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REPORTS

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OF THE

ASSISTANT COMMISSIONERS.

Cheshire, Derbyshire, Lancashire, Leicestershire, Lincolnshire,
London, Nottinghamshire, Shropshire, Staffordshire,
Warwickshire, Worcestershire, Yorkshire;

WITH

Special Report on the Prudential Assurance Company.

(HON. E. LYULPH STANLEY.)

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

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[NOTE.—Many other returns have been received, nearly all to the same general effect. A communication was made to the secretary of the masters, but no answer was received.—E. L. S.]

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REPORT

BY

The Hon. E. Lyulph Stanley, Assistant Commissioner.

THE late Registrar of Friendly Societies in his report to Parliament used to make a rough classification of societies. He divided them as ordinary friendly societies, as affiliated orders, as societies for burial, societies for annuities, societies among Sunday scholars, and societies of females. This classification is hardly exact enough, and it is hard to make any classification which does not lead to cross divisions, or which brings out the varying characteristics of different kinds of societies. We may (i) divide societies as societies for men only, for men and women mixed, for women only, for children only, for men, women, and children. But though the societies for women only may be worth classing by themselves, as is the case with societies of children, yet the other groups do not so differ among themselves in the leading features of their management and character as to make this a good mode of classification.

Again, (ii) we may divide societies between those employing paid agents or collectors, and those where the money is paid at the club room. And this division is an important one which turns upon a peculiarity which has a large influence on the management of the society. But the collecting societies should be sub-divided into those which work within narrow local limits and those which seek business and canvass at a distance.

Or (iii) we may divide all societies into local, affiliated, and general.

If we make this division, I should mean by a local society one which, as a rule, was limited to one or two parishes or to a town and its suburbs, and which had but one secretary and office.

Affiliated societies, though in fact they may be limited to one town, are those which have degrees such as the lodge, the district, and the order. General societies are those which, having one fund, have their members dispersed, and not assembling in any one place as the lodge might.

These general societies may have many differences of management. They may be like the London Society of Hearts of Oak. They may be like the Rational Sick and Burial Association, whose local quarters are at Manchester. They may be county societies, such as the Wilts Society, or the Hampshire Society, or again they may be such as the North Staffordshire Provident Association. All these societies differ from one another very much, but they have one feature in common: that of a single fund belonging to all the members, however much they may be dispersed, and whether they meet in branches or not.

Among general societies should be classed perhaps the great collecting societies, such as the Royal Liver Friendly Society, the Liverpool Victoria Legal, with a host of similar organisations. But these societies have such peculiar tendencies that perhaps it will be best to take them out of the category of friendly societies altogether, and deal with them by separate legislation, and make a separate examination of them.

Half way between the general, the local, and the affiliated societies there is one form of society that needs to be noted, the equalised district of the affiliated orders. This organisation is as yet chiefly found among the Druids, and the Manchester and Salford equalised district may be taken as the type.* They will need special attention, and, in the opinion of the present Registrar, the law, as it stands, does not give them power to organise themselves as they wish.

* See evidence of Mr. John Wood, page 423.

Another division of friendly societies may be made according to the class of benefits which they insure.

This method will substantially divide them into those which insure for sickness and for death, and those which insure for death alone.

There are some societies, principally in the west of England, which provide annuities to their members, but they are few in number, and do not, as a rule, draw members from the wage-earning class who chiefly compose ordinary friendly societies. Again, some of the county societies and a few Becher clubs provide annuities after a certain age, but we must take it that in inquiring into friendly societies, annuities are, as a rule, beyond the reach of their members, except in the shape of benevolent grants to be made only so far as the funds will allow.

Again, endowments are not common among the benefits of friendly societies proper. Many of the collecting offices which have been already noticed as improperly classed among friendly societies do endowment business, and, as a rule, they have done it fraudulently, having thrown the endowment contribution into a common fund and spent it in paying their other claims.

Payments at the birth of a child, though sometimes made, are also not common. The great mass of business transacted in friendly societies is concerned with sick pay for the member, a sum at the death of the member and of the member's wife, and there is usually power for the widow to continue in the society and receive funeral money. Then there are funds, half benevolent, half in the nature of insurance for widows and orphans, for the relief of distressed members, for aiding members when they are travelling in search of work, and so forth. All these little benefits, however, are a mere fringe, the substance is the sick pay and the funeral money.

Limiting ourselves, then, for the present to the societies which make their main business the insurance of sick pay and a sum payable at death, the sick societies are more properly friendly societies. Those which merely insure a payment at death are not to the same extent mutual associations, managed by the members themselves. For the sick societies are chiefly among adult males. There are sick societies in connexion with schools and chapels for children of both sexes principally in Lancashire and Cheshire, but we may take it that the "club" or benefit society is best developed and most fully illustrated in the associations of grown up men for mutual aid in sickness and at death.

But the societies for burial have far more members among those who join with all their families and who specially desire to insure the funeral expenses of their children. In fact, burial societies are most prominent in Lancashire and its outskirts. Lancashire too is the head-quarters of those great offices which work under the Friendly Societies' Act, and in the same parts such companies as the Prudential Company have greatly extended their business. These societies are almost always worked by collectors. Almost the only society insuring the funeral expenses of children and not working by collectors is one at Doncaster, having about 2,000 members.

In Yorkshire, especially in the West Riding, there is a modification of the Lancashire Burial Society, and probably a more rudimentary form of association, called the funeral brief. This may be for families including children or for adults. In these funeral briefs there is no accumulated fund, but only the amount due on one or two deaths kept in hand; and at each death a levy is made on each member which is collected by the collector who gets a small fee for his trouble. When these funeral briefs are limited to adults they are almost certain to break down as the original members get old. For younger men prefer to form a new brief of their own and not join a society in which the levies occur frequently. But where a brief includes children it may last indefinitely, for young people join the brief on marrying for the sake of the children they expect to have, and the risk of death among whom they specially wish to guard against. There is a brief of this kind at Saltaire, with 3,000 members, and another numbering more than 4,000 members, near Bolton in Lancashire.

In these briefs the levy is often made on each family, not one each individual, and the levy may be uniform, whether the family is large or small; thus a young couple on marrying make a speculation, should they have many children they gain, should they be childless they lose.

In these organisations it is interesting to notice the infinite modifications which the preferences of the members make in a general type of rule. We seem to see in the moral world the same variation which Mr. Darwin has pointed out in the physical world, and we can trace to a common ancestry similar societies in remote towns. Thus in Coventry and in Derby burial societies are to be found brought thither by silk weavers from Congleton, and thriving with all their Cheshire peculiarities, though planted in a foreign soil. Sometimes the origin of a society is lost, but we can not doubt from similarity of rules that there has been a connexion the tradition of which has disappeared.

Burial societies for adults exist in many places, and seem to have had varying origins. Sometimes they are the last remnant of a sick and burial society, which from insufficient contributions or bad management has long failed as a sick society, but is still kept up to insure the members from the disgrace of a pauper funeral. This I have noticed especially among some societies of women.

In Kidderminster there is such a society, which is all that is left of a weavers' trades union. The union having suffered much from the frauds of a secretary in years long gone by, was dissolved for all purposes but this one of burial, which it combines with the convivial element the members meeting once a month, and spending threepence a head on drink. Some of the burial societies again have grown out of some special association for other purposes, such as the South Yorkshire Yeomanry Burial Society at Sheffield, which is a rich society for its size, and gives large benefits. The insurance, however, of funeral benefits alone is being now effected to an increasing extent by insurance offices. The Prudential Assurance Company has now in force more than 900,000 policies, or half as many again as the Royal Liver, the largest of the friendly societies insurance offices, and it seems likely that the class of business done by the Prudential Company will largely increase, unless the great affiliated Orders should start a juvenile insurance society in connexion with their organisations.

If then we turn to the societies which insure benefits in sickness as being the most important, and most properly friendly societies, we shall find that far the most important of them are the affiliated Orders. Not only are they the most numerous, probably much more numerous than all the other sick societies together, but they are also better managed than the single sick clubs, and if not as strictly managed as some of the county clubs, yet they are generally more cheaply managed, and the better Orders are gradually attaining substantially good and solvent management, and they are more popular and attractive, and, therefore, more likely to do good among the poor. They are more secure from gross fraud than the consolidated societies over which the members have little control, and they have a better chance of protecting their funds from imposition by the claiming of sick pay by members who are not really entitled to it.

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First in numbers in wealth and importance comes the Independent Order of Odd Fellows, Manchester Unity. This society, as taking the lead, deserves especial study, since, allowing for variation in the details of management there is reason to expect that by degrees the other Orders will adopt and imitate the improvements and precautions which the Manchester Unity have gradually found to be necessary to put themselves on a sound footing.

This society like the other affiliated Orders came into existence in the early part of this century. They were formerly better known as the secret orders, and at first were almost entirely convivial, with a good deal of the masonic ritual, passwords, degrees, lectures, titles, and ornaments. In the time of the Duke of Sussex the two great divisions of English Freemasons were united under one grand lodge, and the entrance fee was then raised for all Freemasons to not less than six guineas. Such a high charge would naturally operate to exclude working men from the Order, and there seems reason to believe that this exclusive movement on the part of the Freemasons may have led to the formation of societies in imitation of them among the poorer classes. At any rate, the earlier form of Odd Fellowship resembled in many things Freemasonry; and when strict actuaries blame these friendly societies for spending their money in conviviality, they should remember that the insurance was engrafted on the conviviality, and was a progress from the former free and easy administration of the funds, instead of the convivial expenditure being a diversion of funds originally subscribed for a more frugal purpose. However, by degrees these lodges of Odd Fellows which were banded together by signs, passwords, and the right of access, and visiting between members of different lodges, set up a general secretary to carry on the correspondence and collect the information for the Order. They also established a fund

from which members in sickness were entitled to relief, and held an annual conference where delegates from the various branches met and discussed the affairs of all the brotherhood.

In Spry's History of the Order of Odd Fellows, Manchester Unity, I find that the "Gentlemen's Magazine," of 1745, speaks of Odd Fellows' lodges, and he states that their objects then were to form "a select society whose professed objects should be to uphold the dignity of the Sovereign of this realm, to assist one another in times of misfortune, and to amuse and instruct one another. They sought to accomplish this object by meeting together periodically under the presidency of an officer, styled the Noble Grand, who was armed with absolute power and authority to compel obedience, and when a member was called upon to say or do something for the general edification of the lodge, he had to do so or forfeit a sum to the fund of benevolence. By these means they endeavoured to develop the ability of one another, and no doubt the object sought was attained, and much that was written in the form of essays and read at these meetings, was the result of this compulsory mode of seeking instruction. To make the Order binding on its members, they were proposed and seconded by members and received on a ballot by the members present at the meeting."

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Spry, p. 8.

In those days the initiation ceremony was accompanied by a good deal of absurd mystery and childish burlesque, which was continued to a great extent down to the year 1825, and even now among some of the minor Orders of Odd Fellowship a good deal of this old-fashioned trifling is kept up, as it is among the Free Masons, whose trinkets, aprons, swords, and other regalia, put to shame the more modest ornaments of the much criticised Odd Fellows and Foresters.

No doubt the parade of upholding the dignity of the Sovereign of the realm was put forward to disarm suspicion and conciliate opposition among those in authority who might otherwise have been jealous of the formation of secret societies which were so common in the latter half of the last century. This parade of loyalty is still traceable in the common prefix of loyal to the titles of lodges; a custom which no doubt was partly kept up by the desire to impress upon all the harmless and inoffensive character of these societies. At present the business-like men who conduct a lodge of the Manchester Unity, are neither more nor less loyal than their neighbours; they are good citizens, discharging a useful duty, and have no need to cloak themselves as they go on with their work in the affectation of any special adherence to the old constitutional forms; but during the early part of the French Revolution and down to the Reform Bill of 1832, there is no doubt that what with corresponding societies, radical unions, and other associations of working men, it was a hard thing for any group of such persons to associate themselves without being accused of being Jacobins and Levellers, and their earnest protestations of loyalty were propitiatory sacrifices offered to the suspiciousness of the easy classes.

The Manchester Unity of Odd Fellows first began to group scattered lodges in one centre of correspondence in about 1810. At first the government was in the lodge from which emanated this movement towards unity. Gradually the government of the Order spread to the Manchester district, and at last the principle of full and fair representation of all the Order in its present form came into force. In 1816, the first corresponding secretary of the Order was appointed. About this time the first financial step outside the lodges was taken by establishing a general funeral fund in the Manchester district, which distant lodges were permitted to join on paying an entrance fee. The Nottingham Ancient Imperial United Order of Odd Fellows is an instance at the present day of arrested development in an Order at about the stage we have now reached in our narrative of the Manchester Unity. In those days the districts of the Manchester Unity throughout the country had not been popularised in their government as they are now, but the germ of districts existed in the influence of district grand lodges from which other lodges had been opened and which held a kind of local supremacy.

In 1822 the first annual moveable committee was held in Manchester, and power was then given to legislate for the Order. The committee was not then representative, but as in the Nottingham Order consisted of past and present officers of districts and of lodges. No doubt those who are familiar with the constitution of Freemasonry will be able to account for the origin of these rudimentary constitutions of friendly societies.

Gradually the annual moveable committee became elective, probably in the first place through the cost of attendance. The lodges would pay the cost of a deputy, and would consequently elect from among the past and present officers the persons they would send. Thus the majority of those attending having been chosen by their lodges, the idea of election, as opposed to mere official standing, grew stronger. But for a long time there was no real adjustment of representation to members, each lodge, however small, having the right to be represented. It was not till 1846 that the district was made the unit, and representation was adjusted so as somewhat to follow the number of members in a district. In 1827 the grand committee, hitherto elected by the Manchester lodges which had governed the Order, was superseded by a board of directors elected by the annual moveable conference. This board, however, for some time had to be chosen from among the members of the Manchester district. The board of directors then at once took an office, and the society had henceforward local headquarters for the transaction of business. In 1830 the Order found it necessary on account of its spread in Wales to translate the lecture book into Welsh. The lecture book is a kind of catechism, in which the various duties of officers and the principles of the Order are explained in question and answer. The old Manchester district, which included a wide area in South-east Lancashire, was divided into seven districts.

In 1840 the Order for the first time spread to Australia. In 1841 an important meeting of the annual moveable committee was held in the Isle of Man, attended by 308 deputies. The general laws were this year revised. One great alteration and improvement was the appointment of a special committee of 18 persons to meet quarterly in Manchester and hear appeals, which hitherto had been heard by the annual moveable committee.

A maximum age of 40 was now fixed for the admission of candidates, the first recognition of the truth that in a society for insurance age must be considered as determining liability. Extra initiation

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fees were also required for candidates above 35 years old; all districts were required to establish funeral funds, which all lodges were bound to subscribe to. In 1842 the amended laws of the Order were translated into Welsh.

At this time the Order, though increasing rapidly in numbers, was much less well managed than at present. As an illustration it may be mentioned that whereas now the Order furnishes nothing in the way of ornaments and regalia, in the year 1842 the cost of such things amounted in the accounts of the board of directors to more than 2,500*l*. In 1844 great progress was made at the annual committee, the principal improvements being the representation of districts according to their numbers, instead of the representation of single lodges; the requirement from all the lodges of a financial statement of affairs; and thirdly the throwing open of the office of director to all the Unity, instead of limiting it to members of the Manchester district. In this attempt to obtain financial returns the directors met with great opposition, especially in the neighbourhood of Manchester, where the members felt especially sore at having lost their previous pre-eminence in the Order. The consequence was a very large number of secessions and of suspensions. In Manchester and Salford alone as many as 11,224 were suspended.

Nevertheless the Order persisted in the path of reform. At the annual committee of 1845, held at Glasgow, it was resolved that the benefit fund should be kept separate from the management fund, and an attempt, though rude and unscientific, was made to establish some kind of proportion between payments and benefits, but the Order had not yet reached the conception of a graduated scale according to age.

During all this time the want of understanding of many members, which made them resist reform, and the jealousy of East Lancashire at the loss of its power were increasing the disaffection of the members, and it was now that the National Odd Fellows were formed, who still exist in large numbers, principally in South-east Lancashire and in the West Riding.

In 1846 the annual committee met at Bristol, and proceeded in a business-like way to financial reform, by ordering the compilation of tables of sickness and mortality, based on the experience of the Order. Another improvement was the abolishing of all appeals to the annual committee, the directors being made the final tribunal.

Among all their other troubles financial and from intestine division, the Order found itself also suffering much from its uncertain legal status, and from the suspicion of illegality owing to the corresponding Acts. Frauds by lodge secretaries and trouble from obstinate trustees were constantly recurring.

In 1849 a select committee of the House of Commons recommended that the Odd Fellows Societies should be recognised by the law, and a Bill was subsequently introduced by Messrs. J. Bonham-Carter and T. H. Sotherton-Estcourt to provide for their certification. This Bill became law next year as the 13 & 14 Vict. cap. 115. This year various amendments were introduced at the Halifax annual committee, of no great importance individually, but pointing in the right direction.

In 1851 the general laws of the Order were registered, in accordance with the Act of Parliament of the previous year. The annual committee, which met this year at Dublin, took precautions for securing to the benefit fund the interest on lodge capital, which was too commonly devoted to improper purposes. Leave was then first given to consolidate districts for the purpose of sick pay, a power which has unfortunately been very little used.

In 1852 the Carlisle annual committee requested the board of directors to frame tables of contributions and benefits in accordance with the vital experience of the Order, which had lately been tabulated, and in the following year, at Preston, the annual committee took the greatest step yet made to sound government by promulgating the new tables of contributions and benefits, which were to be imperative on all new members thenceforward. From this time the Order has gone on making amendments from time to time, increasing the stringency of the financial returns, raising contributions as experience showed the tables insufficient, empowering lodges to raise the contributions on old members, attempting to deal with the troublesome question of insolvent lodges, and to carry out the theory that the whole Unity should aid lodges in distress, and yet not encourage lodge mismanagement by aiding the wasteful at the expense of the provident.

This question of a unity levy in aid of broken-down districts is coming up at present year by year, and before it can be carried out the great operation of a valuation of the whole Order is now being carried out. The various lodge valuations are being published in the quarterly report as fast as they are made, and it appears from those which have been made that somewhere about three-fourths of the lodges are insolvent, and that their liabilities exceed their assets by more than 12 per cent. This insolvency, however, is very unequally distributed, and in many lodges will never affect the benefits of the members, as the deficiency will be made up by a judicious investment of money, the valuation being made on the basis of three per cent. Already the Order as a whole gets nearly three and a half per cent., and no doubt, by greater vigilance and by associating districts for sick purposes, so as to increase the funds seeking investment, a better rate of interest will be obtained than is now got by many lodges. Whatever trouble may be in store for the Manchester Unity before they work clear of the difficulties they have inherited from the want of experience of their predecessors, it cannot be doubted that as a body they are working in the right direction and with a greater amount of practical ability than any outsiders could bring to bear on the management of their affairs.

The Independent Order of Odd Fellows, Manchester Unity Friendly Society, on the 1st January 1871 had 442,575 members, and 3,012,026*l*. 17*s*. 7*d*. of funds. The income of the year 1870 was 442,021*l*. from contributions, 101,647*l*. from interest, and 14,613*l*. from entrances. In the same year, the society paid 313,119*l*. for sickness, and 87,023*l*. on death. This income is exclusive of the amount collected for management and for medical attendance, and besides the above expenditure the society paid a sum amounting probably to 80,000*l*. for medical attendance. These 442,575 members were distributed most of them over England, but there were 1,165 members in Ireland, 7,083 in Scotland, 31,205 in Wales, 324 in Constantinople, Gibraltar, and Halifax, Nova Scotia, 22,321 in Australia, and 4,364 in New Zealand.*

* On the 1st January 1872, there were 454,148 members, with 3,064,695*l*. 14*s*. 7*d*.

The constitution of the society is as follows:—

The members join lodges in various parts of the country, and are primarily members of their own lodge, to which they pay their contributions, and on whose funds they have a claim when they become entitled to benefits. Each lodge has separate control over its own funds, and a separate set of trustees. These lodges, which average about 110 to 120 members each, are grouped in districts. On the 1st January 1872 there were nearly 4,000 lodges distributed in 455 districts, or nearly nine lodges to a district, and about 1,000 members. There have been established from the commencement of the Manchester Unity about 5,900 lodges. The 1,900 lodges which no longer exist in the Order have broken up, seceded, or been amalgamated. The last mode of extinction will not account for a very large number. The secessions have been considerable, as has been noticed, and certain periods of the history of the Order, as when the National Odd Fellows came into existence, hundreds of lodges seceded, and subsequently, as the rules have been improved from time to time, discontented and backward lodges have dropped off.

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In the year 1871, 18 lodges were closed, the members being transferred to other lodges, or to the district.

Seven lodges closed and divided their funds. Eight lodges seceded. Two were suspended. One was expelled.

There are still in the Manchester Unity a good number of single lodges which constitute districts by themselves. This is contrary to the policy of the Order, and is not permitted in the case of new lodges, but this isolation of lodges is one of the unhappy inheritances from the past which the Order has not yet got rid of, and results either from no new lodges having been opened in the district, or from all the lodges but one having died out.

The district performs two principal functions. It administers the payments on death, and exercises a supervision over the management of lodge affairs, and takes care that the rules of the Order are observed.

The district is governed by a district meeting composed of delegates from the lodges, which must meet half yearly, but usually meets quarterly. These delegates when they assemble determine what amount of levy upon the lodge is necessary to meet the funeral claims of the quarter. Some districts levy a fixed sum every year, and so accumulate a fund separate from the lodge funds for the purpose of paying these claims. But in far the larger number of cases the funeral fund in hand is not much more than enough to pay the probable claims of the next six months, and a varying levy is made according to the rate of mortality. The reason of this is the jealousy of the lodges which, as a rule, prefer to keep their funds in their own power. The levy when made is not made on the individual members, but on general fund of the lodge, and is almost always uniform in amount. In the Oldham district a slight graduation has been introduced in the amount of the levies according to the average age of the members, and a graduated payment according to age has been introduced in the Birmingham district, but, as a rule, the payments are uniform, and therefore vary very much according to the average age of the district. Thus throughout the whole Order the levies amounted last year to 3s. 9d. a head, which sufficed to pay benefits varying in amount, but which averaged rather more than 10% at the death of a member, and 5% at the death of a member's wife. There are variations from this scale, and in some districts any number of successive wives are paid for from the funeral fund. Still the above rate of payment represents not far from the usual rate at the present day.

Another important duty of the district is to audit the lodge accounts. This duty is laid down in the general law 25 of the Order.

SPECIAL DUTIES OF DISTRICT OFFICERS.

25. One or more competent persons shall be elected at each annual district meeting, as examiners of the books of lodges in the district for the succeeding year; the examiners to act under the direction of the district officers.

District officers shall see that all signs, charges, and initiations are alike, that the rules are duly observed, and once in every two years shall examine, or cause to be examined by one or more persons appointed by the district meeting, the books of each lodge in the district, to see that they are properly kept and audited. They shall report to each district meeting what accounts have been examined since the previous meeting, and how the books have been kept. If they consider it necessary, they shall have power to take them away from the lodge for investigation; and such books shall remain in their hands till the examination is complete. If any lodge refuses to comply with this rule, it shall be their duty to summon such lodge to the next district meeting. The rules of all lodges and districts in the United Kingdom shall be registered in accordance with the Friendly Societies Act.

Persons appointed as officers.

To examine accounts and report thereon to district.

Power to take away from lodges.

Refusal to comply.

Penalties.

Officers to sign books.

Refusal to comply with district resolutions.

Inproper use of this rule.

Payment of expenses.

Any lodge refusing to have their books examined shall, for the first offence, be fined the sum of 10s.; for the second, 20s.; and for the third, be suspended until they comply. Officers or examiners appointed to sign their names and date when such examination was completed, and the C.S. to keep a register of the date and the person by whom the examination was made.

If a lodge refuse or fail to comply with any resolution passed at a district meeting, the officers shall give them one lodge night's notice; and if they persist in not complying, any two district officers, either personally or by writing, shall have power to suspend the lodge till they comply. If the lodge be dissatisfied with the proceedings of the district officers in suspending them, they shall have power to appeal to the district meeting.

No district officer shall use this rule with an improper motive, under pain of censure or fine by the next meeting. Lodges requiring the attendance of district officers shall pay their reasonable expenses.

This important rule is one of the most valuable for the good management of the Order, and where it is properly acted upon ensures a rapid improvement in lodge management. It is much to be desired that this rule may be efficiently carried out for the whole Order, and in order to attain this object, steps should be taken to amalgamate small districts (consisting often of only one lodge) with adjoining districts for this purpose of lodge audit. For in small districts there is not enough public opinion, and the officers who are appointed to inspect the lodge management are often those who are answerable for defective management. It might be desirable if the Order itself would carry this system of inspection a step further, and have a superior inspection even of some districts. They might then detect mismanagement, which at present is allowed to run on unchecked, as in the Dudley district, which practically consists of one lodge, and in the Whitwick district, in Leicestershire, where till quite lately the management throughout would have been a disgrace to an old village club, and where now a few active men are struggling against great difficulties in attempting to restore order in the chaos.

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This rule of the Manchester Unity should be copied in every affiliated Order. The check and supervision afforded by it is not only invaluable, but it is far more effective and far more likely to be submitted to willingly than any independent audit by a Government official. The district auditors, as a rule, are chosen among the most efficient and active members of the district; they have a special knowledge of its affairs and of the character of the lodge management and of the rules of the Order, which no outside auditor, such as the Poor Law auditor, could hope to attain to. Their advice is accepted willingly, because it is the advice of brother members who have been chosen by the suffrages of the society itself, and their work is done cheaply, whereas no official audit could be otherwise than expensive, and an official audit would be worked in a pedantic spirit and with a considerable amount of "red tape," whereas these district auditors have a good deal of tact. They will use persuasion; they will take infinite pains to explain and put a lodge secretary in the right way when he is rather stupid, rather perverse, and rather suspicious; but an official auditor coming to the same class of man would probably excite all his antagonism and set him working the lodge, to prejudice all the members against these new fangled technicalities, of which they do not understand the importance.

The cost of management of the district is met by a separate levy which is paid not out of the general fund, but from the management fund of the separate lodges. The principal items are the salary of the district secretary, the rent of the room for meeting, the meetings themselves, for the delegates have to be paid, and the printing of the reports. These reports are most interesting and often contain a large amount of valuable information, not only the mere balance sheets of the district, but the comparative state of the district and of the lodges in various years, the valuation of assets and liabilities, warnings of past neglect; recommendations for future improvement; in fact they are frequently made valuable instruments of education as to the principles which should guide friendly societies, and the money expended on the printing of them is as well laid out as any money spent by the Order.

The district, besides paying the funeral money of the members, also relieves travellers in search of work. A member of the Order who is travelling in search of work obtains a travelling card on starting, and is entitled to relief upon it as he goes from town to town. In each district there is a relieving officer whose duty it is to pay the money and fill up the card. This benefit does not amount to much in the course of the year, and is hardly worth considering among the liabilities of the Order. Moreover, the money, such as it is, is levied upon the management fund of the lodges, not upon the sick and funeral fund. The right to this relief, however, small as it is, is considered a great advantage, and is one of the attractions of the great affiliated Orders.

There is usually in connexion with the district a widows' and orphans' fund. This fund is not compulsory and is joined by individuals, not by lodges as a whole. It is hard to say what are the funds of these societies, or how many members belong to them. But they are sometimes professedly insurances, sometimes they are benevolent, and the members can only claim so far as the fund will allow. The larger widows' and orphans' funds, however, which profess to be insurances, such as those attached to the London district, are, without doubt, thoroughly insolvent, and the members are beginning to turn their attention to them and to consider what should be done. No doubt they have been working these societies without a due regard to any proportion between benefits, contributions and benefits, and the semi-benevolent character which attaches to them is the reason why they are continually being propped up by appeals to charity and by fêtes and by galas, which are got up for the benefit of the fund. Some lodges are able to carry on this fund tolerably successfully owing to exceptional circumstances, as in the case of the Peckforton lodge in Cheshire, which annually makes a large profit of more than a hundred pounds by an entertainment in Beeston Castle. This precarious dependence upon speculative resources is not, however, a good basis on which to rest the solvency of any fund, and the widows' and orphans' fund cannot at present be considered as more than a slight alleviation of the distress of the persons whom it is intended to benefit. The widow and orphan fund is not at all necessarily managed by the district secretary, nor is it necessarily connected with the district, as was noticed in the case of Peckforton; it may be limited to one lodge.

The most important officer of the district is the district secretary. On him falls nearly all the labour, and it is to this class especially that we must look for the good management and working of the Order. The body as a whole through its board of directors looks to the district secretary as the person through whom correspondence is conducted, and who is responsible for forwarding returns. The general secretary issues yearly duplicate forms of printed balance sheets to be sent to every lodge secretary through the district secretaries. These forms, which are excellent, are to be filled up and returned to the district secretary, who sends one of them to the Registrar of Friendly Societies; the other he retains, and condenses from all the lodge returns a financial statement which he sends to Manchester, from which the general secretary of the Order compiles the annual financial report.

Last year the district secretaries have been engaged in collecting fuller information from all the lodges as to funds, members, their ages, &c., with a view to the great undertaking of a valuation of the whole Order. Besides their official duties, their secretaries are continually aiding and inspiring the lodge secretaries by advice, and it is from them especially that delegates to the Annual Moveable Conference, and that the board of directors who govern the society are chosen.

The district is the unit which is represented by one or more delegates according to its numerical strength in the annual conference. These delegates are elected at the district meeting; and, as a rule, their expenses are paid by the district which sends them. The conference lasts about a week, and it may be taken that each delegate costs about 5*l.*, but in some districts members who are ambitious to attend the conference are willing to pay their own expenses if sent. But some districts consider that these representatives are not as efficient as those whom the district chooses irrespective of pecuniary considerations.

One more function is performed by the district, and that is the distribution of "goods," which are bought wholesale by the Order or manufactured by them, and distributed among the branches. These comprehend books of account, contribution cards, and other stationery for the use of lodges, and engraved emblems which are filled up with the name of a member on his initiation or dispensations for lodges, which are elaborate documents full of symbolical pictures.

Above the district is the board of directors who manage the affairs of the Order. They meet quarterly or oftener if necessary. Their duties are to hear all appeals and to transact the general business of the Order. The board consists of the grand master, the deputy-grand master, the last past grand master, nine persons elected annually at the annual moveable conference, and the corresponding secretary of the Order. The directors are paid for their services a moderate remuneration, and also receive travelling expenses, as they live in various and remote parts of England, and come to Manchester, the head-quarters of the Order, to transact business.

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The hearing of appeals is an important part of the duties of the board of directors. The mode of settling disputes in the Manchester Unity is as follows. When a member has a dispute with his lodge, and the question is a grave one, involving a minimum sum of 21s., the matter is brought before a summoned meeting of all the lodge, there is a regular hearing, notice having been previously given of the charges. Should either party be dissatisfied with the decision of the lodge, there is an appeal to arbitrators, or to the district meeting, where the district has not appointed arbitration. In a case of dispute between two lodges, or of a member of one lodge with another lodge, the dispute goes straight to the district, and where a charge is brought by a lodge officer, or member against any lodge officer, or member of another district, the case is referred to the arbitration of the district meeting to which the party complained of belongs.

Should either side be dissatisfied with the decision of the district, there is a power to appeal to the board of directors, or, giving notice of such appeal, to the corresponding secretary of the Order, within three months of the decision, and the decision of the directors is conclusive.

As a rule, the case and arguments submitted to the directors must be in writing, and the directors discourage the conducting of appeals by the parties in person. There is, however, power reserved by the rules for such appearance if necessary. The great mass of appeals, however, to the directors turn upon questions of law or construction of the rules, not upon questions of fact as to which evidence is needed; and in nearly every case the appeal can be disposed of cheaply by correspondence without the attendance of the parties. A long course of decisions by the directors, published and circulated in the reports of the Order, have enabled the district arbitrators as a rule to decide all appeals satisfactorily, and disputes now rarely go beyond the district. It may be said that the mode of settling disputes in the Manchester Unity is, as a rule, thoroughly satisfactorily except in the first instance. A summoned meeting of the lodge is not a good tribunal for the settlement of disputes. In a lodge of 200 or 300 members, it must be a matter of accident who attend at the summoned meeting. There is a chance of a whip being made, and of members being brought up who have taken sides in the dispute and who are more likely to act as partisans than as judges. In a small lodge there is still more probability of partiality, and whereas an unpopular member will, perhaps, have scant justice done him, a popular member will be allowed to escape even though he has been guilty of a glaring violation of the rules. In fact a man is more likely to be tried on his character generally than on the particular charge which has been brought forward. Again, an ignorant man finds it hard in any case to make a clear statement, and to bring out well the points on which he relies; but his difficulty is greatly increased if this has to be done before a large audience, many of whom are inattentive; and when the number prevents questioning and elucidations. A small committee selected by the lodge would be much more satisfactory, as they would be presumably among the more active members, and therefore of those who best understand the rules and working of friendly societies. Again, a small committee sitting round a table can bring out the facts better by short question and answer than when the business must chiefly be conducted in continuous speeches. However, the Manchester Unity are rather tenacious of this rule, giving jurisdiction to a summoned meeting of the lodge, and until they see fit to modify the rule themselves it would be well for no one outside to interfere with them. The district appeal, except in the case of small districts, furnishes on the whole an ample and satisfactory mode of redressing any wrong that may be inflicted in the lodge. But the efficiency of the district appeal, like the efficiency of the district audit, depends upon the size of the district, and the Order should speedily take steps to ensure that in no case should this appeal be made illusory. The proper grouping of districts is an important and much needed reform, which should be introduced as soon as possible, in order to carry out fully and worthily in practice the theory of self-government which the Order wishes to uphold. There would be no harm if in small and trumpery cases no appeal were allowed beyond the district. On the whole it will be found that pertinacious appeals result more from ill feeling and from some lodge squabble and paltry fine than from any important question, and the battle is fought out rather from a sense of pride than from the real importance of the matter at issue.

Above the directors, and at the head of the society, is the annual moveable committee. This body meets every year at Whitsuntide in some town which has been voted the year before. Hither come the delegates from the various districts in numbers amounting sometimes to more than 300. The first annual moveable committee was held in Manchester in 1823, and the number of members is not recorded. In 1823, 98 delegates assembled at Hanley; from that time the parliament of the Order has gone on assembling in various parts of the United Kingdom, including the Isle of Man, Glasgow, and Dublin, and introducing amendments from time to time in their laws, till in this year they assembled at Lancaster 282 strong, to carry out further improvements and to promote the welfare of the Order. The annual moveable committee, while it sits, is supreme. It elects the corresponding secretary and the board of directors, and the other officers for the ensuing year. It fixes on the next place of meeting. It legislates for the Order, and taxes the members as may be necessary for carrying out any of the objects which fall within its province. The annual moveable committee has power to lay a levy, not exceeding 6d. a member, on the whole Order to relieve members whose lodges and districts, in spite of strict compliance with the rules of the Order, have become insolvent. This important rule has not hitherto been acted on in spite of the extensive insolvency of many lodges and districts. But it is most improbable that any insolvent district could prove that it had acted in strict compliance with the laws of the Order. But this question of relieving lodges and districts in distress by means of a general levy is coming up year after year, and will have soon to be dealt with

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by the Order. At this moment a complete valuation is being made of the whole of the Manchester Unity, and there is little doubt that, though the newer districts will prove fairly solvent, and even possessed of a surplus, yet that the Order as a whole, and probably a large majority of the lodges will be found insolvent; some of them almost hopelessly so. This is especially the case in Lancashire and Yorkshire, where from the antiquity of the Order they are weighted with many old men, who came in at very inadequate rates of contribution in days gone by, and who have drawn out in benefits not only their own subscriptions but those of the younger and newer members. There will no doubt have to be a large re-adjustment of contributions and of benefits in order to deal with this state of bankruptcy, and probably when the suffering districts have taken vigorous steps to right themselves they will meet with help from their more fortunate brothers. But the present deficiency may amount to millions of pounds, which will tax the energies and public spirit of the Order to the utmost.

We may notice a few of the principal rules of the Manchester Unity of Odd Fellows which have not hitherto been noticed fully.

In the first place every lodge and district is required to be registered under the Friendly Societies' Act. Thus the testimony of the largest association of this class is in favour of the restrictions and precautions which the law imposes on registered societies. Not that the leading spirits of the Order see no defects in the law, but with all its defects they value the securities for good management which the law imposes. Though no society needs registration less than the Manchester Unity, for in no affiliated Order has the central authority so much and so effective a control over the branches, and the laws of the Order enforce far more effectually not only the requirements of the Act of Parliament, but also those further requirements which prudence dictates.

Thus the Manchester Unity of Odd Fellows has incorporated certain tables of contribution and of benefits in the rules, and every lodge is bound to charge not less than the scale laid down. Furthermore the Order takes care to compile tables of vital statistics collected from its own experience, and these tables are revised from time to time in accordance with new experience. The Order has also ordered a valuation which is now progressing, and will doubtless as a result enact a law providing for periodical valuations and for re-adjustment of the rates of contribution and of benefit.

It has been seen that in this as in the other affiliated Orders the power of the Order is rather directed to supervision and mutual accommodation in matters of administration than to any financial guarantee of the branches. One important function of the Order is in the matter of clearances and the payment of contributions into a lodge other than the member's.

A clearance is the transfer of a member with his liabilities from one lodge to another. This clearance a member under certain conditions has a right to demand. He then enters the new lodge as of the same age as he was entered in the old one; and the old lodge, in consideration of future freedom from liability, is chargeable with the seceder's risk for the first year after his departure. But this system of clearances is very unsatisfactory. The rough-and-ready adjustment does not meet the justice of each case, and the clearances are not drawn in such a way that there is a fair give-and-take between lodges and districts. On the contrary, the districts in large towns complain that there is a steady set in middle age from the country into the towns, and that they are unfairly weighted by receiving men in middle age who have been paying for ten years and more during their most healthy period into the country lodges. There is, therefore a proposal before the Order, which will probably become law in some modified form in a few years, that the capitalized balance of contributions beyond the past risk shall be tabulated, and that the branch which gets rid of a member shall pay to the branch which receives him according to this table. In this way, as justice will be done, there will be no motive to hamper the system of transfers, which in itself is a very desirable thing. It must be seen, especially in the case of the colonies, for instance Australia, that the set is much more from England than from the other side, and that it would be most unjust to the Australians, and almost certain to lead to a disruption of the Order, if the English members claimed to draw their clearances on emigration and enter the Australian lodges on the same terms as if they were young men. Hitherto the system of clearances has been but little practised. The way in which members at a distance from their lodge usually act is to treat the lodge near which they live as the agent for their own lodge. The foreign lodge then receives their contributions, pays them their sick pay, and watches against their possible frauds on behalf of the lodge to which they belong, and keeps a debtor and creditor account with the other lodge on their behalf. The member using the foreign lodge is bound to pay all cost of postage, post-office orders, &c., and pays in addition a sum usually of one shilling to the secretary of the foreign lodge for his trouble. This system, of course, is much more convenient than membership of an isolated sick club, where a member at a distance must send his contribution himself, and where if he falls sick there is great difficulty for his society to check imposition. But it is clearly better, if possible, that a member should belong to the lodge where he lives, both to avoid the correspondence and remitting of money, and also to entitle him to take part in the affairs of the lodge. One of the greatest dangers to which friendly societies are exposed is that of imposition, and claiming sick pay, when slackness of work or laziness makes money without toil specially desirable. Against this imposition it is rarely found that doctors are a sufficient protection. The best and surest safeguard is the knowledge that working men have of one another, and the active interest of men on the spot in protecting the lodge funds. Anything, therefore, which can bring the recipient of sick pay into relation with those who live round him as payers of the same will stimulate watchfulness and check fraud. No scheme of insurance in connexion with an office, whether it be worked by the Government or by benevolent gentlemen, or as a commercial speculation, can efficiently guard against this tendency to imposition; precautions on paper will be multiplied so as to drive away insurers by the mass of technicalities; but still among the residue will be found inveterate impostors who will make away with the common fund.

The remarkable success of the deposit system in connexion with friendly societies in spite of its financial unsoundness shows how much more potent moral causes are than actuarial accuracy in determining the success or failure of a friendly society. Anything therefore which preserves activity of local management and local interest along with central supervision is likely to be most conducive to

the stability of these institutions. And therefore in this respect affiliated societies have an advantage over even amalgamated societies such as the great Trades Unions or the Rational Sick and Burial Society, for there is a temptation to consider the common fund so large that the individual branch may not be very scrupulous how they draw on it, especially as uneducated men are more dazzled by absolute than by relative amounts, and would think themselves richer if numbering 10,000 and owning 30,000*l.* than if numbering 1,000 and owning 6,000*l.*

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Still there is a growing intelligence on the subject of actuarial valuation which has been greatly aided by the efforts of the board of directors and by the popularising of the subject through the Odd Fellows' Magazine, and by the books and lectures of Mr. Charles Hardwicke, the editor of that periodical. His lectures on insolvent sick and burial clubs, and his diagram of the expectation of future life and sickness have done much to bring home to the minds of members of these societies the fact that sound financial calculations are absolutely necessary to the stability of a society, and that without this, though good luck may pull some clubs through and enable them to accumulate funds, yet there can be no certainty and no fairness in the distribution of the burden of subscription. The Odd Fellows' Magazine should be noticed as one of the means whereby the Order is educated, and by which and by similar publications in other kindred bodies so much has been done for the further improvement of friendly societies.

Ancient Order of Foresters.

Next in importance to the Manchester Unity of Odd Fellows is the Ancient Order of Foresters. This body has been making great progress of late years, and though they fall short of the Manchester Unity in numbers, in wealth, and in securities for good management, yet they are striving to introduce the reforms which the example of their neighbours shows to be needful.

Ancient Order
of Foresters.

Among the principal differences which distinguish the Foresters from the Manchester Unity are the following:—

First, they have a much larger number of courts which stand alone and are in no district. This in itself is a great weakness and impediment to good management as far as those courts are concerned.

Secondly, they have no rule compelling the district periodically to audit the accounts of the courts, but only a power for the district to examine the books if it sees fit. A very inferior protection, as it is not much acted upon being merely permissive. (It may be noticed here that a court is the name for the initial unit of the Foresters' organisation, and corresponds with the lodge of the Odd Fellows.)

Thirdly, At the annual high court meeting, or parliament of the Foresters, each court is allowed to send a representative, so that the Order is not fairly represented, and small courts which are often backward in intelligence may make a whip and pack the assembly so as to oppose, or even reverse, useful legislation.*

Fourthly, The regular government of the Order is not fixed in one place, but moves from county to county with the annual meeting, and the governing committee are elected from and by the locality where the temporary seat of the Order is placed.

Thus there is a constant change in the government, and the Order loses the benefit of the continued services of the most experienced men.

Fifthly, The final appeal in case of dispute is not to a board of directors, but to a body called county arbitrators. Till lately appeals went to the annual assembly of the Order, but this being found unsatisfactory, the system of county arbitrators was introduced. These are summoned if a district decision is appealed from, and are sent by the neighbouring districts not involved in the dispute. They meet and hear the appeal, and their decision is final. This mode of appealing is not altogether satisfactory. An appeal costs about 7*l.* or 8*l.*, and there are sometimes complaints that the arbitrators, being brought together from a distance, hurry the hearing in order to catch the train and be home again. However, on the whole, there does not seem to be any grave ground of criticism against this method so long as it satisfies the Foresters themselves.

The Foresters have not had the advantage of a general secretary familiar with actuarial matters, and they have consequently not striven so hard for financial soundness as the Odd Fellows. Last year for the first time they resolved to introduce a graduated table according to age for their benefits and contributions. But the rule is one which does little more than appeal persuasively to the members, for the 65th law, section 1, provides that the courts which have not already adopted a graduated scale of payments shall adopt one of the four tables at the end of the general laws, or some other graduated scale of contributions according to the age of the members, &c. And many courts have in consequence adopted a more illusory scale of payments. Weak as is this safeguard for solvency, it has been much restricted, and a strong attempt will be made at the high court meeting of this year at York to set aside this recommendation of a graduated scale.†

Another improvement introduced last year among the Foresters was the requirement of registration for all the courts. This has been very generally obeyed. The Foresters differ from the Odd Fellows, and are more stringent in this that they require a return of the management fund as well as of the sick and funeral fund. They are also by way of being more particular in preventing expenditure from the management fund for liquor or annual feasts. But in spite of their rule being more definite on the subject, it will probably be found that there is more money spent from the common fund by the Foresters than by the Odd Fellows on these extraneous purposes. The Foresters have probably a greater number of agricultural labourers among their members than the Odd Fellows of the Manchester Unity have, and of late years they have extended widely in these districts, and have incorporated many old village clubs. It cannot be denied that an element of festivity is a great attraction in these places, and so long as the sick and funeral fund is not infringed upon, and the contributions are kept adequate to the benefits, it might perhaps not be undesirable to leave the social side of the members' expenditure to regulate itself according to the wishes of the majority, provided that no fresh contribution was put upon members who had already joined on a different understanding. There is a peculiarity about the Ancient Order of Foresters, which is that within the Order there is a second Order called the Ancient

* For an account of the High Court Meeting at York in 1872, see Yorkshire Special Report.

† This attempt was defeated, and the law enforcing a proper scale of payments was made stricter.

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Order of Shepherds, whose lodges are called sanctuaries. No one can be a shepherd without being also a Forester. The object of joining this second Order is to insure for additional benefits. A sanctuary is always connected with a court, but all the members of the court are not required to become Shepherds. The funds are kept quite separate, though the same officers generally do duty for both societies. There were, on April 1, 1871, 38 districts; 577 sanctuaries; 21,159 members; 29,233L funds, belonging to the Ancient Order of Shepherds. Of the 477 sanctuaries, 418 were registered. In 1857 there were but 5,033 members of the Order, which must not be confounded with the *Loyal Order of Ancient Shepherds, Ashton Unity*.

On the 1st December 1871 the Ancient Order of Foresters numbered 246 districts, 3,988 courts, 396,244 financial members, or an average of 99 in each court. There were also 8,157 honorary members. 204 of the districts and 3,306 of the courts were registered. There were 14,771 juvenile foresters. The court funds amounted to 1,371,200L, the district funds to 156,739L. There were 1,345 courts with graduated scales of contribution. The increase from the year before was 57 courts, 19,581 financial members, 486 honorary members; 60 more courts were registered. There were 2,489 more juvenile Foresters; the funds had increased by 105,271L, and there were 201 more courts, with graduated scales of contribution. Of the whole Order on December 1, 1871, 351,682 were in England; 1,991 in Ireland; 6,615 in Scotland; 16,476 in Wales; 17,948 in the colonies, and 1,532 in the United States.

In the last 10 years the Order has increased by 188,311 members, in the previous 10 years by 118,058 members, and in the seven years before that by 28,349 members. The number who left last year by nonpayment was 21,789, being 5.33 per cent. for Great Britain and Ireland. In 1870 the secessions were 6.31 per cent. Nearly all the secessions, as far as can be made out from the returns which are not complete, are of members of less than two years' standing. In some respects the Foresters are in advance of the Manchester Unity. For instance, their directory, which is published yearly, is well printed, and furnishes a great deal of valuable information. They also require from their court secretaries a yearly return of sickness experience, which is classified both as to ages and as to occupations. This sheet, though often carelessly and improperly filled up, must contain a great deal of useful information which might well be digested and used for the completion of actuarial tables. The form of balance sheet furnished by the Order to the courts for them to fill up is not as convenient as the one used by the Manchester Unity.

Grand United Order of Odd Fellows.

Grand United
Order of Odd
Fellows.

The third largest of the affiliated Orders is the Grand United Order of Odd Fellows, but in reaching this society we make a great downward step both in numbers and in management. In November 1870 this Order numbered 71,107 members, distributed in 1,196 lodges, 993 lodges; and 62,713 of these were in England and Wales.

The following is the Distribution in England and Wales of the Grand United Order of Odd Fellows:—

	Districts.	Lodges.	Members.
ENGLAND :			
Lancashire - - -	38	364	21,443
Yorkshire - - -	33	242	15,757
Cheshire - - -	11	75	5,443
Staffordshire - - -	8	64	3,613
Derbyshire - - -	13	60	3,513
Leicestershire - - -	2	33	1,689
Lincolnshire - - -	5	21	1,673
Durham - - -	4	16	1,579
Warwickshire - - -	2	18	749
Westmorland - - -	1	5	341
Cumberland - - -	3	3	321
Northumberland - - -	1	3	180
Hants - - -	1	5	168
Middlesex - - -	1	3	143
Norfolk - - -	1	1	99
	124	913	56,711
WALES :			
Glamorgan - - -	7	41	2,290
Denbigh - - -	1	22	1,751
Flint - - -	3	17	1,506
Carmarthen - - -	2	7	297
Pembroke - - -	2	2	122
Montgomery - - -	1	1	36
	16	80	6,002
Total - - -	140	1,003	62,713
America - - -	—	101	4,129
Australia - - -	9	87	4,265
	—	—	71,107

The conference of this Order meets only once in two years, instead of meeting yearly. The representatives, however, are elected more in accordance with the numbers of the members than is the case with the Foresters. The general government of the Order is vested in a committee of management and a general secretary who meet at Manchester in a house which is the property of the society. They are elected at the biennial general meeting from the whole of the Order, and they settle all disputes as a final court of appeal. The Order is beginning to require financial returns from the various lodges,

but as yet they are very incomplete and imperfect; few of the lodges have a graduated scale of payments according to age, and most of them do not keep the management fund separate from the benefit fund, in short there is still a great deal to be done before this Order performs to any reasonable extent the functions of a well-managed friendly society. Still the Grand United Order of Odd Fellows, by establishing a head-office and appointing a permanent secretary, and by requiring financial returns from the lodges has entered on the path of progress. The great difficulty this and other Orders have to contend with is the want of education of lodge secretaries, and the want of interest of the members generally. In no very long time these lesser Orders will be forced to reform themselves or cease to exist. They cannot now that there is so much discussion and attention directed to their operations continue their old practices side by side with the improvements and criticisms of such societies as the Manchester Unity of Odd Fellows.

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Order of Druids.

The Order of Druids comes after the Grand United Order of Odd Fellows in numbers. They are the result of a split and of a subsequent union of a part of the Ancient Order of Druids who now number about 20,000 members, and are very strong in Yorkshire. The Order of Druids by its directory for the year 1871 has 168 districts, 1,007 lodges, and 57,795 members; of these, 157 districts, 959 lodges, and 55,542 members are in England; 7 districts, 29 lodges, and 1,525 members in Wales. In Ireland 32 members. In Australia 696 members. In Canada one lodge, the number of members not returned.

Order of
Druids.

The Order of Druids in England and Wales are distributed as follows:—

	Districts.	Lodges.	Members.
Lancashire - - -	73	581	33,721
Yorkshire - - -	28	168	9,870
Cheshire - - -	15	73	3,940
Derbyshire - - -	6	23	2,155
Durham - - -	5	38	2,134
Northumberland, &c. - - -	2	22	906
Middlesex - - -	2	16	605
Staffordshire - - -	6	10	521
Worcestershire - - -	5	10	397
Lincolnshire - - -	1	4	321
Warwickshire - - -	2	3	205
Salop - - -	2	4	168
Leicestershire - - -	1	1	110
Notts - - -	1	1	51
Herefordshire - - -	1	1	47
	153	955	55,151
(Four districts, four lodges, 391 members omitted.)			
WALES:			
Flintshire - - -	4	20	989
Denbigh, &c. - - -	2	8	498
Glamorgan - - -	1	1	38
	7	29	1,525
IRELAND:			
Limerick - - -	1	1	32
Australia - - -	2	16	696

The lodges of the Druids it will be seen are small, not averaging 58 members; this is a great drawback to good management, to say nothing of the greater risk from departures from the average to which small lodges are liable. This danger has led the Druids to equalise their districts for sick pay in many cases. The longest established of these, and the most interesting is the Manchester and Salford equalised district. The plan is to make the whole district one society for the purposes of sick pay, as well as for funerals. The lodges are kept up as places of meeting for payment of contributions and for social purposes; they are also the units which elect representatives who govern the district at the half-yearly meetings, but the contributions must all be accounted for to the district officers, who only leave such a small sum in hand as is needed for the continuous working of the society, the great mass of the money being invested on behalf of the district. The lodges, however, are only bound to account to the district for the contribution to the sick and funeral fund and to the widows' and orphans' fund. The management fund, out of which the doctor is paid, is left to the control of the lodge itself.

In the Manchester and Salford equalised district the contribution is 4d. a week to the sick and funeral fund, and 2d. a week, or 8s. 8d. a year to management. Of this 8s. 8d., about 4s. goes to the doctor, from 1s. 6d. to 8s. goes in lodge liquor, which is entered in the accounts as rent of room. The amount will vary according as the lodge meets fortnightly or monthly. There will be the district management, the lodge management, stationery, and other sundries, the surplus, if any, being applied by the lodge to benevolent purposes; this surplus is more or less according to the amount of liquor consumed.*

On the whole these societies are very cheaply managed, the apparent cost being swollen by the fictitious rent of room, which is really a convivial expenditure. The sick and funeral fund in the Manchester and Salford equalised district is scrupulously respected. The great mischief is that it is stinted in amount to begin with, in order that there may be a large management fund for the lodge to spend according to its pleasure. Last year a resolute attempt was made by the secretary of the

* This district has this autumn adopted a scale of payments graduated according to age.

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Druids.

Manchester and Salford equalised district to introduce a graduated scale of contributions ; in order to persuade the members he made a valuation, which showed a very large and increasing deficiency. But his efforts were unavailing for the time, though there is reason to hope that the year which has just passed has brought reflection and wiser counsels to the minds of the district.

The Druids, in their general laws, have thrown great difficulties in the way of good management. The General Order is strictly forbidden to take any cognizance of the financial state of the lodges, so that there is no supervision whatever. Another objectionable feature is the deciding of all appeals by the general meeting of the Order, or, rather, by appeal committees appointed at the general meeting. The Druids have, however, taken a step forward by appointing a permanent secretary and taking an office in Manchester. There is, however, an intense jealousy and ignorance in the lodges of this Order which resists any interference or advice, even from brother members. Meantime it is probable that nine-tenths of the lodges, at least, are insolvent, and a large majority of them almost hopelessly so. But habitual repudiation of their liabilities by closing the box for a time, or reducing the rate of sick pay, enables them to pull through. In many lodges insolvency is recognised by their rules and raised into a practice, there being a provision that when the funds are reduced below a certain amount the sick pay shall be reduced in a corresponding manner. The fact is that these more backward societies, such as the Druids, are now passing through the transition which the Manchester Unity effected 25 years ago—that from a semi-convivial club to a mutual and provident insurance against sickness.

The Druids have a remarkable provision at their annual meetings of delegates ; they take not merely the votes of the delegates, but they reckon the numbers of the constituencies whom the delegates represent, so that a motion is recorded as being supported by 30 delegates, representing 18,000 members.

There have been annual meetings from the year 1857. They have been held at Hull, Sandbach, Chorley, Liverpool, Preston, London, St. Helen's, Manchester, Wigan, Derby, Staleybridge, Sunderland, Bolton, Crewe, showing a great preponderance for Lancashire and the neighbourhood. This Order is in correspondence and union with the American Druids in the United States, who number about 14,000 members.

The following extracts are taken from the opening speech of Mr. George Wood, of Sheffield, the grand master of the Druids, at the thirteenth annual moveable delegation of the Order, held at Bolton in May 1871.

Speaking of probable legislation upon Friendly Societies, he says:—

“ What I conceive we require is, that the bill when brought into the house, or becomes law, should deal with friendly societies (as was said last year at Sunderland) by themselves, giving us protection as at present, and leaving our internal management to ourselves ; to give no certificate to any society whose rules do not contain the adoption of graduated tables of payment, such tables being approved by an actuary, or such as those annexed to the new code of constitutional rules, which you are now called upon to discuss ; that secretaries should be compelled to make accurate returns to the Registrar quinquennially, and that such returns be printed by Government, and be purchasable by any member who likes to avail himself of them.”

Speaking of the probable introduction of a graduated scale of payments and of the equalisation of districts for sick-pay, he says of graduated payments:—

“ Now, gentlemen, let me ask those of you who are opposed to the new rules, what has been the result of the working of our present constitution up to now ? I ask you again, what is the financial position of our lodges and districts, and what is the answer ? Fact answers this—that at the present moment very many of them are in a state of bankruptcy ? Then I ask again, is it not time for some action to be taken, for some remedy to be applied to stop this downward torrent ; else for what purpose have we acknowledged our shortcomings time after time in this respect, if now we are to apply no remedy ? For what purpose have we endeavoured to educate our lodges and districts in financial matters ? For what purpose have we introduced these graduated tables of payments, if they are not in future to be seted upon ? Yet, and I would wish you to understand me properly in this, gentlemen, that to-day I would rather wait another year or two, or even more, until you and your districts were as fully convinced as we are, until you have thoroughly educated yourselves so as to be convinced of the soundness of the principles contained in the new rules, rather than carry them on the present occasion with a small majority ; because I am anxious that no antagonistic feeling should be either manifested or cultivated. I maintain that there is no necessity for any manifestation in the discussion of this important question, only the laudable one of prompting each other to do all we can to promote our mutual interest and welfare.”

And of equalization:—

“ From the correspondence which I have received, and the variety of questions put with respect to the principle of equalisation, or, I would rather say co-operation, I am induced to think that what I have written upon the subject has not been without results, but that a spirit of inquiry is now at work which will, I trust, ultimately lead to many if not all our districts adopting it. Should such be the case, I am quite confident that none who do act upon the co-operative principle will ever have cause for regret ; because as I continue to see its working, I become more and more convinced of its practicability and adaptability to the accomplishment of the purposes and objects of these institutions. In several respects this principle of co-operation will have a direct beneficial influence on the Order at large. It will have a tendency in the first place to do away with so many districts in one town or locality, by more closely and firmly uniting their interest, and cementing a feeling of concord and unity of action. In the second place, it would do away with so many secessions from lodges and districts, and this I am sure, gentlemen, you will consider very desirable ; for, I am sorry to say, secessions and splits in districts, and applications to the board to form additional ones in towns where there are already too many at the present time, seem to be the order of the day. In the third place, equalisation or co-operation will give a better guarantee to all the members of their certainty to receive that assistance to which they are entitled, and for which they ought to look forward with every confidence of those expectations being fully realised. Whilst many districts are acting on the injudicious principle of separation, I am glad to say the important towns of Derby and its surrounding neighbourhood are forming themselves into one compact or united and co-operative district, the result of which will be to them of very great and beneficial importance ; and in a very short time I have no doubt they will have cause to be proud that they have had the courage and intelligence to take the steps they have done.”

In 1872, the annual moveable delegation was held at Crewe ; the grand master, Mr. Turner, regretted that the Order did not make the members pay on the graduated scale, and he also made the following remarks on the board of management's want of financial control over the branches, and the frequent misapplication of funds by the latter:—

“ In times past it has ever been a source of annoyance to the board of management that they were not permitted to interfere with the financial arrangements of districts, for it must be generally admitted that there are districts in connection with ourselves that have continually kept up a spirit of antagonism with some portion of its members on

matters pertaining to the disbursement of its funds. We do not for a moment doubt the motive of the men composing these districts; we believe that their intentions have been honourable, but they have been mistaken in their views, and it has often happened that the money which should have been devoted to the purposes for which it was subscribed, namely, the payments for sick and funeral claims, has been squandered away in foolish regalia, or else voted for purposes quite at variance with the principles which are supposed to govern friendly societies; and if there has been in connexion with these districts men who by their sagacity were able to distinguish between meanness on the one hand or reckless expenditure on the other, and they have been bold enough to express their opinions and oppose such inconsistencies, it has too frequently been the case that after many vain and fruitless attempts to obtain redress, or to effect any reform, they have left the society, or else have been compelled to submit, knowing that they were gliding down the hill of life. Now if the board of management had only the power which it ought to have, it would have been able to have stepped in and stemmed, not only the torrent of discontent, but also effected a saving of the funds, and by doing so it is more than probable that many a society now in a state of bankruptcy would have been prosperous, flourishing, and strong, and its members able to rejoice in the provision which they made in their youth not having failed when old age came upon them. And why should not the executive of a society like our own have some controlling power, for it is but reasonable to suppose that the same wise discrimination would guide them in their judgment, and help them to give a fair and impartial verdict in reference to those things pertaining to the financial arrangements of such society, and we maintain that the executive ought to be invested with sufficient authority to step in and take the management or the oversight of such, laying down certain principles which should be binding on the members, which principles should have for their specific object the proper adaptation of the funds to meet the requirements of each particular case brought under their notice. And we are of opinion that if such was the case there would be a more ready disposition to yield a disputed point than is often the case now. Now, analogous reasoning would lead us to suppose that such a course was best, for if the Government of a country was to allow each and every particular part of that country to make its own general laws, where would the laws be found which would apply to the same action in general, and of what use would a Government be if it had not the power, when called upon by either a majority of those desirous of remedying a defect, or of enforcing their authority where deemed desirable. Another reason why such power should be invested in the hands of the executive is the occasional appeals which are made to the Order by some lodges or districts for pecuniary assistance, they having exhausted all their funds, and it may be that there are at the very time of application some worthy members of that particular lodge or district who are requiring the assistance for which it may be they have been contributing for a greater or less number of years, but now when needed they find to their sorrow that there is nothing wherewith to meet their just claims. Now, gentlemen, we think that if the executive of any large affiliated society is to carry out the paternal functions of a government, and it is desirable that they should, there ought to be some power invested in their hands, by the exercise of which they would be enabled to step in, and in the nick of time save such lodge or district from disgrace, and its members from ruin, and thus have prevented the unpleasant necessity of trusting either to the uncertain aid of friends, or what is as bad, if not worse, applying to the poorhouse for relief. We think that nothing can be more galling to a sensitive mind than the thought of having to depend upon others for that which is so highly necessary to meet the varied requirements so common to the afflicted or the bereaved. We are of opinion that we must never expect to achieve any great things unless some steps of this sort are taken, and although we are not sanguine enough to suppose that such a course will be adopted for some time to come, still we have that confidence in the growing intelligence of our brethren, that it will only need time, in order to the more fuller development of this idea to be reduced to practice."

Speaking of this Commission, he says:—

"With reference to the Royal Commission which has been appointed to inquire into the operations of friendly societies, the meagre information gathered from the partial inquiries already made, nothing definite has been arrived at by which we can ascertain what course of action the Legislature intend to pursue. Sufficient we think has, however, been disclosed to show that there needs no special legislative enactment, except it be the compulsory adoption of registration, and the universality of graduation, for without this we maintain that the misappropriation of funds will still continue to be practised; and so long as this is the case the working classes, of which these societies are chiefly composed, can never reckon themselves sure of realising the benefits which they may be led to expect, and to which, when needed, they have a perfect right; and while it is the duty of each and every member of these societies to make them as practically beneficial as possible, it still remains imperative on the part of a Government to enforce laws which shall prove a safeguard to the innocent and unsuspecting, and have at the same time a deterrent effect upon the unprincipled and designing."

The following discussion took place with reference to the Registrar of Friendly Societies and to his office:—

"Mr. Higham: How many of the 18,000 constitutional rules that were printed are left?"

"The Grand Secretary: About 200."

"Mr. Higham: I ask because these rules are not in the same condition as they were when they passed at the last A.M.D. I should like to know whether Mr. Stephenson has a right, so long as our rules are consistent with the Act of Parliament, to make the alterations he has done. If we chose to call this meeting our 'Annual Moveable Delegation,' why should the word 'Moveable' be struck out? We have a right to maintain the word there if we wished to do so."

"The Grand Master said the board did not see why Mr. Stephenson should strike it out, but when he made alterations in which they did not consider there was any principle involved, it was not thought worth while to contest the question with him."

"Mr. Higham was sorry that the board was not a little more combative."

"The Grand Master: We did combat Mr. Stephenson very much; for instance, he struck out the word 'board' and inserted 'committee;' we had no other way but to submit."

"Mr. Norton: You should have told him you would withdraw the whole lot, and he would have passed them."

"Mr. George Wood said they had a good deal of correspondence with Mr. Stephenson, and a great many alterations were made in the first instance by him; but he thought they would find if they looked carefully through the rules that in no single instance had any principle been sacrificed. The omission of the word 'moveable' he did not think amounted to anything considerable. The rules did not say their annual delegation should not be moveable, and therefore he did not think the principle upon which they wished to act was affected. But when any alteration was made which the board thought would tend to affect any principle, they stood firm, and they had not permitted anything to be altered when they so regarded the alteration."

"Mr. Higham said perhaps Mr. Wood did not know that certain gentlemen who had seceded argued that the boards were intended to be fixed, and they might strengthen their arguments by pointing to the fact that the word 'moveable' had been taken from a portion of the rules. It was not the intention of the board or any one else to have the board fixed, but the gentlemen he referred to were making a handle of this matter. He had not read the rules through carefully, but he was told that in some instances the principle had been altered. He should like to place themselves right with those who were being misled by such statements as these, and they must remember that out of the 300 seceders, 250 were simply led by the other 50."

"Mr. Skeldon pointed out that the word 'moveable' appeared in the 6th rule."

"Mr. Robinson wanted to know why it was not continued throughout."

"Mr. Wood: He struck it out in one instance, not in the other, and we did not think it worth while to send the rules back, as the alterations affected nothing."

Subsequently the following vote of censure was passed. The subsequent discussions also bring out the state of the Order. Mr. Westhall's remark as to the necessity of liquor is quite unfounded:—

Order of
Druids.

“ CENSURE ON THE REGISTRAR OF FRIENDLY SOCIETIES.

“ Mr. Foden called attention to the fact that the Registrar had struck out the rule No. 9 passed at the last A.M.D., and said he considered the treatment to which they were subjected at the hands of the Registrar was most improper and illegal. The district to which he belonged had had its rules under revision. Many of the lodges numbered only a few members, but the Registrar insisted that every lodge must have its own rules, and he refused to allow the district to make rules for the regulation of them. He moved—

“ ‘That this meeting affirms the necessity of every district of the Order having the right to frame a code of rules for the government of each lodge forming sick districts. It believes the Acts of Parliament relating to Friendly Societies do not interfere with such right, and that the conduct of the Registrar in refusing to register the rules of districts because they provide for the government of the lodges, is a usurpation of functions with which the afore-named Acts do not invest him.’

“ The discussion was adjourned until the following morning.”

“ FIFTH DAY.—FRIDAY, MAY 24th, 1872.

“ Mr. George Wood re-opened the discussion on Mr. Foden's motion this morning, and said this question was important not only to the Druids, but to the whole of the affiliated societies. In registering rules they were at the mercy of one individual; they ought to have some court or some judge appointed by Government to settle questions when they were dissatisfied with the ruling of the Registrar. Now the Registrar did just what he thought proper, and the society had no remedy. He suggested that the meeting should come to a definite resolution to the effect that some authority should be appointed by the Government to whom they could refer their disputes with the Registrar, and from which they could get satisfaction. He was sure this was one of the most important questions which could occupy their attention, and he did not know that any time could be more opportune, inasmuch as it was possible that some legislation would shortly be proposed.

“ Mr. Westall endorsed this view, and said the Registrar acted in a most autocratic manner, and it was not right he should domineer over friendly societies as he did.

“ Mr. Norton said when the Commissioner was at Hull enquiring into the working of friendly societies, he gave an instance in which a set of rules had been certified, while another set, precisely the same, and copied from them, had been rejected. He (Mr. Norton) thought the Registrar overstepped the bounds in the arbitrary manner he acted some times.

“ Mr. Shepherd said the question had been mooted by Government whether it would be well to have a Registrar or a Board of Trade to refer to. He believed the question rested with the friendly societies to settle. If they had the Board of Trade they would have gentlemen to appeal to, responsible for the action of the Board, and which could be got at through Parliament. Seeing that the report of the Commissioners on Friendly Societies had not been presented, he recommended them to wait to see what Government intended to do.

“ Mr. Higham contended that, seeing how Government moved in such matters, the working classes should adopt a truly independent course, and say what they wanted. They wanted no privileges. He would advise that the whole of the Friendly Societies Act should be done away with, and let the common law of the country, without any Registrar govern them as it governs others. So long as the present Registrar was in office he ought to be guided by the Act of Parliament. When the rules of his district were revised, if the Registrar took the liberty of making any alterations not justified by that Act, they would send him a copy back, and say they did not want them registered; he might deposit them. He suggested that the resolution should be circulated as widely as possible.

“ Mr. Tonge held that the Registrar did not properly understand his duties.

“ Mr. Skeldon thoroughly agreed with the proposition that the Friendly Societies Act should be repealed. The members of these societies had attained by education and experience to a position in which they could do without the Act altogether. He thought too they ought to give an expression of opinion about stamp duties; most of their business was conducted amongst friends. All well-regulated lodges that had a surplus fund look for the best investment, and it is Crewe they generally sought to invest their funds in mortgages. There were many inconveniences attending such investments. Many of their members who felt disposed to build a house applied to a friendly society with which they were connected for a portion of the money, but although they were members of the society the re-conveyance of the property was attended with the greatest possible inconvenience and expense. This state of things, he thought, should be done away with, and greater conveniences given for the conveyance and re-conveyance of property under such circumstance as he had pointed out.

“ Mr. Foden in reply read the following letter from Mr. Charley, M.P. :—

“ ‘ 5, Crown Office Row, Temple, London,

May 17th, 1872.

“ ‘ My dear Sir,

“ ‘ I have this day seen Mr. Brabrook, the Assistant-Registrar of Friendly Societies, at the office, 23, Abingdon Street, Westminster. I explained to him your reasons for feeling dissatisfied with the decision of the Registrar, with reference to the revised rules of the “Manchester No. 1 District of the Order of Druids,” especially as involving the expense of printing the rules of each of the branches. He quoted the 49th section of the statute 18 & 19 Vict. cap. 63, to which you refer, which says that each “branch” of a society shall be considered a “society,” and would therefore require to be separately registered; and he observed that the Odd Fellows and Foresters had passed resolutions in favour of having each lodge separately registered. They had recently certified the rules of 500 lodges of Odd Fellows in pursuance of this resolution. He pointed out a rule prescribing the hour of meeting, which only concerned the lodge and not the district; and a rule fixing the entrance fee to lodges, which concerned the district as well as the lodge. The distinction is between what he termed purely “domestic” matters and matters concerning the entire district. The only way to bring the domestic matters under the general rules of the district, would be to declare that the lodge should be fined by the district, in case it violated any of the rules relating to domestic matters; e.g., if the lodge (Rule 31) opened at half-past 8 instead of 8. It is hardly likely, however, that the lodges would submit to such fines. He suggested, as the best practicable way out of the difficulty, that the district should frame a set of model rules for the lodges, which should be printed separately from the rules of the district, but be sewed up along with them for the use of each lodge; the rules of each of the branches being thus similar, a set of them could be certified for each branch separately, the only difference between each set being the name of the lodge, which could be written in. The rules of whole batches of lodges could thus be sent down certified at once,—no extra printing would be required. He asked me to send you the enclosed model rules taken from the statute, which must be substantially embodied in each set of rules.

“ ‘ Yours very faithfully,

W. THOS. CHARLEY.

“ ‘ To Joseph Foden, Esq.

“ ‘ P.S.—Your existing rules appear to have been last revised in 1850, five years prior to the statute 18 & 19 Vict. cap. 63.’

“ Mr. Foden said there was a difference between them and the Odd Fellows, inasmuch as each lodge was distinct with regard to finances, and if the lodge has no funds the members went without their sick pay, whereas the Druids' districts would be responsible. He contended that as long as a lodge was a branch of a society it should be bound by the rules of that society, and their rules ought to be certified.

“ The resolution was then put and carried unanimously.

“ THE FINANCIAL POSITION OF LODGES.

“ Mr. Robinson called attention to the 30th Constitutional Rule, and to the remarks of P.G.M. Wood at the close of the Bolton A.M.D. declaring that law to be a great mistake. He said the matter had caused a good deal of anxious inquiry, and he thought the matter should be cleared up.

" Mr. Higham said P.G.M. Wood was there to answer for myself, but he did not believe Mr. Wood ever intended to convey the idea that he would like to grasp the capital of the lodges and put it all in one box; but what he understood was that he wished such arrangements to be made by the general body as would place the whole of the society in a solvent and sound position. Order of
Druids.

" Mr. Robinson was quite satisfied if that was all that was intended, and he should be glad if they could have more information regarding the income and expenditure of lodges.

" Mr. Geo. Wood said Mr. Higham had given a correct explanation of the meaning of what he said at the last A.M.D. What he maintained was, that if a member joined the Order and paid his subscription regularly, they, as a society, were bound to see that the contract was fulfilled. But lodges failed because they were allowed to start into existence on a wrong basis. He wanted them to lay down the guiding principle which would prevent failure. He told them at Bolton that one half their lodges and districts were in a state of bankruptcy. If he were to produce the evidence he had it would occupy a great deal of time, but he could produce evidence that he had not told all the truth. Instead of his remark applying to one half, it applied to two thirds. Let those who doubted what he said come to facts and figures and prove that he was wrong, and no one would be more happy than he should.

" P.G.M. Turner said he held in his hand a confirmation of the remarks by Mr. Wood. It was a letter asking for aid from the Garstang district, which was unable to meet the claims made upon it.

" Mr. Cummins said such statements as those of Mr. Wood were a great drawback on Druidism.

" P.G.M. Turner: I am of opinion that they will be the main influence tending to the improvement of the Order. If I were a young man, and I found men of ability in connexion with any Order trying to set things right, I should have confidence in the future of that society.

" Mr. Westall admired the boldness of Mr. Wood, but he ought to qualify his statements. Mr. Wood should say that he spoke from a statistician's and actuary's point of view, and that from the same point every friendly society was in the same position. They had been told that the Manchester Unity of Odd Fellows had submitted their accounts to an actuary and that they were solvent, but their statements at various meetings did not agree with that. He knew there were some of their lodges a short time ago not paying their sick money. Every one did not know the meaning of Mr. Wood's statements, and they ought to be qualified.

" Mr. Dodge thought last year Mr. Wood's statements were injudicious; but he now thought that if his opinions were correct, they should know it, and have the evidence in proof of them.

" Mr. Shepherd said Mr. Wood had backed up his statement by argument, and he hoped they would be able to set things right. They need not rush headlong into a change; the members must be educated up to it.

" Mr. Higham said he might, in connexion with this question, ask those who had seceded from them what provision they had made for the payment of their sick. They formed the only district in Manchester which had not made provision for its sick, and the members of their lodges had been without their sick pay. He (Mr. Higham) once at an A.M.D. spoke of the Manchester Unity of Odd Fellows as being the only solvent friendly society, and did so on the authority of their officers' statements before the Friendly Societies Commission. He saw from a report of their meeting at Bury St. Edmunds that an application for relief from two of their districts was opposed, not from want of charity, but because if it were granted they would be swamped by such applications at their next meeting. The Foresters, he saw from an article in their Magazine, were in the same position. The Druids were in no better position, but they had men amongst them to tell them they were wrong, and they were going to set matters right.

" V.G.M. Turner said at Bolton last year he visited several lodges, and found that one of them spent two or three shillings every meeting night in drink. He recommended that such a pernicious system should be abolished.

" Mr. Howarth said the sum was spent as rent of room, and amounted to only 1d. or 2d. per member per month.

" V.G.M.: You have a hundred members; that is 5l. a year in drink.

" Mr. Westall said Bolton was not alone; they did the same thing in Manchester, and could not have a room to meet in for less than was paid in drink.

" Mr. Tonge recommended that each lodge should be asked to give a statistical statement for publication in the journal.

" Mr. Bullivant thought they would not regret having had that discussion. In years to come they would rejoice that they had had these opportunities of rousing up a spirit of inquiry in the Order. The statistics no doubt would sooner or later be obtained; they would then realize their position, and strive to improve it where it was wrong.

" The letter from the Garstang district having been referred to the Board of Management, the discussion closed."

Loyal Order of Ancient Shepherds, Ashton Unity.

The next Order to be noticed is the Loyal Order of Ancient Shepherds, Ashton Unity. They number about 46,000 members. Their head-quarters are at Ashton-under-Lyne, Mr. James Farron of that place, being their general secretary. Some returns are made by the lodges to the head office, but they come in very irregularly and are very carelessly made out. The Order attempts to prescribe the separation of the management fund from the sick fund, but this separation is in fact not always properly observed. The experience of the head officers was that the chief difficulty they had to contend with was the ignorance of lodge secretaries, especially in the mining districts. Mr. Farron's opinion, however, was that registration, with its accompanying safeguards, and a graduated scale of contributions, would be gradually introduced. Loyal Order of
Ancient Shep-
herds, Ashton
Unity.

At Lincoln, however, in 1871, at the annual meeting, a proposal to introduce the graduated scale was voted down by an overwhelming majority. On taking the report of the Ancient Shepherds and selecting those districts whose returns were apparently more complete, it appeared that in those districts on a total of 22,310 members, there were 1,440 excluded for nonpayment, giving an annual exclusion of nearly 7 per cent., or more than double the Manchester Unity. The Ancient Shepherds began to hold annual meetings of the Order in 1826. Their want of progress is therefore owing to their own sloth, and not to any want of opportunity to make improvements. The board of management is elected at the annual meeting from the whole Order.

The Chief Shepherd of the Order, on opening the proceedings of the annual meeting last year at Lincoln, observed,—

" If we would make an impression upon those around us we must be prepared with the fullest information as to our numbers, our liabilities, or calls, that may be made upon us; and for our own benefit especially we need this information, for before we can engage to meet our sickness and mortality, and fix our payments, we must know our liabilities, and acting upon this, and the experience of similar societies, we shall soon be able to fix our payments; not because a certain society may be offering large inducements for small payments. We must not at once try as it were to undersell or outbid them, but carefully analyse their offers, and, where needful, expose their follies. Again, if success is to follow us, we must have one universal system of dealing and action, not that we must all do one thing as regards payment of sick or death claims, but the principle should be the same throughout the Order—certain contributions for the same benefits—the only difference being between manufacturing and agricultural districts. . . . I now come to what should be the most complete part of my report (but like my predecessor, I have to regret it is not the case), namely, the number of members, the increase, income, expenses, sickness, and deaths, and the worth of the head of the Order and also

* At their annual conference at Whalley Bridge, in May 1872, it was stated that the Order numbered 89 districts, 1,539 lodges, 45,517 members; funds 70,000*l.*

Loyal Order of the lodges. Now, out of 88 districts, only 46 have sent their financial returns. Brethren, this should not be. Of Ancient Shepherds, Ashton Unity, they will have to be fined, which no doubt will be readily in most cases paid; but fines will not assist us in getting information required, and they will have a tendency to cause an angry feeling; nevertheless I feel it to be my duty to carry out the resolution of the last A. N. C."

The following then is the result of the Returns sent in by 46 Districts who have returned financial returns:—

		INCOME.		
		£	s.	d.
Contributions	- - - - -	18,884	0	0
Entrance fees	- - - - -	467	17	7½
Management	- - - - -	2,888	14	10½
Interest on money invested	- - - - -	1,476	15	1½
		<hr/>		
		£23,717	7	7½

Total worth of the above 46 districts, 37,944*l.* 8*s.* 10*d.*

EXPENSES of the above 46 DISTRICTS.

		£	s.	d.
Amount paid for sick	- - - - -	9,444	16	1
Funerals	- - - - -	4,704	6	8½
Management	- - - - -	3,498	7	11
To management and incidental at head of Order	- - - - -	103	14	0
		<hr/>		
		£17,751	4	8½

Gain or balance, 5,966*l.* 2*s.* 11*d.*

The 42 districts who have not sent in their financial returns we have estimated at the same rate those that have sent in,—

		£	s.	d.
The income would be for those returned	- - - - -	21,630	0	0
Now add to that those who have returns	- - - - -	23,717	7	7½
		<hr/>		
You have a total income of	- - - - -	£45,347	7	7½
		<hr/>		
42 districts paid	- - - - -	15,170	0	0
Now add the 46 districts who have returned	- - - - -	17,751	4	8½
		<hr/>		
		£32,921	4	8½

Balance or gain to the whole of the districts, 12,426*l.* 2*s.* 11*d.*

There are 76 districts of 88 who have sent in their number of members as follows:—

Number of financial members	- - - - -	32,904
New members	- - - - -	3,674
		<hr/>
Suspended	- - - - -	56,578
		<hr/>
		1,045
		<hr/>
		37,623

Twelve districts who have not sent the returns of number of members have estimated as follows:

Financial members	- - - - -	8,097
Suspended	- - - - -	300
		<hr/>
		8,397
		<hr/>
Now add those who are returned	- - - - -	37,623
		<hr/>
You have a grand total of	- - - - -	46,020

After some more remarks, the Chief Shepherd goes on to say as follows:—

"You should lay down a general rule binding on all to meet cases of insanity, paralysis, and blindness, and not the question such an open one, so that no lodge or district can say we have no rule for such cases, thus causing disputes which might be avoided."

He goes on to regret the formation of new districts, holding it better to open new lodges in existing districts; in which he is no doubt right, for within reasonable limits there is no doubt that a lodge district, say of at least 2,000 members, is a security for good management. He goes on to recommend the formation of a general fund for the Order, both for sickness and for death, as an insurance insolvent lodges. He complains that the general secretary is overworked and underpaid, and criticises the inadequate rates of contribution, and the admission of old men at low rates. In the discussion which followed, some remarks were made on this Commission, and the Chief Shepherd, speaking Mr. Lowe's bill, said that it would have thrown back friendly societies one hundred years.

At a public dinner, presided over by the Mayor of Lincoln, Mr. Farrow, the corresponding secret

stated that the Order collected about 45,000*l.* a year, and expended between 30,000*l.* and 40,000*l.* in the relief of the sick and in burials, and in addition to that had a widows' and orphans' fund, to which some 12,000 or 14,000 were contributing. He further noticed how the feeling of suspicion which had attended the affiliated Orders because of their secret signs was passing away, and expressed the desire of the Order that men of education and in easy circumstances should mix with them, and give them the benefit of their encouragement.

Loyal Order of
Ancient Shep-
herds, Ashton
Unity.

The discussion on the adoption of a graduated scale is inserted, in an Appendix,* from the official report of the Order, as showing the point of view and style of discussion in these societies, and also the difficulties with which they have to contend.

In this Order the great mass of the members are in Lancashire and the neighbouring parts of Yorkshire and of Cheshire.

The following are the returns of their distribution, as far as they can be made out:—

	Districts.	Lodges.	Members.
Lancashire	35	261	17,573

(But three districts make no return at all. One (Darwen) returns five lodges, but no members 10 return the number of members, but not the number of lodges.)

	Districts.	Lodges.	Members.
Yorkshire	26	101	7,098

(But three districts make no return at all, and five do not return the number of lodges.)

	Districts.	Lodges.	Members.
Gloucestershire	1	80	4,107
Cheshire	7	36	2,354

(One district, Poynton, makes no return.)

	Districts.	Lodges.	Members.
London	3	22	913

(One district does not return the number of lodges.)

	Districts.	Lodges.	Members.
Derbyshire	5	8	880

(Two districts make no return of the number of lodges.)

	Districts.	Lodges.	Members.
Monmouthshire	2	—	1,641
Glamorgan	1	10	348
Flint	1	9	312
Staffordshire	1	—	297
Lincolnshire	1	3	90

Nottingham Ancient Imperial United Order of Odd Fellows.

After the Ashton Unity of Shepherds comes the Nottingham Ancient Imperial United Order of Odd Fellows.

Nottingham
Ancient Im-
perial United
Odd Fellows.

They have no return of the numbers of their members nor of their finances, but they profess to have about 40,000 members, of whom about 22,000 belong to the general funeral fund at Nottingham. There are 574 lodges. There are no districts in the sense in which the word is understood in the other Orders, namely, as bodies for the payment of the death insurance, and as exercising a supervision over the lodges. But there are provincial chapters and grand lodges.

At present all new lodges of the Order are required to join at least the general funeral fund at Nottingham. There are also other general funds which are for other benefits.

The government of the Nottingham Order of Odd Fellows is not representative. Section 1, rule 2, provides:—

"The executive and legislative authority of the Imperial Order is vested in the Grand Lodge which shall always assemble at Nottingham. . . . It is also the court of appeal on the differences that may occur between lodges or the various members of the same lodge, &c."

Section 3, rule 1, of the Laws for the Regulation of Grand Lodge provides that :

"Every past elective officer of a minor lodge on producing the certificate A. in the general constitutional laws, or any brother who may be a honorary subscriber of one guinea per annum to the sick fund of his minor lodge, is entitled to be proposed to become a member of the Grand Lodge, . . . and having been accepted on the ballot may be immediately admitted."

Thus it appears that Grand Lodge fills up its own vacancies. In practice Grand Lodge is composed of the officers of the lodges in and about Nottingham. The funeral fund and other general funds being also managed at Nottingham gives the ordinary members at a distance very little voice in the affairs of the Order. The Order is consequently, as a rule, limited to the Midland counties. There are more than 100 lodges in Nottinghamshire, some 40 in Derbyshire, more than 50 in Leicestershire, more than 40 in Lincolnshire, and nearly 40 in Northamptonshire; nearly 30 in Lancashire, more than 40 in Yorkshire, 20 in and near London, and nearly 30 for Staffordshire, and 30 for Warwickshire.

A law was passed in 1871 requiring all lodges either to register or to deposit their rules. A large proportion of the lodges are registered; but the Act is not observed as a rule, and there is no external control, or independent audit of their accounts.

There is no law requiring a graduated scale of payments, nor does the Order take any steps to require a separation of the management fund from the benefit fund.

* See Appendix No. 1.

Nottingham
Ancient Imperial United
Odd Fellows.

There has been recently enacted a law requiring the lodges to fill in such returns as the Grand Lodge may issue. This, no doubt, if followed up by other regulations may lead to improvement, but at present the Nottingham Order has not much security for good management. The Nottingham Odd Fellows have a branch in France, at Calais, but there are very few if any Frenchmen in it.

The general funeral fund dates from 1843.

About half the lodges of the Order in and near Nottingham have lodge liquor from 1½d. to 2d. a member a night. This is also done by some of the registered lodges. Most of the lodges have anniversaries, but according to the general secretary the attendance is not compulsory, and no part of the expense comes out of the funds.

Not a tenth of the lodges according to the general secretary keep separate management funds, but he considered that three fourths of them print balance sheets. I should doubt so many doing this. According to him the average value of the sick funds is about 3*l.* a member.

About 800 members out of 20,000 yearly lapse from the general funeral fund.

The Nottingham Imperial Odd Fellows, it will be seen, do not have much of the advantage of an Order. Not having district meetings they lose the opportunity of instructing the lodge officials by periodical intercourse with others who are engaged in the same work, and they have not elected delegates to their annual meeting.

Besides the concentration of authority at Nottingham is contrary to the free, self-governing spirit of friendly societies as generally carried out. This excessive centralisation is one of the causes which some years ago led to the split which called into being the British United Odd Fellows, who muster strong at Sheffield.

The Nottingham Ancient Imperial Odd Fellows are principally distributed as follows :—

	Lodges.	Members.
Nottinghamshire	118	8,260
Leicestershire	56	3,920
Derbyshire	47	3,090
Yorkshire	43	3,010
Northampton	41	2,870
Lincoln	40	2,800
Warwick	40	2,800
Stafford	34	2,380
Lancaster	27	1,890
Norfolk	22	1,540
London	19	1,330
Sussex	14	980
Suffolk	7	490
Northumberland	7	490
Durham	7	490
Bucks	4	280
Rutland	3	210
Beds	3	210
Hants	3	210
Kent	3	210
Cheshire	3	210
Scotland	2	140
Surrey	2	140
Berks	1	70
Oxford	1	70
Somerset	1	70
Essex	1	70

Averaging each lodge at 70 members.

National Independent Order of Odd Fellows.

National Independent
Order of Odd
Fellows.

The next Order we come to is the National Independent Order of Odd Fellows, which came into existence about the year 1845 by a split from the Manchester Unity, as has been mentioned in the account of the latter Order. By their directory for 1871 the Order numbers 34,564 members. Of these, 19,474 members in 259 lodges, and 33 districts are in Lancashire, and 13,314 members in 227 lodges, and 20 districts are in Yorkshire; 12 lodges, 747 members in Birmingham; 10 lodges, 315 members, in Newcastle; 1 lodge, 236 members, in Aberdeen; 6 lodges, 221 members, in London; 2 lodges in Llangollen, with 221 members, and 4 lodges, 143 members, at Hyde, in Cheshire. At their annual conference in May 1872, held at Bolton, it was stated that the Order numbered 35,595 members. The Order has held annual moveable conferences ever since 1846. They have usually been in Lancashire and Yorkshire. They publish very little information, and though they have a central office in Manchester, yet the secretary is not engaged to give all his time to the Order, and only attends occasionally of an evening; and though papers are sent for the lodge secretaries to fill up, yet there is in fact no information of any value concerning the Order in an accessible form. These lodges having left the Manchester Unity rather than acquiesce in the improvements thought requisite 26 years ago, have, as an independent body, shown little wish to move forwards. Their funds are but small in proportion to their liabilities; they have no graduated scale of contributions and of benefits; they rarely print balance sheets; few of their lodges are registered, and a very large number of the lodges spend their funds in lodge liquor. Their office is at 97, Bridge Street, Manchester.

United Order of Free Gardeners.

United Order
Free Gardeners.

The next society after the National Order of Odd Fellows is the United Order of Free Gardeners. The tabular statement in their annual returns for 1871 give 29,708 members, in 529 lodges and 72

districts, of rather more than 56 members* in a lodge. The Order now numbers 30,813 members, in 546 lodges, having lately re-united with itself another body of Ancient Free Gardeners, who existed principally in and about Leeds, and who had divided from the general body some years ago; they numbered 18 lodges and 1,105 members. The Order increased by excess of initiations over deaths and suspensions, 1,926. There were suspended for nonpayment, 1,923; expelled, 274; died, 402, and 615 left the Order, the cause not being distinguished.

The members are principally distributed as follows:—

	Lodges.	Members.
Yorkshire - - - - -	132	8,595
Lancashire - - - - -	137	8,490
Northumberland and Durham - - - - -	106	5,685
Staffordshire - - - - -	93	3,806
Cheshire - - - - -	41	2,495
Bedfordshire - - - - -	20	752
Warwickshire - - - - -	10	312
Salop - - - - -	5	351
Westmoreland, - - - - -	2	242
	<u>546</u>	<u>30,726</u>

The Order publishes returns of the year's income of the lodges from contributions and entrance fees, or, as it is called, "making money." Many lodges do not make returns, but those that do return an income of 31,551*l.*, and an expenditure for sick and funerals of 26,718*l.* This account, however, seems to take no notice of interest upon capital, nor of cost of management.

The general laws of the Order are not registered, but merely deposited, and a very large number of the lodges are unregistered. The present rules appear to have been settled at the annual meeting of the Order held at Blackburn in 1855.

The annual meeting is composed of delegates, in the ratio of one to every 200 members. Rule 9 of the Order provides:—

"Any general officer or deputy coming to the annual meeting in a state of intoxication, or getting into that state during the time he ought to be on duty, shall be fined 5*s.* for every offence, and not be allowed to remain in the meeting while he continues in that state."

Such a rule is not without its use, for this year at the annual meeting of one of the smaller Orders, which need not be mentioned by name, the chairman had to be removed for this very cause.

This Order has a benevolent fund, from which grants are made to lodges which have become insolvent otherwise than by their own default.

The following extracts from the report of the annual meeting held at Stockport in 1871 may be interesting, as showing how some lodges of the Free Gardeners conduct their business.

Odd Fellows' Hall, Stockport, May 30, 1871.

"The committee appointed to examine the books of the Cross Guns Lodge, Wolverhampton district, report that we find the contribution book and cash book to agree up to September 30th, 1867.

£ s. d.		£ s. d.	
Contributions received up to that date	44 9 5	Paid	30 17 0½
		Cash in hand	13 12 4½
	<u>£44 9 5</u>		<u>£44 9 5</u>

"Out of the 44*l.* 9*s.* 5*d.*, 8*l.* 11*s.* 3*d.* is accounted for as having been spent in ale.

Received since Oct. 1867.

£ s. d.		£ s. d.	
Cash in hand	13 12 4½	Sick and district	50 17 10
Interest from bank	0 18 6	Ale	14 10 7
Contributions received	71 14 10	Management and deficiency	7 2 11½
Received and not accounted for in cash book	1 19 10	Cash in hand	15 14 2
	<u>£88 5 6½</u>		<u>£88 5 6½</u>

Total paid for ale

23*l.* 1*s.* 10*d.*

R. W. WADDY.
E. GRINDROD.
GEORGE HEDLEY."

Odd Fellows' Hall, Stockport, May 31, 1871.

"The committee appointed to examine the books of the Hanley district report that the district commenced in 1845 with 66 lodges:—

	s.	d.
In 1858 there were 18 lodges paid 10 0 per member to the district fund.	10	0
" 1859 " 17 " " 10 6 " " "	10	6
" 1860 " 17 " " 8 0 " " "	8	0
" 1861 " 13 " " 6 0 " " "	6	0
" 1862 " 13 " " 8 6 " " "	8	6
" 1863 " 13 " " 11 0 " " "	11	0
" 1864 " 13 " " 10 0 " " "	10	0
" 1865 " 12 " " 13 6 " " "	13	6
" 1866 " 11 " " 8 0 " " "	8	0
" 1867 " 9 " " 6 0 " " "	6	0
" 1868 " 9 " " 11 5 " " "	11	5
" 1869 " 8 " " 13 6 " " "	13	6
" 1870 " 8 " " 16 6 " " "	16	6
" 1871 " 8 " " 5 6 up to March 13	5	6

* 33,136, stated at their Annual Conference of May 1872.

United Order Free Gardeners. "The district is now reduced to 67 members, whose ages are from 30 to 75 years, who have been in the Order from 34 to 35 years; 35 are over 60 years of age; 14 above 50; and the remainder from 30 to 50 years of age. The amount in the district at present is 19*l.* 0*s.* 3*d.* The committee regret that they have no means of getting at the amount of funds in the lodges, but by the levies we think they must be very low.

(Signed) R. W. WADDY.
EDMUND GRINDROD.
GEORGE HEDLEY."

The above sad history of a dwindling district, with its enormous funeral levies, as the members become fewer and older, might be repeated in many cases for these lesser Orders, which start with inadequate contributions, and so lose the support of the younger men after a few years.

Bolton Unity of Odd Fellows.

Bolton Unity of Odd Fellows.

Next to the Free Gardeners come the Bolton Unity of Odd Fellows, who, according to a return from their general secretary, in May 1872, numbered at their last report, 20,480 members.* This Order is registered, and was founded in 1832. Their numbers increased in the last year by 1,080 members. They were registered as an Order in 1862, and have been collecting information from their lodges and districts for the last three years. The form issued asks for information as to the number of financial members in the lodge, the rate of weekly contributions, the benefits in sickness and at death, the number of members who have received sick pay, and the amount of such pay; the number of deaths and the amount paid, and the amount of funds of the lodge. This last item is marked confidential, showing that the Ancient Noble Order of United Odd Fellows, Bolton Unity, have not yet made up their minds to consider publicity and openness to criticism as securities for good management.

The general laws of the Order provide that the head-quarters of the Order shall be at 23, Mawdsley Street, Bolton-le-Moors, in the county of Lancaster.†

The Grand Lodge which appears to correspond with the board of directors of the Manchester Unity of Odd Fellows, is elected by the annual meeting of the Order from among candidates nominated by any district. The annual meeting is composed of representatives from the lodges, and is held each year at a place fixed upon at the previous annual meeting. A copious report of the proceedings of the annual meeting is to be printed (by Rule 31), for the use of all the lodges.

Rule 43 guards against the society being made subservient to trades union purposes as follows:—

"That no lodge of this Order shall be allowed to appropriate any portion of its fund to the support of trades unions during the time of any dispute between employer and employed; such an application of lodge funds being contrary to the objects for the carrying out of which this order was established."

By the list of lodges printed at the end of the annual account of the Order for 1871, it would appear that these 20,480 members are distributed among 356 lodges, or rather more than 57 members to a lodge. Of these, 172 lodges and 9,714 members were in Lancashire, 96 lodges and 5,339 members in Yorkshire, and nearly all the rest on the banks of the Tyne or in Durham.

The 40th Annual Conference of the Bolton Unity of Odd Fellows was held in Manchester in August 1872. There were 112 delegates present; lodges containing 3,000 members made no return to the executive.

Those received from 19,000 members showed an expenditure of 8,164*l.*, to 6,573 sick members, 4,785*l.* funeral money for 216 members, 181 members' wives, and 495 members' children, and they had in hand 31,744*l.*, or 1*l.* 13*s.* 5*d.* a head. The committee report as follows upon many of the lodge secretaries:—

"Your committee have to report the very careless and negligent manner in which many secretaries perform their duties with regard to their supplying the required information to them when requested."

There was very near being a secession of about 4,000 members from the neighbourhood of Newcastle in 1872, on account of the loose management of the Order. There was much discussion on this subject at the conference. Mr. Hugh Hodson, of Newcastle, stated that 220 lodges had gone down in the Bolton Unity during the 40 years of its existence.

"The information he got from various sources was simply to the effect that there was no connection whatever between the lodges of the Bolton Unity. If the lodge he belonged to ceased to exist, or did not pay the half-yearly rent to the dead fund, he would no longer be a member of the Bolton Unity. Two hundred and twenty lodges had gone down in connection with the Bolton Unity during the 40 years of its existence. What had become of all the old members of these lodges, and especially the members on the superannuated fund. What would become of other members who had been 15 or 20, or perhaps the entire 40 years connected with the Order, if the lodges to which they belonged should break down from no fault of theirs. Had the Grand Lodge Executive power to say that they should be taken into any other lodge, or to make them district or Unity members. He found that the Grand Lodge had no such power. If the lodge to which he belonged was to cease to exist at any time, he should no longer be a member of the Unity. He wanted to remain a member, but to be a member on such conditions that he would be recognized as a brother, so long as he conformed to the rules of the Order, no matter what the fate of the particular lodge with which he was connected might be. (Hear, hear.) He said that the Union ought to be reconstituted on the basis of the fraternity and unity."

"That was the principle they in Newcastle wanted to work up, and that was the foundation upon which they contemplated Odd Fellowship should be built up. If this question should be taken up and discussed by the Conference, and if the Union should be reconstituted on a footing of greater equality, then the Newcastle members would remain in the Bolton Unity, and would be the backbone and corner stone of the Order in the North of England. As the Order was at present constituted the lodges were no better than *monthly clubs which broke up at the 12 months end*. As to the expenditure of the deputations, he did not think it was true the Newcastle brethren had each got his day's pay. The only money he had got was 2*s.* 6*d.* for travelling expenses."

United Ancient Order of Druids.

United Ancient Order of Druids.

After the Bolton Unity of Odd Fellows comes the United Ancient Order of Druids, who number 19,317 members in 285 lodges, or an average of nearly 68 to a lodge. Their head-quarters are in London, in Clerkenwell, but the Order has very little to do with the branches. Indeed the Order does hardly anything beyond granting dispensations for the opening of new lodges, furnishing goods, such as regalia, certificates, &c., and holding a biennial meeting.

* There were, in October 1872, 370 lodges with £2,048 members. About 300 of these lodges are registered, according to the general secretary.

† At the last annual meeting the head quarters have been moved to Manchester.

The Order is distributed as follows :—

	Members.	Lodges.	United An Order of Druids.
Yorkshire - - - - -	7,829	111	
Kent - - - - -	1,580	17	
Leicestershire - - - - -	1,420	21	
Warwick - - - - -	1,263	18	
Lincoln - - - - -	1,036	18	
Derby - - - - -	869	10	
Notts - - - - -	698	13	
Cumberland - - - - -	650	4	
Lancashire - - - - -	535	3	
Hants - - - - -	527	12	
Middlesex - - - - -	433	12	
Essex - - - - -	304	4	
Gloucester - - - - -	299	11	
Sussex - - - - -	299	6	
Surrey - - - - -	298	8	
Westmoreland - - - - -	231	1	
Norfolk - - - - -	170	2	
Durham - - - - -	170	1	
Stafford - - - - -	136	3	
Worcester - - - - -	131	2	
Devonshire - - - - -	86	2	
Glamorgan - - - - -	38	1	

Rational Sick and Burial Association.

Next in number to the United Ancient Druids comes the Rational Sick and Burial Association, which may be classed with the affiliated Orders, though it is not an affiliated society but an amalgamated one.

This society was founded in 1837, and at the close of 1871 numbered 14,134 members, and 103 widows, who are allowed, as in most societies, to continue a subscription and receive funeral money. Of the 14,134 members 149 are women, but the society has long ceased to admit women on account of the cost they are to the society, it being very difficult to check imposition by them, these 149 female members are therefore an inheritance from the past.

Of the total of 14,237, including widows, there are 5,754 in Devonshire, 2,253 in Norfolk, 2,111 in Suffolk, 1,437 in Lancashire, 933 in Gloucestershire, 313 in Somerset, 313 in Yorkshire, 262 in Cheshire, 200 in Dorsetshire, 156 in Middlesex, 128 in Warwickshire, the remainder distributed in smaller numbers, including 74 in Scotland, and 5 in Guernsey.

In 1870 the numbers were 13,064, the society has therefore increased by 1,173 members, there having been 2,088 new members admitted, and 794 excluded by nonpayment.

Eight new branches have been opened during the year. The society has also in connexion with itself a juvenile and adult funeral fund with 8,060 members, having a capital of 5,438*l.* 17*s.* 6*d.* This branch is worked by collectors who receive 15 per cent. for collecting, and who are generally the secretaries or agents as they are called in this society for the different branches.

The total cost of management of the juvenile and adult funeral fund, including this 15 per cent., was 22 per cent.

It is much to be desired that some of the larger affiliated Orders would adopt a system of juvenile life assurance such as the Rational Society have. It might probably be worked even cheaper by the contributions being paid at the lodge instead of being collected, and such a plan would protect members against the waste and fraud which characterise so many collecting societies.

The sick and funeral department, which is the society numbering 14,237 members, is distributed among 247 branches.

The business of each branch is conducted by a secretary or agent who is appointed by the members of the branch, and who corresponds with the head-office in Manchester. The funds contributed belong to the whole society, and are remitted, with the exception of small balances for current expenses, to head-quarters where they are invested for the benefit of all. The society being an old one has not a rule for the separation of the management fund from the benefit fund; but the expenses of the branches are controlled by the executive committee, and the whole cost of management both of head-office and of branches is about 11½ per cent. on income from contributions. The salaries of 247 secretaries or agents being 57*l.* 3*s.* 4½*d.* The same number of branch chairmen received 101*l.* 17*s.* 4*d.* 247 lodge rooms cost 199*l.* 2*s.* 3½*d.* (the branches meet monthly). The head office costs 708*l.*, of which 354*l.* is for salaries of chief secretary and clerks, coals, gas, cleaning, messenger, &c. The executive committee receive only 14*l.* 14*s.* a year, the president receives 7*l.* the rent of the chief office is 28*l.* most of the rest of the expenditure is for printing and stationery. I may say that the Rational Society is among all the smaller Orders which I visited, among the two or three which seemed to me to be carried on in the most business-like, popular, and economical manner; and great praise is due to the chief secretary for the labour and attention which he has given to it. The government of the society resembles that of a great trades union such as the Amalgamated Carpenters. The general secretary is chosen by the votes of all the members taken in their branches. He works under an executive committee chosen by the branches in and near Manchester. But there is a safe-guard in case the committee and the secretary should disagree, for he can appeal from them to a vote of the whole society. Hitherto this government has worked well. The society has worked with a graduated scale ever since 1861, and is consequently improving its position, though it is still weighted with many old members who joined at inadequate rates. The sick and funeral fund is now worth 26,608*l.*, mostly invested at good interest, and the average age of the members at the end of 1870 was 30 years 9 months 3 weeks and 4 days.

The society publishes a most elaborate report, containing a balance sheet for each separate branch, and this report is furnished to each member for a penny. The report is very much like those of the Amalgamated Engineers.

The society is governed by a delegate meeting, formerly held once in three years, afterwards on account of the expense put off to once in five years, but there is power to call one oftener if needful. There is a difficulty as to settling disputes on account of the society being registered at Manchester only. As a rule there are no disputes with the members, the decisions of the executive committee giving satisfaction, but in case of fraud by a branch agent he must be proceeded against in Manchester under the 18 & 19 Vict. cap. 63., which is an inconvenience to the society. One rule of the Rational Society is that their business shall, as far as possible, be transacted away from public-houses; 87 of the branches meet away from inns. But even in the Rational Society the wish to continue enjoyment with business shows itself sometimes. There is a branch in Hulme, near Manchester, where the members have agreed among themselves that there shall be an extra and private contribution of 2d. each per meeting for liquor, and a similar practice prevails in the Birmingham branch. In fact the wish for social enjoyment asserts itself quite as strongly in many places as the wish for a provision against sickness, and in stamping out conviviality, there is a danger of getting rid of interest and attention to the affairs of the society.

Order of Mechanics.

Order of
Mechanics.

Next in number to the Rational Society comes the Order of Mechanics.

In June 1870 they numbered 9,624 members, distributed in 12 districts and 145 lodges, or an average of nearly 67 to a lodge. Their funds amounted to 24,604l.; many of their lodges are not registered. Their funeral payments appear to be made by the whole Order by a general levy.

There were in Lancashire	-	6 districts, 71 lodges, 3,540 members.
Cumberland	-	3 districts, 31 lodges, 2,082 members.
Northumberland	-	1 district, 36 lodges, 2,141 members.
Westmoreland	-	1 district, 3 lodges, 115 members.

Independent Order of Rechabites, Salford Unity.

Order of
Rechabites.

After the Order of United Mechanics come the Rechabites, a teetotal affiliated society; they claim 17,715 members, but of these 8,706 are out of England:—

1,329, Isle of Man.
46, Alderney.
350, Guernsey.
282, Belfast.
83, Dublin.
287, Tasmania.
135, Southern Cross (Australia).
994, South Australia.
5,000, Victoria.
767, Albert, North Adelaide.
200, New South Wales.

8,706

leaving 9,009 in England, who are worth nearly 43,000l. This Order excludes any member from its benefits who violates his pledge. Some of the lodges are rich, having invested their money in loan societies, and made a large interest. Many lodges, on the other hand, have lost much by the same practice. On the whole this Order cannot be said to be well managed. There are very inadequate returns sent in, and no really efficient external audit of lodge accounts. In several cases I found the lodge management, as is natural with very small bodies, mounting to a heavy per-centage of the collections, and it is common not to keep the management fund separate from the sick fund. The districts have separate funeral funds, which in many cases amount to a good sum. The Order has prospered fairly as was natural from the class of persons who join it. They must be men of resolution and steadiness to adhere to the pledge. Those who desire to break the pledge would let their membership lapse and so enrich the society, and sober men are likely to thrive and become to some extent capitalists, and therefore do not claim on the funds when sick, but become quasi honorary members. This Order has formed a large number of juvenile branches; they return for the whole Order at home and abroad 5,544 members. They have also lately founded a family burial society for young and old in connexion with their Order, and employing collectors. This is at present chiefly in and around Manchester. Their head-quarters are at Manchester.

British United Odd Fellows.

British United
Odd Fellows.

After the Rechabites come the British United Order of Odd Fellows. This Order came into existence as a split from the Nottingham Imperial Order of Odd Fellows, in consequence partly of local jealousy at what was considered excessive centralisation in management. The Order, by its quarterly report of April 1872, numbered six districts, 135 lodges, and 7,237 financial members. These were distributed 3,337 in Yorkshire, 1,652 in Durham, 1,739 in Northumberland, and 509 in Derbyshire. Of the 135 lodges, all were registered except 17. The order does not enforce a graduated scale, nor have they as yet introduced many of the securities for good management which the experience of the Manchester Unity has shown to be desirable. But some of the districts take steps to ensure good management in the lodges. It will be seen that the lodges are small, averaging less than 54 members each.

London Unity of Odd Fellows.

After the British United Order of Odd Fellows comes the London Unity of Odd Fellows, numbering, at the end of 1871, 6,985 members in 137 lodges and 26 districts, giving an average of nearly 51 to a lodge. They are distributed, four districts, 65 lodges and 2,477 members in London; in Brighton, 14 lodges, 971 members; in Derby, 12 lodges, 806 members. The remaining 2,732 are scattered about the country in smaller numbers. This Order was formerly almost entirely convivial. It began to have a general secretary in 1820, but it was not till 1842 that tables of contributions and benefits were drawn up; and in 1845 all lodges were required to have a sick fund as a condition of remaining in the unity. The general meetings of the Order have hitherto been held only once in seven years; henceforward they are to be held every three years. The representation in the conference is proportioned to numbers. The executive council, which generally governs the Order, is in London, and practically represents the London branches. They are the final court of appeal for disputes. The Order is not a rich one. According to the general secretary's statement it is worth about 2*l.* a member. They have several members who also belong to the Manchester Unity, and they have lately introduced many improvements, copied from that body.

London Unity of Odd Fellows

Locomotive Engineers and Firemen's Friendly Society.

After the London Unity of Odd Fellows comes an order of a peculiar description, the Locomotive Engineers and Firemen's Friendly Society, founded in 1854. It numbered, at the end of 1870, 6,221 members, in 56 branches, and its total capital was 42,304*l.* There are two peculiarities in this society. In the first place it is limited to one trade; in the second place, though not absolutely an amalgamated society, the intention of its rules is that it should have the advantages of amalgamation. Unfortunately the separate registration of the branches and the imperfect control which the law now gives to the Order over its branches prevent this society from enforcing its rules as strictly as it would. For details as to the inconvenience from which the society now suffers, see the evidence of Mr. James Thompson and J. L. Turner (questions 25,503 and following).

Locomotive Engineers and Firemen's Society.

The head-quarters of the society are at 48, Liverpool Street, Salford.

The cost of managing this society during the year 1870 was:—

	£	s.	d.
Branch management	-	-	582 5 4½
Delegates' expenses	-	-	336 14 9
Printing, &c.	-	-	97 15 7
Opening branches and postage, &c.	-	-	15 5 6
Salaries, chairman, treasurer, and secretary	-	-	100 14 0
	<u>£</u>	<u>s.</u>	<u>d.</u>
	1,233	5	2½

or nearly 4*s.* a member. The society increased during the year 1870 by 354 members, and saved 3,532*l.* 5*s.* 3½*d.* The society has a graduated scale of contributions and of benefits, and also a graduated scale of entrance fees, going from 5*s.* up to 2*l.* 14*s.* 6*d.* between the ages of 18 and 40. The payments and benefits are kept separate.

The contributions are 10 <i>d.</i> a fortnight, from 18 to 25	
" 11 <i>d.</i> " 25 " 30	
" 1 <i>s.</i> " 30 " 35	
" 1 <i>s.</i> 2 <i>d.</i> " 35 " 40	

The benefits are 10*s.* a week for 52 weeks, in sickness; 10*l.* at death if a member 12 months; 18*l.* if member 18 months; 5*l.* on death of a member's wife. On entering a second wife for benefit the member pays 1*l.* entrance. The funeral money is raised by levy on all the branches, as may be needed from time to time. There is a pension fund, to which each member contributes 1*s.* a quarter for the purpose of rendering relief to any member who, by the loss of his eyes or a limb, or the use thereof, or by accident or permanent sickness or old age or other infirmity, may be rendered unable to follow his regular employment. The allowance is 5*s.* a week. No member may claim before 18 months membership, and claiming on this fund, he forfeits all claim to sick pay. The management fund is maintained by a payment from each member of 2*d.* a fortnight, or 4*s.* 4*d.* year. The accumulations of this fund go to the general fund or to the pension fund. The society also gives travelling allowance to members out of work. This benefit amounted to 1804*l.* for the whole society in 1870; the sum given is 8*s.* a week, charged on the general fund, which is raised by levy on the branches. Disputes are settled by the general committee, subject to appeal to the delegate meeting. The delegate meeting, which is the final authority, is composed of one delegate from each branch. They meet when in the opinion of the general committee there is enough work for them to make it worth while to call them together, should a majority of the branches confirm this opinion of the general committee. Should the general committee neglect to take steps to call a general meeting of delegates, then a majority of the branches may themselves cause such a meeting to be held.

The general committee, which holds office from one delegate meeting to another, is elected by the delegate meeting. If any branch becomes insolvent, the rich branches are subject to a levy of 1*d.* a member, to be paid out of their capital. This levy, it appears, may be made four times a year.

The accounts of this society are made out very fully in a business-like way. In the year 1870 it appears that 58 members were excluded, and 117 withdrew. Probably many of those who are entered as excluded are really cases of withdrawal by nonpayment; but in any case the number of lapses is small.

Besides the Orders hitherto mentioned there are several still smaller ones, which may be briefly mentioned, such as the Kingston Unity of Odd Fellows; the Leeds United Odd Fellows; the Albion Order of Odd Fellows, whose head-quarters are in Nottingham, who number 3,038 members; the Wolverhampton Odd Fellows, numbering 2,721 members, and worth 4,832*l.*; the Derby Midland Order

Smaller orders.

of Odd Fellows, numbering 2,527 members, organised very much like the Nottingham Imperial Odd Fellows, with a general funeral fund for the whole Order; the Ilkeston and Erewash Valley Order of Odd Fellows, an Order of 24 lodges and about 2,000 members, entirely unregistered, and extremely suspicious of registration, they are entirely local to that part of Derbyshire and Nottinghamshire, West of Nottingham, and have a great jealousy of any government interference, and refused to fill up schedules of information furnished them. Individual lodge secretaries were on the whole willing enough to answer questions, and I do not believe they had anything really to conceal, their suspiciousness being rather the result of limited apprehension than of wrong doing. This society, like many in the neighbourhood, had invested their funds largely in real property. There are also the following small Orders to be mentioned: the Order of the Ancient Romans, principally in Leeds, numbering 2,684 members; the Order of the Golden Fleece, in and about Bradford, with 1,832 members; also the Most Noble Order of the Knights of Malta, in and about Bradford, with 1,017 members; the United Brothers, Leicester Unity, with less than 400 members. There is also in Lancashire, chiefly in Preston and Blackburn, an Order called the United Order of Catholic Brethren, numbering 1,524 members, and worth 4,323*l.*, they are one of the very few affiliated bodies based on sectarian differences, which are discouraged in every way by most friendly societies, and their existence is the natural result of the Orange societies which prevail in Lancashire. There is also an Order of Orangemen, which forms friendly societies, but the Order professes rather to deal with the political side of the organisation than with the friendly side. In Bradford one district of Orangemen seceded from the Grand Lodge, and continue an independent existence as a group of benefit societies. In Preston the Orangemen have of late made some progress, partly from political and sectarian feeling, partly from their low contributions and high benefits attracting the unwary. There is also a friendly affiliated society of teetotalers, named the Sons of Temperance, and there are, no doubt, at least, a dozen more societies not noticed here of an affiliated character, but their numbers in all will probably not amount to 80,000 members.

All the Orders which have been mentioned, with the exception of the Order of Mechanics, have their head-quarters in the district which has been specially assigned to me, and it seems probable that there are few Orders of importance besides them; but recapitulating those that have been mentioned we have the following results for England and Wales:—

	No. of Members.	£
1. I. O. O. F. M. U. (Independent Order of Odd Fellows, Manchester Unity) - - - - -	404,600	2,636,053
2. A. O. F. (Ancient Order of Foresters,) Jan. 1871 - - - - -	351,792	1,341,000
3. G. U. O. O. F. (Grand United Order of Odd Fellows,) Jan. 1871 - - - - -	63,412	
4. O. D. (Order of Druids,) Nov. 1871 - - - - -	57,067	
5. L. O. A. S. A. U. (Loyal Order Ancient Shepherds, Ashton Unity,) Jan. 1871 - - - - -	46,020	
6. N. A. I. U. O. O. F. (Nottingham Ancient Imperial United Order of Odd Fellows,) 1872 - - - - -	40,000 ?	
7. N. I. O. O. F. (National Independent Order of Odd Fellows,) Jan. 1872 - - - - -	34,605	
8. U. O. F. G. (United Order Free Gardeners,) March, 1871 - - - - -	30,813	
9. A. N. O. U. O. F. B. U. (Ancient Noble Order United Odd Fellows, Bolton Unity,) May, 1872 - - - - -	20,480	
10. U. A. O. D. (United Ancient Order of Druids,) March 1872 - - - - -	19,317	
11. Rational Sick and Burial Association, Dec. 1871 - - - - -	14,237	26,608
12. I. U. O. M. (Independent United Order of Mechanics,) June 1870 - - - - -	9,624	
13. I. O. R. S. U. (Independent Order of Rechabites, Salford Unity,) Sept. 1871 - - - - -	9,009	43,000
14. B. U. O. O. F. (British United Order of Odd Fellows,) April 1872 - - - - -	7,237	
15. I. O. O. F. L. U. (Independent Order of Odd Fellows, London Unity,) Dec. 1871 - - - - -	6,985	
16. Locomotive Engineers and Firemen's Friendly Society, Dec. 1870 - - - - -	6,221	42,304
17. Albion Order of Odd Fellows, December 1872. - - - - -	3,038	
18. Wolverhampton Order of Odd Fellows, 1870 - - - - -	2,721	
19. Order of Ancient Romans, 1870 - - - - -	2,684	
20. Derby Midland Order of Odd Fellows, March 1872 - - - - -	2,527	
21. Ilkeston and Erewash Valley Order of Odd Fellows, 1872 - - - - -	2,000 ?	
22. Order of the Golden Fleece, Dec. 1871 - - - - -	1,832	
23. United Order Catholic Brethren, 1871 - - - - -	1,524	4,323
24. Most Noble Order of the Knights of Malta, Sept. 1871 - - - - -	1,017	
Members -	<u>1,138,762</u>	

besides the Sons of Temperance, the Orangemen, the Kingston Unity of Odd Fellows,* the Leeds United Odd Fellows, the United Brothers Leicester Unity, and a sprinkling more of obscure Orders. We shall be safe in assuming that there are about 1,200,000 members of affiliated Orders in England and Wales, of whom nearly two thirds are in the Manchester Unity of Odd Fellows and in the Ancient Order of Foresters, both of whom are to be trusted for making vigorous efforts towards improvement and solvency, though the Foresters are still a good way behind the Manchester Unity. Among the other smaller Orders many are beginning to bestir themselves, and none of them can be considered

* See Appendix pp. 227-8 as to this, and the Wisbech Unity of the Loyal Order of Ancient Shepherds.

hopeless, though it would be much better if they could manage to concentrate themselves, so as to form a few good sized Orders, instead of so many small ones. Thus the Grand United Odd Fellows, the National Odd Fellows, and the Bolton Unity of Odd Fellows might well join, to say nothing of such smaller Orders as the Albion Odd Fellows, the Derby Midland Odd Fellows, or the Leeds, or Kingston, or Wolverhampton Odd Fellows. So, too, but for the magic of the name, the Ancient Shepherds of the Ashton Unity and the Free Gardeners do not differ much from one another. But unfortunately in these small societies there are local ambitions to satisfy, which tend to the multiplication of branches, and consequently of offices, which are sought, not for the salary, but for the sake of the petty importance and the high sounding title. Few things are more needed than the amalgamation of small lodges, and few things are more difficult to accomplish.

Having given this general sketch of the affiliated Orders, the next main division is that of the isolated clubs. These will be best treated in some detail geographically in their different counties. They may be distinguished (i.) as the old-fashioned sick and burial club, whether in town or country, which usually meets at the public-house, and which, as a rule, is not well managed, though there are thriving and respectable clubs of this kind, and (ii.) the sick club which meets away from the public-house, and which is often partly under honorary management and patronage, or is connected in the beginning with some chapel or religious denomination. And, again (iii.) there is the large local society with a professional secretary, such as the Cannon Street Society at Birmingham. But of local societies the commonest type is the village club. In towns the affiliated Orders have absorbed a large number of these old-fashioned clubs, and the same process has gone on to a less degree in the country. The process of breaking up through insolvency is going on every day amongst them, and it is rare for new ones to be started. Where they exist to a large extent they often have the attraction of a dividend, as at Liverpool, where large numbers, known by the local name of Tontines, still keep being established. At Sheffield, again, there are several, and there they go by the name of Birmingham societies. In Birmingham itself they are comparatively rare, though there is one very large one. As a rule, however, these dividing clubs are passing away. Many which used to divide have altered their rules and become permanent. The form in which dividing clubs are most common is as shop clubs, open to the members of a workshop so long as they continue to work there, in which case the subscribers naturally do not wish to accumulate a fund which they may have to leave behind them. These shop clubs, however, are not as a rule considered a sufficient resource, and the man who subscribes to one is probably also in a permanent society. Indeed, what with a trades union, a permanent club, and a shop club, an artisan may be entitled to a good many benefits in case of illness; and this membership of several clubs and consequent profit from sickness is a source of imposition against which many societies try to protect themselves, for they find it a frequent source of loss. Besides the shop clubs, founded and managed by the men themselves, there are also, especially in connexion with collieries, clubs for accidents and for medical attendance, which the men are compelled to join, but in the management of which they have no voice. These clubs are not desirable and operate as a kind of truck. But they must be discussed separately.* As to the ordinary old-fashioned clubs it must be admitted that, as a rule, they offer few securities for good management, and the natural process of extinction through which they are going is not to be regretted. Where they have been exceptionally managed and have thriven they will naturally last some time longer, but they are not as popular nor as convenient for workmen as are the Orders. Both for the payment of contribution and receiving relief wherever a man may go, the universality of the Order and of its lodges is a great benefit to the member and a great protection to the society. The same reform has been taking place in the trades unions by the substitution of the amalgamated union for the isolated society.

Half way between the local and the general societies are what may be called the semi-local, such as the North Staffordshire Provident Association, which extends over the Potteries; the Becher clubs, which are found principally in the Midland counties, and which do not extend over a wider area than about a poor law union; and extending the area, the county societies, which are chiefly in the south of England. These societies all profess to be conducted on the sound principles of assurance, but the Becher clubs seem to languish for want of popular interest among the members, and one of them, the Rolleston Friendly Society, at Burton-on-Trent, was not free from censure for unobservance of the rules and misapplication of money. But however careful and sound in their management these Becher clubs and their like may be, they are subject to the one great objection that they are not popular. In vain is there a provident organisation provided for the people if they will not avail themselves of it; and throughout the country we find that whereas the self-governed clubs are being constantly formed these provident institutions are maintained with difficulty and fail to secure support. Thus at Wilford, near Nottingham, there is a Wilford provident institution conducted on sound financial principles and with a large fund, yet very poorly supported, and side by side with it there is one of the most old-fashioned and decrepit public-house clubs, spending its money lavishly in beer and anniversary feasts.

It may be asked what is the number of the single clubs? This is very hard to ascertain, and it is not really very important; the really important thing is that they are passing away. But it would be a mistake to be too hard on them because they have failed in affecting the object or providing for the workmen in their infirmities. This object, though the one which we should wish to be most prominent, is not the one which has been most prominent always in the minds of the members. The feast and the recreation have been to them often quite as much the purpose for which they have joined,

* See the Special Report on Staffordshire for an account of some of these "Field Clubs."

and that advantage they have not failed to secure. And they have been hindered by causes besides their own neglect from doing what they might have done for sick insurance. They have suffered much from fraud, through the want of protection afforded them by the law. Even now, unregistered friendly societies are very much at the mercy of fraudulent secretaries or trustees, for the remedy by indictment is a poor consolation, and is only throwing good money after bad. Many of these societies, too, have bought land, and though the investment is not a wise one as a rule, still it is hard upon an association of poor and ignorant men to refuse them legal security to their investment wherever they have placed their money, and in many cases their purchase of land, if not profitable to them as a corporation, still has been most useful to them individually and to the ratepayers, for they have built cottages in villages where house accommodation was defective, and they have let their land to members in allotments, and furnished them thereby with gardens where the local landowners had failed to do so. If all friendly societies, whether combining the social club or not, had the full protection of the law for their funds, and prompt remedies in case of disputes, many of those which have been broken up might still be in existence.

Another thing which has injured village clubs has been the injudicious administration of poor law relief. In some parts of England the guardians have drifted back to the abuses of the old poor law, and the expectation of parish relief on easy terms in old age has much encouraged many societies to an annual division of their funds.

The third great division is that of general societies. We have already dealt with the Rational Society among the affiliated Orders, on account of its points of resemblance. The general societies remaining are those which have no branches and no delegate meeting, whose local operations are carried on by agents appointed at head-quarters, or by correspondence without agents. One class is represented by such a society as the Mutual Provident, whose irresponsible management has for years despoiled the subscribers for the benefit of office holders, and as to which the evidence of the general secretary, Mr. Burls, may be read with much instruction and profit. The other general societies are such as the Hearts of Oak, the United Patriots, the Royal Standard, the London Friendly and the Royal Oak. These have their head-quarters in London, but take members throughout the country. They have many of them this peculiarity, that though they profess to be conducted on business principles they take all at one rate of payment regardless of age. The Royal Standard has 6,331 members, the United Kingdom 1,388 members, the United Patriots 7,500 members, the London Friendly 2,261 members, the Royal Oak 2,200 members, the Hearts of Oak 26,510 members. But of these societies a fuller account will be given under the head of London.

On the whole, those of which the Royal Standard was the first pattern, seem at present to be managed in a straightforward manner. But we cannot look to them to work sick assurance throughout the country, and they have not been free from some of the scandals that have characterised the great Liverpool collecting societies.

There are two exceptional classes of societies to be noticed, one the colliery societies, extending over a wide area, the chief of which is the one extending over the Northumberland and Durham coalfield, which does not come in my province. But I found one in the North Staffordshire coalfield, an account of which will be given in its place, and it is purposed to establish a similar club for South Lancashire, having its office at Wigan. Such a society is much wanted in all colliery districts, and when established would probably extinguish the pit clubs.

The other class of society is the Railway Friendly Society, which the servants of the company are required to join. As to these evidence has been given before the Commission; the principal one which I visited is the one of the Midland Railway Company at Derby. These societies are a greatly-developed form of the compulsory shop or pit clubs, which have been already spoken of, and, unless optional, are not desirable. There is one of the Great Western Railway at Worcester, which, being optional, is popular with the men. But any society limited to men while in the service of one company is much less desirable than a general club for the trade, such as the Locomotive Engineers and Firemen's Friendly Society, already noticed.

BURIAL SOCIETIES.

Having given a sketch of the principal societies which insure for sickness as well as for death, we now come to those which insure for death alone.

These may, first of all, be divided into the local and the general.

The local burial societies alone really have something of the character of friendly societies. The others, though working under the Friendly Societies' Acts, are really insurance offices, started without any capital, and under the control of no shareholders, and conducted principally for the benefit of the office holders, and only incidentally for that of the assured. This will be brought out more fully in the detailed accounts of some of the larger ones.

The local burial societies, in so far as they have an elaborate machinery of paid collectors, tend to degenerate into the same condition as the large general societies. The best are those which are most primitive, where the collectors are ordinary members, and have least of the professional character. Again, local burial societies for adults are better managed than those which include children, as all the members are capable of conducting the affairs of the society. Where women and children or lads are admitted to transact business there is more chance of packing a meeting, and less chance of serious discussion, to say nothing of the mischief attending public-house meetings, where often a certain amount of liquor out of the funds has to be consumed for the good of the house.

Of the general burial societies, the principal have their head-quarters at Liverpool, and the system has been worked out more thoroughly there than in most places.

Royal Liver Friendly Society.

The largest is the Royal Liver friendly society, which has now nearly 600,000 members insured. This society, in the year ending June 1871, collected into its burial branch 176,053*l.* Of this income, forty per cent., or 70,421*l.* was set aside for management, which was all spent but 3,353*l.* This is the first year that a management account has been printed separately, and it has not been ascertained what has been the amount spent in the earlier days of the society, but there is no doubt that it has in several years exceeded this allowance. It has been as high as 55 per cent. (Bretherton, No. 23,412.)

Royal Liver
Friendly
Society

Even now, no interest is charged to the management fund on the cost of the premises and plant of the society, which have been bought from the general funds, and which are valued in the statement at 11,576*l.*

The cost of collecting this 176,053*l.* was more than 48,200*l.*, being 43,635*l.* regular commission, 25 per cent., 600*l.* entrance fees given to collectors, and 2,356*l.* perquisites, that is, the weekly payments during the second six weeks of membership, and 1,627*l.* to the collectors for transferring the members' names into new books; thus, one way or another, the collectors receive nearly 27½ per cent.

The board of management and treasurer receive 4,920*l.* among them; they are nine in all. Of these, the treasurer and Messrs. Liversage and James Atherton receive nearly 800*l.* a year each. The others receive about 520*l.* a year each. But these salaries do not represent all the profits of the board of management, for many of them hold collectors' books giving salaries to the collector of as much as 150*l.* and more. These books the officers cause to be collected by deputy, and share the profits with him.

Salaries of
officers.

The board of management, moreover, are paid 1*l.* a day and first-class railway fare when they have occasion to travel on behalf of the society, and this perquisite is not a bad thing for some of them. Moreover, the board of management have patronage, and give profitable collectors' books to their relations, several of whom have been very lax in their accounts, and have had their shortcomings treated very leniently. When one of them had carried his misconduct to the extent of conspiracy and forgery, he was at length removed, but not prosecuted, and his collector's book was not allowed to go out of the family. In this case no acts of forgery have been brought to light, other than the one for which he was removed, but we cannot at all assume that the detected case was the only one. In the case in question, the criminal collector on learning of a death entered the dead person in his book as insured for a considerable amount, 46*l.*, and forged a card of membership, and from his relationship to the officers of the society he had free access to the books, and entered in his old collecting books, which were filed in the office, the same name, with back subscriptions, so as to bring the person insured into full benefit. The governing body of the Royal Liver Society represents the class of collectors, and are to a great extent a family party, further strengthened by the fact, that several of the Liverpool collecting books are in the hands of relations and connexions, so that the committee can always, if necessary, ensure a packed meeting. Their lavish expenditure in management has secured them the services of efficient men as lawyers and accountants, and they have succeeded lately in getting their accounts into tolerable order, and some approximation to conformity to the Act of Parliament; whereas, some of the sturdier and poorer managers of other Liverpool burial societies have been guilty of direct frauds. The committee of the Royal Liver Society have lately seen the expediency of working in conformity with the law, through the agency of a meeting, in which, as a rule, the word of the officers is law. The only danger to the governing body in these societies is the opposition of a rival faction of collectors, who desire to share in the sweets of office. The private members are quite powerless. In 1871, the solicitors' bill for the Royal Liver society was 285*l.* 18*s.* In 1870 it was 1,036*l.* 15*s.*, which is stated by Mr. Liversage (No. 1,322) to be a fair average amount. They paid their actuary in the two years 560*l.*, and their accountant or auditor 526*l.* 5*s.* Indeed the Royal Liver Society is too profitable a possession to the present managers for them to wish to endanger

Forgery by a
collector.

Extravagant
expenditure.

it. They can raise their salaries as often as they please out of the contributions. All they have to do is to keep the collectors quiet, which has been done by periodical increases of salary, and by perquisites. In some of the worse managed societies the collectors seem also to enjoy practical immunity from prosecution for fraud so long as they do not oppose the committee. In the Royal Liver this immunity is not, as a rule, extended beyond the relations and friends of the board of management.

It may be noticed here, that among the present rules of the Royal Liver Society, which have been certified by the Registrar of Friendly Societies, is one allowing the committee of management—

“To apply for or oppose any bill or proceeding in or emanating from Parliament which they consider desirable for the interest of the society. They shall also do all other acts and things whatsoever which to the best of their judgment are necessary for the management and general welfare of the said society, and the direction, management, and government of the officers and servants of the said society, save and except as they may be restricted or governed by any rule herein-after set forth, &c.”—Rule 8.

It may be remembered that the Royal Liver Society caused a bill to be drawn up some years ago which, according to Mr. Tidd Pratt's report, was hawked about among members of Parliament for introduction in the House of Commons, without finding anyone to adopt it. Mr. Tidd Pratt then commented on the illegality of expending the funds of friendly societies in promoting legislation, and no doubt the committee of management profited by that hint to insert the present rule, which, however, can only be held legal if we consider that according to the Friendly Societies Act promoting legislation is one of the purposes mentioned in the Act for which such societies may be instituted, or that such expenditure is “necessary expenses of management.”

This essay at legislation, which led to the insertion of this rule, is answerable for the larger part of Mr. Bretherton's bill of 1,036*l.* 15*s.* for 1870. The rule we have quoted was certified by Mr. Stephenson on the 3rd November 1870. It is hard to imagine any expenditure for almost any purpose which the conscience of a committee-man would not justify under the above rule. Much money was spent by several Liverpool societies in promoting opposition to Lord Lichfield's bill on Friendly Societies. The Royal Oak Society and the St. Patrick's Society both spent money from their funds in promoting this opposition, but it was stated by officers of these societies that the leading spirits of the Royal Liver Society were really the chief instigators of this opposition.

The Royal Liver Society had by its balance sheet 264,795*l.* capital in June 1871. This does not appear much, but it is stated by some witnesses that in business of this class so great are the lapses that a society could be worked on the yearly premiums with hardly any capital. The Royal Liver has no correct list of members other than the names scattered up and down the collectors' books, and no list of lapses, but the lapses are stated by Mr. Atherton (No. 1436) to be 13 per cent. a year. I think, however, that the lapses vary so in different towns that unless the question was gone into thoroughly nothing really trustworthy could be stated on this subject.

The Royal Liver Society has also a sick department, but like the other collecting societies it soon found out that it could not work this branch profitably, and as the funds have not been kept separate a great deal has been spent from the death fund to keep alive the sick department, in which, however, no new members are admitted, and from which all members are being rapidly excluded by the very heavy levies, amounting now to about three times the regular subscription, imposed according to rule, in order partly to meet the liabilities. I see no reason to doubt that at present and for the future the affairs of the Royal Liver are and will be conducted with the intention of ensuring efficient management on the part of subordinates, except in the cases where family feeling on the part of the committee interferes to shield a wrongdoer. But there is really no check on the committee itself. The auditor merely verifies the figures of the accounts, but does not in any way see that the rules are complied with, though it would appear from Mr. Liversage's answer (No. 1309)—

“The auditing department is entirely out of our hands, and is in the hands of Messrs. Harwood Banner and Sons, the well known accountants, we do not interfere with them only by examining the accounts, which we have authorised the agents to pay.”

that a greater responsibility is thrown on him. And Mr. Harwood Banner at first gives the same statement as to what he conceived his duty (Nos. 22,068, 22,069):—

“If the committee or the officer had sanctioned a charge which was improper you would take notice of it?—Yes.”

But subsequently it appears from the whole course of his examination that though he might make suggestions for better management he did not object to the confusion and misapplication of funds, so as to refuse to sign the balance sheet, and rather treats the matter in the case of diversion of money from the funeral fund in aid of the sick fund as unimportant, because the amount is only 2,000*l.* (No. 22,165); and the form of his certificate in 1870 and 1871 is merely to the correctness of the figures, which of course is worthless as a check on the committee of management. And for years the balance sheet was signed by him, though the management fund was not kept separate from the benefit funds as the Act requires.

If a member of one of these societies tries to bring to justice an officer who is misconducting himself, he has the greatest difficulty. The fraudulent officers can fight the member with the funds of the society, and they can as a rule get their offences condoned by a packed meeting. In short, the theory of self-government is an absolute farce when applied to one of these societies, and the only chance of tolerable management is if the officers have once succeeded by lavish expenditure out of the funds in the earlier days in founding a large society, and if by judicious distribution of patronage they can keep the collectors in some order, that they may see it to be their interest rather to live on the society as well-salaried officers than to rob the funds in a way which would expose them to a prosecution.

Any person who wishes to see in its crudest form the theory of these societies which truly is the basis of the practice of the officers should read the evidence of Mr. Charles Bretherton, son of Mr. Bretherton the solicitor to the Royal Liver Friendly Society. Mr. Bretherton's attacks upon local societies need not be noticed; of course the advocate of the general societies may be expected to disparage those which work locally, and which are to some extent controlled by the members. There are many other misstatements in Mr. Bretherton's evidence resulting from his courageous readiness to speak upon matters of which he is ignorant. Thus, in No. 23,376 he speaks of 25 per cent. as the commis-

Width of powers conferred by the rules.

Inadequate audit.

Mr. Banner's practice as auditor.

Impossible for a member to remedy official mismanagement in these societies.

Mr. Bretherton's evidence.

sion which from 30 to 40 years' experience has shown to be "about a remunerative rate," meaning, of course, not more than a remunerative rate, and as being the commission paid by the Prudential Company. The Prudential Company, in fact, pays about 20 per cent, as is seen in the evidence of Mr. Harben.

The greater part of the collections of the Lancashire local societies is done for from 10 per cent. to 15 per cent. In the town of Preston alone there are something like 90,000 members of burial societies, and their contributions are collected for about 12½ per cent.

In No. 23,380 Mr. Bretherton recognises the fact that the managers of the Liverpool burial societies consider themselves the owners of all the profits, subject to the payment of the claims, and in No. 23,381 Mr. Bretherton goes on to raise that practice to a principle, and to give it his approval. The diffuseness of his evidence makes it hard to quote effective specimens, but the whole may be read with advantage.

Liverpool Victoria Legal Society.

The Liverpool Victoria Legal Society numbers about 200,000 members, and is governed by well-paid officers. Their expenditure on management has been very extravagant, and still is about 40 per cent. of the whole income from contributions. Their tables are stated to be loaded with 100 per cent., the management account has not been kept separate, nor is there any rule as to a management fund. The tables also are silent as to any portion being intended as a loading. The officers claim that there is no restriction by the rules on what they may spend in management, and they do not pretend for a moment to apply the contributions according to the tables to the benefits only. One family at Leeds, the local manager, his son and his brother, get between them in gross about 300*l.* a year salary and perquisites; the manager, Mr. Wilkinson, has more than 8*l.* a week salary, being 5 per cent. on the gross collection 170*l.* a week. He has a collecting book of 15*l.* a week which gives a commission of 195*l.* a year besides perquisites. The son has a salary in the office of 91*l.* a year, and a collecting book of 10*l.* a week, giving a commission of 130*l.* a year. The brother has a salary of about 55*l.* a year as clerk. The books are collected by deputies for about a half of the gross commission, so that father and son between them receive nett about 670*l.* a year (out of which, however, something must be deducted for travelling). Indeed, so prosperous has been the career of this officer of the Liverpool Victoria Legal Friendly Society, that he is now a member of the Leeds town council. In addition to the commission, salaries are given to collectors while their books are small. In the Leeds district in November 1871, 5*l.* 12*s.* 6*d.* a week was paid in salaries in addition to percentage, raising the percentage to more than 28 per cent. When this payment of salaries during the formation of a book and the perquisites on new business are taken into consideration, it will be seen how futile is the excuse for selling books that the collector has made the business by his own energy, and therefore should be compensated for it by an estate of inheritance in the members' commission. Indeed, so profitable is the new business from the premium allowed that in some societies it is found that collectors let their old members lapse, and prefer to be always getting new business as it pays them better. To prevent this, the Royal Liver gives the second six weeks' premium to the collector, not the first, and the Prudential Company only pay a premium on the excess of new business over the lapses.

Liverpool
Victoria Legal.

High salaries
of officers.

The Liverpool Victoria Legal Society some years ago was the victim of a characteristic fraud. A discontented manager named Jones and a collector named Davis in Birmingham thought that they might as well have the profits of a head office in addition to the percentage and salary of local agents. They therefore registered a friendly society as the Victoria Legal Friendly Society, and having thus colourably imitated the title of the Liverpool organisation, they issued their new cards and transferred the unconscious Birmingham members by thousands into their new society.

Fraud on the
Liverpool
Victoria Legal.

Of course the Liverpool people soon came down to protect their own interests, and meetings were held. The result was that the local manager returned to his allegiance and was taken back and many of the members reinstated. The others trusted to their collector, whose power is very great with ignorant persons, and adhered to the new society. After some years Davis finding that he could not carry on his business, sold out to the Royal London Society and transferred several thousands of members to them.

It may be noticed that all the managers of this class of society complain bitterly of the custom of transferring members into new societies and desire to see it checked by law. This complaint of theirs fully brings out the proprietary aspect in which they view their members: a transfer means to each collector a loss of 25 per cent. on the contribution, to the intermediate agent a loss, to the head office a loss; of course to the members a transfer from their society is pure gain as being release from a liability. Transferring is not apparently common just now, a period of mutual accommodation has succeeded the era of competition, and it is common for the chief agents in the large towns to have an understanding with each other, and should a collector find that one of "his members" has been transferred into another society, he complains through his own local superior, and the offending collector is taken to task and checked.

St. Patrick's Society.

Next in size to the Victoria Legal Society comes what is commonly known as St. Patrick's Society, but which now bears the official title of the United Assurance Friendly Society. According to Mr. Walker, the secretary, there are now about 140,000 members. This society is perhaps the most audacious instance of mismanagement and of fraud among all the Liverpool societies, and though there is nothing going on now equal to what used to be in the days of Mr. Treacy, the former secretary, yet any one who reads the evidence of Mr. Judge (Liverpool, Wednesday 25th October 1871, page 507); of Mr. George Smyth, page 513; of Mr. Hugh Caraher, page 516; Mr. John McCormick, page 520; of Mr. Thomas Walker, page 528; of Mr. Edward Mingaud, 545; of Mr. James Chandler, page 551; of Dr. McClellan, page 595; of Mr. C. F. Finney, page 625,) will get a good idea of what has gone on and what is still going on unchecked in a large society of this type.

St. Patrick's
the United
Assurance
Friendly
Society.

In the time of Mr. Treacy, the society was concentrated into him alone. There was never a committee meeting nor an audit, and he did what seemed good in his own eyes. The natural result of this

Mr. Treacy.

was that claims were unpaid and disputed on frivolous pretexes, and that Mr. Treacy made away with the property of the society to the extent of at least 7,000*l.* or 8,000*l.* The society in those days had a Roman Catholic character; it worked among the Irish and was under the patronage of the Roman Catholic clergy. As the scandal grew more and more notorious an attempt was made by some of the Liverpool priests to introduce a reform, and Mr. Hugh Caraher was put on the committee. When he tried to make his office a reality he found that such a course did not at all fall in with Mr. Treacy's views; and in the struggle which ensued, Mr. Caraher, backed by some of the independent members of the society, fought Mr. Treacy and the officials in public meetings and in the law courts for years. But Mr. Treacy, aided by congenial lawyers, and disposing of all the funds, held Mr. Caraher at bay for a long time, and when at length a barren judgment was obtained against him, and he disappeared from public view to avoid attachment, he still held his office and drew his salary till his death some months after. Meantime his adherents held the principal offices, and on his death they brought in the present secretary, Mr. Walker, and appointed him to his office after stipulating with him that he should pay an annuity to the widow of Treacy, who up to the sitting of the Commission in Liverpool occupied a house bought for her with the funds of the society. Not only were all the costs of Mr. Treacy paid out of the funds of the society, but when this gang had wearied out those who sought to reform the management they celebrated their victory by a banquet of the collectors, and Mr. Norden, the attorney who had defended Treacy, and wound up the proceedings by presenting him with a gold watch, costing 40*l.*, also bought from the society's funds, and bearing a complimentary inscription. As might be expected, Mr. Norden is still the consulting solicitor of the society. Their present practices may be seen in detail in the evidence, but though the society is guilty even yet of such minor offences as cooked balance sheets, fictitious entries of capital, and the embezzlement by committeemen of sums exceeding 70*l.* which defalcations have extended unchecked over years, yet there is nothing now worth noticing compared with the grandiose villany of former years.

Since several of the present management were supporters of Treacy, and of his faction in the course of the long struggle that took place, it would be absurd to expect any higher standard of honesty from them, especially when we consider that Mr. Walker stated to the Commission that he had never heard of the judgment against Treacy for 7,000*l.* Indeed, it would be hard to single out any important point on which he told the truth till it was wrung from him. Had it not been for internal dissension over the spoils, we should not perhaps have learnt all the details which are now public. Mr. George Smyth's evidence is especially valuable, as showing how meetings are managed when an important question has to be carried. The documents appended to this report on the United Assurance Society will illustrate Mr. Treacy's management, and the general character of the committee, more fully than could be brought out at the Liverpool sitting of the Commission. It is well to take notice of such cases, as there is no security that similar mismanagement is not daily going on in smaller societies of the same class. When a poor man dies, his widow comes for the money. She is ignorant, and if a secretary chooses to trump up an excuse, and contest the claim, she has often no course open to her but to take the compromise he is willing to offer. Of course societies once started and successful do not care to dispute claims, for the reputation of prompt payment is one of their best advertisements; but many of the smaller and more tentative societies do dispute claims if there is no money in the till to pay them, and even larger societies do the same, as was shown in the case of the Philanthropic Society at Liverpool (see the evidence of Mr. J. H. Goodere, solicitor, page 585).

The first document appended is the case *Sweeney v. Treacy*. It is taken from a report in the "Northern Press" (a Liverpool paper) of the 15th October 1864. The Mr. Judge mentioned is the same that gave evidence before the Commission.

The second is the case of *Caraher v. Treacy*, from the "Northern Press" of October 22nd, 1864. It sets out the pleadings against Treacy, and the agreement to refer the accounts of the society.

The third document is the report of Mr. Cottam, the accountant appointed by the court, to go through the books of the society, and ascertain the amount due by Treacy, dated 29th January 1865.

The fourth is a manifesto by Mr. Treacy, dated May 1, 1865.

The fifth document is the order of the Liverpool County Court against Treacy for 7,477*l.* 14*s.* *q*u*id.*, dated 10th May 1865.

The sixth is a report of an action for libel brought by Mr. Treacy, copied from the "Northern Press" of August 19th, 1865.

The seventh is a report from the "Liverpool Mercury" of 26th April 1867, of a meeting of St. Patrick's Society at the Odd Fellows' Hall, St. Anne Street.

The eighth gives an account of a subsequent meeting in 1868, and is taken from the "Liverpool Courier" of 21st September 1868.

These documents, with the evidence given before the Commission, will suffice to show how unavailing the machinery of the Friendly Societies Acts is in societies such as the one we are examining to protect the members against their own servants. Any attempt to remove the present committee would no doubt fail. If the collectors could not bring enough real members to support them it is always in their power to pack the hall with hired ruffians, who, if necessary, would beat out of the room those who really have a right to vote. The following are extracts from a handbill which Mr. Walker was circulating while the affairs of his society were being disclosed to the Commission:—

"This society offers in a high degree all the advantages provided by the best regulated friendly societies."

"It is conducted in a thoroughly respectable manner, and the fairest consideration is given to the interest of the members."

"The payments are always prompt, and the rules as to claims are simple, clear, and unmistakable."

Further on follow "Opinions of the Press," and we learn from the "London Mirror" that this society equals and rivals the best regulated friendly societies, and much more to the same effect.

Liverpool United Legal Friendly Burial Society, commonly called Royal Oak Society.

The next Liverpool collecting society is the Liverpool United Legal Friendly Burial Society, commonly called the Royal Oak. This is one of the oldest, having grown out of an old public-house burial club that used to meet at the Royal Oak. It purports to have been established pursuant to Act of Parliament in 1840. The total collected, by the balance-sheet for the year up to June 1871,

was 15,072*l.* 8*s.* 4*d.*, which would give about 50,000 members. In 1867 they claimed 59,644 members. This society has gone through evil days, and about sixteen years ago went through an exposure similar to that of the St. Patrick's Society under Treacy. All the committee were involved in the same misconduct of embezzlement of sums ranging from small amounts to 1,850*l.* Protracted litigation failed to deprive these men of their places, and they and their children or friends have continued in office ever since, paying off their debts by degrees. The cost of management of this society is very nearly 50 per cent., and sometimes exceeds it. There is no separation of account, no proper audit. The rules are vague, and the committee claim to do just what they please, and they do it. They have most of them collecting books which they collect by deputy, and they give themselves travelling allowance as collectors of 15*s.* a week. In various ways they from time to time vote themselves perquisites to eke out their salary as committee-men, though the rules provide that their salaries shall be fixed by the general meeting. In short, if the St. Patrick's Society did not exist they might be considered about the worst society in Liverpool. The evidence of the committee-men of this society was very frank, and they seemed quite willing to make a clean breast of whatever there was to look into.

This society spent in 1868 more than 170*l.* of the society's money in promoting petitions against Lord Lichfield's bill on Friendly Societies. But the greater part of the money went to the committee, and it seems that it was more a desire to pocket some extra fees than a strong feeling about the bill which led to their action. At one time this society had a secretary, Mr. Greenwood, who endeavoured to introduce reforms, but he soon found that he had reckoned without the collectors, and he was gently put out of office. The committee, however, 10 of whom out of 11 are collectors, dealt leniently with him and made him up a book as collector by subscribing members out of their own books, so that he afterwards sold the book for 175*l.* This society has reduced its benefits to members while it was squandering the contributions in excessive salaries.

Money spent in opposing Lord Lichfield's bill.

It may be worth noticing that this society puts in its rules of 1869 a statement that the Earl of Harrowby and Sir Joshua Walsley are its patrons. It is impossible to say how far these names attract the ignorant, but they probably have some weight or they would not be used. The Philanthropic Society in like manner prints the name of the Earl of Sefton as its patron.

Loyal Philanthropic Friendly Society.

The Loyal Philanthropic Friendly Society, established in 1844, has 44,000 members and an income from contributions in 1870 of 12,068*l.* and a capital of 16,000*l.* This society makes a show of keeping a separate management fund, but the show is worthless, for after spending the per-centage allowed the officers take as much more as they want. Mr. Henry Thompson is the secretary of this society, Mr. Richard Thompson, his son, is the treasurer. The secretary is one of the trustees, two collectors are the two other trustees, seven committeemen and the two trustees have collecting books, and the committee receive allowances as collectors, additions to the 25 per cent. and the usual perquisites. Among the committeemen is Wedderburn, a collector who has been steadily embezzling the money he collected ever since 1867, when he was a defaulter for 131*l.* 9*s.* 8*d.*; he increased his deficiency up to 217*l.* 6*s.* 5*d.* in 1871, but on the 19th October of that year when it was announced that the Commission were coming to Liverpool, he paid 50*l.* towards clearing off his default. During all the three years nothing was ever done to bring him to account. Richard Roberts, another committeeman, has also been a defaulter. Some years ago in this society there was a battle royal between two factions of collectors and their partizans at the annual meeting of the society. The object of the strife being the officers with their emoluments, the two sides came prepared with distinctive colours and badges to fight it out. The present committee were victorious and have ever since ruled in peace, and have expended their 40 per cent. in management as they pleased. Mr. Thompson in the latter part of his evidence gives an account of the formation of the Royal Liver Society.

Funds by committeemen

Protective Society.

Next to the Philanthropic Society, comes the Protective Society. Messrs. Shepherd and Murphy gave evidence concerning this society before the Commission in London (pp. 106—125), which was calculated to leave the impression that it was well managed, and that no fault could be found with it. The subsequent evidence of these witnesses at Liverpool (pp. 614—618,) coupled with the evidence of Mr. Wignall, Mr. McCarthy, and Mr. Ollis, somewhat modifies the first impression. The case of the death of the child Annie Maria McCarthy could not of course be gone into thoroughly by the Commission without much more time for its investigation, and greater powers for obtaining evidence. It may, however, be stated here that Doctor Finnigan, who attended the child, stated to me that the symptoms of the child's illness were those of poisoning by antimony, and that he searched for antimony when he examined the body after death. Apart from this most suspicious case and the mode of conducting business which it disclosed on the part of the Protective Society, the last annual meeting of this society disclosed the same scandals of tumult and packing which have taken place at other meetings of Liverpool burial societies. The cause of the tumult was the intention of the collectors to get for themselves additional perquisites. The annexed circular was issued by the collectors:—

Suspicious transactions in this society.

Tumultuous meeting.

"To the Members of the Liverpool Protective Burial Society.

"At the formation of this Society it was resolved to work it in the most economical manner, and the lowest sums to be paid to the officers and collectors that men could be got for. The salaries were for the secretary 2*l.*, the president 1*l.* and sub-treasurer 15*s.* per week, since then the salaries have been raised by you as follows:—

	£	s.	d.	£	s.	d.	
Secretary from	2	0	0	to	3	0	0 being increase of 50 per cent.
President, from	1	0	0	to	2	0	0 " " 100 "
Sub-Treasurer, from	0	15	0	to	2	0	0 " " 125 "

"We therefore for the following reasons ask for an increase of 2½ per cent. or 6d. in the pound, as a substitute for entrance fees, sale of cards, and transfer of books and cards:—

"1st. That the ground travelled over in collecting a pound, by the enlargement of the town is more than double since the society was formed.

"2nd. That the rise in provisions and other household necessaries are largely increased, therefore what would maintain a family in comfort then will not do so now.

"3rd. That all classes of working men have had their wages increased from 35 to 50 per cent. in the last 15 years.

"4th. That the collectors in their employment being exposed to all sorts of weather and other risks affecting their health in calling on their members at their residences, deserve the small advance equally as much as the officers who have had an increase in their salaries as above stated."

A tumultuous meeting followed, which was packed by strangers, to whom in many cases drink tickets were furnished; and Mr. Planche, a collector, made a speech in spite of a rule prohibiting the presence of collectors. Mr. Martin, one of the guardian committee, advertised for information so as to find out the guilty parties, but what the final result has been I am not aware. For an account of this meeting, see Appendix 9.

The society, by the evidence of Mr. Shepherd, numbered in 1870, 42,700. The cost of management was 3,730*l.* on an income from subscriptions of 10,145*l.*, or more than 36½ per cent.

False representations by Messrs. Shepherd and Murphy.

It is specially worth noticing how untrue is the representation in the earlier evidence of Messrs. Shepherd and Murphy, that they have tried to encourage members to pay at the office, and save the collector's per-centage. It will be seen by their answers to questions 23,665 and 23,666 that the truth is they have thwarted the members as much as they could, and tried to force them to use the collectors.

St. Anne's Catholic Burial Society. payments for masses.

The last society for burials at Liverpool of the class we have been describing is the St. Anne's Catholic Burial Society. This society has been in existence 25 years, and has not quite 20,000 members. The members are required to pay 2*s.* 6*d.* on receiving any funeral benefit for a person above 10 years old for a mass—Rule 14. § 7. This rule has somehow slipped past the Registrar, though it provides for a purpose certainly not contemplated in the Friendly Societies Acts. This society being smaller is better managed than most of the others, though the rule as to a management fund is entirely disregarded, and no separate accounts are kept. The whole of the accumulated funds of this society are only 569*l.* 11*s.* 0½*d.* The cost of the management for the year 1870 was a little more than 33½ per cent. in the income from contributions.

A society was started, whose rules were certified on 14th March 1871, called the Liverpool Protestant Burial Society; but it has not made much progress. The rules provide that the committee shall be Orangemen, and that they may spend 50 per cent. of the contributions besides fines, and the profit from the sale of books on management.

Smaller fraudulent societies.

Having given an account of the large collecting societies, whose headquarters are at Liverpool, I may mention that, wherever such societies are established I find them extravagant; and if not consciously fraudulent, at least going so far in mismanagement as to run very close to the border line of fraud. Such cases may be referred to as Mr. Watson Hoyle's Society; the Union Friendly Society, with its forged balance-sheet, and the fiction of an investment in a loan society. It is much to be regretted that there was no public prosecutor to indict Mr. Watson Hoyle and his accomplices for a conspiracy. Nothing short of a prosecution will stop such men, as their dupes are among the classes who know nothing of Blue Books. Mr. Mabbott, too, of the Lancashire and Cheshire Assurance Friendly Society (p. 483), and Mr. John Marshall, of the Standard Sick and Burial Society (p. 501), are good illustrations of the way these speculations are started with the money of the insurers. Different societies of the same class will be noticed in their several towns such as London, Wolverhampton, Birmingham, Dudley, Leicester, Halifax.

APPENDIX.

No. 1.

(MEETING OF LOYAL ORDER OF ANCIENT SHEPHERDS, ASHTON UNITY, LINCOLN, 1871.)
GRADUATED SCALE OF CONTRIBUTIONS.

The next proposition was as follows:—
“That the 36th general rule be rescinded, and the following substituted: That all propositions for making new members or candidates for the election of new officers, be received one lodge night previous to being carried, and that each district in the Unity shall fix the amount of contribution to be paid by the members of each lodge in the district, subject to the provisions of these rules, such contributions, together with the initiation fee, and all interest which may arise from the investment of the whole, or any portion thereof, shall be appropriated solely to the payment of the sick and burial of the dead. Each district shall fix the amount to be paid by each lodge during sickness for such payment, and the amount of funeral donations, and it shall be optional with districts to pay in what fund fines shall be paid.

“No person of improper character, nor any one under the age of 18 years nor above 40 years of age, shall be initiated a member, nor any person allowed to be a member of two lodges, except as a honorary member. Any member who proposes a person contrary to this rule, shall be liable to a fine of 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.
18 years and under 24 years	-	-	0 2 6
24 ” ” 26 ”	-	-	0 5 0
26 ” ” 30 ”	-	-	0 7 6
30 ” ” 35 ”	-	-	0 10 0
35 ” ” 36 ”	-	-	0 12 0
36 ” ” 37 ”	-	-	0 14 0
37 ” ” 38 ”	-	-	0 16 0
38 ” ” 39 ”	-	-	0 18 0
39 ” ” 40 ”	-	-	1 0 0

And every person initiated as a subscribing member, shall pay, in addition to the usual contributions paid by other members, the following additional sum, according to age on entrance, either by annual, half-yearly, monthly, fortnightly, or weekly instalments, in such a way as may be agreed upon by the rules of the lodge.

ADDITIONAL ANNUAL CONTRIBUTIONS.

	£	s.	d.
24 years and not exceeding 27	-	-	2 0
27 ” ” 30	-	-	3 4
30 ” ” 33	-	-	4 4
33 ” ” 34	-	-	5 8
34 ” ” 35	-	-	7 6
35 ” ” 36	-	-	9 5
36 ” ” 37	-	-	12 0
37 ” ” 40	-	-	15 0

“That the third clause in the 11th general rule be rescinded, and the following one be substituted: ‘The committee of management shall examine the cash account, compare the treasurer’s account with the corresponding secretary’s, and have power to examine any of the books or papers connected with the Order, four to form a quorum. The two senior committeemen to retire annually, and two others to be elected in their place, the retiring committeemen not to be eligible for re-election for two years. Only one officer of the Order, or committeeman, to be appointed from a district.’—Alfred Sherburn, W.M., James Whittaker, D.W.M., Marquis Noble, sec. (Accrington district).

Bro. Noble said, the principal object of this proposition was to correct the unsatisfactory 36th rule, for it was not right that a young member of 18 years of age should pay as much as the member 40 years of age, it being stated by actuaries that the average sickness of the former was only three days per year, while that of a man of 40 was a week and two days per year, and so on in proportion, according to increase of age. The Accrington district therefore thought that a step should be taken in this direction, and that it would be a stain on the Order if it got into a condition like the Albert Assurance Society.—Bro. Noble then read a lengthy paper on the subject, in which the arguments in favour of the alteration proposed were fully considered.—Bro. Haworth (reston), proposed that the

rate stand as it is, and Bro. Threapleton seconded him.—Bro. Monk said he thought that a graduated scale of payment was required, and that the districts ought to take it up themselves and say what the payments should be. If a young man of 20 paid 5s. initiation fee, a man of 40 might pay 20s., and one older 25s., and so on, for it should be remembered that the young man paid for the best years of his life, while the man of 40 could not pay so much as he would probably receive. Therefore, if the latter stopped out of the lodge for 20 of the best years of his life, he ought to pay in proportion to the benefits he expected to get. He thought they could not adopt the whole of the proposition, as it would not work, but he thought that it might be a recommendation to the districts to consider the subject.—Bro. Sendall rose with great pleasure to support the proposition, though, with Bro. Monk, he thought they could not lay down one uniform scale for every district. He would suggest there should be three scales, one for a mining district, one for a manufacturing, and another for an agricultural district, and that an actuary be engaged to draw up a scale for each, for the time would arrive when they would be obliged to have a graduated scale, as in all probability the commission of inquiry in their report to Parliament would recommend a graduated scale of contributions, on the principle of the great insurance societies, and he should like to see their Order take the initiative and not stave it off by referring it to the districts, as that would not be taken much notice of. He would not go into the question of old men enjoying the same privileges of young ones, but if the present system of contributions was allowed to continue, they would get into the same position as the Manchester district of Odd Fellows were in, who were paying their sick members only 7d. per week, and their annual meeting had advanced them 70l. or 80l. Such a state of things would be a curse to their own Order, because if a district opened new lodges merely to get an increase of members, and took old men with only a difference of 5s. in the initiation fee, and knowing they would receive 20l. at their death, there was not the slightest probability of their paying in so much money as they were likely to receive. Whatever a man’s age he ought to pay in proportion, and (for himself) he (Bro. Sendall) would not join a society which asked him to pay no more than a young man paid; because he should not think their position sound. In such societies the young men after a few years found the finances of the lodge were getting low and they left and went into richer societies, and the lodge becoming insolvent the old men might claim to be Order members. Their society, however, had not the funds to meet that, and if they had it would be a bad precedent. He should also like to see a graduated scale of benefits. Suppose a man’s income was 5l. a week, and he could afford to pay in such a contribution as would entitle him to receive that amount in case of sickness, or the like, he would let him do so, and so with other members who should receive benefits in proportion to their subscriptions. Now, by only having one subscription and one benefit, all were put on one level, which was not satisfactory, because those who received large wages would like to receive the same amount when ill as when well. It was impossible for the board of management or the officials to prepare a scale for all, but he thought the officers of the Order had now got a good knowledge of this subject, and they ought to take a vote on it, for or against, and not send it to the districts, which would be a farce.—Bro. Race said it would be known to all who read the Magazine that he was in favour of a graduated scale; and yet he thought if they were to fix that scale, it would cause so much confusion that it would take a long time to settle. For a scale which might work well in one district might not be suitable for another. How could they legislate for a district in which the employment was more dangerous than in others, and which they knew nothing about? As to engaging an actuary, he thought they had men amongst the Order who could compile a table as well, and if the secretaries would give statistics for the last four or five years, a scale might be submitted to the next annual meeting. An actuary would cost a good deal of money. He admired the zeal of the Accrington district, but was not prepared to adopt their proposition in its entirety, but would prefer supporting the

Loyal Order of
Ancient Shep-
herds, Ashton
Unity.

proposition from the Sheffield district, which he suggested they should now consider.—Bro. Goddard said the Ashton district was quite alive to the importance of the subject, and the delegates therefrom were requested to give their cordial support to the proposition for a graduated scale, no matter where it came from. It was a subject that ought to be looked at with the gravity it deserved, and with a full knowledge of the financial position of the Order. He agreed with the suggestion as to having three scales—one for the agricultural districts, one for the mining districts, another for the manufacturing districts—for in the mining districts the employment was dangerous, and the agricultural was perhaps the best of the three, of which Lincolnshire was a specimen.—Bro. Monk remarked that in his district all the three different classes were combined, and he asked whether they would in such a case have three different payments.—Bro. Sendall replied, that Chorley was an exceptional case, which no general law would suit.—Bro. Race: And it is the same at Oldham.—Bro. Hley said, that from what he had read, this question did not appear to be a new one, for it had been discussed in the Order before he was born. In the Magazine for 1846 he had read an able letter on the subject, which struck at the root of the evil, and that was the unsoundness of their present system; for it showed that out of 99 men in the Stockwith workhouse, nearly all had been in societies which had succumbed, owing to their becoming insolvent. All must agree that every district varied, and therefore that all could not be treated exactly alike. In Ashton the mortality was 21 to the 1,000, while in Birkenhead it was only 17, and in Halifax it was 33. In some agricultural districts so large payment was not needed as in the manufacturing. He, therefore, though in favour of an alteration, thought it would not be right to fix one set scale for all places, and permit of no variation. If they had three scales, then one or the other would apply in nearly every case. His was a manufacturing district, and South Wales and Yorkshire were principally mining districts. He believed the safest plan would be to submit the question to an actuary.—Brother Philipson supported the proposition, and he did not agree with a uniform contribution, as it had been tried by two Orders and had failed. The Odd Fellows in his district adopted it, but it did not answer, and their several scales were drawn up, and each district was bound to adopt one of them. He also thought the question should be settled that day, because if it was not in another year or two they would become insolvent. In his district they had 10 or 11 members, and one who had been sick five years had scarcely anything during the whole of that time. They had paid 2s. 4d. a month, but that was found too little. They had taken them up to 40 for the same, but had found it would not answer. He would suggest they should have a scale something like the Odd Fellows, or they might have two or three, say 2s. 9d. beginning at 18, and for every additional year 1d. per month increase.—Bro. Race: You must also say what amount of benefit money you will give?—The Chief Shepherd said he had before him a copy of the Manchester Unity's general laws, and according to them a district had to adopt one or more of the scales.—Bro. Phillipson observed that the Odd Fellows' scheme was adopted in his district. There were several tables in it, and he had no doubt that they were sound. An additional table was put on to meet the Widows' and Orphans' fund.—Bro. Fisher considered this a most important question, but to deal with it satisfactory seemed impossible, because they differed so much in opinion, and even if they agreed to every part of the resolution, then the question would arise, 'Do we reflect the opinions of those who sent us here?' Some of the districts might have made up their minds on the subject, but others might be quite undecided. The matter however had been well discussed, and he considered from all that had been said that a graduated scale would materially assist in placing their Order in a more sound and substantial position. He, however, regretted that he could not give the proposition that support he could have done had it been put in another form, nor did he think that meeting was the place at which to decide the question or the Board of Management, because every district would know what scale was the best for it. According to the scale laid down by the Accrington district it varied from 2s. to 15s. Another district paid 2s. 4d. a month, and another 1s. 4d. Would it be right to make members adopt one uniform scale, when the difference was so great? In Liverpool it would be beneficial to them, and before long they must adopt something, but no one unacquainted with the locality was competent to say what a great deal of late had been said about compulsion, and compulsion was a thing that no one liked, but if this resolution was passed it would be compulsory on every district to follow it out, whether it was suitable or not. He thought it should not be compulsory on every one, but that the various districts

be recommended to take the matter into their consideration, because he did not think the meeting could pass any practical measure that would be useful to every district.—Bro. Lyne said that at a special meeting in his district the proposition was not approved of, the members not having had sufficient opportunity of considering it, though it had been discussed in the Magazine, but how many saw the Magazine? The great body of the members never saw this proposition, and the general laws had not got into working order yet, and were such a proposition as this to be carried, the consequence would be such that he dare not name them. He thought too that the present laws were quite sufficient for all practical purposes, for any district could adopt such a scale as it thought proper, and therefore, if the Accrington brethren wished to adopt any particular scale they could do so. It would be better to leave the matter open for the districts to adopt what scale they thought best, his opinion being that those who voted for this proposition would be the first to regret having done so.—Bro. Robson remarked that the past at any rate need be no source of alarm, but rather of satisfaction, that they had existed under the present system so long, and been able to effect so much. It was however the future they had to look to now, the tocsin had been sounded and would make the welkin ring, for many now after what had been said would doubt the stability of the Order. To adopt such a proposal would in his opinion be suicidal, for they were surrounded by kindred societies, and to increase the contributions would be fatal to the Order. It would not only stop their own progress, but it would benefit other societies at the expense of theirs. He had the unfortunate honour of belonging to a Society of Odd Fellows, who in the pride of their success, thought they might increase the contributions, but the consequence was, that during the last eight years they had not made five new members, and the society was fast passing to decay, and those who had paid for years would be disappointed, the chief cause of this state of things being that it increased the contributions, though others did not.—Chief Shepherd: Did it adopt a graduated scale?—Brother Robson: No; it increased its contributions all through. They thought people would pay more for the honour of belonging to their society than they had to pay to others. Do you think Shepherdy will absorb all the young, and that they will pay more to it than they will have to pay to other societies? If they thought not, then he asked them to pause, and consider well what they were doing.—Bro. Spinks said he believed the time was not ripe for the reception of the graduated scale, and that they would be doing wrong to legislate for different parts of the country. He also thought they should decide whether the new scale was to be enforced on old members as well as new ones. Having lasted for 45 years, he would ask why they were likely to become insolvent now? only one district having suspended payment in all that time. According to their present returns the Order was in a flourishing condition, and if all the districts had made returns they would have found their condition better still. His district would not support the sliding scale, and he should support the amendment, that the rule stand as it is.—Bro. Young (Stockport) thought there had not been sufficient time for consideration, but his district wished him to oppose the proposed alteration. He then referred to the General Law (31) which permitted a district to raise their contribution, leaving it optional with them to form a sick fund, and to fix the contribution for the same, which might be on a graduated scale.—Bro. Rhodes observed that he and his colleague were instructed to oppose the proposed alteration, because it would not be suitable to the district they represented. That district had existed 20 years, and it began with 200 members and a fund of 340l. During that period they had buried 187 members, and their present number was 562, with a fund of 1,882l. They, therefore, had done so well and for so long a time, that it would be impossible to make their members believe such an alteration would do them any good.—Bro. Hodson said that he also had been sent there to oppose the alteration, believing that if it were made, it would be one of the most suicidal acts the annual meeting could do. They were aware that certain alterations were required, but they thought the case would be best met by districts making regulations according to local circumstances. He moved that the question be raised again that time twelve months.—Chief Shepherd: Have you seen the Sheffield proposition?—Bro. Hodson: No; but I will withdraw mine.—Bro. Wild remarked that the question had been discussed with dignity, and the delegates of the districts had given their opinions. He was one of those who had been sent there to support a graduated scale—not necessarily to adopt any proposition that might be submitted to the meeting—but to support the principle, because he thought that ultimately they must come to a graduated scale. Like Bro. Spinks, he was somewhat alarmed when he first saw the proposition, and he asked

the question whether it was intended to deal with the present members and compel them to pay the graduated scale, the same as those who would be admitted to share their accumulated funds, and he was answered that legislation was never retrospective, but prospective, and now that was understood, it would ease the minds of many old members who had felt considerable alarm. His own opinion was, that in attempting to adopt a graduated scale, the greatest care was needed so that full justice might be done to those who had felt the pressure, and also to those who might join them in the future. He agreed with Bro. Strickland that the time had not arrived for the adoption of this proposition, but profit would be gained by this discussion, and if the delegates would report to their respective districts what had taken place at that meeting, it would show that there was no desire to force a graduated scale on any particular district. If it was left to the various districts to form their own scale, and the laws gave them that power already.—Bro. Rogerson said there was no one who was on the Relief Committee but was convinced that a change was necessary, and that many lodges were in an insolvent condition. But were the districts better judges of what would suit them than they were? He thought they were, as what was suitable for one was not for another; some not needing more than half the amount that others would require. Therefore, to lay down a hard and fast line would not do, and if this proposition was negatived, perhaps they could do something with the one from Sheffield.—Bro. Phillipson referred to a lodge of Odd Fellows which had had a high sliding scale, and yet made 240 members during the past year. At the age of 40 the subscription was 3s. 11d. per month, and at 45, 4s. 5d., and so on. The total value of their funds was 21,274l. 4s. 4d., and yet they did not consider themselves in a solvent condition, though they had nearly half as much money as the entire Order of Shepherds, and how then could that Order with 40,000 members and only 40,000l. with which to meet all liabilities, be in a solvent condition? He said they were not solvent, and unless something was done the society would be broken up. As to old members paying an increased scale, that was not adopted by the Odd Fellows, nor did he think it would be fair, as they had been paying in a long time, therefore, the old men need not be alarmed. According to the general laws, should a lodge or a district break up, the members came upon the Order, and would those who opposed the graduated scale come forward and say they would pay to them? He thought it was incumbent on the meeting to say that the lodges should adopt a better scale than they had at present. As to the employment of an actuary, the fines from the 40 districts which had not sent in returns would amount to 20l. odd, and that would pay his costs for drawing up a scale. If they would not pay the fines, let them be suspended till they did.—Chief Shepherd: What are they suspended from if they do not pay?—Bro. Phillipson: It will do something, because they may not be solvent, and the Union might be called on to pay something for them.—Chief Shepherd: I have never seen that law.—Bro. Phillipson in reply to Bro. Wild, said the Newport Lodge of Odd Fellows to which he had alluded, had 20,000l. in actual money.—Bro. W. Andrews did not think that a higher scale of payments would meet the difficulties, some of which sprang from bad financial arrangements, and the appropriation of their funds to purposes different to which they were intended, viz., allowance in sickness and at death. A few weeks ago the lodge to which he belonged decided to hold an anniversary,

and the expense of which were to come out of the funds.—Chief Shepherd: Is the lodge satisfied?—Bro. Andrews replied in the negative, and went on to say that every time the lodge held an anniversary he had objected, because he paid his money for sickness, &c., and objected to a 'feed' being paid for out of lodge funds; but he was overruled, because they held they could appropriate the money as they liked. He thought they ought to pay such expenses out of their own pockets, and leave the lodge funds alone, but that was lost sight of in all their lodges and districts. If the law was adhered to, they would not have to complain of their money being wasted, and of their financial position being unsatisfactory, and the money being short, when it was required for legitimate purposes. Some of the lodges too paid so much for drink, and until they ceased to hold their meetings at public-houses, they would not be able to meet their engagements. He agreed with the principle of a graduated scale, but thought it would be unwise to make it compulsory on all districts, because each one knew its own business best; and therefore that each should be left to make its own scale.—Bro. Leadam observed that there were seasons of winter and summer, but it seemed to be all winter with many there who drew very long faces and hung down their heads, when they discussed this question and looked forward to the future.—Bro. Phillipson seemed to see ruin staring them in the face. A good deal had been heard of late years about the Shepherd's Life Boat, and certainly if the gloomy forebodings of some of the delegates were to be heeded, the sooner their life boat was launched the better, or else they would all be sunk together in another year. (Laughter.) But he did not take that gloomy view of things that some of them appeared to do, for in his district they had every reason to be satisfied with their position, and the same might be said of many others, as they were increasing in the number of members, in funds, and in general property. He should not, therefore, like it to go forth from this meeting that they were in a sinking condition, because he did not believe it, and declared they were not, neither in members nor in funds. They were increasing, and, therefore, should not indulge in gloomy forebodings, but advance and trust the future. No doubt many districts were not so well off as they might be, but let them take time to consider this matter as it could not be settled on so short a notice. They ought to let it stand over and be brought before the next annual meeting, and then, as men who had inquired into it, they would be prepared to deal with it in the light of truth, and then it would be summer with them and winter no longer. He hoped they would all be prepared to labour in the future for the cause, which was a good and noble one. (Cheers.)—Bro. Neild (Mossley), referred to a lodge of Odd Fellows which was exceedingly well off, though its members only paid a contribution of 1s. a month. It was 37 years since they started, and they had a large sum invested which brought in a large interest, and yet as much as 8s. a week had been paid for 11 years to one person.—Bro. Pickavance said that though the Accrington and Ashton districts seemed to have taken this question up, they had not shown whether it would benefit them or not. He had statements from two lodges in his district, which had been established 20 years, paid 302 members, who, under a graduated scale had paid as follows:—181 had paid 16s. 6½d. a year; 47 had paid 18s. 6½d. a year; 39 had paid 1l. 0s. 10½d. per year; 26 had paid 1l. 4s. 0½d. per year; 69 had paid 1l. 11s. 6½d. per year, which produced the following results during the last 20 years:—

Loyal Order of Ancient Shepherds, Ashton Unity.

No.	Age.	Member per Year.	Total Members per Year.	Total Members per 20 Years.
			£ s. d.	£ s. d.
181	—	0 16 6½	149 14 0½	2,994 0 30
47	—	0 18 6½	43 11 5½	871 9 2
39	—	1 0 10½	40 14 1½	814 2 6
26	—	1 4 0½	31 5 1	635 1 8
9	—	1 11 6½	14 3 10½	283 17 6
			279 8 7	5,588 11 8

Now if they paid 1s. 9d. per month, which for 20 years would be as follows:—

302	—	1 2 9	343 10 6	6,870 10 0
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Loyal Order of Ancient Shepherds, Ashton Unity.

"It would show a loss under the graduated scale of 1,281. 18s. 4d.

"Chief Shepherd: You are charging all alike?—Bro. Pickavance: Yes; we are paying all alike. The two lodges would lose 1,281. 18s. 4d. in 20 years. The graduated scale had never answered, and never would answer. What had it done for the Odd Fellows? It had crushed them to the ground, and several lodges had seceded in consequence. They had lost about 55,000 members from the Manchester Unity during the last year.—A Delegate: I think you must be mistaken.—Bro. Pickavance: No; he was correct. His district had had a special meeting on this proposition, and they at first proposed to leave him to take his own course, but when he read the above statement to them he was told to oppose it. In his lodge they paid a member unable to attend to his employment 10s. a week for 26 weeks, then 5s. for 26 more, then 4s. a week, and should the fund be reduced below 20s. a member, the money was to be raised by levies or additional subscriptions; and that was the way to keep up the funds.—Bro. Farrar (Bramley) said that he had been instructed to oppose the graduated scale.—Bro. Lyne remarked that he might allude to many societies which had a sliding scale, and he gave an instance of one in his locality connected with the Odd Fellows, which had not worked well, and he was afraid if they adopted it they would get into a similar condition.—Bro. Phillipson had alluded to the fines and to the paying of an actuary with the money, but he thought the infliction of the fines, except in cases of gross neglect, would be followed by serious consequences. They were told if the graduated scale were adopted it would not affect old members, but he thought it would, and he also recommended the institution of a juveniles' fund, from which youths when they reached 18, might be drafted into the men's fund, and in that way, the average age would be kept down, and by getting the young men to replace the old, there would then be nothing to fear.—Bro. Noble, in replying, observed that much had been said about the Odd Fellows, and he cited a case at Chesterfield, in which since they had adopted the graduated scale, they had made more members than ever before; and never were they in so good a position as now. The Accrington district, however, did not press their proposition, what they wanted being an amendment of the law. On a division being taken, 44 voted for the amendment, 'that the rule stand as it is,' and 5 for the motion; the proposition, therefore, respecting the graduated scale, was lost.—The Chief Shepherd observed that there must have been some mistake in the delegate as there were not more than 47 delegates; but at any rate the question was decided by a large majority."

A further proposal with reference to initiations and the discussion on it will help to illustrate the character of the assembly which governs the Order of Ancient Shepherds.

"Bro. Buxton (Sheffield) then introduced the second part of the proposition from his district, that relating to the initiation scale.—Bro. Phillipson (Newport) seconded the proposition.—Bro. Howarth (Preston) moved, as an amendment, that the proposition be negatived, which was seconded by Bro. Spinks (South London).—Bro. Phillipson (Newport) said he had seconded the proposition because he believed it would be beneficial to the Order not to have a lower initiation fee than 2s. 6d. The fee in his lodge was 5s., and he considered it was not fair for any lodge in their district to take any less. The Bristol district admitted members on the payment of a fee of 1s., and the officers of that district had founded two lodges in the very midst of the Newport district, charging only 1s. for initiation. The Bristol district had thus done Newport district out of a lot of members, which he did not think was fair. For his own part, he should prefer the question being settled at this meeting, and he thought it might be done, as it did not affect the districts.—Bro. Threapleton (Shipley) opposed the proposition on the same ground as he had opposed the previous one, that the districts were better adapted to draw up a scale than the board. It was wrong for lodges to take men in for 1s., but it was right they should get as many

young men as they could, men of stability and sterling character, for, after all, it was not the making fees from which their funds were to raise. Look at the value of a young man joining at 18, and remaining a member until he is 60. Look at the gains from his contributions, compared with those from a member who does not join until he was 38. What they wanted was to stop men of the age of 35 and upwards from coming amongst them.—Bro. Spinks (South London) felt somewhat surprised at the Sheffield district bringing the proposition forward, as he heard the Sheffield members did not care about the initiation fees, so long as the scale of contributions was right. The question was one in his opinion, for the consideration of districts, by whom it would be better understood whether it would be to their benefit or not to pass such a law. If they found lodges breaking up they would generally see that it was through having the contribution scale too low.—The Chief Shepherd said the proposition was sent with a view to the general benefit of the Order, and not to serve any purpose for the Sheffield district.—Bro. Sendall (Lincoln) rose to support the amendment. He agreed with the various speakers that the initiation fees were as nothing compared with the contributions. They had had an instance in Lincoln. They reduced the initiation fee 1s., and had since made 29 members in the year, and had reduced the average ages of all the members. If, however, they had stood out for a shilling or two more per member, they would not have got half so many to join.—The Chief Shepherd: Did you take 1s. or 1s. 6d. as initiation fee?—Brother Sendall: No, we lowered it to 2s. 6d. and upwards, over 35 years of age.—Bro. Pickavance (St. Helen's) held that it was not the contributions that kept up the society; it was the influx of new members.—Bro. Goddard (Ashton), could not understand the drift of the statement made by Bro. Pickavance, that it was not the contributions that kept up the society. He (the speaker) held that it was the contributions that kept up the society, and that it was the old members that kept them in a state of poverty in many districts. They ought to be cautious about taking in members who were in years, and he said they had in his district one member to whom 70l. had been paid. The initiation fees were a mere nothing; let them look to the contributions, and try to get good members.—Bro. Fisher (Liverpool) suggested an amendment of the resolution, that the matter be referred to the board of management, as it would give them an opportunity of handling the matter, and then the decision of the next A.M.C. could be taken upon it. He had heard many praise this morning's discussion for the manner in which it had been carried on; but this afternoon some of them seemed to have gone back to humbug and nonsense. (Oh, oh.) He should support the proposition, because he should be voting against his own conscience if he opposed it.—Bro. Lyne (Bolton) believed the proposition to be a good one. His district had adopted a similar one this year, and it appeared to be working well.—Bro. Spinks (South London): If you pass this resolution you rescind the 36th rule.—Bro. Andrew (Ashton) should support the proposition from the Sheffield district. He thought many of the delegates had fallen into a very serious error, as they seemed to think if the proposition was passed it would become law at once. ("No, no.") Well, he was glad to hear that. He should support the principle as one of common law, and he asked what harm could be done by the board of management submitting the matter to the next annual meeting.—Bro. Hough (Dean) thought they might as well get the work of this meeting done before referring to that for the next year's meeting.—Bro. White (Ossett) reminded the meeting that the proposition would not suit his lodge, as they never initiated a member under 12s. 6d. It would therefore be an injustice to them to pass the resolution, for they would not like to reduce their initiation fees, as their lodge was worth a great deal of money.—The amendment was then put to the meeting, when 28 voted for it. On the proposition being put, only 12 votes were given for it. The proposition was therefore lost."

No. 2.

ST. PATRICK'S BURIAL SOCIETY.

SWEENEY v. TREACY.

At the County Court on Wednesday, before Mr. Sergeant Wheeler, Q.C., judge, this case came on for hearing. Mr. John Yates appeared for the plaintiff, and Mr. M'Oubrey, barrister (instructed by Mr. Cobb), for the defendant. It was an action brought by the widow of the late Dominick Sweeney, a labourer, to recover a sum of 12l. 10s., the alleged balance of a claim upon the funds of the United Assurance Sick and Burial Society of St. Patrick.

Mr. Yates was about to open the case, when

Mr. M'Oubrey called his Honour's attention to the 62nd rule of the society, which provided that all disputes by members against the society should be settled by arbitration; and, therefore, he questioned whether his Honour had jurisdiction in the matter.

His Honour replied that he would first hear Mr. Yates' opening, and then would judge whether his jurisdiction extended to the matter.

Mr. Yates then proceeded to state the case. He said:—My client, Honor Sweeney, is a very poor woman, who has resided for a considerable length of time in Liverpool, and this action is brought by her against a society called the United Assurance Sick and Burial Society of St. Patrick, to recover a sum of 12l. 10s., which she says is unjustly and fraudulently withheld from her. Her husband was a member of the society for some years, and it is admitted that he was a member at the time of his death. Therefore, assuming her to have any claim at all, I take it for granted you will have to decide whether, by any sort of law brought to bear upon the rules of this society, she can have this sum withheld from her. This society has existed in Liverpool for a great number of years—it has had your Honour's attention before—and its object is to give its members, who become entitled by contributions of certain sums of money weekly, certain amounts of payment in sickness or at death, regulated by the sums which they pay periodically. I should have been glad if the learned counsel who opposes me had admitted the class of membership in which my client's husband was when he died; the members of the society are classified as 1d., 2d., and 3d. members. Passing over that matter, I would state that the society has existed for a great many years, but about 15 years ago it fell substantially into the hands of a person whom I am glad to see here, into the hands of John Treacy. Your Honour will find, in the course of this inquiry, that he is substantially the society. It is quite true he has with him and is assisted by a clergyman who holds the office of treasurer; and, if Mr. Treacy's acts have had the countenance of this gentleman, I shall not compromise the interests of truth, even because it is necessary to reflect upon the conduct of a clergyman who is a member of my own persuasion. From the time it fell into Treacy's hands, he has been substantially the society. Nominally he acts as secretary only, but then he is also a member of the committee. He has a salary as secretary, I ought to state now, of 400l. a year, and your Honour will see what sort of an educated man he is, and how far competent to carry on the affairs of a society of this kind, in which is involved an income of 39,000l. a year.

Mr. M'Oubrey could not see what material reference this matter had to the case.

Mr. Yates: It is most material.

His Honour: You are quite right, Mr. Yates.

Mr. Yates proceeded: Treacy, as I have said, is the secretary, he is a member of the committee, he is a trustee, and he is also the sub-treasurer, I may say the treasurer. He combines in himself, this Mr. Treacy, something like four or five offices. He has, as his co-trustee, a man of the name of Judge, who is a shoemaker by trade, a person of very inferior station in life, and the third trustee is the clergyman whom I have mentioned before. In the names of these three persons there is at this moment invested, as they say, and as we shall ascertain next week, somewhere or other, a sum of 24,000l. This society has existed, so far as Mr. Treacy is concerned, for 15 years. He was originally of very humble position in life, but active, and deserves whatever credit he is entitled to. He has worked this society for 15 years, whether satisfactorily or not we shall know. However, he had originally something like 80l. or 100l. a year, which was increased to 200l., then to 300l., and about a month ago it was further increased to 400l., and a sum of 100l. given to him, in the language of a resolution which I hold in my hand:—"Proposed by Mr. Hughes, and seconded by Mr. M'Donnell, that it is

"herby resolved that Mr. John Treacy receives 100l. to indemnify him for his late trouble in London, and that " 100l. per annum be added to his salary in consequence " of his services to the society." Those figures might as well have been 10,000l. or any other amount, for I shall show to demonstration that the persons whose names appear as the mover and seconder of the resolution are Mr. Treacy's creatures, and that the money so voted was the money of persons in poor circumstances, and that a great deal of it had been extracted from poor widows. This is the mode in which they deal with the affairs of the society. I ought to tell your Honour that by the rules of the society there ought to be a committee, but for years there has been no committee. There is no proper treasurer except a clergyman, who receives 100l. a year for his services, and who is not now resident in Liverpool. In an advertisement in a paper I hold in my hand, the society advertises the names of 72 persons as chaplains. It was formerly a Catholic society, and at that time it was supposed that certain religious offices were to be performed at certain times for the benefit of its members; but it appears that the society extended its ramifications, and became Protestant as well as Catholic, and the office of chaplain was done away with. Prior to the change there was a rule which provided for the appointment of chaplains, but in the last rules that have been issued the chaplains are dispensed with; yet up to this day it is advertised that the society has 72 chaplains all over the country, several of the persons said to be patrons of the society have been communicated with and deny and connexion with it. (Mr. Bates here read the advertisement referred to.) The offices of the society are in Duke Street, where, besides his salary of 400l. a year, bonuses, travelling money, &c., Mr. Treacy has a large establishment free of expense, and has entire control of the money of the society. Honor Sweeney became a member of the society some 12 years ago, as also did her mother, but not being able to continue paying the contributions they ceased to be members. Dominick Sweeney remained a member down to the time of his death. When he originally entered it was as a "penny member," which would entitle his widow at his death to receive 7l., but afterwards he was induced by the collector to increase his contributions, and so became a "threepenny member," thus entitling his widow to receive 21l. at his death. I need hardly tell your Honour that many members of the society are in the very humblest walks of life, and are governed and guided in what they do by the collector, most of whom are paid at the rate of 25 per cent., and it would appear by the accounts that Mr. Treacy gets credit for all of them receiving 25 per cent., so that 10,000l. a year is paid away to collectors. I will show that several thousand pounds have also to be accounted for. Every time those collectors induce a person to become a member, they put a penny in their pockets, and the office has become so lucrative that the hooks of a collector have been sold for as much as 200l., 300l., or even 400l. Those men go about from street to street, and from court to court, inducing people to become members, and thus it was that Dominick Sweeney became a member, and afterwards changed his scale to that of a "threepenny member."

Mr. M'Oubrey said he was delighted to hear the history of the society.

Mr. Yates continued: A card is given to the member on which his contributions are entered, and, at the top of those cards, there is a space for the sum the member is to receive. Dominick Sweeney died last March, and the fact was communicated to the office. The widow was desired to bring down the cards, which she did, and placed them in Mr. Treacy's hands. Those cards I now want.

Mr. M'Oubrey: We have not got them.

Mr. Yates said notice had been served for their production.

His Honour (to Mr. M'Oubrey): You admit you received notice, but do not produce them.

Mr. M'Oubrey: We have not got them, your Honour. I never heard of the cards before.

Mr. Yates (to Mr. Treacy): Where are they?

Mr. Treacy: I don't know where they are.

Mr. Cobb: The woman has got them.

Mr. M'Oubrey (to Mr. Yates who held a card in his hand): Why, Mr. Yates, you have got the cards.

Mr. Yates: No, I borrowed this from another person to show what the cards are like.

His Honour (to Mr. Yates): You have not proved they have the cards.

Mr. Yates: No sir, but I hope to do so. The man died on the 24th of March last. Immediately notice was sent to the office that he was dead. Now, one of the rules directs that the secretary should go and satisfy himself of the death of a member, and thus pay that attention to the affairs of the society which its interests require, but Treacy did not go. Wanting money to bury her husband, Honor Sweeney sent her son and sister-in-law down to the office for the purpose of recovering the 21l. They were required to produce all the cards that were evidence of the deceased being a member of the society, and they handed them to that man Treacy, and we shall see whether he will take upon himself to say that he has not got them. Having received the cards, Treacy gave the woman's son, Roger Sweeney, a boy of 14 years of age, 8l. 12s. 6d.—a sum they were obliged to take because there was no means to bury the dead man—and presented him with a printed form of receipt, which he signed as in full satisfaction of all demands due on the death of his father. (Mr. Yates read the receipt.) The society's own statement of the payments throughout the year does not correspond with the sum which according to the rules would be payable on the deaths of members, and they appear to represent a system of compromises. In the returns of claims paid, which I hold in my hand, it is a most extraordinary fact that on referring to the figures you will hardly find that any of the persons insured receive the amounts they are entitled to. In this way Honor Sweeney received 8l. 12s. 6d. in place of 21l. Afterwards she went to the office to see Treacy, and she will tell you what he said—she will tell you how she has sat upon the door-steps of that office for hours waiting for him in the greatest distress—she has done all she could either to beg as a matter of right or favour that he would give her something, but no. Having referred again to the manner in which claims were met, Mr. Yates proceeded: Looking at the financial statement of the society, it would appear that if the claims upon it were paid in full, there could not be a large amount of profit, but it seems that after taking off 10,000l. for the collectors, and so many thousands for the expenses of management there remains a sum of money which, accumulating for years and years, has got up to the large amount of 24,000l., and I hope this will not be found to have been made up of the wretched wringings from the widow and the orphan, but that it is the legitimate gains of the society. I fear some of it has been produced from the number of compromises I know have been made. I must say Mr. Treacy has auditors, and those auditors, who appear to be as well lettered as himself, sign the accounts; but it will be seen that the accounts are never audited. This is an outline of the society, and the remainder of the picture will be filled up next week. Mr. Yates next referred to the case of Lusk v. Treacy (which was before the court some time since), and to the manner in which it was settled. Mr. McCullagh, who then appeared for Treacy, stated that his client was not present to give him instructions, when the fact was that he was drinking in a public-house opposite. He (Mr. Yates) applied to Treacy by letter for payment of this poor widow's claim, and received in reply a letter, of which the following is an exact copy:—

106 Duke Street Liverpool
22nd August 1864

GENTLEMEN
ANY error made respecting your client Mrs Sweeney has been made by paying her any money both the age and health of the deceased (Denis) not Dominick has been falsified

In future when such parties as Mrs Sweeney has violated the rules the only way to deal with them is strictly in accordance with the rules lenient or generous concessions has no effect but to ridicule.

I am gentlemen
Yours respectfully
JOHN TREACY

Messrs Yates Son and Martin

What he (Mr. Yates) would get for his client now would be by law and not by leniency.

A discussion here ensued upon the question of jurisdiction, and ultimately the further hearing of the case was adjourned to Friday (yesterday).

Upon the case being called on yesterday,—
Mr. M'Oubrey said his client was not in court, and the case could not go on.

Mr. Yates: I am now here three-quarters of an hour, and do not wish the case put back.

His Honour: I will do anything you like.

Mr. M'Oubrey: Mr. Cobb's clerk has gone for Mr. Treacy six or seven minutes ago. I am entirely in the hands of the court as regards the matter.

His Honour: If Mr. Yates call upon me to proceed, I shall go on.

Mr. Yates: I will wait, your Honour, till the messenger comes back.

Mr. M'Oubrey: I am very much obliged, Mr. Yates.

His Honour: On the hearing of a case the other day it was said that Mr. Treacy was on the other side of the street. (Laughter.) Perhaps it is so now (renewed laughter). I do not know whether that was a figure of speech of Mr. Yates'. (Laughter.)

Mr. Yates: I am prepared to prove it.

Some time having elapsed,—

Mr. M'Oubrey said, as his client was not present, he would wish for a further adjournment.

Mr. Yates: I object most decidedly to any adjournment beyond to-day. All the defendants are in Liverpool. I have seen them all—nobody asked for an adjournment until now.

Hereupon, Judge, who holds the office of trustees and was formerly medical inspector, came forward and spoke to Mr. M'Oubrey, who said Mr. Treacy would soon arrive.

Mr. Yates (looking at Judge): Why, that is the medical inspector. (Great laughter.)

Mr. Judge (to Mr. Yates): I have some principle, which you haven't got, Mr. Yates.

Mr. Treacy entered shortly after, amidst a general cry of "Here he comes at last," and was at once put into the witness-box.

Mr. M'Oubrey (to Treacy): Are the books here?

Mr. Treacy: What books?

Mr. M'Oubrey: The books of the society.

Mr. Treacy: No.

Mr. M'Oubrey: Are none of them here?

Mr. Treacy: No. (Sensation.)

Mr. M'Oubrey: Why are they not here?

Mr. Treacy: I was told you would not go into the case. (Laughter.)

His Honour: Where are the books?

Mr. Treacy: At the office.

His Honour: Where is the minute-book—have, you that?

Mr. Treacy: Yes, I have it here.

In answer to Mr. M'Oubrey, Treacy said arbitrators were appointed according to the 63rd rule of the society.

His Honour: When?

Mr. Treacy: At a general meeting held for that purpose, on 1st June, 1864.

Mr. Yates: June 1st, 1864?—Why the man (Sweeney) had been in his grave then four months.

Mr. M'Oubrey: That was the first appointment?

Mr. Treacy: Yes, in accordance with the present rules. That was the first meeting after the enrolment of present rules. There had been arbitrators under the previous rules, appointed at a general meeting held on November 13th, 1855.

His Honour asked for a copy of the old rules, and Treacy replied that he had not got one, but had a copy of minute book. From this book Mr. M'Oubrey read names of the then arbitrators. His Honour asked how many of them were now living, Mr. Treacy replied they were all living. His Honour read names of five arbitrators from the minute book, three of whom were then stated by Mr. Treacy to be dead. He said, however, that when they died or retired, their places were supplied by others appointed verbally by the president. The rules were examined, and the president was found to be authorised to appoint "officers," but no mention was made of such appointment of arbitrators. Mr. Treacy stated the names of persons appointed verbally by the president were not entered on the minutes. His Honour said from what he could understand no appointment of arbitrators took place between 1855 and 1st June 1864.

Some other remarks having been made as to the arbitration question,—

Mr. M'Oubrey (addressing Treacy) said: Can you tell us when Honor Sweeney first made a demand on the society for what she alleged was owing for her husband's life-
insurance?

Mr. Treacy: I never knew her to make any demand upon me until I was summoned.

His Honour: You don't mean to say that, Mr. Treacy?

Mr. Treacy: I do mean to say it, sir; but I received a letter. Can't say when I received that letter. The benefit money becomes payable immediately after death of a member, when registry of death is produced. I myself pay the money and give the receipt.

Mr. Yates (pointing to a very small greasy-looking book): Is that the minute-book of the society?—Yes.

Mr. Yates: That is the book you keep as secretary at a salary of 400l. a year?

Mr. Treacy: I don't keep it. (Laughter.)
Mr. Yates: In whose writing is this book kept? Who wrote the minutes of Sept. 16, 1864?

Mr. Treacy: I think that is Mr. Doean's handwriting.
Mr. Yates: He is the printer of the society?
Mr. Treacy: He does some of the printing.
Mr. Yates: Is he the printer of the society?
Mr. Treacy: He is the printer, but not the whole printer—he does the general printing.

Mr. Yates here referred to the minutes of August 17th, 1864, and asked in whose handwriting they were.

Mr. Treacy replied that the writing was one of the committeemen's, but he didn't know whose.

Mr. Yates: I see it is purporting to be signed by the president. Did he sign it?

Mr. Treacy: Yes; I don't know who wrote it out.
Mr. Yates: On your oath, can't you tell us who wrote the resolution increasing salary?

Mr. Treacy: I can't, because I was not in the room.
Mr. M'oubrey: What has the increase of his salary to do with the authenticity of this claim? It is a different point altogether.

Mr. Yates: Surely it is important to know who has been writing up the resolutions in this book.

His Honour said the question was quite relevant.

Mr. Yates: Who wrote the proposition of the increase of salary?

Mr. Treacy: I don't know.
Mr. Yates: I suppose you didn't know before that they were going to raise your salary?

Mr. Treacy: I did not. (Laughter.)
Mr. Yates: Who wrote the resolution increasing the salary of the president to 100*l.* per annum?

Mr. Treacy: I don't know who wrote anything. (Laughter.)
His Honour: The travelling expenses were carried unanimously. (Laughter.)

Mr. Yates: As to August 17th, 1864, I want to know whether Mr. Carher had been summoned to that meeting?

Mr. Treacy: He had not, sir.

Mr. Yates: To go backward. As to meeting on July 26, 1864, can you tell who wrote the minutes?

Mr. Treacy: No.
Mr. Yates: What! You the secretary with 400*l.* a-year, and yet there is none of your writing in the book?

Mr. Treacy: Yes, some; the headings of the meetings are mine, but the substance is somebody else's.

Mr. Yates: Who, at that meeting proposed that Dr. Murphy be appointed as medical man to the society? I find that there was an amendment that Dr. Ryan be appointed, but the original motion was carried by a majority of one. Now I find that the resolution which was thus carried is struck out in the minute book. What is the meaning of that?

Mr. Treacy: It is not struck out, because Dr. Murphy is retained.

Mr. Yates: (showing the book, wherein the resolution appeared crossed out distinctly in ink). He says it is not struck out! Who made that mark?

Mr. Treacy: I believe the president did. I don't know why. I suppose it was because he did not like it.

Mr. Yates: I see you have here a minute of special meeting held on June 1st, 1864. Who wrote that?

Mr. Treacy: It is Mr. Doran's writing.

Mr. Yates: What! the printer again? (Laughter.)

Mr. Treacy: Yes, Doran wrote all, except what is the president's. At that meeting it was proposed to elect arbitrators, but there were arbitrators at the time. There were five.

His Honour: Who were they?

Mr. Treacy here adjusted his spectacles, and began to examine the book hurriedly, but could not find the information he required.

Mr. Yates: Why, you are secretary, and ought to be as familiar with the minute-book as with your prayer-book. (Loud laughter.) You hold five offices; you are manager, secretary, treasurer, sub-treasurer, and committeeman.

Mr. Treacy: I am not treasurer.

Mr. Yates: But you draw and have the handling of all the money. (Laughter.)

Mr. Yates having asked the names of the arbitrators, Mr. Treacy replied that they were, J. Smythe, but he had retired; a man of the name of Taggart, John M'Donald, Hugh Rooney, John Hutchison, and John Morgan. He was unable however, to show by the minute-book when their appointment had taken place, but said they had been appointed *verbally*, wherever they were wanted. No appointment had taken place between 1855 and June 1864.

Mr. Yates: Who is John Taggart?

Mr. Treacy: I don't know; he lives in the Park somewhere; I don't know what he is.

Mr. Yates: Who is Hutchison?
Mr. Treacy: I think he carries on business as a perambulator. (Roars of laughter.)

His Honour: Which is the perambulator?

Mr. Treacy: Hutchison. (Renewed laughter.)

Mr. Yates elicited from the somewhat confused defendant that no note had been taken either of the retirement or replacing of arbitrators, and that George Smythe immediately after his retirement was appointed the society's agent in Manchester; some of the arbitrators had acted, some had not, and one (John Morgan) would have acted but was not called upon. They had all been verbally nominated by the president, and were his immediate neighbours.

Mr. Yates: On the 1st of June you profess to have appointed a committee?

Mr. Treacy: Yes; in conformity with the new rules, which said the committee should consist of six instead of nine members, as under the old rules.

Mr. Yates: Now, show us the committee; don't forge your position—400*l.* a year!

Mr. Treacy vainly endeavoured to discover the names of the committee in the minute-book.

His Honour: There seems to be no appointment at all. By his keeping of the books, the secretary proves how well bestowed is his salary of 400*l.* a year (loud laughter, in which the secretary joined, apparently thinking it a good joke)! His Honour next elicited the fact that no committee meeting, in accordance with the rules, had been held for five years. Mr. Treacy, after another fumbling with the book, during which his perplexity appeared overwhelming, acknowledged that he could not discover that any meeting had been held since November 13th, 1855. Mr. Yates, on commencing the minutes of this meeting, read out the title—"United Assurance Sick and Burial Society."

His Honour: There is no doubt about the *United Assurance!* (Bursts of laughter.) I find that on the retirement of one arbitrator in 1855 you, Mr. Treacy, yourself substituted another. The rule of the society says that the appointment should be by the society at a general meeting. That rule has never been acted upon.

Mr. Treacy: No, sir, it has not.

Mr. M'oubrey here said he could not see what this kind of examination was about, but His Honour replied it was to show that if the rules had not been complied with, the minute-book was not trustworthy.

Mr. Yates: What salary did the president receive on his appointment?

Mr. Treacy: He came in at a salary of 40*l.* a year.

Mr. Yates: How much has he had for the last three years?

Mr. Treacy: (hesitating) I can't tell.

The question was put several times by Mr. Yates, who declared that as he (the secretary) paid the salary he ought to know the amount, but Mr. Treacy was reluctant to answer. His Honour then put the question, upon which the secretary hesitatingly replied he had paid the president 80*l.* a year for three years.

His Honour: As president! And now he has 100*l.* a year. If I understand it rightly, the president appoints the committee, and the committee give him the salary (Laughter.) Is it so?

Mr. Treacy: Yes.

Mr. Yates: You also resolved to appoint a travelling agent.

His Honour: That is the *perambulator* (great laughter).

Mr. Yates: At a meeting on the 9th of June 1859 it was resolved to raise the secretary's salary to 150*l.* per annum?

Mr. Treacy: Yes.

Mr. Yates: And you were present?

Mr. Treacy: Yes.

Mr. Yates: I ought to tell your Honour that there are no committee meetings except when there is "something peculiar" to be done. (Laughter.) (To Mr. Treacy, pointing to the minutes of the meeting): Is that your writing?

Mr. Treacy: No; it is that of a man named Cooney, who is in my office.

Mr. Yates: Is not Cooney a "cooney" of your own? (Roars of laughter.) It is said in the books that, in rising to address that meeting you, Mr. Treacy, were received with "a demonstration of applause." (Laughter.) Did you dictate that yourself to this Cooney?

Mr. Treacy: No, I did not.

Mr. Yates: I want to know who works the operations of the society, since it has been shown that you have no committee?

Mr. Treacy: Me and my clerks. (Laughter.)
Mr. M'Oubrey: I don't know whether my friend wants show there is no society?

Mr. Yates: No; I want to show how beautifully it is worked! (To Treacy.) Who works the operations of the society? (Laughter.) Who manages it at the office in Duke Street?

Mr. Treacy: Me and my clerks and the president. (Laughter.) and we have done so for some time.

Mr. Yates: Was the income of the society last year 39,000?!

Mr. Treacy: I can't say.
Mr. Yates: So you and the president manage the society. When there is any important proceeding to be taken, is anybody called in to assist you?

Mr. Treacy: No.
Mr. Yates: There is a rule that no money should be taken out of the bank without the sanction of the committee. Now it has been shown there has been no committee for several years, and you say you and the president have between yourselves managed the banking accounts of the society. Have you and the president been taking money out of the bank frequently without due consent and sanction?

Mr. M'Oubrey objected to this question being put, and his Honour decided that the objection was valid.

Mr. Yates: I take it for granted that this is the only minute-book you have had for years past?

Mr. Treacy: Yes, that is the first and only one.

Mr. Yates: What, since the year 1851?

Mr. Treacy: Yes, sir.

Mr. Yates: I suppose you have a cash book?

Mr. Treacy: Yes.

In answer to Mr. Yates' further inquiries Mr. Treacy said he remembered paying Honor Sweeney's son the sum of 8*l.* 12*s.* 6*d.* and received the contribution tickets from him.

Mr. Yates: What did you mean by saying the other day that you did not get them?

Mr. Treacy: I did not say so; I said I had not then got them. When a member dies the contribution card and book (if one) are brought to me, but I do not retain them.

Mr. Yates: Did you get Sweeney's card and book?

Mr. Treacy: I can't say I did.

Mr. Yates: Were the payments on the cards for the larger scale?

Mr. Treacy: Yes, the larger scale had been paid for

from 1861 to 1863, and the other since 1853. He had been a member for 104 years.

Mr. Yates: If you did not intend to pay for the larger scale of benefit, why did you not cease to receive Sweeney's contributions?

Mr. Treacy: I didn't know anything about it.

Mr. Yates: Not you; you know very little, man, (Laughter.)

His Honour here gave judgment as to the matter of arbitration, which was that at the time the dispute arose there were no properly appointed arbitrators; therefore the court had jurisdiction in the matter.

Honor Sweeney was then called upon and placed in the witness box.

Mr. Yates (to Treacy): You say you have never seen Honor Sweeney before yesterday. Have you not seen her sitting on the steps of your office by the hour?

Mr. Treacy: No, nor would not let her sit on them either.

In spite of the reiterated requests of Mr. Yates that he (Treacy) would look at the woman in the box, the secretary persistently averted his gaze and refused to comply.

Mr. Yates: Are you afraid of her? Why, you look, man, as if you had wronged her!

The woman deposed to having gone on five different occasions to the office, to having seen Treacy three times, and on the other two occasions to having been told that he was "at the review" and "at the pleasure gardens." Reference being made to the Lusk case, Mr. Treacy declared he had paid the costs of that case out of his own pocket. He also denied that he had been "perambulating" on the continent at the expense of the society. The son of Sweeney was examined, and deposed to having presented the card and book, and received part payment of the claim.

Some further discussion having ensued, his Honour (Serjeant Wheeler) gave judgment for the plaintiff for the full amount claimed, the money to be paid into court in the usual way, without prejudice to any further proceedings on the part of the defendants. Before the close of the case his Honour remarked regarding Treacy's plea that a false age had been put upon the card, "that it was" rather late in the day for the society to object to the "payment of a claim after receiving the poor man's money" for 11 years."

So much for the working of the "St. Patrick's United Assurance Sick and Friendly Burial Society!"

No. 3.

BILL OF COMPLAINT AGAINST THE MANAGEMENT OF ST. PATRICK'S BURIAL SOCIETY.

SUSPENSION OF TREACY.

County Court.—Thursday.—(Before Mr. Serjeant Wheeler, Judge.)

Caraher v. Treacy and Others.

Thursday was fixed for the hearing of this case, and as it was expected that some startling revelations would be made with regard to the management of the affairs of the United Assurance Sick and Friendly Burial Society of St. Patrick, a great deal of interest was excited. Public curiosity, however, was doomed to disappointment—at least for the present—for as will be seen from the proceedings, a temporary arrangement has been come to, not the least important feature of which is that John Treacy, "secretary, manager, trustee, and committeeman," has been suspended *pro tem.* from all the offices hitherto held by him. Mr. Hugh Caraher (late a member of the committee of the above-named society) was the plaintiff; and he filed a bill of complaints against the several defendants as officers of the St. Patrick's Burial Society, alleging that they had, by various acts, severally violated certain enrolled rules of the society, whereby they had rendered themselves liable to be dismissed from their respective offices. The defendants were John Treacy (secretary, manager, and one of the trustees), the Rev. P. J. Phelan (president, treasurer, one of the committee, and trustee), William Judge (trustee, committeeman, and collector), John Brennan, John Rankin, Francis M'Donald, William Hughes, and Edward J. Doran (committeemen).

The following is a summary of the bill of complaint:—

In the County Court of Lancaster, holden at Liverpool. Between Hugh Caraher, Plaintiff; and John Treacy, Patrick Joseph Phelan, William Judge, Edward Joseph Doran, Francis M'Donald, William Hughes, John Brennan, and John Rankin, Defendants.

To the Judges of the said County Court of Lancashire holden at Liverpool.

Hugh Caraher, of Number 11, Sir Howard Street, Liverpool, in the county of Lancaster, Custom House officer, humbly and complaining, shows unto your Honours:

1. The plaintiff is a member of the United Assurance Sick and Burial Society of St. Patrick, and became so on the 2nd of May 1862, and was elected on the committee at a meeting held on the 1st of June 1864.

2. The defendant, P. J. Phelan, acts as president, treasurer, one of the committee, and trustee; the defendant, John Treacy, acts as secretary, manager, sub-treasurer, trustee, and is also one of the committee; the defendants, W. Judge, E. J. Doran, F. M'Donald, W. Hughes, J. Brennan, and J. Rankin act as members of the committee. The defendant W. Judge acts as collector and medical inspector at Liverpool.

3. The said society is a friendly burial society, having for its object the assurance to its members of payments in sickness or upon death. It was established about 1832, and has been nominally governed by various acts of rules.

4. It is proved by rule 6 that a committee be appointed, half of whom are to retire at the end of each year. Rules 9 and 89 cast upon the committee the hearing of all complaints, and the investing and management of the funds. But the plaintiff charges that the said society has been carried on for a number of years without any properly constituted committee.

5. The plaintiff charges that acts done by defendants during said years were illegal and unauthorised.

6. Rule 2 contemplates the appointment of a president, but the plaintiff charges that the said defendant, P. J. Phelan, has for several years acted without any proper election.

7. Rule 3 contemplates the appointment of a secretary, but the plaintiff charges that the defendant, J. Treacy, has acted without any proper appointment, and the Plaintiff further charges that J. Treacy has not only acted as secretary, but has taken upon himself the entire management.

8. Rule 7 provides that a treasurer shall be legally appointed, but the plaintiff charges that P. J. Phelan has acted since January 19, 1860, and without having given security as the 18th and 19th Vict. requires.

9. Rule 9 provides that trustees be appointed, but the Plaintiff charges that P. J. Phelan, J. Treacy, and W. Judge, assume to act without any proper appointment, and the Plaintiff further charges the defendants named, from the offices held by them in the society, are ineligible to act as trustees.

10. Rule 25 provides for the collection of the subscriptions, and provides that collectors must not be members of the society, but plaintiff charges that W. Judge still acts as collector, although a member of the society.

11. Rule 27 provides for the appointment of collectors and other officers by the committee, but plaintiff charges that divers such appointments have been made without the consent of the committee; and the plaintiff charges that the defendants, P. J. Phelan, J. Treacy, and W. Judge, have combined together to usurp the office and formation of the committee.

12. Rules 30 and 109 contemplate the appointment of a medical man or medical inspector to pronounce upon the health of any proposed member, but plaintiff charges that for a long time no medical officer was appointed, but that the defendant, W. Judge, who is a shoemaker by trade, acted as such medical officer, and many unsound risks were taken by the said defendant, W. Judge, for his own profit, he being a collector, and when the assured payments became due, such payments were in many instances disputed, the money rarely paid in full, and the society involved in injurious and expensive litigation.

13. Rules 62 and 63 provide for settling disputes by arbitration, but the plaintiff charges that for the past five years no such arbitrations were legally in existence, and the society was practically deprived of such arbitration clauses.

14. Rule 85 provides for the keeping of four books—the first to register name, age, &c., of members; the second to enter receipts and payments; the third to transfer amounts from collectors' books; and the fourth to record all minutes, &c.; but the plaintiff charges that no such books were kept, and that from the book kept, no intelligible information can be derived of the state of the society.

15. The said rule 85 states that the minute book shall be open to the perusal of the members, but plaintiff charges that having requested to see the minute book he was refused by the defendant J. Treacy, and under circumstances hereafter set forth.

16. The said rule 85 provides that at each yearly meeting two auditors shall be chosen to examine the books, but plaintiff charges that for a long time past no proper audit was performed in a fitting manner; the plaintiff says that the pretended audit was sometimes certified under the hands of said pretended auditors with the addition of the words "audited and found correct (errors excepted)."

17. Rule 91 provides that the accounts of the society shall be prepared, audited, and published at the meetings, in the months of June and December in each year, but the plaintiff charges as wilful and wrongful neglect of P. J. Phelan, J. Treacy, and W. Judge, that no such statement of accounts, with vouchers up to the end of June and December in each year, was or were laid before such meetings.

18. Rule 9 provides that no money shall be withdrawn from the bank, except on an order of the committee, testified in writing, but the plaintiff charges that for many years past, funds have been withdrawn from the bank without any order of the committee.

19. Rule 89 provides for the investment of the funds, and also provides that investment shall be made, with the consent of the committee, and on sufficient and legal securities.

20. Rule 21 provides that on no account shall deductions be made from members' benefits (arrears excepted), but the plaintiff charges that many compromises have been forced upon members, and by such acts discredit has been cast upon the society.

21. The plaintiff upon this point charges that in the year 1860 the defendants P. J. Phelan, J. Treacy, and W. Judge, took upon themselves to incorporate a then existing similar society, called St. Anthony's, with the St. Patrick's Society, and plaintiff charges that the members of the first-named society have ten shillings retained

out of their benefit, to be handed over to the incumbent of St. Anthony's Catholic Church, as mortuary money.

22. The plaintiff charges that the said defendants, P. J. Phelan, J. Treacy, and W. Judge have from time to time misapplied the funds of the society by making payments thereout unauthorised by the rules, as in loans and travelling expenses, without any legal authorisation or proper check whatsoever.

23. The plaintiff further says, that by rule 2 certified on the 21st March 1861, chaplains were provided by the society, but by the rules certified on the 19th February 1864, no provision is made for any such appointments. Nevertheless the defendants P. J. Phelan, J. Treacy, and W. Judge have inserted in divers newspapers, and have improperly paid for such insertions out of the funds of the society, a list of 72 chaplains, and that all sums paid to such chaplains subsequently to February 1864, are illegal, and not warranted by the rules, and this is an improper attempt to obtain Roman Catholic members by creating the impression that some religious advantage was to be gained.

24. The plaintiff further says that the defendant John Treacy, who, as alleged in the second paragraph of this petition, has acted as secretary and general manager for a number of years, now receives a salary of 400*l.* per annum, as also large sums for travelling and other expenses. The said John Treacy was a few years ago a common day labourer, and first commenced to act in 1846 as secretary at 20*l.* per annum. He is a man with little education, and has worked himself into such a position that he is in effect the society.

25. The said P. H. Phelan is a Roman Catholic priest, and is, from the nature of his duties and want of business habits, unfitted to exercise a wholesome supervision over the acts of the said J. Treacy. The defendant, W. Judge, is a shoemaker by business, and has, under the patronage of the said John Treacy, been appointed to the lucrative post of collector, and he takes upon himself no independent action in the affairs of the society. The defendant, E. J. Doran, is the printer to the society, and is under obligations to the said J. Treacy. The said E. J. Doran has acted as lecturer and travelling agent for the society, and in such capacities has received large sums of money. The defendant, F. M'Donald, is a publican, patronised by the said John Treacy, and has applied for a lucrative appointment in the said society. The defendant, W. Hughes, is a working joiner whom Treacy employs. John Brennan is a working man. The remaining members of the committee are the plaintiff and one John Rankin, licensed victualler.

26. It is submitted to this honourable court that from the manner in which the governing offices and positions in the society are filled, no real check exists upon the defendant John Treacy.

27. The said defendant, John Treacy, is one of the trustees, he acts as treasurer, is one of the committee, is secretary and manager, and from first to last, is master of the affairs of the society. And plaintiff charges that not alone from his salary as secretary, but from other sources, the said J. Treacy, who was some years ago without means, has contrived to amass a considerable amount of property, and has no difficulty, from his influence with the committee, in getting an advance of his salary.

28. On the 16th of August 1864, the salary of the said John Treacy was increased from 300*l.* to 400*l.* per year, and a present of 100*l.* was made to him for a journey to London.

29. The plaintiff says that from the manner in which the accounts of the society have been kept it is impossible to trace accurately the sums paid the said J. Treacy, and such sums can be only ascertained by the examination of the accounts by a competent accountant.

30. Even upon a cursory examination of the imperfect statement of income and expenditure published by the defendants, a state of things is disclosed which, if it is submitted, calls for the strictest scrutiny at the instance of the honourable court. The statement for 1863 gives, as having been collected during that year, 39,637*l.* 16*s.* 7*d.*, and after deducting therefrom the discount allowed to collectors, 25 per cent., which is not in all cases allowed, there is left 29,765*l.* 17*s.* 6*d.*, as the net income. Against this sum there are payments made to members, amounting to the sum of 19,776*l.* 1*s.* 4*d.*, leaving 9,989*l.* 16*s.* 4*d.* to be carried to the capital account, but plaintiff charges that no less a sum than 8,745*l.* is swallowed up by the officers in addition to the 25 per cent. allowed to the collectors.

31. The plaintiff further charges that the said accounts do not truly represent the balances, as amounts are omitted from the said accounts, and certain sums are twice credited, and the plaintiff says that the amount of such errors can only be ascertained by an accountant, to be appointed by this honourable court.

32. The plaintiff further says that, having been appointed, as alleged in paragraph 1 of this petition, a member of the committee, and having, from a perusal of the rules, seen the important duties to be performed by the committee, called upon the defendant J. Treacy to learn when a committee meeting would be called, but could get no satisfactory information from the defendant. Plaintiff, on the same day, July 13th, 1864, called at the residence of the defendant, P. J. Phelan, but failing to see him, addressed to him and left at his residence the following letter:—

“11, Sir Howard Street, Bedford Street, South,
“REV. FATHER, June 13th, 1864.”

“HAVING been appointed a member of the committee of the St. Patrick's Burial, &c., Society, at the meeting held in the school-room and at which you presided, I am desirous of learning when a meeting of the committee is likely to be held.

“On looking over the rules I find that the duties of the committee are of a most onerous and important character, and require constant attention. This being so, you will understand my anxiety to have a meeting called, so that I may give what I can in carrying out the requirements of the trust imposed upon me by my forming one of that body.

“I have the honour, Rev. Father, to be your obedient servant,
H. CARAHER.”

33. The plaintiff not having received any answer to the said communication, on the 23rd of June, 1864, called on and saw the defendant, P. J. Phelan, to know when a meeting of the committee would be held, and also pointed out the rule (91) requiring a half-yearly balance sheet to be prepared as the rule exacted; but the defendant, P. J. Phelan, said that no half-yearly balance sheet had ever been prepared by the society, and said also that he did not know what the committee had to do if they met.

34. The plaintiff not receiving any notice of any meeting of the committee, and having observed a case against the St. Patrick's Society, which came on for hearing before Mr. Serjeant Wheeler, one of the judges of this honourable court, in which plaintiff thought that the said St. Patrick's Society did not figure creditably, and as to which he (the plaintiff) was not, as a member of the committee, called upon to advise, wrote the defendant, P. J. Phelan, the following letter:—

“11, Sir Howard Street, Bedford Street, South,
“REV. SIR, June 18th, 1864.”

“THE London ‘Universe’ of Saturday, June 16, contains a statement purporting to be issued by the committee of St. Patrick's Burial Society, which is calculated to mislead the public. As a member of the committee I must enter my protest against this mode of conducting the society's business, and only await your reply to correct the matter should it be deemed necessary to do so.

“I was present to-day at the county court and heard the barrister engaged on behalf of Mr. Treacy state that he had no instructions to oppose the claim of Lusk, as Mr. Treacy was not to be found in court. The case having been adjourned from last Monday to enable Mr. Treacy to attend, I put it to you, Rev. Sir, if it is a legitimate way of spending the funds of the society to engage an attorney and barrister to resist a claim, which claim Mr. Treacy did not think it worth his while to come across from Richmond's Vault, opposite the county court door, to enable his lawyers to plead.

“Surely, Rev. Sir, these doings want reforming; and I appeal to your sense of right and justice, not to allow the interests of the poor Catholics who have invested their money in the society, to put a stop to the carryings-on of the secretary. I need not trouble you with all I know of the doings of the society; but if you will exercise the prerogative which your position gives you, I am confident that even now things may be averted which, if allowed to continue, must in a short time bring about a crash, and so spread disaster and disgrace over a large number of people. I may perhaps take leave to add that personally I am as indifferent to the monetary affairs of the society as I am at present above any necessity to rely upon its funds; but, standing towards the members as I do, I am anxiously desirous to use whatever abilities I may possess to secure to my poorer fellow-members all the advantages they hope for from the society.

“I therefore appeal to you again to have at least a meeting of the committee held, and trust that you will be satisfied with the result.

“I am, Rev. Sir, your obedient servant,

“H. CARAHER.”

Receiving no answer to this letter, the plaintiff further wrote:—

“11, Sir Howard Street, Bedford Street, South,
“REV. SIR, June 21st, 1864.”

“HAVING written a note to you on the 18th instant, I fear the same has not reached you, as I have not up to this (6 p.m.) received any reply. Will your reverence please to say if the note has been received?

“Awaiting your reply, I am, Rev. Sir, yours obediently,
“H. CARAHER.”

35.—To this letter no answer was returned. On the 25th July 1864, plaintiff saw the defendant, J. Treacy, and again asked when a meeting of the committee would be held, but could get no information. He then requested to see the minute-book, to be kept according to rule 85, and was refused.

36. On the following day, at 6 o'clock, p.m., a notice to attend a committee meeting was left at plaintiff's house, and the plaintiff having accidentally heard that such meeting was to be held, but without having received any notice, went to the place of meeting. There were present all the defendants, except J. Rankin.

37. The said J. Rankin was not present. A notice addressed to him at his residence was taken out by a clerk in the office, but brought back to the office again with an untrue statement that he was not to be found at the address given. At said meeting, the defendant, P. J. Phelan, gave to the committee an inaccurate statement from memory of the letters addressed to him by the plaintiff, but did not produce any letters; that saying such letters were calculated to injure the society, and libellous upon the secretary. It was resolved that the plaintiff be expelled from all benefits, &c., from the said St. Patrick Society.

38. The proceedings in the last paragraph purported to be taken under rule 68; but the plaintiff charges that the proceedings were wholly without justification, and illegal, and resorted to from improper motives by the three framed defendants in order that their proceedings in reference to the said society should be free from the independent scrutiny which the plaintiff as a member of the committee would have felt it his duty to exercise.

The plaintiff therefore prays this honourable court as follows:—

1. That the said resolution in the 37th paragraph mentioned be declared null and void.

2. That the defendants may be restrained from acting in the several capacities, or any of them, in which, as hereinbefore set out, and may be removed from the several offices in which they assume to act, and may be restrained in future from acting in any such capacity.

3. That the defendants be ordered to prepare a statement of accounts for every year and half-year, in conformity with the rules, commencing from the 1st of July 1853, and that such statement, with all vouchers and books, be referred to a competent accountant, to be appointed by this honourable court, who shall have power to take evidence and to call for explanations touching the said accounts.

4. That the defendants may be ordered to pay into and make good to the funds of the society all sums of money of which they have not discharged themselves by proper vouchers, payments, and expenditure.

5. That the defendants may be ordered to repay all sums of money by them, or any of them, illegally or without proper authorisation expended from the funds of the society.

6. That the defendant, P. J. Phelan, be ordered to repay all sums improperly received by him as under the name of president or treasurer's salary, or under any other name whatever.

7. That the defendant, J. Treacy, may be ordered to repay all sums by him received or retained out of the funds of the said society as secretary's salary, travelling expenses, manager's salary, or otherwise, deducting therefrom fair remuneration for any work done by him for the said society.

8. That the defendant, W. Judge, may be ordered to refund all sums by him received as pretended medical inspector, collector, or otherwise, in and about the said society.

9. That the defendant, E. J. Doran, may be ordered to repay all sums received by him after deducting fair remuneration for the work done by him for the said society.

10. That the defendants may be ordered to bear their own costs of and occasioned by this suit, and that the defendants, or some of them, may further be ordered by this honourable court to pay the plaintiff his costs of and occasioned by this suit.

11. That, if necessary, a receiver may be appointed, pending the appointment of new officers.

12. That the plaintiff may seek other and further relief in the premises, and that this honourable court may order

each thing to be done as, in the opinion of this honourable court, the circumstances of the case may require.
And the plaintiff will ever pray, &c.

Mr. Charles Russel, barrister (instructed by Messrs. Yates, Son, and Martin) appeared for the plaintiff; Mr. Leofric Temple (instructed by Mr. C. Bretherton) for the Rev. P. J. Phelan; Mr. Littler, barrister (instructed by Mr. Cobb), for John Treacy and others; Mr. Samuel, barrister (instructed by Mr. Chas. Bretherton), for Judge, M'Donald, Rankin, and Hughes; and Mr. Sidgreaves, barrister (instructed by Mr. Cobb) for E. J. Doran.

A short discussion having taken place between his Honour and Mr. Russell as to the capacity in which the several defendants were sued, and his Honour having expressed his opinion that it would have been better to have made the society, by its secretary, the defendant,—

Mr. Russell proceeded to state that the several parties interested in the case, and the various learned gentlemen engaged on both sides, had passed a great portion of the morning in endeavouring to frame the terms of an arrangement on certain definite grounds, and they had finally agreed to the terms which he would now read, subject, of course, to the approval of the court. The learned counsel then read the following proposed arrangements:—

TERMS OF PROPOSED ARRANGEMENTS NOW TO BE MADE AN ORDER OF THE COURT.

“ Defendants to appear, and by counsel and attorney submit to an order of court. Resolutions of the 26th July, mentioned in 27th paragraph of the bill, to be declared null. An interim order of the court to be made with such consent as follows:—The trustees to resign, and all property invested in new trustees to be appointed. Pending such appointment, all securities of the society to be held by Mr. Charles Bretherton, subject to any order to be made hereafter. An immediate account to be taken of any money in the hands of any officer of the society, and lodged in the name of Mr. Bretherton, in so far as is not required for current demands; the accounts of the society to be fully taken and audited from 1st of January, 1861, to the present time, and submitted to the arbitrator herein-after appointed: no payments whatever to be made after this date until this suit be determined without the concurrence of James Finney, and all moneys as received to be accounted for to Mr. Finney, or a clerk appointed by him, who may remain in the office of the society. A new code of rules to be formed by Mr. Charles Bretherton and Mr. John Yates, and in case of disagreement by the arbitrator, all other matters to be submitted to and decreed by Mr. John Bridge Aspinall, subject to the control of this court, the said John Bridge Aspinall to have power to order what is to be done by the defendants or any of them as to payment into court or otherwise, and as to the retirement from any office or offices which they profess respectively to hold. The said parties' counsel and attorneys agree to assist in carrying out in every way such order or orders to be made hereunder, and to give all consent necessary for the same being embodied in decrees or orders of this court as the said arbitrator may decide. All resolutions of the persons acting as committee after this date to be subject to confirmation by Messrs. Bretherton and Yates. Until the passing of those rules Mr. Caraher to be allowed at all reasonable times to inspect the books of the society at the office of Messrs. Finney and Son, and to communicate to them as to the accounts of the society, and to act as a member of the said so-called committee.”

His Honour said that in point of fact they required that an order of the court should be made that the affairs of the society, instead of being conducted by the present management, should be handed over to other hands. All societies, of the kind now before the court, represented very large numbers of people, and to ask that an order should be made by which their property was for a time to be in the hands of a person not a member or officer of this court, and therefore not in point of fact subject to parliamentary jurisdiction, was to demand more than it was in his power to grant. He had no doubt that the arrangement had been come to in the interests of the society, but they must take care, at the same time, that while any arrangements were given effect to, they were not putting terms upon people behind their backs which they were not prepared to agree to. With regard to having a new code of rules, that would be, in point of fact, making a new society.

Mr. Russell explained that what was meant was, that the existing rules should be altered by Messrs. Yates and Bretherton.

After a few other remarks,—
His Honour said he thought the simplest course would be to adjourn the case from time to time—thus keeping it

before the court—till the proposed terms were satisfactorily carried out.

Mr. Russell: That is well worth consideration.

His Honour further remarked that there was a great deal in the proposed terms which might involve very serious questions, travelling beyond his province. The safest course would be, he thought, to agree to the following suggestions, by doing which the case would be still pending, so that if the terms were not carried out by the defendants, it might be brought into court at any time.

THE SUGGESTIONS OF THE JUDGE.—“ The parties having agreed to certain terms and to a particular mode of giving effect to those terms by arbitrators and others by consent, the court is to retain entire control of the suit until the same shall be decided by decree or order, and in the meantime the hearing from time to time be adjourned until a final award shall be made in these matters, which award the parties agree shall be embodied in the decree or order of this court before referred to. But until such decree or order the deeds and property of the society to be deposited and to remain in the North and South Wales Bank at Liverpool. Until the said event all moneys belonging to the society and now in the hands of any of the defendants, and all further moneys to be received on account of the society, to be paid to a receiver to be agreed upon by the parties and to be satisfactory to the court; and such receiver is to have the control of the funds, and to pay and dispose of the same for the purposes of the society, and to pay over any balances in his hands from time to time, not necessary for the current use of the society, into the said bank.”

His Honour further suggested that with regard to the receiver to be appointed, security should be required, as the weekly income was stated to be 1,000*l.*, and as it would be more satisfactory to the large number of people interested.

Mr. Temple remarked that he had no objection that the suit should be kept alive, only it must not be supposed that the defendants admitted the truth of the allegations contained in the bill of complaints.

His Honour: No, certainly not.

It was then unanimously agreed by the learned counsel on both sides to accept the suggestions of his Honour as the basis of an arrangement; and some further discussion having taken place with respect to the appointment of a receiver or receivers, the case was adjourned *pro forma* to yesterday (Friday), for the appointment of a receiver, it being understood that it would be again called on on the 21st November, and afterwards from time to time till the arrangements shall have been satisfactorily carried out.

Yesterday afternoon, about 3 o'clock, Mr. Yates appeared before his Honour (Mr. Serjeant Wheeler) at the County Court, to submit the duly signed copy of the arrangements referred to in the preceding report. He informed his Honour that they were considered by all the parties interested to be sufficient for all purposes. Since he had last been before the court it had come to his knowledge that a very considerable sum of money belonging to the society had been drawn out of the bank on Tuesday last.

His Honour: Drawn out on Tuesday? How much was drawn out?

Mr. Yates: 1,638*l.*

His Honour: Who drew the money?

Mr. Yates: The Rev. Mr. Phelan and Treacy. Out of that sum 260*l.* has been retained by Father Phelan; 1,400*l.* has been kept by Treacy, out of which he very improperly paid one of the defendants, the printer Doran, 60*l.* He has also paid Mr. Cobb 70*l.*, Mr. Charles Bretherton 100*l.*, and has paid 16*l.* 5*s.* 3*d.* into court in the case of Sweeney. Mr. Finney has received 5*l.* for opening the safe, and Martin Clarke (Treacy's brother-in-law) has been given 5*l.* to go to Ireland for the key of the safe, which the president took away with him. The remainder (Mr. Yates stated) was paid away in small sums, of which he was satisfied. It was further stated that Treacy had retained 300*l.* for his own use.

Mr. Bretherton said Mr. Treacy claimed the 300*l.* as due to him on account of salary.

Mr. Yates said if it appeared on the face of the accounts, when they were examined, that this was so, Treacy should by all means be paid it; but he objected to his retaining the money.

Ultimately it was arranged that Mr. Treacy should “disgorge” the 300*l.* and pay it into Mr. Bretherton's hands this (Friday) afternoon.

A discussion then ensued as to the security to be required from Mr. James Finney (nominated as the receiver), and the Guardian Society was tendered as surety for 2,000*l.* His Honour was of opinion that there ought to be two sureties, but the further consideration of this question was adjourned till Monday.

In the course of the proceedings his Honour remarked that he had no doubt Mr. Yates and his client were, by the course they had taken in bringing the matter of the complaint before the court, doing a great public service.

Mr. Yates (before leaving the court) remarked to his Honour that if all the money was not handed over in the course of the evening, he should appear in court again on Monday morning.

No. 4.

To the Registrar of the County Court of Lancashire, holden at Liverpool, in the matter of the United Assurance Sick and Burial Society of St. Patrick.

CARABER *versus* TREACY AND OTHERS.

SIR,

HAVING been appointed by the court to make an investigation into the accounts of this society since the year commencing January 1858, I beg to report that I have spent considerable time in the task without being able to arrive at any definite result, the state of the society's books being so very unsatisfactory as to preclude a systematic audit and examination of them.

Pending further instructions I have not ventured upon more than a superficial investigation of the accounts, and am of course unable to make a report as to the extent to which errors exist; that errors do exist I have quite sufficient grounds for stating. I have gone more fully into the accounts for 1858-9.

The difficulty of making a minute examination will perhaps be understood when I say that neither the weekly returns of the agents nor the vouchers for the payments, which are the foundation of the accounts, are forthcoming in any regular order; that the column book or agent's ledger contains numerous errors in itself, and is not regularly added up, and, as it professes to be record of the agent's returns, the inference is natural that it does not accurately correspond with those returns. The cash book does not agree with the column book, and is not kept on any regular system. Sometimes cash is debited properly with the net amount received; but credit is sometimes taken for deaths already taken credit for by the agents. Sometimes the cash is debited with the gross amounts received from the agents, and credited with the discounts allowed to them, with their expenses, and with the cash retained by them; these three credits being sometimes stated separately and sometimes in one gross amount, which defies analysis.

The balance sheets should obviously agree with the cash book, but do not on the face of them; and on attempting to make a reconciliation between the two, many difficulties arise from the irregularities herein referred to.

The balance sheets at a glance are so manifestly incorrect that it is astonishing any auditors could be got to sign them; and, from the statement of two of the auditors, I think they confined themselves to making a number of additions and extractions, without the requisite comparison between the cash book and the balance sheets.

In the balance sheet for 1858, the total worth of the society as stated at the beginning omits the balances then in agents' hands (and a similar omission is made in each of the following sheets) although credit is taken at the end of it for those then outstanding. Credit is taken for 100*l.* which was not paid into the bank, and credit is not taken for 150*l.* which was paid in.

This balance sheet assuming the correctness of the cash book (which is very improbable) will, when the errors I have named are corrected, show a balance against the defendant Mr. Treacy of 157*l.* 11*s.* 6*d.*, which in the next balance sheet for 1859, is further increased to the sum of 619*l.* 19*s.* 6*d.* In this balance sheet the amount stated to be paid to the bank does not include the interest, 115*l.* 18*s.* 2*d.*, which is duly debited and reckoned in the worth of the society at the end of the year. The way in which this is made to balance with the same balance as the cash book is evidently by stating the amount collected at so much less; and the same process is repeated in 1860, where of 156*l.* 6*s.* 11*d.* interest on dock bonds only 79*l.* 13*s.* 7*d.* is entered in the cash book, the balance at the end of 1860 would be 76*l.* 13*s.* 4*d.* more than stated without correcting the errors to which I have already alluded. 170*l.* 13*s.* 10*d.* which has not been received appears in the general statement of this year; some idea of the incorrectness of this seems to have occurred, as it is dropped in 1861 without any explanation. In 1861 the same remark again applies to the interest on dock bonds, only one half year's interest being entered in the cash book for that year, 185*l.* 5*s.* 7*d.* being omitted; and in that year 186*l.* credit is taken for 2,344*l.* 3*s.* 1*d.* paid into the bank, whereas the real amount was 2,744*l.* 3*s.* 1*d.*—difference 400*l.*—but 500*l.* drawn from the bank is omitted from the debit side of the account on February 4th, and there is no record of what was done with the amount;

though from another source there is reason to believe that 400*l.* of the society's money was lent to Mr. Plunkett, the then proprietor of the "Northern Press," a transaction which extended over several months unnoticed in the society's books. 1,600*l.* drawn from the bank does not appear in the cash book, but this is immaterial, as in the general statement it is accounted for as lent on mortgage. The balance 17*l.* 10*s.* 11*d.* in this account is manifestly not due to the sub-treasurer, but being the excess of income over expenditure, is due from him. It is omitted in the general statement, though, if it be right, it should be deducted from the sums there given, and if it be as I state should be reckoned among them. In 1862 there is an error in the interest on dock bonds, 360*l.* 11*s.* 2*d.* should be 370*l.* 11*s.* 2*d.*

Without a closer examination it is not possible to say whether the amounts stated as collected in 1861, 1862, 1863, include the outstanding balances due at the end of those years or not, but making allowance for this, a very large deficit will appear at the end of 1863. I must remark that the secretary questions the accuracy of the balance sheets for 1862 and 1863, which exhibit large balances against him, and although they are issued by him he says he is not responsible for them.

I would also remark that in four of the years before me the annual saving is expressly stated, but in two it is omitted, a circumstance which is calculated at once to throw doubt upon the fidelity of the figures to represent the real state of things. Supplying the two omissions referred to, and adding the total savings together with the worth of the society at the commencement of 1858, a grand total of 28,917*l.* 6*s.* 1*d.* is arrived at, whereas the total worth of the society, as stated at end of 1863 is only 23,855*l.* 5*s.* 10*d.*, leaving a deficit of 4,462*l.* 0*s.* 3*d.* to be accounted for according to the published statements, but from accounts which I present herewith it will be seen that the deficit amounts to 7,477*l.* 14*s.* 6*d.*

As all the moneys belonging to the society pass through the hands of the defendant Treacy, it would appear that he has not accounted for the said sum of 7,477*l.* 14*s.* 6*d.* As to the defendant Phelan, I find that he has received in his character of president, the sum of 763*l.* 15*s.*; but I understand he has repaid 200*l.* As to Judge, I understand he claims some 30*l.* as medical inspector, but it does not appear that he has received anything. And as to Doran, I find that there has been paid to him according to the society's books within the period to which my examination extends, the sum of 3,641*l.* 16*s.* 9*d.*; but how much of that money may really represent work done by him as printer to the society, and properly charged for, I am not in a position to state.

I have, however, said quite enough to prove the *prima facie* erroneous character of the accounts, which suggests grave suspicions of the existence of more deeply-rooted errors which I am not yet able to report upon.

I must also call attention to the state of things now existing between the receiver, the secretary, and the society, particularly as regards the various agents who are retaining in their hands large sums of money which ought at once to come into the hands of the receiver.

With regard to the future, a very few words will suffice to explain my views. Three books are necessary, a journal, a cash book, and a ledger. With the addition of a small account of receipts and payments, showing the balance in hand of each agent at the beginning and end of each week, the present agents' slips returned weekly will serve at once for a journal, thus avoiding one source of error in copying; they would be put each on the file belonging to the town they come from as received, and would immediately be posted in detail, to the ledger, and proper references placed upon them. At the end of the year, the entire body of slips would be bound in one volume, forming the journal for that year. The net cash received would pass through the cash book, and therein would likewise be entered all payments made by the head-office; the position of the society, and of each agent could be immediately ascertained from the ledger, which would also afford the means of making out a balance sheet. This,

with an efficient audit continued through the year, not confined to looking over the accounts at the end of the year, is all that would be absolutely required. Of course there would be other books wanted, as voucher book, death register, &c., but these are mere matters of detail.

It would be easy also to make a comprehensive scheme of double entry applicable to the society, but I fear it would be a piece of cumbrous machinery, beyond the power likely to be provided for employment, and more likely to lead to confusion than to afford benefit.

It is therefore respectfully submitted that a minute

investigation of the books will occupy many months, and be attended with great expense; and unless the books are re-constructed, which will almost be impracticable, only an approximation to the truth will be arrived at, and before proceeding with an inquiry of such magnitude I await further directions.

I am, your very obedient servant,

SAMUEL COTTAM,

Public Accountant Manchester.

Manchester, 20th January 1865.

UNITED ASSURANCE SICK AND BURIAL SOCIETY OF ST PATRICK, ESTABLISHED IN 1832.

Certified and registered according to Act of Parliament.

BALANCE SHEETS AS PUBLISHED.

1858.

Dr.	£	s.	d.	Cr.	£	s.	d.
By cash, as per last report -	4,193	8	7	By 1,679 deaths, 214 births, expenses of management, printing, and stationery.	7,223	8	9
" collected during the year -	10,892	5	7	Cash in bank last report -	4,193	0	7
" in out-treasurer's hands -	462	8	0½	" in sub-treasurer's hands -	55	0	5½
Value of house property -	1,200	0	0	" placed in bank this year -	694	5	9
Bank interest -	*144	5	9	" paid Mr. Martin for examinations -	320	0	0
				" in out-treasurer's hands -	462	8	0½
				" collectors' discount -	2,722	16	4½
				" paid for house property -	1,200	0	0
				Saved this year 839l. 2s. 3d.			
	£16,860	19	11½		£16,860	19	11½

* Evidently a misprint for 114l. 5s. 9d.

1859.

Dr.	£	s.	d.	Cr.	£	s.	d.
By cash, as per last report, in manager's hands.	55	0	5½	By 2,086 deaths, 352 births, expenses of management, printing, and stationery.	14,806	14	0
Gross amount of collections in 1859 -	17,820	15	4½	Cash placed in bank this year -	2,600	0	0
Interest allowed by bank -	115	18	2	" in out-treasurer's hands -	562	19	1
				" in manager's hands -	22	0	11
				Saved this year 3,192l. 19s. 9½d.			
	£17,991	14	0		£17,991	14	0

1860.

Dr.	£	s.	d.	Cr.	£	s.	d.
To cash, as per last report, in manager's hands.	22	0	11	By 2,634 deaths, 215 births, sick 46l. 10s., expenses of management, printing, and stationery.	20,603	3	4½
Gross amount collected for mortality and sick.	25,518	11	8½	Cash placed in bank this year -	4,612	8	6
Interest allowed by bank -	107	8	6	" in out-treasurer's hands, in excess of last year.	488	19	5½
" on dock bonds -	156	16	11	" in manager's hands -	99	6	8½
				Saved this year 5,179l. 3s. 9d.			
	£25,804	8	0½		£25,804	8	0½

1861.

Dr.	£	s.	d.	Cr.	£	s.	d.
To Amount in hand, December 1860	99	16	8½	By 3,604 deaths, 248 births, discount on collections, stationery, salaries, &c.	29,793	2	11
" collected -	32,136	16	9½	Sick -	77	11	5
" Sick -	52	8	2½	Cash paid into bank this year -	2,344	3	1
Bank interest -	63	3	0	" placed in out-treasurer's hands -	486	8	2½
Interest on dock bonds -	366	11	10	" due to sub-treasurer -	17	10	11
				[Apparent saving this year 2,748l. 5s. 6d.]			
	£32,718	16	6½		£32,718	16	6½

1862.

Dr.	£	s.	d.	Cr.	£	s.	d.
To Cash in bank, 1st January	-	-	2,749 16 0	By 3,489 deaths, 181 births, discounts on collections, stationery, salaries, &c.	30,264	1	1
" Amount collected as per return received	36,508	7	3½	" Cash in out-treasurer's hands	-	3,602	12 6½
" Interest allowed by bank on deposits	-	94	6 8	" " out on interest	-	232	10 0
" " on dock bonds (9,000l.)	-	360	11 2	" " in the Royal Bank, Dublin	-	300	0 0
" Insurance account	-	6	4 3	" " in Glasgow bank	-	60	0 0
				" " in Savings Bank, Liverpool	-	5,264	2 8
				" " in treasurer's hands	-	995	19 1
				Saved this year 6,167l. 1s. 6½d.			
	£40,719	5	4½		£40,719	5	4½

1863.

Dr.	£	s.	d.	Cr.	£	s.	d.
To Cash in bank, 1st January 1863	-	-	5,264 2 8	By 4,024 deaths, 209 births, discounts on collections, stationery, salaries, &c.	34,410	11	5
" " in treasurer's hands	-	995	19 1	" in out-treasurer's hands	-	5,196	18 8
" Amount collected as per returns received	39,687	16	7	" out on interest	-	600	0 0
" Interest on dock bonds	-	372	18 11	" in Royal bank, Dublin	-	262	5 4
" " on loans	-	25	0 0	" in Glasgow bank	-	26	3 9
				" in Savings bank, Liverpool	-	4,914	2 8
				" in treasurer's hands	-	935	15 5
	£46,345	17	3	[Apparent saving this year 5,675l. 4s. 1d.]			
	£46,345	17	3		£46,345	17	3

GENERAL STATEMENT.

	1858.	1859.	1860.	1861.	1862.	1863.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Liverpool dock bonds	-	4,000 0 0	9,000 0 0	9,000 0 0	9,000 0 0	9,000 0 0
" savings' banks	3,827 6 4	2,493 4 6	2,105 13 0	2,749 16 0	5,624 2 8	4,914 2 8
In out-treasurer's hands	462 8 0½	562 19 1	1,051 18 6½	1,538 6 9	3,602 12 6½	5,196 18 8
Mortgage	-	-	-	1,600 0 0	1,600 0 0	1,600 0 0
House property	1,200 0 0	1,200 0 0	1,200 0 0	1,200 0 0	1,200 0 0	1,200 0 0
Assets of National Provident Society, London, and Good Intent, Manchester.	-	170 13 10	150 13 10	-	-	-
Oxton's bond	-	-	20 0 0	20 0 0	20 0 0	20 0 0
Out on interest	-	-	-	-	232 10 0	700 0 0
Royal Bank, Dublin	-	50 0 0	50 0 0	-	300 0 0	262 5 4
Glasgow Bank	-	-	-	-	60 0 0	26 3 9
In treasurer's hands	55 0 5½	22 0 11	99 16 8½	-	995 19 1	935 15 5
Accumulated funds of the society	5,544 14 0	8,498 18 4	13,678 2 1	16,108 2 9	22,275 4 3½	23,855 5 10

Compared with the Originals.—SAMUEL COTTAM, Public Accountant, Manchester.

UNITED ASSURANCE SICK AND BURIAL SOCIETY OF ST. PATRICK.

Balance Sheets amended, but not vouched for.

1858.

Dr.	£	s.	d.	Cr.	£	s.	d.
To Amount collected	£10,743	5	4½	By Amount paid for deaths	-	5,860	7 10
" Ditto in agents' hands	462	8	0½	" " births	-	389	0 0
" Banker's interest	-	-	-	" Orphanage	-	20	0 0
				" Collectors' discounts	-	2,685	16 4½
		11,205	13 5	" Salaries	-	305	2 9½
				" Dr. Martin, for examination	-	320	0 0
				" Law charges	-	25	5 11
				" Printing and stationery	-	249	3 1
				" Expenses of management	-	341	6 0½
				" Balance, being profit	-	1,123	17 2
	£11,319	19	2		£11,319	19	2
To Worth of society, 1st January 1858	-	4,578	9 2	By Cash in bank	-	3,827	6 4
" Balance, being profit brought down	-	1,123	17 2	" House property	-	1,200	0 0
				" Cash in agents' hands	-	462	8 0½
				" Cash balance	-	55	0 5½
				" Amount deficient	-	157	11 6
	£5,702	6	4		£5,702	6	4

FRIENDLY SOCIETIES COMMISSION:—REPORT BY THE HON. E. L. STANLEY.

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1852.

Dr.	£	s.	d.
To Amount collected	£17,373	14	6½
" in agents' hands	562	19	1
" Banker's interest	17,936	13	7½
	115	18	2
	<hr/>		
	£18,052	11	9¼

To worth of society, 1st January 1859	5,702	6	4
" Balance, being profit brought down	3,245	17	8

£8,948 4 0

Cr.	£	s.	d.
By Amount paid for deaths	7,683	8	40
" births	562	12	6
Collectors' discounts	4,794	9	6
" expenses	66	17	5
Salaries	499	12	7
Medical charges	124	10	5
Rev. — Daley	20	0	0
Canon Murphy	10	0	0
Mr. Oliver	5	0	0
Travelling expenses	197	18	6
Auditors	16	0	0
Brackell, for stationery	104	15	9
Doran, "	367	12	2½
Arbitration expenses	3	16	9
Office furniture	40	13	0
Iron safe	40	0	0
Rent of office	15	18	0
Repairs of house	118	2	1
Transfers	29	0	7
Returns and deficiencies	21	11	6½
Errors	13	14	2½
Sundry expenses of management	71	0	3
Balance, being profit	3,245	17	8

£18,052 11 9¼

By Liverpool Dock and Harbour Company	4,000	0	0
House property	1,200	0	0
Liverpool bank	2,493	4	6
Dublin	50	0	0
Balance in agents' hands	562	19	1
By cash in hand, per cash book	22	0	11
Amount deficient	619	19	6

£8,948 4 0

1860.

Dr.	£	s.	d.
To Amount collected	£24,955	12	7½
" in agents' hands	1,051	18	6
" Bank interest	26,007	11	1½
" Bond	107	8	6
	156	6	11
	<hr/>		
	£26,271	6	6½

To worth of society, 1st January 1860	8,948	4	0
" Increase brought down	5,666	3	2

£14,616 7 2

Cr.	£	s.	d.
By Sundry expenses	20,603	3	4½
By increase, being profit	5,666	3	2

£26,271 6 6½

By Liverpool Dock bonds	9,000	0	0
Cash in bank	2,105	13	0
Cash in out-treasurer's hands	1,051	18	6½
" in manager's "	99	16	8½
House property	1,200	0	0
Royal Bank, Dublin	50	0	0
Balance deficiency	1,108	18	11

£14,616 7 2

1861.

Dr.	£	s.	d.
To amount collected	£31,137	6	5½
" in agents' hands	1,538	6	9
" banker's interest	32,675	13	2½
" bond	63	3	0
	366	11	10
	<hr/>		
	£33,105	8	0¼

To worth of society, 1st January 1861	14,616	7	2
" increase brought down	3,312	5	1½

£17,928 12 3½

Cr.	£	s.	d.
By sundry expenses	29,793	2	11
By increase	3,312	5	1½

£33,105 8 0¼

By Liverpool dock bonds	9,000	0	0
cash in Liverpool bank	2,743	16	0
" in out-treasurer's hand	1,538	6	9
" on mortgage	1,600	0	0
house property	1,200	0	0
balance deficient	1,840	9	6

£17,928 12 3

		1862.			
Dr.	£ s. d.	Cr.	£ s. d.	£ s. d.	
To amount collected	- £33,905 14 9	By sundry expenses	- - - 30,264 1 1		
" " in agents' hands	3,602 12 6½	" increase	- - - 7,709 4 0½		
	37,508 7 3½				
" banker's interest	- - - 94 6 8				
" bond interest	- - - 370 11 2				
	<u>£37,973 5 1½</u>			<u>£37,973 5 1½</u>	
To worth of society, 1st January 1862	- 17,928 12 3½	By Liverpool dock bonds	- 9,000 0 0		
" increase brought down	- 7,709 4 0½	" cash in bank	- 5,264 2 8		
		" " in out-treasurer's hands	- 3,602 12 6½		
		" " on mortgage	- 1,600 0 0		
		" house property	- 1,200 0 0		
		" cash on interest	- 232 10 0		
		" Royal Bank, Dublin	- 200 0 0		
		" Glasgow Bank	- 60 0 9		
		" cash in treasurer's hands	- 995 19 1		
		" balance deficient	- 3,382 12 0½		
	<u>£25,637 16 4</u>			<u>£25,637 16 4</u>	

		1863.			
Dr.	£ s. d.	Cr.	£ s. d.	£ s. d.	
To amount collected	- £34,490 17 11	By sundry expenses	- - - 34,410 11 5		
" " in agents' hands	5,196 18 8	" increase	- - - 5,675 4 1		
	39,687 16 7				
" loans	- - - 25 0 0				
" bond interest	- - - 372 18 11				
	<u>£40,085 15 6</u>			<u>£40,085 15 6</u>	
To worth of society, 1st January 1863	- 25,637 16 4	By Liverpool dock bonds	- 9,000 0 0		
" increase brought down	- 5,675 4 1	" cash in bank	- 4,914 2 8		
		" " in out-treasurer's hands	- 5,196 18 8		
		" " on mortgage	- 1,600 0 0		
		" house property	- 1,200 0 0		
		" cash on interest	- 700 0 0		
		" Royal Bank, Dublin	- 262 5 4		
		" Glasgow Bank	- 26 3 9		
		" cash in treasurer's hands	- 935 15 5		
		" balance deficient	- 7,477 14 7		
	<u>£31,313 0 5</u>			<u>£31,313 0 5</u>	

The foregoing accounts, from 1858 to 1863, re-arranged, but not vouched for, by SAMUEL COTTAM, Public Accountant, Manchester.

STATEMENT OF SAVINGS, AS PUBLISHED BY THE SOCIETY.

	£ s. d.
Worth of society, January 1858	- - - 4,578 9 2
Saved in " " 1858	- - - 839 2 3
" " " 1859	- - - 3,129 19 9½
" " " 1860	- - - 5,179 3 9
" assumed " 1861	- - - 2,748 5 6
" " " 1862	- - - 6,167 1 6½
" assumed " 1863	- - - 5,675 4 1
Total	- £28,317 6 1
Amount of worth as published 1863	- - 23,855 5 10
Deficit	- - £4,462 0 3

No. 5.

TO THE MEMBERS OF THE UNITED ASSURANCE SICK AND BURIAL SOCIETY OF ST. PATRICK

The proceedings in the case of "Caraher v. Treacy, the United Assurance Sick and Burial Society of St. Patrick and Others," must have attracted your notice, and may have caused erroneous impressions with regard to myself and the society. I deem it therefore my duty to lay before you a few facts which may, and I hope will, prevent any such result. These proceedings, which appear to come of a long hatched plot, made their first appearance in a speech delivered at the County Court of Liverpool, in September last, by one John Yates, an attorney. That gentleman, who was in court upon another matter, then took the opportunity to launch out into a diatribe against me, containing charges of the grossest and the gravest nature, and, amidst a shower of crocodile tears, religiously shed, wound

up by denouncing your late Rev. President as an absconding peculator, who had seized 1,600*l.* of the money of the society and ran away out of the country with it. I need hardly say that this statement, like so many others made in the case, is simply untrue. How it was that Mr. Yates was allowed to traduce men who were not there to defend themselves, or in fact at all before the court, not being a lawyer, I have never been able to understand, particularly as, until lately, I have been under an impression, a false one perhaps, that the rules of law were somewhat analogous to those of fair play. However that may be, proceedings were soon after regularly commenced by this Mr. Yates as solicitor for an individual named Hugh Caraher, who had been expelled the society under Rule 63. This

man, Caraher, seems to occupy some low office in the Customs. His bill of complaint against me, the president, and the committee, contained 38 charges, principally levelled against the rev. president and myself. The society was not at all a party to the suit. Unluckily the case of myself and the other defendants was placed in the hands of a young solicitor who happened to be a friend of Mr. Yates, and whose management of the matter I have every reason to regret. He may have acted from inexperience, or he may have been over-reached; but at all events the result was a compromise, which was signed on my behalf by my legal advisers and representatives, without informing me of its nature or effect; and by some legal juggle, which I do not understand, the society also was made a party to the suit. The spirit of "the high contracting parties" in this arrangement, Messrs. Yates and Bretherton, may be gathered from the fact, that immediately after it was signed they forced me, by threats of being sent to gaol in case of refusal, to give up to them a sum of the society's money which I had by me to meet current calls, divided some 250*l.* of it between themselves, and refuse, and still refuse, to furnish a bill or account for it. Such tender care for the "money of the widow and the orphan," as their slang-whangers would call it, opened my eyes. I took proper legal advice as to the effect of this arrangement, which I now saw was attempted to be forced upon the society, and I found that it would be to hand over the management of the society and the control of its funds to the religious and melting mercies of Messrs. Yates, Caraher, and Co. You, fellow members, will remember the alarm with which you heard of this danger, and your own indignant protests against being handed over as spoil to Mr. Yates and his clients, with power to cut and carve both your rules and your funds according to their good will, pleasure, and interest. Upon learning your opinions, and acting, I believe, for your best interests, I repudiated this arrangement, and steps were forthwith taken to set it aside, notwithstanding the comments of the Judges of the County Court, Serjeant Wheeler; and the hearing of the charges against me, the society, and the other defendants, was thereupon proceeded with before him. One would think that in a case which had been months, if not years, in preparation, the plaintiff's bill of complaint might have contained all his accusations; not so, however. The 38 charges which it contained did not give scope enough for the eloquence of the learned counsel for the plaintiff, Mr. Russell, and he launched forth into invective and accusation far outside the record, to which the learned judge repeatedly refused to confine him. It will be seen hereafter how my counsel was treated. To return to my accusers, (I say my accusers advisedly, for Caraher is only the mouthpiece of the gang of hungry expectants—not one of them members of the society)—who crowded around him every day, disturbing the proceedings in court by their demonstrations, or standing in its doors with money in hand offering wagers on the case. These are the accusations against me. They charged me with the atrocious crime of having once earned my bread by the sweat of my brow—disinterested friends of the working man—with being of humble origin—bless their aristocratic blood—with having worked the society, at first without fee or reward—a crime in their eyes, no doubt—with having got a salary when it could afford to pay one,—generous and consistent creatures—with being kind to my wife and indulging her once or twice with a pleasure trip,—a crime by the way, which the very appearance and looks of those gentlemen, if there was nothing else, would acquit them,—with having endeavoured to give my children a good education, and, not to weary you with more instances of their malignity, they denounce as one of my greatest crimes my having endeavoured to procure the last offices of religion for the dying and the dead—and these are your catholic friends! After having been subjected to this deluge of dirt for several hours, I was called into the witness box, when, so manifest was their failure to substantiate any acts of real misconduct or defalcation against me through the course of a two days' cross-examination as to draw from the judge himself the expression that I had perfectly satisfied him by my evidence. However they had gained one point. Before a single word of the case had been heard or any evidence gone into, a "receiver," (truly an appropriate title for him!) a person named Finney, a friend of Mr. Yates, was appointed over the income of the society. This man, (one of whose first acts was surreptitiously to take away the books of the society from my office, and who held them until compelled by the court to deliver them back, and whose honorable (?) manner of acting towards me may be guessed from the one fact of his seizing my correspondence, without the slightest authority, and opening the letters of my wife and my daughter,) has from the beginning acted in a manner calculated to do the greatest

injury to the interests of the society. His mischievous intermeddling with the agents of the society was bad enough, but his constant refusal to pay claims and to furnish the necessary funds to meet the demands of the members is a great deal worse. Hence it is, that of late you have sometimes had to wait a considerable time, I have no doubt, in many cases with your dead unburi'd, before your just claims could be met. But however I might have sympathised with you, I could not help it, as it arose entirely from the difficulty of getting money from the hands of this "receiver." This was not the case when the payment of claims was in my hands. To leave no doubt as to the spirit in which this Finney acts, he alleges that he is going according to the advice of his solicitor, who, unless he has changed him very lately, is also one of the hostile camp. But that part of the proceedings of which I have most reason to complain is, the audit of the accounts of the society. After my adversaries had failed to show, by a whole day's examination of my books in court, a single instance in which I had not accounted for money received, it was agreed that they should be placed in the hands of an accountant to audit them and report upon them. Judge of my surprise, when, instead of an audit, an "interim report" as it was called, was published, stating that no proper audit could be made; that the report itself was founded upon a superficial examination of the books, and yet setting out a statement of accounts got at by the wonderful and difficult process of adding up both sides of the general cash book, without any examination whatever, into the nature of the debits or credits which it contained. Upon a balance sheet arrived at in this way, a deficiency of 7,000*l.* was made to appear, and was charged against me upon the express ground that *all the moneys of the society passed through my hands*. Now, as the most superficial examination of the books, a glance at the rules, or a simple question asked of anyone connected with the society, would have shown that this statement is both unfair and untrue; you may judge for yourselves what reliance is to be placed on the rest of this precious "report." But the best part of the matter is to come yet. After the publication of this "report," I found out that a man employed in the office was betraying me; that while enjoying my fullest confidence, he was holding a private correspondence with my enemies, with an understanding, it would appear, that he should succeed me if I could be displaced. Upon the discovery of this he was at once discharged, and upon his departure it was found that he had suppressed the private cash book of the society, which had been kept by himself, had retained it in the office, and never produced it, or showed it to the accountant at all. And this is the way the deficiency of 7,000*l.* has been got up against me. So far from wronging the society, I have often denied myself common and ordinary comforts in travelling and when otherwise engaged on the society's business, in order that I might spare its funds. These funds, to the amount of several hundred thousand pounds, have been under my management, and at my disposal; and I have endeavoured, to the best of my ability, to deal with them honestly. And should any real deficiency be shown—as it may be, through the treachery and dishonesty of other parties—I am ready and willing to answer for it with the last shilling I am worth.

The other charges against me, numerous and malignant as they are, have neither been proved, nor in general, even attempted to be proved, by my enemies. Both before the suit was brought, and during its progress they have used the utmost license of imputation and vituperation which I have ever heard permitted in a court of justice. There was no check and no reproof; but my solicitor is threatened to be committed for simply doing his duty to me, and my counsel treated in a manner which irresistibly reminds one of the "Coal Hole" with the late "Chief Baron" Nicholson in a towering fit of factionness. I have the more reason to complain of this, as all the charges against me have been made in court now nearly six months ago, and repeated there upon every possible occasion since, but one word of my defence has not as yet been heard. I might, at all events, have been allowed to answer the charges against me—which are not only unproved, but unprovable—before shunting off the case upon a question of account. As I have not had such an opportunity, and don't even know when I may have, I am obliged, fellow members, to plead my own cause before you in this manner. You, at least, will judge me fairly. You will not forget that when I undertook the management of St. Patrick's Society, it was a bankrupt concern, and that I took it in hand, not to make either a living or a profit out of it, but because I thought it would be a disgrace to Irishmen and Catholics if it was allowed to be broken up. I undertook it without fee or reward, and spent my own money in its service, till it had money of its own to spare. From bankruptcy and

dissolution I brought it to what it is: the greatest Irish and Catholic organisation in Britain, with nearly 200,000 members, an income of nearly 40,000*l.* per annum, and a sum of 23,000*l.* to spare, which I could have appropriated long since, if I was the man my enemies represent me. When the society was humble and insolvent, it could get no pragmatical ex-weaver to leave his business in the Custom House, to look after its affairs; no pious and plausible attorney to come forward on its account, with open-mouthed professions of interest in the pennies of the poor. It is now worth ruling or ruining, and if either can be done, some parasitical philanthropist might make a good thing out of its plunder. But its enemies shall not succeed. Your confidence in me, and a good cause, will enable me to defeat their machinations; to show, in the end, who the real speculators—or would be speculators—are; to strip hypocrisy of its mask, and to send perfidy away without its hire.

And now, a word more before parting with your self-styled friends.

Regarding Mr. Caldwell, my principal clerk in the office, calculate, if you can, the amount of confidence reposed in him by Mr. Yates, who instructed Mr. Russel to appoint this same Caldwell to take my place as secretary of the society. But hear how Mr. Yates' confidential friend dealt with the moneys of the society—How do you think? Why, he has been guilty of forgery and embezzlement, and has fled the country to avoid a felon's doom; he has received money to pay the just claims in mortality cases; and in some instances, instead of discharging the duties entrusted to him, he has put the money in his own pocket, and written to the country agents to pay the sums demanded. This is not all: Caldwell had a duplicate key of the letter-box of the office of the society in Duke Street, and therefore could open letters and burn them, but obtain remittances. So much for Caldwell, Mr. Yates' pet. Wonder not at the balance sheet produced in court against me.

As for Mr. Bretherton, the solicitor, I never employed him; it was his father, of Birkenhead, that I engaged, yet the son, an inexperienced youth, appeared in his stead; a youth who never took a step in the matter (it would appear) without the advice of Mr. Yates. Even private information given him was made known to Mr. Yates; as this young man himself swore in public court, when brought up as a witness against me, his late client.

Not only in Liverpool, but also in Manchester and elsewhere, did Mr. Yates, play his game; in Manchester, by an attempt to prevent the Right Rev. Dr. Turner, Bishop of Salford, allowing his priests to take any part in the proceedings of the society.

I must now conclude, and in taking my leave of you; I would ask you to remember that I found your society disorganised, and I organised it. I found it insolvent, it is now rich. I found it unite, it is now thousands. I found it like most of our efforts—a failure—and it is now a success for my countrymen to be proud of. I found it without rules, collectors, officers, or government, and it is now in the hands of a committee, and under rules that cannot be excelled by those of any society in the kingdom. And as my best counsel, I would advise you to keep out of the hands of insolent patronisers, who will not allow Irishmen to manage their own affairs; men who would insult your countrymen in difficulty, and say that they are not worthy of belief on their oaths. And of all things, I would have you beware of two classes of characters: that of the petty place-hunting busybody, who wants to be something and is nothing, and the plausible religious attorney, whether he belongs to the school of Uriah Heap, Solomon MacSlime, Sampson Brass.

I remain, fellow members,

Your obedient humble servant,

JOHN TREACY.

106, Duke Street,
May 1st 1865.

No. 6.

IN THE COUNTY COURT OF LANCASHIRE, HOLDEN AT LIVERPOOL.

(R. 13,896.)

Between Hugh Caraher - - - - Plaintiff

and

John Treacy, Patrick Joseph Phelan,
William Judge, John Brennan,
Francis McDonald, William
Hughes, John Rankin, Edward
Joseph Doran, the United Assu-
rance Sick and Burial Society of
Saint Patrick, sued by John Treacy,
acting or being secretary of the
said society - - - - Defendants.

The 10th day of May 1865.

This cause coming on this 10th day of May 1865 for further directions, before Mr. Serjeant Wheeler, one of the judges of this court, and the plaintiff at the same time renewing the application made by him to this court on the 21st day of April 1865, and which was on that day by order of this court adjourned to the 24th day of April 1865, and was again on the last-mentioned day enlarged to this day, and of which last-mentioned enlargement notice in writing was by the said order of enlargement of the 24th day of April 1865 ordered to be given to the defendants, John Treacy and Patrick Joseph Phelan, and to their respective attorneys, and which notice was given accordingly.

And the plaintiff now, on this 10th day of May 1865, appearing by his attorney, Mr. John Yates, the defendant, Patrick Joseph Phelan, by his counsel, Mr. Littler; the defendant Edward Joseph Doran appearing in person; and no one appearing for the said John Treacy or the said other defendants, William Judge, John Brennan, William Hughes, John Rankin, or the United Assurance Sick and Burial Society of Saint Patrick, although notice was given to them respectively; and it appearing from the *visa voce* evidence of Patrick Dougherty that the defendant Francis McDonald died on the 14th day of February last, and upon hearing read the plaintiff's bill of complaint filed in this cause on the 16th day of September 1864, and the several orders made in this cause on the 21st day of October 1864, the 6th day of December 1864, the 22nd day of December 1864, the interim report of the registrar, dated the 26th day of January 1865, and filed in this court on the same day, the order made in this cause on the 14th day of February 1865, the report of the registrar, signed by him, of the 17th day of April 1865, and filed in

this court on the same day; and also the two several orders made in this cause on the 21st day of April 1865, and the order made by this court on the 24th day of April 1865, and the several notices served on the said defendants, and also the several examinations taken *visa voce* on oath before this court, and upon hearing what was alleged by the attorneys and counsel of the parties this day attending by their attorneys and counsel as aforesaid, as also by the party attending in person, this court doth order that notwithstanding the death of the late defendant Francis McDonald the proceedings in this cause be continued and carried on between the plaintiff and the several surviving defendants in this cause; and this court doth declare that the resolutions in the plaintiff's bill mentioned, and whereby the plaintiff was expressed to be expelled from being a member of the United Assurance Sick and Burial Society of Saint Patrick, in the plaintiff's bill mentioned, were null and void, and that notwithstanding such aforesaid resolutions the plaintiff has been and is entitled to be reinstated as a member of the said society without prejudice to his liability for any past or future contributions due or to become due from him to the funds of the society or of any other liability (if any) to which he is or may be subject in respect of such aforesaid membership in the said society.

And this court doth order that the said surviving defendants and their agents be restrained by the order of this court from excluding or affecting to exclude the said plaintiff from the exercise of any rights and privileges to which he is entitled as a member of the said society upon foot of such aforesaid resolutions. And this court doth declare that neither the plaintiff nor any of them, the said several defendants, William Judge, Edward Joseph Doran, Francis McDonald, William Hughes, John Brennan, and John Rankin were well appointed to be members of the committee of the said society.

And this court doth order that the said plaintiff and last-mentioned defendants respectively and their agents be restrained by order of this court from further acting or assuming to act under colour of their present appointments to office in the affairs of the said society as members of the said committee. And this court doth declare that the said defendants, John Treacy, Patrick Joseph Phelan, and William Judge never were or was any of them at any time well appointed trustees or a trustee of the said society. And this court doth order that the said John Treacy, Patrick Joseph Phelan, and William Judge respectively be

restrained, and they are hereby restrained by order of this court, from further acting or assuming to act as trustees or trustee of the said society.

And this court doth order that James Finney of Liverpool, accountant, the receiver appointed by the said order of the 6th day of December 1864, be continued, and that the directions now in force with respect to such receiver be continued until further order.

And it appearing to this court, from the examination this day had of the defendant Patrick Joseph Phelan, that he has ceased to act as president of the said society, but that during the period while he was acting as president thereof he was in the habit of performing certain valuable services for the society and of incurring certain expenses in its behalf, in respect of which no allowance was made to him by the registrar in the ascertainment of the sum of 563*l.* 15*s.*, the amount found by the registrar and reported to be due from him, the said defendant, Patrick Joseph Dolan, to the funds of the said society. This court doth declare that the said defendant Patrick Joseph Phelan ought to be allowed to retain for his own use, out of the said sum of 563*l.* 15*s.* so reported due from him as aforesaid, a sum calculated at the rate of 80*l.* per annum for the entire period whilst acting as president of the said society, such allowance to be in full for all claims and demands by him in respect of his aforesaid services and expenses. And this court doth refer it to the registrar to inquire and certify what was the period for or during which the said defendant Patrick Joseph Phelan

acted as president of the society, and what is the amount of the allowance to which he is entitled on foot of such aforesaid declaration, and what is the balance remaining due from him to the funds of the said society after deduction of the amount of such allowance from the said sum of 563*l.* 15*s.*

And this court doth order that the defendant John Treacy do, within one calendar month after the service upon him of this order, the date of such service to be verified by affidavit, pay to the said receiver the sum of 747*l.* 14*s.* 6*d.*, found by the said registrar's report to be due from him to the funds of the said society, together with interest thereon at the rate of 5*l.* per centum per annum, from the date of the signing of the said report by the registrar until actual payment of the said principal sum; and upon the receipt of such aforesaid principal sum and interest the said receiver is forthwith to pay the same to the credit of the account kept in respect of this cause with the North and South Wales Bank at Liverpool.

And this court doth reserve further directions in this cause, and also the consideration of costs of this cause and of all the proceedings therein until further order.

And any of the parties are to be at liberty to apply to this court as there may be occasion.

THOMAS WHEELER,
Sergeant-at-Law,
Judge of the said Court.

HENRY HIME,
Registrar.

No. 7.

TREACY v. CAMPBELL.

The action brought by Mr. John Treacy against this journal, and which was postponed for the winter sittings, came on for trial before Baron Bramwell and a special jury, in the Crown Court, St. George's Hall, on Thursday morning, at nine o'clock. The alleged libel was in the following article:—

WHO SHALL TRIUMPH—THE OPPRESSOR OR THE OPPRESSED?

This question, it is to be hoped, will be definitely answered during the course of the ensuing week. It is one that demands the anxiety of all who are concerned in the welfare of our poor countrymen, for it involves the interests of thousands, and upon its final solution depends a result of the gravest importance. On the side of the oppressor are leagued the members of the managing body of a society, which assumes to have been established solely for the benefit of the humbler classes of the Irish. The oppressed may be numbered by tens of thousands, and are those who, by their poverty and lowly position, are most exposed to the machinations of the designing, and less able to redress the injustice inflicted upon them. On the side of these should be ranked all who are elected to the care of God's poor; all who are willing and eager to see justice meted out to the indigent and hard working of our Irish population. Many will be found, no doubt, ready to shirk the responsibility that has been imposed upon them of taking the side of the weak against the strong, and, as their own private interests are not immediately at stake, coin many excuses for delaying to accept their share of the task which charity and kindred feelings have placed before them. Hundreds of our readers have, happily for themselves no doubt, nothing whatever to do with the great burial society, whose affairs have been brought so prominently before the public of late. Not being members, they cannot see why they should trouble their heads as to who shall be its president, who its secretary, who its committee of management. It matters not a jot to them whether or no the officers are a pack of swindlers, and the members of the society are being systematically defrauded of the benefits for which they were duly assured. Their hard earnings have not been filched, their savings have not been hoarded year after year all to no purpose. Then why should they put themselves out of the way to see offending officials brought to give an account of their stewardship? Why should they be called upon to show an interest in a judicial inquiry, in which no question of misappropriation of their money is to be decided? Why should their ears be dinned continually with accounts of the doings attempted (because they might not have had a chance) to do them or theirs an injury? Why should their usual weekly reading be regularly spoiled by the infliction of column after column of correspondence or law proceedings on the mismanagement of a society, into which they never paid a single penny?

Why should every issue of the paper which assumes to be the organ of the Catholic body be remarkable for long and short chronicles of the doings of a secretary and his clique, to the exclusion of far more pleasant reading? What with Treacy here and Treacy there, the public have been completely surfeited. The very name of St. Patrick's Burial Society, has become a horrible bugbear. Waking and sleeping, it is sounded into our ears with fearful pertinacity. When we rise in the morning, our appetite for breakfast is spoiled by that horrid newspaper which lies open upon the table. "More about Treacy and St. Patrick's Burial Society." When we leave home to proceed to business, our eyes are shocked at the corner of every street with the flaming placard—"Catholics read the 'Northern Press' more about Treacy and St. Patrick's Burial Society." We meet a friend, and talk about the weather or the crops, but inevitably the conversation is brought round to "Treacy and St. Patrick's Burial Society." Not an hour of the day passes, but we come across somebody or something that disagreeably recalls to mind "Treacy and the St. Patrick's Burial Society." We retire to rest in the evening, and hope in sleep to drown the recollection of the odious theme. But no! our nightmare is sure to come in the shape of "Treacy;" our oppressive dreams in every conceivable form are based upon "St. Patrick's Burial Society." How long is this kind of thing to last? It has been going on now for more than four months, and, judging from the lengthy accounts which crop up every week, is not likely to end for as many years to come. And who are to blame for inoculating the Liverpool Catholics with the Liverpool Treacy-mania? No other than a certain Mr. Caraher and the "Northern Press!" It was the former who first brought the rickety roof of St. Patrick's Burial Society down about the ears of the astonished managers, who sought to ensconce themselves snugly within their well-feathered nests. It was the latter which patted him on the back while he kept at his work, and regularly reported progress. It was the latter which kept the public alive to the wily plans adopted by the discomfited officials, to regain the hold on the society they had been so suddenly obliged to relax. And—to the shame of the Catholic public of Liverpool, be it said—we were the only ones here who gave Mr. Caraher a word of encouragement or a helping hand in his arduous labours. He has certainly received great assistance from the gentleman whom he employed to prefer his complaints—Mr. Yates—as he has entered with great zest into the exposure of the injustices of the managing body, and has proceeded with his work, as he should with a work of Christian charity. Hitherto Mr. Caraher has had to fight the battle of the poor Irish, who are members of St. Patrick's Burial Society, entirely in his own person, against a host of clever agents and lawyers, to whom his success would be decidedly unwelcome, as their pecuniary interests are very seriously involved. We know how the mischievous mice will plot and plan to get back to the holes in the cheese, where they

nibbled so long and so securely. And should they manage to prolong the law proceedings to an indefinite period, and, during the delay thus gained, find the means of securing a judicial verdict in their favour, the Catholics of Liverpool will find a standing reproach in the recollection that, by their apathy and indifference, a work of charity has been frustrated, and evil-doers have been reinstated in that position wherein they can labour to the detriment of so many of our countrymen and co-religionists. The expressions of sympathy that have been vouchsafed to Mr. Caraher have, we regret to say, come from other towns. A distinguished priest of the diocese of Newport—Father Signini—has fearlessly outspoken his estimate of the managers of St. Patrick's Society, and his approval of Mr. Caraher's efforts to oust them from ill-gotten, ill-used offices. But, strange to say, in our own immediate neighbourhood, where cases of the iniquity of the style of management patronised in the society are most frequent and flagrant—the example of the pastor of Cardiff is by no means worthily followed. The people of Birmingham, as will be seen from a report furnished elsewhere, have recorded, though in a very demonstrative manner, their sense of the malpractices in vogue with the management of St. Patrick's Society, and have expressed their sympathy with the movement for the inauguration of a new system and better state of things. But Liverpool has not a word to say in the matter, and maintains the most obstinate indifference. This is to be greatly regretted. In spite of all that could be urged against us, we stoutly maintain that the question at issue between Mr. Caraher and Treacy and Co., which will come before the County Court on Friday next for final settlement, as we hope—is not one in which members of St. Patrick's Society are solely concerned. It is not merely a question as to whether Mr. Treacy ought to retain the office of secretary, or he ought to be removed and have a successor appointed in his stead. It is not whether the nominees of Mr. Treacy shall continue to hold the most important positions at the head of affairs, though on their own showing utterly inadequate to the performance of their duties, or the persons whom Mr. Caraher may choose shall be elected to supplant them. Were such the case, the absence of any movement in support of Mr. Caraher in his present undertaking would certainly be excusable. But the point at issue was really and truly this: Shall nearly 200,000 of the Irish people in Great Britain be suffered to lose the hoardings of their laborious lives at the will of a few men who confess to have no other object in view but their own aggrandisement? Shall nearly 200,000 of the Irish people be duped into trusting a share of their weekly earnings to the keeping of a set who have made it a practice to trade upon their simplicity, and have evinced not the slightest concern to extend to them even a show of justice? Shall nearly 200,000 of the Irish people be induced by the specious representations of the managers, that the society is under the special patronage of the bishops and priests of England, to enter its ranks and have themselves thus identified with acts and words which disgrace our religion, insult its priests, and bring into contempt the name of the glorious saint under whose tutelage it has been placed. To the priests of the diocese, and more especially of the town of Liverpool, we would first address ourselves. The names of our venerated bishop and many of our clergy figure on the books and documents of the society. It is a fact that their honoured names are prominently paraded before the eyes of those whom the agents of the society would induce to become members. It is a fact, that there are nearly 200,000 members at present in the society, and that not one tenth of that number would have entered its ranks, unless they had been given distinctly to understand that the society was sanctioned and patronised by the bishops and priests. It is a fact, that in nine cases out of ten such sanction had never been obtained, and that where it had been obtained it was made the excuse for such palpable injustice, that priests and bishops withdrew and ignored it. In view of these facts, the bishops and clergy of this diocese must feel, that as their names have been lent to acts of the most flagrant injustice upon the poor Irish, who at once constitute the majority and the strength of their flocks, their voice in public and private must go to swell the cry against the oppressors, and proclaim their sympathy with the movement undertaken by Mr. Caraher to succour the oppressed. To the laity we would say, the cause of the poor and needy demands your attention. Your apathy and neglect to render assistance or accord sympathy to the prime mover in the crusade against the tyrants of the poor have been put to the blush by the practical protest of the people of Birmingham. They have usurped your place in the van, and now it becomes your duty to follow in their wake. Doubtless the endless suits in the law courts, and discreditable proceedings in con-

nexion with St. Patrick's Burial Society, have made you sick and tired of hearing of it and its mismanagers. We do not wonder at it. But such will not prove an excuse if you allow the advocate of the rights of nearly 200,000 of your fellow Catholics to persevere in this work unaided by the moral weight of your publicly expressed sympathy. If one man undertakes to accomplish the work of thousands, the least thousands can do is to show the appreciation of his labours on their behalf. We trust we have so placed the matter before our readers that they will see how far they are concerned in the struggle against the would-be oppressors of our poor people, and, that accomplished, we have little fear but action and practical efforts will follow, and the triumph of the oppressed will be finally secured.

Mr. Brett, Q.C., with whom was Dr. Comyns (instructed by Mr. Nordon), appeared for the plaintiff; and Mr. Attorney-General James, Q.C., M.P., with Mr. Charles Russell (instructed by Messrs. Yates, Son and Martin), appeared for the defendant. Upon the swearing of the jury,—

Dr. Comyns opened the pleadings, and said that the action was brought by John Treacy, secretary of the St. Patrick's Burial Society, against the defendant, Richard Campbell, proprietor of a newspaper called the "Northern Press." The declaration stated that the defendant libelled the plaintiff; and the defendant pleaded not guilty and justification.

Mr. Brett, Q.C., stated the plaintiff's case. The action had arisen out of a dispute connected with the St. Patrick's Sick and Burial Society, in consequence of which there had been some legal proceedings. The society was one of the largest burial societies in the kingdom, its members being counted, not by thousands, but by hundreds of thousands. The plaintiff had been secretary to the society; and when he first became connected with it, it was a very small society, not counting more than 150 members; but it had now upwards of 100,000. The defendant was the printer of a paper called the "Northern Press," the circulation of which was principally amongst persons of the Catholic persuasion. The libel published in the paper was a very strong one. The learned counsel then went through the several passages complained of in the article in question, and claimed substantial damages for his client for the defamation of character which he had sustained. When Mr. Brett had concluded his opening address,—

Mr. Nordon was called into the box, and said that he was the attorney for the plaintiff. On the 10th of December he called at the defendant's shop, and purchased a copy of the paper containing the libel set out in the declaration, and paid twopenny for it.

The clerk of the court here read the article in question, and which we have given above.

Mr. John Treacy (the defendant) was then called into the box, and, in reply to Mr. Comyns,—

Mr. Treacy said he was the plaintiff in the action, and was secretary to St. Patrick's Burial Society.

His Lordship: Does the libel relate to you?

Mr. Treacy: Yes, my lord.

Mr. James, Q.C., (on behalf of the defendant) then examined the plaintiff.

Mr. James (to Treacy): Is this society of St. Patrick a friendly society?

Treacy: Yes, under the Friendly Societies Act. The rules were certified for registration under that Act.

Mr. James: How long has it been established?

Mr. Treacy: The rules were first certified 16 years ago, next September.

Does its members number some 100,000 members?—Something between that and 150,000.

Who are chiefly amongst the poor, or the working classes?—Yes.

And the weekly payments or contributions average from 2d. or 1d. a week?—They range from a halfpenny to 6d. a week.

But the greater number of them from a 1d. to 2d. a week?—Yes.

How many years have you been in connexion with the society?—Since it was registered, some 15 or 16 years, next September.

Have you been connected with it in various capacities?—I was originally appointed secretary.

Have you also pretended to fill the offices of assistant treasurer, general manager, member of the committee, and one of the trustees?—I want to explain—

His Lordship: Answer the question, sir.

Mr. James: Have you acted as assistant treasurer?—Yes.

And as general manager?—Yes.

And as manager of the committee?—Yes.

And as one of the trustees?—Yes.

You were regularly appointed, were you not, according to the rules of the society, to the office of secretary?—Yes.

Do you mean to say you were regularly appointed by the rules of the society to any one of the offices?—Yes.

To which of them?—To that of trustee.
Will you tell me any one of the other offices to which you were regularly and legally appointed?—Yes; as a member I was an *ex officio* member of the committee.

Now, with respect to the assistant treasurership, you were not regularly and legally appointed to that office, were you?—I was not assistant treasurer, not in the sense you wish me to answer the question.

Were not the moneys disbursed, paid out by you?—Yes, but I had to account to the society in the entries made for that purpose. That is the case with every society of this kind.

Did you receive all the moneys of the society?—All that came through my hands. (Laughter.)

Well, I suppose so. (Laughter.) But did you receive all the money?—No.

How much did you receive of the whole?—Not more than one eighth.

Did you not receive it from the collectors?—Yes, from those in the town.

How much, from first to last, have you received of the moneys of the society?—That is more than I can answer.

But, to the best of your belief, how much have you received?—I could not say. From year to year the amounts increased, and I took no note of them. If I thought you would ask me that question I should have been prepared to answer it.

[Here one of the jury said that the witness spoke in such a low tone that he found it difficult to hear him.]

His Lordship (pointing to a position immediately under the bench) said: Would you like to have the witness placed there, gentlemen?

A Juror: He speaks very low, my lord.

His Lordship (to Treacy): Just go round there. Your examination will, I think, occupy some time.

The witness, having placed himself in the place indicated, his cross-examination was proceeded with.

Mr. James (to Treacy): The income of the society is, I believe, about 30,000. a year?—For the last year, up to which the books have been audited (1863), the income was close upon 40,000.

There are out-agents as well as those in Liverpool; and they have to pay and receive also?—They have.

Was it not their practice to pay any calls or claims, and then remit to you the balance?—No; that was not generally the practice.

But it was the practice that prevailed a good deal?—Not to any great extent.

What?—The general practice was that they were to make returns, and pay their own claims, and every other thing; and if they had any money in hand they were to apply it to the general fund.

If they had any money in hand, after paying any claim, they were to pay it over to you?—Yes.

So that ultimately you were the recipient of all the funds?—No.

Well, then, who received them as well as you?—The agents in the different parts. Many of them have had to apply for remittances to support the expenditure.

Where the agents had not to apply for remittances, did they not send the balance in hand to you?—No.

What did they do with it?—They retained it in their hands in most instances.

Do you mean to say that, in all instances, the agents kept the money?—Generally so. They kept sufficient sums in the district to meet the expenditure.

Now, do you know Denis Baldwin?—Yes.

He is a relation of yours, is he not?—Yes.

What relation?—A cousin.

What office does he hold in the society?—He is an agent.

Where?—In London.

You appointed him?—Yes.

Do you know John Baldwin?—Yes.

Is he a cousin of yours, too?—Yes.

And you appointed him agent at St. Helens, did you not?—Yes.

Do you know John Finn, who is agent at Birmingham?—I don't know such a man as John Finn. The agent's name at Birmingham is Patrick Finn.

Indeed! well, I was just going to guess it. Did he marry your niece?—No.

What relation is he of yours?—He is no relation of mine. He is married to my second cousin.

And you appointed him, did you not?—Yes.

Do you know William Crean, a collector at Liverpool?—No; I don't know William Crean.

Well, do you know William Kane?—Yes.

I thought so. Well, what relation is he of yours?—He is my nephew.

Well, man, don't be ashamed of him. You appointed him collector here, did you not?—Yes.

Do you know a man named Clark—Martin Clark?—Yes.

Is he your nephew?—No; he is my brother-in-law.

And he was appointed a collector by you at Liverpool?—Yes.

Did you not, in point of fact, appoint every collector or agent of the society yourself?—Yes.

Were you not the person who settled with the out-agents and collectors from time to time?—Yes.

And did you not, either personally, or through them, pay all the moneys insured into the society?—Yes. Either personally or through them.

Now, the rules of the society require committee meetings to be held?—Yes, sir.

How often?—It is not specified, for anything I know.

But they should be frequently held, I take it, should they not?—There is no specified time.

But you required the authority of the committee in order to make payments?—The committee was perfectly aware, and so was the public, that the payments were made by me.

Did you get direct authority for the payment of money by resolution of the committee?—I cannot swear positively, but they were perfectly aware of it.

Let me have that definitely answered. Did you ever get the resolution of the committee to enable you to do it?—I can neither deny or affirm it. I have not the minute-book.

I will refer to your recollection of the minute-book. How many entries are there in it of this kind?—I can't say, because I have not the book. It was taken from the office by a man named Finney.

Is that your friend?—If you wish to place the man and me in a wrong position you may call us friends.

Who has got this minute-book?—I don't know; most likely Mr. Yates has it. I think he is the most likely person.

Just let me ask this question. You called the meeting in Manchester, did you not—a general meeting?—Yes; I and the president.

His Lordship (to Treacy): Where are the head-quarters of the society?

Treacy: In Liverpool.

Mr. James (to Treacy): Well, you called a meeting in Manchester, to alter the rules and make them in accordance with what you thought best?—Yes.

How many members of the society did you exclude from the meeting?—I don't know that there was one excluded.

But you gave directions to have persons excluded unless they had paid 53 consecutive weekly payments?—Yes. They had no votes.

Did you not give directions that none should be admitted who had not paid 53 consecutive weekly payments?—Yes.

Did you not issue tickets by which persons were to be admitted to the meeting?—No.

What! were there not tickets issued?—Not for Manchester, but for Liverpool.

You know those proceedings at the Manchester meeting were set aside in the Court of Queen's Bench on the ground that the place of meeting was out of the head-quarters?—Yes.

Prior to the time, had there not been proceedings taken against you in the Liverpool County Court?—Not against me, but against the society.

Those proceedings were taken by a member of the society, were they not?—I can't say.

You can't say! What! was he not a member of the committee of the society?—Yes.

And did you not cause him to be expelled from the committee because he had been guilty of "disrespectful conduct"?—No; it was the president who expelled him.

Who was that?—The Rev. Mr. Phelan.

And don't you know that the Rev. Mr. Phelan has been interdicted by the bishop from interfering with the matter?—I know nothing of the sort.

You never heard it?—I did hear it.

Who were the members present at the meeting that expelled Mr. Carver?—They were, Rev. Mr. Phelan, Rankin, and M'Donald.

Mr. James: Mr. Rankin was not there, I am told. Well, proceedings were taken in the county court. Now permit me to call your attention to some matters there. The proceedings came on for hearing before the county

court judge on the 20th of October in last year, did they not?—They did.

Did you appear by counsel?—Yes.
And all the other parties appeared by counsel?—Yes, I believe so.

Were you present?—I was in the court, but was not at the hearing.

Were not these terms proposed and acceded to, and did you not appear and submit to the jurisdiction of the court?—Never. I agreed to no terms, and never did.

Did not your counsel?—I believe so.
Did they not submit to the jurisdiction of the court?—I believe so.

Was there not a resolution on the 26th July 1864, by which Mr. Caraher was expelled?—I can't recollect the date.

But there was a resolution, and was it not agreed by your counsel, that it should be declared null?—I don't know what the counsel agreed to.

Just turn this way. I will put the question again to you, so that there may be no mistake. Did not your counsel assent that that resolution should be declared null?—I had no one that acted in an honest way.

We will have it out?—No, no. I had an attorney who made conditions. I never assented to it, nor he never asked me.

Who was your counsel?—He was a gentleman from London.

Was it Mr. Littler?—Yes.
And who was your attorney?—My attorney was Mr. Charles Bretherton.

And were they not at the court?—Yes, I believe so.
Whether they had authority or not, and whether you assented or not, was it not declared that the resolution expelling Mr. Caraher should be declared null?—I believe so.

And was it not also agreed and assented to by your counsel—improperly perhaps—that an interim order should be made? You know that?—I do not know it.

Do you mean to swear you don't know the court made an interim order?—As soon as I saw the form of the agreement, I acquainted my attorney that I would not assent to the terms named.

I believe there was some sort of assent? Now, were not these the terms?

Mr. James here read extracts from the agreement entered into on the 26th October. The following are the terms in full:—

Terms of proposed Arrangement now to be made an Order of the Court.

“Defendants to appear, and by counsel and attorney submit to an order of court. Resolutions of the 26th July, mentioned in 27th paragraph of the bill, to be declared null. An interim order of the court to be made with such consent as follows:—The trustees to resign, and all property invested in new trustees to be appointed. Pending such appointment, all securities of the society to be held by Mr. Charles Bretherton, subject to any order to be made hereafter. An immediate account to be taken of any money in the hands of any officer of the society, and lodged in the name of Mr. Bretherton, in so far as is not required for current demands; the accounts of the society to be fully taken and audited from 1st January 1861, to the present time, and submitted to the arbitrator hereafter appointed; no payments whatever to be made after this date until this suit be determined without the concurrence of James Finney, and all moneys as received to be accounted for to Mr. Finney, or a clerk appointed by him, who may remain in the office of the society. A new code of rules to be formed by Mr. Charles Bretherton and Mr. John Yates, and in case of disagreement by the arbitrator, all other matters to be submitted to and decreed by Mr. John Bridge Aspinall, subject to the control of the court, the said John Bridge Aspinall to have power to order what is to be done by the defendants or any of them as to payment into court or otherwise, and as to the retirement from any office or offices which they profess respectively to hold. The said parties' counsel and attorneys agree to assist in carrying out in every way such order or orders to be made hereunder, and to give all consent necessary for the same being embodied in decrees orders of this court as the said arbitrator may decide. All resolutions of the persons acting as committee after this date to be subject to confirmation by Messrs. Bretherton and Yates. Until the passing those rules Mr. Caraher to be allowed at all reasonable times to inspect the books of the society at the office of Messrs. Finney and Son, and to communicate to them as to the accounts of the society, and to act as a member of the said so-called committee.”

Mr. James: Now, was not that interim order made?—Yes, I believe it was, sir.

His Lordship asked for a copy of the terms, which was supplied him by Mr. James.

Mr. James (to witness): Was it not one of the terms that the accounts of the society should be audited?—I have no recollection of what the terms were. I believe there was a receiver appointed.

Don't you know that the accounts were to be audited from 1861 to 1864; and that no payments were to be made after that day till the suit was determined? and that all moneys received were to be accounted for to Mr. Finney or the clerk appointed by him?—I don't know what the order was.

But Mr. Finney was appointed receiver by the court?—Yes.

Was it not arranged likewise that a new code of rules should be formed?—Yes.

Was it not agreed likewise that all other matters should be referred for arbitration to the Recorder, Mr. John Bridge Aspinall, subject to the control of the county court?—I believe he was named.

Did not the parties' counsel and attorneys agree to assist in every way in carrying out what the arbitrator might decide?—I know nothing at all about it. It was never read to me.

Do you mean to swear you never read it?—Positively. I was decidedly told of it.

Don't you know likewise that all the counsel had signed the terms—were you not told so—Mr. Littler amongst the rest? Were they not signed also by Mr. Russell, Mr. Temple, and Mr. Sidgreaves? Were you not so told?—Yes; some time after. I think it was on the 24th October.

Well, the matter was afterwards referred by the court to an accountant, Mr. Cottam, of Manchester. Was he not to take an account?—Yes.

Did he bring you in a debtor to the amount of 7,000*l.* and upwards?—I don't know.

How much was it? You know precisely?—I don't exactly recollect.

Was it not 7,477*l.*?—Yes.

Moneys which you had received on account of the society, and not paid over?—Treacy: Mr. Cottam never found anything. (Laughter.) He made no proper audit. He could only find a deficiency or excess from the books; but he never made a proper audit. He only found from the books that a sum of money was supposed to be due.

His Lordship (to Treacy): From you?—Treacy: Yes, my lord.

Mr. James (to Treacy): But your books were put into his hands, and it was from your books he found the deficiency?—He audited the books, but he never went through them. (Laughter.)

Were you not yourself before Mr. Cottam several times?—I was once, but not in going through any accounts.

On your oath, were you not several times before him?—Only once, and then he went through no accounts.

Mr. James (to Treacy, and pointing to Mr. Cottam): Look at that gentleman.—Treacy: I see him distinctly.

Do you mean to tell him to his face that you were before him but once?—I do tell him to his face, and to yours too. I swear it.

Now what was your salary at the commencement?—8*s.* a week.

How long did it so continue?—I have not the minute book, and can't tell.

Was it four or five or six years at 8*s.* a week?—I can't say.

Now, do tell me?—I can't be sure of it.

What was your salary raised to then?—To 300*l.*, and then to 400*l.* a year.

When was this?—About this time twelvemonth.

And you have a house rent free and taxes paid?—The house and taxes are for the use of the society.

And you live in it, don't you?—I do.

The general manager, I suppose, did that?—Yes.

Well, the general manager was one Mr. Treacy?—There was no such thing as a general manager.

His Lordship (to Treacy): You said that they raised your salary. Who did so?—Treacy: The committee.

Mr. James:—My good friend, Mr. Treacy, you know this little document,—do you not?—the amended rules of the society, registered in 1858. This document says, “Treasurer and president, the Rev. P. J. Phelan; secretary, and manager, Mr. John Treacy.” Who got these rules printed?—I got them printed.

And you were called the manager?—Yes.

Those were the rules you got passed at the meeting in Manchester, were they not?—No.

Now, before the manager raised the salary of the secretary to 400*l.*, what was it?—The manager did not raise it. He had nothing to do with the raising of it.

Well, who raised it?—The committee.
Were you not the committee?—No.
Well, at all events, until 1864, 12 months ago, your salary was 8*s.* a week?—It was 300*l.* a year before that.

For how long?—I can't say, not having the minute-book. It was raised from time to time as the society's funds were raised, and as there was work to be done.

If you had received your salary during all the time you had been secretary it would amount to, I believe, 2,273*l.*—I can't say.

And you were found in debt 7,477*l.*?—I deny the debt.

You are pretty well off now, are you not?—Yes.

Some houses, I believe?—Yes.

Where are they?—In Liverpool.

How many houses?—Six houses, I believe.

When did you buy them?—Eleven years ago.

Where?—In Scotland Road.

Did you pay for them then?—No.

Have you paid for them since?—Yes, from time to time, as best I could.

Just as a poor man might, I suppose?—Yes.

What else have you got?—Nothing.

Nothing! Oh, yes, something else? What did the houses cost you?—800*l.*

No more?—No.

Well, now, anything else? Have you nothing on mortgage?—Witness (hesitatingly): Yes.

Mr. James: Well, man, don't let me drag it out of you as if it were your teeth. How much have you out on mortgage?—About 1,000*l.*

Where is it secured?—I can't recollect.

Have you no notion?—Some of it is in Richmond Row, but how much I can't say.

Can't! Do, try now?—There is no use in trying what I have no recollection of.

But you have interest for it?—I have.

Who pays it?—Mr. Lynch: It is paid to him.

How much interest?—The whole of what is in it.

How much?—I can't say, from recollection.

Have you any other mortgage?—Yes.

How many have you got?—Either four or five.

What is the amount of them, altogether?—As far as my recollection goes, about 200*l.*

No more! About 200*l.* or 300*l.*?—Certainly not, I think not.

Are you not quite sure?—I am quite certain, as far as I can recollect.

His Lordship (to witness): Let the Attorney-General know. Will you swear it is not more?—I cannot say, my lord.

Mr. James: You know, when you were in the county court, you were asked, had you any money in bank?—Yes.

Have you any now?—Perhaps I have 100*l.*

Mr. James: Perhaps 500*l.*?—No.

Are you sure of that?—Yes.

How long has that money been in bank?—The last of it was a deposit made about a month ago.

How much did you pay in then?—50*l.*

Did you not say in the county court, "I cannot say how much I have; I think I have about 400*l.* besides the houses"?—I may have said so.

And I deprecate, if you said it, it was not untrue, was it?—I should think not.

Do you know Witness?—Yes.

There is some property there, is there not?—No.

Have you given an account of all the property?—I have.

When you became a member of the society, when you came to Liverpool, what had you then?—Nothing at all.

Except what you stood in for—all your property was covered by your hat, was it not?—I had a weekly wage, that was all.

A married man, eh?—Yes.

How many children?—Five.

What are their ages?—My eldest is over 20, and the youngest seven.

How many daughters?—Four.

Let us go down the scale.—One is 20, another 16, another 13, and another 7.

Where were they educated?—Principally in this town.

Partly abroad. Were not two of them educated in Belgium?—Yes.

That is a tolerably expensive sort of thing?—It cost 30*l.* for both.

Now, just attend, you know you have been examined on this before. Did you not tell the gentleman who sits beside

me (Mr. Russell) that it cost you 120*l.* a year?—I mean to say that the questions asked me in the county court, many of them I did not understand. (Turning to the jury, the witness said)—Gentlemen, I was asked what the whole of the education of my children come to, and, I have no doubt, I made that admission; but it did not come to that.

(Mr. James here read the admission made by Mr. Treacy in the county court, in which he said that two of his children were educated at a boarding school, and two were attending a day school; and that their education cost 120*l.* a year.)

Mr. James (to witness): Did you not say what I have read?—I can't contradict it.

Now, as to the committee meetings. Were there more than eight committee meetings held in 1850?—I don't know how many, sir.

Will you swear there were more than eight?—I cannot swear.

In 1851 were there not five committee meetings only?—Very likely.

In 1852 were there more than seven?—I can't say.

Don't you believe that was the number?—I can give no distinct answer to it.

In 1853 were there not only four committee meetings?—It may be so.

And in 1854 and 1855 were there not only three, too and were not these the whole number of committee meetings held in those years?—(The witness here hesitated.)

His Lordship: You must know that, sir?—Treacy, about that number.

From that time, 1855, down to 1864 was there a single committee meeting held?—I don't know.

Will you swear there was one?—Yes.

Will you swear there were two?—I will not swear there were two from 1856 down to 1864, because the committee was not called from the time the Rev. Mr. Phelan came to be president only as he directed.

Who pulled the strings?—There were no strings. (Laughter.)

Were they wires, then?—No, neither one nor the other.

His Lordship: I understood you that it was the committee who raised your salary?—Yes, my lord.

His Lordship: Did they do that without meeting?—No, they never raised my salary without a meeting.

Mr. James (to witness): When did the committee meet to raise your salary to 400*l.*?—In July, 1864.

When did the committee meet to raise it to 300*l.*?—I can't exactly say.

Do you remember being present in the county court, and being examined by my learned friend here (Mr. Russell)?—Yes.

Did not the judge read out this admission?—(The learned counsel then read an admission which was made by the plaintiff's counsel to the effect that there were not and never had been duly appointed committees, trustees, or treasurers, that there had not been any accounts audited, and that there had been no meeting of the society duly held.—Was not the admission read out?—Yes.)

By the rules of the society money is to be drawn out of the bank by the order of the committee in writing?—Yes.

Can you tell me how many thousands of pounds you have drawn out of the bank without any written order of the committee?—I believe I drew out about 9,000*l.*

Nine thousand pounds without any order of the committee?—Yes. The money was drawn out of the Bold-street Bank to be invested in the Dock Trusts, because more interest was paid for it. Immediately after being drawn from the bank, it was placed in the Dock Office.

Was there not much more than 9,000*l.* drawn out of the bank in this way?—I don't recollect anything being drawn out, more than was necessary to meet expenses.

Have you not drawn out money whenever you wanted it?—Yes.

In 1864, did you not draw 6,000*l.* out of Heywood's Bank?—No, there was 1,600*l.* drawn; but it was after the action in the county court commenced.

Well, have you not always drawn the money out of the bank without any order from the committee?—Yes.

His Lordship: Do you remember how many were on the committee when they raised your salary to 400*l.* a year?—All the committee.

What were their names?—I don't know.

Mr. James: You had notice to produce the minute book; we shall find it here?—I have never seen the minute book since it was in the county court.

Will you swear that?—I will; I left it there and I have not seen it since.

Did you not take it away with you?—No.

How long were your daughters in Belgium?—About three years.

When did they cease to be there?—About a year and a half ago.

Did you not retain your expenses for travelling during the year they were there? You paid yourself the salary and charged the travelling expenses, did you not?—When on the society's business.

Was there any authority given by the committee for this?—Yes, in writing, or to any person going on the business of the society.

Did you not go to London in the exhibition year?—I did.

Was not your wife with you?—I don't know whether she was or not. I did not go up to see the exhibition, however; I went on business for the society.

You went to London at the expense of the society. What did it cost you?—I can't say, without seeing the books.

I suppose you kept an account?—Yes.

And you paid the expenses out of the society's funds?—Yes.

Were you at an hotel?—I stopped at the agent's there, generally.

Who was that—cousin So-and-so, eh? What was the agent's name?—Baldwin.

Well, then, did you not pay for breakfast, dinner, and such things?—Generally so.

What! at cousin Baldwin's?—No.

You slept there, I suppose, and fed elsewhere?—Yes; but I have no notion of what the expenses were.

Now, sir, did you not state that the amount of your expenses was 100*l.* in London?—Probably it might be more.

His Lordship: You say your expenses in London were 100*l.*?—Not in London, my lord.

Mr. James: Well, for the trip. How long were you away?—Perhaps three months. In 1864 I again went to London. A division took place in the branch there, and I went to seek to prevent the society's breaking up as far as I could. In that instance I had to spend money in every possible way to counteract the opposition.

And were not the expenses on that occasion more than 100*l.*?—I have no doubt they were.

And you charged them to the society?—Yes.

Did not the society in London express dissatisfaction at the management, and try to get up another?—No; there were some few interested parties that did.

His Lordship: Who managed the business while you were away in London?—The clerk, my lord, who has since had to leave the country for his mismanagement.

Mr. James: Ah! he has left his country for his country's good. What a blessing it would if other people had to do the same. (Laughter.) When did he bid adieu?—About three months ago.

Did he decamp secretly?—Yes.

Where is he gone to?—I can't tell you. I employed the police to look after him, but they could find no trace of him.

Did Mrs. Treacy manage in your absence?

His Lordship: What?

Mr. James: Mrs. Treacy managed in his absence, my lord.

Witness: No; she did not manage. She received money.

Mr. James (producing papers): Now, my dear friend, see if your wife has not signed over and over again for money?—I have seen them before.

Each one of these pages represents nearly 20*l.* Did she not hand it over to you?—No, she handed it to the man that was acting.

And he either paid the claims or retained the money himself?—I have no doubt he retained it himself.

What relation was he of yours?—None; he was a perfect stranger. I appointed him in 1859.

According to the rules, the committee ought to appoint all officers. Was there any appointment by the committee of any officers?—Yes; the president; and it was the committee appointed me, at a general meeting, as far as I can recollect; my appointment was confirmed.

With the exception of the president and general manager, did the committee appoint any one else?—The rules provided that the president might appoint members of the committee in case of death or vacancy. It has been said I appoint none but relatives. We have over 800 men acting as collectors and agents, and there are only five distant relatives of mine.

Do you not remember receiving interest upon dock bonds in 1863?—I remember.

Did you not omit to enter that in the books?—I did not. Now, I caution you upon this.—I am not a bit afraid to

answer the question. I say distinctly I did not omit to enter it.

Was not the entry made 12 months after you received it?—No.

His Lordship: Did you enter it?—I wrote it in pencil in the book, my lord, and the clerk could not neglect it, if it was not a dishonest act.

Mr. James: Was there not a further sum of 185*l.* 5*s.* 7*d.* in 1861, which you did not enter in the book?—It was entered in pencil in the book in Mr. Hime's (the registrar of the county court) possession.

Was it not entered by the attorney on your attention being called to it? Did he not then enter it?—It was entered by me the time I got the money.

Why did you not enter it in ink?—Because it was the clerk's business?—I wrote it in pencil for his guidance.

But it happened never to be carried out in ink?—I can't say that.

His Lordship: What was done with it?—I thought it went to the accounts of the society.

His Lordship: Will the bankers' book show that it was paid in, either on the day it was received, or on any other day?—Not by itself, my lord.

Mr. James: There is no entry showing the payment of that sum.

Did you not lend 400*l.* to Mr. Harper, a former proprietor of the "Northern Press"?—No; it was to a man of the name of Plunkett.

And did you not seize the property and sell it up?—Yes. How came you to sell him up?—Because that sum of 400*l.* was lent to Mr. Plunkett on mortgage.

His Lordship: You say your bankers book cannot show an entry of this particular sum. Have you got any cash-book showing an entry of it?—Yes, my lord; the cash-book would show the balance I should account for at the end of the year.

Mr. James: Did you strike monthly balances?—No.

When was this 400*l.* lent to Mr. Plunkett?—Some few years ago. Perhaps four or five.

Did you credit the society with the repayment of that sum?—I did.

Do you mean to swear it?—Yes.

Did you enter it in the book?—It did not appear in any book. I drew it from the bank, and was told by Mr. Teebay, who was then acting as solicitor for the society, that it would be illegal to lend money for such purposes. Father Nugent used the greatest entreaties with me, and said the paper would go down; but if I advanced the money he would guarantee the repayment. I undertook to advance the money, but when the first half-year's interest was due they were not able to meet it, and then I was advised by Mr. Teebay to sell the property, and Mr. Harper purchased it.

You were advised by your legal advisers that it was illegal to lend this money, and yet you took it upon your own account?—I did.

His Lordship: Upon your own account?—No, no; upon the society's account. I did not enter its repayment in the books, but I paid the money into the bank when I got it back. There is an entry in the bank-book showing its repayment.

Mr. James: Now, were there not a variety of sums of money which you received and never entered into the books at all?—Not a penny.

What was the per-centage allowed to the collectors by your rules. 20 per cent. was it?—20 per cent. was allowed, but the collectors got 25 per cent.

Did not the rules say that 20 per cent. should be allowed, or were not your orders to that effect?—No.

What do you mean by saying 20 per cent. was allowed?

His Lordship (to witness): You said it was allowed?—Yes, my lord, but there was more paid.

Were they not to be paid by the rules according as the committee directed?—Yes.

And did not the committee direct 20 per cent?—No.

Will you swear they did not?—I do. In the first instance the collectors were not paid 20 per cent. When I first took the society in hand 2*s.* 6*d.* in the pound was paid the collectors. That was 12½ per cent., then it was raised to 3*s.* in the pound, and then to 4*s.* 2*d.*, and then to 5*s.* The committee raised it.

Do you mean to swear that there is any resolution on the books of the committee to that effect?—I can't swear that there is.

Well, now, of course, there were a great many claims made upon you by those poor people who had insured into the society, were there not?—Yes, a great many.

Were they not sometimes obliged to go to law to get payment?—No.

On no occasion?—They went to law to get unfair payments.

Did you not sometimes induce them to take less than

their claims?—No, I never induced them to take it. I paid them what they were entitled to.

Do you know Laurence Lusk? Was not he a member, and did not his wife die in February 1864? Now, when did you pay him?—Immediately after the woman died.

Did you pay it before July?—I will not swear it, but I paid him as soon as he applied.

Did he not take proceedings?—His claim should be 9*l.*, and he took proceedings against me for more.

And he succeeded?—Yes, because there was no opposition.

His Lordship: He was claiming more than was due, and yet you did not oppose it?—I was told not to oppose it, as there would be a prohibition looked for against Serjeant Wheeler's decision, as he had no authority.

Mr. James: And you did not oppose?—I was advised not.

His Lordship: He did not oppose because he was told that the county court had no jurisdiction. Did you apply for a prohibition?—No, my lord.

Mr. James: There was a lady of the name of Honor Sweeney, whose husband died in March 1864, and she took proceedings against you?—Yes; and very unjustly too. I can explain to the jury.

Mr. James: Attend to me. Did she recover judgment against you?—Yes; the case was not defended.

For the same reason as was stated in the claim of Lusk?—Yes.

What was Mrs. Sweeney's just demand?—13*l.*; but she claimed 21*l.*

And she got it?—Yes.

Did John O'Brien take proceedings in 1864, and get his claim?—If you tell me the amount of his benefit I will tell you the cause of his complaint.

How many proceedings have been taken against you by members?—There might be half-a-dozen.

Last year?—Within five or six years.

Were there not more?—I will swear there were not.

Were there 10?—No, only half-a-dozen.

And all succeeded?—They did not all succeed, many a one did not succeed.

Mr. James: Many; why you said there were only half-a-dozen altogether?—I do not recollect all that succeeded. Many a one made claims that did not succeed.

His Lordship: How many took proceedings that did not succeed?—I don't recollect the names of any.

His Lordship: Will you venture to swear anyone did not succeed who took legal proceedings?—I will; but I cannot say who they were.

The witness was further cross-examined as to claims made by other persons, and he admitted that in many instances he gave the applicants less than they conceived they were entitled to.

Mr. James: Do you know a person of the name of William Judge?—Yes.

What was he, a cobbler?—I don't know what he was; a shoemaker, I believe. He is no connexion of mine; he was appointed a trustee and committeeman by a general meeting; he was appointed to another situation about the year 1853; cannot say whether the committee or I appointed him; will not swear it was not I appointed him; he was appointed collector; since the registration of the late rules no man could be a collector and a member; Judge continues to be a collector and a member; the rules provide for the appointment of a medical man.

Was not Judge appointed medical inspector?—No, he was not; he was appointed as collector.

Has he never acted as medical inspector?—No.

Do you mean to swear that?—Yes, positively.

Has he not gone to look after the health of members?—No, not to look after their health. He went round to see that the members were entered honestly. We had no medical man from the time the doctor died in February 1864, to the following July; but Judge did not act in capacity of medical inspector. John Baldwin, John McCormick, and Patrick Barnis are members of the society, and they are also collectors, but so is every collector in England, Ireland, and Scotland, except those appointed since February 1864.

Now, John Baldwin is a cousin of yours, is he not?—Yes.

And you held a meeting in Liverpool the other day?—Yes.

And John Baldwin was appointed president?—Yes.

His Lordship: How long ago was that?

Mr. James: On the 8th of this month, my lord.

Mr. James (to witness): And you carried the day at that meeting, did you not?—The members did their own business. The resolutions proposed were carried in spite of the opposition brought there by Mr. Yates and others.

And the question was still before the county court?—Yes.

How many persons did you pay, how many did you give something to, to go there?—None.

Upon this point let me caution you. We may hear of it hereafter. Did you not say the meeting would cost 200*l.*?—I did not say any such thing, nothing like it.

Do you mean to swear you did not give a single penny to any individual to attend that meeting?—Not one.

Not even to those who came from a distance?—Not to induce them to attend.

Why do you say not to induce them?—Because it is for that reason you put the question to me.

Did you pay any expenses to any of those persons?—No, people came there from all the districts of England and from Scotland; cannot tell what it will cost the society until the returns come in.

Will it cost 200*l.* or 300*l.*?—Perhaps so; I called the meeting with the sanction of the president, Mr. Phelan.

Had he not resigned long before?—He had no power to resign; he sent in his resignation, but I had no power to take it.

Did Mr. Phelan attend that meeting?—No; did not know who proposed John Baldwin as president; the room was so excessively hot he (witness) had to leave it, and he was not present at Baldwin's election.

Let me call your attention to something else. You did not pay this 7,447*l.* which you were found indebted to the society, and were you not reminded to show cause why you did not pay it?—I was shown the form of the order.

Was not the money demanded from you?—Yes, I think so, by Finney the receiver.

Did you not receive a form or a summons; a rule nisi, to show cause?—I don't understand the term. I got an order to attend the court. I went, and Mr. Norden, the solicitor, was with me.

How many solicitors have you had within the last 12 months?—Four; Messrs. Charles Bretherton, Clarke Aspinall, Martin, and Norden.

How many counsel have you had?—Mr. Littler, Dr. Comyns, and Mr. Leresche.

How many times did you repudiate the acts of your counsel and attorneys?—I repudiated everything that Mr. Bretherton did.

And others?—I considered Mr. Leresche was wrong in acknowledging that we had no committee meetings and no general meetings, and no audit of accounts, for there was an audit of the accounts every year until the last one.

Do you remember at a meeting before the county court when it was represented in your hearing, that from your cash-book, between the 1st January 1864, and 23d December, there appeared to be a balance due by you of 733*l.* 6*s.* 10*d.*?—I believe it was so stated.

In addition to two sums of 100*l.* and 150*l.*, which had not been credited?—I believe it was so stated, but wrongly. That would be the whole amount I would owe the society by that time.

His Lordship (to witness): You mean that 733*l.* are made up of balances carried forward?—Yes.

In reply to further questions, the witness said he had been told by his solicitor (Mr. Norden) that certain terms had been proposed on Friday last, in the county court, in the action brought by Mr. Caraher, but he (Treacy) had declined to assent. He also denied having published the names of any archbishop or bishops, as patrons of the society, without their consent. He also stated that the money deposited by him in the North and South Wales Bank, since the commencement of the county court proceedings, was not placed there as an acknowledgment that he was indebted to the society, the money only remained to abide the inquiry. He had also, he said, sent a clerk to examine the accounts of the society with the registrar of the court; but he (witness) had been deceived by this man, who had since run away on account of his misdeeds. He had objected to Mr. Cotnam's way of auditing the accounts altogether.

The witness Treacy's cross-examination occupied two hours and a half, and at its conclusion Mr. James declined to call any witnesses for the defence.

Mr. Brett then summed up the plaintiff's case, calling attention, first, to the trying ordeal through which the Plaintiff had just had to pass. His learned friend had tormented him with every aggravating expression and tone of voice he could command, and he had insinuated things which had nothing to do with the charge of swindling, in order to torture the plaintiff. Mr. Treacy had been charged with swindling the society, and people had said that they could prove it; when the opportunity was given them they flinched from it, and dared not come forward. One of the bitterest of them (Mr. Caraher) had been engaged all the morning, concealed behind the counsel, in whispering

every venomous thing he could into their ears. They had been unable, however, to prove their charges. He challenged them to it, but his friend dared not produce a single witness. In conclusion, the learned counsel again urged upon the jury the necessity for awarding substantial damages, which might afford some reparation for the stigma defendant had thrown upon his character and reputation.

Mr. Attorney-General James then addressed the jury for the defendant. He said:—I am greatly indebted to my learned friend for the energy he has displayed before the court. He has charged me with making insinuations, without stating what those insinuations were. I am here only to do my duty to my client, and I have no personal feeling in the matter, except that one, even an advocate, cannot help feeling indignant when he finds wrong perpetrated, more particularly on the poor. I assume to be no pseudo-philanthropist, but I think the poor may well be regarded as forming the great majority of the members of societies of this kind; and such institutions may well be patronised by the clergy of the denominations to which the members belong, and by all Christian men. It is a society founded for the good of the poor, it is a co-operative society in the fullest sense of the term, depending entirely upon the contributions of the poor for their own benefit, and all the patronage bestowed upon such societies was to show that those in the higher ranks of life feel an interest in those below them, although they do not attempt to foster and encourage such societies by contributions. Now, let us see what are the grounds of complaint in the present case, and why you are called upon to put a stop to those proceedings. I rather think that a society, consisting of something near 200,000 of the poor, is a *quasi* public matter; and I rather think that no one will dispute that a publication peculiarly conversant with the Roman Catholic population, may not unfairly be permitted to comment reasonably, and without undue remark, upon anything which is supposed to be wrong with respect to such a public society, and that, so far from being put a stop to, those papers deserve encouragement, more especially if they have the effect of awakening the minds of the people, whose minds ought to be roused to a sense of the injustice which has been perpetrated. Although my learned friend seems to think that the sting of the libel lies in speaking of the plaintiff as a swindler—and I don't know what may be the legal definition of the word—but I think, that when any person has got hold of money belonging to others, and when, instead of accounting for it for the benefit of those others, he puts it into his own pockets and invests it in mortgages and matters of that kind, and when he is found to be indebted in very large sums of money, I cannot help thinking that such conduct deserves a very strong term, call it swindling or what else you please. I cannot help thinking, at the same time, that when any of these poor individuals are induced to advance their means upon the expectation of receiving a certain sum of money at the death of an individual, and are prevented from having the funds upon the occurrence of the event for which they have provided, and that by the very man who received the money, I cannot help thinking that it looks something like obtaining money by false pretences, for he pretends that, upon a given event occurring, after the payment of certain subscriptions, certain funds shall be forthcoming. I cannot help thinking that this is something like swindling. It is not a legal term, perhaps, but it is a term of reproach indicative of what is patent to the mind of every man. Now, what is the history of this society, and of Treacy? In 1843, as far as I can gather from Mr. Treacy, this institution was commenced. Some short time after that, it appears, he became its secretary. In the course of time we find—because no one can close his ear to the fact, nor his mind to the proof—that he is pulling the strings of a puppet president. He is acting himself as assistant treasurer, general manager, an *ex-officio* committeeman, secretary, and is carrying on the whole concerns of the society by himself. In one year but eight meetings of committee are held; in another, seven; in another, four; and, in two other years, but three; not only that, but from 1855 to 1864, a period of nine years, not a committee meeting was held! Ought not such a man as the plaintiff to be narrowly watched? Although the rules of the society required that there should be no money drawn out of the bank without the consent of the committee, has he not drawn thousands upon thousands without the order of that committee? Has he not had the appointment of every officer of the society, collectors, agents, and all? and amongst these, has he not selected his own friends, relatives, and acquaintances, that they might be under his own power, under his own thumb? Has he not had, in fact, the whole management of the society from the time he became secretary, till 1864? Can anybody conclude that Mr. Caraher, a member of the society, probably not on his own account, but on account

of many others, should have taken proceedings against the plaintiff, and against others likewise, whom it is necessary in Chancery proceedings to join as defendants, that is, against the nominal officers of the society, and the trustees? I think Mr. Caraher, so far from deserving the stigma which is effected to be thrown upon him by the counsel for Mr. Treacy, so far from being a malignant and malevolent person, deserves rather credit and praise for stepping forward to bring those matters to light. That is my view of the question, gentlemen, and no doubt you entertain your own. Do not suppose that I am stating anything not justified by the facts of this case. It appears that they did go before the county court judge. My learned friend says, Why did they not go before the Court of Chancery? Heaven help these poor people if they must go into the Court of Chancery to have their affairs settled! What would become of their funds—of the large sums of money collected from year to year in pence, twopences, and sixpences? The Court of Chancery! Why, gentlemen, the Legislature has thought proper to invest the county courts with equitable jurisdiction in matters of this kind. They are peculiarly the proper tribunals for cases of this kind, in which the poor have an interest, because they can have a cheap tribunal for obtaining redress of their wrongs without going to London, at an enormous expense in the way of solicitors and counsel, and they have the mode of redress brought home to their own doors. The county court judge is invested with full power to inquire into these matters, and he has done so. If he had no jurisdiction, can any one doubt for a moment that the law would have been put in force upon a man who has the whole funds at his disposal, would not a prohibition have been moved to prevent the county court judge acting in the matter? But Treacy did not do so. He appeared by his attorney and counsel, and the rest of the defendants did the same. They all appeared; the matter is gone into, the jurisdiction is admitted, and admissions and terms are made. Permit me to call your attention to what appears in evidence before you. Why should I trouble you with further proof of what is already clear? Let us see what is done in the county court. (Mr. James here read part of the terms of agreement, which we have already given.)

Dr. Comyns: That is not in evidence.

His Lordship: The plaintiff admitted it.

Dr. Comyns: Nothing of the sort.

His Lordship: In his cross-examination he did.

Dr. Comyns submitted that the whole of the terms should be read.

Mr. James having read the whole of the terms, proceeded. What is the state of things, then? Here is a man represented by attorney and counsel, who, in his own presence, consent to all these proceedings, and yet he repudiated them afterwards. He repudiated the acts of his own counsel and attorney, calls in attorney after attorney, and repudiates the acts of the law. Is not that a man to be watched? Why is he like an eel—so slippery, so slimy, that you can't hold him at all. Do what you will he recedes from you. There is an appointment made by the court, which I say has jurisdiction, or if not it would have been repelled, of an accountant to examine into the books. He does so, and he has the benefit of the assistance of Mr. Treacy, if he chooses to give it. He is according to his own account there once, and he states that he sent his clerk there. What was that for but to give assistance? The result of that investigation was that, independently of the sums to which I will call attention by-and-by, independently of 7,477l. found to be due from this man to this society, he was further indebted. Does he resist that? No. Further proceedings are taken, and as you may judge, the case is kept in court. He may repudiate as much he likes, but he cannot deprive the court of jurisdiction. An order is made for the payment of this money—you have it on his own testimony that he was called upon to show cause why he should not pay it or be committed. He does not show cause, but what is then found to be the fact? It is stated in his own presence that independently of that sum, between the 1st January 1864, and the 2d December, there is a sum of upwards of 700l. to the debit of that man, unaccounted for, as well as two other items of 100l. and 150l. It is found upon his own admission, and that it is correct is clear from this, that he offers to pay into the North and South Wales bank a sum of 900l. without security. Afterwards he said he could not give more than 500l. and security, and he did pay this into the bank in 1864. But what does he do next? He brings an action against the receiver (Mr. Finney) to get the money back again. Have I not rightly characterised this man as the most slippery individual in the world? There is nothing to be done with him; he sets all courts, all tribunals at defiance. On Friday last he was before the county court,

and my learned friend (Mr. Brett) in the exercise of his discretion, and he has a right to protect the interests of his client, interposes to prevent my giving evidence in this matter. It is quite clear there was something done, which Mr. Treacy repudiates. "My attorney told me," he said, "that he had entered into an arrangement, and I repudiated it." That is the history of the county court proceedings. Now, let us see who Mr. Treacy is. Fifteen or sixteen years ago he might have his whole property covered with his hat. He had but 8s. a week as secretary of this society; but from time to time, as he says, his salary has been raised. Raised by whom? By himself; and raised to 300l. a year. Why, since 1855, and according to his own showing, there has been but one committee meeting during the whole of these nine years. And his salary was raised to 400l. in 1864. By whom? No committee meeting was held, and the so-called committee meeting, consisting I might say, of himself, raised his salary to 400l. What would have been the state of things if he had been a right-minded man, and correct in his accounts? Does he show you he had any means of obtaining money except from his salary, weekly or otherwise? He says that if he had received all his salary in all those years of his connexion with the society, it would have been about 2,000l. altogether. And yet he has had the benefit of educating his girls, certainly in a very laudable way, if done with his own money, upon the continent. They have been brought up young ladies, with all the accomplishment that can conduce to the comfort and refinement of society, at an expense of some 120l. a year. He has had his wife and the rest of the family to support, and he could not possibly in these years have saved very much. But we find him in possession of some 200l. or 300l. in bank, of houses that cost him 800l. or 1,000l.; and although in the first instance he did not remember he had any other property, yet we find there is about 1,200l. in mortgages besides—how much more he has not condescended to say, but so he swore; and he is now worth over 2,000l. actual savings during that time. What is that saved from, the plunder of those poor people? I say it is; and that is all the charge set forth in this paper. All the comments were read over in court; I have read them over myself; but what, I say, is the effect of this? It is to call the attention of the Catholic public to a society designed for the protection of the poor, in which an individual has become the oppressor of the poor, in aid of which their money has been improperly appropriated to uses to which it ought not to be applied; that, in truth, the whole thing is characterised by a term which no man breathing would hesitate to use in public, that the society is, in fact, a swindle,—that the money of the poor has been received, and that the poor have not been dealt with in the manner in which they ought to have been. Until Mr. Caraher came forward, no one presented himself to help the poor members. Then other towns lent their sympathy—a respected priest (Father Signini) expressed himself strongly on the matter; and in Birmingham there had been an expression of sympathy. The article in question called upon the Catholic public of Liverpool to assist Mr. Caraher to bring to light all these dark deeds. Is not that a fair comment of a public report in a public print. My learned friend says the plaintiff brought this action, and defied us to prove it. If we did so, it would be but to gild refined gold, because the man himself has been before you. I have gone through every item, step by step, and defy any one to say I have not proved every one of them. I have shown you what the plaintiff was and is, and his conduct was to the poor people who claimed sums for which they paid their payments. His conduct has been discreditable to himself, and injurious to the poor. In many instances the claims made by the members were not fully paid, although founded; but because of the expense and annoyance in litigation, they were compelled to take the paltry sums offered to them. And so he was oppressing the poor. And those cases that were brought before the county court were decided in favour of the members. But this was, says the plaintiff, because there was no opposition. A pretty sort of secretary to look after the interests of a society which had so many hundreds of thousands depending upon its funds. His object was this—"Let them bring actions if they like; but they dare not do it—the expense is too great, the annoyance too much." "I shall save the funds of the society, and be enabled to invest it much better in mortgages for myself." He did not resist the claims for which proceedings were taken, because, he said, "he was advised that that would be an illegal proceeding, and the court had no jurisdiction."

And he, the manager of the society—having, according to his own account, the interests of all at heart, submitted the society to be swindled, and took no steps to obtain redress. Will any man in his senses believe that?—Again, there were certain sums of money which he lent. There was a sum of 400l. for instance. You remember how he answered the questions referring to that matter. Why, I was about to give up questioning him on the subject, as I thought I had been misinformed; but it appears he did advance the money to a man named Plunkett. That was illegal—he was so advised. You know how freely he can deal with names. The Rev. Mr. Nugent, who occupies the position of Catholic chaplain in the Borough Gaol—a gentleman well known and greatly respected in this town—he vouchsafes to say it in his absence—advised him to do an illegal act. He says he was told he could not lead the money of the society upon such security, and yet, without communicating with any one he takes the money out of the bank, makes no entry of it anywhere at all, lends it upon his own account, and when the interest is not paid, sells up the man's property, and gets the money, which, he says, he paid into the bank again. But there is no account in any book. Are these transactions to be tolerated? Is it to be said that this man is to continue managing a society like this, and never to be called over the coals either in public or private? I say this is not a case in which the plaintiff has established any right whatever to redress. Did this newspaper indulge in any comments which were not fully justified by all the facts of the case? If I have succeeded, by the cross-examination of Mr. Treacy himself, in satisfying you upon the whole of this case—if I have satisfied you that Treacy is the man he is represented to be in the article complained of—I am quite satisfied no jury will give a verdict against a public journalist for having called attention to a matter which, upon investigation, was found to be correct. I leave the case in your hands, gentlemen, perfectly satisfied my client will have your verdict.

His Lordship then proceeded to sum up. He said: Gentlemen of the Jury, I feel some difficulty in summing up this case. The plaintiff complains that a libel has been published against him. You have heard it read, and I dare say you do not want it read again. You would, perhaps, hold that it was a libel in principle; but it is for you also to say whether it is a libel according to the law's definition. It must hold a man up to public ridicule, disgrace, and infamy. In the present case, without there were circumstances justifying the publication, you would doubtless say the article was a libel. If a man insinuates that another man is a swindler, and misconducts himself, it seems to me you would be inclined to say that that was a libel, and would so pronounce it. Now, in this matter my difficulty in summing up arises in this way: The defendant says those statements are true. He says, "I admit I have defamed you, if you like—I admit I have charged you with misconduct in your character of secretary, and as otherwise connected with the society," and he says it is true. Now, the difficulty I have in summing up this case is this—after what you have heard from the plaintiff; after what you have heard in that box—is it possible to say anything of him that would not be justified by his own statements. I have a very great mind to leave the summing up of the case here, for what is the use of saying anything additional. Here is a man who has removed or got rid of or dispensed with every possible check—there was no committee, no meetings, no resolutions, and no accurate accounts of any kind or sort—who finally acknowledges himself to be charged with above 7,000l., which appears to be due by him; and in addition acknowledges that he has got in his hands 700l. or 800l. which he ought not to have. Is it possible, gentlemen, to say anything of such a man that he does not deserve? If you think so, give him such a verdict as he is entitled to.

In reply to a jurymen, his Lordship said the first question for the jury to consider was whether a libel had been published. They would probably think that there had. The next question to consider was whether it was true. If they thought it was, then the plaintiff was not entitled to damages; if the contrary then he was.

Mr. James: You have not told them, my lord, that if the statements in the libel are true, the defendant is entitled to a verdict.

His Lordship: I thought I did, gentlemen. The defendant is entitled to your verdict if you believe the statements in the libel to be true.

The jury immediately found a verdict for the defendant.

No. 8.

HOGAN'S LAMBS.

ST. PATRICK'S BURIAL SOCIETY.—DISGRACEFUL PROCEEDINGS.

(Liverpool Mercury, April 26, 1867.)

Last night the 34th annual meeting of the St. Patrick's Burial Society was held at the Odd Fellows' Hall, St. Anne Street. Mr. John Baldwin (president) occupied the chair, and on the platform there was a numerous assemblage of collectors and other officials connected with the society. The body of the hall was well filled, though not crowded, a large number of those present being "roughs" of the lowest type, many of whom appeared to be the worse for drink. From the first they appeared desirous to get up a row, and at last succeeded in doing so, evidently to their great satisfaction. The gallery was reserved for the female members of the society, of whom there was a pretty good muster, and who were pretty nearly as demonstrative as the men.

The Chairman opened the proceedings with a brief speech, in the course of which he congratulated the members upon the society having overcome its difficulties, and asserted that the legal proceedings instituted some time ago had been set on foot by greedy and avaricious men, whose aim was to get the management of the society into their own hands and squander its funds.

Mr. Thomas Walker (the secretary) then read the accounts for 1865 and 1866, the former not having been hitherto published in consequence of the books being in the custody of the county court officials. According to the statement of income and expenditure, it appeared that the receipts, including cash in hand or at the bank to the amount of over 7,000*l.*, and a sum of 33,270*l.* collected from members, had been 41,311*l.* 17*s.* 8*d.* The expenditure included the following items:—By 3,949 deaths during the year (December 31st), 19,993*l.* 6*s.* 2*d.*; by 191 births during the year (December 31st), 333*l.* 7*s.* 0*d.*; by discount on collections, 8,317*l.* 15*s.* 11*d.*; by books, printing, stationery, rent of offices, taxes, salaries, committee meetings, travelling expenses, surgeons' fees, and fittings of offices, 5,950*l.* 17*s.* 6*d.*; by solicitors' charges, 2,166*l.* 12*s.* 0*d.* A "general statement" made it appear that the "total worth of the society" is 17,796*l.* 14*s.* 10*d.*

Mr. Mingaud, one of the auditors, said the balance-sheet presented gave a true and honest account of the worth of the society. The society would have been in a much more favourable condition than it was had it not been for the unfortunate litigation in which it had been involved, no less than 2,166*l.* 12*s.* having been swallowed up in solicitors' charges alone. Another thing which had greatly affected the society's funds was the large number of deaths resulting from the cholera epidemic, the sum of 19,993*l.* having been paid in respect of death claims during the year.

Mr. Michael Hamilton (Manchester), in moving the adoption of the accounts, said it was gratifying to find, after the ordeal which the society had passed through, that so large an amount still remained in the society's hands.

Mr. Patrick M'Affery (Blackburn) seconded the motion, which was passed with uproarious demonstrations.

On the motion of Mr. Denis Baldwin, seconded by Mr. William Hogan, the following were appointed arbitrators:—Messrs. John Hutchinson, John Sixsmith, Thomas Haggerty, Thomas Neyland, and Groves.—Mr. Ganey at some length explained that the arbitrators had no connexion with the society, and appeared to be particularly anxious that no one should be under the impression that he had been "robbed by the St. Patrick's Society."

The Chairman then said—It has been agreed, at a preliminary meeting held at the office, that the committee which served for the last year be re-elected. (A voice:

"No," replied to by shouts of "Yes.") All you that are in favour of their being re-elected, signify it in the usual way.

There was a large display of unwashed hands, followed by vociferous shouting and enthusiastic waving of arms, hats, and caps, the chairman and some of his supporters setting an energetic example. Up to this time the proceedings had evidently been considered very "slow" by many in the room. These playful creatures occasionally let off some of their exuberance in the shape of a round oath or two, and took advantage of every opportunity which their fuglemen gave them to shout approval of everything proposed from the platform. Still, it was quite clear that they were not satisfied with this comparatively tame sort of work; they wanted to be on "active service," and the chance was now given them. The business of the meeting proper terminated with the election of committeemen, and no sooner had the enthusiasm elicited by the chairman's proposal, so strangely put and agreed to, subsided, than, as if in obedience to some secret signal, three or four fellows darted from one side of the room to the other, and pounced upon the unfortunate individual who had had the temerity to cry "No" when the re-election of the unnamed committeemen was proposed. In a few seconds a score or more of ruffians rushed to the fray, and belaboured the unlucky wight as hard as they could. Fortunately for him, he managed to get clear of them, and making a run for it darted out of the hall, pursued by his assailants. These almost immediately returned, and then set upon another poor fellow, who for some reason or another had incurred their resentment, if, indeed, a feeling of resentment was necessary on the part of a lot of cowards whose only motive appeared to be to gratify their brutal dispositions by maltreating in overpowering numbers a single man. The chairman and officers of the society made no effort whatever to stop these disgraceful proceedings, and it was not till after he had been very severely handled that the man succeeded in making his escape. The noise and confusion which prevailed during these scenes may be easily imagined, and the more respectable part of the auditory wisely left the hall. After one or two ineffectual attempts to get up another row, the "roughs" were attracted to the platform by a distribution of the printed balance-sheets. They crowded up in front of the distributor, and fought and hustled for the sheets as though they had been so many bank notes, though the value placed upon them was shown by their being crumpled up or torn to pieces the instant they were obtained. The dilatory process of distribution by single sheets did not at all please these gentlemen, and with much cursing and swearing they showed a disposition to storm the platform. This was more than the officials had bargained for, and one of them, seizing a stout stick, hit savagely at every hand placed upon the edge of the platform. Some of the attacking party responded by tossing a spitoon full of sawdust on to the platform, and two or three of the officials got pretty well besprinkled with the contents. Matters began to look rather ugly; but the inconsistency of quarrelling with those for whom they had been splitting their throats earlier in the evening seemed as last to strike the dull comprehension of the attacking party, and they sullenly drew off, to amuse themselves by swearing at and jostling each other. In this period of comparative quiet Mr. Boardman (chairman of the committee) made a speech, which nobody attempted to listen to, and then, finding there was no more "fun" to be had, the "roughs" cleared out of the room.

No. 9.

RIOTOUS MEETING OF ST. PATRICK'S BURIAL SOCIETY.

From the *Liverpool Daily Courier*, September 21, 1868.

St. Patrick's Hall, Camden Street, was the scene on Saturday of a meeting, a riot, and a fight such as within a tolerably long reporting experience we have never seen paralleled. The brutality of a street fight, the purposeless violence of a drunken crowd, the angry tumult of a political meeting, packed with hostile hearers, were as nothing to the fierce and reckless spirit which impelled a small mob of Irishmen suddenly, and without the least provocation, to raise a riot in a public building, engage in free hand-to-hand fights all round, and by the brutal use of missiles of a most dangerous character imperil the safety of a hundred or two people, wound many others, and inflict considerable injury on property. All this took place at St. Patrick's Hall on Saturday afternoon, and in less time than the reader takes to read these few sentences a meeting, moderately quiet to begin with, was converted into a perfect Pandemonium, from which people struggled to escape for the safety of life and limb. The occasion was a meeting of the very pugacious members of the St. Patrick's Burial Society, and, like the disturbances at Hope Hall at the last meeting of the society, it originated in a collision between what we may fairly describe as the rival factions. It will be remembered that at the meeting in Hope Hall, held on the 28th August, Mr. John McCormick was elected president in place of Mr. Denis Baldwin, and Mr. Patrick Birnie secretary in place of Mr. Thomas Walker. At the meeting, however, both parties were represented by a mob of supporters, but the friends of the old officers withdrew, alleging the illegality of the meeting, and held another meeting at the offices in Duke Street, when the old officers were re-elected. Thus, there are now a double set of officers and trustees, each claiming to be legally elected. The meeting of Saturday was called virtually to confirm the proceedings of the previous meeting. But the disturbance which took place in Hope Hall, when, if we remember rightly, one of the officers was severely pummeled and another coolly thrown off the platform, was a mere preliminary skirmish to the drawn battle of Saturday, when cudgels were freely used, chairs thrown as missiles and used otherwise as weapons of offence, while several persons with faces bleeding from contused wounds hurried across the stage and sought refuge on the roof of the building with some of the reporters, who also narrowly escaped injury in the general mêlée. The origin of the row and the room itself will be found described below.

THE FIRST MEETING.

Two meetings had been advertised, one for half-past two o'clock, to "confirm the dismissal of Mr. Thomas Walker from the office of secretary by the general committee, or to reinstate him in the office of secretary." A second meeting was announced in the same advertisement in the following terms:—"And notice is hereby further given that another special general meeting of the members of the said society will be held at the place aforesaid (St. Patrick's Hall), at three o'clock p.m., on the same day, for the purpose of passing a resolution removing the place of business of the society from 106 to 19, Duke Street, Liverpool." Long before the time fixed for the first meeting a number of men hostile to its object gained admission, and we were informed at the doors that this arose thus. A number of men posted themselves at the door about one o'clock, and finding only a woman cleaning the steps, entered and took forcible possession. Mr. McCormick and his friends, on arriving shortly before two o'clock, were surprised to find the first four or five seats to the right of the platform filled with a party, some of whom, from their conduct, it was evident were bent upon disturbance. Under these circumstances the promoters of the meeting, remembering what took place at Hope Hall, and feeling, as they declared, anxious for the safety of the building, determined to adjourn. In the meantime, their own supporters came up in large numbers, and at last occupied on the left side of the platform some 18 or 20 forms. There would probably be 200 persons present when the meeting was at its best. When our reporter entered the hall a few minutes after two

o'clock it was in a state of almost complete darkness, and we suspect that this was purposely done to prevent the anticipated row, as even when the chairman announced the adjournment of the meeting it was not deemed prudent to do more than light the footlights. Meanwhile, the rival parties kept up a fusillade of shaft pungent with execrations of the most popular kind. Most of the exclamations were by no means complimentary to either of the "parties" into which the society is now divided. "What do they care so long as they get our money? To — with us as long as they keep their situations." One of these extempore speakers, who was, however, received with much interruption, expressed his opinion very strongly that there was "robbery connected with the society, the widows and orphans were being robbed, Mr. McCormick had been put away from the society—let him be put away, for he only wanted to do for the society what they could do for themselves." These and similar remarks, which from the abundance of their epithets we are unable to do justice to, indicated that besides the partisan and opposition element there was a strong independent feeling. The chairman announced that the hall having been previously occupied, there would be no meeting. The chaff was then renewed, and one or two persons sitting near the platform took out their short black pipes and proceeded to light up, evidently bent upon remaining to see the fun out.

At half-past 2 o'clock there were upon the platform, besides the chairman, Mr. Jno. McCormick, Messrs. Pat. Birnie, Thos. Sheridan, Edward Thompson, Jas. Maloney, Hugh Duggan, and Wm. Williams, and afterwards Mr. Peter Boardman and others. The chairman, who was received with great cheering and hisses from the rival sides, said:—"In consequence of this meeting having been filled by men who have been sent here for the purpose of creating the same disorder that they created at Hope Hall on the 28th August last, I, as the responsible party both to the owner of this hall and to the society as president, must do my duty and adjourn this meeting until some other day to be named next week. Therefore I beg to move that this meeting be adjourned until a suitable day, which will be named next week. The meeting is adjourned. This speech was received with great uproar, cheers, and hisses, and the chairman and his friends then descended from the platform and left. He was followed by a portion, but only a small portion, of the audience, the others remaining to participate in the disorder to which we have referred above.

RIOT IN THE HALL.

The hall, as we have said, was not lit up, and but for the glimmering light from the open doors, it would have been impossible to have found one's way about. When the chairman and his friends left, the great mass of the meeting showed no inclination to follow. The reporters, of whom there were about half a dozen present, seeing a probability that the meeting would be prolonged, also loitered on the stage. For a few moments things were at a standstill. The gentlemen of the press incautiously tapping their heels on the stage, were successively called upon for comic songs, and after a little banter of this kind more serious business began. Two or three persons rushing up the steps to the stage advanced to the table, and one of these proposed that Mr. Hassit should take the chair. A storm of angry speeches intermingled with applause, which greeted this proposition, indicated an immediate row, and as the reporters were timorously taking their seats at the table in front of the now infuriated mob, one of the men on the platform shouted that he would see them protected. But, alas! the speaker was himself soon *hors de combat*. The new chairman had scarcely opened his mouth, when a powerful looking man rushed up the steps, and seizing the unfortunate proposer of Mr. Hassit by the throat, demanded, with the voice of a wild beast, what the b—— b—— he did there. The two men fought together and dragging each other to the edge of the stage, both fell head first into the pit, one of them striking his face upon the corner of a seat, inflicting a con-

tused wound on his face. Both men were up in a moment, with marks of blood upon their faces, and instantly the row became general. With the suddenness of an explosion all those around the platform laid about them in the most infuriated style, and several rushed upon the stage. The two men with whom the fight began having remounted to the left side of the stage from which they had fallen, resumed the fight and were immediately joined by two or three others, so that while the general scrimmage went on in the body of the hall, as far as we could see, for it was impossible to see far in the partial darkness, the right-hand side of the stage was occupied by a group of five locked together in a common fight. At either side of the stage are, or rather were, imitation bronze statues of stucco. One of the group was literally thrown into one of those warlike figures, which immediately assumed a very dilapidated appearance. The man, however, succeeded in possessing himself of one of the arms, which he threw at his assailants. A whole crowd of roughs now came upon the stage, some of them armed with short sticks, and proceeding upon the principle of hitting wherever there was a head, friend and foe indiscriminately, succeeded in driving those already in possession of the stage behind the scenes. Some 50 or 60 chairs which are stacked at the sides of the stage served the defeated party as new weapons, and they returned to the charge. The chairs were used much as the other party had used their sticks, hurled violently at friend and foe alike, some of them thrown with great force at the people in the body, and some used as missiles. In the meantime a man whom we took to be the keeper of the hall ran behind the scenes and turned off the gas. Communication with any police force outside was simply impossible. The only wonder is that more serious injury was not done. We saw several men with bruised faces and bleeding noses, but beyond the usual concomitants of a disgraceful fight we heard of nothing more serious. Probably, when the gas was turned off the combatants gradually subsided, for certainly the hall was cleared in about 10 minutes. We say probably, because our own observation does not extend to this part of the row. The reporters pluckily stuck to their posts until the chairs came whizzing and crashing across the platform, and then made their escape under the stage. Getting away, however, was no easy matter. Some of the men who had been most prominent in the fight had to retreat from the flying missiles, and with the reporters forced a little door at the back of the stage which led downstairs. There was every probability that these men, who seemed particularly obnoxious, would be followed, and the reporters were therefore by no means in clover under theegis of their protection. One of the men, planting himself at the little door so as to barricade it, and armed with a weapon which looked like a piece of thick iron piping, threatened to "brain any b——" that attempted to pass. This had enabled the few who had escaped to ensconce themselves under the stage, but this was not long a place of security, for the crashing which went on above boards implied a possibility that the stage would be broken in, and besides, a cry was raised that the door had been forced. This led to a scramble towards an iron winding-stair which had just been discovered, leading to the top of the building. Some hid themselves in a closet on the way up, but the majority did not feel their necks safe until they had put as long a flight of steps as possible between themselves and the pugilists below. The reporters succeeded in gaining the top floor, next to the roof of the building, and on a level with the ceiling of the hall itself. From this serene elevation they were enabled to take a more impartial and sympathetic view of the scene beneath. The row was now dying out, and in about 10 minutes the hall was cleared. Short as the riot was in point of time, it was the sharpest, angriest, and most fierce we have ever witnessed; and seeing that many of the men had armed themselves with short sticks, it is impossible to disguise the conviction that they went prepared to create a disturbance. There was no fun, but evident bad blood on both sides, and some of the missiles were of a most dangerous character. One man, for instance, was armed with a piece of gaspiping the thickness of a man's arm and about a yard long; another took up and would have hurled from the top of the building a stone as large as two bricks, while within the hall some of the men who had possessed themselves of chairs swung them round their heads at full arm's length as they rushed madly across the stage. Although the reporters escaped without injury, most of them bore some mark of the affray, and one gentleman had his coat rather freely sprinkled with blood. After waiting at the top of the building until the hall was cleared and all was reported safe below, they descended and obtained egress by a back door.

THE SECOND MEETING.

The second meeting, which began about a quarter of an hour after the first had so disgracefully terminated, was in complete contrast to it for order and good conduct. None of the dissentients managed to gain admission this time, and the proceedings were quite unanimous. There were about 150 persons present, and all the speakers were received with applause and heard with attention.

The Chairman (Mr. M'Cormick) said he was very sorry that those who had now arrived in the hall had arrived too late, because it was very evident that those who arrived before the time at which the hall was to be opened had no right to be there under any circumstances. He had not the slightest doubt that he could trace very readily the persons who were instrumental in sending those men to the hall, and he as well knew the parties for whom they were sent. (Applause.) He was very sorry that those gentlemen who sent the men had not the moral courage to come forward, say what they had to say, hear what others had to say, and acquit themselves like men ought to do. (Applause.) It was very evident as soon as the proceedings of the previous meeting came to be opened that there were men who had come, not to hear anybody, but to shout for Mr. Baldwin, to roar for Mr. Walker, and to call other people ill names which they were instructed to do. They were not members of the St. Patrick's Society, for he questioned whether most of them had sufficient money at one time in their pockets to make the weekly payments. They (the chairman and his friends) had been accused of bringing hired ruffians to the Odd Fellows' Hall, but if they had not seen hired ruffians that day he did not know who they were. Mr. Baldwin and Mr. Walker had issued placards protesting against the holding of that meeting, and stating it was illegal. But would it not have been more manly if Mr. Baldwin and Mr. Walker had come to the meeting and there protested against its legality, and to say what they had to say that the members might decide. Instead of that men were sent to prevent anything taking place. On the one hand they said, "We will not notice your meeting at all," but on the other they said, "We will send those who are determined to obstruct the proceedings." He (the chairman) said this to put himself right with the proprietor of that hall. He had no anticipation of anything but a quiet, peaceable, and orderly meeting. Had he expected otherwise he would have been better prepared. They took the hall expecting, indeed, that possibly some protestation might be made, but that no such unruly and violent conduct would be attempted as was attempted that day. They had succeeded in preventing the first meeting from taking place, which was to confirm the dismissal of Mr. Walker by the general committee; and if any act were wanting to prove Mr. Walker's unfitness for the position of secretary, his conduct in sending those men there that day was sufficient. The chairman then called upon Mr. Birnie, the acting secretary, to read the notice convening the present meeting, and this having been done, the chairman went on to explain why the removal of the premises was necessary. He alleged that the other party had kept forcible possession of the premises in Duke Street—had, after the meeting in Hope Hall, barricaded, and even now had the inner offices securely guarded. He disclaimed any wish to create confusion or disorder, or terror, or waste, the funds of the society in litigation. But after he and his friends had endeavoured to obtain admission to the offices, Mr. Walker took the step of bringing two of the officers (Mr. Birnie and himself) before the court on a warrant for obtaining money under false pretences. They were brought, before Mr. Raffles on that charge. Happily the charge was groundless, and as Mr. Raffles said, there was no case at all. One would have thought that would have put an end to Mr. Walker's efforts to crush them in the sight of the members, but the next step was to dismiss them as collectors and issue summonses for them to account for books in their possession. That failed, as the first attempt failed. They were foiled, and the doors of the police court were closed against Mr. Walker and his clan. They had tried to make the law serve their purpose and failed. Unless they (the new officers) took possession of the premises by force, which respect for the law prevented them from doing, they could not get possession. It was therefore proposed to remove the offices, which of course did not disentitle the members of the society from making their claims—it was simply done to carry on the business in a safe and orderly manner. (Applause.) He trusted those present would support them in this matter, because all that he and Mr. Birnie had at heart was the welfare of the poor members of the society. Remarks had been made as to this being "a publican business," but he could say that he had not lived upon St. Patrick's Society like some men

he knew. He did not wish to laud himself, but if St. Patrick's Society had never existed he believed he could earn his livelihood at any business as well as president of the society. His interest, and the interest of those associated with him, was the interest of the members, and whenever they found them swerving from that let them come forward and condemn them for so doing like men.

Mr. Peter Boardman said he was very sorry—having been the chairman of the society for two years and a quarter, and having done the best he could to keep peace and unity and concord between all parties—to find that now that had failed. If the books had been brought forward, as they ought to have been, it would have given satisfaction not only to the committee, but to every person connected with the society. Mr. Thos. Walker had been very remiss in that and “rather exclusive in bringing forward his books.” (Applause.) He (the speaker) intended when the proper time came to propose a gentleman whom he believed would give entire satisfaction—Mr. Patrick Birnie. (Great cheering.) He had always found him honourable, straightforward, and honest. He advised the members to see that the funds were not wasted in litigation, and that the litigants paid their expenses out of their own pockets. He advised them to elect men in whom they had confidence, and assured them that if he thought Mr. Birnie and Mr. McCormick were going to do something to deceive them he would be the last man to advise the meeting to do wrong. He concluded by formally moving that the offices be removed to 19, Duke Street.

Mr. James Maloney seconded the motion, which was carried unanimously.

Mr. Birnie next addressed the meeting, and expressed his pleasure at hearing such testimony borne to his character after having been assailed at the police court. He contended that the secretary's office should be open to all, that the members should be courteously received, the claims regularly met, and the officers should visit the office at least once a month to examine the papers, and if they did not get the satisfaction they required, to appeal to the members. With regard to the proceedings at the police court he had one observation to make. In April last he was appointed to the office of sub-treasurer, and gave a bond of 200*l.* to the committee. He was elected in consequence of Mr. Walker refusing to render any account of

the moneys then in hand. He applied to Mr. Walker, and asked him, “What about the assets of the society? I have been appointed by the committee.” “I don't consider that your business at all,” replied Mr. Walker. “Well, then, what is my business?” He said, “Oh, if I have any spare cash I will hand it over to you.” (Laughter.) He (Mr. Birnie) thought that a strange way of being treasurer and giving a bond. The speaker went on to make specific complaints of mismanagement against Mr. Walker, alleged that there had been no returns received from some of the principal agencies from Christmas to April, and that when he (the speaker) requested the agents to come forward, Mr. Walker communicated with them, and they rashed down in a body; he (the speaker) was superseded, and whom did they appoint? They appointed Mr. Walker, so that he is now manager, treasurer, committeeman, and all. Mr. Walker requested him to give up some books and papers. He had committed no fault and refused to do so. Then he was summoned to the police court with Mr. McCormick for conspiracy, but Mr. Raffles dismissed the case. He was next taken before two lay magistrates, but they having no jurisdiction said it was a matter for the county court. Not content with that, Mr. Walker employed a certain attorney, named Norden, to abuse him. But he went still further, and not content with these two defeats he must take them to the Court of Queen's Bench on two writs of law. But, behold, he was wrong again, for the writs were superseded two days before the writs were issued. The speaker concluded by urging the members to keep the management of the society in their own hands.

Mr. Thomas Leary then proposed, and Mr. Sheridan seconded, a vote of thanks to the chairman, which was unanimously accorded.

The Chairman, in reply, said that the legal proceedings taken by Messrs. Baldwin and Walker were paid for, not out of their own pockets, but out of the pockets of the poor. (Cries of “We won't have it.”) He wished it to be distinctly understood that Mr. Walker was using the funds of the St. Patrick's Burial Society for trying the law in all its bearings. He then thanked the gentlemen of the press for not having been driven away from their duties.

The meeting quietly dispersed. An extra police force was on duty outside and kept the street clear, but there was no attempt at disorder outside.

No. 10.

LIVERPOOL PROTECTIVE BURIAL SOCIETY.

DISORDERLY MEETING.

During the 15 or 16 years of its existence, the Liverpool Protective Burial Society has borne the character of being a model institution of the class, owing to its meetings and its affairs having been conducted on the whole in an exceedingly creditable manner. We deeply regret, for the sake of the members and managers, that the society, by the disgraceful proceedings of last evening, should have forfeited its good name. We will not attempt to report all that took place, for the meeting was a scene of uproar from beginning to end. The 16th annual general meeting of the society was called for last night at 8 o'clock in the Law Association Rooms, Cook Street, but a special meeting was fixed for half-past 7 o'clock for the purpose of altering some of the rules. The large room was densely crowded, a considerable number of the audience consisting of lads in their teens, dressed in white linen jackets. Mr. F. S. Hall, solicitor (a member of the guardian committee), was called upon to preside, and he was accompanied on the platform by Mr. T. Martin, solicitor to the society, and Mr. Clarke Aspinall, the borough coroner, who is also a member of the guardian committee. After the chairman had stated the object of the special meeting, and had expressed a hope that the proceedings would be conducted in an orderly manner, the scene of disorder commenced.

Mr. Thomas Erans (a member of the committee of management) read the proposed alteration of rules as follows:—

“1. That the allowance to members under rule 11 shall be 7*l.* 10*s.* per centum, instead of 5*l.* Rule 11.

“2. That the allowance to the general committee of management and executive committee be 5*l.* each, instead of 2*l.* 6*d.* Rule 62.

“3. That to rule 89 be added, “That the president shall attend at the office during office hours.”

“4. That, in addition to the percentage or other allowance to the collectors, it is authorised each shall be paid at the end of every year a sum equal to 2*l.* 10*s.* per centum on the gross amount collected by him, for transferring his members' names from one book to another. Rule 105.

“5. That the sub-treasurer shall attend at the office during office hours, namely, between 10 a.m. and 5 p.m. Rule 119.”

The resolutions were moved, *seriatim*, amidst such uproar that the chairman threatened, if the members did not give over shouting and hooting, that he would dissolve the meeting. This threat, however, had no effect on the turbulent members, who roared and shouted at each other with greater vigour than ever. The chairman said it was evident that members had come with a determination not to discuss the business of the society, but they had a right to vote, and accordingly the first two resolutions were declared to be carried by a large majority.—The next resolution submitted was that the sub-treasurer (Mr. Shepherd) should attend at the office from 10 a.m. till 5 p.m.—Mr. Shepherd (who was received with cheers and hisses) said that for a period of 15 years he had been in the habit of paying funerals at any time most convenient for members to call on him—at night, and even on Sunday—and he believed this course of procedure had prevented many a poor man from losing his time. Great noise followed,

and the chairman, in calling for order, said that Mr. Shepherd was an Englishman, and was not the man to be put down. Mr. Shepherd went on to say that he had never done anything to cause a blush to come to his face; but if he had done anything wrong in connexion with the society, let them dismiss him at once. He had done all he could to promote the interests of the society, and if the members passed the resolution that he should be at the office from 10 a.m. till 5 p.m. he would comply with their request, but he contended it would be a great disadvantage to the members.—The resolution was carried by a large majority.

The next resolution submitted had reference to increasing the percentage to the collectors, and it was supported by Mr. Planche, a collector, who was greeted with cheers and hisses. He said he came that night to speak to their "intelligence," but he never before was at a meeting of working men of which he was so thoroughly ashamed as the meeting of that evening. Here Mr. Planche was met with a torrent of groans; but after a short time he proceeded, and said he did not care whether the resolution was carried or not; but for the credit of working men, he called upon them to behave themselves. He and another person on the platform had stood among thousands of people to advocate the rights of working men, but he never stood before a mob that he could not quell. The word "mob" had the effect of raising another storm, which raged for some minutes; but ultimately Mr. Planche got a brief hearing, and the resolution was carried amidst cheers.

The chairman wished to proceed with the remainder of the business; but as the uproar continued, he evidently

became disgusted with the disorderly scene, and, turning his back to the audience, he consulted for a moment with Mr. Martin and Mr. Aspinall. The chairman then vacated the chair, and left the room, accompanied by Mr. Martin and Mr. Aspinall. Mr. Michael Murphy, the secretary, and Mr. Shepherd, the sub-treasurer, also retired from the meeting, taking with them the books and documents of the society. The platform having been left vacant, Mr. John Dowd, a member of the committee, took the chair, and announced that the meeting was adjourned, whilst a member declared it was the most ridiculous and shameful meeting ever held. A call was made to appoint another chairman, and Mr. Thomas Dwyer (a member of the committee of management) ascended the rostrum, and, amidst cheering told the audience it was the happiest moment of his life to stand there as their chairman. He was not there as the representative of any clique, but as the representative of honest working men. (Cheers.) He went on to advocate the cause of the collectors, and assured the meeting he should never swerve from doing his duty to the society, to himself, and the public at large. Mr. Dwyer then left the platform, and was accorded three cheers.

A respectably dressed elderly man with a red face and a Scotch accent next got upon the platform and proposed Mr. George Willings as auditor, and that Messrs. Michael O'Brien, John Gleeson, and Thomas Evans be appointed members of the committee of management. The names were declared to be carried; and after three cheers had been again given for Mr. Dwyer, this very disorderly meeting broke up.

REPORTS ON COUNTIES.

CHESHIRE.

The population of Cheshire is 561,131, and in the north-eastern part from a similarity of employment there will be found similarity of character to Lancashire, and in many respects the two counties will be found to be like one another. But there are several points in which Cheshire has a distinctive character, especially as in some respects its industries are more varied.

There is a very large development of Friendly Societies in this county.

The Independent Order of Odd Fellows, Manchester Unity, in Cheshire have by the valuation just made 17 districts, 107 lodges, and 13,121 members, with 79,750*l.* I.O.O.F. Valuation

Of these 107 lodges 18 with 1,637 members have a surplus of 2,667*l.* on a valuation of liabilities of 49,162*l.*, or a little more than five per cent. The remaining 89 lodges, with 11,484 members, show a deficiency of 58,158*l.* on a liability of 318,435*l.*, or an excess of liabilities over assets of 22½ per cent., or, to put it in another way, the insolvent lodges ought to have more than 5*l.* a member capital in addition to their present capital to be solvent. That is to say, their capital should be about double what it is.

Fifteen lodges have not been valued. They number 1,547 members. Seven of them are unregistered. This would give the whole order in Cheshire 122 lodges, with 14,668 members.

The following table of the lodges which have a surplus illustrates the working of Friendly Societies:—

	Unity No.	No. of Members.	Surplus.
Hope and Anchor	4,887	19*	£ 70
Pride of Hoylake	4,681	55*	131
Earl of Chester	3,808	62	210
Prince of Wales	4,171	64	56
Perseverance	5,798	12*	78
Heart of Oak	5,797	23*	131
Heart of Oak (No. 2)	1,137	215	248
Victoria	1,419	488	121
Pride of Haughton	5,822	12*	69
Lily of the Valley	3,610	130	290
Vernon	413	65	52
Etherow	3,463	234	42
Hope of the Village	1,117	85	44
Duke of Devonshire	5,055	36*	153
Royal Oak	4,405	161	517
Industry	2,232	31	69
Conciliation	178	95	67
Victory	625	87.	318

It will be seen that three lodges (Heart of Oak No. 2, Victoria, and Etherow) which have been established some time, and are large lodges, have a surplus. This is probably owing to their having got out their capital at a good rate of interest early in the history of the lodge, and having been able from their size to get efficient secretaries. Six small lodges to which stars have been affixed are lately founded and have the advantage of starting from the first with a graduated scale. Some of the others may have had good luck, which must come in some small lodges where the numbers are not enough to make an average of sickness. Some may have had honorary members or tradesmen who refrained from claiming on the funds.

The two lodges Perseverance and Heart of Oak No. 1, in Bollington district, have been only just opened, and have not yet got registered. They were not opened last year. Their surplus exceeds their capital, which is 42*l.* for the two lodges.

In Cheshire there is no superiority as far as solvency is concerned in the registered lodges over those unregistered ones which have sent in returns and been valued.

The following table gives some facts concerning the order in Cheshire on the 1st January 1870.

	£	s.	d.
118 lodges, 14,369 members, capital 85,847 <i>l.</i>	-	-	- 5 9 6 a head.
Average contribution to sick and funeral fund	-	-	- 0 18 7½ "
„ income per member from interest	-	-	- 0 3 9½ "
„ paid per member for sickness	-	-	- 0 12 6 "
„ paid per member for funerals	-	-	- 0 4 6 "
„ age of the members, 36·92 years.			
„ age of the order in the United Kingdom, 35·89 years.			
„ interest for order	-	-	- 0 4 4½ "
„ contributions	-	-	- 0 19 1 "
„ funds	-	-	- 6 9 3 "
„ funeral payments	-	-	- 0 3 10 "
„ sick payments	-	-	- 0 13 1 "

Ancient Order
of Foresters.

The Ancient Order of Foresters have in Cheshire 15 districts, 149 courts, 20,123 members, 98,742*l.* Fourteen courts are not in any district. The average of members in each court is 135. The average funds per member are 4*l.* 18*s.* 1*d.* So this county is about the richest of all the counties as far as Forestry is concerned; for though Berkshire and Shropshire are richer per member, yet the former has only 655 members, the latter 6,184. 102 courts of the 149 are registered, 52 have graduated scales of contributions.

The 47 courts which are not registered number 3,981 members and have 14,411*l.*, or 3*l.* 12*s.* 5*d.* a head. The 149 registered courts have 16,142 members and 75,087*l.*, or 4*l.* 18*s.* a head.

But as the unregistered courts average less than 85 members each, while the registered average 158 members, we cannot assign the lowness of the funds of the former only to their being unregistered. The cost of management throughout the whole district was about 12 per cent on the income from contributions.

Lesser Orders

The Grand United Order of Odd Fellows have 11 districts, 75 lodges, and 5,443 members in Cheshire, or less than 73 members to a lodge.

The Order of Druids have 15 districts, 73 lodges, and 3,940 members, or about 54 to a lodge.

The Loyal Order of Ancient Shepherds, Ashton Unity, have 7 districts, 36 lodges, 2,354 members, an average of 65 to a lodge.

The National Independent Odd Fellows have one district, with four lodges and 143 members, 36 to a lodge.

The United Order of Free Gardeners have 41 lodges, 2,496 members, less than 61 to a lodge.

The Bolton Unity of Odd Fellows have one district, five lodges, 278 members, 56 to a lodge.

The Rational Society have 262 members.

The Rechabites have three districts and 637 members.

The Locomotive Engineers have three branches, with 254 members and 1,166*l.*

The following Orders exist in Cheshire in addition to those enumerated, and make returns as follows:—

Loyal Independent Order of Odd Fellows (St. John.)	Congleton	£	884
Congleton Order of Odd Fellows:			
Industrious Silkworm	Congleton	£	455
Lily of the Field	Congleton	£	357
N. A. I. U. O. O. F.:			
Loyal Ackers, No. 501	Wheelock	£	280
White Rose of Congleton	Congleton	£	27 members.
None superior	Over.		
The Sons of Temperance:			
Sincerity division	Hyde	£	119 91 ..
Rose of Crewe	Crewe	£	20 44 ..
Excelsior	Mossley	£	51
Modern Druids:			
Lodge 829	Hazel Grove	£	781 193 ..

Summary.

Thus we have the following approximation for all the Orders in Cheshire:—

—	Lodges.	Members.	Average to a Lodge.
I. O. O. F. M. U. - - -	122	14,668	120
A. O. F. - - - - -	149	20,123	135
G. U. O. O. F. - - -	75	5,443	73
O. D. - - - - -	73	3,940	54
L. O. A. S. A. U. - - -	36	2,354	65
N. I. O. O. F. - - -	4	143	36
U. O. F. g. - - - -	41	2,496	61
A. N. O. U. O. F. B. U. - -	5	278	56
Rechabites - - - -	3 (districts)	637	—
Locomotive Society - - -	3	254	85
Rational Society - - - -	—	262	—
Small orders - - - - -	{ 4 6	{ 355 No. not stated.	{ 89 —
	521	50,953	98

Returns to the
Registrar in
1874.

The population of Cheshire being 561,131, the members of these societies are as one to 11 of the population, or 9 per cent.

The returns sent out this year for Cheshire were 668. Of these 337 were sent back.

57 single societies make returns.

Of these 37, with 9,525 members, have 34,032*l.*

20 make no return of members, and have 11,602*l.*

In the same proportion they should have about 3,200 members.

24 burial societies make returns.

Of these nine make no return of the number of their members. The other 15 return 29,079 members.

16 societies of females make returns.

Five of them, with 2,291*l.*, make no return of the number of members.
 11 return 901 members and 7,701*l.*
 The same proportion would give about 270 members to the remainder.
 Four Sunday school societies make returns.
 Three of them have 276 members and 1,788*l.*
 One has 217*l.* and makes no return of members.
 The societies which make returns and mention the number of their members return 63,724 members.
 Of these 23,689 belong to various Orders.
 86 lodges of the Manchester Unity make returns, all but one complete in numbers and in funds.
 There are 115 registered lodges of this Order belonging to Cheshire districts.
 Of the Ancient Order of Foresters 63 courts out of 102 registered make returns. Of these 23 do not return the number of their members. The others return 8,001 members.
 Eight sanctuaries of Shepherds make returns, three of them without stating the number of their members. The others return 426 members. These sanctuaries must be deducted from the total of members of Friendly Societies, as the members have been already counted as Foresters. Returns to the Registrar in 1872.
 The Grand United Order of Odd Fellows sends returns from 24 lodges, of which nine make no return of the number of members. The others return 1,258 members. They average nearly 3*l.* 16*s.* 6*d.* a head.
 The Macclesfield district of 15 lodges has 726 members and 2,193*l.* Of these lodges 12 are registered, but hardly any of them keep a separate management fund. The following facts appear from some of their returns of last year:—
 One of them with 34 members spent 12*l.* 10*s.* in management from an income of 42*l.*, or 35*7%.
 Another with 87 members and a nominal management fund of 6*l.* 12*s.* spent on management 23*l.*
 Another with 20 members spent from an income of 25*l.* 5*s.*, 11*l.* 5*s.* on management, or more than 44*3%.
 Several of the other lodges are little better.
 The Order of Druids send returns from 24 lodges. 22 lodges return 1,672 members and 5,556*l.*, or 3*l.* 4*s.* a head. Two lodges return 805*l.* and no return of numbers, but have 190 members.
 The Loyal Order of Ancient Shepherds, Ashton Unity, have seven districts in Cheshire; of these, six return to their general secretary 2,354 members, five return 36 lodges, and five districts with 1,212 members return 3,894*l.* Only 11 of their lodges make returns to the registrar, and seven of these do not return the number of members.
 The Free Gardeners only return six lodges to the registrar. These six lodges return 827 members and 4,965*l.* In 1867 six lodges with 479 members returned 2,837*l.*
 Comparing the returns sent in this year with previous years it must be admitted that in Cheshire as well as elsewhere there is a great laxity as to the returns which are sent in to the registrar's office. A large number of the returns were sent in so late that they have been inserted in an appendix, and much of this report having been written before the printing of the appendix, many discrepancies in figures may be accounted for by there not having been time in all cases to post up the later information.
 The large Burial Society of Congleton, with 12,525 members and 1,233*l.* funds, made a late return, though it is an old one which has long made returns. This society is worked with collectors who go out in pairs at a cost of about 18 per cent.
 From this town the system was introduced by silk weavers into Coventry.
 Several of the Macclesfield burial societies have made no return.

MACCLESFIELD.

There are a great many burial societies in Macclesfield which have several peculiarities which make them deserving of special notices. Macclesfield.

The first is the No. 1 Macclesfield Burial Society, held at the King's Arms, Derby Street, established 1831. Registered 1854. No. 1 Burial Society.

This society had 6,800 members, and insures sums at death varying from 3*l.* 10*s.* up to 5*l.* after six years membership. It also provides medical attendance and medicine for the members. Members are admitted from six weeks up to 60 years. The contributions are 1*d.* a week for the first 17 weeks, and thenceforward 9*d.* a quarter, or 3*s.* a year. Children come into benefit for 1*l.* in eight weeks. Members from 35 years old upwards pay an entrance fee rising from 2*s.* 6*d.* up to 1*l.* at 60 years of age. Six shillings is charged when funeral money is paid for the trouble of the officers in verifying the correctness of the claim. The society is limited in area to the three townships of Macclesfield, Sutton, and Hursfield. The area is divided for purposes of collection into 12 districts. Two collectors are chosen for each district, one of whom receives the money, the other enters it in the book. The book men are elected annually, the bag men, or those who handle the money, half-yearly.

Two inspectors are chosen yearly, whose duties are—

"To fill every blank square in each collecting book with a cross or mark of red ink; also to inspect and balance up the secretary's books each collecting day. And any member being chosen and refusing to serve shall be fined the sum of 2*s.* 6*d.*"

By this rule a collector cannot afterwards enter a member's back subscription if he is in arrear so as to bring him into benefit.

Rule 13 provides for an audit of the books:—

"That the officers of this society shall inspect each district at least once in six months, and shall see if the collectors are doing their duty, and inspect the collectors' books and members' cards; and if any member be in arrears such shall be stated, and if found incorrect such shall be properly investigated at the next directors' meeting, and if the error be on the part of the collectors such shall be rectified by them, or they shall be excluded."

Rule 14. "That females, minors, and non-members, or members who shall be more than 12 payments in arrears, shall not be allowed to serve in any office in this society, nor shall any member hold more than one office at one time."

Rule 23. "That no dispute of a political nature that is prejudicial to the interests of this society or of any of its officers shall ever be suffered in the meetings of this society, nor shall any party disputes, civil or religious, be countenanced, and whoever introduces such subjects shall be expelled."

Rule 36. That a printed report of the proceedings of this society shall be published annually.

Rule 37 provides for the appointment of a surgeon or surgeons for sickness other than that caused by pregnancy, intemperance, or any immoral conduct. Parties requiring a surgeon must, except in cases of urgency, apply to the secretary for a certificate. In the year July 1870-1871, there were issued 3,630 of these certificates. The society now has two doctors, whose hours of attendance are daily from 9 a.m. to 10 a.m., and from 7 p.m. to 8 p.m. The society paid in the year 186*l.* to the doctors and 100*l.* for drugs and dispensing, or nearly 10*d.* a head. This extraordinarily cheap medical attendance is provided in nearly all the Macclesfield burial societies, and is reported to give satisfaction to the members.

The following additional rule was passed and certified in 1858:—

“That no member or members shall cause any placard to be published or any public notice to be given through the town crier or otherwise of any meeting of the society, or of any matter intended to be urged at any meeting, or with the intention of urging any matter thereat, without the consent of the directors, and any member or members acting contrary to this rule shall be excluded from the society if the directors shall so direct, and shall not in any capacity be admitted to any of its meetings.”

No. 1 Burial Society.

This society has 765*l.* capital. No children are admitted without the parents. The collectors are paid 3*s.* 6*d.* a pair each time they go collecting. It is customary when the funeral money is drawn to take 4*s.* of it in liquor. The landlord of the house where the club meets is the treasurer. The cost of management of the society for 1870-71 was about 12½ per cent. on the gross income from contributions. The cost of collection came to about 7*l.* 15*s.* per cent.

Macclesfield General Burial Society.

The next society is the Macclesfield General Burial Society, held at the Park Green School-room, commonly called the No. 1 General Burial Society. This society was a split from the last in the year 1852, and was registered in 1854. It has 6,600 members, and is in the main similar to the one last described. They pay the doctor 9*d.* a head, and issued 2,943 certificates for medical attendance in the course of the year July 1870-1871. They have the same local area as the last society, but they employ single collectors instead of sending them out in couples.

Members are not admitted to this society after 45 years of age; from 40 to 45 they pay 5*s.* entrance. Healthy children of a full member may be entered at six weeks old, and come into benefit after eight weekly payments. Children of non-members cannot be admitted till 12 months old. The funeral allowance ranges from 1*l.* to 5*l.* after six years membership. The rules provide that there shall be 30 collections a year, but the committee may vary the number. In 1870-71 there were 39, or 3*s.* 3*d.* a member. Rule 35 provides that members shall pay one halfpenny per month for management expenses. This accounts for six of the extra collections. The management fund is not kept separate once a quarter the inspector compares the collectors' books with the members' cards. The collectors receive 2*s.* each collection. The income of the society was 1,035*l.* during the year; its capital at the end of the year was 476*l.* 12*s.* 2*d.* The cost of managing this society was about 11½ per cent. the gross collection. The number of lapses is very few, not more than 30 in the year, less than per cent.

Amalgamated Association of Macclesfield Burial Societies.

George Simmons is the secretary of this society, he is also secretary of the Amalgamated Association of Burial Societies, which was formed to watch the carrying out of the Act limiting the amount to be paid on the death of a child. There are 10 societies in the association. Mr. Simmons stated that before the Act was passed he was satisfied that in several cases evil had resulted from the high insurance of children. He knew of one case where a child had been in eight societies, which would have produced 30*l.* at death. “The Act,” said he, “was the best thing ever done, it has stopped carelessness; now there is more care and less mortality amongst infants.” The association circulates information as to the names of children insured, and if through re-insurance the total should exceed the lawful sum they divide the surplus pro rata among the insuring societies and only pay the statutory sum. Many of the Macclesfield burial societies print the second section of 21 & 22 Vict. cap. 101, on the back of their rules.

Macclesfield, Sutton, and Hurdsfield No. 2 Burial Society.

The third Burial Society is the Macclesfield, Sutton, and Hurdsfield No. 2 Burial Society, held at the Packhorse Inn, Jordan Gate, established 1833, and registered 1856.

This society takes members up to 50, with an entrance fee after 40, and the benefits go from 1*l.* up to 5*l.*, very much as in the other societies.

But a member's child comes into immediate benefit for 1*l.* The collectors of this society work in pairs; any person elected to collect and refusing to serve is fined 2*s.* 6*d.* No liquor is to be allowed at the meetings of the society during the transaction of business. There are to be 30 collections a year (but the committee may alter the number); ½*d.* a month is to be paid for management. There were 39 collections in the year February 1871-72. There are about 6,000 members in this society. The income from collections was 920*l.* The capital at the close of the year 1,146*l.* The cost of management was nearly 13%^o, the cost of collection was about 8*l.* 16*s.* per cent. The cost of medical aid was nearly 138*l.*, including nearly 9*l.* for leeches.

Ivy and Oak General Burial Society.

The fourth Macclesfield Burial Society is the Ivy and Oak General Burial Society. Held at the Bull's Head Inn, Broken Cross, near Macclesfield. It was founded in 1844, and numbers 2,725 members. Its funds at the close of the year 1871 were 483*l.* 18*s.* 11½*d.* It has four districts and seven collectors, who collected 23 times during the year and received 19*l.* 1*s.* 3*d.* or about 2*s.* 6*d.* each for each collection. The whole cost of management was 34*l.* 16*s.* 5*d.* or a little more 14 per cent on the income from contributions. This society has no medical benefits.

Sutton, Macclesfield, and Hurdsfield Friendly Connexion Burial Society.

The fifth Macclesfield Burial Society is the Sutton, Macclesfield, and Hurdsfield Friendly Connexion Burial Society, founded 1838, numbering 1,039 members, and worth April 1870 214*l.* 6*s.* 2*d.* This society is not registered. It meets at the Lord Street Sunday School. It has no medical benefits. Their printed report extends over six years for the sake of economy. The income, April 1869-70, from contributions was 121*l.* 11*s.* 2*d.* collected in 29 collections, or an average of less than 2*s.* 6*d.* a member. The benefits range up to 5*l.* at death; the cost of management for the last year was 80*l.* 4*s.* 3*d.*, of which 15*l.* 19*s.* was for collecting, making on the whole about 25 per cent.

The sixth Macclesfield Society for burials is the Sutton No. 1 General Independent Burial Society. Held at the Wheatsheaf Inn, Mill Green, Sutton, established 1848, registered 1859.

Sutton No. 1
General In-
dependent Burial
Society.

This society has about 1,140 members, and 201*l.* 5*s.* 9½*d.* capital. The income during the year from contributions was 228*l.* The cost of management was about 44*l.* 10*s.*, or about 19·7 per cent of the income from contributions.

This society gives medical aid, and paid in the year 42*l.* 10*s.* to doctors, and nearly 1*l.* for leeches. The society has paid for 634 funerals since its commencement. Its collectors work in pairs as bookman and bagman.

The seventh Macclesfield Burial Society, is the No. 5 United Friendly Burial Society, held at the Gardeners Arms, Parsonage Street, founded in 1847, registered 1854. The society numbers about 800 members and has 126*l.*

No. 5, Unite
Friendly
Burial Society

This society formerly had two collectors to each district, but they became very poor, and as an economy they work now with one collector to each district, of which there are six, five in Macclesfield and one in the country—Rainow. The society gives eight free weeks in the year; for six years they have printed no report for the sake of economy. Each collector gets 1*s.* 4½*d.* each time he goes out. The inspector goes round and compares the books and cards. This society has a medical benefit and pay the doctor 26*l.* a year. The cost of collection is a little over 18*l.* a year, on an income from contributions of about 130*l.*; or less than 14 per cent.

The eighth Macclesfield Burial Society is the Independent Burial Society, held at the Weavers Arms, Bank Street. Established in 1844, registered in 1860.

Independent
Burial Society,
Weavers
Arms.

This society has 196 members and 16*l.* 16*s.* 7½*d.* It collects once a fortnight, and sends out collectors in pairs. It has a medical benefit, and paid the surgeon 6*l.* for the year 1871–1872, February. The cost of management was 12*l.* 16*s.* on an income of 45*l.* 7*s.* 9*d.*, or nearly 28½ per cent. The cost of collection was 6*l.* 8*s.*, or about 14½ per cent.

The ninth Burial Society is the Macclesfield Sunday School General Burial Society, established in 1841, not registered. The last return furnished is to July 1867. The income from contributions for 1866 was 250*l.*; there were 30 collections in the year, giving an average of 8*l.* 6*s.* 8*d.* each time, and about 2,000 members.

Macclesfield
Sunday School
General Burial
Society.

The funds of the society amounted at the publishing of the report to 426*l.* The collectors receive 1*l.* each collection, or 30*l.* a year, 12 per cent. on the money collected. The secretary receives 12*l.* a year. The total cost of management is 54*l.* 7*s.* 6*d.*, not quite 22 per cent. There is no medical benefit in this society.

The tenth Burial Society is the Independent Burial Society of the Ancient Free Gardeners, held at the White Bear Inn, King Edward Street. It was established in 1844 and registered in 1866. At the close of 1870, there were 431 members, and the funds were 230*l.* 21 members left the society in the course of the year. This society has a medical benefit. The doctor receives 16*l.* 3*s.* 5*d.*, or 9*d.* a head. The cost of management is 20*l.* 1*s.* on an income of 86*l.*, or about 23½ per cent. The society has four districts, in each of which a pair of collectors receive the money; each collector receives 1*s.* 3*d.* each time he goes. It amounted in 1870 to 13*l.* 7*s.* 9*d.*, or 15½ per cent. on the money collected.

Independent
Burial Society
of the Ancient
Free
Gardeners.

These 10 burial societies give the following results for the town of Macclesfield, having with the neighbourhood in which these societies collect a population of less than 40,000:—

	Founded.	Members.	Capital.	Medical Aid.	Management.	Collection.
1. No. 1 Burial Society. (Registered.)	1831	6,800	765	Yes	per cent. 12½	per cent. 5½
2. Macclesfield General Burial Society. (Registered.)	1831	6,600	477	Yes	11½	7
3. Macclesfield, Sutton, and Hurdasfield No. 2. Burial Society. (Registered.)	1833	6,000	1146	Yes	13	8½
4. Ivy and Oak General Burial Society. (Unregistered.)	1844	2,725	484	No	14	7½
5. Sutton, Macclesfield, and Hurdasfield Friendly Connexion Burial Society. (Unregistered.)	1838	1,039	214	No	25	13
6. Sutton No. 1 General Independent Burial Society. (Registered.)	1848	1,140	201	Yes	19½	11
7. No. 5 United Friendly Burial Society. (Registered.)	1847	800	126	Yes	—	14
8. Independent Burial Society. (Registered.)	1844	196	17	Yes	28½	14½
9. Macclesfield Sunday School General Burial Society. (Unregistered.)	1841	2,000	426	No	22	12
10. Independent Burial Society of the Ancient Free Gardeners. (Registered.)	1844	431	230	Yes	23½	5½

Summary of
Macclesfield
Burial
Societies.

Giving a total of 27,731 members and 4,186*l.* funds, of whom 21,967 have the benefit of the doctor also. This table is a sufficient answer to the pretences of the Liverpool societies as to the necessity of larger management. A similar development of cheap local societies will be found at Proston, though not so cheap as here.

It will be noticed, if we exclude the three smallest societies, in which naturally the per-centage of management mounts higher, how remarkably cheap the management is, except in No. 5, which is unregistered.

The cheapness of the three first is specially noticeable, and may be compared with the Stalybridge Good Intent (see evidence of Mr. J. Marshall, 19,018), and the Chorley Burial Societies.

Among the other Friendly Societies in Macclesfield are the following :—

Peace and Union Society lost by not having a compulsory feast. Own house property.

The Peace and Union Society, established in 1794, has 319 members, 3,284*l.*, of which 2,227*l.* nominal capital is invested in house property, and is not really worth more than 1,000*l.* It was a mill on which they lent money. They had to take it and turn it into cottages, which they have now held more than 40 years. In 1856 this club reduced its full sick pay to six months, which formerly was for 12 months. At one time there were 800 members in the club, which was commonly called the Calvinist Club. They used to have a procession, a sermon, and a feast, each member had to pay a shilling. The registrar would not certify the rule. "It has been a great injury to us," said the secretary. He did not think the club lost three members a year by lapse. The club meets in the school room of Ebenezer Chapel.

Loyal Union Society. Church of England Friendly Society

The Loyal Union Society, generally called the Methodist Club, was established in 1817, has 295 members and 1,061*l.* The Church of England Friendly Society is managed by Mr. Biden of the savings bank, who was one of its founders, and has been secretary ever since the beginning in 1837. There are 930 members, and females are admitted. Formerly they joined chiefly for the medical benefit; now as they get the medical benefit in the burial clubs, they join less. This society has branches as far as Prestbury and Bollington, a matter of four miles at the furthest. The secretary considered even that was too far for efficient supervision. Mr. Biden was of opinion that in spite of the soundness of his society the competition of the orders injured them. Workmen like the social element, the self-government, the travelling donation. The society was valued by an actuary some years ago. Between 1865-71 128 women left the society, giving a profit of 628*l.* The society has very austere moral rules, which help exclusion of women. This society has 6,093*l.* The management is by the honorary members, and the ordinary members hardly ever attend the annual meeting. In January 1872, there were 400 male members and 570 female.

Insolvency of Macclesfield district of I.O.O.F. M.U.

Passing to the branches of the various orders in Macclesfield, the Manchester Unity have three lodges and 440 members. In the October Report, 1871, there were five lodges returned, but two of these, the Morning Star, 62 members, and the Perseverance, 69 members, have been closed, and the members transferred to other lodges or to the district. This district began the year 1870 with 1,219*l.*, they closed it with 1,070*l.* They paid 353*l.* to the district funeral fund, of which only 148*l.* was received as funeral benefit. The difference indicates the drain on the district of the 28 old district members. The members of the three lodges pay a levy of 2*s.* a year to maintain these district members. The district in its distress has made several applications for relief to the order, and in consequence Mr. Buck, of Birmingham, made the following report to this year's Annual Moveable Committee at Lancaster in May last.

MACCLESFIELD DISTRICT.

"5. The directors, at their August meeting, took into consideration the 14th resolution of the last A.M.C. in reference to this district, and Mr. Ratcliffe being busily engaged in the classification of the quinquennial returns, Mr. Buck was instructed to make a valuation of the district. The returns being obtained, the valuation was made, and at the November meeting the report was received. This report, with a summary of the valuations, is annexed, and the attention of the meeting is earnestly called thereto.

"TO THE GRAND MASTER AND BOARD OF DIRECTORS.

"GENTLEMEN,

November 1st, 1871.

"In accordance with your resolution, I have made a valuation of the assets and liabilities of the five lodges and 21 district members comprising the Macclesfield District, and the following are the results :—The number of members is 416; amount of funds in three lodges, 1,040*l.* 1*s.* 0*d.* The total present value of contributions is 6,315*l.* 15*s.* 2*d.* Total present value of sickness benefits, 7,719*l.* 10*s.* 0*d.* Male funeral benefits, 1,977*l.* 2*s.* 9*d.* Females, less those paid and unmarried members, 464*l.* 15*s.* 11*d.* Total value of liabilities, 10,161*l.* 8*s.* 8*d.* Deficiency, 2,805*l.* 12*s.* 6*d.* Of the lodges, two, consisting of 119 members and 21 district members, have no funds whatever. The present value of their contribution, at present rates, is 2,123*l.* 5*s.* 8*d.*; their liabilities—sickness, 2,803*l.* 11*s.* 8*d.*; male funerals, 757*l.* 17*s.* 8*d.*; female, 147*l.* 15*s.* 0*d.*; total liabilities, 3,708*l.* 3*s.* 4*d.*; deficiency, 1,585*l.* 17*s.* 8*d.* Of this sum, 469*l.* 12*s.* 3*d.* is on the 21 district members which the last A.M.C. were solicited to make Unity members. Members joining the district since 1863 pay contribution and receive benefits in accordance with scale 3, table 2, general rules, and also pay 2*s.* per member per year to the support of the 21 district members. These payments are sufficient for their benefits, but the money has gone for payment of former liabilities. Other members receive 9*s.* per week first six months, 5*s.* per week second six months, and 3*s.* for any sickness after; 10*l.* on the death of a male, 5*l.* for a female; district members 8*s.* 6*d.* first twenty-five weeks, 5*s.* second six months, and 2*s.* 6*d.* per week after; their average age is 66 years. The deficiency is equal to a rise of contribution on all the members of more than one third.

"The report as to the practicability of the Unity being able to carry out the 17th general rule had better be deferred till after the valuation of Unity is completed.

"This valuation, and that of the Manchester District, shows the utter inadequacy of any gift the Relief Committee of the A.M.C. can make, the loss in interest on the deficiency in this district being over 50*l.* in the year. Valuation sheets and statement appended.

"Yours truly,
"HENRY BUCK."

GENERAL SUMMARY.

	Assets.	£	s.	d.	Liabilities.	£	s.	d.		
Value of contributions	-	-	6,315	15	2	Sickness benefits	-	7,719	10	0
Present capital	-	-	1,040	1	0	Funeral do. males	-	1,977	2	9
Deficiency	-	-	2,805	12	6	Do. do. females	-	464	15	11
			<u>£10,161</u>	<u>8</u>	<u>8</u>			<u>£10,161</u>	<u>8</u>	<u>8</u>

The above report shows a deficiency of 2,805*l.* on a balance sheet of 10,161*l.*, or assets which are 37½ per cent. less than they should be, and for each member a deficient capital of about 6*l.* 13*s.* This sad result is owing to many causes, one of them, for which the members are not much to blame, is that in the early days of the order some old sick clubs, full of old members, were transferred bodily to the order.

The Ancient Order of Foresters have three courts in the Macclesfield district, with 310 members and 781*l.*; they are all registered.

The Grand United Order of Odd Fellows have been already noticed. Eleven lodges and 499 members are in the town of Macclesfield.

The Druids have 12 lodges and 396 members in Macclesfield; six of these, with 169 members, are in an equalized district, and five others, with 187 members, are in another equalized district.

The Free Gardeners have eight lodges and 306 members. They made 25 new members in the year 1870-71, 12 lapsed, one was expelled. The year's contributions and entrances were 299*l.* 18*s.* 7*d.*; the sick and funeral benefits paid were 263*l.* 7*s.* 7*d.*; balance gained in the year, 36*l.* 11*s.* 0*d.*

Thus there are 47 branches of Orders and 1,951 members in Macclesfield.

Three local sick clubs, 1,544 members.

10 burial clubs, 27,731 members.

CREWE.

Crewe, as a creation of yesterday, has had the advantage of starting fair with its Friendly Societies. The consequence is that they are well managed as a rule, and decidedly above the average of the county.

Crewe.
Crewe Friendly Societies.

There are three lodges of the I. O. O. F. M. U.

	Members.	Funds.	Liabilities.	Assets.	Deficiency.
Crewe	333	3,542	11,584	10,513	1,071
Strangers' Home	215	1,064	6,682	6,085	596
Pride of the Valley	50	124	1,374	1,364	10
	608	4,730	19,640	17,962	1,677

(7*l.* 15*s.* 6*d.* a member) or a deficiency on the whole of 9·3 per cent., or about 2*l.* 15*s.* 6*d.* a member.

The Ancient Order of Foresters have four courts in Crewe.

	Members.	Funds.	Average Age.
Lord Crewe	438	2,781	36
Linton Dale	462	2,324	35
Princes of Peace	202	620	34
Hand of Friendship	75	157	30
	1,177	5,882	

or about 5*l.* a member. All these courts print balance sheets.

The Order of Druids have five lodges in Crewe.

	Members.	Funds.	
Loyal Britannia	285	1,596	} Print balance sheets. } Separate management funds.
Rockwood	124	296	
Squire Hill	64		
Cross Green	107		
Loyal Branch	42		
	602		

The National Odd Fellows have one lodge.

Florence Nightingale	67 members,	£91	{ Printed balance sheet. } Separate management fund.
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One lodge of G. U. O. O. F., 18 members.

One branch of the Locomotive Steam Engine and Firemen, 162 members, 752*l.*

There are several societies of Orangemen, but they make no return.

There is in Crewe a Co-operative Society, which has been established 26 years. It has a capital of between 12,000*l.* and 13,000*l.*, and in the year 1871 did a business to the extent of 43,938*l.* It has 903 members.

NANTWICH.

There are several societies in Nantwich worth noticing. There is a female sick club, founded in 1821. It has 241 members and 285*l.* In 1870 it amalgamated with another female club of 40 members, which used to divide yearly. About 12 years ago the contribution was raised for one year. There are now no adult dividend clubs in Nantwich; they have all died out.

Nantwich.

There are four peculiar clubs in Nantwich, all resembling each other. They are for children. The largest has been founded 45 years. It is unregistered; it was originally in connexion with the Church Sunday school, and is still principally for the Church of England. The other three are the Ebenezer, the Wesleyan, and the Independent. Members are admitted from one year old up to 17. The contribution is 1*d.* a week; the benefits are 1*s.* 6*d.* a week in sickness, 4*l.* at death if over five years old, 2*l.* if under five years old. There is a levy of 3*d.* a member at each death, and there are small fines for being in arrear.

Nantwich school clubs.

There are 1,375 members. The surplus is divided at the end of the year. Many members pay 2*d.* and 3*d.* a week, but the penny only is for benefits, the rest is kept apart and goes to the individual member, who so far uses the club merely as a savings bank. There are also members who are called honorary members, who pay in to draw their own money back at the end of the year as from a savings bank. The dividend in 1871 was 4*s.* 9*d.* a member, 1,026*l.* This dividend, which is larger than the weekly contribution (4*s.* 4*d.* a year), was made by the excess of the 3*d.* levies over the funeral payments, and there is interest got from the savings bank on the contributions during the year. The members are also entitled to medical attendance, for which they pay 10*d.* a head. They have two doctors for the club who received 54*l.* 8*s.* 6*d.* for their services in 1871. The secretary has held his office 25 years, the treasurer 30 years. There are no printed rules, and the written rules, which the secretary only found after some difficulty, and which were given him when he took office 25 years ago, are not the rules under which the club is now managed. According to the secretary the rules which really governed the society were matters of common knowledge and tradition. Should any disputes arise they are settled finally and conclusively by the treasurer. The secretary's accounts are never audited, nor are the treasurer's; no balance sheet is laid before the meeting, nor is there a committee. But the result of the yearly dividend after allowing for the benefits shows that the members get their full money's worth.

The Juvenile Friendly Society in connection with the Congregational Sunday School was founded in 1823. It has printed rules; it is under the management of the Sunday school committee. Any person being a teacher or scholar in the school from 5 to 20 years may be admitted a member. Candidates for the school only from one to five years of age may also become members, with this provision, that they do not receive any benefit in time of sickness. Parents and members of the congregation may become honorary members (*i.e.*, use the club as a savings bank).

The entrance fee is 2*d.*, contribution 1*d.* a week. Sick relief is 1*s.* 6*d.* a week for three months, then 1*s.* a week for three months, then 6*d.* a week for the rest of sickness up to the age of 20, when membership ceases. At death 30*s.* is paid, raised by a levy of 2*d.* from the members. The surplus, if any, goes to the funds for dividend.

The doctor is a special benefit for 2½*d.* a quarter.

The fund is divided at Christmas except one guinea.

The Wesleyan Methodist Sunday and Day School Sick Club was founded in 1831.

This club makes benefits close at 20 years of age.

No sick benefits are paid to members under 10 years of age.

The doctor costs 2½*d.* a quarter extra.

At death the benefit is the whole of a 3*d.* levy on the survivors, and the parents have to collect the levy themselves.

The three clubs, Ebenezer, Wesleyan, and Independent, have together about as many members as the Church club.

There are no collectors employed in these clubs. These clubs have been imitated at Middleton in Lancashire.

The dividend clubs are all gone.

One called the Friendly Rest broke up 12 years ago.

The Friendly Knot, 140 members, 261*l.*, was a dividend club down to 1850, and used to have 3*d.* cheques for liquor. They then gave up both liquor and dividend as they found themselves falling off.

There are also in Nantwich a Court of Foresters, 398 members, 2,492*l.*

A lodge of the Manchester Unity, 165 members, 1852*l.*

Valuation, assets, 4,678*l.*; liabilities, 4,801*l.*; deficiency, 123*l.* A deficiency of 2*l.* 12*s.* 6*d.* per cent., or a little more than 6*s.* a member.

Nantwich has a population of rather more than 3,000, mostly employed in the bootmaking trade.

SANDBACH.

In Sandbach there are several clubs mostly belonging to the various orders, and though primitive in their character yet better managed for cheapness and amount of funds than most such societies. The Manchester Unity Lodge there is not registered, and is seceding from the order rather than submit to registration.

The new Temperance Society at Sandbach has 118 members, and 700*l.* The whole management is 2*l.* 15*s.* The fines pay the cost.

The Sandbach Temperance Society, founded 1829, has 70 members, and 774*l.*

There is no separate management fund, but the whole cost of management was 2*l.* 8*s.* 10*d.* on an income from contributions of 71*l.* 10*s.*

The Manchester Unity of Odd Fellows have 138 members in their lodge, and claim to have 1,993*l.*, but they refused to produce their books to the district auditor.

The Grand United Order of Odd Fellows have a lodge in Sandbach, with 82 members and 857*l.*

They all pay one rate of 1*s.* 8*d.* a month, and the lodge gives a premium to a young man from 18 to 23 of 8*s.* to join, and of 4*s.* from 23 to 27. The lodge prints a balance sheet.

The Order of Druids has two lodges, one in Sandbach, 77 members, the other in Middlewich, 74 members, united in their funds. They return 618*l.* funds. Their management cost 15*l.* 9*s.* for an income from contributions of 145*l.*, or a little more than 10 per cent. They print a balance sheet.

The Ancient Shepherds, Ashton Unity, have a lodge in Sandbach of 69 members, 472*l.*

The contribution is 1*s.* 8*d.* a month.

The benefits 8*s.* a week for 26 weeks.

Then 4*s.* for 26 weeks.

Then 2*s.* 6*d.* for remainder of sickness.

8*l.* at death of member or wife.

The officers state that the lodge is contemplating a graduated scale of contribution.

The Bud of Hope Lodge of the Ancient Free Gardeners in Sandbach has 123 members and 1,866*l.* They print a balance sheet. Their management cost them about 6*l.* on 132*l.* income from contributions.

There are two female societies at Sandbach, both founded in 1805.
One of them has 142 members, 491*l.*

The contributions are 15*s.* 6*d.* a year,
The benefits are 4*s.* a week in sickness for 13 weeks.
" 3*s.* " " next 26 weeks.
" 2*s.* " " " "
" 1*s.* 6*d.* " " rest of sickness and for superannuation.
6*l.* at death of a member.
3*l.* death of a husband.
5*s.* at a confinement.
Medical attendance generally.

The other club has 24 members, and seems by the balance sheet to be entirely supported by the honorary members.

It has 75*l.* funds, and paid in 1870–71 nothing for sickness and 3*l.* for one funeral.

LOCAL SICK CLUBS.

There are in Cheshire several of the old-fashioned sick clubs with the yearly feast, which though not managed in the most scientific manner have good funds. One of these is the Chorley Friendly Society, founded in 1793, whose secretary Mr. Henry Henshaw gave evidence at Manchester (see 19,682).

The following is a list of some of them:—

	Members.	£
Alderley Friendly Society - - - - -	294	3,138
Chorley Friendly Society - - - - -	180	2,102
Brereton Dividend Club - - - - -	387	1,567
Coddington Brotherly Society - - - - -	167	1,132
Doddestons Friendly Society - - - - -	125	1,120
Eastham Friendly Society - - - - -	250	2,560
Farndon Amicable Society - - - - -	293	2,450
Malpas United Friendly Society - - - - -	386	3,028
Neston Independent British Friendly Society - - - - -	112	1,188
West Kirby Friendly Society - - - - -	189	1,082
10 -	2,383	19,405

There is also the Astbury and Lawton Friendly Institution, founded in 1830 on the same plan as the Becher clubs and under honorary management. It has by the last report 300 members and 5,850*l.* Sick-pay ceases at 65, and annuities are granted in old age.

There is a somewhat similar club for women, the Lawton and Odd Rode Female Friendly Society, founded 1829. The number of members is not stated, but the funds at the close of 1870 were 4,186*l.*

There is a female Friendly Society at Malpas with 130 members and 1,074*l.*

There are several local collecting burial clubs in Cheshire besides those already noticed. There is one at Stalybridge called the Economical Burial Society, founded 1843; rules deposited. It has 920 members, all within two miles of the town hall. Funds, 469*l.* Children are admitted at three months old. Entrance is 3*d.*, contribution 2*d.* a month; benefits in three months 4*l.*, in 12 months 5*l.* There are four collectors who receive 3*s.* a collection each. The whole expenses besides the collection are less than 5*l.* About five per cent. leave the society annually. Each head of a family pays 3*d.* twice a year for a liquor card to pay the landlord where the club is held.

The Friendly Society, Gun Inn, Hollingworth, is one of the oldest of the collecting societies.

Its management is about 11 per cent. on income from contributions.

The dividend club at Brereton avoids some of the mischiefs of a division. It was founded in 1831. In 1845 it had reached to 400 members, who paid 6*d.* a week and 1*s.* levy at each funeral. The sick pay was 7*s.* a week. Mr. Royds, the clergyman, feeling that a yearly division was an unsound principle to admit into a sick club, persuaded the members to an alteration. They raised a sum of 2*l.* a member, by yearly contributions of 8*s.* a head, to make a fundamental stock. Honorary members' contributions and all interest were to be capitalized till the fundamental stock reached 2,000*l.* This alteration was carried in about 1851 with some difficulty, and some young members seceded. Mr. Royds states—

"The system is far from perfect theoretically, but I find that there is a very strong objection about here to the really fairer system of graduated monthly payments, and to any elaborate scheme which they cannot understand. There is also a very strong liking for a dividend club, though ours now is so very little more than in name. My object has been to secure a sum sufficient to save older members from loss in case of the young ones leaving the club for some more fashionable or prosperous one, as has been the case several times near here.

"At the same time that the other alterations were made the rate of sick pay was raised to 8*s.* 2*d.* a week, and the sum paid for a funeral was limited to 12*l.* The rules amended were submitted to Mr. Tidd Pratt, and I believe he objected to me requiring all members to pay for their annual dinner, which was altered at our last annual meeting."

Brereton is a purely agricultural district.

Brereton dividend club.

DERBYSHIRE.

Derbyshire. The population of Derbyshire is 380,538, and the affiliated orders are pretty numerous within its limits.

I.O.O.F., M.U. Valuation of lodges. The Independent Order of Odd Fellows, Manchester Unity, show 17 districts, 128 lodges, 16,010 members, and 91,604*l.* as their strength at the close of 1871.

Their average ages are 37·65, or 1·53 above the United Kingdom average.

In the recent valuation of the Order 89 lodges have been valued.

The Alfreton district, 5 lodges, 313 members, has made no returns for valuation.

Their financial return for the close of 1871 is of four lodges and 264 members, capital 1,126*l.*

A loss during the year of 62*l.*; none of the lodges in this district are registered.

The whole of the Ashbourne district, 10 lodges, 921 members, has been valued. They are all registered. The balance sheet for the district is as follows:—

Assets.	Liabilities.	Deficiency.
20,370 <i>l.</i>	22,128 <i>l.</i>	1,758 <i>l.</i>

Four lodges have a surplus of 787*l.*, and 354 members.

Six have a deficiency of 2,545*l.*, and 567 members.

The capital of the district is 7,059*l.*

Baslow district has 7 lodges, all registered, 1,093 members. Only two of these make financial returns to the Order for the year 1871.

Four lodges with 555 members have been valued.

Assets.	Liabilities.	Deficiency.	Capital.
13,067 <i>l.</i>	12,070 <i>l.</i>	2,003 <i>l.</i>	5,070 <i>l.</i>

One lodge with 101 members has a surplus of 64*l.*

The other there, with 454 members, have a deficiency of 2,067*l.*

In Belper there are four lodges, all registered, with 582 members. At the close of last year they returned a capital of 2,685*l.* Only one has been valued, with 155 members.

Assets.	Liabilities.	Deficiency.	Capital.
3,102 <i>l.</i>	4,684 <i>l.</i>	1,582 <i>l.</i>	791 <i>l.</i>

Bradwell district consists of one lodge registered with 115 members.

Assets.	Liabilities.	Deficiency.	Capital.
2,861 <i>l.</i>	3,084 <i>l.</i>	223 <i>l.</i>	1,130 <i>l.</i>

Buxton district has one lodge, registered 171 members; 2,185*l.* It has not been valued. They spend money in lodge liquor.

Castleton district returns four lodges, all registered, 350 members; 3,478*l.* They have made no return to the registrar nor to the Order for 1871. They have not been valued.

There has been much dissention in this district, and one lodge no longer exists.

Chesterfield district has 23 lodges, all registered, 2,249 members, and a capital at the close of 1871 of 9,484*l.*

Twenty-one of these lodges have been valued.

Victory and Clarence, with 207 members, have not been valued. The remainder give the following result:—

Lodges.	Members.	Assets.	Liabilities.	Deficiency.	Capital.
21	2,042	40,523 <i>l.</i>	53,257 <i>l.</i>	12,734 <i>l.</i>	8,536 <i>l.</i>

Four lodges, 261 members, have a surplus of 744*l.*

17 lodges, 1,781 members, have a deficiency of 13,478*l.*

The Derby district has 17 lodges and 3,159 members; all the lodges are registered, but one with 20 members. They returned 13,930*l.* at the end of 1871. Only 10 lodges, with 1,475 members, have been valued. They are all deficient. The balance sheet is as follows:—

Assets.	Liabilities.	Deficiency.	Capital.
30,908 <i>l.</i>	39,403 <i>l.</i>	8,493 <i>l.</i>	6,139 <i>l.</i>

The Dunfield district has 5 lodges, all registered, and 660 members. They had 3,784*l.* at the close of 1871. Their valuation is as follows:—

Assets.	Liabilities.	Deficiency.
13,918 <i>l.</i>	15,968 <i>l.</i>	2,050 <i>l.</i>

One lodge with 106 members and 759*l.* has a surplus of 135*l.*

The others, with 554 members, have a deficiency of 2,185*l.*

The Eckington district has 5 lodges, all registered, 603 members, and 2,632*l.* Three of these with 379 members and 2,032*l.* capital have been valued; all deficient.

Assets.	Liabilities.	Deficiency.
8,882 <i>l.</i>	10,794 <i>l.</i>	1,912 <i>l.</i>

The Glossop district has 7 lodges, all registered, 1,115 members; 9,241*l.* They have all been valued.

Assets.	Liabilities.	Deficiency.
24,242 <i>l.</i>	28,435 <i>l.</i>	4,193 <i>l.</i>

One lodge of 58 members has 951*l.* and a surplus of 235*l.*

The other 1,057 members have a deficiency of 4,428*l.*

The Ilkeston district has five lodges, all registered, and 838 members; 7,800*l.*

They are all deficient. The valuation is as follows:—

Assets.	Liabilities.	Deficiency.
18,158 <i>l.</i>	23,005 <i>l.</i>	4,847 <i>l.</i>

The Midway district has 12 lodges, 1,286 members, and 9,467*l.* They have made no returns for valuation. Five of the lodges, with 499 members, are unregistered.

The New Mills district has 7 lodges, 1,170 members. Four of the lodges, with 896 members, are unregistered.

The district has 6,188*l.*, and all the lodges are insolvent.

Assets.	Liabilities.	Deficiency.
22,981 <i>l.</i>	26,889 <i>l.</i>	3,908 <i>l.</i>

The Ripley district has three lodges, all unregistered, 225 members, and 1,808*l.*; all the lodges are insolvent.

Assets.	Liabilities.	Deficiency.
4,681 <i>l.</i>	5,492 <i>l.</i>	811 <i>l.</i>

The Wirksworth district has 12 lodges, all registered, 1,159 members, and 8,243*l.*

Assets.	Liabilities.	Deficiency.
25,577 <i>l.</i>	28,572 <i>l.</i>	2,995 <i>l.</i>

Two lodges, 67 members, 816*l.*, have a surplus of 303*l.*

The others have a deficiency of 4,298*l.*

To sum up, we have the following results for the Manchester Unity in Derbyshire:—

Total: 17 districts, 128 lodges, 16,010 members, 91,604*l.* (nineteen lodges, with 1,953 members, are unregistered).

39 lodges, 5,199 members, have not been valued.

89 lodges, 10,811 members, have been valued.

They give a total of—

Members.	Assets.	Liabilities.	Deficiency.	Capital.
10,811	229,270 <i>l.</i>	276,880 <i>l.</i>	47,610 <i>l.</i>	68,001 <i>l.</i>

That is a deficiency of 4*l.* 8*s.* a member, or 20½ per cent.

The members valued have a capital of about 6*l.* 6*s.* each; the remaining 5,199 have a capital of 23,603*l.*, or about 4*l.* 10*s.* a head; their deficiency is therefore probably much greater.

Of all the lodges valued, only 13 have a surplus; they number 947 members, and their surplus is 2,268*l.*

So that the deficiency on the insolvent lodges is more than 5*l.* a head.

The Order in Derbyshire made 3,241*l.* interest on a capital of 87,545*l.* at the beginning of the year, or about 3*l.* 14*s.* per cent.

The ancient Order of Foresters in Derbyshire have 41 courts, of which 11 are isolated, and 30 are in five districts. Derbyshire
A.O.F.

There are two of them, No. 92 and No. 1,746, unregistered, containing 176 members. There are 4,093 members. 21 of the courts have graduated scales of contributions.

The funds are 16,119*l.* court funds, 900*l.* district funds.

The Grand United Order of Odd Fellows have 13 districts, 60 lodges, and 3,513 members. Derbyshire.
Other orders.

The Order of Druids have 6 districts, 23 lodges, and 2,155 members.

The Loyal Order of Ancient Shepherds, Ashton Unity, have 5 districts, 8 lodges, and 880 members.

The Nottingham Odd Fellows have 47 lodges and about 3,200 members.

The United Ancient Order of Druids have 10 lodges and 869 members.

The British United Odd Fellows have 11 lodges and 509 members.

The London Unity of Odd Fellows have 12 lodges and 805 members.

The Derby Midland Odd Fellows have 34 lodges and about 1,700 members.

The Ilkeston Odd Fellows have about 10 lodges and 800 members.

The Locomotive Engineers and Firemen's Society have one branch, with 254 members.

Making a total as follows:—

	Lodges.	Members.
I.O.O.F., M.U.	128	16,010
A.O.F.	41	4,093
G.U.O.O.F.	60	3,513
O.D.	23	2,155
L.O.A.S., A.U.	8	880
N.A.I., U.O.O.F.	407	5,400?
U.A.O.D.	10	869
B.U.O.O.F.	11	509
O.O.F., L.U.	12	805
D.M.O.O.F.	34	1,700
I. & E.V.I.O.O.F.	10	800?
L.E. & F.S.	1	254
Smaller Orders	6	300?
Total	591	55,088

Derbyshire.
Summary of
orders.

or 9·14 per cent. of the whole population of the county.

DERBY.

The Derby and Midland Counties District of the Order of Druids has 11 lodges and 1,163 members. Derby.
O.D. This district is rather more flourishing than the Druids in Lancashire and Yorkshire.

The three lodges in Derby with 685 members, have all graduated scales of contributions.

The Good Samaritan lodge, with 255 members, has a capital of 693*l.* of which 486*l.* is invested in house property. They spend 27*l.* 2*s.* 5*d.* on "rent of room." They meet fortnightly and spend, as a rule, 16*s.* a night for liquor. The Ancient Order of Foresters in Derby have no liquor money, and have not had for three or four years.

There is a large local burial society in Derby, called the Derby Benevolent Burial Society, founded in 1843. The idea was brought from Congleton by some silk weavers, and the society is of the Congleton Derby Benevolent Burial
Society unreg.

gistered,
founded 1843,
29,133 mem-
bers, contribu-
tion 1d. a
month.

type. They collect 1d. every four weeks, and send out the collectors in couples. The society is not registered, it is limited in area to not more than two miles from the town. There are twenty districts; each collector gets 5s. each time he goes out collecting. There is an inspector for each district who goes round and compares the members' cards with the collectors' books twice a year. The secretary has held office for 24 years. The society began by collecting a penny a week; they then came down to a halfpenny, and then to a farthing in 1848. The secretary was at first paid 1*l.* per thousand members, he is now paid 25s. per thousand. The treasurer gets 10s. a thousand, and the president 6s. a thousand. There were from 4,000 to 5,000 members when the present secretary took office. The society admits members from one year old up to forty. Members come into benefit in 24 weeks for 3*l.*; the benefits then gradually rise till in 14 years they become entitled to 5*l.* There were at the close of 1871, 29,133 members, and the funds amounted to 2,786*l.* The expenditure of the year was 1,452*l.* 6s. 6*d.*, of which 1,219*l.* 7s. was for funerals, leaving 233*l.* for management. The total income was 1,734*l.*, of which 97*l.* was from interest, and 1,637*l.* from contributions. Thus the total cost of management was less than 14 per cent. of the income from contributions, which is remarkable when we consider the large number of members and the very small individual contribution. The cost of collection, including the inspectors, was about 8 per cent.

Midland Rail-
way Friendly
Society. Compul-
sory on all
in the service
of the com-
pany, with cer-
tain exceptions.

In Derby there is a large railway society, the Midland Railway Friendly Society. This society was established in 1860. It had, by the July report of 1871, 8,295 members, and a capital of 7,600*l.* Rule 1 states: "The directors have resolved to require all those in their employment who receive

"weekly wages (subject to the exceptions under the rules) to become members."
Rule 5. "It shall be imperative upon all servants employed in the passenger and goods departments, gaugers, engine drivers, and firemen receiving weekly wages, who may hereafter enter the service of the company, to become members of this society. This rule is applicable to every one as above who has been one month an appointed servant of the company, at wages exceeding 12s. a week. Officers and servants in receipt of salaries shall have the option of joining or not, as they may elect."

The society is governed by a committee of nine official members and 16 elected operatives. In substance it is governed by the elected operatives, for the official members very rarely attend, and the railway company give free passes and make special arrangements to relieve these members from their work, so that they may attend the meetings, which are monthly.

In the opinion of the secretary, the committee of working men were fully competent to manage the society efficiently. These elective members are chosen by voting papers; eight of them are chosen out of the traffic department, six from the locomotive, and two from the way and works department. Any person desirous of being a candidate puts himself in nomination from 28 days to 40 days before the election. Every member of the society receives a voting paper with the names of the candidates, and those who get a majority are elected. In June 1871, 5,801 members voted out of about 8,000 members. In the traffic department 4,082 voted out of 5,275. In the locomotive department 1,719, out of 2,078. So there is no lack of action on the part of the men in choosing their committee. There were 20 candidates in the traffic department, and 10 in the locomotive department. There is a uniform rate of contribution of 9*d.* a fortnight to the benefit fund. The benefits are medical attendance and 12s. a week, full sick pay for 26 weeks, then 6s. a week for 26 weeks, then 4s. a week for the rest of sickness for ordinary illness. If he shall be disabled by accident in the course of his duties, he receives 15s. a week for 26 weeks, then 7s. 6*d.* for 26 weeks, then 4s.

In case of death from ordinary causes the member's representatives receive 12*l.* In case of death from accident in the service of the company, 25*l.* There is a separate contribution of 3*d.* a fortnight for management, out of which the doctor is paid.

The members' contributions are stopped out of their wages, so there is no trouble in collection, no arrears, and no losses, except by leaving the service of the company.

Rule 23 provides that a member, if he has been seven years or more in the service of the company, and not less than five years in the society, may remain in the society on his leaving the service of the company on being discharged for reasons other than misconduct. Such members are excluded if eight weeks in arrears. They only receive 10s. a week in sickness and 10*l.* at death. If such a member wishes to leave he shall receive 25 per cent. of the excess of his past contributions over the benefits he has received. Any person leaving the company's service after a shorter period than that stated above shall be paid the same rate, and leave the society.

The members being distributed along the line, their sick pay is remitted to them in what are called cash parcels which are forwarded in the same way that the company make their own cash remittances. The society has a travelling inspector at 140*l.* a-year, to guard against fraud, and to visit the sick members.

The cost of management proper for 1870-71 was 557*l.* on an income from contributions of 9,900*l.*, or about 5½ per cent. Of course, the facilities given by the company for collecting contributions and distributing sick pay keep down the expenses.

The railway company contribute 1,000*l.* a year in addition to the members' contributions. The payments resulting from accidents in the July-September quarter 1871, were 760*l.* to 1,350*l.* for ordinary sickness; at this rate the accidents alone cost the society in sickness 3,040*l.* a year without counting the deaths. So that the donation of the company is very far from making up to the society for the special risks and liabilities of so dangerous an employment. Indeed, assuming the quarter quoted to be a fair sample of the year we should have 4,048 weeks of accident sickness, and the extra 3s. alone would take 607*l.* of the company's 1,000*l.* The accidental death additional benefit would probably bring the total so absorbed up to 700*l.*

The liability to sick pay on this society owing to railway service amounts to an additional 40 per cent. in time beyond the ordinary sickness experience. It would not do to assume that the risk throughout life is an additional 40 per cent., for this is a young society, and the railway liability is a loading of 40 per cent. on the sickness experience of most of them at the healthy age. Still, in any case this is a very considerable risk, and it cannot be doubted that in this compulsory club the money which should be accumulating to pay liabilities or ordinary sickness is being spent in this extraordinary drain.

Complaints have been made against the compulsory character of this society by the members. No doubt it is a very hard thing for a man to be forced to join a society which must break in a few years, especially as he may be a member of some other society, such as the Odd Fellows, when he enters the service of the Midland Railway; and may be forced to retire from his former society if he cannot afford to keep up two subscriptions. Again, a society like this exposes a member if he is dismissed by the company to lose all his past savings, for he may be too old to join a new society. In fact, in any dispute between the company and their servants the existence of a society like this enables the employer by dismissing the servant to inflict a heavy fine as well as to deprive him of his employment.

Societies whose benefits cease with the cessation of a particular employment are most objectionable on account of their precariousness. Far better is such a society as the Locomotive Engineers and Firemen, whose benefits are open to a member wherever he may work. These objections apply in principle to this society; in its practice, apart from its insolvency, it is cheaply and popularly managed. In some other societies connected with railways there have been much worse cases of autocratic and irresponsible management.

Several societies in Derby hold house property, and they complain that they are not allowed a return of the income-tax on this investment. At a meeting where several leading men among the friendly societies were present, they were all of opinion that land should be made a legal investment for registered societies. The old public-house clubs have been completely superseded in Derby by the affiliated orders which, however, are not very well off. There are two sick clubs in connexion with chapels, but no children's burial clubs in connexion with Sunday schools.

Derby societies owning land desire to make such property a legal investment.

Disappearance of old public-house clubs.

GLOSSOP.

The town of Glossop has a population of 17,046 inhabitants. The union has 21,600. The friendly societies are nearly all in Glossop. There are two burial societies, the Glossopdale Funeral Society and the Junction Inn Funeral Society. The Glossopdale Funeral Society has been in existence a good while, but was registered in 1858. The collectors have their districts, and go three miles from the club houses; they collect once a calendar month. There are four collectors; members are admitted from two months to 35 years. The contribution is 2s. a year for benefits, and 4d. a year for management. The benefits go up to 5l.; members come into benefit in two months.

Glossop.

Glossopdale Funeral Society, 6,000 members.

There are about 6,000 members in the society.

The town collector gets 1s. in the pound for collecting; the others, who have further to go, get 1s. 2d.

The cost of management for the year 1871 was 70l. 15s. on an income from contributions of 620l., or less than 11½ per cent.; the capital of the society is 925l.

The Junction Inn Funeral Society was founded in 1849, and registered in 1861. There are 950 members and three collectors with their distinct districts. One gets 10 per cent., the other two 7½ per cent. each.

Junction Inn Funeral Society, 950 members.

They admit members from 8 weeks to 35 years old, and charge 2d. a month contribution for those under 25, after 25 they must pay 3d. a month contribution. Three months must pass before coming into benefit; 12 weeks arrears suspend from benefit; the benefits go up to 5l. Members refusing to serve offices are fined 1s. 6d.; no one need serve a second time for 12 months after he has served.

Extra collections may be made when the funds fall below 40l. There is a rule for a management fund, but it is not observed. The cost of management is less than 13½ per cent. on the income from contributions. The capital is 393l.

At each quarterly meeting 15s. worth of liquor is brought into the room after the business is transacted. It is entered in the account as rent of room.

Formerly members took a shilling's worth of liquor as part of the funeral benefit. That has been done away with this year.

The benefits have been raised from 4l. to 5l.

During the cotton famine the collectors were sent round only once a quarter, instead of three times. That was done for more than two years.

Not more than 30 members a year drop out by nonpayment.

There is a lodge of the Grand United Odd Fellows in Glossop, but it has only 20 members.

They are not registered; have no separation of funds; spend 4s. 9d. a meeting in liquor; and have 27l. capital. Sixteen have left in the last five years.

There are two lodges of Druids.

Valley's Delight, 37 members.

Spring of the Valley, 30 members.

The Ancient Order of Foresters have a district of three courts, 389 members, 2,650l. court funds 352l. district funds.

There is a juvenile society in connexion with the Foresters; it has 37 members.

There is also a widows' and orphans' fund in connexion with this district and another in Cheshire. It has 200l. capital.

The Manchester Unity of Odd Fellows have seven lodges and 115 members. One of these, Clivo, is at Tintwistle in Cheshire, all the others are in or close to Glossop.

Glossop. I.O.O.F., M.U.

The lodges meet monthly, and spend from 1½d. to 2d. a member in liquor; most of them have an anniversary. But these payments come from the management fund, not from the benefit fund. There is still 90l. outstanding in this district, loans made to members and owing since the cotton famine; 77l. has been repaid within the last two years. The district auditor's report that the lodge books are, on the whole, well kept. The lodges all allow 9s. a week for 26 weeks, then 4s. 6d. for 26 weeks, four of them continue the 4s. 6d. during sickness; one gives 3s., the other two 2s. 6d.

The Prince Regent Lodge, with 370 members, also allows 10s. on the death of a child. In consequence of this it was resolved at the March quarterly meeting of 1872 that the lodge be summoned for this violation of the 61st general law.

There are 70 widows paying to the district for funeral money. The widows' and orphans' fund of this district is worth nearly 200*l*.

The valuation of this district is in detail as follows:—

	Members.	Capital.	Assets.	Liabilities.	Surplus.	Deficiency.
		£	£	£	£	£
Prince Regent - - -	351	2,810	7,931	9,862	—	1,931
Morning Star - - -	158	1,191	3,529	4,207	—	678
Queen Victoria - - -	62	489	1,502	1,597	—	95
Clio - - -	192	1,448	4,313	4,881	—	568
Temple of Odd Fellowship	58	951	1,733	1,489	235	—
Key - - -	120	591	2,232	3,190	—	958
Briton Glory - - -	122	1,461	3,002	3,200	—	198
	1,063	8,941	24,242	28,435	235	4,428

Thus the Prince Regent is deficient 24·3 per cent.
 Morning Star „ 19·2 per cent.
 Queen Victoria „ 6·3 per cent.
 Clio „ 13·4 per cent.
 Key „ 43 per cent.
 Briton's Glory „ 6·5 per cent.

Temple of Odd Fellowship has a surplus of 13·5 per cent. The whole district is deficient 17·25 per cent.

Their funds are invested as follows:—

	£
In buildings, 2,970 <i>l</i> . (less 100 <i>l</i> . borrowed on them)	2,870
On mortgage - - -	1,530
Borough rates - - -	2,000
Gas company debentures - - -	1,200
“ Otherwise ” - - -	674
Bank - - -	660
Lodge property - - -	43
Loans to members (during cotton famine) - - -	94
In Treasurer's hands - - -	217
	<u>9,288</u>

The Key Lodge, which is insolvent to the extent of 43 per cent., has 650*l*. invested in buildings, on which they owe 100*l*.

The account for 1871 was as follows:—

	£	s.	d.		£	s.	d.
Rents - - -	41	6	6	Ground rent - - -	3	18	10
				Repairs - - -	1	16	6½
				Rates - - -	2	4	11
				Interest on mortgage - - -	4	10	0
					12	10	2½
				Balance - - -	28	16	3½
					<u>41</u>	<u>6</u>	<u>6</u>

or not much more than 4 per cent. with all risks, whereas on mortgage they might have got 5 per cent., or at least 4½ per cent.

Ownership of land.

These societies never keep a profit and loss account, brought forward year by year, or such investment as cottages, so that it is not easy to say positively whether they have gained or lost.

Sometimes, of course, they may have made a good profit, but as a rule it has been a very bad investment for societies.

The Prince Regent, which is second for insolvency, being 24·3 per cent. deficient, has 1,100*l*. in cottage property.

Clio have 420*l*. in buildings and are 13·4 per cent. deficient.

Briton's Glory have 800*l*. in buildings and are 6·5 per cent. deficient.

Queen Victoria had cottages till lately, but they sold them by the advice of the district secretary. The district secretary thought the lodges might have made 5 per cent. by their cottages after making allowances. He was in favour of the ownership of land being legalised for societies. He considered that monthly meetings were frequent enough for the business of societies.

There is also in Glossop a division of the Sons of Temperance, No. 41, registered, founded in 1860, having 67 members and 160*l*., of which 20*l*. is lent on a promissory note. The management is cheap.

The returns to the Registrar from Derbyshire in the year 1872 are as follows:—
574 requisitions sent out; 312 returns sent back; of these 152 were sent in late.

Derbyshire.
Returns to
Registrar.

77 were sent from isolated societies; of these 19 with 11,511L make no return of the number of their members.

The remaining 58 have 13,433 members and 43,433L.

But one of these is the Midland Railway Society, with its 8,295 members, and 7,500L. There are, therefore, 5,138 members and 35,903L; in the local sick clubs that return their members, assuming the same proportions of members and funds in the other 19, we should have 1,645 members in them, giving a total of 6,783 members.

There are 23 female societies, which make returns; of these eight return 1,655L, but no statement of members; one returns neither funds nor members; 14 return 1,124 members, and 2,937L.

LANCASHIRE.

The county of Lancaster had at the last census 2,818,904 inhabitants, and is the most important of all the English counties for the number and variety of its friendly societies; though, owing to their having been earlier developed here than elsewhere, they suffer more from aged members, and from having been founded in inadequate financial bases, other counties where friendly societies are of newer development having profited by the experience of their earlier experiments.

Lancashire.
Societies
Report.

In no country are the various affiliated orders more largely represented.

The following table gives a rough estimate of their various numbers:—

Estimate of
various affi-
liated orders.

	Lodges.	Members.	£
I.O.O.F., M.U.	513	61,049	354,000
A.O.F.	364	29,479	85,500
G.U.O.O.F.	364	21,443	
O.D.	581	33,721	
L.O.A.S.A.U.	261	17,578	
N.A.I.U.O.O.F.	27	1,620?	
N.I.O.O.F.	259	19,474	
U.O.F.G.	130	8,490	
A.N.U.O.O.F.B.U	172	9,714	
U.A.O.D.	6	535	
Rational Association		1,260	3,000
Order of Mechanics	71	3,540	
Rechabites	64?	3,260	15,800
Locomotive Engineers	10	813	6,200
Order of Catholic Brothers	23?	1,524	4,323
Orangemen (Uncertain.)			
	2,845	213,495	

In the county of Lancaster, the original seat of the Manchester Unity, and still the county in which I.O.O.F., M.U. numbers most members, there are 58 districts, 513 lodges, and 61,049 members.

Their funds at the beginning of 1871 were 384,504L, which gave an interest during the year of 13,631L, or 4L 1s. 5d. per cent.

The income of the sick and funeral fund from contributions was 52,768L.

From admission fees, 1,026L.

The expenditure was for sick-pay to their own members, 38,855L, or 12s. 9d. a head.

The payments for funerals were 16,090L, or more than 5s. 3d. a head. At the end of the year 1871 the capital of the order, Lancashire, had increased to 351,087L, a gain of 16,583L.

The average age of the members in Lancashire in January 1st, 1872, was 39.12 years, whereas in the whole order, it was only 36.12 years. On Jan. 1, 1868 it was 38.38 for Lancashire, and 35.62 for the order.

Thus we see that Lancashire has made fewer new members in proportion than the rest of England; indeed, had they increased in their due proportion, there should now be about 66,000 members in the county.

The valuations of the order as far as Lancashire is concerned have only been published for 11 districts and 15,342 members.

These districts number 125 lodges, but eight lodges, with 615 members, have made no returns, and have therefore not been valued. Of the 118 lodges 12 have a surplus.

Valuation of
the I.O.O.F.,
M.U.

The balance sheet for them all is as follows:—

Districts.	Lodges.	Members.	Assets.	Liabilities.	Deficiency
11	118	15,342	325,268L	410,110L	84,842L.

Giving a deficiency of 5L 10s. 7d. a head, or more than 26 per cent. deficiency of the assets. At this rate the county of Lancaster should have about double its present capital in order to be able to meet its liabilities, and this does not represent the full amount of the deficiency, for in the case of some of the lodges the liability has been reduced by partial repudiation and by bankruptcy. There are many

lodges, specially in East Lancashire, which have either permanently lowered their sick-pay, or shortened the duration of sick-pay, or closed the box for a time.

One of the 12 lodges which is valued above to have a surplus only promises at the present time 4s. a week sick pay for 26 weeks. Meantime, while this deplorable state of things is prevailing, a large number of these lodges persist in spending large sums in lodge liquor, and have refused to take advantage of the general law which enables them to raise the contributions upon old members who entered at inadequate rates; and yet they came year after year asking those districts elsewhere which have been more honestly managed to vote a general levy for their assistance.

The following is a summary of the valuation of the 118 lodges which have been published:

VALUATION, LANCASHIRE.

Accrington.—7 lodges, 1,212 members; all deficient. Capital 8,450*l*.

Assets.	Liabilities.	Deficiency.
24,940 <i>l</i> .	35,865 <i>l</i> .	10,925 <i>l</i> .

Ashton in Makerfield.—Seven lodges, 842 members; one lodge, Beacon, 15 members; no return. Six lodges: 6,483*l*. All deficient.

Assets.	Liabilities.	Deficiency.
19,418 <i>l</i> .	26,011 <i>l</i> .	6,593 <i>l</i> .

Ashton-under-Lyne.—16 lodges, 1,003 members; four with 277 members make no return; 12, 11 deficient one (paying only 4s. a week sick-pay) has a surplus.

Assets.	Liabilities.	Deficiency.
11,179 <i>l</i> .	16,228 <i>l</i> .	5,049 <i>l</i> .

Bacup.—10 lodges, 742 members; all deficient.

Assets.	Liabilities.	Deficiency.
12,629 <i>l</i> .	17,243 <i>l</i> .	4,614 <i>l</i> .

Belmont.—1 lodge, 182 members; makes no return.

Blackburn.—24 lodges, 3,340 members; 7 have a surplus, 1,094 members; 17 a deficiency, 2,246 members.

Assets.	Liabilities.	Deficiency.
78,377 <i>l</i> .	83,321 <i>l</i> .	4,944 <i>l</i> .

Bolton.—22 lodges, 2,585 members; in lodge England's Pride, 82 members; make no return; 21 lodges, 2,503 members; all deficient.

Assets.	Liabilities.	Deficiency.
53,003 <i>l</i> .	71,852 <i>l</i> .	18,849 <i>l</i> .

Bootle.—4 lodges, 295 members; 3 surplus, one deficiency.

Assets.	Liabilities.	Surplus.
8,093 <i>l</i> .	7,408 <i>l</i> .	685 <i>l</i> .

Burnley.—6 lodges, 980 members; one, General Scarlet unregistered, 59 members; no return; five, 921 members: all deficient.

Assets.	Liabilities.	Deficiency.
17,497 <i>l</i> .	22,824 <i>l</i> .	5,327 <i>l</i> .

Bury.—19 lodges, 3,295 members; all deficient.

Assets.	Liabilities.	Deficiency.
69,497 <i>l</i> .	88,942 <i>l</i> .	19,445 <i>l</i> .

Cartmell.—1 lodge, 337 members; deficient.

Assets.	Liabilities.	Deficiency.
7,152 <i>l</i> .	8,423 <i>l</i> .	1,271 <i>l</i> .

Chorley.—9 lodges, 1,144 members; one surplus; eight deficient.

Assets.	Liabilities.	Deficiency.
23,483 <i>l</i> .	31,993 <i>l</i> .	8,510 <i>l</i> .

A.O.F. The Ancient Order of Foresters in Lancashire has 168 unregistered courts with 11,000 members, out of 364 courts and 29,479 members. The unregistered courts average 65 members. The registered courts average 94 members. The unregistered courts with their share of district funds are worth less than 28,000*l*. or 2*l*. 11s. a head. The registered courts are worth about 3*l*. 2s. 3d. a head.

Lesser orders,
smaller lodges.

The other smaller orders are poorer and less well managed. There is not much to choose between the Druids, the National Odd Fellows, the Bolton Odd Fellows, the Free Gardeners, and the Ancient Shepherds, Ashton Unity. The absurdly small size of their lodges would alone be enough to prevent their being well managed. Thus—

The Druids average 58 to a lodge.

The Ancient Shepherds average 67.

The Free Gardeners average 65.

The National Odd Fellows average 75.

The Bolton Odd Fellows average 56.

The Grand United Odd Fellows average 62.

The general collecting societies which principally flourish at Liverpool has been sufficiently noticed already. The local collecting societies may be noticed more in detail here.

Local burial
societies.

Those of Preston are treated under the head of that town. The two large ones of Blackburn and of Chorley are described in the evidence taken before the Commission. A large number of Manchester ones were brought before the notice of the Commission in their sittings at Manchester. The following

table will show in a brief space the numbers, capital, and cost of management of several local burial societies.

1. *New United Friendly Burial Society*, Crown and Anchor Inn, Port Street, Manchester. Established 1818. Registered.

Members.	Funds.	Management.	Collection.
14,599	2,947l	840l. = 30 per cent.	20 per cent.

(Remarks. 4s. out of the benefit is taken in liquor.) Weekly collection.

2. *Salford Funeral Friendly Society*, Church Inn, Ford Street. Established in 1854. Registered.

Members.	Funds.	Management.	Collection.
16,600	3,547l.	446l. = 16½ per cent.	7½ per cent.

(5s. at each funeral is supplied in liquor; officers are furnished with liquor at committee meetings. Weekly collection.)

3. *The Salford Independent Burial Society*, at the Dog Inn, Salford, is not registered.

Members.	Funds.	Management.	Collection.
6,150	606l.	130l. = 10½ per cent.	Collection less than 5 per cent.

(Weekly collection.)

4. *Manchester South Burial Society*, Grosvenor Street Chapel, Chorlton-on-Medlock. Registered in 1865. Established 1827.

Members.	Funds.	Management.	Collection.
10,700	10,008l.	389l. = 17½ per cent.	10 per cent.

(Weekly collection; three collectors paid fixed salaries; committee taken in rotation from the members.)

5. *First Temperance Burial Society*, 21, Great Bridgewater Street, Salford. Rules deposited. Founded 1854.

Members.	Funds.	Management.	Collection.
8,400	8,774l.	414l. = 22½ per cent.	15 per cent.

(Weekly collection, 3 per cent. lapse every year.)

6. *Philanthropic Burial Society* at Peel's Arms, Mason Street, Manchester. Registered. Established 1828.

Members.	Funds.	Management.	Collection.
9,000	1,397l.	295l. = 16½ per cent.	10 per cent.

(Weekly collection; a coffin is part of the benefit, and is supplied by the president, who is an undertaker.)

7. *Mortality Association* at Peel's Arms, Mason Street, Manchester. Registered. Established 1818.

Members.	Funds.	Management.	Collection.
561	798l.	54l. = 30 per cent.	10 per cent.

(Collection quarterly; 16l. a year spent in liquor, or 9 per cent.)

8. *The Second Philanthropic Burial Society* at the White Lion Hotel, Thomas Street, Shude Hill, Manchester. Registered. Established in 1824.

Members.	Funds.	Management.	Collection.
8,000	2,798l.	368l. = 17½ per cent.	? 10 per cent.

9. *The Manchester Arms Burial Society* at the White Lion Hotel, Thomas Street, Shude Hill, Manchester. Deposited their rules in 1857. Established 1824.

Members.	Funds.	Management.	Collection.
2,000	300l.		10 per cent.

10. *Spotck Church Funeral Society*, Devonshire Street, Hulme.

Members.	Funds.	Management.	Collection.
451	563l.	26l. = 28 per cent.	15 per cent.

11. *Ancoats Burial Society*, Heyrod Street hall, Manchester. Registered. Founded 1863.

Members.	Funds.	Management.	Collection.
1,500	150l.	22 per cent.	15 per cent.

12. *Independent Burial Society*, Bridge Inn, Fairfield Street, Manchester. Registered. Established 1835.

Members.	Funds.	Management.	Collection.
2,200	294l.	125l. = 27 per cent.	11½ per cent.

(Collections fortnightly.)

13. *Friendly Burial Society*, George and Dragon Inn, Ardwick. Established 1825. Registered 1843.

Members.	Funds.	Management.	Collection.
1,590	360l.	33l. = 18½ per cent.	7½ per cent.

(Collections fortnightly, 4s. of benefit taken in liquor.)

14. *Second Temperance Burial Society*. Registered 1865. Established 1847. Meets at Lever Street Chapel.

Members.	Funds.	Management.	Collection.
5,800	673l.	230l. = 20 per cent.	15 per cent.

(Weekly collection; 5 per cent. excluded annually for non-payment.)

15. *Persevering Munificent Sick and Burial Society*, 18, Miller Street, Swan Street, Manchester.

Members.	Funds.	Management.	Collection.
3,300	63l.	218l. = 30 per cent.	15 per cent.

(Formerly for sickness, now only for death.)

16. *Hulme Friendly Burial Society*. Registered in 1866. Established 1833.

Members.	Funds.	Management.	Collection.
6,923	4,392 <i>l</i> .	292 <i>l</i> = 21½ per cent.	10 per cent.

(Collections weekly. Each member who attends the quarterly meeting receives 6*d*., which swells the apparent management, but has a good effect in securing attendance. 62*l*. 6*s*. was spent, thus leaving 16½ per cent. for real management.

17. *Hulme Philanthropic Burial Society* at 108, City Road, Hulme. Established 1840. Registered 1862.

Members.	Funds.	Management.	Collection.
2,460	1,500 <i>l</i> .	119 <i>l</i> = 23 per cent.	12½ per cent.

(Collections weekly.)

18. *Hulme Good Intent Burial Society* at George and Dragon Inn, Moss Lane, Hulme. Established 1833. Deposited.

Members.	Funds.	Management.	Collection.
4,000	1,078 <i>l</i> .	205 <i>l</i> = 26 per cent.	12½ per cent.

19. *Equitable Total Abstinence Burial Society*, St. John's School Room, Gartside Street, Manchester. Established 1844. Registered 1859.

Members.	Funds.	Management.	Collection.
6,500	1,243 <i>l</i> .	316 <i>l</i> = 30 per cent.	12½ per cent.

(Collection fortnightly.)

Thus 19 local burial societies have been enumerated in Manchester and Salford, with 110,473 members. Of them—

1 with 14,599 members, collects for 20 per cent.	6 with 37,184 members, collects for 20 per cent.
5 " 19,451 " " 15 " "	1 " 16,600 " " 7½ " "
3 " 12,960 " " 12½ " "	1 " 1,590 " " 7½ " "
1 " 2,200 " " 11½ " "	1 " 6,150 " " 5 " "

The total cost of management on income from contributions is—

4 with 24,965 members is 30 per cent.	2 with 12,723 members is 20 to 21 per cent.
1 " 451 " " 28 " "	3 " 20,290 " " 17½ to 18½ " "
1 " 2,200 " " 27 " "	2 " 25,600 " " 16½ to 16 " "
1 " 4,000 " " 26 " "	1 " 6,150 " " 10½ per cent.
3 " 12,360 " " 22 to 23 per cent.	

Those which meet at public-houses have an income of about 14,419*l*., and spend 3,006*l*. on management, or nearly 21 per cent.

Those which meet away from public-houses have an income of 7,611*l*., and spend 1,562*l*., or a little more than 20·5 per cent. in management. So that really there is nothing to choose between the two. Indeed, as much of the cost of management of the public-house clubs was liquor supplied to members, they had a return for their money to some extent.

Of all these local societies very few are in any serious respect fraudulent, though in most of them there is some looseness of management.

In the New United Friendly Society at the Crown and Anchor there are indications of a tendency to swell salaries, and to use the patronage of the society for the benefit of a family.

They are the only local society paying 20 per cent. to their collectors. There are six of them; one of them is the son of the president, one the son of another officer, one the nephew of another. The secretary gets 90*l*. a year; the president 48*l*. a year; the committee are paid in liquor.

In the Equitable Total Abstinence Burial Society there is a certain amount of equivocal dealing. The secretary is a printer, and gets the printing of the society, no estimate being required, or tenders from others invited. The accounts are not straightforward; and a gold watch, presented to him by the committee, is entered under a false heading.

Members of the society who tried to set matters to rights were beaten by the intrigues of the collectors. This last society is, perhaps, the only one which shows signs of drawing near to the type of the Liverpool collecting societies.

On the whole, where committeemen are paid in liquor their services seem to be obtained at a very cheap rate. The serving out liquor at the general meeting is much more objectionable, and so is the paying of part of the funeral money in liquor.

There is reason to think that a better class of members might possibly serve the offices of the society if the business were transacted away from a public-house. But the evidence generally is, that it is almost impossible to get the members to pay any attention to the business.

The South Manchester Burial Society is one of the best. They pay their collectors salaries of 28*s*., 29*s*., and 30*s*. a week, so that they have no inducement to admit all kinds of members to swell their commission.

They also secure some general knowledge of the affairs of the society among the members generally, by requiring them to serve on the committee in alphabetical order, and paying them 2*s*. 6*d*. for attending.

The first Temperance Burial Society, concerning which Mr. Hardman, the manager, gave evidence, seems on the whole fairly conducted, with this exception, that there has been a great failure on the part of the officers to publish a proper balance-sheet for the information of the members. Most of the societies publish unsatisfactory accounts. They never state in their balance-sheets or reports the number of members admitted and excluded during the year, and they are too apt merely to reprint the debtor and creditor sides of the cash book, without any grouping of items.

Several of the societies keep separate management funds. The Hulme Friendly Society seems well managed. The George and Dragon Society, Ardwick, in spite of its small indulgence in liquor is

No difference between those which meet at public-houses and those which meet away from public-houses in cost of management.

Objectionable practices in Equitable Total Abstinence Society, see Mr. Roscow's evidence.

Good management of South Manchester Burial Society.

First Temperance Burial Society, inadequate publication of accounts.

Creditable management of Hulme Friendly Society and of

also well managed. They have very few lapses, and the secretary seems to take a pride in keeping the members in benefit if it possibly can be done. In this society, as in the Hulme ones, there seems to be much of a real friendly spirit, and the officers do not view their society as a mere commercial undertaking from which they derive salaries. On the whole, though the information about lapses was vague, these local societies do not lose so many as might be expected in a large town like Manchester; though they are far from the carefulness of Coventry, and of some other towns such as Hanley and Burslem. Very few of these societies have any scientific rate of contributions, but they manage roughly to adjust their liabilities by requiring a young person with an old one, the parents with the children. They call the infant whom they admit a member, but they really look to the parent as the member. Generally, the family has but one contribution card, and the society will not allow the card to be divided, that is, the young persons must not vote as well as the parents. The rule, however, is not uniform. Some societies admit lads, some admit women to the meetings; as a rule those are best managed where the head of the family is considered the effective member. There have been a good many fraudulent societies, however, got up in Manchester by various men, and the readiness of the poor to pay their penny to any plausible collector makes this imposture the easier. There was a man named Smith who managed a society, which he called the Christian Friendly Society, the rules of which vested all the power in him. He was unable to pay the claims when they came due, and after hawking about his society for some time he finally sold a good many members to Mr. Watson Hoyle of the Union Friendly Society. This latter gentleman is engaged in starting his society, and employs various means for that purpose, among others the concocting of a false balance-sheet, representing the society to have saved in its first year's operations 308*l.*, of which 250*l.* entered as "invested in the Edward Street Loan Society," merely represents an arrangement by which the secretary of the loan society, who is one of the managers of the Union Friendly Society, agreed that on the security of himself and the other promoters they should have credit with the loan society to that amount if they wanted it. Mr. Hoyle would represent the transaction to be that he and the other promoters found 250*l.* of their own which they lent to the Union Society. That then the Union Society invested this money in the loan society. In that case of course the corresponding liability of the friendly society to Mr. Hoyle and Co. should be entered on the balance-sheet. No indication, however, of this kind is given on that document.

Unfortunately the law as to issuing false documents of this kind at present only applies to companies, and not to friendly societies. There is no reason, however, why these persons should not be indicted for a conspiracy to defraud. Mr. Parker, the secretary, was to have given evidence before the Commission at Manchester, but Mr. Hoyle having given his evidence and left the room, Mr. Parker was not forthcoming, nor was he to be found, though messengers were sent after him. The Commission had no compulsory powers to enforce the attendance of witnesses, but in a case like this Mr. Parker was indeed "conspicuous by his absence." The balance-sheet referred to is here annexed:—

The Union Society.—BALANCE-SHEET.

		£	s.	d.			£	s.	d.
To total amount received from contributions, &c., from September 6th, 1869, to November 7th, 1870		406	6	4½	By death claims		32	17	0
					" agent's commission		41	6	9
					" travelling expenses		7	11	9
					" printing, stationery, &c.		14	15	5½
					" postage and other expenses		1	6	11½
		406	6	4½			97	17	11
Receipts and Expenditure.		£	s.	d.	Disposition of Cash.		£	s.	d.
Total receipts		406	6	4½	Invested in the Edward Street Loan Society	250	0	0	
Total expenditure		97	17	11	Cash in treasurer's hands	58	8	5½	
Balance in favour of Society		308	8	5½		308	8	5½	

Mr. Mabbott offers an amusing picture of the devices by which societies of the speculative class are started. The entrance of the costs of his own prosecution as an asset among the preliminary expenses of founding the society shows a considerable sense of humour.

The report of this trial is worth reading, as showing how these little insurance companies or friendly societies are got up:—

EXTRACT from the HULME WEEKLY ADVERTISER, April 23rd, 1870.

Extraordinary Prosecution against the Secretary and an Agent of the Lancashire and Cheshire Assurance Friendly Society.

At the Knutsford Petty Sessions, before Lee Porcher Townshend, Esq., chairman, and a full bench of magistrates,

Wm. Mabbott and Wm. Skipton surrendered to the Court, having been out on bail since they were committed. The indictment read accused the prisoners of receiving certain monies, and with conspiring to defraud. There were two counts against the prisoners.

Mr. Brandt, barrister, instructed by Mr. Bent, solicitor, Bridge Street, Manchester, appeared for the prosecution.

Mr. E. J. McIntyre, barrister-at-law, instructed by Mr. John Champion Needham, defended the prisoners, who pleaded Not Guilty.

Mr. Brandt, in opening the case, said the prisoners were charged with obtaining by false pretences the sum of eight shillings and eightpence from Ann Cooke, at Altrincham, on the 18th November 1869; further charged with obtaining by false pretences the sum of elevenpence from Mary Ditchfield, at Lynton, on the 6th December, 1869; also obtaining by false pretences the further sum of elevenpence from the said Mary Ditchfield, at Lynton, on the 24th December 1869. He could prove as gross an act of receiving money as had ever been brought before a court of justice, and if the jury would take the evidence that he would bring against the prisoners, they would not have much difficulty in arriving at their verdict. Mr. Brandt then proceeded to call the witnesses.

Ann Cooke, wife of H. Cooke, coal dealer, Altrincham, held a policy of assurance for 21*l.* 10*s.*, dated December 30, 1867, from the London and Manchester Assurance Company, signed by two directors. Mr. Mabbott was an officer. Paid premiums quarterly. The last payment

George and Dragon Burial Society, Ardwick

Members less careful than at Coventry or Hanley.

Fraudulent societies. Mr. Watson Hoyle, his false balance-sheet. Mr. Parker, the secretary, absconds rather than give evidence.

Deficiency of the law as to issuing false balance-sheets.

Mr. Mabbott charges costs of his defence in a criminal prosecution as promotion expense of a friendly society. See his evidence. Report of his trial.

made to Mr. Shipton, who was an agent for the company, was on August 15. On or about November 8 the prisoners called and I paid them the premium. They said the company were going to divide. They said that a new policy would be issued. I paid them the premium as usual. They entered it into a new book and left me that book and the receipt therein. They said that they had taken the life members, and had got an equal portion of the money. In case of anything happening before we see you again, you were to apply to the chief office in Manchester. Never called since. I asked them if the new company was safe, and they replied that it was very much more so than the old one. I did not authorise them to transfer the policy of insurance.

The book and card were handed to the Chairman, who remarked that the inks were different, and the entries appeared to him to have been made at different times.

Cross-examined by Mr. McIntyre:—

What was the date the prisoners called upon you?—It was on or about the 18th November, I cannot swear to a day.

Did they tell you that the London and Manchester Assurance Company was being wound up?—No.

Did he not read you a circular calling a meeting to wind up the company?—They did not, they said nothing about the company being wound up.

Did they tell you nothing about a new society, the Lancashire and Cheshire Assurance Society?—No, they said nothing about it.

They left you a new card, did they not?—Yes.

This is the one?—Yes.

Can you read?—Yes.

Then read aloud the name and address of the Lancashire and Cheshire Society on the outside of the card.

Then Mr. Shipton and Mr. Mabbott never said anything to you about the Lancashire and Cheshire Society?—No.

And yet you expected a new policy?—They said the company was going to divide the life from the fire business, and that they had taken the life members.

A lengthy discussion here ensued as to the word "they." Mr. McIntyre held that they had taken them, as the Lancashire and Cheshire Society had got the largest portion of the members of the old company that was now being wound up. That it was a *bond fide* society, registered under the Act, and he had a great number of witnesses in court who had insured with it and received moneys in satisfaction of the policies held by their friends, and who could speak to the straightforwardness of the prisoners, and show the malice of the prosecution.

Was it not after Mr. Bent called upon you that you made the complaint?—I cannot say.

Have you paid to Mr. Bent any money?—Not yet.

Did Mr. Bent come to you, or did you go to Mr. Bent?—Mr. Alston and Mr. Bent came to me.

How long was it after Mr. Ogden and Mr. Alston called on you that you gave information to Superintendent Steene?—I cannot say.

Did they (Alston and Ogden) ever tell you anything about the New London and Manchester Industrial Company in explanation?—No.

Are you quite sure of that?—Yes.

Are you quite sure it was not on the 6th December when you paid the premiums to Mr. Shipton, and not on the 15th or 18th November?—I am quite certain.

Now, Mrs. Cooke, be careful. Was it not on the 16th December when you received that card and paid the money entered therein?—No, it was between the 15th and 18th November, as near as I can swear.

You really must be cautious, as we have very important evidence on this point, and I wish to draw the attention of the Chairman to that woman's evidence. We have the printer of the book in Court who will show that the evidence of that woman is completely worthless, as the book was not in existence at all until after the 6th December.

E. Alston, one of the directors of the London and Manchester Industrial Assurance Company, was next examined.

Ebenezer Alston: I live at Lower Kennington, London. Am a director of the London and Manchester Assurance Company. The prisoner Mabbott was a director of the company at one time. He resigned. Was an agent for the past twelve months. On the 27th November last he resigned the agency. December 3rd is the last return Shipton made. On the 18th November he was an agent of our company. Had the life business of the London and Manchester Insurance Company. Had nothing to do with the Lancashire and Cheshire Company? No. (There exists such a company we do not deny, and we know where Chorlton Road is too?) Did he account for any money received on the 15th November? No. Paid Mabbott forty shillings per week, and Shipton ten shillings as our agents. Owing to the non-payment of the 8s. 8d. to the

company, Mrs. Cooke would not be entitled to benefit. The London and Manchester Company is now in process of being wound up.

Cross-examined by Mr. McIntyre:—

You are a director of the London and Manchester Assurance Company?—Yes.

You live in Lower Kennington, I believe?—Yes.

In furnished apartments, I suppose?—No.

Are you sure?—Yes, it is a house I furnished myself.

How long have you lived there?—Since I went to London.

When was the order made to wind up the London and Manchester Assurance company?—In January last.

When was it first contemplated to wind up the affairs of the London and Manchester Assurance Company?—In October. Mr. Ogden is our superintendent of agents.

The London and Manchester Industrial Assurance Company have taken the business of the old company, and sent agents round to put on small labels on the old policies of the defunct company?—Yes; the London and Manchester Industrial Company purchased the industrial life business of the old company.

Oh, they purchased it; well, what did they give for it?

—There was an agreement made that the London and Manchester Industrial Company should take the industrial life business. I was a director of both the old and new company.

The old company is being wound up, what effects has it?—I don't know.

You don't know, and you a director! have they any effects? have they any money?—I can't say.

You are a director of the new company, the London and Manchester Industrial Assurance Company?—Yes.

How many shares have you in the new company?—250.

What have you paid on them?—250l.

On your oath, man, have you paid a single sixpence on them?—I have given money's worth.

And what is money's worth?—A promissory note.

And who did you give the promissory note to?—The treasurer.

Who is the treasurer?—Richard Grayling.

Mr. Grayling is also a director, is he not?—Yes.

How many shares has he got?—250.

Has he paid for them?—Yes.

Did he pay cash for them?—A promissory note.

(Loud laughter, in which the Chairman and magistrates joined.)

Mr. Woodward is another director, I believe?—Yes.

How many shares has he?—250.

Are they paid for by promissory note too?—Yes.

Mr. H. Squires is also a director; how many shares has he got?—250.

They are paid for by promissory note, I suppose?—Yes.

Mr. Mabbott is also a director, has he got any shares?—Yes, 250.

Has he paid any money on them?—I don't know.

Well, now, Mr. Alston, we know it takes seven names to register a company, and we have already got the names of five directors, will you tell us the names of the other two?—Mr. Thomas Jenner Bayes.

And who is he?—A clerk in the office. (Laughter.)

How many shares has he, pray?—50.

And are those shares paid for by promissory note?—Yes.

And who is the other name?—Mr. James McKinley.

What is he?—A clerk in the office.

How many shares has he?—25.

And are they paid by promissory note?—Yes.

The Chairman here remarked that sufficient had been brought out.

Mr. Alston, you are a director of this company; are there not a number of claims against you unpaid?—I don't know of any.

You don't know of any, and you a director!—That is not my department, it belongs to one of the clerks in the office.

Mr. McIntyre read out a few names of the parties claiming?—I don't know them.

What! you a director and don't know that this claimant (naming one) is wanting 100l. from you?—We have nothing to do with that, it belongs to the old company, and is in the hands of the liquidators.

Had you not an execution in the office some time since for a claim?—Yes.

And the goods were taken, were they not?—Yes, we allowed them to be taken.

And they were sold?—Yes, we allowed them to be sold.

Did the amount recovered pay the claim?—I don't know.

You don't know, and you a director! don't you ever

inquire into the accounts and see the books?—Yes, sometimes.

Did you not for some time meet and do business in a public-house?—No.

Are you sure of that?—Yes, sure of it.

Where is your chief office now?—Southwark Exchange.

How long is it since you left Gresham Buildings?—Last March quarter.

Is there any furniture in the new office?—Yes.

What are they?—I cannot say.

You cannot say; you have been there, I suppose?—Yes.

Well, cannot you tell me what furniture there was in it?—No, I did not take an inventory of them.

When you called upon the members of the old company did you tell them anything about the new company, and that it had taken the life business to the old?—Yes, I told them the truth.

You are sure you did?—Yes.

When you called on Mrs. Cooke, did you tell her anything about the new company?—Yes.

Did you not just now hear her swear that you never told her anything about it at all?—She has forgotten.

What are your duties as a director of this company?—I travel about the country.

What is your allowance for those services?—3l. per week. From the old company I had 4l.

Is that all you get?—Railway fares, and 7s. 6d. per day for hotel bills.

Have you nothing else, any commissions or other things?—No, I don't know of anything.

Where are the articles of association?—I have not got them.

Being mentioned in your subpoena I call for them?—I was not served with the subpoena until six o'clock on Saturday night, and I could not get the articles from London in that time.

I thought you were served in London. Mr. Mabbott is your secretary, he was served in London?—Yes.

Is he in court?—Yes.

The following are a few collecting local burial societies in the neighbourhood of Manchester:—

In Staleybridge, the Good Intent Burial Society, established in 1828, and registered in 1857, has 18,000 members and 1,482l.

In the year June 1871-2 the income from contributions was 1,372l. The cost of management was 128l. or 9½ per cent. The cost of collection was 68l. 5s., or about 5 per cent. Collections are made every four weeks, 2d.

Near Bolton there is a burial society called the Birtenshaw School Burial Society, established 1826, registered 1860. This society has no large fund and no regular time of collection. Whenever the funds fall below 30l. there is a collection. They levy about eight times a year, 1d. for children, under 14, 1½d. for those entering from 14 to 40; no one is admitted after 40.

In the balance-sheet for the quarter ending June 30, 1871, it appears that at the end of the previous quarter there were 4,176 members, 3 were excluded during the quarter, 9 died, 44 joined. The balance in hand at the close of the quarter was 112l. 60l. was collected in two levies. The cost of management was 6l. 2s., or little over 10l. per cent. The cost of collection was 3l. 7s., or 5-6 per cent.

The new Improvement Burial Society in Ashton-under-Lyne has about 750 members, and 275l. It was established in 1850, and is not registered. 3d. a quarter per family is to be spent in liquor.

The Albion Burial Society in Ashton-under-Lyne was formerly a sick and burial society, but has discontinued the former branch. It was founded in 1831, but was registered as a burial society in 1869. It still has some of the old sick-pay members. The funds are not kept distinct. They have from 600 to 700 members and 310l. There are four collectors who receive 3s. 6d. a week each, or 14s. to collect 3l. 10s., or 20 per cent. The whole cost is 32-6 per cent.

Another class of society common in East Lancashire, and almost peculiar to that district, is the local collecting sick and burial society. A few illustrations of this kind of club will now be given.

The Sincere Sick and Burial Society, registered 1843, meet fortnightly at the Pack-horse inn, Bridge Street, Manchester. They have three collectors, who received 509l., or an average of 170l. a year each, in the year 1870 for collecting 3,229l., or nearly 15½ per cent. When it is considered that much of the money is for sick-pay, and therefore collected in larger sums, this is a very extravagant rate. The sick visitors receive 65l. 13s. a year. The meetings weekly and other cost 26l. a year for liquor, every member who attends the half-yearly meetings gets a 2d. cheque for liquor. The total cost of management for the year 1870 was 661l., or more than 20 per cent. There are 5,835 members in the society as sick members, and 4,598 for death only, giving a total of 10,433. The capital of the society is 1,159l.

The Humane Perseverance Sick and Burial Society also meets at the Pack Horse in Bridge Street, Manchester. It was established in 1825 and registered in 1843.

The income from contributions was in the year ending August 1871, 2,987l. The cost of collection was 449l., or more than 15 per cent. The rule requires the collectors to call weekly for the money. The same remark as to the high rate for collectors applies to this society as to the last. There are three collectors, so they get an average of nearly 150l. a year each.

This club spent 24l. in liquor at meetings in the year which we are examining. The total cost of management was 626l., or nearly 21 per cent. The funds amount to 1,736l. There are 4,400 members in the sick class, 4,700 in the burial class.

The sick visitor receives 70l. a year. An account of this society and the way its business is transacted may be seen in the evidence of Mr. Madeley, page 506, question 20,118.

Then we shall have them from him. Now is there not an article inserted to the effect that each director shall have 300l. for his first year's salary?—No.

What then?—For his services.

I thought so. And this is the honest man and the honest company!

To the second count, Mary Ditchfield appeared, and after her examination and cross-examination, the prosecution was abandoned, as the Chairman held that there was no false pretences whatever.

At this point Mr. McIntyre asked for the indictment, and, reading it over to the bench, pointed out that not a charge in it was supported in any way by the witnesses for the prosecution, the main charge being that the prisoners had stated to Mrs. Cooke that the Lancashire and Cheshire Society had taken over the life business of the London and Manchester Company with a portion of the capital, whereas the witness Cooke swore that the prisoners had never mentioned the Lancashire and Cheshire Society at all. Further, this witness had sworn to two entries of dates having been made on the same day by the same person, whereas it was obvious to the Court that the inks were quite different, and that one of the entries had no relation to the other whatever. And further, this witness swore that the transaction took place on the 18th November, when he had witnesses in court who could swear that the book which she said was given her at that date was not in existence then, nor until some time after. In the face of these facts, he asked the Chairman if there was anything to go to the jury.

The Chairman remarked that the whole case was evidently got up through a squabble between the societies, and had no business to be brought before him. There was nothing whatever to go to the jury, and the prisoners must be discharged.

The Chairman, after further remarking on the trumpery nature of the charge, said he should disallow the costs of the prosecution.

The prisoners were discharged.

Local burial societies near Manchester.

Bolton.

Cheshire burial societies.

Ashton-under-Lyne burial societies.

Local collecting sick and burial societies.

Ducie Street Benefit Society. See Mr. Dickenson's evidence.

The Ducie Street Benefit Society was established in 1842 and registered in 1843. They collect fortnightly. They meet at a chapel. The income for 1870 was 238*l.* 5*s.* from sick contributions, 1,504*l.* 12*s.* from funeral contributions. The collectors' commission, of whom there are four, was 291*l.* 13*s.*, or rather more than 12½ per cent. on the sick branch, and 203*l.* 3*s.*, or 13½ per cent. on the funeral branch. The capital of the society is nominally 1,658*l.*, much of which is in house property which the society holds, and which is worth less than it figures for in the accounts. There are about 8,000 members in the burial branch; about 200 in the sick branch. Mr. Dickenson's evidence, page 477, question 18,832, is worth reading about this society. Among other abuses we find payments to officers kept up for services which are no longer rendered. There is a coffin-maker of the society, whose son is a collector. The member loses one-third of the value of the coffin if he buys it elsewhere. As to answer No. 18,883 it must be taken with this correction, that the late secretary, Mr. Samuel Davis, was discharged, not on account of his own deficiency, but because his son was deficient in his accounts, and had been so for some months, and the father had failed to prevent this. The money was subsequently paid by the father. But he was nevertheless dismissed; as he says, because other officers were desirous of getting hold of his and his son's emoluments.

Mr. Davis, the late secretary. His experience in promoting and trading in speculative friendly societies.

The late secretary, Mr. Davis, was a large collector of the society, collecting 13*l.* a fortnight. He was made secretary in 1868 on the death of Mr. W. Bell. The book was divided, 9*l.* of it was given to young Bell. The other 4*l.* was distributed among the other collectors. When Mr. Davis was turned out of office in the summer of 1871 Mr. Herbert Bell, brother to the former secretary, got his place.

Mr. Davis has done a certain amount of business in getting up speculative burial societies, and is a friend of Mr. Watson Hoyle of the Union Friendly Society. Overtures were made to him to take the Christian Burial Society from Mr. Smith who has been already mentioned. The Union Society now the property of Mr. Hoyle passed through his hands. He took it from a person named Lomas. He also took a society called the Independent from Mr. Bell, the previous secretary of the Ducie Society, and from Lowe, Day, Stratford, and Wilkinson, all officers of the Ducie Society, who at the same time were engaged in this private speculation of their own. Mr. Davis paid 45*l.* for the Union Burial Society with 200 members according to his own statement; though it seems a large sum to pay. When the Independent Society was bought, Bell got 25*l.*; Day got 25*l.*; Gibson, another person interested in the society got 25*l.*, but paid back 10*l.* Mr. Stratford at that time was treasurer to the Independent Society and had 16*l.* in hand. On his death his widow paid over 10*l.* to Mr. Davis, the difference being her husband's funeral money. Mr. Davis at that time, according to his own statement, was "secretary, treasurer, everything." His son was the collector. The thing lasted about 18 months. The purchase money to Mr. Bell and Company was not paid by Mr. Davis out of his own pocket, but out of the funds of the "Independent Society." This "Independent Society" was sold because Mr. Lomas, who had kept the "Dog and Partridge" public-house, was retiring from business, and so he sold the club too. The "Independent Society" is probably the same as the "Union Friendly Burial Society," registered in 1861, No. 3992, at the Dog and Partridge, Oldham Road, Manchester.

Character of Davis' associates.

Mrs. Lowe got 15*l.* for her share. Bell was secretary of the Independent, Day was committeeman, Gibson was committeeman, Stratford treasurer, Wilkinson trustee and committeeman, Lowe committeeman.

So that these officers among them got 80*l.* for transferring the society.

Funds of the society lent to personal friends and lost.

Mr. Davis states that he paid 22*l.* 10*s.* out of his own pocket on this occasion; a Mr. Coppock also found money to carry out this purchase. Mr. Coppock was treasurer of the Ducie Benefit Society in 1868, when this purchase was effected. He has compounded with his creditors and is no longer treasurer. He owes the society money. His brother-in-law, Tomlinson, who is entered in the balance-sheet of 1868 as M. T. has had 600*l.* of the Ducie Society's money lent him on mortgage, but he did not pay the interest, and the society was forced to take the property. In the balance-sheet of 1870 they appear to have received 7*l.* 4*s.* of rents and to have spent 9*l.* on the property.

Wilkinson, too, appears by the balance-sheet of 1870 to have been a defaulter to the Ducie Society, as there is an entry, received from Wilkinson's bail, 2*l.* for the January quarter.

Mr. Day also appears to have been got rid of, being in debt to the Ducie Society.

Mr. Little, who had 500*l.* of the Society's money on mortgage, was a great friend of Bell, the late secretary. It appears from the balance-sheet of 1870 that only one half-year's interest was paid.

To resume the history of Mr. Davis' transactions with the Union and the Independent, when he had acquired them both at the same time in 1868, he carried them on for about 18 months, and in 1871 he carried on negotiations with Mr. Watson Hoyle and Mr. Parker, and finally transferred all his members to them. They gave him, he says, a written and stamped note that they would pay the same benefits as he had promised. About 900 members were transferred.

It may not seem strange that Mr. Davis should be of opinion that in collecting societies the collectors ought to govern the society.

He further states that he has repeatedly seen nearly all the committee of the Ducie Society drunk. His testimony on this point as a discharged servant must be taken with some allowance.

Mr. Dickenson, who gave evidence concerning the Ducie Society before the Commission, was in consequence threatened with personal violence by the son of the society's coffin maker.

In 1864, a sum of 10*l.* belonging to the society was divided among the committee. Wilkinson's wife, who is still living, is said to have been paid for as dead by the society. This was believed to be true by four members of the present committee, who waited upon me. They admitted that they had known meetings packed.

Mr. Dickenson threatened with violence for giving evidence.

Meetings packed.

The Humane Sick and Burial Society at the Bowling Green Inn, Ashton-under-Lyne, was founded in 1829 and registered in 1856.

There are 15 collectors who received 114*l.* for collecting 1,618*l.*, or a little more than 7 per cent.

The total cost of management was 301*l.* 5*s.* or rather more than 18½ per cent. Of this 112*l.* or 7 per cent. was for liquor at the yearly meetings and 4*l.* 10*s.* liquor for committee meetings.

Expenditure on liquor by Humane Sick and Burial Society, Ashton-under-Lyne.

The society had in 1871, 1,817*l.*, of which 400*l.* was formerly lent on mortgage, but now the property belongs to the society. They received a net income from this property of 41*l.* 5*s.* 11*d.* Taking the whole series of years during which they have held them they have lost by them.

There are about 6,000 members in the society, and they exclude rather more than 50 a year. Being registered they have put all their liquor rules in as byelaws; 6d. worth of liquor to each committeeman; 6d. worth of liquor to each collector every collecting day; 3d. for liquor once a quarter to be paid on each card, that is by each head of a family.

The Fidelity Sick and Burial Society at the Nelson tavern, Ashton-under-Lyne, registered, established in 1825, has about 2,500 members and weekly collections. They are very reluctant to admit new sick members, but they take in a few.

In old days the society divided considerable sums of money among the members, amounting in all to about 2,000l.; the money was given when work was slack, or when there was a strike, to men out of work; a considerable sum of money is spent yearly in liquor. Each head of a family must take a 3d. cheque at each quarterly meeting. The publican cashes them, but the member may consume what he orders at home. There are 263 male members in for sickness and death; 462 female members for the same; 1,773 members in for death only. Members are admitted at 1d. a week from one month to 45 years, and rise from 2l. in 13 weeks to 6l. in a year.

The society is worth 1,031l. The income from contributions for 1870 was 733l. The cost of collection was 81l. or 11 per cent.; the total cost of management was 183l. or 25 per cent.; 63l. was spent in liquor or 8½ per cent.

One of the great causes of insolvency in the East Lancashire societies has been their mixing up their funds and spending a good deal of them in drink, which they falsely enter as rent of room. The Manchester Unity of Odd Fellows in Ashton-under-Lyne built a hall a good many years ago, which cost them 3,000l. or 4,000l. The ground floor is a public-house, so there is no difficulty as to getting drink. But as the letting of the hall is separate from the public-house there must be a real money rent. The consequence is that only three lodges with 164 members meet there out of 12 lodges with 713 members in the town, leaving nine lodges with 549 members, who pay for liquor out of the funds.

Fidelity F. S., Nelson Tavern, Ashton-under-Lyne.

Causes of insolvency in East Lancashire.

Odd Fellows' Hall, Ashton-under-Lyne.

The following table which has been drawn out shows the contrast between some of the societies paying real rents, and those paying fictitious rent in Manchester:

Amalgamated Engineers meet once a fortnight.

	Members	Rent	Place
1.	250	5	Britannia Inn, Ancoats.
2.	242	5	Blue Bell, Hulme.
3.	260	4	Golden Eagle, London Road.
4.	221	4	Land-o'-Cakes, Great Ancoats Street.
5.	231	4	Britannia Inn, Ancoats.
6.	106	3	Crown and Thistle, Old Churchyard.
7.	152	4	Stutford Road Inn.
8.	146	4	Mitchell Arms, Ancoats.
East	290	4	Old Packhorse Inn, Oldham Road.
Openshaw	181	4	Packhorse Inn, Ashton Road.
Pendleton	94	3	Rose and Crown Inn, Broad Street.
Salford	240	4	Queen's Arms, Chapel Lane.
Salford No. 2.	157	4	Britannia Inn, Ordsale Lane.
Collyhurst	206	4	Mosley Arms, Rochdale Road.
Gorton	192	4	Gorton Book Hotel.
Hulme	260	5	Sir John Falstaff, Bedford Street, Hulme.
Longsight	185	4	Hyde Road Hotel, Ardwick.
Total	3,411	£69	

Real cost of room rent in Manchester contrasted with fictitious room rent.

or 4l. 1s. 2d. per lodge, 4½d. a head.

Amalgamated Carpenters meet once a fortnight.

No.	Members	Rent	Place
No. 137	172	3 5 0	Victoria Hotel, Hulme.
" 138	236	5 0 0	Old Fox Inn, Victoria Street, Manchester.
" 139	146	4 0 0	Raven Hotel, Salford.
" 140	36	2 4 0	Sun Inn.
" 141	121	3 5 0	Clarendon Hotel, Oxford Road.
" 142	42	1 10 0	Albert Inn, Boundary Street.
Six lodges.	753 members	£19 4 0	

3l. 4s. a lodge, about 6d. a head.

Rational Sick and Burial Association meet once in four weeks.

No.	Members	Rent	Place
1. Manchester	196	2 0 0	Schoolroom.
2. Hulme	74	0 15 0	Fisherman's Cot, Upper Medlock Street.
3. Manchester	80	1 0 0	Blue Bell Inn.
8. Manchester	75	1 8 0	Fleece Inn.
14. Manchester	32	0 12 0	White Hart Inn.
16. Hulme	97	1 4 0	Swan Inn.
21. Salford	98	0 15 0	Raven Hptel.
115. Salford	22	0 12 0	Dyer's Arms.
164. Hulme	51	0 18 0	Wheatshaf Inn.
165. Hulme	16	0 16 0	Shakespear Inn.

			£	s.	d.	
173. Manchester	43 members		0	12	0	Park Chaple Schoolroom.
177. Salford	72	„	0	12	0	Stanley Arms.
183. Manchester	34	„	0	16	0	Cricketer's Inn.
195. Manchester	22	„	0	12	0	Lord Napier Inn.
210. Manchester	11	„	0	9	0	Halfmoon Inn.
219. Hulme	15	„	—	—	—	Birch Inn.

16 lodges. 938 £13 2 0

Average 16s. 4½d. a lodge, less than 3½d. a member.

Manchester and Salford Equalized District of Druids, 35 lodges, 1,951 members; most of them meet monthly, the rest fortnightly; spend 150*l.*—

Nearly 4*l.* 6s. a lodge; nearly 1s. 6d. a member.

Manchester No. 1. District of Druids, 44 lodges, 2,254 members; meet fortnightly; spend about 250*l.*—

5*l.* 18s. a lodge; 2s. 3½d. a member.

Liverpool societies' habit of dividing funds.

Sectarian spirit.

If the temptation of East Lancashire is to loose management and spending the funds in festivities, West Lancashire is prone to dividing the funds annually. In Liverpool it is remarkable what a large number of tontines, as they are called, go on being continually registered.

There are two points noticeable in the Liverpool friendly societies apart from the great collecting offices, one is the prominence of the sectarian spirit. In the manuscript list of Lancashire Friendly Societies registered since 1866 and down to 1871 there are 17 registered in Everton, and 184 in Liverpool, making a total of 201, of these only 13 are branches of affiliated orders, the remaining 188 are isolated societies, 19 of these are registered as distinctly Protestant, 18 with the title Protestant, one Orange, two are registered as distinctively Catholic, one as Hebrew. The remaining 166 are mere isolated societies, probably some 15 of them speculations by collectors, and four-fifths of the remainder dividing societies. Some evidence will be found concerning tontine societies taken before the Commission at their Liverpool sittings.

Disregard of the Registrar and of the law by dividing societies.

They get registered in spite of their dividing rule, and if the registrar strikes it out they do not much mind, but act just as if the rule was in. Some, however, who are more scrupulous complain that they are excluded from registration. They profess not to subject members to annual re-election. At the same time there is nothing to prevent the younger members refusing to continue in the club after the yearly dividend. Many of them pay a weekly contribution of 1s., besides levies for management and for funerals, and they are largely used by the higher paid mechanics. There is enough common sense for the mass of the members to understand perfectly that they are not a sure dependence for permanent sickness, and many of the members are also in a permanent club. Still there is no doubt that to some extent they do stand in the way of sounder organisations. Their management is very various, some meet at schools and aim at strict economy, so as to swell the dividend; others meet at the public-house and have a yearly dinner.

The Excelsior Tontine publishes its sixth annual report at the close of 1870. The contribution is 1s. a week, 6s. 6d. a year for management, and 1s. a year for the wife's funeral fund, making 2*l.* 19s. 6d. The dividend for 1870 was 2*l.* 4s. 6d., and a reserve fund of 24*l.* was carried forward. The benefits paid were 12s. a week for four months, then 6s., then 3s. Death benefits for members 12 months in the society, 10*l.*; for a wife 5*l.*

The Rising Sun tontine keeps a reserve of 100*l.* Its fifth report announces a dividend of 2*l.* 16s. a head. The contributions are much the same as the last, and so are the benefits, only a wife gets 10*l.* instead of 5*l.*, and 4*l.* of a member's funeral money is raised by levy.

The Hamilton Road benefit society keeps all reference to the dividend out of its rules. They have nearly the same scale as the two previous ones. So has the Havelock tontine.

They return the following dividends from the year 1863:—

			£	s.	d.	
1863	-	30 members	-	2	0	0 dividend.
1864	-	24	„	-	2	1 5
1865	-	27	„	-	2	6 5
1866	-	26	„	-	2	11 6
1867	-	28	„	-	2	15 2
1868	-	35	„	-	2	9 8
1869	-	39	„	-	2	12 5
1870	-	33	„	-	1	14 3

The cost of management in this one was higher, having been 22*l.*, 12*l.*, 13*l.*, 14*l.*, 15*l.*, 19*l.*, 20*l.*, and 18*l.*, which, however, probably includes the doctor. The management has far exceeded the sum allowed by the rules.

Odd Fellows' Hall, Liverpool.

The Manchester Unity have a hall at Liverpool, which they built partly with the funds of the district; partly with money advanced by the lodges as debentures. The accounts are carefully and distinctly kept, and it seems that besides paying 5 per cent. interest on the money they have borrowed, they are gradually redeeming the hall itself, by paying off debentures. Eighteen lodges of the order meet there, and pay from 3*l.* to 30s. a year rent. A large number of tontine societies also meet there. There are in all 50 societies which use it. The capital account of the hall values it at 4,040*l.*, and 277*l.* for the fixtures.

Southport Burial Society.

In Southport there is a burial society something like the Yorkshire funeral briefs. It was established in 1830. There are 300 families in it. It is limited in its operations to a radius of two miles from Southport. When a death occurs, or money is wanted, a levy is made of 6d. a family, great or small. The benefits are for any child under one year old, if registered, 30s., below three years 2*l.* 10s. below 10 years 3*l.* 10s., below 15, 4*l.*, above 15, 5*l.*; 1s. is paid on entering any member. Children are entered at their birth. Persons join the society at their marriage for the benefit of themselves,

wives, and prospective children, and run the risk of having none, but all families, large and small, pay alike.

The collector receives 10s. each time he makes a collection, or less than 7 per cent. There are hardly any other expenses in the society. There are two others like it in the neighbourhood.

The societies in Southport seem to be faithfully and reasonably managed. The members are most of them labourers. There are some fishermen. There are one or two tontines in the neighbourhood, which have spread out from Liverpool.

There are in Liverpool, and in Manchester, Clerks' Provident and Annuity Associations; a similar society has been founded at Leeds. They have deposited their rules, and would wish to register, but they complain that the law does not recognize relief when out of work as a purpose under the Friendly Societies' Act, and therefore they cannot register. There are some old societies in London, registered some 40 or 50 years ago, which do include among their objects help to members out of work. The Manchester society has a very convenient club room in connexion with the office, where the members can come and read the paper. The Liverpool society has 746 ordinary members, and 7,150*l.*, mostly invested in corporation bonds. In 1870 they spent 130*l.* in relief of sickness, 30*l.* for death, and 300*l.* to members out of place. They, therefore, do not much need a graduated scale of contributions. Two-fifths of the contributions are paid at the office, three-fifths are collected by the secretary.

In Wigan there have been a great many accidents among the collieries, and the pit clubs which formerly were kept up at the various pits compulsorily have not been found satisfactory. Mr. Peace, the town clerk, and connected with the direction of one of the largest mining companies in the place, stated that in consequence of sec. 27 of 23 & 24 Vict. c. 151., requiring payment of all wages of miners to be in money, stoppages for the club subscription became impossible, and consequently, in the majority of cases, any balance in hand was given to the miners, and they have in many cases continued the accident clubs in connection with the works, and as a rule, if any money is left over at the end of the year, it is spent either in a cheap trip, a dinner, or some other form of amusement. Owing, however, to the great number of accidents, it has been proposed to establish for South Lancashire and for Cheshire a permanent club, on the model of the one in Northumberland and Durham, to be maintained in part by the subscriptions of the masters. The rules were being certified, and the society, started in the spring of 1872. This society, if well established, will be a great improvement on the existing local societies. A certain number of rule books of local colliery clubs do not quite carry out the idea that compulsory clubs were abandoned after 1861.

Thus, the rules of the Anderton colliery at Blackrod in 1865 provide—

"Rule 8. That every miner, pitman, and underground labourer shall pay, or cause to be paid into this society, the sum of 3*d.* a week for the object named in Rule 2. (benefits), and that should any member or members refuse to pay his or their subscriptions and fines, the secretary shall furnish the President (by rule the President is the manager of the colliery), at the end of each month with a list of all such, and the amount owing to the society, and he shall cause the society's claim to be settled in the colliery office, but should they still refuse payment, he shall deal with them as he may think requisite."

"Rule 9. Requires all drawers, door tenters, and boys otherwise employed at the colliery, to join and pay 1*d.* a week."

The rules of the Tyldesley colliery, which, though printed in 1860, continued in force, provide—

"Rule 2. That all the workmen employed in and upon these collieries shall be members of the sick society."

The rules of the sick and accident club at the coal mines of Messrs. Richard Evans and Co. at Haydock, Ashton Edge Green, and Parr, printed in 1869, provide:

"Rule 1. The members to consist of all the men, boys, and females employed by Messrs. Richard Evans and Co., and each one shall become a member on commencing work under the said employ, and at the first day following shall pay his or her contribution.

"Rule 5. Messrs. Richard Evans and Co. to be the treasurers, to receive and pay all monies, and account for the same through the secretaries.

"Rule 6. The secretaries are to be appointed by Messrs. Richard Evans and Co.

"Rule 10. This club shall be supported from the contributions of its members, which shall be paid at the office at the time of receiving wages. Messrs. Richard Evans and Co. pay 10 per cent. in addition to the subscriptions.

"Rule 17. Any member leaving the employ of Messrs. Richard Evans and Co. of their own accord, or according to notice, or by dismissal from the said employ for insubordination or other misconduct, shall have no claim whatever on the funds of this club.

"Rule 18. No member having a shop for the sale of provisions shall be eligible for election."

The rules of the Rose Bridge, Ince Hall, and Douglas Bank colliers are not dated. They are as follows:

"Rule 1. The members of this society shall comprise all persons employed underground at the above-named works.

"Rule 2. The society shall be governed by a president (the manager of the works, who may appoint the clerk to act as his deputy), a clerk, and committee, &c."

The miners sick and burial society, Moss Hall Company, Low Hall colliery, near Wigan, has rule 1. The members of this society shall comprise all persons employed underground at the above-named works. The rules are the same as at the Douglas Bank Colliery.

There is a colliery at Ashton-under-Lyne, the Ludsfeld colliery which, by the rules of its pit club, requires all underground workers to be members, and the subscriptions to be paid at the office.

The existence of these compulsory clubs is complained of as a grievance in Wigan; and it is to be hoped they will be entirely superseded by the new general club. The management is to be vested in a committee, to be appointed at each annual meeting of the representatives from the several collieries in connexion with the society, and shall consist of eight ordinary members and six honorary members, one half to retire each year, but to be eligible for re-election. (Election to be by ballot.)

The annual meeting of representatives and of honorary members meets in March, and decides all matters concerning the society.

Local agencies are to be of not less than 500 paying members, and each is to send one representative to the annual meeting. These agencies or branches admit the members in their own neighbourhood, and collect their contributions. The local secretary is once a month to pay over his balance to the

Clerks' Provident Associations, rules deposited because they cannot get registered.

Wigan Pit clubs at the collieries. Statement of Mr. Peace, the town clerk.

Compulsory pit clubs still continue at Blackrod.

Tyldesley

Haydock.

Ince Hall

Low Hall.

Ludsfeld, near Ashton-under-Lyne.

New permanent club for South Lancashire.

general treasurer. If the payments of his branch exceed the receipts he is to draw on the general secretary.

The rules generally seem well prepared and suitable to their object, and I believe no objection was made by the Registrar to the mode of government and of administration, which is that in many respects of some of the country societies, and of the registered equalised district of Manchester and Salford Druids.

Difficulty as to registering rules for representation.

At present, however, the Registrar feels a difficulty if a society is registered as one in recognizing any provision for election of the governing body by local branches. It is essential to the free working of friendly societies, that so long as the rules are in good faith framed for the purpose of ensuring the control of the members over the affairs of the society, that there should be some pliancy in the adjustment of details, so that societies working over an area rather too wide for the members to attend the general meeting, or whose numbers are too large to be able to discuss matters if they attended, should have power to govern themselves by delegates whether chosen at large or by the several districts. It will seen by the evidence of Mr. W. Crossley, of the Blackburn Philanthropic Burial Society (question 2,523), that they desired to have a representation of the members by wards on their general committee, which would have given a more truly representative governing body, but the Registrar was unable to sanction this alteration.

Anything in the Act of Parliament which hampers societies in their natural arrangements for their government tends greatly to cause disgust, and to make members of friendly societies feel that the Government restrictions are too irksome to be borne at the price of the privileges of the Act, and they consequently remain unregistered.

Injury done to unregistered societies by not allowing them to use the savings bank.

In and about Wigan there are 70 friendly societies which deposit 8,569*l.* 9*s.* 4*d.* in the savings bank. Formerly, the societies had much more in the bank; but in 1849, the Government refused to allow unregistered societies to deposit their money in the savings bank. Consequently, in that year, 12,000*l.* was forced to be withdrawn. It is to be feared that much of that money when it was driven out from its safe investment may have been put in securities, which were neither legal nor safe, and has been in consequence lost to the societies. It would be a good thing if all associations of workmen, whether registered or not, had every facility given them to invest their money securely if they wish to do so.

Early existence of collectors in Lancashire.

It has been noticed that Lancashire is the headquarters of the collecting societies, not only of those modern ones which flourish at Liverpool, but also of the local ones which abound for sickness as well as for death in the eastern part of the county. It is a curious thing that in the rules and constitutions of the various gilds, which were furnished in obedience to a parliamentary order in the year 1389, there is one return and one only from this county from Lancaster, and the rules of this gild alone among all the returns speak of employing collectors. The rule is:

“Collectors shall be chosen to gather all dues. They shall render an account to the aforesaid xii, or the greater part of them, so that the xii may every quarter let the gild know how its affairs stand.” [English Guilds, Early English Text Society, 1870, page 164. The original is in Latin.]

Association of Friendly Societies at Manchester.

An association of friendly societies was formed in Manchester for the purpose of watching the proceedings of this Commission, and if necessary conferring and co-operating with it. Mr. Nicholson, who for three years was general secretary of the Order of Druids, and who gave evidence before the Commission at Manchester was secretary to this association. The societies represented were principally the local burial societies of Manchester, and the districts of some of the smaller and more backward affiliated orders. There were also present at their discussions representatives of some of the Liverpool collecting societies, and principally of the Royal Liver Friendly Society. I attended four conferences in Manchester with the association, when there were present usually from 15 to 30 persons.

Discussions and resolutions.

The first conference was on the 28th August 1871, Mr. Higham the local agent of the Royal Liver Friendly Society, and an active member of the Order of Druids, was in the Chair.

Mr. Atherton, of the Royal Liver Friendly Society, hoped that legislation would prohibit any other than local sick societies. He considered that the Government should take in hand the way that the executive of friendly societies dealt with the members. He further stated that the present mode of arbitration was a sheer delusion and a trap. Arbitration should be abolished. The Liver arbitration was the only right thing. [By the Liver rule a member has the power of going to the nearest magistrate where he lives, and getting him to act in any case of dispute between him and the society.] He also said that the annual returns should be better enforced from friendly societies. In collecting societies he considered that the word of the collectors was law with the members, and he could influence them as he pleased. As a collector of 10 years' experience Mr. Atherton believed that five out of six thought the Government guaranteed the payments in registered societies.

Mr. Dobson, of the Hulme Good Intent Burial Society, held that the office of the Registrar should be continued. [Mr. Dobson's society is not registered. The rules are only deposited.] The great evil according to him was that collectors went about and shifted members from society to society. He considered the localization of friendly societies an advantage. Mr. Edwards, of the Order of Druids, “would make a penalty for any society existing without registration.” Mr. Higham, of the Order of Druids, stated as to arbitration that in his experience there were four classes of men who joined ordinary friendly societies.

1. Poor and ignorant, but honest men, who merely used the society as an insurance against sickness.
2. Those who were seeking to impose on the funds.
3. Artizans who joined with a smaller expectation of benefit and partly from public spirit.
4. Ambitious men who scheme to get office and who out of office are obstructive.

From this last class he considered that arbitration committees were usually chosen, and that they did not do justice to the claimants.

He was against allowing unregistered societies, he had seen cases where a member had been defrauded by a burial society, and had taken them into court, and the society being unregistered he had seen the manager hold up his rules and defy the judge because they were not registered. On the 1st September 1871, there was another conference, when Mr. Anderson, of the Hulme Philanthropic Burial Society,

was in the chair. The question first discussed was that of valuation of assets and of liabilities. Mr. Blackstock, of the Hulme Good Intent Burial Society, stated his view to be "so long as we are saving money and increasing our members we are safe." Valuation of friendly societies.

Mr. Atherton of the Royal Liver observed that they had a rule for periodical valuations. He considered the law ought to be stricter for the Royal Liver and similar large societies than for small ones.

Mr. Dobson, of the Hulme Good Intent, asked "What is solvency?"—"A question which would puzzle societies big and little." Mr. Foden, secretary of a district of Druids, was in favour of periodical valuation, though as to time and manner that might be a matter of doubt. Mr. Drinkwater, of the Liverpool Victoria Legal Burial Society, hoped the time was not far distant when every society would see it to be wisdom to ascertain how it stands. He was in favour of a periodical valuation at intervals of five years, speaking for others as well as for himself, he said that he would do all he could to help the Government to ascertain whether they were in a sound basis.

Mr. Westall, of the Druids, said they could not get on without making new members, and the suspended members also brought in a good deal of money. He did not believe there was a society large or small could meet its present liabilities with present assets. He heartily agreed to the proposal of valuation.

Mr. John Wood, secretary of the Manchester and Salford equalized district of Druids, was in favour of valuation.

Mr. Blackstock, of the Hulme Good Intent Burial Society, said a valuation might be easy for large societies, but what were small societies to do?

Mr. Higham complained that the Druids offered benefits far in excess of what could be paid from the members contributions.

Mr. Edwards, of the Druids, thought a valuation would be a means of instructing members hereafter. In his district there were a good few who understood the principles, but there were many who were ignorant.

The conference was of opinion that the annual balance-sheets should be sent up. Mr. John Wood, of the Druids, complained that for four years he had received no notice from the Registrar's office.

On the question whether there should be an appeal from the Registrar's decision, the meeting were unanimously of opinion that there should be an appeal to a judge in chambers. Appeal from the Registrar's decision.

Some of the representatives of Liverpool collecting societies complained of the Registrar's criticisms in his yearly report.

On the 7th September 1871 there was a further conference. There was a discussion as to whether the present law should be altered.

Mr. Edwards, of the Druids, thought there should be efficient means of dealing with men who impose on the funds.

Mr. Higham complained that arbitrators were generally elected after the dispute had arisen, arbitrators are chosen on insufficient grounds, one because he is a good singer, one because he sits late at the meetings, another because he is ready to lend a helping hand. He complained of the number of appeals that came to the annual meeting of the Druids. He had known seven appeals at the annual meeting. He said "If the law was clearly defined and there was any certainty members would like the county court." As to mode of settling disputes.

Mr. Wood, of the Druids, said in many districts things work very well. Sometimes there is too much delay.

Mr. Crooks, of the Grand United Order of Odd Fellows, said that 20 years' experience satisfied him that in enrolled societies arbitration had generally acted well. Most of the appeals were frivolous and from spite.

Mr. Nicholson stated that with 30 years' experience he thought the law as it stood effective.

Most appeals, according to him, are when members have been expelled from their lodge for trivial causes. On appeal, the decision generally goes for the member and against the lodge.

All cases that Mr. Nicholson had heard in law courts, showed profound ignorance of friendly societies on the part of barristers and of judges.

Mr. Crooks thought that in small isolated sick and burial clubs there should be some statutory mode of settling disputes.

Mr. Teasdale, of the Hulme Good Intent Burial Society, observed that their rules were only deposited, but they settled disputes very well.

Mr. Liversage, of the Royal Liver Friendly Society, was in favour of arbitration, but thought it could be worked fairly or unfairly. Too often the arbitrators were the creatures of the society.

A speaker observed as to arbitration in courts of law, that members of friendly societies are working men who cannot attend in the day time. All committee meetings, arbitrations, and settlements of dispute are transacted in the evening after the day's work. In the county court a man may have to attend two or three times.

As to meeting in public-houses and paying for liquor, one speaker said that having been in favour of meeting away from public-houses, he had seen the thing prove a failure and changed his mind. As to lodge liquor.

Another speaker thought the day had gone by for public-house meetings. Working men should form clubs and meet there.

Mr. Nicholson reminded the meeting that Mr. Solly, who had tried to found clubs without liquor, had been obliged to admit beer.

Another speaker said it was necessary to the habits of the working class that meetings should be in public-houses, his lodge had met in a temperance room and no one attended. The number of members fell off. In the speaker's district of Druids, 260*l.* was spent in the present year from the funds in lodge liquor for 2,000 members.

In the Manchester and Salford equalized district, 150*l.* a year room rent or liquor was spent for 2,000 members; three lodges had no lodge liquor, half the members never attended. As to the investment of funds, the general opinion was that the present law was wide enough and needed no change. T.

conference passed seven resolutions which relate to the general questions of friendly societies, nearly all unanimously.

Resolutions carried.

- " 1. That it should be made imperative upon each society every five years to take a valuation of its assets and liabilities.
- " 2. That provision should be made by the Legislature by which appeals in questions of dispute arising between the society and the Registrar may be referred for decision to a judge in chambers.
- " 3. That the present arbitration clause in the Friendly Societies Act has accomplished the purpose for which it was intended and ought not to be disturbed.
- " 4. That it be made imperative upon each society that the rate of contributions on account of sick and funeral benefit be distinctly stated in its rules and strictly adhered to, and that all other contributions shall be absolutely and exclusively under the control of the members, whether expended in refreshments or otherwise.
- " 5. That the clause or clauses in the Friendly Societies Acts relating to registration remain as at present.
- " 6. That the limitation as to the investment of funds, as now provided, is considered satisfactory.
- " 7. That each society be allowed to build or purchase any number of buildings in any town or place deemed necessary for the transaction of its business."

SPECIAL REPORT ON THE FRIENDLY SOCIETIES IN THE TOWN OF OLDHAM.

Oldham.

In accordance with the wish of the Commissioners, that I should make a more detailed examination into the societies of certain districts, I selected the town of Oldham, as that place fairly represents the more backward condition of Friendly Societies which is common in South East Lancashire.

230 societies, most of them unregistered.

On the 7th October 1871 I was furnished by the Chief Constable of the borough with a full list of all the societies in the town. There are in Oldham according to this list more than 230 Friendly Societies of which 200 and more meet at public-houses, 26 meet at schools or chapels, the very large majority of the societies which meet at public-houses spend from 1*d.* to 3*d.* a member per meeting night in liquor; they also spend many of them varying sums annually upon a dinner.

The great majority of these societies are not registered under the Friendly Societies Acts, and they neglect entirely or very partially attend to those precautions and provisions for good management which the Acts prescribe and which well managed societies enforce upon their members.

General insolvency.

As a natural consequence nearly all of them are insolvent, not only in the remoter sense, that they will be unable hereafter to meet the claims upon them because they are paying claims as they accrue from money which should be accumulating to provide for future liabilities, but even in the more obvious and painful sense, many of them, of now failing to pay the benefits they have promised, and either "closing the box," that is repudiating for a varying time their obligations, or at least cutting down their benefits and so making a composition with their creditors.

There are very few societies in Oldham which a young man can now join with any reasonable prospect of receiving hereafter the benefits, to provide for which he is invited to contribute his savings.

Large number of lodges of the affiliated orders. I.O.O.F., M.U.

The various affiliated Orders are very numerous in Oldham, and as their organisations are the most important it will be well to begin the inquiry by an examination into their state.

First of all we will examine into the condition of the Oldham District of the Manchester Unity of Odd Fellows.

This district is in a very unsound position, but it has the advantage of an able and public-spirited secretary, Mr. James Wareing, and there is reason to hope that he may, in concert with the lodge officers who have generally at heart the welfare of the Order, gradually bring matters round to a more satisfactory position.

The district in the official list of lodges of the Order for 1872-3 is returned as having 24 lodges and 2,027 members.

In the latter part of January I met a conference of lodge secretaries and other officers of the Oldham District at the town hall, and questions concerning the good management of Friendly Societies were discussed at some length. A fair Report of the proceedings taken from the Oldham Standard of 27th January 1872 is appended:—

Conference with lodge secretaries.

" THE FRIENDLY SOCIETIES OF OLDHAM AND THE COMMISSION OF INQUIRY.

" On Wednesday evening, the Hon. E. Lyulph Stanley, one of the Royal Commissioners appointed to inquire into the working of friendly societies in Great Britain, visited Oldham, and had an interview extending over two hours, with a number of the secretaries and other officials of lodges connected with the Manchester Unity of Odd Fellows in the Oldham district. The meeting was held in the council chamber, town hall, and the attendance was numerous. P.G.M. C. Smethurst was appointed chairman.

" The Commissioner then said he requested their secretary to invite the lodge secretaries and officers to meet him, as he thought in the course of the inquiry he was conducting, as one of the Royal Commission, one of the best ways in which they could get to business and talk over matters relating to friendly societies with a view to their improvement, and to such future legislation as might be necessary, and with reference to which the Commission had been appointed, was to meet together and discuss some of those questions as to friendly societies generally, and specially with reference to the Oldham district. In coming to Oldham he thought he would make a rather fuller inquiry into the friendly societies of the district than he had done elsewhere. Hitherto his practice had been, in making a local inquiry as to the friendly societies in a district assigned to him, to select a few societies, see them, and take them as what, perhaps, might be considered a sample of the district, but it was thought desirable he should take some two or three districts, go into them more thoroughly, and make an exhaustive examination. It seemed to him Oldham would be a good district to take for that purpose. One reason for this was that there seemed to be a larger number of friendly societies in Oldham in proportion to the population than in almost any district he had been to. They numbered according to the full list which had been returned 230 lodges or separate societies. Of these 10 were trade societies, with which he had nothing to do, and a good many of the remaining 220 were old fashioned local clubs, some collecting burial clubs, and some sick and burial clubs. He dare say some of them knew two very large ones in the town, one the Unanimous, at George Street school, a society of about 1,000 members, and one at the Coach and Horses, which as probably many there knew, was divided into four classes, beginning at the mere burial and going up to a sick and burial club. These societies were peculiar to East Lancashire, but besides them there were the secret orders as they used to be called, now called the affiliated orders. After giving the number of the friendly societies of Oldham, about 170, the Commissioner went on to say that they had another peculiar feature, that the lodges were very small, very much smaller than he should think would be found essential or wise for good government and management, and he was afraid he must say of Oldham that its friendly societies were not on that sound financial footing that all friends of such a good thing must wish them to be. Of course the wish of all must be if anything was found irregular to put it on a sound footing. (Hear, hear.) That had

always been the aim of the Manchester Unity, which had ever courageously looked facts in the face, while other societies had tried to live in a fool's paradise, and said "it will last our time." When they first adopted the graduated scale, and when they again raised it in 1864, and now that they were taking the step of having a valuation made of the whole of their Order, they had shewn they understood what was needful to put them on a sound footing. Therefore, he felt that while he would like to have a conversation with the different Orders successively, he would like to begin with the Manchester Unity, because he believed he would find with them the greatest willingness to deal with the question. But though they, of course, felt proud to belong to a society which undoubtedly stood at the head of all friendly societies in the country, that was not enough, unless in their own locality they did their fair share to keep up the dignity of the Order. When they first commenced in Oldham, the principles of life assurance were not so well known as now. People did not see the necessity of having a strong fund in reserve, and therefore they found themselves handicapped in the race by a number of old members, who came in before the graduated scale was adopted, and lodges were suffering on account of the want of knowledge on the part of their forefathers. Therefore it would not be right to say because a society was in a bad way, it was altogether to be blamed for it, but the members would to a certain extent be blamed, unless they dealt with the difficulty, now they had to face it. All their lodges except five were registered. But there were more than 2,000 members in the district, and their accumulated funds were only a little more than 5,000*l.*, 2*l.* 10*s.* a head, whereas, through the whole of the unity, the average funds were more than 6*l.* 10*s.* a head, the average being 35. The average age at Oldham was about 43, and in some of their lodges the very grievous age of past 50. They all understood the reason friendly societies could out of such apparently small contributions promise such large benefits was that the bulk of a man's sickness was at a comparatively old age, and the small contributions invested in a safe manner would make such a fund in 30 or 40 years as to enable the lodge to pay a great deal more than many persons would believe. Of their 5,000*l.* accumulated fund, they had 1,700*l.* invested in the Oldham corporation, a safe investment, which gave 4 to 4½ per cent. (A voice: Four per cent.) Then he found they had about 820*l.* in building societies. He supposed they knew that a building society was not a legal investment, but he did not want to lay any great stress on that matter because he had no doubt that in Oldham building societies were practically safe. He understood that one of the reasons of the money being in the building societies was that many of their lodges had made a practice, instead of investing their small savings in a savings bank till they were enough to put into a large investment such as the corporation, to subscribe for shares in a building society, because thereby they laid up their savings month by month at the rate of 5 per cent. interest, and when the share was completed they had 120*l.* as a nest egg to put somewhere else. Building societies were a speculation, and they knew there were parts of the country where they had not turned out a good speculation, but when they only invested what he might call their petty cash in that way and took it out, he did not know, but if they were allowed by the law and the rules of their Order to do it, that it would be a foolish thing. But he did not lay much stress on that. He found they had 1,666*l.* in the bank, which he supposed did not pay more than 2½ per cent. This was very wasteful. A society which was so careless and idle as to have that large sum in the bank at that small rate of interest was wilfully giving up its chances of solvency. He did not know whether it was because some of their lodges were old-fashioned and liked to stick to the bank, but it was quite clear this was not a prudent investment of money. There was 280*l.* in the lodge treasurer's hands. That he should think was not a penny more than was necessarily required. Then there was an entry of 755*l.* as sundries. These seemed to him exceedingly questionable items. They were against the law, against Acts of Parliament and the rules of the unity, and he thought if he looked at them they would think many were not such as a friendly society should select. They had put out in the Old Fellows' Hall, 87*l.*; in a loan society, 27*l.*; in a mill company, 100*l.*; in ironworks, 30*l.*; in a money club, 10*l.*; in a mill company, 125*l.*; in a working men's hall, 100*l.* One lodge had 335*l.* in cottage property. He knew that cottage property had proved very profitable to the lodge that had it, but it was certainly not a wise thing for friendly societies to speculate in cottage property. So near as Ashton there was a burial club which had about 1,000*l.* in cottage property, and by the statement of their secretary to him, on striking a balance, they had lost from first to last not less than 700*l.* on that property. He found the same thing in the case of other societies in Manchester. He found cases where fictitious tenants had been put into the property to make it appear solvent. The money had been lent on mortgage, then the man had gone away, and the tenant not having paid the rent, the society was compelled to administer for 25 years before it could work it up and sell it. It was not well for friendly societies to have money invested in projects which involved risk and speculation. There was another thing which was quite contrary to law and to the rules of the Order, and yet that district and that Order was only in this respect acting as the other orders and societies of the district had done—the spending of an immense quantity of money, and wasting an immense quantity of its resources. He knew they all knew what he was going to say. (Laughter.) He referred to the fiction of room rent, as it was called. They had in the district a little more than 2,000 members, and about five lodges, containing as near as possible one-fourth of the district, paid as rent for the rooms 10*l.* 10*s.* 6*d.* The other 1,500 odd paid as room rent, but having it back in beer, very nearly 100*l.* Was it right that, whereas they might suppose at the same rate the remainder could be accommodated at the very least for 35*l.*, they should be spending 60*l.* in addition out of the funds of the society. If they deliberately made the sick and funeral fund so low that they could not pay the benefits out of it, and the management fund so high, because they were going to pay expenses which they did not venture to put in what was called their balance-sheet, because they knew them to be wrong, but inserted in other ways, how did they consider they could hold themselves out to the world as a really honest society? They were spending money that should be devoted to another purpose, and making a false statement in writing as to how they spent it. It was not as if the thing did not lead to evil results, because, though in their rules they promised 8*s.* a week for sick-pay he supposed for thirteen weeks, what were they really paying? There was no lodge, except one or two as to the new members, which was giving to its members the sick-pay it promised them by its printed rules at the time it made them. If they had a full and adequate contribution to their sick and funeral fund, and their members choose to subscribe an extra sum for any enjoyment or pleasure of their own, that would be quite different; but till they had subscribed an amount ample to pay all claims what right could they have to take the money of the society and spend it on things not recognised by Act of Parliament or by the laws of their Order? The question was not "Shall a man not have a glass of beer when he pleases." Let him have as many as he pleased, and when he pleased, but let him not pay for it out of money that should be devoted to a better purpose. (Hear, hear.) He had spoken plainly to them, because he felt sure in speaking to the friendly societies it was better to do so than to beat about the bush. He had no doubt, as secretaries, many of them had said the same thing to the members in their lodges, and had found it hard work to get them to listen to them. If they would only put their shoulders to the wheel and bring pressure to bear upon their fellow members, they would do a great deal, because they had something to appeal to in the pride their members must take in belonging to a society which set an example in other ways by improving things when they were a little in danger. He had a number of questions which had been drawn up by the Commission, and though he should not think of going through them all, because there were 61, he would like to have an informal discussion on several points successively. The first question was as to the present Act of Parliament with reference to the office of Registrar. It was not as if he was talking to the Druids or the Grand United, most of whose lodges were not registered, but still did any of them wish to make any observations on the office of Registrar?

"Past Prov. Grand Master Kenyon said two or three of the investments under the head of sundries were in mills—joint-stock companies which were registered. Were they not legal investments."

"The Commissioner: Then they are not shares."

"The Chairman: No, loans."

"The Commissioner: On what security?"

"P.P.G.M. Kenyon: No security except a similar security to that the bank gives. We have a deposit book, and a fixed interest of five per cent."

"The Commissioner said he had thought they were shares in mills. He did not think the rules of the Order would allow them to lend their money to a mill except on mortgage, unless they took some bond."

"The District Secretary: The rules of the Unity do not interfere with us in that respect."

"P.P.G.M. Kenyon said the reason of the smallness of interest in building societies was that the lodges took no interest

from them until the society was wound up. He thought the observation the Commissioner made was there was not a lodge in the district that paid what it promised to its members."

"The Commissioner: Except to new members made since a certain date—I think 1864—and the Prince of Wales, established in 1865."

Lodges which have not reduced their sick pay.

"The following lodges were named as not having reduced the amount given in sick-pay:—Thorn in the Valley, Palladium, Sobriety, Hospitable, Offspring of Love, Edward I., and Grand Junction. Mention was also made of changes in the sick-pay, produced through a decision of the Order, for the purpose of bringing about a greater uniformity in the societies."

"The Commissioner said their lodges all had restraints on their investments. Did they think there should be no restraint in the Act of Parliament? An opinion in favour of restriction by the Act was expressed."

"The Commissioner: Do you find your mode of settling disputes satisfactory?—An affirmative answer was returned, one of the audience saying he thought there had only been one appeal against any decision given in this district."

"The Commissioner said with reference to the keeping of accounts, the rule of the Unity was that the district appointed book inspectors, and the books of every lodge must be audited once in two years. Did they consider this introduced much improvement since it was made law? He believed the Manchester Unity was the only society that made this a necessary part of the business of the district. The general opinion was that the change had been a decided improvement."

"The Commissioner asked if such of the secretaries as had sent rules to the Registrar had found the working of the office convenient to them, and if they had experienced any trouble in getting rules passed would they desire to have an appeal from the Registrar as to the certifying of rules.—One of the audience expressed the opinion that the suggestion was a very good one. They found the present Registrar did not hold the same opinions as Mr. Tidd Pratt. Another person said he knew rules that had gone to Mr. Tidd Pratt, and been sent back, which had been returned to him just in the same form and passed."

"The Commissioner said it was quite true the Manchester Unity consisted of 400,000 members, but they must recollect the law treated each lodge as a different society. Did they think it desirable to form the Manchester Unity more into a consolidated society; that the unity should have more power over its districts, and the district more power over its branches, and that there should be one registration order, to make it one society instead of a great many? He did not know that this would necessarily mean amalgamation, because they might perhaps do it, and have the funds separate. There was a clause in Lord Lichfield's bill that if a lodge seceded from the unity, and a member of the lodge chose to stand by the unity or district, the unity or district should have power to recover a fair share of contributions from the seceding body.—A decided opinion was expressed in favour of the clause of Lord Lichfield's bill. With regard to the other suggestion of the commissioner, the feeling appeared to be somewhat unfavourable."

"The Commissioner asked if the meeting thought the requirement of the certificate from the Registrar had led to a belief that his certificate testified not merely to the legality of the rules, but to the soundness of the society?—A negative answer was given."

Should adequate contributions be required before registration.

"The Commissioner asked if the meeting thought that when a society was certified something more should be required than was now, that before the society was certified there should be some reasonable hope of its being able to pay what it promised.—The district secretary expressed his opinion that this would not be advisable in the case of existing societies not yet registered. He thought every society should be compelled to register, in order that the rules of its lodge should be examined by the Registrar, and be made in accordance with the Act. He could not say that much alteration as respects registration is required. He had not had much trouble with the Registrar, and though the latter might strike out a little sometimes, he very often took that off which perhaps would be hurtful to them."

"P.P.G.M. Kenyon thought it might be of great use if when rules were sent up to be registered the scale of payment and contributions were sent up also. There might be added to the Registrar's certificate a statement that the scale seemed to be financially sound."

"The District Secretary said he did not think any lodge in the district would object to something like that, but he did not see how the Registrar could do it unless they sent a proper valuation sheet."

"The Commissioner said he was not speaking of societies weighted with old members. Did they think people should be allowed to come together, form a new society, gather contributions, and promise to give such and such benefits, when there was no chance of their being able to pay them?"

"A Voice. They should not.—Another Voice. We have seen specimens of these societies in Oldham. Many go into these societies, and cannot get out, and they injure societies like ours."

Lodge liquors.

"The Commissioner said he would like to have the voices of the meeting upon the question of the amount spent out of the fees of the society in liquor. He knew one of their societies—for he had seen the balance-sheet—besides the liquor, had an anniversary dinner, which cost about 8l. 19s."

"The District Secretary: We have very few of those."

"A somewhat lengthy conversation followed, in which a very strong opinion favourable to the Commissioner's views, both as to the illegality of the payments for beer under the guise of room rent, and its inadvisability were expressed. At the same time there was a strong feeling that any immediate attempts to put down the custom were not likely to be successful, and that if the beer was not provided very few members would attend at the meetings of the friendly societies. In the course of the debate the Commissioner said the Unanimous Society, which met at George Street School, had 1,674 members, and paid 2l. 10s. for the use of the room, and another 1l. for firing, &c. He took the trouble to take some figures in Manchester. One district of the Druids, the Equalised Manchester and Salford District of Druids, had general monthly meetings of lodges, and, with about 1,950 members, did the drinking for about 150l. a year. Another district of Druids, of about 2,200 members, met fortnightly, and spent some 260l. a year in beer. The rent paid for rooms by the Amalgamated Engineers and Carpenters in Manchester, who met fortnightly at the public-houses, and had very good rooms, was less than a third of what the others paid. The Rational Society, which had about 20 branches in Manchester, averaging not more than 30 or 35 members each, paid, he thought, 11s. a lodge for room rent. He knew it was worse in Oldham, where the friendly societies had educated the publicans into expecting great sums for lodge liquor; but if there was a will there was a way, and if they tried they would get comfortable rooms in public-houses at a fair rent.—A member of the Woolpack lodge said he believed their lodge was the first to move in the matter. They had paid about 1l. a month, and now gave 2l. 5s. a year.—D.P.G.M. Kenyon thought the question was in such a position in Oldham that, to use the words of a celebrated statesman, the members of the lodges had to be educated on it yet. He thought the sooner the lodges had to dispense with lodge liquor the better for the lodges. There was another question which had been mooted several times, and which he believed was only a matter of time, the removal of lodges from public-houses. The question of working men's clubs had been raised, and he believed as it succeeded the lodges and clubs would go with them, and by that means be drafted away from the public-houses. If, while this was taking place there could be a law passed compelling lodges to dispense with the lodge liquor, he believed the lodges would benefit greatly.—The Commissioner. It is quite contrary to law now.—P.P.G.M. Kenyon. Yes, but there is no law that says you shall not pay the rent of a room.—The Commissioner. But where there is an evasion the law can step in just as well.—Another person said lodge liquor was dispensed with in the lodge he belonged to, and he was sorry to say they could not manage at all. He believed the lodge secretary and he were the only persons present once. He was in favour of a law preventing them from holding lodge meetings at public-houses. Let them meet in Sunday schools, and where there was no drink to get.—One of the audience asked if it was illegal to spend any of the fund in lodge liquor irrespective of the amount of contribution.—The Commissioner said it was. To form a club for the purpose of meeting convivially to drink beer was not one of the purposes mentioned in the Act, therefore they could not legally collect money and compel the members to pay it for the purpose of having a convivial meeting.—Subsequently the Commissioner said in the well-managed districts of the Manchester Unity the system under discussion would not be tolerated for a minute.—Members of the Thorn in the Valley, Woolpack, and Huntsman lodges,

which do not pay beer money, testified to the success of the plan, but generally considered that the attendance was poorer. The last-named speaker, however, said the lodge had doubled its numbers since they gave up the liquor.—A member of the Duke of York lodge said about a month ago they were having a summoned meeting previous to registering their byelaws, and the landlord of the house they met at said he must have '6s. dry and 4s. Od. wet,' or 13d. per member. They gave him 4s. for the use of the room and spent 4s., 8s. a month in all, and he wanted 6s. and 4s. They got another place. They must have some lodge liquor, so it was passed at the summoned meeting that they spend 13s., and have it all in lodge liquor.—Mr. Tetlow, of the Free Tradesmen's lodge, said he would not pay liquor money, and if members of lodges would understand they did not need to pay it they would decide the thing sooner.—The Secretary of the Palladium lodge said he believed the sooner the lodges withdrew from public-houses the better, but he did not wish it to be made compulsory, for that would not be in keeping with the principles of the institutions of the country.—Mr. Isaiah Newton, innkeeper, Ashton Road, at whose house one of the lodges meets, observed, much to the amusement of the meeting, that the Druids spent four times as much as the lodges of the Manchester Unity of Odd Fellows.—A member of the Prince of Wales lodge said all the landlords did not act as some who had been alluded to. One landlord said he had more profit out of the men ordering liquor for themselves than out of liquor money. If they did without beer money they would find the business better done.—The Commissioner expressed a wish for some resolution to be passed on the subject under discussion, but the meeting did not appear to consider that it would be advisable for this step to be taken.

"At the termination of the proceedings a vote of thanks was accorded to the Commissioner, on the motion of the district secretary (Mr. James Waring).

"The Commissioner, in responding, said the Commission was not appointed in any spirit of hostility to friendly societies, but, on the contrary, in the hope that in every respect they might be furthered in the excellent work they were carrying out, and that they might be brought to see what were those blemishes which hindered their usefulness. They knew how often it had been said in the country that friendly societies were, as a rule, insolvent, and at the same time they had a few examples of friendly societies breaking up and failing when those who in their old age wanted support were wanting money. They had been labouring to put that right. It was thought advisable there should be a Commission to look into the financial and economical condition of friendly societies, with a view to securing that these benefits should be made as safe as possible. There was another class of societies, thoroughly distinct from their's (the Manchester Unity), the collecting societies, which worked from head offices, and sent their agents to a distance, which were not in any sense, friendly societies at all. The members were not represented; there was nothing but a clique of practically self-elected officials, sitting in a board room at a distance, getting enormous salaries, and doing something like plundering the poor. (Hear, hear.) It was felt, also, that these scandals ought not to exist, and the law should reach such societies as that, and give some protection to people, and it was felt it was desirable to have a Commission to inquire whether there could not be made some broad distinction between the two classes of societies. It was necessary if the friendly societies were to do the work they had undertaken, they should be in a safe and solvent condition, and the Government, by making inquiries through the country, might help some of them to put themselves right. He did not say this for the Manchester Unity, because they had done more for themselves and for the education of the people through the country by getting other societies to follow their example, than ever the Government could do. The report of Mr. Illingworth of their district at Bradford was quite a literary production. The Hull district was also well managed. If he was to do any good, and if the Commission was to do any good, they must have their hearty co-operation, and he would ask them, in conclusion, as a favour to him, if they should meet any of their friends of other societies to say he hoped to have a similar conversation with the other orders. The Commissioner then moved a vote of thanks to the chairman, which was carried unanimously, after which the proceedings closed."

It will be seen by this report that the feeble condition of the district is the result of no mysterious causes, but the plain and natural consequence of inadequate contributions, of waste and of mismanagement in bygone years. I am happy to be able to state that since the above conference several more lodges have given up the bad system of lodge liquor, and I have no doubt that by a more careful adjustment of contributions something will be done to place the lodges on a much better footing. For many years the members' contributions seldom ranged higher than 1s. per four weeks; and the sick pay was 10s., 12s., or 13s. a week. 8l. at the death of a member, and 8l. for as many wives as might die.

The Oldham district has introduced a practice which is very rare in the Manchester Unity; that of levying a different sum per head on the various lodges in the district for the funeral fund, in proportion to the average age of the members in the lodge.

They have at present only three scales.

I find by the District Quarterly Report, of March 1872, that the lodges whose average age was 40 and upwards, paid 1s. 10d. to the funeral fund; lodges averaging from 35 to 40 paid 1s. 8d.; and a lodge averaging 25 years paid 1s. 6d.

This is a step in the right direction. The great age of the district causes the annual funeral levies to be very heavy as is common in Lancashire and Yorkshire from the greater antiquity of the Order in those counties.

The funeral levies in the Oldham district have of late years ranged about 8s. or 9s., whereas the average for all the Order is less than 4s. So heavy a contribution presses very hard upon young lodges which have not accumulated a capital, and in fact prevents to some extent the formation of new lodges in connexion with old districts. It will be necessary to carry out sooner or later the exact principles of assurance into the funeral benefits as well as in the sick benefits, and not to work by the rough and ready system of a levy which makes the new members pay for the funeral benefits of the old who have wasted their funds in days gone by.

The treating each lodge as one member and levying according to its average age will be a great stimulus to lodges to get new young members and so keep down their average age. It may be that in very old districts, lodges may be founded which shall be allowed to keep separate funeral funds while under the government of the district for general purposes, such as audit of lodge accounts, &c.

The Oldham district has been declining in numbers for some time. I find that in January 1865, it numbered 2,592; in January 1866, it numbered 2,514 members. An attempt was then made to put the finances of the lodges on a better footing, and certain resolutions were passed for that purpose. One of the results of this attempted reformation was the secession of five lodges; two of them came back. Three—the

Various scales of payment by lodges to the district funeral funds.

Secession lodges.

	No. of Men.	Average Age.	Funds per Member
Sir William Horton	78	45	£1 2 3
Hartford	77	31½	2 12 5½
Fir Tree	33	31½	1 9 9

left the Order entirely. The first and last are broken up. The Hartford still exists, and by its balance-sheet of 1871 shows the following results:—

Progress of
Harford lodge
since secession.

74 members; average age, 34½ years. Funds, 434*l.* 18*s.* 3*d.* or 5*l.* 17*s.* 6½*d.* a member. The balance-sheet is printed. The management fund is kept distinct. Room rent is 2*l.* 12*s.* a reasonable sum, and on the whole the society seems well conducted and prosperous. No doubt it has been a great advantage to so young a lodge to escape the heavy funeral levies of the district, and they have thereby probably saved something like 5*s.* or 6*s.* a member a year.

They have also had the advantage of starting with the wholesome rules of the Manchester Unity of Odd Fellows for their guidance as to separation of funds and other precautions; so that they do not appear to have suffered much as yet by the want of district supervision. Still, as a rule, it can not be doubted that lodges which secede from their Order will probably fall into loose ways of transacting business into unsafe modes of investing their money and into other evil courses from which the friendly check and criticism of the district might have saved them.

The example, however, of the Harford lodge should be a warning to the affiliated Orders so to adjust their levies for common purposes, as not to give any apparent ground of complaint to lodges that they are being taxed for the benefit of others. There will always be grumblers in the lodges, men of narrow experience, and of limited intelligence, who will say when pointing to the levies for district management:—"To what purpose is this waste? Can we not conduct our own affairs cheaper and better by ourselves?" These captious lodge critics often have a following in their own lodge, and are dangerous enemies to the welfare of friendly societies. It is most important that they should not have their opposition strengthened by any substantial injustice, such as the levying of heavy funeral charges upon young lodges, or the forcible union of a healthy rural lodge with a mining or urban district where the duration of life is much shorter.

In 1867 the Oldham district after the secession numbered 2,181 members. In 1868 two lodges having returned it numbered 2,235. In 1869 it fell to 2,145 members. They sank in 1870 to 2,068, and in 1871 to 2,042. In 1866 the average age of the district was 41 years, 10 months, 25 days, and the funds were 1*l.* 19*s.* 7½*d.* a member. The average age in 1871 was nearly 43 years.

The funds have increased to 2*l.* 13*s.* 6*d.* a head. Still, that increase is quite inadequate to meet the demands on them. Such is the state of the Oldham district of the Independent Order of Odd Fellows Manchester Unity; grave, and calculated to cause serious anxiety. Still not desperate, but such as with courage and some assistance from the Order which no doubt will be extended in a year or two to meet local effort may be overcome, so that out of this low state the society may raise its head and rally.

It must be borne in mind that the oldest lodge in the Oldham district, the British Crown, was opened in 1814, two more were opened in 1815, one in 1816, one in 1819, and so on; and that in 1870 there were 708 members 50 years old and upwards.

Oldham Order
of Druids.

After the Manchester Unity of Odd Fellows, one of the most important Orders in Oldham, is the Order of Druids, which is represented by the Oldham No. 2 district, 24 lodges, 1,253 members; Oldham No. 2 district, 20 lodges, 837 members, and two independent lodges, the Albion with 139 members, and the Rose of England with 66, giving a total of 46 lodges, and 2,295 members. As to the Oldham No. 2 district, I find the following facts, which I extract from returns made to me:—

Insufficient
funds, large
amount spent
in liquor, con-
fusion of funds,
reduction of
sick pay.

The 837 members only retain 636*l.* funds of this money, speaking roughly, 256*l.* is invested in the mill company or building society, 200*l.* is in the bank, and 180*l.* in the hands of the lodge treasurer.

The treasurer is almost invariably the host of the public-house where the lodge meets, and in no case does the society take a bond from him. Of the 20 lodges only two were registered at the date of my inquiry, the remainder were unregistered. Only one lodge even made a profession of separating the management fund from the benefit fund. The lodges meet once in four weeks, and return an expenditure of 82*l.* 3*s.* 10*d.* for lodge liquor.

Fourteen lodges of the 20 pay for anniversaries out of lodge funds, 13 of them return an expenditure under that head which amounts to 40*l.* 15*s.* a year; one lodge makes no return of the amount spent on anniversary.

Eight lodges with 338 members are now paying and have paid for the last five years the full promised sick-pay.

Twelve lodges with 499 members have failed to do this, four of them, numbering 123 members, were at the time of my inquiry paying full sick-pay; but eight lodges, numbering 376 members, were not paying full pay according to promise.

No lodge prints a balance-sheet.

No lodge charges a graduated rate of contributions according to age.

All the lodges admit members up to forty years of age. 136 members are returned as having left the district by non-payment during the last five years.

No losses are returned as having been incurred during the last five years.

Eleven lodges return "No rules," or "No rules or report," or "No report," or "No rules printed."

Ten sets of rules have been forwarded to me, and eight MS. reports, four of them without the name of any lodge or secretary, and worthless for purposes of information.

The average ages of the members returned are 32, 32, 32, 33, 34½, 38, 40, 40, 40, 41, 41½, 42½, 42½, 44, 45, 45½, 46, 49, 64½.

The levies to the funeral fund in 1871 came to 8*s.* a member.

Payment of
orphans' school
fees and school
books by the
district.

The district has a widows' and orphans' educational fund, from which, among other things, it pays for the schooling and school books of children of deceased members. This fund, which must be of great use as far as it goes, is maintained by a levy upon the whole district. It is very desirable that funds of this kind should be more encouraged than they are at present, the Act of Parliament for the registration of Friendly Societies being rather narrow in its comprehension of benefits for which contributions may be levied.

Primitive
character of the
Druids.

In examining the rules of the different lodges of the Oldham Druids, we are brought in contact with a much more primitive and rudimentary society than the Manchester Unity.

The Druids are, as a rule, unregistered, and one of their chief principles is that the Order shall have no financial control over the branches, and the district is to interfere as little as possible.

In fact, if sick clubs are to be consolidated into an Order at all, they can hardly have a looser federation or one in which state rights are more respected than among the Druids. Still I have no doubt that in time the Druids will learn improvements, from the mere fact of their being associated, however loosely. For the present, however, we must look at them as only to a slight extent a benefit society. The convivial element is still strong and one of the main attractions with many men in joining them. We can see traces of this convivial spirit running all through their rules. Being unregistered they have not needed to conceal their love of beer under the thin cloak of room rent; but they resolutely proclaim that one of their purposes is eating and drinking, and a part of the funds is avowedly constituted for that purpose.

Predominance
of the convivial
element.

The Mistletoe lodge proclaims in a preamble to its rules that

"The objects and purposes of this society are to be easy, free, and temperate in all things; to encourage mirth, and to cultivate brotherly love; to exercise a genuine spirit of philanthropy; to provide a fund for the relief of the sick, lame, and blind members, and for the decent interment of such as are herein-after described."

The first rule speaks of electing the secretary at the anniversary.

The third rule provides:—

"That the monthly contribution be 1s. 6d. per member, 2d. to go for liquor, and ½d. to the benevolent fund to relieve distressed brothers, and 1s. 3½d. to the box, &c."

"Rule 7.—That if at any quarterly auditing the stock of cash shall be under 50l. the sick donation shall be reduced from 8s. to 6s., 6s. to 4s., and 4s. to 2s. per week, which reduction shall remain so until the next quarterly audit."

"Rule 8.—That no money belonging to this lodge be lent out except by consent of a majority of the brothers present in open lodge."

"Rule 11.—That if any member of this lodge by his own misconduct bring upon himself any unnatural disease, or otherwise injure himself in body or limb, he shall not be entitled to the benefits of this lodge, &c."

"Rule 43.—That anything not provided for in the foregoing rules shall be decided by a majority of the lodge; but be it understood that no law shall be binding upon the members until it has been passed in open lodge two lodge nights previous to its becoming law; nor any of the foregoing laws, nor any other bylaw thereafter to be made rescinded unless agreed to by the brothers present on two lodge nights previous to its being rescinded, and that all laws in writing be as binding as those in print."

Among the fines are the following:—

"Any brother on entering the lodge and taking his seat without saluting the M.V.A. and V.A. in due form 1d.

"Any brother if not returning again before the hour of closing the lodge, leaving and not wishing the officers and brothers good night, 1d."

"Swearing in the lodge room from 1d. upwards."

"Any brother entering the lodge room without handkerchief on his neck or not shaved 1d."

"If any brother fall asleep in the lodge room, 1d."

"Should any brother be disorderly in the lodge room, viz.—laying wagers, reading books that do not belong to the Order, to be fined 3d."

"Any brother striking another brother in anger to be fined 5s."

"Should any brother introduce any political or religious subject during meeting hours 6d."

"That if the outside tyler be asleep or intoxicated during meeting hours he shall be fined 1s. 6d. for each offence, or if he admit any intoxicated brother to be fined 1s."

"That the committee be allowed 3s. worth of liquor for all extra committee meetings not on lodge nights."

"That each member of this lodge on the anniversary day shall be entitled to a dinner and liquor free of charge."

In the byelaws of the Triumphant Lodge I find—

"Rule 13.—Duty of Host.—To attend to the liquor being served after the lodge is opened."

"Rule 17.—That no member shall be allowed to swear or utter any indecent language, or give any political or indecent song, or offer to lay wagers in the lodge room; any member so offending shall be fined 1d."

"Rule 31.—As to the anniversary which is to be paid from the box, but each member to pay 6d., to come in in liquor after dinner."

The lodge held at the Mare and Foal Inn provides by Rule 3, that all full members in good health residing within three miles shall pay for the anniversary dinner "the same as if he had it."

Rule 26 provides:

"That no brother shall enter this lodge unless he be clean in person and apparel. Persons whose employ will not permit this without great inconvenience, shall make an apology to the officers and brethren upon entering the lodge room. Every brother who may be entitled to wear any decoration of the Order, shall if he visits his own lodge without such decoration be fined 3d., unless he makes an apology."

In the rules of the Redemption Lodge there is a shrinking from the mention of the beer, and rule 24 runs:—

"That all members pay a uniform contribution of 1s. 4d. per month, and 2d. be allowed for the expenses of the lodge room, the remainder to go to the box."

"Rule 32 as to funerals—Should any member or his wife die and such member want scarfmen, the secretary shall take the names as follows: Four from the top and four from the bottom of the roll of the books if required, and if any member not attending after the N.G.A. has warned him or otherwise find a substitute in his place, shall be fined the sum of 1s."

In the laws and regulations of the Beauty of Honour Lodge we find the same preamble in substance as has been before quoted, with the following additional sentiment:—

"To further the objects of this quality divine the members of this lodge have agreed to be governed by the following articles, hoping a strict adherence to them will cultivate the social principle of humanity by rendering assistance to each other in time of need, and fully crown their humble labours with success."

"Rule 16. The auditors are to be elected every three months, and allowed 1s. 6d. worth of liquor for their trouble."

The Rose of Sharon Lodge by rule 5 provides a dinner for the widows also on the anniversary.

The Prince of Wales Lodge is registered, and the cando ourf the former rules gives way to the requirements of the law. This rule 18 provides that no part of the anniversary shall come out of the funds, and instead of lodge liquor we read in Rule 21 of each member paying 4d. a month for the necessary expenses of management.

It will be seen from these sample quotations what is the general character of the Druids lodges in Oldham.

Difficulties of getting competent secretaries.

Such balance-sheets as have been furnished are in keeping with the rules. The secretaries are working-men who give their services gratuitously, they do their best, and therefore it would be an ungracious task to criticize severely their shortcomings, but they are as a rule quite ignorant of book-keeping, they jot down in a cash book from time to time their sundry items of expense. Postage stamps, a sheet of paper, sick tickets, a delegate, lodge liquor, dinners; such incongruous items jostle one another in chronological order, and there is generally no attempt made to classify or arrange them. It can be easily understood how hard it is among 800 workmen to find 20 competent secretaries.

There is no doubt that consolidation would be a great advantage to such societies as those of the Druids, and indeed the Druids have done more than any other Order towards equalizing their districts for sick-pay. But here, too, they are hampered by the narrowness of the law, which does not allow of the constitution of a legislative delegate meeting elected in the different branches. The second district of Oldham Druids has been entertaining the question of equalization for sick-pay, but as yet nothing has been done.

The first district resembles the second in its character. It has been already stated that it contains 24 lodges and 1,253 members. The funds amount to 1,400*l.* invested 278*l.* with the lodge treasurer; 200*l.* in the Corporation's Bonds; 356*l.* building society; 210*l.* bank; 28*l.* co-operative store; 120*l.* House and Mill Company; 20*l.* corn mill; 111*l.* cotton mill; 60*l.* cottage; 21*l.* "invested."

Only two of the lodges have their rules registered. They spend their money in lodge liquor and in anniversaries, they print no balance-sheet, take no bond from their treasurers, many of them fail to pay the full sick-pay, and in fact may be taken as adequately described by the account which has been given of the District No. 2.

I met the secretaries of the No. 2 District in a conference similar to the one at which I met the Manchester Unity Odd Fellows, and am of opinion that they are most of them desirous of seeing a stricter and more business-like system of management introduced; but like all those who have at heart the improvement of workmen they regret the slowness to move, the contentment with things as they are, the inability to see the bad results of a vicious system until it is too late, which thwart all those who try to break through routine and lead men to better things.

Still there is reason to hope that discussion and the example of the better managed societies are by degrees telling on the more backward. Every year some improvement is introduced at the delegate meeting of representatives, and if a reform is voted down one year it comes pressing for acceptance the next with a swelling minority which before long becomes a majority.

The task of district secretaries and other officers is one of education; and in this task many of them are indefatigable, the great difficulty is to awaken an interest in the minds of the ordinary members. All officeholders tell the same tale of the scanty attendance at the lodge meeting, the difficulty to rouse that vigilance in the members which is the best security for good and honest administration. For this reason many men justify the system of lodge liquor as ensuring attendance which would not be given were there no inducement to come, and though I am not disposed to accept this justification, but hold on the contrary from the evidence that has been brought before me that those societies where lodge liquor prevails are the worst managed, and that the attendance secured is of the least desirable members and often a positive nuisance to the transaction of business, still there is this grain of truth in what the apologists say, that the social element cannot be dispensed with, and that the life of the friendly society is apt to fade away in the cold and raw atmosphere of pure finance and official life assurance. The Druids, however, have many reforms to introduce before they need fear the dangers of a too scientific management of their affairs.

G.U.O.O.F.

Deficient funds.

The Grand United Order of Odd Fellows is fully represented in Oldham by three districts. Oldham above town, numbering 20 lodges and 729 members; Oldham below town, 21 lodges, 1,170 members, and Royton, six lodges, 191 members, making a total of 47 lodges and 2,090 members.

The Grand United Order of Old Fellows get financial returns filled up after a fashion by their lodges and I was therefore able to get at some information concerning the Oldham district from the head office in Devonshire Street, Manchester.

In the Oldham below Town district five lodges were registered, 14 were returned unregistered, and from two there were no returns forthcoming.

The 19 returns show 1,085 members and 1,788*l.* of funds, or about 1*l.* 13*s.* a member. The unregistered lodges have 795 members and 1,181*l.*, or 1*l.* 10*s.* a member. The registered lodges have 290 members and 607*l.*, or 2*l.* 2*s.* a member.

The two lodges which send no returns have 106 members.

I have received printed balance-sheets from two lodges of the Oldham below Town district; one registered and one unregistered.

The unregistered lodge, the Rose of Oldham (number 906), has no separation of funds. It disburses 9*l.* 15*s.* under the name of lodge room-rent, which is undoubtedly liquor. 3*l.* 7*s.* 6*d.* is entered as anniversary expenses; 6*s.* was paid for "lecture liquor," that is, liquor drunk on the nights when "lectures are read which does not take place on the regular lodge night." These "lectures" are explanations of the different degrees and of the symbolism of the Order, and have a masonic character, and nothing to do with the Order as a mutual insurance society. The Rose of Oldham has 95 members and 186*l.* 7*s.* 0*d.* funds invested as follows:—

	£	s.	d.
Building club	-	-	69 0 0
Interest in do.	-	-	22 6 2½
Cash in House and Mill Co.	-	-	40 0 0
Interest in do.	-	-	4 6 4
Cash in Greenacre's Cotton Spinning Co.	-	-	10 0 0
Do. Treasurer's hands	-	-	18 10 4
Do. John Elson's hands	-	-	4 0 0
Goods in hand	-	-	18 4 2
			186 7 0½

The British Lion lodge though registered and printing a balance-sheet does not keep separate funds, and the balance-sheet is little more than a reprint of the debtor and creditor sides of the cash book. "Rent of Room" figures for 6*l.* 17*s.* 10*d.* for 64 members, that is about 2*s.* a member a year, or 2*d.* a lodge night. There is nothing else, however, of a suspicious character in the expenditure.

The funds too amounting to 203*l.* 1*s.* 4*d.*, or nearly 3*l.* 3*s.* 6*d.* a member are properly invested. The average age of the members has also been calculated, and is stated on the face of the report.

The district funeral levies appear to have been a little more than 5*s.* last year.

The Royton district has one lodge out of six registered, which is the only one that keeps a separate management fund.

The later financial returns from Royton give 213 members, and 286*l.* 12*s.*

The registered lodge has 52 members, 150*l.* 17*s.*, or nearly 3*l.* a member. The unregistered lodges have 139 members and 135*l.* 15*s.*, or less than 1*l.* a member. The five unregistered lodges, having an income of 140*l.* from contributions, spent 22*l.* 7*s.* in management, or not quite 16 per cent., but a good deal of this would be lodge liquor. Indeed if the lodge liquor is struck out from the management, it will be found that all these backward societies are managed very cheaply, the secretary receiving from 1*l.* to 3*l.* for his services usually. A fairer rate of payment to the secretaries would be most desirable, as it might induce good men to give more time and trouble to the work of the society. At present the office is often one of much labour, small pay and little thanks, and men who have at heart the improvement of the society are disgusted at the want of support they find among their fellow members, and are at length driven to resign, since their advice is rejected.

The Oldham above town district sends returns of some kind from 16 lodges, 590 members, and 585*l.* 12*s.*, four lodges of the 16 numbering 140 members, making no return of capital.

Four of the 16 lodges are registered. The four registered lodges return 1*l.* 15*s.* interest. Two of them return interest, but make no return of capital.

Nine of the unregistered lodges make no return of interest. Three of them make no return of capital; six others return 40*l.* capital. One lodge, the Pride of Waterhead, returns 53*l.* 5*s.* 5*d.* for management expenses, being a lodge of 78 members.

Five lodges, the Welcome, Prince Albert, Primrose in Bloom, Leviathan, and Lord Nelson, make no return of management expenses. Lodge Garibaldi, No. 60, with 36 members, returns 1*l.* 4*s.* for management expenses, which is improbably small, and indicates either carelessness or suppression of items from the balance-sheet. These notes of the returns sent by the Oldham districts of the Grand United Order of Odd Fellows show how very far that order is at present in Oldham from a business-like mode of transacting its affairs, and how much they still have to learn before they can be considered in the right way. However, the fact of their making financial returns at all to the head office is a great step in the right direction, and there is no doubt that here as elsewhere the improvement which is so much needed, will be introduced by degrees.

The Oldham district of the National Odd Fellows must also be noticed among the lesser orders of the town. There are 14 lodges and 789 members, and the funds of the lodges amount to about 1,320*l.* invested in various ways, such as building societies, joint stock corn mills, and cotton mills, cottage property, and with the treasurer. Nearly all the lodges have but one fund, and not more than three or four are registered, nor does the registration make much difference with them as to their mode of conducting business for the largest lodge, numbering 134 members, and with a capital of 153*l.*, though registered, spends more than 18*l.* on beer and in anniversary expenses, and invests its funds as follows:

	£	s.	d.
Bank	41	0	0
Oldham House and Mill Company	61	11	6
Oldham Hotel Building Society	52	0	0
The treasurer	19	8	2½

National Odd Fellows.

No separation of funds.

However, the society prints a balance-sheet, and keeps the management fund separate, and there are indications of progress in this lodge which make one hopeful for the others. Still, on looking through the very inadequate balance-sheets, nearly all in MS., which have been furnished, it is impossible not to recognize that the National Odd Fellows of Oldham, though rather richer, must be classed with the Druids, as having most of their work before them, if they are to carry out efficiently the good work of mutual aid in sickness.

But in criticising both the Druids and the National Odd Fellows, I must not omit to say that the officers of both Orders did their best to help me, and with barely one exception have shown the greatest good will, not only in filling up returns which I issued to them, but in going to the expense of printing schedules of questions themselves, and in summoning special meetings of officers to further the work of the Commission. Indeed, not only in Oldham, but everywhere, unwillingness to give information has been the rare exception, candour and readiness to answer has been the rule with all those who have been connected with genuine friendly societies. I mean such as are managed by the members themselves, and are not speculations for profit carried on under the pretence of being friendly societies.

The Foresters' society, usually the most important society after the Manchester Unity, do not make much of a figure in Oldham. The Oldham district has six courts, and 166 financial members.

Ancient Order of Foresters.

The Oldham borough district has 11 courts, and 375 financial members.

Court Virtue, out of district, has 71 members.

Greenacres Moor district, 326 members, 641*l.*, five courts.

Thus we may roughly set down the Foresters in and about Oldham at 28 courts, and 938 members. The funds amount to 1,679*l.*, and the average age of the members is nearly 37½.

The Oldham district of 166 members with only 208*l.* funds is of 43 years average age, and this district to a great extent has become a mere burial club, the courts being so insolvent that they can pay but little sick-pay. The members, nevertheless, continue to violate nearly all the rules of the Order. They pay for lodge liquor, they refuse to register their rules, they do not adopt a graduated scale of payments, in short they obstinately continue in all the bad practices which have brought them to their wretched plight. The Oldham borough district is better managed and more hopeful. Their average

Disregard of the laws of the Order.

age is not much more than 36, and their funds amount to nearly 2*l.* 5*s.* a head. In this district of 11 courts, three courts pay real money rent for the room; otherwise the custom is 2*d.* a member a lodge night for liquor. The contribution is ridiculously inadequate to the benefits promised, even if it were honestly applied to these benefits. The natural consequence has been that courts have not unfrequently closed the box, or reduced their sick-pay. In this district the funeral levies have been as high as 8*s.* a member.

Reduction of
sick-pay.

The Greenacres Moor district has three courts out of five registered, and is worth about 1*l.* 12*s.* 6*d.* a member, the average age being a little more than 34.

Court No. 26. Nimrod, in this district has 127 members, and 200*l.* funds, they pay 15*s.* a night for liquor, and 1*s.* a year a head for the dinner. The average levies in this district to funerals for the last five years have been nearly 6*s.*, and the district management will run up the yearly expenses to about 6*s.* 6*d.* This court though registered has most of its capital in a building society; but that is a small matter when we consider the many much graver shortcomings of the Ancient Order of Foresters in and about Oldham.

Order of
Ancient Shep-
herds, Ashton
Unity.

The Order of Ancient Shepherds, Ashton Unity, has a district in Oldham, numbering in the May returns of 1871 thirteen lodges and 700 members, whose average age was 36½. 58 were suspended in the course of the year for non-payment of their contributions. Their income during the year is returned from contributions, 662*l.*; from interest, 45*l.*; their capital amounted to 1,582*l.*

Worthless
returns.

In their returns to the Order they make no distinction between benefit fund and management fund

The cost of management is returned as 131*l.*

The accounts of the district as returned to the Order do not balance and can only be treated as a rough approximation. No auditor could have passed so inconsistent a statement.

Nine lodges out of the 13 have made some kind of return to me.

Of these five have returned rules and answers to questions, four have returned answers to questions only; only one has returned a balance-sheet.

These nine lodges return 585 members; the four remaining ones would therefore only have 115 members between them, or an average of 29 each.

Two of the lodges are registered, the rest unregistered. Of the registered lodges one, the Harmonica, was registered in 1870. This lodge professes to keep the management fund separate from the sick fund, and to pay a real money rent of 3*s.* 6*d.* each meeting for the use of the room. They number 48 members good on the books, and have paid full sick-pay of 8*s.* a week for 12 weeks, then 4*s.* for 12 weeks, then 2*s.* during the will of the lodge, ever since 1869.

They have been in the habit of printing a balance-sheet, but have furnished none, either printed or written. The members average 42 years of age. They do not state the amount of their funds.

The other registered lodge, the Shepherds of the Alps, was registered in 1860. They number 50 members, and do not profess to keep a separate management fund. Instead of rent they spend 1½*d.* a member a lodge night in liquor. In 1864 they reduced their benefits from 8*s.* a week in sickness to 7*s.*, and are at that rate now. Their funds amount to 80*l.*, invested in the Manchester and County Bank, and the average age of their members is 48 years.

Of the remaining lodge one, the Welcome Stranger, appears to be well managed for a lodge of Ancient Shepherds.

The contribution is 1*s.* 3*d.* every four weeks to the benefit fund and 3*d.* to the management fund.

The entrance fee ranges from 12*s.* 6*d.* at 18 years old to 2*l.* at 40. The treasurer gives a bond for 20*l.* Rule 22 provides that when the lodge funds are less than 3*l.* a member the members shall be summoned to take the financial state of the society into consideration.

The sick-pay is 10*s.* a week for 12 weeks, then 8*s.* for 12 weeks, then 6*s.* for 12 weeks, then 3*s.* a week as long as the lodge chooses. There is no lodge liquor, and the rule provides that a rent of 2*l.* 5*s.* shall be paid for the lodge room. The lodge has 97 members, whose ages average 39 years. They print a balance-sheet and keep their management fund separate.

Their funds amount to 682*l.* 3*s.* 1½*d.*, 600*l.* of which are invested with the Oldham Corporation.

The surplus of the management fund is transferred to the benefit fund, and the cost of management is very cheap. The effect of good management is seen at once in the wealth of this lodge, which has more than 7*l.* a member. The members are the same class as the other lodges, the secretary is a cotton operative, and there is no reason why the others should not have brought their lodges by attention into as good a position.

The Welcome Visit lodge, unregistered, with 35 members, has a capital of 39*l.*, the average age of the members being 38 years. They spend 7*s.* 8*d.* a meeting in liquor, and pay at present full sick-pay, though it was reduced for a time in 1866 to 6*s.* a week. They profess to keep the management fund separate from the sick fund, but furnish no balance-sheet.

Rule 17 provides that when the funds are reduced to 15*s.* a member the sick-pay shall be reduced to 6*s.* a week, and if the funds come down to 10*s.* a member, then sick-pay comes down to 4*s.* a week. Rule 18 provides that—

“We pay 1*s.* 6*d.* per month as contribution, 1*s.* 4*d.* to go to the box, and 1*d.* to go towards the dinner on the anniversary dinner, and 1*d.* to go to the benevolent fund of the lodge.”

Rule 41 provides—

“That we hold our anniversary on Easter Monday, when a dinner shall be provided, and members are requested to be in attendance, as no one who is absent will be exempt from paying; but such of the members who are sick shall have liberty to send a substitute in his stead; and that no member be admitted in a state of intoxication on the anniversary day without the consent of the members present.”

The United Efforts lodge, unregistered, has 59 members, average age 37, capital 101*l.* 14*s.* 7½*d.*, of which 92*l.* 6*s.* 1*d.* are invested in the Queen Building Society.

Instead of 8*s.* a week, they are paying 6*s.* a week sick-pay, and naturally enough they state that the number who are leaving the lodge is increasing.

They spend 1½*d.* a member a lodge night for liquor, and 1*s.* 1*d.* a member for the anniversary dinner. The funds are all in common.

In the preface to the rules the committee observe—

"The cultivation of friendship, the pleasure of good company, and the improvement of morals are the principal objects for its [of the code of laws] attainment."

The first rule provides that the lodge is to remain open from 7 p.m. to 9 p.m. It may be noticed that rarely is a lodge to be kept open in any Order later than 10.30 p.m., and as a rule they may close by 10 p.m. This is worth mentioning, as the convenience of friendly societies has been urged in the course of discussion as to the hours of closing public-houses.

Rule 16 provides for a summoned meeting of the lodge when the funds are reduced below 12s. a head.

Rule 43 runs—

"That the anniversary be held on the first Saturday in August, the dinner to be on the table at 4 o'clock in the afternoon precisely; and each member, unless sick or lame, residing within three miles from the lodge house shall pay 6d. for liquor, whether he attends or not. No member shall be allowed to send for his dinner out of the lodge house on any account, except he be sick or lame and in receipt of the sick gift of the lodge at the time being."

Rule 45 provides—

"That each widow shall be provided with a dinner at the anniversary day, along with the members of the lodge by paying sixpence each, but must attend personally to partake of the same."

Rule 47 as to contributions provides—

"That every member shall pay 1s. 6d. per month for contribution, out of which shall be allowed 1s. 3d. to lodge funds, 1½d. for the use of the room on lodge night, and 1d. towards defraying the expenses of each member's dinner and fund card on the anniversary day, when every member on that day shall pay 6d. extra to be returned in liquor, allowing 2d. worth of liquor to each member at dinner, and the remaining 4d. to be spent the same evening."

Rule 60 is—

"No member shall be allowed to go in and out of the lodge room during discussion or harmony except by permission of the W. M. [Worthy Master] under a penalty of 3d. for each offence."

Rule 71:

"The Minstrel shall be in attendance by seven o'clock on a lodge night, and shall have the lodge room set out with its proper regalia before the time of opening; he shall take charge of the same during lodge hours, and report to the W. M. all damages that may occur during the evening. He shall fetch up all the lodge liquor and keep a correct account of the same, and report it to the secretary every lodge night."

Four more lodges have sent answers to questions, but no rules or reports.

One the Orphan's Relief, with 111 members, average age 34, has 124. 83s. in the Queen Building Society; 30l. in the House and Mill Company. They spend 10s. a meeting night in liquor.

The Blue Coat lodge has 135 members, average age 36, and has a capital of 284l. 150s. with the corporation; 80l. in the Queen's Building Society; 44l. 10s. in another building society, and 94 15s. with the treasurer. They spend 16s. 4d. a night in liquor, and pay for part of the anniversary dinner out of the funds which are all in one common stock.

Another lodge meeting at the Egerton Arms has 21 members and 3l. funds. They spend 4s. a night in liquor and pay from the anniversary dinners from the funds, which are not separate. They are not paying full sick-pay.

The Shepherds in the Bower lodge 80 members, also spend beer money 5s. a lodge night, and have not regularly paid full sick-pay. The above returns give a good idea of the state of the Shepherds in Oldham.

The United Order of Free Gardeners has a district in Oldham of six lodges and 298 members.

The income from contributions and entrances during the year ending March 1871, according to the annual return published by the Order, was 341l. 1s. The sick and funeral money paid was 330l. 6s. 4½d. 21 new members were made during the year, and 13 members were suspended for arrears.

The Bolton Unity of Odd Fellows are a district in Oldham of 21 lodges, and of 1,165 members.

Among the societies which are specially numbered in East Lancashire as those in connexion with Sunday Schools. They are first of all for the sake of the children attending the schools, and are apt to grow into sick clubs for adults who have formerly been attendants as pupils or teachers. They are naturally held at the school, and the management is in the hands of those who conduct the school. The contributions are as a rule very low, and an actuary would be surprised how they get on at all. But they manage to succeed very often to a wonderful extent. For they are very cheaply managed, and the members are of course among the most steady, provident, and respectable. The management too is generally in the hands of superior persons, and they are apt to get their money out at a good rate of interest.

There are many of these clubs at Oldham. They are often divided into classes according to the age of the members, the contributions and benefits rising with their growth.

One of these clubs is the Moravian Sunday School Sick and Burial Society at Salem near Lees. In their printed report and balance-sheet for 1871, they announce that there has been a steady increase both in members and in funds. Number of members in first class 82, second 18. Funds 177l. 19s. 11½d. worth per member 1l. 15s. 7d.

The year's contributions were less than 41l. among the items of expenditure is 1l. 5s. 4d. for the tea party, which is a common feature in these societies, and a great means of rallying and holding together the members. In fact no society can afford to neglect the social element, and if they meet away from public-houses they must have some trip, some tea party or other festival to interest the generality of their members in the society.

I next come to the report for 1871 of the Baptist Sunday School Sick and Burial Society, George Street, Oldham. This society has 321 members, 133 male, 188 female; they are divided into four classes. Their funds amount to 386l. 9s. 11½d., of which 328s. are invested in the House and Mill Company, a very popular investment in Oldham.

The thirty second report of the Independent Methodist Sunday School Sick Society, Smith Street, Greenacre's Hill, Oldham, up to March 1871, does not state the number of members, but the capital is 271l. including a bad debt of 21l.

United Order of Free Gardeners.

Bolton Unity of Odd Fellows.

Sunday School Societies, cheap and respectably managed.

Moravian Club.

Baptist Club.

Independent Methodist Club.

Oldham Sunday School Club. The Oldham Sunday School Union Friendly Sick and Burial Society has 178 members, all males. The funds are £16*l.* 18*s.* This society has a separate management fund.

Townfield Sunday School Club. The Townfield Sunday School Sick and Funeral Society has 401 members, 187 males, 214 females. It has a separate management fund. Its funds amount to 213*l.*

These four societies have an income of 488*l.* from contributions, and spent in the year's management 47*l.*, or less than 10 per cent., but of the 47*l.* 17*s.* was for printing, most of which was an exceptional expenditure.

Lees Economical Burial Society. One of the distinctive classes of societies which prevail in East Lancashire is the Local Family Burial Society worked by collectors. Of these we may take two illustrations from the Oldham district:—First, the Lees Economical Burial Society at Lees, in the parliamentary borough of Oldham, founded in 1850, and now registered.

Members are admitted from two months old to 40 years old, but 40 to 50 persons may be admitted by paying an extra penny a month. To equalize risks, moreover, no child under two years old is admitted without one of its parents or some member of the same family being entered with it.

The usual collecting day is every fourth Saturday, and members are suspended from benefit after 16 weeks' arrears, but they may re-enter up to 40 years of age.

Members may pay up their back contributions and return into benefit in a week after 20 weeks' arrears. The members are divided into districts with collectors appointed for each district who are paid 3*s.* 6*d.* each time of collecting and vacate office half of them every half year.

Rule 15 provides—

“That the collectors appear clean and decent at all times when collecting . . . and that they be allowed to divide their district to suit their own convenience, and they shall commence their work at 9 o'clock in the morning, and they must not neglect to visit each family once in every two months, and for neglect of the above the collectors in that district shall be fined 6*d.* each; the collection to be delivered the same evening.”

The society numbered in April 1871 572 families and 1,681 members, being an increase over the previous year of 30 families and 129 members. Less than 30 members left the society by non-payment, a very small number. But it will often be found in the local societies that the number of those who leave by non-payment is small, which is a sufficient answer to those office societies which pretend that the poor are so improvident that the number of lapses must in all cases be enormous. The income of the year was 257*l.*, the cost of management was less than 24*l.* or about 9*l.* per cent. These burial societies are primitive and simple in their management, but do a good work, and should not be confounded with the large offices employing agents at a distance which have become so notorious; and any legislation aimed at the evils of the latter should be so shaped as not to strike or injure the former.

Mossley Economical Burial Society. The other burial society is the

“Economical Burial Society held at the Crown Inn, Mossley, about four miles from Oldham. The society has 2,989 families and 11,970 members; it is divided into seven districts. The capital amounts to 1,438*l.* 17*s.* 3*d.* invested as follows:—

£	s.	d.					
500	0	0	-	-	-	-	- Oldham Corporation.
200	0	0	-	-	-	-	- Oldham corn mill.
200	0	0	-	-	-	-	- Ashton Corporation.
170	0	0	-	-	-	-	- Mossley local board.
150	0	0	-	-	-	-	- In bank for board.
114	0	0	-	-	-	-	- Share in Mossley Waterworks.
20	0	0	-	-	-	-	- In loan.
84	17	3	-	-	-	-	- Balance in hand.

The income of the year was 1,103*l.* from contributions, and 49*l.* from interest. The cost of management was 121*l.* 10*s.*, or rather more than 10½ per cent. In this society as in the last the collectors go out in pairs, the one takes the money and the other books it, thereby checking one another against any fraud.

Oldham Mutual Sick and Burial Society, worked by collectors.

Besides the burial societies working locally by collectors, and which exist principally in East Lancashire and the neighbourhood, there are sick and burial societies worked by collectors, which are almost exclusively confined to this district; the only other place where I found a similar society being at Wolverhampton.* One of these, named the Oldham Mutual Sick and Burial Society, meets at the Coach and Horses Inn, Church Lane, Oldham, and was established in 1852. It is divided into four districts, each of which has a collector. They are paid 10 per cent. for collecting, and must call once in four weeks for the money. The society is open to both males and females, and is divided into four classes, but the fourth or highest class is only open to males from 18 to 40 years old. The fourth class pay 6*d.* entrance and 3*d.* a week, and are entitled to the benefit of 8*s.* a week in sickness after six months' membership, 5*s.* after 9 months, and 8*s.* after 12 months; and to a funeral allowance of 5*l.* after 4 months, and 8*l.* after 12 months' membership.

Rule 12 provides:—

“Fourpence in the pound will be stopped from all funeral money to pay the stewards, and the person receiving the funeral allowance must spend one shilling in liquor at the house where the society is held, but to have the privilege of taking the liquor away from the house if they think proper.”

Rule 20 provides—

“That each and every officer of this society shall be allowed sixpence for liquor each and every time of meeting on any business relating to the society.”

Rule 19.—“Provides for half-yearly meetings of the society, and requires each holder of a card to pay twopence each meeting for liquor.”

Rule 22.—“Provides that if a member is in receipt of parish relief, he shall during that time receive no benefit from the society, but the committee may grant donations to his family.”

There are sundry rules varying the sick-pay, &c., in detail, whose operation is to protect the funds of the society from running low.

* There is a similar one in Durham, at Whitworth, with 2,328 members, copied from one in Rochdale.

The capital of the society in society in September 1871, amounted to 7,772*l.*, being 6000*l.* in borough funds, 1,722*l.* in Manchester and County Bank, and 50*l.* in treasurer's hands.

5,360*l.* liquor cheques were paid for, which indicates about 2,700 contribution cards, and a still greater number of members, as the children are usually on the same card as the parents.

The income for the year was 2,548*l.* of which 2,428*l.* was from contributions. The cost of management was 333*l.*, or about 15 per cent. on the gross income.

The Unanimous and Friendly Sick and Burial Society is a large society of the old-fashioned sort, but meeting away from a public-house, and showing how cheaply such societies can be managed where the members are honestly desirous to do their duty.

Unanimous and Friendly Sick and Burial Society

This society was founded 6th February 1836; it was registered 11th August 1856; and its rules were revised, 19th September 1868. It now has 1,674 members, being an increase of 97 on the previous year, and it has accumulated 4,124*l.* or about 2*l.* 9*s.* 3*d.* per member.

The contribution is only 13*s.* a year to the general funds, and 1*s.* a year for management. The sick allowance is 9*s.* for 12 weeks, then 6*s.* 6*d.* for 12 weeks, 4*s.* 6*d.* for next 12 weeks, and 2*s.* for remainder of sickness, and the funeral allowance 9*l.* for a member, and 7*l.* for a wife.

In the balance-sheet of 1870 I find that the contributions to the management fund amounted to 74*l.* 2*s.*; the expenses were about 63*l.* The balance is not carried forward separately, but thrown into the general fund. The income from contributions, &c., excluding interest, was about 1,114*l.* The cost of management therefore is about 5·65% of the net income from subscriptions. The whole society is accommodated for an expenditure in room rent and firing of 4*l.* 10*s.* The society may be insolvent, and considering its high benefits in proportion to its contributions it very likely is so. But at any rate the members will have the satisfaction of feeling that their money is being spent in the relief of sickness and in aid of the widow, and has not been frittered away in folly or devoured with gluttony and drunkenness. At any rate a society such as this, which means well, can easily put itself on the road of financial soundness as it has no bad habits to get rid of.

There are in Oldham several societies of women, but they are not as a rule in a flourishing condition. 50 or 40 years ago, when the affiliated orders were making great progress and gaining in popularity, the idea spread, and secret societies of women were formed on the analogy of the Odd Fellows.

Societies of women. Their lodge liquor. Unseemly consequence.

Such a society is the Female Secret Insurance Society in the Oldham, Saddleworth, Mossley, and Staleybridge districts. There are 20 lodges, and the list makes a fine show on paper; but their numbers have been dwindling for many years and so have their funds. They can only show, at the close of 1871, 330 members and 7*l.* They have long ceased to give any sick-pay, and are kept up for the sake of the funeral money. They meet monthly in their lodges, and 2*z.* a member must be spent in drink. They are apt to consume this in spirits, and the secretary of one of the lodges complained to me that he had witnessed very unseemly sights in consequence of this rule. At the quarterly meetings each delegate (a woman) receives 6*d.* worth of liquor.

The Order in 1856 numbered 566 members. There is a society of women at Hollins, near Oldham, which is managed in a similar way as to liquor. Rule 9 provides for graver breaches of morality as follows:—

“Any member hereof having a child by another woman's husband shall receive no benefit whatsoever, but be excluded. Any married woman having a child by any man but her own husband, the same.”

There is no rule to check lighter and more venial forms of the same transgression. The balance-sheet of this society is curious. The expenditure is made up of 19*s.* 3*d.* for liquor, 5*s.* for contribution cards, and 6*s.* for secretary's salary. No other benefits or disbursements. There are 19 members, and the year's contributions amount to 3*l.* 18*s.* 6*d.*

There is in Oldham a branch of the Teetotallers order, the Rechabites, called Tent Philanthropist. This tent has 94 members and the funds amount to 326*l.*, of which 246*l.* are in the savings bank, 160*l.* in a loan society, 400*l.* in the Oldham corporation bonds. The tent has also an interest in a funeral fund of the district, and its share amounts to about 315*l.* The secretary states that the average age of the members is 40 years, and that the management fund is kept quite distinct from the benefit fund. This does not appear from the balance-sheet furnished me, but the contrary. By the balance-sheet no interest is credited to the society except that from the Oldham corporation. The cost of management is about 16*l.* to an income from contributions of 111*l.* 12*s.* 10*d.*, but 4*l.* may be deducted from management proper, being the cost of the society's magazine. The Rechabites, though they have some rich lodges, have not a very efficient management, but the respectability of their members eases their funds by giving them a light sickness average.

The Rechabites.

This tent some years ago lost 150*l.* in a loan society, probably the amount entered on the balance sheet is little better than a bad debt. Some 80 of the members are tradesmen, which, of course, greatly lightens the liabilities of the society, as tradesmen are less likely to claim on the funds than those who maintain themselves by wages.

There are other Rechabites in the neighbourhood of Oldham, but much less prosperous than Tent Philanthropists.

Occasionally the attempt has been made, but not usually with success, to use friendly societies for political purposes. The following report of an Oldham society does not look encouraging for those who desire to do this.

BOROUGH OF OLDHAM CONSERVATIVE SICK AND BURIAL SOCIETY.—FIRST ANNUAL REPORT.

To the Members of the Oldham Conservative Sick and Funeral Society.—In presenting to you our first annual report we cannot but feel gratified on looking back on the efforts that have been put forth, and proud of the success the society has obtained. The number of members is 537, and the funds in the bank and in the hands of the treasurer amount to 64*l.* 7*s.* 1*d.* The amount paid on account of sickness has been so small as to justify us in thinking that our members are sound and healthy, and your committee congratulate themselves on the prospect that your society is likely to become one of the most flourishing clubs in the town.

A political club in Oldham. Extravagance of the cost of collection.

We have the honour to be, your obedient servants.

March 14, 1872.

THE COMMITTEE.

RECEIPTS AND DISBURSEMENTS FROM MARCH 1871 TO MARCH 1872.

Receipts.				Expenditure.			
	£	s.	d.		£	s.	d.
Collections in Above-Town - - -	91	19	4½	39 Sick Tickets - - -	6	15	0
" Below-Town - - -	63	3	11½	2 Funerals - - -	4	0	0
" Royton - - -	10	8	3¼	Collector's wage—Oldham-above-Town	40	0	0
Major Lees, subscription - - -	1	1	0	" Oldham-below-Town	36	14	9
Mr. G. B. Nield, subscription - -	0	10	6	" Royton	1	8	8
				David Jack, for printing - - -	4	17	3
				Jones, Tetlow, and Stubbs - - -	6	0	0
				Minute book and cash book - - -	0	3	4
				New ledger - - -	0	10	6
				Writing paper and envelopes - - -	0	1	1
				J. Halliwell, perforating sick books	0	2	6
				Subscriptions returned - - -	0	2	11
				Grant to secretary - - -	2	0	0
				In Manchester and County Bank	20	0	0
				In treasurer's hands - - -	44	7	1½
	£167	3	1½		£167	3	1½

Number of members—Above-Town	-	-	-	327
" Below-Town	-	-	-	174
" Royton	-	-	-	36
Total	-	-	-	537

Audited and found correct,
 JOHN LONGLEY
 ALFRED WHITEHEAD } Auditors.

OFFICERS FOR 1872.—President, John Longley, 19, Cow Lane; Treasurer, Thomas Marsden, 126, Radclyffe Street; Secretary, John Ratcliff, 93, Lord Street; Committee, Thomas Marsden, 126, Radclyffe Street, William Hilton, 5, Lees View, Jacob Worthington, 120, Ashton Road, John Wade, 58, Lees Road, Alfred Whitehead, 70, Lees Road, Henry Kershaw, Royton, Thomas Andrew, 21, Princess Street, James Halliwell, St. Peter's Street, John Whitehead, 6, Fountain Street, John Haslam, 33, West Street, George Dixon, 4, Cheapside, Thomas Bewick, 107, Lord Street; Stewards, John Wade, 58, Lees Road, William Hilton, 5, Lees View, Henry Kershaw, Royton; Collectors, Ralph Jackson, Above and Below Town, Thomas Taylor, Royton; Auditors, Alfred Whitehead and James Halliwell.

It will be seen by this report that the cost of collecting about 1871 was more than 78 $\frac{1}{2}$ %, or as nearly as possible 45 $\frac{1}{2}$ per cent. It appears further that the auditors are also committeemen.

Children's Burial Club, at Shaw. Old-fashioned rules, Disgraceful drunkenness.

There is an unregistered friendly society for the burial of children at Shaw, near Oldham. The parents are the members as far as management is concerned; the children may be entered from the day of their birth. The society meets quarterly at a public-house in Shaw, for the payment of the contributions and the transaction of any other necessary business. If there has been little mortality in the previous quarter, there is sometimes what is called a free night; that is, the parents' contribution is not collected. The rule of the club is—

"Rule 9. That the beer or liquor shall be served out in the manner following, namely, 11, worth to 8 o'clock, and the remainder after the business is over; and any inspector acting contrary to this rule shall be fined 2s. 6d. or be excluded."

The custom has been up to last year to spend 4 $\frac{1}{2}$ l. in liquor on three quarterly occasions. That sum is now reduced to 3 $\frac{1}{2}$ l. The rules generally are full of curious and primitive ordinances, as the following extracts will show:—

"Rule 4. When any child dies the clerk and stewards shall receive 1s. from the box, to be spent in liquor for the benefit of the house."

"Rule 6. The two auditors are to audit the accounts twice a year, and each time they, with the clerks and stewards, shall receive 4s. from the fund, 2s. to be spent in the house."

"Rule 8. That the duty of the inspectors shall be to fetch up the beer and to serve it out in a proper manner, also to attend to the proper conducting of the club nights, and not to allow more than one person from a family to enter the room for the purpose of taking a share of the beer."

"Rule 14. A suitable behaviour shall be preserved by every member of this society towards God and man during club hours. Every member shall refrain his or her tongue from cursing, swearing, lying, backbiting, scandalising, ridiculing, scoffing, mocking, jeering, or quarrelling in the club room, or in any wise aiming to affront one another. Every aggressor for any such offence shall pay a fine of 6d. into the box. Any member changing his or her seat for the purpose of getting more than their share of liquor shall forfeit 6d. to the box. Any member coming into the club room drunk shall forfeit 6d. Any member refusing to pay his or her fines or forfeits shall be excluded."

"15. That the committee's business shall be to manage critical or uncommon affairs that may occur and for which there is no provision made in these articles. They shall be allowed 3d. each to defray the expenses of every such meeting. It is further agreed after business is transacted the society shall break up and disperse in a quiet and peaceable manner; but if any of the members wilfully persist in a rude, disorderly, and offensive behaviour, they shall for the first aggression pay 2s. 6d. into the box, and for the second be excluded, such disorderly conduct being highly disgraceful to an honourable and friendly society."

"16. That if any member of this society send his or her contribution by any person (except by some member of his or her own family) who is not belonging to the society, he or she shall pay the same to the stewards, and shall be allowed one glass of ale and shall then retire; but if he or she remain obstinate and will not go, then the member who sent the person with the money shall be fined 1s., and if he or she refuse to pay the said fine, shall be excluded. Any member bringing any person or persons with them (except a woman who bringeth her little child which she cannot leave at home), ne, sse, or they acting contrary to this rule shall be fined 1s., and refusing to pay it shall be excluded."

Among the fines is the following:—

"Inspectors neglecting to serve the beer in proper manner, 2s. 6d."

The result of a club's being managed on the above principles may be seen by the two following extracts from the *Manchester Examiner* of June 29th, 1871, and of 27th September 1871:—

EXTRAORDINARY PROCEEDINGS AT A CLUB MEETING.

"Yesterday, an inquest was held at Royton, near Oldham, on the body of a man named Thomas Steinhorn. The evidence showed that on Monday night the deceased had been to a quarterly meeting of a children's club at the Duke of York public-house, Crompton, and had drunk so freely of whisky that he died on his way home. His brother, who was with him, was so drunk that he was unconscious of what had occurred. Travis Everington, an officer of the club, stated that at every quarterly meeting 4*l.* was spent in drink, being a portion of a twopenny subscription by 600 members. The meetings commence at 7 o'clock, and the first hour is consumed in drinking 1*l.* of the money. After business the remainder is spent in a similar manner. On Monday night a motion by the deceased, to the effect that 3*l.* be spent in whisky, was carried. This was served in half-gallons, and the whole was consumed in an hour and 20 minutes. There were about 100 members present, but some of them were so clamorous that they seized the vessel containing the liquor and drank freely of it. Some, when they were so drunk that they could not move from their seats, would stretch out their hands as an indication that they wanted more drink. Scores got drunk on such nights who took no drink on other occasions. Attempts had been made to put the money to a better use, but when notice of such intentions were given, the drinkers, being a majority, would flock to the meetings and decide the question in favour of drink, calling out, 'Cold blow before none at all.' The Coroner severely condemned such proceedings, and said if the members of the club would not take care of themselves, the landlord ought to refuse serving drink in such quantities, or otherwise the license should be taken from the house. A verdict of 'Died from excessive drinking' was returned."

DRINKING SCENES NEAR OLDHAM REPEATED.

"Yesterday, at the Oldham County Police Court, a man named Thomas Smith was fined 5*s.* and costs for being drunk and incapable in a low shed at Shaw, near Oldham. The prisoner had been to a children's club at the Duke of York public-house, Shaw, which sometime back was the scene of such extraordinary drinking that one man lost his life through the indulgence. From the prisoner's statement it appeared that the drinking system in connexion with the club was still in existence, notwithstanding the recommendation of the jury at the inquest on the body of the man referred to, that it should be stopped. On Monday night 4*l.* was spent in whisky, which was diluted with water. The prisoner went to the place at 9 o'clock on Monday night, shortly after got drunk, and remembered nothing more. He was found at 1 o'clock on Tuesday morning, and Inspector Breakell stated that if the man had been left unattended to much longer the result might have been fatal."

These paragraphs in the local papers caused me to visit Shaw, and I met both Inspector Breakell, who fully confirmed the above statement, and Miss Rachael Royle, who keeps the Duke of York public-house. It is fair to her to state that she appeared to be a very well-conducted and candid person, and that her house has the reputation of being very respectably kept. She stated to me that these quarterly meetings were generally attended by about 100 persons. Of course when there is a free quarter fewer attend, and therefore the probability of drunkenness is much greater. But few women have been in the habit of attending during the 12 years that she has known the club. Still there are some who attend and assist at the scenes described by the witness at the inquest.

She has no control over the liquor supplied, as the room is kept closed for the members during their meeting, and the drink is fetched up by the appointed officer and then served out in the room. She stated that it was not by her wish that the club met at her house and conducted themselves as they did; but she was only a yearly tenant and the owner of the property would not suffer her to send them away. I saw also two of the officers of the club, who, though they did not like to own to the general practices of the club, still could not alter the statements as they appear in the newspaper. I gave one of them the opportunity of appearing before the Commissioners at their Manchester sitting, to give any explanation or modification of the facts; but neither he nor any one else on behalf of the club thought fit to come forward. The fact is the officers and more respectable members are apt to go home when the business is over, and then the debauch described follows among the toppers and boon companions. It would not be fair to suppose that such scenes as those just related are common in clubs; but the practice of serving out a fixed quantity of liquor regardless of the number of attendants must be connected always with evil consequences, and the scandals of these ill-managed clubs bring discredit even upon others that are more respectably conducted.

SPECIAL REPORT ON PRESTON.

Preston Burial Societies.

The town of Preston is remarkable for the large development of local burial societies.

The Unanimous Brotherly Burial Society was established in 1825. It numbered at the last report 11,202 members, and had on the 1st January 1872, 3,042.

The collectors are paid 12½ per cent. and receive 8d. per hundred members for transferring the names. Mr. William Bell is the secretary, and has held that office for 12 years. He states that the benefits have been raised in his time. Formerly 6s. of the benefit was drawn in liquor; that has been given up 25 years. The meetings of the society are quarterly, the head of the family votes on the family card. The admissions and exclusions about balance each other. 1,092 left the society last year, that is about 9 per cent.

The cost of management was nearly 17 per cent.

The benefits go from 3*l.* to 7*l.* in nearly all the societies.

The Peaceable Friendly Burial Society, is the oldest in Preston and was founded in 1820. It has 6,807 members and 1,043*l.* The collectors receive 12½ per cent; the whole cost of management is nearly 16 per cent.

The Preston Original Legal Friendly Burial Society was founded in 1831, and has 36,222 members. It has paid since the commencement for 20,370 funerals a sum of 93,832*l.* Members may pay ½*d.* 1*d.* or 1½*d.* or 2*d.* a week, and obtain benefits according to the age at entrance from 1*l.* 15*s.* up to 7*l.*

The society has collected from the beginning 124,100*l.* and expended 115,285*l.* Its present capital is 8,815*l.* 5,000*l.* with the Preston Corporation, 3,437*l.* in the bank, 378*l.* in the treasurer's hands, collections were only made for 49 weeks of the year 1871. The collectors receive 12½ per cent. and a small perquisite for transferring the names, the total cost of management was 17½ per cent.

The Preston United Brotherly Society was founded in 1835, and has 8,000 members and 1,237*l.*

The collectors receive the usual 12½ per cent. The total cost of management is 16½ per cent.

In this and the other local societies of Preston the collection is weekly, and the audit is not as thorough as in Macclesfield, there being no provision for the auditor going round and comparing the collectors' book with the members' cards.

The Preston Temperance United Brotherly Burial Society was founded in 1836. The rules require that the meetings shall be held away from public-houses; children are admitted at eight weeks old, and they are limited to be ½*d.* members (that is not to receive more than 3*l.* 10*s.* till they are five years old.

The highest benefit is 7*l.* In this and in the other local societies by the rule a member should be excluded for eight weeks' arrears, but it is common to allow them to run on almost a year, and should they die merely to stop their back contributions out of their benefit.

There is a nominal rule for a management fund in this society, which is disregarded.

This society has 9,561 members and 1,898*l.*

The collectors receive 12½ per cent. The whole cost of management is 17½ per cent.

The Preston Catholic Burial Society was founded in 1844. It has 12,368 members and 1,791*l.* of which 1,452*l.* is lent to the Preston Permanent Building Society at 6%.

5,135 members pay	-	-	-	-	½ <i>d.</i> a week.
6,660	"	"	-	-	1 <i>d.</i> "
335	"	"	-	-	1½ <i>d.</i> "
238	"	"	-	-	2 <i>d.</i> "

In the report of this society I find the following passage:—

"There are several union medical gentlemen who refuse to give a certificate of death to their patients without extorting from them the exorbitant sum of 2*s.*, and in some cases as much as 2*s.* 6*d.* We hereby caution you against being imposed upon in this way; as they are compelled by Act of Parliament to give you one for nothing. But should you through their persuasion or under a wrong impression of your own go for a second certificate then of course they will be at liberty to charge you what they think proper, but there is no need of a second. Bring the first with you, draw your club money, and then you will be at liberty to take your certificate to the Registrar's office."

The collectors receive 12½ per cent.

The total cost of management is 17½ per cent.

The Preston Humane Family Friendly Funeral Society was founded in 1848, and now numbers 2,317 members. Its funds are 495*l.* The management costs nearly 20%.

The Preston Legal Burial Society, founded 1853, worse managed than the others, numbers 2,300 members, has 86*l.* and spends on its management 18½ per cent. of its collections. This society has a Medical Aid Insurance. In 1869 they were robbed of 147*l.* by their secretary.

The Preston Victoria Burial Society, founded in 1854, has 3,492 members and 906*l.*; about one-tenth of the society according to the secretary leave every year, he has perhaps put the losses rather too high. This society takes illegitimate children with the mother, the collectors get about 15% for collecting. The whole cost of management is about 19½ per cent.

There was another local burial society in Preston a year or two back, but it was dwindling and the collectors thought the society could not stand, so they made overtures to transfer the whole concern to one of the Liverpool collecting societies. Finally the scheme fell through, but the society having been discredited by the negotiation broke up.

Besides the local societies mentioned, some of the Liverpool collecting societies have agencies in Preston, and the Prudential Company have 9,679 policies in force in the town. To sum up we have nine local societies, with 92,269 members and 19,310*l.*, and managed on an average for 17½ per cent., of which 12½ per cent. is for collection. The population of Preston is about 86,000, and after allowing for some collection in the country round about, there is clearly a great deal of reinsurance going on here. The societies take no efficient steps to stop it.

Besides the burial societies, the various affiliated orders are very numerous in Preston.

The Manchester Unity of Odd Fellows have 19 lodges, and 2,821 members in the district, of whom 15 lodges and 2,372 members are in Preston. All the lodges are registered. Their capital at the close of 1871 was 17,200*l.* or about 6*l.* 2*s.* a head. I.O.O.F., M.U.

The Manchester Unity are falling off in numbers in the Preston district. The district secretary thought one reason was the growth of Orangeism, which attracted members by taking them at a low rate of contribution. He was of opinion that any change of the law should require a certain proportion between contributions and benefits. He considered that it would not be safe to trust to the lodge alone for a member to get justice. There must be an appeal to impartial persons. None of the lodges in this district have lodge liquor, all pay a real rent. Only one has reduced the sick-pay. They are paying 8*s.* a week.

The Preston district has a valuation every five years. He considered that the law might require a quinquennial valuation of all registered societies. He also said that no unregistered society should be allowed to exist.

He stated that there were many dividing clubs called tontines in Preston, but th*at* their number was diminishing. The Odd Fellows pay the doctor 3*s.* a year a head.

The Ancient Order of Foresters have 10 courts and 905 members in the Preston district; nine courts and 881 members in Preston. They are all registered, and their funds amount to 3,218*l.*, 2,099*l.* in the courts, and 1,119*l.* in the district, or 3*l.* 11*s.* a head. A.O.F.

The courts here pay a money rent, about 3*l.* or 4*l.* They meet monthly. The district secretary said that "You must meet soon after pay day if you want collections paid." In his opinion there was not now much care for conviviality; members chiefly looked to the sick-pay.

The Preston district of Orangemen has 14 lodges and 351 benefit members, and about 1,000 members in addition, who merely belong to the association for political purposes. Mr. Sykes, the local Grand Master of that body informed me that all the lodges but one meet away from public-houses. They are an equalized district for sick-pay and were registered in 1864. They return this year 440*l.*, and are making progress in initiating new members. Mr. Sykes stated that in the Preston district they would expel a member if he voted for a liberal member of Parliament. There is nothing in the printed rules to justify this, and being registered they have a provision for arbitration, so that they probably would be unable to carry out their purpose. But this political coercion is acted upon in other parts of Lancashire, where lodges being unregistered, are more independent of justice, and members have been expelled on this charge. In Bradford the Orangemen do not carry their party spirit so far. Mr. Sykes further stated that if the wife of a member should become a Roman Catholic, they would expel the husband. This, too, does not seem to be justified by the rules. As there is a large Catholic population in Preston, Orangeism is not free from risks of disturbance. The Orangemen endeavour to guard against this, and do not order party tunes from their bands when they march on their anniversaries. The musicians are warned that if any breakage of instruments results from their playing a party tune, they must bear the loss themselves. However, they are not safe even then, for on one occasion an Irishman with no ear for music asked what tune they were playing, and on being falsely told by some wag that it was "Croppies lie down," he was through the big drum in a moment.

Orangemen. An equalized district. Their intolerance. Their interference in politics. Worse than in Bradford.

Party feeling and ignorance of music.

As a set-off to the Orangemen there are in Preston and in Blackburn a Catholic affiliated order of 1,524 members with 4,323*l.* called the United Order of Catholic Brethren, Blackburn Unity. They are not, however, aggressive, have no political object, but are in good faith a simple friendly society. Catholic affiliated order.

There are 10 lodges, or halls, as they are called, in Preston, numbering 490 members, and owning 1,380*l.* The whole order has 25 halls. It was established in 1838. It is not registered. The rules were revised at a delegate meeting in 1870. They are preceded by the following introduction:—

INTRODUCTION.

"The origin of Friendly Societies, as at present constituted, is but of recent date. According to history, in ancient catholic times, there was a community of faith and feeling among high and low, rich and poor. The spirit of the church, so essentially social, led to the formation, from a very early period, of confraternities or societies.—These guilds or confraternities are of very ancient origin, and are mentioned in our Anglo-Saxon laws; they were of a religious character and all their rules were based upon religious principles, and indeed, as before stated, these societies were essentially religious, having each its patron saint, namely, Our Blessed Lady, St. Joseph, St. Paul, St. John, and so on; the feasts of the saints being kept by each society with great devotion. In our statute book many references may be seen to these 'Guilds' or 'Fraternities,' as simply recognised by the law, and in one Act they are described as having been instituted by the people merely out of devotion. An evil generation arose, who wearied of the Church, envied her endowments which she shared with the poor, and hated the power she exercised for their protection. It was not long, however, ere direct legislation was resorted to against the poor—precisely in the reign in which passed the first Act against the Holy See. In the beginning of the 15th century the Catholic system was, charity; the end of the 15th century the Protestant system was, cruelty. In the reign of Henry VIII., more than 1,000 churches, monasteries, hospitals, and other religious houses were sacked and plundered. When the poor man was overtaken by poverty and sickness the Church was in possession of means to assist him, but unhappily these have all vanished. In these (so-called reformed) times the poor man has to help himself, and for this purpose we are joined together—as a body—to assist each other in time of sickness and distress by contributing our mites for the mutual assistance of those who should be less favoured with the blessing of health. Animated by no other motive than an ardent desire to promote each other's welfare by amply providing spiritual and temporal relief against the hour of need, let us cheerfully pursue our path—extending the hand of brotherhood to our fellow-labourers in our righteous cause, imitating as far as in us lies the maxims of our Divine Redeemer, 'To do unto others as we would have others do unto us.' We have the Divine assistance asked on our proceedings; we have the Sacrifice of the Mass offered up for our well-being and prosperity; we are visited in time of sickness by men of our own faith, and at death we have the consolation of having the Holy Sacrifice of the Mass offered up for our eternal repose. What other societies—of a mixed character—have these advantages? What do they—as a body of men—care for the spiritual welfare of each other? Our clergy are with us, assisting us in every manner their capacity will allow them.—The Divine Providence is with us; what more can we ask; what more is needed to make our society a beneficial and permanent institution? In fine, by a decent comportment, free from all selfishness, we shall then be justly entitled to the name we at present assume—THE UNITED ORDER OF CATHOLIC BROTHERN."

Rule 1 limits the society to—

"Catholics within the pale of the Church, and places it under the special patronage of the Blessed Virgin."

On the 15th August all members must attend at Benediction or be fined 1*s.*

On 25th March every year there is to be a mass in every district of the order. Each district to pay for the same; members and their families are recommended to attend and also to recite daily the Angelus Domini for the welfare of the order and the conversion of England.

Rule 2. All members of the order shall go to Communion at least once a year.

Members are to pay 1*d.* a month additional contribution if they enter between 30 and 33, and 2*d.* a month extra if entering between 33 and 36; no one to enter after 36. The regular contribution is 1*s.* 2*d.* per four weeks. The full sick-pay is 8*s.* a week for 26 weeks, then 6*s.* for 26 weeks, 4*s.* for 26 weeks, then 2*s.* for the rest of sickness. Funerals are to be paid for not more than 6*l.* for a member and 6*l.* each for two wives.

The Preston district of the order by Rule 38 requires every member to communicate at Easter or be fined 5*s.* The rules require members to pay liquor money if their lodge or the lodge where they are paying their contributions has liquor money.

G.U.O.O.F.

The Grand United Order of Odd Fellows have 11 lodges and 551 members in the Preston district; of these seven lodges and 251 members are in Preston. These seven are all registered.

Old Oak lodge with 62 members returns 4*l.*

Good Samaritan makes no return of funds.

The others make no return at all.

O.D.

Once an equalized district, but gave it up.

The Order of Druids has two districts in Preston, the one, the Preston district, with 13 lodges and 694 members. Most of the lodges are registered; four or five have a graduated scale of contributions. No lodges keep their sick fund separate from their management fund. No lodge has lodge liquor, and anniversaries have been done away with. The funds may average rather more than 1*l.* a member. Four of the lodges have reduced their sick-pay in the last five years, and three were paying reduced sick-pay when I visited Preston in March 1872. Formerly this was an equalized district, but the members broke it up and went back to the plan of isolated lodges. According to the district secretary they were imposed upon in the matter of sick-pay. Some lodges have been amalgamated, but there is a difficulty in persuading them.

The other district, the Preston and Kirkham district has nine lodges and 288 members; three of them with 77 members are outside Preston.

Three of the remainder with 129 members return 171*l.*

FreeGardeners.

The United order of Free Gardeners have 14 lodges in Preston with 500 members.

Three of them with 123 members return 90*l.*, and they have 89*l.* in the district Widow and Orphans Fund.

Shepherds, Ashton Unity.

The Ancient Shepherds Ashton Unity have 14 lodges and 478 members in the Preston district. They made 117 men members in the year, May 1870-71, and lost 69 by suspension or expulsion. The worth of the district is returned at 589*l.*

Order of Mechanics.
Other small orders.

The Preston district of the Order of Mechanics had in June 1870 15 lodges, of which five were outside of Preston, the other 10 had 623 members.

The Preston district of the Rechabites has 101 members and 413*l.*

The Sons of Temperance have three divisions and 245 members with 651*l.*

There is a branch of the Locomotive Steam-engine Men's Society with 118 members and 1,204*l.*

There are two or three small sick clubs and a couple of Sunday school clubs make returns.

Summary of affiliated orders.

The SUMMARY of the VARIOUS ORDERS is as follows:—

	Lodges.	Members.	£
I. O. O. F. M. U. - - -	15	2,372	14,614
A. O. F. - - - -	9	881	3,194
Orangemen - - - -	14	381	440
Catholic Brethren - - -	10	490	1,380
G. U. O. O. F. - - -	7	351	600?
O. D. No. 1 - - - -	10	500	600?
„ No. 2 - - - -	6	211	270?
L. O. A. S. A. U. - - -	14	478	589
U. O. F. G. - - - -	14	590	600?
Order of Mechanics - - -	10	623	2,500?
Rechabites in district - - -	—	101	413
Sons of Temperance - - -	3	245	651
Locomotive Society - - -	1	118	1,204
	113	7,251	27,055?

Being an average of 64 members to a lodge.

There is an Amalgamated Friendly Societies Provident Dispensary which was registered in 1871, founded in January 1870, of which Mr. Sykes was the secretary. This society is worked by collectors for those who are not members of societies. They receive 1s. 8d. in the pound on the money collected. They enter members to the society and are fined 5s. for entering knowingly any unhealthy person. Members of societies pay 6d. quarter; juvenile members of societies pay 5d. a quarter; other persons 6½d. a quarter. The following is their report for 1871:

AMALGAMATED FRIENDLY SOCIETIES' PROVIDENT DISPENSARY,
309, North Road, Preston.

Honorary Consulting Physician, J. A. Bowen, Esq., M.D. Resident Surgeon, John Lonie, M.B., C.M.
Assistant, C. A. Denham.

The committee have great pleasure in presenting to the different societies amalgamated an account of the income and expenditure for the past year, and in doing so they wish to draw their attention to the reason why this institution was first commenced. It was in consequence of the determination to resist the extra demand which the medical gentlemen of this town made two years ago, and also from the conviction on the minds of a great many societies' members that they would be able to procure better attendance and better medicine than they did on the old system; and now having had the experience of the past two years, they can with confidence appeal to the members as to the result of that conviction. You will also bear in mind that we have had to contend with a great amount of prejudice in the minds of the inhabitants and the faculty in commencing such an institution, and having had to furnish apartments, &c., for our medical officer; and the surgery, with all its necessary appliances (which is now in a state of efficiency), they now look forward to that firm adhesion of the various societies amalgamated to secure the institution on such a firm basis that it will prove to be a great and permanent success.

The committee cannot conclude this report without expressing the obligations they have been under to the honorary consulting physician, J. A. Bowen, Esq., M.D., for the most valuable services he has rendered to the institution, and for which they take this opportunity of tendering their best thanks.

We now lay before you the medical officer's report and the income and expenditure for the past year.

Number of members at the beginning of the year, 4,480; present number of members, 5,000; number of patients treated during the year, 3,132; number under treatment at present, 288; number cured, 2,732; number relieved, 39; number dead, 73; number of prescriptions dispensed during the year, 12,531; number of visits at homes of patients, 10,063; number of attendances at dispensary, 8,790; making a total number of attendances registered, 18,853; 48 confinements have been attended, and 18 children have been vaccinated during the year. 286 new members have been added to the various lodges during the year. Cause of death: The 73 deaths which have been registered may be attributed to the following causes—Phthisis 11, tabes mesenterica 1, paralysis 3, cirrhosis 2, bronchitis 10, pertussis 4, congestion of brain 2, pleurisy 1, exhaustion 2, senile decay 2, marasmus 10, jaundice 1, hydrocephalus 2, hepatic disease 4, cardiac disease 4, encephalitis 1, debility from premature birth 3, diarrhoea 5, splenic disease 1, convulsions 1, caecum oris 1, fever 1, diabetes mellitus 1.

Income and Expenditure for the year 1871.

	£	s.	d.		£	s.	d.
Balance in treasurer's hands -	-	-	7 13 2½	Officers' salaries -	-	-	187 13 8½
Amount received from lodges -	-	-	316 15 0	Drugs, instruments, &c. -	-	-	113 3 6
" from public members -	-	-	86 1 11½	Furniture, &c. -	-	-	24 2 0½
" private practice -	-	-	29 0 0	Printing, postage, &c. -	-	-	15 19 6
" discount on bills -	-	-	0 14 10	Collector's account -	-	-	11 11 2
" rent of cottages -	-	-	12 9 3	Coal, gas, rent, and taxes -	-	-	63 9 9
" loan -	-	-	38 0 0	Cab hire -	-	-	34 5 0
" returned for advertising -	-	-	4 7 6	Repayment of loan -	-	-	38 0 0
" " for rules -	-	-	0 6 6	Mr. Walmaley's past services -	-	-	1 0 0
				Overpaid by lodges -	-	-	0 1 0
							£489 5 8
				Balance in treasurer's hands -	-	-	2 2 7
							£491 8 3
			<u>£491 8 3</u>				<u>£491 8 3</u>

Examined and found correct, this 12th day of December, 1871.

HENRY HEWITT, }
GEORGE HINDLE, } Auditors.

Signed on behalf of the committee,
WALTER ASHWORTH, Chairman.
WILLIAM HALL, Secretary, 13, Brunswick Street.

LEICESTERSHIRE.

Leicestershire. The county of Leicester had a population in 1871 of 268,764, being an increase of 31,352 upon the census of 1861. Of this population 95,084 more than a third were in the town of Leicester, nearly the whole increase of the county being due to the increase in this town, which has gained 27,028 in the 10 years.

List of registered friendly societies. There are 474 societies registered in the printed list down to the end of 1860. Since then till 1871 there have been 158 registered, making a total of 632 societies registered. Of these last

- 115 have been affiliated orders.
- 11 female societies.
- 29 isolated sick clubs.
- 2 library and social institutions.
- 1 cattle insurance club.

I.O.O.F., M.U. The Independent Order of Odd Fellows, Manchester Unity, have in Leicestershire eight districts with 84 lodges, and 8,613 members. Of these, 81 lodges make returns to the Order.

Their number 8,364 members. Their capital at the beginning of the year 1871 was 54,536*l.* at the close of the year it was 55,009*l.* or 6*l.* 11*s.* 6*d.* a head, a gain of 473*l.* Fifteen lodges with 704 members are unregistered.

A.O.F. The Ancient Order of Foresters have 15 districts and 50 courts, two of which are out of district, 3,022 members, 9,638*l.* court funds, 213 district funds, or an average of 3*l.* 5*s.* 2*d.* a member. Forty-five of the courts are registered, and five of them have graduated scales of contribution.

Other orders. There are 33 lodges of the Grand United Order of Odd Fellows; 1,689 members. There is one lodge of the Druids with 110 members, about 50 lodges of the Nottingham Imperial Odd Fellows with about 3,000 members. Twenty-one lodges of the United Ancient Order of Druids, with 1,420 members. About 20 lodges of the Albion Order of Odd Fellows, and about 1,500 members. About 10 lodges of the United Brothers Leicester Unity with about 700 members.

The Leicester Unity of Odd Fellows have 10 lodges, 494 members, 1,261*l.* There is one tent of Rechabites belonging to the Birmingham district. They have 79 members, 300*l.* One branch of the Locomotive Enginemens, 144 members.

Summary of orders in Leicestershire. The following is a rough approximation to a summary of the various orders in Leicestershire, and the number of them that are registered.

	Lodges.	Members.	Registered.	
			Lodges.	Members.
I.O.O.F., M.U. - - -	84	8,613	79	7,909
A.O.F. - - -	50	3,022	45	2,753
G.U.O.O.F. - - -	33	1,689	20	1,031
O.D. - - -	1	110	—	—
Leicester Unity O.O.F. - -	10	494	10	494
N.A.L., U.O.O.F. - - -	56	3,900?	32	2,200?
U.A.O.D. - - -	21	1,420	5	350
Albion O.O.F. - - -	20?	1,500?	—	—
O.U.B.L.U. - - -	10?	300?	5	150
Locomotive Society - - -	1	144	1	144
I.O.R.S.U. - - -	1	79	1	79
Derby Midland O.O.F. - -	1	15	1	15
Free Gardeners - - -	1	36	1	36
	289	21,322	200	15,261

Thus all the lodges of orders average less than 74 members each, and their members are nearly eight per cent. of the whole population.

Return to Registrar in 1868 and in 1872. In 1867, 428 forms were sent out by the Registrar and 247 were returned.

- 100 friendly societies.
- 115 lodges of orders.
- 26 female societies.

Of the 100 friendly societies, 15 made no return of their numbers. The remaining 85 returned 9,704 members. From these must be deducted the Star Benefit Society, which is a collecting society of the Liverpool type, numbering 2,492 members, and having 944*l.*, and the Locomotive Enginemens of Leicester, who are a branch of an order and have 108 members and 88*l.* We then have 83 friendly societies, and 7,104 members making returns.

In 1872, 87 friendly societies make returns. Of these as before the Star and the Locomotive Society must be excluded. Of the remaining ones 26 make no return of the number of their members. The other societies have 5,578 members.

- 22 courts of Foresters make returns.
- 63 lodges of the Manchester Unity.
- 124 { 14 lodges of the Grand United Order of Odd Fellows.
- 12 of the Nottingham Odd Fellows.
- 13 of various orders.
- 1 burial society.
- 25 societies of females.

LEICESTER.

Leicester
district
I.O.O.F., M.U.

The Leicester district of the Manchester Unity is fairly flourishing. At the close of 1871 there were 30 lodges and 3,546 members; but the Sir Henry Halford lodge, an unregistered lodge of 35 members at Killy, made no return. Four of the lodges are unregistered, but they are all preparing to register. At the close of 1871 the 30 lodges had 24,441*l.* or 6*l.* 16*s.* 6*d.* a member, a gain in the year of 1,186*l.*; 22 of the lodges with 3,176 members print balance sheets, 8 with 370 members do not. Ten of the lodges have borrowed from the benefit fund to pay expenses of management. The total debt is 44*l.* 9*s.* 6*d.*

£	
10,587	of the funds are invested on mortgage.
3,550	” ” savings banks.
5,050	” ” borough rates.
1,750	” ” waterworks.
200	” ” Government securities.
1,086	” ” in land and buildings (583 <i>l.</i> land let in allotments to members, 503 <i>l.</i> buildings).
850	” ” railway debentures.
1,181	” ” treasurer and owing contributions.
<u>23,554</u>	

The district auditors report in March 1872 that there is a marked improvement in the lodge book-keeping, only three lodges having sent incorrect returns.

In July 1871 the auditors had to complain that no less than 10 lodges had sent in returns which could not be depended upon.

This district has a Widows and Orphans' fund with a capital of 1,873*l.*

Two lodges of this district have reduced the scale of their sick pay. They are both country lodges. The one has 62 members and 8*l.*; the other has 96 members and 23*l.*

About 1,000 members of this district in 12 lodges are outside Leicester.

The Ancient Order of Foresters has 39 courts and 2,657 members in the Leicester district.

None of the courts have lodge liquor. They gave it up in compliance with their general law. Court Prince of Wales, 72 members, meets at a school-room by the persuasion of the district secretary. He states that the court has done remarkably well since they moved, and that the members are quite satisfied with the change. Some of the secretaries of the smaller courts complain of the amount of work imposed on them in making out returns for the order.

The Leicester Odd Fellows have 10 lodges, nine in Leicester, one in the country. They are all registered. Their funds amount in all to 1,261*l.*, and their funeral losses in 1871 were 5*s.* a head. Leicester Unity
of Odd Fellows.

One or two lodges do not keep the management fund separate. The sick pay should be 10*s.* a week for six months, but only five or six of the lodges pay the full pay; some of them close the box for a time in order to get up the funds; five lodges pay a real rent, five have liquor checks. The town lodges meet fortnightly. Some of the lodges used to lend the money to the members, but they found they could not get the money back, and have ceased that practice. No lodge prints a balance sheet, and in the opinion of the district secretary the lodge books are never properly audited at all.

The Star Benefit Society is a registered collecting society, with its head office at Leicester, and with branches in other places, as at Derby and Loughborough. It was founded in 1861, and had in 1872 2,156 members. It does sick business as well as life insurance. There were 44 women insured for sickness and for death, 44 women for sickness alone.

69 men insured for sickness alone, 500 for sickness and death, making a total of 657, insured for sickness. The rules are not observed.

There is no separation of benefit funds, no management fund, rule 22 requiring a periodical revision by an experienced actuary is not observed.

Insurers for death benefit do not come into full benefit till after three years membership. This alteration (formerly they came into full benefit in 12 months) was made in 1864. No certificate of this alteration by the Registrar is printed in the rules.

In March 1862 the society resolved to take transfers from other societies into the same benefits as they were previously entitled to.

The collectors in Leicester receive 10 per cent.

In the country they get 12½ per cent.

About 7 per cent. of the society lapse annually.

The secretary gets 35*s.* a week, and the whole cost of management is about 26 per cent. of the contributions. The capital of the society is 1,618*l.*

There are 14 lodges of the Nottingham Odd Fellows in Leicester, with from 800 to 900 members; 12 are registered. They all meet at public houses, but the members pay for their own liquor. Only two lodges have a graduated scale. The management fund has for several years been kept separate from the benefit fund. About half-a-dozen of the lodges print balance sheets. All the lodges together are worth about 1,800*l.* No lodges lend now to their members. The doctor is in all cases paid out of the benefit fund. The management contribution is 2*s.* 2*d.* a year.

One of the lodges recently closed the box for sick pay for 12 months.

There are 17 lodges of the Grand United Order of Odd Fellows in Leicester, of which 11 are registered, and have 531 members; the other six have 169 members.

There are several single societies in Leicester, some meeting at schools, some at public houses.

The Archdeacon Late Friendly Society, founded in 1834 and registered in 1861, now meets in a school. There are 129 members, nearly all mechanics, earning wages. There is a slightly graduated scale. Not one a year leaves the society. They have 1,186*l.* invested, mostly on mortgage and in railway debentures. They print a balance sheet. N.A.I.U.O.
O.F.
Leicester.

Archdeacon
Lane Friendly
Society.

Public-house clubs, lodge liquor.

The Live and Let Live Society, was a split in 1854 from another public house club called the Sir Thomas White Society. They have about 68 members, admitted at one rate of contribution, from 17 to 35. They pay 1s. 1d. every four weeks for benefits, and 4d. for management, of which 3d. is for liquor. The doctor is paid from the sick fund. The secretary gets 4d. a year per member. They give 8s. a week in sickness for 12 months, 8l. at death, and 4l. for a wife. They have 50l. lent to the members; much of it is lost or hard to get.

The Sir Thomas White Society was founded in 1828, and registered in 1866. They have 62 members; the contribution is uniform, 14d. every four weeks to the box, 3d. for liquor. The secretary has 30s. a year. They have 200l. According to the secretary the club is gradually dwindling. They tried a real money rent at the public house, and there was a very thin attendance; they then tried the temperance hall; that was worse. Many of the members of these two last societies are framework knitters, who work in their cottages.

Millstone Lane Friendly Society unregistered, invests its capital in a loan society, has branches in the country round Leicester.

There are two unregistered societies in Leicester, the Millstone Lane Friendly Society, meeting at a chapel, and the Bond Street Friendly Society at a chapel. Both of these have some points worth notice, and resemble each other.

The Millstone Lane Society was founded in 1827, and has 885 members, and 3,727l. There is all one fund and a uniform rate of contribution, from which about 2s. 6d. a head is paid for the doctor; the members pay the difference. The cost of management was 24l. 6s., on an income from contributions of 804l., or about 3 per cent.

There are two scales of payment and of benefit. Scale 2 is for members under 40, 1s. 6d.; from 40 to 50, 1s. 8d.; 50 to 60, 1s. 10d., every four weeks. The benefits of Scale 2 are after two years membership, 10s. a week for 20 weeks in a year, and then a reduction, and after six years membership 10l. at death, and 5l. at the death of one wife. The sick and funeral benefits gradually increase up to these sums during the earlier years of membership, and most of the members subscribe for this scale.

The society has branches in the villages round Leicester; about 500 are in Leicester, 350 outside. The club is falling off in numbers, as many as 10 a year may lapse. The secretary considered that the social element of the Odd Fellows and Foresters attracted the young men. Formerly there were no lodges of the orders in the country, now that they are spreading in the rural districts they supersede the old clubs. The outlying members send in their contributions by a friend. There are sick stewards in the villages to visit the sick.

The funds are invested—

£
1,550 in a loan society.
1,580 mortgage.
75 in note.
432 in bank.
90 treasurer

This 1,550l. is nominally lent on debenture to the loan society, which pays 5l. per cent. interest, but the profits also belong to the Friendly Society. In the balance sheet of June 1870 they received a bonus of 50l., besides the regular interest.

The loan society is registered under the Act of Parliament, and the cost of management for the year ending May 16, 1870 was 76l. 14s., leaving a net profit of 101l. 15s. on 1,550l., or nearly 7 per cent.

Bond Street; Society like the last. Village clubs near Leicester. Hoby.

The Bond Street Society was founded in 1828. They have 314 members, nearly all in Leicester. They are very similar to the last society. Their capital is 3,329l., of which 3,305l. is in a loan society, from which they got 300l. profit in the year 1870-71.

There are many small village clubs in Leicestershire not very well managed.

At Hoby there is a club, formerly a lodge of the Nottingham Order of Odd Fellows, founded in 1844; it has 150 members, and 417l., of which 105l. is invested in a field of an acre, which they let for 5l. a year. Members are fined 1s. if they stay away from the feast.

The treasurer keeps the accounts; the secretary merely receives books and pays over the contributions.

Thrusington Women's club. Female arbitrators.

At Thrusington there is a female club, founded in 1843, registered in 1865, with 80 members and 470l. They have an annual tea party, which all within three miles must attend or pay a fine of 6d. The contribution is 10s. 4d. a year; the benefits are 4s. a week for 26 weeks, then 2s. for the rest of sickness, and medical attendance. The funeral benefits mounts up to 4l. 10s. at the end of 10 years. The accounts are audited by two women, and the arbitrators are women. The club was taken into the county court once by a member who did not like the notion of female justice, and would not abide by the rule; but the judge decided against her, as the secretary said, "The barrister (Mr. Tidd Pratt) wrote to say that women were legal for a society of women, and we told the judge we had the barrister's opinion, and he said he did not need to be told that; so the woman was cast."

There is a male club at Thrusington, with 111 members. Six members left in 1871 because the club would not have a feast. When the feast was compulsory all came, when it was optional not a dozen came. The young members like the feast.

Ownership of land by societies.

The club is worth 768l., of which 670l. is in land. Seven acres and 20 perches, bought seven years ago, a grass field with some tillage; before that the money was on mortgage at 5l. per cent. The club was lost about 11l. a year by the change. The members thought buying the land was safer. The land has bought against the advice both of the lawyer and of the secretary. In the time of the late secretary for years the accounts were never audited. The club is going down from the cost of the old members on reduced pay.

Neither of these two last clubs have contribution cards, but members are warned by letter before they are put out of benefit.

There is a court of Foresters at Thrusington, with 53 members and 55l. They were opened in 1863, and are seceding from the order, among other reasons, because they think the cost of funerals will be cheaper if they stand alone, and because they do not like the graduated scale.

In Rearsby there is a lodge of Ancient Druids, with 64 members. They meet at a public house, and have an anniversary; those who do not attend are fined, and the band is paid for out of the box. The secretary wished to see the clubs moved from public houses. Having the landlord treasurer puts a tax on the officers, as when they go on business they feel bound to order a glass. The club is worth about 400*l.*, of which 300*l.* is in house property.

Rearsby.
Ancient Druids
owning house
property.

The Old Wheel Club at the Wheel inn, Rearsby, has 137 members. The feast is not compulsory; last year 67 attended. Formerly the club used to spend a good deal in drink; now all that has been knocked off, and they pay 2*l.* rent. The club was founded in 1821, and has 1,630*l.* Among their other investments they have 5 acres, 1 rood of land, let in 60 allotments of 400 square yards each to the members. A member may pass his allotment to another member but not to a stranger. The land is valued in their balance sheet at 518*l.* 15*s.* 8*d.* They receive 18*l.* a year rent, and pay 1*l.* rates and 1*l.* other outgoings. Thus they are getting only 3 per cent. for their investment. But the members value the use of the land much, and would be glad to have a rood a-piece. The contribution is only 13*s.* a year, and 6*d.* levy at a funeral, yet according to the secretary, who is an assistant-overseer of the poor, there are many in Rearsby who will not join the club, because they say that they have a right to come on the parish. As for old age, he knows that in law parents should be maintained by their children, but they cannot do it with their wages. They have hard work, he says, even to pay their club money.

Old Wheel
Club own land
let in allot-
ments.

Labourers will
not join clubs
in Rearsby be-
cause they look
to the poor
rate.

ASHBY-DE-LA-ZOUCH.

The Poor Law Union of Ashby-de-la-Zouch, mostly in Leicestershire but partly in Derbyshire, has a population of 31,544, an increase since 1861 of 3,001. There are a considerable number of collieries in this district, and the friendly societies are numerous and badly managed.

Ashby-de-la-
Zouch.

The following is an approximation to all the clubs in the district:—

In Ashby.	I.O.O.F., M. U.		Registered	£
	Prince of Wales	-	Registered	94 604
	Victoria	-	Registered	138 788
	A.O.F.			
	Ivanhoe	-	Registered	70 204
	G.U.O.O.F.			
	Bostock	-	Registered	38 15
	U.A.O.D.			
	Prince of Wales	-	Unregistered	35 130
	Rawdon	-	Unregistered	54 473
	Hastings and Gray	-	Unregistered	129 723
	Church of England Society	-	Registered	72 882

(Two clubs broke up in 1871, one with 25 members, one with 21 members.)

The Victoria Lodge of the Manchester Unity, like most of the societies in Ashby, is principally composed of agricultural labourers who get from 12*s.* to 14*s.* a week. The secretary stated that he did not think labourers in Ashby were influenced in joining clubs by the expectation of poor law relief. This lodge pays 1*l.* a member on lodge night for liquor, but it is kept out of the balance sheet which they print.

The Prince of Wales Lodge is in debt 5*l.* 10*s.* to its benefit fund for management expenses. They have taken 2*l.* 5*s.* of their interest to the management fund. They spend 2*d.* a member a night in liquor. This is collected from all within three miles, and the amount is kept out of the balance sheet. They have about 10*s.* worth a lodge night. In 1870, 4*l.* 9*s.* of interest was taken from the sick fund to the management fund.

The Ancient Order of Foresters in Ashby have adopted a graduated scale, but not the one recommended by the order. They have no lodge liquor, and they print a balance sheet.

The Lodge of the Grand United Order of Odd Fellows is a new one; their members all pay one rate, and there is no separate management fund. They started with 2*s.* 6*d.* worth of liquor for the officers of a lodge night, they are now paying 30*s.* rent and no liquor. The secretary stated that a good many workmen in that neighbourhood were in no club. "Plenty say they will not join because a club will not stand."

The Prince of Wales Club of the United Ancient Order of Druids takes members up to 40; at 39, a man pays 3*l.* 3*s.* entrance; at 20, he pays 6*s.* 6*d.* entrance. There is a yearly levy of 4*s.* for the funeral fund. The secretary considered that the club could not stand without making new members. The club was an old sick club before it joined the Druids. The secretary has held office 25 years; five years ago the club reduced its permanent sick pay. The contributions are 1*s.* 10*d.* a month in summer, 1*s.* 8*d.* a month in winter. The sick pay is 10*s.* a week in summer, and 8*s.* a week in winter. No doubt work being slack in winter, there is a tendency to claim on the funds if thereby the member can get anything equal to what his earnings would be, and this is the reason of the variation in sick pay.

This club which now has 35 members once had 80, those who are left stick well together, according to the secretary. They spend 2*d.* a lodge night for liquor, as does Rawdon Lodges of Druids.

The Rawdon lodge of the United Ancient Order of Druids have a compulsory anniversary, with a fine of 1*s.* for non-attendance. This lodge bought a banner 10 years ago for 14*l.* The secretary was of opinion that the laws of the United Order of Druids were worthless. "Men keep them or break them to suit their purpose." "The agricultural labourers," according to him, got about 12*s.* to 15*s.* a week, "but in wet weather or frost they were not employed. Many members left from inability to pay, sometimes two in a year, sometimes more. He knew some who went without food rather than drop out of the club. The wives keep them up to the mark. The labourers in Ashby cling to the club for fear of the parish."

by-de-la-
ch.

The Hastings and Gray Lodge of the Ancient Druids was an old sick club which joined the Druids; they spend 1½d. a member a lodge night in liquor. The anniversary is optional. The average attendance is 60. Their banner was bought 20 years ago, and a few years ago they spent 7l. in doing it up. Many of the members send their contribution to the club; as a rule they do not look to the social element, but for a provision in time of need. There is a committee for the settlement of disputes, but they are very rare. The agricultural labourers in the opinion of the secretary are more provident and better members of clubs than the mechanics and specially than the colliers. There are, according to this secretary, compulsory pit clubs for the colliers.

There are no sharing out clubs in Ashby-de-la-Zouch.

The Church Club was founded in 1845, 29 members are males, 43 females. There is a branch at Packington with 17 members. The males have fallen off owing to the growth of other clubs; very few members leave the club by non-payment. It is much under honorary management, and has a good many honorary subscriptions. The money is principally invested with the National Debt Commissioners.

Thus in Ashby, there are 8 societies with 630 members and 3,819l.; 3 of them unregistered with 218 members and 1,026l.

In Coleorton there are the following societies:—

1. A sick club at the Beaumont Arms, unregistered, founded in 1803, with 30 members and about 30l. They spend 2d. a member per month in liquor, and 1s. 6d. a year towards the feast. Half the doctor comes out of the box; all pay alike; up to 35, and till lately, if a man brought in his son with him, they would take the father at an advanced age. No balance sheet was ever printed nor was there ever any audit; all that was done was to produce the cash book, which the members might look at if they pleased. The monthly contribution is 1s. to the box; the benefits are 7s. a week till a member has drawn 10l., then 4s. for 5l. more, then 2s. a week for the rest of sickness. A member must be good on the books for five years before he can come again to full pay. The club once lent money to a member, but having failed to recover it, made a rule against such a thing for the future.
2. There is a second unregistered sick club in Coleorton held at the Queen's Head, founded in 1829, with 60 members, but falling off; all pay one rate, 1s. to the box, 2d. for liquor. 2s. a head comes from the box for the feast, and half the doctor's pay. The sick pay rule is the same as club No. 1. They have a capital of 30l. and have hitherto paid in full; but are thinking of closing the box. The secretary was in favour of holding clubs away from public houses. The members are mostly colliers. His accounts, he said, were never audited, nor did he ever make out a balance sheet.
3. A lodge of Ancient Druids, No. 229, unregistered, 51 members, 50l., the same management and character as the two previous ones.
4. A woman's club, unregistered, founded 30 years, 19 members, meet monthly and spend 3s. 1d. a meeting for liquor; they have a capital of 16l. They give 5s. a week sick pay. They are a lodge of United Druidesses. Funerals are paid by the district.
(A woman's club here lately broke up, it was a lodge of Odd Women.)
5. An unregistered lodge of the Manchester Unity, the George, 27 members, 25l. capital, opened eight years; they print no balance-sheet; spend 2d. a member per night in liquor; compel all the members within five miles to attend the anniversary. They have no printed rules.
6. The Beaumont Lodge of the I.O.O.F., M.U., also unregistered, has 90 members and 300l. Print no balance sheet, have no lodge rules, no graduated scale of payments, no proper accounts. This lodge is seceding from the Manchester Unity rather than be reformed in its management.
7. Forest Vale Consolidated Miners Society, registered. This society now has 80 or 90 members, and 25l. The box was closed when I saw the secretary who is the same as the secretary of the Beaumont Lodge of Odd Fellows. There used to be 600 members in this society when the mineowners started compulsory clubs and stopped the payments out of wages. Then the men left this club and it rapidly fell off. No report is made of the accounts of these compulsory ground clubs.

SUMMARY FOR COLEORTON.

	Members.	£
Beaumont Arms sick club - - - -	Unreg. 30	80
Queen's Head sick club - - - -	Unreg. 60	80
Temple of Friendship Lodge, U.A.O.D - - - -	Unreg. 51	50
Women's club - - - -	Unreg. 19	15
George Lodge, I.O.O.F., M.U. - - - -	Unreg. 27	25
Beaumont Lodge, I.O.O.F., M.U. - - - -	Unreg. 90	300
Forest Vale Consolidated Miners - - - -	Reg. 80	25
Seven clubs - - - -	357	475

THINGSTON.

Thingston is a village in the neighbourhood of Whitwick.

- 1 The Delisle Lodge of the I.O.O.F., M.U., unregistered; 30 members, 60l. This lodge is as bad as any in the district for violation of the laws of the order, and it is likely that they will secede. They pay 10s. a lodge night for liquor, and pay for the feast from the box. Till Christmas 1871 there was no separation of funds. They have lately changed their secretary. When the lodge books were inspected by the district for the first time there were some very curious things found, money entered in the book and not accounted for.

* (They have seceded Nov. 1872.—E. L. S.)

2. A sick club unregistered, has 48 members and about 50*l.* They broke up a few years ago, and then started afresh without the old members; they have lodge-liquor like the rest, and took 1*s.* from the box for the feast last year, but profess that there is to be no more of that.
3. The district office of the I.O.O.F., M.U., Whitwick district is here.
4. So is the district of the Nottingham Odd Fellows. Mr. Hallam is secretary for both.

WHITWICK.

1. The Loyal Delisle Lodge of the Nottingham Odd Fellows has 32 members and 46*l.*; it is registered. There is no separation of funds, no graduated scale. Lodge liquor. Nine were excluded for non-payment last year.
2. The Loyal Delisle Lodge of the Derby Midland Odd Fellows at the Three Horseshoes is registered. It has 15 members 8*l.*
3. The Old Coalfield Lodge of the Nottingham Order of Odd Fellows, No. 75, registered; has 52 members and 30*l.*, and the same class of management as those described before; 23 were excluded in one year.
4. The Worswick Lodge of the I.O.O.F., M.U., unregistered, has 58 members and 48*l.*; same management as the other lodges, and in some points worse. Only 21*l.* was entered as the contribution for a year from 58 members.
5. The Charnwood Forest Lodge of the I.O.O.F., M.U., unregistered, has 83 members and 430*l.* 400*l.* of this is invested in eight acres of land which is let in 82 allotments at 10*s.* a year each to the members, but no rent is entered in the accounts. There is a great deal of back rent owing. In two years this lodge has kept the management fund separate, but they have not yet begun to pay on the graduated scale, and they pay 2*d.* a member a night for liquor.
- The United Brethren Lodge at Sheephead, of 117 members, 463*l.*, has 420*l.* invested in land, and the British Oak at Newhall, near Burton-on-Trent, has 50*l.* in land; but these lodges are outside the Poor Law Union of Ashby.)
6. The St. Joseph Court of the Ancient Order of Foresters is registered. It has 25 members and 55*l.* The members are not bound to come to the anniversary. They pay 2*d.* each for liquor.
7. Queen of the Forest Court of the A.O.F., registered. Has 15 members and 17*l.*
8. The Perseverance Lodge of the United Brothers, Leicester Unity, is registered. There are 60 members with 20*l.* No balance sheet. Half the members are miners.
9. The Princess Alexandra Lodge of the I.O.O.F., M.U., unregistered; 29 members, 15*l.* Same management as the rest.

SUMMARY OF THRINGSTON and WHITWICK.

	Members.	£
1. Delisle Lodge, I.O.O.F., M.U.	Unreg. 30,	60
2. Sick club	Unreg. 48	50
3. De Lisle Lodge, N.A.I., U.O.O.F.	Reg. 32	46
4. De Lisle Lodge, D.M., O.O.F.	Reg. 15	8
5. Old Coalfield Lodge, N.A.I., U.O.O.F.	Reg. 52	30
6. Worswick Lodge, I.O.O.F., M.U.	Unreg. 58	48
7. Charnwood Forest Lodge, I.O.O.F., M.U.	Unreg. 83	430
8. Court St. Joseph, A.O.F.	Reg. 25	55
9. Court Queen of the Forest, A.O.F.	Reg. 15	17
10. Perseverance Lodge, O.U.B.L.U.	Reg. 60	20
11. Princess Alexandra Lodge, I.O.O.F., M.U.	Unreg. 29	15
12. Cedar of Lebanon Lodge (No. 301.), U.A.O.D.	Unreg. 125	—
Total	572	779

Six registered 199 members, 176*l.*
 Six unregistered 373 " 603*l.*

COALVILLE.

In Coalville there are two lodges of the Manchester Unity, both registered, belonging to the Whitwick district.

1. Snibstone's Glory has kept the management fund separate for 14 years. They have 104 members and 60*l.* 9*s.* Each member pays for his own liquor.
2. Excelsior has 56 members and 23*l.* Both these lodges have suffered much from exceptional sickness from small-pox, and also from being a mining district.
3. Court Snibstone, A.O.F., is a new court just opened; they have 17 members and 6*l.* They have started with a graduated scale of contributions and a real room rent. The secretary of this court is also secretary to the Excelsior Lodge of the I.O.O.F., M.U., they were a private club before joining the Manchester Unity, which they did in 1869, and adopted a graduated scale in 1870.
4. The Miner's Hope Lodge of the Nottingham Odd Fellows has 97 members and 159*l.*; they are registered. Members who live within four miles are bound to attend the yearly dinner. There is no lodge liquor.

5. The Imperial Star Lodge of the Nottingham Order has about 70 members. They pay 1*d.* a member beer money.
6. The Coalville Dividing Club has 84 members. They were founded before 1858. They spend 1½*d.* a fortnight in liquor. There is no doctor paid for. They had nothing to divide last year. Rule 2 provides every member shall pay fortnightly 7½*d.*; 6*d.* to the box, and 1½*d.* for an ale cheque, which is to be consumed in the club house. Sick pay is 5*s.* a week for 20 weeks. 3*l.* is paid at death, but 3*s.* must be spent out of this in liquor for the good of the house. 1*l.* 10*s.* is paid for a wife. 1*l.* 10*s.* for the death of a son if he lives to be baptized, and dies under 10 years. 30*s.* for a girl dying under 15 years of age. On the death of each member there is a levy of 6*d.*, and for wives and children's deaths a levy of 3*d.* Rule 38 provides for a yearly dinner out of the box, and for dividing the surplus, if any, after paying for the dinner and for re-forming the society. Old members who are either ill or growing old can be excluded at the yearly re-election which is vested in the committee.
7. There is another Dividing Club at the Baptist Chapel with 70 members. They have no liquor, and members by paying extra can have a doctor. Rule 17 provides, "that all persons that be sick or lame at the end of the year, shall be allowed to enter for another year if approved by a majority of the members."
- (There is a Dividing Society at Hugglescote just outside the Ashby Union.)

Summary of Coalville:—

	Members.	£
1. I.O.O.F., M.U., Snibstone's Glory, Registered	- 104	- 60
2. Do. Excelsior Do.	- 56	- 23
3. Court Snibstone, A.O.F. Do.	- 17	- 6
4. N.A.I., U.O.O.F., Miners' Hope Do.	- 97	- 159
5. Do. Imperial Star Do.	- 70	- —
6. Coalville Dividing Club Unregistered	- 84	- —
7. Baptist Chapel Dividing Club Do	- 70	- —
	<hr/>	<hr/>
	498	248
	<hr/>	<hr/>

SWANNINGTON.

In Swannington there is a lodge of the Grand United Order of Odd Fellows, registered, the Wigston Hospital Lodge with 36 members and 15*l.*

The Lily of the Valley Lodge of the Leicester Seraphic Order of Odd Fellows is registered as meeting at the Bull's Head.

The Swan's Vale Lodge of the N.A.I., U.O.O.F., registered, has eight members.

In Ravenstone there is a lodge of United Ancient Druids, unregistered, 60 members, 120*l.*, all one fund. They spend 5*s.* a night for lodge liquor, and meet monthly. They pay 1*s.* from the box for the anniversary. The contribution is 1*s.* 6*d.* a month for everything. The benefits are 3*s.* a week for 26 weeks, 6*l.* at death, and 2*l.* 10*s.* for a wife. There is a club for women and children for medical attendance.

At Snaresstone there is a club of Ancient Druids of about 60 members, and an old-fashioned friendly society of more than 200 members, and worth 2,379*l.* They give 8*s.* a week in sickness, and 10*l.* at death, for which they levy 1*s.* a member; for a wife they pay 5*l.* and levy 6*d.* The contribution is 1*s.* a month. The club was founded in 1836. Members are admitted up to 35, and all pay alike.

At Packington, near Ashby, there is a lodge of Ancient Druids, No. 284, with 29 members.

At Heather there is an unregistered club.

At Measham there is a registered court of Foresters, Pride of Measham, 32 members, 60*l.*

There is an unregistered lodge of the Manchester Unity, the Duke of Clarence, with 155 members and 2,165*l.*; 1,420*l.* of this money is invested in cottage property. The members all pay alike except those admitted in the last four years, and they do not pay the scale according to the general laws of the order. The management fund is maintained by the rents of the cottage property. After paying expenses there is a clear income of 49*l.*, or about 3¼ per cent. There is no liquor money, but sometimes something is taken for the anniversary out of the funds.

There is a lodge of the Derby Midland Odd Fellows, with 40 members and 56*l.*, registered.

A Christian Relief Society, meeting at the school-room of the Baptist Chapel, with 30 members and 350*l.*, registered in 1841.

There is a lodge of the United Ancient Order of, Druids, No. 294, Britain's Hope, at Oakthorpe, near Measham, with 23 members.

At Ibstock there is an unregistered lodge of the Manchester Unity with 47 members. It was robbed of 300*l.* by the treasurer, who was a person in a very respectable position.

At Appleby there is an unregistered lodge of the Manchester Unity, with 165 members.

At Overseal there is an unregistered lodge of the Manchester Unity, with 82 members.

There is a lodge of Ancient Druids at Measham with about 100 members; they have lately bought a new banner for 16*l.*, and they voted this year to spend 10*l.* for the band for their feast, though they have hardly any funds, and closed the box some years ago.

At Moira there is a lodge of the Grand United Order of Odd Fellows with 22 members.

At Woodville there are four lodges of the Grand United Order of Odd Fellows:

The Nelson, with 56 members and 43*l.*, registered.

The Alexandra, 105 members, 124*l.*, registered.

The Court Granville, 182 members, 373*l.*, registered.

The Ebenezer, 61 members, 94*l.*, registered.

There is a female club at Overseal with 54*l.*

At Blackfordby there is a registered lodge of the Grand United Order of Odd Fellows, with 61 members.

At Hartshome there is a registered lodge of the Grand United Order of Odd Fellows, with 57 members, 102*l.*

At Griffy Dam there is a lodge, No. 160, of the Nottingham Odd Fellows, the Golden Fleece, at the Wagon and Horses, with 49 members.

SUMMARY OF FRIENDLY SOCIETIES IN ASHBY-DE-LA-ZOUCH, LEICESTERSHIRE.

Societies.	No. of Members.	Amount.	Total No. of Societies.	Total No. of Members.	Total Amount.
ASHBY :					
I.O.O.F., M.U., Prince of Wales - Reg.	94	2			2
Do. Victoria - Reg.	138	604			604
A.O.F., Ivanhoe - Reg.	70	788			788
G.U.O.O.F., Boetock - Reg.	38	204			204
U.A.O.D., Prince of Wales - Unreg.	85	15			15
Do. Rawdon - Unreg.	54	130			130
Do. Hastings and Gray - Unreg.	129	473			473
Church of England Club - Reg.	72	723			723
		883	8	630	3,819
COLBORTON :					
Beaumont Arms Sick Club - Unreg.	30	30			30
Queen's Head Sick Club - Unreg.	60	30			30
Women's Club - Unreg.	19	15			15
U.A.O.D., Temple of Friendship - Unreg.	51	50			50
I.O.O.F., M.U., George - Unreg.	27	25			25
Do. Beaumont - Unreg.	90	300			300
Forest Vale, Consolidated Miners - Reg.	80	25			25
			7	357	475
THRINGINGTON AND WHITWICK :					
I.O.O.F., M.U., Delisle - Unreg.	30	60			60
Do. Worwick - Unreg.	58	48			48
Do. Charwood Forest - Unreg.	88	430			430
Do. Princess Alexandra - Unreg.	29	15			15
N.A.I., U.O.O.F., Delisle - Reg.	32	46			46
Do. Old Coal Field - Reg.	52	30			30
A.O.F., St. Joseph - Reg.	25	55			55
Do. Queen of the Forest - Reg.	15	17			17
D.M.O.O.F., Delisle - Reg.	32	46			46
U.A.O.D., Cedar of Lebanon - Unreg.	125	—			—
O.U.B.L.U., Perseverance - Reg.	60	20			20
Sick Club - Unreg.	48	50			50
			12	572	779
COALVILLE :					
I.O.O.F., M.U., Snibstone's Glory - Reg.	104	60			60
Do. Excelsior - Reg.	56	23			23
A.O.F., Snibstone - Reg.	17	6			6
N.A.I., U.O.O.F., Miners' Hope - Reg.	97	159			159
Do. Imperial Star - Reg.	70	—			—
Coalville Dividing Club - Unreg.	84	Divide			Divide
Baptist Chapel Dividing Club - Unreg.	70	Divide			Divide
			7	498	248
SWANRINGTON :					
G.U.O.O.F., Wigston Hospital - Reg.	36	15			15
N.A.I., U.O.O.F., Swan's Vale - Reg.	8	—			—
			2	44	15
RAVENSTONE :					
V.A.O.D. (A Medical Club for Women and Children) - Unreg.	60	120			120
			1	60	120
SNARESTON :					
U.A.O.D. - Unreg.	60	—			—
Sick Club - Reg.	200	2,879			2,879
			2	260	2,879
PACKINGTON :					
U.A.O.D. - Unreg.	29	—			—
			1	29	—
MESSEHAM :					
A.O.F., Pride of Messeham - Reg.	32	60			60
I.O.O.F., M.U., Duke of Clarence - Unreg.	155	2,165			2,165
U.A.O.D. - Unreg.	100	—			—
D.M.O.O.F. - Reg.	40	56			56
Christian Relief Society - Reg.	30	350			350
			5	355	2,681
OAKTHORPE :					
U.A.O.D., Britain's Hope - Unreg.	23	—			—
			1	23	—

Societies.	No. of Members.	Amount.	Total No. of Societies.	Total No. of Members.	Total Amount.
INSTOCK:		£			£
I.O.O.F., M.U., Earl Howe - Unreg.	47	—	1	47	—
APPLEBY:					
I.O.O.F., M.U., George Moore - Unreg.	165	—	1	165	—
OVERSEAL:					
I.O.O.F., M.U., Farmers' Glory - Unreg.	82	—			
Females Club - Reg.	—	54	2	82	54
MOIRA:					
G.U.O.O.F., Victoria - Unreg.	22	—	1	22	—
WOODVILLE:					
G.U.O.O.F., Nelson - Reg.	56	48			
Do. Alexandra - Reg.	105	124			
Do. Court Granville - Reg.	182	378			
Do. Ebenezer - Reg.	61	94	4	404	684
BLACKFORDBY:					
G.U.O.O.F., John Yeoman's - Reg.	61	—	1	61	—
*HARTSHORNE:					
G.U.O.O.F., Earl of Chesterfield - Reg.	57	78	1	57	78
GRIFFY DAM:					
N.A.I., U.O.O.F., Golden Fleecce - Unreg.	49	—	1	49	—
			58	3,715	11,782

* 77l. is lent on a promissory note. The secretary of this club states that there are in Hartshorne of other clubs, "three males and two females inclusive."

	58 Societies	TOTAL	£
		3,715 members	11,756
Unregistered	28	2,014	4,664
Registered	30	1,701	7,092
Unregistered	9	673	No return of funds.
Registered	3	139	" "

LINCOLNSHIRE.

The population of Lincolnshire by the last census was 436,163, distributed over an area of 1,775,457 acres, or 2,774 square miles. The population has not increased much, and their general employment is agriculture. Societies therefore have not here the same development that we find in the thickly-peopled manufacturing districts.

The printed list of Registered Friendly Societies for Lincolnshire contains 353 societies down to the year 1860. The MS. list of those registered since then till 1871 contains 155 more, giving a total of 508 societies; of these a few are not for human sickness or death, but for such purposes as insuring pigs; and again, there are one or two social clubs registered, and a few co-operative flour associations, but there are not at the most thirty societies other than sick and burial ones.

Seventy-eight have been struck out; there remain 430 societies, of which at least 400 are friendly societies in the ordinary sense. But many of these have expired, though their death is not recorded. In 1867 the Registrar sent out 356 forms of returns; he received 228 answers.

In 1872 the Registrar received 215 returns from Lincolnshire societies. In 1867 he received 76 from single local clubs. This year he has only got 59.

In 1867, 67 of the single clubs returned 5,698 members.

In 1872, of the 59 single societies 20 made no return of their members, and had 16,548l. The other 39 societies had 4,307 members and 14,663l. Of those which make no return of members, three, with 594 members, have 11,829l. The remainder have probably not more than 1,500 members, so that the registered societies in Lincolnshire making returns have about 6,400 members.

Questions were sent out concerning Friendly Societies to the Poor Law authorities throughout the country. No answers have come in Lincolnshire from the four unions of Grantham, Bourn, Lincoln, and Caistor.

Nine unions make returns:—

BOURN:

The labourers are said generally to join friendly societies.

To prefer registered ones.

Their general feeling is to avoid the rates.

Forty-six out-door paupers are, or have been, members of clubs.

GAINSBOROUGH:

Few labourers join.

They prefer registered societies.

There is some improvement in the younger generation, as to coming on the rates.

Fifty-two paupers are, or have been, members of clubs.

List of friendly societies in Lincolnshire.

Registrar's reports, 1868, 1872.

Poor law union returns.

HOLBEACH:

Very few labourers join.
They prefer registered societies (unenrolled clubs are few).
General feeling among labourers is to obtain relief.
Four paupers are, or have been, in clubs.

HORNCASTLE:

Labourers do not commonly join.
They prefer registered societies.
They generally have recourse to the rates.
Number of paupers unknown who have been in clubs.

LOUTH:

Labourers join in several instances.
They prefer registered societies.
General feeling not to have recourse to the rates.
Nineteen paupers are, or have been, in clubs.

SLEAFORD:

Better sort of labourers join.
They prefer registered societies.
They are apt to come on the poor rates as soon as possible.
Twenty-three paupers are, or have been, in clubs.

SPALDING:

One-half the labourers join.
They prefer registered, when they know it.
They are increasingly in favour of having recourse to the rates.
Sixty-four paupers are, or have been in clubs.

SPILSBY:

Labourers do not join as a rule.
They do not care whether the club is registered or not.
As a rule they do not care whence relief comes.
Sixteen paupers are, or have been, in clubs.

GLANFORD BRIGG:

Many labourers join.
They prefer registered societies.
Recourse to the rate is more the rule than the exception.
Sixty-six paupers are, or have been, in clubs.

NEWARK (half in Lincolnshire):

Labourers commonly join.
Members are indifferent to registration, and make no inquiries before they join.
Members of friendly societies avoid recourse to the rates so long as the assistance from their society is sufficient.
Eleven paupers are, or have been, in clubs.

These returns are not much to be depended upon as a rule. Poor Law officials in many cases are ignorant, according to these reports, of the existence of unregistered clubs close to them.

Thus most of the lodges of the United Ancient Order of Druids are unregistered. In fact, ordinary workmen in rural districts have neither knowledge nor power as a rule to choose their club. They must join the one in their village, or none. If they look to anything it is to the appearance of the men at the annual feast. If they see a large turn-out and plenty of young men they consider the club strong. If they see many old men they consider the club weak, and shrink from joining it. When workmen have a choice they are too apt to join the one which promises the largest benefit for the smallest contribution. As for registration, the feeling varies. If a secretary of an unregistered society has robbed the members and escaped unpunished, there will be a set in favour of registration in that neighbourhood. If a registered lodge has been thwarted by the Registrar as to some alteration they wished to make, then there will be a feeling in favour of freedom from these restraints.

Inability of workmen to judge of the soundness of a club.

It is only among the officials and the few and thoughtful members that we can expect any views at all upon registration or the management of societies.

The best way to bring good friendly societies within the reach of village populations would be to facilitate the establishment of branches by societies established locally in the neighbouring market town. This was done to a certain extent by the Becher clubs. They fail from the excessive spirit of patronage and honorary management. A society, to succeed, must be self-governed. But an equalized district, governed by delegates meeting half-yearly, or quarterly, would be of great use to the scattered population in agricultural districts, and such societies deserve all the help the law can give them in framing their rules.

The Manchester Unity have 15 districts, 83 lodges, and 8,958 members in Lincolnshire. Their funds amounted at the beginning of 1871 to 49,208*l.*, at which time they had 8,685 members or rather more than 5*l.* 1*s.* a head, and about 108 members in a lodge. 13 lodges are not registered.

I.O.O.F., M.U.

Of the districts, one consists of one lodge, namely,

	Members.	£
Donnington	152	1,074
Four consist of two lodges each, namely,—		1st Jan. 1871.
Great Grimsby	507	1,732
Louth	200	1,687
Pinchbeck	423	1,157
Spalding	101	617

	Members.	£
Two of three lodges each, namely,—		
Boston	473	2,800
Ostoumby	350	1,466
Four of four lodges each, namely,—		
Gainsborough	356	3,005
Horncastle	670	2,927
Long Sutton	527	5,160
Market Deeping	300	1,535
One of eight lodges, namely,—		
Isle of Axholme	539	1,666
One of nine lodges, namely,—		
Barton	586	4,090
One of eleven lodges, namely,—		
Stamford	1,126	7,464
One of 24 lodges, namely,—		
Lincoln	2,642	12,826

A.O.F. The Ancient Order of Foresters in Lincolnshire have 15 districts, 99 courts, 11,469 members,—an average of 115 members to a court.

Their funds amount to 41,885*l.*, an average of 3*l.* 13*s.* a member, or 5*s.* less than the average of the Order; 11 of the districts and 78 of the courts are registered, and 19 courts have graduated scales of contribution.

There are 32 courts not in district.

Of the Foresters, 18 courts with 2,465 members meet away from public-houses, and are worth 7,072*l.*, or 2*87**l.* a member.

81 courts, 8,713 members, meet at public-houses, and are worth 81,916*l.*, or 3*66**l.* per member.

In the Directory of 1871 there were 24 courts unregistered which had 2,332 members and 6,818*l.*, or 2*92**l.* a member.

There were 75 courts, 8,846 members, 32,170*l.*, or 3*64**l.* a member.

Smaller orders.

The Grand United Order of Odd Fellows have—
3 districts. 15 lodges. 1,673 members.

The United Ancient Order of Druids:
1 district. 18 lodges. 1,060 members.

Nottingham Odd Fellows:
36 lodges (about). 2,520 members?

(Of these, 27 are registered, 9 unregistered.)

Loyal Order Ancient Shepherds, Ashton Unity:
3 lodges. 90 members.

United Order Free Gardeners:
2 lodges. 165 members.

Derby Midland Odd Fellows:
5 lodges. 360 members.

London Unity Odd Fellows:
3 lodges. 120 members.

The Order of Druids:
4 lodges. 231 members.

United Ancient Order of Druids. Giving a total of 267 lodges and 26,646 members, or a little more than one in 17 of the population. Answers have been furnished to a schedule of questions from sixteen out of the eighteen lodges of the United Ancient Order of Druids.

Of these three are registered, being—

The Yarborough lodge at Barton-on-Humber, 30 members, 7*l.* funds; no separation of management fund, but no payments out of the funds for liquor or anniversary; no balance sheet.

The Thoresby lodge, at Thoresby, 56 members, 95*l.* capital, printed balance sheet, separate management account (but the doctor is paid from the sick fund).

The Boston Stump lodge, at Boston, 72 members, 60*l.* capital, no separation of funds, though rule 47 provides for a management fund. One item of the balance sheet is—

“Surplus washing, 3*s.* 6*d.*” I conjecture this to be surplice washing, that article being perhaps used in the initiation ceremony of the Druids.

They also bought a yard of wadding for 9*d.*, no doubt to make beards for Druids.

Two more lodges furnish balance sheets. One, the Providence lodge, meeting at the Bull inn, South Kelsey, professes to be registered, but there is no notice of such a lodge in the official Register of Friendly Societies for Lincolnshire. They have 24 members and 80*l.* capital. They print a balance sheet; there is no separation of funds.

The Marquis of Granby Lodge at Waddingham also profess to be registered, but there is no notice of them in the register.

They have 11 members and 15*l.* 12*s.* capital.

There is no separation of funds.

The remaining 11 lodges return no balance sheets, but from the various answers the following results can be compiled.

All the 16 lodges pay a real rent for their meeting room. They have all paid full sick pay for the last five years except one. They are all paying full sick pay now. They have had no losses by fraud except two lodges which complain that members have got sick pay when they did not deserve it. Only one lodge keeps a separate management fund. Some of them have a graduated scale of contributions according to age. One lodge refuses to make a return of its funds. The other 15 lodges return

814 members and 1,165*l.*, of which 42*l.* is lent on a promissory note, and some is in building societies (from 90*l.* to 190*l.*), the rest is in the bank or in the hands of the treasurers, who in very few cases give bonds. There have been 230 lapses by non-payment in five years from the 15 lodges.

The lodges are all comparatively recent, having been opened—

1 in 1859
1 in 1860
1 in 1862
1 in 1863
3 in 1864
1 in 1865
5 in 1866
2 in 1867
1 in 1869

They have, therefore, not been going long enough to begin to feel the pinch.

In these lodges there is no independent audit, and the lodge audit is generally very inefficient. The members are mostly agricultural labourers and fishermen, and the small size of the lodges, less than 58 members on an average, makes it very hard to get efficient management. In a county like Lincolnshire, no doubt there is ample room for a good county society which could secure a good interest for the funds by grouping them together.

LINCOLN.

In the city of Lincoln the affiliated orders have got almost entire possession of the place.

The district of the Manchester Unity has 24 lodges and 2,642 members, of which 8 lodges and 1,297 members are in Lincoln. Lincoln. Lincoln. I.O.O.F., M. U.

	Members.	£
Victoria	227	1,577
Franklin	80	281
Worsley	300	1,684
City of Lincoln	260	2,307
Perseverance	70	222
Stamp end	119	232
George	164	812
Napier	77	236
	<u>1,297</u>	<u>7,351</u>

Of this money, 5,466*l.* is on mortgage.
1,487*l.* in the bank.
369*l.* in treasurers' hands.
29*l.* owing, and property.

Many of the county lodges of this district are and have been for some time in a very bad way. There have been several bad cases of swindling by lodge officers, and there has been a general disregard of the laws of the order in several of the lodges. The strict enforcement of the law as to the inspection of lodge books by district officers has brought much of this to light, and is working a cure. There are few cases in which the value of this law has been better shown, and the state of some of the smaller Lincolnshire districts of the Order suggests the importance of making this external audit efficient everywhere. The district possesses in Mr. Gadd a secretary who evidently works hard and from motives of public spirit.

The Ancient Order of Foresters has four courts—Lincoln, numbering 450 members and worth 1,490*l.* They are all registered and have all adopted graduated rates of contribution. Lincoln A.O.F.

The Grand United Order of Odd Fellows have five Lincoln lodges in the Lincoln district, with 237 members and 289*l.* Lincoln G.U.O.O.F.

There is a sixth lodge with 89 members and 400*l.* which has remained out of the district.

There are two lodges of the Order of Druids in Lincoln with about 165 members, one of them has 45 members and 28*l.*

The Earl of Yarborough Lodge of the Shepherds, Ashton Unity, has 101 members and 307*l.*

The John Whitehead Lodge of the same order has 20 members and 17*l.*

The Derby Midland Odd Fellows have five lodges in Lincoln, 360 members, 347*l.*

The Odd Fellows of the London Unity have three lodges in Lincoln, 119 members; all pay alike; all have a separate management fund; one of them has 55 members, 75*l.* Lincoln smaller orders.

The Nottingham Ancient Imperial United Order of Odd Fellows have three lodges, 260 members, 1,770*l.*

The Ancient Free Gardeners have two lodges and 165 members.

The Lincoln Methodist Centenary Society, established in 1839, has 223 members and 653*l.* This society has somewhat complicated rules. There is an annual dinner; all members are bound to pay (though this is not in the printed rules). The society was to a certain extent copied from the one at Boston. There is one like it at Leeds. The society divides some of its money, and has divided 1,300*l.* since the beginning. None but Methodists are admitted, and they have many agricultural labourers with whom the dinner is very popular. The secretary was of opinion that the society would suffer much by stopping the dinner. Lincoln Methodist Centenary Club divides part of its funds.

At the Sheaf Ironworks there is a sick club of 105 members, which divides half yearly; they take members up to 50 years old, and divide about 6*s.* a year. There are similar shop clubs in nearly all the works at Lincoln. Shop club, dividing half-yearly, at Sheaf Ironworks.

We have the following summary which includes most of the societies of Lincoln.

	Lodges.	Members.	£
I.O.O.F., M.U.	8	1,297	7,351
A.O.F.	4	450	1,490
G.U.O.O.F.	6	846	689
L.O.A.S.A.U.	2	121	324
D.M.O.O.F.	5	360	347
N.A.I., U.O.O.F.	3	260	1,770
Methodist Society	1	223	653
O.O.F., L.U.	1	55	75
Do.	2	64	—
O.D.	1	45	28
Do.	1	120	—
A.F.G.	2	165	—
	<u>31</u>	<u>3,157</u>	<u>12,127</u>
Single clubs	5	849	—
	<u>36</u>	<u>3,506</u>	

The population of the city of Lincoln is 26,762.

Grimsby.

GRIMSBY.

Grimsby, like Hull, is a town in which an unusual proportion of the friendly societies meets away from public houses.

Odd Fellows Hall : improper application of funds to build it.

There is an Odd Fellows' Hall there which a large lodge of the Manchester Unity acquired some time ago. The accounts are not so kept that one can say whether they have gained or lost by it, but there is no doubt their benefit fund has lost considerably by it, as they borrowed the money from that fund and have paid a very inadequate interest (2½ per cent.). This would not have happened had there been a proper district audit, but there are but two lodges in the district. The lodge which lent the money having more than 400 members to the others 77, was all powerful. This lodge also owns houses and seems generally to have indulged in experiments rather beyond the safe course for a friendly society. Some years ago they paid 23*l.* 12*s.* 6*d.* for a banner.

Both the Manchester Unity lodges meet at the Hall. So do both of the Foresters' courts.

Cleethorpes Friendly Societies Hall.

At Cleethorpes close to Grimsby are two societies, one, formerly a lodge of the Manchester Unity, the other, formerly a lodge of the United Ancient Order of Druids. They have both seceded. But the Manchester Unity lodge learned good habits which they have not unlearned, in the way of careful keeping of accounts.

They too have bought a hall at Cleethorpes, and the seceding Druids meet there too. There is also at Grimsby a lodge of the Sons of Temperance. The Grand United Order of Odd Fellows and the Free Gardeners also meet away from public houses.

The Grimsby Marsh Temperance Society naturally meets at a private room. Two lodges of the United Ancient Order of Druids meet in private rooms.

Grimsby Marsh Temperance Benefit Society

The Grimsby Marsh Temperance Benefit Society is a burial society only. There are 100 members, and they pay ¼*d.* a week, for which they get 10*l.* at death. They have a capital of 80*l.* The society was primarily founded for the promotion of temperance ideas, and the benefits were afterwards added.

LOUTH.

There are at Louth five funeral briefs, all very similar in character.

Louth Funeral Brief.

The Louth Methodist funeral brief takes members from 18 to 45; the society was established in 1855 and has 371 members; the collector collects 10*d.* at a death, 9*d.* for the benefit and 1*d.* for himself, or 11 per cent.

Louth Flour Association.

There was a flour association registered in Louth as a friendly society in 1848. The secretary stated that it lasted 20 years. They used to buy the flour wholesale, have it ground, and distribute it among the members. It paid very well, and brought down all the bakers by competition. It lasted 20 years, and then they turned it into a co-operative society that failed for want of sufficient capital; there used to be 80 to 100 members, each subscribing 10*s.*

"Old Odd Fellows," Louth, a seceded lodge of the Manchester Unity.

A.O.F., Louth. District secretary in favour of settling disputes by the County Court.

There is an old society in Louth, formerly a lodge of the Manchester Unity, but owing to some dispute they seceded 21 years ago. They have 111 members and 1,693*l.*; very few of them are under 50 years old, and they have not made a new member for 15 years; they meet at a private room. The secretary thought they did better by themselves; he thought it an advantage to have disputes settled by the magistrates instead of appealing to delegates. They had had but one case of dispute go before the magistrate, and then there was an adjournment and they compromised it. The district secretary of the Foresters also stated that he should prefer disputes to be settled by the County Court. He said it would be more efficient, cheaper, and speedier (also they allowed legal assistance, which was an advantage). These opinions on the settlement of disputes are quite exceptional. Members of friendly societies are almost unanimous in their dislike of having disputes settled by ordinary magistrates: for one thing, they think that magistrates look to ease the rates.

There would be less jealousy of the County Court judge or of a stipendiary magistrate. But in no case would members of affiliated Orders admit that their districts were not competent to do full justice. Those who have had experience will often admit that there is danger of sharp practice against a member so long as the matter does not get beyond the lodge.

Lodges breaking up and dividing the funds.

An old lodge of the Manchester Unity at Grainthorpe in the south district some years ago having failed to get new members broke up and divided 13*l.* a piece. The same thing happened to another lodge, the Morning Star, at North Summerville; they divided 8*l.* a piece, there were 11 of them, and a third lodge, the Feeling Heart, in Louth did the same; there were 13 members.

There is in Louth a well-managed society called the Louth General Friendly Society. It was founded in 1814, and has now 142 members, and 9,960*l.* capital. The society paid last year 297*l.* 6*s.* 6*d.* in annuities. The contribution for annuities being separate from the sick contribution. The sick pay ceases at 65 years of age. The management of the society is in the hands of a committee elected by the general meeting, not in the hands of honorary members.

Louth General Friendly Society grants annuities; large capital, 9,960*l.*

HORNCASTLE.

In Horncastle there are the usual lodges of affiliated orders; there was also a funeral brief till lately, but it broke up. There are also two old-fashioned sick clubs: the Provident at the Fighting Cocks, numbering 128 members, and worth 236*l.* The society was founded in 1820, and till a few years ago used to divide all the money but 50*l.*

Horncastle. Provident Sick Club (used to divide its funds).

In 1832, the other sick club, the Rodney Club, broke off from them. This club, registered as the Protector Friendly Society, has 152 members and 382*l.* In answer to the question whether any liquor money is paid, the secretary writes, "Those who like spend 3*s.*, those who do not, pay a penny."

Protector Friendly Society; liquor money.

It is very rare to find money spent out of the funds in Lincolnshire for lodge liquor. In this case it seems that a "dry" room rent would be 12*s.* 10*d.* a night.

There is also in Horncastle a Wesleyan benefit society of 109 members, worth 504*l.* It seems managed cheaply, the income from contributions being 98*l.* 9*s.*, and the cost of management 6*l.* 18*s.* They have lent 240*l.* on a promissory note. All members pay for the feast. The Horncastle district of the Manchester Unity is a small one; four lodges. The system of district audit has not been properly carried out, and the district secretary fears that the country lodges pay for their anniversary out of lodge funds.

Wesleyan Benefit Society; compulsory feast, money lent on note. I.O.O.F., M.U. Horncastle District. District audit not properly carried out.

BOSTON.

In Boston there is a Shipwreck Society, for relieving shipwrecked sailors, and furnishing them with new kits. They have about 800 benefit members, and 150 honorary. The club was copied from one at Ipswich. The item in the balance sheet 29*l.* 10*s.* rent of room and annual meeting means, as to 15*s.*, the annual dinner. The opinion of the officers is that this dinner is essential to the welfare of the society. Every one pays for his own liquor.

Boston Shipwreck Society, copied from Ipswich; annual dinner necessary to success of society.

In Boston is the parent Wesleyan club from which the one in Lincoln and in Horncastle were copied. It was founded in 1823, and once had 250 members. It now has 64, and is fast falling. It has 200*l.* When the society had a good fund, the members shared out some of the money, stopped the funeral levies, lowered the contributions, and raised the benefits. Most of the members are over 50 years old, and they make no new members.

Wesleyan Club closed the box, formerly divided funds and lowered contribution; has a branch at Coningsby.

This society had a branch at Coningsby once, and there are still a few members left there; but the society has reduced the sick pay, and put on again the levy for funerals, and closed the box last year for twelve months. So by these expedients they hope to run the club out, and at any rate pay all the funerals.

N.A.I.U.O.O.F. Insolvent lodges pay no sick pay; subsist for the sake of the funeral benefit. Funeral societies. Briefs.

There are two lodges in Boston of the Nottingham Imperial Odd Fellows which have become insolvent as sick societies; but are kept going for the funeral money.

There are three funeral societies at Boston which resemble each other.

No. 2 has 161 members. They do not admit members under 16. They keep 11*l.* in hand, and at a death the collector collects properly 1*s.*, but now 13*d.*, because the club is not full. He gets 10*s.* at each death for collecting.

GRANTHAM.

The Grantham Union Labourers Self-aiding Medical Club was founded in 1849, and extends over the whole union, 23 parishes.

Grantham Union Medical Club.

In each parish there is a steward, usually one of the Poor Law guardians, who collects the contributions. Grown up men and women pay 2*s.* 6*d.* a year, children under twelve 1*s.* each; from 12 to 16, 1*s.* 6*d.* each. Families of more than five children only pay as for five. Midwifery subscription is 6*s.* The doctor receives 2*s.* 6*d.* for each man, 3*s.* for each woman, 1*s.* 6*d.* for every child, and 10*s.* 6*d.* for a midwifery case not above one mile from his house; if above a mile, then 15*s.* For fractures of the upper limbs, 10*s.* 6*d.*; for fractures of the lower limbs, 21*s.* The doctor finds all drugs. Leeches are supplied by the doctors at 4*d.* each.

The balance sheet for the year ending March 1871, shows an income:—

From benefit members of	£485	12	11
From honorary members	253	6	4
Total	£738	19	3
The expenditure was to 12 doctors	£715	1	0
Management, trusses, printing, &c.	15	5	10
	£730	6	10
Balance	£5	12	5

Membership is limited to agricultural labourers. Anyone keeping not more than one cow is admitted by paying 6*d.* extra. No Parliamentary voter is admitted. Parents must join with their children, unless they are in some sick club which includes a medical benefit. The management is entirely with the honorary members.

There is also at Grantham a contributory coal society, which stops short of being a co-operative association, and has a mixed character of benevolence. In the year 1870-71, 1341 benefit members contributed 775*l.* for coals, mostly at the rate of 11*s.* 6*d.* a ton. 1341 tons of coal were bought, nearly all at 14*s.* a ton; the distribution at 6*d.* a ton, and about 23*l.* for management, completed the account.

Grantham Contributory Coal Society.

The difference was made up by contributions from subscribers of 207*l.* forfeited contributions, and interest accruing on the contributions during the year. The honorary members subscribe a little more than a fifth of the whole amount. The saving, however, to the poor by making one large contract for coal, and buying wholesale, is very great, in addition to this bonus of 3*s.* a ton; and many persons in Grantham would be glad of the privilege of buying coal through the association without any bonus from honorary subscribers. But there is a certain reluctance to make the institution purely business-like, and to remove its present character of benevolence and patronage. Even as it is, it does a great deal of good. The way it is worked is thus: each subscriber of a guinea and upwards has seven tickets for each guinea. Each ticket entitles a benefit member to subscribe at the rate of sixpence a week for a ton of coals. No person can hold more than one ticket. Subscriptions are paid fortnightly, and of course the number of subscriptions depends on the contract price at which the managers have been able to get the coals. The benefits are limited to Grantham and the immediate neighbourhood. The club was founded in 1839.

Grantham
Clothing Club.

There is also a Grantham Clothing Club, founded in 1835, registered under the Friendly Societies Acts. This club and the last were both registered principally for the sake of using the Savings Bank. They were registered in 1848, when the Government refused to allow unregistered societies to deposit at the Savings Bank. The Clothing club, which is for adults, had 739 contributors in 1867. In 1868 it had 689. The subscriptions amounted to not quite a sixth of the whole income. There are ten tradesmen in the town at whose shops members of the club are required to deal. This is partly to induce them to subscribe. Those who do not contribute run a risk of not being included in the list of recognised shops.

Grantham
I.O.O.F., M.U.

The Manchester Unity of Odd Fellows has two lodges at Grantham, both registered—

British - - - - - 111 members, 740*l.*

93*l.* corporation bond, 430*l.* mortgage, 172*l.* bank, 44*l.* treasurer. This lodge expended 11*l.* for dinners and regalia, but the money was raised by a separate levy.

Mystery of Providence - - - - - 128 members, 1,683*l.*

1,325*l.* mortgage, 355*l.* bank.

A.O.F.

The Ancient Order of Foresters has two courts at Grantham, both registered—

Hope of Britain - - - - - 188 members, 640*l.*

Thorold - - - - - 11 members, 88*l.*

Old Amicable
Society unreg-
istered; said
to be founded
in 1714; lodge
liquor and feast
paid from the
box.

The Old Amicable Society at Grantham is an unregistered society of great antiquity. They claim to have been founded in 1714; their evidence for this date is "tradition," but they profess to have documents concerning the club for more than a hundred years; according to the secretary they have 86 members, and they kept getting new ones; they take none over 30 years old. The rules provide that the society shall consist of as many honorary members as are pleased to enter, but no more than 150 brotherly members. At each monthly meeting 5*s.* is to be spent for ale, by rule 2.

Rule 3 provides for the annual dinner, for which every member present or absent is to pay 1*s.*, and 1*s.* more for each dinner ordered is to come out of the box, and if more money be subscribed than will pay for the number of dinners ordered the remainder to go to the general fund.

Rule 8. Brothers are to be elected by ballot.

Rule 10. No liquor on the society's account to be drunk in the club room until business is over.

Sick pay is 12*s.* a week for 26 weeks, 6*s.* a week for the next 26 weeks, after that the committee to have power to fix his allowance.

Rule 13. If the stock is insufficient sick pay may be reduced.

Rule 16. 6*l.* to be paid at a brother's death.

Rule 17. 3*l.* at the death of a brother's wife, and a levy of 1*s.* a member towards both these payments. (N.B.—This levy has been discontinued.)

The contribution is 1*l.* a year for members within two miles of Grantham, and entitles the members to the doctor. For those more than two miles from Grantham the contribution is 18*s.* a year and no doctor. Now the whole of the dinner comes out of the box. The society is worth 630*l.*, of which 550*l.* is on mortgage, returning 25*l.* 5*s.* interest. The club receives a good deal from honorary members, which no doubt helps to keep it going. Management proper, apart from the feast, was 7*l.* 13*s.* 6*d.* on an income from subscriptions of 93*l.*

Grantham
Wesleyan Pro-
vident Society
a feast com-
pulsory.

The Grantham Wesleyan Provident Society was founded in 1844, and registered in 1858. They have 180 members and 627*l.*

They have an annual dinner, according to rule 9.—"The annual general meeting of the members shall be held on the first Tuesday in June. Two stewards shall be chosen from among the members by the board, who shall provide a dinner for the society, the expense of which shall not exceed one shilling and sixpence for eating, and sixpence for drink; and every member shall pay two pence, to be given at the discretion of the board, to the servant or servants who may assist at the dinner. On the day of the annual meeting the members shall meet at the time and place appointed by the board, and from thence shall repair to the Wesleyan chapel to hear divine service, when a preacher, selected by a majority of the board, shall be requested to preach a sermon on the occasion. Each member for non-attendance at the chapel, except in case of illness or other unavoidable engagement, of which the board shall judge, shall pay a fine of one shilling. No part of the expenses of the dinner to come out of the funds." The secretary states that no one ever objected to the dinner, on the contrary; and it does much good to the society. The society have varied classes of benefits and graduated payments according to age; most of the young men, even the labourers, now insure for 15*s.* a week sick pay. The cost of management for 1871 was 10*l.* 11*s.* on an income of 200*l.*, or about 5*l.* 5*s.* per cent. Their money is invested thus:—

£
500 lent to the corporation.
104 savings bank.
23 in hand.

There is in Grantham a friendly society of labourers registered, they number 19 members, 57*l*.
There are also several branches of the Nottingham Odd Fellows.

N.A.I.U.O.O.F.

Lodge.	Members.	£
1. Sir Isaac Newton - - - -	14	26 reg.
2. Queen Victoria - - - -	194	837 reg.
3. Welby - - - -	130	258 reg.
4. Dysart - - - -	90	233 reg.
5. Spittlegate Perseverance - - -	33	73 dep.
6. Brownlow - - - -	92	100 reg.

Thus there are, in Grantham, the following societies:—

Summary of Grantham

	Members.	£
I.O.O.F., M.U., reg. - - - -	2	239
A.O.F., reg. - - - -	2	199
Old Amicable, unreg. - - - -	1	86
Wesleyan Provident Society, reg. 1 - - -	180	627
Labourers' Friendly Society, reg. 1 - - -	19	57
N.A.I., U.O.O.F. (one unreg.) - 6 - - -	524	1,527
O.D. Lodge Electric, unreg. - 1 - - -	20	-
	<u>14</u>	<u>1,266</u>
		<u>5,942</u>

One medical aid club over 23 parishes.
One coal supply association, 1,341 benefit members.
One clothing club, about 700 members.
The population of Grantham is 13,248.

STAMFORD.

In Stamford there are three societies.

Stamford I.O.O.F., M.

1. One a lodge of the Manchester Unity—Albion.

269 members, 3,022*l* } £
588 bank.
2,400 mortgage.
19 in hand.
15 owing.

" The lodge was valued not long ago, and showed a slight deficiency, but that has already disappeared owing to the good rate of interest of the investments.

2. The lodge of the A.O.F. Court, Feeling Heart, 268 members, 1,536*l*.

£
1,820 on mortgage.
79 treasurer.
108 savings bank.
20 court property.
9 owing.

3. The Union Benefit Society, 124 members, 945*l*.

£
670 mortgage.
248 bank.
17 box.
12 treasurer.

This club was founded in 1820, most of the members are country people. They are admitted up to 28 years' old, or up to 30 if they will pay the back years' contributions. It was formerly a Methodist club. They have a yearly dinner; all must come or pay. It costs 2*s*. 6*d*.; the contribution is 12*s*. a year, the benefits 9*s*. a week for six months, then 4*s*. 6*d*., then 1*s*. 6*d*.. There is a levy of 1*s*. for the death of a member, of 6*d*. at the death of a wife.

Registered	Clubs.	Members.	Funds.
-	3	661	£5,503

The population of Stamford is 8,086.

GAINSBOROUGH.

In Gainsborough there are the following societies:—

Gainsborough

Lodges.	Members.	£
I.O.O.F., M.U. - - - -	2	274
A.O.F. - - - -	1	318
N.A.I., U.O.O.F. - - - -	1	50
G.U.O.O.F. - - - -	1	48
	<u>5</u>	<u>690</u>
		<u>3,614</u>

One working men's club, registered under the Friendly Societies Act.

One co-operative society.

The Gainsborough Court of Foresters is made up of the following classes :—

21 agricultural labourers.
60 town labourers.
32 carpenters.
30 smiths.
26 machinists.
9 shoemakers and saddlers.
13 tailors.
6 clerks and shopmen.
40 publicans, maltsters, and workmen at maltsters.
23 seamen.
37 other callings.

There are several things which are not satisfactory in the Gainsborough district of the Manchester Unity. Thus the Cosmopolite Lodge in Gainsborough has \$14. lent on a promissory note.

The Scotter Lodge makes a worthless return to the district. The district generally has not observed the law as to district audit of lodge accounts.

The Cosmopolite Lodge are purposing to join the Provident Dispensary which is being formed in the town, and will pay 4s. a head instead of continuing their doctor as heretofore.

The working men's club in Gainsborough has not been started long. They had about 79 members in the early part of 1872; the subscription for quarterly members is 6s. a year, for monthly 7s. a year, for weekly 8s. 8d. a year. They have accumulated a balance on their first year of 61*l.* 15*s.* 8*d.*, chiefly the result of a successful gala. They have invested it in a 4½ per cent. debenture on some iron works in the town.

This club allows the sale of beer to the members. They have had no difficulty in working under the Friendly Societies Act.

The Co-operative Society is just starting; they have got a man to manage it out of Lancashire.

The population of Gainsborough is 8,724.

The following three societies illustrate the difficulties of good management in country districts, especially where the Order has no power to enforce its rules on the branches.

No. 1. Court 1,080 of the Ancient Order of Foresters at Crowland.

The society was founded in 1840, and is registered; there are 137 members. The funds are not really kept separate, but they are made to appear so to avoid the high court fine.

About 11*l.* is spent from the funds in beer and in music at the anniversary.

No balance sheet is printed, as the members object to the expense. The funds are 520*l.* invested on mortgage at 4½ and 5 per cent.

The members belong chiefly to the agricultural class. Their wages are 15*s.* a week. Harvest adds about 5*l.*, but many are out of work in the winter, and then the sick pay doubles itself.

The secretary, in addition to the above information, writes,—

Market Place, Crowland,
May 7th, 1872.

SIR,

I have given answers to questions as direct as possible. I am sorry to state that self-government, as far as my own Court, No. 1,080 A.O.F., is concerned, is a failure. What appears to my mind to be most needed is a power to help us against ourselves. The members as a rule are so short-sighted that a fund of 500*l.* to them is argument sufficient to incur any expense for drink or bands. If the magistrates or some other authority had power to overhaul the books every year, and prosecute those that break their rules, it would be a most effectual check on these practices. I know that any member can do this, but there are but few that object to the expenditure, and the others that would take action are prevented by a probable loss in their business which opposition to the publican mostly entails.

The government certificate, which every court or society should obtain at least every two years, should only be granted on a solvent condition of court, which the Registrar should ascertain by reference to age and condition of members and amount of fund. If not solvent suggestion might be made as to increase of contributions or decrease of pay, one of which they should be obliged to adopt.

Under existing system very many balance sheets and returns are mere shams, and will continue to be so until the members are sufficiently educated to understand the true principles of the finance of the societies, or government steps in to control them in an effectual manner.

I am yours truly,

A. S. CANHAM.

Hon. E. L. Stanley.

A.O.F., Court Expectation, seceded from the order; money lent on note.

The next is Court Expectation at Bassingham, about eight miles south of Lincoln, formerly of the Ancient Order of Foresters, but which seceded from the Order in 1870. They have reduced their sick pay to 8*s.* a week instead of 10*s.*, and they have put on a levy of 1*s.* for each funeral. They have 85 members their funds are 80*l.*, lent on a promissory note; 20*l.* in the bank, and 5*l.* in hand. They have no separate management fund. Their members are mostly agricultural labourers, and they have no balance sheet.

A.O.F., Court Stanhope, expelled for dividing 300*l.* among the members.

The third is the Stanhope Friendly Society at Marsh Chapel, in Lincolnshire, formerly a court of the Foresters, but expelled from the Order for dividing a portion of their funds. They are registered; were founded in 1841, and have 156 members, and 405*l.*

Every member present on the lodge night receives a 3*d.* ticket for liquor. The society also pays out of lodge funds for anniversary expenses—last year 13*l.* 10*s.*

The contributions are a uniform 1*s.* 6*d.* a month, and they are giving 10*s.* a week sick pay for 12 months. The average age of their members is 47. They print no balance sheet, and probably make out none. The members are mostly agricultural labourers at 2*s.* 9*d.* a day. The sum divided by this society was 300*l.*

LONDON.

The returns to the Registrar from Middlesex societies in 1872 for the year 1871 comprise the following:—

Returns to Registrar.

357 single societies.
 292 courts, A.O.F.
 118 lodges, I.O.O.F., M.U.
 3 lodges, G.U.O.O.F.
 38 lodges, I.O.O.F., L.U.
 5 lodges, N.A.I.U.O.O.F.
 1 lodge, O.U.B., L.U.
 2 lodges, Grand City O.O.F.
 10 lodges, O.D.
 1 lodge, L.O.A.S.A.U.
 90 sanctuaries, Shepherds.
 2 tents, Rechabites.
 10 lodges, Improved Order of Old Friends.
 3 lodges, Sons of the Phoenix.
 3 lodges, Comical Fellows.
 1 lodge, Ancient Britons.
 9 Burial Societies.
 4 Female Societies.
 2 lodges, order unknown.

Two institutions, the London Provident Institution, 52,036 members, 1,005,622*l.*, and the Provident Clerks' Mutual Life Assurance Association, with 492,370*l.*, make returns which are printed, but should be excluded from the enumeration of Friendly Societies.

Of the 357 single societies, 126 make no return of the number of members.

The Independent Order of Odd Fellows, Manchester Unity, have four districts in London—

I.O.O.F.M.I

	Lodges.	Members.	—
North London	90	11,979	£ 113,424
South London	48	6,606	65,893
West London	24	3,305	20,191
Stepney	27	3,003	28,168
Total	189	24,893	227,671

giving an average of 132 members to a lodge, and 9*l.* 2*s.* 11*d.* a head.

The lodges of the Odd Fellows, like a great many of the London societies, are very apt to invest their money in consols, or with the Commissioners for the Reduction of the National Debt, so they get a poor interest upon their capital.

They commonly insure for a benefit of 12*s.* a week in sickness, which is higher than the usual country rate by 20 per cent. They are not, therefore, so much richer than the other districts as their high capital *per capita* would seem to indicate.

The Ancient Order of Foresters is by far the most popular society in London.

The great London united district of this order, established in 1842, has 637 courts, 67,274 financial members, 219,534*l.* court funds, 47,331*l.* district funds. Several courts belong to this district which are not situated in London, but in distant places, such as Reading, or in Hampshire, in the Island of Jersey, in Dorsetshire, in Devonshire. Altogether more than a hundred courts with more than 11,000 members are outside Middlesex and beyond the suburbs of London. This district has lately built a large hall at considerable cost in Wilderness Row, Clerkenwell, for the transaction of their business.

They suffered very large losses by the frauds of their district secretary last year.

Besides the London United District, there is the East London and Essex district, with 61 courts, 7,356 financial members, 14,507*l.* court funds, and 2,981*l.* district funds.

There is also the City of London district, with six courts, 482 financial members, 2,364*l.* court funds, 407*l.* district funds.

Including neutral courts, there are 618 courts, 76,213 members, 245,401*l.* court funds, 50,719*l.* district funds. Only nine of the courts are not registered. 305 of them, or about half, have graduated scales of contributions.

The other orders in London do not require much notice. There are several large societies more benevolent than provident and mutual, such as the Church of England Scripture Readers' Friendly Society, with 131 members and nearly 11,200*l.*

Semi-benevolent Societies.

The same society has a Widows and Orphans' Fund with 3,100*l.* and 142 members.

The Stationers and Paper Manufacturers' Provident Society, established in 1839, has nearly 26,000*l.* In 1869 they had about 165 benefit members.

There is a real Friendly Society for those engaged in the paper trade, the Stationers' Mutual Benefit Society. There are about 390 members, and the society was founded in 1845, and has 7,477*l.* The contribution is about the same as the Manchester Unity of Odd Fellows. The benefit is 1*l.* a week for 13 weeks, and then no more that year. 10*l.* at death, and 5*l.* for a wife. Not more than two or three leave in a year by nonpayment.

The United Law Clerks' Society was founded in 1832, and has a fund of 45,147*l.*, most of which is the result of donations. Their report is voluminous, but contains no balance sheet, though full of unimportant matter. There is no statement of the number of members.

The Milliners and Dressmakers' Provident and Benevolent Institution was founded in 1848. It has 10,850*l.* The number of members is not stated. In the year 1871 the income from members' contributions was 113*l.* out of a year's income of 668*l.* The cost of management, which all comes from one fund, was 112*l.*, of which the secretary receives 50*l.*, the collector 36*l.*

The Artists' Amicable Fund has 129 members and 3,380*l.* The management fund is kept separate. This society is apparently a *bond fide* self-supporting Friendly Society. It was founded in 1831, and enrolled in 1839.

The General Servants' Benevolent Institution, at 37, Sackville Street, Piccadilly, is principally maintained for the purpose of a registry office for finding situations; so far as it is a Friendly Society it is benevolent and not self-supporting. The benefits are not a matter of right, but depend on the amount of the funds.

The funds amount to 16,300*l.* besides nearly 1,400*l.* in an asylum fund. The members are chiefly women. There are more than 1,500 of them besides life members, of whom there are probably 1,600, 2,000 voting papers were sent out in 1871. There were seven pensions given away, and 125 applicants.

The Commercial Travellers' Society, at 37, Carter Lane, Ludgate Hill, was founded in 1800. They have 8,500*l.*, and 316 members are on the register, but probably only 60 of them are now members. As the society does not make any payment at death, they have no means of knowing when a man ceases to be a member, as nearly all of them become life members by one contribution, and do not subscribe annually.

The society has made no new members since 1846, when they were valued by Mr. Neison, who said the contribution was inadequate to the benefits. As at that time no new members were offering to join, they thought it hopeless to invite others at a still higher rate, and therefore closed the society.

Their money is invested with the Commissioners for the Reduction of the National Debt at 2½*d.* a day. They have made very few new members since 1825.

Dividing clubs,
or Birmingham
clubs.

There are in London, especially in Bethnal Green and in the East End, a large number of societies which divide their funds yearly. They are almost always called Birmingham Societies. These societies generally have a high contribution, and most of them keep something of a fund in hand, principally for funerals, but sometimes for superannuation. The following table of 50 of these societies shows their numbers, income from contributions, entrances, fines, and interest, amount divided at the end of the year, sum carried forward, and cost of management. It will be seen that the contributions, &c. are high, averaging 1*l.* 15*s.* a year a head.

The dividend averaged 13*s.* 5*d.* a head.

The amount carried forward averaged 1*l.* 19*s.* 6*d.* a head, and the cost of management was about 9¼ per cent.

Society.	Date of Foundation.	No. of Members.	Year's Income apart from Capital.	Amount divided.	Surplus carried forward.	Cost of Management.	Remarks.
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	
1. Old Horns, Bethnal Green.	—	34	67 16 6	31 11 8	4 5 0	7 6 0	
2. Knights of St. Bartholomew, Aldersgate Street, City.	1835	118	238 0 0	72 0 0	46 0 0	21 0 0	
3. Hand-in-Hand, Bethnal Green.	1861	93	90 0 0	56 0 0	18 0 0	10 0 0	
4. Suffolk Arms, Boston Street, Hackney Road.	1840	46	95 0 0	32 0 0	229 0 0	7 12 0	Pays superannuation.
5. United Birmingham, Globe Inn, Bethnal Green.	—	70	70 0 0	49 0 0	128 0 0	9 0 0	
6. East London, Cannon Street Road East.	1856	60?	60 0 0	27 0 0	47 0 0	7 0 0	
7. United Brothers, Sidney Arms, Stepney.	—	45	75 0 0	20 0 0	74 0 0	7 0 0	
8. Star in the East, at Crown and Anchor, Bethnal Green.	—	134	198 0 0	69 0 0	225 0 0	23 0 0	A funeral fund permanent.
9. Friends in Unity, White Hart, Finsbury.	—	61	114 0 0	27 0 0	31 0 0	11 0 0	
10. Knave of Clubs, Club Row, Bethnal Green.	—	56	138 0 0	52 0 0	124 0 0	10 0 0	Pay superannuation and have a burial fund.
11. The Star, Crown Coffee House.	1858	71	77 0 0	19 0 0	56 0 0	8 0 0	
12. United Brothers, Roberts Arms, Commercial Road East.	—	32	69 0 0	—	3 0 0	8 0 0	
13. Sons of St. George, Commercial Road East.	—	25	42 0 0	22 0 0	89 0 0	5 0 0	A burial fund.
14. Kingland, at Royal Standard, Kingsland Road.	1854	51	91 0 0	54 0 0	136 0 0	7 0 0	
15. United Tradesmen, at Royal Standard, Kingsland Road.	1845	69	91 0 0	43 0 0	57 0 0	15 0 0	
16. New Improved, Gossett Arms Bethnal Green.	—	94	157 0 0	13 0 0	58 0 0	20 0 0	

Society.	Date of Foundation.	No. of Members.	Year's Income apart from Capital.	Amount divided.	Surplus carried forward.	Cost of Management.	Remarks.
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	
17. United Friends, Geo. IV., Green Street, Bethnal Green.	1845	122	213 0 0	83 0 0	437 0 0	20 0 0	Funds for super-annuation and for burial.
18. Good Intent, White Horse, Hare Street, Bethnal Green.	—	56	102 0 0	63 0 0	35 0 0	7 10 0	
19. Sons of Friendship, White Horse, Hare Street, Bethnal Green.	1848	118	211 0 0	128 0 0	74 0 0	13 0 0	
20. Old Anchor, Hackney Road.	—	39	82 0 0	69 0 0	16 0 0	4 10 0	
21. Hoxton, Flint House Tavern, Hyde Road, Hoxton.	—	20?	36 0 0	—	51 0 0	3 10 0	
22. Hand-in-Hand, Birch Tree, St. James Street, Hoxton.	—	31	59 0 0	30 0 0	6 0 0	2 10 0	
23. Victoria, Butlers Arms, Green Street, Bethnal Green.	—	52	86 0 0	22 0 0	58 0 0	10 0 0	
24. Hand-in-Hand, Buffalo Tavern, Rinsbury.	—	40	63 0 0	20 0 0	8 0 0	6 10 0	
25. St. Pancras Good Intent, Enston Road.	1843	50?	79 0 0	52 0 0	236 0 0	8 0 0	
26. Reliance, Pearson Arms, Kingsland Road.	1859	58	120 0 0	45 0 0	236 0 0	13 0 0	
27. United Brothers, Pearson Arms, Kingsland Road.	1849	147	313 0 0	81 0 0	500 0 0	25 0 0	
28. Improved, Pearson Arms, Kingsland Road.	1864	31	64 0 0	22 0 0	89 0 0	9 0 0	
29. Hope, Pearson Arms, Kingsland Road.	1858	58	137 0 0	28 0 0	266 0 0	14 0 0	
30. Friendly Brothers, George, Pelham Street, Mile End.	—	78	123 0 0	76 0 0	32 0 0	—	
31. Bridport, President Street East, King Square.	—	66	139 0 0	36 0 0	13 0 0	9 0 0	
32. Amicable Brothers, Red Lion Court, Fleet Street.	1784	73	115 0 0	—	180 0 0	16 0 0	Secretary, C. O. Springthorpe 51, Shepherdess Walk, City Road, N.
33. Friends of Industry, Coach and Horses, Stoke Newington.	—	62	95 0 0	36 0 0	123 0 0	11 0 0	
34. Sidney Arms, St. George's-in-the-East.	—	77?	169 0 0	40 0 0	229 0 0	8 10 0	
35. Benevolent Brothers, Shepherd Street, Mayfair.	—	70?	82 0 0	5 0 0	850 0 0	11 10 0	
36. New United Friendly, Sidney Street, Mile End.	1837	164	346 0 0	108 0 0	482 0 0	30 0 0	
37. Royal Oak, Spicer Street, Mile End New Town.	—	151	263 0 0	151 0 0	187 0 0	18 0 0	
38. True Friends, Tapp Street, Bethnal Green.	—	35	66 0 0	34 0 0	92 0 0	6 10 0	
39. Sons of the Thames, Barley Mow, Upper Thames Street.	1840	86	154 0 0	67 0 0	227 0 0	20 10 0	
40. Prince of Wales, Tyssen Street, Bethnal Green.	—	64	66 0 0	24 0 0	86 0 0	10 0 0	
41. True Brothers, Yarmouth Town, Wapping.	—	22	46 0 0	18 0 0	30 0 0	4 0 0	
42. United, Wellington Row, Hart's Lane, Bethnal Green.	—	61	110 0 0	42 0 0	52 0 0	9 0 0	
43. East London, Northampton Arms, Suffolk Street.	—	24	42 0 0	13 0 0	109 0 0	5 10 0	
44. Jewish Mutual, Green Man, Mansell Street, Whitechapel.	1862	92	154 0 0	—	292 0 0	20 0 0	
45. Amicable Brothers, Well and Bucket, Bethnal Green Road.	—	69	118 0 0	92 0 0	7 0 0	10 10 0	
46. Mutual Brothers, Well and Bucket.	—	45	66 0 0	21 0 0	60 0 0	39 0 0	
47. Duke of York, President Street East, King Square.	—	57	97 0 0	42 0 0	25 0 0	10 0 0	
48. Wapping Friendly	1861	45	135 0 0	93 0 0	113 0 0	8 0 0	
49. Independent Friendly, Mulberry Tree, Stepney Green.	—	92	153 0 0	65 0 0	119 0 0	13 10 0	Burial fund.
50. Friendly Brothers, Stepney Green.	—	125	248 0 0	118 0 0	190 0 0	16 10 0	
Total 50 societies -	—	3,431	6,020 0 0	2,299 0 0	6,775 0 0	588 0 0	

Trade Societies, some of them benevolent, and not self-supporting

There are in London a larger number than elsewhere of Friendly Societies among members of a special trade. Some of the London societies certified under the Friendly Societies Acts really are quite outside the ordinary scope of the Acts, and are large benevolent institutions with much accumulated capital, and with many honorary subscribers. Such especially is the Army Medical Fund with more than 70,000*l.* capital for the relief of widows of medical officers of the army. There are several societies for clerks and others who do not live by mechanical labour—such as the following: Stamp and Tax Office Assurance Society, with a capital of 2,933*l.*, paying 40*l.* at the death of a member.

The Job and Postmasters, &c. Provident Fund has a capital of 21,900*l.*, and pays allowances to 13 members and 27 widows.

The Builders Clerks' Benevolent Institution, at 27, Farringdon Street, pays annual pensions and makes small grants for temporary relief.

The Commercial Travellers' Society, 37, Carter Lane, Doctors' Commons, shows by its report of October 1871, that they have paid to members and to their families 104,946*l.*, and received from the same members 13,000*l.*, making an excess of benefits 91,946*l.* Such a society as this is a benevolent not a mutual Friendly Society.

The Master Coachbuilders' Benevolent Institution have received since their foundation in 1850 more than 5,400*l.* in donations, 2,071*l.* in dividends, and 7,220*l.* in annual subscriptions. These too are not subscriptions from benefit members. They have granted 5,979*l.* in pensions, 1,270*l.* in temporary assistance. The cost of collection has been 434*l.* Advertisements, printing, &c. have cost 569*l.* The festivals have cost 240*l.*

The London Coffee and Eating-house Keepers' Benevolent Association grant pensions, and have a capital of 5,156*l.* The pensions are voted and are not a matter of right.

The Brewers and Distillers Clerks' Annuity Fund has a capital of 9,432*l.* There are 32 widows in receipt of annuities of 20*l.* a year. The contributions of members amounted last year to 203*l.* Subscriptions and donations from non-members amounted to 349*l.* From the beginning of the society the members have contributed 7,772*l.*; non-members have given 5,331*l.* The expenses from the beginning have been 1,156*l.*

The Hotel and Tavern Keepers' Provident Institution admits no new members. There are 120 benefit members and widows; there are 77 honorary members. The society has a capital of 6,688*l.* The subscriptions are infinitesimal.

The United Law Clerks' Society received in 1871 654*l.* from donations and legacies out of a total income of 3,707*l.*, of which 1,742*l.* was contributions of members, the rest interest. Their capital is 45,147*l.*

The Provident Clerks' Mutual Life Assurance Association has a benevolent fund in connexion with it which grants annuities by vote. The capital of the benevolent fund is 39,662*l.* Its income for 1871 was 3,754*l.*, of which 957*l.* was subscriptions of benefit members, 1,530*l.* interest on capital, 2,201*l.* was paid in annuities to widows and old clerks, and in gratuities (151*l.*) to clerks, their widows, and orphan children.

The British Museum Attendants' Mutual Life Assurance Society has 85 members and 1,150*l.* The honorary subscriptions and donations exceed the contributions of the benefit members.

The United Kingdom Railway Officers and Servants' Association and Railway Provident Society grants annuities, but candidates must be elected to them.

There are three funds—the association which grants annuities; the provident society which insures a sum at death; the railway orphan fund for orphans of members. The subscriptions are collected by a collector. The capital of the society is:—

Association	-	-	-	-	-	-	£2,068
Provident society	-	-	-	-	-	-	480
Orphan fund	-	-	-	-	-	-	75

The cost of management for the second half year 1871 was 205*l.* on an income of 865*l.*, excluding interest (there were also theatrical entertainments and excursions which gave a net profit of 34*l.*); of this 205*l.* 45*l.* was incurred in collecting subscriptions, so the office expenses were 160*l.*, or 18½ per cent., and this under-estimates them, for of the 865*l.* 93*l.* were subscriptions and donations from benefactors.

The Railway Servants' Friendly Society, formerly the London and North-western Railway Servants' Friendly Society, established 1840, re-organized 1864, has a capital of 1,573*l.*, of which 72*l.* 15*s.* has been taken from the benefit fund by the management fund.

The society has branches all over the North-western Railway in 28 places. Members joining under 30 years of age pay 2*s.* 4*d.* a month; under 36 they pay 2*s.* 8*d.* a month. The benefits are 12*s.* a week and the doctor, 10*l.* at death, and 5*l.* for a wife. There are 670 members. The cost of management is 117*l.* on an income from contributions and donations of about 1,225*l.*, or 9½ per cent. The society is worked something like the Midland Society at Derby, but they have no travelling sick inspector.

The Camden Station Provident Society has a capital of 326*l.* and about (?) 160 members. They pay the doctor out of their sick fund.

The North London Railway Provident Society has 503 members and 1,814*l.*

The three following societies are for officers of prisons:—

The Friendly Union Society of the officers of the House of Correction, Coldbath Fields, founded in 1833. Has 139 members and 607*l.* Members who resign their situation are paid a surrender value for their membership. In 1871, Mr. Charles Young received 25*l.* 17*s.* on leaving, Mr. Thomas Parry 14*l.* 3*s.*, and 16 other officers received various sums.

There was also divided among the members 64*l.* The warders' fines which go to this society amounted in the year to 34*l.* 15*s.* The regular contributions were 183*l.*

The Friendly Union of the officers of the House of Detention has two funds with 290*l.* They do not state the number of their members.

Railway Societies.

Prison Societies.

The Friendly Union at the House of Correction, Milbank, has 60 members (women) add 60*l.* It seems to be managed like the society at the House of Correction in Coldbath Fields. Jane Jackman, who resigned from ill health, received 29*l.* 14*s.* 18*d.* 15*s.* was divided among the members. The benefits are only at death.

Some of the London Friendly Societies for special trades have a benefit for those out of work. Thus the Trade Society of Lithographic Printers, instituted June 1833; and enrolled June 1, 1843, paid in the year June 1870-71 50*l.* 14*s.* to the unemployed, the fund being kept separate from the sick fund. The society has 201 members, with a capital of 440*l.* in the sick fund, and 219*l.* in the unemployed fund. Edwin Shelley is the secretary, 54, Dorset Street, Salisbury Square, Fleet Street, E.C.

Trade Societies giving benefits to members out of work.

The North London Farriers' Society, at the Enterprise, Ossulston Street, Somers Town spent 6*l.* 19*s.* in "trade" in 1871.

The contributions for that purpose during the year were 17*l.* 3*s.* The capital of the society is not apportioned in the balance sheet to the various funds. There are 66 members, with 223*l.*

The West London Horse Shoe Fund Society, at the Brazen Head, Lisson Street, Edgware Road, collects 43*l.* 16*s.* 8*d.* for the distress fund, and spends 29*l.* 8*s.* in payments to members under that head, which in the detailed account is entered as paid to members "out of work." There are 114 members, with 295*l.* The arrears amount to the enormous sum of 94*l.*; members 10*s.* in arrear are suspended.

The Philanthropic Society of Copperplate Printers, at the Falcon Tavern, Gough Square, Fleet Street, founded and enrolled in 1844, is purely a trade society for the relief of members out of employ, with a death benefit of 5*l.* They received in 1871 216*l.*, and spent 222*l.* in relieving members out of employ; 20*l.* at the death of four members; management 25*l.* There are 90 members, and they have 351*l.*

The Philanthropic Society of Hairdressers, Human Hair Manufacturers, and Perfumers, of all Nations, at the King's Arms Tavern, Glasshouse Street, seems also to be a society to relieve members when out of work. The income of the year 1871 was 16*l.* 13*s.* 2*d.*, of which 5*l.* 15*s.* was profit on supper, and 3*l.* 17*s.* 6*d.* advertisements. They spent 4*l.* in distress gifts, and all the rest in management. There is no statement of the number of members.

The Vellum Binders' Trade Society, at the Pied Horse, Chiswell Street, Finsbury, founded in 1823, spent 194*l.* in out-of-work pay during the year 1870-71. They also spent 36*l.* on their house of call, being—

House of call or club.

£	s.	d.	
15	18	0	rent.
13	5	0	attendance.
2	5	4	firing.
2	12	0	newspapers.
1	19	9	cleaning room.
<hr/>			
36	0	1	

There were 245 members at the end of the year; 21 lapsed by nonpayment.

They have two annuitants. They pay 10*l.* at the death of a member. They have a gift fund. General management cost 45*l.* 10*s.* The abstract of accounts shows that since 1841-2 the society has spent 2,334*l.* in out-of-work pay; 68*l.* 7*s.* 6*d.* in annuities, which only began in the year 1866-6; 40*l.* 7*s.* 9*d.* in assistance from the gift fund, which began in 1852-3; 1,560*l.* 7*s.* in their annual dinner since 1841; 151*l.* 13*s.* 8*d.* on their house of call since 1866-7; 611*l.* 7*s.* in 69 funerals since 1846-7. The capital of the society is now 348*l.* The secretary is Thomas Spelling, 1, Peel Grove, Old Ford Road, E. They have had as many as 270 members in 1867-8, which they began with a stock of 915*l.*, but the annuities and the house of call which they started then have pulled down their capital.

The Farriers' Horse Shoe Fund Society, First Division, at the Crown, Broad Street, Golden Square, spent 40*l.* on members out of work to 92*l.* in relief of sickness.

The United Trade Benefit Society of Lithographic Printers, at Cogers Hall, Bride Lane, Fleet Street, have a capital of 1134*l.* in their unemployed fund, and spent 63*l.* on that purpose during the year.

The Lithographic Printers' Provident Fund Society, at the Robinson Crusoe, 133, Aldersgate Street, City, spent 6*l.* in grants to members from their provident fund, which has a capital of 45*l.* This society has no sick fund, but a burial and management fund, in addition to the provident fund. No doubt, being more recent in their registration than the other lithographic societies, they have been forced to risk their out-of-work benefit; in other language there are 34 members.

Certain old societies.

The following old societies are worth notice—

1. The Young Amicables Friendly Society, at the King's Arms, Abingdon Street, Westminster, established 1799. There are 36 members. The funds of the society amount to 416*l.* There is no separate management fund. The society meets monthly, but they had three months without meetings. The principal payments are made quarterly. They divided among 32 free members 26*l.* 18*s.* 8*d.*, or 16*s.* 10*d.* each. The rules of the society limit the numbers to a maximum of 82 members. They are admitted up to 40 years of age.

2. The United Brothers' Friendly Society was founded in 1803. Its members are limited by rule to 81; there are at present 35 members, whose average age is nearly 51½ years. The society is worth 4,857*l.* They meet at the Oakley Arms, Hall Street, Goswell Road, E.C. There is no division of funds. The year's income from contributions and fines was nearly 95*l.*, but they drew from their capital 339*l.* in addition.

3. The Amicable Friendly Society, founded in 1786, and meeting at the Yorkshire Grey, Hampstead, has 97 members and 738*l.* They have only one fund, and pay 1*l.* confinement benefit for the wives of members.

4. The Good Intention Benefit Society, at Highgate, founded in 1783, has about 70 members and 510*l.* They have a separate management fund.

5. The Friendly Union Society, founded and enrolled in 1783, has about 60 members and 619*l.* They have a separate management fund.

6. The Original Free and Easy Benefit Society, at the Sir Ralph Abercromby, Charles Street, Hatton Garden, was established in 1778, and has 61 members. The society is chiefly limited to printers, copper-plate printers, and compositors.

Societies
founded by
French Protes-
tant refugees.

7. The Defoe Friendly Society, at the Norfolk Arms, William Street, Hart's Lane, Bethnal Green Road, was founded in 1763, and has 64 members and 570*l*. The cost of management was about 4*l* 7*s*., on an income apart from interest of 56*l*., or about 7½ per cent. This is one of the societies in London which were founded by the refugee French Protestants. There are five of them still existing in the east of London. There is reason to believe that association for mutual assistance which flourishes so much now in England was introduced by these refugees, for the practice had been common in France among them before they were expelled by Lewis the Fourteenth. The following names in the Defoe Society still point to its French origin:—Bouchard (7), Fletcher, Agombar (3), Guerrier (3), Malivoire.

8. The Friendly Society, at the White Horse, Hare Street, Bethnal Green, instituted 1722, has 22 members and 411*l*. Among the names I find Beauchamp, Dongray (2).

9. The Society of Lintot, at the Norfolk Arms, William Street, Hart's Lane, Bethnal Green, instituted 1708, has 50 members and 1,998*l*. Among the members are Duprey, Pottier, Racine, Lussigne, Levesque, Morrell, Mouzon, Manchée, Orange, Reeves, Sully, Levillian, Dongray, Bouchard.

10. The Norman Society, at the Oxford Arms, St. Peter Street, Hackney Road, was instituted in 1703. At the end of 1871 there were 56 members, with 2,583*l*. Among the names are the following: Haye, Geaussent, Durand, Levesque, Courcha, Le Brument, Lanthois, Ferry, Rondeau, Le Villian, Le Vasseur, Le Sage, Mousset, Frigout.

11. The Friendly Benefit Society, instituted 1687 as the Society of Parisians, meets at the Norfolk Arms, William Street, Hart's Lane, Bethnal Green; it has 61 members and 1,215*l*. Among the members are the following names:—Ferry, Handchard, Pomroy, Peltron, Mignot, Dongray, Lamy.

Royal Standard
Friendly So-
ciety.

There are in London several societies of a common type; of these the Royal Standard, 42, Great Ormond Street, is the original, though the Hearts of Oak, concerning whom evidence has been given before the Commission, is the largest.

The Royal Standard.

The Royal Standard Benefit Society was instituted in 1828. At the close of 1871 there were 6,331 members. Their funds were 85,107*l*.:—

£
39,091 in the Bank of England.
25,000 railway mortgage bonds.
7,381 stock of London, Chatham, and Dover Railway.
10,000 City bonds.
1,462 <i>l</i> reehold premises, furniture, &c.
2,172 treasurer.

The monthly contributions are uniform. Members pay 2*l*. 6*s*. a year, and must clear all arrears once a quarter or be fined sixpence.

The sick benefit is 18*s*. a week for 26 weeks, then half-pay for 26 weeks, then the member is placed on the superannuated list, when he receives after less than six years' membership 2*s*. a week, less than eight years 3*s*. a week, more than eight years 4*s*. a week; when on this list a member is free from subscriptions, and may earn for himself up to 12*s*. a week. At a member's death 20*l*. is paid, and 10*l*. for a member's wife. A member pays an entrance fee of 1*l*. for a second wife. If a member loses property by fire he may receive not exceeding 15*l*. This benefit is paid by levy.

2*l*. are paid as a lying-in benefit when the child is born living, or if dead not less than a seven months' child.

The society is divided into divisions, of which there are 13, of 500 members each. No members are admitted who earn less than 24*s*. a week wages; about nine tenths of the members are in receipt of wages. They are admitted up to 5; most of the members join at about 24 or 25. There is no separate management fund; every member pays 2*s*. a year to the secretary, and 6*d*. a year to the treasurer. The secretary has out of this to find all assistance. But stationery, printing, and postage are paid for by the society, which also owns the office, and pays for the housekeeper, gas, &c. There is also by article 50 an extra allowance of 6*s*. a day, or 3*s*. 6*d*. a half day, for any member or officer of the society engaged in transacting extraordinary business for the society. In 1870 Mr. Neison made a valuation of the society and recommended the adoption of a graduated scale of contributions, but the society do not intend to adopt it. There are no collectors; members must pay their money at the office; considerably more than half the money is paid in at the office across the counter, the rest comes by post. In some places agencies have sprung up among the members themselves as a matter of convenience, but it is their own affair, and the agent is the servant of the member, not of the society, so that any loss falls on the member.

The society has an annual festival. Those who wish to go write for a ticket. About four or five hundred go usually. The society is governed by divisional committees of ten, which meet monthly and hold office for six months. The members receive 1*s*. 6*d*. each for each sitting. They are appointed by rotation from the members of the division according to the date of their admission to the society. Those living more than three miles from the office are exempt from attendance. The division elects quarterly a president and vice-president; the vice-president passes on to be president in his second quarter of office. They are *ex-officio* members of the divisional committee. The president sees that the contributions have been properly paid in to the society. He examines candidates for admission, inspects the sick members' visiting lists, examines the minute book, and generally presides at the meeting of the committee. The vice-president performs the same duties in the absence of the president.

The divisional committee attend monthly to receive the contributions of their division, to pass candidates for admission, and generally see that the rules are observed.

Above these divisional committees is the general committee, composed of the presidents and vice-presidents of the divisional committees. They sit quarterly upon the auditor's report of the accounts of the whole society, and, if satisfied, pass them. Royal Standard Friendly Society.

The trustees of the society are elected not more than two by each division.

The secretary is elected by the general meeting of the members convened for that purpose. He can only be removed by a vote of a specially summoned general meeting.

The society can buy out members who wish to retire. There are 15 independent arbitrators, from whom, in case of a dispute arising, arbitrators are drawn by lot. Members pay the postage of all letters written on their account.

The society has sick visitors to check imposition.

The lapses are about 250 a year, or four per cent. They are mostly very young members. The society refuses to take painters or other dangerous trades. They take printers. The secretary stated that there was a kind of sentiment in the committee that the law should do something to require minimum tables.

The total cost of management for 1871 was 1,415*l.*, to which must be added 70*l.* interest on the cost of the house, &c. The income from contributions and fines and for postage was 14,817*l.*

The management therefore was 10 per cent. of the income from these sources.

There was paid during the year—

	£	s.	d.
For superannuation	914	18	10
Sick pay	7,909	18	3
Members' funerals	1,962	0	5
Wives' ditto	760	0	0
Lyings-in	2,330	0	0
Loss by fire	170	2	4
Purchase of assurances	220	0	0
	<u>£14,266</u>	<u>19</u>	<u>10</u>

Mr. Finlaison valued this society in 1859. It is divided into two branches, the senior and the junior, on account of the cessation of the right to invest with the Commissioners for the Reduction of the National Debt at 4*l.* 11*s.* 3*d.* per cent. Valuations of the society.

He then found the junior branch insolvent by 12,102*l.* 16*s.* 5*d.*, the balance sheet for them being—

	£	s.	d.
Assets	75,513	17	1
Liabilities	87,616	13	6

The accounts were then kept differently from the present method. The fixed contributions were only for sickness. The funerals and lying-in benefits were paid for by levy. After this valuation the present rules were adopted, by which one contribution covers all benefits except the fire insurance, which is hardly worth noticing.

The valuation by Mr. Neison in 1870 was upon 1,242 senior members, whose money was invested with the Government at 4*l.* 11*s.* 3*d.* per cent, and 4,964 junior members.

Mr. Neison valued the junior branch at four per cent.

The senior members' balance sheet was as follows:—

<i>Liabilities.</i>			
	£	s.	d.
Sickness	50,756	2	1
Death	12,644	19	3
Wives	4,875	18	0
Lying-in	389	15	0
	<u>£68,666</u>	<u>14</u>	<u>4</u>
<i>Assets.</i>			
Present value of contributions	25,878	11	9
Capital	37,086	17	7
	<u>£62,964</u>	<u>19</u>	<u>4</u>
Deficit	<u>£5,701</u>	<u>15</u>	<u>0</u>

This deficiency Mr. Neison ascribes first to an exceptional experience of sickness among the older members. Secondly, to no deduction having been made for management in the valuation of the contributions in 1859.

In the valuation of the junior members the account stands:—

	£	s.	d.
Assets	205,082	2	11
Liabilities	202,054	14	8
Surplus	2,977	8	3

The following remarks of Mr. Neison, at the close of his valuation, are worth notice:—

"The sickness that the society has experienced of late years, and to the magnitude of which during the year just ended reference is made in your last report, demands immediate attention, and the serious consideration of the managers. The increased rate of sickness, I apprehend, would, if examination was made, be found to prevail at the later periods of life, and more particularly in the instances of sickness of a protracted duration; an examination of the tabular statement at the end of your last report confirms this. From an analysis I have had effected of the annual reports of the society the per-centage of members claiming has been rapidly increasing. Now the welfare of any society providing such a

Royal Standard
Friendly So-
ciety.
Important re-
marks by Mr.
Neison.

anomalous and difficult a risk as sickness must greatly depend on the amount of supervision it can maintain. The members in the senior branch are just attaining such an age when this is a matter of primary importance.

Clearly if the rates of subscription are based on the supposition that only a certain ratio of the members will be sick, and these for a stated period, if this be exceeded by either a greater number of members claiming on the funds than was originally expected, or of those so claiming longer so doing, then must the society's rates of payment prove inefficient for the provision of the allowances promised, and thus those members who shall longest survive be deprived of the promised benefits of the society, through the incapacity of the latter to provide the same, its funds having been exhausted by the excess sickness of its members.

That the society has experienced at the older periods of life, as displayed by the senior members, a high rate of sickness, is incontestable. The magnitude of the number of members would preclude the supposition that it was merely a fluctuation that might be accounted for by some temporary influence affecting a few of its members, more particularly as it has evidently been spread over the period of years that has elapsed since Mr. Finlaison's investigation in 1859, and is not to be attributed to any one year in particular. The question naturally arises whether if this has been the result of the society's experience in connexion with the senior members, will it not in all probability be exactly the same with the junior branch when they shall have attained a like age? Most decidedly so, and therefore this displays only the greater necessity of immediate action in the matter being taken.

I have given my careful attention to this subject of the sickness experience of the society, and in the absence of the actual facts, as would have been shown by the tabulation of the number of weeks sickness, can only arrive at one conclusion, and that, that it is to be attributed to the organization of the society precluding any very effective supervision over its members. This is absolutely necessary for the satisfactory conduction of a Friendly Society, and of necessity when the number of members is as in your own of such magnitude, and moreover the society's operations carried on in a large and populous city, only renders the maintaining of such a very difficult and troublesome matter. It is at the older periods of life when more particularly a strict supervision is requisite, and thus necessarily the absence of it would admit of a high rate of sickness.

I apprehend that the society is just entering on an important epoch, and by which its future career will be determined. The being situated in such a populous place as London, with its members distributed all over the metropolis, almost of itself precludes any great watchfulness being exercised, and yet the society has to provide against a risk of such a difficult nature, when the members attain an old age, as sickness. There will be almost insuperable difficulties in the way. The benefit assured for by members of Provident Societies is not 'medical' sickness, but 'inability to work.' Now the determination of what constitutes this at the older periods of life, as any who have had much practical acquaintance with the management of Friendly Societies know full well, is a most difficult and unenviable task. Any attempt to restrict the allowance to sickness in a medical light, though even this would be far from facile, would create endless disputes.

The term sickness, as used with respect to the benefit of Friendly Societies, must not be for one moment confounded with medical sickness; the two indeed are widely different. No definition of sickness better than 'inability to work' could possibly be given in so far as relates to the risks of Friendly Societies; thus some occupations would be naturally subject to a high rate, for instance miners, colliers, sawyers, &c. The more subject the members of any avocation to incapacity to labour resulting from accidental causes, whether such be of a serious character or not is immaterial, will that pursuit appear as experiencing a greater intensity of sickness: As to what comprises this inability to labour when resulting from accidents, the nature of the occupation must determine. Thus in the case of tailors, the prick of a needle will suffice, whilst for another pursuit a more serious injury must occur; indeed many occupations exist which from their nature would necessitate a very serious accident to preclude the following of their ordinary avocation. It will be seen therefore that what comprises sickness is very capricious in its character, what would constitute it in one trade or pursuit being such as would not for one moment be regarded as a fit qualification for the benefit in another.

If the risk assured against is 'inability to work,' as it undoubtedly is, what constitutes this inability at the older ages, and who will demonstrate where this inability ends, and the natural effect of old age commences. In fact after 70 the line of demarcation between health and infirmity becomes for practical purposes most indistinct. No definition of the benefit could be furnished with certainty or uniformity. Occupation moreover has here a most influential part. The labour involved in some pursuits incapacitates its members much sooner than in others. What under some circumstances would in one society be regarded as a fit qualification for the allowance, would in another be treated as health.

Bearing in mind the great difficulty which must exist in satisfactorily defining what really constitutes sickness at the older periods of life, and which difficulty is much increased in the case of a society like your own with its members distributed over a populous city, and the necessity of greater discrimination being used than at present if the existing rate of subscription is to be maintained, I would ask the managers whether, if now when the generality of the members are not much past middle age, their sickness experience exceeds its proper bounds, whether from an ineffectual supervision of the members, or from too loose an interpretation of the term sickness is immaterial, when the members are more advanced in age will not this difficulty be increased tenfold?

I would therefore suggest that it deserves the gravest consideration of the members whether it would not be more advisable to commute the present sickness allowances after 70 into a certain and definite benefit, admitting of no doubt as to the eligibility of the recipient, namely, a superannuation allowance in the true sense of the term, that is, a certain stated sum to be received weekly or monthly after attaining this latter age, whether sick or well, in employment or out of it, until death. Of necessity the amount of this allowance would be determined by the difference between the liability a sickness allowance until age 70 would impose, and the same that one for the whole of life should properly entail. It will be unnecessary for me to urge the manifold advantages of such a benefit. The objection to the present allowances for the whole of life have been fully pointed out. If the generality of Friendly Societies, and even those with but a few members, are beginning to experience the difficulty of defining in old age what constitutes sickness, so as to bring it within the bounds that their subscriptions can provide, much more so will this be the case with your society, when the magnitude of its numbers and the locality of its operations are considered. I must leave this question now, however, for your own deliberation.

The mode of admitting members at all ages from 18 to 35 on one uniform scale is far from equitable; of necessity the younger the age of the member at entrance, the greater the number of payments to the society he may be expected to make, and thus the equity of a graduated scale in accordance with age, as each member's subscription is determined with respect to the number of years he will in all probability survive to continue his payments. Thus each member contributes the exact quota that the benefits he is to receive from the society demand. To display the extent of the inequity of charging the same rates for all ages, it may be mentioned that in the case of your society the proper annual premium, or subscription, at age 33, for a funeral benefit, is no less than 57 per cent. more than that for age 18.

I should strongly recommend that a book be for the future kept recording the sickness experience of the society. If this had been done hitherto, it would have been but a very simple undertaking to have determined the number of members that had been sick, and the number of weeks they had so been. Almost every Friendly Society has a book to record its sickness experience in, as by the 18 & 19 Vict. c. 63, they have every five years to make a return of the same. It would involve a deal of trouble for the society to comply with this provision on your present system.

Before concluding the present report I would remark that it must not be thought that too stringent an interpretation has been placed on the liabilities of the society, and therefore the unsatisfactory nature of this report in so far as relates to the senior branch; in fact, on the contrary, the liabilities of the society have throughout been regarded as leniently as would be at all compatible with safety."

The United Kingdom Benefit Society.

The United Kingdom Benefit Society, 27, Great Ormond Street, was founded in 1839.

This society resembles the Royal Standard, but the contribution is 4s. instead of 46s. a year. They give 5s. instead of 4s. superannuation, and 30s. instead of 2l. at a lying-in. There are 1,388

United King-
dom Benefit
Society.

members, of whom not more than half are in London, and three quarters of the contributions are sent by post. The capital of the society is 7,419*l.* The present secretary has held office seven years, in which time the society has increased from 900 members; according to him not more than 12 or 14 leave in a year.

There has never been a dispute requiring arbitration in seven years. The accounts are audited by four members appointed at the general meeting; three are clerks, one is in business. They make a very strict audit; from 60 to 100 members attend the annual meeting. The society has never spent anything in canvassing for members.

The income from contributions for 1871 was 2,767*l.*
The cost of management was 290*l.*, or about 10½ per cent.

United Patriots.

The United Patriots' National Benefit Society, 64, Lamb's Conduit Street, was founded in 1843, and has 7,508 members, 8,800*l.* The secretary has held office 16 years. This society employs agents; formerly they received 10 per cent., now they only receive 5 per cent. More than 16 years ago the society lent 1,000*l.* on mortgage which has paid no interest. The society has never been valued by an actuary. Agents have been withdrawn from some small branches, and the members now have to pay the agent themselves if they require his services. In the year 1870 445 members, or more than 6 per cent., lapsed from the society. They do not, according to the secretary, average more than a year's membership. In five years there have only been two absolute losses by default of agents, one was of 84*l.*, the other of 7*l.*

United Patriots.

The committee are elected yearly, they meet once a fortnight, and receive 2*s.* each per attendance.

The secretary receives 4 per cent. on the first 6,000*l.* income, 3½ per cent. on the next 4,000*l.*, and 2½ per cent. from 10,000*l.* to 15,000*l.*, and has to pay for all the assistance he needs.

The previous secretary was guilty of fraud, and was detected in 1856. He had embezzled at least 1,000*l.* Many thousands in addition were lost by bad investment, principally in an unsuccessful building society, for which he was also secretary. His name was Ruffy; he was joined with Cuffy and Duffy in political movements.

In 1857 the society started with 1,900*l.* after clearing off all losses.

In 1870 the income from contributions, &c. was 2,490*l.* The cost of management was, for agents, 439*l.*; general expenses, 725*l.*; total 1,164*l.*, or rather more than 42½ per cent.

In 1871 the cost was rather more than 12½ per cent.

The Royal Oak Benefit Society.

This society, at the Black Prince, Chandos Street, Covent Garden, was established in 1837, and has 2,200 members and nearly 26,000*l.*

Royal Oak

The contribution is 4*s.* a year; the income from contributions during the year 1870 was 4,686*l.*

The cost of management was 369*l.*, or less than 8 per cent.

The Hearts of Oak.

This society, founded in 1841, had at the end of 1871 26,510 members and 76,843*l.*

Hearts of Oak

The cost of management, including postage and rent of offices at 5 per cent., was 3,400*l.*, or about 7½ per cent. on the income from contributions.

The London Friendly Institution.

This society, at 27, Farringdon Street, City, founded in 1824, differs somewhat from those which have gone before. Its contributions are graduated according to age. The different funds and benefits are by way of being kept separate. There are branches, and agents for the branches, who are paid 3*d.* a member, and are appointed by the members of the branch. There are 2,261 members with 26,700*l.*

The cost of management in the year September 1870–71 was 508*l.*, of which 6*l.* 15*s.* was for canvassers, and 50*l.* 12*s.* 3*d.* to branch agents or country receivers.

The income of the management fund was 584*l.* 10*s.*, including 76*l.* rent received for a part of the offices. The year's income apart from interest was 4,400*l.*, so that the management cost more than 11½ per cent.

In the year 1870–1 57 members left the society.

The tables of this society have not corresponded with their experience, so that while the burial fund has a large surplus the sick fund is very deficient. The committee have therefore carried to the sick fund all the returned income tax of all the funds, and they have also taken 400*l.* from the interest of the funeral fund in order to credit the sick fund with a larger interest on its capital for several years past. No substantial injustice has been done by this, as for 20 years all members have been required to insure in both sick and funeral funds, and there are very few members who are interested in the latter and not in the former.

These six societies therefore give the following general result:—

	Foundation.	Number of Members.	Funds.	Percentage for Management.
Royal Standard	1828	6,331	85,107	10 per cent.
Royal Oak	1837	2,200	26,000	8 "
United Kingdom	1839	1,398	7,419	10½ "
Hearts of Oak	1841	26,510	76,843	7½ "
United Patriots	1843	7,508	8,800	12½ "
London	1824	2,261	26,700	11½ "
Total		46,198	260,869	

Grand Hope Friendly Society.

The Grand Hope Friendly Society, at the Bell Tavern, Old Bailey, founded in 1820, is a large society with one office. It has 1869 members and a capital of 8,212*l*.

The members mostly pay 16*s. 4d.* Some of them pay 24*s. 4d.* a year.

The gross income in 1871 was 2,126*l*.

The income from subscriptions in 1871 was 1,900*l*.

Collecting Societies of the Liverpool type.

The expenditure was 1,889*l*, of which 490*l* was for death, 1,114*l* for sickness, 115*l* for pensions, and 160*l* for management, of which the secretary received 93*l*, at the rate of 1*s.* a member.

The total cost of management is less than 8½ per cent.

There are several collecting societies in London of the Liverpool type. One of them is the Royal London Friendly Society, 5, Aldermanbury Postern. Mr. Degge, secretary. This society issues to every member a policy on the back of which are printed the rules. Members are admitted from one day old. Persons entered at the best age, from 11 to 18, may get 9*l*. at death for 1*d.* a week.

Royal London Friendly Society.

Thirteen weeks arrears exclude.

In the balance sheet items of payment on account of death to the amount of 7,090*l* are lumped up with management expenses to the amount of 6,125*l*, avowedly for the purpose of concealing the enormous expenditure on management.

This society was founded in 1861.

It originally did sick and endowment business, but has discontinued both for new members.

There has been no separation of funds and no separation of management fund.

The rule provides that the society may take 30 per cent. in addition to the collectors' commission from the contributions of members for management.

If the rule had been followed the amount that might have been spent would have been 8,612*l* on an income from contributions of 16,659*l*. As a matter of fact, 8,647*l* has been spent in the year ending September 1871.

		Income from all sources.	Spent in management.
In the year ending September 1870	- -	- £15,661	- £7,406
" " " 1869	- -	- 16,866	- 8,345
" " " 1868	- -	- 14,477	- 7,094
	Or in 1871 nearly 62 per cent.		
	" 1870 nearly 47½ "		
	" 1869 nearly 51 "		
	" 1868 49 per cent.		

Average for four years, 49·81 per cent., or, excluding interest, more than 50 per cent.

The management expenditure for the year 1870-71 was made up principally as follows:

	£
Collectors' per-centage	- - - - - 3,600
Agents' office rent (about 90 offices)	- - - - - 925
Canvassers' salaries	- - - - - 633
Board of management (being seven members at 138 <i>l.</i> each)	- - - - - 967
Secretary	- - - - - 380
Five clerks	- - - - - 260
Rent of offices in London and at Birmingham (45 <i>l.</i>)	- - - - - 195
Travelling expenses (includes a superintendent of agents at nearly 200 <i>l.</i> a year)	- - - - - 525
Printing	- - - - - 477
Money orders, postage, &c.	- - - - - 225

The board meets twice a week.

Three members are collectors and hold books, one of 10*l.* a week, one 12*l.* a week, one 14*l.* a week. Two of these members collect for themselves, one does it by deputy, his son. One member of the board sold his book when he came on.

There are two members of the board who have neither collecting books themselves, nor relations who collect.

Books are regularly bought and sold.

In London a book collecting 10*l.* a week will sell for 100*l.*

The agents in this society remit direct to the head office weekly, and are not allowed to retain any balances. Consequently this society is not troubled like the Integrity Friendly Society by its agents' speculation.

This society employs some 20 canvassers, at from 10*s.* to 35*s.* a week. It has 150 collectors.

The duty of the auditor merely is to verify the arithmetic. He has nothing to do with the observance of the rules.

The last progressive number of the policies was 75,061 on September 30, 1871. The secretary thinks that two thirds of these have lapsed. The first six weeks contributions are not entered on either side of the account, which keeps down the apparent per-centage of expense.

Mr. Degge, the secretary, was formerly in the employ of the Royal Liver Friendly Society. So was Mr. Ridge, one of the governing body of this society. Mr. Ridge has been a collector in this society. He sold his book. His opinion is that only one in six of those who enter continue to the end of the first year. Only one in three of those who take a policy (price 6*d.*) continue to the end of the year. He thinks that "a third of those who get through the first year drop out by the end of the second."

The society professes not to pay the expenses of the country agents in attending the meeting, but it appears that the country agents choose among themselves delegates whom they send up to the meeting, and whose expenses they pay.

This society took over, some years ago, a large number of members from the Birmingham Victoria Legal Society, about 8,000. Mr. Davis, who effected the transfer, was taken into the employ of the Royal London Society at 2*l.* a week, a house rent free, with gas and coals, and 2½ per cent. on all excess of business over what was turned over.

Transfer of Birmingham Victoria Legal Society. See Birmingham Report and Report on Liverpool Victoria Legal Friendly Society.

The "Integrity Life Assurance and Sick Benefit Society" was founded in 1858; its chief office is Wellington Street, Strand, London. The general secretary is Mr. William Travers. Integrity Society.

The last report and balance sheet furnished is up to the close of 1870. There is also a valuation of the society by Anthony Peck, M.A., actuary, up to the same date.

At that time there were about 35,000 members. The year's income from contributions was 18,876*l.* The payments for benefits were 10,849*l.* The cost of management was 6,650*l.*, or about 35·2 per cent. of the contributions. This is made up of the usual per-centage to collectors. The secretary 300*l.* a year; agents or collectors get besides their per-centage 510*l.* in allowances to those who have not yet got much business. No separation of funds.

The per-centage is kept down apparently by the considerable amount of contributions for sickness and endowment. If these branches were discontinued it would be seen that the cost of the burial branch is much heavier than has been shown above. Extravagant management.

The society does not keep separate accounts of its life department, sick, and endowment business. The management also is all paid out of the one fund. Disregard of rules.

The rules provide (Rule 6) that members shall pay 10 per cent. in addition to their premiums to cover management, but this rule is not observed, and the per-centage has been already stated at 35·2 per cent.

The statement of the secretary is that the actuary allows 40 per cent loading in his tables.

The society when it got its rules certified sent certain tables of contributions and benefits, but by an oversight these tables have not been included in the rules certified as they were not incorporated in the rules, but sent on a separate paper. Tables not printed or certified with the rules.

There are no tables printed with the rules, though tables are referred to in the rules. In fact the tables of payment and benefits have been changed by the managing committee without such new tables being sent to the registrar for his registration, and have been acted upon before ratification by the general meeting.

In the balance sheet of the society there is an entry of cash in hands of agents and at local banks to meet claims, 632*l.* 7*s.* 3*d.* This item is in fact made up of all the outstanding arrears due by the collectors to the society, and according to the secretary about 250*l.* represents real cash; the rest bad or doubtful debts from collectors who have made default, but are still in the service of the society. Frauds by collectors.

Among these defaulting collectors are the following:—

Wilson, of Lynn, 24*l.* (owing 12 months).

Hodder, Brighton, 175*l.* (Since the end of 1870 he has been prosecuted by the society, and is now serving a sentence of two years imprisonment).

Wynne, Clerkenwell, 25*l.* (a son of a committeeman, default of more than two years standing).

Wynns, Barnet, 15*l.* 10*s.* (brother to the last, has been a defaulter from the commencement).

Ratcliffe, Walsall, 31*l.* (is dead; no money has been recovered).

Linney, of Walton, 19*l.* 18*s.* (outstanding 12 months).

Lower, of Tonbridge, 9*l.* (long arrears).

Palmer, of Clapham, 12*l.* 15*s.* (owing two years).

Tomkins, of St. Luke, 14*l.* (a brother-in-law of a committeeman, two years in arrear).

Adams, an agent of the society, was formerly their agent at Sandown, in the Isle of Wight. There he proved a defaulter for more than 100*l.* He was dismissed. But since then the society has employed him afresh as a collector in another place. He has added a new default of 40*l.* to the old debt. Many more of the collectors are in arrear for smaller sums. The secretary finds it little use threatening. The committee represent the collecting element and are favourable to these men. They oppose requiring bonds or security from the collectors, and when the secretary endeavoured to divide the sick business from the life business and form a new society for the former in the same office, but without collectors, on the analogy of the Hearts of Oak, the committee would not have it because he had made no provision for agency.

Since the commencement of the society, according to the secretary, they have had more than 100 agents who have left them, and who have been defaulters. The secretary has a collection of 67 promissory notes from as many collectors representing their various deficiencies. These notes being of no value he no longer takes.

There is entered in the assets of the society an item "in hands of agents" 2,506*l.* 17*s.* 9*d.* This sum includes the 632*l.* 7*s.* 3*d.* which has been already analysed. The remaining balance of 1,874*l.* was not at the time of making out the account in the hands of the agents, nor was any part of it. It represented the losses the society has sustained from the commencement by defaulting agents, who have either been dismissed or sent to prison or have died or absconded. The secretary states that he objected to this sum being included in the assets of the society, but he was overruled by the committee and by the actuary; who with his assistant received 50*l.* for valuing the society. Falsification of statement of assets.

The secretary objected to the 1,874*l.* being considered bad debts. On being asked to name any sum he thought not properly so described he mentioned a sum of 60*l.* embezzled by a man named Blaylock who was their agent at Carlisle. The society have taken no steps against him, but he is starting a new society for his own profit, and they hope he will get together some contributions, and then they may have a chance perhaps to get something out of him. The secretary could not give any hopeful account of any other debt. This society has taken transfers of other societies. Thus the United Brothers, who did their business at the same office, and whose manager was the secretary of this society were transferred, about 2,000 members and 120*l.* funds.

The London St. Patrick's Society were also transferred to this society, 12,000 members and 300*l.* funds; they were transferred into immediate benefit on their old policies. The secretary of the St. Patrick's Society was kept on as superintendent of their collectors who retained their books. He also received 50*l.* compensation. Father Dolman who was connected with the St. Patrick's received 50*l.* compensation, and undertook to pay all demands on his society up to the time of transfer. Transfers to the "Integrity."

The committee, as before stated, are in the interest of the collectors; two of them are collectors, collecting the one 8*l.* the other 6*l.* a week.

The sale of books is allowed.

A third committeeman has a small book.

The secretary is of opinion that nothing could be carried at the general meeting against the will of the collectors. As to lapses he makes the following statements:—

Enormous
number of
lapses.

“ I know from actual experience that not one third of the policies will be in force in three years. I reckon that industrial life business completely renews itself in seven years. In Leeds not more than one in 15 come to benefit. In other places one in five come to benefit. The last progressive number of our policies was 224,792. We have paid 6,701 death claims. There are about 35,000 members in the society. The difference, 183,091, have lapsed.”

In this, as in most similar societies, the agent gets the first six weeks contributions, so that the management expense is higher than it appears to be, as those contributions are not brought into either side of the balance sheet.

As to arbitration, the secretary stated that the society were desirous of adopting a rule similar to that of the Royal Liver.

This society is unique, I think, for the extent of fraud in its agents, and for the enormous number of lapses.

Victoria Assurance Society.

Victoria Assu-
rance Society.

The Victoria Assurance Society, registered in 1860 as the Victoria Benefit Society, has its office at 49, Fleet Street.

This society is of rather a higher class than the other collecting societies. They seek to do the higher class of industrial business, and have a good many policies for 20*l.* and 40*l.* For small sums their agents call on the members. According to the secretary the practice of the society is as follows. The society makes no promise to the members that they shall be called upon by the agents; on the contrary, members are warned that they have no right to be called upon. But in fact most of the premiums for sums under 25*l.* are collected by the agents at the houses of members. The agents are often shopkeepers and others who collect enough to pay their own premium by the commission which they receive. Where the agents call they only do so monthly. The infantine insurance was added to this society for the sake of pushing business in Lancashire, where the agents stated many persons would insure if they could also insure their children. In the opinion of the secretary the poor have been trained to expect to be called upon for their money by the practice of collecting societies, otherwise he believed they would be found more willing to bring their contribution to a fixed place than they got credit for. The secretary considered the exemption from stamp duty no un-mixed advantage. The agents of the industrial insurance companies are in the habit of representing to the poor that the stamp is a Government guarantee, and that unstamped policies of Friendly Societies are not legal.

The tables of this society are stated to have been loaded by the actuary with 33 per cent. additional on the net premiums for the yearly tables, and 46 per cent. on the monthly tables of contribution. The society has considered they might spend on management within that limit, and have not observed their rule as to management.

Up to December 1871, 18,887 policies were issued, of which 5,020 remained in force. On an average the existing policies have run three years. The society before allowing a member to lapse sends out two circulars. The first calls the member's attention to his arrears. The second informs him that he is suspended, and that he must write in seven days or be excluded. The secretary finds this notice very salutary in preventing exclusions. Three months' arrears suspend.

The secretary receives 500*l.* a year.

Three clerks receive 120*l.*, 50*l.*, 19*l.*

Two office boys receive 13*l.* each.

High cost of
management.

The cost of management is about 33½ per cent. on the gross premium income, or a loading of 43 per cent. on the net premium.

This includes sick and endowment business.

The capital of the society is stated in their last balance sheet, January 1872, to be 8,433*l.*

Some of this is bad debts by defaulting agents.

The society does sick insurance business.

In 1867 the rates were raised in this department for old as well as for new members.

The sick department in 1871, with an income of 1,790*l.*, and an expenditure on sick pay of 1,338*l.*, had a capital of only 807*l.* This is assuming the proportion of the charges of management due from the sick fund to be 242*l.*, or 13½ per cent. If this is too small a charge, then the sick fund is already insolvent. If this charge be fair, then the cost of the death branch with endowments and medical aid is more than 42 per cent.

Assuming the cost of the endowment and medical aid branches to be 10 per cent., then the money collected for life assurance and management is 3,507*l.* The cost of management is 1,662*l.*, or 47½ per cent. There are 5,000 members in the life department, insured for 120,000*l.*

The commission paid to agents in 1871 was 553*l.* on a collection of 5,850*l.*, or nearly 10 per cent. all round for money most of which is brought to the agents, and which is not collected 1*l.* a week, but if collected at all in larger sums and monthly.

In 1867, the cost of management of the death department, after allowing 13½ per cent. for the management of the sick fund, and 10 per cent. for the endowment and medical aid, was 1,590*l.* on an income of 2,811*l.*, or 56½ per cent., a loading of nearly 130 per cent. on the net contribution.

In 1868, the cost of management of the death fund after deducting what the society has charged the sick fund for management, and allowing 10 per cent. for endowments and for medical aid, is nearly 47 per cent., or a loading of 88½ per cent. on the net premiums.

In 1869, on the same method the management for the death fund was 1,313*l.* on an income of 3,476*l.*, or 37½ per cent., a loading on the net income of more than 60 per cent.

The private circular in which this society states its commission to agents estimates the commission as ranging from 10 to 15 per cent. on the life assurance business.

For endowments and annuities the commission is 2½ per cent. There is no commission for the medical department.

In the five years ending January 1867—8—9—70—72, the receipts for the medical fund have been 3,236*l.*; the payments have been 3,838*l.*, leaving a deficit of 597*l.* (I have no balance sheet for the year 1870.) But if we deduct 10 per cent. from the medical fund for management, there is a further deficiency of 323*l.*, making a total deficiency of 920*l.* Unless we say that this deficiency must be charged to the management of the death fund as medical fees for examining candidates, in that case the cost of management of the death fund will be considerably increased. Indeed this society is a remarkably extravagant one in its management. This society claims to have given a bonus to its members on a valuation. The funds have not produced much interest.

- In 1871, 6,750*l.* produced 184*l.*, or 2·72*l.* per cent.
- In 1869, 4,908*l.* produced 80*l.*, or 1·63*l.* per cent.
- In 1868, 3,927*l.* produced 56*l.*, or 1·43*l.* per cent.
- In 1867, 3,379*l.* produced 19*l.*, or 56*l.* per cent.
- In 1866, 3,005*l.* produced 36*l.*, or 1·2*l.* per cent.

The Mutual Provident Alliance.

Head Office 2, Albion Place, Blackfriars, S.E., formerly called the Christian Mutual Provident Society, was founded in 1847, and insures for sick benefits, for annuities, for endowments, and for a sum payable at death. Mutual Provident Society.

There are now in force 2,971 assurances for sick benefits.
 There are 69 members insuring annuities.
 There are 5,063 members insuring sums at death.
 And there are 2,131 members insuring endowments.
 Many members insure both for the sick benefit and for the life assurance.
 The total number of members, therefore, is less than 8,103 in the sick and funeral departments.
 The accumulated capital is more than 79,000*l.*, and the actuary's valuation up to the close of the year 1870 shows a considerable surplus.
 The society, therefore, at a first glance, seems a good one and well managed, and it has not failed to get commendation, which it has not failed to advertise. But it is at once apparent that the cost of management is very high.

Thus for the last five years period, concerning which reports have been published, we have the following facts:—

	Total Income from Contributions.	Amount set apart for Management Fund.	Amount spent in Management.	Per-centage of Contributions spent in Management.	
	£	£	£		
1866	12,100	3,200	3,261	27 per cent. nearly.	Extravagance of management.
1867	11,650	3,230	4,001	34½ "	
1868	11,020	2,978	3,288	29½ "	
1869	10,680	3,051	3,868	31·7 "	
1870	10,740	3,505	3,757	35 " nearly.	

It may be noticed that in 1870, 4,108*l.* of the contributions was for endowments, and if we take 8 per cent. from this as the fair charge for the cost of managing the endowments, (though the society must have considered that the endowment business did not cost this to manage, since they and their actuary Mr. Finlaison have refunded to the endowment fund at the expense of the sick fund 1,768*l.* deducted for management for five years,) then we have for the sick annuity and death departments in 1870 an income of 6,632*l.* and a cost of management of 3,429*l.* after deducting 328*l.*, being 8 per cent. of the endowment income; from this we must deduct 92*l.* medical aid, leaving 337*l.* for management. This amount by the showing of the society, who have refunded to the endowment fund its deduction for management, is less than the real cost of the sick and funeral department; which, if we throw in the 328*l.* into the general management, gives a cost of more than 55 per cent.

When we consider that there is no house to house collection in this society, but that the sums are received at the office of the agent, this extravagance beats anything in the worst of all the societies. As in 1870 there were a few exceptional items of expenditure, we will examine previous years.

In 1866 the cost of management was 3,262*l.* Deduct from this medical aid and medical fees 114*l.*, we have 3,148*l.* The receipts that year from contributions were 12,100*l.*, of which about 4,500*l.* was for endowments.

We have then for the sick and funeral departments—

Receipts from Contributions.	Cost of Management.	Deducting for Management of Endowments.
7,600 <i>l.</i>	3,148 <i>l.</i> or 2,900 <i>l.</i>	248 <i>l.</i>

or nearly 41½ per cent. in the first case, more than 38 per cent. if the deduction is made.
 In 1867, the income from contributions was 11,650*l.*; of that sum about 4,332*l.* was for endowments. Management cost 4,001*l.*, from which 141*l.* for medical attendance should be deducted, and 168*l.*, being four fifths of 210*l.*, the actuarial fee for the quinquennial valuation, and 346*l.*, being 8 per cent. on endowment income.

We have then in the sick and funeral fund:—

Income from Contributions.	Spent in Management.
£7,318	£3,692, or £3,346

Cost of management more than 50 per cent. or 45·7 per cent.
 In 1868, the income from contributions was 11,020*l.*; deduct 4,000*l.* for endowments.
 Sick and funeral fund: income from contributions, 7,020*l.*. The cost of management was 3,238*l.*;
 deduct 122*l.* medical aid, and 320*l.* per-centage on endowments, and we have cost of management
 2,846*l.*, or charging 8 per cent. for endowments 40½ per cent.
 In 1869. Income from contributions, 10,630*l.*; for endowments, about 3,900*l.*. Cost of manage-
 ment, 3,368*l.*. Deduct medical aid, 85*l.*, and 8 per cent. on endowments, 292*l.*, we have—

Contributions to Sick and Funeral.	Cost of Management.	Per-centage.
£6,750	£2,991	Nearly 44½ per cent.

The rule as to the management fund is the latter part of rule 15.

“A separate fund, called the management fund, shall be formed, consisting of donations or of legacies to the society, of the six months premiums paid before members become free, of fines, of profits arising from the sale of books and publications, of the per-centage charged in the tables for expenses, and of interest arising from the investment of this fund. Each member shall pay a contribution towards defraying the necessary expenses of management, and a separate account shall be kept of such contributions and expenses. The management fund shall be applicable for defraying the expenses of establishing and carrying on the society. At the time of periodical examination, should a surplus be found, it shall be used for the benefit of the society as the actuary shall direct.”

This rule is not observed in the practice of the society. On the contrary, there is a wholesale misapplication of the funds. The tables affixed to the rules, and which are certified by the actuary, bear no statement of per-centage to be deducted. There is a minute of the society at the time of its formation in 1846 in which it is stated that the actuary considered that the tables would bear a deduction of 10 per cent. for working expenses, with the exception of the life assurance, which would bear 20 per cent. This table, however, I was told, was not the table so certified. I was shown no letter of an actuary which, while certifying the table, sanctioned at the same time a definite proportion to be abated for management.

In fact I understand the practice of the society has been to take 10 per cent. on the contributions for sickness and annuities, 8 per cent. on the endowments, and 30 per cent. on the life assurance. It has also been the custom to take all the interest upon the accumulated benefit funds which exceeded 3 per cent., and to carry that to the management fund.

Some years ago the former premises of the society were taken by the London, Chatham, and Dover Railway Company, and compensation to the extent of 1,100*l.* was paid. This was carried to the management fund.

This year, 1870, in addition to these sources of income, 5 per cent. for five years was taken from all the money collected for the various benefit funds and carried into the management fund, which was made up as follows:—

	£	s.	d.	
Balance from 1869	-	440	10	1½
First six months' contributions, fines, stationery, &c.	-	224	5	10½
Per-centage 10 per cent. on sick contributions	-	275	0	0
Do. annuities	-	12	0	0
Do. 30 per cent. on life	-	1,123	0	0
Do. 8 per cent. on endowments	-	328	0	0
5 per cent. on total collections of last 5 years	-	749	0	0
Interest of various benefit funds in excess of 3 per cent.	-	795	2	0½
Total	-	£3,946	4	8

} within a few shillings.

This fund is spent as follows in the main items:—

	£	s.	d.
Chief secretary	-	500	0
Directors and auditors	-	136	0
General medical officers	-	140	0
Five office clerks	-	580	0
Rent, taxes, and repairs	-	185	0
Postage, parcels, housekeeper, and petty expenses in the London office	-	315	0
Commission 10 per cent. to branch agents on business done	-	800	0
Per-centage for new business to canvassers	-	60	0
Miscellaneous out-office expenses, postage, rent, &c.	-	115	0
Printing and stationery	-	229	0
Travelling and deputations	-	114	0
Conference of secretaries	-	53	0
Repairs of central office	-	250	0
New safes	-	84	0

These items are taken from a private balance sheet which is communicated to the agents or branch secretaries, but which is withheld from the ordinary members. The item conference of secretaries is worth notice.

At the yearly meeting which is held in London, and by which the society is governed, the usual attendance is some thirty members, who are nearly all branch secretaries. The principal ones are summoned, and any agent who has got five new proposals for membership in the year is entitled to his expenses to London and back. A conference of these secretaries is held at the office before the so-called general meeting, and the cost of this conference, 53*l.*, is paid out of the management fund as above.

Withholding of accounts from members.
 Packing of yearly meeting.

The actuary's fee for the quinquennial valuation is 210*l*. The significance of this large fee will be apparent when it is remembered how in like manner large accountant's and law expenses are incurred in the more notorious Liverpool societies; and especially when it is mentioned that the actuary has been used as a pretext to justify the malversation of money to the management fund, which has been noticed above, such as the appropriation of all surplus interest, and the carrying off at one swoop of 5 per cent. on five years income. It will be seen, too, that on the very face of the last valuation the actuary refuses to give a bonus to the members of the sick fund on account of the deficiencies of the endowment fund, and also carries to the assets of the endowment fund 1,768*l*, from the sick fund, being money which had in the last five years been deducted for management.

Malversation of funds by the officials.

This society is governed by six directors, two of whom nominally go out every year, but who are always re-elected by the "phantom general meeting." They meet weekly, and get 10*s*. each for each attendance. Of the whole society a very small proportion live in London, where the government is seated, and there is an express rule against proxies. A large proportion of the members are in Leeds, Bradford, and Halifax; there are many more at Liverpool, Manchester, Bristol, Northampton, and generally scattered throughout the kingdom.

Though there is no certified table for life assurances younger than 14, the society take children of 7, and mixes up their assurances in a common fund with those taken according to rule. The books are not kept by double entry, and many of the details of management expense are not entered in the ledger, but would have to be searched for up and down the cash book, and even there could not always be identified, as they are often entered as cash paid by order of the directors.

The number of lapses was worked out by me in the life department as follows:—

Jan. 1861	-	5,178 members insured for life policies.
Jan. 1861—Jan. 1866	-	2,573 life policies issued.
Jan. 1861—Jan. 1866	-	333 death claims paid.
Do.	-	75 policies surrendered.
Jan. 1866	-	5,326 policies in force.

Number of lapses in five years, 2,017, or 8 per cent. per annum.

In the ensuing five years, by the same computation, there were 760 lapses, or 3 per cent. per annum.

The society in 1859 and in 1862 took over two other societies.

Some years ago, 1868, a small agency at Stanningley, near Bradford, was closed on account of the local agent defaulting and absconding. There were about 26 policies issued there. The members were required to pay their contributions at the Bradford agency. The consequence has been that only seven are members of the society at present.

Closing of agencies, and consequent exclusion of members.

In the books and published balance sheet of the society, under the heading cash in agents' hands, are hopeless bad debts due by defaulting agents, who in some cases absconded, in others were punished by imprisonment; yet these sums have been passed by the auditors as assets of the society. On the whole the members have no voice or control in the management; the funds are wasted in lavish expenditure for management, and there is a bold defiance of the law in the misapplication of money.

The private balance sheet of management expenditure is deliberately withheld from the members, and the books are not so kept as to furnish easily the needful information.

The actuary has not stated whether he has given the society credit for future lapses in computing his valuation, nor whether he has deducted from the contributions the per-centages which the society are in the habit of taking. But he states that he has calculated interest at 3½ per cent., and yet the statement of the officers of the society is that he has sanctioned the diversion of all interest above 3 per cent. to the management fund. The annexed balance sheet speaks for itself.

The last valuation is also appended here.

Strictly Private and Confidential.

2, Albion Place, Blackfriars, London, S. E.,
Dec. 11, 1871.

The accompanying accounts are forwarded by the directors, pursuant to a request to that effect made at 1860 Conference of Local Secretaries. The directors *particularly urge** that the accounts may be regarded as strictly confidential, and for the use of local committees and local secretaries *only*.*

By order,
CHARLES BURLS,
Chief Secretary.

To Mr. _____, of the _____ Agency.

The MUTUAL PROVIDENT ALLIANCE.

STATEMENT of the MANAGEMENT FUND ACCOUNT, 1870.

	Receipts.					
	£	s.	d.	£	s.	d.
Surplus of 1869	-	440	10	1½		
Contributions by members before freedom, fines, stationery, and postage	-	224	5	10½		
Tabular allowances from members' current contributions	-	2,486	6	8		
Interest	-	795	2	0½		
				<u>3,946</u>	<u>4</u>	<u>8</u>

* Italics in the original.

		<i>Expenditure.</i>			
		£	s. d.	£	s. d.
At London office:					
Directors' and auditors' fees	-	-	-	136	0 0
Salaries to general medical officer, secretary, and office clerks	-	-	-	1,221	3 11
Rent, taxes, and repairs	-	-	-	185	14 1
Postage, parcels, housekeeper, and all petty expenses for the year, &c.	-	-	-	315	11 2
				1,858	9 2
At agencies:					
Commission to secretaries	-	-	-	800	5 2½
" members	-	-	-	59	14 9½
" visitors	-	-	-	65	17 0
Medical aid and medical fees	-	-	-	92	9 5
Miscellaneous, viz.:—Rent, meetings, postages, and all current contingencies	-	-	-	114	17 0½
				1,133	3 5½
General:					
Printing and stationery for the London office and agencies	-	-	-	229	2 4
Travelling and deputation expenses	-	-	-	114	3 10
Law costs	-	-	-	30	0 0
Conference of secretaries	-	-	-	53	0 3
Advertising	-	-	-	5	0 0
Repairs and new arrangement of offices, No. 2, Albion Place, Blackfriars	-	-	-	250	15 6
Iron safes for preserving books and official papers	-	-	-	84	0 0
				766	1 11
				3,757	14 6½
				188	10 1½
Surplus of 1870				£3,946 4 8	

Andited and found correct, this 8th day of December 1871.

JAMES CLARKE,
T. A. FIELDWICK,
S. WARDLAW McALL, } Auditors.

CHARLES BURLS, Accountant.
Dec. 8th, 1871.

ACCOUNTS, 1870.

Benefits.

	Surplus, 1869.	Receipts, 1870.	Expenditure, 1870.	Surplus, 1870.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Management fund	440 10 1½	3,505 14 6½	3,757 14 6½	188 10 1½
Sickness and medical aid	27,586 15 8½	3,595 10 1½	2,558 12 2	28,623 13 7½
Annuities	3,725 0 9	231 11 10	125 0 0	3,831 12 7
Sums at death	25,992 1 6½	4,524 4 0	3,512 8 9	27,004 1 9½
Endowments	21,523 16 5	4,756 1 3	4,967 1 2	21,312 16 6
Total	79,268 4 5½	16,613 1 9	14,920 11 7½	80,960 14

Investments.

Surplus of 1870, as shown above	£ 80,960 14 7	With National Debt Commissioners	20,072 10 5
		On mortgage	24,230 0 0
		In consols	2,441 9 1
		In new 3 per cent. annuities	921 5 0
		In guaranteed debentures	29,135 12 7
		On loan to members	135 10 0
		At Bank of England	3,666 8 7
		In the hands of agents	293 1 11½
		Less due to agents	8 13 9½
		At the London office	284 8 2½
			73 10 8½
	£80,960 14 7		£80,960 14 7

CHARLES BURLS, Accountant,
Dec. 8th, 1871.

We hereby certify that we have examined the accounts of the Mutual Provident Alliance for the year 1870, and that, after comparing them with the society's books and vouchers, we find the same correct.

Dated this 8th Dec. 1871.

T. A. FIELDWICK,
JAMES CLARKE,
S. WARDLAW McALL, } Auditors.

THE MUTUAL PROVIDENT ALLIANCE.

THE ACTUARY'S FIFTH QUINQUENNIAL REPORT up to 31st December 1870.

To the Chairman and Directors of the Mutual Provident Alliance.

GENTLEMEN,

Old Jewry, 28th December 1871.

AGREEABLY to your instructions, I have proceeded to a valuation of the liabilities and contribution assets of the Mutual Provident Alliance as they existed on the 31st December 1870, the termination of the usual period when this duty falls to be performed.

It is desirable on this occasion to recall to notice that the engagements of the society divide themselves into four branches, having severally reference to the benefits derivable from allowances in sickness, annuities in old age, sums payable on death, and endowments. In the above branches there were altogether enrolled on the 31st December 1870, 10,234 persons of both sexes, exclusive of other members whose payments to the endowment fund are suspended.

The tangible assets of the society on 31st December 1870, are certified by the auditors to have been in amount 80,960*l.* 14*s.* 7*d.* In valuing the obligations and assets of the society the principles which controlled, in respect of the laws of sickness and mortality, the computations for 31st December 1865, have been adhered to in the present investigation. The rate of interest, which is a further important element in the calculations, has been taken as previously at 3½ per cent. per annum. It has been considered expedient, for the sake of convenience, to follow the method adopted on former occasions of showing the amount of the liabilities and assets in each branch. Accordingly the first division of the society's engagements which demands attention is the sickness fund. Its details are as follows:—

Period for which the Benefit continues.	Number of Contributors.	Annual Contributions.	Amount of Weekly Benefit.
Until the age of 60	499	£ s. d. 841 10 7	£ s. d. 228 8 6
" " 65	793	702 8 6	391 19 6
" " 70	1,394	1,403 2 1	671 19 0
For life	285	350 18 0	185 9 0
Totals	2,971	2,797 19 2	1,427 11 0

The results of the valuation in detail are to the following effect:—

Assets.		£	s.	d.	£	s.	d.
Present value of contributions payable until the age of 60					2,235	8	9
Ditto ditto 65					6,166	12	1
Ditto ditto 70					14,606	15	7
Ditto ditto for life					4,077	5	7
				Computed assets			27,085 17 0
Tangible assets		£	s.	d.	£	s.	d.
Less management charges for the past five years defrayed by endowment fund, but now returned thereto		28,623	13	7½			
		1,768	6	4	26,855	7	3½
Abate for medical aid fund					500	0	0½
				Assets			53,441 4 3
Liabilities.							
Present value of allowances in sickness until the age of 60					4,398	12	1
Ditto ditto 65					10,609	13	6
Ditto ditto 70					22,326	10	6
Ditto ditto for life					6,077	0	8
				Liabilities			43,411 16 9
				Surplus	£	10,029	7 6

With regard to the question of the extent of claims on account of sickness during the last five years, the experience of the society, in respect of the male contributors, has been highly satisfactory. As far, however, as concerns the female contributors, the case, as perhaps might be generally anticipated, has been otherwise. But it will be remembered that the bulk of the members in this branch are of the male sex, there being 2,486 male free members, and 431 free members female. This circumstance, therefore, more than neutralises the excess of claims preferred by the contributors of the weaker sex. As it is, the amount of sickness experienced, compared with that which might have been looked for, according to the tables made use of in the valuation, may be summarily stated as follows:—

In the five years 1866 to 1870, both inclusive, the members of the society appear to have undergone 21,427 weeks of sickness. An equal number of members, if exposed to the chances of sickness disclosed by the heaviest probabilities returned by the general experience of Friendly Societies in England and Wales (omitting exceptional callings), and upon which the pecuniary measures used in this valuation are founded, would have been expected to have been subject to 22,324 weeks of sickness. The claims on the society during the past five years have therefore fallen below the amount which was to have been anticipated (by the rate of sickness alluded to) as much as 897 weeks. Accordingly, in a pecuniary point of view, the Mutual Provident Alliance in this respect must have been a considerable gainer.

Second in order to the foregoing department of the society's engagements is the deferred life annuity fund, which is made up of the following details:—

Period at which the Annuity commences.	Number of Members.	Annual Contributions.	Amount of Weekly Benefit.
At the age of 60	15	£ s. d. 28 8 9	£ s. d. 3 19 7
" " 65	14	17 16 8	3 18 0
" " 70	28	24 10 9	7 5 0
In course of payment	8	—	3 13 0
6/7ths of premiums returnable	4	41 3 0	1 19 0
Totals	69	111 18 9	16 14 7

144 FRIENDLY SOCIETIES COMMISSION :—REPORT BY THE HON. E. L. STANLEY.

In this branch, as was formerly thought not improbable, the benefits have fallen off in number and amount as compared with the obligations in force in 1865. For reasons assigned in the report of the state of affairs at that date, the fact is not one calling for much regret.

The results of the valuation are as follows :—

		<i>Assets.</i>		<i>£ s. d.</i>		<i>£ s. d.</i>	
Present value of contributions payable until the age of 60	- - -	-	-	244	14	9	
Ditto ditto	65	-	-	166	3	3	
Ditto ditto	70	-	-	265	18	1	
Computed assets	- - -	-	-	676	16	1	
		Tangible assets	-	3,831	12	7	
		Assets	-	-	-	-	4,508 8 8
		<i>Liabilities.</i>		<i>£ s. d.</i>		<i>£ s. d.</i>	
Present value of annuities commencing payment at the age of 60	- - -	-	-	1,170	4	4	
Ditto ditto	65	-	-	516	15	0	
Ditto ditto	70	-	-	857	2	8	
	In course of payment	-	-	1,284	3	8	
	6-7ths premiums returnable	-	-	327	15	9	
		Liabilities	-	-	-	-	4,156 1 5
							Surplus - <u>£352 7 3</u>

The third branch of the society's operations is the life assurance fund, the engagements in which form an important part of the general business of the institution. It is constituted of the following elements :—

Period at which the Contributions cease.	Number of Members.	Annual Contributions.	Sums payable on Death.
At the age of 60 - - -	612	<i>£ s. d.</i> 268 6 6	<i>£ s. d.</i> 137,511 11 8
" " 65 - - -	470	180 15 0	
" " 70 - - -	418	204 2 8	
At death - - -	8,510	2,987 8 7	
With the first of two lives - - -	58	112 8 10	2,269 12 0
Totals - - -	5,053	3,702 16 7	139,781 8 8

In the foregoing sum of 139,781*l.* there are comprised additions by way of bonus, amounting altogether to 8,077*l.* 15*s.* 1*d.*

The assets and liabilities of this branch stand as under mentioned.

		<i>Assets.</i>		<i>£ s. d.</i>		<i>£ s. d.</i>	
Present value of contributions ceasing at the age of 60	- - -	-	-	2,334	15	9	
Ditto ditto	65	-	-	1,634	17	1	
Ditto ditto	70	-	-	2,220	2	10	
Ditto ditto	at death	-	-	37,887	8	3	
Ditto	with the first of two lives	-	-	1,143	17	6	
		Computed assets	-	45,221	1	5	
		Tangible assets	-	27,004	1	9	
		Assets	-	-	-	-	72,225 3 2
		<i>Liabilities.</i>		<i>£ s. d.</i>		<i>£ s. d.</i>	
Present value of sums assured on single lives	- - -	-	-	69,327	8	7	
Ditto	first of two lives	-	-	1,313	19	5	
		Liabilities	-	-	-	-	70,641 8 0
							Surplus - <u>1,583 15 2</u>

The reduction of the surplus of 1870, as compared with that of 1865, may in great part perhaps be accounted for by the appropriation after the last quinquennial valuation of a considerable sum to the purpose of a bonus.

It is necessary now to turn to the endowment fund, which is the only branch remaining for review :—

Endowments.	Number of Members.	Annual Contributions.	Amount of Endowments.
Payable at various periods - - -	1,402	<i>£ s. d.</i> 3,724 16 1	<i>£ s. d.</i> 53,498 8 7
Premiums discontinued - - -	427	—	1,207 14 2
Endowments overdue - - -	252	—	576 2 1
Contingent endowments - - -	50	181 8 3	3,025 0 0
Totals - - -	2,131	3,856 4 4	58,307 4 10

The results of the valuation are as follows:—

			<i>Liabilities.</i>					
			£	s.	d.	£	s.	d.
Present value of endowments payable at various periods	-	-	-	40,817	11	0		
Ditto ditto premiums discontinued	-	-	-	1,053	12	9		
Ditto ditto overdue	-	-	-	576	2	1		
Ditto ditto contingent endowments	-	-	-	1,758	5	1		
				<hr/>				
			Liabilities	-	-	-	44,205	10 11
			<i>Assets.</i>					
Present value of contributions payable for various periods	-	-	-	16,490	12	6		
Ditto ditto contingent endowments	-	-	-	1,415	8	3		
				<hr/>				
			Computed assets	-	-	-	17,906	0 0
Tangible assets	-	-	-	21,312	16	6		
Return sums for management charged to this fund during the past five years, but now placed to sickness fund account	-	-	-	1,768	6	4		
				<hr/>				
				23,081	2	10		
				<hr/>				
				40,987	3	7		
			Balance of Liability	-	-	-	£3,218	7 4
				<hr/>				

Although there are certain latent sources of profit growing out of the conditions under which the operations of this fund have been carried on, which serve in some measure to counter balance the above extent of liability, and to which allusion has been made in my former report, it is not possible to view the present state of this branch with complacency. The deficit of five years ago has now grown to dimensions which call for a reconsideration of the regulations under which this description of business has of late years been carried on. Among other measures, it appears to me that it will be necessary to devise arrangements for a reduction of the cost of management of this branch of the society's transactions. In addition to this step, but only as far as concerns the endowments, the occasion has in my opinion arisen for an exercise of the powers residing in the directors, under certain important rules of the society (18 and 21), and an increase of the rates of contribution to be in future demanded in respect of new endowments should at once be established.

In bringing together the results of the present investigation, I adhere, for reasons already given, to the position that the endowment branch partakes more of the character of a bank for savings, than of the nature of an assurance fund.

On this ground consequently I have assembled in a summary, the chief details of those valuations where the benefits depend on the contingencies of sickness and death, and have omitted therefrom the branch which, as already stated, I view as extraneous in some degree.

SUMMARY.

Fund.	Number of Members.	Assets.	Liabilities.	Surplus.
		£ s. d.	£ s. d.	£ s. d.
Sickness fund	2,971	58,441 4 3	48,411 16 9	10,029 7 6
Annuity fund	69	4,508 8 8	4,156 1 5	352 7 3
Life Assurance fund	5,063	72,225 3 2	70,641 8 0	1,583 15 2
Totals	8,103	130,174 16 1	118,209 6 2	11,965 9 11

It appears therefore that in respect of the allowances in sickness, the annuities in old age, and the sums at death, the gross surplus with 8,103 members on the 31st December 1870 was a sum of 11,965*l.* 9*s.* 11*d.*

Bearing in mind, however, the present responsibilities of the various branches, I am not prepared on this occasion to recommend the appropriation of any portion of the above-mentioned surplus to the purpose of a bonus.

I am, Gentlemen,

Your very faithful servant,

ALEXANDER GLEN FINLASON,

NOTTINGHAMSHIRE.

The county of Nottingham has a population of 319,956 inhabitants. The town of Nottingham, with its suburbs, has nearly 120,000 population, and to the west and north-west there is a large population employed in collieries; the eastern and southern portions of the county are purely agricultural.

The various affiliated orders are tolerably represented here as to numbers. Financially they are not strong. The Manchester Unity of Odd Fellows has five districts, 61 lodges, and 7,233 members. Of these, 9 lodges with 746 members, are unregistered. The funds of these five districts amount to about 31,000*l.*, being 29,955*l.* lodge funds and 1,088*l.* district funds, or 4*l.* 8*s.* 6*d.* a member, at the close of 1871.

They began the year with 28,209*l.* lodge funds, on which they made 1,028*l.* interest, or 3*l.* 12*s.* 10*d.* per cent.

In the Mansfield district, where there are many miners, there are nine lodges and 1,029 members; five of the lodges, with 462 members, are unregistered. The whole district is only worth 4*l.* 17*s.* a head.

The Ancient Order of Foresters have 37 courts in three districts and one neutral court, with 3,737 members, 7,096*l.* court funds, 1,253*l.* district funds; total, 8,349*l.* 31 of the courts are registered, and five have a graduated scale of contributions; two of the unregistered courts are newly opened, with 39 members; the other three have 232 members and 389*l.*

The Nottingham Ancient Imperial United Order of Odd Fellows have their head-quarters in Nottingham, and there are 118 lodges of the order in the county; of these only 15 make returns to the Registrar in the year 1872; 27 made returns in 1868. There are 29 lodges registered in the printed list of friendly societies for the county, and 39 are down in the manuscript list, but several of the latter are probably only deposited. There are probably more than 8,000 members in these 118 lodges.

The United Ancient Order of Druids have 13 lodges and 698 members. The order of Druids have one lodge and 51 members. The Albion Odd Fellows have altogether 3,268 members; about half of these, or 1,634, are probably in Nottinghamshire. The Order of United Brothers have two lodges and 135 members in the county.

There are three lodges of the Grand United Order of Odd Fellows, with 63 members, but they belong to the Ilkeston district in Derbyshire.

There are five lodges registered and making returns of the United Britons. They return 281 members and 258*l.*

There are apparently no collecting burial societies in the county, at least none make returns. There are a good many old-fashioned unregistered sick clubs both for men and women.

The following is an approximate summary of the members of affiliated orders in Nottinghamshire:—

Summary of
affiliated
orders.

	Lodges.	Members.
I.O.O.F., M.U.	61	7,233
A.O.F.	37	3,737
N.A.I.U.O.O.F.	118	8,000?
U.A.O.D.	13	698
O.D.	1	51
I.O.U.B.L.U.	2	135
United Britons	7	350?
Albion Odd Fellows	25?	1,634
Ilkeston Odd Fellows	14	1,200
Sundry lodges	5	458
	<u>283</u>	<u>23,496</u>

There are 418 societies registered in the printed list for Nottinghamshire down to the close of 1860. Since then there have been 137 entered on the manuscript list down to 1871. Of these latter some have merely deposited their rules.

In 1868 the Registrar sent out 374 forms, and got back 166 returns. This year 154 returns have been sent to him, of which 62 are from ordinary societies, 9 from societies of females, and 83 from affiliated orders, of which 31 are from the Manchester Unity, 14 from the Foresters, 15 from the Nottingham Imperial Odd Fellows, 8 from lodges whose order is not stated.

Of the 62 ordinary societies 11 make no return of members; the other 51 return 5,298 members and 22,097*l.*; three, which make no return of members, return 3,246*l.* One of the single societies is not for sickness, the Nottingham Annuity Society, with 817 members, 721*l.* The societies making no return of members, if their members bear the same relation to funds as those which do make returns, should have 778 members.

Of the Manchester Unity returns 19 are not forthcoming, which should be sent to the Registrar. It is very rare for the returns of the Manchester Unity to be sent as irregularly as this.

Of the Ancient Foresters 11 out of 25 omit to send returns.

Of the 14 which are sent 8 omit to state the number of members.

Of the 39 lodges of other orders 13 omit to return their members.

NOTTINGHAM.

Nottingham
District
I.O.O.F., M.U.,

The Nottingham District of the Manchester Unity of Odd Fellows has 28 lodges, 3,010 members, and nearly 10,000*l.* capital. Though numerous, it is one of the weaker districts of the order.

The district secretary, Mr. Reuben Watson, one of the board of directors, has for years been striving to bring about a better state of things. In the report of March 25, 1872, the secretary writes, "It is to be regretted that year by year the same tale has to be told of losses occurring in a number of lodges in this district. It is true that much has been done to improve them by increased payments and reduced benefits, but it has been done so tardily that it has so far been quite ineffective to check the downward progress of the funds."

its unsound financial condition.

He quotes the following table from the quarterly report of the order, which shows the relative positions of some various districts of the order resulting from their different ages.

For a funeral benefit of 10*l.* for members, and 5*l.* for member's wives—

	£	d.
Plymouth needs a levy of	2	8
Norwich	2	8½
Brighton	2	10½
Bury St. Edmunds	2	11½
London, North	3	5
Stepney	3	4
London, South	4	2
Nottingham	4	9½
Birmingham	4	10½
Bradford	5	0
Leeds	6	11
Liverpool	7	7½
Manchester	7	10
Oldham	9	6
Great Britain	8	5½

The admission of new members to the Nottingham district has kept the average age from increasing since 1867.

This district, in order to lighten the burden on old lodges, took the charge of the permanent sick upon the district. The following facts and comments have been extracted from the district returns since 1865.

In the annual report at the end of that year the officers call attention to "the annually increasing claims which advancing age is necessarily bringing upon the sick and funeral funds of the society."

In that year 233*l.* was expended by the district in reduced sick pay to 27 members, for which a levy of 1*s.* 9*d.* a head was made throughout the district. The cost of district management was 69*l.*, or less than 6*d.* a member. In that year there were 3,096 members, and the funds of the lodges were 7,771*l.*

The widows and orphans fund was worth 732*l.* In the year 1866 the district spent 225*l.* in sick pay to 28 members, raised by a levy of 1*s.* 7*d.* through the district. The cost of district management was 5*d.* a member. The report states—

We have to regret that a few lodges still neglect to introduce those necessary improvements which their position, as well as the laws of the Society, imperatively demand. Generally the accounts [of the lodges] are kept in the most clear and intelligible manner, still we regret to add there have been some instances of incapacity and others of carelessness and neglect which deserve the severest censure.

It must be understood that wherever a loose system prevails a most searching investigation will be instituted by the district officers and examiners, and all delinquencies fully exposed. An adequate rate of contribution must be paid by all, &c.

This year there were 3,144 members and 7,662*l.* lodge funds, and 748*l.* district funds.

The widows and orphans' fund was worth 730*l.*

In the year 1867 there was raised for sick purposes a levy through the district of 1*s.* 5*d.* a head, and 224*l.* was spent in relieving the reduced sick members. A levy of 6*d.* more than covered the cost of district management. There were at the end of the year 3,179 members and 8,044*l.* lodge funds, 740*l.* district funds. The widows and orphans' fund was worth 732*l.*

In the yearly report it is stated—

In 1857 the average contributions to the sick and funeral funds did not exceed 14*s.* a member, while the benefits given were considerably in excess of those now paid under the scales. The average contributions to the sick and funeral funds in 1867 have amounted to 17*s.* 8*d.* per member and yet such has been the increased sickness resulting from advancing age that during the year 1867 the entire funds of the district, including interest and payments for admission, &c., have only been increased by the sum of 374*l.* 4*s.* 6*d.* Eleven lodges have less funds than at the beginning of the year.

Inadequate contribution for benefits.

From the above facts the following questions naturally suggest themselves—Is the Nottingham District in a position to meet all the obligations which its founders have imposed upon it? And if not, ought any steps to be taken to ascertain its liabilities and to prevent as far as possible the deficiencies resulting from former insufficient contributions being supplied from the proper payments of the rising generations. We rely with confidence, &c.

At the end of the year 1868 the district numbered 3,182 members, and had 7,645*l.* lodge funds in the sick and funeral fund, 852*l.* in the management funds. Some of the lodges had very large sums in the management funds which ought not properly to be there; thus the

	£	£
King William IV. Lodge, 183 members, had 326 sick and funeral fund, 239 management fund.		
Robin Hood 183 " " 335 " 141 "		
Apollo Temple 161 " " 329 " 103 "		
Travellers' Rest 33 " " 119 " 59 "		

In the district fund there were 578*l.*

The reduced sick pay from the district during the year was 205*l.*, raised by a levy of 1*s.* 11*d.*

The cost of management was 6*d.* a head.

The following extract from the year's report of March 1869 speaks plain good sense to the members of the Nottingham district—

And now we desire to direct the attention of our fellow members to the duty of examining attentively the financial position of the various branches of this important district. From time to time very considerable reforms have been

I.O.O.F., M.U.
Repeated warn-
ings in the
district reports.

effected, and it cannot be denied that the condition of many lodges has been largely improved thereby; but more still remains to be done, and if we determine to act like intelligent and honourable men we shall proceed at once to eliminate all financial errors, and shall effect such arrangements as will secure the future generations from the burden of those heavy expenses which old age must impose when it has no accumulated capital to support it. A reduction of benefits is the last thing to be recommended in any branch of the M.U., but even that ought to be cheerfully submitted to by those whose former insufficient payments have brought about the state of perpetual poverty which unfortunately prevails in a few of our oldest lodges, and which can only be removed by a reduction in the benefits given. Such a reduction ought therefore to be at once determined upon where it is necessary, and should be continued until a substantial capital is secured. The ordinary subscriptions of members unaided by interest can never meet the demands of sickness in declining life. Without ample funds the perpetuation of any aged society by the importation of youth is a grievous error, and cannot be approved by sensible and honest men. Surely then the members of branches in this condition will themselves take steps to turn aside the reproaches with which they and their class are periodically assailed, both in the annual report of the Registrar—wherein their presumed incapacity to manage their impoverished societies is paraded before the world—and in the public press, which sometimes delights in holding up to contempt and ridicule the honest, but too often imperfect, efforts of the industrious classes to manage successfully their friendly and benefit societies. If the course here recommended should be pursued by those to whom these remarks apply, a largely improved position would soon be insured. Nottingham would not long remain the poorest amongst the 450 districts which comprise the Manchester Unity. A financial position alike creditable and honourable to the classes of which it is composed would gradually be attained by this branch of the Society, and the noble objects of its large-hearted but uninstructed founders would at no very distant date be fully and satisfactorily secured.

Though it cannot be said that instances of incapacity and neglect have entirely disappeared, still it is very gratifying to be able to report that they become more rare every year. With commendable promptitude, most secretaries of lodges have supplied a perfectly clear and intelligible balance sheet. The examiners of lodge books have reported favourably of the manner in which the accounts are kept, and they give every encouragement and tender assistance where required, so that a system of perfect uniformity in book-keeping may be practised throughout the district. In every branch of the Manchester Unity it is desirable that the internal organization and management should be as perfect as possible, that the Society may be at all times extending the sphere of its usefulness by increasing both in numbers and in funds, and by continuing to dispense its bounty for the promotion of human happiness until all the afflicted shall be relieved and distress and misery be banished from the land.

EDWIN WHITEHALL, Prov. G.M.
CHARLES PAULSON BARBER, Prov. D.G.M.
REUBEN WATSON, Prov. C.S.

In the year 1869 the district had 3,059 members and 8,762*l.* benefit funds, and 857*l.* management funds.

The reduced sick pay levies were discontinued this year as a separate fund, and, instead, certain members were taken on as district members for sick pay. They received 10*l.* in 1869.

The following extract from the district report for the year shows that the members of the district generally required a great deal of educating in their duty:—

Most of the returns have been carefully prepared by the secretaries of lodges, although there are seven instances where the capital at the commencement of the year is put down at a different sum to that at the close of the previous year; the difference is not great, but any discrepancy of this kind ought to be carefully avoided, it arises no doubt from the want of promptitude too often experienced in the transmission of other members' moneys. The District Examiners will no doubt investigate the cause of this complaint.

The financial statement is not complete, the Temple of Peace lodge not having sent their return, and has also determinedly refused to answer any letter that has been written upon the subject, the lodge therefore is suspended under the 48th District Rule, and is fined 10*s.* under the 66th General Rule; this is much to be regretted, but the offence is annual.

We have again to direct attention to the unsatisfactory condition of the funds of a few of the older lodges. Sad reflections are constantly cast upon the intelligence of the industrious classes because of the rottenness of their Friendly Societies, and we cannot shut our eyes to the fact that there are in this district a few lodges whose members appear quite incapable of understanding the deplorable condition into which they are gradually but surely sinking, such is the advanced age and consequent mortality of one of these, that the funeral expenses of members and members' wives during the past year has been above double the amount of the present capital of the lodge. The contributions of the younger members are being consumed in paying the full sick allowance to those who are passing away, and who are leaving as an inheritance the terrible effects of complete insolvency to be borne in advanced life by the present generation. Seven lodges have less funds than at the beginning of the year, and though some of these after being assisted by the district have acted upon the recommendation to reduce the benefits and increase their payments, the claims which are as constantly increasing, as is the age of the members, clearly proves that further regulations in the same direction must be made before anything like a satisfactory position can be secured. The only remedy for this unfortunate state is to face the difficulty with manly and determined fortitude, increased payments, and a sacrifice of some considerable portion of benefits, until a sum equal to a fair proportion of the funds of the Manchester Unity is obtained. If our predecessors had paid contributions equal to the benefits which they promised themselves, we should not have met with these unfortunate difficulties now; but we have the burthen and ought to bear it ourselves like honest men, and not endeavour to shift it to the shoulders of our successors. If the lodges referred to could be brought to realize fully their condition they could not fail to endeavour to emulate the fast improving position of those whose management having long been distinguished by prudence, wisdom, and intelligence, are now witnessing the return of a state of financial prosperity that will securely avert the unhappy and degrading consequences of insolvency through want of funds.

C. P. BARBER, Prov. G.M.
B. COLLINGTON, Prov. D.G.M.
R. WATSON, Prov. C.S.

At the close of the year 1870 there were 3,125 members in the district; the funds were, for benefits 9,330*l.*, for management 860*l.*

The sick pay to district members was 20*l.*, and 54*l.* to the Rock of Horeb Lodge.

Among the resolutions passed at the district meeting of March 1871 was the following:

That the King William the Fourth and Apollo Temple Lodges be required to adopt rules in conformity with those of the Unity, and to become registered as required by the 25th General Rule.

District management this year cost 6*l.* a head.

Again is the voice of warning heard in the district report.

Solemn warning has been given year by year in the annual report, that if lodges neglected to remedy the financial errors of former times a state of insolvency would follow that would bring disgrace and degradation on every member. Those warnings have not been without good effect. A considerable number of the lodges having more than doubled their capital by the timely adopting of those sound principles which have been recommended by the most experienced statisticians, and without which it is a positive fact that there can be no stability in the foundation of any Friendly Society. It is much to be regretted that there are still some remaining, by whom these important truths have received little or no attention. Some still neglect to do justice to the young members, by compelling the older to contribute that

which is right and necessary to ensure the benefits which they continue to receive. During the year the aggregate gain of twenty-one lodges has been 672*l.* 12*s.* 11*d.*, but the losses in the others and in the funeral fund have reduced the net gain of the district to 567*l.* 3*s.* 11*d.*, as stated above. These losses must be prevented. Justice must be dealt out to all. Past deficiencies may be forgiven, but all must pay that which is right in the future. We must not shut our eyes against the case we now have. An old lodge which for years spurned all advice has now no income save the members' contributions, and those contributions do not amount to one fourth of what is required for sick payments alone, the remainder being paid by the district. Are others to be allowed to drift into the same condition? Some most assuredly will if they continue to be guided by those who in face of all our experience thoughtlessly oppose every effort to obtain by proper payments the accumulation of large and ample funds. The 37th District Rule, which regulates the payments and benefits, must in the future be strictly enforced; its provisions have already been adopted by many lodges, but its immediate application is most necessary to those by whom it has so far been disregarded.

It is our imperative duty to improve the district by every means in our power, so that it may be able at the earliest possible time to make provision for the payment of such annuities as will secure its future members from poverty and from the necessity of requiring parochial relief when old age and its attendant afflictions shall overtake them. A Royal Commission for enquiring into the working of Friendly Societies is now sitting, and it is reasonable to expect that when their investigations shall be completed the Commission will report that the absence of provision for substantial annuities to the members in old age is one of the greatest failings in the arrangements of Friendly Societies. It is quite true that the funds of the Manchester Unity are never allowed to be closed against any old or afflicted member, but the subscriptions in the past have not been sufficient to provide for such substantial annuities as it is desirable should be provided for members who live to an advanced age. Still it is satisfactory to know that with our present means we are accomplishing a vast deal of good, and that by cheerfully conforming to the well-considered General Rules of the Unity our means for good will be largely increased; every lodge may secure a sound financial position, and may thus become a real blessing to all who are connected with it.

B. COLLINGTON, Prov. G.M.
G. HIBBETT, Prov. D.G.M.
R. WATSON, Prov. C.S.

In January 1872, among others, the following resolutions were passed:—

The Rock of Horeb Lodge having been assisted within 15 months in the sum of 100*l.* 17*s.*, it was resolved: That in future the sick benefits to the members of the Rock of Horeb Lodge who were over 45 years of age in September 1870 be 5*s.* a week during the first six weeks illness, 3*s.* per week for the next six weeks, and 1*s.* 6*d.* a week for any sickness beyond 12 weeks. Funeral benefits to be 6*l.* on the death of a member, and 4*l.* on death of a wife. The district to make up to the lodge the deficiency in the old members' contributions, and that these regulations commence the 1st January 1872.

That the Rock of Horeb Lodge accounts be audited by the district examiners quarterly.

That the contributions and benefits of the other members continue as provided in the Lodge and District Rules.

That the sum of 5*l.* be given to the Temple Lodge to relieve them in their present difficulties.

If to see a good man struggling with adversity be a sight for the gods, they may behold it in the fullest sense in the Nottingham district of the Manchester Unity of Odd Fellows.

The mixture of firmness, of patience, and of tact that are required gradually to lead ignorant men to do that which is for their own good cannot be found in any official system of inspection or control. It is only when the officers are elected by the members, and have their full confidence that they can lead them to reform, and even these officers with the best intentions, find their efforts frustrated year after year by the resistance of the members, and it is only by long patience that they can gradually mend matters. If the shortcomings of the Manchester Unity are dwelt upon, while those of other societies are mentioned and then let alone, it is because in this Order, when things are at the worst, there is always hope of improvement—and there are plenty of men among them wise enough to value criticism, and to see that a knowledge of deficiencies is the first step to improvement.

The head-quarters of the Nottingham Imperial Odd Fellows are at Nottingham, where the general funds have their offices. There are four of them,—

N.A.L.U.O.
O.F.

1. The general funeral fund has 451 lodges, out of 550 in it, and 25,236 members. The capital is 13,237*l.* It is divided into two branches—the general branch with 21,268 members and 6,967*l.*, and the average branch with 3,968 members and 6,270*l.* It was established in 1843.

2. The annuity fund has 1,397 members from 117 lodges. This fund has been founded thirteen years; the rules are merely deposited, not being certified by an actuary. Its capital is 1,314*l.*

3. The Provident Funeral Society founded in 1840, is another funeral fund belonging to the Nottingham Order. This society is divided like the general funeral fund, between ordinary and average members, whose funds are kept separate.

There are 5,792 ordinary members from 214 lodges. 691 members from 80 lodges as average members.

The capital of the ordinary members is 5,146*l.*, that of the average members is 1,513*l.*

4. The Widows and Orphans' Protection Friendly Society was founded in 1842, and is registered.

There are 1,058 members from 90 lodges. The capital of the society is 2,023*l.*

A law was passed by the Grand Lodge of the Nottingham Order, requiring all lodges either to register or deposit their rules. About half of them, according to the general secretary, have registered. In Nottingham and the neighbourhood there are about 5,000 members; about half of them have lodge liquor from 1*l.* 4*d.* to 2*d.* a member a night; they meet, as a rule, fortnightly; not more than two or three lodges have a graduated scale, and not a tenth of them keep their management fund separate. According to the general secretary of the Order, they are worth on an average about 3*l.* a head in their sick fund. About 800 out of 20,000 lapse yearly by non-payment from the funeral fund. There is no diminution in the number of lapses.

Most of the old sick clubs of Nottingham are broken up. They are never started now. There are some dividing societies in Nottingham; they call them there Birmingham clubs.

The general secretary of the Nottingham Odd Fellows stated that some of their country lodges had land and let it in allotments to the members. "It is apt to cause unpleasantness who shall have the preference. We are opposed to their holding land; we have found they have had hard work to get possession. If it were legal I should be in favour of it. I should like to see the law altered."

There is not much to remark about the Ancient Order of Foresters in Nottingham. The district secretary was of opinion that their management was improving, and that the court secretaries were more businesslike. He was in favour of registration, and thought that a quinquennial valuation would be a good thing.

Character of
lodge manage-
ment in the
N.A.L.U.O.
O.F.

Old sick clubs
dying out.
Ownership of
land by
friendly so-
cieties.

Nottingham
District A.O.F.

societies in the
neighbourhood
of Nottingham.

There are a large number of societies of all kinds in the neighbourhood of Nottingham, both registered and unregistered; belonging to orders or local sick club. To the south of the Trent the region is purely agricultural. On that side in a radius of six miles there are the following societies:—

Wilford.

In Wilford three societies,—

1. An old society of women, said to have been founded a hundred years ago. It has 24 members all aged. The club is dying out; and has 95*l.* The secretary has held that office 30 years. He stated that the accounts were never audited; the members took his word for it. There are no trustees. This society is not registered.
2. The Wilford Friendly Institution registered in 1829 meets at the school. Is a society of the Becher type, with honorary management, and uses Mr. Becher's tables. There are 107 members; 32 male; 65 female; 10 children. In 1867 there were 91. In 1867 none were excluded for non-payment; in 1868, none; in 1869, none; in 1870, four; in 1871, two.

The capital of the society was 1,633*l.* in 1867; in 1871 it had increased to 1,890*l.* The money is nearly all invested in the Bank of England.

The cost of management is about 18*l.* 10*s.* on an income from contributions of 57*l.*

3. The Wilford Friendly Society, registered 1794 founded 1787; has 90 members, and 200*l.*; all pay alike, and there is but one fund. The anniversary is partly paid for out of the box to the extent of about 18*l.* The members appoint a committee who buy the provisions and cook them. The landlord only furnishes the drink. The contribution is 12*s.* a year; there is also a levy of 6*d.* a member at a death, which is paid in addition to 3*l.* from the box. The sick pay is 8*s.* a week for 13 weeks, then 4*s.* for 13 weeks, then 2*s.* for the rest of sickness. The club keeps up its members, and the men of the village prefer it to the Becher Club.

There are no contribution cards. The club has always paid sick pay for many years. When the funds are down to 100*l.* sick pay may be reduced to 7*s.* a week. Very few members leave by non-payment.

Ruddington.

The village of Ruddington, about four or five miles south of Nottingham, is full of frame work knitters and of friendly societies. There are 10 of the latter.

1. Heart and Hand Friendly Society, registered, meets at a school; was first registered in 1794. They have 178 members and 893*l.*, 225*l.* of which is house property, which came to them through a mortgage. They print a balance sheet. They have one fund and one rate of payment. The net rental of their property brings them in about 13*l.*, or nearly 6*l.* per cent.

Their management costs about 4*l.* on an income from contributions of 164*l.*

2. Court 2,893, A.O.F., registered; 97 members, 81*l.*; the management fund is kept separate. They profess to have adopted a graduated scale of contributions according to age. But their scale consists in taking all at one price up to 35, and making an extra charge to those over 35.
3. The City of Refuge Lodge of the Independent Order of United Brothers, Leicester Unity, founded and registered two or three years ago, has 12 members and 6*l.*; one fund and all pay at one rate. No balance sheet is made out.
4. The Loyal Crown Lodge, formerly in the Manchester Unity, but seceded more than 20 years ago, on account, as they said, of the heavy charge for district funerals. There are 204 members, and they have 1,980*l.*, of which 1,260*l.* is in cottage property—eleven houses; two they got through a mortgage; nine they built. The secretary considered that the cottages had paid well, six or seven per cent. after paying all expenses. They have many old members, and hardly ever do any lapse. There is no separate management, and all pay alike. There is no lodge liquor, and the anniversary is optional; about 40 dine. The club is unregistered. If a member dies, leaving a widow, the club allows her a 1*s.* a week for two years if she remains a widow. In this club there are 100 members at 60 years old and upwards. The secretary was not satisfied with their mode of settling disputes, which is by a majority, on the lodge night. He thought they were too lenient to fraudulent members. The club lost 50*l.* a good many years ago, through the treasurer, who was the landlord. The secretary did not approve of landlords for treasurers, and was in favour of registration. He was also in favour of clubs meeting away from public houses.

His father was in a club in Ruddington which failed through the treasurer "absorbing" the funds. He then joined two more, both of which failed.

5. The Provident Society, founded 30 years, and registered in 1864, is only for funerals. They have 78 members, and 490*l.* They meet quarterly, and are increasing in funds, but not in members.
6. The Ruddington Wesleyan Methodist Philanthropic Society, registered in 1845, has one fund and one rate of contribution. There are 128 members with 1,281*l.* In 1861 they had 105 members and 742*l.* They print a balance sheet. They meet at the Wesleyan Methodist School Room.
7. A Female Friendly Society, registered in 1855, meets at the same school, with the same secretary. They have one fund and one rate of payment. There are 146 members with 350*l.*
8. Another registered female friendly society meets at the Primitive Methodist Chapel, and has 200 members, and 150*l.*
9. Good Intent Lodge, No. 129, N.A.I.U.O.O.F., registered; has 70 members and about 200*l.*
10. Clifton Friendly Society, first registered in 1808; was formerly held at Clifton, but moved to Ruddington; 53 members, and 272*l.*

Bradmore.

In Bradmore, about a mile south of Ruddington, are two clubs.

1. A club of women unregistered, with 150 members and 300*l.* in the bank; they meet monthly and spend 1*l.* a member for liquor; they have an annual tea party for which 4*l.* comes from the box. They have one fund and one rate of payment.
2. Pride of Rancliffe Lodge, No. 200, N.A.I.U.O.O.F., registered in 1851, has 62 members with 100*l.* They take members up to 40, all at one rate of pay, 1*s.* 6*d.* a month, and pay 10*s.* a week in sickness for 26 weeks. They are going to start a separate management fund.

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FRIENDLY SOCIETIES' COMMISSION:—REPORT BY THE HON. E. L. STANLEY.

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In Bunny, a mile further on, there are two clubs.

Bunny.

1. For women, unregistered, of which the clergyman is the treasurer. They have 18 members and 70*l*. They were very near failing and closed the box for a time, but the clergyman got them to separate their sick fund from their funeral fund, and to raise their contributions, and now they are getting on tolerably.
2. An unregistered men's sick club, 70 members, 85*l*. in bank, 25*l*. in treasurer's hands, and six houses with a rood of land to each house, which bring in 21*l*. a year gross, 15*l*. net. They have no lodge liquor, but spend 12*l*. for the feast out of the box; contribution 12*s*. a year. There is no audit, but the secretary reads over the accounts to the meeting. The benefits are 8*s*. a week in sickness for six months, then the usual reductions, 5*l*. at death of a member, 2*l*. 10*s*. at death of a wife, 6*l*. levy at the death of a wife; all pay alike. The society has lately had to expel a member who was one of the trustees of their cottage property, and who refused to execute a conveyance to some new names on behalf of the society. "It seems the man is aiming to get the property for himself," said the secretary. The club was founded in 1825.

In Keyworth, two miles east of Bunny, are three clubs.

Keyworth.

1. An unregistered sick club of 120 members, with 350*l*.; they own six houses which the society built; they cost 400*l*. but are worth less now. Before they built the houses the money was lent up and down on notes. The opinion of the members is adverse to registration; they spend 2*d*. a head in lodge liquor; the anniversary is provided as at Wilford, 9*d*. worth of liquor a head is provided. The cottages are let for 26*l*. a year, and the club pays the rates. Disputes are settled by the vote of the majority. There is a regular balance-sheet and audit twice a year, but no contribution cards.
2. The Flaworth Lodge, No. 40, N.A.I.U.O.O.F., registered in 1859, has 40 members, and owns four cottages worth 200*l*., on which the club owes 100*l*. The secretary reckons them to bring in more than 5 per cent.; no liquor is allowed to come into the lodge room, and they pay 1*l*. rent. There is a separate management fund.
3. Keyworth Women's Club, registered, has 78 members and 60*l*.

In Plumtree, a mile north of Keyworth, there are three societies.

Plumtree.

1. A sick club, unregistered, founded in 1828, with 89 members and 450*l*. invested in six houses; they bring in 26*l*. a year gross rent; they have 1½*d*. a member lodge liquor, and 5*l*. or 6*l*. yearly from the box for the feast. There is one fund and one rate of payment. Disputes are settled by the committee. They are opposed to registration, and have voted down the proposal by three to one. The accounts are never audited.
2. Another unregistered sick club was a lodge of the Manchester Unity, but seceded 12 or 14 years ago, alleging the cost of the funeral levies; there are from 80 to 90 members, and they have 400*l*. invested in eight houses, which give a gross rent of 32*l*., a net rent of 16*l*. They have one fund and one rate of payment, and no balance-sheet; there is 6*s*. worth of lodge liquor every lodge night; 5*s*. worth for a committee, and 1*s*. a head of liquor at the feast, to which all within bounds must come or pay; not more than one a year leaves the club.
3. A women's club, unregistered, founded in 1838, with 23 members and 70*l*.

At Cropwell Butler there is a lodge of the Manchester Unity of Odd Fellows, registered in 1858, with 63 members and 151*l*.

Cropwell Butler.

At Ratcliffe-on-Trent there is a lodge of the Manchester Unity, registered in 1852, 56 members, 308*l*., of which 36*l*. is in the management fund.

Ratcliffe-on-Trent.

The Kingston Lodge of the N.A.I.U.O.O.F. in the same place, deposited its rules in 1859; in 1867 it had 67 members and 263*l*.

Thus, in the radius of six miles south of the Trent from Nottingham, we have the following societies:—

Summary.

	Members.	£
WILFORD:		
1. Women, unreg. - - - - -	24	95
2. Men and women, reg. - - - - -	107	1,890
3. Men, reg. - - - - -	90	200
RUDDINGTON:		
1. Men, reg. - - - - -	178	893
2. Men, reg. (Court A.O.F.) - - - - -	97	81
3. I.O.U.B.L.U., reg. - - - - -	12	6
4. Men, unreg. - - - - -	204	1,980
5. Burial, reg. - - - - -	78	490
6. Men, reg. - - - - -	128	1,281
7. Women, reg. - - - - -	146	350
8. Women, reg. - - - - -	200	150
9. N.A.I.U.O.O.F., reg. - - - - -	70	200
10. Men, reg. - - - - -	53	272
BRADMORE:		
1. Women, unreg. - - - - -	150	300
2. N.A.I.U.O.O.F., reg. - - - - -	62	100
BUNNY:		
1. Women, unreg. - - - - -	18	70
2. Men, unreg. - - - - -	70	400
KEYWORTH:		
1. Men, unreg. - - - - -	120	350
2. N.A.I.U.O.O.F., reg. - - - - -	40	100
3. Women, reg. - - - - -	78	60

PLUMTREE :		Members.	£
1. Men, unreg.	- - - -	89	450
2. Men, unreg.	- - - -	85	400
3. Women, unreg.	- - - -	23	70
CROFWELL BUTLER :			
1. I.O.O.F., M.U., reg.	- - - -	63	151
RADCLIFFE-ON-TRENT :			
1. I.O.O.F., M.U., reg.	- - - -	56	308
2. N.A.I.U.O.O.F., unreg.	- - - -	67	263
		<u>2,308</u>	<u>10,910</u>
	16 reg. 1,418 members.	6,532 <i>l</i> .	
	10 unreg. 850 „	4,378 <i>l</i> .	
		Members	£
	7 for women	- 639	1,095
	1 for men and women	- 107	1,890
	1 for burial	- 78	490
	9 sick clubs	- 1,017	6,226
	8 lodges of orders	- 467	1,209
	<u>26</u>	<u>2,308</u>	<u>10,910</u>

To the west of Nottingham up to the confines of Derbyshire the character of the country is different, being to a large extent mining. The societies there too are numerous and very unequal in their management.

Bramcote.

At Bramcote there are two clubs.

1. Union society registered; established in 1824, 100 members and 500*l*., mostly out on mortgage.
2. A women's club, registered; established in 1831, 43 members, 150*l*.

Stapleford.

At Stapleford, on the border of Derbyshire, there are six clubs, two for women, two local sick clubs, a lodge of the Manchester Unity, and a lodge of the Nottingham Imperial Odd Fellows.

1. Friendly Society, Providence Chapel, registered; founded 1800, has about 108 members; all pay alike, and there is no separate management fund; they have 956*l*. They do not admit colliers, and they lose very few by non-payment. They own two houses on which they had lent 140*l*.; they are let at 11*l*. a year.
2. There is a female society registered in 1834, also meets at Providence Chapel; they have 270 members. They are worth 650*l*., well invested on mortgage at 5 and 4½ per cent.
3. The Good Samaritan Lodge of the N.A.I.U.O.O.F., registered in 1852, has 275 members; all pay alike except miners, who pay 2*d*. a month extra. The club has 1,910*l*., of which 170*l*. is in house property, which came through a mortgage. The houses have been profitable to the society according to the secretary.
4. The Fruits of Perseverance Female Friendly Society, registered, has 240 members and 758*l*. They have been founded 2½ years, and are fast increasing. Though nominally meeting at a public house their room is quite separate. They have a tea-party in Whitsun week, all within limits are bound to come or pay. The members pay 8*d*. a month and 1*s*. 6*d*. a year towards the doctor; they receive 4*s*. a week for six months, then 2*s*.; there is a levy of 2*d*. for funerals.
5. The Pilgrim's Rest Lodge of the Manchester Unity have 85 members and 516*l*. They are an old lodge and give 3*s*. a week old age pay.
6. The Provident Friendly Society, registered in 1859 and meeting at the Methodist schoolroom, has 74 members and 426*l*.

Sandiacre (in Derbyshire).

In Sandiacre, just over the borders of Derbyshire, there are four societies.

1. Wesleyan Friendly Society, founded 1818, registered, 125 members, 1,300*l*.; 150*l*. on mortgage; 60*l*. to the chapel trustees on their note, 25*l*. to a member on his note, 450*l*. in the savings bank, and four cottages worth 400*l*.
2. Pride of the Village Lodge of the Albion Order of Odd Fellows, not registered, 97 members, 230*l*., an old club in which the secretary has been a member 60 years.
3. Erewash Valley Lodge of the N.A.I.U.O.O.F., with 40 members.
4. The Society of Tradesmen at the Chequers inn, commonly called the Old Men's Club, with 80 members.

Chilwell.

At Chilwell there are five clubs.

1. A sick club at the Methodist Chapel with 60 members and 400*l*.; nearly all of it invested in four houses. It has not been a good investment according to the secretary.
2. The Old Men's Club, established 90 years, 68 members, 400*l*. They are stated to be in a prosperous condition. They have a room of their own where they meet which cost them 300*l*. This is in addition to the 400*l*.
3. A women's club of 200 members, 250*l*.
4. A women's club, 30 members. They close the box occasionally for want of funds.
5. Nelson Lodge, I.O.O.F., M.U., 220 members, 1,170*l*.

Beeston.

In Beeston there are eight clubs.

1. Baptist club at the Three Horseshoes 40 years old, 40 members, 300*l*. invested in land worth 500*l*., on which 220*l*. has been borrowed. Half the members are above 60. New members do not join, and the club is sinking fast. The net profits of the land are about 10*l*. a year.
2. The Greyhound Club was founded in 1833. Has 210 members, and has lodge liquor. The secretary described it as—

Ownership of land by

“A swarm from another old club. I was one of the original members. We saw the old club was going down hill fast, so we went away. The other club broke up. We go on increasing. We are worth 300*l*. in bank. 300*l*. in a close

of 10 acres near the canal, and 4½ acres. We gave 130*l.* an acre for it, and it is worth double the money. We get a good interest for our land. We print a balance sheet; but we are not registered. The old club had a lot of vagabonds imposing on the funds and drinking at the alehouse, and being enrolled, the justices settled disputes and used to give it in favour of the members. That was one cause of our leaving. I think magistrates are not fit to decide disputes. I think a law should be passed to allow friendly societies to hold land."

friendly societies.
Reasons for remaining un-registered.

This society has a gravel pit in their land which they work as a speculation. In their balance-sheet May 1870-71, they print a separate gravel account from which it appears that they sold 199*l.* 17*s.* 9*d.* worth of gravel, and spent in getting it, 78*l.* 14*s.* 3½*d.*, leaving a profit of 121*l.* 3*s.* 6½*d.*

Their other land paid them a rent of 58*l.* 5*s.* 5½*d.* and cost them in management nearly 38*l.*, of which, however, 27*l.* 12*s.* was for sinking a well and building a toolhouse, and 4*l.* law expenses connected with raising money by mortgage. They paid 28*l.* 7*s.* interest on money borrowed, to complete the purchase money of some of their land. Even if all these expenses were charged to income, there would be a clear profit from their ownership of land of 119*l.* on a capital invested of 940*l.*, which enables them at a low rate of contribution to give liberal sick pay to their members.

3. The Philanthropic Lodge of the N.A.I.U.O.O.F., registered in 1852, has 211 members and 1,322*l.* They have a gradual scale of contributions, but no separation of funds. The cost of management for 1871 was 10*l.* on an income from contributions of 216*l.* or less than 5 per cent. The secretary was of opinion that registered societies should be free to invest their money as they pleased, and he wished the quinquennial sickness return abolished.

4. The Blue Club in Beeston has about 40 members.

5. The Queen's Lodge of United Brothers, Leicester Unity has 150 members, 400*l.*

6. The Odd Women's Club at Beeston is not registered. There are 75 members and they have 150*l.* It is an old club and they spend 6*s.* 8*d.* a night in liquor. There are often 40 of them to be seen smoking long pipes.

7. There is a Methodist Women's Club with about 200 women in it.

8. The Baptist Women's Club has more than 200 members.

1. At Radford is a registered lodge of United Britons of 21 members. They are worth 20*l.* All Radford, who are within bounds must come to the feast. Lodge liquor is 1½*d.* a member.

This little Order has about 130 members in all its lodges.

2. An unregistered lodge formerly of Druids, but they left the Order more than 20 years ago. The club is 50 years old, has 20 members and 80*l.* All pay alike. The contributions have been twice raised, and they have hitherto paid full sick pay.

There are three dividing clubs in Radford known as annual clubs. The members have to be re-elected at the end of the year. They are stated not to be as common as they used to be.

Dividing or "annual" clubs.

1. Wollaton has two clubs; one an old sick club that used to meet at the public-house in the village of Trowell, two or three miles off. The squire has closed the public house, so some 16 old men, the relics of the club, trudge to Wollaton of a club-night for their liquor, which is the only benefit they get in their lifetime from the club, the box being closed for sick pay.

Wollaton. Desire for lodge liquor.

2. A registered lodge of the N.A.I.U.O.O.F., stopped the practice of lodge-liquor. When they got registered this sobriety of theirs caused the landlady of the inn where they met to make some disparaging remarks on them, so that now they meet in a room over her stable which Lord Willoughby has taken from her and allowed them to occupy on paying a mere acknowledgment. They refused to adopt a graduated scale, but they keep a separate management fund, and have 161 members and 383*l.* One third of the lodge are colliers who pay the same rate as the others. The pits here generally have ground clubs which the men are bound to join, and which are managed by the over-looker.

Compulsory clubs at the collieries.

At Ilkeston, just over the border in Derbyshire, there are several societies.

There is a district of the Manchester Unity of Odd Fellows of five lodges, all insolvent to a large extent.

Ilkeston (Derbyshire). Insolvent lodges of the I.O.O.F., M.U.

The Duke of Rutland Lodge, 335 members, 4,199*l.* Has 900*l.* invested in land. The district secretary considered that land had been very profitable to the lodge. They are insolvent 1,532*l.* or 18·7 per cent.

The British Queen Lodge, 91 members, 214*l.* Spends 6*l.* 10*s.* 6*d.* in lodge liquor. They are insolvent 449*l.* or 28·4 per cent.

The Pilgrim's Rest Lodge with 85 members and 516*l.* Have lodge liquor. They are insolvent 556*l.* or 32·6 per cent.

The Sitwell Lodge, with 103 members and 1,014*l.*, spent 15*l.* in "sundries." Their contribution to the sick fund for 1871 was only 75*l.* or less than 15*s.* ahead. They are 614*l.* insolvent or nearly 27 per cent.

The Earl Grey Lodge 225 members, 1,499*l.* Has 100*l.* lent on personal security, 755*l.* invested in cottages. They are stated to have been profitable to the lodge. They are insolvent 1,705*l.* or nearly 39 per cent.

The district secretary was not in favour of societies holding land.

The Earl Grey and British Queen are principally miners' lodges. The Duke of Rutland will not take miners.

There is a registered lodge in Ilkeston of the Nottingham Odd Fellows with 42 members and 650*l.* They have some gas shares which have paid them 8 per cent. and waterworks shares at 4 per cent., and so they have made money. They spend 2*d.* a member in lodge liquor. The secretary was not in favour of allowing a change in the law which would make their investments legal as he thought lodges in general were not to be trusted.

Property in gas shares.

The Grand United Order of Odd Fellows have a district in and about Ilkeston of 11 lodges and 900 members all registered but one; only one has a graduated scale of contributions. Some keep their management fund separate; none print balance sheets. The district secretary's lodge has 700*l.* invested in houses and land. They reckon to get 50*l.* a year clear from them. The district secretary would have the law altered so as to allow friendly societies to hold land, but not so as to lend on personal security.

Unregistered order. Suspiciousness of Government.

The Ilkeston and Erewash Valley Order of Odd Fellows have their head-quarters here; they are on the borders of Derbyshire and Nottinghamshire. There are 24 lodges, and about 2,000 members. They have printed rules but no printed report or balance-sheet.

Some lodges have liquor, some do not.

None of them are registered, and they refused to furnish information about themselves, being very suspicious of anything like Government interference. A large number of the lodges own land and houses.

There is an old unregistered sick club (the Harrow Club) in Ilkeston, founded before 1810; they meet to divide their funds, but "ceased to be annual" 20 years ago. They have 54 members, and about 600*l.*, of which 300*l.* is in house property.

There is an unregistered woman's club, with 110 members and about 100*l.*

No. 1 lodge of the Ilkeston Odd Fellows has 226 members and 2,000*l.* They own 17 houses and some gas shares.

Awsorth.

At Awsorth there is a lodge of Ilkeston Odd Fellows who were driven there by the closing of the public-house at Cossal. They have 100 members and 600*l.*, the value of four houses, which cost 680*l.* and produce a net income of barely 20*l.* a year.

A lodge of Nottingham Imperial Odd Fellows, who formerly met at the Cossal public-house, have gone to a private room. They are but 12 old men, with 150*l.*

Cossal.

An old sick club in Cossal, with about 20 members, all aged, are on short allowance of 4*s.* or 5*s.* a week sick pay. But they pay the funerals in full.

Kimberley.

In Kimberley, a mining village, 6 miles from Nottingham, there is a lodge of Ilkeston Odd Fellows with about 60 members and about 70*l.*

The Temple Lodge of the Manchester Unity, with 48 members and no funds, are maintained, as far as the old members are concerned, by the district. The younger members keep their funds apart. The old members cost the district nearly 30*l.* a year.

There is a court of Foresters with 112 members and 136*l.* They are registered. This club and the next are the only two in Kimberley that do not have lodge liquor. The Chapel Club meets at the Wesleyan Free Church. They have 74 members, and not quite 400*l.* They were founded in 1828, and are not registered. Formerly they divided the funds, but have not done so for 20 years. 360*l.* of their money is invested in six houses with gardens. They get about 18*l.* or 19*l.* clear by them, or 5 per cent.

There is a new lodge of Druids just started in Kimberley, and an old sick club, of which only a dozen members remain.

NEWARK.

Newark. I.O.O.F., M.U., loose management in some of the lodges.

In the Newark district of the Manchester Unity there are 14 lodges and 2,044 members. Three lodges are not registered.

The Good Design Lodge at Basingham in Lincolnshire is one of the unregistered lodges. There are 135 members, with a capital of 200*l.* They have no separate management fund, and the contribution for 1871 was only 9*l.* or less than 13*s.* 6*d.* a head. 160*l.* of their capital was lent on promissory note. 6*l.* 4*s.* is vaguely entered in their accounts, and is probably lodge liquor.

The Orphan Protector Lodge at Retford has 49 members and 417*l.* 13*l.* is lent on note to members. 125*l.* is not accounted for. The secretary has been expelled for destroying the lodge books. In management expenses they enter "Sundries" 7*l.* 2*s.* 11*d.* The lodge has 220*l.* worth of cottage property.

Prince Albert Lodge at Tuxford is unregistered and has no management fund. They refused to show their books to the district book inspectors.

The Albion Lodge at Carleton-on-Trent has 80*l.* lent on note. 1,046*l.* invested in land which is let in allotments.

The Victoria Lodge in Sleaford has 35 members and only 38*l.* 10*s.* The old members pay 1*s.* 2*d.* a month.

Noah's Ark Lodge, in Newark, has 101 members, and only 92*l.* 16*s.*

Sir W. Ingleby Lodge at Newton-on-Trent is not registered. They own land worth 255*l.*, for which they get 9*l.* 1*s.* rent. They have 25*l.* lent on note.

Thomas Hilyard Lodge, not registered, has taken 9*l.* 9*s.* from the sick fund for management. The whole of the lodges in the district are worth 10,675*l.*

A Methodist Sick Club in Newark, not registered, was founded in 1824. There are 112 members and 1,954*l.* They were valued by an actuary, who found them 1,000*l.* insolvent. They pay annuities of 3*s.* a week after 70. That is breaking them down.

Newark A.O.F.

The Ancient Order of Foresters have eight courts in the Newark district; four are not registered. In court Queen's Briton, which is registered, all the members are made to pay for the anniversary. The rule provides that one-third of the contributions shall be taken for management, but more has, in fact, been taken, and besides, the district management has been paid out of the sick fund; and one month's contribution is kept out of the account so as to conceal the fact that the anniversary is paid for out of the funds.

Court Good Design pays the doctor out of the sick fund; spends 8*l.* in liquor; and as to 135*l.* of their capital, it is not stated how it is invested.

Farmers' Friend had lodge liquor, till lately, 3*d.* a member. It is stated that the members used to get drunk on the lodge night.

Court Melbourne have some money lent on personal security.

Court Brotherly Love have 150*l.* of their capital, out of 172*l.*, lent on promissory note.

Court Farnsfield's Pride has an item of 14*l.* in the management expenditure unaccounted for.

There is a small county society in Nottinghamshire whose office is at Newark, but they have never spread, and, finding that the society is almost dead (though it has a small surplus on a valuation), the managers are introducing the deposit system, hoping that that may give popularity to the society. It has no self-government about it, but is in the hands at present of honorary members.

Notts County Society (was not popular; proposal to introduce there deposit system).

SHROPSHIRE.

The printed register of Friendly Societies for Shropshire contains 46 pages and 532 societies down to the close of 1870.

Since then 122 societies have been registered, which are in a manuscript list. 308 have been struck out from the printed list. There should therefore be now in existence 346 societies in the country.

According to the Registrar's report to Parliament 248 requisitions were sent out, and 158 returns were sent in.

Of these—

- Thirty-eight were from ordinary Friendly Societies.
- Thirty-six from the Ancient Order of Foresters.
- Sixty-three from the Manchester Unity of Odd Fellows.
- Seventeen from smaller Orders.
- Four from societies of females.

Two of these must be deducted as probably repetitions, thus: the Trevor lodge of the I.O.O.F., M.U. at St. Martin's, is entered as having 198 members and 1,183*l.* in the second set of abstracts, and the Friendly Society of Great Woolaton as having 355 members and 2,428*l.* in the first summary the Trevor Lodge I.O.O.F., M.U. at St. Martin's, is entered as having 187 members and 1,146*l.*, and the Friendly Society of Great Woolaton as having 347 members and 2,364*l.*

Nine of the isolated societies make no return of members; they have 12,736*l.*

The other 29 have 5,056 members and 42,669*l.* If the funds of those which do not state their numbers are in the same ratio as in the other case, the nine societies should have rather more than 1,400 members.

There are in Shropshire of the Manchester Unity of Odd Fellows by the October return of 1872 78 lodges with 10,546 members and 97,000*l.*; eight lodges are unregistered.

The Ancient Order of Foresters have by their last directory 72 courts, 6,184 financial members, and 39,500*l.*; only one court is unregistered, and 51 of them have graduated scales of contributions. Indeed Shropshire is the county in which the Foresters have made more progress than in any other. This is to a great extent owing to the good management of the Shrewsbury district which many years ago adopted a graduated scale of contributions, and has done much since then in the way of efficient management to make itself a pattern to most districts of the Order. They are endeavouring now to carry out a reform which would be very desirable, but in the way of which there are many practical difficulties.

They desire to club together the funds of the various courts for investment, so that they may place out their capital on mortgage at four or five per cent., instead of leaving it in small sums at the savings banks at 2½ per cent. This matter was discussed at the last high court meeting of the Order; and the Registrar was desirous to help them as much as he could. But unfortunately if any court chose to secede from the management, and appoint new trustees different from those of the district there would be much complication, as the Friendly Societies Act vests the title in the trustees for the time being, and a mortgage made on behalf of two or three courts in the name of the district trustees who would also be appointed court trustees would be very much confused if any one court refused to appoint the new trustees of the district as its own.

There is a small order of Odd Fellows called the Bridgnorth Reformed Odd Fellows which returns eight lodges, but makes no statement of the number of members, and has taken no notice of communications sent to them.

There are four lodges of the Order of Druids with 168 members. The Free Gardeners have half a dozen lodges with about 500 members. The Rechabites return one tent in Shrewsbury; they have about 160 members in the country. The Locomotive Society has two branches with 105 members, and about 600*l.* (they are included among the single societies in the Registrar's report).

On the whole there may be 18,000 members of affiliated Orders in Shropshire, and about 6,500 members of registered isolated societies.

The annexed abstracts of the returns sent by the isolated friendly societies show how the money is usually invested. It may be taken as a rule that the members all pay alike and have but one fund; of course a society like the Shropshire Provident Society is managed in a strict manner. A letter from Mr. Job Hayes, master of the Madeley Union workhouse is also annexed. It is objected to his statement that respectable people are in no way connected with Friendly Societies, that magistrates and other influential people chiefly manage the Shropshire Provident Society. But this society has little hold on the county, and Mr. Hayes' statement is in my judgment substantially correct as describing what is often the case.

Seven isolated friendly societies send returns all in manuscript.

1. Saint Almonds Total Abstinence Friendly Society, established 1859, registered 1863—Workmen's Hall, Shrewsbury:—

No. of members.	Capital.	
780.	242 <i>l.</i>	167 <i>l.</i> savings bank.
		25 <i>l.</i> treasurer.
		50 <i>l.</i> mortgage.

Affiliated Orders: Manchester Unity. A.O.F., Shrewsbury, a pattern district.

Bridgnorth Odd Fellows.

Order of Druids, &c.

Ordinary Friendly Societies.

2. The New Friendly Society—Wrock Wardine Wood:—

No. of members.	Capital.	
? 70.	310 <i>l</i> .	{ 270 <i>l</i> . on building. 40 <i>l</i> . P.O. savings bank.

3. Claverley Union Society:—

No. of members.	Capital.	
114.	1,010 <i>l</i> .	{ 229 <i>l</i> . savings bank. 750 <i>l</i> . seven cottages and gardens. 19 <i>l</i> . arrears of rents. 12 <i>l</i> . treasurer.

4. Morning Star Lodge of the Workingmen's Friendly Society, Dawley:—

No. of members.	Capital.
? 80.	61 <i>l</i> . in P.O. savings bank.

5. Wellington Mechanical Society:—

No. of members.	Funds.
74.	209 <i>l</i> . (on loan).

6. Old Foresters Friendly Society, Whitchurch:

No. of members.	Funds.	
? 100.	2,346 <i>l</i> .	{ 1,460 <i>l</i> . mortgage. 860 <i>l</i> . bank. 44 <i>l</i> . treasurer.
(Expenses of feast day 10 <i>l</i> . 8 <i>s</i> ., legal expenses 15 <i>l</i> . 18 <i>s</i> . 3 <i>d</i> .)		

7. Shropshire Miners Provident Society:—

No statement of the number of members or of the funds.
? 90 members.

Four isolated societies fill in printed forms.

1. Primitive Methodist Sick Benefit Society, Lightmoor:—

No. of members.	Funds.	
90.	63 <i>l</i> .	{ 45 <i>l</i> . debentures. 18 <i>l</i> . treasurer.

2. Worfield Friendly Society:—

No. of members.	Funds.	
30.	409 <i>l</i> .	{ 375 <i>l</i> . savings bank. 34 <i>l</i> . treasurer.

3. Workingmen's Society at Pakengates:—

No. of members.	Funds.
13.	10 <i>l</i> . P.O. savings bank.

4. Llanyblodwell Society, near Oswestry:—

No. of members.	Funds.	
64.	342 <i>l</i> .	{ 336 <i>l</i> . savings bank. 6 <i>l</i> . treasurer.

Twenty-four isolated societies send printed reports.

1. Acton Burnell Friendly Society:—

No. of members.	Funds.	
106.	2,077 <i>l</i> .	{ 1,500 <i>l</i> . Shrewsbury borough rate mortgage 550 <i>l</i> . savings bank. 27 <i>l</i> . treasurer.
(Cost of feast and liquor about 18 <i>l</i> .)		

2. Clungunford Friendly Society:—

No. of members.	Funds.	
280.	1,222 <i>l</i> .	{ 700 <i>l</i> . mortgage. 300 <i>l</i> . in the funds. 205 <i>l</i> . savings bank. 17 <i>l</i> . interest due.

Expenditure for the year exceeded income by 122*l*. 16*s*.

Use of room 8*l*.

Expense of band 3*l*.

3. Nesscliff Friendly Society:

No. of members.	Funds.	
337.	3,754 <i>l</i> .	{ 3,712 <i>l</i> . savings bank. 52 <i>l</i> . treasurer.

4. Waterloo Benevolent Society, Much Wenlock.

No. of members.	Funds.	
114.	1,756 <i>l</i> .	{ 900 <i>l</i> . National Debt Commissioners. 250 <i>l</i> . at quat. ? mortgage. 557 <i>l</i> . savings bank. 49 <i>l</i> . treasurer.

FRIENDLY SOCIETIES' COMMISSION:—REPORT BY THE HON. E. L. STANI

5. Waters Upton Friendly Society:—
 No. of members. Funds.
 ? 120. 200*l.* { 180*l.* bank.
 20*l.* treasurer.
 Expenditure for the year exceeded the income by 108*l.*
 Feast expenses were 19*l.* 16*s.* 6*d.*
6. Union Friendly Society at Bishop's Castle. Founded 1775.
 No. of members. Funds.
 126. 962*l.* { 955*l.* Commissioners National Debt.
 7*l.* treasurer.
7. Coverdale Friendly Society.
 No. of members. Funds.
 63. 1,030*l.* { 981*l.* stock.
 49*l.* treasurer.
 Expenses at feast 2*l.* 19*s.* 10*d.*
 Room, ale, fire, and lights, 1*l.* 17*s.* 2*d.*
8. Harwood Male Friendly Society:—
 No. of members. Funds.
 114. 1,255*l.* { 500*l.* mortgage.
 362*l.* consols.
 341*l.* savings bank.
 32*l.* treasurer.
 Club anniversary, 3*l.* 4*s.* 9*d.*
9. Waterloo Friendly Society. Dorrington.
 No. of members. Funds.
 ? 50. 380*l.*
10. Hawkstone Friendly Society:—
 No. of members. Funds.
 262. 4,911*l.* { 4,471*l.* on security.
 171*l.* interest on do. less income tax.
 268*l.* savings bank.
 1*l.* cash in hand.
11. Knockin Young Friendly Society:—
 No. of members. Funds.
 92. 106*l.* { 91*l.* savings bank
 15*l.* treasurer.
 Feast expenses, 4*l.* 18*s.*
12. Sons of Silin Friendly Society at Llansilin:—
 No. of members. Funds.
 259. 805*l.* { 747*l.* mortgage.
 1*l.* savings bank.
 42*l.* treasurer.
 15*l.* owing.
13. Ludlow Philanthropic Society:—
 No. of members. Funds.
 108. 1,534*l.* { 210*l.* on mortgage.
 56*l.* savings bank.
 1,165*l.* house property.
 30*l.* rent owing.
 21*l.* contributions due.
 52*l.* in hand.
14. Market Drayton Old Midsummer-day Union Friendly Society:—
 No. of members. Funds.
 67. 1,365*l.* { 1,000*l.* consols.
 133*l.* post-office savings bank.
 21*l.* treasurer.
15. Cambrian Railways Friendly Society, Oswestry:—
 No. of members. Funds.
 503. 76*l.*
16. Oswestry Union Friendly Society:—
 No. of members. Funds.
 244. 2,672*l.* { 1,950*l.* mortgage.
 682*l.* savings bank.
 6*l.* lent to members.
 34*l.* treasurer.
 21*l.* spent on feast; 16*l.* received for feast.
17. Railway Servants Sick Benefit Society, Shrewsbury:—
 No. of members. Funds.
 24. 45*l.* { 43*l.* post-office savings bank
 2*l.* treasurer.
 (Separate management fund.)

18. Shropshire Provident Society:—

No. of members.	Funds.	
? 1,000.	8,634 <i>l.</i>	{ 5,808 <i>l.</i> consols. 900 <i>l.</i> North-western Railway debenture. 730 <i>l.</i> ditto, preference stock. 500 <i>l.</i> L. and Y. Railway debentures. 218 <i>l.</i> savings bank. 528 <i>l.</i> treasurer and stewards.

There are 32 branches of this society, which is managed by honorary members. The cost of management for 1870–71 was 188*l.* The income, apart from interest, was less than 1,100*l.* The cost of management, therefore, was 17 per cent.

19. Wellington Union Friendly Society:—

No. of members.	Funds.
48.	14 <i>l.</i>

A dividing society; divided 107*l.* in 1871.

20. Whittington Men's Friendly Society. Established 1821:—

No. of members.	Funds.	
112.	907 <i>l.</i>	{ 373 <i>l.</i> house and land. 513 <i>l.</i> savings bank. 21 <i>l.</i> treasurer.

21. Great Woolaton Friendly Society. Established 1821:—

No. of members.	Funds.	
347.	2,365 <i>l.</i>	{ 957 <i>l.</i> Government. 880 <i>l.</i> mortgage. 486 <i>l.</i> bank. 66 <i>l.</i> loan. 26 <i>l.</i> treasurer.

Management fund separate. From this fund of 3*d.* a month is paid 34*l.* 13*s.* for anniversary.

22. Bashford Friendly Society:—

No. of members.	Funds.	
327.	1,149 <i>l.</i>	{ 950 <i>l.</i> mortgage. 99 <i>l.</i> savings bank. 65 <i>l.</i> interest due. 15 <i>l.</i> advancement for members' wives. 20 <i>l.</i> in hand.

23. Brockton Friendly Society:—

No. of members.	Funds.	
62.	852 <i>l.</i>	{ 650 <i>l.</i> mortgage. 186 <i>l.</i> savings bank. 10 <i>l.</i> interest due. 6 <i>l.</i> in hand.

24. Whitchurch Tradesmen's Society:

No. of Members.	Funds.	
1,460.	14,043 <i>l.</i>	{ 12,022 <i>l.</i> mortgage. 186 <i>l.</i> savings bank. 10 <i>l.</i> interest due. 6 <i>l.</i> in hand.

Four female societies make returns.

1. The Female Friendly Society at Petten. MS. return:—

No. of members.	Funds.	
? 150 <i>l.</i>	189 <i>l.</i>	{ 126 <i>l.</i> in bank. 63 <i>l.</i> in box.

2. Whitchurch Ladies' club. Printed report:—

No. of members.	Funds.	
326.	2,288 <i>l.</i>	{ 1,420 <i>l.</i> mortgage. 868 <i>l.</i> bank.

3. Ellesmere Female Friendly Society, printed report:—

No. of members.	Funds.	
? 40.	1,080 <i>l.</i>	{ 1,000 <i>l.</i> Liverpool Waterworks. 80 <i>l.</i> savings bank.

4. Whittington Female Friendly Society:—

No. of members.	Funds.	
71.	1,968 <i>l.</i>	{ 146 <i>l.</i> land. 1,207 <i>l.</i> savings bank. 600 <i>l.</i> mortgage. 15 <i>l.</i> in box.

The following smaller affiliated Orders make returns from Shropshire.

One lodge of Druids at Oswestry, "Loyal Pride of Oswestry":—

Funds.	
84 <i>l.</i>	{ 55 <i>l.</i> bank. 9 <i>l.</i> treasurer.

Two Branches of Locomotive Steam Engineermen and Firemen :

Shrewsbury :—

No. of members.	Funds.	
61.	577 <i>l.</i>	{ 499 <i>l.</i> Birmingham corporation and bank. 28 <i>l.</i> treasurer.

Owesity :—

No. of members.	Funds.	
42.	109 <i>l.</i>	{ 100 <i>l.</i> bank. 9 <i>l.</i> treasurer.

The Rechabites have one tent, Sabrina, Shrewsbury :—

No. of members.	Funds.
19.	112 <i>l.</i> in bank.

The Gardeners have the following lodges :—

1. Loyal Darby Lodge, Wellington District. MS. return :—

Funds.
28*l.*

2. Loyal Bellevue Lodge, Shrewsbury District. Printed returns :

No. of members.	Funds.	
102 <i>l.</i>	90 <i>l.</i>	{ 79 <i>l.</i> bank. 11 <i>l.</i> arrears.

3. Cock and Hen, Watling Street :—

No. of members.	Funds.	
180.	584 <i>l.</i>	{ 534 <i>l.</i> bank. 50 <i>l.</i> treasurer.

4. Loyal Wrekin Lodge :—

No. of members.	Funds.	
132.	233 <i>l.</i>	{ 212 <i>l.</i> bank. 21 <i>l.</i> treasurer.

5. Gardeners Oaken Gates :—

Funds
30*l.* in bank.

6. Prince of Wales, at Dawley :—

No. of members.	Funds.	
83.	98 <i>l.</i>	{ 71 <i>l.</i> bank. 27 <i>l.</i> treasurer.

I know from experience that there is a strong desire on the part of the poor people in this neighbourhood to join friendly societies, nor do they stop to consider which are best or safest, but foolishly enter those that offer the greatest apparent advantages, such as office clubs, burial clubs, and such like, and are thus cheated out of their little savings, for when they require the aid of their club they are told by the collectors there are no funds, or that they are out of compliance, a fact which the collectors take care *shall be* to those that are ignorant of the laws. A great many do not understand the meaning of registered or unregistered societies, and the respectable people in this neighbourhood are in no way connected with friendly societies* (consequently there is little inducement for the poor to enter them), except some that are no self-supporting, and from 20 years' experience I am quite sure that clubs to be safe should be independent of all honoured subscriptions, for when those subscriptions die out or cease, the funds dwindle, and the healthy member, when he eventually becomes sick, finds his cherished society to be insolvent. This, I believe, to be one great cause of the failure of the old sick benefit societies.

The Odd Fellows, to which I belong, pay yearly to the sick and funerals nearly 300*l.*, all to the poor in this locality, a great deal of which otherwise would have to come out of the rates. One great difficulty to societies generally is finding members who can afford to give their time and attention to manage the business properly, and one felt in the neighbourhood is, that for the want of better accommodation, they are held at public-houses, and there is always a strong party in every club, influenced by the landlords one way or other, and take every opportunity to pass resolutions for their special benefit. The anniversaries and processions always brought about by landlord's influence considering all its expenses, costs each member nearly one-half as much as his yearly contributions. What is badly wanted, is a uniform system of book-keeping, a better and more efficient audit of accounts and proper Government returns.

JOB HAYES.

* This statement contradicted by Mr. Boycott (see Mem. after Q. 10):

STAFFORDSHIRE.

Staffordshire
I.O.O.F., M.U.

This county has a population of 857,333 people, and is of a varied character in its industries, and friendly societies are pretty well represented within its limits.

The Manchester Unity of Odd Fellows return in the October report of 1871 that they numbered in Staffordshire on the 1st January 1871 13 districts, 126 lodges, 15,037 members, being an average of nearly 10 lodges and 1,028 members to a district, and 107 members to a lodge. Their funds on the 1st January 1871 were about 98,750*l.*, or 7*l.* 11*s.* 6*d.* a member. They received during the year 3,557*l.* for interest on 92,528*l.*, or 3*l.* 15*s.* 8*d.* per cent.

Only eight lodges are unregistered, of which seven are in the Tipton district and one in the West Bromwich district. They number 143 members, or an average of 18 members. The Tipton district has 13 lodges and 345 members. The seven unregistered lodges have 133 members, and the whole capital of the district was returned on January 1, 1871, as 1,004*l.* 10*s.*, or about 3*l.* a member. There are miners lodges, which generally are worse managed and more backward than others. In the black country too the system of lodge liquor is prevalent, which wastes a great deal of the funds. Their payments for funerals in 1870 were 148*l.* among 325 members, or more than 9*s.* a head.

The valuation of the order for Staffordshire has not yet been published, but in 1870 their average age was 36·33 years, or '44 above the average of the order and '61 younger than Cheshire. There are about the same number of the order in the two counties, and the Cheshire districts are insolvent about 14·8 per cent., or 4*l.* 5*s.* a member. The Staffordshire members are about 12*s.* a head richer than the Cheshire lodges; and they average '61 of a year younger. Their insolvency, therefore, will be much less. Some of the districts are very well managed and flourishing, such as the Stafford district. The potteries district also, though composed chiefly of very unhealthy trades, potters and miners, have succeeded hitherto by putting out their money at good interest, and paying only 8*s.* a week sick pay.

One hundred and four lodges of the Manchester Unity make their returns to the Registrar. Two with 350 and 204 members omit to return their numbers. All the rest make complete returns. The total of the lodges making returns is 12,079 members.

A.O.F.

The Ancient Order of Foresters number in Staffordshire, according to the compiled statement for 1871, 187 courts, of which nine were out of district, the remainder in 12 districts. The total worth of all the funds was 58,881*l.* or 3*l.* 14*s.* 3*d.* a head. According to the directory for 1872 there are 192 courts, of which 187 are registered and 65 of them have graduated scales of contribution.

One hundred and twenty-five courts of Foresters make returns to the Registrar this year; of these 43 fail to return the number of their members.

G.U.O.O.F.

The Grand United Order of Odd Fellows in Staffordshire have, by their directory, 8 districts, 64 lodges, and 3,513 members; of these 17 make returns in 1872, 22 made returns in 1867. But of the 17 that make returns this year only eight made returns in 1867, and 14 of those which made returns in 1867 make no return this year. Ten of the lodges which make returns do not state the numbers of their members. The United Order of Free Gardeners number in Staffordshire 93 lodges and 3,806 members. Fourteen of them make returns to the Registrar, and three of these do not return their number of members. The 11 which do return them have 638 members and 1,826*l.*

Smaller orders.

The Order of Druids have ten lodges and 521 members. Four of these make returns, but only one states the number of members.

The Loyal Order of Ancient Shepherds, Ashton Unity, return five lodges, but only two state the number of their members.

The Nottingham Imperial Odd Fellows have about 30 lodges and some 1,800 members in the county. Five of them make returns.

The Bolton Unity of Odd Fellows return four lodges.

The United Ancient Order of Druids has three lodges and 136 members.

The Wolverhampton Odd Fellows return nine lodges. Six of them return the number of their members.

There are several more small orders which make returns. Three lodges of the Handsworth Independent Odd Fellows, three lodges of the London Unity of Odd Fellows, three lodges and 218 members of the Staffordshire Odd Fellows, three lodges of Loyal Britons, a tent of Rechabites, and a lodge of Sons of Temperance.

Three branches of the Locomotive Engineers; 236 members.

The printed register of certified societies in Staffordshire has 112 pages, and 1,318 societies down to 1860. Since then, up to 1871, there have been registered nearly 600 societies.

Returns to the
Registrar.

A large number of these societies, of course, have broken up. But in 1867 1,288 forms were issued from the Registrar's office, to which 571 answers were sent in.

This year (1872) 490 returns have been sent in, classified as—

Ordinary Friendly Societies	-	-	-	-	-	-	-	-	-	145
Ancient Order of Foresters	-	-	-	-	-	-	-	-	-	125
Independent Order of Odd Fellows, Manchester Unity	-	-	-	-	-	-	-	-	-	104
Grand United Order of Odd Fellows	-	-	-	-	-	-	-	-	-	17
Free Gardeners	-	-	-	-	-	-	-	-	-	14
Smaller orders	-	-	-	-	-	-	-	-	-	48
Burial societies	-	-	-	-	-	-	-	-	-	5
Societies for females	-	-	-	-	-	-	-	-	-	16
Unknown orders	-	-	-	-	-	-	-	-	-	16

SPECIAL REPORT ON THE POTTERIES.

Potteries.

The Parliamentary borough of Stoke-upon-Trent numbers by the last census 130,507 inhabitants. To this may be added Newcastle-under-Lyne, with nearly 16,000 inhabitants. This population of

nearly 150,000 inhabitants, including a few adjacent townships, has a mixed industry of pottery, coal, and iron, and has several societies which deserve special notice. First of all we may mention the North Staffordshire Provident Association, founded in 1847. The evidence of the secretary, Mr. E. J. Hamersley, will be found page 478 of the second report of the Commissioners' questions, 18,902-19,017. At the close of the year 1871 the society numbered 1,122 members in all its departments of insurance, and their capital was 13,828*l.* Their savings during the year were 1,333*l.* This society illustrates the advantages of a sufficient number of members so as to equalise risks, ensure good management, and invest the funds at good interest. 11,330*l.* of the society's money is lent on mortgage at 5 per cent. This to a great extent accounts for their thriving condition. They have divided surpluses among their members at their periodical valuation.

Potteries.
North Staffordshire Provident Association.

The cost of management was about 13 per cent. on the income from contributions in 1871, but there were exceptional items. The usual cost would be about 10 or 11 per cent.

This society has six branches, situated as follows:—

Hanley	-	-	-	-	-	-	-	-	-	311
Stoke	-	-	-	-	-	-	-	-	-	130
Langton	-	-	-	-	-	-	-	-	-	283
Burslem	-	-	-	-	-	-	-	-	-	145
Tunstall	-	-	-	-	-	-	-	-	-	61
Talk o' th' Hill	-	-	-	-	-	-	-	-	-	33
										963
										963

in the sickness department, which, as usual, is the most important in the society. The contributions are all kept separate for sickness, for death, for deferred annuities, for endowments, and for medical aid and management.

The deferred annuity fund is hardly used at all; the contributions for the year 1871, amounting to only 8*s.* 1*d.* The endowment fund is also but little used. There is a juvenile department in the society open to children from 6 years to 15. At 15 they are passed into the adult fund. The contribution for children is 1*d.* a week, which ensures 2*s.* weekly in sickness and 1*l.* at death, with medical attendance.

A child at the age of six may be insured in the death fund alone. A payment of 1*d.* a month insures 2*l.* 10*s.* at death.

This society is purely a business one. The meetings are all held away from public houses, and the members merely attend to pay their contributions.

The government rests in the yearly meeting, and there is a fine of 1*s.* for non-attendance, which has a very good effect.

Fine for non attendance at yearly meetings
Sick pay continued on full scale through life.

The peculiarity about this society is that sick pay is continued on the full scale throughout the sickness, no matter how long. This society, no doubt, owes part of its success to the fact that they have received considerable sums as donations, amounting in all to about 1,000*l.*, of which 760*l.* was a legacy by Dean Woodhouse for the best managed friendly society in the district, which was awarded to them. Still the great mass of its success must be ascribed to sound principles at starting, and good management afterwards. Sir C. Adderley, M.P., has been one of those whose help and good advice have done much to promote the welfare of the society, of which he was the founder; but the management has been entirely in the members themselves.

There seems no reason why such a society as this should not have its counterpart throughout the country; or better still, why the various districts of the affiliated orders should not consolidate themselves for sick pay and keep the advantage of clearence and membership all over the country. This society has the advantage over a county society that the members are all near enough to each other to take part in the annual meeting, and its management is cheaper.

In the year 1870, 20 members seceded from this society with an average membership of three years one month, and with a balance of profit to the society by excess of contributions over benefits received of 51*l.* 14*s.* Five of these ceased their membership by leaving the district. Had this society been in unity with a large order, such as the Manchester Unity, these members might have drawn clearances and so kept the benefit of their past contributions.

The following table of per-centage of management for the ten years, 1861-1870, is calculated on the gross receipts, including interest:—

	£	s.	d.
1861	-	-	8 2 0
1862	-	-	9 0 0
1863	-	-	8 1 0
1864	-	-	7 11 0
1865	-	-	8 0 0
1866	-	-	8 3 0 (excluding actuary's fee.)
1867	-	-	8 4 0
1868	-	-	7 11 9
1869	-	-	7 10 1
1870	-	-	7 6 0
			81 8 10

Average 8*l.* 2*s.* 10*d.* per cent.

This society was copied from the Birmingham General Provident Society.

Next to the North Staffordshire Provident Association comes the Manchester Unity of Odd Fellows.

Potteries
I.O.O.F., M.U.

There are 12 lodges, which all made returns to the Registrar in 1872.

Name.	Place.	No. of Members.	Funds.
Knypersley - - -	Bradley Green - -	85	£ 1,217
Perseverance - - -	Burslem - - -	76	745
St. John - - -	Do. - - -	188	2,285
Miners - - -	Chesterton - - -	198	1,281
Alfred - - -	Fenton - - -	68	413
Nelson - - -	Golden Hill - - -	157	1,081
Andrew's - - -	Hanley - - -	43	309
Oak - - -	Harriseahead - - -	37	91
Widows and Orphans' Relief	Norton - - -	150	1,051
Excelsior - - -	Talk-o'-th'-Hill - -	94	132
St. Martin - - -	Tunstall - - -	230	2,395
St. Margaret - - -	Wolstanton - - -	69	1,193
		1,395	12,193

or about 9*l.* a member. But this includes the Widows and Orphans Funds. The district returned for the year 1870 to the order 1,406 members, 9,854*l.* capital and interest, averaging about 4*l.* 14*s.* per cent.

The lodges meet monthly, and in the opinion of the district secretary, it is better that they should. The lodge of this district holds cottage property to the value of 208*l.* and has 63*l.* out on personal security. It cannot have paid them well, for their total of rent and interest is 49*l.* 18*s.* 7*d.*, of which 32*l.* 10*s.* is interest on mortgage. From the remainder 7*l.* 5*s.* must be deducted as cost of managing property, leaving less than 10*l.* for their interest on 270*l.* The account, however, in the balance sheet is confused and might be improved by the district auditor. The district secretary of the Manchester Unity stated that nearly all the old isolated societies had gone down. Twenty years ago there were nearly a score in Burslem. The bulk of them were dividend societies.

A.O.F.

The Ancient Order of Foresters have five district and one neutral court in the potteries.

North Staffordshire district 17 courts, 2,134 members, 11,500*l.*

North Staffordshire Western District, 6 courts, 801 members, 3,500*l.*

Court 1,538 at Loughton, 163 members, 1,479*l.*

Giving a total of 24 courts, 3,098 members, 16,479*l.*

In the North Staffordshire district they charge the miners a special rate. The secretaries are paid 6*d.* a member.

All the 24 courts are registered. Six of them have adopted a graduated scale of payments.

The North Staffordshire district gives the following figures as to the employment of its members and their average sickness:—

Trades of
members of
A.O.F. in
potteries.

Of 2,060 members, 1,083 are potters and glass workers; their sickness was 16,304 days, or 2 weeks, 1 day, 1 hour each. There were 369 miners who had 6,768 days' sickness, or 4 weeks, 4 days, 5 hours each. 85 labourers in town, averaged 3 weeks and 13 hours. 65 brickmakers averaged 4 weeks, 4 days, 5 hours.

Perhaps the only members numerous enough to make an average fairly are those of the potters and miners, who between them give an average for 70 per cent. of the district of 15·87 days sickness a head, whereas the experience for the whole order is 7·61 days, or less than half that of the potteries. A disproportion such as this shows the impossibility of framing general tables for adoption throughout the country, which can be depended upon without requiring adjustment by valuation.

The suspensions for non-payment during the year in the North Staffordshire district were 64, which is less than the average of the order, and indicates a higher degree of providence and care in the members.

G.U.O.O.F.
school fees of
orphans paid.

The Grand United Order of Odd Fellows have seven lodges and 160 members in the potteries district. Every member subscribes to a widow and orphan fund, from which is paid the schooling of the orphans, and if there is anything over gifts are made to the widows. The lodges are all registered; only one lodge has a graduated scale of contributions, and the management fund is not kept separate. The lodges meet monthly, and in the opinion of the district secretary there is no necessity for fortnightly meetings. He, like the district secretary of the Manchester Unity, believed that all the old fashioned sick clubs had died out in Burslem. He complained as to investment that the corporation could not take money in small sums of a hundred or so, whereby the friendly societies were excluded from a good and safe investment.

In this order, as generally throughout the potteries in all the orders, the system of lodge liquor has entirely gone out, and a real money rent is paid for the use of the room.

There is a lodge of Druids at Hanley with 90 members.

There are two lodges of the Nottingham order, one at Golden Hill, with 127 members and 453*l.* The other at Kildgrove, has 301*l.*, but makes no return of the number of members.

There are five lodges of the Ancient Shepherds, Ashton Unity, with about 300 members and 512*l.* Potteries.
There are seven lodges of the Ancient Free Gardeners, with 70 members, in and about Hanley.
In Tunstall there are eight lodges and 684 members.

There is a tent of Rechabites, with 174 members and 1,345*l.*, in Tunstall.

There is also a branch of the Locomotive Engineers and Firemen at Stoke, with 110 members and 598*l.*

There are three societies in the potteries, which are called dividend societies. But they all go on the principle of keeping a fundamental stock, and only divide the surplus beyond that. Two of them are in Stoke-upon-Trent. One, The New Friendly Dividend Society, has 104 members and 2,114*l.* They divided nothing last year. They were certified in 1862. They admit no members past 30 years of age. The contributions are uniform, 1*s.* 10*d.* every four weeks, and 1*s.* a year to the permanent fund. This society was formed from a previous society, the Stoke-upon-Trent New Friendly Society, and started with 2,000*l.* capital, inherited from that society. Rule 37 runs as follows:—

“That the sum of 2,000*l.* forming part of the funds of the Stoke-upon-Trent New Friendly Society which has been recently dissolved shall forthwith be transferred to or vested in the trustees of this society, and shall with the annual subscription of 1*d.* per member as provided by the 20th Rule form a permanent fund and shall not be used, appropriated, or diminished on any account whatever. The interest and income arising therefrom, and from other moneys of the society together with the members' subscriptions and other moneys of the society, shall be applied to the relief of such members as are entitled to the benefits of the society, and the remainder or residue thereof after providing for the immediate wants of the society shall be equally divided and paid to each member of the society at the time specified in rule 19.” (The Tuesday preceding Stoke Wakes.)

The other dividend society in Stoke is called the Lily of the Valley Friendly Society. It is registered and formerly belonged to the Manchester Unity; there are 143 members, and the funds are 1,071*l.* This is permanent stock. The members all pay one rate, the average dividend is 14*s.* or 15*s.* a year. The third dividend society at Newcastle-under-Lyme is called the St. George's Dividend Friendly Society, and their stock is 3,540*l.* In 1867 they had 366 members. This society is also registered.

The following sick clubs are also worth mentioning. The Wesleyan Mutual Provident Sick Society, Tunstall, founded 1847, with 120 members and 1,187*l.*, registered. It admits men and women from the age of 16. They have graduated tables framed by an actuary; the sick payments and those for death are separate; there are varied scales of benefit, but members usually subscribe for 10*s.* a week.

The Stoke Commercial Friendly Society has 55 members and 1,582*l.*, it was founded in 1828, it owns house property valued at 220*l.* This club has an anniversary, and members are fined 6*d.* for non-attendance. There is no graduated scale of contributions. The benefits are 7*s.* a week for six months, then 4*s.*; no man can draw more than 52 weeks at 7*s.* in the whole of his life. This club is growing old, and makes very few new members.

The Burslem Permanent Provident Society has 80 members and 974*l.*, it was founded in 1831, and certified in 1847. They have graduated tables certified by F. G. P. Neison.

There is a society called the North Staffordshire Railway Friendly Society, at Stoke-upon-Trent, with 900 members from among the porters, guards, fitters, signal-men, clerks, engine-drivers, &c. There has been no surplus for several years, if there had it would have been divided.

In Loughton there are the Vauxhall Friendly Society, 150 members, 3,168*l.*, founded in 1842; the Loyal Victoria Sick Society, 26 members, 305*l.*, founded in 1847; and the Unity Life Assurance Friendly Society, 1,319 members, 101*l.* In 1867, seven other societies made returns from Loughton.

In Hanley there are of single registered clubs besides those mentioned—

The Prince of Wales Friendly and Dividend Society	-	-	£	520
Artist's Friendly Society, 117 members	-	-	-	3,305
St. Martin's Friendly Society, 75 members	-	-	-	1,373
Labourers' Good Intent Friendly Society, 40 members (?)	-	-	-	16
Prince Albert Friendly Society, 58 members	-	-	-	976

Besides these seven societies in Hanley, with 811 members and 4,444*l.*, made returns in 1867.

In 1867 two dividend societies in Newcastle-under-Lyme, with 1,453*l.*, and one of them with 150 members made returns, but do not now make an appearance.

In the greater number of the workshops of the Potteries there are shop clubs, called there bank clubs; working at the bank being a local expression for a potter's work. They divide once a year, generally at Martinmas. They are managed by the men themselves, and there is no compulsion about joining them, though the men as a rule do so. Bank clubs.

In one of them it was stated that all who worked were expected to join, but there was no compulsion; and some did refuse. The contribution was 3*d.* a week and 1*s.* entrance, payments fortnightly, a new hand comes into immediate benefit, and men are taken in at any age. The benefits are 6*s.* a week for 13 weeks, then half-pay; for funerals there is a levy of 1*s.* a member. Sometimes the master subscribes to the club.

It was stated to me that at the North Staffordshire Foundries there were shop clubs, which were compulsory, but this was hearsay, and has not been verified.

There are commonly pit clubs in North Staffordshire at the different collieries, called ground clubs, which divide once a year. They are managed by the men in North Staffordshire, not as in South Staffordshire, where they are under the control of the masters, and no account is given.

The North Staffordshire Coal and Ironstone Workers Permanent Relief Society was founded in 1870, to furnish some more secure provision against accidents, and was copied chiefly from the Northumberland and Durham Coal Field Society. Sir Lovelace Stamer, the rector of Stoke, is the honorary secretary and founder of this society. It grew out of a surplus from the subscriptions for the relief of the sufferers by the Talk-o'-th'-Hill explosion. First of all 1,500*l.* was set apart, afterwards this sum was increased to 3,000*l.* The following letter of Sir Lovelace Stamer gives the principal facts connected with the foundation of the Society. North Staffordshire Coal and Ironstone Workers Permanent Relief Society.

Potteries,
North Stafford-
shire Coal and
Ironstone
Workers Per-
manent Relief
Society.

COLLIERY ACCIDENTS.

To the Editor of the "Staffordshire Advertiser."

SIR,

As I have been intimately connected with the Talke Relief Committee from its formation, and have spared no pains to effect the establishment of a permanent relief fund for coal and ironstone workers in this district, I may perhaps be allowed a little space in your columns to give the information which "Inquirer" has asked for in your issue of June 4th.

It is quite true that there will be a considerable surplus from the fund subscribed for the relief of the sufferers by the Salke disaster, but it is well that the public should be reminded of the circumstances to which this is mainly due.

When the committee made their appeal in December, 1866, they asked not only for a sum sufficient to relieve the distress caused by that one catastrophe, but for aid to establish "some permanent provision for the relief of similar cases hereafter." (I take the words from the circular issued by the committee, dated January 22nd, 1867, and signed by Sir Smith Child as chairman.) They add: "If the funds collected by them should happily exceed the requirements of their own case, they intend to apply the surplus towards the furtherance of this most desirable object."

It will also be remembered that, concurrently with the formation of our own local committee, a Mansion House Committee was formed in London, to raise a fund for the joint relief of the sufferers both at Talke and Barnsley. That committee made no apportionment of the funds in their hands until Nov. 1867; and then, on ascertaining that the Talke Committee had already raised a sum sufficient to meet every claim arising out of the accident, they ruled that it was unnecessary to make any grant out of the Mansion House Fund. The Talke Committee, objecting to this decision, requested me to go to London and state the object of the fund to the Mansion House Committee. I have before me the "Times" report of the meeting which was held: "In reference to the claims from Talke, Sir L. Stamer explained that in North Staffordshire the local committee had from the first contemplated the formation of a permanent relief fund there, in order to render these extraordinary appeals unnecessary, and that towards such a fund they had always expected to receive from the Mansion House Committee a sum proportionate to the disaster at Talke. Upon that explanation the committee yesterday made a grant of 1,500*l.* to the authorities at Talke towards the local permanent relief fund."

This will explain how it comes to pass that we have a surplus, and what our object was in trying to secure it.

In the course of 1868 Mr. W. P. Patison, a London actuary, was consulted as to the sum it would be necessary to reserve for the relief of the Talke accident, and the result of his calculations was to show that the committee would be justified in regarding 3,000*l.* as a surplus immediately available for the establishment of a permanent relief fund. A sub-committee was accordingly appointed to prepare a draft scheme and rules for a society, which should not only afford to its members assistance in case of disablement, but also secure to married men a provision for widows and children in case of death by accident, similar to that enjoyed by the widows and children of men killed in the Talke explosion. These rules were submitted to the Talke Committee on April 9th, 1869, and by them generally approved, whereupon it was resolved: "That on the formation of such a society as is contemplated by the rules, the committee of the Talke Relief Fund are prepared to hand over to the trustees the sum of 3,000*l.* in aid of the objects of the society."

The next step taken was to submit the rules so approved to masters and men; and accordingly, in May, 1869, I was instructed to issue a circular to the managers of all the collieries in the district, asking their co-operation in making known to the men in their employ the proposed rules of a "Permanent Relief Society for the Coal and Ironstone Workers of North Staffordshire." I added, "The committee by whom they have been prepared are very anxious to ascertain the opinion of masters and men upon the scheme, in order that it may start with the goodwill of all concerned. Any suggestion that may be addressed to me will be carefully considered by the committee."

In a paper prepared for general distribution, setting forth the plan of the society, it was said, "It now only remains for the colliers and ironstone workers of North Staffordshire to signify their approval of the proposal made to them. A sufficient number of copies of this paper will be sent to each colliery for distribution among the men, and a few copies of the rules, as they now stand, will be sent with them, in order that they may be considered and suggestions made for their improvement, if thought desirable." Several replies, encouraging the committee to proceed, were received from both masters and men, and upon that the rules were sent to the late Registrar of Friendly Societies, Mr. Tidd Pratt, for registration. He required first that the rates of contributions and benefits should be certified by an actuary, and in November of last year they were submitted to Mr. Neison, of Great James-street, Bedford-row, London, a gentleman who has had much experience in calculations affecting the loss of life and limb through accidents in collieries. He thought it desirable to modify the rates of benefits, in order that the society might be perfectly secure, but that they continue to be of a substantial character may be judged from the fact that, for the small contribution of twopence weekly, a married man in case of his death by accident in or about coal and ironstone mines, can secure for his widow 4*s.* a week for the first five years, and 2*s.* for the second five years, and for each child under age 2*s.* a week, while in case of his own disablement through accident he will receive 6*s.* a week for the first five years, or for such portion of five years as the disablement lasts, and if the disablement should continue longer, then 3*s.* a week for such further time as he is unable to follow his employment.

On this basis preparations were at once made for enrolling members, and a secretary was appointed provisionally to visit all the collieries, distribute handbills and copies of rules, to explain what needed explanation, and to ascertain how far the men were favourably disposed towards the scheme. He commenced work about the middle of March, and from the number of visits he has paid and the circulars he has distributed, I do not think there can be any uncertainty as to the nature of the benefits offered. I am sorry to say it is true (as your correspondent believes) that the men generally are at present unwilling to enrol themselves in this society, but a start has been made, and local agencies have been formed in two if not more collieries. I cannot help hoping that this example will be followed by others, when they have proofs before their eyes of the benefits which are secured to them. At first there is a good deal of prejudice and suspicion to be overcome; the men are led to believe that the society has been formed in the interest of the masters, who will then be relieved from their proper liabilities on the occurrence of accidents to the men in their employ. As far as I am informed, I believe the masters have no liability in such cases beyond that which they voluntarily impose upon themselves, and I feel sure that if this society was established, they would not reduce, but be far more likely to increase, what they give of their own free will for the relief of those who meet with accidents in their pits. In the counties of Northumberland and Durham there has been in existence for eight years a Permanent Relief Fund, such as we are endeavouring to establish. By its last report I find that it has 11,629 enrolled members, and in aid of their contributions of 3713*l.* 19*s.* 3*d.* the owners of collieries paid 491*l.* 17*s.* 9*d.* for the year 1868-69. I shall deeply regret if this fresh opportunity of establishing a permanent fund for the relief of colliery accidents in this district is allowed to pass away. The men have the matter in their own hands. Whatever may appear on experience defective in the rules they can alter through their representatives. The intention is that the ordinary members should have the chief voice in the management of that which so mainly concerns themselves. As soon as a sufficient number of local agencies have been formed a meeting of representatives will be called, and they will elect the officers and committee for the ensuing year.

One thing is certain I think. When the public are made aware that for a weekly contribution of twopence such provision as I have named can be made by the well-paid colliers and ironstone workers of this district for themselves, their wives, and children, they will hesitate before they contribute for their relief on the occurrence of great accidents as they have done hitherto.

No one can help deploring the terrible loss of life which has so recently occurred at Kidsgrove, and on first thoughts it might appear right and reasonable to hand over a portion of the surplus for the relief of widows and orphans there. But at this rate it would soon come to an end, and we should fail to confer upon the district that lasting benefit of a permanent relief fund which we have now the opportunity of establishing. Your correspondent asks what will happen if the project falls through. Certainly the expenses that have been incurred will have to be paid out of the Talke surplus. It was the bounden duty of the committee to leave nothing undone to carry out the purpose for which (as I have shown) the surplus was subscribed; but there has been no lavish expenditure, and I may say that most of the labour has been performed gratuitously.

I have to apologise for the length to which my letter has run; but I have vainly endeavoured to compress it, and at the same time make a clear statement of the case.

Perhaps the importance of the subject will justify you giving me the necessary space in your columns.

Stoke-upon-Trent, 9th June 1870.

Yours &c.,
LOVELACE T. STAMER.

Potteries.
North Staffordshire Coal and Ironstone
Workers' Permanent Relief Society.

The following letter of November 22, 1870, also by Sir Lovelace Stamer, shows the kind of difficulties which those who are working to secure providence on a sound basis have to contend against, both from financial ignorance and from want of wish to meet the contingencies of life by individual exertion.

RELIEF IN COLLIERY ACCIDENTS.

To the Editor of the "Staffordshire Advertiser."

SIR,

"A Coalmaster" in your impression of last week offers to explain "the apathy shown by the workmen" in not joining "the Miner's Permanent Relief Society" in a way which, if it must be accepted as a correct explanation, is creditable neither to the heads nor the hearts of those on whose behalf he speaks.

He begins by calling in question the rates of payment, which he denounces as excessive, judged by the experience of his own ground club. There, he says, the payment is 4d. a week for sickness and accident; but so much is this found to be in excess of what is required, that at last year's end, he tells us, a sum equivalent to 2d. a week was returned to the members, leaving 2d. as the net weekly payment, out of which, on analysing the payments, he found that 75 per cent. had been for sickness, leaving one halfpenny per week as sufficient to cover accident cases. Therefore, he argues, to charge 2d. a week in the Miner's Permanent Relief Society (in which cases of accident only are to be relieved) is preposterous, and shrewd men, such as colliers are, will have nothing to say to it.

Now, it hardly needs that I should point out the fallacy of this mode of calculation. Every one must see that a society which aims at being "permanent" and a club which practically breaks up, by dividing its surplus at the end of every year, stand on an entirely distinct footing. The calculated, in the one case is based upon an average of the accidents occurring in a whole district through a considerable number of years; and what is saved by the accidents falling short of this average in one year is carried forward to meet the increased demand arising from a greater number of accidents in another. But, in the other case, the whole concern is wound up year by year, and the surplus, whatever it is, is divided equally among the members. It is by no means certain that in "A Coalmaster's" ground club 2d. a week can be returned to each member every year; otherwise why should not the rate of payment be fixed at once at 2d. instead of 4d.? I should presume that last year was exceptionally favourable. We are told that "there was no fatal accident." Another year sickness and accident may consume the whole of the payments; and in case of a great explosion like that at Talke, even the payment of 4d. would be insufficient to meet the claims, and there would be no reserve fund to fall back upon.

So then I assert that, in computing the rate of payment for the Miner's Permanent Relief Society, it would have been to pave the way to certain insolvency to have adopted "A Coalmaster's" mode of calculation. At the same time, I may assure him that the experience of the ground clubs in this district was not lost sight of, but it was carefully considered both by the sub-committee who prepared the rules, and by the eminent actuary to whom they were submitted for approval. It was ascertained that the usual payment in ground clubs, giving assistance in cases of sickness and accident, is 4d. a week. To whatever extent this may be reduced by division of surplus afterwards, beforehand it is generally not thought safe to charge us, 2d. being reckoned to meet sickness, and 2d. to meet accidents. Now, this is just the rate of payment fixed upon for the Miner's Permanent Relief Society; and, thanks to its having a capital of 3,000l. to start with, for this 2d. a week it is able to ensure benefits which have never come within the reach of a ground club.

Take the case of disablement through accident. A member will receive 6s. a week for five years, if disabled so long, and 3s. a week afterwards, if he is disabled for a longer period or for life. Is not this better than 7s. a week for six months and 3s. 6d. a week for six months more, and nothing afterwards, because the club is broken up?

But let it be a case of death through accident. An unmarried member leaves behind him a legacy of 20l. to be paid as he may direct. Your correspondent, I am sorry to see, makes light of this. He says "Unmarried men with no families are not very eager to subscribe to a fund to leave a sum of 20l. to their friends." This is a sadly selfish way of putting it. I trust there are many men who would be glad to pay 2d. a week in order to benefit by such a sum as 20l. after their death a father or mother, or brother or sister, or even some old mate who is no kin at all.

But suppose it is so that there is in this legacy no inducement to single men to join the society, what is the advantage offered to married men? If a married member dies from an accident there is first a funeral allowance of 5l.; then to his widow there is a payment of 4s. a week for five years, and 2s. a week for five years more, and for each child under age 2s. a week. On this, again, "A Coalmaster" makes what I venture to call an unworthy comment. He says:—"Under existing circumstances, widows are in most cases pretty well attended to by their late husband's fellow-workmen and the master, supplemented by the parish pay, to which they are justly entitled." Have we really come to this point of degradation that husbands in England—colliers earning large wages—should be content to commit their widows and children to such a chance maintenance as is here sketched out for them? I wonder what the wives of colliers, if they could read "A Coalmaster's" letter would say to the provision he suggest as sufficient for them! But what right has any one to look to his master or to his fellow workmen to discharge for him his duties towards his wife and children? and as for Parish Pay, what can we say of the man who deliberately counts on leaving his widow and children to be an unmitigated burden to the parish? Who are the parish? who pay the rates? The greater number of ratepayers are labouring folk whose earnings are no greater, often less than those of the man who leaves his widow and children dependent on them. Was there ever such an abuse of the Poor Law? The heartless man who in his lifetime deserts his wife and children, and leaves them chargeable to the parish, is liable to summary punishment. The man who coolly relies on their becoming chargeable after his death when for a trifling weekly payment he might make provision for them deserves punishment no less. I do believe that the colliers of North Staffordshire, whom "A Coalmaster," justly, no doubts, commends as "having among them many well-informed men—men as well capable of forming an opinion on the various questions of the day as many of their superiors in rank," will repudiate such views as those to which he has given expression, and show, by joining the Miner's Permanent Relief Society, that he has no authority to speak for them.

It is possible that the rules of the society are capable of improvement; the rate of payment may be unnecessarily high (though, for additional security, one might well hesitate to reduce it), it may be desirable to make provision for sickness as well as accident. But to do these things the society must feel its way by experience; and those who can see most clearly how to make it more useful are the men who should come forward, and in a kindly spirit makes their proposals known.

Yours, &c.,
LOVELACE T. STAMER.

November 22, 1870.

The tables of contribution were calculated by Mr. F. G. P. Neison, and he certified them, subject to the following conditions:—

- A. That the funds should be invested at 5 per cent.
 - B. That mine-owners should (as in Northumberland) subscribe 20 per cent. on the contributions of the men.
 - C. That the expenses of management be paid by a separate levy.
- The contributions and benefits thus fixed upon was as follows:—

Potteries,
North Stafford-
shire Coal and
Ironstone
Workers Per-
manent Relief
Society.

CONTRIBUTIONS.

Entrance fee, under 16 years of age	-	-	-	-	6d.
" over	-	-	-	-	1s.
Weekly contributions, under 16 years of age	-	-	-	-	1d.
" over	-	-	-	-	2d.

BENEFITS.

Accidental Death.

Half member	-	-	-	-	10l.
Whole member leaving no dependent relatives	-	-	-	-	20l.
Whole member leaving dependent relatives—	-	-	-	-	

Funeral Allowance, 5l.

Widow per week for first five years	-	-	-	-	4s.
" second five years	-	-	-	-	2s.
Each child under age per week	-	-	-	-	2s.

Disablement.

Half member per week for five years	-	-	-	-	3s.
Whole member per week for five years	-	-	-	-	6s.

Ordinary members are those working in and about coal and ironstone mines in the neighbourhood of Stoke-upon-Trent. Honorary members are those who give 10l., or subscribe 1l. a year without receiving benefit.

The society is managed by a committee to be appointed at each annual meeting of the representatives from the various collieries in connexion with the society, which committee consists of six ordinary and four honorary members, one-half to retire each year, but to be eligible for re-election.

The ordinary members of the committee are to be paid 5s. each for attending each committee meeting.

The annual meeting on Easter Monday yearly, consists of representatives from the various collieries connected with the society. A special meeting of representatives can be called by resolution of the committee, or by a requisition signed by a majority of the committee or by the local officers of one-third of the collieries connected with the society. The purpose of the special meeting is to be stated in the notice calling it.

Each colliery or mine, where workmen desire to join the society, shall have a local agency, or two or more neighbouring collieries may be joined in an agency. The members in each such branch shall elect their own committee, president, and secretary. The secretary will carry on all correspondence with the general committee, which latter with the consent of the meeting of representatives shall frame regulations to mode of keeping accounts and managing the business of the local agency. Each local agency elects one representative to the annual meeting.

Any member removing from one mine to another, within or without the district, may continue a member, and keep up his membership through the secretary of the branch from which he removed; two fortnight's arrears exclude, but a member may be re-admitted on paying a fresh entrance fee.

The local secretary is to forward various information to the general committee, and once a month he is to pay over the balance in his hands to the treasurer; and on receiving the treasurer's receipt he is to forward it with a complete statement of receipts and expenditure for his branch to the general secretary.

All allowances to widows cease on re-marriage. Payments to children of deceased members continue for boys till 12, for girls till 14.

Payments are only made to widows and children where a man loses his life from an accident connected with working in mines.

The following tables shows the death-rate by violence, per 10,000 living among miners, in four districts of England and Wales during the five years 1849-53.

Age.	Cornish Dis- tricts.	Staffordshire Districts.	Durham and Northumberland.	Merthyr Tydvil Districts.
15-25 - - -	20	75	24	70
25-35 - - -	21	77	22	61
35-45 - - -	19	82	33	72
45-55 - - -	24	88	37	81
55-65 - - -	15	68	37	73

It will be seen from this table how great is the danger in Staffordshire compared with the north country mines.

The following table, from the experience of the three years 1860-62, shows the proportion in which various causes kill miners in coal mines:—

Crushed and injured by fall of coals, &c.	-	-	1,492	46·1	per cent.
Explosions or choke damp	-	-	849	26·24	„
Fall in pit or shaft	-	-	360	11·13	„
Drowned	-	-	58		
Blasting	-	-	46		
Rope breaking	-	-	8		
All other causes	-	-	422	13·04	„
			<u>3,235</u>		

Potteries.
North Stafford
shire Coal and
Ironstone
Workers Per-
manent Relief
Society.

Thus, speaking roughly, nearly half the accidents in pits are caused by falls of roof and similar causes, one quarter by explosions and choke damp, all other causes together make up the other quarter.

The society is making some progress though not as much as one would wish to see. The annual report for April 1871 shows nine local agencies and 325 members.

The return for 1872 shows 615 members, and 3,262*l.* capital. If the leaders of the working miners would now take up this society and recommend it generally, there is no doubt it might take root. The benefits are certainly very high for the contribution, but it is to be hoped that recent legislation may bring down the Staffordshire mortality in mines, and make the solvency of the society more secure.

There remain to notice two large local burial societies. The Tunstall Benevolent Burial Society, and the Burslem Mutual Burial Society.

The Tunstall Benevolent Burial Society was founded in 1839, and numbers 17,545 members. It meets at the Primitive Methodist School Room. The funds amount to 5,303*l.*, of which more than 5000*l.* is invested on mortgage.

Tunstall Bene-
volent Burial
Society.

The income for the year 1871 was 1,916*l.* of which 1,660*l.* was from contributions. The cost of management was 17 per cent. on the income from contributions, and 15 per cent. of the gross income. The secretary is paid 24*s.* per 1,000 members a year. The collectors, of whom there are 21, have each a district, they collect fortnightly; the contribution is $\frac{1}{4}$ *d.* a week, and the benefits go up to 5*l.* 10*s.* The collectors received rather more than 10 per cent. for collecting.

Members are suspended from benefit when six weeks in arrears, and are only allowed to reduce their arrears by a certain amount at each fortnightly collection, so that the greater the arrears the longer the period of suspension. The rules allow of an increase of contributions to 1*d.* a week, should the funds be insufficient.

Burial societies
cheaply
managed; few
lapses.

Disputes are to be settled by the justices.

The rule provides for an extra collection of 4*d.* a year for management, but this rule is not observed nor are the accounts kept separate.

In 1869, the society began with 12,883 members.

The number who withdrew during the year was 166, or less than 1·3 per cent.

In 1870, the society started with 13,697 members, 84 withdrew during the year or ·61 per cent.

In 1871, the society started with 15,202 members, 35 withdrew during the year or ·23 per cent.

The fewness of the lapses in this society is something remarkable and indeed unparalleled, the society furnishes a striking refutation to the pretensions of the Liverpool societies as to the receipts of weekly collections and high salaries and the necessary improvidence of working people.

The other burial society, the Burslem Mutual Burial Society, established 1841 and held at the Sunday School, Hill Top, Burslem, had on the 19 March 1872, 53,762 members, and 17,436*l.*, of which 16,482*l.* was on mortgage.

There are 21 districts, each of which has its collector. The collectors are paid about 16½ per cent.

The secretary receives 22*s.* per 1,000 members.

According to the secretary the society has no difficulty in getting collectors. They have been often asked by Liverpool societies to transfer their members and canvass for them.

The rules provide that 20 per cent. of the subscriptions shall be set aside for management.

The management is kept within this amount.

The benefits range up to 6*l.* at death, the contributions are $\frac{1}{4}$ *d.* a week collected fortnightly, but children entering under two years old pay at the rate of 1*d.* a week for the first year, those entering at more than two years old pay 1*d.* a week for 26 weeks.

The secretary complains that doctors often charged 2*s.* 6*d.* for a certificate of death which is required before the funeral money is paid.

BURTON-ON-TRENT.

There are the usual lodges of various orders here. The custom of paying for lodge liquor exists in some of the societies but not in the better ones. Most of the brewers have what is called a yard club, some at 2*d.*, some at 3*d.* a week. These clubs are optional and are quite in the hands of the men.

Burton-on-
Trent.
Optional shop
clubs at the
breweries.

There is in Burton a women's club Lodge No. 52 of the Loyal Order of United Sisters.

There are six lodges in the district, No. 52 has nine members and 25*l.* These clubs are said to be chiefly popular in the villages.

These women's lodges do not as a rule flourish.

There is also in Burton-on-Trent a society called the Rolleston Friendly Institution, established in 1829. It is like the Becher clubs entirely in the hands of the honorary members. It includes males and females, with branches extending as far as Derby and Lichfield, in all 21 branches.

Rolleston
Friendly Insti-
tution.

According to Mr. Samble the secretary, in 1870 there were 1,185 members insured for sickness. The capital of the sick fund was 5,372*l.*, the total funds were 5,671*l.* all with the Commissioners for the Reduction of the National Debt. In 1871 there were 1,175 sick members. The funds were 5,337*l.* For the last five years the society has been falling off. At one time they had 6,000*l.*

Loose manage-
ment.

This society with all its parade of rules and tables is not well managed. They publish no balance sheet though rule 17 requires the report of the auditors, containing a statement of the accounts with their observations thereon to be printed and sold to the members at the price of 4*d.*

Large sums have been yearly misapplied from the sick fund to what is called the honorary fund. Anniversary expenses have been paid for by the direction of the honorary members.

A management contribution has been levied on the members in accordance with a resolution of the honorary members which does not appear among the registered rules or as an amendment to them. On the whole, while the society is apparently sinking into insolvency there has been an irresponsible and wasteful management. Rule 59 contemplates a valuation by an actuary in case of apprehended deficiency, but there has never been any valuation of the society.

STAFFORD.

Stafford.
I.O.O.F., M.U.,
district inspectors of lodge
books.

The Stafford district of the Manchester Unity of Odd Fellows is one of the most flourishing in the order. There were 14 lodges with 1,681 members at the close of 1871.

Their sick and funeral funds amounted to 24,128*l.* or an average of 1*l.* 7*s.* per member. There was also a sum of 2,318*l.* belonging to the widows and orphans' funds of the district. The average age of the district was 38 years and two months.

There is no compulsory lodge liquor, but in three of the lodges it is customary for the members to pay at the rate of 1½*d.* a month, from which fund every member present has half a pint of beer, the remainder goes towards the anniversary.

This district like some others prints the report of the district auditors of lodge books in the district report. This is a very good custom as it brings public attention with its suitable praise or blame to bear on the management of the lodges. In the report for 1870, I find that the accounts of 9 lodges out of 14 are described as correct and well kept.

Four lodge accounts are described as correct. One lodge's accounts are "incorrect and badly kept." But the standard of correctness is not very high, for in one interest due and unpaid is not accounted for in the balance sheet. In another the management fund is in debt to the benefit fund in spite of previous warnings by the district auditors. In another the balance has been incorrectly brought forward from the previous year.

In another, illegal payments have been made including 1*l.* 1*s.* 0*d.* for a dinner, and 5*l.* 10*s.* 3*d.* sundries not accounted for.

In another 3*l.* 16*s.* 0*d.* for band, 7*s.* 6*d.* for dinners, and in another a debt of 5*l.* 4*s.* 5*d.* from the management fund to the general fund.

There are many of these faults of management not of book-keeping, but they show in how many cases the district auditors find a flaw in lodge management.

WOLVERHAMPTON.

Wolverhampton
I.O.O.F., M.U.

In Wolverhampton there are several societies worth noticing. The Manchester Unity have 14 lodges in the district with 1,501 members; eight of these lodges with 1,035 members are in Wolverhampton.

The district has nine district members.

The district has a widows and orphans' fund, but it is a benevolent one, making grants according to its ability; not a matter of insurance.

An account of the district for the year 1870 gives the following facts:—

Their funds amounted to 11,732*l.* of which

£	
7,878	was on mortgage.
3,132	„ in bank.
69	„ "otherwise invested."
25	„ lodge property.
322	„ in treasurer's hands.
150	„ borough rates.
156	„ district funds.

The district has been steadily increasing in numbers during the last 15 years, though nearly 200 members were withdrawn from it in 1865 to be put in the Albrighton district in Shropshire. In 1856 there were 1,017 members, there are now 1,501.

The payments annually per head for sickness, too, are heavier now, as was to be expected with the increasing age of the earlier members. The first three years 1856-7-8 give an average sick pay per member of 11*s.* 9*d.* a year.

The three years 1868-9-70 give an average of 15*s.* 5*d.* a year. The capital is only given since 1860, in which year they had 1,137 members and 6,279*l.*, or 5*l.* 10*s.* 5*d.* a head. In 1871 they had 1,435 members and 11,732*l.*, or 8*l.* 3*s.* 5*d.* a head. In the 15 years ending December 1870 the district paid for the relief of sickness and at death the sums of 12,272*l.* and 5,265*l.*, a total of 17,537*l.*

The secessions have been high in this district, being 1,153 for the 15 years out of a number of members working up from 1,017 to 1,329.

It is thus seen that the district has made good progress. The district auditors, however, at the close of 1871 take occasion to remark in their report "There is great room for improvement in some of the lodges."

One of the lodges, the Terra Firma, on a valuation, was found to have a surplus, which was apportioned by Mr. Ratcliffe according to the laws of the order.

A.O.F.

The Ancient Order of Foresters have in their Wolverhampton and Tipton district 45 courts, 3,652 members, 10,082*l.* court funds, 1,656*l.* district funds, making a total of 11,738*l.*, or 3*l.* 4*s.* 2*d.* a member. Of these courts 19, with 1,932 members and 5,858*l.* are in Wolverhampton. Six of these, with 968 members and 3,488*l.*, have adopted a graduated scale of contributions.

Reduced sick
pay paid by
district.

The district, in order to relieve the lodges and equalise their burdens, takes members on to its funds after a time for reduced sick pay. The funds are raised by a levy throughout the district.

The average age of the members of this district was only 26 years in 1870, yet their average sickness was nearly seven and a half days a head.

Juvenile
Society.

There is a juvenile society in connexion with the Wolverhampton district of Foresters, to which children of both sexes are admitted. There are three branches, the principal of which is in Wolverhampton. It is worked by collectors. Children are admitted from one year old to 14 years at a

contribution of 2½d. a fortnight, to the benefit of medical attendance and medicine, and of dying under two years 1l. 10s.; if under 10 years 4l.; if over ten years 5l. 10s.

Youths from 14 to 18 years of age pay 6½d. a fortnight, and receive medical attendance and medicine, 5s. a week sick pay for 26 weeks, then 2s. 6d. a week for 26 weeks, and 5l. 10s. at death.

Females from 14 to 35 years old pay 2½d. a fortnight, and receive medical attendance and medicine, and if entering from 14 to 20 5l. 10s. at death.

Age at Entrance.		
20 to 25	- - - - -	5l. 0s. at death.
25 „ 30	- - - - -	4l. 10s. „
30 „ 35	- - - - -	4l. 0s. „

The levies to the reduced pay sick fund are about 1s. 4d. a year per member.

There is in Wolverhampton a society in connexion with the Church of England, called the St. Paul's Provident Society, founded in 1837, and partly under honorary management. It is open both to males and females, and has 444 members and a fund of 7,000l. invested, 2,264l. in Government securities, 4,500l. on mortgage, 201l. at the bank, and 34l. with the secretary.

The funds are all kept separate in the balance sheet. There are five of them, the sick fund, the extra pay fund, the district funeral pay fund, the medical fund, and the widows and orphans' fund. This society has a special attraction that members become free from contributions after a certain time; thus a young man not exceeding 24 years of age can, by the payment of 1s. 3d. a fortnight, secure 10s. per week in sickness through life, and when he attains the age of 45 become free, that is, cease to pay and possess the sum of 27l. 10s. 0d. to be paid to his representatives at his death, which is only 3l. 7s. 6d. less than his contributions for the whole term of 19 years.

The income from contributions, fines, fees, and sale of rules was 365l. for the year 1870. The cost of management was 100l. 12s. 0d. or about 27·4 per cent. The income from interest was 300l. or 4l. 6s. per cent.

The Wolverhampton Friendly Society, founded in 1854, has from 800 to 900 members and about 1,350l. It is a sick society for men, and a medical and burial society for men, women, and children. It is worked by collectors, of whom there are three who receive 15 per cent. for collecting. In these points it resembles the local collecting sick clubs of East Lancashire, and is the only one I came across outside of Lancashire. The usual mischief of employing collectors appeared here, as I had complaints of the conduct of one of the collectors who defied the committee, and used his influence over the members to persuade them to go on paying to him. The rule allows 25 per cent. for management, but the expenditure for 1870 was nearly 31 per cent. of the contributions.

The Wolverhampton Catholic Friendly Society was established in 1803. It has 110 members and a capital of 1,260l.

Members are admitted from 18 to 32 years old and pay a uniform contribution of 1s. 1d. a fortnight to the benefit fund, and 1s. 10d. a quarter to the management fund. The benefits are medical aid and 10s. a week in sickness, 19l. at death, and 5l. 10s. 0d. at the death of a wife. Though the item is dissembled in the balance sheet, this society makes payments for masses on the death of a member or of a member's wife.

The cost of management is about 10 per cent. on the income from contributions.

There are two office societies in Wolverhampton of the Liverpool type, and displaying the Liverpool peculiarities but in varying degrees. The first and more tolerably managed is the Royal Star Life Assurance Sick and Medical Benefit Society, offices 12, George Street, Wolverhampton, established in 1855. This society has tables prepared, according to the statement in the rules, by Mr. A. Scratchley and Mr. A. G. Finlaison, according to which, persons insuring for funeral money pay of their 1d. a week half to the management fund; the 1½d. and 2d. members pay ½d. to the management fund; the 3d. and 4d. members pay 1d. of their contribution to the management fund.

Those who insure for sick benefits pay 10 per cent. of their contribution to the management fund if they entered under an old table. Those under the new table pay 20 per cent. to the management fund. In 1868-9 a valuation was made of the society by the secretary, and he declared a surplus and the committee of management added 10 per cent. to the sum assured for all members 10 years old and upwards at the end of 1868. How far the secretary was competent to make such a valuation, and whether he took the proper steps I cannot say.

The following is the balance sheet for the year 1871:—

Receipts.		Payments.	
	£		£
Balance	4,045	Sick pay	252
Sick institutions	252	Deaths	366
Life	551	Doctor	330
Medical	331	Collectors	216
Management	415	Secretary (7½ per cent.)	126
Interest	120	Sick visitors	34
Entrances	12	Committee, &c.	17
		Printing	20
		Sundries	12
		Balance	4,357
	<u>£5,727</u>		<u>£5,727</u>

It will be seen that the management fund is not really kept separate, and that some is spent in management than was collected for that purpose. Again the sick fund and the funeral fund are not kept separate, though the sick fund is not paying its own liabilities. Still there is an attempt at keeping an account of management and the whole cost of management was 32·2 per cent. of the income from contributions which is much less high than many of these societies.

Wolverhampton.

At the close of 1871 there were 4,534 memoes in the society, which is principally a local one, though they can have agencies anywhere. In the year 1871 there were 950 lapses, the last progressive number of their policies was in the early part of this year 11,792, this gives an idea of the enormous number of lapses there are in this society, though it is nothing compared to what takes place in some societies.

We next come to "The People's Universal Life Assurance and Sick Fund Friendly Society," registered in 1858.

The People's Universal Life Assurance and Sick Fund Friendly Society.

This society collects subscriptions for death assurance, sickness, medical aid, and endowments. By the rules 30 per cent. is to be set apart for management. The collectors receive 20 per cent. on the death money and the first six weeks' premiums, and 12½ per cent. on the other business for money remitted to the office, but only 7½ per cent. on money paid out by them as sick pay. This is to ensure their vigilance over the sick. The society has branches at such remote places as Bristol, Carlisle, Newcastle. The government is in a committee of nine elected yearly at Wolverhampton, about 40 or 50 agents attend. Very few members. There are about 120 collectors. They get first-class railway fare allowed them if they attend the meeting.

There are about 8,000 members insured for death, and about 600 insured for sickness.

The balance sheet for the year 1869 is as follows, with a few items condensed.

YEAR ENDING JANUARY 3, 1870.

Receipts.			Disbursements.		
	£	s. d.		£	s. d.
Balance brought forward	-	3,624 2 9½	Balance due to agents as per last sheet	-	9 4 6
Life premiums	-	2,022 12 4½	Death claims	-	1,025 9 0
Sick premiums	-	742 16 7½	Sick	-	448 8 10
Medical Aid in Life Department	-	133 2 11½	Medical examinations, attendance, medicine	-	249 15 6
Interest and Endowment premiums	-	193 5 3	Re-assurance	-	14 7 1
Rules, cards, policies, and nominations	-	13 0 3	Management	-	1,051 10 2½
Balances due to agents	-	14 18 5	Balance	-	3,945 3 6½
		<u>£6,743 18 8</u>			<u>£6,743 18 8</u>

Balance in favour of Society, January 3, 1870, £3,945 3s. 6½d.

May 23, 1870.

Examined and found correct,

JOHN TYRER, Auditor.

Excess of management expenditure.

30 per cent. on life premium is	-	-	£	607
" sick	-	-	-	223
" medical	-	-	-	40
" endowments	-	-	-	30 (allowing 93l. for interest.)
Rules, cards, &c.	-	-	-	13

Total management fund - £913

Spent in management - £1,051

Excess of management expenditure - 138

Sick premiums - £743

Deduct 30 per cent. commission for management - 222

Total nett sick premiums - £521

Expenditure.

Sick pay - £448

Medical attendance (allowing 93l. nett collection for

Medical Aid in Life department) - 156

Expenditure - £604

Loss on sick business - £83

The balance sheet for the year 1870 is as follows:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To balance brought forward	-	3,945 3 6½	Balance due to agents	-	14 8 5
Life premiums	-	2,260 19 2½	Death claims	-	875 10 2
Sick	-	656 0 3	Sick	-	356 5 9½
Medical Aid in Life Department	-	110 12 0	Medical examination, attendance, medicine	-	193 11 0
Interest and endowment premium	-	212 6 2	Endowments repaid	-	53 10 6
Rules, cards, &c.	-	12 17 5	Management	-	1,529 13 2
Balance due to agents	-	21 8 2	Balance in hands of agents, cash in hand, and guarantee fund	-	4,196 7 8½
		<u>£7,219 6 9</u>			<u>£7,219 6 9</u>

Balance in favour of the Society, January 3, 1871, 4,196l. 7s. 8½d.

May 22, 1871.

Examined and found correct,

JOHN TYRER, Auditor.

Allowing again 93l. for interest, under the item, interest and endowments, 212l. 17s. 5d., we have at 30 per cent. on the various collections—

A management fund of	£ 957
An expenditure of	1,529
Excess	572

Wolver-
hampton.

And an expenditure on management of more than 48 per cent. on the income from contributions.

The items of this expenditure are as follows:—

	£	s.	d.
Finance committee, auditor's and director's fees	63	12	0
Secretary's and clerk's salaries	207	7	0
Re-assurances, commission, and salaries to agents	965	1	2½
Carriage of parcels, &c.	75	3	8
Rent, gas, water, taxes	57	12	8
Cleaning, travelling, and extension expenses	73	18	10
Books, printing, stationery, advertisements	73	3	4
Legal expenses, &c., office furniture	13	14	5½
	£1,529	13	2

The item for commission and salaries, which has jumped up so high is really a falsification of the accounts, and represents the impositions of a Liverpool agent, whom they employed to get up business there, and who after drawing a good deal of money from them, and sending in worthless business of people of all ages, and with false ages, was at length dismissed, after the thing had gone on about eight months. He had appointed nine men under himself, and they banded together, and gave notice to the committee that there must be a branch office in Liverpool, and so much money spent among them, or they would not work for this society, but would transfer their members. The whole of that Liverpool business has been given up, and of course the poor victims who had subscribed for a time were dropped and left to shift for themselves.

Cooking of
accounts.

The sick assurance account for 1870 treated in the same way as for 1869, gives a loss in the year of 13*l*.

It will be noticed that there is no separation, even of the capital account of the endowment fund from the other money.

The 4,196*s.* 7*d.* 8½*d.* which the society claims to have is made up as follows, according to the Secretary, Mr. James George:—

	£	s.	d.
Cash in hands of out-agents	540	17	9
Lent on mortgage	1,450	0	0
In the bank	1,156	15	6
In secretary's hands	85	13	10
Guarantee	500	0	0
Unaccounted for	463	0	7
Total	£4,196	7	8

The cash in hands of out-agents is not real cash, but represents deficiency by the collectors, a very common thing in these fraudulent societies, where all are tainted by the same roguery. Half of it, by the admission of Mr. George was hopelessly gone. The other half very precarious.

Frauds by col-
lectors.

It was in vain that I invited Mr. George to give some explanation of the remaining 463*s.* 0*s.* 7*d.*, though he admitted that he, if any one, should know, and that he was answerable for the books and account.

Balance not
accounted for

He promised to find out and communicate what had become of this sum, but he never did do so.

There had been issued a progressive number of policies in January 1871 up to 53,493, with less than 9,000 members and 12 years existence; the rest, except the few deaths, must be accounted for by lapse. Two of the committee are collectors, four of the committee are promoters, who have given themselves their guarantee of 500*l.* to start the concern; this guarantee which figures among the capital of the society is a mere verbal understanding among the committee. There is also a certain amount of family relationship in the governing body. The report for 1870 states, "Your re-elected auditor, John Tyrer, Esq., has audited the accounts, which is evidence of their correctness." This assertion seems hardly borne out by a real examination of the balance sheet. In the report for the year 1869, the following flowers of rhetoric may be gathered:—

"All will be aware that the past year has been one of severe criticism and trial to the assurance community proprietary, mixed, and mutual offices to companies and societies. Before these some few offices have stood panic stricken, whilst most others (and be this said for the satisfaction of the public mind) quailed not; but courted with calmness and candour the investigations made, and by giving publicity to those matters which had been kept secret before, disarmed suspicion, and silenced those who, blind to the errors of their own position and profession, strove to create as facts those things which were only the chimerical phantasies of chronic minds. To say that our office has entirely escaped would not be correct. But to say that we have been injured thereby to any serious extent would be alike untrue."

They go on to state that in the year 1868, there were 4,720 policies issued, and in the year 1869 4,143. But from May 1869 to in the year 1870, 8,265 policies.

"This rapid increase last named is owing to our having engaged several special agents in Liverpool, Manchester, Halifax, Bristol, and other large centres of industry in the kingdom."

Wolver-
hampton.

What became of this fortunate accession of business in Liverpool has been already shown. They go on to boast that they "assuaged sorrow" in sickness and in death to the amount of 1,473*l.* They do not notice that their machinery for distributing this sum cost the subscribers, 1,048*l.* Then follows a gentle hint to the agents as to the number of lapses.

"In conclusion there is one thing to which we would direct the special attention of the agents and officers, namely, the effort that should be made to keep the members after they are obtained. Lapses there are sure to be, but let us ask if all have been retained that a more watchful eye might have kept, and if by any negligence members have been lost in the past, we ask you in all earnestness to be more diligent in looking to the interests of the members and office in the future."

COMPULSORY CLUBS AT COLLIERIES.

Ground clubs
or compulsory
societies in con-
nexion with
collieries.

There is much complaint in South Staffordshire and Worcestershire of the ground clubs or pit clubs, which generally exist in connexion with the collieries there.

Returns to questions have been obtained from 13 pits in the neighbourhood of Dudley. They are—

1. The Tierdale Hall Colliery Lime Stone Pits employing 40 persons.
2. Mrs. Bagnall's Groveland Colliery, Tweddle, employing 30 persons.
3. The Dudley Port Dry Bred Limestone Pit, employing 25 persons.
4. The Dudley Port Deep Limestone Pit, employing 45 persons.
5. Hallfields Colliery, near Belston, employing 17 persons.
6. Spring Vale Colliery, near Coseley, employing 26 persons.
7. Fullwood End Colliery, belonging to Thomas Finley, manager James Ristim, employing 33 persons.
8. Fullwood End Colliery, same owner and manager, employing 14 persons.
9. Old End Colliery, near Walbrook, employing 28 persons.
10. Dixon Field, No. 4, Tipton, employing 50 persons.
11. Denbigh Hall Colliery, at Dudley Port, employing over 70 persons.
12. Tividale Hall Colliery, Dudley Port, employing 80 persons.
13. Wallbrook Colliery, belonging to Mr. Jonathan Howl, manager, Thomas Latham, employing 80 persons.

Many of these names are so badly written, and so badly spelt that there may be difficulty in identifying the collieries.

In all of these there is a pit club, which the workmen, 538 in all, are compelled to join; and the contribution is stopped out of the wages.

In all of these cases it is stated that the men do not approve of these stoppages.

In no case have the men any voice in the management, and in no case do the masters subscribe to the knowledge of the men.

In no case is there a balance sheet.

In no case is there any audit of the accounts.

In all the cases but one there is a doctor who only attends to accidents. The master appoints him and the men know nothing of how he is paid.

Compulsory
clubs at col-
lieries.

At two pits, the Dudley Port Deep Limestone Pit, and the Dudley Port Dry Bred Limestone Pit, the answer is "We have a doctor, the master finds the doctor free, but the butty holds the club. The doctor only attends injured members."

As to the contributions and benefits in 11 pits, with 495 men, contribution is 4*d.* a week, the benefit when injured while following their employment is 6*s.* a week; nothing if sick from natural causes.

In five of the 11, if a man is killed in the pit, a coffin is given, in the others nothing. There are no other benefits.

In two pits, the Spring Vale Colliery and the Hallfield Colliery, the contribution is 3*d.* a week, the benefit 6*s.* a week if injured, and a coffin if killed, no other benefits. In no case does a member get any part of the funds if he leaves the colliery, and in none is there a yearly or other division.

These few returns are typical of the state of things in this district, which is complained of by the miners as "The greatest evil of which men have to complain for miles round."

These clubs used to be very numerous in South Yorkshire, but they are being put down by the action of the union, which is very powerful there.

The stoppages for a doctor are most exorbitant in many cases, especially in the case of a compulsory railway works club. But generally throughout the country, where the master stops out of wages for the doctor whom he chooses himself, the thing is unsatisfactory.

Letter on the
subject.

Letter from Levi Britain, a collier at Gornal, near Dudley.

To the Right Honourable E. Lyulph Stanley.

DEAR SIR,

Dudley, October 17th, 1872.

I RECEIVED those papers and have handed them over to the men of the different collieries to be filled up by the men for the colliery that they work in, which you will get returned soon. Sir, I may say that I have been connected with pits and collieries of this county for forty years, and have had the privilege of knowing as much of the minds of the men, and perhaps I may say more, than any other person in it; and, Sir, I may say for your information, that I do not know of one place in this county where the men get anything at death from the field club [i.e. the club in connexion with the works], except when a man is killed, and then only a coffin, and nothing at all for wife or child. Nor do the men of this county receive anything in case of sickness at any one place that I know of. Nor have the men anything to do with the management of the field club; nor have they anything to do with the choice of a doctor, nor do they get a balance account of income and outgo; nor do they get any part of the overplus of field pay, which we think are very great. And besides, we know of places where the overplus has been divided among the charter masters, while the poor men who have paid it have been denied it when they have most needed it. Sir, I know that the men have no objection to have the field pay stopped, providing they can get a balance account and the overplus returned to the men. Sir, if we had a law to demand that, we think there would be less scrupling of the pay to the men when they are hurt; and, Sir, we think that it would meet the sick as well as accident, as the men pay threepence and some fourpence per week, and that is as much as they pay in a life club from which they get the same amount as from field club, and they get it both for sickness and when they are hurt as well as something at the death of a member and his wife. Sir, I hope something will be done in this

way for the men. If that should be done the miners will be very grateful to those who may be the means of bringing about so good an object.

I am your obedient servant,

LEVI BRITAIN,
No. 12, Club Row, Gornal, near Dudley.

(Spelling corrected.)

Among the answers to questions addressed to the Poor Law Unions for the purposes of this Commission I find the following from Lichfield:—

"The proprietors of the different collieries in this union deduct a sum fortnightly from the wages of their men, and if they meet with an accident pay them 7s. a week for six months and 4s. for another six months; but in cases of bodily sickness they only pay 3s. or 4s. per week for six months. This society, if it can be called a society, is of course unregistered.

FURTHER RETURNS FROM COLLIERY COMPULSORY CLUBS.

Pensnett Colliery, near Dudley, Staffordshire.

200 men and boys employed.

An accident club compulsory for the thin seam miners.

Contribution, 4d. a week.

Benefit, 5s. a week when injured. If killed, the burial expenses and 5s. a week to the widow for twelve months.

A member leaving the pit loses all claims.

The contribution is stopped out of the wages.

The workpeople have no voice in the management.

The employers do not subscribe.

There are no rules. There is no balance sheet.

The accounts are never audited. The master fines the doctor, who only attends for accidents.

Nothing is divided among the workpeople.

"We should like better pay, and a balance return. We should be more satisfied."

Messrs. Dixon & Brown's Colliery, Dudley Port Limestone Works.

From 40 to 50 are employed. They have 4d. a week stopped out of their wages. The benefits are 6s. a week if injured in the employment; nothing is allowed at a member's death. The workpeople have no voice in the management. The employers do not subscribe. "No balance sheet at all. They audit for themselves."

The master appoints the doctor, who does not attend in cases of sickness.

Nothing is divided among the members.

They do not object to the money being stopped from their wages.

Shut End Colliery, King Swinford.

300 are employed: the miners are forced to join. 3d. a week is stopped from their pay.

They receive 6s. a week when injured, and the funeral expenses are paid if a man is killed.

The workmen have no part in the management.

There is no balance sheet issued, and the accounts are not audited.

The doctor is appointed by the master, and only attends in cases of accident. There is nothing divided. The men do not approve of the club, "unless they issue a balance once a year."

Woodside Colliery, near Dudley.

300 persons employed. 4d. a week is stopped from the pay. In case of accident workers in the thick coal receive 6s. a week. Workers in the thin seams receive 5s. Burial expenses are paid if a man is killed. The employers do not subscribe. There is no balance sheet, and no audit. The employers pay the doctor, who only attends in cases of injury. There is no yearly division, and the men do not approve of the stoppages.

Hill Top Colliery, West Bromwich.

60 men and boys employed. 4d. a week is paid, and the workmen are compelled to pay. They receive 6s. a week if hurt. Nothing for sickness; nothing is given at death. There is no balance sheet; no audit. The doctor is appointed by the master, only for accidents. There is no dividend, and the workpeople do not approve of the system.

Hinley Colliery, near Dudley.

260 workmen; they are compelled to join. 3d. a week is stopped from their pay, and one week's pay is stated to be stopped as an entrance fee. (This is unusual.) The benefits are 6s. a week if injured, and a coffin if killed. The workmen have no voice in the management. There is no balance sheet, there are no rules, and the workmen know of no audit. The doctor only attends men in cases of accident, and is appointed by the master. There is no dividend. The members never know what has been paid in or paid out, and are not satisfied, having no account rendered to them. This colliery belongs to the Earl of Dudley.

Bird's Meadow, King Swinford.

80 men employed. One week's pay is stopped as an entrance fee, then 3d. a week. 6s. a week are paid in case of accident, and a coffin if a man is killed. There are no rules, no balance sheet, nor have

the members any voice in the management. The accounts are not audited to their knowledge. The master appoints the doctor, who only attends injured members. They are "not satisfied without a balance sheet."

Cradley Colliery, New Homer Hill, near Dudley.

70 men and boys.
3*d.* a week stopped out of wages.
Benefit, 6*s.* a week in case of injury, and funeral expenses if killed.
The workpeople have no voice in the management.
No balance sheet is issued, nor are the accounts audited.
The doctor is appointed by the master, and only attends in cases of accident.
Nothing is ever divided among the men, and they do not approve of the system.

Club where the surplus is divided.

Brereton Hayes Colliery, belonging to the Earl of Shrewsbury.

Mr. James Dean, of Brereton, manager.
300 to 400 persons employed.
6*d.* a fortnight is deducted from the wages.
Benefit, 6*s.* a week if injured; nothing for sickness or for death.
The workpeople have nothing to do with the management.
No balance sheet is issued, nor are the accounts audited.
The doctor only attends the injured; he is appointed by the workpeople, and receives 2*s.* 6*d.* a head a year. The funds are divided at the end of the year, and the workpeople approve of the stoppages,

Cannock and Rugeley Collieries.

800 to 1,000 workmen.
6*d.* a fortnight deducted from wages.
Benefit, 6*s.* a week for accident, nothing at death.
The workpeople have no share in the management; there is no balance sheet; there are no rules; there is no audit to the knowledge of the workpeople. The employer appoints a doctor, who receives 4*s.* a head from the contributions of the workpeople. He attends also in case of sickness. The workmen do not approve of this, nor of the stoppages. Nothing is ever divided among them.

WARWICKSHIRE.

Warwickshire. The population of the county of Warwick is 633,902—of these 343,696 are in the borough of Birmingham, and as many as 377,000 in the town, including the district of Aston. The most important development of friendly societies also is in Birmingham, though there are some interesting societies in Coventry and in other towns.

Independent Order of Odd Fellows, Manchester Unity. The Manchester Unity of Odd Fellows has six districts in the county, with 102 lodges and 11,770 members. Their funds at the beginning of the year 1871 were 109,932*l.*, on which they received 4,180*l.*, or 3*l.* 16*s.* per cent. They ended the year with 114,863*l.*, a gain of 4,431*l.*, or a capital of 9*l.* 14*s.* a head. Four lodges are unregistered, all in the Studley district.

Ancient Order of Foresters. The Ancient Order of Foresters has three districts and one detached court, in all 75 courts, 6,624 members, 24,621*l.*, or 3*l.* 14*s.* 8*d.* a head. Seventy of the courts are registered, and eleven have graduated scales of contributions.

Other orders. The Grand United Order of Odd Fellows has 18 lodges with 749 members. The Order of Druids has three lodges with 205 members. The Nottingham Imperial Odd Fellows have 40 lodges, and 2,800 members. The National Independent Odd Fellows have 12 lodges and 747 members. The United Order of Free Gardeners has 10 lodges and 312 members.

The United Ancient Order of Druids has 18 lodges and 1,283 members. The Rechabites have nine tents, 470 members, and 5,291*l.* The Locomotive Society has two branches and 239 members. The Rational Society has one branch with 128 members. The London Unity of Odd Fellows has four lodges, 376 members, and 353*l.*

The Wolverhampton Unity has one lodge, eight members. Thus all the orders together give a total of about 295 lodges and 25,700 members.

Register of Friendly Societies. The printed register of friendly societies for Warwickshire has 97 pages and about 1,150 societies down to the end of 1860.

Since then about 220 societies have been registered or deposited, giving a total of nearly 1,400 societies in all.

In 1868, 746 forms were sent out by the Registrar, and 300 were returned; of these—

121 were single societies.
31 Foresters.
69 Manchester Unity.
23 Nottingham Odd Fellows.
16 various Odd Fellows.
9 Druids.
12 sundry other orders.
2 for burial.
17 societies of females.

In 1872, in answer to 685 requisitions, 284 returns were sent in.

Warwickshire.

- 103 of single societies.
- 35 of Foresters.
- 83 Manchester Unity.
- 6 Grand United Odd Fellows.
- 3 National Odd Fellows.
- 4 London Unity of Odd Fellows.
- 9 Nottingham Imperial Odd Fellows.
- 1 Wolverhampton Odd Fellows.
- 7 Druids (some of them United Ancient Order of Druids).
- 5 Sanctuaries of Shepherds.
- 4 for burial.
- 18 for women.
- 8 Order unknown.

Thirteen lodges of the Manchester Unity fail to return the number of members.

Twelve courts of the Foresters do the same; forty-eight of the single societies do the same.

BIRMINGHAM.

The Manchester Unity of Odd Fellows in Birmingham have a large district—of 50 lodges, 4,384 members, and 41,324*l.* capital, or 9*l.* 8*s.* 6*d.* a member. But large as these figures sound, they are nevertheless insufficient for solvency. Mr. Buck, the district secretary, is a member of the board of directors and an officer of great experience. He made a valuation of all the lodges in the district in 1870, and it will be best, as far as possible, to give Mr. Buck's own result and remarks in his own words. His notes on the various lodges give interesting biographical touches which illustrate the losses of friendly societies throughout the country for the last 30 years.

Birmingham. Independent Order of Odd Fellows, Manchester Unity.

One or two additional notes and explanations may be given.

Bank of Avon lodge at Stratford-on-Avon has a deficiency of 1,069*l.*

Shakespeare lodge in the same town has a surplus of 634*l.* This is a sad case of suffering in consequence of acting according to law. Nearly 20 years ago the first lodge registered, and in order to comply with the law sold some gas shares which they held, and put their money into five per cent. preference stock of the North-Western Railway Company, which they considered came under the head of debentures. The other lodge bought these shares, and have got more than seven per cent. for their money, which has accumulated to the present surplus.

Case of Stratford-on-Avon lodges lost by parting with shares and investing money according to law.

BIRMINGHAM DISTRICT, M.U.

13, Temple Street, Birmingham, December 1, 1870.

To the Grand Master, Deputy Grand Master, and Members of the Birmingham District Branch of the Independent Order of Odd Fellows, Manchester Unity.

GENTLEMEN,

At the district meeting held July 5th, 1869, the following resolution was passed: "That the following portion of a notice from the Briton's Pride Lodge be adopted, viz.:— 'That a valuation be made of the assets and liabilities of each lodge in the district; that the same be made by the C.S., and then be circulated for the use of the members of the district.'"

Annexed is a tabular statement of such valuations, separately made, with the results in each case; the totals of the whole district, and a summary of the results as spread over the district, with the district funds added, and the combined results. There are also some brief notes, numbered as are the lodges, pointing out any matters of importance which affect the valuation and result in each lodge. An endeavour has been made to put the whole in a plain and practical manner, and the secretary trusts it will be read and considered by all the members.

The valuations would have been completed by the end of 1869 if the returns from lodges could have been obtained; as it is, eight have been valued to January 1, 1870, and the others to January 1, 1869. It may be taken as a fair conclusion that, where the funds have not increased by about 7*s.* per member, the position of the lodge has not improved. There are 51 lodges, 10 district members (England's Rose, no funds), 3 (St. Andrew's, with funds), and 3 who belonged to lodges who ceased over 20 years ago. Of the lodges, one has been in existence 43 years, 1 40, 1 36, 2 34, 6 33, 8 32, 8 31, 9 30, 9 29, 2 28, and 4 7 years. The number of members valued is 4,331; of these, 1,640 joined previous to 1863, when all members paid an equal rate of contributions, 979 joined between 1853 and 1863, and paid what is called overage money, when required, in addition to the old rate of contributions, and 1,712 have joined since 1,863, and pay contribution according to the tables now in use. In June, 1853, the district consisted of 3,460 members; of whom 2,738 members belonged to the Reduced Sick Fund; as there are only 1,640 of these left, it follows that 1,820 must have died, or left the society from non-payment.

Most of the members are insured for 10*l.* at the death of male and 5*l.* on the death of wife; three of the lodges, with 200 members, give 12*l.* for male, 6*l.* for female; some of the members under the new funeral tables, 1867, pay for 15*l.* or 20*l.* for male, but there are only two or three instances where more than 10*l.* is insured by the district. For sums in sickness, 95 members insure for 20*s.* per week for first twelve months, with reduction after; 9 for 18*s.*; 35 for 16*s.*; 57 for 15*s.*; 31 for 14*s.*; 394 for 12*s.*; 3,658 for 10*s.*; and 52 have reduced themselves to 8*s.*, in consequence of depression of funds, while three lodges are valued at reduction after second 12 months' sickness.

The average age of each lodge is given, and the sickness experience from 1864 to 1868, where sent in. The Quinquennial Returns for 1866-70 will be sent in early in next year, and the secretary hopes to be able from these to extract much further information as to the sickness experience, which is no doubt much heavier than our own or any published tables; but there can also be no doubt that this is caused by permanent recipients of half-pay, from decay by old age, paralysis, lunacy, and want of employment.

The following is the position of the Society as shown by the valuation.

ASSETS.

	£	s.	d.
To present value of contributions at the various rates, by 4,331 members, to be paid during life	-	84,682	11 9
To present capital of lodges	-	38,112	17 7
To Funeral Fund of district, January 1, 1870	-	1,940	13 1
To New Funeral Fund, to same date	-	399	7 1
Value of hall, or building, less liabilities	-	4,000	0 0
Total assets	-	129,135	9 6
Ascertained deficiency of District	-	7,291	3 2
Total	-	£136,426	12 8

LIABILITIES.

To present value of the sick benefits of the 4,331 members for the various sums stated	-	-	108,938	14	6
To present value of the funeral benefits of all members	-	-	21,366	4	1
To present value of funeral benefits of all members' wives, excepting those received	-	-	6,131	14	1
Total	-	-	136,426	12	8

DEFICIENCY AS FOLLOWS.

To deficiency in assets of 39 lodges, containing 3,502 members, and 16 district members	-	-	16,434	9	0
Less surplus of 11 lodges containing 813 members	-	-	2,803	5	8
And present capital of district, available to all	-	-	6,340	0	2
Balance	-	-	£7,291	3	2

The deficiency is not so large, spread over the district, as might have been anticipated, from the fact that most of the lodges have been in existence over 30 years; that at that time, persons up to and over 45 years of age were admitted members at an entrance fee of 1*l.* 1*s.*, and a yearly premium of 2*l.* 8*d.*, whereas, at the present time, at the age of 44 a member joining must pay 4*s.* 2*d.* to the sick and 6*s.* 6*d.* management per annum, or 125 per cent. more than those joining, at the same age at that period; and on this premium there is no profit, the present value of 2*l.* 8*d.* per annum paid during life, at age 45, being 16*l.* 13*s.* The value of the liabilities, 32*l.* 19*s.*, or nearly double. The lodges have also lost many sums by loans among the members, no instance of any profit having accrued being found; while many losses have been proved. Money has been also lost by fraud, by investment in building and other societies which have failed, and lastly, or nearly so, 2,500*l.* by Attwood's Bank, after receipt of dividend.

The matter for consideration now is, how can or shall this deficiency be met. The answer—by at once taking the subject into consideration and trying to do so; for every day, every hour, without exertion, will add to it. Some lodges (not the worst off) have already tried to meet it by an increase of contribution and a reduction of benefits, after two years, to about one-third, as passed by the district, July, 1869, in reference to the Reduced Sick Pay Fund. Others, much worse off, have done nothing, but depend upon the district for support when exhausted.

The attention of lodges is now called to the second clause of the 38th General Rule, which allows them to increase the contributions of all members who joined previous to 1866, to the sums now chargeable at the age at which they entered.

It must be remembered that the eleven lodges which have a surplus have a power (which in some cases has been used) of applying to the directors to appropriate the surplus, so that the deficiency is really 9000*l.* and it behoves us all to really and earnestly use our endeavours to reduce it. The older portion of the members, who never paid sufficient for their benefits, should at once consent to pay more; the younger, who do pay sufficient, should insist on their doing so; the district should see that meetings of the lodges are specially called to consider the subject; and, if action be taken, there is no doubt but that nearly all the lodges might be saved. Activity, with increased payments where needed, will reduce the deficiency; the want of it, increase it. And shall we not, in behalf of a society which has done so much good, and which is even now in as fair a position as many others, try to make it the soundest and best district in the Unity, as well as being a branch of the largest Friendly Society in the world?

The secretary trusts that after the perusal of these documents, each member will ask himself the following question: *Is there any reason in or use for the district, consisting of 4,300 members, being split up into 51 lodges? Does it in any way add to their security? Certainly not. Are the funds better invested or less liable to defalcations? Certainly not. Does it cause a better attendance or greater increase of members, or are the sick better visited, better cared for, or looked after? Certainly not. All these advantages are on the side of the larger lodges. Management is cheaper, and persons joining prefer a large to a small lodge. Take the hamlet of Duddeston and Neshells as an example. Here, with a population equal to some towns, one lodge has had to amalgamate with one in the town, another to leave, and the one remaining cannot get an attendance.*

If Birmingham had ten good lodges, well managed, there is no doubt but they would increase in proportion to population. As to liabilities more than two-thirds are already spread over the whole of the district, so that the only difficulty is the variation in funds, which, when fairly considered, in a measure vanishes. Will the members think this matter over, in order that the society may avoid that which many persons consider a great evil—small lodges.

In conclusion, the C.S. trusts that every member will use his best exertions to promote the usefulness, soundness, and prosperity of the district, which has during the past 20 years, from the providence of its members, distributed among themselves and their families, and the families of their deceased members 60,000*l.*, in their time of affliction by sickness and at death, and has also accumulated a capital of 44,000*l.* towards the future wants of the members.

Fraternally, yours,
HENRY BUCK, C.S.

NOTES.

1. This lodge raised its contributions to all members 20 per cent., more than 20 years ago. All members who joined previous to 1852 now pay this; had it not have done so, and the assistance derived from the Funeral and Reduced Sick Pay Fund (over 1,500*l.*) it could not now have been in existence.

2. This lodge has long ceased to take members, and all the younger ones have left. It has lost by fraud over 700*l.*; in late years it has raised its contributions 25 per cent., and decreased its benefits 20 per cent.; it also levies for deficiencies at end of each quarter, and by this means keeps 250*l.* invested at five per cent. It consists mostly of middle class persons, but its sickness experience is treble that of any published tables.

To those persons who believe in the present system adopted in the Unity of levying on lodges an equal sum per member for funerals, irrespective of the average age of the members thereof, the following may prove interesting. Since the formation of the funeral fund the district have paid for this lodge for the funerals of 66 males and 41 females, 865*l.*; the levies and entrances received do not amount to 500*l.* The present value of a yearly levy of 5*s.* per member for life is 169*l.*; the present value of funeral liabilities 405*l.*, or equal to 12*s.* per member per year. Would not belong to reduced sick pay fund.

3. Was an old Friendly Society previous to joining M.U.; gave 6*s.* per week in sickness, 6*l.* at death, was transferred to M.U. and benefits and contributions increased, without any regard to an equivalent at each age for transfer; no separate accounts kept till 1861; drew largely on the sick fund for management expenditure; this and the yearly loss of interest caused deficiency. It should be seen to, as delay will only cause deficiency to fall on those who now pay sufficient. Amalgamated, in 1862, with Cottage of Rest Lodge, not in a sound position; and in 1869, with Trafalgar Lodge.

4. This lodge had a secession in 1847. The older portion of the members and funds now form the Benevolent Triumphant Lodge of the National Order of Odd Fellows; raised contributions of members.

5. This lodge was defrauded of its interest on its small capital for 20 years; funds decreasing; members who brought about deficiency never attempted to retrieve it. Should do so at once.

6. Amalgamated with Faithful Brothers Lodge some years ago; in earlier period of existence, had losses by loan fund and bad accounts; never recovered it: have reduced benefits of all after second year two fifths. Valued at this.

7. Country lodge, healthy locality, but sickness experience much over tables. Many of the old members really become annuitants; though they only subscribed for sick pay. This the principal cause of deficiency.

8. Gradually declining; causes various; has only existed so long by introduction of young members; latterly made considerable reduction in full and half-pay; valued at them. Do not belong to reduced sick pay fund.

9. This lodge seceded with Nationals in 1847, and remained out some time; took a heavy sum for management fund, when alteration made, or in 1852, and did not subscribe sufficient for management till exhausted; to this alone may be fairly ascribed the deficiency.

10. This lodge paid surgeon from sick fund till about three years ago; capital invested mostly at five per cent.; position good; sickness very heavy at older ages.

11. Lost a considerable sum by Attwoods's bank failure, or would have had a surplus.
 12. This lodge would have had a much greater surplus than it has, but that it amalgamated with the Rock of Hope Lodge in 1846. This lodge was, in 1840, formed by the district out of an old Druid's lodge; who brought over 300*l.* to this lodge, and in consideration thereof, were allowed the lodge rate of 12*s.* and 6*d.*, and 12*l.* and 6*d.* at death. It afterwards turned out that one person was paralysed when transferred to the order, and he received from the lodge and district for more than 20 years, 15*l.* 12*s.* per year, besides several years' full pay, two others drew 28 years, and there are now two of them permanently on the funds at 6*s.* per week. 1,300*l.* would have been a nearer consideration than the 300*l.*
 13. This lodge is an amalgamation, more than 20 years ago, of the Provident, the Apollo, and the Russell lodges. There can be no doubt but that all three of them were insolvent when united, and they have never recovered; the yearly loss in interest alone on deficiency, at three per cent., is equal to a rise in contribution of 6*s.* 8*d.* per member per annum for life, and will increase; strong efforts should be made to decrease it.
 14. Liabilities heavy: slowly recovering; should advance contributions on older members at once.
 15. Exhausted; applying to become district members; drew out of reduced sick pay fund soon after formation, although it was then receiving help from it.
 16. Deficiency heavy, caused by losses in earlier days; has never recovered; sickness always over average; deficiency should at once be investigated and met.
 17. In earlier existence became considerably reduced; good management and an influx of young members have brought it round, and it has now a surplus—a very rare occurrence.
 18. This is an amalgamation of the former Orphans' Protection, Rising Sun, Horn of Plenty, and Temple of Friendship Lodges; the contributions have in all cases been raised, and all parties now pay in proportion to their position, when amalgamations took place; benefits have also been reduced, and it has rallied at these reductions. It will be seen, that after all this, the deficiency is equal to about 8*l.* per member cash paid down, and unless this be done they will never recover a sound position; still the amalgamation will considerably prolong their existence as a lodge.
 19. A small rise of contribution, as laid down by the first clause of the 38th general rule, and which is nothing but justice would at once make this lodge solvent. It should be done at once.
 20. An amalgamation of this lodge and the Perseverance took place some years ago. There are now 16 of these members left, and they belong to the reduced sick pay fund, while the other members do not. The deficiency in this lodge is so great that nothing but very heavily increased payments can possibly recover it. The loss in interest on capital is equal to 4*s.* per member this year, and is increasing yearly.
 21. Has also been valued by Mr. Ratcliff. Paid for some time 2*s.* per week extra sick pay, under the belief that they had a surplus. Loss by death since valuation has decreased members and increased assets. Had for some years a public loan fund, said to have been a great loss, but no accounts were published; now wound up. Do not belong to reduced sick pay fund.
 22. Agricultural district. Well and cheaply managed. Allowed by directors to appropriate 2*s.* per member per year, since 1846, to funeral benefits. Not in reduced sick pay fund.
 23. Position favourable, but making no way. Should amalgamate at once and so reduce management expenses.
 24. Members mostly advanced in years. Earlier management bad. Should amalgamate.
 25. Lost a large sum by bank failure. Had the members have taken proper steps and met the difficulty, it might have been saved. Attention now called thereto.
 26. Small surplus; position good, but do not increase in numbers.
 27. Position lately greatly improved by admissions; most of the old members died out.
 28. Insures 12*s.* and 6*s.* per week in sickness, and 12*l.* and 6*d.* at death. Age over average of lodges. Position good but will not improve.
 29. Has a surplus. Sickness heavy. This lodge and 26 should by all means amalgamate, their position, &c. being equal. Would benefit both.
 30. Average age light. Keeps increasing. Attention at once to deficiency would soon make the lodge solvent; and if this be neglected the deficiency will increase by loss of interest alone. Do not belong to reduced sick pay fund.
 31. Has lately decreased in numbers. Lowness of funds said to be caused by fraud. Some portion since paid back. Position should be seriously considered at once.
 32. This lodge was for about 10 years sadly neglected by the members. The then secretary suffered imprisonment rather than give up the books. It has since been very much increased (by admissions) and improved. Deficiency is now great, and the older members should be reduced, as per district rule, after two years, or even before.
 33. Heavy surplus. In 1865 had an appropriation of 4*s.* per member per year from 1846; at end of five years had another 3*s.* 6*d.* per year. Increase of capital principally caused by good investments.
 34. Attention of members called to valuation. If about four of the older members were to experience the average sickness, it would soon break the lodge up.
 35. Earlier management bad. Position now improving, but wants consideration, and should adopt the district reduced sick pay rule.
 36. In agricultural district. Position sound; making members fast. Nothing but bad management can prevent this lodge from being a sound and prosperous society.
 37. In agricultural district. Has surplus. Allowed to appropriate 2*s.* 10*d.* per member per year since 1846. Interest alone will, properly managed, always provide a surplus.
 38. Small surplus. Badly attended. Members nearly all old. Should amalgamate at once.
 39. Surplus large. Does not increase in numbers. If cheaply managed might give a very handsome bonus.
 - 40 & 41. Both these lodges lost money by the bank failure, and have never taken steps to repay it. Should do so and amalgamate with others. Princess Royal also consists of the members of the former Icknield Lodge.
 42. Amalgamated with the Historian Lodge some four years ago. Both then in a bad position. Will never recover unless attended to at once.
 43. A small lodge; deficiency might at once be met by adopting the first part of the 38th general law.
 44. This lodge, consisting of 17 members, with 14*l.* 9*s.* 8*d.* in the funds, became district members October 1st, 1864. The accounts have always been kept separate, to show results. Levies have been paid to the funeral and other funds, as by other lodges, and the results to January 1st, 1870, have been as follow: Funeral fund levies paid, 16*l.* 12*s.* 11*d.*, receipts, 99*l.* 18*s.* 9*d.*; reduced sick-pay fund levies paid, 34*l.* 4*s.* 2*d.*, receipts, 155*l.* 17*s.* 10*d.*; total loss to district, on the 64 years, 204*l.* 19*s.* 6*d.* Ten members are still left, and a glance at the sheet will show they will take at least another 200*l.* Members of lodges who cannot pay their own way, talk of "fraternal feeling" and "brotherly love;" both excellent things, but they will never pay their members. Some of them on the other hand are so grateful for benefits received, that they threaten the C.S. with magisterial proceedings, in order to extort more pay from the district. As this lodge is but a specimen of what several others will be in time, will members think over the matter? The secretary again repeats, that if proper steps had been taken by the district in time, this lodge might have been saved.
 45. A small agricultural lodge. Have never adopted tables or improvements of any kind. Neglected by all.
 46. Makes no progress.
 47. Cannot be called a lodge. Has a heavy surplus. Is not registered.
 48. In an agricultural district. Position not bad; rapidly increasing.
 - 49 & 51. New lodges; under the tables; in outlying districts. Both doing well.
 - 52 & 53. New lodges, in town. Financially sound, but do not progress much.
- The experience of the last four lodges speaks much in favour of the 1863 adoption of tables.

A STATEMENT of the ASSETS and LIABILITIES of the various Lodges in the BIRMINGHAM DISTRICT, showing the 1853, and who pay the then rate of Contribution; the Number who pay under the Charges between 1853 and Members since Opening, or Register kept, and the causes of their leaving as far as ascertainable. The Present or sum required to make the Lodge solvent; and the Surplus where there is one; the Present Value of the and the same for Females (less those Buried) at 5l. each; and the Aggregate and Average Age of the Members Each Member's Assets and Liabilities have been Valued separately, Experience, M.U., 1856-60. Interest at 3 per Cent.

No.	Unity No.	Year when Established.	Name of Lodge.	No. of Members			Total Present Value of contribution.	Amount of Funds.	Deficiency.	Surplus.	No. of Members subscribing for the amounts stated per week in Sickness.											
				No. of Members since 1853 paying Overage.							1853-59.	1860-69.	1870-79.	1880-89.	1890-89.	1890-89.	1890-89.	1890-89.	1890-89.	1890-89.		
				1853-59.	1860-69.	1870-79.																
1	337	1837	Britons' Pride - Birmingham	184	78	36	74	3,533 13 8	1,931 13 7	468 18 8	1	6	5	1	8	165	-					
2	393	1830	Good Intent - - -	23	51	1	0	735 10 1	296 0 0	740 16 7	-	-	-	-	-	-	-					
3	633	1834	Nelson - - - - -	220	108	48	94	4,483 13 7	1,933 17 4	1,847 6 5	9	1	6	1	1	5	230					
4	1,101	1835	Benevolent - - - -	318	59	73	96	4,895 13 11	1,507 8 3	851 11 0	5	1	3	6	6	22	174					
5	1,130	"	Birmingham Pride -	44	31	5	18	736 18 9	229 4 10	477 9 7	-	-	-	-	-	-	44					
6	1,232	1837	Justice - - - - -	162	62	23	07	3,139 16 1	929 6 7	650 5 9	3	1	2	15	7	6	130					
7	1,373	"	Bank of Avon - Straiford-on-Avon	276	111	68	101	3,033 9 11	2,301 9 9	1,059 8 1	-	-	-	-	-	-	373					
8	1,331	"	Victoria - - - Birmingham	78	25	17	36	1,538 0 8	150 16 7	470 4 0	1	-	2	1	-	27	47					
9	1,344	"	St. David's - - - -	122	44	40	33	2,338 14 11	1,138 12 9	470 6 10	6	-	1	3	2	10	100					
10	1,342	"	Elson - - - - -	193	83	54	56	3,406 19 5	3,091 3 7	-	297	5	6	-	-	-	193					
11	1,361	1838	Union - - - - -	40	23	4	13	706 5 11	597 4 4	96 18 8	-	-	-	-	-	-	38					
12	1,418	"	Victory - - - - -	102	80	17	35	2,363 9 0	1,331 11 9	-	287	3	4	-	-	6	88					
13	1,364	1837	Provident Apollo -	94	48	19	27	1,643 16 0	441 12 9	1,139 0 3	-	-	-	-	-	-	91					
14	1,422	1838	St. Peter's - - - -	83	20	14	18	938 3 6	345 2 5	230 16 6	-	1	-	-	2	-	46					
15	1,423	"	Friendly - - - - -	22	16	5	1	353 10 5	67 9 9	446 13 8	-	-	-	-	-	-	22					
16	1,427	"	Mount Zion - - - -	91	33	31	27	1,330 14 1	663 19 11	586 11 0	-	-	6	4	-	1	6	72				
17	1,423	"	Widows' Friend - -	95	31	27	47	1,963 13 11	1,006 10 84	-	247	19	10	4	-	-	91					
18	1,551	"	Amalgamated - - -	161	71	37	53	3,233 11 4	396 11 6	1,260 13 5	-	2	-	-	-	3	156					
19	1,553	"	Morning Star - - -	101	39	26	36	1,913 10 11	1,013 19 1	263 19 8	1	-	1	-	-	9	96					
20	1,694	1839	Britannia - - - -	78	43	15	20	1,470 4 5	531 6 3	718 19 5	-	-	-	-	-	-	66					
21	1,723	"	Refuge of Hope - -	60	33	6	16	945 2 10	1,035 18 7	45 17 1	-	-	-	-	-	-	66					
22	1,778	"	Bud of Hope - Sutton Coldfield	66	29	22	22	1,197 13 8	961 11 2	-	172	5	11	-	-	-	66					
23	1,777	"	Duddeston & Nobeells - Birmingham	44	20	14	10	771 6 6	623 3 2	26 10 11	-	-	-	-	-	-	44					
24	1,778	"	Bank of Faith - - -	22	13	2	8	330 0 1	343 6 6	174 13 9	-	-	-	-	-	-	25					
25	1,866	"	Welcome - - - - -	64	26	11	17	951 18 5	333 13 2	409 16 0	-	-	-	-	-	-	64					
26	1,889	"	St. John's - - - - -	78	46	15	17	1,484 0 1	1,233 8 1	-	67	8	0	4	1	3	63					
27	1,887	"	Travellers' Rest - -	56	18	4	36	1,296 16 10	123 15 11	331 14 7	-	-	-	-	-	-	56					
28	2,124	1840	Albion - - - - -	63	30	18	17	1,396 17 3	983 17 4	203 17 6	-	-	-	-	-	-	63					
29	2,126	"	St. Paul's - - - - -	50	24	11	13	905 6 1	903 18 7	-	122	12	10	1	-	-	49					
30	2,137	"	Industry - - - - -	138	32	23	78	2,926 16 10	745 10 64	356 3 14	-	6	1	3	-	1	6	122				
31	2,121	"	England's Pride - -	50	9	6	36	1,214 3 7	29 0 0	331 3 7	-	-	-	-	-	-	50					
32	2,123	"	Handsworth Pride - Handsworth	99	18	14	06	1,365 17 4	249 19 11	397 4 10	-	-	-	4	1	-	119					
33	2,243	"	Shakspeare - Straiford-on-Avon	119	33	40	46	2,300 18 9	1,905 15 2	-	633	15	7	-	-	-	119					
34	2,241	"	Farmers' Glory - Birmingham	20	11	3	6	364 6 1	170 0 0	163 12 9	-	-	-	-	-	-	20					
35	2,346	"	Foundation of Truth - Smethwick	123	42	29	54	2,438 2 11	493 10 1	831 13 0	-	-	-	2	2	3	113					
36	2,349	"	Prince Albert - Solihull	172	22	38	22	3,509 4 7	1,138 0 0	70 10 5	-	-	-	-	2	1	5	164				
37	2,877	1841	Rose of the Valley - Yardley	129	50	31	43	2,547 18 4	1,333 4 8	-	231	18	3	-	-	-	129					
38	2,876	"	Prosperity - Perry Bar	33	14	12	9	616 7 10	475 15 5	-	35	10	9	1	-	-	33					
39	2,703	"	True Briton - Birmingham	39	15	6	18	856 8 4	966 7 1	-	326	1	7	-	3	1	31					
40	2,901	1838	Princess Royal - -	34	13	11	10	850 0 0	304 8 5	193 15 0	-	-	-	-	1	-	31					
41	2,992	1841	Trust in Providence -	29	14	5	10	634 14 4	253 5 3	36 15 0	-	-	-	-	-	-	29					
42	3,094	"	Generous Briton - -	80	39	20	21	1,461 3 0	693 7 114	640 14 14	-	-	1	-	-	3	76					
43	3,074	"	Reynold - Smethwick	23	11	13	10	500 4 2	303 7 11	57 10 8	-	-	-	-	-	-	23					
44	"	"	England's Rose - Birmingham	10	9	1	-	149 3 7	0 0 0	223 10 4	-	-	-	-	-	-	10					
45	"	"	Temple of Peace - Worley Wigan	21	6	11	4	396 16 3	109 13 10	63 12 5	-	-	-	-	-	-	21					
46	3,380	"	St. Patrick's - Birmingham	35	13	12	8	623 6 4	430 19 6	46 17 10	-	-	-	-	-	-	35					
47	3,484	1842	Apollo's Pride - - -	10	6	2	-	149 17 10	378 3 6	-	160	0	5	-	-	-	10					
48	3,486	"	Wilson - Knowles	32	26	19	27	1,873 8 6	610 8 8	19 10 11	-	-	-	-	-	-	32					
			District Members -	3	3	0	0	29 9 3	0 0 0	71 3 3	-	-	-	-	-	-	3					
49	5,147	1863	Selly Oak Pride - Selly Oak	46	-	-	-	46,135 13 2	85 4 53	-	19	17	24	1	-	3	1	31				
50	"	1841	St. Andrew's - Birmingham	3	3	-	-	34 8 7	42 17 6	15 0 9	-	-	-	-	-	-	-					
51	5,160	1863	Prince of Wales - -	33	-	-	-	1,061 7 6	89 6 4	21 1 6	-	-	-	2	1	-	13					
52	5,204	1863	Evening Star - - -	40	-	-	-	1,192 17 4	126 7 2	-	79	7	5	7	-	2	6	12				
53	5,161	"	Self-Reliance - Harboro	35	-	-	-	850 7 7	73 8 1	1 2 3	-	-	-	-	5	-	1	29				
				4331	1640	979	1713	54,653 11 9	36,113 7 7	16,444 9 0	2,398	6	8	96	9	35	87	31	304	3,023	32	

NOTE:--The Sickness experience being over the average in many Lodges has not

Date of their Opening; the Unity Number; the Total Number of Members; the Number who Joined previous to 1863; and the Number who pay on the 1863 Tables of Contribution; the Number of persons who have been Value of the Contributions of the Members at the separate rates; and the Funds on January 1, 1869; the Deficiency Sickness Liabilities of each Member for the sums subscribed for in Sickness; Funeral Donations for the Males at 10*l*. of each Lodge.

and not in periods, and each Lodge Valuation is complete in itself.

All contributions Valued as Invested at end of Year.

Present Value of Sick Benefit.	Present Value of Assurance Death of Member.	Present Value of Assurance Death of Wid.	No. of Females.	Total Present Value.	Aggregate Age.	Average Age.	Sickness Experience (including Sundays) per Member, on whole number in days and hours.					Average in five years.	Fines.	Unity Experience.	
							1864.	1865.	1866.	1867.	1868.				
<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>		<i>£ s. d.</i>	Yrs. Mo.										
4,901 9 6	931 12 7	284 17 10	177	5,907 19 11	9,077	41 9	25 4	21 12	17 8	18 12	20 20	106 8	43 0	42 14	1
1,344 19 4	340 11 4	84 16 0	35	1,769 6 8	2,020	28 0	42 0	35 8	38 1	40 1	47 0	200 10	61 4	117 2	2
6,978 13 0	1,314 19 1	320 4 3	236	8,318 16 4	11,074	44 4	13 1	13 4	15 20	13 8	19 0	78 3	47 7	46 11	3
5,247 19 7	1,008 11 3	298 9 5	211	6,554 19 3	7,704	35 4	11 0	10 13	9 8	10 12	16 4	57 13	36 11	33 15	4
1,140 7 3	251 16 9	71 9 3	44	1,463 13 2	1,918	48 6	36 8	37 1	24 6	24 20	23 8	144 19	47 0	46 0	5
3,714 17 10	788 5 10	316 6 9	154	4,779 10 5	5,335	39 0	12 4	11 8	13 2	12 10	16 8	65 8	40 0	38 12	6
6,640 7 1	1,260 5 7	408 15 1	270	8,463 7 9	10,846	39 0	15 10	15 30	13 20	19 2	13 4	87 6	40 0	38 12	7
1,708 17 8	878 12 5	106 17 7	71	3,230 7 8	3,063	39 1	16 3	18 20	20 0	19 4	18 20	63 22	40 0	38 12	8
3,128 0 9	694 8 4	188 7 5	118	3,948 14 6	4,387	39 6	8 20	11 4	21 20	14 8	24 2	69 12	41 0	39 0	9
4,948 3 3	980 10 10	277 1 5	178	6,300 15 6	6,338	43 2	14 3	15 1	21 4	22 0	21 8	94 15	43 8	42 20	10
1,104 1 1	251 3 0	65 4 8	39	1,400 8 9	1,780	44 0	2 0	9 8	5 22	4 0	8 2	27 8	47 7	45 11	11
8,668 0 4	600 18 8	166 19 5	88	9,099 15 5	9,861	38 1	18 2	19 10	21 8	20 2	21 2	100 0	39 4	37 8	12
3,868 17 1	468 15 0	151 15 1	98	3,314 8 2	4,168	44 2	12 0	12 6	15 4	22 2	31 4	99 16	47 7	46 11	13
1,208 16 8	351 3 2	90 2 9	53	1,653 3 6	2,048	40 9	2 8	5 9	3 3	8 2	8 4	26 17	41 10	39 20	14
9,907 17 10	134 8 3	41 6 9	23	863 13 10	1,169	33 0	46 0	38 43	67 0	62 3	44 0	236 15	76 21	65 0	15
3,406 18 11	460 10 8	131 15 5	88	3,906 5 0	3,808	39 11	19 2	19 4	23 11	18 12	19 16	97 21	41 10	39 20	16
3,108 4 0	426 15 1	136 10 8	95	3,724 9 9	3,740	38 0	5 0	6 38	6 2	7 2	7 0	31 23	30 23	33 18	17
3,846 15 3	735 5 0	242 5 0	130	4,880 5 3	5,599	42 0	-	-	-	-	-	41 12	-	-	18
3,540 17 7	800 9 3	146 2 10	92	3,194 9 3	4,115	41 0	7 4	7 2	8 12	10 20	9 2	49 17	48 10	40 17	19
3,224 7 0	401 4 3	114 18 10	78	2,740 10 7	3,254	43 0	13 13	21 8	16 2	18 1	12 15	89 14	46 16	46 0	20
1,809 4 1	338 19 4	81 15 1	50	2,066 18 6	2,841	47 4	8 2	8 8	5 3	9 10	12 12	41 1	59 5	54 9	21
1,690 4 5	328 1 9	98 13 9	65	1,978 12 1	2,614	39 9	13 20	8 2	13 10	15 0	16 2	66 10	41 0	39 0	22
1,134 4 0	234 15 1	65 6 6	41	1,424 5 7	1,864	42 3	13 1	17 13	14 0	9 2	10 1	63 23	43 8	42 20	23
715 19 10	139 10 3	48 10 3	25	898 0 4	1,021	41 9	6 2	5 4	10 0	11 2	14 1	46 9	42 10	40 17	24
1,983 19 4	263 16 9	75 8 6	49	1,988 6 7	2,350	41 3	10 2	17 1	14 1	12 2	14 0	73 6	43 14	43 0	25
3,148 7 6	400 2 3	106 10 6	73	3,650 0 2	3,264	43 0	8 2	9 1	7 4	8 16	8 2	42 7	45 16	46 0	26
1,208 10 8	245 7 7	74 9 7	50	1,717 7 4	1,804	38 0	12 3	14 6	22 4	22 23	7 0	28 10	34 9	33 2	27
1,999 0 10	405 0 6	124 10 8	65	2,328 12 0	2,386	44 0	7 4	10 2	8 0	10 12	12 0	47 18	47 7	45 11	28
1,808 9 5	265 15 0	86 9 5	46	1,631 11 10	3,138	42 0	7 2	14 2	14 0	12 3	12 2	66 9	43 8	43 23	29
3,228 0 0	607 6 1	158 4 5	131	4,028 10 6	4,907	35 6	7 4	8 22	10 0	8 10	7 2	41 14	36 11	33 15	30
1,264 3 11	321 14 4	88 14 11	40	1,674 13 2	1,722	34 0	12 2	14 1	17 3	19 9	23 8	36 23	34 9	32 2	31
3,086 3 2	407 0 3	110 18 4	63	2,603 2 3	3,024	32 9	16 2	12 3	13 13	12 4	12 8	66 20	34 4	31 11	32
3,241 9 0	668 3 6	166 5 3	113	3,878 17 9	4,004	39 6	6 12	6 23	6 2	7 2	7 15	34 11	41 0	39 0	33
577 3 4	103 12 1	28 2 5	15	792 12 10	866	43 8	29 0	11 4	12 2	7 6	1 8	28 7	47 7	46 11	34
3,997 4 8	691 6 10	187 14 6	112	3,728 6 0	4,783	38 2	18 2	19 20	20 10	17 1	16 2	67 11	39 4	37 2	35
5,790 4 8	744 8 8	222 1 11	167	4,768 15 0	5,623	32 5	8 2	7 0	19 2	11 2	10 1	55 7	34 0	34 10	36
3,014 14 3	680 18 0	128 12 3	120	3,794 4 10	4,735	36 9	10 2	13 0	11 20	10 21	12 3	52 20	37 16	35 20	37
841 1 3	168 3 6	46 1 5	39	1,063 12 6	1,362	45 0	4 2	3 20	16 20	15 2	14 12	54 20	46 16	46 0	38
1,204 11 9	232 17 0	63 8 1	36	1,495 13 10	1,630	42 0	8 20	20 20	15 1	14 1	12 10	77 4	43 0	45 23	39
823 14 7	163 3 1	51 6 9	34	1,048 8 5	1,383	39 0	11 22	10 20	12 3	10 2	10 14	56 12	41 0	39 0	40
479 13 4	136 17 1	41 8 3	38	864 12 7	1,064	36 4	4 12	4 10	2 21	3 20	7 0	21 15	37 2	34 0	41
3,213 0 2	418 13 5	110 11 8	66	3,740 4 1	3,465	45 0	8 2	9 20	4 4	6 2	9 1	28 5	43 8	45 0	42
823 14 7	163 3 1	51 6 9	34	1,048 8 5	1,383	41 6	10 0	9 8	23 10	14 2	12 4	43 12	42 14	41 10	43
308 9 1	63 14 7	12 9 2	7	375 13 11	362	56 0	23 10	40 2	18 18	54 0	62 0	243 10	73 2	80 10	44
454 10 3	87 19 10	28 11 6	30	371 1 6	780	37 0	4 2	5 4	2 2	6 0	5 20	29 2	37 10	35 20	45
393 1 6	120 2 0	66 2 2	33	1,108 4 2	1,541	44 0	10 2	11 0	8 4	8 6	7 8	44 14	47 7	45 11	46
256 0 8	58 12 0	17 4 7	10	326 12 3	401	40 0	39 4	38 2	36 0	38 10	38 0	127 16	55 0	60 20	47
1,230 14 11	270 19 11	116 18 3	60	3,308 3 1	3,777	35 0	11 4	10 2	6 0	8 2	5 12	43 12	36 11	33 18	48
79 3 2	21 3 6	4 5 10	2	100 12 6	187	38 0	119 0	123 0	144 0	146 0	660 0	109 9	106 11	-	49
1,022 14 10	171 5 11	66 19 7	45	1,261 0 4	1,215	36 8	0 7	6 1	6 2	6 4	7 9	37 4	34 4	22 12	50
65 6 9	20 9 11	3 20 2	1	98 8 10	177	60 0	112 0	117 0	117 0	117 0	117 0	650 0	65 20	122 2	51
990 3 1	123 15 0	61 12 3	37	1,117 15 4	1,159	30 6	0 8	2 4	2 20	7 14	6 2	25 0	34 14	29 6	52
1,044 11 6	154 11 8	80 14 5	30	1,240 7 1	1,120	28 0	-	2 0	4 2	4 2	4 2	16 9	38 9	25 15	53
748 3 7	127 15 3	44 19 2	35	964 17 11	1,011	29 0	-	1 8	2 20	2 4	2 2	10 10	24 0	22 2	54
100,983 10 7	21,322 4 1	6,131 14 1	4,072	126,422 12 8	-	-	-	-	-	-	-	-	-	-	-

affected their position as much as it would, as it has been paid for by the whole District.

Independent
Order of Odd
Fellows, Man-
chester Unity,
graduated con-
tribution to
Funeral
Fund.

This district has several points deserving special notice.

1. All members admitted since 1st January 1867 pay to the district funeral fund a graduated rate according to age as follows:—

To insure 10*l.* at death and 5*l.* at death of one wife.

	Entrance fee 2 <i>s.</i>		
	<i>s.</i>	<i>d.</i>	
18-21	-	-	1 0½ per quarter.
22-27	-	-	1 2 "
28-30	-	-	1 3 "
31	-	-	1 3½ "
32-34	-	-	1 5½ "
35-38	-	-	1 8 "
39-40	-	-	1 9 "
41-42	-	-	2 0 "
43-44	-	-	2 1 "
45	-	-	2 2 "

And at a proportionate rate for any larger sum up to 20*l.* for a male, and 10*l.* for a wife.

This fund called the new funeral fund amounted on the 1st January 1872 to 921*l.* 12*s.* 0½*d.* and 1,165 members were in it.

Reduced sick
pay fund.

2. There is a reduced sick pay fund, Rule 21 is as follows:—

That for the purpose of equalizing the amount of expenditure for sickness and spreading the same over a greater number of members, with a view to the greater stability of the lodges, this fund to be called the reduced sick pay fund be established in conformity with the 27th General Rule, and that all lodges who have given in their written adhesion thereto be members of such fund, and shall continue to belong thereto.

After a member of a lodge has received full pay from the lodge for 12 months, and his pay shall have been reduced to half-pay, the lodge shall still continue to pay the member, but shall give notice to the secretary that he is placed on half-pay, and they shall, after he has received half-pay for three months, fill up the printed form provided with officers' names and the impression of the lodge seal thereon, which shall be forwarded to the district secretary. The secretary shall make a levy for current expenses according to the average ages of the members of the lodge on all lodges belonging to such fund, and also charge to such lodges having reduced-pay members the amount of contribution less the funeral fund levy payable quarterly by such members, which shall be forwarded to the lodge in their quarterly account, and paid by them to the trustees at the time and place of receiving the other accounts; the secretary shall also insert in the quarterly reports the time when such lodges shall meet the sub-treasurer at the district offices for the pay of such members, and shall keep a separate account of such fund, which shall be audited and printed with the other accounts.

That the district reduced sick pay fund be responsible for the first 12 months' reduced sick pay of 5*s.* per week only, after which it shall be reduced to 3*s.* per week so far as the district is concerned, and if the member's disease be of a nature not requiring continuous medical treatment, and he is able to follow some partial or light employment, an arrangement shall be entered into with him whereby the surgeon's notes shall not be required more than once in three months, and he shall receive a sum of not more than 2*s.* 6*d.* a week. If earning more than 12*s.* per week, or the surgeon certifies recovery, then the payment shall cease. In all cases of lunacy, paralysis, blindness, or loss of limbs, where the member is unable to follow employment the pay to be reduced to 3*s.* a week after the second 12 months so long as the affliction continues; and the notes to be required not oftener than monthly. This rule not to prevent any lodge which a valuation shows can afford it from adding to the sick pay up to their present stated rates.

The levy to the reduced sick pay fund was for the last quarter of 1871, 159*l.* 17*s.* 10*d.* and 16*l.* 6*s.* 3*d.*, contribution which would give an income of about 700*l.* a year.

36 lodges with 3,338 members are in the reduced sick-pay fund.

District general
medical attend-
ance fund.

The district has had also a general medical attendance fund in which are 33 lodges.

The Manchester Unity own a hall which does not produce much profit; the net profit for the year 1871 was 40*l.*, as the hall is set down at 4,000*l.* in the assets of the district, this is not much of a return.

Birmingham
Ancient Order
of Foresters;
lodge liquor.

The Ancient Order of Foresters have:—the Birmingham Midland District, 54 courts, 4,386 members, 13,689*l.* court funds, and 1,185*l.* district funds, total 14,874*l.* In the year 1870*l.*, 438 members left by non-payment or about 10 per cent. This district pays the reduced sick pay relief of the lodges, and spent 459*l.* on that object in the year 1870.

The management funds of all the courts of the district owe to the sick fund 45*l.* 19*s.* 3*d.*, which is moderate. The amount entered in the account as rent of room for all the members is 540*l.*; a good deal of this is beer, probably nearly 500*l.*

The secretaries' salaries are 222*l.*

About 15 or 16 of the courts pay a real rent, the rest have beer. The usual thing is 2*d.* a member, each member receives a 2*d.* cheque on entering the lodge room.

The committee on the returns from the courts in this district report—

We beg to call your attention to the condition of some of the courts in this district whose accounts show but a very feeble position to meet future liabilities, and we urge on the members of every court to be careful with their funds, and to see that they are devoted to the purposes for which they are paid, and no other.

The annual report, by a committee appointed to revise the district rules, will show the amount of intelligence of the members, and where the difficulties lie with which societies of this kind have to contend.

REPORT OF THE COMMITTEE APPOINTED TO REVISE THE DISTRICT RULES.

To the Delegates in Quarterly Committee assembled.

GENTLEMEN,

In the month of April last your committee, after careful consideration of various questions relating to Friendly Society finance, and the present position and future prospects of this district,—completed the revision of your rules, and printed copies of the revised code were issued to each court; and although your committee were empowered by a resolution of the last April meeting to call a special district meeting for their consideration, it was thought desirable that ample time should be given to courts to fairly discuss the proposed alterations, and it was resolved that the special meeting should not be held until after the present district meeting.

Although your committee were several months engaged in considering and preparing the proposed new rules—consulting the works of actuaries, and investigating the actual amount of sickness and mortality of the members of this district, and the consequent result upon the funds—immediately these were issued to the courts, a most determined but injudicious opposition was organised, and the rules were condemned in language by no means creditable to those concerned; and if fair legitimate argument had been used with as much force and seal as personal abuse was indulged in

against your committee, the rules might have been at once withdrawn. One court—Royal Sherwood—not content with its own disapproval of the rules, called—without the consent of the district officers—a meeting of delegates from the various courts, and appointed a chairman who is not a member of this district. At such meeting a resolution was passed to reject the whole of the rules without discussing them, when the time came for their consideration at a district meeting. How far such a mode of proceeding on the part of any court will meet with the sanction and approbation of the delegates of a duly constituted district meeting, remains to be seen; and it is questionable whether the gentlemen who were delegated to that meeting and were parties in a compact of so reprehensible a character, are qualified to act as delegates at the meeting at which the proposed new rules will be considered.

So far as your committee understand, the opposition is chiefly directed to the following proposed alterations:

- 1st. The conversion of the over-age into a graduated scale.
- 2nd. The application of a graduated scale to all members who may hereafter join.
- 3rd. The reduction of the funeral donation from 15*l.* to 10*l.* on the death of a member.
- 4th. The payment of the surgeon's salary from a separate fund.

It is alleged that the conversion of the over-age into a graduated scale will greatly increase the contributions of the present members; such, however, is not the case: there is certainly a slight increase which is, one age with another from 18 to 29, 14 per cent., but even this scale is not so high by $3\frac{1}{2}$ per cent. on all ages, as the one proposed to apply to incoming members. The over-age scale, although a step in the right direction, has created in this district a vast deal of confusion from time to time, and has been the cause of courts being suspended. If the scale which your committee propose be substituted in place of the over-age, each member will know what his regular fortnightly contribution is, and will not, at the end of the quarter or half-year, have to pay an additional, and sometimes large amount, and the work of division will be made much easier for the secretary. If further argument be wanting to prove the necessity of adopting the course your committee propose in this matter, it may be supplied by a reference to several of the return sheets, sent in year after year, and an examination of the books of some of the courts.

The proposed graduated scale, to apply to all incoming members, is one which has been before the order, and pressed by every executive council upon the notice of courts for the last six or seven years; and it must be borne in mind that on two occasions this district has sent a proposition to high court meetings to make it compulsory upon every district in the order, and every court out of district, to adopt such table or some other with contributions and benefits bearing the same proportion, and your committee are at a loss to understand why there should be any objection to adopt rules applying to yourselves, which you have already pressed on the acceptance of other people.

The tables of contributions and benefits at the end of the general laws, one of which is proposed for adoption in this district, are prefaced as follows:—

"At the High Court meeting held at Portsmouth, 1863, a resolution was carried to the effect that tables of contributions and benefits should be prepared by competent authority, and from reliable data, with a view that the same should be published with the general laws, for the guidance of new courts, and thereby lead to the adoption of sound and equitable financial regulations.

"The tables as now submitted were therefore prepared, and having met with the approval of the Plymouth High Court meeting, are recommended to new as well as to existing courts for adoption, whereby their financial position will be strengthened, and the promised benefits more amply secured to members than by the adoption of uniform payments for all ages.

"The tables submitted are four in number, and are so arranged that the contributions required for the various benefits will be seen at a glance, without the necessity of taking contributions from separate tables, and grouping them together to make up the benefits promised. The tables combined give the contributions for 20 different classes of benefits; the contributions necessary for each class are given for the lunar month as well as quarterly; and to simplify the keeping of accounts, the contributions are graduated in triennial periods, being considered as practically safe as if each age were given separately. For the purpose of adding to the amounts paid at death, or reducing the same, as courts may decide, the columns at the end of each table show the amount per annum for each pound at death to be so added or deducted from the amounts given in the five classes of each table.

"In submitting the tables for adoption by courts, a few remarks are necessary in explanation of the principles upon which the contributions for the various benefits are calculated and based.

"1. The contributions given are for sick and funeral allowances only; they provide for no expenses of management, medical attendance, or any other extraneous objects; for these separate contributions must be paid into separate funds.

"2. The contributions only provide for members in good health at the time of their admission, and for a proper mixture of healthy trades among members sufficiently numerous in courts, to afford a fair average of ordinary and real sickness under the rules.

"3. The contributions allow no margin to make up any previous deficiencies; these can only be met by a reduction of benefits or an increase of contributions, after the position of the court has been ascertained by an actuarial valuation.

"4. The reduced sick allowances are for a continuance of the same sickness for which the member has had the full allowance. Care should be taken that no member declares off the funds without the surgeon's sanction, to prevent any subsequent claim for full pay for what may be a continuation of the same sickness. Rules upon these points to protect the funds should be adopted by every court.

"5. The funeral allowance upon a member's wife's death, is for one wife only, providing she dies before the member.

"6. The contributions provide for no entrance fees further than those fixed by the 65th general law.

"7. As the 65th general law prohibits the admission of members above 40 years of age, the contributions are therefore not extended beyond that age."

From these observations it will be seen that the table of contributions which your committee propose to apply to all incoming members, provides for 10*s.* a week in sickness for the first 12 months, and 5*s.* a week afterwards, 10*l.* at the death of a member, and 5*l.* at the death of a member's wife; and that the whole of the contributions shall be devoted exclusively for these purposes. Now, nearly all members who joined this district previous to 1858 pay 19 per cent. less contribution, and all who have joined since that time pay nearly 5 per cent. less contribution than the rate in the table above referred to. Your committee ask how is it possible to continue a 15*l.* funeral donation, and to pay the surgeons from the sick and funeral fund at the present rates of subscription. The only way of satisfactorily answering this question is, to say that the rate of sickness in this district is not so high as indicated by the law of sickness. But such an answer would not be the truth; for the rate of sickness in this district, according to the returns of your D.S., is in excess of the sickness experience from which the table of contributions and benefits proposed to be applied to all incoming members, is calculated.

The payment of 15*l.* instead of 10*l.* at the death of a member is a far more serious matter than many persons imagine. From 1862 to the present time, 244 members have died, whose relatives received the 15*l.*, making a total of 3,660*l.*, being 1,220*l.* more than would have been paid under the old rule which provided for 10*l.* at death.

A great deal has been said in opposition to the adoption of the proposed financial measures, on the ground that the district has saved money during the last nine or ten years. In reply to that argument, your committee beg to state that the sum saved does not amount to the entrance fees and the first year's contribution of the members who have joined in that time: that being so, and knowing that a great number of young men have been initiated, a large proportion of whose contributions should be saved for the first 20 years of membership; will the gentlemen who are so earnest in opposing the adoption of these financial measures of reform, answer this question: "Where is the money to come from to meet the increasing liabilities of these members as they advance in years, seeing that nothing is saved after their first year's membership?"

Wishing for nothing more than to place the institution on a sound financial basis, so that not a single member may be turned away without the fulfilment of that promise which was made to him on his initiation,

We remain,

Yours fraternally,

The Committee.

W. RAMBURY, Chairman.

July 10th, 1871.

Committee Room, White Swan, Church Street,
Birmingham, July 26th 1871.

To the Officers and Members of the Courts in the Birmingham Midland District of the A.O.F.

RESPECTED BRETHREN,

THIS foregoing report was presented at the last district meeting, and after having been read, it was proposed, seconded, and carried by a large majority—"That the Committee's Report on the Alteration of District Rules be rejected." The effect of the resolution was, that neither the report, nor any question arising out of it, could be discussed. No reason is assigned in the resolution for rejecting the report, but there was evidently an understanding among many of the courts to reject the whole of the proposed rules without discussing them, and a large majority of the delegates came pledged to that course.

We were empowered by a resolution passed at the district meeting in April last, to call a special district meeting to consider the proposed new rules, which power we still possess, but as we believe that, in the face of such an organised opposition, the rules would meet with the same fate as the report upon them did, and as we have not the least desire to put the district to any unnecessary expense by calling a special meeting, we hereby withdraw from taking any further action in the matter, and return to the District all powers conferred upon us as a committee to revise the district rules; but we entirely fail to see why the rules proposed by us might not be considered *seriatim*, and the three or four that are objectionable be amended to meet the views of the majority of the delegates, which it appears to us would be a better course than to reject the whole of them, and appoint another committee; for we venture to predict that whatever committee is appointed in our place, will take the advantage of our labours by recommending the adoption of nine-tenths of the rules prepared by us. We say this because the bulk of the rules have favorably received.

We cannot of course comply with the suggestion of "*taking the Rules back and altering them until they will suit.*" We have proposed nothing more than what we believe to be actually necessary to the maintenance and stability of this district; and although the adoption of the financial principles proposed may be deferred, they will, sooner or later, be accepted.

Yours fraternally,

WILLIAM GRIMES, P.C.R.
PETER BISHOP, P.D.C.R.
EDWIN MASON, P.H.C.R.
JOHN F. GELLION, P.C.R.
WILLIAM HUNTER, P.D.C.R.
WILLIAM BAMBURY, D.C.R.
JOHN GIBSON, D.S.C.R.
FREDERICK GIRLING, D.S.

There is not much to notice in the other orders, such as the Grand United Order of Odd Fellows, the Druids, the National Odd Fellows.

United
Brothers.

There are a set of societies in Birmingham, and the neighbourhood, called the United Brothers, there are nearly 100 lodges, and 10,000 members. But they are not an order, they have no district fund, no general secretary, no uniform rules, the only thing in common is one title and progressive numbers to the societies, very few of them are registered, but several have deposited their rules. They claim to be rich; one secretary of a lodge of 150 members stated that they were worth 10*l.* a head, and at the public house where his lodge met he said there were three lodges of United Brothers, numbering 560 members, one as rich as his, and the other still richer, having invested its money in a loan society. They have lodge liquor 2*d.* a member a night. One of these societies, the United Brothers, No. 4, returns to the registrar, 188 members, 8,286*l.*

Money in-
vested in a loan
society.

Perhaps it is owing to a natural re-action against the mismanagement and waste of so many of the affiliated orders in Birmingham, but it is certain that there is a large development of friendly societies conducted as a mere matter of insurance, and also of rich sick clubs in connexion with religious bodies than in most towns.

Cannon-street
Male Adult
Provident
Institution.

The largest of them is the Cannon Street Male Adult Provident Institution. This society, founded in 1841, now numbers 7,651 members, and has 47,734*l.*

It has been steadily increasing in numbers and in funds from the commencement. The tables of contributions are graduated according to the age at entrance, and insurances can be effected for sums varying from 4*s.* a week to 20*s.* a week in sickness. The average assurance is for 12*s.* a week, certain trades are excluded. Medical attendance is provided for all who live within three miles of the Birmingham Town Hall, and 3*s.* is deducted from each member's contribution to provide this benefit.

The funeral benefit is 5*l.* after six months membership; 20*l.* after 12 months membership; 8*l.* is paid on account at the death of a member's wife. This benefit is met by a special levy on the members in addition to the regular contribution.

The management is paid for by proposition fees, admission fees, and fines. A rule was passed in 1871 for a periodical valuation of the society. This was done by Mr. F. S. P. Neison. His report shows a deficiency of 21,244*l.* on a balance sheet of assets, 207,940*l.*; liabilities, 229,184*l.*; or more than 10 per cent.

This deficiency he attributes partly to an insufficient rate of contribution for the young members, partly to 3*s.* a member having been taken from the fund for the doctor, whereas by the rules 2*s.* 2*d.* was to have been deducted, partly to a higher sickness experience than the average.

Mr. Neison recommended a better investment of the money as a remedy to this insolvency, and a slight increase of contributions. His valuation having been made on the basis of 3 per cent.; at 3·13 per cent., the rate which has been obtained, the deficiency would be reduced to 5,968*l.*, on a liability of 197,700*l.* This valuation gave great offence to the members who had anticipated a surplus and a bonus. The result was a most stormy meeting in the Town Hall, and a great deal of writing in the local newspapers.

The funeral levies have, on the whole, been increasing. They were as follows:—1860, 2*s.* 1*d.*; 1861, 3*s.* 3*d.*; 1862, 4*s.* 6*d.*; 1863, 4*s.* 2*d.*; 1864, 5*s.*; 1865, 5*s.* 6*d.*; 1870, 4*s.* 8*d.*; 1871, 4*s.* 9*d.*

The cost of management was for 1871, 658*l.*; but this included 95*l.* for the valuation. This comes to 5·35 per cent. on the income from contributions and fines and levies.

The cost of management for 1870 was 541*l.*, or 4·7 per cent. It will be seen that this society is much more cheaply managed than the large London ones, such as the Royal Standard, &c.

Birmingham
General Provi-
dent and

The Birmingham General Provident and Benevolent Institution was formed by an amalgamation of several societies in connexion with Sunday schools. It has a head office and 19 agencies in various parts of Birmingham, where the agents attend weekly to receive the members' contributions. The

cost of the agencies is 125*l.* a year. It was founded in 1833, and returns this year 4,969 members and 31,717*l.* In the year 1870 it had 5,025 members and 30,130*l.* It has a slight connexion with the Benevolent Institution, Church of England.

The management fund is provided by admission fees, fines, and 10 per cent. of the contributions. There is a medical fund, the subscription to which is 4*s.* a year. The funds are all kept distinct, there is a male sick pay fund, a female sick pay fund, a life assurance fund, benevolent fund, medical fund, management fund, independent fund, from which members may withdraw their money, and it is very little used.

The contributions are graduated, and members may insure for more or less sick pay.

Some years ago this society suffered heavy losses from fraud by the secretary.

The income for the year 1870 was—

Contributions	3,367 <i>l.</i>
Interest	1,216 <i>l.</i>

The cost of management was 477*l.*, or 14·17 per cent. of the income from contributions.

In 1867 a valuation was made of the society.

The result was as follows:—

Assets.			Liabilities.		
£	s.	d.	£	s.	d.
61,693	13	4	56,642	14	10
			5,050	18	6 balance.
			61,693	13	4

The male sick pay fund in this valuation had a surplus, but the female sick pay fund was deficient, 1,204*l.* on a liability of 10,381*l.* 11*s.* 8*d.*

The Christ Church Provident Institution was established in Birmingham in 1835.

In some respects it resembles the Birmingham General Provident and Benevolent Institution, having the funds divided in the same way, and various rates of sick pay. The tables are certified by Mr. A. G. Finlaison, and there have been valuations of the society.

The minister of Christ Church is the president, the trustees and treasurer are to be selected from the Christ Church congregation. The committee of 12 adult male members of the society must contain four teachers in Christ Church Sunday School, and are chosen by the members at the annual meeting.

The payments are made at the school every fortnight. The male and female members on alternate fortnights.

Rule 29 provides for a division of the surplus should there be any after a valuation by an actuary. Full sick pay is for 26 weeks, and a member must be good on the books six months before again receiving full pay.

There is in this society a saving fund for those who by age or infirmity cannot join a sick club, or owing to their dangerous employment, and also for other persons.

This department pays 2½ per cent. on deposits on all sums exceeding 5*s.*

No member is to deposit more than 50*l.* a year, nor more than 150*l.* in all, a fortnight's notice may be required before paying any sum, and twenty-one days for more than 20*l.*

There is also a Sunday School division of this society to insure small sums in sickness, and at death with medical attendance.

This society at the beginning of the year 1871 had 4,834*l.*, and 796 members, 379 adult male members in the sick pay fund, 255 adult female members in the sick pay fund, 377 adult males insured for death, 254 adult females insured for death.

In 1863 a valuation was made of the society by Mr. A. G. Finlaison, there were then 719 members altogether. 616 adults; 103 children.

The adult branch was valued as follows:—

Present value of contributions	7,358	12	2
Capital in hand	2,984	8	1
Total	10,343	0	3
Present value of liabilities	11,076	5	6
Deficiency	733	5	3

The Sunday School fund was amply solvent, the other deficiency was principally owing to the low rate of interest at which the funds were invested. Since then the money has been put out at a better rate of interest.

The cost of management in 1870 was 72*l.*

The income from contributions was 610*l.*, excluding the savings bank department.

The cost therefore was 11*l.* 16*s.* per cent.

The Old Meeting Friendly Fund is a society founded in 1819, at the Old Meeting House Sunday School. In an address delivered at the jubilee of this society in 1869, by Mr. Joseph H. Dunce, the president, I find the following facts. In 1868 they had 5,548*l.*, of which 3,950*l.* was with the Commissioners for the Reduction of the National Debt, 750*l.* was on mortgage, 700*l.* was in freehold land, and 148*l.* in the treasurer's hand. The capital had increased 2,129*l.* in the last 10 years. The society was registered in 1824.

The Birmingham Unitarian Brotherly Society registered in 1825 had at the beginning of 1871 481 members distributed in four branches at the four Unitarian churches. The members pay from ¼*d.* to 4*d.* a week. There are 272 at 4*d.*, 4 at 3*d.*, 17 at 2*d.*, 26 at 1½*d.*, 108 at 1*d.*, 54 at ¾*d.* The capital

at the beginning of 1871 was 7,995*l*. The income from contributions and fines was 286*l*. The cost of management was less than 10*l*. 10*s*.

New Meeting
Provident
Institution.

The New Meeting Provident Institution was founded in 1836 at the church of the Messiah. In the report for March 1871 the funds are stated at 8,072*l*; the number of members is:—

Adult males	-	-	-	-	501
Males under 18	-	-	-	-	89
Females	-	-	-	-	331
Total	-	-	-	-	<u>921</u>

This society has its various funds, among others a savings fund which amounts to 352*l*. 12*s*. 8*d*. The cost of management for the year was 87*l*, of which 62*l* was for salaries.

The income from contributions, excluding the savings fund, was 1,079*l*. The cost of management therefore is about 8 per cent.

Ebenezer
Chapel Sick
Society divides
the surplus
funds at the
end of the
year.

The Ebenezer Chapel Sick Society in Steelhouse Lane, was established in 1828. It is not registered.

Rule 23 of this society is as follows:—

That, after paying the year's expenses and increasing the general fund at the rate of 2*s*. per annum per member, or such higher sum as may be determined at an annual or general meeting, the surplus money, inclusive of profit on loan department, shall be proportionately divided amongst the members, and that this division takes place on the 26th day of December, except it fall on a Sunday, in which case it shall take place on the following day.

There are about 125 members in the club. The dividend for 1870 was 17*s*. a member. In 1869 it was 14*s*. a member, the smallest since 1863. The contribution is about 1*l*. 12. 6*d*. a year. The benefits 10*s*. a week for 12 months, then 5*s*. At death 10*l*., and 3*l*. for a wife, to be deducted from the member's own funeral money.

The capital of the society is 287*l*., of which 63*l*. is in the Post Office Savings Bank, 135*l*. in the Borough Loan Society, and 88*l*. is in outstanding loans to members, which are conducted under a special set of rules called the loan department, and may be lent in sums as high as 10*l*.

The Union Provident Sick Society was founded in 1802, and is certified.

Union Provi-
dent Sick
Society.
Dividing
society of
3,500 members,
founded in
1802, and cer-
tified.

The first rule is as follows:—

That this society be denominated the Union Provident Sick Society, the objects of which are for the mutual relief of its members in case of sickness and such other infirmities whereby they would be unable to work for their support, and to render assistance on the death of a member or his wife, to defray the necessary expenses of managing the society, and to make an annual division of the funds.

Mr. Gell, the secretary, has held that office 19 years. The funerals are paid by extra levy: a member receives 20*l*. and 8*l*. for a wife, which is deducted from his own funeral money. In the report for February 1871 it is stated that there are 3,500 members. The dividends paid from 1856 have been as follows:—

			s.	d.
1856	-	1,785 members.	Dividends paid	- 25 2 each.
1857	-	1,835 "	"	- 19 4 "
1861	-	2,176 "	"	- 21 0 "
1865	-	2,728 "	"	- 19 0 "
1867	-	2,956 "	"	- 19 0 "
1868	-	3,211 "	"	- 18 6 "
1870	-	3,353 "	"	- 19 0 "
1871	-	3,519 "	"	- 19 0 "

The members are divided in the books of the society into four sections A, B, C, D. according to their ages. A. the oldest section, D. the youngest.

In 1870, 98 were struck off for non-payment in section D.

"	32	"	"	"	C.
"	25	"	"	"	B.
"	18	"	"	"	A.

In 1870 the funerals cost 1,198*l*., or nearly 7*s*. a head.

Sick pay amounted to 1,961*l*.

Medical attendance cost 410*l*.

Dividends 3,096*l*.

The total income from contributions for the year 1870 was 7,302*l*. The cost of management was 325*l*., or less than 4½ per cent. Every year 2*s*. is stopped out of each member's dividend and carried into a sinking fund. This fund is liable for the benefits of the members if the year's contributions should be insufficient to meet the outgoings. Subject to that, the principal belongs to each member, to be drawn out at his death, but the interest belongs to the society at large, and also the sums belonging to members who lapse from the society.

This sinking fund now amounts to 8,263*l*.

The society was first enrolled in 1826, afterwards revised and certified in 1857, and lastly altered and certified in 1871.

Wesleyan and
General
Assurance
Society.

There is in Birmingham a "Wesleyan and General Assurance Society," established under the Friendly Societies Act in 1841, but afterwards put under a special Act. It is in the nature of a mutual company. It ensures for death and for sickness, and also does endowment business. The report for the year ending December 1870 states that there were in all 21,702 members, and that 3,121 proposals for membership had been accepted during the year. Their capital is 80,648*l*. The premium income for the year was 27,713*l*., not distinguished in the balance sheet between the different funds. They paid 4,648*l*. 15*s*. for death, 12,099*l*. for sickness, 2,580*l*. for medical attendance, 115*l*. for endowments, 195*l*. for annuities, 615*l*. for surrenders of policies.

The cost of management was 4,820*l.* on an income, excluding interest, of 28,300*l.*, or about 17 per cent.; of this 3,370*l.* was for commission and salaries to 239 agents, and 320*l.* for new business. The remainder, about 4 per cent., for office management. It appears as though it was doing the same kind of business as a ordinary friendly societies. There is no statement of the number of lapses, nor is the information generally complete. If this were a society under the Friendly Societies Act its mode of stating accounts would not be considered satisfactory. Among the modes of investment appears the item: "Sundry agents in course of payment, 6,445*l.*" It is rare that so large a balance is properly outstanding and recoverable at a moment's notice. This form often conceals defalcations by agents.

There are two musical friendly societies in Birmingham. The one called the Apollo Glee and Friendly Society, the other the Birmingham Musical Society. The Birmingham Musical Society has 74 benefit members and 58 honorary members, and a capital of 1,200*l.*

Musical
Friendly
Societies.

They have a piano and a musical library which cost more than 100*l.* Their balance sheet shows an expenditure in "management" of 63*l.* 18*s.* 4*d.*, of which 21*l.* 2*s.* 6*d.* is for ale checks, 8*l.* for the musical director, 2*l.* librarian, 6*s.* for music, 3*l.* 0*s.* 6*d.* choir expenses, 17*s.* 8*d.* rehearsals, 5*l.* written off for deterioration of the piano. The honorary members' subscriptions, 29*l.*, go some way towards paying these expenses. The members contribute 41*l.* 3*s.* 4*d.* The surgeon is paid out of the sick fund. They meet fortnightly.

The Apollo Glee and Friendly Society do not keep their management fund separate. The rules require a separate management fund of 3*s.* a year. This has been cut down to 2*s.* a year. They have 93 benefit members and 14 honorary members. They spent in 1870 in "management" 52*l.* 7*s.* 6*d.* The contributions properly applicable to management were less than 19*l.* The difference was taken from the general fund, out of which the doctor was paid 22*l.* 10*s.*

Their funds amount to 1,128*l.*

The accounts of this society are not intelligible as they stand. Both the societies are registered, and both print balance sheets.

There are several collecting societies in Birmingham, not on the Liverpool scale, but following in their track.

The Birmingham United Legal Burial Society is a local one, and more tolerably managed than the others. It was established and registered in 1846. At the end of 1871 it had 7,162 members, and 6,029*l.* They take members either for 1*d.* or ½*d.* a week, and they have one rate of payment from 10 to 45 years of age. The benefits for this payment reach to 10*l.* at death, after 10 years membership.

Birmingham
Collecting
Societies.

There are seven collectors, who are paid 25 per cent. and allowances for entrance, card money, &c.

The rule provides that members shall pay out of their contributions 2*d.* a month for management. The balance sheet keeps the management fund separate. In 1871 management cost 535*l.*, on an income from contributions of 1,570*l.*, or a little more than 34 per cent., of which the collectors got 25 per cent., the secretary 4 per cent., the president, treasurer, and committee about 3½ per cent.

Birmingham
United Legal
Burial Society.
7,162 members.
Collectors 25
per cent. and
perquisites.

In 1870 the management cost 520*l.*, on an income of 1,463*l.*, or 35½ per cent.

The largest collector in this society gets 143*l.* a year; the second gets 120*l.* In 1870 about 550 members left the society, or 5 per cent., which is reasonable for a society of this kind.

The Birmingham and Midland Counties St. Patrick's Benefit Society was founded in 1865, in consequence of the Liverpool litigation in connexion with the Liverpool society of the same name. They undertake to insure for sickness and for medical aid, as well as for death. They have 4,500 members. The funds are not kept separate. They wished to have no rule for a management fund. But when they sent their rules to be registered, the registrar refused to allow them to strike it out. Nevertheless they have omitted it in their new printed rules, which they circulate as certified by the registrar.

Birmingham
and Midland
Counties
St. Patrick's
Benefit Society.
4,500 members.

The collectors get 25 per cent. and perquisites.

The secretary's son is a collector.

The president is Mr. Kelly; there is a Kelly a collector.

The president stated that he had made the calculation, and that only one in eight of those who entered the society came into benefit.

The society prints a balance sheet; it does not seem to be worth anything.

The president and secretary stated as to transfers that there had been some transferring from their society into the Weekly National Company and into the Liverpool St. Patrick's. They themselves allowed transfers as a weapon of defence, but did not like it. Transfers are made into the same benefit as the member was receiving in the old society. They have taken about forty transfers in all. There are 31 subscribers to the sick fund. In the last four years the net collection for the sick fund has been 178*l.* 10*s.*, and 224*l.* 6*s.* 8*d.* sick pay has been spent, making a loss of 45*l.* 16*s.* 8*d.*

The United Family Life Assurance and Sick Benefit Society was registered in 1865. Mr. George Taylor is the secretary, who formerly was in the employ of the collecting society at Dudley, of which an account is given under the head of that town. The committee consists of 10 members, four of whom are collectors. The secretary receives 15 per cent. on subscriptions paid at the office. Rule No. 3 provides that the annual meeting shall be held in Birmingham or such other place as the committee shall determine; one calendar month's notice thereof being sent to each local agent. It has been held in various places.

United Family
Life Assurance
and Sick Be-
nefit Society.

This rule is a very good one for the committee, as whatever discontent there may be against them they will always manage to find some quiet place where they can, if necessary, hold their general meeting away from the members. In 1870 there were 8,338 members distributed about the country; 1,000 in Alfreton; 800 in Derby; 700 in Birmingham and so forth.

Taylor having been a collector of the Dudley People's Family Life Assurance and Sick Benefit Society at Derby will account for this society of his having so many members in that neighbourhood.

There were no balance sheets to be seen of this society earlier than 1865.

On December 31, 1864, the number of members was 1,741.				
	1865,	"	"	2,946.
	1866,	"	"	5,325.
	1867,	"	"	6,978.
	1868,	"	"	8,088.
	1869,	"	"	8,236.
	1870,	"	"	8,388.
	1871,	"	"	8,444.
In the year 1865	18 exclusions,	905 withdrawals,	52 per cent.	
	1866 23	" 709	" 24	"
	1867 54	" 2,125	" 40	"
	1868 64	" 1,086	" 18	"
	1869 147	" 1,358	" 16	"
	1870 259	" 744	" 9	"

The exclusions are principally under rule 19.

If all arrears of subscriptions be not paid before or by the end of each quarter ending the last Monday in December, March, June, and September of each year, such member shall be suspended or excluded at the discretion of the managing committee.

The secretary, Mr. Taylor, stated that this rule had been acted upon with increasing vigour lately, especially against the sick members, above all those who were claiming on the funds, and so had cut down their members in that department considerably. He stated that it would be no defence against exclusion for this reason, that the collector failed to call.

They settle disputes by arbitration in Birmingham. Of course they never have a case. Once or twice an attempt has been made to take them into the County Court, but of course unsuccessfully. There is no separation of funds; nor management fund.

Mr. Taylor did not approve of transferring. He also considered that there were such things as sham friendly societies got up for the benefit of officers and promoters, and considered such things no better than swindling.

They have about 700 members insured for sickness, to say nothing of the death assurances, and all the funds they profess to have are 769*l*. They do endowment business, but it is not noticed on the income side as a separate receipt. They spent 393*l*. in management in 1870, and collected 67*l*. for the same purpose.

STRATFORD-ON-AVON.

Stratford-on-Avon
Becher Club.

In Stratford-on-Avon there is a Becher Club extending over the poor law union. It has 5,488*l*., and is managed much like the other Becher clubs. It has about 300 members, but the want of self-government makes it unpopular. Subscriptions cease at 70, and then annuities of 5*s*. a week commence. The subscriptions for the death benefit cease at 65 years. The cost of management is 17 per cent.

Ancient Order
of Foresters.

Besides the two lodges of the Manchester Unity there is a court of Foresters in Stratford-on-Avon, with 77 members and 490*l*. 300*l*. in Midland Railway debentures, 100*l*. Stratford Railway preference stock, 40*l*. 10*s*. ordinary shares Stratford Railway, 50*l*. treasurer's hands. There is also an old fashioned sick club called the Waterloo Friendly Society, founded in 1819. They keep a separate management fund. They have 150 members and 1,249*l*. 1,000*l*. in debentures of the Stratford-on-Avon Railway, 200*l*. on mortgage. In former days they used to spend much upon feasts, but have given up that practice. One year their feast cost them more than 70*l*. The larger lodge of Odd Fellows in Stratford-on-Avon, with 280 members, has two thirds agricultural labourers. The secretary spoke very highly of them for their punctuality in paying their contributions.

Waterloo
Friendly
Society.

Summary of
Societies in the
Poor Law
Union of
Stratford-on-
Avon.

The following is a statement of all the friendly societies in the Stratford-on-Avon Poor Law Union, the population of which is 22,374.

R. H. HOBBS, Poor Law Board of Guardians.

	No. of Members.	Average Annual Payment.	Capital.	Registered.
Stratford-on-Avon:		£ s. d.	£	
I.O.O.F., M.U., Bank of Avon	291	1 6 0	2,525	Yes.
I.O.O.F., M.U., Shakespear	122	1 6 0	2,366	Yes.
Becher Club	300	1 2 8	5,488	Yes.
Waterloo Club	150	1 6 0	1,249	Yes.
A.O.F., Court Shakespear	77	1 4 0	490	Yes.
Grafton Club	46	0 15 0	-	No.
Kineton:				
Old Club	45	0 17 0	-	Yes.
New Club	50	0 17 0	40	Yes.
		(1 <i>s</i> . for liquor.)		
I.O.O.F., M.U., King John's Castle	51	1 6 0	592	Yes.
Provident	25	1 0 0	438	Yes.
*Ashorne Club	80	0 14 0	-	No.
Wootton Waven:				
I.O.O.F., M.U., Arden	94	1 4 0	1,563	Yes.
Claverden:				
A.O.F., Court 2,704	72	1 4 0	400	Yes.
Snithsfield Club	99	1 0 0	687	Yes.
I.O.O.F., M.U., Phillips	78	1 4 0	665	Yes.
Hampton Lucy Club	69	1 0 0	221	Yes.
Wellesbourne:				
I.O.O.F., M.U., Wellesbourne	137	1 4 0	1,419	Yes.
Chain of Friendship Court	65	0 10 0	397	Yes.
Eatington Club	63	0 15 0	13	Yes.
19 clubs	1,904		18,553	17 registered.
2 clubs	171		No return of funds.	2 unregistered.

* Ashorne Club. Founded 1850; all one fund; 9*l*. 8*s*. comes out of the funds for the anniversary. Funds, 216*l*. in Leamington ank; four freehold cottages worth 350*l*.; 50*l*. in the box.

The Kington new club, used to divide all its surplus, except the entrance fee, till 1859. They spend 3d. a quarter a head in liquor, but the members pay that extra. The club consists of elderly men, and is dying out. In 1862 the benefit was reduced to 7s. a week from the failure of the funds. The money is lent on personal security.

ALCESTER.

There is another Becher Club at Alcester, extending over the parishes in the neighbourhood. It was founded in 1838. According to the secretary the society is about stationary in numbers, and has not been valued by an actuary. The club has a provident fund or savings bank in connexion with it. Alcester
Becher Club.

There is an anniversary, but the attendance is optional. The management is very much with the honorary members by the rules. There are 720 members in the medical institution, which is worked with the club, and was founded in 1837. There are 159 females and 66 males in the Becher Sick Club, and the capital of the club amounts to 2,584l.

The club is helped to some extent by honorary members' subscriptions. The medical institution is supplemented by more than 20 per cent. of honorary subscriptions.

In Warwick and Leamington the Odd Fellows and Foresters, especially the former, are the principal societies. Warwick and
Leamington.

The Manchester Unity are the Edmundscote district of 20 lodges, 2,509 members. Their funds at the close of 1871 were 25,850l., invested at about 4 per cent. The district was valued by Mr. Ratcliffe and found to have considerable surpluses. One lodge at Warwick was valued to have 800l. surplus, of this 480l. was apportioned as extra funeral benefits to the members in sums varying up to 8l. They were unwilling to put off their bonus. They therefore lent the share that each member was to receive at his death to him at once, and charged him a nominal interest of one or two per cent., which they have failed to collect, and they have bestowed 520l. in this way instead of the 480l., which they were allowed to divide. They have also carried 30l. to their management fund.

Least this cheap money should be demanded by any of the newer members they have made a rule providing that no more money shall be lent to members at less than 5 per cent.

It is not uncommon in this district for the lodge money to be lent to the members, and it leads to the usual mischiefs of favouritism and unpunctual payment of interest.

The district secretary considers that the great prosperity of the Edmundscote district is owing to the large number of lapses. It does not appear that in his own lodge the lapses are above the average of the Order.

There is not much to notice about the Foresters in this neighbourhood. A court of them in Warwick closed the box a few years for a time.

COVENTRY.

There are several societies worth notice in Coventry. Specially some burial societies of the Cheshire type introduced into the town by sick weavers from Congleton. Coventry.

One of them is the "Original Coventry Benevolent Burial Society," held at the Catholic School Room, Hill Street, and founded in 1838. The collectors go out in couples, book-collector and bag collector. They have 11,696 members and 5,846l. invested:—4,100l. with the Coventry corporation at 4 per cent.; 650l. on mortgage at 5 per cent.; 1,055l. in the bank; 41l. treasurer. Original
Coventry
Benevolent
Burial Society.

The contributions are 3d. a week, collected fortnightly. The benefits go as high as 8l.

Children of members are admitted at two years old. Other children not till six.

The collectors get 12½ per cent. for collecting, and go out at the end of the year, and are not re-eligible that year. The candidates for the office of collector are balloted for, and must sign their names to show they can write. The secretary stated that not near 100 members a year lapsed from the society, that is much less than one per cent.

The cost of management in 1871 was 253l. 14s., on an income from contributions of 1,356l., or about 18½ per cent.

The other society called the Church General Burial Society, was founded in 1844, and has about 7,500 members, and 2,843l. They pay their collectors 2s. 9d. in the pound, or 13½ per cent. The cost of management is about 20 per cent. of the income from contributions. There is no substantial difference between the two societies, except that in this one the officers are more permanent. Church
General Burial
Society.

The existence of an official element shows itself in the slight rise of per-centage to collectors. In this society also there are hardly any lapses.

There is a female sick club called the Female Church of England Society No. 1. There are 90 members, and they have 180l., not more than one a year is excluded on an average. They meet at a school, and their secretary is a schoolmaster. Female Church
of England
Society.

There is a rather remarkable dividing society in Coventry. It is 93 years old, there are 50 members, and the subscription is 6d. a week, the benefits are 8s. 6d. a week for six months, then 5s. for the rest of sickness, 8l. at death, 5l. for the death of a wife, 10s. 6d. at the birth of each child, medical attendance, which costs 3s. a head. The secretary has been in it 45 years; his wife who is past 70 was paid for at her birth to his father-in-law, who was in it. Their dividend has ranged from 5s. up to 14s., very few members leave the society, not five in the last 20 years, and they have not got rid of any old members. Several years ago the average age was 40, now according to the secretary it was about 45. They have a reserve fund of 185l., but they never need to touch it for they always have a dividend. Formerly the benefits were not as high as they are now. The whole cost of management is about 3l. a year, formerly they had lodge liquor and a feast. They levy 6d. a member for a funeral, but that only gives 1l. 5s. The society is registered. The members are nearly all wage-earning men, and claim on the funds if they are sick. Last year they divided 7s. a head. Dividing Club,
93 years' old.

The Friendly and Provident Institution is a well managed business-like society in Coventry, founded in 1841, and numbering at the end of 1871, 601 members with 3,889l. Only five members lapsed from the society during the year; the society increased by 60 members over 1870. There is a surplus fund which is employed in paying the contributions of the 20 senior members, and in providing for management, so far as it is not covered by fines and the sale of rules. Friendly and
Provident
Institution.

The income of the sick and funeral fund from contributions was 600*l.*, from interest 161*l.* The surplus fund has a capital of 1,587*l.*, which produced an income by interest of 56*l.*, of which 20*l.* was spent in paying the contributions of 20 senior members, 33*l.* 16*s.* was applied to management.

Medical attendance is paid out of the sick and funeral fund.

The cost of management was 43*l.* 6*s.* 3*d.*, or about 7*l.* 4*s.* per cent. The secretary is paid 10*d.* a member, and 6*d.* for members' wives insured for medical attendance and funeral money.

In 1870 the society was valued by Mr. Samuel Brown. The assets according to him were 13,805*l.* 15*s.* 2*d.*, the liabilities 12,187*l.* 18*s.*, leaving a surplus of 1,617*l.* 17*s.* 2*d.*, being an increase of 300*l.* upon the surplus of 1865.

Use of the
Dispensary
instead of a
Club doctor by
the Coventry
Friendly
Societies.

This society like nearly all the Coventry societies, with the exception of the Manchester Unity, instead of employing a club doctor of their own, subscribe 3*s.* a head to the dispensary. The plan seems a good one, but the district secretary of the Manchester Unity preferred their own plan, and said it gave more satisfaction, among other reasons on account of the length of time patients had to wait for their turn at the dispensary.

In the Friendly and Provident Institution the officers are elected annually by voting papers. A paper is sent to every member with a list of all those eligible for office, a star being put against the names of the existing officers. Out of 600 voting papers 150 are generally filled up.

Service on the committee is gratuitous, and the outgoing members are therefore glad to have finished their turn of duty.

There should be a fine of 6*d.* on those who do not attend the annual meeting. It is not strictly enforced. About 500 attend.

The society since the commencement has admitted 1,158 members. 557 therefore are gone by death or by lapse.

Coventry and
Warwickshire
Friend-in-Need
Society.

The Coventry and Warwickshire Friend-in-Need Society has 256 members and 1,972*l.* It was founded and registered in 1845.

They have a uniform rate of contribution, and no separation of funds. The cost of management in 1871 was 17*l.* 16*s.* on an income from contributions of 260*l.*, or about 6½ per cent.

They have 200*l.* of their money invested in shares of a cotton-mill, which pay them a very bad interest, but according to the secretary they took the shares, not merely as a commercial investment, but to promote the welfare of the town by bringing in a new industry during the great depression of the silk trade; he stated that four or five at most left the society every year. There are few places which show as much carefulness and tenacity in connexion with friendly societies as Coventry. A secretary ascribed the great carefulness of the people to the terrible losses they had had during the years of bad trade. This society subscribes to the dispensary, and meets at a school. There are several societies in Coventry which were formerly lodges of the Nottingham Order of Odd Fellows, but which have seceded and set up for themselves. They meet at public-houses.

Watchmakers'
Societies at
Coventry.

The watchmakers of Coventry have several societies of their own.

The Coventry Watchmakers' Sick Institution had 86 members and 204*l.* at the close of 1871. There is no separation of funds.

The Watchmakers' Provident Institution have 138 members, 1,677*l.*

The Coventry Watchmakers' Widow and Orphans Aid Society, at the Coventry Institute, was founded in 1853.

The income for 1871 was 44*l.* 14*s.* from ordinary members, 28*l.* 19*s.* from honorary members, 49*l.* 7*s.* profit from an entertainment, interest on money invested, 48*l.* 10*s.*, sundries 4*l.* Their funds are 1,168*l.*, and they relieved through the year 18 widows at 2*s.* 6*d.* a week, and six orphans at 1*s.* a week, with some more who were on the funds for a shorter time, making a total expenditure in relief of widows and orphans of 134*l.* 8*s.*

Members are admitted from 21 to 40. They pay 2*l.* entrance, and 8*d.* a month, and 8*d.* a year for management; widows receive 2*s.* 6*d.* a week; orphans up to 13, if they have a mother, 6*d.* a week, if they have not 1*s.* a week.

Independent
Order of Odd
Fellows, Man-
chester Unity,
Coventry
District.

The Manchester Unity of Odd Fellows in the Coventry district have 1,191 members, and nearly 9,700*l.*

The affairs of the district seem to be conducted in a business-like and efficient manner, especially the important duty of auditing the lodge accounts.

The funeral levies were heavy in 1871, being 5*s.* a member.

in 1870 they were 3*s.* 3*d.* a member.

in 1869 " 2*s.* 9*d.* "

in 1868 " 3*s.* "

There is a widow and orphan fund, with 147 members, and 608*l.* The contribution is graduated 2*d.* a fortnight for members under 30; the benefit is 8*l.* at death to the widow, or if unmarried to any other representative, or at the option of the widow, 2*s.* a week for two years.

WORCESTERSHIRE.

The county of Worcester has a population of 338,848, with a considerable mining and manufacturing element on the north-eastern side, while west of the Severn and in the south it is purely agricultural.

Worcester-shire.

The various affiliated orders are not strong in this county in proportion to its population, nor other societies either.

The Manchester Unity of Odd Fellows have seven districts, 49 lodges, and 4,294 members. Their funds at the beginning of 1871 were 31,944*l.* At the close of the year they had increased to 53,832*l.* or 7*l.* 17*s.* 7*d.* a head. The average age of the members is 36·91 years, or 79 older than the whole unity. The lodges in this county are small in comparison with the order at large, averaging only 88 members. All the lodges are registered. There are a few other lodges within the county, but they belong to districts out of the county.

I.O.O.F., M.U.

The Ancient Order of Foresters have five districts, containing 92 courts, 6,084 members, having 13,766*l.* in the court sick and funeral funds; 968*l.* court management funds; 3,032*l.* district funeral funds; 160*l.* district management funds; 58*l.* widow and orphans funds; 29*l.* medical fund. Total 18,012*l.* The courts are all registered, except one or two quite recently founded, which are not yet registered.

A.O.F.

The other orders are quite insignificant in number and importance. There are 10 lodges and 597 members of the Order of Druids; two lodges, 131 members of the United Ancient Order of Druids; five lodges, 446 members of the Wolverhampton Unity of Odd Fellows. Two lodges of the London Unity of Odd Fellows, two of the Stourbridge Independent Odd Fellows, three of the Free Gardeners, with 158 members; one division of the Sons of Temperance, 55 members; one branch of the Locomotive Steam Engine and Firemen's Society, 135 members. In all probably not near 2,000 members.

Other orders.

Sixty-four ordinary friendly societies make returns to the Registrar this year. In 1868, 74 made returns.

Returns to the Registrar in 1872.

Of these twenty-six make no return of their numbers.

From this list of 64, several must be taken out, such as the Locomotive Enginemens' branch at Worcester, the Working Men's Club and Institute at Oldbury, and the People's Family Life Assurance and Sick Benefit Society at Dudley, which is a collecting office of the Liverpool type.

The total number of societies making returns this year is 181; 482 requisitions were sent out.

In 1868, to 462 forms sent out, 178 were returned from societies numbering 20,789 members and having 75,662*l.* Of these 8,837 were the members of the collecting society at Dudley, so the members of real friendly societies were about 12,000 with 71,000*l.* There are about that number of the affiliated orders alone in Worcestershire; but with the exception of the Manchester Unity, whose returns are sent in with great exactness, the others are very careless in their returns, if they do not neglect, as they often do, to send any. Eleven courts of Foresters out of 40 make no return of members.

The list of registered societies for Worcestershire contains 569 societies printed down to 1860, and since then 166 societies have been registered or deposited down to 1871. Probably quite 700 of all of them have been registered, the rest deposited.

Official list of Worcestershire Friendly Societies.

DUDLEY.

At Dudley, I visited Mr. Joseph Thompson, the secretary of the People's Family Life Assurance and Sick Benefit Society.

Dudley People's Family Life Assurance and Sick Benefit Society.

They return 9,801 members and 5,835*l.* capital. The society was registered in 1859. Its objects are to give sick pay and medical attendance, and to pay certain sums at death, and for endowment.

There is no distinction in the report as to how many members insure for death nor how many for sickness, and the secretary was unable to tell me, nor are the accounts in any way kept distinct, not even of the endowment money. But it appears from the report of 1870-71 that 1,734 members received sick-pay.

Rule 24 provides for a separate management fund of 1*s.* a member a year. That rule is disregarded.

The collectors receive 20 per cent. and the first six weeks on new life members and the entrance fee and a less per-centage on the sick members.

The number of members for the year 1870-71 was about 9,400. At the rate of 1*s.* each the management fund would have been 470*l.* The amount spent in management in 1870-71 was 1,640*l.* or about 21½ per cent. on the income from contributions. The secretary receives 10*l.* a year and his house rent free. With about 9,400 members the last progressive number of their policies last February was 36,090. They issue about 2,000 policies a year.

In the statement of the society's funds May 1871, there are several items worth notice.

"Promissory notes, 38*l.* 10*s.* 7*d.*"

These are notes given by defaulting collectors for 13*l.* 17*s.* 9*d.*, 2*l.* 12*s.* 6*d.*, 7*s.*, 6*l.* 13*s.*, on none of these is any interest paid. One collector at Tenbury in Worcestershire was a defaulter for 26*l.* 18*s.* He was three years and a half paying. He collected 4*l.* a week. It is the habit in this society to allow defaulting collectors to pay off by instalments and not to dismiss them. The committee often are all collectors.

Defaulting collectors give promissory notes.

The next item in the balance sheet is "Loan, 35*l.*" This represents money invested by the society in a loan society which has broken up insolvent.

"In agents' hands 122*l.* 10*s.* 3¼*d.*" is not a very certain asset.

"Members arrears, 419*l.* 6*s.* 5*d.*" is also an objectionable item to include among the funds of the society.

In June 1870 there were 9,565 members.

In June 1871 there were 9,344 "

In the year 2,239 policies were issued, and there were 256 deaths.

Therefore there were 2,204 lapses in the year or more than 23 per cent.

In this society four weeks arrears suspend from benefits, and exclude unless the committee choose to re-admit.

In the case of endowments, if the person subscribed for dies before the term only three fourths of the contributions paid are returned.

History of the foundation of the society.

The history of the foundation of this society illustrates the *modus operandi* of this class of institution. A man named Ball founded it originally. He printed rules as though the society was certified. But there was no registration, no committee, nothing but himself.

The collectors were dissatisfied with him; they called a meeting of the members and got him turned out, and registered the society. Ball then registered another society in Dudley, called the Royal Provident Institution and General Sick Benefit Society, but could make nothing of it. So he went to Stoke-upon-Trent and founded a new society, and Taylor, a collector of this society, who was working at Derby, supported Ball and transferred the members to Ball's new society. Thereupon, the present secretary followed him, and threats of the law caused Ball and company to efface themselves for a time. Afterwards, however, Taylor came to Birmingham and founded a society there called the United Family Life Assurance and Sick Benefit Society, which he is now working and of which an account is given under the head of Birmingham.

Church of England clubs in Dudley.

In Dudley there are registered 12 societies as Church of England club No. 1 and so up to 12. These clubs are popularly known in the town as the tory clubs. They were started after the Reform Bill of 1832, and according to Mr. James Fulwood, the secretary of Nos. 9 and 5, they were largely supported by the aristocracy of the town. They used to walk in procession on the 18th June, and in those days the gentry subscribed largely and the clubs were popular. But as the subscriptions of the honorary members fell off so did the zeal of the other members grow cold, and whereas there used to be a dozen with some 60 or 70 members each, now there are only four left, Nos. 1, 2, 5, 9. No. 9 is worth about 200*l.* No. 5 was broken up and the money divided and then started afresh.

Dudley district I.O.O.F., M.U.

The Dudley District of the Manchester Unity consists of two lodges, one of 73 members, the other of eight, but the latter only pay 3*s.* a week sick pay. The larger lodge being responsible to no district, carries on its business in a very disgraceful way. They have carried a large part of their capital to the credit of the management fund, and not content with that they pay into the management fund nearly all their interest. In the management fund account 4*l.* are set down to "sundries," of which about 12*l.* is for liquor. What the rest may be is not known to me.

Secessions of lodges on account of heavy district funeral levies.

This district was formerly much larger, but it has been diminished by secessions of lodges, chiefly on account of the heavy funeral levies owing to the existence of lodges composed of miners. The Foresters in the Black Country have composed special miners' districts.

The Provident Society at the Saracen's Head in Dudley, with 50 members and 604*l.*, was formerly a lodge of Odd Fellows but seceded.

WORCESTER.

Worcester district, I.O.O.F., M.U.

The Manchester Unity of the Worcester district are tolerably managed, but there is too much borrowing from the sick fund for management. Thus the Sir John Moore Lodge at Worcester was in debt to the sick fund 21*l.* 8*s.* The Hope of Malvern Lodge in debt to sick fund 47*l.* 12*s.* St. John's in Worcester 6*l.* taken from sick fund. The Lily of the Valley Lodge at Kempsey makes no return.

Among other departures from strict rule, the Hope of Malvern Lodge pays nominally for room rent really for an anniversary 18*l.* 4*s.* 6*d.* The Prince Albert Lodge at Knightsford Bridge pays 3*l.* 17*s.* for a band at the anniversary. The St. John's Lodge enters 7*l.* 11*s.* 10*d.* as sundries. This district has a widow and orphan fund with 517 members and 1,500*l.*

Worcester district, A.O.F.

The Foresters in the Worcester district have a rule, by which, after the first year of continuous sickness, a man comes onto the district for 5*s.* a week for the rest of sickness. This district has adopted a graduated scale of contributions and of benefits in consequence of the high court resolution of 1871. A member of a Malvern court in this district was expelled for having been convicted of poaching. This was contrary to the rule which prescribes expulsion for felony or misdemeanour, but the court strained the law against the member for various reasons, and the district confirmed the sentence of the court, though they considered the court had been hard on him, they being ignorant of the meaning of a misdemeanour as distinct from a police offence.

Lodge liquor among the A.O.F.

Many of the Worcester courts spend their money in lodge liquor.

	£	s.	d.
Hope of Worcester, 333 members, spends	-	-	33 5 8
Sylvan, 99 members	-	-	23 11 0
Pride of the City, 150 members	-	-	17 8 0
Faithful City, 81 members	-	-	9 18 9
Crown at Droitwich, 104 members	-	-	8 4 2
Little John, Worcester, 25 members	-	-	5 12 6

Wolverhampton Unity of Odd Fellows.

The Wolverhampton Unity of Odd Fellows in Worcester have lodge liquor about 10*s.* a night. The Sansome Walk Friendly Society, Worcester, established in 1837, has 107 members, of whom about 60 are women; they are worth about 700*l.*

West Midland Provident Association for railway servants.

There is in Worcester a Friendly Society for railway servants called the West Midland Provident Association. It is optional for members to join and the members manage it themselves, but the railway company as an accommodation stop the contribution out of the pay when it can conveniently be done. It was established in 1853, and there is a graduated scale of payments and a separate management fund. They have 1,938*l.* and about 900 members.

Worcester Amalgamated Friendly Societies' Medical Association.

The Friendly Societies of Worcester have established an Amalgamated Friendly Societies' Medical Association. It was established at Christmas 1870 and registered 20th March 1872. The first year's report states:—

"It was formed to provide efficient medical attendance on sick members and to supply a sufficient and proper quantity of the best medicines; also to provide medical attendance and medicines to the families of the members, and when necessary cod liver oil, quinine, leeches, &c. The association commenced with 955 members, 198 wives, and 310 children. It now numbers 1,226 members, 425 wives, and 638 children, showing an increase of 271 members, 227 wives, and 378 children. It comprises members of four lodges of the Manchester Unity of Odd Fellows, six courts of the Ancient Order of Foresters, three lodges of the Wolverhampton Order of Odd Fellows, two lodges of the Leicester Unity of Odd Fellows, and the members of the sick branch of the Amalgamated Society of Carpenters and Joiners, and the association will be further augmented in the following month by the members of the Saint Peter's Mutual Aid Society."

The surgeon reports that during the year 2,017 cases of disease have been under his treatment. Twenty deaths occurred during the year, 12 among the wives and children, eight among the male adults. The attendance of members varied from 20 to 70 daily at the surgery; in the winter months the average was 30. The visits paid to members at their own homes have averaged about 15 daily. A great many operations have been performed some of them of a serious nature.

The balance sheet for the first year shows an income of \$111. and an expenditure for preliminary expenses of 28*l.* The surgeon's salary for the year was 170*l.*, the rent of his house 35*l.*, his rates and taxes and gas 12*l.* 10*s.*, drugs, leeches, &c., 45*l.* 5*s.*, coal, cab hire, labels for bottles, &c., 10*l.*, secretary's salary 6*l.*, miscellaneous expenses 1*l.* 0*s.* 10*d.*

The association is governed by a committee appointed, one delegate for every society that joins, and a second and third delegate from a lodge numbering between one and two hundred or above two hundred. The committee is re-elected annually.

The surgeon is to take no private practice. He is to attend at the surgery from six to eight p.m. on Tuesday, Thursday, and Saturday to examine candidates on behalf of the societies and certify whether they are fit to become members. He is daily to receive patients and dispense medicines from 9 a.m. to 11 a.m., and from six p.m. to eight p.m., to visit patients at home the rest of the day.

Midwifery cases of members' wives are attended at a charge to the member of 10*s.* 6*d.*

The surgeon may vaccinate members, their wives, and children, at a charge of 1*s.* 6*d.* each, payable by the member to the surgeon.

If a member resides more than three miles from Worcester the surgeon may charge the member a certain mileage. The surgeon is to report half-yearly to the committee. The contribution for adult male members is 4*s.* a member a year paid quarterly, for a wife 4*s.* a year, for children 1*s.* each. Children include unmarried daughters under 21 and sons under 18. Unmarried daughters above 21 may continue at 4*s.* a year. Widows and children of deceased members may continue subscribers to the association. Disputes are to be settled by the committee subject to an appeal to the justices.

There is at Hanley Castle, near the Severn, an old fashioned club called the Hanley Castle Friendly Society, established in 1834 and registered in 1843. The contribution is 12*s.* a year. The benefits are 7*s.* a week in sickness for 20 weeks, 5*s.* for the next 20. At death of a member, or of a wife, there is a levy of 1*s.* a member, and at a member's death 2*l.* in addition is paid from the funds.

Village clubs,
Hanley Castle.

If for 10 years a member has drawn less than 4*l.* in sick pay he may draw from the stock what will make his receipt from the club up to 4*l.*

There is a rule for an annual feast with the usual proviso that no part of the expense is to come out of the funds. The club has 154 members and 600*l.* Last year 65*l.* 16*s.* 0*d.* was drawn out by members under the rule noticed above; 3*l.* was paid for the band.

The average age of the members is more than 40. Till lately 3*d.* a member per lodge night was spent in drink. The public-house having been closed they are now forced to meet in a private room and economise that item, and according to the secretary the members were constantly drunk on the lodge night.

The Swan Club at Hanley Castle in many respects resembles the last.

It has 105 members. 3*d.* a meeting is spent in liquor. Members may take it home if they choose. The contribution to the box is 1*s.* a month, sick pay 6*s.* a week.

They divide every three years and reckon to leave 100*l.* in the box, the last divide was 91*l.* 2*s.* 4*d.*

At Upton-on-Severn there is a Friendly Society called the Star Hotel Friendly Society, founded 1832, they have 121 members, and 1,025*l.*, and a separate management fund. Members pay 2*s.* a month for 14 years, then 1*s.* a month. They pay 1*s.* a year to the management fund. The yearly feast is optional. A member may draw 40*l.* sick pay at the rate of 10*s.*, then 10*l.* at 7*s.*, then 5*s.* a week for the rest of sickness.

Upton-on-
Severn.

The Talbot Club at Upton-on-Severn was founded in 1770. It returns 53 members and 235*l.* All pay alike, all one fund, and a yearly feast to which all must come or pay. There is 3*d.* a lodge night for liquor per member. Sixteen years ago the club closed the box altogether for a time. This club met for a time at the school, but according to the secretary they were turned out by the clergyman and forced to go back to the publichouse. The secretary is not a member of the club, according to him there is no member of the club fit to be a secretary. They are mostly Severn boatmen. The members are charged 1*s.* each for the club if they take a copy, naturally very few copies are sold.

KIDDERMINSTER.

The Ancient Order of Foresters in Kidderminster is very much addicted to paying for lodge liquor. In the town of Kidderminster, to say nothing of the outlying courts, nearly 40*l.* a year is spent for this purpose.

Kidderminster
A.O.F. lodge
liquor.

The district secretary states:—"We have tried a legitimate rent of room and we found it did not answer, we could not get members to do the work." In this district there are a good many agricultural labourers whose wages are generally stated to be about 12*s.* a week.

All the courts here have an incidental fund for benevolent purposes of 1*d.* a member a fortnight. It is compulsory except in two courts, and it is mentioned in the registered rules, yet none of the courts make any return to the Registrar of the balance sheet of this fund.

According to the district secretary of the Foresters, there are several dividing societies in Kidderminster which get registered. They frequently, if they get a surplus of old men break it up and start again. In the shop clubs they usually divide at the end of the year.

Dividing
societies.

All lodges of the Manchester Unity in Kidderminster pay a real rent. The rule as to district audit of lodge books has not yet been carried out. The district secretary of the Manchester Unity complained of trouble at the Registrar's office.

The Kidderminster Church of England Mutual Aid Society established in 1842 has 189 members, and 1,952*l.* of which 1,800*l.* are invested at 4½ per cent. with the Liverpool Corporation. The members

Kidderminster
Church of
England
Mutual Aid
Society.

who are admitted between the ages of 18 and 30 pay a uniform contribution of 1s. 2d. every fourth week, and 2s. 2d. a year for management.

They come into benefit in 12 months to receive 9s. a week for 26 weeks, then 4s. for 26 weeks, then 1s. 6d. for the rest of sickness. Members must be good on the books for 12 months before they can come on again for full pay.

At death of a member 7l. 10s. 0d. is paid, and at death of a member's wife 2l. 10s. 0d. may be paid out of his funeral money, leaving him 5l. The members are also supplied with medical attendance.

Rule 20. That as this society is established expressly for members of the Church of England, persons frequenting any dissenting place of worship shall not be admitted, or if admitted be expelled.

Rule 24. Every member bound to go to church and dine on the club day; the feast to be paid for separately.

Rule 24 provides for a separate management fund of 2s. 2d. a year a member. The funds are not, however, kept separate. The management, however, is kept within the amount collected and the surplus goes to the general stock.

The society, though founded so long ago was only certified in 1871. They do not seem to make many new members, and the sickness is very heavy, more than an average of 28 days a member, whereas the average of the Manchester Unity for the same year was less than 10 days a member.

Mr. Grove's opinion—Friendly societies cannot provide for sickness after 65.

Three members left the society during the year by non-payment. Since the establishment of the society the benefits have been raised, but not the contributions. The secretary, Mr. Grove is a clear-headed and shrewd man. He observed "where friendly societies break their back is the want of a permanent provision for old age after sixty-five." His opinion was, that in Kidderminster friendly societies were not in favour with careful young men. "They go in for building societies and land societies." He considered the feast a very important element and a great attraction. There might be, he said, half a dozen free gifts (*i.e.* dividing societies) in Kidderminster, but they were going out.

The "Old Union" Barial Society.

There is a society in Kidderminster called the Old Union with 17 branches, and 414 members; it is only for death. It was originally a Weavers' Trades Union but they had losses through the fraud of a secretary and broke it up as a trades union, but kept it going as a burial society. The members meet once a month in their 17 public-houses, and spend 3d. a head in liquor. In fact it is as much a social club as anything else now. They were established in 1828 and are not registered.

There is a lodge of Druids in Kidderminster unregistered, founded in 1827 with 24 members whose average age is 50. They have 60l. and contribute 2s. monthly. There is no rule as to benefits, they "pay according as they can afford," at present they are paying 8s. a week.

Kidderminster Co-operative Store.

There is a co-operative store in Kidderminster with a share capital of 7,396l., and a yearly business of nearly 30,000l. They keep milliners and tailors and make up goods themselves as well as conduct the usual grocery business. There are 1,410 shareholders.

Kidderminster Provident Society of Protestant Dissenters, founded 1790, unregistered.

The Kidderminster Provident Society of Protestant Dissenters who attend public worship at the meeting house in Church Street is unregistered and was founded in 1790.

There are 69 benefit members, 63 men, 6 women, and 11 honorary members.

The contributions are 3s. 4d. a quarter or 13s. 4d. a year, and an extra payment of 2s. a year for the surgeon. The benefits are 8s. a week for 12 weeks; then 6s. for 12 weeks; then 4s. for the rest of sickness; 10s. on the birth of any legitimate child that lives three days; if a male member dies after three years membership the widow receives 3l. and 1s. 6d. a week so long as she remains a widow, and has and maintains one child under eight years old, 2s. if two such children, 2s. 6d. if three or more such children. If the widow has no children then 6l. funeral money.

When the funds exceed 20l. a head the surplus may be applied to relieve any member of the congregation whether a member of the society or not provided two-thirds of the members consent in writing.

There shall be an annual dinner and all must attend or be fined; honorary members 3s. 6d., benefit members 1s.

"If a member from conscientious motives leaves the congregation, his account with the society shall be drawn out, and if it shall appear, exclusive of forfeits, that he has paid to the fund more than he has received from it, the whole of the remainder shall be reserved by the treasurer for his use and be paid to him, as long as it shall last, in case of need, in the same manner and proportion as it would have been paid if he had continued a member of this society.

"Should persecution or a complete comprehension or any other cause occasion the breaking up of the new meeting congregation in Kidderminster in that case it shall be lawful for two-thirds of the members to attach this society to some other religious assembly, &c."

The annual dinner is in January. The female members only pay 8s. 8d. a year. The benefits have always been paid in full and have been increased. The society has 1,529l. Only one member has left the society in the last five years. He emigrated to America.

The present treasurer has held office 29 years and there have only been three since the foundation in 1790. The members are from the artisan class. In the preface to the rules it is stated that this society was founded, "following the respectable example of the Quakers and some other societies."

Except in one or two slight alterations as to contributions and benefits the old rules have stood unaltered to the present day.

The society remains unregistered from a fear that if registered they would not have full control over their members as to expulsion, which, being a society in connexion with a chapel, they think quite necessary. They have never had to use this power but once, and then all the member's contributions except what he had received as sick pay were returned to him.

STOURBRIDGE.

Stourbridge I.O.O.F., M.U. Bad management, lodge liquor. Disregard of rules. Insolvency.

In Stourbridge the system of lodge liquor is very prevalent. The Manchester Unity of Odd Fellows have 16 lodges and 1,428 members in this district. There are many things not as they should, be in the management of these lodges.

Thus Lodge Morning Star in Stourbridge, with 113 members and 626l. is not paying full sick pay, and spent 8l. 10s. 10d. in liquor last year.

Lodge Travellers' Rest in Stourbridge, with 220 members and 1,852*l.*, spent 43*l.* in lodge liquor. Queen Victoria Lodge in Stourbridge, with 238 members, spend about 33*s.* a lodge night in liquor. The Duke of Sussex Lodge at Andnam, with 125 members, spent in "other sundries" (most of it liquor) 19*l.* 18*s.* 6*d.*

Lodge Pride of the Valley at Stourbridge, with 79 members, spent 19*l.* 5*s.* in liquor. This lodge was defrauded by its late secretary of 29*l.*

Lodge Sir Stephen Glynn at Wall Heath, with 55 members, spent 19*l.* 11*s.* 8*d.* in liquor, &c., and the management is indebted 7*l.* 3*s.* 9½*d.* to the sick fund.

Lodge Shenstone at Halesowen has 88 members, and spent 33*l.* 15*s.* 6*d.* in lodge liquor, &c. They have taken 89*l.* 2*s.* 6*d.* from the sick fund to spend in management of this kind, and onyl last year took as much as 20*l.* from the sick fund, and yet the district auditors have reported the accounts of the lodge satisfactory.

The Good Intent Lodge at Stourbridge, with 61 members, spends 11*l.* 9*s.* in lodge liquor.

The Lily of the Valley Lodge at the Delph, in Staffordshire, with 17 members and only 19*l.* capital, has taken 2*l.* from the sick fund-for management, and has lodge liquor.

The True Briton Lodge at Stamber Mill, with 88 members, spends 19*l.* 10*s.* in lodge liquor. It is jumbled up with other items in the accounts, as "other necessary expenses, 27*l.*" This lodge has taken 13*l.* 8*s.* from the sick fund. It was visited by the district auditors in January 1872, and they made no complaint.

The Miners' Pride Lodge at Stamber Mill has 55 members, and by the balance sheet a capital of 25*l.* on mortgage. In reality they have only 7*l.*, as they have borrowed 18*l.* 4*s.* from their treasurer. They enter 10*l.* 10*s.* as rent of room, really liquor. This balance sheet was made out and signed by one of the district auditors, the lodge secretary being either unable or unwilling to make out an account.

The Prince of Wales Lodge at Lye Waste enters "other sundries" 17*l.* 13*s.* 11*d.*, much of which is lodge liquor. This lodge owns house property worth 176*l.*

The Widow's Hope Lodge at Brettal End has 69 members, and enters "other sundries" 25*l.* 9*s.*

The Lord Lyttelton Lodge at Hagley, with 51 members, enters "rent of room" 9*l.* 8*s.*

All's Well Lodge, Worsley, 34 members, spends in "other sundries" 7*l.* 16*s.*

The district auditor who made out the report for the Miners' Pride Lodge is a clerk, and therefore should know how to make out a balance sheet. In this district the auditors never see the deeds or bank book, but take the statement of capital on trust.

The above figures taken from the lodge balance sheets sent in to the district secretary do not speak well for the Stourbridge district. The district secretary stated to me that for all he knew six or seven of the lodges might be paying reduced sick pay. Many of the lodges are in great difficulties and an amalgamation scheme was proposed to amalgamate the whole district for sick pay. That was considered too radical a change, but a levy of 3*d.* a member to aid distressed lodges has been recommended by the district meeting, and according to the district secretary will probably be carried. The district has a widows and orphans' fund with 1,200 members and 1,200*l.* Most of these Stourbridge lodges meet fortnightly, which of course doubles the expenditure in beer. The funeral levies are 2*s.* a quarter and more. The sick pay throughout the district was at the rate of 16*s.* 2*d.* a member last year.

The Order of Druids in the Stourbridge district has four lodges and 98 members; one of them is registered. There is no separation of funds and all pay alike. Three of them meet fortnightly, one meets monthly, and they spend 2*d.* a head for lodge liquor. Stourbridge O.D.

The Ancient Order of Foresters in the Stourbridge district have 18 courts, 867 members, 2,332*l.* court funds, 1,101*l.* district funds. Total 3,433*l.* or 3*l.* 19*s.* 4*d.* a head. The courts are all adopting a graduated scale; four of them pay a real money rent. Stourbridge A.O.F.

This district refuses to admit miners or policemen. The courts are all paying full sick pay at present, but one of them closed the box about three years ago.

There are two free gifts or dividing clubs in Stourbridge, one at the Fish, the other at the Little Pig. The Fish has 34 members and meets fortnightly when the members pay 1*s.* 3*d.*; the 3*d.* is for liquor. There is 1*s.* a head levy at funerals. The club has lasted 20 years, and has divided from 14*s.* to 16*s.* a year. The members are generally mechanics and are most of them in another club. According to the secretary, once a man is in he has a right to stay in well or ill. But young men do not now join the Fish much. At the yearly divide 2*s.* 6*d.* a head is left in the box. The Little Pig free gift resembles the Fish, but is smaller. Stourbridge Free Gifts, or dividing clubs.

The Stewpony Becher Club has its office in Stourbridge. It was established in 1842 and has a capital of 5,709*l.*, and 256 members, 229 males and 27 females. 50 of the members are agricultural labourers, 3 miners, 7 in glassworks, 30 in ironworks, 139 other trades, 27 females. Stewpony Becher Club.

The society gives sick pay up to 70, 65, or 60, according to the contribution, and then an annuity of one half the sick pay. Members can subscribe in various classes for as high as 10*s.* a week sick pay. The balance sheet and report of this society are full of information. The rules require a quinquennial valuation. In 1858 406*l.* 13*s.* 3*d.* was divided among the members as the result of such a valuation. In 1863 392*l.* 3*s.* 2*d.* was divided, and in 1868 591*l.* 16*s.* 11*d.* The valuation of the society is now being made. The tables under which the society now works are Mr. Finlaison's. Mr. Becher's tables have been discarded as being too low. The valuation of 1867 showed:—

Assets.	-	-	-	Liabilities.	-	-	-	Surplus.
8,528 <i>l.</i>				6,536 <i>l.</i>				1,992 <i>l.</i>

The society invests its capital with the Commissioners for the Reduction of the National Debt at 2½*d.* a day. If they had put it out in corporation bonds or on mortgage their surplus would have been much larger.

The state of the club from the beginning is shown in the balance sheet.

Since the foundation of the club there have been 943 members left the club, and their contributions have amounted to 3,148*l.*, while they have received from the club 1,241*l.*, leaving a profit of 1,907*l.*

The details of lapses since 1850 are as follows:—

STEWTONKY BRICHER CLUB.

Per-centage of Loss of Members by lapse, from the year 1850 to the year 1870, both inclusive.

Year.	Total Number of Benefit Members.	Loss by Lapse.	Per-centage to total number of Benefit Members excluding fractions.
1850	372	92	24
1851	351	50	14
1852	304	78	25
1853	283	41	14
1854	242	51	21
1855	160	94	52
1856	141	22	15
1857	132	12	9
1858	139	8	5
1859	146	8	5
1860	153	5	3
1861	153	10	6
1862	169	6	3
1863	180	9	5
1864	179	11	6
1865	182	6	3
1866	186	6	3
1867	204	10	5
1868	230	7	3
1869	249	12	4
1870	244	13	5

The very large majority of the members insure for sick pay up to 65 years.

The society buys assurances back from members who wish to leave. The subscriptions of honorary members from the commencement amount to 1,137*l.* These have been spent in the management and have lightened the burden of the levy on the benefit members who have paid 390*l.* contribution to the management fund from the beginning. The secretary states that the honorary and benefit members have worked well together in the committee, and that the benefit members have been of great use in the working of the club.

Provident Society in connexion with the Presbyterian Chapel, established 1784.

There is in Stourbridge a society, called the Provident Society, in connexion with the Presbyterian Chapel, High Street. It was established in 1784 and registered in 1863. In 1804 it numbered 37 members and had 269*l.* There was then a division of the funds and 20 left the club, but 16 remained in with their share of the funds and the club has gradually progressed, numbering—

In 1810, 21 members, £139.
„ 1820, 21 „ £258.
„ 1830, 33 „ £369.
„ 1840, 29 „ £605.
„ 1850, 40 „ £906.
„ 1860, 49 „ £1,481.
„ 1870, 58 „ £2,237.

In 1868, the year in which the statistics of the club were compiled, there were four members who had joined as long ago as 1827.

As first the society allowed a sum of 5*s.* to each member who claimed it at Christmas and 2*l.* 2*s.* to each member claiming it on his marriage. The former-benefit was discontinued in 1790, the latter in 1794. In 1795, the society lost 13*l.* 9*s.* 2*d.* by its connexion with a building society. In 1801, 14*l.* 6*s.* by dealing in flour. In a note to the account of this society it is stated:—

“In 1810 there were 22 benefit societies in Stourbridge and its immediate neighbourhood. Of these the Provident Society alone survives. The stability and present prosperity of the society are due to good management and the number of its honorary members. During the first 27 years more than half its members were honorary.”

The contributions are 3*s.* a quarter for benefits and not exceeding 3*s.* 6*d.* for management. The benefits are 10*s.* a week for the first 10 weeks; 7*s.* 6*d.* for the second 10 weeks; 5*s.* for the remainder of sickness; 5*s.* a week for life after 70 years of age: 10*l.* at death. Membership of the society depends on being an attendant at the chapel, and (except in the case of young men living with their parents) subscription to the funds of the chapel.

The treasurer, who is the clergyman of the chapel, compiled the returns which have been quoted. The books of the society exist from the commencement.

Stourbridge Independent Odd Fellows.

The Stourbridge Independent Odd Fellows are an abortive order which seems not to have got beyond two lodges, one of which, however, is flourishing, the Lily of the Valley lodge, with 98 members and 1,028*l.*, founded in 1842 and registered in 1869.

They have a separate management fund, but pay the doctor out of the sick fund, and pay 15*l.* “rent of premises,” which no doubt comes back either as an anniversary or as lodge liquor.

YORKSHIRE.

Yorkshire is the third county in population in the whole of the district upon which I have to report; Yorkshire but from its great area and the varied development of Friendly Societies it may be placed next to Lancashire in importance.

The population of Yorkshire by the census of 1871 was 2,436,113, distributed as follows:—269,605 in the East Riding; 344,829 in the North Riding, with the city and county of the city of York; and 1,821,779 in the West Riding, the latter being distributed, 547,167 in the eastern division, which contains Leeds; 479,932 in the northern division, containing Bradford; and 794,690 in the southern division, containing Sheffield.

The following large towns having more than 10,000 inhabitants contain 1,211,927 inhabitants, or Large towns. about half the population of the county:—

Leeds	-	-	-	-	-	259,201
Sheffield	-	-	-	-	-	239,947
Bradford	-	-	-	-	-	145,827
Hull	-	-	-	-	-	123,111
Huddersfield	-	-	-	-	-	74,358
Halifax	-	-	-	-	-	65,124
Dewsbury	-	-	-	-	-	54,943
York	-	-	-	-	-	50,761
Middlesborough	-	-	-	-	-	46,643
Wakefield	-	-	-	-	-	28,079
Scarborough	-	-	-	-	-	24,244
Barnsley	-	-	-	-	-	23,021
Batley	-	-	-	-	-	20,868
Doncaster	-	-	-	-	-	18,758
Whitby	-	-	-	-	-	13,082
Pontefract	-	-	-	-	-	11,242
Beverley	-	-	-	-	-	10,218

1,211,927

There are other places which, though not sending members to Parliament nor incorporated, are yet like Rotherham, Keighley, Goole, and many other populous places, of great importance as centres of industry and of commerce. It may be easily supposed, therefore, that there must be an extensive development of Friendly Societies in this county.

We find accordingly that the printed list of Friendly Societies for Yorkshire furnished from the registrar's office, and reaching down to 1864, contains 209 pages, which at 12 names to a page gives 2,508 societies, and this is about the number registered for that county down to that date. Since then a M.S. list has been furnished of all registrations between 1864 and 1871, containing 32 pages and about 22 societies to a page, which gives about 700 more societies. Many of these societies of course have registered and then almost immediately ceased to exist, without ever notifying their decease to the registrar; but on the other hand there are many societies which exist without registration. We may take it that roughly about 3,200 societies have been registered in Yorkshire from the beginning, nearly all of which have been to provide for sickness and at death. In the report of the registrar for 1868, the last year down to the one in which the returns of societies were classified and published, the registrar sent out 1,925 returns and got back 1,106. The number of existing registered societies at that time would therefore be something between these two figures.

Official register of Friendly Societies.

Yorkshire has of the Manchester Unity of Odd Fellows 57,432 members, in 479 lodges and 72 districts. The income for the year 1870 to the sick and funeral funds was 50,343*l.* 19*s.* 5*d.* from contributions, and 12,383*l.* 4*s.* 8*d.* from interest, and 1,018*l.* entrance fees.

L.O.O.F., M.U.

The capital of the Order in the county was at the beginning of the year 311,442*l.* 8*s.* 7*d.*; at the end of the year it was 326,123*l.* 7*s.* 4*d.*, being a gain of nearly 14,681*l.*

Thus there was an average of nearly 120 members to a lodge, and rather more than 6·6 lodges to a district.

- Of the 72 districts, 10 were composed of single lodges, numbering 1,425 members.
- Eight districts had two lodges and 1,962 members.
- 10 districts had three lodges and 4,282 members.
- Six districts had four lodges and 2,412 members.
- Nine districts had five lodges and 5,747 members.
- Seven districts had six lodges and 4,957 members.
- Five districts had seven lodges and 4,229 members.
- One district had eight lodges and 1,292 members.
- Two districts had nine lodges and 2,469 members.
- 10 districts had from 10 to 20 lodges (125 lodges in all) and 14,709 members.
- Four districts had 22, 24, 27, 53 lodges, and 11,717 members.
- Of all the districts 17 only had more than 1,000 members each.

But still worse than small districts are small lodges. Of the 14 districts which have 10 lodges and upwards each, seven contain 146 lodges and 12,195 members, or less than 84 members on an average, and had a capital on the 1st January 1870 of 51,553*l.*, or 4·227*l.* a head.

The other seven districts had 105 lodges, with 1,521 members, being an average of more than 145 members to a lodge, and their funds amounted to 83,220*l.*, or 5·464*l.* per member, giving an advantage to the larger lodges over the smaller ones of 1·237*l.* a head, or 29*½* per cent.

It will be noticed that the Manchester Unity of Odd Fellows in the county of York had at the beginning of 1870 311,442*l.* capital, and that during the year they made 12,383*l.* by interest, that is nearly 4 per cent., fully up to the average interest of the whole Order.

The seven districts with large lodges noticed above earned by the return 3,246*l.* on 83,220*l.*, or 3*l.* 18*s.* per cent., very nearly the average return. The seven districts with small lodges noticed above appear to have earned 2,427*l.* on a capital of 51,553*l.*, or more than 4·7*l.* per cent.; but in this return the Leeds district is represented as earning 1,236*l.* interest on a capital of 14,721*l.*, or 8·4 per cent. This is owing to their having received 710*l.* 4*s.* as bonus on some gas shares when the corporation took the gasworks. Deducting this, six districts of small lodges earned 1,717*l.* on 51,553*l.* capital, or 3*l.* 6*s.* 8*d.* per cent. The smaller interest naturally earned by small lodges from their inability to invest their savings as a rule otherwise than in the bank is one of the reasons of their comparative failure, but principally the difficulty in finding good officers, and a lively public opinion in too small a lodge, which is apt to get in the control of one or two.

Ancient Order
of Foresters.

The Ancient Order of Foresters have the following returns for Yorkshire, for the year 1871: 39 districts, 398 courts, 35,979 financial members, average 90 to a court; total funds 175,276*l.*, average worth per member 4*l.* 17*s.* 5*d.*

Nineteen districts and 232 courts are registered.

Eighty-four courts have graduated scales, and there are 39 sanctuaries of the Ancient Order of Shepherds.

Compiled
statement of
returns for
year 1871.

Besides the 39 districts there are among the Yorkshire Foresters 87 courts not in district, having 9,573 members and 55,220*l.* funds; being an average of rather more than 110 members per court, and rather more than 7*l.* 15*s.* a member.

Seventy courts are mentioned in the Directory for 1872 as being out of district; of these 42 courts containing 5,108 members, and worth 32,849*l.*, or 6*l.* 8*s.* a member, are registered. 28 courts, with 2,766 members and 1,516*l.*, or 5*l.* 8*s.* a member, are unregistered, showing a greater wealth of nearly 20 per cent. in the registered courts; the registered courts averaging nearly 123 members, the unregistered 99 members each.

There are 15 unregistered courts in the Yorkshire Directory not in any district, and numbering less than 100 members each. These have 959 members, or an average of 64, and 4,112*l.*, or an average of 4*l.* 6*s.* each member.

There are 18 registered courts out of district of less than 100 members each, and numbering 1,038 members, or an average of 57 members. They are worth 7,919*l.*, or an average of 7*l.* 12*s.* a member.

The whole of the Foresters of Yorkshire spent in management during the year 1871, according to the official compiled statement, 4,154*l.* in court management, 476*l.* for district management, making a total of 4,630*l.* on an income from contributions and entrances of 37,723*l.*, or about 12½ per cent.

The expenses of management throughout the Order are nearly 14½ per cent., but the northern counties generally are more cheaply managed than the southern, as they pay smaller salaries, and the management would appear smaller but for the money spent in liquor, and falsely entered as an expense of management, generally as rent of room.

The practice of paying for lodge liquor, however, is not so common in Yorkshire as in Lancashire. It prevails chiefly in those parts of the West Riding adjacent to Lancashire.

The Foresters of Yorkshire have not done much in the way of widows and orphans' funds.

They only return an expenditure in 1871 of 164*l.*, and a capital belonging to that fund of 1,355*l.* The Order spent in Yorkshire 2,753*l.* for medical attendance during 1871. This would give about 1*s.* 6*d.* a head; but a large number of the courts do not provide medical attendance.

Forty-one isolated courts are without medical payments, and 10 districts, containing 55 courts, are also quite without medical attendance, and no doubt many districts which make returns of medical attendance payments do so on behalf of only a portion of their courts.

The total number of members in these 96 courts is 8,029. The Yorkshire Foresters by their returns appear to get about 4 per cent. interest on their capital, which is much better than the general rate of interest of the Order.

High court
meeting of
1872.

This last year Yorkshire has been the seat of the government of the Foresters, in consequence of York having been selected as the place where the high court meeting of August 1872 was held. The executive council of eight members was consequently nominated by a delegate meeting composed of representatives of all courts a year old within 10 miles of the city of York.

The persons nominated have to be elected by the high court meeting or annual parliament of the Order, who may pass them over if they see fit, and appoint other persons in their place; but this is not usual unless there be some very special reason. In order to work this mode of election the high court each year fixes the place of meeting for the second year forward. So that the seat of government having been chosen two years beforehand there is time for the local courts to make their nominations for the executive council in time for the following high court meeting.

Inequalities of
representation.

At the high court meeting this year there were present 272 delegates; of these 92 were sent by courts containing 17,124 financial members, giving one representative to 186 members of the Order. Of these 92, 37 were sent from Yorkshire by 5,102 members, or one representative to less than 138 members.

Besides these court representatives there were 180 representatives from 66 districts. Of these, 17 districts numbering 16,184 members were in Yorkshire, and returned 25 delegates. It must not be taken that the 5,102 members who sent 37 representatives from courts were in addition to these 16,184, for most of the separately represented courts were in districts which had an independent representation. Of the 37 courts separately represented only 15 with 1,944 members were not also represented by their districts, so that 19,342 Yorkshire members of the Order were represented by 62 delegates.

A rough approximate calculation gives the following facts as to the representation of the Foresters at their York high court meeting:—65 districts with 198,608 members send 173 delegates, 92 courts

with 17,124 members send 92 delegates, making a total of 215,732 members sending 265 delegates, or one delegate to 1,148 members. Yorkshire was represented by one delegate to 312 members.

Wales sent 17 delegates for 4,733 members, or one to 278 members. On the other hand the London United District sent 30 delegates for 67,000 members, or one delegate to 2,233 members, and Gloucestershire had two delegates to 8,090 members, or one to 4,045 members.

Of course there must always be some inequality in representation, but the Foresters injure the efficiency of their annual parliament more than they need by their present system, especially as the representation of courts as well as of districts allows the local members a most unfair preponderance in the legislation of the year. This also causes the composition of the high court to be much more fluctuating than that of the annual moveable conference of the Manchester Unity. So that the Foresters do not have the advantage of the same experience in their legislators, nor do the same men coming year after year learn to recognize who are the able and thoughtful men of the Order, whose opinions should have weight even where the generality cannot quite follow their reasoning.

General government of the Foresters inferior to the Manchester Unity of Odd Fellows.

The Foresters will never overtake the Odd Fellows of the Manchester Unity in good management till they take the same precautions to be represented by their best men, and governed by their best men. An attendance at both their legislative assemblies has satisfied me that there is less business ability and less directness and practical spirit in the discussions of the Foresters than in those of the Manchester Unity. Much too of the time of the high court was wasted by discussions upon questions that should more properly be settled by an executive committee. But the moveable and variable character of the Foresters' executive council makes it impossible for the Order to trust them with the powers that might well be given to such a body as the board of directors of the Manchester Unity. Not only was a greater amount of interest shown at the high court meeting in comparatively trivial questions, such as who should have his portrait in the miscellany, than in the discussion of the alteration of rules, but even in dealing with the latter questions there was less certainty and confidence of a just conclusion than one could desire.

The proposal to set aside last year's resolution for a graduated scale of benefits and contributions was indeed voted down, and the graduated scale was made compulsory instead of optional, as it practically was according to last year's law. But the vote was only carried by a very small majority, and arguments were used by delegates from some of the more backward districts which would have been more in place 30 years ago, before Friendly Societies had accumulated experience, often at a very dear price.

Tone of discussion less businesslike than in I.O.O.F., M.U.

The Foresters had before them at this high court meeting an application from an insolvent court to be taken in by the Order, and for its members to become unity members. The report of the auditors disclosed a lamentable tale of waste, carelessness, and fraud, and yet the popular appeals to generosity evidently had the sympathy of the meeting, and the discussion ended in a liberal grant (50%) being made, though the petition to be taken in by the Order was rejected. The success of this petition will probably bring many similar applicants next year, for there is no lack of insolvent lodges in the Order, and then the high court will be forced to refuse aid, and will be reproached for partiality, for it will hardly find a less deserving case than the one which it relieved.

Case of an insolvent court considered.

The Grand United Order of Odd Fellows numbers in Yorkshire 15,757 members in 242 lodges, giving an average of 65 to a lodge; of these 15 lodges with 1,524 members are isolated, the other 227 lodges with 14,233 are in 33 districts, of which—

G.U.O.O.F.

3 districts of 2 lodges each, 654 members, 6 lodges.							
5	"	3	"	1,378	"	15	"
3	"	4	"	754	"	12	"
5	"	5	"	1,684	"	25	"
4	"	6	"	1,493	"	24	"
4	"	7	"	1,802	"	28	"
1	"	8	"	592	"	8	"
2	"	9	"	1,195	"	18	"
3	"	11	"	1,966	"	33	"
2	"	14	"	1,129	"	28	"
1	"	30	"	1,584	"	30	"
33				14,231		227	

The Order of Druids numbers in Yorkshire 9,870 members in 168 lodges; of these 10 lodges and 522 members are isolated, 9,348 members in 158 lodges are in 19 districts, one of which, the Sheffield equalized district, has 2,215 members in 35 lodges, who all join together to make one common und for sick pay as well as for funeral benefits. Of the other 18 districts—

O. Druids.

5 districts, 2 lodges each, 986 members, 10 lodges.							
2	"	3	"	489	"	6	"
1	"	4	"	351	"	4	"
3	"	6	"	725	"	18	"
1	"	7	"	602	"	7	"
2	"	9	"	622	"	18	"
1	"	11	"	311	"	11	"
1	"	15	"	1,328	"	15	"
2	"	17	"	1,719	"	34	"
18				7,133		123	

The average number of members in each lodge is, if we exclude the equalized district of Sheffield, less than 57 to a lodge.

- Ancient Shepherds, Ashton Unity.** The Loyal Order of Ancient Shepherds, Ashton Unity, make very imperfect returns. They return 26 districts in Yorkshire, but of these three make no return of lodges or members. Of the remaining districts five make no return of lodges, and Shipley may be set down conjecturally at about 300 members from the amount they return as contributed.
The remaining districts return 101 lodges and 7,098 members.
Ten districts numbering 3,541 members return 9,966 $\frac{1}{2}$, the other districts make no return.
Nottingham Ancient Imperial Order of Odd Fellows.—The order publishes such scanty returns that it is hard to say how many members there are in Yorkshire, but they have 43 lodges in that county. Those which make returns in 1867 averaged 67 to a lodge; at that rate they would be fewer than 3,000.
- National Odd Fellows.** The National Odd Fellows have 12,525 members in Yorkshire distributed among 213 lodges, which gives them an average of nearly 59 to a lodge. These lodges are in 19 districts ranging from one lodge up to 28 lodges.
- United Free Gardeners.** The United Free Gardeners had by their returns for the year ending March 1871 7,445 members in Yorkshire in 113 lodges. Since then they have reunited with the Grand National Order of Ancient Free Gardeners in and about Leeds, who formerly seceded from them. This accession of 18 lodges and 1,105 members now makes them amount to 8,550 members in 131 lodges, an average of about 65 to a lodge.
- Smaller orders.** The Ancient Noble Order of Odd Fellows, Bolton Unity, have 5,398 members in Yorkshire distributed in 91 lodges and eight districts, giving an average of 59 to a lodge.
The United Ancient Order of Druids has in Yorkshire 7,829 members in 111 lodges, principally in eight districts, giving an average of about 70 members to a lodge.
The Rechabites have in Yorkshire six districts with 1,140 members and 3,535 $\frac{1}{2}$ funds.
The British United Order of Odd Fellows have in Yorkshire 3,335 members in 71 lodges and three districts. Of these lodges 59 are registered and 12 unregistered, giving an average of 49 to a lodge.
The Locomotive Engineers have in Yorkshire 848 members in seven branches, and their funds amount to 4,364 $\frac{1}{2}$.
The Order of Ancient Romans in and about Leeds number 2,684 members in 51 lodges, or senates as they are called.
The Order of the Golden Fleece in and near Bradford number 1,906 members in four districts and 40 lodges.
The Order of the Knights of Malta in and near Bradford has 1,017 members in 22 lodges and four districts.

Besides the Orders mentioned the following small Orders made returns in Yorkshire in 1867:—

One lodge of the Derby Midland Odd Fellows	-	-	-	70	members.
Eight lodges, Free and Independent Odd Fellows	-	-	-	332	"
Five lodges, Independent Odd Fellows	-	-	-	353	"
Six lodges, Leeds United Odd Fellows	-	-	-	about 500	"
Two lodges, Independent Druids	-	-	-	277	"
One lodge, Modern Druids	-	-	-	71	"
Four courts, Royal Foresters	-	-	-	458	"
One court, Independent Foresters	-	-	-	180	"
One lodge, Grand United Order of Foresters	-	-	-	148	"
Five lodges, Order of the Ark	-	-	-	284	"
Four lodges, Order of the Peaceful Dove	-	-	-	275	"
Seven divisions, Sons of Temperance	-	-	-	273	"
Three lodges, Mercantile Fellow Citizens	-	-	-	190	"
Two lodges, National Independent Engineers	-	-	-	99	"

Summary of the affiliated orders in Yorkshire.

Amounting in all to 48 lodges and 3,501 members. No doubt of these small Orders there will be several unregistered lodges; still we shall not be far from the mark if we reckon that Yorkshire has of various Orders as follows:—

	Members.	Lodges.	Average.
L.O.O.F., M.U.	57,432	479	120
A.O.F.	35,979	398	90
G.U.O.O.F.	15,757	242	65
O.D.	9,870	168	59
L.O.A.S.A.U.	7,098	101	—
N.A.I.U.O.O.F. (48 lodges, about 3,000 members)			
N.I.O.O.F.	12,525	213	59
U.O.F.G.	8,550	131	65
A.N.O.O.F.B.U.	5,398	91	59
U.A.O.D.	7,829	111	70
B.U.O.O.F.	3,335	71	49
O.A.R.	2,684	51	53
Golden Fleece	1,906	40	48
Knights of Malta	1,017	22	46
Rechabites	1,140	—	—
Locomotive Engineers	848	7	121
Sundry small Orders	3,501	48	73
	177,869	2,213	80

Average (excluding the 1,140 Rechabites), 176,251 in a population of 2,436,113, or about 1 in 14.

If we take all the members of Orders as about 1,200,000 in England and Wales their proportion to the whole population will be about 1 to 19.

The returns from Yorkshire to the Registrar of Friendly Societies, as compared with the foregoing table of the real strength of the Orders, give the following result:—

L.O.O.F., M.U.	-	-	314 lodges out of 479	-	368 registered.
A.O.F.	-	-	173	"	398
G.U.O.O.F.	-	-	67	"	242
O.D.	-	-	36	"	168
L.O.A.S.A.U.	-	-	16	"	106
N.A.I.U.O.O.F.	-	-	7	"	40
N.I.O.O.F.	-	-	27	"	213
U.O.F.G.	-	-	31	"	131
A.N.O.F.B.U.	-	-	11	"	91
U.A.O.D.	-	-	—	"	111
Rechabites	-	-	9	"	—
B.U.O.O.F.	-	-	12	"	71
O.A.R.	-	-	12	"	51
Golden Fleece	-	-	12	"	40
Knights of Malta	-	-	4	"	22
Locomotive Engineers	-	-	6	"	7
Sundry small Orders	-	-	46	"	—

783

The returns to the Registrar are very badly made out in many cases, especially as to the number of members in the lodges. Character of the returns made to the Registrar

The only ones well made out as a rule are those of the Manchester Unity; of their 314 returns only seven fail to give the number of members, and none fail to make a return of funds, but 54 registered lodges, or nearly 15 per cent., failed to make returns by 1st June.

In the Ancient Order of Foresters out of 173 courts 70 make no returns of the number of members. They all return their funds. 61 registered courts failed to make returns by the 1st of June, or more than 26 per cent.

In the Grand United Order of Odd Fellows 21 returns out of 67, or nearly a third, leave out the number of members.

Fourteen returns out of 36 of the Order of Druids omit the number of members.

Seven returns of 17 in the Ashton Shepherds make the same omission.

One return out of seven of the Nottingham Odd Fellows does the same.

Twelve in 27 of the National Odd Fellows does the same.

The same with nine out of 31 of the Free Gardeners.

Three of 11 from the Bolton Unity do the same.

Four of nine Rechabite returns do the same.

Nine of 12 British United Odd Fellows returns do the same.

Five out of 12 returns from the Ancient Romans same deficiency.

Four out of 12 from the Golden Fleece the same.

The financial statement of funds is hardly ever omitted.

Thus, excluding the Manchester Unity, we have in the remaining returns 144 out of 382 which omit the number of members in the lodge.

The Grand United Order of Odd Fellows return 26,898*l.* for their 67 lodges, or an average of 401*l.* 10*s.* The lodges which return their number of members average more than 90 members each which would give nearly 4*l.* 10*s.* a member. But of course the registered lodges are richer than the others, as being better managed, and those which take the trouble to make returns are pretty sure to be better managed than the general run of registered lodges. We cannot, therefore, safely assume that the Order generally approaches in wealth to those lodges which have made returns.

In the National Odd Fellows the 15 lodges which have returned both members and funds give an average of about 3*l.* 13*s.* a head.

Twenty-two lodges of Druids, with 1,853 members, give an average in like manner of 4*l.* 13*s.* a head.

Nine lodges of Ashton Shepherds give an average from 1,004 members of about 3*l.* 9*s.*

The United Free Gardeners, in 21 lodges of 2,113 members and 6,035*l.*, give an average of 2*l.* 17*s.*

There are 221 societies which have returned balance sheets to the registrar for the year 1871, and which are classified as ordinary Friendly Societies. A few of these must be taken out as having slipped in by accident, such as the Permanent Benefit Building and Investment Society of Barnsley, with 2,094*l.*

The Sailors and Working Men's Club at Bridlington, which is a social club.

The Working Men's Club and Institute at Dodworth.

The Provident Loan Mill Society at Thirsk, 2,533*l.*

It may also be noted that six branches of the Locomotive Steam Enginemen and Firemen's Society are entered as ordinary local societies.

The remaining 212 societies are local clubs, though some of them may be merely for death. Of these 50 make no return of the number of their members. Their funds amount to 131,081*l.* for 210 societies, but two make no return. Of these societies 42 own 101,814*l.* in sums above 1,000*l.*, the remaining 168 societies owning 29,267*l.*

Seven burial societies make returns, but this is a very inadequate representation of the Yorkshire burial societies, though they are few. There is no return from one of the Hull burial societies, nor from the Doncaster Burial Society, nor from the South Yorkshire Yeomanry Burial Society. Again, the funeral briefs, which are common in the West Riding, and are also found in other parts of Yorkshire are not returned, being almost always unregistered.

16 societies of females make returns, but five of them make no mention of their numbers. The others return 1,111 members and 9,850*l*.

Two societies of Sunday scholars return 58 members and 113*l*.

42 returns belong apparently to lodges of Orders, but cannot be distinguished. Of these 22 make no return of the number of members.

Thus the whole number of returns sent by the 1st June 1872 to the registrar's office was*—

212 local societies.
 2 co-operative societies.
 2 working men's clubs.
 7 burial societies.
 16 societies for females.
 2 Sunday school societies.
 42 undistinguished societies, probably branches of Orders.
 783 lodges of various Orders.

1,066 total.

In 1868 the registrar published 1,106 returns, of which 264 were local societies.

Having now taken a general view of the Friendly Societies in Yorkshire, we may examine some of them in their various localities; and first we may consider Friendly Societies in the larger towns, and first in Leeds.

LEEDS.

Leeds.

The societies here mostly belong to the affiliated Orders.

I.O.O.F., M.U.

The Leeds district of the Manchester Unity of Odd Fellows has 50 lodges and 4,769 members. 11 of these lodges, having 612 members, were still, at the publication of the Directory for this year, unregistered, in spite of the general law of the Order.

This district is falling off. In 1871 it contained 53 lodges and 4,811 members. In 1870 it had 54 lodges and 5,068 members.

The advanced age of the members is telling on them. The amount paid for funerals last year amounted to about 7*s*. 5*d*. a head, and in the year 1870 to about 7*s*. 3*d*. a head. The lodges, it will be seen, average a little more than 95 members each, and this multiplication of small lodges is generally found a hindrance to good management.

The funds of the Leeds district amount to 15,534*l*. 19*s*. 9*d*., or about 3*l*. 4*s*. 6*d*. a head, less than half the average funds of the Unity, though the average age of the district is very much higher than the average of the Order.

The district secretary published for the year 1868 a digest of the accounts of the various lodges, from which I take the following particulars:—

5,134 members. Capital, 1st Jan. 1868, 14,033*l*. 18*s*. Do., 1st Jan. 1869, 14,566*l*.

Interest during the year, 520*l*. 11*s*., or 3*l*. 14*s*. per cent.

Contributions to sick and funeral fund, 4,755*l*. Initiations, 72*l*.

Contributions to management fund, 1,169*l*. Fines, 93*l*. Sundries, 140*l*.

Capital of management fund, 723*l*.

Paid to doctors, 599*l*. (2*s*. 6*d*. a member).

District management, 126*l*.

Salaries of lodge officers, &c., 261*l*.

Widows and orphans' fund, 68*l*.

Rent of lodge rooms, 90*l*.

Sundries, 207*l*.

Thus the total income from contributions, entrances, fines, &c., was 6,229*l*. The total expenditure for management was less than 700*l*, or a little more than 11 per cent.

Among the lodges the oldest one, Lodge Mechanics, numbered 787 members; their average age was 56·897 years. They had 1,319*l*. capital.

Four small lodges—Good Intent, 27 members, 23*l*. 18*s*., average age 46 years; Earl de Grey, 15 members, 32*l*., age 55·13; Hibernia, 31 members, 19*l*. 14*s*., age 34·16; Cobourg, 40 members, 21*l*. 18*s*., age 58·95—have been amalgamated into one lodge called the Perseverance, which returned 74 members at the close of 1871. The four together give 113 members, 125*l*. 3*s*., 48·57 years.

Though the Leeds district made a profit of 700*l*. by its investment in gas shares, yet it appears that the district officers do not approve of speculative investments; for in the quarterly report of June 1871 they print a warning by the board of directors on the subject, and urge it with their own approval on the members of the district.

Leeds A.O.F.

The Leeds district of Foresters has 33 courts, 1,802 financial members. Of these six are unregistered. Only nine have adopted scales of payment graduated according to age.

By the Foresters' compiled statement of 1872 there are in the district 32 courts and 1,669 members, and their funds amounted to 4,250*l*., or about 2*l*. 11*s*. a head.

Other orders
in Leeds.

The Grand United Order of Odd Fellows in Leeds have 30 lodges and 1,584 members.

The National Odd Fellows have 17 lodges and 1,035 members.

The Free Gardeners have 18 lodges and 1,105 members.

The Ancient Shepherds, Leeds district, have 12 lodges and 692 members.

The United Ancient Order of Druids have in Leeds 14 lodges and 1,026 members.

The Rechabites have 87 members.

The British United Odd Fellows have 16 lodges and 634 members in Leeds district.

The Order of Ancient Romans has 2,684 members and 51 lodges, principally about Leeds.

* After the 1st June 16 more returns were received: three of ordinary Friendly Societies, five of the I.O.O.F., M.U., four of the G.U.O.O.F., one of same order of Odd Fellows, one order of Druids, one order of Mechanics, one Society of Females.

One branch of Engineers' Society, 245 members.
This gives a total of 243 lodges and 15,663 members of various Orders, and there may be a dozen more lodges not included.

Of single clubs in Leeds there are returned to the registrar this year 16, one of them, the Spinners' Philanthropic Dead Brief and Friendly Society, being one of those Yorkshire societies which collect for funerals.

At Saltaire, near Leeds, there is a funeral brief of about 3,000 members, conducted as follows:—No children under seven are admitted; the benefits are 4*l.* at the death of a child, 5*l.* for an adult. Levies are made when they are wanted, 1*d.* from each child, 2*d.* from each adult in the club. There are about a dozen levies a year on an average. No funds are kept in hand, and no balance sheet is printed. There are 16 collectors, who get one way and another about 2*s.* 6*d.* each for each collection.

Saltire
Funeral Brief.

At Leeds I met a conference of members of Friendly Societies for the purpose of discussing with them the present Acts of Parliament and any steps that might be taken by legislation to improve the management of Friendly Societies. On coming to the place of meeting I found that a large number of collectors and agents belonging to one of the large Liverpool burial societies were in the room. The consequence was that the local manager of one of these societies was put in the chair, and the discussion was hardly as practical as it might have been. Many of the matters suggested were quite beyond the range of their speculation. There was hardly a person in the room, beyond one or two connected with the Manchester Unity, who understood what valuing the assets and liabilities of the society meant. In regard to the question of the office of registrar, it was considered generally that though many members complained of neglect and of a want of uniformity in practice, yet it was a safeguard to Friendly Societies that their rules should be revised by an independent officer like the registrar. This was the almost unanimous opinion. One of the speakers regarded the office of registrar as an unmitigated evil, and expressed his approval of Mr. Lowe's bill. A show of hands was then taken on this question, and all, with one exception, were in favour of retaining the office.

Conference of
members of
Friendly
Societies at
Leeds.
Jealousy of the
collecting
societies.

In the neighbourhood of Leeds there are several Odd Fellows' halls, most of which were acquired a great many years ago, and nearly all of which have caused loss to the societies who built or purchased them.

Odd Fellows'
halls.

In Bradford there is one which has been built nearly 40 years, and which pays a fair rent now, being let on the ground floor as a public-house and the upper part to various tenants. Several lodges meet there; but it has not been really profitable if the accounts were to be balanced from the beginning.

In Halifax the Odd Fellows' hall, which is also a public-house, has been a great loss to its owners; and they now wish to sell it.

At Shipley a lodge of Odd Fellows have a hall which is let as a public-house. The lodge meets in a large room upstairs; but though the hall is their own, and they have reserved in the lease the right of meeting, they nevertheless expend 3*s.* a meeting night in liquor out of the funds of the lodge.

In Hull the Odd Fellows have a hall which pays a fair rent, the ground floor being let as shops, and there being a good many societies desirous of meeting away from public-houses, so that they are able to get tenants. In the village of Cononley, near Skipton, the Odd Fellows have built a hall. The ground floor is let as cottages, and they state that they make a fair interest, 4 per cent. on their money. The Foresters in Cononley have imitated the Odd Fellows, and have also a hall, with the ground floor let as cottages. The example of Cononley has lately spread to the neighbouring village of Crosshills. The following extract from the *Crosson Pioneer* of 12th October 1872 shows what the Crosshills Friendly Society are doing. It is to be feared that this enterprize of theirs is being carried out with the general funds of the society; and if their hall ends in failure the loss will fall on the insurance fund, and not be met by a special levy, as it should:—

" CROSSHILLS.

" FRIENDLY SOCIETY'S BUILDING PROJECT.—On 5th October 1872 the Crosshills Friendly Society laid the foundation stone of a pile of new buildings, to consist of eight handsome cottages and a spacious club room over the whole, which will be thrown open for general purposes as a public hall. This society was founded 21 years ago by 20 working men, and has had a steady and successful career; it now musters 146 members, of the average age of 35 years, and has a capital of 1,080*l.* The business of the society has hitherto been transacted at the Junction Inn, Crosshills. The society, however, being so prosperous, and seeing the great want of a good public room in the district, determined on the present scheme. The large room will be 73 ft. by 35 ft. 6 in., exclusive of the platform, and 27 ft. in height. Under the main staircase a room will be made 22 ft. by 10 ft., which may be used for township and mechanics' institute purposes; this room will be fitted with a cooking apparatus. Above that will be a committee room, 13 ft. by 10 ft. 6 in. The society assembled at their room at the Junction Inn at 2 o'clock, formed a procession, and traversed the villages of Sutton, Sutton Mill, Glusburn, and to the site of the building, which is a splendid one in the centre of the village of Crosshills. The procession was headed by the Glusburn brass band. The characteristic and energetic performance on the drum by our veteran Cressley was as usual greatly enjoyed. Addresses were delivered by members of the society, each urging from his own point of view and with great power the advantages to be derived from such societies as this. Another member offered a suitable prayer. The stone was laid in the usual manner by Mr. John Smith, a working man, one of the oldest and most energetic men in the society. Under the stone a bottle was laid, containing a full record of the society on vellum; a copy of the *Crosson Pioneer* and one of the *Leeds Mercury*, a few current coins of the realm, and a halfpenny post card of the period. The weather was splendid and the ceremony was witnessed by a large and enthusiastic gathering, embracing all classes. The procession was then re-formed and proceeded to the Junction Inn, finishing a hopeful day in the usual manner with a good dinner."

As a rule the Friendly Societies prefer the public-house, and neither build halls nor take advantage of them when built by others, nor do they readily seek accommodation in schools or other rooms away from public-houses.

SHEFFIELD.

- Sheffield.
Equalized District of Druids. There is a good deal of interest taken in Sheffield in various forms of association among workmen. The affiliated Orders muster strong. Among others there is a large equalized district of Druids, numbering in 1871 1,983 members and having 2,916*l.* capital. The organisation of this district was copied to a great extent from the Manchester and Salford equalized district; but in some respects they have made improvements, as, for instance, in adopting the graduated scale of contributions.
- Difficulties with the Registrar. As the Registrar at present finds a difficulty in certifying rules for similar districts, it is worth while noticing how these rules are framed. The district holds the contributions and meets the claims for sickness as well as for death. The lodges are mere agencies for collecting the contributions, and electoral districts for purposes of electing the delegate meeting, who, when they assemble, form the committee of management and govern the society. But each lodge elects its lodge officers and has independent control over its own management funds. The present registrar holds that as the Act of Parliament requires the place of meeting to be stated in the rules and that all business must be transacted at the place of meeting, and as the place of meeting of an equalized district is the place of meeting of the delegates, it is not competent for fractions of the society to hold meetings elsewhere for the purpose of electing their deputies. This strict construction would operate with great inconvenience, and in other cases besides that of equalized districts; for the great Orders themselves are governed by delegate meetings, and these delegates are chosen throughout the country.
- Misconduct of the officers. The Sheffield equalized district was a few years ago guilty of a grave irregularity. They have a fund called the reserve fund amounting to 360*l.*; of this 156*l.* 14*s.* 9*d.* appears in the balance sheet as "lent at 5 per cent." This sum was lent to various influential members of the district, in some cases on a single note of hand, in some cases with sureties. Among other persons who shared in the division was one of the auditors who passed the accounts. The interest has been very irregularly paid in many cases, and some of the capital has been lost.
- Oppression of those who exposed the wrong. One of the lodges, the Atlas Lodge, objected to this malversation, and protested against it; their protests were disregarded, and in consequence of their attempt to protect the funds of the society they got involved in disputes with the district and were suspended, the guilty persons whose misconduct they had exposed being the leading men in the district meeting who suspended them. The dispute lasted some time and was carried to the head government of the Order, but the Atlas Lodge got very scanty justice, and the governing body of the Order failed signally to deal with so bad a case as they should.
- Trades Unions in Sheffield. In Sheffield there are a large number of small trades unions, and many of these have Friendly Societies for the trade side by side with the trade society, it being customary in Sheffield to limit the benefits of the union to pay when out of work from slackness of trade or to strikes, and not to join sick benefits.
- Interesting Burial Society of the File Grinders. There is a curious burial society of the file grinders in connexion with the trades union; the entrance fee is 10*s.*, the monthly contribution 6*d.* There is also a levy of 1*s.* at each death. The 1*s.* levy is more than enough to pay all the death claims, 10*l.* for a member, 6*l.* for a wife. The regular contribution goes to accumulate to what is called capital stock, which does not belong to the society but to the individual member. He may draw on it when sick to the extent of 3*s.* a week provided he leaves 10*s.* in the box. This accumulation is paid on a member's death to his widow, and nearly all this fund, amounting to more than 700*l.*, is lent to the members at 5 per cent. The interest is not posted to each member in proportion to his capital stock, but is divided equally among all the capital stocks, so that 40*l.* being the profit of last year, each member (there are about 200 members) got about *s.* 6*d.* credited to his capital stock, though some members had more than 5*l.* to their credit, others less than 10*s.* The club is worked by the same officers as those of the trades union, and the entrance and regular subscription are paid out of the trades union funds if necessary. If a man leaves the trade, but wishes to keep up his interest in the club, then he must pay the subscription out of his own pocket.
- Dividing or "Birmingham" clubs; association among them for paying funerals. There are in Sheffield a good many dividing clubs, generally called Birmingham clubs or free gifts. As they have no fund in hand and are precarious in their duration, a funeral society has been formed for some of them to work as a district in an Order does, and equalize the death payments. It is called the United Friendly Funeral Society, and is made up of seven "free gift" societies. The total number of members is 200, and they have 158*l.* in hand. A member leaving his dividend club may still, if he satisfies the committee, continue in this society for his funeral benefit. The society has been in existence since 1859 and the levies are made and accounts balanced quarterly. Societies are represented in the management, one delegate for a society of less than 100 members, two delegates for a society of more than 100 members.
- Local collecting burial club. The Funeral Society of the West York Yeomanry Cavalry, Sheffield Squadron, has 60 benefit members and a capital of 1,265*l.* 2*s.* The benefits increase with length of membership and a member may receive as much as 100*l.*
- There is a local collecting burial club at Sheffield containing nearly 4,000 members. The two collectors are paid 180*l.* 11*s.* 6½*d.* per annum between them. The society has a capital of 2,370*l.* The rules were deposited not registered in 1870; it was established in 1845. The cost of management in 1870 was about 204*l.* 8*s.* on an income from contributions, &c. of about 620*l.* or as near as possible 33 per cent. The cost of collection is more than 29 per cent. There are in Sheffield several rich and well-conducted old-established societies which meet away

from public-houses, some of them, e.g., the Wesleyan Union Sick Society and the Church of England Society, in connexion with religious bodies.

	Members	£	
Wesleyan Union Society	238	6,067	founded 1813.
Church of England Society	244	5,463	founded 1828.
Rawson Society	57	2,086	registered 1828.
Female Benefit Society	121	1,404	registered 1810. (founded 1795).
Revolution Society	86	6,662	registered 1796.
Royal Jubilee Sick Society	200	8,031	registered 1810.
Resolution Sick Society	189	4,646	registered 1852.
Fitzwilliam Friendly Society	107	4,760	(1868) reg. 1823.
Rodney Sick Society	41	2,369	(1868) reg. 1794.
	1,253	£39,488	

Rich societies in Sheffield meeting away from public-houses.

But these societies do not attract members as much as might be expected. Some of them from their wealth discourage new members. But even those that admit them find a want of popularity.

The Church of England Society divided a surplus of 719*l.* in 1863, after a valuation by Mr. A. G. Finlaison. Again in 1868 the same society after another valuation by the same actuary divided 517*l.*, the valuation showing a surplus of 754*l.* It is managed for about 8 per cent. on the income from contributions.

These societies give moderate benefits and are cheaply managed, their money also is put out at a good rate of interest, often 5 per cent., which enables them to accumulate these large funds.

The Rawson Friendly Society keeps no separation of accounts and pays for an annual dinner 5*l.* 8*s.* out of the funds.

The Female Benefit Society founded in 1795 and registered in 1810 was formerly much larger. They have an annual feast, which by the balance sheet appears to be paid out of the general fund. But really the members pay a separate contribution of 9*d.* for it. The society is entirely managed by women with the exception of the offices of secretary and beadle. The duty of the latter is to warn members of their arrears before they become suspended. The members take very little interest in the management of the society; formerly this was chiefly done by honorary members. The contribution of the members is 8*s.* a year for benefit and 1*s.* to management, but the management costs more than the contribution towards it, and there are no separate accounts.

The Wesleyan Union Society requires members to be Wesleyans. The cost of management is about 17 per cent. on the contributions.

The Royal Jubilee Society formerly met at the Black Swan public-house, and in those days was a very popular society. The secretary told me that when he joined he had to wait six months before he could be elected. (In several of these local Sheffield societies the rules fix a maximum number of members; in this case 300.) The club left the public-house and met at private rooms. Since then it has been steadily falling off. In 1866 the society divided a surplus of about 2,000*l.* among the members.

There is an old society in Sheffield called the Volunteers Society, established in 1794. It now numbers only 56 members, and their average age is 55 or 56 years. It is nine years since they have made a new member, not from unwillingness, but because the young do not care to join them, and yet they are worth nearly 1,700*l.* invested in railway and gas shares, so as to pay them 77*l.* a year interest, nearly the whole of their expenditure in benefits. This shows how much the social element has to do with the success of a society. Young men do not as a rule care to come among old men even though there may be great pecuniary advantages in joining the society. The system of lodge liquor does not prevail in Sheffield in the societies which are branches of the affiliated orders, but it is common among the free gifts or dividing societies. Thus the Park Free Gift Sick and Funeral Society, which is registered, divides all its money at Christmas except 2*s.* 6*d.* a head. They pay 2*s.* 4*d.* a member per night for liquor, and have 170 members, and have lasted 14 years. A secretary of a Friendly Society who was also a printer, and printed rules for societies, stated that it was very common for the dividing societies to pay for liquor a fixed sum a head. Some of the smaller money clubs which meet at public-houses frequently do the same.

It is common for these dividing clubs, if they have a sick member who is a burden to the funds, to break up the society after the yearly divide, and form a new one, leaving him out.

A small dividing society which was one of the federation composing the United Friendly Funeral Society, having got 8*l.* for the funeral of a member from the Association, left them suddenly and refused to pay any more levies.

There are in Sheffield a large number of societies which have reached a greater development there than anywhere else, and which have grown out of the old-fashioned money clubs; they are called funding societies, and in many respects resemble terminating building societies, but they lend upon all kinds of security and not only on land. They are brought out by the managers in series. The largest and most firmly established are those which are conducted by Messrs. Tasker, and which are popularly known as Tasker's club.

The 33rd was founded in 1871. Messrs. Tasker announce that on a given day the club will be opened and applications received for shares. The number of shares issued is limited, and the amount of each share is 30*l.*

A shareholder pays 5*s.* a share every four weeks, and goes on paying till his instalments with his share of the profits made by lending out the money amount to 30*l.* The shareholders are then paid off and the society is wound up. The borrowers, who must be members, take a share for each sum of 50*l.* which they wish to borrow. They pay a premium not exceeding 4*l.* 10*s.* for each 30*l.*, and they pay 5*l.* per cent. annual interest, which has to be paid monthly at the same time as the instalments on their shares. The borrowers give promissory notes payable to the trustee of the society and such other

They fail to attract members in spite of their riches.

Sheffield Funding Societies grew out of the old money clubs. "Tasker's club."

security as the committee require. The effect of the rates of interest, premiums, &c., is to give the depositing members about 7 per cent. for their money, and the managers are paid by a system of fees and perquisites. The amount of money in the hands of Messrs. Tasker in connexion with these successive loan societies is to be reckoned by hundreds of thousands. There are in Sheffield many other similar societies started in imitation of this principal one. They are conducted under the common law, not registered as companies, and rest for their success on the ability and honesty of the manager and on the confidence which people generally have in him.

Not only individuals but Friendly Societies and trades unions deposit their funds as shareholders in these funding societies.

Conference of members of Friendly Societies at Sheffield.

On Friday the 17th November 1871 I attended a meeting of several leading members of Friendly Societies to learn their views as to what was wanted for their good management. The following were among the remarks of Mr. G. Ramsden, one of the board of directors of the Manchester Unity, and who has had large experience of the wants of Friendly Societies:—

Remarks of Mr. Ramsden, one of the directors of the I.O.O.F., M.U.

"The registrar should be an actuary. No certificate should be given to a society whose payments were not adequate to benefits. There should be an independent audit of lodge accounts. Nine-tenths of lodge audits are no audit at all. The auditor should have power to surcharge for illegal expenditure out of sick and funeral fund, but not out of the management fund. Building societies are not safe enough throughout England for Friendly Societies to invest in.

"When the Manchester Unity supported the 13 & 14 Victoria, cap. 115, a promise was made at that time that Friendly Societies should have the privilege of managing their own disputes. At our last board meeting [of the Manchester Unity] we had only nine cases to decide; one was for 4s. and another for 1s. 6d.

"If law was cheap there would be a serious amount of litigation and expense. If a lodge secedes from the Order the minority in the lodge standing by the Order should have their share of the lodge funds. 30,000 members of the Manchester Unity seceded in Lancashire when we raised the contributions and lowered the benefits. I dare affirm that not one sixth of those lodges are now in existence. There should be an appeal from the registrar to a judge in chambers. The Government should tabulate the quinquennial returns.

"In any legislation real Friendly Societies should be kept distinct from the swindling burial societies."

Other suggestions were made by other speakers, but the above remarks seemed to recommend themselves to the meeting as a whole, and sum up the most practical part of the discussion.

BRADFORD.

Bradford I.O.O.F., M.U.

In Bradford, the third town of Yorkshire, there is of course a large development of association in Friendly Societies.

The chief organization is that of the Manchester Unity. Their district is the second in size, the first in wealth in Yorkshire.

In 1871 the district numbered 27 lodges, 3,382 members, on 1st January, and 3,453 on 31st December.

The capital of the lodges was:—

January 1, 1872:

Sick and funeral fund	-	-	-	£25,532
Management fund	-	-	-	390

£25,922, or 7*l.* 10*s.* a member.

The income for the year:

Contribution 3,169*l.* 6*s.*, initiation 72*l.* 11*s.*, sick and funeral fund.

Management fund:

Contributions, 708*l.* 15*s.*; fines, 61*l.* 12*s.*; sundries, 65*l.* 17*s.*; goods, 8*l.*

Total income, 4,027*l.* apart from interest.

Cost of management, 507*l.* (deducting surgeon and relief's cases of distress), or about 12½ per cent. on the income from contributions, &c.

The interest received during the year was 1,171*l.*, or about 4*l.* 10*s.* per cent.

There are in the district 1,003 members, or nearly one-third more than 50 years old.

The average age of the whole district is four years one month sixteen days, or nearly four years older than the average of the Unity.

Of the cost of management, 507*l.*, the following were the principal items:—

£	s.	d.	
78	11	6	District management.
28	11	0	Special levies to the infirmary (which perhaps should not be charged as a real expense of management).
13	10	0	For goods (<i>e.g.</i> , account books, cards, certificates of membership, &c.).
189	0	0	Salaries.
48	3	0	Printing, stationery, and postage.
103	0	0	Room rent.
45	12	0	Sundries.

£506 7 6

For the 10 years from 1860 to 1870 the whole cost of management of the Bradford district and all the lodges has been about 12½ per cent. of the income from contributions, &c.; the income apart from interest in the 10 years having been 36,630*l.*; the cost of management, excluding infirmary, surgeon, and distress gifts, having been 4,510*l.*

The capital of the district has increased from 14,245*l.* in 1861 to 24,502*l.* in 1871, an increase of 10,258*l.*

In 1861 there were 2,845 members in the district, in 1871 there were 3,382, an increase of 537 members.

In the 10 years there were 1,991 admissions, 565 deaths of members, and 889 members left.

The money paid in the 10 years was—

For sickness - - - - -	£19,865
Death - - - - -	8,004
Medical attendance - - - - -	2,035
Distressed members - - - - -	465
	£30,369

Bradford

Making a total of more than 30,000*l.* or 3,000*l.* a year spent in relieving the wants and distress of the members.

The Bradford lodges have been opened at various periods from 1828, when the Globe Lodge was opened, down to 1862, when the Flower of Equity Lodge was opened.

The average age of the members was 39 years 7 months 24 days on January 1, 1866, on January 1, 1871, it was 40 years 4 months, an increase of 8 months 6 days in the five years.

A valuation of the assets and liabilities of the lodges was made in 1870, with the following result:— As a whole the district was insolvent to the extent 6,823*l.* on a balance sheet of 81,014*l.* assets and 87,837*l.* liabilities, which gives a deficiency of about 8·4 per cent.

Seven lodges had a surplus of 1,742*l.*

The other 20 lodges had a deficiency of 8,576*l.*

The seven lodges with a surplus had 892 members.

The 20 deficient lodges had 2,438 members.

In this valuation credit has been taken for the higher rate of interest which the lodges were getting instead of valuing them at 3 per cent.

Of all the 27 lodges in Bradford district six were not registered at the time of this valuation.

These six give the following facts:—

		Assets.	Liabilities.	Deficiency.	Surplus.
	Members.				
Faith - - - - -	243	5,637	6,545	903	—
Star of Brunswick - - - - -	80	2,050	1,932	—	118
Hearts of Oak - - - - -	56	1,328	1,385	57	—
Conquering Hero - - - - -	53	914	1,541	627	—
Victory - - - - -	46	952	1,227	275	—
Prosperity - - - - -	44	700	1,097	397	—
	522	11,581	13,727	2,259	118

Being a deficiency for all five of 2,141*l.* or 18·3 per cent.

The 21 registered lodges have—

Assets - - - - -	£69,433
Liabilities - - - - -	74,110
Deficiency - - - - -	4,677, or not quite 6½ per cent.

After the Manchester Unity, as usual, comes the Ancient Order of Foresters with 20 courts and A.O. 941 members (A.O.F. compiled statement), and a capital of 4,550*l.* Their income during the year 1871 was about 1,180*l.*

Seven of their courts are unregistered, only three have graduated scales of contribution.

The extreme smallness of many of the courts must be a serious obstacle to good management, besides making it impossible to average the sickness, and therefore have any real dependence on the court funds.

Next in number to the Foresters in Bradford comes the Free Gardeners.

They have 10 lodges and 666 members, or an average of not 67 to a lodge.

Their contributions during the year 1871 were 762*l.*, they paid away in benefits 714*l.*

The Independent Order of the Golden Fleece mustered in Bradford 12 lodges, 602 members.

Their income for the year was 774*l.*, they paid for sickness 325*l.*, for death 225*l.*, and for management 131*l.* Their funds amounted to 2,640*l.*, or about 4*l.* a head.

The Grand United Order of Odd Fellows had in Bradford, in 1870, 14 lodges, 600 members. Their income was 746*l.*, of which 66*l.* was for interest; they paid 240*l.* for sickness, 170*l.* for death, for medical attendance and for management, 180*l.*; their funds amounted to 2,054*l.*, or 3*l.* 17*s.* a head (from district report, December 1870).

The Order of Druids numbered in Bradford eight lodges and 302 members; their contributions were 335*l.* for the year.

The Odd Fellows of the Bolton Unity have in the Bradford district 16 lodges and 691 members.

The Bradford district of the Most Noble Order of the Knights of Malta has 294 members and six lodges.

The Bradford district of the Rechabites has 859 members and 1,441*l.* funds.

A lodge of the Sons of Temperance has 28 members, 54*l.*

The United Order of Ancient Druids have 11 lodges and 598 members in their Bradford district.

The Second Bradford or King William district of Orangemen is a benefit society of 13 lodges and about 600 members.

They seceded some time ago from the Grand Lodge of Orangemen on account of the expense, which was about 9*l.* a head for head-quarter's expenses. They now manage their own affairs without any outside interference. Not that Grand Lodge interferes in any way with the financial arrangements of other lodges. Its function is purely political.

There is also a No. 1 district of Orangemen numbering about 130 members in three lodges.

There is an old Bradford Female Society numbering 102 members and worth 1,237*l.*

Other orders.

Bradford Female Society. Mr. Blackburn, the secretary, has been connected with the society for 80 years. He finds that the members take no part in the management, and nearly all is left to him; for several years there has been no appointment of a committee.

The society was founded in 1800.

There is a branch of the Locomotive Enginemen's Society, 98 members, 234*l*.

The Bradford Caledonian Society has 176 members and 2,969*l* funds. They grant superannuation allowances.

The Great Horton Friendly Society has 191 members and 2,866*l* funds.

The Hunt Yard Benevolent Society has 109 members and 1,075*l* funds.

The Airedale Court Society has 80 members and 291*l*.

The following registered societies in Bradford, in addition to those mentioned, make returns to the registrar:—

	£	Members.
Young Unanimous Friendly Society	55	—
Painters' Accident Sick and Burial	101	—
Early Primrose Lodge F. S.	197	78
Provident Society	11,865	—
Salem Sick Society	581	53
Parish Church Sunday School Society	8	—
Labourers' Accident and Burial Society	1,244	500
Pilot Lodge Free and Independent O.O.F.	609	145
Olive Branch Free and Independent O.O.F.	218	81
Christ Church Sunday School Sick Society	40	23

Besides the above Friendly Societies proper, there are in Bradford the following trades unions, the greater part and most important of which also give benefits in sickness.

	Members.
Amalgamated Engineers, three branches	781
Amalgamated Ironfounders, one branch	262
United Boiler Makers, one branch	45
Amalgamated Carpenters and Joiners, two branches	258
Operative Stone Masons, one branch	1,195
Spinning managers and overlookers, three branches	590
Weaving overlookers, two branches	351
Wool Sorters, one branch	138
Operative Painters	160
Painters' Society	25
In trades unions	3,805

We may sum up the societies of Bradford as follows:—

	Lodges.	Members.
I.O.O.F., M.U.	27	3,382
A.O.F.	20	941
G.U.O.O.F.	14	600
O.D.	8	302
A.N.O.O.F.B.U.	16	691
Knights of Malta	6	249
Rechabites	—	859
Sons of Temperance	—	28
U.A.O.D.	11	598
Orangemen, No. 2	11	600
Orangemen, No. 1	3	130
Female Society	—	102
Locomotive Enginemen	1	98
Bradford Caledonian F.S.	1	176
Great Horton F.S.	—	191
Hunt Yard Benevolent Society	—	109
Airedale Court Society	—	80
Early Primrose Lodge F.S.	—	78
Salem Sick Society	—	53
Labourers' Society	—	500
Pilot Lodge Free and Ind. O.O.F.	—	145
Olive Branch do. do.	—	81
Ch. Ch. Sunday School Clubs	—	23
Four Societies. No. of members not given.	—	—
Sixteen Trades Unions	—	3,805
Societies	150	13,821

Medical Society.

There remains one special society to be noticed in Bradford, the Bradford Odd Fellows' Manchester Unity Medical Aid Association. This was founded in consequence of various difficulties and complaints concerning medical attendance.

Lodges may join as wholes, or members may join apart from their lodges; if the lodge joins the payment is 3*s*. a member, if the lodge does not join then the single Odd Fellow pays 3*s*. 6*d*. A member may enter his family for a further payment of 7*s*. a year. Family includes the wife, unmarried daughters, and sons under 18 years of age and residing with their parents. Members' wives may be attended in

their confinements for a special payment of 10s. 6d. The committee have provided a surgeon to whom they give a salary and a house, and find the medicines themselves. He is not allowed to take any other practice.

There are similar societies at Newport in Monmouthshire, and at Preston, and at Worcester. But the two last include all Friendly Societies that wish to join and are not limited to the Manchester Unity. There is also a Medical Aid Society for the Poor Law Union of Grantham, but this last is aided by subscriptions of honorary members, and is worked in connexion with the poor law officers.

The question of the payments to doctors and generally the medical attendance provided to members of societies will no doubt give them some trouble. There has been a growing feeling on the part of the doctors that they are not paid enough, and it is believed in many cases that the post of club doctor is rather taken as a means of introduction to a place than as remunerative in itself. If these medical aid societies should be widely organized they may supply a great want, especially in the mining districts, where at present it is very common for the employer to stop large sums out of the men's earnings for a doctor whom the master employs and dismisses, and whose evidence therefore, especially in cases connected with accidents at the works, does not always seem given with due guarantees of independent judgment. In these cases, too, there is danger of the doctor treating the men whom he attends with insufficient consideration, as he does not depend on their goodwill.

KINGSTON-UPON-HULL.

In this town there are three local collecting burial societies, all managed alike.

Hull Burial Societies.

The Flower of the Forest Burial Friendly Society has 2,345 members and a capital of 580*l.*

The society is limited to the area of the town, which is divided into seven districts; in each the money is collected by two collectors, one of whom takes the money and the other books it.

The collectors are changed every 12 months.

No child is taken without a parent.

The collectors are paid 3*s.* each each time they collect, which, made the cost of collection for the year 1870-71, 13 per cent.

The rule for management is to take 25 per cent of the gross contributions, but any surplus on the management is carried to the stock of the society.

In 1870-71 the cost of management was 70*l.* 12*s.* 7*d.*, or about 20 per cent.

The contributions are collected once a fortnight and are 1½*d.* a time, for which the benefits are 4*l.* for a child, 7*l.* for an adult, three months membership before coming into benefit.

The Good Intent Friendly Burial Society in Hull has 2,587 members and 1,257*l.*

It was founded in 1856, and meets at the Odd Fellows' Hall, Lowgate.

The Good Design Burial Society was also founded in 1856, and meets at the Odd Fellows' Hall, Lowgate. In 1867 it returned 3,121 members, and 817*l.*

These three societies managed for about 20 per cent., including collection, have 8,051 members, and 2,654*l.* There are also in Hull large agencies of the Liverpool collecting societies.

The Hull district of the Manchester Unity of Odd Fellows has 12 lodges and 2,983 members.

The district report for the year 1870 gives the following facts:—

L.O.O.F., M.

The capital of the district on January 1, 1871, was 18,470*l.*, invested as follows:—

	£	s.	d.
Savings bank	3,568	11	10
Dock bonds	9,200	0	0
Mortgages	2,800	0	0
Odd Fellows' Hall	2,600	0	0
Owing by distant lodges	29	4	1
Treasurer's and sick visitor's hands	277	0	2
	£18,470	5	9

(of this 1,724*l.* belongs to the widows' and orphans' fund).

The members arrears are 313*l.* 9*s.* 9*d.*

The income of the sick and funeral fund was—

	£	s.	d.
Contributions	2,949	5	0
Interest	608	0	4
Admissions	40	18	6
Income tax returned	1	3	9
	£3,599	7	7

Expenditure.

Sick pay	1,842	15	5
Funeral money	689	0	0
	2,731	15	5
Saved in the year	1,067	12	2

There is a widows' and orphans' fund attached to the district to which 400 members subscribe.

Of all the 12 lodges only two meet at public-houses. Nine meet at the Odd Fellows' Hall, and one at the Protestant Hall.

This Odd Fellows' Hall belongs in shares to eight lodges. The widows' and orphans' fund has also invested in it.

A.O.F.

The Hull district of the Foresters has 15 courts and 2,220 members, an average of 148 members to a court. Of these 10 meet at the Foresters' Hall, and five at inns. The accumulated funds of the district are 5,004*l*.

Seven courts with 796 members were unregistered at the publication of the Directory for 1872.

Their average funds were 238*l*. a head.

The average of the whole district was 225*l*. a head. Thus the unregistered courts in Hull have done better than the registered.

The five courts meeting at public-houses have 488 members and 2,134*l*, or 435*l*. a head.

The other courts number 1,732 members, and have 2,870*l*, or 165*l*. a head, so that the public-house courts have nearly three times as much money per head as the others.

Again, five courts with 982 members and 2,376*l*. have graduated scales, and are worth 242*l*. a head.

Ten courts with 1,238 members and 2,628*l*. have a uniform rate, and are worth 212*l*. a head, but probably it is quite recently that they have adopted this scale, so it has not had time to tell upon their funds.

Foresters' Hall.
Trouble with
the Registrar.

The Foresters' Hall at Hull does not belong to the district but to a limited company. It was intended to have bought the hall for the district, and a law was passed at a district meeting imposing a special levy for a certain number of years to meet the cost. But the Registrar refused to certify this law, and consequently the scheme fell through, and it is now intended to dispose of the hall.

The courts will therefore probably be forced to go back to the public-houses. Considerable dissatisfaction was expressed in Hull at this refusal of the registrar, and they were unable to see in what way they had failed to comply with the Act, both as to the calling a special meeting and as to providing by a rule for the raising of the money.

The United Ancient Order of Druids muster very strong in Hull. The district secretary's return, which does not agree with that of the general secretary, gives for 1871 26 lodges and 2,338 financial members. Of these 14 lodges and 1,230 members are in Hull. All but three meet in public-houses. About five per cent left the district in the course of the year by nonpayment.

The Grand United Order of Odd Fellows have six lodges and 594 members in Hull. One lodge with 191 members meets at the Foresters' Hall, the others at public-houses. All the lodges are registered.

The National Odd Fellows have 12 lodges and 839 members in Hull.

Seven of these are registered.

Three of them meet away from public-houses.

The Order of Druids have two districts in Hull, 17 lodges, 1,599 members altogether. Four lodges, 181 members, are outside of the town of Hull. All the lodges meet at public-houses.

The Hull district of the United Free Gardeners has 41 lodges, 2,675 members. Of these nine lodges and 484 members are in Hull. All meet in public-houses.

There are several other societies belonging to various of the smaller Orders in Hull. Among others the Kingston Unity of Odd Fellows.

On the whole Hull is noticeable for the way in which the affiliated orders have driven out the old sick clubs, and for the extent to which societies meet away from public-houses.

YORK.

York.

In the York district there are 1,508 members and 12 lodges of the Manchester Unity, with 7,851*l*. capital. Some of these are old country lodges unregistered, which may possibly secede from the Order rather than register.

The York district of the Foresters has 12 courts, 1,473 members, and nearly 5,000*l*.

There is a Friendly Societies' hall at York where three courts meet, but it is not much used, and does not pay much to the shareholders.

Old societies.

There are in York some very old societies; two of them, the New Union and the Amicable Society, founded in 1767 and 1768. The New Union has 570 members and 6,163*l*. The Amicable Society has 455 members and 5,445*l*.

Lord Dundas's Friendly Society, founded in 1819, has 60 members and 716*l*.

The Brotherly Society was registered in 1831, and has 155 members and 1,908*l*.

There are a good many lodges of the Grand United Order of Odd Fellows in York, and the usual sprinkling of minor societies.

Infants' Funeral
Friendly
Society,
Doncaster.

We may now notice a few societies in Yorkshire for some special characteristics. First of these is Infants' Funeral Friendly Society at Doncaster, registered in 1858, but established long before. This society numbers a little more than 2,000 members. Children are entered not younger than a year nor older than 14 years. After six months the benefit is 1*l*., after 12 months 3*l*., after 10 years 4*l*. The contributions are 1*l*. a month, and are paid at the meeting place of the society. No collectors are employed. Members are summoned by the town crier to attend the yearly meeting.

In 1867 the numbers were 2,013.

In 1871 " 2,138.

The capital was 277*l*. in 1867.

" 181*l*. in 1871.

The income from contributions and fines during the five years was about 545*l*., the cost of management during the same time about 97*l*., or nearly 18 per cent. on an average. The lapses in the same time were 296, or an average of 3 per cent. per annum.

Societies hold-
ing land.

The Royal Union Society at Doncaster, registered in 1808, has 37 members, and property worth 850*l*., on which they owe 100*l*.

The rents brought in 65*l*. 9*s*., the charges on it were 16*l*. 10*s*.. Thus the club made very nearly 7 per cent. on its money.

The Duke of Leeds Lodge of the G.U.O.F. at Conisborough, having 93 members and 520*l*., has 303*l*. invested in land; they let it for about 10*l*. a year.

The Loyal Amicable Society founded in 1816 at Conisborough owns land.

There is a local collecting Burial Society at Bramley; the collectors receive 10 per cent. They collect once a month 4*d.* for the benefit fund and ½*d.* for management.

There are 184 members and they have 143*l.*

The cost of management is less than 12 per cent., the benefits gradually go up to 10*l.*

The Bramley Loyal Friendly Society claims to have been founded in 1765; it has more than 400 members and 1,822*l.*

They have an annual dinner paid for out of the general contributions, and Mr. Wilson the auditor writes to say that its discontinuance would be felt as a great disappointment by many of the members, the older ones especially. The cost of the dinner is paid out of the general fund, but no beer, and the expense of the room is provided by a special contribution of 6*d.* per member. I think the annual gathering is useful in bringing together old friends and associates once a year, and in promoting good feeling among them. But I do not think it is worth to the society the money it costs. Undoubtedly members are attracted to the society by the demonstration, but not in such numbers as to compensate for the expense incurred. A few years ago a proposition was made that the society should meet at 1 o'clock p.m. instead of at 10 o'clock a.m., and so dispense with the dinner, but it met with very little support.

The society owns a property called "Briggs Estate" which figures for 300*l.* in the balance sheet. Mr. Wilson says that he finds it mentioned as long ago as 1884.

"The expense of keeping it in repair has been very considerable, and three or four years ago a large amount was paid to the Leeds authorities for drainage and sewerage expended. Still the property brings in more net interest than the money it would sell for could be invested to produce any other way."

Allowance for beer was abolished 20 years ago.

This society is not registered for the following reason. The old society was registered in 1765 as the "Union Society." In 1801 a member was fined and refused sick pay for having been detected working while "on the box."

He summoned the committee before the magistrates and got an order against them. The members of the society were so aggrieved at what they considered an unjust decision that they paid the man his funeral money, and so were rid of him, having as they said "buried him wick." They then broke up the society and at once re-formed it under its present name, but without registration, in order to be exempt from magisterial interference.—("Our Village," a history of Bramley, by Benjamin Wilson, junior.)

There is an old society in Halifax called the Loyal Georgan Society, founded in 1779; it has 194 members and 3,125*l.* The members have an annual dinner, which by the balance sheet appears to be separately paid for.

Mr. William Tidswell, of Halifax, is a person who makes it his business to get up societies under the Friendly Societies Act.

He got up one called the Universal Provident Assurance, which he sold to the St. Patrick's Society. (See as to this the evidence of Mr. Walker, 21,363 and following questions.) I found him when I visited Halifax in the autumn of 1871 engaged in getting up another, which he called the Christian Mutual Friendly Society. It was registered at 13, Bedford Street, but had migrated when I visited it to 88, Rhodes Street. Of course the rules are not observed. They had last autumn nine agents, and the net weekly collection after deducting per-centage was 55*s.*

Mr. Tidswell had established agencies in Leeds and in Bristol as well as in Halifax. He proposes to insure for sickness as well as for death.

Among the questions put to applicants for the post of collector are these:—

If a member or attender of any church, if so which?

Give the names and addresses of two persons to speak to applicant's character, one clergyman if possible.

In the Scarborough district of the Ancient Shepherds, Ashton Unity, sailors and fishermen pay 2*d.* a month extra contribution.

At Whitby there was no uniformity of experience about such members; while one society complained that they had suffered by them, another found them the best members.

The fishing towns on the east of Yorkshire have some dividing clubs among them, which are said to be owing to the fishermen, who are accustomed to dividing clubs.

There is a large local club at Whitby, the Union Friendly Society, founded in 1767, which has 447 members and 3,593*l.* The cost of management for 1871 was 38*l.* on an income from contributions, &c., of 507*l.*, or about 7*l.* 12*s.* per cent.

At Bridlington I found a sailors' and working men's social club registered under the Friendly Societies Acts. The secretary had no criticisms to make, but had found that the Act gave him every facility in the management of the club.

Bramley
Equitable
Friendly
Society.

Dislike of registration on account of the interference of magistrates. (See Nottinghamshire report, Beeston, No. 2.)

Mr. Tidswell, of Halifax: his practices in the formation of "Friendly" Societies.

REPORT ON THE PRUDENTIAL ASSURANCE COMPANY.

This company is by far the most important of all the organizations which carry on the business of life assurance for small sums through agents over a large extent of country.

Extent of the operations of the Prudential Assurance Company.

Though working under the Companies' Act, it is engaged in a precisely similar class of business (in its industrial branch, which is the mainstay and infinitely largest portion of its business) to the Royal Liver Friendly Society; but it greatly exceeds the Royal Liver in the extent of its operations, for it numbers at this moment (May 1872) nearly 900,000 insurers, whereas the Royal Liver has not 600,000.

There is no difference in the class of persons insured, nor in the amounts, the average weekly payments being in both cases about 1½d. a week, taking all ages and all sums insured.

Comparison between the Prudential and the Royal Liver Friendly Society.

On comparing the tables of the two societies, it appears that an infant insured in the Prudential Company may receive 10% after ten years' membership. On the other hand, in the Royal Liver no infant's penny will ever earn more than 9%.

Again, the Prudential insurances begin to take effect in benefit in three months. The Royal Liver brings into half benefit in six months.

But the Prudential Company lapses its policies on nonpayment for four weeks. The Royal Liver after six weeks' arrears deducts 20 per cent. from the benefit for each week's arrears beyond five, and only excludes the member at the eleventh week, and this rule is only for those who have been members less than four years. Four years' members and upwards have a gradually diminishing per-centage taken off their benefit, so that a member of 12 years' standing has five per cent. taken off his benefit for each week's arrears beyond five.

There are numerous differences of advantage and disadvantage between the two societies, and it would require an actuary to state on which side is the balance of benefit to the member.

The books of the Prudential are so kept that the office is able to furnish accurate information as to all the operations of the society up to the latest date. The Royal Liver falls very far short of this precision in its accounts. Thus in the Royal Liver the number of members is merely an approximation, and there is no statement of the number of lapses. However, I believe from such information as I was able to extract from various collectors' books which I examined, from conversations, and in sundry ways, that the proportion of lapses is much less in the Royal Liver than in the Prudential, at least at present.

Lapses in the Prudential Assurance Company.

It should be stated, in mitigation of the severity of the Prudential rule of lapsing, that members are reinstated into full and immediate benefit on paying up arrears and making a declaration that they are in good health. It was stated to me that about 10 per cent. of the lapsed members are so reinstated; however, after allowing for these reinstated members, the total number of policies issued by the Prudential up to the present time is 2,357,108. The total number of claims which have been paid is not 7,5000. The total number of lapses therefore has been hitherto 1,382,000. The number of lapses for each year for the last five years is as follows, and also the number of members for each year:—

	1867.	1868.	1869.	1870.	1871.	1872.	
No. of members, December 31	358,043	487,575	555,826	673,475	812,208	1,013,041	} up to Nov. 29.
No. of lapses -	112,438	134,495	218,775	179,286	212,007	249,517	
	31·4%	27·5%	39·2%	26·6%	26·1%	26·6%	

It will be seen, therefore, that of late the proportion of lapses has been diminishing.

The average duration of the lapsed policies was stated to me to exceed one year.

History of the growth of industrial assurance.

The Prudential Company started its industrial business in 1854, in consequence of Mr. James Wilson's celebrated committee on insurance.

The first insurance company to do industrial business was the "Industrial and General," but that only insured adults.

Then came the "British Industry," a split from the former. These took none younger than 10 or older than 55.

The Prudential were the first to take infants. They began at one year old, now they take infants at one month.

The benefits have been gradually raised.

The present scale is seen in the tables annexed to this report.

In their business the Prudential Company are forced to use stamps; these are for 1½d. for 10% and under; above that amount the cost is 6d.

The amount spent by the company for insurance stamps last year was 3,000l., nearly all in penny stamps.

Effect of the Government stamp on the minds of ignorant persons.

Though this expense is large the company finds the money profitably laid out, for their agents and collectors use this stamp as an evidence of Government guarantee, and represent to the ignorant insurers that this stamp is an additional security for their benefit. In the competition with Friendly Societies doing this assurance business the Prudential agents have frequently disparaged the policies of their rivals as being unstamped, and therefore not so secure as their own. It is stated that the Royal Liver would not be sorry to have their unstamped privilege taken away from them, in order that they too might use this deceptive argument.

Evil effect of employing special canvassers.

When the Prudential began industrial business they at once started with weekly collection. They now have something like 4,000 collectors, spread all over the country. They employ no canvassers distinct from their collectors. They did so at one time, but Mr. Harben, their secretary, stated to me that he—

"Considered the system thoroughly vicious; we tried it, and it ended in a tremendous lot of mushroom business. The canvasser would sit in a public-house and take anyone who was brought to him."

Questionable legal position of infantine industrial assurance.

The Prudential Company not being under the Friendly Societies Act, is of course engaged in a business which the law does not recognize, when it makes a contract with one person to pay a sum of money on the death of another. As the power of insuring the funeral expenses of a child was specially conferred, under special safeguards and restraints, upon Friendly Societies, we may suppose that such a

business was thought by Parliament dangerous if unrestricted. The Prudential appear in substance to be acting in the same way for infant assurance as if they were working under the Friendly Societies Act. They do not insure the lives of infants for more than the sum laid down by the 21 & 22 Vict. c. 101, and they endeavour to secure that there shall be no other insurance in force upon the life of the same child.

This precaution, however, I am confident is not observed in practice. The collectors, with whom it must rest to do the little that can be done to check re-insurance in other societies, have no motive for vigilance, but the reverse, as their aim must be to get business; and passing from theory to fact, I may mention that in the town of Preston, with a population, at the last census, of not 86,000, I found in the local burial societies about 93,000 members. The Prudential have in the same place more than 9,000 members. The St. Patrick's Burial Society have an office, and no doubt the other burial societies and companies have agencies also; now allowing for re-insurance of adults, it is clear that there must be a considerable amount of infant re-insurance also, and no steps are effectively taken in that town to check it. Should it be desired to check the practice of re-insurance, I am of opinion that the clause of the Act requiring a medical certificate before payment of death claims should be repealed, and the registrar's certificate instituted. Doctors, in many cases, can be found to give as many certificates as are wanted for 2s. 6d. apiece. The registrar, as a public officer, would be under more restraint. He might give one certificate, and one only, across which should be stamped the words "for payment of death insurance." He should not be allowed to charge more than 6d. for this certificate, and then all payments on account of death should be endorsed on this one certificate. In this way the Act might be made efficacious.

Re-assurance of infant lives in various societies.

Remedy for this.

The Prudential Company allow uncles or aunts to insure the life of infants living with them, when the parents are dead. This practice, which is also common in burial societies, is at present outside the permission of the Act of Parliament, but it may well be considered whether the permission of the Act should not be extended to such cases. In practice even illegitimate children are taken by the burial societies, a case in which the parent is less likely to wish the child to live than in ordinary cases. It is clear that in legislation upon infant insurance something must be done to define the position of industrial life assurance companies, whose contracts are at present illegal, and rest like stockjobbing transactions merely on the basis of good faith and of credit, and which are not within the compulsory scope of any of the precautions of the Friendly Societies Acts.

Practice of Prudential as to insurance by relations.

The Prudential Company at one time started a sick society under the Friendly Societies Act. It was worked at the same office and by the same collectors as the company. But they soon found it was impossible to do that class of business with safety or with profit, and the society was wound up. It lasted four years, and there were at one time from 7,000 to 8,000 members. One difficulty was that the agent connived at the sick member's fraudulently drawing sick pay, that he might have money to pay his funeral premium, and so not lapse, and the agent not lose his commission.

Sick society cannot be worked by agents.

A difficulty which troubles many societies seems to be unknown in the Prudential—that of fraudulent agents. The agents are required to remit weekly not only the subscriptions they have received, but also those which should have been collected, but which members in arrear have not in fact paid.

Checks upon fraud by agents

Afterwards, when the unpunctual member has completely lapsed, the collector is credited with his contributions, which he had been before forced to pay.

The average outstanding money in the hands of collectors is less than two weeks' collection, and as taking one member with another they are a week behindhand with their contributions, there would really be only one week's contributions or less which have been actually received by the collectors but not remitted to the head office.

Every collector gives security, and the practice of the company is when they find a collector increasing his deficiency promptly to dismiss him, and to come on his security, so that they are rid of a rogue with a few pounds loss. They never prosecute.

The commission paid on new business is large, being the first ten weeks' collection; but to prevent collectors aiming rather at new members than at preserving the old ones, they are only paid on a balance, and their lapses are deducted from their new business, and there is a special column in the returns by which they check and control the agents, entitled "Special lapsed policies."

Large commission on new business. Check on collectors neglecting their old members.

These are policies which lapse before coming into benefit, and which therefore bring no money to the office but only to the collector. If a collector is found having a large number of these he is looked up, and if the thing goes on he is dismissed.

There is a very large staff of inspectors, about a hundred, who are continually travelling and visiting the collectors, and this supervision, which is very expensive, is found to pay its own cost in the extinction of fraud by the collectors.

Great cost of supervision of agents.

Of the total expenditure of last year—

20	per cent.	was for agents' ordinary commission.
11.5	"	" new business.
9.5	"	" superintendence.
2.3	"	" office salaries.
1.3	"	" printing.
.95	"	" sundry disbursements.
33	"	" claims.
21.5	"	" reserve.

100.05

The agents therefore, one way and another, get 31½ per cent., but out of this they have to pay all cost of stationery and postage, and the total expense of management, including the commission for obtaining new business, is more than 45 per cent.; but it must be considered that in a proprietary office the new business is entirely an improvement of the capital value of the society, and may to a large extent be considered as another form of investment, and the profit from this expenditure is shown by the great rapidity with which the office has extended its operations.

Agents pay their own postage and stationery.

No sale of books allowed.

The superintendency cost 24,000*l.*, certainly a very large item, but if it insures promptness and fidelity in the agents' book-keeping and remittances it may be well spent. The company steadily set their face against any sale or payment for the transfer of a book; it is not only not allowed but not even connived at. Any superintendent who should sanction such a thing would be dismissed. In case of death a preference is invariably shown to the widow, if she is fit; and on her death the son would probably be allowed to succeed.

Some collectors collect even as much as 50*l.* a week, but of course they do this by employing several deputies, of whom the office takes no notice, but looks solely to the one collector.

The company being one in which the shareholders are few and the shares not in the market, the collectors are not able to have any control or influence in its management. It is a rule of the articles of association that, except Mr. Harben, no officer may be a shareholder.

His opinion is that it is impossible to avoid the government of the collectors where there is either the nominal government by a general meeting, or where the shares are in the market and collectors can become shareholders.

No company could be safely worked in which the shareholders' Agencies not withdrawn when once opened. Check upon fraudulent societies by their rivals in trade.

In one case only, at Hull, an attempt was made by discontented collectors to get up a new society and to transfer the members to it. This attempt was promptly defeated, the ringleaders were dismissed, new collectors brought into the district, and not a member lost.

The Prudential have never withdrawn an agency from any place where they have once opened it. In only one case had they a temporary difficulty, and then they sent out at their own expense a special agent from a place at a little distance to collect the contributions till they could find an agent ready and willing to do the work permanently.

Mr. Harben is of opinion that there is not much danger of illegal companies being started trusting to their obscurity to escape the reach of Mr. Cave's Act, because he thinks the rivalry and jealousy of the collectors of his own society, the Royal Liver, and similar organizations will promptly lead them to expose them.

The shareholders' capital in this company is 5,839*l.* 8*s.*

LIST OF PAPERS ANNEXED TO THIS REPORT.

1. Extract from 23rd annual report for year 1871.
2. Sheet for monthly report of agent's progress (in a district).
3. Weekly account to be sent in by agent.
4. Superintendent's report on agent.
5. Form of agent's application (on the back, terms of agent's salary).
6. Form of agent's agreement.
7. Form of adult policy.
8. Form of infant policy.
9. Form of death claim.
10. Form of medical certificate.
11. Premium receipt book.
12. Quinquennial report, 1871.

A P P E N D I X.

No. 1.

PRUDENTIAL ASSURANCE COMPANY.

Chief Offices, 62, Ludgate Hill, London. West End Branch, 7, King Street, St. James's.

EXTRACTS FROM THE TWENTY-THIRD ANNUAL REPORT, for the year ending 31st December 1871.

Ordinary Branch.

During the year the directors have received 2,329 proposals for the sum of 353,470*l.* Of these, 1,888 have been accepted and completed, assuring the sum of 270,950*l.*, and producing a new annual premium income of 2,639*l.* 17*s.* 10*d.*; 441 proposals, assuring 82,520*l.*, have either been declined or not completed.

The sum of 4,862*l.* 17*s.* 3*d.* has been received for the purchase of new annuities.

The claims paid are 283, amounting to 44,188*l.* 19*s.* 11*d.*, being considerably above the average, arising partly from larger policies having fallen in.

Three annuitants have died, representing annuities of 61*l.* 14*s.* 6*d.*

The surrenders during the year have amounted to 11,705*l.* 1*s.* 4*d.* These have chiefly referred to foreign policies granted by the International Assurance Society, the directors being determined to extinguish, as far as possible, all liabilities beyond the limits of the United Kingdom.

The annual premium income at the end of the year is 60,669*l.* 12*s.* in respect of 11,217 policies, assuring the sum of 1,790,292*l.* 18*s.*, showing an increase of 1,439*l.* 14*s.* 10*d.* per annum over the year 1870.

The result of the operations of the year in this branch shows a small surplus only to the assurance fund.

Industrial Branch.

The operations in this branch have been unusually successful. There were 406,848 new policies issued, representing a new annual premium income of 139,264*l.* 9*s.*

The claims paid amount to 81,040*l.* 7*s.* 6*d.*, being nearly one per cent. less than the amount paid in the previous year.

The annual premium income at the close of the year is 288,221*l.* 5*s.* 4*d.*, showing an increase of 61,828*l.* 4*s.* 4*d.* over the income of the previous year.

This branch has contributed very largely to the assurance fund.

The directors are happy to report that the lapsed policies show a very great decrease.

General Results.

The total premium income is 348,975*l.* 15*s.* 6*d.*, showing the very remarkable increase of 63,267*l.* 19*s.* 2*d.*, and being the largest accession of income during any year of the company's operations.

The total amount of claims paid is 125,229*l.* 7*s.* 5*d.* on 15,128 policies, raising the whole sum paid to 787,110*l.* 17*s.* These have, as usual, been paid with undeviating regularity.

The transactions of the year show a surplus of 53,554*l.* 5*s.* 7*d.*, but this amount is diminished by the sum

of 19,950*l.* 1*s.* 4*d.*, arising chiefly from writing off the balance of purchase of business account 13,300*l.*, and partly from certain exceptional items, as shown by the revenue account, leaving a net surplus of 33,604*l.* 4*s.* 3*d.*, which increases the assurance fund to 383,110*l.* 0*s.* 2*d.*

The number of new agents appointed during the year is 2,270.

The item 67,527*l.* 7*s.* 10*d.*, due in respect of the International Insurance Society, is amply covered by securities in the possession of the company; a considerable sum was paid off the amount due during the year, but the directors having previously engaged, under the authority of the Court

of Chancery, to purchase other securities (the competition of which did not take place until 1871), the item is slightly increased over the amount due last year.

The shareholders will observe that the cash and immediately convertible securities have been largely increased, and amount to upwards of 134,000*l.*

It is with very great satisfaction that the directors are enabled to announce results so extraordinary, and they would urge all their connexions to help them in upholding the company in the very high position it has attained.

J. GILLMAN, Chairman.

4th April 1872.

BALANCE SHEET of the PRUDENTIAL ASSURANCE COMPANY on the 31st December 1871.

<i>Liabilities.</i>				<i>Assets.</i>			
	£	s.	d.		£	s.	d.
Shareholders' capital	-	-	5,839 8 0	Mortgages on property within the United Kingdom	-	-	8,254 9 6
Life assurance fund	-	-	383,110 0 2	Loans on the company's policies	-	-	10,857 0 1
Sickness and assurance fund	-	-	148 12 11	Investments:			
			389,098 1 1	In British Government securities	-	-	18,611 6 5
Claims under life policies admitted but not yet paid	£	s.	d.	Colonial " " "	-	-	45,230 4 7
	-	-	4,468 9 1	Foreign " " "	-	-	1,936 17 6
Depositors	-	-	27,179 16 2	Railway and other debentures	-	-	6,944 0 0
			31,648 5 3	Railway and other shares	-	-	2,697 15 3
				House property	-	-	53,090 11 7
				Life and other interests and reversions	-	-	86,490 0 3
				Furniture and fittings (head and branch offices)	-	-	6,537 1 3
				Loans upon personal security	-	-	29,159 12 10
				Mortgages of reversions	-	-	2,444 6 8
				Agents' balances	-	-	14,052 11 8
				Outstanding premiums	-	-	6,101 0 1
				Outstanding interest	-	-	2,199 12 4
				Amount due from official liquidator of International Society, and purchase of securities in International	-	-	67,527 7 10
				Deposits at three months' notice	-	-	13,000 0 0
				Cash on deposit	-	-	15,000 0 0
				Cash in hand and on current account	-	-	25,612 8 6
							40,612 8 6
							£420,746 6 4
							£420,746 6 4

HENRY HARBEN, secretary.

We have examined the foregoing accounts, find them to be correct, and hereby confirm the same. We have also seen and examined the various securities.

March 19th 1872.

QUINQUENNIAL REPORT

For the period ending 31st December 1871.

In reviewing the operations of the company for the quinquennium completed on the 31st day of December last, the directors are glad to report that they can do so with unmixed satisfaction.

In every department of the business very great progress has been made, and, notwithstanding exceptionally heavy expenditure during the period, the profits have been large.

The comparison of the position of the company on the 31st December 1866, and on the 31st December 1871, is as follows:—

	£	s.	d.
At the latter period the annual premium income was	-	-	348,975 15 6
At the former period the annual premium income was	-	-	154,162 16 11
Showing an increase of	-	-	£194,812 18 7
At the latter period the assurance fund was	-	-	383,110 0 2
At the former period the assurance fund was	-	-	147,058 19 1
Showing an increase of -	-	-	£236,051 1 1
At the latter period the new premium income was	-	-	148,904 6 10
At the former period the new premium income was	-	-	62,364 16 5
Showing an increase of	-	-	£86,539 10 5

J. GILLMAN, Chairman.
EDGAR HORNE, } Directors.
H. J. GIBBINS, }

JAMES ALLANSON, } Auditors.
GEO. CLARK, }

These remarkable results have not been obtained by any sudden or fitful increase of the business, but by a continuous and constantly progressive accession during each year of the period.

In determining the principles upon which the valuation should be conducted, the directors resolved to submit the affairs of the company to a test of unusual severity; and although the industrial business ought not at the present time to be submitted to the same test as is usually applied to the ordinary branch, yet the directors deemed it advisable to adopt a uniform principle of valuation, and they instructed their actuaries to use the Carlisle table of mortality, and 3*l.* per cent. interest only, although the investments of the company produce a higher rate.

They further directed that in the ordinary branch, 20 per cent. of the gross premiums on the profit policies, and 10 per cent. on the non-profit policies, should be reserved as a provision for future expenses and profits; and they instructed the actuary of the industrial branch to reserve an amount for expenses larger than the occasion required.

The strain to which these data will subject the company in the ordinary branch, may be instanced by the circumstance that nearly one half of the income of the company in this branch was transferred to it upon a 4*l.* per cent. valuation, and the annuities so transferred were upon a 4*l.* per cent. basis, while all the annuities granted by the company itself are upon the Carlisle 4*l.* per cent. table.

The result of the valuation may be shortly stated as follows:—

Assurance fund, on the 31st December 1871, as certified by the auditors	-	-	£383,110
Net liability under all policies	-	-	307,014
Surplus, being profit made during five years	-	-	£76,096

The directors are empowered, by the deed of settlement, to divide the whole of the surplus now shown to exist, or to set aside any portion thereof to meet contingencies, and they have resolved to transfer the sum of 16,096*l.* to a contingency fund, and divide the sum of 60,000*l.*

The directors propose that this contingency fund shall be permanently maintained and increased, in addition to the amount required for the liabilities under an ordinary valuation, so as to form a reserve, alike protective of the interests of the share and policy holders.

The amount allotted to the policy holders is equivalent to an average reversionary bonus of *fifty-one per cent.*, or will vary according to age, from *thirty-one to ninety-five per cent.*, on all the premiums paid since the last valuation.

The amount of the annual premium income reserved for future expenses and profits is as follows:—

Ordinary branch	-	-	-	£10,664
Industrial branch	-	-	-	118,170

Total premium income reserved for expenses, &c. £128,834

And the present value of such reserve is 2,279,478*l.*

These facts prove incontestably how strong is the position of the company.

Very great diversity of opinion having prevailed in reference to the construction of the various schedules of the Life Assurance Companies' Act, and the peculiarity of some portion of the business of this company rendering the interpretation of the clauses more than usually difficult, the directors have deemed it right to obtain the most eminent professional advice in the matter; the whole of the schedules of the company have been submitted to Messrs. Quilter, Ball, & Co., public accountants, and they have been subsequently placed before Mr. Napier Higgins, Q.C., and Mr. Phear, both members of the chancery bar. On receiving the opinions of these gentlemen that the schedules are in conformity with the Act, the directors will deposit them at the Board of Trade, and will then transmit copies to the shareholders, and they hope to be able to do so before the annual meeting.

Due notice will be given to all the participating policy-holders of the amount allotted to their respective policies, but, in consequence of the very large number of calculations required, some time must elapse before the amount can be apportioned to each policy. In the meantime those policy-holders who prefer taking their bonus by way of reduction of premium, must pay the full premium now payable, and a return of the difference will be made when the computations are completed.

The shareholders will also be informed in due course of the amount respectively allotted to them.

5th April 1872. JAMES GILLMAN,
Chairman.

To the Directors of the Prudential Assurance Company.

GENTLEMEN,

I HAVE carefully examined the valuations of the liabilities of your company made by Mr. Hughes for the general, and Mr. Dewey for the industrial branch. The conditions under which the business of the two branches is conducted differ materially. In the industrial branch the policies have almost all been granted for the whole term of life, but it is found that a large proportion of the whole number is kept in force for short periods only. The premiums on all these policies are payable weekly, and, being collected by the company from the policy-holders, such a business necessarily involves considerable expense, and therefore the rates of premium must be higher than in the general branch. From these circumstances it seems to me that the liabilities of the two branches should not be regarded in the same manner. This, however, seems to be at variance with the provisions of the Life Assurance Companies' Act, which requires that a valuation of the whole of the liabilities shall be periodically made, and that schedules containing particulars of all the outstanding risks shall be delivered to the Board of Trade. The enormous labour attending such an investigation in the case of your company has therefore been undertaken, and the results are now submitted.

On the 31st December 1871, there were in force in the general branch 11,179 policies for assurances of 1,790,292*l.*, including 46,511*l.* bonus additions; 148 immediate annuities of 4,303*l.*; 38 deferred and contingent annuities of 1,032*l.*, the premiums payable under these contracts amounting to 60,669*l.* per annum; re-assurances were subsisting to the amount of 35,238*l.* There is also a small liability arising from 25 outstanding policies involving the contingency of sickness

At the same time there were in force in the industrial branch 812,208 policies for assurances of 6,531,934*l.*, the premiums on which amount to 288,221*l.* annually. The average amount assured by each policy is 8*l.* 0*s.* 10*d.*, the average weekly premium rather more than 1*½d.*, the average rate of premium being 4*l.* 8*s.* 3*d.* per cent. per annum. The significance of the last fact will be understood, when it is added that less than 4 per cent. of the policies in force are on lives above 60 years of age, and attention is directed to it as tending to explain the serious mistakes into which some persons have fallen, who attempted to apply to this branch of your business tests of solvency derived from the experience of companies whose policies have been granted on very different terms.

The values by the Carlisle table of mortality at 3 per cent. interest of the sums assured, annuities and future premiums payable under all these contracts, have been carefully computed. To provide for future expenses and profits, the following deductions from the present value of the premiums have been made, viz. in the general branch 20 per cent. for the participating; and 10 per cent. for the non-participating policies; in the industrial branch 41 per cent. The amount of such provision is 128,834*l.* per annum.

The effect of these deductions is to make a reserve in the general branch closely approximating to the result which a pure premium valuation would have produced, and in the industrial branch to make an ample provision for the expenses, and further to assign a positive value to each of the classified groups of the liabilities at every age of life. When it is added that the present value of the future premiums in the industrial branch is very nearly 18 years' purchase, further comment on the sufficiency of such a reserve is needless.

The general results of the valuation are as follows, viz.:

Assurance fund	-	-	-	£383,110
Estimated liabilities:—				
General assurances	-	£224,281		
Annuities	-	36,976		
Sickness, &c.	-	576		
			£261,833	
Industrial	-	-	-	45,181
				<u>307,014</u>
Surplus	-	-	-	£76,096

Of this surplus I would suggest that the amount to be divided on the present occasion should not exceed 60,000*l.* If this suggestion be adopted, the share of four-fifths to which the assured are entitled would be equivalent to 27-157*l.* per cent. on the amount of premiums paid during the last five years on the policies entitled to participate, and this would be sufficient to give reversionary bonuses averaging more than 51 per cent. on that amount, a result which cannot fail to be satisfactory in the highest degree.

I am, Gentlemen,

Your obedient servant,

ARTHUR H. BAILEY,

Actuary.

London Assurance, 7, Royal Exchange,
4th April 1872.

To the Directors of the Prudential Assurance Company.

GENTLEMEN,

As instructed by you, I have made a valuation of the assurance and annuity contracts in the ordinary branch, which were subsisting at the 31st December 1871.

The business of this branch comprises three classes of transactions:

1st.—Life assurance policies.

2nd.—Policies securing assurances at death, together with allowance in case of sickness.

3rd.—Annuities.

In the first class, there were existing at the date of valuation, 11,179 policies, assuring, with bonuses, the sum of 1,790,292*l.*, and producing an annual premium income of 60,549*l.* 2*s.* Of this amount, 35,238*l.* is reassured at a cost of 1,203*l.* 16*s.* 0*d.* annually.

In the second class, the number of policies was 25, securing 1,716*l.* 5*s.* (inclusive of bonus) at death, and 13*l.* 5*s.* a week in case of sickness. This class produces an annual premium income of 84*l.* 18*s.* 2*d.* It will be seen that the amount of this business is inconsiderable. The liability under it amounts to 576*l.* 18*s.* 4*d.*, in addition to the sum at present standing to the credit of this class,

which has not been included in the general valuation of the life assurance business, but forms a separate fund.

The number of the immediate annuity contracts was 148 for 4,303*l.* 18*s.* per annum.

The number of policies for deferred and contingent annuities was 38 for 1,032*l.* 2*s.*, in respect of which annual premiums are receivable to the amount of 120*l.* 10*s.*

These various contracts have been valued on the assumption that the mortality experience of the company will be the same as that shown by the Carlisle table, and that the interest realised will be 3 per cent.

For the purpose of valuation, the great bulk of the policies, after being separated into the various classes of risks, have been valued in groups, according to the ages attained. In certain classes where this mode was not practicable, each policy has been valued separately.

In estimating the values of the future premiums, the office premiums actually payable have been taken into account. If, however, credit were taken for the full value of these premiums, it is obvious that no provision would be made for future expenses and profits. A reserve has therefore been made for these objects of 20 per cent. of the official premiums on policies participating in profits, and 10 per cent. in the case of non-participating policies. The amount of the margin so reserved is 10,664*l.* per annum.

The result of the valuation is as follows:—

Life assurance contracts	£224,281
Annuities	36,976
	<u>£261,257</u>
Sickness and assurance	£724
Less amount of special fund under this head	148
	<u>576</u>
Total reserve for ordinary branch	<u>£261,833</u>

The whole of the statements and calculations, involving a very large number of operations, have been made with great care, and every detail has been carefully verified as the work proceeded.

I have the honour to be, Gentlemen,

Your obedient servant,

WILLIAM HUGHES,

Actuary to the Ordinary Branch.

62, Ludgate Hill 4th April 1872.

To the Directors of the Prudential Assurance Company.

GENTLEMEN,

In accordance with your instructions, I have personally superintended the valuation of the assurances in the industrial branch of the company.

The valuation is made up to the 31st December 1871, the number of policies valued being 812,208, assuring on this date 6,531,934*l.* 4*s.*, and producing an annual premium income of 288,221*l.* 5*s.* 4*d.*, which amount I have verified by the ledgers of the company.

Although many of the clauses and schedules of the Life Assurance Companies' Act, 1870, are not fairly applicable to what is termed industrial assurances, I have, nevertheless, on the occasion of a first complete valuation of this branch, adhered strictly to the forms of the Act, necessitating the enormous labour of dealing with nearly one million valuation cards.

The Carlisle table of mortality has been the basis of the calculations, and the interest to be realised has been assumed at the rate of 3 per cent. per annum.

From the peculiar nature of industrial business it is quite impracticable, if not impossible, to adopt the net premium system of valuation; the value of the office premiums only has therefore been computed, and from this an average of 41 per cent. has been deducted in order to determine the net liability. A valuation made on these principles will produce positive values at every age.

The margin of the annual income thus deducted is 118,170*l.* 14*s.*, and this is 16 per cent. more than the fixed expenses of the industrial branch.

The extension and special new business expenses of past years have been defrayed out of the first year's income from new business, the company receiving full premiums, but not incurring the liability of the full sum assured in most cases for twelve months, and if the item of extension and special new business charges is continued, the amount of premiums received in respect of the new business for which no liability attaches will be more than sufficient to defray such charges.

The summary of the valuation of all the policies in the industrial branch according to the principles stated is as follows:—

Present value of sums assured	£3,099,439·4
Present value of premiums	£5,176,708·9
Less 41 per cent.	2,122,450·6
	<u>3,054,258·3</u>
Net liability	<u>£45,181·1</u>

The net amount reserved for the industrial branch in 1866, with a premium income of 118,000*l.*, was 25,000*l.*, but this amount was purely hypothetical, as no means were then in existence for ascertaining the exact reserve required; but the valuation now concluded shows that with a premium income of 288,221*l.*, and providing a larger margin for expenses than is really necessary, the liability has been found to be only 45,181*l.* 2*s.*, which conclusively proves that the amount reserved in 1866 was largely in excess of the requirements of the case.

In the present valuation no allowance whatever has been made for the temporary character of a large portion of the business, and in valuing the adult assurances effected during 1871 and in force at the period of valuation, amounting to 1,694,244*l.*, I have considered this the full actual liability, although it is not incurred, until all the policies have been one year in existence.

In obtaining the particulars from the cards, every operation has been checked, and this has involved the necessity of passing each of the cards through the hands of 10 persons, and the calculations, which occupy more than 8,000 sheets, have all been twice checked, so that the result now obtained can be relied upon as accurate.

I have the honour to be, Gentlemen,

Your obedient servant,

THOMAS CHAS. DEWEY,

Actuary, Industrial Branch.

62, Ludgate Hill, 4th April 1872.

Industrial Branch.

PRUDENTIAL ASSURANCE COMPANY.

Empowered by Act of Parliament. Founded 1848.

Annual premium income exceeding 350,000*l.*

Trustees.

Rev. James Gillman, B.C.L. | T. Hamber, Esq.
Edgar Horne, Esq. | H. Currey, Esq.

Directors.

Rev. James Gillman, B.C.L., 14, Wimbledon Park Road, Wandsworth, Chairman.
Thomas Bullman Cole, Esq., 2, Andover Terrace, Ledbrooke Grove Road, W.
Dr. Fraser, Oriental Club.
H. J. Gibbins, Esq., Rosendale Lodge, West Dulwich.
Edgar Horne, Esq., 36, Parliament Street, Westminster.
Richard Thomas Pugh, Esq., Grosvenor Road, Pimlico.
Thomas Reid, Esq., 3, Fenchurch Buildings, City.

Auditors.

J. Allanson, Esq. | G. Clark, Esq.

Bankers.

City Bank (Ludgate Hill Branch).

Medical Adviser.

Robert Cross, M.D., 42, Craven Street, Strand.

Solicitors.

Messrs. Barnard & Co., 8, Lancaster Place, Strand.
Messrs. Phillips & Son, 11, Abchurch Lane, City.

Secretary.

Henry Harben, Esq.

Chief Office.

62, Ludgate Hill, London, E.C.

Policies are issued for larger sums than those mentioned in the tables, at proportionate premiums.

It is most essential to the validity of the assurance that the answers to the various questions in the proposal form should be strictly accurate; especially as regards health, habits, and age. The age next birthday must always be given.

Policies under the adult tables in this prospectus are issued upon the condition that if the assured shall die within six calendar months from the date thereof, of any

of the following causes, viz., accident, apoplexy, cholera, typhus or scarlet fever, one-fourth part of the sum assured shall be payable; if from any other cause, the company shall not be liable to pay any sum, nor to refund the premium or any portion thereof; but if the assured shall

die after six calendar months, and within a period of twelve calendar months, from any cause whatever, one-half of the sum assured shall be payable; and if after twelve calendar months, the full sum assured shall be payable.

PRUDENTIAL ORDINARY ADULT TABLE.

Sums assured on the failure of a life, if in Full Benefit, at the under-mentioned Weekly Premiums.

Age next Birthday.	One penny.	Two-pence.	Three-pence.	Four-pence.	Six-pence.	Age next Birthday.	One penny.	Two-pence.	Three-pence.	Four-pence.	Six-pence.
10	£ s.	£ s.	£ s.	£ s.	£ s.	40	£ s.	£ s.	£ s.	£ s.	£ s.
11	11 2					41	4 8	8 16	18 4	17 12	26 8
12	10 15					42	4 5	8 10	12 15	17 0	25 10
13	10 8					43	4 2	8 4	12 8	16 8	24 12
14	9 16	20 4				44	3 19	7 18	11 17	15 16	23 14
15	9 11	19 2				45	3 16	7 12	11 8	15 4	22 16
16	9 6	18 12	27 18	87 4	55 16	46	3 14	7 8	11 2	14 16	22 4
17	9 1	18 2	27 3	85 4	54 6	47	3 11	7 2	10 13	14 4	21 6
18	8 16	17 12	26 8	82 4	52 16	48	3 8	6 16	10 4	13 12	20 8
19	8 11	17 2	25 12	84 4	51 6	49	3 6	6 12	9 18	12 4	19 16
20	8 6	16 12	24 18	83 4	49 16	50	3 3	6 6	9 9	12 12	18 18
21	8 1	16 2	24 3	82 4	48 6	51	3 0	6 0	9 0	12 0	18 0
22	7 16	15 12	23 8	81 4	46 16	52	2 18	5 16	8 14	11 12	17 8
23	7 12	15 4	22 16	80 8	45 12	53	2 16	5 12	8 8	11 4	16 16
24	7 7	14 14	22 1	79 8	44 3	54	2 14	5 8	8 2	10 16	16 4
25	7 8	14 6	21 9	78 12	42 18	55	2 11	5 2	7 18	10 4	15 6
26	6 19	13 18	20 17	77 16	41 14	56	2 9	4 18	7 7	9 16	14 14
27	6 14	13 8	20 2	76 16	40 4	57	2 7	4 14	7 1	9 8	14 2
28	6 10	13 0	19 10	75 0	39 0	58	2 5	4 10	6 15	9 0	13 10
29	6 6	12 12	18 18	74 0	37 16	59	2 3	4 6	6 9	8 12	12 18
30	6 2	12 4	18 6	73 0	36 12	60	2 0	4 0	6 0	8 0	12 0
31	5 18	11 16	17 14	72 12	35 8	61	1 18	3 16	5 14	7 12	11 8
32	5 15	11 10	17 5	71 0	34 10	62	1 16	3 12	5 8	7 4	10 16
33	5 11	11 2	16 13	70 0	33 6	63	1 11	3 2	4 18	6 4	9 6
34	5 7	10 14	16 1	69 0	32 2	64	1 6	2 12	3 18	5 4	7 16
35	5 4	10 8	15 12	68 0	31 4	65	1 1	2 2	3 8	4 4	6 6
36	5 1	10 2	15 3	67 0	30 6	66 to 70	0 19	1 18	2 17	3 16	5 14
37	4 17	9 14	14 11	66 0	29 2	71 to 75	0 18	1 16	2 14	3 12	5 8
38	4 14	9 8	14 2	65 0	28 4	76 to 80	0 14	1 8	2 2	2 16	4 4
39	4 11	9 2	13 13	64 0	27 6	81 to 85	0 12	1 4	1 16	2 8	3 12
							0 10	1 0	1 10	2 0	3 0

PRUDENTIAL MIDDLE CLASS ADULT TABLE.

Weekly Payments to secure the Sum of 100*l.* at Death if in Full Benefit.

Age next Birthday.	To secure 100 <i>l.</i> at Death.	Age next Birthday.	To secure 100 <i>l.</i> at Death.	Age next Birthday.	To secure 100 <i>l.</i> at Death.	Age next Birthday.	To secure 100 <i>l.</i> at Death.
16	s. d.	26	s. d.	36	s. d.	46	s. d.
17	0 10	27	1 0	37	1 4	47	1 9
18	0 10	28	1 1	38	1 5	48	1 10
19	0 11	29	1 1	39	1 6	49	2 0
20	0 11	30	1 2	40	1 7	50	2 1
21	0 11	31	1 2	41	1 7	51	2 2
22	0 11	32	1 2	42	1 8	52	2 4
23	0 11	33	1 3	43	1 8	53	2 4
24	1 0	34	1 3	44	1 9	54	2 5
25	1 0	35	1 3	45	1 9	55	2 7

No Assurance for less than 100*l.* can be effected under this Table.

PRUDENTIAL ORDINARY INFANTILE TABLE.

Table of Sums payable for one penny weekly. (No higher premium can be taken.)

Child at Entry.	Amount payable if the Child should die after the Policy has been issued for										
	Three Calendar Months.	One Year.	Two Years.	Three Years.	Four Years.	Five Years.	Six Years.	Seven Years.	Eight Years.	Nine Years.	Ten Years.
1	£ s.	£ s.	£ s.	£ s.	£ s.	£ s.	£ s.	£ s.	£ s.	£ s.	£ s.
2	1 10	2 0	2 15	3 0	3 15	4 10	5 15	6 15	7 15	8 15	10 0
3	1 10	2 0	2 15	3 0	3 15	4 10	5 15	6 15	7 15	8 15	10 0
4	1 15	2 15	3 15	4 0	4 5	5 5	6 5	7 5	8 5	9 5	10 0
5	2 10	3 10	4 15	5 10	6 10	7 0	8 0	9 0	10 0		
6	3 0	4 10	5 5	6 5	8 10	10 0					
7	4 0	5 0	6 0	8 5	10 0						
8	4 15	5 15	8 0	10 0							
9	5 10	7 15	10 0								

If the child should die within three calendar months from date of policy, no amount will be payable.

No. 2.

MONTHLY REPORT OF AGENT'S PROGRESS.

Mr. Superintendent at

Month ending 187.

District.	Name.	Date of last Account.	Debit on above date.	Amount of New Business during month.	Transfers and Revivals during month.	Amount of Business lapsed during month.	Balance due on last Account.	Amount of Special Salary paid during month.	Number and average duration of special lapsed policies during month.
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	Number. Weeks.
	Total -								

No. 3.

WEEKLY ACCOUNT for the Week commencing Monday, the day of , 18 .

Not to be filled in by the Agent.

Agent at

in account with "THE PRUDENTIAL ASSURANCE COMPANY."

To be filled in by the Agent.		AGENTS' SALARIES.	
Total of Premiums entered in Life Policy Register on above date.	£ s. :	<p>These Salaries include all postage, cost of transmission of money, and all other items of any manner or kind whatsoever, and all other remuneration except that specified in the agreement.</p> <p>For Weekly Debits under 5<i>l.</i></p> <p>Until the weekly debit amounts to 2<i>s.</i> 6<i>d.</i> } a salary of 0 3</p> <p>When the weekly debit amounts to 2<i>s.</i> 6<i>d.</i> } " " 0 6</p> <p>When the weekly debit amounts to 5<i>s.</i> } " " 1 0</p> <p>And for every complete increase of 5<i>s.</i> in the weekly debit, a further salary of 1<i>s.</i></p> <p>For Weekly Debits exceeding 5<i>l.</i> and not exceeding 10<i>l.</i></p> <p>For every complete increase of 5<i>s.</i> a further salary of 9<i>d.</i> per week will be allowed.</p> <p>For Weekly Debits exceeding 10<i>l.</i></p> <p>The amount varies for each increase of 5<i>s.</i>; the exact sum can be ascertained from the Agent's Agreement, or the Instruction Book.</p>	<p>In no case is any increase of salary allowed for any fractional increase of debit between the amounts above mentioned.</p>
Total of Premiums entered in Lapsed Policy Register on above date.	£ s. :		
Premiums collectable.	£ s. :		
	£ s. :	<p>Entries only to be made in these Registers from the lists made out at the office.</p>	<p>These Salaries include all postage, cost of transmission of money, and all other items of any manner or kind whatsoever, and all other remuneration except that specified in the agreement.</p>

Dr.	This column to be left blank for office purposes.	£ s. d.	Cr.	This column to be left blank for office purposes.	£ s. d.
To Balance due to Company from last Account.			Cheques - - - -		
" Arrears on Transfers - - -			Bankers' Draft - -		
" Premiums collectable as above stated.	£ s. d.		New Business Credit -		
Less Premiums on Policies paid by agent and not received by him, as per Official List for the above date.			Post Office Order - -		
Not Amount - - - -			Postage Stamps (not more than 5 <i>s.</i> can under any circumstances be taken)		
Entered in Ledger at Chief Office.			By Cash remitted as above this day of - - - -		
			" Salary as per my agreement - - - -		
			" Special Quarterly Fee, as per " Authority Form " attached - - - -		
			" Balance due to Company - - - -		
			Examined at Chief Office.		

The name of the agent and the town to be written distinctly on the top of the account; if this be omitted the receipt will necessarily be delayed. Remittances not amounting to 10*s.* cannot be officially acknowledged.

Industrial Branch—Audit Department.

To be used exclusively for Industrial Business.

PRUDENTIAL ASSURANCE COMPANY, 62, Ludgate Hill,
London, E.C.

SPECIAL INSTRUCTIONS.

- A.—Every remittance should be accompanied by an account.
- B.—Until the weekly debit exceeds ten shillings the cash and account must be forwarded together on or before Tuesday; when it exceeds ten shillings and is not over three pounds, on or before Wednesday; when it exceeds three pounds and does not exceed seven pounds, on or before Thursday; and above seven pounds, on or before Friday.
- C.—Under no circumstances whatever should the return or the cash be delayed.
- D.—No policy is to be entered in the registers except from the lists made out at and sent from the office.
- E.—Should the totals in the agent's registers differ from those shown on the schedules received from the office, a letter must accompany the account, stating where the error originates; under no circumstances whatever must a difference in the totals be allowed to remain uncorrected.
- F.—No deduction must be made for lapsed premiums until the official list authorising the amount has been received.
- G.—Pressure of business may sometimes prevent an agent making a correct return of all policies lapsed at the expiration of four weeks; in order, therefore, to enable the agents to send off their returns in proper time, and that their collecting books may be duly examined with their registers, the agents may credit themselves in their accounts with an amount equivalent to five weeks' premiums on lapsed policies, on receipt of the official schedule authorising the same, and if the policy has been in force one year, a sum equivalent to nine weeks' premiums on the same; but this concession must not be construed into permission to take premiums on policies when more than four weeks in arrear. Any agent keeping a policy-holder more than nine weeks in arrear on his books will render himself liable to summary dismissal.
- H.—Policies lost or destroyed for which new ones have been issued, and policies not taken up, are to be returned as lapsed immediately; they should be entered on the yellow schedule and forwarded with the account.
- I.—Sums under five shillings can be remitted in postage stamps (receipt stamps cannot be accepted); amounting to and above five shillings, but not exceeding five pounds, by post-office order, payable at Ludgate Hill post-office; exceeding five pounds, by banker's draft, payable on demand in London. All drafts are to be written across "City Bank," Ludgate Hill Branch.
- J.—In towns where there is a branch of the National Provincial Bank of England, all sums amounting to and exceeding ten shillings to be remitted through that bank.
- K.—The collecting books should be examined regularly each quarter, in order to ascertain if the arrears of the assurers exactly correspond with the sum stated as "balance due" on the account; the agent will then be well acquainted with the policy-holders that are in arrear, and at once be able to detect any error that may have occurred.
- L.—The due collection of the weekly premiums being a duty of primary importance, it will be looked upon as a test of the zeal and ability of the agent, and therefore any agent allowing his business to fall into arrear to any extent exceeding double the amount of the weekly debit will be accounted, by that fact, to be either careless or incompetent, and will thereby render himself liable to removal.
- M.—When errors in accounts are notified, it is particularly requested that the agents will always return the error form with the amount deficient by next post, as it will be the means of preventing further discrepancies.
- N.—Agents are particularly requested to bear in mind, that as it is absolutely necessary that the above rules be stringently kept, no deviation from them must, under any circumstances, be made.
- O.—The agency must be conducted in all respects in accordance with the Book of Instructions from time to time in force, and in case of doubt or difficulty, on application to the chief office, the Book of Instructions in force can always be obtained.

No. 4.

SUPERINTENDENT'S REPORT, PRUDENTIAL ASSURANCE COMPANY, 62, Ludgate Hill, London.

Industrial Branch.

Superintendent's report on the agency at		held by Mr.
Questions.	Answers.	
1. Date of visit	day of	187
2. Date of previous report	day of	187
3. Registers.		
A. Do the life and lapsed registers show the totals each week? -		
B. Are all the columns in the registers properly filled up? -		
C. Are the registers correct with the official lists, if not state where they differ? }		
4. Ledger.		
D. What is the total amount of cash remitted since the last report, viz., from day of to day of } £ : :		
E. Is the weekly salary charged correctly? -		
F. What is the balance shown as due to the company in the last account, viz., for the week commencing the day of ? - } £ : :		
G. What is the net weekly debit shown in the last account, viz., for the week commencing the day of ? } £ : :		
H. Does the balance exceed double the amount of weekly debit, if so state the causes? }		

AGENT'S TERMS.

A.—A Salary according to the amount of Net Premiums or Weekly Debit, collectable as follows:—

Until the Weekly Debit amounts to	a Salary of	£ s. d.	a Salary of	£ s. d.	a Salary of	£ s. d.	a Salary of	£ s. d.
0 2 6	0 0 8	13 5 0	2 5 4	26 15 0	4 15 7			
0 5 0	0 1 0	13 10 0	2 7 8	27 0 0	4 14 6			
0 10 0	0 2 0	13 15 0	2 8 1	27 5 0	4 15 4			
0 15 0	0 3 0	14 0 0	2 9 0	27 10 0	4 16 8			
1 0 0	0 4 0	14 5 0	2 9 10	27 15 0	4 17 1			
1 5 0	0 5 0	14 10 0	2 10 9	28 0 0	4 18 0			
1 10 0	0 6 0	14 15 0	2 11 7	28 5 0	4 18 10			
1 15 0	0 7 0	15 0 0	2 12 6	28 10 0	4 19 9			
2 0 0	0 8 0	15 5 0	2 13 4	28 15 0	5 0 7			
2 5 0	0 9 0	15 10 0	2 14 3	29 0 0	5 1 6			
2 10 0	0 10 0	15 15 0	2 15 1	29 5 0	5 2 4			
2 15 0	0 11 0	16 0 0	2 16 0	29 10 0	5 3 3			
3 0 0	0 12 0	16 5 0	2 16 10	29 15 0	5 4 1			
3 5 0	0 13 0	16 10 0	2 17 9	30 0 0	5 5 0			
3 10 0	0 14 0	16 15 0	2 18 7	30 5 0	5 5 10			
3 15 0	0 15 0	17 0 0	2 19 6	30 10 0	5 6 9			
4 0 0	0 16 0	17 5 0	3 0 4	30 15 0	5 7 7			
4 5 0	0 17 0	17 10 0	3 1 3	31 0 0	5 8 6			
4 10 0	0 18 0	18 0 0	3 2 1	31 5 0	5 9 4			
4 15 0	0 19 0	18 5 0	3 3 0	31 10 0	5 10 8			
5 0 0	1 0 0	18 10 0	3 3 10	31 15 0	5 11 1			
5 5 0	1 0 9	18 15 0	3 4 9	32 0 0	5 12 0			
5 10 0	1 1 6	19 0 0	3 5 7	32 5 0	5 12 10			
5 15 0	1 2 3	19 5 0	3 6 6	32 10 0	5 13 9			
6 0 0	1 3 0	19 10 0	3 7 4	32 15 0	5 14 7			
6 5 0	1 3 9	19 15 0	3 8 3	33 0 0	5 15 6			
7 0 0	1 4 6	20 0 0	3 9 1	33 5 0	5 16 4			
7 5 0	1 5 3	20 5 0	3 10 0	33 10 0	5 17 8			
8 0 0	1 6 0	20 10 0	3 10 10	33 15 0	5 18 1			
8 5 0	1 6 9	20 15 0	3 11 9	34 0 0	5 19 0			
9 0 0	1 7 6	21 0 0	3 12 7	34 5 0	5 19 10			
9 5 0	1 7 9	21 5 0	3 13 6	34 10 0	6 0 9			
10 0 0	1 8 3	21 10 0	3 14 4	34 15 0	6 1 7			
10 5 0	1 8 9	21 15 0	3 15 3	35 0 0	6 2 4			
11 0 0	1 9 0	22 0 0	3 16 1	35 5 0	6 3 4			
11 5 0	1 9 9	22 5 0	3 17 0	35 10 0	6 4 3			
12 0 0	1 10 6	22 10 0	3 17 10	35 15 0	6 5 1			
12 5 0	1 11 3	22 15 0	3 18 9	36 0 0	6 6 0			
13 0 0	1 12 0	23 0 0	3 19 7	36 5 0	6 6 10			
	1 12 9	23 5 0	4 0 6	36 10 0	6 7 9			
	1 13 6	23 10 0	4 1 4	36 15 0	6 8 7			
	1 14 3	23 15 0	4 2 3	37 0 0	6 9 6			
	1 15 0	24 0 0	4 3 1	37 5 0	6 10 4			
	1 15 10	24 5 0	4 4 0	37 10 0	6 11 3			
	1 16 9	24 10 0	4 4 10	37 15 0	6 12 1			
	1 17 7	24 15 0	4 5 9	38 0 0	6 13 0			
	1 18 6	25 0 0	4 6 7	38 5 0	6 13 10			
	1 19 4	25 5 0	4 7 6	38 10 0	6 14 9			
	2 0 3	25 10 0	4 8 4	38 15 0	6 15 7			
	2 1 1	25 15 0	4 9 3	39 0 0	6 16 6			
	2 2 0	26 0 0	4 10 1	39 5 0	6 17 4			
	2 2 10	26 5 0	4 11 0	39 10 0	6 18 3			
	2 3 9	26 10 0	4 11 10	39 15 0	6 19 1			
	2 4 7			40 0 0	7 0 0			
	2 5 6							

These Salaries include all postage, cost of transmission of money, and all other items of any manner or kind whatsoever, and all other remuneration except that specified in Clause B. and C.

B.—To retain the sum received from every assurer for the expenses of the policy, less the cost of receipt book.

C.—Until the sum collectable amounts to 5l. an allowance four times a year of a sum equivalent to twice the amount of the net increase of the debit (after deducting any business transferred) during each quarter.

When the amount collectable is 5l. and upwards, an allowance four times a year of a sum equivalent to three times the amount of the net increase of the debit (after deducting any business transferred) during each quarter.

When the amount collectable is 10l. and upwards, an allowance four times a year of a sum equivalent to four times the amount of the net increase of the debit (after deducting any business transferred) during each quarter.

The following clauses illustrate or relate to the above allowances:—

If the amount of the debit (or the difference between the total of the life and lapsed registers) shown on the weekly account on a certain Monday is 5l., and the amount of the debit taken in

the same way 13 weeks from that Monday is 7l., the increase in the debit will be 2l., and the agent will be entitled to 6l.

Should business be transferred to the agent during any quarter amounting to more than 5s. per week, only twice, three times, or four times the amount of the net increase, after deducting the amount transferred, will be allowed.

If the debit should decrease during a quarter, and the agent should subsequently claim this special remuneration on any future increase of business, it will only be permitted upon the increase from the last date the allowance was authorised; the meaning of this clause is, that should an agent increase his debit three quarters in a year, and decrease it in one, the company should only be bound to pay upon the net increase of the whole year. For example: If an agent's business has increased from 5l. to 7l., and then reduced to 6l., any subsequent increase must be reckoned on the 7l., and not on the 6l.

Should the agent's accounts be in arrear, or be frequently incorrect, or the balance be beyond

the proper limit, or if clause 4 of the agreement be frequently broken, this special remuneration will not be allowed.

A form will, at the termination of every three months, have to be filled in by the agent, and forwarded through the superintendent to this office for examination, in exchange for which the agent will receive an authority to charge the amount, if correct, in his weekly account.

The first form should be forwarded three months after the agent has commenced to transact business, and the sum then allowed will be twice, three times, or four times the amount of the full debit, after making a reduction (if necessary) for transfers.

The company reserve to themselves the right of retaining the authority for a certain period, not exceeding eight weeks after the close of the quarter, to enable them to ascertain if the increase has been caused by *bona fide* business; and should it be found that a large proportion of business obtained during any quarter has been lapsed within the eight weeks, the allowance will be cancelled for that quarter.

If the weekly debit increases continuously per week after all lapses, &c., the salary will be increased to per week, and the difference between the above scale and this increased amount will be remitted from the chief office on the receipt of the usual weekly return with an application for the amount.

No. 6.

AGENT'S AGREEMENT.

One of these forms to be signed and returned to the office, the other to be kept by the agent.

Industrial branch.

PRUDENTIAL ASSURANCE COMPANY,
62, Ludgate Hill, London, E.C.

In consideration of having been appointed agent to the Prudential Assurance Company upon the terms mentioned on the other side, I do hereby undertake and agree as follows:—

- 1st. To act under the control and direction of the directors.
- 2nd. To keep faithful and true accounts, in such books as may be required, and to keep the register books provided by the company in a correct and proper manner.
- 3rd. To send to the office every week on the day required, and on the forms provided by the company, a just and true account of all moneys received and paid by me, and to remit at the same time all moneys whatever received by me during each week, less the authorised deductions shown in such forms.
- 4th. To pay all charges for transmission of money, parcels, and the postage of letters, and all other charges of every nature or kind incident to the carrying on the business of the agency; and in the event of any of my letters or parcels being sent to the office unstamped, or insufficiently stamped, then I agree to pay the cost thereof on being required so to do.
- 5th. To fill in and return to the office each week, on a schedule provided by the company, a list of all policies upon which the premium has not been paid for a period exceeding four weeks, and to lapse such policies.

6th. To hold all books and papers supplied by the company as the property of the company, and in trust only for the company, and that such books and papers shall be at the absolute disposal of the directors of the company, or their representative, at all times and under all circumstances.

7th. On the Monday in each week I am to be debited with the amount of the weekly premiums, shown in the life policy register, less the totals of the lapsed policy for that week; and it is distinctly understood that the company is not bound to prove that I have received the premium from each particular policy-holder, but that the totals so shown shall be considered as absolutely received by me on behalf of the company.

8th. To act neither directly or indirectly as agent or collector for any other company, or burial or other friendly society, during the time this agency is held.

9th. To hold the agency of the company only upon the condition that I conform in all respects to the rules and regulations of the company, and that any violation of this agreement, or of the rules and regulations of the company, shall subject me to immediate and unconditional removal.

10th. Not to resign the agency without giving seven days' previous notice in writing (at the least) to the secretary of the company, at their chief office in London, of my intention so to do, and the company to be under the same obligation towards myself.

11th. In case of my resigning the agency, or of my being dismissed therefrom, I undertake and agree to introduce to my successor in the agency all the policy-holders in my district after such resignation or dismissal, upon being requested so to do, either by the superintendent or assistant superintendent of the district, or by any officer of the company.

Dated this day of 187 .

Signed the day and year first above written, having retained a copy for myself, and I also acknowledge to have received an agent's instruction book.

Agent for

AGENT'S TERMS.

A.—A Salary according to the amount of Net Premiums or Weekly Debit, collectable as follows:—

Until the Weekly Debit amounts to		a Salary of		a Salary of		a Salary of	
£	s. d.	£	s. d.	£	s. d.	£	s. d.
0 2 6	0 0 3	13 5 0	2 6 4	26 15 0	4 18 7		
0 2 6	0 0 6	13 10 0	2 7 8	27 0 0	4 14 6		
0 5 0	0 1 0	13 15 0	2 8 1	27 5 0	4 15 4		
0 10 0	0 2 0	14 0 0	2 9 0	27 10 0	4 16 8		
0 15 0	0 3 0	14 5 0	2 9 10	27 15 0	4 17 1		
1 0 0	0 4 0	14 10 0	2 10 9	28 0 0	4 18 0		
1 5 0	0 5 0	14 15 0	2 11 7	28 5 0	4 18 10		
1 10 0	0 6 0	15 0 0	2 12 6	28 10 0	4 19 9		
1 15 0	0 7 0	15 5 0	2 13 4	28 15 0	5 0 7		
2 0 0	0 8 0	15 10 0	2 14 3	29 0 0	5 1 6		
2 5 0	0 9 0	15 15 0	2 15 1	29 5 0	5 2 4		
2 10 0	0 10 0	16 0 0	2 16 0	29 10 0	5 3 3		
2 15 0	0 11 0	16 5 0	2 16 10	29 15 0	5 4 1		
3 0 0	0 12 0	16 10 0	2 17 9	30 0 0	5 5 0		
3 5 0	0 13 0	16 15 0	2 18 7	30 5 0	5 5 10		
3 10 0	0 14 0	17 0 0	2 19 6	30 10 0	5 6 9		
3 15 0	0 15 0	17 5 0	3 0 4	30 15 0	5 7 7		
4 0 0	0 16 0	17 10 0	3 1 3	31 0 0	5 8 6		
4 5 0	0 17 0	17 15 0	3 2 1	31 5 0	5 9 4		
4 10 0	0 18 0	18 0 0	3 3 0	31 10 0	5 10 3		
4 15 0	0 19 0	18 5 0	3 3 10	31 15 0	5 11 1		
5 0 0	0 20 0	18 10 0	3 4 9	32 0 0	5 12 0		
5 5 0	1 0 0	18 15 0	3 5 7	32 5 0	5 12 10		
5 10 0	1 1 0	19 0 0	3 6 6	33 0 0	5 13 9		
5 15 0	1 2 0	19 5 0	3 7 4	33 5 0	5 14 7		
6 0 0	1 3 0	19 10 0	3 8 3	34 0 0	5 15 6		
6 5 0	1 3 9	19 15 0	3 9 1	34 5 0	5 16 4		
6 10 0	1 4 6	20 0 0	3 10 0	35 0 0	5 17 3		
6 15 0	1 5 3	20 5 0	3 10 10	35 5 0	5 18 1		
7 0 0	1 6 0	20 10 0	3 11 9	36 0 0	5 19 0		
7 5 0	1 6 9	20 15 0	3 12 7	36 5 0	5 19 10		
7 10 0	1 7 6	21 0 0	3 13 6	37 0 0	6 0 9		
7 15 0	1 8 3	21 5 0	3 14 4	37 5 0	6 1 7		
8 0 0	1 9 0	21 10 0	3 15 3	38 0 0	6 2 6		
8 5 0	1 9 9	21 15 0	3 16 1	38 5 0	6 3 4		
8 10 0	1 10 6	22 0 0	3 17 0	39 0 0	6 4 3		
8 15 0	1 11 3	22 5 0	3 17 10	39 5 0	6 5 1		
9 0 0	1 12 0	22 10 0	3 18 9	40 0 0	6 6 0		
9 5 0	1 12 9	22 15 0	3 19 7	40 5 0	6 6 10		
9 10 0	1 13 6	23 0 0	4 0 6	41 0 0	6 7 9		
9 15 0	1 14 3	23 5 0	4 1 4	41 5 0	6 8 7		
10 0 0	1 15 0	23 10 0	4 2 3	42 0 0	6 9 6		
10 5 0	1 15 10	23 15 0	4 3 1	42 5 0	6 10 4		
10 10 0	1 16 9	24 0 0	4 4 0	43 0 0	6 11 3		
10 15 0	1 17 7	24 5 0	4 4 10	43 5 0	6 12 1		
11 0 0	1 18 6	24 10 0	4 5 9	44 0 0	6 13 0		
11 5 0	1 19 4	24 15 0	4 6 7	44 5 0	6 13 10		
11 10 0	2 0 3	25 0 0	4 7 6	45 0 0	6 14 9		
11 15 0	2 1 1	25 5 0	4 8 4	45 5 0	6 15 7		
12 0 0	2 2 0	25 10 0	4 9 3	46 0 0	6 16 6		
12 5 0	2 2 10	25 15 0	4 10 1	46 5 0	6 17 4		
12 10 0	2 3 9	26 0 0	4 11 0	47 0 0	6 18 3		
12 15 0	2 4 7	26 5 0	4 11 10	47 5 0	6 19 1		
13 0 0	2 5 6	26 10 0	4 12 9	48 0 0	7 0 0		

These Salaries include all postage, cost of transmission of money, and all other items of any manner or kind whatsoever, and all other remuneration except that specified in Clause B. and C.

B.—To retain the sum received from every assurer for the expenses of the policy, less the cost of receipt book.

C.—Until the sum collectable amounts to 5l. an allowance four times a year of a sum equivalent to twice the amount of the net increase of the debit (after deducting any business transferred) during each quarter.

When the amount collectable is 5l. and upwards, an allowance four times a year of a sum equivalent to three times the amount of the net increase of the debit (after deducting any business transferred) during each quarter.

When the amount collectable is 10l. and upwards, an allowance four times a year of a sum equivalent to four times the amount of the net increase of the debit (after deducting any business transferred) during each quarter.

The following clauses illustrate or relate to the above allowances:—

If the amount of the debit (or the difference between the total of the life and lapsed registers) shown on the weekly account on a certain Monday is 5l., and the amount of the debit taken in the same way 13 weeks from that Monday is 7l., the increase in the debit will be 2l., and the agent will be allowed 6l.

Should business be transferred to the agent during any quarter amounting to more than 5s. per week, only twice, three times, or four times the amount of the net increase, after deducting the amount transferred, will be allowed.

If the debit should decrease during a quarter, and the agent should subsequently claim this special remuneration on any future increase of business, it will only be permitted upon the increase from the last date the allowance was authorised; the meaning of this clause is, that should an agent increase his debit three quarters in a year, and decrease it in one, the company should only be bound to pay upon the net increase of the whole year. For example: if an agent's business has increased from 5l. to 7l., and then reduced to 6l., any subsequent increase must be reckoned on the 7l. and not on the 6l.

Should the agent's accounts be in arrear, or be frequently incorrect, or the balance be beyond the proper limit, or if clause 4 of the agreement be frequently broken, this special remuneration will not be allowed.

A form will, at the termination of every three months, have to be filled in by the agent, and forwarded through the superintendent to this office for examination, in exchange for which the agent will receive an authority to charge the amount, if correct, in his weekly account.

The first form should be forwarded three months after the agent has commenced to transact business, and the sum then allowed will be twice, three times, or four times the amount of the full debit, after making a reduction (if necessary) for transfers.

The company reserve to themselves the right of

retaining the authority for a certain period, not exceeding eight weeks after the close of the quarter, to enable them to ascertain if the increase has been caused by *bona fide* business; and should it be found that a large proportion of business obtained during any quarter has been lapsed within the eight weeks, the allowance will be cancelled for that quarter.

If the weekly debit increases continuously per week after all lapses, of whatever description, have been deducted, the salary will be increased to per week, and the difference between the above scale and this increased amount will be remitted from the chief office on the receipt of the usual weekly return with an application for the amount.

No. 7.

PRUDENTIAL ASSURANCE COMPANY (Industrial Branch).

Principal Office, 62, Ludgate Hill, London, where all communications respecting this policy should be addressed.

Empowered by Act of Parliament.

ORDINARY ADULT TABLE.

No. Whole life policy.

Know all men by these presents, that in consideration of the person who is named and described in the first column of the schedule embodied herein (and who is herein-after designated the said proposer) not having made any untrue or fraudulent representation to the Prudential Assurance Company (which is herein-after designated the said company), with reference to any matter on which this contract is based, and having proposed to pay unto the said company a weekly premium of the amount mentioned in the second column of the said schedule during the life of the said proposer, it is hereby agreed and declared by the said company that if the said proposer shall on the date hereof, and shall before, or upon, or within 28 days after each succeeding Monday during the life of the said proposer, pay or cause to be paid unto the said company, or the duly authorised agent thereof, a weekly premium of the amount aforesaid, then the capital stock and funds for the time being of the said company shall become and be liable, according to the deed of settlement and rules and regulations thereof, to pay, after reasonable proof shall have been given to the directors of the said company of the death of the said proposer, the sum or amount mentioned in the third column of the said schedule embodied herein unto the executors or administrators of the said proposer, in accordance with the conditions endorsed hereon. If being nevertheless hereby expressly stipulated by the said company as a condition precedent to the creation of the contract herein expressed that the production by or on behalf of the said company, their successors or assigns, of this instrument or policy, together with a receipt signed by any person having been or being either an executor or an administrator, or a relative by blood, or a connexion by marriage of the said proposer, for the sum or amount hereby assured or made payable, shall be final and conclusive evidence to all intents and purposes that such sum or amount hath been duly paid unto and received by the persons or person lawfully and rightfully entitled to the receipt thereof, and that all claims and demands whatsoever upon or against the said company and the capital stock, funds, and property thereof, and the directors, officers, and shareholders of and in the same, under or by virtue of or consequential upon the grant or execution of this instrument or policy, or the conditions hereon endorsed, have been fully satisfied. And it is hereby further stipulated by the said company that no director or proprietor of the said company, his or her heirs, executors, or administrators, shall by reason of this instrument or policy, or otherwise, be personally liable for any claims under this policy, except for the payment into the general funds of the said company of the unpaid part of his or her particular share or shares: provided always, that this policy or instrument is granted upon the express condition that the same shall become absolutely void, and all premiums paid thereon be forfeited to the said company, if the considerations for which the same is granted have not been or are not in all respects performed or observed, or if the said proposer do not conform to or abide by the deed of settlement and bylaws and rules or regulations of the said company, or the conditions hereon endorsed, or if the said proposer shall go out of the kingdom of Great Britain, or if the said proposer shall die by the hands of justice, or by suicide, or duelling, or if the said proposer shall have previously effected a policy with the said company, which said policy shall be in force at the time this policy is issued.

unless the said policy contain an express provision that two or more policies may be in force at the same time, or if the said proposer shall in any way assign or sell this policy.

First Column.	Second Column.	Third Column.
Name and Description of the Proposer.	Amount of Weekly Premium.	Sum or Amount assured subject to conditions endorsed hereon.
	d.	£ s.

In witness whereof the common seal of the said company is affixed and attached this day of in the year of our Lord one thousand eight hundred and seventy

Director.

(On the back.)

CONDITIONS OF ASSURANCE.

1. That every proposer for an assurance shall truly answer all questions referred to by the declaration forming the basis of the contract for such assurance, and shall not suppress or conceal any material fact touching his or her age, health, or habits from the knowledge of the company; and particularly if employed as a soldier, sailor, or fisherman, beyond the limits of Great Britain, the proposer shall disclose that fact to the company.
2. That any assured who, at the date of the proposal, is not employed as a soldier, sailor, or fisherman, beyond the limits of Great Britain, shall not afterwards become so employed without the permission of the directors, and that as the consideration for the grant of such permission, it shall be lawful for the directors to require, and compulsory on all parties interested in the policy to submit to, such increase in the amount of the premium payable thereon, or such reduction in the amount of the sum assured thereby, as the directors shall in each case decide upon.
3. That the receipt books in which are entered the periodical payments made in respect of the premiums upon any policy shall at all times, upon the application of the agent, collector, or other authorised officer of the company, be produced and exhibited to him, and in case of a new receipt book being at any time required, the sum of one penny shall be paid for the same to the company.
4. That it shall be lawful for the directors to require the receipt book containing the receipt for the last premium due upon any policy to be delivered up to the company previously to any payment being made by or out of the funds of the company, on account or in satisfaction of the sum assured by such policy.
5. That this policy is issued upon the condition that if the within assured shall happen to die within six calendar months from the date hereof, of any of the following causes, viz., accident, apoplexy, cholera, typhus or scarlet fever, then one fourth part of the sum assured shall be payable; but if the within assured shall happen to die within six calendar months from any other cause or causes whatever, the company shall not be liable to pay any sum, nor to refund the premium or any portion thereof; but if the assured shall happen to die after six calendar months, and within a period of 12 calendar months from the date hereof, from any cause whatever, one half only of the sum assured shall be payable; and if the assured shall happen to die after twelve calendar months from the date hereof, the full sum assured shall be payable.

6. That in all cases where the sum payable shall amount to or exceed 100*l.*, the claim will not be paid in less than three calendar months after proof of decease shall have been given to the satisfaction of the directors.

7. That if any of the foregoing rules or byelaws shall not be complied with on the part of any persons proposing for or interested in any policy, such policy and all premiums paid thereon shall (except so far as may be thereby expressly stipulated to the contrary) be absolutely forfeited to the company; provided that if any policy shall become forfeited by reason merely of the assured becoming, after five years from the date thereof, employed as a soldier, sailor, or

fisherman, beyond the limits of Great Britain, then (without prejudice to such forfeiture) the capital stock and funds for the time being of the company shall become and be liable to pay or refund to the proposer for the same policy a sum equivalent to one third part of the total premiums paid thereon previously to the forfeiture thereof; provided also, that it shall be lawful for the directors to remit or waive the forfeiture of any policy on such terms as they shall think fit.

That any erasure in a policy will render it absolutely void. No change or alteration whatever can be effected except by endorsement, made at the head office, and signed by the secretary.

No. 8.

PRUDENTIAL ASSURANCE COMPANY (Industrial Branch).

Principal Office, 62, Ludgate Hill, London, where all communications respecting this policy should be addressed.

Empowered by Act of Parliament.

INFANTILE TABLE.

No. - Infantile policy.

Know all men by these presents, that in consideration of the person who is named and described in the first column of the schedule embodied herein (and who is herein-after designated the said proposer), not having made any untrue or fraudulent representation to the Prudential Assurance Company (which is herein-after designated the said company), with reference to any matter on which this contract is based, and having proposed to pay unto the said company a weekly premium of one penny during the life of the person named and described in the second column embodied herein (herein-after designated the said child), it is hereby agreed and declared by the said company, that if the said proposer shall pay on the date hereof, and shall before, or upon, or within 28 days after each succeeding Monday during the life of the said child, pay or cause to be paid unto the said company, or the duly authorised agent thereof, a weekly premium of the amount aforesaid, then the capital stock and funds for the time being of the said company shall become and be liable according to the deed of settlement, and rules and regulations thereof, to pay to the said proposer, his or her executors or administrators, after reasonable proof shall have been given to the directors of the said company of the death of the said child, the sum or amount mentioned in the table of sums payable embodied herein, according to the age of the said child at entry, as mentioned in the third column of the said schedule, and according to the length of time this policy has been issued. It being nevertheless expressly stipulated by the said company, as a condition

precedent to the creation of the contract herein expressed, that the production by or on behalf of the said company, their successors or assigns, of this instrument or policy, together with a receipt signed by any person having been or being either an executor or administrator, or a relative by blood, or a connexion by marriage of the said proposer, for the sum or amount hereby assured or made payable, shall be final and conclusive evidence, to all intents and purposes, that such sum or amount hath been duly paid unto and received by the person or persons lawfully and rightfully entitled to the receipt thereof; and that all claims and demands whatsoever upon or against the said company, and the capital stock, funds, and property thereof, and the directors, officers, and shareholders of and in the same, under or by virtue of or consequential upon the grant or execution of this instrument or policy, or the conditions hereon endorsed, have been fully satisfied. And it is hereby further stipulated by the said company that no director or proprietor of the said company, his or her heirs, executors, or administrators, shall, by reason of this instrument or policy, or otherwise, be personally liable for any claims under this policy, except for the payment into the general funds of the said company of the unpaid part of his or her particular share or shares: provided always, that this policy or instrument is granted upon the express condition that the same shall become absolutely void, and all premiums paid thereon be forfeited to the said company, if the considerations for which the same is granted have not been or are not in all respects performed or observed; or if the said child do not conform to and abide by the deed of settlement and byelaws and rules or regulations of the said company; or if the said child shall go out of the kingdom of Great Britain, or if a policy shall have been previously effected on the life of the said child with the said company, which said policy shall be in force at the time this policy is issued, unless the said policy contain an express provision that two or more policies may be in force at the same time; or if the said proposer shall in any way assign or sell this policy.

First Column.	Second Column.	Third Column.
Name and Description of Proposer.	Name of Child.	Age next Birthday of Child at Entry.
		Years.

TABLE of SUMS payable for One Penny Weekly.

Age of Child at Entry.	Amount payable if the Child should die after the Policy has been issued for										Age of Child at Entry.	
	Three Calendar Months.	One Year.	Two Years.	Three Years.	Four Years.	Five Years.	Six Years.	Seven Years.	Eight Years.	Nine Years.		Ten Years.
Over 1 month and not exceeding— 1 year next birthday	£ s. d. 1 10 0	£ s. d. 2 0 0	£ s. d. 2 10 0	£ s. d. 3 0 0	£ s. d. 3 15 0	£ s. d. 4 10 0	£ s. d. 4 15 0	£ s. d. 5 0 0	£ s. d. 5 10 0	£ s. d. 6 0 0	£ s. d. 6 15 0	Over 1 month and not exceeding— 1 year next birthday.
2 "	1 10 0	2 0 0	2 15 0	3 0 0	3 15 0	4 10 0	4 15 0	5 0 0	5 10 0	6 0 0	6 15 0	2 "
3 "	1 10 0	2 0 0	2 10 0	3 0 0	3 10 0	4 0 0	4 5 0	5 0 0	5 5 0	6 0 0	6 5 0	3 "
4 "	1 15 0	2 15 0	2 15 0	3 0 0	3 10 0	4 0 0	4 5 0	5 0 0	5 5 0	6 0 0	6 5 0	4 "
5 "	2 10 0	3 10 0	3 15 0	4 0 0	4 15 0	5 0 0	5 5 0	6 0 0	6 5 0	7 0 0	7 5 0	5 "
6 "	3 0 0	4 0 0	4 0 0	5 0 0	5 10 0	6 0 0	6 10 0	7 0 0	7 10 0	8 0 0	8 10 0	6 "
7 "	4 0 0	5 0 0	5 0 0	6 0 0	6 5 0	7 0 0	7 5 0	8 0 0	8 5 0	9 0 0	9 5 0	7 "
8 "	4 15 0	5 15 0	5 0 0	6 0 0	6 10 0	7 0 0	7 10 0	8 0 0	8 10 0	9 0 0	9 10 0	8 "
9 "	5 10 0	6 15 0	6 10 0	7 0 0	7 15 0	8 0 0	8 10 0	9 0 0	9 10 0	10 0 0	10 0 0	9 "

If the child should die within three calendar months from the date of this policy, no amount will be payable.

In witness whereof the common seal of the said company is affixed and attached this day of _____, in the year of our Lord one thousand eight hundred and seventy

Director.

(On the back.)

CONDITIONS OF ASSURANCE.

1. That every proposer for an assurance shall truly answer all questions referred to by the declaration forming the basis of the contract for such assurance, and shall not suppress or conceal any material fact touching the age, health, or habits of the assured from the knowledge of the company.

2. That any assured who, at the date of the proposal, is not employed as a soldier, sailor, or fisherman, beyond the limits of Great Britain, shall not afterwards become so employed without the permission of the directors, and that as the consideration for the grant of such permission, it shall be lawful for the directors to require, and compulsory on all parties interested in the policy to submit to, such increase in the amount of the premium payable thereon, or such reduction in the amount of the sum assured thereby, as the directors shall in each case decide upon.

3. That the receipt books in which are entered the periodical payments made in respect of the premiums upon any policy shall at all times, upon the application of the agent, collector, or other authorised officer of the company, be produced and exhibited to him; and in case of a new receipt book being at any time required, the sum of one penny shall be paid for the same to the company.

4. That it shall be lawful for the directors to require the

receipt book containing the receipt for the last premium due upon any policy to be delivered up to the company previous to any payment being made by or out of the funds of the company, on account or in satisfaction of the sum assured by such policy.

5. That if any of the foregoing rules or byelaws shall not be complied with on the part of any persons proposing for or interested in any policy, such policy and all premiums paid thereon shall (except so far as may be thereby expressly stipulated to the contrary) be absolutely forfeited to the company; provided that if any policy shall become forfeited by reason merely of the assured becoming, after five years from the date thereof, employed as a soldier, sailor, or fisherman, beyond the limits of Great Britain, then (without prejudice to such forfeiture) the capital stock and funds for the time being of the company shall become and be liable to pay or refund to the proposer for the same policy a sum equivalent to one third part of the total premiums paid thereon previously to the forfeiture thereof; provided also, that it shall be lawful for the directors to remit or waive the forfeiture of any policy on such terms as they shall think fit.

That any erasure in or addition to a policy will render it absolutely void. No change or alteration whatever can be effected except by endorsement, made at the head office, and signed by the secretary.

No. 9.

No.

INDUSTRIAL BRANCH.
Claim Department.

CLAIM FORM (DEATH).

PRUDENTIAL ASSURANCE COMPANY, Ludgate Hill, London, E.C.

In force			To be filled up at the Office.		Remarks.
Age	Prem.	d.	Amount due on policy £	:	
Amt. Assd. £	:	:	Less through	£	
Exd. {			Net	£	Approved Pay

To be filled up and signed by the Agent.

No. of policy _____ Amount due on policy...£ _____
Date of policy _____ day of _____ 18 _____ Premium _____ d. _____

I do hereby declare that I have personally investigated the particulars respecting the following claim, which appears to me to be* _____ of the deceased is the nearest relation.

Agent
Full Address }

* Fill in the word "satisfactory," or "unsatisfactory."

CLAIMANT'S CERTIFICATE.

I do hereby declare that I am the holder of the policy particularized above, and of the receipt book issued by the above company, by which receipt book it appears that the premiums payable under the said policy have all been duly paid, and I declare, that _____ whose life was assured by the said policy, died on the _____ day of 187 _____ and I being the nearest relative of the said deceased, claim payment of the sum due by the said policy as† of the said deceased.

Signature of Claimant
Full Address }

Witness _____
Date _____ day of _____ 187 _____

† This blank must be filled in with words descriptive of the relationship of the claimant to the deceased, as widower, widow, or eldest son, or otherwise.

CERTIFICATE OF IDENTITY.

[Not to be filled in by a relative of the deceased.]

I, *not being a relative of the deceased*, do hereby certify that *whose life was*,
 I am informed, assured in the Prudential Assurance Company, resided at _____ and followed the occupation
 of _____ and that he died there on the _____ day of _____ 187____, and that he had resided
 there during the last _____ also that I last saw the deceased on or about the _____ day of _____ 187____, at
 which time he appeared to be _____ years of age, and I understand he is the same person who in or about the
 month of _____ 18____ resided at _____ and followed the occupation of _____
 Signature of witness _____ Signature
 Date _____ day of _____ 187____ Address

To be filled in and signed by the Agent in every case.

Questions.	Answers.
A. Was the deceased single or married? - - - - <i>If married state whether the widower or widow is alive.</i>	
B. Is either of the deceased's parents living? - -	
C. Has the deceased left any children? - - - - <i>If so state the number of sons and number of daughters who have attained the age of 21 years.</i>	
D. Are there any brothers or sisters of the deceased living?	
E. If none of the above are living state the next of kin alive?	
F. Has the deceased left a will? - - - -	

From inquiries made I believe the above answers to be correct.
 Agent for

All claimants are bound to produce, *at their own expense*, proper medical testimony of the cause of death, and the duration of the disease, as shall be satisfactory to the directors.

This form should be accompanied by a medical certificate showing the cause of death and duration of disease, the policy and the last receipt book, together with an extract or copy made by the registrar of the entry of the death in the "Register Book of Deaths."

Should the amount claimed not exceed 3l., a written copy of the order of burial, authenticated by the agent, will be taken in lieu of the registrar's certificate.

In any case where an inquest is held a certificate from the coroner is required *in addition* to the registrar's or burial certificate. A form for the coroner to fill in may be obtained at the chief office.

No. 10.

MEDICAL CERTIFICATE.

I certify that I have attended _____ during a period of _____ and that
 he died on the _____ day of _____ 187____. He appeared to me to be about _____ years of age.

	Cause of Death.	Duration of Diseases.
Primary disease - - - - -		
Secondary disease (if any) - - - - -		

(Signature)
 (Address)

Dated this _____ day of _____ 187____.

No. 11.

PREMIUM RECEIPT BOOK,

Which must accompany policy No. _____

In the event of one book being used for a family, it will be necessary to insert on the inside of the cover the Nos. of the policies, and the weekly premium of each policy, and in case a claim arises the book must be sent with the policy, and a new book issued for the other members of the family.

M	Weekly premium	commencing the	day of	18 .
Policy No.	Name.			
				<i>d.</i>
Total -				

One policy only is allowed to be in force on the life of an adult, unless special permission be endorsed on such policy for two assurances to be effected; and if at any time two policies are effected on one life without such permission, the company will not be answerable for the sum assured by the second policy. Permission will not be granted for more than one policy to be effected on a child's life.

It is respectfully requested that this book be in readiness when the collector calls.

Policy holders must give notice to the agent when they change their residence.

The neglect of a collector to call will not be admitted as an excuse for nonpayment, therefore policy holders being in arrear should bring or send their premiums to the agent, or if any difficulty arise in communicating with him, application should be immediately made to the chief office in Ludgate Hill, London.

Immediately a death occurs take this book and the policy to the agent who collects the premium.

Date when due.			Amount received.	Signature of Receiver.
Day.	Month.	Year.		
		18		

APPENDIX.

THE INDEPENDENT ORDER OF ODD FELLOWS, KINGSTON UNITY.

The rules of this Order were registered in 1868. By the minutes and accounts of the committees of management for the year ending 30th June 1872, it appears that there were then 89 lodges with 5,713 members, distributed as follows:—

RETURNS OF MEMBERS, &c.

District and No. of Lodges.	No. of New Members.	Total Members.	Total Income.		Total Amount paid for Sick.		Total Amount paid for Funerals.		Total Amount paid for District Management.		Total Amount paid to Burgesses.		Total paid for Lodge Management.		Total Expenses.		Total Worth of Lodges.	
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
Hull	88	1,613	1,050 16 9	245 8 5	475 3 8	63 4 7	154 10 4	165 15 0	1,823 11 0	2,044 10 0								
Grimsby	6	42	708 7 8	335 7 3	191 10 0	—	70 3 8	58 15 11	676 2 8	1,214 2 11								
Leeds	27	281	1,530 3,020 13 8	850 8 8	433 3 8	90 7 11	181 18 10	180 13 8	1,761 14 0	3,372 10 8								
Wainfleet	2	21	288 293 10 10	117 13 8	51 18 8	8 1 9	84 12 1	28 10 5	239 1 11	267 4 4								
Middleborough	6	51	353 418 7 10	172 18 3	86 14 0	14 18 8	39 7 6	31 9 1	344 17 4	250 12 11								
Newcastle	19	190	427 755 3 4	273 8 4	141 13 8	40 14 8	37 2 3	101 9 8	639 6 11	403 11 11								
Keelby	3	13	149 184 13 0	49 19 9	20 12 6	10 6 3	31 3 11	16 0 4	128 1 9	230 5 5								
Ripon	3	10	105 110 3 8	31 5 0	34 7 8	5 16 0	13 13 9	8 7 10	90 15 1	89 4 5								
Hesale	1	8	88 100 13 10	20 8 4	10 6 0	1 7 7	13 16 3	8 13 9	53 5 4	218 2 10								
Boston	3	24	183 198 6 10	66 6 3	47 10 11	—	23 8 9	26 8 9	160 8 7	190 16 5								
1871	—	744	4,713 6,744 7 0	3,899 0 8	1,532 7 8	292 17 3	654 10 3	609 18 4	5,925 10 9	7,984 1 6								
1870	—	810	5,423 8,327 7 3	3,379 8 7	1,283 9 8	165 3 11	805 13 5	821 11 8	4,554 15 3	7,150 13 3								

No Return from Mickley lodge, city of Ripon district.

It will be seen by this table that the Order is a very poor one, being worth only 1l. 6s. 10d. a head. The cost of management, if this return can be depended on, was 12 per cent. on the whole income, including interest.

According to the general laws of the Order, no person can be admitted after 40 years of age. The lodges may charge an ascending scale of entrance fees, according to their discretion. The contribution to the sick and funeral fund is to be "equal to the expenditure but at no time less than 4d. a week." The management fund should by law be kept separate. The benefits should be 10s. a week in sickness for 26 weeks, and thereafter in the discretion of each district. The funeral allowance is 12l. for a member, 10l. for a first wife, 5l. for a second wife. The almost invariable rate of contribution is 4d. a week to the sick fund.

The society boasts in the preface to its rules that it "offers greater privileges to its members than the generality

"of secret societies" by its high funeral pay, and does not apparently consider the dishonesty of these large promises when unsupported by adequate contributions. The Order is governed in the usual way by an annual meeting of delegates.

If a lodge, in strict compliance with the laws of the Order, falls into decay, the members may be transferred by ballot into one or more other lodges of the district, or, if not taken by the other lodges, they may become district members.

Of the lodges in the Newcastle district, according to the corresponding secretary, not more than two thirds are registered; he also states that in a great many lodges the income is insufficient to meet the expenditure; that the cost of management is heavy, and "that many lodges are simply held together by the infusion of young men coming into the society." The head-quarters of the Kingston Unity are at Leeds.

WISBEACH UNITY OF THE LOYAL ORDER OF ANCIENT SHEPHERDS.

This has the following members:—

District	Lodges.	Initia- tions.	No. of Members.	Deaths.		Suspended.	Re-admitted.	Stok Fund.
				Male.	Female.			
Wisbech - - - -	46	320	4,540	40	39	131	6	15,290
Cambridge - - - -	12	59	884	7	3	41	5	3,577
Soham - - - -	1	4	116	—	1	1	—	1,165
Lynn - - - -	5	21	376	5	4	12	1	632
Saffron Walden - - - -	13	122	656	6	4	46	1	754
	77	529	6,572	58	51	231	13	21,418

General Secretary, HENRY BELL, 6, North End, Wisbech.

This Order is a split from the Ancient Shepherds of the Ashton Unity. There has been much talk lately of their re-uniting with the larger body.

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For Her Majesty's Stationery Office.