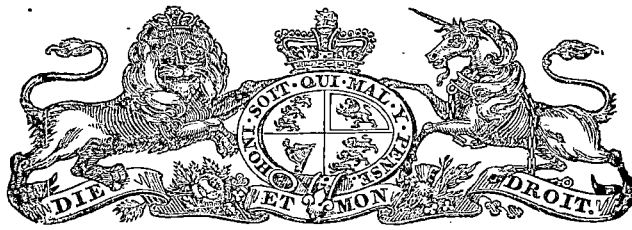


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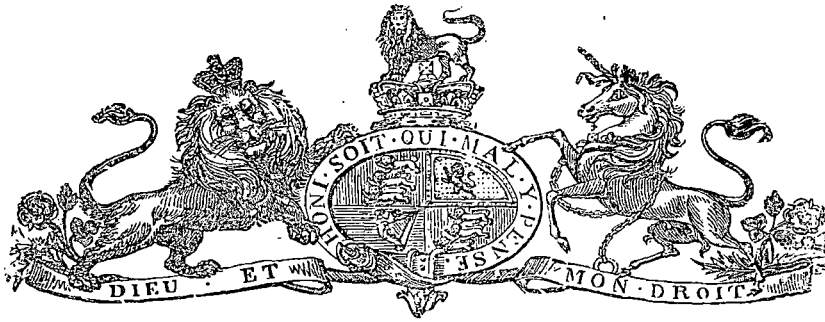
FRIENDLY SOCIETIES:

REPORT OF THE REGISTRAR AND THE STATISTICIAN  
FOR THE YEAR 1896.

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

Cost of printing—£1 7s.



## FRIENDLY SOCIETIES.

*Public Buildings, Hobart, 6th October, 1896.*

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 1895:—

<i>Friendly Societies.</i>	
Amended Rules.....	8
Appointment of Trustees .....	10
	18
	18

*Trades Unions—Nil.*

I have, &c.

*The Hon. the Attorney-General.*

PHILIP S. SEAGER, *Registrar.*

## REPORT OF THE STATISTICIAN FOR THE YEAR 1895.

*General Register Office, Hobart,  
6th August, 1896.*

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 1895.

### *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 1894, 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. I am glad to say, however, that all Societies (118) have furnished complete statements for the current year, all of which have been carefully examined and corrected where necessary, and I am now enabled to make the following comparisons:—

### *Progress between the Years 1880 and 1895.*

	Absolute.					
	1880.	1891.	1892.	1893.	1894.	1895.
Societies, Branches, and Districts ..... No.	47	103	109	113	111	118
Members ..... No.	3937	10,096	10,358	10,139	9768	10,087
Net Receipts..... £	13,289	30,455	32,088	32,695	32,029	31,901
Net Expenditure ..... £	10,415	26,893	28,568	29,743	30,143	27,963
Capital ..... £	30,026	69,565	73,889	77,294	79,907	85,413
	Per Member.					
Net Receipts ..... £	3 7 6	3 0 4	3 1 11	3 4 6	3 5 7	3 3 3
Net Expenditure ..... £	2 12 11	2 13 3	2 15 2	2 18 8	3 1 8	2 15 5
Capital ..... £	7 12 6	6 17 10	7 2 9	7 12 6	8 3 6	8 9 4

It would appear that rapid progress has been made within the 15 years ending in year 1895. Branches and Societies have increased 151 per cent. ; members, 156 per cent. ; net receipts, 140 per cent. ; net expenditure, 168 per cent. ; and capital, 182 per cent. :

*Analysis of Net Expenditure, 1895.*

The net expenditure of the 118 Societies whose accounts have been examined afford a clearer insight of the noble and important work carried out by the 10,087 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, animates the great bulk of the wage-earners of this Colony.

Thus, in the year 1895 the benefits distributed by the 118 Societies alone amount to £24,341, or £2 8s. 3d. per member, exclusive of charges for management ; thus :—

(Members, 10,087 ; cases of sickness, 1606 ; aggregate sickness, 11,466 weeks ; deaths, 89.)

Particulars.	Amount.	Per cent.	Per Member.	Per case per year.
	£	£	£ s. d.	£ s. d.
Sick Pay (1606 cases) .....	8463	30·26	0 16 10	5 5 4
Medical Expenses .....	8727	31·21	0 17 3	—
Funeral Donations .....	3066	10·96	0 6 1	—
Other benefits .....	4085	14·61	0 8 1	—
Management .....	3622	12·96	0 7 2	—
Total Net Expenditure	27,963	100·00	2 15 5	—

The average duration of sickness of the 1606 cases recorded for 1895, viz., 42·83 days per case, was above the average, being 6·53 days above the average of 1890, 11·77 above the average of 1891, 7·20 days above the average of 1892, 1·70 days per case above the average of 1893, and 4·90 above the average for 1894.

*Provision for unemployed Sick Members.*

Those who were disabled for work during 1895 absorbed £8463, or 30·26 per cent. of total expenditure in respect of sick maintenance alone ; £8727, or 31·21 per cent., was absorbed in medical expenses ; £7707, or 25·57 per cent., was absorbed in distress allowances, widows' and orphans' support and other provisions, together with the expenses of management ; while only £3066, or 10·96 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, £85,413) 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, &c.

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

*The Hon. the Attorney-General.*