances if the same had not been forfeited, and shall submit to such further or other penalty or penalties (if any) as the directors shall impose.

35. If any member shall remove to any place out of the society's district, in or for which a friendly or provident society or institution, founded or constituted upon the same system and principles as this society, shall have been established according to law, the directors at a general meeting assembled, not being less than five in number,

may, if they shall think proper, on the application of such member, transfer his or her assurance and interest to any such provident or friendly society or institution, in which case the directors shall be authorised to pay out of the funds of this society such sum of money as they shall consider to be a just equivalent for such transfer; in like manner any member of any such institution or society may, by and with the approbation of the directors in general meeting assembled, on coming to reside within the society's district, be admitted a member of this society on payment of an equivalent and conforming to the rules prescribed for the admission of members.

36. If any change in the occupation, abode, or condition of any member should render it equitable and expedient that the society should consent and agree to determine any assurance effected between any such member and this society, it shall and may be lawful in every such case for the directors being not less in number than five, at a general meeting assembled, to give in exchange for any assurance so determined such other assurance or assurances as they may think proper, or to purchase for the society the interest of any member at such price as they may think reasonable. No member shall sell, assign, transfer, or convey any allowance, benefit, or claim assured or granted by this society or any policy relating thereto; and every agreement or contract executed or entered into for any such purpose shall be null and void, and every assurance or allowance therein mentioned or specified shall be forthwith forfeited for the use of this society.

37. In case any member of this society shall die who shall be entitled to any sum not exceeding 20*l.* it shall be lawful for the trustees or treasurer of this society, and they are hereby authorised and permitted, if such trustees or treasurer shall be satisfied that no will was made and left by such deceased member, and that no letters of administration of the funds, goods, and chattels of such deceased member will be taken out, to pay the same at any time after the decease of such member to any relation of the deceased member, or to pay and divide the same to and amongst the person or persons entitled to the effects of the deceased intestate, and that without administration.

38. Every matter in dispute between this society or any person acting under or on behalf of this society, and any individual member thereof or person claiming on account of any member, shall be referred to and decided by justices of the peace, pursuant to 10 Geo. 4. c. 56. ss. 27 and 28.

39. A book or ledger shall be opened in which one folio shall correspond to the year in which each member of the society was born, so that all who were born in the same year may be thereby classed together. At the end of every five years the foregoing ledger shall be cast up and balanced, by means whereof a valuation of the then existing engagements of the society and of the assets in hand and payments expected by the same shall be made by some competent person, according to the tables in force at the time, and the net sum in favour of the society which may thereby appear, shall constitute the surplus fund, and shall be applied towards defraying the expenses of management, salaries, and other incidental charges, including medicine and medical attendance if provided and ordered by the board; but the board shall and may from time to time relieve and aid the surplus fund by expending on account of management such sums of money from and out of the auxiliary fund as they may think fit. And it is hereby expressly declared that no expense on account of management or other casual charge shall ever be defrayed from the regular monthly contributions or single payments made or to be made by the members expressly on account of one or more of benefits, but on the contrary, such expense shall be exclusively defrayed from the auxiliary funds, fines, and other casual payments, of which a separate account is to be kept expressly for this purpose.

40. One additional contribution shall be required from every member subject to the payment of monthly contributions, in case the directors, not being less than seven in number, at any special general meeting assembled, shall declare the surplus fund together with the auxiliary fund to be insufficient or likely to become insufficient for discharging the expenses of management; every such additional monthly contribution shall be paid on the first Tuesday in the month next following the day on which such special general meeting shall have directed a call for the same to be made, and every member shall, in case of non-payment, be subject to the fines and forfeitures imposed by the rules of this society for monthly contributions in arrear.

41. When and as often as (if ever) it shall appear to the directors in general meeting assembled that the stock or funds of this society, arising from the contributions of the ordinary members, shall have accumulated so as to be

more than sufficient to discharge the whole of the claims made, or liable to be made thereon, it shall then be lawful for the board to declare a dividend of such surplus, or of such part thereof as may be deemed fit and expedient, and to divide and distribute the same fairly and equitably among the members of this society, by allotting to each member his or her due share of the sum to be divided and distributed, provided that every share so allotted to any member shall be appropriated by the board at their option either to reduce the amount of the monthly contributions payable by such member, or to effect in his or her behalf an additional assurance; but no such division or distribution shall be made unless and until it shall have been certified by the actuary of one of the life assurance offices in London, to be appointed by the board for this purpose, that according to the most correct calculation of which the case will admit the interest of all the contributions to this society, and of all persons having claims thereon, in possession or expectancy, are by the proposed scheme of division or distribution fairly dealt with and secured.

42. This institution shall within three months after the month of December, in every period of five years, transmit to the barrister-at-law appointed to certify the rules of Friendly Societies, a return of the rate of sickness and

mortality experienced by this society within the before-mentioned period of five years, according to the form of schedule hereunto annexed.

43. Every expense occasioned by postage, carriage, or otherwise in conducting the transactions between this society and the members thereof, shall be discharged by the individual member on whose account such expense may have been incurred; the sum due to the society shall be payable in like manner, and subject to the same fines as the arrears of the monthly payments.

44. This society shall not be dissolved unless with the consent of five sixths of the members, as well as of all those receiving, or entitled to receive relief, and agreeably to 10 Geo. 4. c. 56. s. 26.

45. That all money arising from contributions, donations, admission fees, and fines, shall be applied to the purposes in these rules mentioned. Any officer misapplying the funds shall repay the same and be expelled.

46. The rules and regulations of this society, and the several declarations, certificates, and instruments relating thereto, shall be printed and published at the general expense of the society, for the use of the members, who shall pay for the same the sum of 1s.

HEREFORDSHIRE FRIENDLY SOCIETY.

LIST of the MEMBERS of the HEREFORDSHIRE FRIENDLY SOCIETY, held at the SOCIETY'S HOUSE, in Bye Street, in the city of Hereford, established on the 183 , with a Return of the Sickness and Mortality experienced therein for the period of five years, commencing January 1st, 18 , and ending December 31st, 18 .

Names.	Trade or Profession.	Date of Birth.	Date of Admission into the Society.	Date of becoming a free member.	For what Time entitled to Relief on account of Sickness.						For what Time entitled to Relief on account of Superannuation.						Date of Death.	Place of Residence at Time of Death.	Remarks.
					In 18 .		In 18 .		In 18 .		In 18 .		In 18 .		In 18 .				
					Weeks.	Days.	Weeks.	Days.	Weeks.	Days.	Weeks.	Days.	Weeks.	Days.	Weeks.	Days.			

PROPOSAL FOR ADMISSION.

To the secretary of the Herefordshire Friendly Society.
The proposal of A.B. who wishes to become a member of this society.

Name.
Occupation.
Place of birth.
Date of birth.
Abode.

Average amount of weekly earnings or emoluments, calculated or estimated upon the average of the year next immediately preceding, is not less than shillings weekly.

Table chosen.

We the under-written do recommend A.B. to be a member of the Herefordshire Friendly Society.

Dated this day of 18 .

C.D. } members of the Herefordshire Friendly Society.
E.F. }

DECLARATION ON ENROLMENT.

To the secretary of the Herefordshire Friendly Society.

I, A.B. born in the parish of in the county of on the day of in the year 18 , but now of in the county of being desirous of becoming a member of the Herefordshire Friendly Society, and intending to make an assurance therein,

Of shillings weekly, full payment in sickness.
Of shillings weekly, half pay in sickness.
Of shillings weekly, as an annuity,

to commence at the age of years, and of pounds to be paid at my death or, and intending to assure on behalf of my born at in the county of day of in the year 18 , an endowment of pounds to be paid on his (or her) attaining the age of years, and having perused and

considered the rules of this society, do hereby declare and set forth. That age does not exceed years [and that I am not afflicted with any disorder or constitutional weakness which may tend to shorten life, or to incapacitate me from the performance of my customary occupation]; and I do hereby agree that this declaration shall be the basis of the contract between the society and myself; and that if any untrue averment is contained in this declaration, all moneys which shall have been paid to the society on account thereof shall be forfeited, and I do hereby consent that my said assurance shall be made subject to the rules and regulations of the said society.

Dated this day of 18
Witness, C.D. (Signed) A.B.

The words concerning health, contained in the above declaration, and enclosed between brackets, are to be omitted whenever the assurance relates solely to annuity or endowment.

DEMAND FOR FULL PAY.

To the secretary of the Herefordshire Friendly Society.

I, A.B. do on this day of 18 , demand the weekly sum of being the full pay due to me, as a member of this society; and I do declare that by reason of [here state the sickness or infirmity], I am confined to my bed or bed chamber, and that I am unable to walk out of the house, or to perform any work or to execute any employment or to exercise in any manner my customary occupation; and I hereby promise to give notice to the secretary of this society, as soon as I shall become able to walk out of the house, or to perform any work, or to execute any employment, or to exercise in any manner my customary occupation.

A.B.

DEMAND FOR HALF PAY.

To the secretary of the Herefordshire Friendly Society.

I, A.B. do on this day of 18 , demand the weekly sum of being the half pay due to me,

as a member of this society, and I do declare that by reason of [here state the sickness or infirmity] I am not prevented from walking out of the house, but that I am at present unable to perform any work, or to execute any employment, or to exercise my customary occupation, so as during any one week thereby to earn any sum, or to acquire any emolument, equal in amount or value to weekly half pay; and I do hereby promise to give notice in writing to the secretary of this society as soon as I shall become able to perform any work, or to execute any employment, or to exercise my customary occupation, so as thereby to earn any sum, or to acquire any emolument, equal in amount or value to my weekly half pay.

A.B.

No. 1.—Monthly Premiums payable until 65 for the under-mentioned benefits in sickness until 65.

Table with columns: Age, 4s. per Week, 6s., 8s., 10s., 12s. and rows for ages 15 to 65.

No. 2.—Monthly Premiums payable until 65 for the under-mentioned weekly allowances after that age.

Table with columns: Age, 2s., 4s., 6s., 8s., 10s. and rows for ages 15 to 65.

No. 3.—Monthly Premiums payable until 65 for the under-mentioned sums payable on death.

Table with columns: Age, 2s., 4s., 6s., 8s., 10s. and rows for ages 15 to 65.

No. 4.—Monthly Premiums payable until 65 for the under-mentioned weekly allowances during sickness until death.

Table with columns: Age, 4s., 6s., 8s., 10s., 12s. and rows for ages 15 to 65.

CERTIFICATE OF THE SURGEON.

This is to certify that [Name], reading at [Address], is afflicted with [Disease], which renders [Name] unable to follow [Occupation].

(Signed)

Form to be signed on the recovery of a member from illness.

This is to certify that I, [Name], having recovered my health, do hereby declare off the funds of the Herefordshire Friendly Society, the day of [Date] 18[Year].

(Signed)

B b

Form of a sick member's certificate who has removed into the country for the benefit of his health, or resides beyond the limits of the society.

These are to certify to the members of the Herefordshire Friendly Society that _____ is now afflicted with _____ and in consequence thereof is unable to follow occupation.

As witness our hands this _____ day of _____ 18 _____
 Surgeon,
 Minister,
 Churchwardens,
 of _____

Form of declaration to be signed by members living beyond the limits of the society, declaring off the funds.

I, _____, residing at _____, having been afflicted with _____ from the _____ day of _____ to the _____ day of _____ on which I declared off the fund of the Herefordshire Friendly Society, do solemnly declare that I was not able to follow my employment from the day I declared on the fund until the day I declared off, and that I have not imposed on this society, nor violated the rules and orders thereof.

Signed before me this _____ day of _____ 18 _____
 (A clergyman or magistrate.)

RULES of the MEDICAL CLUB in connexion with the HEREFORDSHIRE FRIENDLY SOCIETY.

1. That the object of this club shall be to provide for the members of it medical and surgical attendance, and all necessary medicine in illness, so long as they shall continue members.
2. That the management of this club be under the control and direction of the trustees and directors for the time being of the Herefordshire Friendly Society.
3. The club shall consist of honorary and benefit members.
4. The honorary members shall consist of any person who shall subscribe half a guinea per annum to the club; who shall be entitled to recommend (subject to the approval of the surgeon), either the husband, wife, or child, of any member of this club, provided they be in health at the time of being recommended to the same medical assistance as the members themselves, so long as the subscription shall be continued; and if subscribers of one guinea or upwards, they shall be allowed to give three such recommendations in the course of the year.
5. The benefit members shall consist of such members of the Herefordshire Friendly Society as shall subscribe 6s. per annum, the payments to be made quarterly at the society's office on the first Tuesday in June, September, December, and March in each year.
6. That the husband, wife, and children of any member of the Herefordshire Friendly Society, be allowed to become benefit members of this club (subject to the approval of the surgeon), on the payment of 6s. per annum, the payment of such members to be made at the time and manner expressed in rule 5.
7. That no member shall be entitled to any benefit from the club until all arrears due at the time of application shall have been paid up; and if any member shall neglect to pay his or her subscription for a longer period than six months, he or she shall cease to be a member; and any person ceasing to be a member, if desirous of re-admission, can receive no benefit till after his name has been upon the books of the club, and his subscription paid, for six months.
8. That sick members capable of attending at the residence of the surgeon will be required to do so, but if incapable of attending, the surgeon will visit them at their own homes.
9. That the sick members shall furnish their own bottles, leeches, and trusses (when necessary) and send for the medicine.
10. That no member shall be entitled to any of the benefits of this club whose illness, or injury, shall be occasioned by drunkenness, fighting, attempted suicide, or profligacy, and anyone convicted of drunkenness, or felony, shall immediately cease to be a member.
11. That the surgeon shall be appointed by the trustees and directors of the Herefordshire Friendly Society.
12. That the surgeon be required to attend the members in sickness, according to rule 8, and to supply each member

with all necessary medicine during their illness (except in cases of midwifery, and a fortnight after delivery).

13. That the remuneration of the surgeon be at the rate of 6s. per annum for each member, that is to say, with respect to such as are members of the Herefordshire Friendly Society, for every quarterly payment made by such member agreeably to rule 5, the trustees and directors shall add one half thereto from the surplus fund of the said society.

14. That any dispute or disagreement that may arise between the members and the surgeon, be referred to the arbitration of the honorary physician, and two trustees or directors of the society, appointed by the sub-committee, and their decision thereon to be final.

15. That the surgeon on his appointment, and every member on enrolling himself a member of this club, shall be required to sign his agreement with these rules in a book kept for that purpose.

N.B.—In all practicable cases, members are requested to attend at the residence of the surgeon before 10 o'clock in the morning, and when they require his attendance, to apply, if possible, the night before, or at least early in the morning, that he may make his arrangements accordingly.

RULES of the ORDER of TRUE IVORITES.

PREFACE.

"Two are better than one; a three-fold cord is not easily broken."—SOLOMON.

Thirty years ago Ivorism was a small, living germ, in the mind of Thomas Robert Jones of Wrexham. It is today a strong and powerful, a numerous and influential Order! taking its position amongst the chief philanthropic orders of the world, in an age that is pre-eminent for its numerous and powerful Friendly Societies. It took its form as a philanthropic order and a benefit Friendly Society in the year 1836.

The Order of Ivorites is named after Ifor ap Llewelyn, the Lord of Bessaleg, Wenallt and Gwern y Clepa, who received from his contemporaries and was known by after generations by the title of Ivor Hael.

Ivor Hael was well known to possess the spirit of a Welshman, great liberality, and a heartfelt desire to benefit his fellow men—this is the mark we place before each member of this society—and without a fair attempt to reach this mark no man is worthy of a place amongst the followers of Ivor Hael.

The chief object of the Order of Ivorites is to form a union and create a fund for the benefit of the members and their families in sickness, weakness, debility, travelling, and death; to enable the members to meet forthrightly, monthly, quarterly, half-yearly and annually, for the purpose of arranging, forming, and adopting measures for their good individually, and their prosperity as members of the one great family—to set on foot measures to foster in the members the spirit of nationality, and to induce them to support the literature of their country and the elevation of the Welsh as a people.

The Order of Ivorites will receive and welcome any man from any country, language, or nation, who may be between the age of 12 and 45 years, should he be in possession of health and a good character, acknowledging the claims of God as his Maker, and the rights of man as his fellow-creature.

From the year 1836 till now the order has undergone many changes in its constitution, rules, management, and seat of its government. By this time it has attained a position high and influential, and is known by the title of "The Order of True Ivorites, St. David's Unity Friendly Society;" it is formed of a general unity composed of all the members; of branches called districts; of sub-branches called lodges; the whole under the government of a board of directors, composed of the officers of the order, and a number of other gentlemen elected annually by the general conference; these administer the affairs of the order in accordance with the general rules contained in the book now in the hands of the reader.

The Order of Ivorites on the 1st day of January 1865, numbered 15,775 members, divided into 24 districts, and subdivided into 237 lodges. The total value of the lodges in cash and other property on the same date amounted to 61,800*l.*, and the Unity fund amounted to 900*l.*, safely invested and bearing interest at five per cent. per annum, continually augmenting the capital that secures the strength and influence of the bond of union existing between all the members of the Ivorite family.

A careful examination of the following rules will show that the Order of Ivorites is established on fair and just, liberal and permanent principles; it is formed of men possessing faith in God's Word, honour to the Crown, love for their country and tongue, and a sympathy with all mankind.

The whole management of the order is in the hands of the members themselves. The members compose the lodges; the lodges form districts; the districts are to elect the annual conference; and the annual conference is to elect the board of directors, who are to administer for the year, according to the spirit of the general rules; but if not, the members have full power to displace them and choose better men for the future.

To Ivorites, we say, study these rules and be ready to assist those who administer them to carry them out in the letter and in the spirit. To those who do not yet belong to us we say, come amongst us and assist us by your presence and counsel. To the working men of Wales we say, examine our rules for yourselves; if you find them suitable to your circumstances, join us now and make provision for the future, when sickness shall overtake you, old age come upon you, and the king of terrors meet you; and to the gentlemen of our country and the ratepayers of our land in general we say, come forward and assist a class of worthy men who endeavour to benefit their nation, reform society, and elevate mankind, and place themselves, their widows, and their little ones above being the recipients of charity in the future.

By ORDER.

Board Room, July 19th, 1865.

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RULES.

[The figures at the end of these Rules denote the number of the Rule in the Edition of 1859.]

Name.

1. Section 1. This society shall be named "The Order of True Ivorites, St. David's Unity Friendly Society."—Rule 1.

Constitution.

Section 2. The society shall be composed of a conference, called the annual conference, or A. C., formed of delegates appointed by districts, according to the rules adopted for that purpose; a board of directors; officers of the Unity who shall be called Unity president, or U. P.; Unity vice-president, or U. V. P.; treasurer; sub-treasurer; Unity secretary, or U. S.; branches called districts and lodges; such society to consist of an unlimited number of male members.—Rule 1.

Objects.

Section 3. The objects of the society are the following; namely to raise a fund by entrance fees, subscriptions of the members, fines, donations, and by interest on

capital; for insuring a sum of money to be paid on the death of a member, to the widow or children, or executors, administrators or assigns of such member, or for defraying the expenses of the burial of a member; and also for insuring a sum of money to be paid to a member on the death of a member's wife, or the death of a member's child; for the relief of members in sickness and old age; and for assisting members in distressed circumstances. Any branch of this society shall be at liberty to adopt a system of nomination in accordance with the 18 & 19 Vict. c. 63. s. 31.

For what purpose.

Nomination.

Funds of the Order.

Section 4. That all moneys received on account of entrance fees, subscriptions, fines, donations, publication and sale of rules, lodge books, and sale of other works calculated to be of interest to the order, and interest on capital, shall be applied in carrying out the objects of the society, and in paying the expenses of management according to the rules thereof.

Funds.

Their objects.

That so much of the funds of the society as may not be wanted for immediate use, or to meet the usual accruing liabilities, shall, with the consent of the society, to be had and testified in such manner as the rules direct, be invested pursuant to 18 & 19 Vict. c. 63; and any member or officer who shall misapply the funds shall make good the same, and suffer such other punishment as the society shall judge fit, or he shall be punished according to the Friendly Societies' Act.—Rule 2 & 3.

Surplus to be invested.

Misapplication.
Fine.
Punishment.

Establishment of Branches.

Section 5. That the annual conference of the order shall have power to establish branches called districts. The board of directors shall have power to establish branches called lodges, as herein provided for. Every branch of this society shall be bound by these rules, but may make such other rules as such branch may think fit; provided such additional rules made by lodges are not inconsistent with the rules of the district and general rules of the society; and provided also that the rules made by districts are not inconsistent with the general rules of the society; and such other rules must be certified and registered according to the 18 & 19 Vict. c. 63, if the rules of the branch society be already certified and registered.

Establishment branches.

Registration.

Place of Business.

Section 6. That the business of the board of this society, conducted by the directors and officers of the order, shall be carried on at the Ivorites' Arms, High Street, Swansea, in the county of Glamorgan; and when the place of business is changed, or if a dissolution of the society takes place, notice thereof shall be sent to the Registrar in England, seven days before or after such change or dissolution, signed by the secretary or other principal officers, and also by three other members of the society.

Where the board meets.

Removal.

Trustees.

Section 7. That every branch of this society shall appoint its own trustees and treasurer; the mode of appointment shall be declared in the rules of each branch. Every resolution appointing a trustee shall be signed by such trustee and three members of the society or branch, and countersigned by the secretary or other principal officers; and such resolution so signed and countersigned, shall be transmitted to the registrar, to be by him deposited with the rules of the society or branch in his custody. In case any trustee being removed from his office shall refuse or neglect to assign or transfer any property of the society or branch, as the board of directors (for the society) or committee of management (for the branch) shall direct, such trustee shall (if he be a member) be expelled the society, and cease to have any claim on the society or branch, on account of contributions paid by him. No person shall be appointed treasurer or trustee until he shall have attained the age of 21 years.

How appointed.

Notice to Registrar.

Neglecting to assign or transfer any property.

Penalty.

Not under 21.

Treasurers.

Section 8. That every treasurer of this society, or of any branch thereof, shall be responsible for all sums of money as may from time to time be paid into his hands by the secretary, or by any other person on account of such society or branch; he shall, when required, balance his cash account, and supply the secretary with a duplicate thereof; before the treasurer takes upon himself the duties of his office, he must give security, pursuant to the 18 & 19 Vict. c. 63. s. 21.

To be bound for the money.

To give security.

The bank. That the Banking Company of the West of England and South Wales District Bank be the treasurer of the Unity, and that a sub-treasurer be appointed by the conference, whose duty shall be to receive all moneys and place the same in the West of England and South Wales District Bank, in the name of the Unity; and he shall be present at all the meetings of the board of directors, and produce before them the bank book and the sub-treasurer's book, and he shall take part in the deliberations and vote at the board meetings.—Rule 7 and 8.

The Conference.

Time of meeting. 2. There shall be held an annual conference of the Unity on a day or days in the first week in July in each year, composed of delegates elected by the various districts for the purpose of reviewing the proceedings of the Unity, receive the report of the auditors as to the receipts and expenditure of the year, the state of the funds at the time, re-admit into the order districts or lodges under suspension, to receive application from lodges for the formation of new districts, or for permission to remove from one district and join another. To consider applications, for assistance from the Unity fund; change, amend, add to or take from the general rules; appoint the officers of the order and the board of directors for the ensuing year; select the place to hold the next conference; and any other matter in conformity with the arrangements made in these rules, of which due notice shall have been received.—Rule 52.

Delegates' duties. Receive auditors' report. The funds. Admission of districts or lodges. Alteration of rules. Elections. Programme of proceedings. 3. The officers of the order shall prepare a printed programme of all matters that are to come under notice before the conference, a copy of which shall be given to each delegate at the commencement of the proceedings, and as far as possible the programme shall be followed to the end, and then any other matter may be considered that may benefit Ioriturism.

Conference to be movable. Notice as to place of holding. District to suo delegates. How many? Fine for neglect. 4. The said annual conference to be moveable to such places as shall be decided upon by the majority of the delegates; the places desirous of having it to send notice of such desire to the secretary of the order three months before the annual meeting, so that the name be inserted in the annual circular by the board of directors in order to afford all districts an opportunity of deciding on the best place to hold the meeting.—Rule 54.

Time of meeting. Fines. Misconduct. Fine. Altering rules. How done. When. 5. That every district containing less than 200 members shall have the option of sending one delegate to the annual conference or not. That every district containing 200 members and upwards be compelled to send one delegate to the annual meeting, or in default be fined in the sum of 3*l.*; and that every district containing 500 members be allowed to send two delegates, and one delegate for every 500 additional members.—Rule 55.

Propositions to the conference. New rules in force. September 1st, every year. 6. That every representative be present in the conference at 10 o'clock in the morning of the first day, or in default he shall be fined 5*s.* to the general fund of the order; and any representative leaving the conference before its termination, without first obtaining permission of the presiding officer, shall be subject to the same fine.—Rule 56.

Propositions to the conference. New rules in force. September 1st, every year. 7. Any lodge wishing to alter any essential rule, or make a new one, shall place the same before a district meeting, fully setting forth the alteration desired, and if the district agrees notice thereof shall be sent to the U. S. on or before the 1st day of April in each year, who shall cause the same to be circulated in the reports issued after the board meeting in April, otherwise they shall not be taken into consideration by the A. C. When the directors find two or more propositions in conformity with each other, one only shall be inserted. That when a proposition has been sent by any district in conformity to rule, so that it has appeared in the April report, such proposition shall thenceforward be considered as the property of the A. C. is willing to take it up. That all rules and alteration of rules made at the annual conference of each year shall come into effect for lodges on the 1st day of September following, unless a special resolution be passed at such meeting, providing for the same.

New districts. Notice. 8. That all applications from lodges for new districts, and applications for permission to join other districts, written notice of the same shall be sent to the district to which they belong, and the district they intend joining, at least 30 days previous to the December district committee, and a true copy of the same to the C. S., in time for insertion in the April report, and the same shall then be taken into consideration at the next G. C.

9. Any person, lodge, or district intending to appeal to conference must give notice of such intention, specifying the charge in full in writing to the U. S. 21 days before the day on which the conference meet; and the Unity secretary shall send a copy of such charge to the parties complained of, so that they may attend either by delegate or by letter.

10. That the following method of polling for the officers of the order or for the places of holding the A. C. be adopted:—Each deputy shall write the name of one of the candidates for office, or place for holding the next A. C. on a card prepared for the purpose and put into a box or hat which shall stand before the U. P., and unless one person or place has a majority of the whole of the votes of the delegates then present, the lowest number shall be cast out, and the polling commence again, and continued until the candidates or places be reduced to two, and he or they who have the greatest number of votes shall be elected.

11. That all the resolutions of the conference be printed and sent to the lodges through the secretaries of districts; the secretary of the order too shall take care that they reach all the district secretaries within six weeks of holding the conference under a penalty of 1*l.* to the Unity fund.

The reports of the conference, district, and board of directors, must be had in each lodge within two lodge nights after receiving the same, under a penalty of 10*s.* to the district fund.—Rules 61 & 62.

Officers of the Order.

12. There shall belong to the order the following officers.—Unity president, Unity vice-president, Unity secretary, treasurer, sub-treasurer, and five trustees, all of whom shall be elected by the annual conference. The trustees, treasurer, and sub-treasurer being once elected, shall remain in office without re-election during the pleasure of the conference; but the conference shall have power to remove one or all of them by appointing another in his stead. The Unity secretary once elected shall continue in office without being re-proposed during the pleasure of the conference; but should a district propose another to be the Unity secretary, then an election must take place, and he who shall have a majority of votes in the conference shall be deemed elected. All of these officers, viz.: president, Unity vice-president, and Unity secretary, must be proposed by a district, in a regular district meeting, and such proposition to be in the hands of the U. S. on or before the 1st of April, and the names shall be circulated in the April report of the board, so that they may be considered by the June district meetings; having had a regular proposal, the conference shall proceed with the election, whether the person be present or not, but there must be a letter from them stating to the conference their intention to fill the offices should they be elected.

The election of the Unity officers and the board of directors shall be by ballot. The president and vice-president shall not be eligible for re-election to the same office until the expiration of one year, unless one shall have been proposed by districts, then the old officers may be re-elected. The officers and board of directors shall be paid from the general fund, the sum to be named by the conference. The officers of the order and members of the board to be elected for one year only.—Rule 11, 56, 72.

13. That the U. P. shall preside at meetings where his attendance may be required. All disputes of the order in general, if not settled to mutual satisfaction, after having been heard before a committee of the district, shall be under the cognizance of this officer, whose summonses shall be attended to, and whose decision, in conjunction with the board of directors, shall be final and binding upon all the parties concerned.

The U. P., U. V. P., or U. S., shall be allowed his or their reasonable expenses by the district or lodge at any time requiring his or their attendance.

That if the U. P., U. V. P., or U. S. cannot attend when called upon, the foregoing rule be equally binding in favour of any other officer they may appoint.

That the U. V. P. shall act in conjunction with the U. P., and officiate in his absence.

That the U. V. P. and U. S. shall act in conjunction with the board of directors; but neither of them shall be allowed to vote at any A. C. unless the votes be equal, in which case the U. P. for the presiding officer shall have the casting vote.

That the officers of the order shall send out a password quarterly for the admission of members.

14. That the U. S. shall superintend the forwarding of goods, have the charge and custody of the books, and

Appeal to conference. Notice. Mode of giving notice.

Election. How cast.

Resolutions of conference to be printed from lodges. Fine for neglect. Reports to be made to lodges. Fine for neglect.

Officers. All chosen by the conference.

Power removed from officers U. S.

All officers proposed by district.

When.

Name of elected officers reported.

Polled in their absence.

Election by ballot. Not eligible for re-election.

Their payment to be out of the A. C.

U. P. to sit in all meetings. Disputes come to board.

Expenses allowed.

Officers act with board.

No vote but a casting vote.

Password.

U. S. duties.

ut stock of goods and fixtures on the premises; receive all parcels, letters, and other correspondence on account of the order, and place all correspondence to and from districts, before the U.P. and board of directors. He shall answer all communications and attend to the business of the order.

pond. The U.S. shall not furnish goods to or reply to the correspondence of any person other than through the medium of the D.S., except he refuse or neglect; then the U.S. shall reply to the correspondence and furnish goods to the D.H.P., should he apply. The salary of the U.S. to be fixed by the A.C.

it of That the account books of the order shall be produced at all the meetings of the board of directors if required.

ry. That the U.S. shall give security for the money and property entrusted to his care, pursuant to 18 & 19 Vict. c. 63.

rd. 15. That the officers of the order shall send out a password quarterly, for the use of those members good on the books, and an annual password for the use of travelling members.

Board of Directors.

of 16. That the board of directors be held at the Ivorites Arms, Swansea, in the county of Glamorgan, or at such other place as shall from time to time be determined upon by the annual conference; and the said board shall be composed of the president of the preceding year, who shall take his seat and vote on all questions before the board, without being elected to the office; the U.P. and U.V.P. of the order for the time being; and six other members chosen and elected by the annual conference from the members of the unity in general; also the secretary of the Unity, but the secretary shall not vote at board meetings. The president, vice-president, and secretary must be nominated by districts three months before the annual conference, and their names circulated in the board circulars in time for the last district meetings before the annual conference; but the other members of the board need not be nominated before the holding of the conference. The elections for the officers and the members of the board shall be by ballot. The president and vice-president not to be eligible for re-election to the same office until they have been out of such office at least 12 months, except that no one shall have been nominated by districts to fill such office, then and in such case the old officers may be re-elected. The salaries of the officers and the members of the board to be paid out of the general funds of the Unity, and the amount shall be determined upon by the annual conference. The officers of the Unity and the members of the board are elected for one year only.—Rule 73.

of 17. That the board of directors meet for the transaction of the business of the Unity once every three months, the time of meeting to be determined upon by the conference, and stated in the report of such conference from year to year. And that an extraordinary meeting of the board may be called by the officers of the Unity, or by a requisition of five members of the board, duly signed, and presented to the secretary, desiring to call such special meeting; but at such extraordinary or special meeting no business shall be transacted but that which was stated in writing in the notice calling such meeting.—Rule 74.

ers 18. That should any one or more of the parties elected as directors neglect to attend the meetings of the board, or resign, die, or be found incompetent to act, then the person or persons next in number on the final poll list shall be called in rotation to fill up the vacancy. And that no member of the board shall vote upon a question from his own district.

wor 19. That the board of directors shall have no power to draw money, except for the payment of accounts, and shall advance no money on account of any purchases until the goods have been delivered to the U.S.

for 20. That all discounts allowed to the board of directors for their purchases shall be stated in their bills of parcels or receipts; when no discount is allowed, the words "nett amount" shall be written thereon.

to 21. That the board of directors shall issue a report quarterly to each lodge, with a balance sheet, containing the items of income and expenditure during the previous quarter, together with the sum to which the fund amounts; members to be at liberty to purchase the same; and every third year a directory for the use of lodges, containing all necessary information; members to be at liberty to purchase these publications.

for 22. That the board of directors shall send out with the quarterly reports a list of the following articles, with the selling price of each, and that lodges and districts be obliged to purchase all the goods they may want, accord-

ing to the following list, or in default thereof, the quarterly reports and all other communications to be withheld from them until the next annual conference.

List of Goods sold at the Board Room.

General rules.	District and lodge seals.
Lecture books.	List of lodges.
Clearances.	Emblems.
Dispensations.	Charges and duties.

All other articles required by lodges or districts may be purchased in such manner and at such places as they may deem advisable; and that each district pay the carriage of all goods required by them.

All applications for goods by members must be made to the lodges to which they respectively belong; and by lodges, all applications for goods must be made to the D.S. of their respective districts.

That the U.P., U.V.P., U.S., board of directors, treasurer, sub-treasurer, trustees of the order, and auditors, for the time being, shall be entitled to a copy of the reports, general rules, list of lodges, and all other publications of the order.

20. That each district shall name one of its members to correspond with the board, and shall be deemed an *ex officio* member of the board; and such corresponding member may attend any or all board meetings, and take part and vote upon all questions before the board, except he or his district be interested in such questions; and the person so elected by his district shall notify his appointment to the secretary of the Unity, within 14 days of his appointment, or in default be fined 5s. to the general fund of the order.

The expenses of the corresponding member of the board shall be defrayed either by himself or by his district, but not out of the general fund of the order.

That the secretary is bound to produce at each meeting of the board every correspondence and all accounts between him and the order, under a fine of 1*l.* to the Unity fund of the order, and if it be found that the secretary or treasurer receive money from the order without making it known to the board, he or they shall be immediately expelled from the order, if proved that fraud was intended by them.

That all moneys in possession of the board, over and above defraying the expenses of the order, be deposited in the Unity fund, at the commencement of the year.

21. That a report of the receipts and expenditure of the board, together with the accounts of the order, shall be produced at the annual conference; and that such accounts be first audited by two persons, appointed annually by districts, chosen by the conference, one of whom shall go out every year; and that such auditors meet to perform their duties between the annual meeting of the board and the annual conference. The expenses of such auditors to be paid out of the general fund. Should any auditor make a false statement, he shall be fined 3*l.*; the same to be paid by the district to which he belongs; such fine to go to the Unity fund.—Rule 80.

22. That the board be careful that no lodge or district shall receive the quarterly passwords, if they be 13 months in arrears, under a penalty of 5*l.* to the Unity fund of the order.

The board of directors only is to issue and change the passwords and other secrets, which are to be changed every three months.

If any district shall open a new lodge without the consent of the board, it shall be fined in the sum of 5*l.* to the Unity fund of the order.

If either the board or any brother or officer shall send or give the password, &c., to a disqualified brother, lodge, or district, he or they shall be fined as follows:—Board of directors, 5*l.*; to be paid by the members sitting at that meeting—the districts to whom they belong to be responsible for the money; officer, 1*l.* 10*s.*; members, 1*l.*; to be deposited in the Unity fund of the order. If it be proved that a member, members, or a suspended lodge have received the password or other secrets belonging to the order during such suspension, such member, members, suspended lodge shall make known to the district who gave to him or to it such password or other secret; or in default, neither the member or lodge shall be again received into the Unity under any circumstance whatever; and the person or persons who shall be guilty of giving the password or secret shall be expelled without delay.—Rule 81, 4, & 5.

23. That all letters containing money from districts, lodges, or individuals, to the board of directors, be sent to

conveys
U.S.
proper
directs.

annual
W.

manage-
out fund.

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out.
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on.
power to
make dis-
tinct laws.
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custo-
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treasur-
er.
depos-
its main-
tained in
separate
accounts.

centre of
districts.

to re-
voke a
law with-
out con-
sent.
note.

amount
of pay-
ment in
funeral
donation.

for each

weeks
of bene-
volence.

monthly
tributi-
on to be
returned.

general
d.
manage-
ment fund.

every lodge
contri-
bute.

arated
separately.

a.

articles,
of
kind.

the sub-treasurer, and a copy of such letter, stating the amount of such payment, be also sent to the secretary of the order, all of which sums he shall duly enter in a book, to be compared with that of the sub-treasurer, and the pass book of the bank.

That every district through the order shall send a sum equal to 1d. per member to the sub-treasurer, by the 1st day of January in every year, towards the expenses of the board; to be paid out of the management fund of each district.—Rule 86 & 88.

District.

24. The annual conference of the order shall have power to establish branches called districts, formed of one or any number of lodges, and every district shall have power to adopt rules for its government, but such rules shall not be at variance with or opposed to these general rules. It shall be imperative upon every district branch of the order of Ivorites, in the first district meeting after its establishment, to appoint three or more trustees, who shall exceed 20 years of age, in accordance with the Friendly Societies' Act; and it shall also appoint a treasurer, who previous to taking the office, shall give security in accordance with the arrangement of the 18 & 19 Vic. c. 63. s. 21.

That all lodges shall belong to the district by which they are opened, and shall not be allowed to leave that or any other district to which they may afterwards belong, without the consent of the conference. They shall pay all just debts due by them to the district they are about to leave, and shall forfeit all claim to the district and funeral fund.

That every district in the Unity shall meet half-way from the market place, if a market town, or if not a market town, half-way from the centre of the village or place from which such district takes its name; and a district meeting granting a dispensation to open a new lodge, or giving liberty to move an old one nearer to a town, centre of a village or place from which another district takes its name without the consent of such district, shall be fined the sum of 5*l.*; one half of the fine shall be paid to the general fund of the order, and the other half into the funds of the district infringed upon.

25. That each district in the Unity shall fix the amount payable at the death of members and their wives, and at what period they will become entitled to the funeral donation; also that districts must compel all lodges throughout their districts to charge their members with contributions towards the sick and funeral funds at the rate of 3*d.* weekly for every 1*s.* weekly benefit in sickness. On this principle lodges of different rates of contributions and benefits may be formed in districts but not varying in the same lodge.

26. That districts must compel all lodges to comply with the following rule, viz., That no member shall owe more than 14 weeks' subscription to his lodge, nor shall he allow a fine inflicted on him (and of which he has received notice in writing) to remain unpaid for 14 weeks, nor shall he allow goods, which he shall have ordered and received from his lodge, to remain unpaid for a period of 14 weeks. And if any member offend in any of the matters above named at any time within 14 weeks previous to sickness, neither he nor his representative shall be entitled to pay for such sickness. Any member being fined shall be made acquainted with the same by a written or printed note from the secretary within eight weeks, or it shall be null and void; and the secretary of every lodge be compelled to read over or post up publicly every lodge night the names of all members who will be out of compliance before the next lodge night. The officers of every lodge shall deduct from every member's sick pay, the whole amount of his contributions and fines; thus keeping him good on the books of the lodge.

27. That each district in the Unity shall form a district funeral fund and a district management expense fund, to each of which funds every lodge shall be bound to contribute according to its number of members. From the funeral fund shall be paid the funeral donations, and from the district management fund shall be paid all necessary expenses of the district, delegates to the A.C. and Unity levies. Districts to have power to make rules for the government of such funds as to them may seem proper, in accordance with the general rules; but the D.S. shall in all cases keep a separate and distinct account of the receipts and expenditure of each fund; and every district violating this rule shall, on proof thereof coming before the directors, be fined one guinea, to be paid to the general fund of the order.

28. That no regalia be allowed at funerals, except black sashes, hat-bands, white or black gloves. And that lodges

or districts shall have the power to make such rules as they may think proper for the attendance of members who may reside within the distance of five miles from the lodge house at funerals and anniversaries.

District Meetings.

29. That it be optional with each district whether it holds its meetings quarterly, every four months, or half-yearly, but it is imperative on all districts throughout the order to hold their annual meetings on some day in the first week in June in each year, in which the report from the board of directors shall be taken into consideration, and delegates to the conference elected, and the district officers for the year to be chosen, and a majority of the district officers shall have power to call a special meeting of their district at any time they may see urgent necessity for so doing; but every lodge in such district shall be furnished with a notice printed or written, of all the business intended to be transacted at such special meeting, in sufficient time to appoint a deputy or deputies, at an ordinary meeting of the lodge, and any other business transacted at such special meeting not named in the notice shall be null and void. Fines shall be imposed at district meetings in case of disorder, the same as in open lodge.

30. That each lodge shall appoint an equal number of delegates to attend the district meetings. They shall be chosen out of the present and past elective officers; and no deputy shall sit at such meeting unless he has been regularly appointed by his lodge, and be a subscribing member thereof; but in case of emergency, as the delegate chosen being unable to attend, the H.P. shall have power to appoint any qualified officer in the place of such delegate, subject to the approval of the meeting, except in case of a new lodge, when any of the elective officers may be appointed, though not subscribing members of such lodge, provided there be none of their own members qualified; or if qualified are unable to attend, and that districts shall have a discretionary power to act upon the following rule:—The delegates may be divided into sections of 13 persons; 10 to be appointed by ballot, and three, who shall be chairman, vice-chairman, and secretary, to be appointed by the whole body, to hear cases of appeals, charges, application for petitions, and alterations of lodge nights, the decision of such sections to be confirmed by a majority of the delegates of the full meeting assembled; or that any district meeting specially called for that purpose shall have power to make a rule to appoint delegates to the district meeting, in accordance with the number of members in each lodge, one delegate for a lodge of not more than 50 members; two delegates for lodges having 51 members and not more than 100; three delegates for a lodge having 101 members and not more than 200; and one delegate for each additional 100 members. Every delegate must produce a certificate signed by the president and secretary of his lodge, and bearing the lodge seal, before he has any right to sit, except in special cases provided for in these rules.

31. That all lodges in districts whose meetings are moveable from one lodge to another throughout the district, shall be compelled to send a delegate or delegates to such meeting, or be fined such sum as the meeting may think proper to inflict. But that any officer or delegate from the lodge shall retire during the discussion of any case that may affect their lodge, or any member thereof, except there be only one lodge in the district.

That those lodges in districts whose meetings are stationary in one town shall not be compelled to send a delegate to such meeting, if the lodge be situated at a greater distance than five miles from the place where the district takes its name, or from the place where the centre is fixed. The district shall not pay the expenses of delegates from lodges attending district meetings.

32. That every motion which comes before a district meeting shall be stated in writing, if demanded by any member of the meeting, previous to its being put to the vote, and the resolutions carried shall be kept by the district officers, and they shall not put any motion to vote which is contrary to the rules.

That all are bound to abide by the decisions of district meeting; but if any measure has been adopted contrary to their wishes, they may have a re-hearing of the case at the ensuing meeting, if the district and parties concerned are agreeable.

That any member improperly reflecting on the decisions of a meeting of the district, so as to bring it into contempt or ridicule, shall be fined for the first offence 5*s.*, and for the second, 7*s.*, and for the third be expelled, or suffer such other less punishment as a meeting of the district may deem sufficient.

Funeral
power to
make ru-

Time of
meeting
optional.

Annual
meeting
must be
June or
year.
Report to
be taken
into con-
sideration
Appointment
of officers.
Special
meeting.
How and
when.
Order of the
meeting.
Fines.

Number
delegates

Qualifica-
tions.

Discretionary
power.

Power to
appoint
delegates
members

Certificate
of appoint-
ment.

Meetings
moveable
All lodges
to send
delegates.

Delegat
not to
present

Expense
how paid

Motion
writing.
Not to
contrary
rules.

Re-hear

Reflected
on proce-
ding.
Fine.

pay-
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or.

That any lodge paying the fine of a member, inflicted by a district meeting, out of the funds of the lodge, without assigning sufficient cause for so doing, to the satisfaction of the district meeting, they shall be considered to stand in the place of such member, and be subject to any further fine or censure the quarterly or half-yearly meeting may think proper to inflict.

bbath.

That no meeting shall be held, or business of any nature or kind whatsoever connected with the order transacted on the Sabbath day, under a penalty of 21s. (if of a lodge, the fine to go to the district funds, and if of a district, the fine to go to the general fund of the order), and the proceedings to be null and void.

District Officers.

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33. There shall be three principal officers of every district branch of this society, namely, district president, or D.P.; district vice-president, or D.V.P.; and district secretary, or D.S.; and such officers shall be chosen out of the past presidents, and they shall be elected by ballot. The D.P. and D.V.P. shall be elected at every annual meeting of the district committee, and the D.S., after his election, shall continue to fill his office during the pleasure of the district meetings, unless removed by any other competent powers, without being re-elected, except in cases where any other candidate shall request to stand his poll for the office. The D.P. and D.V.P. shall be nominated at the meeting of the district held previous to the annual meeting, by any delegate then present, and their names and addresses inserted in the district report. The D.S. shall be allowed to continue in office without being so nominated, unless any other member be nominated as a candidate for the same office. And it shall not be necessary for any candidate for any of the said offices to be present at the time of his nomination. If a vacancy should happen in any of the said offices before the usual time of election, the delegates present at the first meeting of the district held after or at the time of the occurrence of such vacancy, shall elect a qualified member to fill the vacant office; and such election may take place at a special meeting, to be held in pursuance of the 29th general rule. Any district officer, or person proposed to become one, who shall go to reside permanently out of his district, so as thereby to be unable to attend to the duties of his office, shall thereby vacate his office or nomination.

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That in case any of the parties so nominated be absent on the day of election, they shall be allowed to stand their poll, provided they send a sufficient apology, stating the cause of such absence, and signifying in writing their intention to accept the office, if elected.

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on.

That no P.D.P. shall be allowed to stand his poll for D.P., unless he has been out of such office for 12 calendar months.

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That no P.D.V.P. shall be allowed to stand his poll for D.V.P., unless he has been out of such office 12 calendar months.

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That the D.S. shall be eligible for re-election in the event of any such re-election becoming necessary, and shall be allowed to stand his poll without being nominated, should any other member be nominated for the same office.

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34. That if any district officer shall suffer his contributions to exceed the amount, as provided by the 26th rule, or being fined and not paying such fine, as also provided for in such rule, or ordering goods and not paying for them after delivery, as required by the 26th rule, he shall vacate his office, and another be elected in his stead, and shall not be eligible for re-election until the next annual meeting of the district is held.

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books.

35. District officers shall see that all signs, charges, and makings are alike; see that the rules of the order are duly observed; and if any lodge persist in acting contrary to rules, it shall be their duty to bring such lodge before a meeting of a district. They shall have power to examine the books of any lodge in their district; and if they consider it necessary to take them away from the lodge for that purpose, the secretary of the lodge be allowed to be present during such examination. The books to remain in the hands of the district officers until the investigation is complete.

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36. That no district officer shall be allowed to vote at any district meeting unless the votes be equal, in which case the presiding officer shall have the casting vote.

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That any district officer who shall be found guilty of receiving a bribe for the purpose of opening any new lodge, or using his influence in contracting for regalia or other property required for the use of the district, shall forfeit his situation, and be deprived of the title of a district officer.

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icors.

That lodges requiring the attendance of district officers shall pay their reasonable expenses.

Lodge not
complying
with dis-
trict.

That if a lodge refuse or fail to comply with the resolution of a district meeting, the district officers shall warn them of the same, and if still persisting in not complying, any of the district officers being present shall have power to suspend such lodge until next district meeting is held. Any district officer using this rule with an improper motive shall be dealt with as a district meeting may decide.

District Secretary.

Send his
address to
U.S.
Duties.

37. That the D.S. of each district, immediately after his appointment to office, shall send his address to the U.S.

That all the communications from or to the U.P. and board of directors shall pass through the hands of the D.S., and that whatever information the D.S. may receive for his district, he shall cause the same to be forwarded to the respective lodges, and each district shall be empowered to make a regulation in order to carry the same into effect.

Lodge ac-
counts and
fines.

That the D.S. shall furnish each lodge with an account of their arrears and fines, and each district shall make their own arrangements for the payments of such accounts, and enforce fines for nonpayments.

Report for
meeting.

That the D.S. shall bring forward at each district meeting a regular report of receipts and disbursements, which shall be written or printed, and forwarded to all lodges in the district in compliance.

Annual re-
turns.
When made.

38. That the D.S. of each district in the unity shall, on or before the 1st day of March in each year, transmit to the U.S., on the form supplied for that purpose, the number of members in each lodge in the district good on the books and entitled to benefits, as provided for in the 26th general rule, and all members whose arrears of contribution do not exceed 12 months in amount; the number of deaths, male and female, with their respective ages at death; the amount of sick pay paid by each lodge in the district; the amount paid for funeral donations during the last 12 months; the number of persons initiated, with their respective ages; the name, number, place, and date of meeting, and other information that may be required for the purpose of compiling proper returns of the order, and making up the directory thereof. And any district making an incorrect return, or not sending it in by the above date, shall be fined 10s. 6d.; and if not received by the 6th of March, 11. 1s., which sums shall be charged by the U.S., with the next account, to the district, and paid into the general fund of the order.

Neglect.
Fines.

That the secretary of each lodge is to forward the annual sheet to the C.S. of the district by the 1st of February in each year.

District
auditors.

39. That each district shall appoint two or more auditors, who shall examine the accounts of the district previous to each district meeting.

Lodges out
of com-
pliance.

That the D.S., or any other member or lodge, shall be fined 21s. if he or they send the minutes, passwords, or any other information connected with the order, to any lodge out of compliance.

District Disputes.

How set-
tled.

40. That should a dispute arise between districts which they cannot mutually settle, either district to have the power of preferring a charge to the U.P. and board of directors; such charge to be heard at their next meetings, provided the usual notice has been given, and the decision to be final and conclusive.

21 days'
notice.

It shall be imperative upon the complaining district to give notice at least 21 days previous to the meeting of the board to the district complained of, with a written copy of complaints, and also to furnish the U.S. with a copy of charge or charges 21 days before the meeting of the board, or the case will not be heard at the next meeting of the directors, except both parties agree to a hearing.

Lodges.

How estab-
lished.

41. The board of directors shall have power, on the recommendation of districts, and in accordance with applications received by them, to establish branches called lodges, to be formed of an unlimited number of male members.

Must have
seven per-
sons.
Age of mem-
bers.

It shall be necessary to have at least seven persons to form a new lodge: president, vice-president, secretary, treasurer, two stewards, and a guardian; their ages not to be less than 19 or more than 45 years, except three founders, who may be received up to 50 years of age.

Accounts in
Welsh.

All the Welsh lodges in the order shall keep their accounts in the Welsh language, and secretaries should not be appointed who are not able to correspond and keep accounts in that language.

Lodge by-
laws.
Absence of
bylaws.
These bind-
ing.

All lodges shall have power to make and adopt lodge rules for the government of their internal proceedings; but they must not be at variance with, or opposed to, the rules of the district or these general rules. But where a lodge has not adopted lodge rules, it shall be governed by and in

accordance with the rules of the district to which it belongs, and the general rules of the order.

Trustees. It shall be imperative for every lodge on the first regular meeting after its formation, to elect three or more trustees, who shall be above 20 years of age, and a treasurer, who shall, before entering upon his office, give security in accordance with the 18 & 19 Vict. c. 63. And such trustees and treasurer shall hold office during the pleasure of the lodge only. All lodges shall make the best provision for the safe keeping of the spare funds, lodge books, and other property held by it.

Security. Every lodge that shall neglect to procure a bond or security for moneys, securities, or the property of the lodge from the treasurer or host, in accordance with the plan provided by the board, shall be fined 5*l.*; and no lodge shall keep more than 20*l.* in the box, under a penalty of 10*s.*; such fine to go to the district fund.

Regular Meeting. In order to form a regular meeting of a lodge, it shall be imperative that not less than seven members be present; and if five subscribing members of the lodge be not present, no business shall be transacted except the receiving of contributions, and the payment of sick and funeral donations.

Meeting. 42. That all lodges in the unit shall meet on the evenings appointed, and that district meetings shall have power to determine at what period, between 6 and 8 o'clock, the lodges belonging thereto shall open (also at what period between 9 and 10½ they shall close), but that two hours shall elapse between the time of opening and closing. The lodge business to commence half an hour after the time appointed for opening the lodge; but that no lodge, under any circumstances, shall be kept open later than 10½ o'clock; any business transacted after that time, whether a regular lodge or a summoned committee held on a regular lodge night, shall be null and void.

Examination. 43. That the H.P. shall cause to be examined every person who shall be in the lodge room before the lodge is opened, after which the guardian or guardians shall demand the password of every person who may apply for admission. That it be discretionary with all lodges, whether they appoint an outside guardian or not, and should either of the guardians admit a member without demanding from him the password, he or they shall be fined 2*s.* 6*d.* each; and should either of them leave the door, or suffer a stranger to enter during lodge hours, the parties so offending shall be fined 1*l.* for each offence.

Admission. That any lodge admitting a person, not a regular member of the order, into the lodge room when the lodge is open, shall be fined 2*s.*, the fine to go to the district fund.

Seating. That every member, upon his first entrance into the lodge room, shall give the countersign to the H.P. and V.P. before taking his seat, and again on his last leaving the room, or be fined 3*d.* for each offence.

Side-Arms. That no naval, military, or other member shall be admitted with side-arms.

Addressing the H.P. That when a member addresses the H.P. or any other officer that may be presiding, he shall be standing, or be fined 3*d.* And any member interrupting another whilst addressing the lodge shall be fined 6*d.* for each offence.

Disobedience to H.P. That if a member disobey the H.P. or any other officer when called to order, he shall be fined 6*d.* for each offence; and when a fine has been inflicted by a presiding officer of a lodge or district meeting upon a member for a violation of any general or bye rule of the lodge or district, such fine cannot be returned unless the member appeal to a meeting of his lodge or district.

Toasts and Sentiments. That all toasts and sentiments shall be given by the H.P., or by members on whom he shall call.

Propositions. 44. That the three propositions in lodge shall be asked as follows:—The sick or distressed first, the good and welfare second, the propositions for new members third; that each proposition remain open until just previous to the time fixed upon for closing the lodge; they shall then be closed, and not be again re-opened that evening.

Contributions. 45. That every member shall pay his contribution, which shall be not less than 3*d.* per week clear to the sick and funeral funds of the lodge to which he belongs, whether he attends or not, except he has drawn his card, in which case none shall be demanded, and shall not be credited with contributions except on a regular lodge night. The junior members, from 12 to 15 years of age, to be charged one half the contributions for senior members, and accordingly relieved at one half the sick pay of senior members, and when such juvenile members attain the age of 15 years, that they shall thence subscribe to the funds of their lodge at the same rate as members of full age in general, and become thenceforth claimants to all the privileges and secrets of the order.

Separate Accounts. That each lodge shall keep separate and distinct accounts of the moneys received and paid for sickness and funerals,

and shall not be allowed to appropriate any portion of such sick and funeral fund, or the interest by any means arising therefrom, to any purpose except the payment of sick and funeral gifts to members having a legal claim; and any lodge violating this rule shall, on proof thereof to the district meeting or board of directors, be fined any sum not exceeding 2*l.*, to be paid from the management fund of such lodge to the district management fund.

Management Fund. 46. That each lodge shall establish a fund which shall be called the management expense fund, which shall be raised by a separate contribution from that paid to the sick and funeral fund, and from which shall be paid medical attendants, the necessary expenses of management of the lodge and district, and gifts to members for meritorious services rendered to the lodge, district, or order. That each lodge shall keep a separate and distinct account of such fund, and shall have power to collect this sum from their members in such a manner as they may think best; a separate account shall be kept of all moneys paid in cases of charity and distress.

Dividing Funds. 47. That no lodge be allowed to divide its funds or break up the same except in conformity with the 13th clause of the 18th and 19th Vict., cap. 63. And any member aiding or in any way assisting to break up a lodge, endeavouring to cause the same to secede from the unit, or divide the funds, except as before stated, or with the consent of a meeting of the district (where provisions can be made for the members), shall be expelled the order, or dealt with as provided in the above clause, or suffer such less punishment as the meeting trying the case may think proper to inflict.

Intoxication. 48. That any member being in a lodge room in a state of intoxication, shall for the first offence be fined the sum of 5*s.*, for the second, 10*s.*, and for the third he shall be reported to a meeting of the district, and shall suffer such penalty as they may think proper; and in all cases the fine to go to the lodge in which the offence was committed, and the lodge to which he belongs shall be responsible for the payment, if he continues a member.

Member Quarrelling. That any member insulting, quarrelling with, or striking a member, either in or out of the lodge, shall be fined the sum of 5*s.* Any member aiding or abetting such offence shall be fined 2*s.* 6*d.* If any brother misbehave himself during lodge hours, or enters into conversation with a new-made brother, so that his conduct may be deemed a bad example, he shall be fined 2*s.* 6*d.*

Sleeping in Lodge Room. That if any member sleep in the lodge room during lodge hours, he shall be fined 3*d.*, and any member swearing, singing an indecent or political song, or giving an indecent or political toast or sentiment, shall be fined 1*s.*

Wagers. That if any member lay or offer to lay wagers, or to do any kind of business in the lodge room (except that of the order), he shall be fined 1*s.*

Leaving Room. That no member shall be allowed to go in or out of the lodge room during discussion or harmony, except by the consent of the H.P.

Members not to vote the first night. That no member shall vote or take office in the lodge the night he is initiated, or the night he throws in his clearance, except it be on the opening of a new lodge; or be allowed to vote in any lodge except where he is a subscribing member.

Protection of Officers. That every officer belonging to the lodge shall be protected by the same rule as the H.P., and when the charge of the lodge shall be given to the V.P., the same good order shall be kept as if the H.P. were present, and the same fines imposed.

Neglect to Address Properly. That if any member refuses to address the present or past officers by their respective titles, he shall be fined 3*d.*

Divulging Name of Secret of the Order. 49. That if any member divulges a member's name who votes against a person becoming an Ivorite, or makes known the discussions used in lodge or meeting, so as to cause disturbance or angry feeling between one or more members, he shall in each case be fined—for the first offence, 5*s.*; for the second, 10*s.*, and for the third be suspended for 12 months. Any member making known the discussions used in lodge or meeting to any person that does not belong to the order, shall be fined for the first offence 10*s.*, for the second, 21*s.*, and for the third be expelled, or suffer such other less punishment as the committee of the lodge may think fit.

Reflection on Decisions. That any member improperly reflecting on the decisions of a lodge or meeting legally convened, so as to bring the same into contempt or ridicule, shall be fined 2*s.* 6*d.* for each offence.

Non-attendance on Summons to Meeting. That any member not attending a meeting of his lodge, after being duly summoned, shall be fined 6*d.* for each offence, unless a satisfactory apology be sent by the hour appointed for the meeting to commence business.

All Lodges to sit under same Rules. 50. That no lodge shall be allowed to sit under any

rustees.
 treasurer.
 securities.
 funds.
 safety.
 amount box.
 more than seven.
 business except receiving contributions.
 time of meeting.
 two hours to be spent in lodge.
 to examine H.P. present, receive password.
 guardians duties.
 fines.
 admitting improper persons.
 uniform.
 fines.
 side-arms.
 address the H.P.
 fines.
 disobedience to H.P.
 fines.
 toasts and sentiments.
 propositions.
 contributions.
 juvenile members, 12 to 15.
 all compliance.
 separate accounts.

Fine.
 Management fund.
 Lodge dividing fund.
 Breaking up a lodge.
 Fine.
 Intoxication; fine.
 Member Quarrelling.
 Misbehave in lodge.
 Fine.
 Sleeping in lodge room.
 Fine.
 Wagers.
 Fine.
 Leaving room.
 Members not to vote the first night.
 Protection of officers.
 Fines.
 Neglect to address properly.
 Divulging name of secret of the order.
 Fine.
 Reflection on decisions.
 Fine.
 Non-attendance on summons to meeting.
 All lodges to sit under same rules.

rules but those adopted by the order in general, by bye rules made in conformity with the rules of their district, and the general rules of the order. Any lodge breaking this rule shall for the first offence be fined five guineas, and for the second be expelled; the fine to be paid into the funds of the district; but if there be only one lodge in the district, the fine to be paid into the general funds of the order.

Propositions and Initiations.

51. That there shall be paid by every person for his initiation and rules, not less than the sum stated in the 53rd general rule, according to the age of the person admitted; but that it shall be discretionary with districts how much they charge above that sum. Each member shall, immediately after initiation, be presented with a copy of all the rules by which he is to be governed.

That it be discretionary with districts and lodges whether they act according to the former or latter parts of the following rule, namely:—That no person be admitted into a lodge room until the whole of his initiation money has been paid, one half of the initiation money to be paid at the time of proposition; or that no person be admitted into the lodge room to be initiated for a less sum than one half of his initiation money, one fourth of his initiation money to be paid at the proposition, and the remainder in six calendar months, and shall not be entitled to the sick allowance until six calendar months after he has paid the whole of his initiation money.

NOTE.—That districts and lodges have the power of deferring the period when a member shall be entitled to sick gifts to any time not exceeding 12 calendar months after the whole of his initiation money has been paid.

52. That all persons proposed by a member on one lodge night are to be initiated on the next or any subsequent lodge night, within six calendar months from the time they were proposed, or forfeit their proposition money, and that lodges be not allowed to return such proposition money, except the person has been rejected. The name, age, place of abode, and occupation of the intended member to be entered into the book by the secretary, and read to the lodge. The H.P. shall be required to ascertain that each person proposed is respectable, and that he and his wife (if any) are in a sound state of health; when this is done the sense of the lodge shall be taken, and if any objection be made, and the same be thought sufficient by a majority of the members present, the person so objected to shall not be admitted. Each candidate for initiation must be proposed in the lodge which he is desirous of joining; and when such lodge has, on the following or any subsequent lodge night, agreed to accept him as a member, any other lodge shall be allowed to initiate such person for, and on account of, the lodge in which he was proposed, on receiving the consent of such lodge in writing.

53. That no person of improper character, nor anyone under the age of 12 years, shall be made a member of this order, or any person be allowed to become a member of two lodges in the unity, after these rules shall become in force in the order, but this rule shall not effect or alter the position of such members as may have belonged to two lodges previous to the conference of 1865; and except when another society or club may join the order and some of the members of the unity belonging to the same; and in all cases this shall be left to the judgment of districts.

Any person who proposes a person contrary to this rule shall be liable to be fined 21s., and not less than 10s. 6d., whether the person proposed be admitted or not. The charges for initiation to be as follows:—

		£ s. d.	
12	and not exceeding 15	-	0 2 6
15	"	18	- 0 3 0
18	"	21	- 0 4 0
21	"	24	- 0 5 0
24	"	27	- 0 7 6
27	"	30	- 0 10 0
30	"	32	- 0 12 6
32	"	34	- 0 15 0
34	"	36	- 1 0 0
35	"	38	- 1 5 0
38	"	40	- 1 10 0
40	"	42	- 1 15 0
42	"	45	- 2 0 0

No person shall be initiated above the age mentioned, under a penalty of 1l. to the funeral fund.

54. That the monthly contribution of each member in each lodge be not less than 1s. to the sick and funeral only, and the benefit in sickness therefrom 6s. a week, in the pro-

portion of 2d. monthly payment to 1s. weekly benefit, as follows:—For monthly contributions of

1s. 2d. the weekly benefit is 7s. full pay and 3s. 6d. half pay.			
1 4	"	8	4 0
1 6	"	9	4 6

On this principle lodges of different contributions and benefits may be formed, but not varying in the same lodge.

If a member have his monthly contributions unpaid for 14 weeks, or leaving a fine unpaid, of which he has received notice, for 14 weeks, or other goods, and not paying for the same for 14 weeks, or any other money due to his lodge be left unpaid for 14 weeks, he will be by so doing putting himself out of all benefit for the period of 14 weeks from the night he shall pay up all demands; and should he fall sick within 14 weeks of paying up all arrears, he shall not have any claim to any sick pay; or should he die within the 14 weeks of paying up all demands, neither his relatives nor any other person shall have any claim for any funeral money after him. Rule 27.

Arrears of 14 weeks.

Out of compliance. Not reinstated till 14 weeks.

55. When a member is incapacitated through sickness or lawful accident from following his usual occupation, if he has been a member for six months from the date that he paid his initiation fee, and also be free on the books, he will be allowed the third part of the full pay while his sickness continues; if a member for 12 months, full pay for 26 weeks, then he will be reduced to half pay for 52 weeks, and then the third part during his illness. And on the recovery of a member who has received half or third part of full pay, he must be 52 weeks without any sick pay before he is entitled to full pay; if in receipt of sick pay at different times, these different times will be added together, unless he has been off the funds for 52 weeks.

56. When a member dies having paid one year's contributions to the lodge, from the date that he paid the whole of his initiation fee, his wife or nearest relation can claim the sum of 8l. as funeral donation; on the death of a member's wife he can claim 5l., and on the death of a member's child above the age of one week and under 12 years, 10s. If a member marries again, after receiving the funeral donation for one wife, the said member shall pay into the funds of his lodge the sum of 10s. or be ineligible for a funeral donation for his second wife; neither can he claim the funeral donation until the expiration of 12 months from the date of the payment of the said sum. That districts which form funeral funds have the power to pay more than the amount specified in this law on the death of members or their wives, but which extra sums be defrayed by themselves, and not from the funds, according to 25th rule of the general laws.

57. That no member will have a claim to the benefit of the box for a complaint which he had previous to his membership; nor for any sickness resulting from and being the effect of accident by drunkenness, adultery, gambling, playing, or fighting, unless the last can be proved as self-defence; should a member on the box be found guilty of any of these offences, let his benefit be directly detained, and be expelled from the order, or should the majority deem him to be fine, not under a penalty of 10s.; but every member found to feign inability or sickness, or to work while receiving benefit, shall be instantly expelled. Rule 38.

Complain before entering the order, through misconduct.

Fine.

58. In case of a new lodge, or when the financial condition of a lodge is very low, that the district meeting have a discretionary power to reduce the entrance money in such cases for a limited period.

Reduce the initiation fee.

59. Persons may be admitted as honorary members at any age exceeding 21 years, on payment of one guinea, and shall have no claims on the funds of the lodge, district, or order; and that lodges shall have power to pass a rule requiring a payment of not less than 5s. annually from each honorary member, and in default of payment within three months after such yearly contributions shall have become payable, such honorary membership shall cease.

Honorary member

Annual contributions.

60. That if any body of men who have previously existed as a sick or benefit society apply to the Order of Iwerites for a dispensation, they shall produce such books or authentic documents belonging to them as shall prove the number, names, ages, and trade of their members, and also the actual amount of their unincumbered funds, in cash or other available property, and shall lay them before the district officers, who shall examine the same, and if they find there is not sufficient funds to pay the initiation for each member according to age, they shall proceed no further therein; but if there be sufficient funds in the society, or the members themselves will pay such a sum as will suffice to make the initiation fee for each member, the application shall be laid before the district meeting for their approval or objection. But no dispensation shall be granted to any such body as above mentioned except they are possessed of an available fund sufficient to pay the initiation money

Clubs joining the order.

How can this be done.

according to the 129th general rule, exclusive of the incidental expenses required for opening the new lodge. Should it at any time be discovered that any such body of men as above mentioned have obtained a dispensation from the order by borrowing money to make up the amount of funds required, or by making false representations to the district officers or district meeting, they shall, on proof being made, be expelled the order. That when a benefit society joins our order, in which society a brother Ivorite is a member, the said brother Ivorite be allowed to be initiated in such new lodge, and shall receive all the privileges of the order in his new lodge, as well as from his original lodge.

brother Ivorite belonging to such club.

61. That all persons proposed to become members shall, previous to initiation, sign a declaration of age, in the form and manner provided for that purpose by the lodge or district; and any member being at any time found guilty of signing a false declaration shall be expelled, suspended, or fined, as a meeting of his lodge may think fit. Any lodge breaking this rule shall be fined 2*l.*s., which shall be paid into the district fund.

declaration of age. Member proposed in the lodge received in another.

62. If any person be proposed in one lodge and made in another, within the space of six calendar months from the time he was proposed in the first lodge, the lodge accepting such person shall receive the whole of the initiation money, and pay to the lodge in which he was first proposed one half thereof; but no lodge shall have any claim if a longer time have elapsed between the proposition and initiation than six months, or if the lodge in which he was first proposed refuses to admit him as a member.

person refused, what to do with him. joining a lodge through refusal.

That no lodge shall be allowed to initiate a person who may have been refused to be initiated or accepted in another lodge in compliance, until they have received the consent of a quarterly or half-yearly meeting of the district, under the penalty of 2*l.*s. to the district fund; in case the lodge does not belong to the same district, then the consent of the district meeting to which the lodge belongs who refuses the admission of such person must be obtained, under a penalty of 20*s.* to be paid to the general fund of the order. That any person who may have been refused acceptance by one lodge and initiated in another lodge, in violation of this rule, shall be expelled the order, and shall not again be allowed to join the society, except with the consent of the district meeting.

joining a lodge.

That no person shall be initiated in any lodge, with an intention of becoming a member of an intended new lodge, until a dispensation be granted for the opening of such new lodge, by a district meeting, under a penalty of 1*l.* *s.* for each and every person so initiated; such fine to be paid into the district fund.

If any member persuade a person who may be proposed for any lodge to be initiated in another, before the expiration of six calendar months from the date of his proposition, he shall be fined 1*l.* *s.*, which fine shall be paid into the district fund.

Pass Words.

here received. no.

63. That the key of the pass word shall be kept only with the lecture book of each lodge; and any officer or lodge improperly exposing it shall be expelled, or suffer such other less punishment as a meeting of his lodge or district may deem proper.

giving pass word to proper characters. opposition.

Any member giving the pass word to a member not entitled to it, shall be fined the sum of 5*s.* for each offence. Any member attempting at imposition by presenting a false certificate to obtain possession of the pass word, shall be expelled the order.

Lodge Officers.

number. term of office. taking their places. new lodge.

64. Every lodge in this society shall periodically appoint three principal or elective officers, namely—high president, vice-president, and steward, who shall all be elected by ballot at the last ordinary meeting of the lodge in every term or sitting; and they shall perform the duties appertaining to their respective offices for six calendar months, commencing on the 1st day of January and July. And, at the ordinary meeting of the lodge next succeeding the day of their election, the new officers shall take their respective seats; but their other duties, privileges, and responsibilities shall commence on the first day of the term or sitting. The said officers shall be subscribing members of the lodge electing them; except in the case of a new lodge, as mentioned in the 165th general rule.

opposition for candidates. qualification.

Propositions for candidates shall be received on either of the two lodge nights previous to the night of election. To qualify a member for the office of H.P. he shall have served the office of V.P. for one term, or some other office for 18 months; for V.P. 12 months; for conductor six months.

That no paid secretary shall be allowed to count such office as a qualification for any other office. Any member of the order may be appointed secretary though a member of another lodge or district; such appointment shall be during good behaviour, or to be re-elected at every change of officers, as the lodge may decide; if appointed during good behaviour, should reasonable cause be shown he can be suspended from office by a meeting of the whole lodge, and a successor appointed.

Paid secretary. Appointment.

All the officers shall take their places on the next lodge night after their election.

Officers taking their places. Inferior officers.

The inferior officers to be the following:—Two supporters to the H.P., two supporters to the V.P., one or two guardians, one deputy host, who shall be named by the H.P. except the supporters of the V.P., who shall appoint his own supporters, and all be chosen from their own lodge, except in the case of a new lodge; should there not be a sufficient number of the members willing to fill offices, districts and lodges have power to make byelaws to compel members to do this.

How chosen. Power to compel.

If any elective officer forfeit or vacate his office, the proposition for the election of another in his stead shall be made on the lodge night such office is declared vacant—the election of a successor to take place the following lodge night. No person shall be entitled as a past officer, unless he has been elected in sufficient time to enable him to take his situation for three lodge nights previous to the regular night of election.

Vacating officers.

65. That when a new lodge is opened, any past officer or member in the district, being duly qualified, may become a candidate, and stand his poll to serve any office in such lodge, and may either draw his clearance or remain a member of his own lodge during the time he is filling it, provided there are no qualified members belonging to the new lodge who are willing to take office. But in case there are no candidates to fill the elective offices of new lodges, past officers having notice from the D.P. shall be obliged to attend, or be fined 1*s.*; a lodge shall be considered "new" until the expiration of 18 months after its being first opened. At the opening of a new lodge the secretary shall be appointed to the office of past president, should the lodge that opened it think proper, and to continue in such office for six months.

Opening new lodge.

District officers are recommended to discountenance the payment of any unnecessary sum for the service of any officer who may serve in new lodges.

D.P. to do new lodge for months.

66. Any member canvassing for elective offices (either for himself or another) in lodge, district, or order, shall be fined 1*s.* for each offence.

Canvass illegal.

Every member who accepts an office shall attend the lodge and take his situation at the time appointed for opening the same, or send an apology satisfactory to a majority of the members present, or be fined—elective officers 1*s.*, and inferior officers 6*d.* each; and if absent for three successive nights, either with or without an apology, shall vacate his office and another be appointed in his stead, except such person has been appointed in conformity with the 140th rule, and unless such absence is caused by sickness; in the latter case his situation shall be filled by any qualified member of the lodge, and the sick officer shall be entitled to the office to which he was appointed.

Officers take care of their places. Fines.

That should an officer of the order, district, or an elective officer of a lodge, suffer his contributions to exceed the amount stated in the 26th and 54th general rule, or being fined, and not paying such fine, in accordance with the 26th and 54th general rule, or ordering goods and not paying for them in accordance with the 26th and 54th general rule, he shall vacate his office, and another be appointed in his stead.

67. Every lodge in the society shall cause the accounts thereof to be made up and balanced to the last day in each year, at the least; and at the last meeting in every year two or more auditors shall be appointed to examine such accounts. The officers who shall have kept the accounts and the three elective officers for the past sitting shall attend the audit to give any necessary information. The officer whose duty it shall be to keep the accounts shall regularly enter such accounts in proper books, and at every audit make out and lay a statement thereof before the auditors, and produce to them all account books and proper vouchers for all payments, and deliver to them a balance sheet showing the receipts and expenditure, together with a statement of the affairs of the lodge since the last audit; and such statement and balance sheet, when found correct by the auditors, shall be signed by them, and laid before the lodge at some meeting within eight weeks from the 1st day of January in each year, together with any report thereon which the auditors may deem necessary and proper to make.

Balance sheet. Auditor.

Report of lodge.

Duty of the H.P.

68. That all summonses shall be signed by H.P. and secretary of the lodge; and in places where the H.P. cannot attend he shall empower the secretary to sign for him.

That the H.P. shall do all in his power to suppress disorder in his lodge; and shall not put any motion to the vote which is contrary to rule.

That the H.P. shall not give the quarterly pass word to any member of his lodge but such as are legally entitled to receive it, nor any member of another lodge, unless he receive a certificate to that effect, signed by the proper officers of his lodge, and under the lodge seal; and shall enjoin members who receive it not to give it to anyone, except the outside and inside guardians of the lodges in legal possession of the same.

Past Presidents.

69. That every H.P., on leaving the chair, shall take the P.P.'s for the next six months, and shall be fined for non-attendance, the same as elective officers.

That the name of no P.P. shall be placed on the dispensation board until the expiration of the term of office, as P.P., and not then, unless having served the office in a meritorious manner in the same lodge.

That if any P.P. be expelled, his name shall be taken off the dispensation board.

Removal of Lodges.

70. Any lodge desirous of removing from the house in which it meets, must first of all call a general meeting of all its members, giving to each member a written or printed notice 14 days at least before holding the meeting, in which it will be proposed to remove the lodge.

That the lodge to which either the D.P., D.V.P., or the D.S. is a subscribing member, shall not be allowed to remove without the sanction of a district quarterly, or half-yearly, or special meeting; and that any other lodge in the district shall not be allowed to remove without sanction of the district officers or a district meeting; and any lodge in either case removing without the sanction required by these rules shall be fined the sum of 5*l.*, and suffer such other punishment as a meeting of district may think fit; such fine to be paid into the district fund.

That no lodge shall be allowed to alter its night of meeting without the consent of a quarterly or half-yearly meeting of the district, except temporarily, on some special occasion, when the consent of the majority of the district officers shall be sufficient, under a penalty of 2*l.*, the fine to be paid into the district fund.

Readmission of Members.

71. That if any member be in arrears exceeding the amount of six months' contribution, he shall not be reinstated without a certificate of health from the lodge surgeon and if no lodge surgeon, from some other duly qualified medical man, stating him to be in good health; and he shall also sign a declaration of the state of his wife's health, which shall be received and approved of by the lodge before he be again placed good on the books. And any member being in arrears exceeding the amount of 12 months' contribution to the sick and funeral fund, shall forfeit all right of membership by having his name struck off the books, and shall not be again admitted except as a new member, or in conformity with a district resolution according to this rule. And any member neglecting to discharge his fines or arrears, shall not be allowed to visit his own or any other lodge until he has complied.

That if any member being in arrears exceeding the amount of 12 months' contributions, the lodge to which he was last a subscribing member shall be allowed to readmit him as a new member, if they think proper, by his paying the usual admittance fee according to his age. He may be admitted into any other lodge within three miles from his residence, if there be one within that distance, if the lodge he is anxious to join, upon application to the lodge to which he has last belonged find that there exists no reasonable objection to his being admitted. A member owing more than 12 months' contributions may be readmitted by his lodge, on the payment of all arrears, instead of re-entering as a new member, provided the sanction of the district committee be first obtained. And every member readmitted by the district, shall on the first or second lodge night next ensuing after the resolution of the district has been passed, pay or cause to be paid into his lodge all sums of money claimed by such lodge, for arrears of any kind due to such at the time of expulsion,

and also the amount of contribution for each and every lodge night that may have elapsed from the night of expulsion to the night of readmission, and he shall produce a certificate of health in the form used by such lodge or district for members. Also a certificate of the health of his wife, if any, from a legal medical practitioner, at that time, or such resolution shall be null and void, and shall not be entitled to any benefits from the funds of the lodge or district for the space of six months. And that such member, on his being readmitted, shall be in the same position with regard to any office he may have served as he was at the time he ceased to be a member of the order. But no member so admitted, above 45 years of age, shall be allowed clearance. Any person who has formerly been a member of the order joining another lodge without informing them of his having been a member of the order before shall be expelled, or suffer such other punishment as a committee of the district may think proper.

Disputes—How Settled.

72. That lodges shall have power to appoint arbitrators to try minor offences immediately, or as soon as convenient, after the commission of such offence, when the penalty does not exceed 2*l.*; such arbitrators shall first consist of 11 members, together with the H.P., who shall preside, and shall be chosen in the following manner, viz. :—The name or number of every member shall be placed in a box or hat, and the first 11 names or numbers drawn therefrom, residing within the distance of three miles, shall be the arbitrators; at the time of meeting each party shall have power to object alternately to any of the arbitrators until the number is seven, in addition to the H.P., the defendant in the case to have the first chance of objection. If by non-attendance, or any other cause, less than five arbitrators be present, they shall adjourn until such member attend, either of those appointed arbitrators, or others balloted for by the lodge. Should such arbitrators find, during their investigation of the case, that it is likely to prove more serious than was expected, and subject the party or parties concerned to a greater penalty than they have power to inflict, it shall be referred to the arbitration of a summoned meeting of the whole lodge.

73. That when a dispute or other matter of a serious nature is brought before a lodge by a member or person claiming through or under a member or under the rules, and when the amount claimed or the penalty incurred is more than 2*l.*, it shall be referred to the arbitration of a meeting of the lodge, to which every member good on the books shall be summoned if he resides within three miles from the lodge; the summonses shall express the business to be brought forward, and no other business shall be transacted by such meeting but that specified in the summons. The party or parties complained against shall, in all cases where a meeting of the whole lodge is called, be furnished with a copy of the charge at least 14 days before the case is heard, and the names of witnesses shall be taken at the time; and in case of appeal by either party, no other evidence shall be heard than the evidence given at the first hearing; but if the case be referred back to the arbitrators by whom it was first heard, either by the district or U.P. and board of directors, on account of informality in the proceedings, the same shall recommence, and either party shall be at liberty to introduce any new evidence.

74. That if any member suffer his contributions to be in arrears contrary to the 26th general rule, and there be at the time a charge pending against him, he shall be bound to answer to such charge if persisted in, and shall pay all contributions due by him previous to the hearing of the case, or to his being again admitted a member.

75. That should a dispute arise between members of different lodges, or between two or more lodges in the same district, it shall be referred to the arbitration of the district meeting, constituted in accordance with rule 50th. A copy of the charge shall be given to the district officers, in writing, by the party aggrieved, and the party or parties complained against shall be summoned to attend, and be furnished with a copy of such charge at least 14 days before the case is heard, and no evidence shall be received at any subsequent hearing of the case but such as was produced before such previous meeting.

76. That if a member prefer a charge against another member, and the same be brought before the arbitrators and proved to be false, he shall for such offence be fined 7*s.*, and if he continue to prefer such charge against the same member, and it still be proved false, he shall for the second offence be fined 10*s. 6d.*, and for the third be expelled, or suffer such other less punishment as the arbitrators may think proper.

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Taking evi-
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Re-hearing

Arrears.

Member
under
charge.

Disputes
between
lodges.

How to act.

False
charge

Fine.

77. That when a charge is brought by a lodge, officer, or brother of another district, then the case shall be referred to the arbitration of a meeting of the district, constituted in accordance with rule 30th, to which the person complained of belongs; and if a fine be inflicted on either party the fine shall be divided, and one half shall go into each district fund, unless an appeal be made to the U.P. and board of directors, in which case the fines shall go into the general funds of the order. That in all cases where a charge is preferred by a lodge or a member against another lodge or member, the same shall be made in writing, and shall state the time and place when and where the offence was committed.

Appeals.

78. That in all cases of appeals the decision appealed against shall be inserted in full in the report of the meeting where the appeal is heard, and the reason assigned for such conclusion being come to, and read afterwards to the parties concerned in the same, such decision to be printed with the quarterly reports.

That when any member or person claiming through a member or under the rules is aggrieved at the resolution of the lodge, or summoned meeting thereof, and wishes to appeal against it, he shall give notice in writing, to the D.S. before the expiration of three months from the lodge passing the resolution, the appeal shall then be referred to the arbitration of the district meeting, appointed in accordance with rule 70, but under special circumstances district meetings shall have power to hear an appeal, if made within six months after such resolution has been passed.

79. That any lodge or member, or person claiming through a member, or under the rules, aggrieved at the resolution of a district meeting, and being desirous to appeal against it, shall refer the matter to the U.P. and board of directors, within three months after such resolution has been passed. The directors, under special circumstances, shall have power to hear and decide upon an appeal, if made within six months after the resolution complained against shall have been passed.

80. That the arbitration and resolutions of the U.P. and board of directors be final and conclusive, but any district or party aggrieved may make application for a re-hearing; and if the directors consider the reasons sufficient for granting such re-hearing, they shall have power to do so, and all parties be summoned for the following meeting.

81. That in all cases of appeal sufficient notice must be given, that the district, lodges, or parties concerned may be summoned at least 14 days previous to the re-hearing of the case.

82. That in all cases of appeal the decisions appealed against must be complied with before such appeal can be heard; but in cases where money matters are concerned, the lodge or member shall be considered as having complied, if they deposit the amount in the hands of the district officers or the board of directors, and give notice of appeal after the hearing of the case; and if they fail to do so, the money shall be paid to the lodge, member, or person in whose favour the case is decided; but district meetings or the board of directors shall have the power to hear an appeal without such deposit being made, in any case where they consider the sum required excessive, or that the appellant is unable to pay the amount for want of means.

NOTE.—Any person, whether a member or not, or whether suspended or expelled, shall be allowed to give evidence in any case brought before a lodge or a district committee.

Dispensations.

83. That any party wishing to open a new lodge shall cause it to be made known to a lodge in the district, which lodge shall, if they think proper to apply for a dispensation, give notice thereof to a district officer, and make it known in writing to the lodges in the neighbourhood of the intended new lodge, at least one lodge night previous to the meeting of the district being held; and if it should be proved to the majority of the delegates at the district meeting at which the application is made that it would be injurious to open such new lodge, the dispensation shall not be granted.

84. That no dispensation shall be granted to open a lodge without the consent of a meeting of the district, the application for the same to be forwarded to the U.S.; and if no objection against the opening of the proposed lodge be received by the U.S. within seven days of such application being received by him, he shall be empowered to prepare and forward the same; but if an objection be

received within the time named, the application shall be referred to the U.P. and board of directors. The dispensation shall be dated at the time of opening the lodge, and numbered in rotation. The lodge applying for such dispensation shall give the new lodge a name, which shall differ from the name given to any other lodge in the district.

85. All applications made to the U.P. and board of directors for dispensations for lodges must be sent so as to be received by them at least 28 days before the time specified for opening them, and shall be in strict conformity with the following plan, or they cannot be attended to, viz. :—

At a meeting of the _____ district held on the _____ day of _____ in the year of our Lord 18 _____, it was resolved that a dispensation be granted to open a lodge in the house of _____ known by the sign of _____ in the _____ street, in the township of _____ in the county of _____ of _____, to be called _____ lodge, and to be opened on the _____ day of _____ 18 _____, and to be held every _____ The first lodge night to be on the _____ day _____ 18 _____
D.H.P.
D.V.P.
D.S.

All applications to have the district seal attached to them.

86. That all dispensations shall be charged 1l. The signatures attached to the same shall be those of the three principal officers of the order.

87. That when a lodge has been opened, the terms during which the officers thereof shall serve their respective offices shall be regulated in the following manner, namely :— Where the meetings of the lodge are held once a week, the first officers shall perform their respective duties for three calendar months, ending on the last lodge night in March, June, September, and December, as the case may be, in addition to the time which shall have elapsed from the opening of the lodge to the commencement of the next quarter. Where the meetings of the lodge are held once a fortnight, the first officers shall perform their respective duties for six calendar months ending the last lodge night of June or December, as the case may be, in addition to the time which shall have elapsed from the opening of the lodge to the commencement of the next half-year, if such additional time shall not exceed three calendar months; but if it shall exceed that time, then the duties of the first officers shall cease on the last lodge night of June or December next after the opening of the lodge, as the case may be. And where the meetings of the lodge are held less frequently than once a fortnight, the first officers shall perform their respective duties for one year ending on the last lodge night in December, in addition to the time which shall have elapsed from the opening of the lodge to the commencement of the next year, if such additional time shall not exceed six calendar months, but if it shall exceed that time, then the duties of the first officers shall cease on the last day of December next after the opening of the lodge.

88. That no lodge shall be held at any house or place of business that has not received the sanction of a district committee. And that lodges may be held at temperance hotels, or in rooms or buildings that may be hired or rented for that purpose.

89. That when the directors receive an application to open a lodge at a distance from the place where the application is made, the district committee to be empowered to make such arrangements as they may deem necessary for qualifying parties to take office in the new lodge.

Clearances.

90. That no member shall be entitled to a clearance until 12 months after he has paid the whole of his initiation money.

That any lodge issuing a clearance shall, for a period of 12 months after the same has been placed in another lodge, be responsible for the sick pay or funeral donation usually paid by the lodge granting the clearance, the amount to be paid to the member by the lodge he then belongs to, and be repaid by the lodge granting the clearance. After the expiration of 12 months from the time the clearance was first placed in any lodge, the lodge to which the member then belongs shall become responsible for any sick pay or funeral donation to which the member may be entitled. The lodge advancing sick or funeral donation, or having a claim for the contributions paid, shall be paid

* NOTE.—In this space insert the name of the town that is to be placed on the seal.

Arbitration of the board.

New name

Form of application.

Cost of dispensation. Name and dispensation. Terms for new office to serve, regulated, the period of opening.

Lodges to be held in per place.

Opening of lodge at a distance.

Not for 12 months.

Responsible for maintenance.

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in two months after demand, or the lodge neglecting to be fined 2s. 6d., to be paid to the lodge from which the money has been withheld.

91. That the H.P. and secretary shall sign all clearances, affix the lodge seal thereon, and see that they are properly filled up, or be answerable for the conduct of those whom they may authorise to do so for them.

That if a lodge issue clearance improperly filled up, the lodge to which it is presented shall stop it, and forward it to the U.P. and board of directors, who shall fine the lodge issuing it 5s., or such a sum not exceeding that amount as they may consider the circumstances of the case require, which shall be paid into the funds of the order, and the lodge from which such clearance was drawn shall furnish the member with a new one. No clearance to be granted except on regular lodge nights.

92. That when a member has drawn a clearance, he shall throw it into his own or any other lodge within 14 days from the day it was granted (this refers to lodges meeting fortnightly; in all other cases where lodges meet less frequently than fortnightly, 28 days shall be allowed). If he neglects to lodge his clearance within the time specified, he shall return the same to his own lodge within the space of four weeks after the expiration of the time allowed as above, and be fined 2s. 6d., and pay his contributions from the time it was granted; if he return the same within the expiration of four weeks after the time allowed, he shall pay full contribution from the time the clearance is returned; and should a member neglect to return his clearance within 14 weeks, he shall pay a fine of 2s. 6d., with all contributions, and shall not be entitled to any benefits for a period of 12 or 14 weeks from the clearance being accepted; and if he neglect to return such clearance within 12 months from the date of its being granted, he shall cease to be a member of the order.

Lodges shall have power to refuse the clearance of a member if he or his wife (if any) be in an unsound state of health, in which case he shall be allowed the space of four weeks from the time of refusal to return it to the lodge from which he drew it, which lodge shall be bound to receive it, on the member paying up his contribution from the time it was granted.

No lodge is compelled to accept any transferred member if he or his wife exceed 45 years of age.

94. That when a member has lodged his clearance, he shall not be allowed to draw another for the space of 12 months from drawing the same. That when any brother of this order shall emigrate or leave the United Kingdom, he shall cease to have any claim on the sick or funeral fund of the lodge or district to which he may belong, unless a certificate, signed by some local magistrate or official government agent, shall be forwarded to the officers of the lodge or district to which he may belong; that no lodge shall receive a member or members by clearances from an illegal lodge or district under a penalty of 5l. to the general fund.

Travellers.

95. That each district shall appoint an examining officer to receive applications and examine the claims, and to relieve members travelling in search of employment; such officer to keep a book of the form prepared by the board of directors, in which he shall enter the names of all those whom he may relieve, the sum paid to each, with the date thereof, together with other particulars required by the board, from time to time; the names and residences of such officers shall be circulated throughout the order by means of the reports and the directory, issued every three years.

96. That an application for a travelling card be made by a member on a regular meeting of the lodge; and if such application be deemed proper, the H.P. and secretary shall give the member a proper certificate, which shall contain the date of the member's initiation, his age, the amount of his monthly contribution, the amount of his sick pay, and the amount of his funeral donation, on a form prepared by the directors, having attached the lodge seal, and being signed by the H.P. and secretary, the member shall take it to the examining officer, who, if found correct, shall sign the same, and pay to the member 1s., and furnish him with the travelling pass-word, and the grip thereto belonging.

97. That no member be entitled to a travelling card: 1. Before he has been six months a member, and free on the books. 2. That no member be entitled to a travelling card while under suspension. 3. Every lodge to inquire into the cause why a brother goes to travel, previously to granting him his card, in default thereof shall be fined 1l. 4. That no member who has been discharged in consequence of drunkenness or other misdemeanor is entitled to a

card. 5. The absolute necessity of travelling must be proved before granting a card. 6. And it shall not continue in force more than six months; and the same member cannot be relieved more than once in the same place within six months.

98. If a lodge give an improper certificate it shall be the duty of the examining officer to stop the same and send it to the secretary of the order, and the lodge shall be fined in any sum not more than 5s.

That neither president nor secretary of any lodge shall give a card to any member under six months, from the expiration of the six months of his first card, under a fine of 10s. to the district fund.

If an entitled member receive an improper card, it must be exchanged for a proper card of the same date as the first, and the circumstances be inserted on it.

99. Should any member be taken ill whilst travelling, a surgeon's certificate will entitle him to his benefit from the lodge nearest to him, if the card be within six months, and such lodge to be repaid by his own lodge.

Any member obtaining work must give up his travelling card to some lodge within one month, otherwise he will be suspended from the benefit of the order in case of sickness or death.

That every member going to travel shall receive 1s. from the officer of his district with his card, and when he comes to a relieving station he shall receive 1d. for every mile he has travelled, so that the payment shall be after and not before he has travelled.

100. That no member seeking for employment be allowed to travel on the Sabbath, but 1s. 6d. will be allowed for his support on that day, and 6d. for his lodgings; so that the order be exonerated from the slander of enemies.

If a member is found guilty of forging a travelling card it shall be stopped by the examining officer, who shall forward it to the directors, and they shall inflict a fine on such members of 10s., to be paid to the general fund.

The Sick.

That each lodge shall have the power of making by-laws for the government of its own sick, but in the absence of any lodge by-laws, the following rules shall be enforced:—

101. A written notice on or off the box is to be sent to the secretary of the lodge, and if the sick member be good on the books he shall acquaint the president of it, who will order payment to the sick member from the time it is due; in default thereof he shall be fined 1s.; and if the president order payment to be made without the signature of the secretary, he shall be fined 5s.; and if the secretary order payment to an illegal member he shall be fined 5s. Also the money illegally paid to be returned by him who caused the payment.

When the president receives a notice from the secretary respecting a brother declaring on the box, he shall order six of the brethren who reside nearest to the sick to visit him every day in rotation, each of whom will sign his name on a paper left for that purpose by the first visitor, and whosoever neglects shall be fined 3d. every time he offends. Rule 137-8.

102. That the officers have authority to withhold the relief of any member whom they believe to be an impostor, or of whom they have any doubt, until he be proved before the lodge; but no member can be expelled without calling a general meeting of the lodge.

If a sick member be more than two miles distant from his lodge, a notice must be given every month during his sickness according to form, with the recommendation of a lodge, and a medical practitioner or minister's signature attached.

No sick member to go from his house without leaving word where he is going, under a fine of 1s. for the first offence, 2s. for the second, and for the third offence his pay shall be stopped until the next lodge night, when his case shall be left to the decision of the majority of the members.

No sick member to go from his house for the benefit of his health without the consent of the lodge; if he do he shall be deprived of the benefit of the box.

When a sick member is allowed to go from home to stay he must send a certificate to his lodge every four weeks signed by a surgeon and the officers of the nearest lodge to his place of abode, if one be convenient, otherwise a surgeon and a minister will suffice; in default thereof he will be deprived of the benefit. Rule 143, 4, 5, and 6.

103. Every sick member shall acquaint the nearest lodge of his name, the cause of his coming here, and the name of the place where he resides, and the members of that lodge are to visit him and report such to their lodge, and the secretary shall forward such reports to the lodge of which

Stop an irregular card.

Inproper card changed.

Ill while travelling.

Obtaining work.

First payment.

The Sabbath day.

Forging a card.

Lodges have power to make by-laws for their sick.

Notice.

H.P. and sec.

Sick visitors.

Stop payment in case of fraud.

Member at a distance. What notice to send.

Leaving house.

Certificates of what kind.

Nearest lodge to the sick member.

the sick man is a member, signed by the officers of the lodge every fortnight. If the sick member refuse or neglect to act in unison with this rule, his pay shall be stopped and any lodge not complying with this rule shall be fined in the sum of 1*l.* to the district fund to which it belongs.

All notices to be given in the form set forth in these rules. Rule 147.

The Unity Fund.

Its establishment.

By what means.

Every lodge to return a list of members every year. D.S. to send list to U.S., Jan. 16, in each year. Payment to sub-treasurer 1st of April.

Subjects. Assist members, widows, members.

Managed by U.C. surplus to be invested.

District applying. low. going to the card.

Lodge applying. how proceed.

Unity members. Who are unity members?

How to govern the fund.

104. That a unity fund be established for the general benefit of the order, by the payment of 1*s.* for once, by each member in the order that has not already paid, and the payment of 1*s.* by every new member that shall hereafter be received into the order, and the payment of 1*s.* by every member restored into the order according to rule 71; by the profits arising from the sale of goods, the interest of money, fines, voluntary gifts, and any sum that may be in hand, after paying all the general calls by the board of directors.

105. That all lodges throughout the order shall make a true list of all members received between the last meeting in the last year and the last meeting in the current year, which meeting shall always be held in every district in the month of December in each year; and the D.S. shall send such list to the U.S., with all other returns, on or before January 15th in the following year. And all districts shall pay the sum due upon them to the sub-treasurer on or before the 1st day of April in each year. Any district or lodge neglecting in this, or making a false return, shall be fined the sum of 10*s.* to the unity fund.

106. The object of this fund will be to render assistance under special and peculiar circumstances to districts, lodges, and members, who may be deemed worthy by the annual conference.

107. That this fund be entirely under the management of the annual conference, and no other court shall have any claim upon its funds but as provided for unity members in rule 110. And all surplus money over and above what may be necessary to carry on the workings for the year, shall be invested as provided for in 18 & 19 Vict. cap. 63, in the names of the trustees of the order, and they shall not sign any document to raise the principal of this fund but at the sanction of the annual conference.

108. When a district shall have cause to apply for assistance from this fund, such application in the first place shall be placed before the U.P. and board of directors, at their meeting in the month of April. The district shall place before the board all books and other documents deemed necessary to throw light upon the true state of the district, and the cause of its present position. The board having made a proper examination, shall prepare a report for the guidance of the delegates at the annual conference. The district shall also make an application to the A.C., which shall judge the case according to its merits, having first heard the application of the district, and the opinion of the board, on the facts of the case.

109. When a lodge wishes to receive assistance from the unity fund, it must, in the first instance, place the matter before a regular meeting of the district; and if the application receives the sanction of the district, after a proper investigation, it shall, through the district officers, place the case before the board of directors at their April meeting, producing before the board all books and other documents that may relate to the case. The board, after an examination of the case, shall prepare a report to the A.C. The lodge through the district shall apply to the A.C., who shall, after proper examination, treat the case according to its merits.

110. Unity members will become entitled in the following manner.—Should a lodge in full compliance in the Order of Ivories break up and divide its funds, leaving a member or members who are in regular benefit, but who had no hand in the breaking up or dividing its funds, and wishing to continue in the Order of Ivories, then such member or members can claim the benefit of this fund by becoming a unity member, but such member or members must pay into the unity fund any sum of money that he or they may have received in such division of funds; should any member be expelled by his lodge, and he appeal to his district, or to the U.P. and the board of directors, and be justified by such appeal, and should his lodge refuse to submit to the decision of the district meeting, or that of the board of directors, and for such offence be expelled the order, then such member will have a claim to become a unity member.

That all the unity members shall be under and governed by the following sections of this general rule:—

1. That any member of the unity claiming the benefit of this fund, shall give, or cause notice thereof to be given, to the C.S. of the order, within the period of three months (unless he can show that he had no knowledge of his lodge leaving the order), from the lodge seceding, dividing its funds, or being expelled, stating in writing the full circumstances and the cause, to the best of his knowledge, of secession, division, or expulsion.

Must give notice to U.S.

2. That each application, as received by the secretary of the order, shall be laid before the directors, at their first meeting after the same has been received; the directors shall make every inquiry into the circumstances connected therewith, and should such inquiry be satisfactory that the member has a claim, they shall then place him upon the unity fund.

U.S. to bring applicants before the board.

3. That each member shall contribute the same amount as contributions to the funds for sick and funerals only, as paid by him to the lodge of which he was last a member, and he shall not owe more than 12 weeks' subscription to the unity at any time; if he offend in this matter at any time within 12 weeks previous to sickness, or the death of himself or his wife, neither he nor his representatives shall be entitled to pay for such sickness, nor to any sum insured to be paid at death.

Contributions same as in lodge.

4. That in addition to the contributions paid for sick and funeral benefits, each member shall contribute the sum of 9*d.* per quarter for incidental expenses.

Manages fund.

5. That each member shall forward, or cause to be forwarded, to the order, his usual contribution (except when sick they shall be deducted), and in default thereof be subject to the general laws of the order, and the laws now enacted.

Pay to U.

6. That every member shall receive, as sick gifts, from the funds of the order, the same as that he would have received in his own lodge under similar circumstances.

Sick pay.

7. That any member being in the receipt of the sick gift from his lodge or district, at the time his claim arises to become a unity member, the number of weeks' sick gift he may have received, or may be entitled to, shall be considered a portion of the time to which he is entitled to the above-named benefits; and a reduction shall be made the same as if the whole amount had been paid by the unity.

Sick when becoming unity member.

8. Any member in receipt of the sick gifts, declaring off, should he again fall sick before the expiration of six months, he shall be paid at the same rate per week as he would have been in his own lodge, and be placed in the same position with regard to sick gifts as he was on the day he sent in his declaration on the sick fund.

Declaring off.

9. That every member in the receipt of the sick gift shall forward to the C.S. of the order, every 14 days, a medical certificate, duly signed, declaring his incapacity for labour, except in cases where the directors may give exemption from the same.

Fortnightly notice.

10. That the officers of the order or board of directors shall have power, at any time they may think fit, to appoint any person to visit such member, and to make such inquiries respecting him as they may think desirable.

Visiting sick.

11. That any member in receipt of the sick gift shall not be allowed to absent himself more than five miles from his residence, without the written consent of the officers of the order; nor shall he be out of his residence after 8 o'clock in the evening, from the 1st day of April to the 30th day of September; nor after 6 o'clock in the evening, from the 1st day of October to the 31st day of March.

Leaving home.

12. That any member misconducting himself, or rendering himself incapable of following his employment, by any immoral or disorderly conduct, or by provoking or engaging in wanton quarrels or pursuits, or by accident arising from intoxication, shall not be entitled to the sick gift of the order; and any member claiming and receiving the sick gift under the before-named circumstances, and this should afterwards be proved against him, shall be expelled, or suffer such other punishment as the circumstances of the case may require.

Misbehaviour while on funds.

13. That any member being afflicted with insanity, permanent debility, loss of sight, so as to disable him from following any employment, and should he be provided for in some place of refuge, the directors shall have power to pay over to his family (if any dependent on him for support) his usual sick gift, or shall have power (provided there is no family dependent upon him) to detain the same for his benefit, or to make such arrangements as they may think desirable.

Lunacy, &c. to act.

14. That any member being in the receipt of the sick gift, and wishing to declare off, shall give notice in writing to the C.S. of the order, previous to following any employment; any member neglecting to do so, and

Declaring off.

discovered following any employment before giving notice, shall be dealt with as the law directs.

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ion.

15. That on the death of any unity member, his representatives shall be entitled to the sum that he would be entitled from his own lodge. No funeral money is to be paid for a wife, should the member previously have received the benefits from any lodge or district, for any previous wife, except the member has paid some amount to his late lodge or district for registering such wife.

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16. That on the death of any member or his wife (when entitled to benefits) a certificate from a certified medical practitioner shall be forwarded to the C.S. of the order, who, on being satisfied of its correctness, and of there being proper representatives to receive the funeral money, the treasurer be authorised to pay the same.

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tive.

17. That in the event of there being no proper representative to receive the funeral money, steps be taken to pay the legitimate expenses of the funeral, and the balance to be retained until the next meeting of the directors, to be disposed of as they may deem most advisable.

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18. That any lodge being willing to accept the clearance of any unity member, the directors shall have power to grant, and the members be bound to accept the same; and that the directors, if they should consider it advisable, shall have power to make arrangements with any lodge that may be willing for the acceptance of such clearance, and present it to the lodge, or cease to be a member of the order.

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ules.

19. That any member violating any of these laws shall have a written charge preferred against him; he shall have 14 days' notice to attend personally, or by writing, before the directors; and if the charge be proved, and where the punishment is not fixed by general law, they shall have power to inflict a penalty of not less than 10s. 6d. and not more than 1l. for the first offence; for the second offence, they shall be allowed to inflict such punishment as they may consider the circumstances of the case require.

to pay-
or
ter.

111. If one lodge pay for another, and the same refuse to refund and leave the unity, then the said lodge is to bring the case before the board in April, and then before the annual conference. If the case be proved satisfactorily, the same will be refunded from the unity fund.

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to mem-

That no member or lodge shall receive assistance from the unity fund, unless the same have contributed to its funds by paying in full for every member belonging to each lodge.

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unity
ber.

To belong to the unity fund implies that the lodge has and does honestly pay for every member in accordance with rule 104; a neglect of this will put every member guilty of it out of all claim. Rule 70 and 71.

Accounts of the Order.

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too.

112. That the books and accounts of the order be balanced up to the 1st day of June in each year, and that the auditors appointed to examine the same shall be called in on or before the 1st day of July following, and that districts shall have power to compel all lodges in such districts to balance their accounts annually, up to and including the last lodge night in May in every year.

to send
outs.

That the U.S. shall forward to any district, when required, their quarterly or half-yearly account. That districts pay the account on or before the time named in the 42nd general rule, otherwise all goods, reports, and pass words shall be withheld until they have complied, or shown sufficient reason why they have not done so.

twice a

113. That all districts shall settle their accounts with the board of directors, so as to be received on or before the 1st of June and December in each year, or be fined the sum of 1s. if the amount owing be under 1l., if above that sum, 5 per cent. on the amount owing, which fine shall be paid into the general fund, and a list of such districts, together with the sum owing by them, shall be circulated in the quarterly reports.

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A.C.

114. That no district shall be allowed to send a delegate to the A.C. whose account is not paid up to the period last mentioned, unless a satisfactory reason be given why it has not been paid. Districts requiring copies of an account upwards of 12 months old shall send a competent person to make it out, or pay a reasonable sum for such being done.

Auditors of the Order.

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a duties.

115. That a committee of two persons be appointed to audit the accounts, and examine and prove the stock, who shall be paid from the general fund. Should the auditors pass the accounts without first ascertaining their correct-

ness, they shall be fined the sum of 5l. each, the districts from which they are sent to be responsible for the payment.

Fine.

That the auditors shall be chosen by districts, to be balloted for at the A.C.; the senior auditor to retire annually; and that the polling for the district be taken in the same manner as authorised by the 10th general rule with reference to the officers of the order.

How
elected.

That the districts chosen to appoint an auditor shall make such appointment at their first district meeting after the A.C.; but if the person appointed be unable to attend from illness, death, or other cause, the appointment may be made at a special district meeting, if the regular meeting will not be held in time for the appointment.

Fill vacan-
cies.

If an auditor appointed in conformity to rule cannot attend, the district to which he belongs shall appoint another in his stead.

Auditor fail-
ing, how to
proceed.

116. That the stock of goods on hand, stating the quantity of each sort, shall be taken each year, when the accounts are made up; a correct account of each sort of goods purchased and received for and on account of the order be kept during the following year; the same shall be entered into the day book on the day in which they are received (specifying items), and no credit shall be allowed by the auditors for goods when the entry has not been paid; likewise an account to be kept, and the same rule to be observed with respect to goods sold, in order that it may be known at the next making up whether the goods received and goods sold will agree with the stock on hand.

Account of
stock.

Account
kept.

Postage and Carriage.

117. That districts or lodges corresponding with one another through the medium of the post shall prepay the same.

To be pre-
paid.

That all districts, lodges, or members not paying their own postage or carriage, shall have the expense of such postage or carriage placed to the account of the districts to which such lodges or members belong. All letters sent to the U.P. and board of directors shall be prepaid.

Letters to
the board.

Medals and Sashes.

118. That the colour of sashes and ribbons for suspending medals, be as follows, viz.—Past or present officers of the order or district, *green*; and the officers of the lodges wear the following sashes:—P.P., *scarlet*; H.P., *yellow*; past and present V.P., *yellow*; past and present secretaries, *plaid*; and brothers, *sky blue*.

Proper
colours.

No member shall wear a medal unless he has had it voted to him by a lodge or committee of the order for meritorious conduct. Any member wearing a medal which has not been voted to him by a lodge or committee of the order shall be fined 6d. for each offence.

A right to
wear
medals.

Circulation of Documents.

119. That no member, lodge, or district, shall circulate any document or printed paper, relative to the order in general, any further than his or their district, except through the medium of the U.P. and board of directors.

Confined to
districts.

That any member slandering another, designing, printing, or publishing, or by any means circulating any article or document so as to bring any member into contempt, shall on proof thereof be expelled, or suffer such other less punishment as a committee of the lodge or district may think proper to inflict.

Fine for
slander.

Petitions.

120. That all petitions shall receive the sanction of a meeting of the district, and the number of lodges to which the petition shall go shall be fixed by such meeting.

To be ap-
proved by
districts.

That all petitions shall be signed by the district officers, and be liable to be withdrawn at any time by them. That when a petition has gone through the lodges named, it shall be delivered to the district officers and a statement of the amount received shall be published with the minutes of the next district meeting.

Signed by
district
officers.

That no member shall be allowed to apply for relief except in his own district, and then only with the consent of the district meeting, and such district meeting will have no power to make levies on the members towards such cases, but they might be sent before the lodges for free subscriptions only; and the mode of raising such subscriptions be left to each lodge.

Special as-
sistance.

Fines and Expulsions.

121. That if any member make known the secrets of the order he shall be expelled, or suffer such other punish-

Making
known the
secrets of the
order.

ment as a summoned meeting of his lodge or district may think proper.

That if any member damage, destroy, detain, or take away the regalia, money, or other property belonging to the lodge or district, he shall be expelled, or suffer such other less punishment as a summoned meeting of the lodge or district may deem necessary, and he shall not be reinstated without the consent of the district meeting.

122. That any member who has been convicted of felony or perjury by a legal tribunal of his country, shall be expelled the order by striking his name out of the books, and he shall not be reinstated without the consent of the district meeting.

That if any member be guilty of fraud, or any other disgraceful conduct, or follow any evil, wicked, or notorious practice contrary to law, or use any unlawful means in procuring a livelihood, if proof be made thereof, he shall be expelled, or suffer such other less punishment as a summoned meeting of the lodge or district may think fit.

123. That if any member be expelled, the H.P. of the lodge shall send notice to the D.S., who shall make it known to the different lodges in the district, stating the cause of expulsion.

That if any member is expelled (except in cases of expulsion under the 122nd rule) the H.P. shall call a meeting of the lodge, to which every member of the lodge who resides within three miles shall be summoned, (the summons to state the nature of the business to be brought forward), and the member charged with the commission of an offence shall be furnished with a copy of the charge at least 14 days before the time appointed for hearing.

That the names of all witnesses shall be taken at the time the case is tried, and none other shall be heard on any subsequent hearing of the case.

That any member having committed an offence which subjects him to expulsion, not appearing before a meeting of the lodge to answer for his conduct, within one month after the commission of the offence is made known to the lodge, he having been duly summoned, or if there be no possibility of summoning him, he shall be proceeded against in one month after the offence is made known to the lodge, in the same manner as if he were present.

That when a member is suspended or expelled, and shall appeal and establish his innocence, he shall, in case he fall sick between the time of his suspension or expulsion and such appeal, be entitled to his sick allowance, and during the time of suspension or expulsion he shall pay his usual contributions to the lodge; and any member being suspended or expelled, and dying between the time of his suspension or expulsion and the hearing of his appeal (he having given notice of appeal), if his innocence be proved to the satisfaction of the next meeting of the district, his widow or other legal representative shall be entitled to his funeral donation.

125. That any lodge admitting expelled, suspended, or illegal persons, or in any way giving them countenance or aid by lending or allowing them the use of any regalia or lodge property, such lodge shall from the time of committing such act be suspended from all benefits and privileges of the order, until they shall satisfy a district meeting; and if such practices be persisted in, or repeated after notice being given them of the illegality of such proceedings, they shall be expelled the order.

126. That the name of no expelled member be inserted in the quarterly reports of the order until he has had an opportunity of appealing to a meeting of the district to which his lodge belongs, and also to the board of directors.

That no member who has been expelled by his lodge shall be reinstated without the consent of a meeting of the district to which his lodge belongs, under a penalty of two guineas, which shall be paid into the district fund. And any member having been expelled by his district shall not be readmitted without the consent of the U.P. and board of directors of the A.C.

Lecture Book.

127. That the board of directors shall publish a lecture book under the sanction of the A.C. for the instruction and information of the members, and that each lodge shall be supplied with copies of the same.

That the lecture book shall be kept in a box with two locks, in the desk or some safe place; the H.P. shall keep one key, and any P.P. appointed by the lodge shall keep the other.

That no officer or other member shall be allowed to take the lecture book out of the lodge, under a penalty of 2s. 2s., which shall be paid into the district fund.

That lodges occupying lodge room, in outbuildings shall remove the box containing the lecture book into some safe apartment in the house where the lodge is held.

That any person writing or copying any part of the lecture book without the consent of the U.P. and board of directors shall be expelled, or suffer such other less punishment as a committee may think necessary.

General Rules.

128. That the whole of the rules for the government of the order shall be published in a book, to be called the general rules, and to be sold to the lodges for the use of members.

Breaking a Rule to which there is no Fine attached.

129. That any district, lodge, or member breaking a rule to which there is no fine attached, the meeting before whom the case is tried shall have power to inflict such fine as they may think the case deserves, not exceeding 2s. nor less than 2s. 6d.; and whenever the word "month" occurs it shall be understood to mean calendar month.

Alteration of these Rules.

130. That the power to alter, amend, add to, or take from, annul, and make a new rule instead of one of the present rules, lies entirely with the annual conference, having first had notice in the manner following:—A lodge shall send a notice of any alteration to a district meeting, and should the district meeting receive and approve of the same, the D.S. shall send such notice to the U.S. in time to go before the board of directors at their meeting in the month of April, and the said notice shall be printed and circulated through the lodges before the annual meeting of the district held in the first week in June in each year, so that each district may judge of such notice of alteration before the annual conference. Then it shall be considered by the delegates at the A.C., and if approved of by a majority of those present, such alteration will have the same weight and strength as these rules; but every notice for an alteration must specify minutely, truly, and fully, the alteration desired, by writing in full the words wished to be put in place of these rules, and in such a way as is wished they should stand part of the original rules.

And the board, at their meeting in April, shall have power to give notice of any alteration deemed necessary, a notice of such alterations to be fully published in the report of the board for the month of April; and that all such notices, shall be taken into consideration in the districts at their meeting in the first week in June, so as to enable them to instruct their delegates how to vote on the alterations proposed by the board, as well as all other proposed alterations in these rules.

That every alteration made in these rules, and all new rules adopted from time to time by the A.C., shall come into full operation, strength, and authority, on the 1st day of September in each year.

Explanatory Rule.

131. The general fund shall mean the fund at the disposal of the board of directors, so that the current expenses of the order, over which the board of directors, when assembled at a regular or special meeting, has the sole control.

The unity fund shall mean a reserved fund, for the sole purposes of meeting distress under peculiar and special circumstances in districts, in lodges, and in regard to individual members; and this fund, the unity fund, shall be under the sole control of the annual conference.

The word "month" in these rules shall mean calendar month.

FORMS OF DECLARATIONS FOR MEMBERS.

Declaration on.

Sir and Brother,—I hereby declare on the box of my lodge, being unable to follow my usual occupation from illness.

Dated this day of 18
To the secretary of the Lodge of True Ivorites,
held at

Removing box.

Copying lecture books.

Printed for use of members.

How to act
Amount of fine.

How to effect alterations.

Lodge to give notice to district.

Board to circulate a proposition in April report.

A.C.

Alteration to be fully specified.

Power of the board to give notice of alteration.

When alterations become in force.

General fund, what is it?

Unity fund, what is it?

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Declaration off.

Sir and Brother,—I hereby declare off the box of my lodge, being so far recovered as to resume my employment.
 Dated this day of 18
 To the secretary of the Lodge of True Ivorites,
 held at

NOTICE TO THE READER.

During the delay in receiving back the rules from the Registrar, a portion of the English rules, and this one is one of that portion, was worked off to save time, but the Registrar struck out the following words on the pages indicated:—

1. Page 7th. The three last lines, viz.: "Any branch of this society shall be at liberty to adopt a system of nomination in accordance with the 18 & 19 Vict. c. 63. s. 31."
2. Page 8th. Part of the 11th line from the top, viz.: "Pursuant to 18 & 19 Vict. c. 63."
3. Page 9th. Commencing at the top line, viz.: "Every resolution appointing a trustee shall be signed by such trustee, and three members of the society or branch, and countersigned by the secretary or other principal officers;

"and such resolution so signed and countersigned shall be transmitted to the Registrar, to be by him deposited with the rules of the society or branch in his custody." Also the last clause in s. 8, viz.: "Pursuant to 18 & 19 Vict. c. 63. s. 21."

4. Page 16th. The third and second line from the bottom, viz.: "In accordance with the Friendly Societies' Act."

5. Page 17th. The top line, viz.: "In accordance with the arrangements of the 18 & 19 Vict. c. 63. s. 21."

6. Page 23rd. The seventh line from the bottom, viz.: "In accordance with the 18 & 19 Vict. c. 63."

7. Page 26th. First three lines, viz.: "That no lodge be allowed to divide its funds, or break up the same, except in conformity with the 13th clause of the 18 & 19 Vict. c. 63." Also in line 6th, viz.: "Except as before stated."

8. Page 30th. 17th line from the bottom, viz.: "N.B."

9. Page 46th. 4th line from the top, viz.: "As provided for in 18 & 19 Vict. c."

The Registrar struck out the above; they do not form any part of the rules deposited, and are void and of no effect. The whole edition of the rules in Welsh is a complete and correct translation of the rules as amended and deposited by Mr. Pratt, the Registrar.

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APPENDIX No. 4.—continued.

Table with columns for NAME OF SOCIETY and DATE OF REGISTRATION, MORAL CONSTITUTION (Conditions of Membership, Government, Penalties, Tables, &c.), FINANCIAL CONSTITUTION (Contributions Payable by Members, Benefits Receivable by Members, Balance Sheet), and REMARKS. Includes societies from North Wales, Montgomeryshire, Herefordshire, and Monmouth.

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APPENDIX No. 4.—continued.

Table with columns for MORAL CONSTITUTION, FINANCIAL CONSTITUTION, and REMARKS. Includes entries for TRUE IVORITES, BRYNNAMAN LODGE, CY-FRINFAN LODGE, LLEWELYN-AP-GRIFFITH LODGE, RHYNS-AB-TWEDWR FRIENDLY SOCIETY, LOYAL ORDER OF ALFRED'S, LOYAL WILLIAM, and PRINCE ALBERT LODGE.