

(No. 44.)



1895.

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PARLIAMENT OF TASMANIA.

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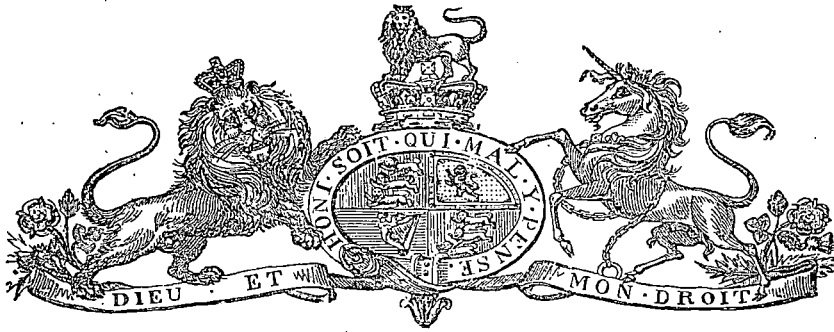
FRIENDLY SOCIETIES:

REPORT OF THE REGISTRAR AND THE STATISTICIAN  
FOR THE YEAR 1894.

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Presented to both Houses of Parliament by His Excellency's Command.

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## FRIENDLY SOCIETIES.

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*Public Buildings, Hobart, 27th April, 1895.*

SIR,

I HAVE the honor to furnish the following Report of transactions registered by me as Registrar of Friendly Societies and Trades Unions during the year 1894 :—

| <i>Friendly Societies.</i>    |    |
|-------------------------------|----|
| New Branches .....            | 1  |
| Amended Rules .....           | 8  |
| Appointment of Trustees ..... | 15 |
| Change of Office .....        | 1  |
|                               | 25 |
|                               | =  |

*Trades Unions—Nil.*

I have the honor to be,  
Sir,

Your very obedient Servant,

PHILIP S. SEAGER, *Registrar.*

*The Honorable the Attorney-General.*

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## REPORT OF THE STATISTICIAN FOR THE YEAR 1894.

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*General Register Office, Hobart,  
27th June, 1895.*

SIR,

In accordance with the provisions of "The Friendly Societies Act, 1888," I have the honor to furnish the following Report with respect to the year 1894.

### *Model Forms of Accounts and circulation of Information.*

The usual Tables disclosing the operations and state of the finances of each District and branch Society which furnished Returns to this Office for the year 1893, together with a copy of my previous Report regarding them, were duly despatched to the various Societies throughout the Colony. (Copy of Tables enclosed.)

The usual difficulties with some Societies still continue as regards the lack of promptitude in forwarding Returns for the current year. At present I am glad to say that 107 out of a total of 113 Societies have furnished complete statements, all of which have been carefully examined and corrected where necessary, while replies to the last of several reminders to the remaining six Societies give me some hope that I shall be able to complete the Returns for the year 1894 within the next three weeks. Although it is impossible to compare the results of 1894 with former periods,

owing to the absence of particulars relating to the six Societies referred to, it may be of some use to give the results of the 107 Societies whose operations have been examined, thus:—

*Progress between the Years 1880 and 1894.*

|   | Absolute.   |        |         |        |        |         |
|---|-------------|--------|---------|--------|--------|---------|
|   | 1880.       | 1885.  | 1891.   | 1892.  | 1893.  | 1894.   |
| Societies, Branches, and Districts..... No. | 47          | 83     | 103     | 109    | 113    | 107*    |
| Members..... No.                            | 3937        | 7451   | 10,096  | 10,358 | 10,139 | 9533*   |
| Net Receipts..... £                         | 13,289      | 20,893 | 30,455  | 32,088 | 32,695 | 31,843* |
| Net Expenditure..... £                      | 10,415      | 18,728 | 26,893  | 28,568 | 29,743 | 29,927* |
| Capital..... £                              | 30,026      | 49,723 | 69,565  | 73,889 | 77,294 | 77,972* |
|   | Per Member. |        |         |        |        |         |
| Net Receipts..... £                         | 3 7 6       | 2 15 6 | 3 0 4   | 3 1 11 | 3 4 6  | 3 6 10* |
| Net Expenditure..... £                      | 2 12 11     | 2 9 10 | 2 13 3  | 2 15 2 | 2 18 8 | 3 2 10* |
| Capital..... £                              | 7 12 6      | 6 12 2 | 6 17 10 | 7 2 9  | 7 12 6 | 8 3 7*  |

\* Exclusive of 6 Societies whose returns are not complete. Total number estimated to be 113, and members, 9804.

It would appear that rapid progress has been made within the 13 years ending in year 1893. Branches and Societies have increased 140 per cent.; members, 157 per cent.; net receipts, 168 per cent.; net expenditure, 185 per cent.; and capital, 155 per cent.

*Analysis of Net Expenditure, 1894.*

The net expenditure of the 107 Societies whose accounts have been examined afford a clearer insight of the noble and important work carried out by the 9533 bread-winners, who with their wives and families represent fully one-fifth of the entire population, and at the same time it shows to what extent the thoughtful provision for the future, and the spirit of "self-help" or independence, animate the great bulk of the wage-earners of this Colony.

Thus, in the year 1894 the benefits distributed by the 107 Societies alone amount to £25,962, or £2 14s. 6d. per member, exclusive of charges for management, thus:—

(Members, 9533; cases of sickness, 1895; aggregate sickness, 11,981 weeks; deaths, 99.)

| Particulars.               | Amount. | Per cent. | Per Member. | Per case per year. |
|----------------------------|---------|-----------|-------------|--------------------|
|                            | £       | £         | £ s. d.     | £ s. d.            |
| Sick Pay (1895 cases)..... | 8974    | 29.99     | 0 18 10     | 4 14 8             |
| Medical Expenses.....      | 8733    | 29.18     | 0 18 4      | —                  |
| Funeral Donations.....     | 3996    | 13.36     | 0 8 5       | —                  |
| Other Benefits.....        | 4259    | 14.22     | 0 8 11      | —                  |
| Management.....            | 3963    | 13.25     | 0 8 4       | —                  |
| Total net Expenditure      | 29,927  | 100.00    | 3 2 10      | —                  |

The average duration of sickness of the 1895 cases recorded for 1894, viz., 37.93 days per case, was above the average, being 1.63 days above the average of 1890, 6.87 above the average of 1891, 2.30 days above the average of 1892, and 3.20 days per case below the average of 1893.

*Provision for unemployed Sick Members.*

Those who were disabled for work during 1894 absorbed £8974, or 29.99 per cent. of total expenditure in respect of sick maintenance alone; £8733, or 29.18 per cent., was absorbed in medical expenses; £8224, or 27.47 per cent., was absorbed in distress allowances, widows' and orphans' support and other provisions, together with the expenses of management; while only £3996, or 13.36 per cent., was absorbed as the annual disbursement in connection with funeral allowances in respect of deceased members or their wives.

These disbursements clearly distinguish the nature of the provisions of Friendly Societies from those of Life Assurance Societies. In the latter the provisional benefit is almost wholly composed of an accumulated sum of money for the benefit of the insurer's family at his or her death. In the former the bulk of the benefits, such as sick pay, medical attendance, medicines, and distress

allowances, are received during the life of the member, while on the average only about 10 per cent. of total expenditure is absorbed by death-payments (funeral expenses, &c.) corresponding to the main objects of ordinary Life Assurance Societies.

The present capital of the various societies invested (average of three years, £76,385) gives an inadequate conception of their financial importance, as this capital sum only relates to benefits accruing at death, while the bulk of benefits in relation to annual contributions are discharged annually, and therefore do not enter into capital invested for the discharge of obligations consequent upon death.

*Audit and Preparation of Accounts.*

The audit and preparation of accounts of many of the smaller branch societies still continue to show many defects due to lack of skill, and I still urge the recommendations contained in my previous yearly Reports.

I have the honor to be,

Sir,

Your obedient Servant,

ROBT. M. JOHNSTON, *Registrar-General*  
*and Government Statistician.*

*The Hon. the Attorney-General.*