

P 449 Part No. 425

NATIONAL HEALTH INSURANCE.

REPORT BY THE GOVERNMENT ACTUARY
ON THE
VALUATIONS OF THE ASSETS
AND LIABILITIES OF APPROVED
SOCIETIES
as at 31st December 1918.

Presented to Parliament by Command of His Majesty.



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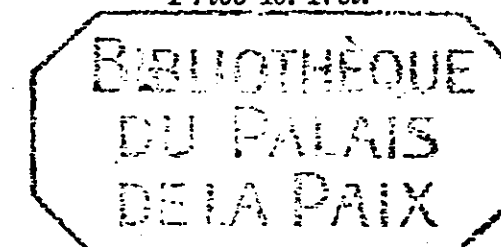
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REPORT BY THE GOVERNMENT ACTUARY
ON THE
VALUATIONS OF THE ASSETS AND LIABILITIES
OF APPROVED SOCIETIES
as at 31st December 1918.

Government Actuary's Dept.,
London, S.W.1.
31st March 1922.

The Right Hon. Sir Alfred Mond, Bart., M.P.,
Chairman,
National Health Insurance Joint Committee.

SIR,

1. ON the 31st December 1920, I submitted to the Chairman of the National Health Insurance Joint Committee an Interim Report giving a statement in regard to the valuations made up to 24th December 1920. This statement comprised a summary of the results of the valuations first issued and in presenting it I indicated that I proposed, when the valuations were completed, to examine the results in detail and to prepare a full statement showing the working of the system of National Health Insurance in its actuarial aspects. The valuations having now been finished,* I submit the following report thereon.

2. The valuations of the assets and liabilities of approved societies are made by direction of Section 36 of the National Insurance Act, 1911. The Section provided that, normally, the valuations should be made at three-yearly intervals. As the payment of benefits began in January 1913, it was generally assumed that the first valuations would be made as at 31st December 1915, and preliminary measures were taken with this intention. Owing, however, to the outbreak of the war the valuations had to be postponed. The staffs both of societies and of the Departments concerned were speedily depleted by the greater needs which so imperatively presented themselves, and only with extreme difficulty could the reduced staffs remaining keep pace with the tasks of current administration. The Act was subsequently amended and the normal interval between valuations was extended from three years to five years.

3. Immediately after the Armistice, it was decided by the National Health Insurance Joint Committee that the arrears of

* A few cases of branches the valuations of which were completed too late for inclusion in the statistical tables, or are still outstanding, are shown in Part XI of Appendix A.

work should be taken in hand and a valuation made in the case of every approved society and branch of a society as at 31st December 1918. Instructions were at once issued as to the steps immediately necessary to be taken. These included the completion and audit of the societies' accounts up to the valuation date and the notification to the several Insurance Departments of all changes in membership, or alterations in the status of members, from 15th July 1912 to 31st December 1918. As, owing to shortage of staff, the necessary records had not been kept up during the war, the work preparatory to valuation, both of the societies and of the Departments concerned, had to be compressed into a much shorter period than would have been the case under normal conditions. The difficulties were the greater in that staffs could only be re-assembled gradually as demobilisation progressed, while in the case of the Government Actuary's Department a valuation staff, small in number, but carefully selected, had to be brought together and trained by professional officers who themselves were only brought back slowly to duties from which the exigencies of the times had long separated them.

4. The information required for the purposes of the valuations was prepared in the Insurance Departments concerned from returns compiled by societies and passed by the Government Auditors.

The valuations have been made in all cases by professionally qualified members of the staff of my Department appointed as "valuers" by the Treasury under Section 36 of the Act of 1911. Uniformity of procedure and co-ordination on essential matters have been secured by the general oversight of the work by myself and by the officers of the Department immediately responsible to me.

5. The total number of valuations of societies and branches in the United Kingdom is 10,162, the total membership being 16,250,778. The Act provides that a valuation must be made in respect of every approved society and every branch of an approved society, in other words that each self-contained financial unit shall be submitted to the valuation test of its position. In this connection it is necessary to refer to the differences of constitution between the various approved societies. Societies may be divided in the first place into two classes: (a) centralised societies and (b) societies having registered branches. A centralised society normally constitutes a single unit for valuation purposes, but there may be exceptions to this rule in the case of societies admitting both men and women, and in the case of societies operating in more than one part of the United Kingdom and, for convenience, referred to in this report as international societies. If the rules of a society provide that the benefits of both men and women members are paid out of a common fund then it follows that the society forms a single unit for valuation purposes. In certain cases, however, the rules provide that the funds relating to men and women are to be kept separate

and in such cases a valuation has to be made in respect of each of the two funds, the position being analogous to that of a society having two registered branches. In a similar way an international society admitting members in all parts of the United Kingdom would normally be valued as a whole, but if, in the case of such a society, action had been taken under Section 16 of the Act of 1913 to secure that its members resident in any particular part of the United Kingdom should be treated as if they formed a separate society, a separate valuation in respect of such members is required.

With regard to societies with branches, many societies are decentralised in the sense that they work through the medium of local agencies, frequently styled branches, but have a common fund for the whole society; in such cases the society is valued as a whole. The cases in which the branches are individually valued are those in which, under their registered rules, the branches maintain their own separate funds. By an amendment of the Act of 1911, made in 1918, branches not separately registered as such may be "recognised" by the Insurance Commissioners, thus affording facilities for the adoption of the branch system by bodies other than registered friendly societies. At the valuation date, however, no "recognised" branches existed, all branches included in the valuation being constituents of one or other of the long established friendly societies, those of the Manchester Unity of Oddfellows and the Ancient Order of Foresters preponderating.

6. The total number of valuations made and the number of members included in such valuations are shown in the following table. It should be added that for societies with centralised funds the classification is based upon the country in which the head office of the society is situated. It follows that, in the case of an international society with a single benefit fund and having members in more than one part of the United Kingdom, the numbers attributed to the country to which the society is thus assigned include members resident in other countries.

TABLE I.

Country.	Number of Valuations (Societies and Branches).	Number of Members at 31st December 1918.		
		Men.	Women.	Total.
England - - -	8,709	8,717,698	4,665,456	13,383,154
Scotland - - -	604	1,075,891	579,037	1,654,928
Ireland - - -	280	419,608	195,329	614,937
Wales - - -	569	469,904	127,855	597,759
United Kingdom -	10,162	10,683,101	5,567,677	16,250,778

7. The movements of membership which have taken place during the period up to 31st December 1918 are shown in the following table. The numbers representing entrants into insurance at the commencement of the scheme are taken up to October 1913, thus including all persons in respect of whom, under the original system, full benefits were provided irrespective of age, with corresponding reserve values.

TABLE II.

Summary of Changes in the Membership of Approved Societies.

		Men.	Women.	Total.
No. of entrants up to October 1913 - - -		10,283,523	4,788,261	15,071,784
<i>Add—</i>				
New Entrants and Re-entrants - - -	Men. Women.	2,519,841	3,520,649	
Transfers from other Societies, &c. - - -		566,015	304,064	
		3,085,856	3,824,713	6,910,569
		13,369,379	8,612,974	21,982,353
<i>Deduct—</i>				
Deaths - - -		744,849	104,987	
Transfers to other Societies - - -		305,406	112,689	
Transfers to Deposit Contributors Fund - - -		3,678	1,421	
Cessations for other reasons - - -		1,632,345	2,326,200	
		2,686,278	3,045,297	5,731,575
No. of members at 31st December 1918 - - -		10,683,101	5,567,677	16,250,778

The numbers shown in the above table as transfers from other societies, etc., include a large number of deposit contributors and men who were entitled to benefit out of the Navy and Army Fund who have become members of approved societies.

8. The effect of war conditions is clearly evident in the above figures. While the number of insured men is approximately double the number of insured women, the deaths among the insured men have been seven times the number of deaths of women. Again, while the number of men in insurance has increased by 400,000 the number of women has increased by nearly 800,000. A further analysis of the figures in regard to women brings out the interesting fact that, while the number of spinsters and widows increased from 4,038,742 at October 1913, to 4,253,943 at 31st December 1918, the number of married women increased between these two dates from 749,519 to 1,313,734. It will be seen from figures given later in this report that this increase has not been accompanied by any such effect upon the sickness claims as might be attributed to the heavier risks of married women. There is reason to think that the married women who

entered into insurance during the war years did not bring the normal risks of their class.

9. It will be seen from the figures in Table II how vast an instrument is National Health Insurance in affording protection to the industrial population against loss of wages during periods of incapacity for work. The extent of its operations can be illustrated further by reference to the accumulated funds of societies at the valuation date. These amounted to no less a sum than 119,479,279*l.* Of this amount, 64,017,994*l.* is represented by the outstanding part of the initial book credits of reserve values which will, in due course, be converted into cash by the operation of the sinking fund set up for that purpose; the balance, amounting to 55,461,285*l.*, is derived from the contributions of the insured and their employers. The nature of the investments, etc., of societies, representing this balance, is shown in the following table:—

TABLE III.

Funds of Approved Societies at the Valuation Date.

	£
Reserve Values - - - - -	64,017,994
Commissioners' Investment Account - - - - -	16,144,437
Commissioners' Current Account - - - - -	21,581,834
Societies' Investments—	
Mortgages and Loans - - - - -	262,463
War Loan - - - - -	8,672,755
War Bonds - - - - -	6,009,658
Other Investments - - - - -	1,692,512
Cash in Hand - - - - -	747,961
Other Assets - - - - -	349,665
Total - - - - -	119,479,279

10. The position as to reserve values is as follows. The aggregate reserve values credited in respect of persons who became members of approved societies during the first fifteen months of the Act amounted to 69,500,000*l.*, and to these were added similar credits for subsequent entrants amounting to 16,000,000*l.*, making 85,500,000*l.* in all. This sum was reduced by 15,900,000*l.* in respect of the transfer values of persons who passed out of insurance otherwise than by death during the period, the net amount of reserve values credited being thus 69,600,000*l.*

Under the provisions of the Acts, the Commissioners retain part of the contributions paid by insured persons and their employers for the provision of interest on, and for the redemption of, their liabilities in respect of reserve values. During the period up to December 1918, approved societies received from this source about 14,200,000*l.* as interest and the sum of 5,600,000*l.* was applied towards redemption. The aggregate amount of reserve values outstanding at the date of the valuation was accordingly reduced to 64,000,000*l.*

THE VALUATION BASIS.

11. Under Section 36 of the Act of 1911 every valuation is to be made on such basis as may be prescribed, and in accordance with the recommendations of the Actuarial Advisory Committee appointed in 1912 a uniform standard of valuation, to be applied to all societies, has been adopted, and is prescribed by the National Health Insurance (Valuation) Regulations, 1919.* Under these Regulations the values of the future benefits and contributions are ascertained, in effect, on the basis adopted in the calculation of the reserve values credited to approved societies under Section 55 of the Act of 1911. The future interest earnings on the accumulated funds (including reserve values) are thus assumed to be at the rate of 3 per cent. per annum, and the future rates of mortality and of claim for sickness, disablement and maternity benefits are estimated in accordance with certain tables assumed, for the purposes of the Act, to be representative of the general average experience of insured persons, separate tables being employed in the case of men and women respectively.

The basis of these tables is explained in the First Report of the Actuarial Advisory Committee, contained in an Appendix to the Report for 1912-13 on the Administration of the National Insurance Act, Part I [Cd. 6907, p. 552]. For the valuation of the liability in respect of sickness and disablement benefits the Manchester Unity of Oddfellows (Whole Society) Experience, 1893-97, was adopted, subject to a loading of approximately 12½ per cent.† in the case of men, and somewhat more in the case of women. By the Act of 1918 the provision made for the sickness and disablement claims of women was materially augmented, thus enabling the loading to the Manchester Unity tables in this case to be increased, on the general average, to 35 per cent.

THE VALUATION RESULTS.

12. The result of the valuation of each approved society, with a combined total for each society with branches, is given

* Statutory Rules and Orders 1919, No. 1119, price 1*d.* Appendix B attached is the Report of the Actuarial Advisory Committee on which these Regulations are founded. The process of valuation is briefly explained in Appendix C.

† The Manchester Unity experience includes incapacity due to industrial accidents which, subject to unimportant qualifications, is excluded from benefit under the National Health Insurance scheme. On the other hand the insured population under the National system includes a greater proportion of persons of the classes believed to be subject to the heavier risks of sickness than existed in the Manchester Unity. It was concluded on actuarial examination of the matter that these two opposing factors were of practically equal value, and that the Manchester Unity rates might be adopted as fairly representing the theoretical average of the liability to be provided for under the National scheme.

The loading of 12½ per cent. provides a necessary margin for cases where the liability is above the average. In cases where such a margin is not required it supplies a provision for additional benefits following the valuation.

in Appendix A. On summarising these results, it is found that in the case of 9,745 societies and branches, comprising 15,925,179 members, the valuations have disclosed surpluses, the aggregate amount of the surpluses being 17,273,887*l.* and the average surplus 1*l.* 1*s.* 8*d.* a member. Deficiencies have been found on the valuations of 407 societies and branches, having a membership of 322,350; the total amount of the deficiencies is 80,919*l.* or, on average, 5*s.* a member. Ten cases, with a total membership of 3,249, in which the assets and liabilities balance exactly, have, in Tables IV, V and VI, been included, for convenience of tabulation, among the societies showing surpluses.

13. The following is a summary of the Valuation Balance Sheets of all societies and branches:—

Summary of Valuation Balance Sheets.

LIABILITIES.		ASSETS.	
	£		£
To Present Value of Benefits, and cost of Administration - -	451,307,197	By Present Value of Future Contributions - -	253,995,536
„ Contingencies Funds - -	6,569,449	„ Present Value of State Grant - -	103,599,634
„ Other Liabilities - -	1,154,347	„ Total Funds - -	119,479,279
„ Administration Balances, &c. - -	2,378,075	„ Other Assets - -	1,527,587
„ Net Surplus - -	17,192,968		
	<u>£478,602,036</u>		<u>£478,602,036</u>

14. The capitalised value of the benefits, apart from cost of administration, which will be payable in the future in respect of the 16,000,000 insured persons is in round figures 403,500,000*l.* This impressive sum represents the value at 31st December 1918 of the normal benefits to be drawn during sickness to age 70 and of the payments to be provided in respect of maternity and medical benefits during the future lifetime of the then existing members of approved societies. In addition to the provision for normal benefits, there were surplus assets amounting to 17,000,000*l.* out of which additional benefits are now being provided. Further, the societies held Contingencies Funds, amounting to over 6,500,000*l.*, as an additional provision against adverse fluctuations in the future.

15. A statement of the valuation results with reference to the several parts of the United Kingdom is contained in Table IV. In view of the distinctive features which the valuation results of the “national” societies exhibit, it has been deemed advisable, in the preparation of Table IV, to place the International Societies with common funds under a separate heading. Comparison with Table I will show that these societies are, for the most part, located in England, where also it is probable that over nine of their ten million members are resident.

TABLE IV.
Statement of Valuation Results with reference to the several parts of the United Kingdom.

	Valuations showing Surplus.			Valuations showing Deficiency.		
	No. of Valuations (Societies and Branches).	No. of Members.	Average Surplus per Member.	No. of Valuations (Societies and Branches).	No. of Members.	Average Deficiency per Member.
England	8,240	3,918,866	£ 4,944,520	304	212,599	£ 63,782
Scotland	558	1,254,022	1,338,442	15	7,690	1,146
Ireland	264	431,346	346,714	14	33,839	8,077
Wales	495	493,950	302,647	71	11,021	4,872
International Societies (with common funds)	198	9,830,244	10,341,564	3	57,201	3,042
Total for United Kingdom	9,755	15,928,428	17,273,887	407	322,350	80,919
						£ .30
						.15
						.24
						.44
						.05
						.25

NOTE.—Of the English societies and branches, 8,433 are assigned to the counties in which their offices (or, in the case of branches, the district offices) are situated and a summary of the valuation results according to county is given in Appendix A, Part X.

16. Apart from the international cases, in which the results are closely correspondent, so far at any rate as surplus is concerned, with the combined results for the United Kingdom, it will be seen that the average amount of surplus differs considerably in the various countries. The English societies show results well above the general average; those of the Irish and Welsh societies are definitely below it. There is no doubt that the figure for Wales reflects the results of the heavy sickness rates which, in the experience of friendly societies, have always been associated with certain industries in which a large proportion of the insured persons in the Principality are engaged.

17. The valuation results may also be stated to some extent with reference to the sex of insured persons. As has already been explained, some societies and branches admit to membership persons of one sex only, while in other cases, although persons of both sexes are admitted, separate funds are maintained for men and for women respectively and separate valuations have been made; in all such cases the valuation results can be shown with reference to sex. But in societies and branches of another type men and women are insured through a single fund common to the whole organisation, and in these cases the valuations cannot be classified with regard to sex. In Table V, therefore, the valuation results are shown separately in respect of units insuring men only, women only, and men and women in common funds. The number of valuations under each of these classifications is divided with reference to the several parts of the United Kingdom, but it has not been deemed appropriate to follow this division through to the membership and valuation results since the number of cases in some of the groups is very small.

(See page 13 for Table V.)

It will be observed from this table that the average amount of surplus is considerably greater in the case of men than in the case of women. In so far as the benefits of women are lower than those of men, with correspondingly lower contributions, a smaller average surplus in the case of women would be expected. The greater part of the difference shown is apparently attributable to this cause; other factors entering into the question are dealt with later.

18. The results of the valuations may next be examined under the classification of approved societies adopted for administrative and statistical purposes by the several Insurance Departments. This classification is as follows:—

- (1) Friendly Societies with branches.
- (2) Friendly Societies without branches.
- (3) Industrial Assurance and Collecting Societies.

TABLE V.
Statement of Valuation Results with reference to sex of Insured Persons.

	Valuations showing Surplus.						Valuations showing Deficiency.									
	No. of Valuations (Societies and Branches).						No. of Members.	Total Amount of Surplus.	Average Surplus per Member.	No. of Valuations (Societies and Branches).			No. of Members.	Total Amount of Deficiency.	Average Deficiency per Member.	
	England.	Scotland.	Ireland.	Wales.	Inter-national.	England.				Scotland.	Ireland.	Wales.				Inter-national.
Men only	3,874	98	60	202	88	4,098,032	£ 6,647,963	1.42	114	2	4	31	2	208,337	£ 48,631	.23
Women only	806	36	27	12	24	2,744,820	2,581,271	.94	54	—	1	3	—	15,938	3,815	.24
Men and Women (in common insurance).	3,560	424	177	281	86	5,696,496(a) 2,789,080(b)	8,044,653	.95	136	11	9	37	1	80,236(a) 17,839(b)	28,473	.29
TOTAL	8,240	558	264	495	198	15,928,428	17,273,887	1.08	304	15	14	71	3	322,350	80,919	.25

(a) Men.

(b) Women.

(4) Trades Unions.

(5) Employers' Provident Funds.

Table VI shows the results of the valuations so classified.

(See page 15 for Table VI.)

19. In view of the difference between the average amount of surplus per member shown respectively by men's funds and women's funds, it is advisable to supplement the foregoing table by a statement of the number of insured persons of each sex in cases in which men and women are in common insurance. These numbers are as follows:—

	Men.	Women.
Friendly societies with branches - - -	1,813,483	608,812
Friendly societies without branches - - -	1,594,423	624,332
Industrial assurance and collecting societies -	1,748,422	1,399,593
Trades unions - - - - -	588,915	141,300
Employers' provident funds - - - - -	31,489	32,882
Total - - - - -	5,776,732	2,806,919

It will be observed that men preponderate in the first two of these groups, but that in the third group the number of women is 80 per cent. of the number of men. It may thus be reasonably inferred that the considerable difference between the average amount of surplus in either of the first two groups and that of the third group, as shown by the final section of Table VI, is attributable in some degree to the different composition of the groups in regard to sex.

20. Further, it will be seen from Table VI that, while in the cases where men are insured separately the average surplus is 1.42% and that where women are insured separately the average surplus is .94%, the average in cases where men and women are insured together is no more than .95%. It would appear from these figures that many of the societies and branches which in 1912 incurred such uncertain risks as were at that time attendant on the insurance of women in common funds with men, were those which, in any case, were confronted, from one cause or another, with substantially more than the general average of liability. The additional provision for women's liabilities made by Parliament in the Act of 1918 must have been of special value to societies of this type.

SOURCES OF PROFIT AND LOSS.

21. In order to appreciate fully the conditions under which the surpluses of the approved societies have been produced it is necessary to examine the various sources whence profit or loss

TABLE VI.
Statement of Valuation Results according to type of Society.

	Valuations showing Surplus.				Valuations showing Deficiency.			
	No. of Valuations (Societies and Branches).	No. of Members.	Total Amount of Surplus.	Average Surplus per Member.	No. of Valuations (Societies and Branches).	No. of Members.	Total Amount of Deficiency.	Average Deficiency per Member.
<i>Men only.</i>								
Friendly Societies with Branches - - -	3,698	798,639	£ 1,178,863	£ 1.48	141	17,209	£ 8,275	£ .48
Friendly Societies without Branches - - -	409	1,260,668	1,920,029	1.52	5	105,263	15,516	.15
Industrial Assurance and Collecting Societies -	8	1,942,513	2,648,578	1.36	—	—	—	—
Trades Unions - - - - -	168	625,586	784,037	1.25	6	85,771	24,795	.29
Employers' Provident Funds - - - - -	39	70,626	116,456	1.65	1	94	45	.48
Total - - - - -	4,322	4,698,032	6,647,963	1.42	153	208,337	48,631	.23
<i>Women only.</i>								
Friendly Societies with Branches - - -	797	226,524	217,611	.96	55	8,509	3,242	.38
Friendly Societies without Branches - - -	88	589,963	790,937	1.34	3	5,610	363	.06
Industrial Assurance and Collecting Societies -	8	1,839,144	1,482,494	.81	—	—	—	—
Trades Unions - - - - -	9	86,764	88,900	1.02	1	1,674	209	.12
Employers' Provident Funds - - - - -	3	2,425	1,329	.55	1	145	1	.01
Total - - - - -	905	2,744,820	2,581,271	.94	60	15,938	3,815	.24
<i>Men and Women (in common insurance).</i>								
Friendly Societies with Branches - - -	3,725	2,305,328	2,545,693	1.08	183	56,967	18,248	.32
Friendly Societies without Branches - - -	656	2,199,891	2,476,484	1.13	6	18,864	3,941	.21
Industrial Assurance and Collecting Societies -	19	3,146,067	2,074,606	.66	1	1,948	159	.08
Trades Unions - - - - -	65	712,135	807,659	1.22	3	18,080	4,740	.26
Employers' Provident Funds - - - - -	63	62,155	80,211	1.29	1	2,216	1,385	.63
Total - - - - -	4,528	8,485,676	8,044,653	.95	194	98,075	28,473	.29

on the valuation estimates may result. The principal of these, with the manner in which the deflection from the estimate is produced in each case, are shown in the following statement :—

Profit arises from :—

**LIGHT SICKNESS CLAIMS,
LIGHT DISABLEMENT CLAIMS,
LIGHT MATERNITY CLAIMS—**

through benefit payments under any of these heads being less than the provision made in the financial basis of the Acts.

HEAVY MORTALITY—

resulting in a greater reduction than estimated in the number of persons surviving to the older ages, at which the liability for sickness and disablement benefits is greatest.

INTEREST—

when the interest income derived from the accruing funds exceeds 3 per cent.—the rate assumed in the contributions and in the valuation.

CONTRIBUTIONS—

if the average number of contributions paid in respect of each member is in excess of the "expected" number.

CESSATIONS OF INSURANCE—

since the society holds the reserve appropriate to a life of average health, but is charged with a "transfer value," i.e., a sum calculated on the assumption that a person ceasing to be insured is in a state of health above the average.

22. The task of tracing the profit or loss attributable to the operation of each of the factors entering into the problem is exacting and, in the nature of the case, incapable of complete accomplishment at a cost commensurate with practical considerations. Much, however, may be attained by approximate methods and, by adopting such, the following general statement, which may be accepted as substantially accurate, has been prepared to show the manner in which the net surplus of 17,192,968*l.* (taking the approved societies as a whole) has been built up.

Loss arises from :—

**HEAVY SICKNESS CLAIMS,
HEAVY DISABLEMENT
CLAIMS,
HEAVY MATERNITY CLAIMS—**

through benefit payments under any of these heads exceeding the provision made in the financial basis of the Acts.

LIGHT MORTALITY—

resulting in a smaller reduction than estimated in the number of persons surviving to the older ages, at which the liability for sickness and disablement benefits is greatest.

CONTRIBUTIONS—

if the average number of contributions paid in respect of each member is less than the "expected" number.

TABLE VII.

Statement of Profits and Losses on the Basic Estimates.

Source of Profit or Loss.	PROFIT.		Loss.	
	Men.	Women.	Men.	Women.
	£	£	£	£
Sickness - - - -	4,964,000	1,622,000	228,000	57,000
Disablement - - - -	3,559,000	209,000	12,000	100,000
Maternity - - - -	1,321,000	413,000	72,000	7,000
Mortality - - - -	162,000	13,000	1,206,000	619,000
Cessation of insurance -	1,686,000	1,855,000	—	—
Marriage - - - -	—	666,000	—	4,000
Widowhood - - - -	—	4,000	—	52,000
Contributions - - - -	586,000		2,912,000	
Interest in excess of 3 per cent. - - - -	1,571,000		—	
Administration - - - -	200,000		—	
Interest on valuation surplus or deficiency -	1,214,000		6,000	
Miscellaneous items -	2,591,000		168,000	
Total - - - -	22,636,000		5,443,000	

23. Deferring to later paragraphs such general observations as it may be useful to make on this table, I propose to refer here to the effect upon the financial position of the societies of the special conditions which prevailed during, or have resulted from, the war. I dealt with these in my Interim Report, so far as they were observable in the valuations to which that report related, and in regard to the full valuation results nothing has arisen to make it necessary to vary the conclusions then arrived at. When I deal in subsequent paragraphs with the treatment of the valuation surpluses from the point of view of additional benefits, it will, however, be necessary to draw attention to some serious after-consequences of the war which had not developed by the end of 1918 and failure to observe which may lead to erroneous conceptions as to the net gain which approved societies have derived from war conditions.

The war profits, as they may conveniently be termed, arise as follows :—

(a) The claims for sickness, disablement and maternity benefits have been considerably below the provision made for the expenditure under these heads in the financial basis of the Acts.

As regards the sickness and maternity benefits, much of the resulting gain is traceable to the fall in the claims which

set in with the year 1915 and continued until 1918. No previous experience of friendly societies affords a parallel to this phenomenon, which is unmistakably connected with the war.

It is important to remember in this connection that the super-normal claims of men who were invalided from the Forces were met, up to 31st December 1918, by grants from the Exchequer.* The effect of the relatively heavy liability imposed by the claims of married women has also been corrected by an annual grant from public funds. In respect, therefore, of both men and women, the societies have been protected from elements of liability that were outside the scope of the original estimates, and accordingly reap the full advantage of the favourable experience which has prevailed.

In the case of disablement benefit the claims have steadily risen for reasons explained later in this report. The increase has, however, been below the expectation, especially in the case of men.

(b) The interest realised on the investments of the accumulated funds has been appreciably in excess of the valuation rate of 3 per cent. Interest at this rate is credited in respect of reserve values, which at present constitute about one half of the assets of approved societies, but the great bulk of the funds accumulated since 1912 has been invested in Government securities producing, especially since the beginning of the war, a much higher rate. Approved societies are exempt from income tax on interest, and therefore obtain the full benefit of the high rates of interest at which they have been enabled to invest.

The element of depreciation had not up to the valuation date become a serious factor, and the valuation regulations provided that Stock Exchange securities held by societies should be taken at their cost prices. So far as the funds of societies consist, under statutory directions, of credits in the Commissioners' Investment Account (comprising approximately 50 per cent. of the total amount accumulated and available for investment) the question of depreciation may be presumed, in any case, not to arise, since by appropriate regulations, prescribing the rate of interest allowed, provision may be made for the creation of sufficient reserves to protect the fund. The rate of interest at present allowed in respect of these credits is 4 per cent., leaving a suitable margin for the purpose here indicated.

(c) The receipts from contributions in many cases have exceeded the "expectation." Contributions are not payable in periods of sickness or unemployment,† and it follows

* These grants continued up to 31st December 1920 and then ceased.
 † This general provision is subject to the qualification that in cases of considerable unemployment the benefits are reduced unless certain modified payments are made in lieu of contributions.

that in years when sickness is below the average and employment abundant the receipts from contributions show a considerable gain to societies. These conditions prevailed generally up to 31st December 1918. The large amount shown as contribution losses in the table appears to be explained on other grounds than unemployment. This point is dealt with later.

(d) "War mortality," in the case of men, has added considerably to surplus. The liabilities of societies have been reduced by deaths of which there had been no expectation, while the credits given and the funds accumulated to meet those liabilities remain intact.

24. While, as indicated above, much of the gain derived from light sickness and disablement claims is due to the war, some part of it, in the case of many societies, must be ascribed to the favourable environment of the members and the nature of their occupations. So far as men who, normally, would have been subject to low rates of sickness have been withdrawn from civil life the benefit of these conditions to their societies has been suspended during the period of their naval or military service, but otherwise the conditions indicated have operated with their customary force. Rural societies, and societies whose members are confined to certain special classes, *e.g.*, the staffs of banks and insurance offices, journalists, clerks, teachers and domestic servants are noticeable in this respect.

25. Another element has contributed materially to the valuation results, namely, the quality of administration. It is impossible, in the nature of the case, to trace specifically the results of good administration; where various factors are in operation the influence of careful management, as one of them, can be inferred but cannot be measured. Indirectly the importance of this element can, however, be established. In a considerable number of cases the Insurance Commissioners were led, especially before the war, to conclude from excessive expenditure on benefits that administration was defective and to take appropriate action. The results of their intervention are generally apparent in the subsequent course of the claims, and in some instances are remarkable. It would appear that, in nearly all cases wherein deficiency has been found on the valuation of societies, action of this kind had become necessary, and there is little doubt that the deficiencies are due, at least in part, to the heavy expenditure which caused the official intervention. In other cases of the kind the valuation shows a comparatively small surplus, and it is evident that some of the societies whose surpluses are insufficient to permit of additional benefits are of this class. From these results of lax administration it is a reasonable inference that careful and efficient management, where it has been consistently exercised, has contributed its due share to the surplus disclosed.

DISPOSABLE SURPLUSES.

26. Under Section 37 of the Act of 1911 (as amended by the Act of 1918) a society or branch is empowered to submit a scheme for utilising in additional benefits a surplus which the valuer certifies to be disposable. The responsibility is thus imposed upon the valuer, in the exercise of his professional judgment, of determining the extent to which any particular surplus which he finds on valuation may with safety be distributed.

27. In my Interim Report I mentioned, in connection with the importance of maintaining an adequate reserve, the uncertainties attaching to the future claims upon approved societies, to the future course of the death rate and to the value of investments. With regard to the claims there is some evidence that, subsequent to the valuation date, the demands upon approved societies as a whole have continued to be within the valuation assumptions, but industrial conditions have lately undergone a catastrophic change and the possibility of serious reactions upon the health of the insured community cannot be disregarded. The strain upon societies of a fall in the death rate is due to the survival to the higher ages, at which the claims are at their heaviest, of a larger proportion of the members than was provided for in the original estimates. There is good reason to believe that, taking one year with another, this influence is operating upon the liabilities of the approved societies; and it is important that its full eventual effect should be kept in view when the distribution of surplus is contemplated. The position as to investments, chiefly represented by Government securities, is obviously better than it was a year ago, but, on the other hand, a factor that had then scarcely presented itself has come into operation and must have imposed serious losses on approved societies. With acute unemployment prevailing throughout the year 1921, and still persisting, it is evident that heavy losses of contributions have been experienced. These have not been fully offset by the reductions of benefit or other measures becoming operative in cases of arrears. They have, indeed, been intensified by the statutory provision which it was found necessary to make towards the end of 1921 to protect the position of persons who, through protracted unemployment, would otherwise have fallen out of insurance.

I have referred to these points in some detail because, on the issue of the valuation reports, dissatisfaction was expressed by a number of societies with the amounts certified by the valuers as disposable surplus. It is perhaps no longer necessary to defend the course taken by the valuers. Without professing to be able to predict from what directions a strain upon the funds of

approved societies might come, or to be able to measure its probable intensity, it was evident to myself and to my professional assistants that, apart from the general question of the prudent treatment of surplus which would arise under normal conditions the position at the end of 1918 was so uncertain that in addition to reserving the societies' Contingencies Funds, as required by the Act, measures must be adopted which in their results would carry forward at least the greater part of what we estimated to be the fortuitous "war profits" included in the surpluses.

28. The Acts give no direction as to the period over which a scheme of additional benefits shall operate, but the National Insurance (Joint Committee) Regulations, 1912, provide that in approving schemes the Joint Committee shall be satisfied as to their actuarial soundness, and to meet this condition it is necessary to set such a term to the operation of each scheme providing money benefits as will enable the liabilities under it to be measured actuarially. Having regard to the uncertainties of the situation it appeared to be essential that the operation of the initial schemes should be confined to a period of five years, the whole position being then reviewed, in each case, in connection with the second valuation. It was accordingly recommended that the limitation of the scheme to five years should be secured by the inclusion of a provision to that effect among the conditions to be prescribed by every scheme under Section 37 (2) of the Act of 1911. It followed that in each case the amount certified as disposable surplus was the sum which, in the opinion of the valuer, might safely be distributed during the five years for which the scheme was to run.

29. In the calculation of the disposable surpluses the valuers followed, as far as possible, a uniform procedure under which the reserves to be carried forward, while dependent largely on the ages of the members and other factors special to each case, did not differ widely (save in exceptional cases) from a general average of about 11s. 6d. a member (men) and 8s. (women). In a comparatively few cases the surplus was smaller than the reserve so ascertained, and the valuer was unable to certify that any part of it was disposable. In the great majority of cases the balance available for distribution was considerable, the total of the amounts certified as disposable being 9,184,087l., or, on the average, 55 per cent. of the related surpluses.

30. As above indicated, the disposable surpluses are being distributed, under suitable schemes, confirmed by the appropriate Department, over a period of five years, which began in the majority of cases on 4th July 1921.

The distribution of the disposable surpluses so far as attributable to the several parts of the United Kingdom, and subject to

the point previously explained as to certain international societies is as follows:—

TABLE VIII.

	Number of Valuations (Societies and Branches).	Number of Members.	Amount of Disposable Surplus.
			£
England - - - - -	6,520	3,512,827	2,864,334
Scotland - - - - -	477	1,085,191	698,500
Ireland - - - - -	197	265,165	186,139
Wales - - - - -	259	207,353	83,437
International Societies (with common funds) - - - - -	169	9,299,612	5,351,677
United Kingdom - - - - -	7,622	14,370,148	9,184,087

The distribution, as far as practicable, with reference to sex of insured persons is as follows:—

TABLE IX.

	Number of Valuations (Societies and Branches).	Number of Members.	Amount of Disposable Surplus.
			£
Men only - - - - -	3,258	4,355,297	3,796,649
Women only - - - - -	641	2,622,486	1,431,402
Men and Women (in common insurance) - - - - -	3,723	7,392,365	3,956,036
Total - - - - -	7,622	14,370,148	9,184,087

On comparison of Tables VIII and IX with Table I it will be seen that additional benefits can be granted to 88 per cent. of the members of approved societies.

31. Certain of the additional benefits which can be selected* are outside the scope of actuarial calculation, and a scheme under which any of these are granted must operate through the medium of a separate fund established by transfer from the disposable surplus. In the case of other additional benefits, for example, increase of sickness, disablement and maternity benefits, the creation of a special fund is unnecessary since the payments, being actuarially measurable, can be charged upon the ordinary Benefit Fund. In cases where additional benefits of this class were

* The additional benefits to be included in any scheme under Section 37 of the Act of 1911 must be selected from the list of additional benefits contained in Part II of the Fourth Schedule to the Act and in such regulations as are made pursuant to Section 15 of the Act of 1920.

proposed it was necessary, as explained above, that the Joint Committee should be satisfied that the scheme was actuarially sound.

32. For the information of each society and branch concerned, calculations were made showing what addition to the ordinary money benefits of the Act could be made if the whole of the disposable surplus were applied to this purpose and distributed over the money benefits in the proportion of—

- 1s. a week additional sickness benefit,
- 6d. " " disablement benefit,
- 2s. additional maternity benefit.

33. The following table shows the number of insured persons in whose case the disposable surplus admitted, if applied wholly to this purpose, of the payment of each rate of additional sickness benefit from 1s. to 5s. (in sixpenny stages) with corresponding additional disablement and maternity benefits according to the above scale.

It will be observed from this table that, in the case of a large number of insured persons, the disposable surplus permitted of an additional sickness benefit of 5s. a week with corresponding additions to the other money benefits. A proportion of the insured persons who fell within this category were members of societies of the special types referred to in paragraph 24. In some of these societies, and in certain other cases, the surpluses appeared to be larger than ordinarily would be expected, even when the abnormal conditions of recent years were allowed for. Whether in such cases other special conditions of a temporary character, and involving possible reactions, had contributed to the surplus was a question which could not be settled on a first valuation and the valuers, therefore, decided that on this occasion they could not safely certify the disposable part of any surplus at a greater sum than the equivalent of additional benefits at the rates of 5s. a week sickness benefit, 2s. 6d. a week disablement benefit, and 10s. maternity benefit. Compared with the benefits in force at 31st December 1918, the maximum additions which the disposable surpluses would provide were thus 50 per cent. of sickness benefit in the case of men and 66½ per cent. in the case of women, 50 per cent. of disablement benefit in both cases and 33½ per cent. of maternity benefit.

34. In order to avoid misunderstanding as to the correct interpretation of Table X, it must be kept in view that the membership of societies varies widely, the smallest societies having under a hundred members while the largest society extends to nearly two millions. Thus the large number shown against 2s. 6d. additional sickness benefit may be taken to indicate that one of the great centralised societies is in this group.

(See page 24 for Table X.)

DEFICIENCIES.

35. As stated above (para. 12) deficiencies were disclosed in 407 cases, namely, 28 societies and 379 branches. With regard

TABLE X.
Distribution of Insured Persons with reference to the Rates of Additional Money Benefits which the Disposable Surpluses would provide.

Additional Benefits.		Number of Insured Persons.												
Sick-ness (per week).	Dis-able-ment (per week).	Mater-nity.	England.		Scotland.		Ireland.		Wales.		International Societies (with common funds).		United Kingdom.	
			Men.	Women.	Men.	Women.	Men.	Women.	Men.	Women.	Men.	Women.	Men.	Women.
s. 1	d. 0	s. 2	329,131	150,377	38,974	156,987	36,126	17,897	32,819	6,472	798,202	1,646,467	1,235,252	1,978,200
1	6	3	282,253	194,762	79,796	28,055	14,130	7,178	29,754	5,612	265,175	26,455	671,108	262,062
2	0	4	365,663	156,220	89,119	28,697	18,909	6,616	12,407	2,359	198,071	128,251	684,169	322,143
2	6	5	339,871	126,318	220,128	33,827	24,674	13,353	9,610	2,229	1,632,765	95,667	2,227,048	271,394
3	0	6	342,144	73,029	55,554	33,773	8,649	4,234	9,046	3,410	479,705	569,402	895,098	683,848
3	6	7	238,202	51,797	20,477	10,607	35,132	23,704	2,924	675	446,867	28,926	743,602	115,709
4	0	8	227,966	45,096	27,215	27,638	7,758	2,344	1,738	322	74,820	29,236	339,497	104,636
4	6	9	126,757	16,017	10,681	4,375	2,068	907	3,064	46	184,905	28,274	327,475	49,619
5	0	10	232,345	24,825	49,114	15,911	9,589	6,866	2,897	289	171,222	123,785	465,167	171,676
Total	-	-	2,484,332	838,441	591,058	339,870	157,035	83,099	104,259	21,414	4,251,732	2,676,463	7,588,416	3,959,287

NOTE.—In the case of certain societies and branches with a total membership of 2,822,445 (1,661,904 men and 1,160,541 women) the disposable surplus was insufficient to provide additional money benefits under the above general plan and had to be applied to other forms of additional benefit.

to societies, the Contingencies Fund of the individual society is available towards making good the deficiency under the provisions of Section 3 (2) of the Act of 1918. In four cases only was that fund insufficient for the purpose. In one of these the effects of the remaining deficiency fell to be met, under special arrangements, in part from a fund provided by the employer under Section 25 of the Act of 1911. Subject to this the four residual deficiencies required consideration under the provisions of the Act of 1918 directed to the relief of societies: three of these deficiencies, it is understood, have been made good, one being still under examination. In the case of branches a deficiency, if no question of maladministration arises, is chargeable against the Contingencies Fund of the society of which the branch is part. In all cases this fund was found to be ample for the purpose.

THE EXPERIENCE OF SOCIETIES DURING THE VALUATION PERIOD.

36. In the following paragraphs the subjects dealt with briefly in paragraphs 21 to 25 are examined in greater detail.

Sickness and Disablement Claims.

37. Profits or losses accrue to societies under this head according as their payments in respect of sickness are less than or greater than the sums provided on the basis of valuation. The following table shows how the amounts actually expended by societies compare with the amounts provided for by the valuation tables. The latter are described for convenience as the "expected" payments. This phrase is not to be understood as conveying more than is here indicated; throughout this report the term "expected" payments or occurrences means the amounts or numbers which would have been recorded if the experience had been in exact agreement with the provisions of the valuation basis.

TABLE XI.
Sickness and Disablement Benefit Claims—Comparison of Expected and Actual Payments.

	Sickness Benefit.			Disablement Benefit.		
	Expected.	Actual.	Percentage of Actual to Expected.	Expected.	Actual.	Percentage of Actual to Expected.
Men	£ 24,280,984	£ 19,544,318	80	£ 6,124,349	£ 2,578,125	42
Women	8,010,757	6,446,085	80	1,326,882	1,217,217	92
Total	32,291,741	25,990,403	80	7,451,231	3,795,342	51

38. In connection with these figures it is necessary to make the following points clear :—

(i) The figures of actual and expected cost are net figures after deduction of the State grant.

(ii) In certain cases where the right to sickness benefit has been relinquished, in whole or in part, in consideration of a reduction in contributions (*e.g.*, Navy and Army members, Mercantile Marine, Section 47), the estimated amount of the reduction of contributions so allowed has been treated as expenditure on sickness benefit.

(iii) Amounts paid to societies (*a*) as grants in respect of their liabilities to married women (through the medium of the Women's Equalisation Fund) and (*b*) in respect of the extra liability arising from the claims of discharged sailors and soldiers, have been deducted from the actual cost of benefits.

(iv) The actual cost of sickness and disablement benefits represents the payments of societies as reduced by the operation of the Arrears Regulations. In the absence of the necessary data it is impracticable to make a corresponding deduction from the expected cost, which is accordingly based on the assumption that all members were entitled to normal benefits. It is believed that the appropriate correction would not be important, taking societies as a whole.

(v) Where a person has ceased to be in insurable employment, it has been assumed in the calculation of the expected costs that the society was at risk of payment of benefit for a period of 12 months after the cessation took place. The statutory right of the insured person to this "free year" of insurance on lapse was not definitely granted until the Act of 1918 came into force, the position being governed previously by Section 79 of the Act of 1911, in the interpretation of which a certain discretion was allowed to societies. In the financial regulations which were subsequently made societies were assumed to have been at risk in all such cases for the full period above indicated. So far as this was not, in fact, the case, a profit has accrued to them which is reflected in the figures given.

(vi) The profit arising from sickness experience must also be considered in relation to one of the causes of apparent loss of contributions, referred to later as having been found in certain societies. In so far as members of societies may have been improperly retained on the registers after the termination of insurance, the expected cost of sickness has necessarily been overestimated.

(vii) The sickness benefit of women, both expected and actual, includes a relatively small amount which was payable under this head in the year 1913, but the equivalent of which from 1914 onwards was payable as maternity benefit.

The percentages of actual to expected claims shown by Table XI are, of course, averages for the whole membership of approved societies. The experience of individual societies has varied widely from these averages. In regard to sickness, it is found on classifying the experience (exclusive of branches) that societies containing about 120,000 persons have been subject to a rate of sickness under 50 per cent. of the valuation standard, while, on the other hand, societies including about 57,000 persons have experienced upwards of 120 per cent. of the standard rates.

39. Before examining the sickness experience in greater detail it appears to be advisable to set out such figures as will show the course of the claims from year to year throughout the period 1913-18. This is done in Table XII, which has been compiled from returns submitted by the societies and includes the full amounts paid without deduction of the State grants under their various heads as mentioned in para. 38. Apart from the fact that Table XI shows the net payments of benefit and Table XII the gross payments, there are small differences between the two tables due to the fact that the data on which they have respectively been compiled have been drawn from different sources. It should also be mentioned with regard to Table XII that certain of the figures given differ to a small extent from provisional figures previously published. This is due to adjustments made after audit and after scrutiny of the valuation returns, more particularly with reference to allowances in lieu of sickness benefit to men serving with the Forces.

In regard to the amount shown as sickness benefit paid to women in the year 1913, the point mentioned in para. 38 (vii) above should not be overlooked. Among both men and women a substantial increase in sickness claims was experienced in 1914 as compared with 1913. From 1915 onwards a remarkable decline in the claims for sickness benefit set in, and though, under the scourge of epidemic, this was checked in 1918, the claims even of that year did not reach the average of 1913-14.

The figures for disablement benefit in the year 1914 cover a period of 5½ months only. The subsequent increase in the cost of this benefit is examined later. This increase is not necessarily inconsistent with the decline in the cost of sickness benefit.

TABLE XII.
*Expenditure by Approved Societies on Sickness and
Disablement Benefits.*

Year.	Men.		Women.	
	Sickness Benefit.	Disablement Benefit.	Sickness Benefit.	Disablement Benefit.
	£	£	£	£
1913 - - -	4,369,499.	—	2,127,274	—
1914 - - -	4,952,840	143,283	2,070,808	44,139
1915 - - -	4,333,554	607,167	1,672,752	255,851
1916 - - -	3,954,883	787,348	1,418,182	379,345
1917 - - -	3,782,302	869,606	1,399,767	443,814
1918 - - -	4,442,604	909,617	1,726,871	494,825

Sickness Benefit (Men).

40. On the general average the actual cost of sickness benefit to the funds of approved societies has been about 80 per cent. of that expected on the basis of the valuation table. This feature is found to have prevailed in each of the groups representing particular types of societies; it may, indeed, be said that light sickness has been almost universal. It has been indicated above (paragraph 11) that the standard table is that of the Manchester Unity of Oddfellows, 1893-97 (Whole Society), with a loading of $12\frac{3}{4}$ per cent. The experience of the years 1913 and 1914 was such as to suggest that if normal conditions had prevailed throughout the whole period the claims of men would have been within the provision thus made, and that the full amount of the margin given by the loading to the Manchester Unity rates would not have been absorbed. It is not, however, to be assumed that if this had proved to be the case such margin is unnecessary. Nor can the fact that, under the Act of 1918, Contingencies Funds were established be held, in the present state of knowledge upon the subject, to remove the need for the margin in question. If the normal benefits of the Act are to be maintained as the minimum benefits, a substantially higher provision must be made than that represented merely by the average of all societies. Only in this way can the societies with risks above the average receive due protection; in other cases the excess in the provision made, whether directly through the Benefit Fund or indirectly through the Contingencies Fund, will emerge as surplus available for additional benefits. The fact that such cases will exist, and even the prospect that they may be numerous, is not to be interpreted as an indication that the provision made for sickness is excessive. It is a necessary condition of the successful operation of a system of insurance

based upon a uniform contribution, and administered through financially independent societies and branches with widely different sickness experiences, that the average of those experiences should be substantially lower than that provided for in the financial basis of the scheme.

41. The fall in the claims for sickness benefit during the war years provides an arresting illustration of the extent to which external conditions affect the cost of sickness insurance. Various factors which need not be discussed at length in this report are well known to exert a material influence upon the claims, and among these the current economic conditions are often prominent. Employment was abundant during the war years and wages were high. With such conditions operating universally and exceeding in marked degree the corresponding attributes of a state of industrial activity due to any normal cause, a decline in sickness claims was almost inevitable. The actual decline proceeded further, however, than even the prevailing economic conditions might reasonably be held to explain; and the fact that concurrently with the decline improved administrative methods were being applied in many quarters, frequently under pressure exercised by the Insurance Commissioners, does not suffice to bridge the difference. The beneficial factor which is explained by neither economic conditions nor efficient administration is the universal "will to work" which, under the stress of national necessity, dominated the civilian population during the years in which the fate of the country hung in the balance. The temperamental element, which plays so large a part in controlling physical capacity for work, came fully into operation, and in the right direction. Moreover, the post-war sickness experience of approved societies seems to show that this universal effort was not accompanied by any untoward reactions; on the contrary, the claims have not, since 1918, reached the pre-war level. That the resolution to work, based upon the trust reposed in its defenders, which carried the civilian community through the long years of war was beneficial, on the whole, from the point of view of health, is strongly supported by the experience of the approved societies, whose membership covers the great majority of the wage-earning population.

42. The total profits accruing to approved societies from the favourable sickness experience of their male members approximated to 4,750,000*l.* up to the valuation date. This figure is the more remarkable in that the large proportion of men who were serving in the Forces, averaging about 30 per cent. of the total over the whole period of the war, contributed nothing towards it. As explained above, these men were not entitled to sickness benefit while serving, but in lieu thereof were allowed the full value of sickness benefit under normal conditions in the shape of a reduction in contributions.

43. An attempt has been made to obtain some indication as to the manner in which the sickness risk has varied according to locality. To have made a complete investigation in this respect would have been impossible having regard to the wide areas covered by the operations of the large centralised societies. A tabulation has, however, been made of the experience of those English societies and branches which have been localised according to county in Part X of Appendix A. Although the members of any particular society of this class or of a branch are obviously not all resident in the county, this tabulation may be accepted as giving a broad picture of the incidence of sickness in county areas.

The results, as regards men, are given in the following table in which the counties are grouped according to the relation of actual sickness cost to that expected. The average amount of surplus per member in each group, taken necessarily from the societies (or funds) in which men only were insured, is added. It will be seen, as indeed would be expected, that there is a close relation between the sickness cost experienced and the result of valuation.

44. It appeared probable that an examination of these results with reference to the occupational element might be instructive. Columns 4 and 5 were therefore added to show the proportions in which, at the Census of 1911, (a) Agriculture, and (b) certain industrial groups with which heavy sickness rates have always been associated in friendly society experience, were respectively represented in the enumerated population of each group of counties. The industrial groups taken under (b) were Mines, Quarries, Railways, Building, Iron and Steel, Chemicals, Brick, Earthenware and Glass. It should be explained that the records of approved societies do not enable a classification of their members to be made with regard to occupation, and that the Census figures were used on the assumption that the societies located in each county group, when taken together, would represent an industrial distribution corresponding fairly with that of the group as a whole.

45. Sickness benefit is not normally payable under the Acts in cases of injury or disease for which compensation is received under the Workmen's Compensation Acts. The figures in columns (2) and (5) of Table XIII taken together are therefore significant as illustrating the fact that sickness experiences differ with occupation independently of differences in the risks of industrial accident. This is a point on which at times there has been much misconception. Sickness benefit is payable when the insured person is "incapable of work" and in practice this means, as regards temporary sickness, "incapable of following his usual occupation," obviously the risk against which it is necessary for the workman to insure. In regard to specific types of physical disorder, the personal occupation of the insured person and the kind of labour it involves are certainly points of importance in determining whether he is or

TABLE XIII.

Sickness Experience of Men (England) classified according to Counties, with relative Valuation Results.

County.	Percentage of Actual to Expected Cost of Sickness.	Net Surplus per Head in County groups. (Men's funds only.)	Percentage of Employed Men (in County groups) engaged in Agriculture as shown by Census of 1911.	Percentage of Employed Men (in County groups) engaged in heavy labour occupations as shown by Census of 1911.
(1)	(2)	(3)	(4)	(5)
London - - -	73	£ 1.65	0.6	21
Surrey - - -	70	1.91	20	23
Sussex - - -	71			
Kent - - -	72			
Lincolnshire and Rutland.	73			
Cambridgeshire and Hunts.	74			
Hampshire - -	76			
Norfolk - - -	76	1.57	14	28
Dorset - - -	77			
Westmorland -	77			
Yorkshire, E. Riding	77			
Yorkshire, N. Riding	77			
Berkshire - -	78			
Suffolk - - -	78			
Essex - - -	79			
Gloucestershire	79			
Middlesex - -	79			
Oxfordshire -	79			
Warwickshire -	79			
Buckinghamshire	80	1.42	18	27
Bedfordshire -	81			
Devonshire - -	81			
Hertfordshire -	81			
Somersetshire -	82			
Wiltshire - -	83			
Cheshire - - -	84			
Lancashire - -	85			
Shropshire - -	85			
Cornwall - - -	86			
Worcestershire	87	1.29	8	33
Leicestershire -	88			
Herefordshire -	89			
Northamptonshire	89			
Cumberland - -	90	1.22	6	48
Nottinghamshire	90			
Staffordshire -	91			
Yorkshire, W. Riding	93			
Derbyshire - -	97	1.04	8	56
Northumberland and Durham.	109	Nil.	4	64

is not "incapable of work." If this fact be given due weight this table will not be interpreted, wrongly, to indicate that the persons engaged in the occupations comprised under (b) as above indicated are, by reason of their employment, or otherwise, necessarily subject to more sickness than the general average. They may be so subject, and doubtless are in some cases, but it is also probable that they claim more frequently because incapacity for work has to be measured by standards different from those appropriate to the less exacting occupations. This feature of sickness insurance presents one of the difficulties of administration which place real responsibility on both the certifying doctor and the approved society official.

The figures showing the extent to which the employed male population of the several county groups is engaged in agriculture are of interest, and indications of the association of a favourable sickness experience with this industry are observable. The table, as a whole, while less significant in this connection than in regard to the industrial groups in which the heavier risks are found, presents some arresting contrasts, and suggests lines of enquiry that might be of considerable social value when the experience of a normal period becomes available for examination.

(Women.)

46. The net expenditure on sickness benefit in the case of women is shown by Table XI to have been 80 per cent. of the expectation. This is the same relative figure as the table shows for men, but it must not be assumed, therefore, that allowing for differences of age distribution the actual experiences of sickness among men and women have been the same. In the first place the expenditure of societies in respect of both men and women, as brought into Table XI, is reduced by the amounts of the special grants referred to in para. 38 (iii) and this diminishes the expenditure to a relatively much greater extent in the case of women than it does in the case of men. The payments into the benefit funds of societies from the Women's Equalisation Fund up to 31st December 1918, were no less, in total, than 1,375,998*l.* and it is after deduction of this sum that the figure of 6,446,085*l.* shown by the table is reached. In the case of men the sum deducted from the expenditure as representing the payments to societies under the recoupment grants for men discharged from the Forces was 500,584*l.*, and the expenditure, after reduction by this sum, was 19,544,318*l.* Without deduction of the special grants, therefore, the cost of sickness benefit in the case of women would bear a much greater proportion than that of men to the expectation of the standard table.

In the second place it is necessary to realise that the standards for men and women are not the same, the sickness provided for being materially greater in the case of women than in the case of men. On reference to para. 11 it will be seen that the basis for men is 112½ per cent. of the Manchester Unity sickness rates,

but that for women the basis is on the average 135 per cent. of the same rates. When, therefore, it is shown, as in Table XI, that the cost for both men and women has been 80 per cent. of the standard, it must be remembered that the women's standard represents a rate of sickness which on the average is about 20 per cent. higher than that for which the men's table provides.

A full appreciation of these facts is essential to the realisation of the beneficial effects of the changes made by the Act of 1918. If the original scheme of 1911 had not been amended the sickness benefit expenditure of the years 1913-18, so far as women are concerned, would have been about 115 per cent. of that provided for, notwithstanding the remarkable decline in the claims which set in with the year 1915. In the circumstances this figure is now, of course, of historical interest only.

47. On examination of the working of individual societies it is found that the sickness experience in societies admitting women members only was much more favourable than that of women in the "mixed" societies. This may be attributed to two reasons: firstly that the societies admitting only women include societies providing for special classes, such as teachers, women clerks and domestic servants, with a low rate of sickness, and secondly that, as indicated in paragraph 20, certain prominent societies insuring men and women together in common funds have evidently drawn a considerable proportion of their members of both sexes from classes subject to more than the normal risks.

48. Sickness insurance among women did not exist to any material extent before the system of National Health Insurance was instituted, and the incidence of the sickness risks of women, with regard to such factors as occupation, environment, marital status, &c., remains to be investigated. It is hoped that in due course it may be possible to take this matter up, but, apart from the difficulties attendant on the prosecution of new statistical enquiries in the present financial circumstances of the country, it is evident that substantial progress in this direction cannot be made until reliable data can be gathered. The experience of the war years is so obviously abnormal that even if it were analysed on a comprehensive plan the results would be subject to qualifications from which it may be presumed that future experience will be free.

Disablement Benefit.

49. On reference to Table XII it will be seen that the claims for disablement benefit have been continuously increasing since July 1914, when this benefit first became payable. Such an increase is in accordance with the assumptions adopted in the financial basis of the scheme. The persons who were brought into insurance at the outset were those who were in employment at the time when the Act came into operation. In these circumstances there could be no cases of incapacity due to protracted

sickness at the beginning; the liability in respect of such cases, including those of permanent invalidity, would develop gradually over a period of about 10 years following the commencement of insurance. No disquieting inference is, therefore, to be drawn solely from the fact that since 1914 the claims for disablement benefit have been steadily increasing.

For reasons which were explained in the Second Annual Report of the National Health Insurance Joint Committee (Cd. 7496-1914) the provision made in the reserve values for the growing claims in respect of disablement benefit in the early years of the Act was somewhat greater than the sum theoretically estimated to be necessary for this purpose. As will be seen in the following paragraphs, in which the position in regard to the disablement claims of men and of women respectively is examined, the extra provision thus made had not, up to the valuation date, been absorbed.

(Men.)

50. The proportion of actual to expected cost in the period under examination was 42 per cent. It is clear from this figure that the cost of disablement benefit has been very low and that the special provision made for a more rapid increase of cost than that theoretically expected has not in fact been necessary. The total saving on the estimated expenditure is over 3,500,000*l.* Such part of this sum as represents the special provision referred to is obviously not in the nature of a profit available for present distribution. It was provided to meet a contingency, at the cost of an increase to the charges for the redemption of reserve values extending over the next 30 years, and if it could now be assumed that no such provision in respect of disablement benefit need be retained it might be fitting to withdraw it and to reduce the reserve values accordingly. Practically, however, the present uncertainties preclude consideration of this course; the sum so provided constitutes a valuable reserve, the need for which may still arise, and it has accordingly been decided to carry it forward as part of the surplus of each society (or branch) which is not available for present distribution.

(Women.)

51. In contrast with the experience of men, the cost of disablement benefit in the case of women has not been materially less than the amount provided on the reserve value basis. The actual cost over all societies has been 92 per cent. of the expected, and the net saving to societies has been little more than 100,000*l.* The results of the valuation in respect of women's insurances have, however, made it possible to take the same course in regard to disposable surplus as has been adopted in the case of men, *i.e.*, to carry forward an amount corresponding with the special addition made to reserve values for the purpose referred to in para. 49 above.

The course of expenditure on disablement benefit in the case of women suggests that the operation of this benefit will have to be closely watched. Even when the claims of women for sickness benefit were reduced to an abnormally low figure by reason of war conditions of employment and wages, the corresponding cost of disablement benefit rose rapidly towards the expectation. There are indications that, unless great care is exercised in supervision, the claims of women for disablement benefit will eventually create a difficult problem for some of the societies.

Maternity Benefit.

52. The figures as to actual and expected cost are given in the following table. The figures are "net," *i.e.*, the State grant is deducted:—

TABLE XIV.

Maternity Benefit Claims—Comparison of Expected and Actual Payments.

	Expected Benefit Payments.	Actual Benefit Payments.	Percentage of Actual to Expected.
	£	£	
Men's Insurances - - -	6,297,389	5,047,822	80
Women's " - - -	1,121,334	714,826	64
Total - - -	7,418,723	5,762,648	78

The figures in respect of women relate to the period since January 1914, since, under the provisions of the Act of 1911, sickness benefit was originally paid in certain cases in lieu of maternity benefit. An alteration was made in this respect by the Act of 1913.

The figures of expected cost are based upon a table of birth rates closely related to the experience of England and Wales during the year 1910. This was, of course, a valid standard on which to base the estimates for the years 1913-18, and the differences between the actual cost and the expected cost thus estimated reflect the results of the reduced birth rate during the war. The total saving on the estimates is about 1,250,000*l.* for men's insurances and 400,000*l.* for those of women. Looking at the relative weight of these figures, as indicated by the last column of Table XIV, it will be seen that the average payments of maternity benefit to employed women have been materially below the average for the wives of insured men. The claims of employed women come predominantly from employed married women, and the difference between the two sets of figures appears to suggest that the birth rate is considerably lower among wives

who are industrially employed than it is among wives who are not so occupied. The difference in the birth rate of the two classes would seem to be even greater than the figures indicate, for a large proportion, probably, indeed, a large majority, of the industrially employed women are married to insured men and on confinement draw maternity benefit in respect of their husbands' insurances, the first line of the table, therefore, relating to the claims of both employed and unemployed wives, and not to the latter only. On the other hand, the apparently low birth rate among insured married women is subject to some modification on the ground that, for reasons explained in para. 60 below, the numbers of employed married women in the valuation returns are believed to include some widows. Further, the number of insured married women was increased very largely during the war. It is probable that the husbands of an exceptionally large proportion of employed young married women were on military service, and if such were the case the birth rate among this class would be affected by war conditions to a greater extent than was the case with the whole body of women entitled, under the Act, to maternity benefit. Caution must thus be used in drawing deductions from the relation of the two sets of figures. Health Insurance statistics are certainly capable of throwing light on the important social question of the relative birth rates among industrially employed and home-keeping wives, but the special conditions of the war years seem to suggest that no very positive inference can be drawn from the figures so far available.

The Rate of Mortality.

53. The rate of mortality among members of approved societies has, of course, been greatly affected by deaths attributable to the war. In order that this feature can be examined, the results in the case of men have been tabulated to show the mortality at ages under 40 and over 40 respectively. These figures, together with those relating to women, are given in the following table :—

TABLE XV.
Comparison of Expected and Actual Mortality.
(Exclusive of Ages over 70.)

	Expected number of Deaths.	Actual number of Deaths (as recorded).	Percentage of recorded Actual to Expected.
Men—			
Under age 40 - -	212,246	419,363	198
Age 40 and over - -	450,967	308,626	68
Women - - - -	180,477	103,276	57
Total - - - -	843,690	831,265	99

54. In the valuation basis certain assumptions are made as to the death rates which will prevail in approved societies as their members pass from age to age in the future. In so far as these assumptions are realised, no profit or loss accrues to a society in respect of mortality. If, however, the death rate exceeds the expectation, a society realises a profit under this head, since it no longer requires the reserves which it holds to meet the advancing liability for sickness and disablement benefit for such number of the members as have died in excess of the number expected. In the contrary event a society sustains a loss, it being assumed, of course, in either case, that notwithstanding the deviation from the general average in the society's mortality experience the surviving members will be subject in future to the general average rate of sickness. It has sometimes been thought that, because there is no death benefit under the system of National Health Insurance, the question of profit and loss from mortality does not enter into the financial arrangements of approved societies. Such, however, is far from being the case, as will be seen from Table VII, where the profits in respect of mortality are shown to be 175,000*l.* and the losses 1,825,000*l.*

It may be thought in view of the figures given in Table XV, which show that in total the deaths among men have materially exceeded the number expected, that the loss under this head shown in Table VII is inconsistent with the explanation just given as to the effect of the element of mortality. It will, however, be seen that, while the number of deaths among men at ages under 40 has been about 207,000 in excess of the expectation, the number at ages 40 and over has been below the expectation by about 142,000. As between young men and men of the advanced ages at which the majority of deaths at ages over 40 are found the reserves held by societies differ very widely. It is estimated that in respect of the younger group a net gain of about 560,000*l.* has accrued in release of reserves by heavy mortality, while on the contrary the low mortality among men of ages over 40 has imposed upon societies an additional strain of about 1,600,000*l.* It will thus be seen that the distribution of deaths with regard to age is a material factor in determining whether, in total, a profit or a loss has resulted from mortality.

The extent to which the figures given in Table VII may be affected by other considerations is dealt with in the following paragraphs.

55. As indicated above, the actual deaths among men under age 40 have exceeded the number expected according to the standard table by over 200,000. In view of the low rate of mortality among the civilian population exhibited by the other comparative figures of the table, it is not unreasonable to presume that the recorded deaths include some 300,000 attributable to the war. It is probably, however, a fair estimate of the position to say that fully 500,000 members of approved societies lost their lives in the war, and it must, therefore, be assumed that on

the valuation date the records of approved societies included as existing members a large number of men who had died in the war, but whose deaths had not been entered up in their societies' registers. The exact position in this respect is difficult to determine, since many men on joining the Forces failed to communicate the fact to their societies and, in due course, were written off the membership registers, in some cases, as having left insurable employment.

56. Turning now to the other figures in Table XV, it would appear that the mortality among civilian members of approved societies was to a marked extent below the expectation. The fact that the insurable population did not include persons who through invalidity had ceased to be employed before the Act came into operation would lead naturally to the anticipation that such an experience would have prevailed in the early years of the scheme. It is, however, very doubtful whether the population death rates of the years 1908-10 (on the experience of which the mortality table employed for National Health Insurance purposes was constructed) and the approved societies' civilian experience of 1913-18 were, for this reason, so different as to justify the belief that the mortality rate among insured persons was only 68 per cent. of the standard, as suggested by the experience of men over 40, or to support the still more difficult proposition, suggested by the figures relating to women, that the ratio was no higher than 57 per cent. The conclusion to which these figures lead is that, apart from the actual prevalence of a light death rate, an appearance of low mortality has resulted from the failure of certain societies to obtain a full record of the deaths among their members. The variations in this respect between the different classes of societies are significant; there are definite indications that some of the large centralised organisations have been less successful than societies of other types in overcoming whatever difficulty may have arisen. So far as concerns men who were serving with the Forces, the matter is complicated from causes not entirely within the control of the societies and means must be found to assist them in correcting it. In regard to civilians, the need for proper arrangements was long ago seen and the consequences of its neglect were frequently and fully explained. It is a matter for regret that this question has persisted to become the subject of comment in connection with the valuation results.

57. The point of substance in regard to this matter is not that the surpluses of certain societies are understated, for the time being, by reason of a proportion of the members who have died being classed as still living—though this point in itself is serious enough since it may easily lead to erroneous conclusions as to the sickness experience and other factors bearing on the valuation result—but that, failing the tracing of all its deaths by any society, a certain number of members who have died have been, or in due course will be, struck off the register as having ceased to be in insurable employment during life, their "transfer

values" being accordingly withdrawn from the society under the Act of 1918 and paid to the credit of the central Reserve Suspense Fund. No such payment falls to be made upon a death, since the probability of death is a factor taken into account in the financial basis of the Act. Wherever, therefore, a death is treated, in the absence of knowledge of the fact, as a lapse from insurance, the society concerned sustains a loss of somewhat serious amount. Defective administrative machinery, leading to such a result, is obviously a matter for the careful attention of societies.

Cessations of Insurance.

58. It will be observed from Table VII that the profits attributed to this source amount to 1,686,000*l.* in the case of men and 1,855,000*l.* in the case of women. Approximately 50 per cent. of this item originates in the fact that, on the withdrawal of a person from insurable employment and the consequent cessation of his membership, his society retains a portion of the reserve held against his insurance. The money so retained by a society represents the excess of the general average reserve (for the age concerned) over the reserve appropriate to a member who is presumed to be in a state of health above the average; in other words, it is the difference, at the age in question, between the valuation reserve and the "transfer value."

If cessations of insurance leave a society with a membership whose standard of health is lower than it might otherwise have been, the retention of this balance cannot be regarded as affording a profit to the society. It rather provides a fund out of which the society will be recouped for the loss of members in superior health, part of whose contributions, had they remained, would have assisted it to support its invalid cases. It is nevertheless open to argument that, in fact, this item contains a substantial element of profit so far, at any rate, as men are concerned. The rates of sickness of the Manchester Unity Tables (which were employed for the purposes of the Act) represent the experience of a body from which lapses were constantly taking place, to some extent, perhaps, in circumstances similar to those of cessation from National Health Insurance, and from this point of view it may be suggested that the financial basis of the Act makes some provision for augmentation of the average rate of sickness at successive ages due to the withdrawal of lives in a state of health above the common average. While, in the existing state of knowledge upon the subject, it is impossible to form a positive opinion upon the point, it is proper that in dealing with the distribution of surplus the element of doubt should be recognised. An appropriate part of this item, based upon the conditions of the particular case, has, therefore, been included in each amount of surplus carried forward.

The other 50 per cent. of this item arises on the point explained in para. 38 (v). As there indicated, it has been

assumed in the regulations governing the debits against societies in respect of the period up to 1st July 1918 that persons who ceased to be insured within the period had been entitled to a free year of insurance, and that the society had been at risk accordingly. There is reason to think that, as regards the great majority of persons who went out of insurance, this was not, in fact, the case, and that the regulations accordingly conferred some profit upon societies by way of undercharge in the transfer values debited to them. So far as this profit is related to sickness benefit it is comprised in the figures shown under that head; the residue is included in the item now under discussion. This profit, it should be added, is not recurrent and, in view of its magnitude, that fact has been taken into consideration in determining the amounts of surplus to be carried forward.

Marriages.

59. A net profit of 662,000*l.* is shown under this head. The financial provisions of the Act in regard to the marriage of insured women have been substantially changed since 1912, and it is impossible to trace out the exact conditions to which this profit is attributable. It is observed, however, that while the statistics published by the Registrar-General show that during the years of the war the total number of marriages in the community was above the normal average, the experience of approved societies exhibits a contrary feature. Theoretically the profit shown is due to this fact, but it is certain that in great numbers of cases marriages have not been notified to societies, and that many women on leaving insurable employment on marriage have failed, in consequence, to obtain the special benefits to which they were entitled; it is probable that this is the source whence much of the profit in question has really come. It is to be expected that under the new procedure set up by the Act of 1918 this feature will be avoided, or at any rate greatly lessened, and that the marriage factor will cease to produce such departures from the financial estimates as seem hitherto to have been experienced.

Deaths of Husbands of Insured Women.

60. The actuarial basis of the scheme of insurance takes into consideration the fact that when a woman becomes a widow the society's liability may be sensibly diminished, according to her age, in respect of maternity benefit. The reduction is, of course, considerable at the younger ages, but practically disappears at about age 45.

As a result of the war the number of widows was largely increased at the younger ages, and the effect of this should have been reflected in the valuation results. The fact that, instead of a gain, a net loss of 48,000*l.* is shown under this head in Table VII can only mean that there is a widespread failure on the part of societies to register the deaths of husbands of insured married

women. This does not, of course, add to the liabilities of societies, though it leads to an over-estimate being placed upon them at the valuation, and to a subsequent appearance of profit when the cost of maternity benefit falls below the expectation for the supposed number of married women on the books.

It is not in the interest of the members of a society that from this or any cause its liabilities should be over-valued and its surplus minimised; while in the event of a deficiency appearing as the result of inattention to this factor the consequences might be decidedly serious. It is essential, therefore, that societies should realise the importance of accurate records in this connection. It should not, moreover, be overlooked that if a widow who appears in the register as a married woman ceases to be insured the society may be debited with a larger transfer value than would otherwise be the case.

Receipts of Contributions.

61. The finance of the scheme presumes that contributions will not be paid in periods of unemployment and sickness, and the financial position of approved societies is, therefore, affected in some degree, so far as contributions are concerned, by industrial conditions and by divergencies of sickness experience from the general standard. It was found in connection with the valuations that in the majority of societies substantial contribution profits had been realised in the period 1913-18, the total of these, as shown in Table VII, being 586,000*l.* These profits are evidently due to the exceptional conditions which prevailed during the war; unemployment was inconsiderable and low rates of sickness were experienced, both factors leading to the receipt of contributions in excess of the expectation.

62. On the other hand, it will be observed from Table VII that contribution losses amounting to 2,912,000*l.* were apparently experienced by certain societies. Analysis of this item reveals the fact that the greater part of it is attributable to a few large societies, chiefly of the centralised types.

It is impossible, without examination of administrative details, to form a conclusion as to the causes of this apparent shortage in contribution income, but it is worthy of note that in the course of the valuations a substantial loss in contributions was generally found to be associated with a high rate of cessation from membership. It is possible that certain societies have been lax in clearing their registers and that, in respect of both deaths and cessations, insured persons have been kept on the books for considerable periods after the termination of membership. Reasons have already been given for the belief that in respect of men who were killed in the war the registers have been imperfectly corrected, thus leading to the inclusion among the persons existing on the valuation date of a large number of men who had previously died. It is probable that to some extent a similar position existed in regard to other cases in

which insurance had ceased. If so, the number of members included in the valuation of certain societies may be appreciably greater than the number actually existing. The effect for the time being is, of course, against the societies concerned, in that the valuation results appear to be less favourable than otherwise would have been the case. The fact that the difference is "on the safe side" is doubtless satisfactory so far as it goes, but it is evident that the whole matter requires the careful attention of those concerned.

It should also be pointed out that investigation has shown that in certain societies in which the contribution income was deficient the cards received were stamped well up to the average but the number of cards surrendered was seriously below its proper figure. This, again, is largely a matter of efficiency of management. Some cases were, of course, found in which the stamps on the cards were materially below the average. This feature was more common in Ireland than elsewhere.

Interest.

63. As already explained, the valuations of approved societies are made upon the basis of interest at the rate of 3 per cent. per annum. Any interest earned by the investments in excess of this rate therefore produces a profit.

A large proportion of the assets of approved societies consists of the unredeemed portion of the original reserve values, and on this item the statutory rate of interest is 3 per cent.; in this connection no interest profit can arise. As, however, reserve values are redeemed and further funds are built up out of savings from contributions, societies are credited with moneys for investment. On these moneys substantially higher rates than 3 per cent. have been realised, largely, of course, as the result of war conditions affecting the value of money.

The investments of societies' funds are of two kinds. One half of the amount available in each case is transferred to the Commissioners' Investment Account, to be held in Government securities under the control of the National Debt Commissioners; the other half is at the disposal of the societies for investment by them or under their directions.

As regards sums standing to the credit of societies in the Commissioners' Investment Account, or held by the Departments on current account, the rate of interest was $3\frac{1}{4}$ per cent. up to 31st December 1917 and 4 per cent. after that date, the balance of interest earned in respect of these accounts being retained as a reserve against depreciation as explained in para. 23 above.

The investments made by the societies themselves, or at their direction, chiefly in Government securities, also carry high rates of interest; in these cases the whole of the interest has been carried to revenue. The large item of 1,571,000*l.* shown as interest profit in Table VII should not be passed over without

reference to the fact, previously mentioned, that no part of the interest earnings of approved societies is subject to income tax.

Administration Expenditure.

64. The item of 200,000*l.* shown under this head in Table VII is not the total of the unexpended balances of the sums appropriated to administration (which appears under a separate heading in the Summary of the Valuation Balance Sheets); but is the assessed amount of the difference between the sums appropriated and those provided for in the financial basis of the Act. This difference is chiefly attributable to the fact that certain societies have found it unnecessary to appropriate for the cost of administration the full amount allowed by the regulations. Special circumstances in some cases have enabled societies to add materially to their surpluses from this cause. Some part of the item seems, however, to be connected with the causes to which (*see* para. 62 above) apparent or actual loss of contributions is attributed in certain cases. So far as societies may have failed to gather in the whole of their contribution cards, the appropriation to the Administration Account was doubtless less than the valuation basis provided, the practice under the old regulations having been to base this appropriation on the cards surrendered. The amount under-drawn in such cases is included in the figure of 200,000*l.*, but it is nevertheless not to be assumed that it constitutes a real profit to the Benefit Funds. Wherever such an item has arisen it provides no more, in fact, than a small set-off against the sum lost by the Benefit Fund in respect of the contributions for which, through the non-collection of the cards, the society failed to obtain credit.

Interest on Surplus or Deficiency.

65. The net profit from this source, as shown by Table VII, is 1,203,000*l.* The item illustrates the importance of the part that interest plays in the financial arrangements of approved societies. It represents the interest earned (at 3 per cent.) by the growing surplus during the period up to 31st December 1918. If the surpluses of societies had accrued uniformly throughout the six years 1913-18 the amount would have been even larger. The figures given in Table XII as to the course of the claims for sickness and disablement benefits suggest that no large amount of surplus resulted from the operations of the years 1913-14, and that the surplus which earned the substantial interest explained in this paragraph accrued for the most part in the years 1915-17.

Miscellaneous Profits and Losses.

66. This item of Table VII, amounting on the one side of the account to 2,591,000*l.* and on the other side to 168,000*l.*, is composed, for the most part, of small items, including the residual balances of surplus the tracing of which in detail would

have involved prolonged investigation without any counter-vailing advantage. Two substantial items entering into this group should, however, be mentioned, in view of the fact that they will not recur in future valuations. With regard to the first of these, it will be recalled that all persons who entered into insurance between 15th July 1912 and 13th October 1913 were entitled, under the original scheme, to full benefits irrespective of age. A common table of reserve values was necessarily applied to all such cases. The liability of societies was, however, slightly affected by the particular dates at which persons became insured, since medical benefit was provided from 15th January 1913, and some persons had therefore to contribute for six months before becoming eligible for this benefit while others were entitled to it immediately on admission. In the interest of societies cautious estimates were made, in the calculation of reserve values, as to the average amount of relief which would accrue under this head in respect of entrants in the first fifteen months of the Act. In the event, and owing to the immediate acceptance of the Act in regard to the vast majority of persons who became insurable, societies benefited to the extent of about a shilling a member in excess of the estimates, or, in all, by about 650,000*l.* The second of the two exceptional items of profit relates to women only. When the contribution payable to the Benefit Fund, in the case of women, was increased by the Act of 1918 the adjustment was carried back to the commencement of the Act, although the excess of liability for which the increase was made did not accrue so far as concerned sickness benefit until January 1913, and so far as concerned disablement benefit until July 1914, not even then reaching its maximum for this latter benefit. The total gain to the Benefit Funds of societies from this source is, approximately, 300,000*l.*

Although, as explained above, these two items of profit, accounting between them for nearly 1,000,000*l.*, are not recurrent, it has not been considered necessary to give special consideration to them in deciding to what extent surplus should be carried forward, since in normal cases the part of the surplus of an individual society or branch attributable to either of these factors is relatively small.

CONCLUSION.

67. In the foregoing pages I have endeavoured not only to summarise the results of the valuations but also to trace, and as far as possible to measure, the effect of the causes which have combined to produce those results. The circumstances of the time have enforced upon me strict economy both of tabulation and of exposition, but it will, I trust, be found that every point of importance has been dealt with. While I have found it necessary to refer to certain defects of record which have been disclosed on the valuation returns, or pointed to by the valuation

results, it should not be understood that I regard these as other than faults of detail for which growing experience in administration and complete appreciation of the issues involved will provide a remedy. Taking the results as a whole, no student of social conditions can fail to be impressed by the financial strength of the system of National Health Insurance and by the capacity of the system to minister to some of the most urgent needs of the industrial population. The maintenance of these attributes must rest chiefly with the approved societies. The system which Parliament has provided is soundly based, but in order that it should hold permanently the position in the life of the community for which it was designed it is essential that it should be soundly administered by those to whose hands it has been entrusted. In their own sphere the approved societies occupy a predominant place, and a correspondingly heavy responsibility lies upon them.

68. In concluding this report it is fitting that I should acknowledge the great assistance received from the officials of the Departments charged with the oversight of National Health Insurance and with its central accounting operations in the several parts of the United Kingdom. To this assistance is due, in no small measure, the fact that, despite the conditions described in paras. 2 and 3, the valuers were able to complete the heavy task laid upon them at such dates as enabled the great majority of the approved societies to formulate schemes under which additional benefits began to be payable to their members as from July last.

I am, Sir,

Your obedient Servant,

ALFRED W. WATSON.

APPENDIX A.

RESULTS OF VALUATIONS OF SOCIETIES AS AT 31ST DECEMBER 1918.

NOTES:—

(a) In cases where the engagements of one Society have been transferred to another Society since the date of valuation, and the surpluses have been combined, one disposable surplus and one Contingencies Fund are shown in respect of the combined Society. In column (1) the approval numbers of the transferred Societies are enclosed in brackets.

(b) The following abbreviations have been used:—

Column (2) A.S. = Approved Society.

B.S. = Benefit Society.

F.S. = Friendly Society.

I.S. = Insurance Society.

T.U. = Trade Union.

Column (3) M. = Men.

W. = Women.

M. & W. = Men and Women.

Column (4) F. = Friendly Society.
F.(Br.) = Friendly Society with Branches.
Coll. = Collecting Society.
Ind. = Industrial Assurance Society.
C.I. = Combination formed by Industrial Assurance Companies.

T. = Trade Union.

X. = Employer's Provident Fund.

U.F. = Unregistered Friendly Society.

U.T. = Unregistered Trade Union.

(c) In columns (5) and (6) figures printed in Roman type (e.g. 1234) refer to men, and those in italics (e.g. 123*4*) refer to women. In the case of Societies without branches, where there are separate valuations for men and for women members, the surplus or deficiency and disposable surplus in columns (7), (8) and (9) in respect of men are shown in Roman type, and those in respect of women in italics.

I.—INTERNATIONAL SOCIETIES WITHOUT BRANCHES.

Approval No. of Society.	Name of Society.	Sex Admitted.	As a Society	No. of Members.		Result of Valuation.			Contingencies Fund.
				1913.	1918.	Surplus.	Deficiency.	Disposable Surplus.	
102	Bristol, W. of England and S. Wales Operatives Trade and Provident Socy.	M. & W.	F.	62,833	71,289	£ 23,833	—	—	£ 37,336
103	British Iron, Steel and Kindred Trades A.S.	M. & W.	T.	3,786	6,644	19,917	—	—	—
(232)	Amalgamated Socy. of Steel and Iron Workers.	M. & W.	T.	1,065	1,813	3,676	—	10,717	15,915
(2206)	Portfield Ironworks A.S.	M.	U.F.	5,013	4,714	563	—	—	—
104	Caledonian Rly. Servants' F.S.	M. & W.	F.	72	252	17,818	—	12,971	3,972
(1)				7,296	7,913	(7)	(8)	(9)	(10)
(2)				341	692	50,657	—	30,140	16,687
105	Church Benefit Society	M. & W.	F.	16,959	19,223	1,177	—	—	355
108	Federation of Working Men's Social Clubs F.S.	M.	U.F.	21,131	22,059	119,226	—	—	—
110	General Federation of Trade Unions	M. & W.	T.	983	976	1,634	—	—	—
(367)	Amalgamated Society of Farriers	M.	T.	107,735	99,668	657	—	—	—
(1886)	Instrument Makers' Co-op. Permanent Sick and Benefit Club.	M.	U.T.	15,524	15,890	1,131	—	44,205	53,593
(1995)	National Union of Cokemen, &c.	M.	T.	874	878	96	—	—	—
(2009)	Liverpool, &c., Packing Case and Box Makers' Socy.	M.	T.	450	412	393	—	—	—
(2365)	Manchester, &c., Wood Packing Case Makers' I.S.	M.	U.T.	867	924	8,952	—	—	—
112	Grand Order of Israel F.S.	M. & W.	F.	7,419	5,996	163	—	3,231	2,661
(176)	Montefiore Branch, No. 388, of the British United O.O.F.	M. & W.	—	2,354	2,896	14	—	—	—
(2043)	Gitomir & Talner, &c., A.S.	M.	F.	99	72	564,626	—	—	—
115	Hearts of Oak B.S.	M. & W.	F.	27	37	163,678	—	—	—
(364)	Brotherton & Co., Ltd., Prov. Socy.	M. & W.	X.	105	84	703	—	365,943	210,619
(2765)	Tyne Foyboatmen's Health I.S.	M.	U.T.	105	84	159	—	114,221	—
116	Ideal Benefit Society, Approved Section for Men.	M.	F.	41,935	45,223	71,190	—	54,775	20,979
(146)	United Kingdom Commercial Travellers' A.S.	M.	U.F.	2,108	1,116	5,580	—	—	—
117	Ideal Benefit Society, Approved Section for Women.	W.	F.	24,144	25,249	29,232	—	19,823	9,316
119	Liverpool Victoria A.S.	M. & W.	Coll.	207,776	251,140	423,398	—	186,944	160,539
				162,638	234,133				

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contingencies Fund.
				1913.	1918.	Surplus.	Deficiency.	Disposable Surplus.	
121	London and Provincial A.S.	M. & W.	Ind.	14,183 5,527	13,436 5,533	10,334	—	—	£ 6,860
125	National Amalgamated A.S. England and Ireland	M. & W.	C.I.	998,045 684,902	1,101,338 915,807	1,334,490	—	350,177	698,196
	Scotland	—	—	76,472	83,081	80,647	—	8,657	49,477
	Wales	—	—	42,115	59,124	46,719	—	—	46,635
126	National Deposit F.S.	M. & W.	F.	77,720	77,067	575,639	—	381,358	175,401
				28,112	34,138				
				255,259	280,439				
				130,360	148,705				
128	National Sailors' and Firemen's Union	M.	T.	42,963	32,523	45,466	—	20,954	12,054
129	National Union for Insurance	M. & W.	F.	87,895	87,142	172,731	—	—	—
				23,497	27,479	37,425	—	—	—
(1084)	St. John's Working Men's B.S.	M.	F.	246	250	485	—	—	—
(1839)	Black Horse Sick and Dividing Socy.	M.	U.F.	136	160	168	—	123,588	49,136
(2203)	Bromley Baptist Women's Slate Club A.S.	W.	U.F.	69	77	137	—	26,034	—
(2204)	Widmore Wesleyan Men's Slate Club A.S.	M.	U.F.	85	82	211	—	—	—
130	National Union of General Workers A.S.	M. & W.	T.	47,406	45,564	49,524	—	—	—
				1,149	2,105				
(1558)	Northern United Enginemen's Assn.	M.	T.	977	1,007	1,446	—	—	—
(1892)	Devonport & District Government Labourers' Union.	M.	T.	228	218	269	—	21,285	22,529

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Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contingencies Fund.
				1913.	1918.	Surplus.	Deficiency.	Disposable Surplus.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(2722)	Amalgamated Protective Union of Engine-drivers, &c., A.S.	M.	F.	109	187	287	—	—	—
131	New Tabernacle (Old St. Congregational) A.S.	M. & W.	F.	26,870	26,269	78,012	—	56,990	16,581
(1316)	Sir Alfred Wills Sick B.S.	M.	F.	13,407	11,112	282	—	—	—
				125	108				
134	Nurses' Insurance Society	W.	U.F.	41,330	39,438	32,779	—	11,762	14,490
136	Prudential A.S. for Men	M.	Ind.	1,361,124	1,428,284	2,061,772	—	1,206,259	587,990
	England and Ireland	—	—	173,859	188,298	264,129	—	150,600	78,879
	Scotland	—	—	64,192	63,895	45,920	—	4,716	32,745
	Wales	—	—						
(2823)	United Provident Institution	M.	F.	202	196	419	—	(With A.S. 136 (Eng.))	—
(Men)									
137	Prudential A.S. for Women	W.	Ind.	878,858	1,163,823	831,438	—	339,999	350,035
	England and Ireland	—	—	100,056	136,231	93,070	—	39,342	40,519
	Scotland	—	—	21,189	28,900	7,948	—	—	7,877
	Wales	—	—						
(2823)	United Provident Institution	W.	F.	27	24	25	—	(With A.S. 137 (Eng.))	—
(Women)									
138	Rational Association F.S.	M. & W.	F.	97,791	100,148	127,505	—	68,869	56,300
				20,665	25,149	14,318	—	4,197	—
139	Reliance Benefit Society	M. & W.	U.F.	37,994	47,395	28,682	—	—	28,816
				28,017	38,158				
140	Royal Co-operative A.S.	M. & W.	Coll.	20,356	23,114	5,297	—	—	12,577
				9,808	12,044				
141	Royal Oak B.S.	M. & W.	T.	15,423	15,267	23,266	—	—	—
				3,714	3,417	4,573	—	—	—
(2682)	Murdoch A.S.	M. & W.	U.F.	269	317	1,200	—	16,020	8,378
				59	67			2,974	
142	Scottish Legal Health Assurance A.S.	M. & W.	Coll.	80,018	97,244	92,581	—	13,812	57,552
				55,382	72,750				

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Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	Deficiency.	Dispos-able Surplus.	
148	Western Mutual Assurance Society	M. & W.	F.	2,764	2,297	£ 6,231	£ —	£ 2,950	£ 1,696
151	Amalgamated Wire Drawers' Socy.	M.	U.T.	1,611	1,653	3,187	—	2,139	1,437
153	Ancient Order of Hibernians Ireland, England and Wales	M. & W.	—	2,550	2,889	2,074	—	909	—
154	Scotland	—	—	124,974	102,917	68,709	—	—	66,893
158	Blackburn Philanthropic A.S.	M. & W.	Coll.	55,075	44,619	10,845	—	—	12,199
159	London and Provincial Yearly Dividing F.S.	M. & W.	F.	24,296	21,790	23,813	—	—	21,298
161	National Book Trade Provident Society	M. & W.	F.	4,695	5,361	22,745	—	4,839	15,693
163	National Mutual Aid A.S.	M. & W.	F.	28,165	33,776	3,101	—	1,930	603
164	London & Provincial Printing Trades F.S.	M. & W.	U.F.	22,892	27,993	3,204	—	2,083	1,122
166	Provident Reliance A.S.	M.	F.	31,165	33,205	13,778	—	10,095	3,358
167	Royal Standard B.S.	M. & W.	F.	5,046	6,185	1,456	—	968	472
(1550)	Norman Comical Fellows A.S.	M. & W.	F.	1,133	961	35,064	—	21,284	9,410
166	Scottish Clerks' Association	M. & W.	F.	416	378	240	—	—	—
167	Scottish Railway Servants' F.S.	M.	F.	1,800	2,085	39,594	—	17,455	7,447
(1)	Norman Comical Fellows A.S.	M. & W.	F.	434	632	12,046	—	8,893	2,596
(1)	Scottish Sicknes and Accident Insurance Co., Ltd.	M. & W.	Ind.	5,035	5,031	(7)	(8)	(9)	(10)
168	Ship Constructors' & Shipwrights' Assn.	M.	T.	3,372	2,883	(7)	(8)	(9)	(10)
171	Surrey Reformed B.S.	M. & W.	F.	927	935	(7)	(8)	(9)	(10)
173	Workers' Union	M. & W.	T.	15,835	17,189	(7)	(8)	(9)	(10)
(391)	National Union of Government Employees	M. & W.	T.	6,314	7,344	(7)	(8)	(9)	(10)
(103)	Flax Dressers, &c., Trade Union	M. & W.	T.	108	95	(7)	(8)	(9)	(10)
178	Public Works and Constructional Operatives' Union.	M. & W.	T.	79	79	(7)	(8)	(9)	(10)
180	Municipal Employees' Assn.	M. & W.	T.	18,363	10,751	(7)	(8)	(9)	(10)
184	National Union of Clerks and Administrative Workers.	M. & W.	T.	3,769	2,573	(7)	(8)	(9)	(10)
185	United Patriots' National B.S.	M. & W.	F.	5,105	4,972	(7)	(8)	(9)	(10)
186	The Order "Achei Brith" and "Shield of Abraham."	M. & W.	F.	(5)	(6)	(7)	(8)	(9)	(10)
(1148)	West End Radom Hebrew Approved Section	M. & W.	F.	(5)	(6)	(7)	(8)	(9)	(10)
(1180)	Soho Hebrew New Year Approved Section	M. & W.	F.	(5)	(6)	(7)	(8)	(9)	(10)
(1753)	Children of Israel Sharing & Sick B.S.	M. & W.	F.	(5)	(6)	(7)	(8)	(9)	(10)
189	Teachers' Provident Society	M. & W.	F.	6,927	6,435	3,091	—	2,053	974
190	National Union of Dock, &c., Workers	M.	T.	2,919	2,356	583	—	277	—
191	London Joint City & Midland Bank I.S.	M.	X.	22,294	23,554	14,278	—	7,748	11,907
193	Post Office Employees' A.S.	M. & W.	U.T.	1,554	1,470	3,091	—	2,053	974
				792	676	583	—	277	—
				19,146	25,791	14,278	—	—	—
				2,106	4,348	—	—	—	—
				1,173	1,512	2,132	—	2,907	11,936
				769	660	459	—	—	—
				90	85	—	—	—	—
				9,902	8,329	19,522	—	12,081	4,121
				144	256	18,989	—	9,953	5,775
				11,996	10,685	9,056	—	6,365	2,251
				342	468	41,970	—	23,040	15,897
				4,857	4,074	7,649	—	—	—
				928	1,213	146	—	3,835	2,360
				28,400	29,363	189	—	—	—
				3,898	5,016	90	—	—	—
				5,489	4,681	11,710	—	5,485	19,907
				1,823	2,254	81,218	—	67,935	5,305
				123	96	14,959	—	6,170	—
				21	14	5,546	—	3,435	1,105
				125	88	48,186	—	34,144	11,044
				22	18	—	—	—	—
				53	44	—	—	—	—
				27	25	—	—	—	—
				5,925	4,166	—	—	—	—
				48,068	40,277	—	—	—	—
				12,889	12,254	—	—	—	—
				2,307	3,484	—	—	—	—
				19,347	17,171	—	—	—	—
				7,176	11,990	—	—	—	—

Approval No. of Society	Name of Society.	Sex Admitted.	Class of Society	No. of Members.		Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	Defici-ency.	Dispos-able Surplus.	
196	L. & N. W. Rly. Provident & Pension Socy.	M. & W.	U.F.	29,546 994	28,773 1,544	30,435	—	11,769	15,216
197	National Amalgamated Union of Labour	M. & W.	T.	29,406 249	28,030 1,042	32,755	—	14,320	13,486
198 (1105)	Journymen Butchers' Federation of Great Britain. Liverpool and District Shop Assistants' A.S.	M. & W. M. & W.	T. F.	374 12 465	368 21 506	649 687	—	961	344
199	Prudential A.S. for Domestic Servants England and Ireland Scotland Wales	W. — — —	Ind. — — —	342,437 26,351 17,027	297,586 22,325 14,828	380,791 24,835 302	—	255,453 15,313 —	121,867 9,157 5,026
200	Tailors' and Garment Workers' Health I.S.	M. & W.	U.F.	2,392 4,434	2,401 3,897	2,650	—	3,157	3,805
(26) (Scotland)	Scottish Tailors' and Tailoresses' Assn. I.S.	M. & W.	U.T.	2,633 172	2,550 240	5,275	—	—	—
201	Glasgow & S.W. Rly. F.S.	M. & W.	F.	2,658 189	2,570 259	6,666 477	—	4,785 346	1,436
204	National Union of Sheet Metal Workers and Braziers.	M.	T.	6,725	7,414	8,063	—	4,137	3,584
206	Foremen's Mutual Benefit I.S.	M.	F.	1,101	512	3,140	—	1,075	472
207	Linen and Woollen Drapers' A.S.	M. & W.	U.T.	3,141 10,504	2,784 8,893	6,566 15,504	—	3,935 10,949	4,925
208	Railway Officers' & Servants' Sick Fund	M.	F.	1,144	1,055	1,529	—	757	558
212	Electrical Trades Union	M.	T.	3,729	4,033	5,763	—	3,993	1,867
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
214 (1677)	Insurance Section of Co-operative Wholesale Society, Ltd. "Merrie Citie" Sick & Funeral F.S.	M. & W. M.	F. F.	103,886 73,703 106	112,613 81,750 91	179,913 99,609 288	—	113,862 62,196	78,949
(2486)	Willesborough United B.S.	M. & W.	U.F.	90 10	86 11	201	8	—	798
217	National Society of Brushmakers	M. & W.	T.	1,206 512	1,335 545	3,615	—	2,524	—
219	Westminster Catholic I.S.	M. & W.	F.	12,301 14,939	12,560 13,281	27,858	—	12,191	9,319
220	Provincial Printers' A.S.	M. & W.	U.T.	1,641 1,150	1,524 1,012	3,571	—	2,321	1,126
223	National Socy. of Brass & Metal Mechanics	M.	T.	6,965	7,288	6,380	—	2,463	3,539
224	National Socy. of Electrotypers, &c.	M.	T.	758	870	2,021	—	1,335	406
226	National Poor Law Officers' Assn., &c., A.S.	M. & W.	F.	1,752 2,484	1,707 2,369	10,931	—	7,740	1,789
229	United Horticultural Benefit and Provident Socy.	M.	F.	1,531	1,440	4,359	—	2,425	723
231	N.E. Rly. Central Station &c. Railway-men's F.S.	M. & W.	F.	652 77	678 158	1,478	—	1,022	393
233	Domestic Workers' F.S.	W.	F.	68,959	59,337	123,535	—	95,867	26,107
237	City of Glasgow A.S.	M. & W.	Coll.	13,235 8,025	18,983 14,207	17,461	—	4,660	9,721
239	National Union of Railwaymen's A.S.	M. & W.	T.	73,885 2,112	80,017 7,090	106,261	—	66,686	42,596
(203)	Railway Guards' Universal F.S.	M. & W.	F.	1,370 100	1,228 123	2,403	—	—	—
241	National Union of Foundry Workers	M.	T.	19,784	22,366	10,076	—	1,534	13,944
(314)	Associated Ironmoulders of Scotland	M.	T.	6,098	6,107	7,143	—	—	—

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contingencies Fund. £
				1913.	1918.	Surplus. £	Deficiency. £	Disposable Surplus. £	
244	United Society of Boilermakers, &c.	M.	T.	49,194	50,523	—	591	—	26,429
(341)	Sheet Iron Workers' and Light Platers' Socy.	M.	T.	811	910	633	—	—	—
245	Royal Liver F.S.	M. & W.	Coll.	218,774	231,897	213,967	—	76,738	143,996
248	Order of Ancient Maccabees	M. & W.	F.	146,867	174,831	143,411	—	70,217	589
250	Associated Blacksmiths' and Iron Workers' Socy.	M.	T.	1,473	1,174	2,356	—	1,234	3,067
251	Independent United Order of Scottish Mechanics' F.S.	M. & W.	F.	746	608	4,540	—	632	2,281
252	Amalgamated Wheelwrights, &c., T.U.	M.	T.	5,948	4,187	8,548	—	5,503	761
253	Associated Society of Locomotive Engineers and Firemen.	M.	T.	4,106	4,187	2,037	—	1,092	6,782
255	General Insurance Society	M. & W.	Ind.	408	624	6,236	—	—	9,553
(2890)	Italian Operatives' A.S.	M.	F.	1,533	1,501	357	—	—	3,839
256	United Patternmakers' Association	M.	T.	7,355	7,518	7,953	—	4,404	—
257	Amalgamated Union of Building Trade Workers.	M.	T.	16,631	15,353	19,302	—	—	10,183
(328)	Operative Socy. of Masons, &c., of England and Wales.	M.	T.	3,753	3,613	4,878	—	—	—
(1830)	Manchester Unity of Operative Bricklayers, &c., Society.	M.	U.T.	1,439	1,383	1,859	—	—	—
(2189)	National Assn. of Tile, &c., Fixers	M.	T.	56	52	166	—	—	—
(1)		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

(1)	Amalgamated Society of Tailors and Tailoresses, &c.	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
258	National Amalgamated Socy. of Operative House and Ship Painters and Decorators.	M. & W.	T.	12,937	9,598	22,930	—	13,932	5,895
260	Secondary, Technical and University Teachers' I.S.	M.	T.	2,627	1,815	27,489	—	15,912	8,232
261	Scottish Rural Workers A.S.	M. & W.	F.	18,861	17,143	18,588	—	12,289	4,056
262	Bakers' and Confectioners' A.S.	M. & W.	U.F.	1,916	1,355	126,744	—	85,300	30,508
263	Institute of Journalists' Provident Fund	M. & W.	T.	8,814	8,750	26,116	—	18,691	3,749
264	National Amalgamated Union of Shop Assistants, &c.	M. & W.	T.	52,339	46,814	102,786	—	72,643	28,370
(249)	National Association of Grocers' Assistants	M. & W.	T.	22,183	16,897	2,698	—	—	856
267	National Union of Journalists	M. & W.	T.	1,303	1,351	4,738	—	2,325	5,388
268	Amalgamated Society of Dyers, &c.	M. & W.	T.	2,200	1,672	11,401	—	5,259	616
269	Order of United Sisters F.S.	W.	F.	14	25	1,561	—	844	774
270	Separate Section of Lances, &c., Enginemen's and Boilermen's Federation Socy.	M.	T.	10,461	11,089	3,157	—	2,280	2,907
271	Boot's Health I.S.	M. & W.	X.	1,382	1,563	9,989	—	7,226	315
273	Society of Automobile Mechanic Drivers of the U.K.	M.	U.T.	1,589	1,622	1,377	—	953	—
275	Midland Railway F.S.	M.	X.	899	823	55,209	—	34,345	16,615
280	Ancient Order of Shepherds, Approved Section.	M. & W.	F.	31,742	29,413	644	—	405	205
281	National Union of Boot and Shoe Operatives	M. & W.	T.	415	404	22,600	—	9,693	12,537
282	National Socy. of Coppersmiths, &c.	M.	T.	87	104	1,807	—	975	891

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contingencies Fund.
				1913.	1918.	Surplus.	Deficiency.	Disposable Surplus.	
286	National Assn. of Plasterers, &c.	M.	T.	6,763	6,146	9,256	—	4,568	£ 2,839
287	Civil Service A.S.	M. & W.	U.F.	6,615	5,714	14,572	—	9,241	3,072
288	Bankers' Health I.S.	M. & W.	F.	17,588	17,551	40,891	—	19,010	6,506
289	Amalgamated Socy. of Lithographic Artists, &c.	M.	T.	1,753	1,586	3,490	—	2,125	716
290	Workers' Circle A.S.	M. & W.	U.F.	989	832	1,083	—	288	138
291	Glasgow Water-of-Endrick F.S.	M. & W.	F.	197	172	485	—	265	111
292	National Society of Operative Printers, &c.	M. & W.	T.	3,672	3,696	6,235	—	4,262	1,902
294	Bridgwater Equalised Independent Druids' F.S.	M. & W.	F.	1,842	1,812	2,570	—	1,463	917
295	Daimler Employees' Works Society	M. & W.	X.	1,275	1,172	1,941	—	1,202	556
296	National Union of Distributive, &c., Workers.	M. & W.	T.	21,695	24,337	37,889	—	27,082	13,376
(1538)	National Warehouse and General Workers' Union.	M. & W.	T.	5,555	8,486	1,260	—	—	—
298	Billposting Insurance Society	M.	U.F.	455	766	1,306	—	925	295
299	Chemists' Friendly Society	M. & W.	F.	2,460	2,315	4,741	—	2,831	1,086
301	Typographical Assn. A.S.	M.	U.T.	12,096	11,665	25,596	—	18,675	5,840
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
303	National Society of Dyers, &c.	M. & W.	T.	2,918	3,140	3,378	—	1,749	1,456
304	Amalgamated Society of Woodworkers	M.	T.	47,147	47,534	77,226	—	51,778	26,877
(234)	General Union of Operative Carpenters and Joiners.	M.	T.	4,882	4,908	9,394	—	—	—
308	Sheffield Equalized Independent Druids' F.S.	M. & W.	F.	61,305	65,405	19,459	—	Nil	34,721
(1704)	Independent Order of Tesserians' F.S.	M.	F.	5,721	8,493	4,637	—	947	—
312	Nalgo Approved Society	M. & W.	U.T.	6,111	5,650	17,296	—	9,825	2,956
313	Scottish Women's F.S.	W.	F.	859	1,289	13,290	—	9,235	3,389
316	Amalgamated Society of Woodcutting Machinists, &c.	M.	T.	5,945	5,881	10,542	—	6,919	3,040
317	Young Men's Christian Assn. F.S.	M.	U.F.	2,077	1,877	3,984	—	2,495	783
(2875)	La Mutuelle Française de Londres	M. & W.	U.F.	313	45	1,019	—	—	—
319	West of England Temperance F.S., &c.	M. & W.	F.	180	119	581	—	299	220
320	G.W. Rly. Staff F.S.	M.	U.F.	365	370	27,369	—	18,667	8,508
321	National Union of Vehicle Builders	M.	T.	172	709	11,834	—	7,722	3,532
323	Central Ironmoulders' Assn.	M.	T.	15,451	16,629	2,850	—	1,291	1,894
325	National Glass Bottle Workers' Society, &c.	M.	U.T.	4,219	4,026	—	1,066	—	2,013
329a	United Operative Plumbers' & Domestic Engineers' Assn. &c.	M.	T.	4,325	4,462	13,446	—	9,217	6,105
(89)	United Operative Plumbers' Assn. of Scotland.	M.	T.	10,593	11,651	1,983	—	—	—
(89)	(Scotland)	M.	T.	916	1,014	—	—	—	—

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	Defici-ency.	Dispos-able Surplus.	
330	National Union of Printing, Bookbinding, &c., Workers.	M.	U.T.	3,834	3,700	8,568	—	10,332	4,022
(194)	National Union of Printing and Paper Workers.	M. & W.	T.	2,718	3,053	6,318	—	—	—
333	Prudential A.S. for Agricultural & Rural Workers.	M.	Ind.	2,500	2,220	—	—	—	—
	England and Ireland - - - - -	—	—	19,251	21,806	43,381	—	29,563	9,065
	Scotland - - - - -	—	—	4,289	4,937	11,064	—	7,660	2,173
	Wales - - - - -	—	—	2,934	2,148	5,000	—	3,124	1,194
334	Amalgamated Engineering Union	M.	T.	99,894	111,327	112,021	—	—	—
(63)	East of Scotland Brassfounders' I.S.	M.	U.T.	293	310	402	—	—	—
(221)	Steam Engine Makers' Socy.	M.	T.	11,268	12,170	13,009	—	—	—
(285)	U.K. Socy. of Amalgamated Smiths & Strikers.	M.	T.	5,215	5,830	5,276	—	—	—
(318)	Amalgamated Socy. of General Toolmakers, &c.	M.	T.	6,054	8,981	7,649	—	70,387	73,474
(337)	Associated Brassfounders, &c., Socy.	M.	U.T.	3,422	3,855	3,914	—	—	—
(343)	United Machine Workers' Assn.	M.	T.	5,779	6,589	3,717	—	—	—
(1728)	North of England Brass Turners', &c., F.S.	M.	T.	719	736	809	—	—	—
338	Robin Hood F.S.	M. & W.	U.F.	512	620	1,352	—	849	409
				267	671	—	—	—	—
339	London Friendly Institution	M. & W.	F.	4,607	4,075	7,350	—	3,344	2,259
				1,694	1,683	—	—	—	—

(1)

(2)

(1)	G.W. Rly. Locomotive, &c., Staff A.S.	(3) M.	(4) F.	(5) 5,198	(6) 5,518	(7) 8,538	(8) —	(9) 5,639	(10) 2,989
345	Thread Workers' F.S.	M. & W.	X.	2,890	2,889	11,485	—	7,112	4,186
346	Amalgamated Socy. of Lithographic Printers, &c.	M.	T.	7,569	7,563	7,613	—	5,505	1,699
348	Gt. Central Rly. and Joint Lines F.S.	M.	U.F.	3,562	3,430	7,091	—	7,547	2,670
350	N.E. Rly. (Salaried Staff) I.S.	M. & W.	U.T.	5,859	4,702	11,270	—	7,465	2,021
353	National Amalgamated Union of Engi- men, &c.	M.	T.	4,511	4,297	11,481	—	5,029	1,822
354	Reliance Fire & Accident Insurance Corpora- tion Ltd.	M. & W.	Ind.	277	288	4,971	—	1,942	2,227
358	Scottish Brassmoulders' Union	M.	T.	3,468	3,403	1,047	—	726	313
359	United Vehicle Workers' A.S.	M.	U.F.	4,415	4,275	4,827	—	—	—
(302)	Amalgamated Carters', &c., Union	M.	T.	994	1,404	3,137	—	—	8,025
(1133)	South Lancashire Tramways Co. Provident Society.	M.	X.	617	588	317	—	—	—
(2676)	St. Helens Tramways A.S.	M.	X.	13,332	12,891	—	45	—	—
362	Port of Hull Trawl Fishermen's Protective Socy.	M.	U.T.	3,686	3,518	1,251	—	582	493
363	Lancs., &c., Provident Assn. of Salesmen, &c., Collecting Society.	M. & W.	Coll.	303	283	3,345	—	1,820	868
368	General Accident, Fire & Life Staff Provi- dent Socy.	M. & W.	X.	108	94	699	—	457	244
370	Royal Insurance Officials' Benevolent Assn.	M.	X.	1,293	882	1,218	—	790	244
372	Royal Bank of Scotland Officers' Health I.S.	M.	X.	1,064	997	2,839	—	1,060	363
373	Bank of Scotland Health I.S.	M. & W.	X.	540	677	1,287	—	725	248
				561	641	1,349	—	735	250

Approval No. of Society.	Name of Society.	Sex Admitted.	Class or Society.	No. of Members.		Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	Defici-ency.	Dispos-able Surplus.	
374	Architects' & Surveyors' A.S.	M. & W.	U.T.	1,760	1,721	£ 3,283	£ —	£ 2,190	£ 587
375	Calvinistic Methodist Health I.S.	M. & W.	U.F.	4,967	5,421	10,232	—	5,019	4,223
376	Commercial Bank of Scotland Health I.S.	M. & W.	X.	4,233	4,100	1,076	—	527	191
377	Independent Order of Bnei Brith	M. & W.	F.	470	497	1,461	—	251	576
378	Merthyr Unity Philanthropic Institution	M. & W.	F.	1,538	1,653	1,772	—	—	2,542
380	National Methodist F.S.	M. & W.	U.F.	259	4,838	3,616	—	1,884	1,362
381	Amalgamated Socy. of Rly. Vehicle Builders, &c.	M.	T.	4,592	1,895	619	—	247	373
382	Hunt Servants' Health Insurance F.S.	M.	X.	211	1,238	364	—	247	78
383	National Advertising Socy., &c.	M. & W.	F.	33	794	164	—	74	48
384	Scouts' Friendly Society	M.	F.	9	1,041	190	—	—	156
385	National Federation of Women Workers	W.	U.T.	1	18,035	27,213	—	15,276	7,353
386	Insurance Officials' Socy.	M. & W.	U.F.	24,106	6,595	22,403	—	11,795	3,648
387	St. James's Gate Health I.S.	M. & W.	X.	1,587	3,223	—	1,385	—	733
388	National Union of Operative, &c., Engineers' A.S.	M.	T.	—	2,080	1,736	—	1,213	481
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
389	Tailors', &c., Trade Union A.S.	M. & W.	T.	1,622	1,715	795	—	—	455
392	Scottish Co-operative F.S.	M. & W.	F.	471	626	34,724	—	18,693	10,671
393	Catering Trades' A.S.	M. & W.	U.T.	15,786	14,405	7,850	—	4,215	632
394	National Federation of Blastfurnacemen, &c., A.S.	M.	T.	11,399	11,594	5,379	—	2,548	2,493
395	National Union of Agricultural Workers	M. & W.	T.	8,492	3,112	1,793	—	1,137	431
396	Sheffield Centralised Works A.S.	M. & W.	U.F.	4,595	4,834	116	—	—	—
(379)	Forward (Sheffield) Approved F.S.	M. & W.	U.F.	833	979	681	—	—	—
(1693)	Suffolk Works Health Socy.	M. & W.	U.F.	64	121	489	—	—	—
(1910)	Nowill's Health I.S.	M. & W.	U.F.	65	60	165	—	1,517	739
(2055)	Kangaroo Works, Sheffield, Provident Socy.	M. & W.	U.F.	12	10	43	—	—	—
(2164)	William Hutton & Sons, Ltd., Health Socy.	M. & W.	U.F.	319	299	541	—	—	—
(2298)	John Baker & Co., Rotherham, A.S.	M. & W.	U.F.	290	271	136	—	—	—
(2423)	Soho Cutlery Works Health Socy.	M. & W.	U.F.	84	90	209	—	—	—
				80	70	144	—	—	—
				28	29	76	—	—	—
				85	84	—	—	—	—
				79	79	—	—	—	—
				183	193	—	—	—	—
				200	208	—	—	—	—
				75	79	—	—	—	—
				—	4	—	—	—	—
				155	144	—	—	—	—
				79	76	—	—	—	—

II.—ENGLISH SOCIETIES WITHOUT BRANCHES.

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	Defici-ency.	Dispos-able Surplus.	
99	Seamen's National I.S.	M. & W.	U.F.	58,371 967	69,664 549	£ 41,780	£ —	£ 8,746	£ 19,972.
101	Blackburn Philanthropic Mutual A.S.	M. & W.	Coll.	2,480 2,264	2,852 2,469	4,099	—	1,835	1,834
106	Compton Pilgrims' B.S.	M. & W.	F.	5,949 983	6,005 1,185	11,331	—	7,432	3,108
107	Exeter Conservative Equitable Benefit A.S.	M.	F.	1,480	1,621	2,550	—	1,777	629
109	Finsbury United A.S.	M. & W.	F.	485 151	466 166	885 194	—	584 138	286
111	Gloucester Conservative B.S.	M.	F.	6,904	7,265	11,723	—	8,112	3,265
114	Great Eastern Railway I.S.	M. & W.	F.	8,411 395	7,977 403	17,442	—	11,518	4,452
118	Leigh Friendly Collecting A.S.	M. & W.	Coll.	856 703	906 777	693	—	—	651
120	London and County A.S.	M.	F.	242	234	575	—	350	113
124	Midland Counties Mutual Benefit A.S.	M. & W.	F.	7,446 1,908	8,501 3,042	13,496	—	8,993	4,879
(2742)	Cradley Men's Club Socy.	M. & W.	U.F.	368 100	359 106	292	—	—	—
132	North Gloucester Women's Conservative B.S.	W.	F.	2,236	2,516	3,059	—	2,135	897
144	Sydenham, &c., Tradesmen's Benefit A.S.	M.	F.	4,575	4,552	7,627	—	5,171	2,043
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
145	Wolverhampton and District A.S.	M. & W.	F.	2,004 429	2,147 515	2,968	—	1,760	1,184
147	United South London Dividing Society	M. & W.	F.	3,614 425	3,979 810	6,386	—	4,433	1,843
170	Sir Robert Peel A.S.	M.	F.	2,229	2,268	4,462	—	3,308	1,040
172	Tunbridge Wells Equitable Friendly A.S.	M. & W.	F.	21,721 7,539	24,214 8,433	51,750	—	38,006	12,585
202	Church Teachers' Benevolent Instn. A.S.	M. & W.	U.F.	14 217	10 212	419	—	293	90
205	Witheridge Union F.S.	M. & W.	F.	339 23	327 34	795	—	500	184
209	Clifton and Bristol F.S.	M. & W.	F.	189 105	215 139	302	—	149	141
216	Pattern Card Makers' Socy.	M.	T.	624	564	1,142	—	840	270
230	Llewellyn F.S.	M.	F.	175	178	375	—	275	89
238	Kelsall Independent Total Abstinence Socy.	M.	F.	69	76	33	—	—	35
247	United Law Clerks' Socy.	M. & W.	F.	2,209	1,979	4,833	—	2,750	877
254	County of Surrey Hand-in-Hand B.S.	M. & W.	F.	1,258 198	1,317 236	2,404	—	1,614	645
266	Stroud Mutual Provident & Sick Benefit A.S.	M. & W.	F.	4,942 1,948	5,626 2,636	10,403 2,534	—	7,440 1,663	3,288
278	Surrey Tabernacle B.S.	M.	F.	458	403	879	—	527	222
279	National Builders' Labourers', &c., Socy.	M.	T.	2,228	3,140	3,467	—	1,753	1,208
283	"King" Protestant B.S.	M. & W.	F.	1,449 199	1,704 478	3,717 526	—	2,630 383	895
293	United Workers of the Tobacco Industries	M. & W.	U.T.	363 348	384 333	869	—	478	277

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	Deficit-ency.	Dispos-able Surplus.	
305	Progressive Sick and Provident A.S. -	M. & W.	F.	210	227	£ 452	£ —	£ 421	£ 146
(1998)	St. Paul's Protestant A.S. -	M. & W.	F.	20	47	129	—	—	—
307	National Woollsorters' Society -	M.	T.	57	59	3,088	—	2,442	847
(1915)	Bradford Woollsorters' Society -	M.	U.T.	6	6	549	—	—	—
315	United Order of Catholic Brethren, Blackburn Unity.	M. & W.	U.F.	1,727	1,475	4,519	—	—	3,388
324	National Equalised Druids' F.S. -	M. & W.	F.	313	283	4,402	—	—	3,583
(123) (Br. 8930)	Samaritan Lodge, No. 8930, Leeds District, of the I.O.O.F. (Manchester Unity).	M.	—	4,440	4,402	4,409	—	901	—
335	Queen Street P.S.A. Tontine Approved Section.	M.	F.	6,241	6,877	305	—	—	113
(2349)	Northgate Sick & Burial Tontine Society, &c.	M.	F.	900	1,525	319	—	286	—
344	Western Provident Assn. A.S. -	M. & W.	F.	191	199	655	—	—	584
349	Trinity Provident Approved Sick Club -	M.	U.F.	1,017	1,060	1,032	—	650	232
355	Pickford's, Ltd., Clerks' I.S. -	M. & W.	X.	335	306	846	—	490	152
357	Tyne Steam Packet Provident Society -	M.	T.	591	393	818	—	537	181
366	Clerical & Professional Women's I.S. -	W.	F.	290	260	5,095	—	3,753	1,204
				46	87				
				410	325				
				2,269	4,011				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
371	Phoenix National Health I.S. -	M. & W.	F.	377	348	588	—	299	164
1000	"Acorn" Permanent Benefit A.S. -	M.	F.	27	45	387	—	205	61
1001	Aldham & United Parishes I.S. -	M. & W.	F.	150	140	510	—	320	113
1002	Askew Rd. Wesleyan A.S. for Men -	M.	F.	239	218	920	—	634	251
1003	Askew Rd. Wesleyan A.S. for Women -	W.	F.	5	5	446	—	283	99
1004	Basingstoke & District, &c., B.S. -	M. & W.	U.F.	567	555	700	—	457	356
1005	Belbroughton "Pride of the Village" Odd-fellows' B.S.	M. & W.	F.	307	233	524	—	360	111
1007	Bermondsey Settlement A.S. -	M.	F.	152	182	367	—	236	—
1008	Birmingham Ebenezer A.S. -	M.	F.	79	95	3,076	—	1,182	1,529
(2409)	Old Hill Provident Institution -	M. & W.	F.	3,607	3,617	25,365	—	15,754	11,098
(2475)	Bromford Ironworks Society -	M.	X.	16,612	19,944	5,437	—	2,985	—
1009	Birtenshaw F.S. -	M. & W.	F.	5,190	7,987	130	—	—	—
1010	Borough of Chelsea Sick & Provident A.S.	M. & W.	F.	110	109	258	—	397	289
1011	Bottesford F.S. -	M.	F.	25	27	768	—	1,271	346
1012	Brant Broughton New F.S. -	M. & W.	F.	139	143	1,753	—	105	40
1013	Brentford "Hand-in-Hand" A.S. -	M. & W.	F.	421	408	649	—	490	128
1014	Broadway Congregational Church A.S. -	M. & W.	F.	249	227	913	—	503	323
				687	680	6,813	—	4,578	1,669
				191	189				
				80	82				
				189	188				
				73	96				
				581	640				
				139	170				
				2,801	3,273				
				837	1,497				

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	Defici-ency.	Dispos-able Surplus.	
1016	Cambridge General B.S.	M. & W.	F.	2,190	2,178	5,227	—	—	£
(1095)	Stowmarket Provident Society	M.	F.	195	246	1,094	—	—	
(1397)	Friendly & Benevolent Socy. of Gt. & Little Chesterford.	M.	F.	428	381	162	—	—	
(1700)	Bures Mutual B.S.	M. & W.	F.	81	85	592	—	—	
(1891)	United Friendly B.S.	M.	F.	365	378	350	—	—	
(2333)	Star of Providence F.S.	M.	F.	28	38	119	—	5,958	2,038
(2414)	Marshland Health I.S.	M.	U.F.	135	116	126	—	—	
(2467)	Histon Lodge of United Brothers F.S.	M. & W.	F.	84	91	177	—	—	
(2640)	Benefit Society (Steeple Morden)	M.	F.	71	73	591	—	—	
(2673)	Little & Great Gransden F.S.	M.	F.	89	79	257	—	—	
(2879)	Southern Star Shepherds' F.S.	M.	F.	263	253	208	—	—	
1017	Cann Hall A.S.	M. & W.	U.F.	101	86	690	—	451	197
1018	Chelsea P.S.E. Slate Club A.S.	M. & W.	F.	318	347	1,037	—	684	249
1019	Cirencester Conservative B.S.	M.	F.	93	99	10,005	—	7,330	2,301
1020	City & County of Bristol Mutual B.S.	M.	F.	474	448	3,310	—	2,469	838
(111)				168	142	(7)	(8)	(9)	(10)
				4,915	5,499				
				1,769	1,880				

(117)	City & County Borough of Sheffield Friendly A.S.	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1021	Codnor Mutual Aid A.S.	M.	F.	348	313	813	—	400	153
1022	Derby Provident A.S.	M. & W.	F.	260	281	286	—	119	157
1023	Dodsworth A.S.	M. & W.	F.	22	29	2,733	—	1,554	1,527
1024	"Do what I can" A.S.	M.	F.	2,127	2,225	1,793	—	597	488
1026	Dursley Permanent Friendly A.S.	M. & W.	F.	1,750	1,666	1,598	—	969	165
1027	Fulham P.S.A. No. 1 A.S.	M. & W.	F.	1,165	1,185	713	—	502	371
1029	Chelsea & Fulham Co-operative Slate Club	M.	U.F.	345	342	1,233	—	812	3,456
(1628)	Fulham P.S.A. No. 2 A.S.	M. & W.	F.	573	644	12,301	—	8,119	518
1030	Gas Light & Coke Coy's Employees' I.S.	M.	U.F.	184	287	169	—	1,328	4,806
1031	George Wise Protestant A.S.	M.	F.	6,225	6,557	15,699	—	9,499	478
1032	Grand Independent Order of Loyal Cale-donian Corks A.S.	M. & W.	F.	1,744	2,482	21,062	—	12,228	8,172
1033	Gt. Central Hall (Bermondsey) A.S.	M. & W.	F.	67	71	1,376	—	990	318
1036	Hare's Foot A.S.	M.	F.	912	903	546	—	350	99
1037	Analgamated Socy. of Operative Lace Makers.	M.	T.	289	311	3,908	—	2,042	1,105
1038	Hundred of Samford B.S.	M.	F.	10,124	9,305	1,580	—	860	417
1039	King's Lynn "Help One Another" Socy.	M. & W.	U.F.	1,024	972	2,143	—	1,418	566
1041	Lee-Midland A.S.	M.	F.	14,761	15,925	749	—	554	187
				1,811	2,827				
				464	469				
				255	276				
				256	236				
				2,467	2,183				
				821	818				
				946	910				
				471	466				
				408	474				

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contin-gences Fund.
				1913.	1918.	Surplus.	Defici-ency.	Dispos-able Surplus.	
1043	Locket Road Slate Club Sick Benefit A.S.	M.	F.	244	272	£ 417	£ —	£ 305	£ 111
1044	London Clothiers' B.S.	M. & W.	F.	188 76	163 59	480	—	317	113
1045	Louth & E. Lincs. Conservative A.S.	M.	F.	561	607	1,078	—	785	268
1046	Louth & E. Lincs. Conservative Women's Benefit A.S.	W.	F.	268	299	77	—	—	111
1047	Mid-Gloucester Women's B.S.	W.	F.	2,357	2,522	2,569	—	1,486	905
1048	Camberwell Brotherhood A.S.	M. & W.	F.	2,823 513	3,079 870	5,492	—	—	—
(1284)	Brixton Hill A.S.	M. & W.	U.F.	104 26	108 35	364	—	4,238	1,701
(1644)	Allwork Sick B.S.	M. & W.	U.F.	115 30	115 38	328	—	—	—
1050	Northern Suburban A.S.	M. & W.	F.	402 90	391 144	1,000	—	715	192
1053	Oxford & Bermondsey I.S.	M.	U.F.	497	602	595	—	398	219
1054	Pioneer Sick Benefit A.S.	M. & W.	F.	5,554 2,632	6,501 3,268	8,396 2,342	—	5,673 1,207	3,733
1055	Pulteney A.S.	M.	F.	349	317	826	—	540	164
1056	Richmond A.S.	M. & W.	U.F.	140 53	155 86	416	—	306	90
1057	St. Leonard's A.S.	M. & W.	F.	226 48	184 48	614	—	410	118
1058 (1)	Shepreth Mutual Provident Socy. (2)	M.	F.	520 (5)	489 (6)	963 (7)	— (8)	645 (9)	258 (10)

(1) 1059	Shern Hall A.S.	M. & W.	U.F.	3,172 1,328	3,574 1,595	4,718 1,771	—	2,949 568	1,974 (10)
1060	Shoreditch Wesleyan Mission Sick, &c., A.S.	M. & W.	F.	459 132	457 158	974	—	686	264
1061	Shrubland Rd. A.S.	M. & W.	F.	2,389 555	2,416 616	4,678	—	3,159	1,333
(2755)	Surrey Phoenix Sick & Loan A.S.	M. & W.	U.F.	86 13	128 16	166	—	—	—
1062	South London Friends of Humanity A.S.	M. & W.	F.	110 20	107 30	172	—	105	56
1063	South Norwood Brotherhood, &c., A.S.	M. & W.	F.	554 67	561 108	1,230	—	902	282
1064	South Norwood Tradesmen's A.S.	M. & W.	F.	478 47	447 80	1,073	—	799	245
1065	Stroud, &c., Conservative Assn. B.S.	M.	F.	4,566	4,841	7,063	—	4,363	2,141
1067	Tasso Tabernacle A.S.	M. & W.	F.	1,119 597	1,266 932	2,591	—	1,635	714
1068	Waterloo (North Lambeth) A.S.	M. & W.	F.	748 283	784 328	1,512	—	926	462
1069	Wednesbury Friendly A.S.	M.	F.	205	234	161	—	75	108
1070	Wesleyan Women's Slate Club A.S.	W.	F.	357	465	483	—	340	157
1071	West Green P.S.A. Slate Club A.S.	M. & W.	F.	12,889 4,109	12,719 3,983	20,199 4,777	—	14,120 3,126	6,992
1073	Wiltshire Women's Conservative B.S.	W.	F.	4,603	5,799	4,986	—	2,980	1,951
1074	Wiltshire Working Men's Conservative B.S.	M.	F.	13,695	16,365	19,856	—	12,678	6,508
1075	Wolverhampton Modern Oddfellows' A.S.	M. & W.	F.	467 142	489 121	948	—	633	258
1076	Southern Counties F.S.	M. & W.	F.	1,417 383	1,443 448	3,405	—	2,338	809
1077	Wotton-under-Edge Permanent Approved F.S.	M. & W.	F.	697 321	716 351	1,549	—	1,023	459

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contingencies Fund.
				1913.	1918.	Surplus.	Deficiency.	Disposable Surplus.	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1079	Health Insurance Section of the Grand Lodge of England International Order of Good Templars.	M. & W.	F.	3,432 2,259	3,106 1,930	7,238	—	4,700	2,051
1081	Peckham Rye Provident A.S.	M. & W.	F.	571 136	570 172	1,078	—	724	302
1082	Cirencester Conservative B.S.	W.	F.	1,038	1,224	1,992	—	1,552	441
1083	Provident Assn. of Warehousemen, &c.	M.	F.	12,550	10,608	28,362	—	14,110	4,732
1085	Midland Clerks' & Warehousemen's Prov. Assn.	M.	F.	862	710	1,678	—	910	307
1088	Thornbury Permanent Benefit A.S.	M. & W.	F.	194 32	231 30	451	—	339	105
1089	Willingham Star B.S.	M.	F.	256	229	572	—	345	121
1090	G.N. Ry. Sick & Funeral Allowance Fund	M. & W.	F.	5,233 242	4,962 280	10,054	—	6,872	2,683
1091	Maypole (Southall) Employees' A.S.	M. & W.	U.F.	619 53	472 43	892	—	590	246
1092	Approved Section of No. 33 Lodge of "United Brothers."	M.	U.F.	150	148	361	—	254	77
1093	Southampton Docks Provident Socy.	M.	F.	546	513	1,536	—	1,015	278
1096	State Section of Friendly B.S. of Managers of Printing Machines.	M. & W.	F.	598 77	560 29	1,270	—	873	295
1098	Leg of Mutton F.S.	M.	F.	193	177	523	—	285	87
1099	City Independent A.S.	M. & W.	F.	613 153	590 145	1,248	—	826	348

(1101)	Bleachers', &c., Insurance Assn. (Bolton Amalgamation).	M. & W.	U.T.	7,848 1,889	8,288 2,255	11,492	—	6,802	4,358
1102	Gloucester Liberal Benefit A.S. for Men	M.	F.	4,692	5,199	5,712	—	3,359	2,356
1103	Peculiar People's F.S.	M. & W.	F.	673 300	751 357	1,992	—	1,401	470
1104	St. Philip's Slate Club A.S.	M. & W.	U.F.	203 53	192 67	383 60	—	257 38	112
1106	Brightside A.S.	M. & W.	U.F.	1,469 804	1,443 694	2,735 987	—	1,937 677	891
1108	Vernon A.S.	M. & W.	F.	312 209	322 225	750	—	521	230
1110	Lighthouse A.S.	M. & W.	U.F.	174 152	190 156	461	—	288	138
1111	Amalgamated Weavers' Assn.	M. & W.	U.T.	25,442 71,263	25,464 68,586	35,258 61,547	—	22,562 39,232	37,468
(2098)	Lancashire Weavers' Protection Health I.S.	M. & W.	U.T.	681 1,839	764 1,926	2,978	—	—	—
1112	Independent Centralised Yearly Dividing Friendly A.S.	M.	F.	300	333	46	—	—	153
1113	Derby A.S.	M. & W.	F.	235 87	202 73	697	—	—	—
(227)	St. Athanasius A.S.	M. & W.	F.	75	70	198	—	—	—
(310)	"Neep" Protestant A.S.	M. & W.	F.	3	2	628	—	—	363
(1200)	Liverpool Moss St. P.S.A. Socy.	M. & W.	F.	197 5	159 6	154	—	—	—
(2884)	St. Benedict's A.S. for Men	M.	F.	73 7	74 17	225	—	—	—
1115	Sheffield Shop Assistants' Assn. A.S.	M. & W.	U.T.	286	223	767	—	335	200
1117	Locksfield's Sick Benefit A.S.	M. & W.	F.	228 278	207 291	273 705	—	187 545	164
1118	Harvey Lane F.S.	M. & W.	F.	56 194	69 206	379	—	223	112

Approval No. of Society.	Name of Society.	Sex Admitted.	Age of Members.	No. of Members.		Result of Valuation.			Contingencies Fund.
				1913.	1918.	Surplus.	Deficiency.	Disposable Surplus.	
1120	Independent National Union of Boot & Shoe Workers' I.S.	W.	T.	672	567	£ 368	£ —	£ 83	£ 242
1124	Suffolk Provident A.S.	M. & W.	F.	1,577	1,637	2,208	—	1,177	1,012
1126	Deptford Philanthropic A.S.	M. & W.	U.F.	695	789	450	—	280	261
1127	Loyal Hearts F.S.	M. & W.	F.	442	502	742	—	435	578
(1176)	Propitious Friendly Sick A.S.	M. & W.	F.	83	119	1,271	—	659	—
1128	Baltic & Corn Exchange Health Socy.	M. & W.	U.F.	883	924	129	—	2,495	682
1130	Norwich Octagon Chapel Brotherly Socy.	M.	F.	372	402	129	—	75	43
1131	Castle Donington Independent F.S.	M. & W.	F.	94	87	487	—	301	149
1132	St. George's Catholic Sick B.S.	M. & W.	U.F.	50	35	466	—	332	101
1134	North Stafford Miners' Federation	M.	T.	1,380	1,719	854	—	—	1,320
1135	Dunmow F.S.	M.	F.	239	369	2,067	—	1,330	376
1136	Dunmow F.S. for Women	W.	U.F.	86	87	276	—	205	54
1137	Manchester Warehousemen & Clerks' Provident Assn.	M.	F.	809	752	21,482	—	9,730	3,623
1138	Church House National A.S.	M.	F.	138	141	392	—	245	67
1141 (1)	Hand-in-Hand Dividing F.S.	M.	U.F.	117	178	143	—	82	75

(1)	Industry F.S.	M. & W.	F.	(5) 160	(6) 143	(7) 334	(8) —	(9) 231	(10) 91
1142	Laceland Hall A.S.	M.	F.	62	53	58	—	24	329
1143	Amalgamated Assn. of Operative Cotton Spinners, &c., of Lanes., &c.	M. & W.	T.	786	826	1,158	—	828	—
(2805)	Mossley Economical Sick and Burial F.S.	M. & W.	F.	27,200	29,408	27,845	209	17,145	12,686
1145	Linacre Bible Class A.S.	M. & W.	F.	1,378	1,674	234	—	—	—
(1225)	Christ Church Bootle Temperance F.S.	M. & W.	F.	105	85	719	—	826	265
(1312)	Glebe Tontine A.S.	M. & W.	F.	12	19	168	—	—	—
1146	North-East London Sick & Dividing Socy.	M.	F.	290	334	253	—	105	29
1147	South Wimbledon "Wesley" A.S.	M. & W.	U.F.	19	75	173	—	213	99
1149	Doctor Herzl & Sons of Jerusalem A.S.	M. & W.	F.	54	47	344	—	141	132
1151	Federation of Devon Village Clubs	M. & W.	U.F.	135	122	507	—	2,841	1,700
1152	Wolverhampton Order of Foresters Life Assurance, &c., A.S.	M. & W.	F.	2	26	1,063	—	580	438
1153	West Riding of Yorkshire Miners' Permanent A.S.	M.	F.	58	62	—	1,629	—	2,790
1154	Guildford Unity of Modern Foresters I.S.	M.	U.F.	164	156	2,169	—	1,485	448
1155	Eastern Star Provident Assn. F.S.	M. & W.	F.	60	73	3,690	—	2,374	853
1156	Mildmay Radical Club A.S.	M. & W.	F.	401	276	1,652	—	1,213	266
1158	Albert Mills A.S.	M. & W.	X.	223	225	483	—	340	162
1159	Birmingham & District Lady Clerks' Socy.	W.	F.	3,150	2,920	4,488	—	3,504	1,050

Approval No. of Society.	Name of Society.	Sex Admitted.	No. of Members.	Result of Valuation.			Contingencies Fund.
				1913.	1918.	Surplus.	
1160	Bootle Temperance A.S.	M. & W.	174	177	292	£ 99	£ 176
1161	Bradford & District Trades Council A.S.	M. & W.	3,842	3,580	4,489	2,105	1,881
1162	Buntingford Union Association, &c.	M.	1,649	1,418	1,630	450	1,078
1164	Derby Midland United Order of Oddfellows F.S.	M. & W.	4,375	4,670	5,575	2,446	2,664
(2706)	Loyal Protestant Beneficial Association	M.	343	607	84		
1165	Devon & Exeter Women's Equitable Benefit A.S.	W.	67	72	1,785	498	1,239
1166	Gold's Hill Church of England Prov. Instr. A.S.	M.	215	279	271	121	151
1167	Honourable Order of the Peaceful Dove (Spring Lodge) F.S.	M. & W.	123	117	415	97	269
1168	Kingswood Mutual Aid & Annual Dividend Socy.	M.	175	158	187	87	79
1169	Lancs. & Cheshire Miners' Permanent A.S.	M. & W.	15,708	15,722	6,324	7,995	—
(1875)	Constitutional Labour Union of Great Britain	M. & W.	1,201	945	—		
1170	London General Porters' Benevolent Assn.	M.	364	351	64	211	635
1171	London Hebrew Tontine B.S.	M. & W.	22	75	948	335	557
(1463)	Jewish Divisional Sick & Benefit Socy.	M. & W.	482	483	168		
1172	Loyal Fane F.S.	M.	215	285	492	97	310
(1)	(2)	(3)	189	201	(7)	(8)	(9)
(1)	(2)	(4)	(5)	(6)	(7)	(8)	(9)
1173	Munster Park Wesleyan A.S.	M.	153	146	282	58	203
1175	Amalgamated Order of Comical Fellows' A.S.	M. & W.	456	422	725	242	397
1177	St. James-the-Less (Bethnal Green) Sick, &c., Socy.	M. & W.	53	56	5,449	1,376	3,805
1178	St. Luke's National A.S.	M. & W.	2,240	2,507	248	53	182
1179	St. Philip's Temperance Friendly A.S.	M. & W.	783	905	493	185	292
1184	West Central Hebrew Loyal United Brethren	M. & W.	106	103	491	80	295
1185	Wolverhampton Brotherly A.S.	M. & W.	333	310	62	129	33
1186	Wood Green United Slate Club	M.	278	196	389	80	215
1187	York Female F.S.	W.	46	46	334		228
1188	Birmingham & District Corporation Ser- vants' A.S.	M. & W.	250	235	1,413	554	852
1189	Bootle United Brothers' A.S.	M. & W.	42	44	1,291	558	679
1191	County of Kent F.S.	M. & W.	175	192	256	72	142
1192	French Polishers' and General Trades' Sick B.S.	M. & W.	3,607	3,827	8,514	2,139	5,857
1193	London, Brighton and South Coast Rly. Provident Socy.	M.	1,113	1,173	377	85	255
1197	Wakefield British Friendly A.S.	M. & W.	138	158	4,579	932	3,112
1198	Walton P.S.A. Approved Socy.	M. & W.	36	40	1,326	257	925
1201	Hulme Friendly A.S.	M. & W.	471	445	173	33	110
1203	"Beehive" Separate Section A.S.	M.	71	57	2,605	625	1,820
			69	69	635	110	375
			814	851			
			694	758			
			240	234			

Approval No. of Society.	Name of Society.	Sex Admitted.	Age Range	No. of Members.		Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	Deficiency.	Dispos-able Surplus.	
1207	London Bookbinders' Sick B.S.	M. & W.	F.	410	462	£ 3,185	£ —	£ 2,369	£ 652
1209	South Bucks Friendly A.S.	M. & W.	F.	1,200 1,445	1,747 1,519	3,362	—	2,251	816
1210	Watchmakers' Mechanics and General Provident Socy.	M.	F.	374 211	447 220	428	—	290	110
1211	British Workmen's Health I.S.	M. & W.	F.	81 77	88 29	198	—	144	47
1212	Handsworth Provident A.S.	M. & W.	F.	393 92	422 92	516	—	273	223
1214	St. John's (Raddcliffe) Approved Sick Socy.	M. & W.	U.F.	134 88	121 87	299	—	180	99
1216	Scholes & District Teetotal A.S.	M. & W.	F.	112 47	116 56	210	—	142	75
1217	Dewsbury Wesleyan F.S.	M. & W.	F.	2,286 777	2,304 714	2,800	—	1,291	1,510
(2405)	Oak and Ivy A.S.	M. & W.	U.F.	77	64	153	—	—	—
1218	Kensington Friendly Benefit A.S.	M. & W.	F.	8 52	12 54	137	—	102	33
1219	General Union of Textile Workers	M. & W.	T.	78	22	5,552	—	3,212	2,342
(2860)	Extract Wool and Merino Co. Provident Socy.	M. & W.	X.	3,003 2,060	3,068 1,977	357	—	—	—
1220	Metropolitan Rly. Mutual Provident Socy.	M.	F.	216 126	199 110	1,409	—	891	375
1221	Rural Workers' I.S.	M. & W.	U.F.	766	718	23,529	—	17,119	5,073

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(1)									
1222	Alverthorpe A.S.	M. & W.	F.	85 77	90 22	61	—	—	51
1223	Borough Road A.S.	M. & W.	F.	118 77	120 23	285	—	210	65
1224	Caradoc Park A.S.	M. & W.	F.	87 8	78 76	269	—	160	47
1226	Culcheth Amicable Sick Socy.	M. & W.	U.F.	158	142	279	—	204	94
(1475)	Culcheth School Sick Society	M. & W.	U.F.	2 49	1 43	61	—	—	—
1229	London & Provincial Clerks' Assn.	M. & W.	F.	1,793 336	1,408 699	4,395	—	2,920	822
1230	Loyal United Order of Anglo-Saxons Socy.	M. & W.	F.	3,061 198	3,163 394	4,010	—	2,160	1,583
1231	Manchester, Salford & District Women's Trade Socy.	W.	U.F.	2,797	2,557	1,631	—	907	1,025
1232	Mildmay Park Wesleyan A.S.	M. & W.	U.F.	605 114	592 174	1,169	—	811	328
1233	Oldham Mutual Sick and Burial Socy.	M. & W.	U.F.	3,094 2,474	3,155 2,463	6,069	—	3,786	2,336
1234	Outwood Church A.S.	M. & W.	F.	288 39	281 39	483	—	330	157
1235	Seaforth P.S.A. Tontine A.S.	M. & W.	F.	145 33	140 37	210	—	104	80
1236	Wakefield Friendly A.S.	M. & W.	F.	856 730	905 208	1,993	—	1,465	494
1237	Walton-on-the-Hill, Liverpool, National A.S.	M. & W.	F.	79 78	81 26	291	—	170	48
1240	Brighton Arms A.S.	M. & W.	F.	609 68	646 105	741	—	414	334
1241	"Britannia" A.S.	M.	F.	407	405	943	—	685	198
1242	Flanshaw A.S.	M. & W.	F.	166 57	184 65	233	—	158	239
(1227)	Grand Provident A.S.	M. & W.	F.	224 45	230 55	72	—	—	—

Approval No. of Society.	Name of Society.	Sex Admitted.	Type of Society.	No. of Members.		Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	Defici-ency.	Dispos-able Surplus.	
1243	Gloucester Women's Liberal Benefit A.S. -	W.	F.	680	986	£ 657	£ -	£ 334	£ 306
1244	Harvey Street Mission A.S. -	M. & W.	F.	573 714	540 727	1,451	-	994	308
1245	Northern Counties Clerks' Provident Assn.	M.	F.	1,669	1,111	3,807	-	1,435	730
1247	Welton, East Yorks, A.S. -	M. & W.	F.	122 29	116 25	345	-	240	65
1249	Amalgamated Society of Watermen, Lightermen and Bargemen.	M.	T.	3,530	3,313	5,460	-	3,286	1,626
1250	Brighton & Sussex Mutual Provident A.S. -	M. & W.	F.	2,107 802	2,368 1,091	5,313	-	3,719	1,336
1251	"Order Achei Ameth" Brethren of Truth F.S.	M. & W.	F.	3,149 1,763	2,663 1,258	2,662	-	307	923
1253	Northfields Wesleyan A.S. for Men -	M.	U.F.	69	69	109	-	73	31
1254	Mount Pleasant Provident Society -	M. & W.	U.F.	77	80	256	-	195	60
1255	Hope & Anchor A.S. -	M. & W.	F.	57 523	59 503	779	-	437	290
1256	Enlightened Order of Shepherds Friendly A.S.	M. & W.	F.	90	705	250	-	158	76
1257	Horbury Woolpacks Friendly A.S. -	M. & W.	F.	109 36	115 49	173	-	107	52
1259	Sherwood Forest F.S. -	M.	U.F.	85 76	88 79	278	-	166	93
1260	Royal Berkshire F.S. -	M. & W.	F.	188	201	5,845	-	4,033	1,414

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(2825)	"Wheel" Collecting Society -	M. & W.	Coll.	35	49	113	-	-	41
1262	Old Northeyites F.S. -	M.	U.F.	32	63	109	-	78	41
1264	Northumberland & Durham Miners, &c., A.S.	M.	F.	79	115	-	13,422	-	42,156
1265	Amalgamated Assn. of Card & Blowing Room Operatives.	M. & W.	T.	94,201	94,538	36,463	-	22,644	12,522
1266	Alnwick & District F.S. -	M. & W.	U.F.	5,938 27,390	6,859 25,272	1,057	-	777	212
1267	Approved Separate Section of Hampshire & General F.S.	M. & W.	F.	348	361	26,622	-	18,109	6,807
1268	City and County of Bristol Mutual Benefit A.S. for Women.	W.	F.	88	103	230	-	142	95
1269	Crosby District A.S. -	M. & W.	F.	11,380 3,230	12,002 3,673	215	-	143	63
1270	Haggerstonian Sick & Provident A.S. -	M. & W.	F.	115	111	888	-	588	287
1272	Leicester & Dist. People's Dispensary -	M. & W.	U.F.	30	37	359	-	240	54
1273	London Rd. Congregational Church, &c., A.S. M. & W.	M. & W.	U.F.	54 87	48 74	354	-	170	115
1274	Mayfield Temperance F.S. -	M.	U.F.	228 39	201 37	86	-	53	25
1275	St. John's Church Bible Class Tontine A.S.	M. & W.	F.	47	48	142	-	106	34
1276	Star Benefit A.S. -	M. & W.	Coll.	66	67	1,338	-	723	470
1278	United Sickness Benefit Assurance Socy. -	M. & W.	U.F.	630 416	647 481	3,737	-	2,234	1,240
1279	Wiltshire F.S. -	M. & W.	F.	1,625 1,465	1,743 1,437	13,825	-	8,564	4,820
1280	Liverpool Clerks' Association -	M. & W.	F.	8,105 2,479	8,758 2,966	3,728	-	2,502	2,438
1281	Tunstall Benevolent Burial Socy. -	M. & W.	F.	5,196 441	4,627 1,331	14,363	-	7,440	2,577
				3,253 2,355	3,948 3,009	5,994	-	3,283	

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contingencies Fund.
				1913.	1918.	Surplus.	Deficiency.	Disposable Surplus.	
1282	Belle Vue A.S.	M. & W.	F.	122	133	£ 153	£ —	£ 70	77
1283	Cracow Jewish F.S.	M.	F.	37 245	43 202	308	—	156	91
1285	East Suffolk Hand-in-Hand Benefit Socy., &c.	M. & W.	F.	314	280	840	—	565	148
1286	Erewash Valley & District F.S.	M. & W.	U.F.	6,506	6,719	3,450	—	—	3,677
1289	Gun Barrels Provident Society	M.	F.	423 108	656 149	249	—	176	66
1290	Horbury Friendly Society A.S.	M. & W.	F.	158	174	354	—	252	96
1291	London Central Markets Benefit Socy.	M.	F.	17 83	45 69	142	—	95	38
1295	"Shaft" A.S.	M.	U.F.	1,311	1,256	1,857	—	1,125	598
1297	Wakefield Ideal A.S.	M. & W.	F.	124	132	220	—	145	68
1298	Wakefield Perseverance A.S.	M. & W.	F.	346	367	602	—	384	210
1300	Wardour Catholic A.S.	M. & W.	F.	50	82	193	—	131	51
1304	Liverpool Corporation Employees' Guild A.S.	M.	U.F.	77 25	85 33	4,578	—	3,323	854
1306	Amalgamated Assn. of Beamers, Twisters & Drawers, &c.	M. & W.	U.T.	1,961	1,790	5,574	—	3,064	2,273
1307	Leicester, Bond St., F.S.	M. & W.	F.	4,287	4,410	618	—	—	—
(1824)	Independent Society of United Brothers	M.	F.	277 124 58	367 509 729	128	—	—	—

(1)	(1921)	Burbage Blue Female F.S.	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
			W.	F.	111	119	235	—	1,084	571
(1972)	Stoney Stanton & Dist. Quarrymen's B.S.	M.	F.	77	77	120	—	—	—	—
(2368)	Burbage Victoria F.S.	M. & W.	F.	77	74	249	—	—	—	—
(2514)	Wolsey, Ltd., Works A.S.	W.	X.	318	342	378	—	—	—	—
(2643)	T. A. W. Clarke, Ltd., Provident Society	M.	U.F.	20	20	74	—	—	—	—
1308	Billingsgate Benefit Club	M. & W.	U.F.	1,621	1,548	2,184	—	—	1,253	702
1309	Burnley & District F.S.	M. & W.	U.F.	2,947	2,811	5,013	—	—	3,118	1,793
1310	Cowfold "Hearts of Oak" F.S.	M.	F.	1,417	1,325	637	—	—	455	134
1311	Dorset Rural I.S.	M.	F.	277	264	2,746	—	—	1,711	731
1314	Hayfield Mills Provident Society	M. & W.	X.	1,555	1,663	349	—	—	223	95
1315	Power Framework Knitters' Society	M.	U.T.	73	76	1,174	—	—	763	262
1317	North Wirral National Benefit I.S.	M. & W.	U.F.	543	545	967	—	—	661	246
1319	Bristol Tramways & Carriage Co., Ltd., Provident Socy.	M.	X.	467	497	2,321	—	—	1,089	1,145
1321	Hoole Victoria Tontine Approved Section	M.	F.	62	88	150	—	—	96	55
1322	Loyal United Friends' A.S. for Men and Women.	M. & W.	F.	2,369	2,755	3,073	—	—	2,001	662
1324	London & North Western Railway, Division B, Sick Fund Society.	M. & W.	F.	112	105	9,946	—	—	6,939	2,249
1325	Middlesbrough, Stockton & Thornaby Electric Tramways Provident I.S.	M.	X.	1,283	1,221	419	—	—	287	104
1327	Jewish Cabinetmakers' Dividing B.S.	M. & W.	F.	178	177	306	—	—	162	91
				4,415	4,337	185	—	—	85	

Approval No. of Society.	Name of Society.	Sex Admitted.	No. of Members.	Result of Valuation.			Contingencies Fund.	
				1913.	1918.	Surplus.		Deficiency.
1328	Separate Section of London Socy. of Compositors.	M.	3,961	3,687	9,451	—	6,831	1,811
1329	Methodist Free Church Sick, &c., Socy., Wigan.	M. & W.	394	419	564	—	244	271
1330	Kingsway Hall F.S.	M.	424	407	946	—	643	203
1331	Bermondsey Church of England Benefit A.S.	M.	201	196	199	—	77	98
1336	Northampton Estates Sick & Provident Socy.	M. & W.	492	549	990	—	711	312
1338	Hope at the Fountain A.S.	M. & W.	226	287	360	—	247	115
1339	Petworth Park F.S.	M.	210	225	320	—	178	81
1340	Stationers' Mutual B.S.	M.	23	32	381	—	265	413
1341	Bruce Provident Dividing Socy.	M.	158	147	743	—	424	297
1342	Sussex Rural Workers' I.S.	M. & W.	867	793	2,024	—	1,456	413
(1420)	Hollington Friendly B.S.	M.	602	637	743	—	424	297
(1466)	Five Oaks F.S.	M.	1,434	1,327	3,888	—	—	—
(1469)	Westfield F.S.	M.	32	36	132	—	—	—
(1564)	Angel Provident Society	M.	31	27	170	—	—	—
(1733)	Barns Green F.S.	M.	60	56	310	—	—	924
(1)		(3)	106	92	272	—	3,290	—
(2)		(4)	137	123	214	—	(8)	(10)
(2783)	Upper Dicker Hand-in-Hand Assn.	(2) M.	55	(6) 58	(7) 138	(8) —	(9) —	(10) —
(2861)	Sedlescomb F.S.	M.	42	45	132	—	—	—
1345	The Counties' Society for National Insurance	M. & W.	7,390	7,678	13,347	—	7,518	4,225
(2904)	Walgrave Sick & Burial Socy.	M. & W.	1,337	1,924	30	—	—	—
1347	Standard Works Sick Society	M. & W.	12	38	991	—	746	210
1348	Atlas Ironworks (West Bromwich) I.S.	M. & W.	7	8	545	—	403	141
1351	East Central Sick Benefit A.S.	M. & W.	148	161	248	—	142	76
1352	St. Paul's, Bennett Street, Sunday School, &c., Socy.	M. & W.	337	358	523	—	355	133
1353	Tilgate Forest Independent Oddfellows F.S.	M.	255	259	514	—	250	71
1354	Heswall & District A.S.	M.	2	2	452	—	335	103
1355	Working Men's Christian Assn. Sick, &c., B.S.	M. & W.	126	133	240	—	124	115
1357	Battersea Congregational Sick Club	M.	27	47	729	—	104	215
1359	Washford Mills Sick Socy.	M. & W.	196	169	893	—	619	430
1361	Standon F.S.	M.	97	735	232	—	160	44
1362	Wealdstone & District Sick Benefit F.S.	M.	143	132	622	—	405	176
1363	"Ancient Britons" F.S.	M.	207	256	555	—	345	81
1365	Yeadon, Guiseley, and District Factory Workers' Union.	M. & W.	217	217	862	—	605	202
1367	York Cocoa Works F.S.	M.	58	64	619	—	280	329
			438	487	619	—	280	329
			318	294	2,141	—	1,613	430
			722	652	232	—	160	44
			80	90	622	—	405	176
			401	439	555	—	345	81
			161	148	862	—	605	202
			262	265	619	—	280	329
			209	257	619	—	280	329
			785	865	619	—	280	329

Approval No.	Name of Society.	Sex Admitted.	No. of Members.	Result of Valuation.			Contin- gencies Fund.	
				1913.		1918.		
				Surplus.	Defici- ency.	Dispos- able Surplus.		
			1913.	1918.	£	£	£	
1368	Alexandra Friendly Benefit A.S.	M. & W.	48	57	152	—	105	30
1369	Woolton Parish Church F.S.	M.	215	206	528	—	305	95
1370	West Suffolk F.S.	M. & W.	582	559	1,648	—	1,133	325
1371	Newbold A.S.	M. & W.	5,877	5,666	9,124	—	5,659	4,501
1372	Spinman Insurance B.S.	M. & W.	5,082	4,397	4,710	—	2,133	43
1376	National Union of Vehicle Workers	M.	24	22	101	—	46	817
1378	Kempston F.S.	M.	102	102	1,591	—	662	57
1379	British Workmen's Sick, &c., F.S.	M. & W.	1,022	1,188	749	—	—	612
1384	"Friend in Need" A.S.	M. & W.	328	507	362	—	260	67
1386	Grand Hope A.S.	M. & W.	126	119	2,562	—	1,807	499
1387	Ore Friendly Society	M.	10	24	252	—	90	98
1390	West Grinstead F.S.	M.	45	67	494	—	350	94
1391	Boatmen's Institution Provident Club A.S.	M. & W.	208	198	479	—	309	181
1392	Cottenham Park Wesleyan Sick B.S.	M. & W.	143	162	209	—	130	49
			71	72	279	—	195	
			39	42				
(1)	(2)	(3)	(5)	(6)	(7)	(8)	(9)	(10)
1394	Essex Provident Socy.	M. & W.	238	218	412	—	211	110
1396	Loyal Victorian F.S., Section II.	M.	47	38	126	—	86	44
1399	West Green Institute F.S.	M. & W.	82	98	619	—	423	192
1401	Durham County Colliery Enginemen's, &c., Assn.	M.	182	341	2,818	—	1,919	743
1402	Lockwood Baptist Chapel F.S.	M. & W.	187	375	1,347	—	963	373
1404	"Pride of Wortley" F.S.	M. & W.	1,242	1,337	256	—	168	76
1408	L.B. & S.C. Rly. Passenger Guards', &c., Socy.	M.	517	509	316	—	211	96
1409	St. Bartholomew's Sick & Provident A.S.	M.	259	248	391	—	248	113
1414	Manchester Makers'-Up Socy.	M.	122	118	1,580	—	1,039	442
1415	North of England Trimmers, &c., Assn.	M.	32	48	1,760	—	875	623
1416	Trained Women Nurses' F.S.	W.	173	160	1,757	—	999	514
1418	The Home Counties' A.S.	M. & W.	251	234	1,195	—	—	718
1421	"The Times" I.S.	M. & W.	931	919	684	—	501	172
1424	Birmingham General Provident, &c., Instn.	M. & W.	1,250	1,067	2,777	—	1,863	1,074
1425	Catholic Brotherly Socy.	M. & W.	762	840	1,207	—	896	432
1433	Birmingham Unity Sick, &c., Institution	M. & W.	598	612	814	—	367	658
1437	Keighley and District Power Loom Over-lookers' Health I.S.	M.	464	484	226	—	125	45
1445	Christian Union F.S.	M.	1,105	1,121	291	—	175	46
			256	294				
			89	87				
			96	83				

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contingencies Fund.
				1913.	1918.	Surplus.	Deficiency.	Disposable Surplus.	
1447	Society of Female Workers in the Shipping Industry.	W.	U.T.	651	628	£ 111	£ —	£ —	£ 240
1449	Christ Church Sunday School Benefit F.S.	M. & W.	F.	584	606	723	—	414	402
1451	Crescent Provident Benefit A.S.	M. & W.	F.	212	261	307	—	209	
(1323)	Lloyd Harrisson & Eaton National Health Socy.	M.	F.	504	487	1,439	—	1,080	307
1452	B.S.A. (Small Heath) Works Socy.	M. & W.	X.	59	715	63	—	1,167	515
1453	Polytechnic F.S.	M. & W.	F.	49	43	1,951	—	665	192
1456	Dorset F.S.	M. & W.	F.	717	947	1,018	—	583	177
1457	United Star Order of Oddfellows A.S.	M.	F.	323	420	922	—	561	268
1458	Ardingly Hand-in-Hand F.S.	M.	F.	340	342	166	—	108	38
1460	Salters' I.S.	M. & W.	X.	96	712	1,408	—	891	520
1464	Glynde F.S.	M.	U.F.	295	274	522	—	245	55
1465	Thornton (Bradford) Free & Independent Foresters.	M. & W.	F.	87	715	371	—	250	90
1467	Hopton Congregational Chapel, &c. F.S.	M. & W.	F.	601	552	1,758	—	1,525	602
(2147)	Heckmondwike Loyal Britons F.S. No. 2	M. & W.	F.	155	148	230	—	—	—
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(2779)	Huddersfield & Dist. Warkers' Assn.	M. & W.	U.T.	49	47	196	—	—	—
1473	Planters' Sick & Burial A.S.	M. & W.	U.F.	24	24	308	—	180	112
1474	Sunday School Union Staff I.S.	M. & W.	U.F.	234	217	185	—	90	27
1482	Improved Sons of Progress F.S.	M.	F.	12	13	236	—	165	33
1484	Waldron Benefit Society	M.	U.F.	47	44	241	—	150	39
1485	Kent Coal League I.S.	M. & W.	U.F.	18	15	520	—	260	197
1488	G.N. Rly. Locomotive Sick Socy.	M.	F.	65	63	—	293	—	1,773
1490	Best & Lloyd, Ltd., Workpeople's Socy.	M. & W.	U.F.	80	77	203	—	130	74
1492	High Pavement Women's Provident F.S.	W.	F.	499	432	262	—	199	82
1493	Bilston Dist. Provident A.S.	M. & W.	F.	4	13	3,891	—	1,934	1,488
1495	West Green Institute "Veteran" Slate Club	M.	F.	3,616	3,424	910	—	616	224
1496	Lambeth Ragged School Slate Club A.S.	M.	U.F.	92	69	103	—	66	32
1498	Crowhurst & Black Horse F.S.	M.	U.F.	78	111	291	—	187	61
1500	High Cross F.S.	M.	F.	196	104	201	—	142	52
1506	Sons of the Empire F.S.	M. & W.	F.	2,658	2,702	—	651	—	1,410
1507	Peckham Rye Tabernacle Slate Club	M.	U.F.	365	439	793	—	536	238
1508	Beckley Provident Institution	M.	U.F.	382	426	362	—	240	74
1509	Southend Gas Coy's Employees' Provident Socy.	M.	U.F.	74	66	190	—	105	35

Approval No.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	Defici-ency.	Dispos-able Surplus.	
1510	Guest St. Sick Provident A.S.	M. & W.	F.	711	700	£ 1,327	—	£ 972	£ 362
1511	Independent Rock of Hope F.S. of Odd-fellows.	M. & W.	F.	284	280	584	—	383	175
1514	St. Margaret's Works B.S.	M. & W.	X.	174	225	1,992	—	1,406	512
1516	Excelsior Temperance Society	M.	F.	1,136	1,059	106	—	59	31
1517	Catholic Sick A.S.	M. & W.	F.	208	207	430	—	236	166
1520	Reepham Provident Society	M. & W.	F.	89	74	211	—	134	45
1522	Orderly (Approved Section) Society	M. & W.	F.	56	60	187	—	135	34
1526	Huddersfield Healders & Twisters Trade and F.S.	M. & W.	U.T.	183	178	370	—	260	97
1528	Holmfirth Wesleyan Approved B.S.	M. & W.	U.F.	159	169	469	—	325	116
1529	Hurst St. Provident A.S.	M. & W.	F.	86	83	243	—	175	47
1534	United Kingdom B.S.	M. & W.	F.	70	77	370	—	260	97
1535	Ticehurst United F.S.	M.	F.	33	32	3,653	—	2,513	732
1539	Sick, &c., Socy. of Birmingham Small Arms Co., Ltd., Redditch.	M. & W.	X.	1,396	1,232	439	—	280	65
1542	British United Provident Fund	M. & W.	X.	354	305	829	—	459	366
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1546	Coventry Friendly & Provident Instn.	M. & W.	F.	394	436	1,139	—	791	254
1547	Warp Dressers' A.S.	M.	T.	77	193	2,189	—	—	—
(2300)	Rochdale & Dist. Assn. of Warp Dressers	M.	U.T.	1,222	1,201	255	—	2,140	919
(2331)	Skipton & Dist. Assn. of Warp Dressers	M.	U.T.	128	82	154	—	—	—
(2481)	Manchester & Dist. Assn. of Warp Dressers	M.	T.	98	382	641	—	—	—
1548	Huddersfield & District Methodist F.S.	M. & W.	F.	410	382	317	—	215	69
1549	Courier A.S.	M.	F.	78	68	578	—	406	172
1552	Popular Slate Club	M.	F.	87	73	954	—	699	260
1562	Sutton Tradesmen's A.S.	M.	U.F.	349	383	441	—	245	64
1563	Ringmer Mutual B.S.	M.	F.	537	547	394	—	280	88
1565	Guestling Friendly B.S.	M.	U.F.	142	121	273	—	130	34
1567	Approved Section of Chatham Government Labourers' Union.	M.	T.	972	1,035	1,342	—	853	532
1568	Leeds & Yorkshire Clerks', &c., Provident Assn.	M.	U.F.	551	497	1,239	—	700	258
1569	Paddington Female Sick & Provident Club	W.	F.	901	1,106	1,209	—	703	364
1571	National Pawnbrokers' Assistants' I.S.	M. & W.	U.T.	2,694	2,813	6,652	—	4,530	1,363
1572	Mayfield Foresters' B.S.	M.	F.	626	647	333	—	225	62
1574	Muntz's Metal Company's Workpeoples' A.S.	M.	X.	121	120	485	—	179	237
1576	Wadsworth A.S.	M. & W.	U.F.	520	457	295	—	205	47
				59	65				
				39	45				

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contingencies Fund.
				1913.	1918.	Surplus.	Deficiency.	Disposable Surplus.	
1578	Ladywood Provident A.S.	M. & W.	F.	470	492	£ 587	£ —	£ 317	£ 272
1581	L. & S.W. Rly. F.S.	M.	F.	1,223	1,135	3,052	—	1,950	583
1584	Sudbury (Suffolk) Friendly A.S.	M.	F.	213	194	462	—	275	96
1585	Birmingham Unitarian Brotherly B.S.	M.	F.	391	387	727	—	515	198
1590	Sick & Burial Socy.	M. & W.	F.	82	111	206	—	142	57
1592	Independent Order of Comical Fellows, Tunbridge Wells Unity, A.S.	M. & W.	F.	328	315	313	—	119	159
1593	Staplefield Economical F.S.	M.	F.	140	120	379	—	267	70
1595	Metropolitan Vickers A.S.	M. & W.	U.F.	1,687	1,822	3,222	—	2,042	945
1596	Royal Army Clothing Dept. Women's Provident Fund A.S.	W.	U.F.	777	954	1,344	—	974	362
1597	Wolverhampton Catholic F.S.	M. & W.	F.	186	198	754	—	565	171
1599	Bath F.S.	M. & W.	F.	307	304	611	—	376	171
1600	Birmingham & District Clerks' Provident Assn.	M.	F.	97	69	5,398	—	2,565	1,010
1602	Cainscross Friendly Benefit A.S.	M. & W.	F.	134	134	272	—	162	78
1603	Huddersfield Warehousemen's Provident A.S.	M. & W.	T.	32	47	357	—	262	91

(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	(9)	(10)
				(5)	(6)					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
1609	Kingsthorpe Equitable F.S.	M. & W.	F.	121	112	274	—	169	72	
1611	Keighley & District Methodist F.S.	M. & W.	U.F.	27	28	526	—	318	177	
1612	Dannemora Works A.S.	M. & W.	U.F.	130	141	301	—	198	88	
1614	Bradford Rolling Board, &c., Socy.	M.	U.T.	319	271	378	—	254	123	
1616	Bagworth Rising Star F.S.	M.	F.	163	185	141	—	56	93	
1619	Provident Friends' Sick & Burial F.S.	M.	F.	2	74	141	—	3,840	904	
1620	Britons A.S.	M. & W.	F.	255	262	5,492	—	1,582	970	
1623	William Millward Sick Socy.	M. & W.	U.F.	172	181	133	—	75	23	
1625	Upper Chapel Provident A.S.	M. & W.	U.F.	1,919	1,931	193	—	122	66	
1626	Freehold Permanent B.S.	M.	F.	194	275	245	—	162	60	
1627	City Waiters' Provident & Pension Socy.	M. & W.	F.	20	18	499	—	337	109	
1629	Loyal Chaplin A.S.	M.	F.	33	30	189	—	111	74	
1630	Hopton Free Gift F.S.	M. & W.	F.	113	104	158	—	106	46	
1631	Approved Section of the Bradford & District Warp Dressers' Assn.	M.	U.T.	16	26	1,695	—	1,090	292	
1632	Caradoc Temperance Sick & Provident A.S.	M. & W.	F.	122	109	595	—	410	109	
1633	Mayfield Chapel B.S.	M.	F.	233	204	556	—	380	105	
1637	Morley Wesleyan F.S.	M. & W.	F.	29	26	1,248	—	800	416	
1640	White Rose F.S.	M. & W.	F.	130	135	57	—	—	111	

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	Defici-ency.	Dispos-able Surplus.	
1642	Oakes Independent Lodge of Modern Druids' F.S.	M. & W.	F.	107	117	£ 288	£ —	£ 217	£ 69
1651	Balcombe National School F.S.	M.	F.	76	37	95	—	60	30
1652	St. Michael & All Angels' A.S.	M. & W.	F.	196	196	119	—	—	144
1653	Sutton & Greenroyd Mills F.S.	M. & W.	X.	713	735	358	—	236	97
1655	Holbrook's Health Insurance Socy.	M. & W.	X.	147	168	286	—	173	90
1659	New Union Society	M. & W.	F.	74	57	251	—	120	106
1662	Hand-in-Hand A.S., Ealing	M. & W.	U.F.	185	139	247	—	176	53
1663	Lloyd's Health Insurance A.S.	M. & W.	U.F.	179	67	7,451	—	5,365	1,394
1664	Debenham's A.S.	M. & W.	X.	24	36	1,747	—	1,315	413
1666	Bolton, &c., Church of England Sunday School Sick Societies.	M. & W.	U.F.	266	887	3,659	—	1,625	1,791
1669	State Section Dressing Case Makers' and Fancy Trades' F.S.	M.	F.	495	513	317	—	228	75
1670	Radnor A.S.	M. & W.	U.F.	493	636	644	—	379	154
1671	Prescott A.S.	M. & W.	U.F.	234	220	137	—	89	41
1672	Stockport Sunday School Approved I.S.	M. & W.	U.F.	83	107	876	—	608	250
1678	Netherton and Old Hill Ironworks State B.S.	M.	U.F.	29	109	694	—	300	356
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1684	Royal United Benefit A.S., Windsor	M. & W.	F.	495	504	1,298	—	920	284
1687	St. Wilfrid's Guild Approved Society for Men	M.	U.F.	95	722	133	—	69	55
1689	Commercial Gas Company's Health I.S.	M.	X.	120	147	2,103	—	1,432	512
1691	United Cork Clubs' I.S.	M. & W.	U.F.	1,029	948	1,707	—	1,133	437
1695	London Hebrew Benefit and Divisional Socy.	M. & W.	F.	880	918	347	—	154	95
1697	New Improved Triumphant Lodge, Independent Oddfellows' F.S.	M.	F.	722	749	4	—	—	92
1701	Northey Street Old Girls' F.S.	W.	U.F.	183	221	68	—	37	26
1703	Pool Lorrimer and Tabberer Provident Socy.	M. & W.	X.	71	703	1,146	—	746	307
1705	Springfield and Broom Mills F.S.	M. & W.	X.	168	195	542	—	377	192
1706	Ponds Forge Health Socy.	M. & W.	U.F.	45	88	156	—	101	55
1709	N.E. Rly. Servants' Pension Socy.	M. & W.	F.	4	2	35,121	—	23,845	6,083
1710	Ladywood "Excelsior" Socy.	M. & W.	F.	11,310	10,553	190	—	133	55
1711	Shepshed F.S.	M. & W.	F.	858	849	209	—	94	121
1712	Birmingham Roman Catholic F.S.	M. & W.	F.	50	98	6,708	—	4,579	1,710
1714	Fownes Bros.' Sick Socy.	M.	X.	22	97	160	—	65	76
1716	Rochdale Equitable Provident Sick and Burial Socy.	M. & W.	U.F.	157	182	1,707	—	1,112	465
1717	Garston Protestant A.S.	M.	U.F.	89	700	735	—	495	201
1718	Sons of Jacob	M. & W.	F.	1,626	1,751	768	—	238	250
				2,674	2,555				
				166	163				
				632	649				
				357	428				
				420	436				
				902	637				
				207	199				

Approval No. of Society.	Name of Society.	Sex Admitted.	No. of Members.	Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	
1720	Sissinghurst Star of Hope A.S.	M. & W.	284	230	£ 864	£ 520	£ 133
1721	Goldsmiths' F.S.	M.	30	25	229	162	51
1722	Yorkshire Colliery Enginemen, &c., Assn.	M.	98	105	1,193	800	364
1727	St. Andrew's Linacre A.S.	M. & W.	678	656	212	154	56
1729	Joseph Elliot and Sons (Sheffield) Health Socy.	M. & W.	111	105	653	430	173
1730	Church of England (Archdeaconry of Roch- dale) A.S.	M. & W.	220	198	3,473	2,053	1,210
1731	Cheslyn Hay Sick, Accident and Dividend Socy.	M.	232	167	458	277	192
1732	United Road Transport Workers' Associa- tion of England.	M.	1,183	1,471	3,118	1,283	1,774
1737	Halifax and District Free Churches F.S.	M. & W.	1,464	1,707	912	659	234
1739	Ancient Order of Odd Fellows, Leeds Unity F.S.	M. & W.	338	369	2,157	488	1,308
1746	Women Hosiery Workers' Society, Notting- ham.	W.	322	475	337	187	119
1747	Silver Trade B.S.	M.	323	309	333	239	77
1748	Amalgamated Society of Textile Workers and Kindred Trades.	M. & W.	163	147	3,135	512	2,045
1750	Basford and District Hosiery Trimmers' and Finishers' Assn.	M.	1,555	1,749	129	—	124
1751 (1)	Pride of the Hill A.S. (2)	M. & W. (3)	3,741	3,458	199	143	46

1754 (4)	Wadhurst Star B.S.	M. (3)	109	105	322	190	55
1758	Commercial Inn A.S.	M. & W.	211	204	558	333	158
1759	Female Cigar Makers' Protective Union	W.	167	158	1,568	1,090	316
1760	G.E.R. Employees' Slate Club	M. & W.	985	708	376	208	145
1767	Motor Drivers' A.S.	M. & W.	233	258	402	190	127
1771	Progressive Lodge of Oddfellows' A.S.	M. & W.	20	42	770	456	243
1773	City of Birmingham & District Butchers', &c., Socy.	M.	359	287	344	175	59
1774	Donington Odd Fellows' F.S.	M.	400	354	143	93	40
1778	Stretham Dividing Socy.	M. & W.	122	106	276	200	46
1783	Holme Head Works I.S.	M. & W.	141	121	471	281	196
1784	New Springs Foresters' F.S.	M. & W.	110	104	117	54	59
1785	Cammell Laird A.S.	M. & W.	1,471	1,512	2,108	1,163	740
1786	Independent Lily of the Valley F.S.	M. & W.	34	158	282	185	55
1788	Loyal Duke of Norfolk Oddfellows' F.S.	M. & W.	115	102	474	343	104
1790	George Cradock & Company's A.S.	M. & W.	163	173	423	285	116
1792	Alnmouth Working Men's B.S.	M.	63	61	401	240	72
1799	Tendring Hundred Provident, &c., A.S.	M.	225	229	1,529	977	392
1804	All Saints' Mission A.S.	M. & W.	13	24	530	372	141
			147	155			
			787	729			
			282	262			
			39	58			

Approval No. of Society.	Name of Society.	Sex Admitted.	No. of Members.	Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	
1807	Sheffield United Cutlery A.S.	M. & W.	1,192	1,150	1,707	—	£ 609
1810	North Staffordshire Provident Assn.	M. & W.	83	88	4,635	—	£ 946
1811	Camberwell New Road Baptist, &c., A.S.	M. & W.	4,965	5,264	39	—	1,085
1815	United Brothers Provident B.S.	M.	1,803	2,028	427	—	21
1818	Zion Chapel F.S.	M. & W.	45	72	325	—	295
1823	Longwood Health I.S.	M. & W.	4	145	908	—	248
1826	Evered's Workpeople's B.S.	M. & W.	152	184	498	—	620
1832	British Order of Comical Fellows, City of London A.S.	M. & W.	55	84	281	—	366
1833	Tottenham & Edmonton Gas, &c., Coy's. Employees' Provident Socy.	M.	191	184	1,326	—	130
1834	United Order of the Sons of the Phoenix A.S.	M. & W.	77	87	2,828	—	276
1837	Midland Counties Independent Hearts of Oak A.S.	M.	248	250	392	—	720
1840	National Assn. of Builders' Labourers	M.	38	45	5,602	—	2668
1844	Peasmarsh Benefit Socy.	M.	611	470	159	—	105
1848	Wortley Old Bethesda Assn.	M. & W.	1,215	1,191	367	—	218
1849	Dazzlement Socy.	M. & W.	216	302	301	—	149
			165	147	(7)	(8)	(9)
			4,128	3,790	(7)	(8)	(9)
			51	52	(7)	(8)	(9)
			136	140	(7)	(8)	(9)
			37	42	(7)	(8)	(9)
			459	152	(7)	(8)	(9)

1851	Axbridge & West Mendip F.S.	M. & W.	58	67	100	—	49	(10)
1853	North Arms' F.S.	M. & W.	57	62	198	—	144	(10)
1854	Wellhouse Sick & Burial F.S.	M. & W.	80	93	702	—	446	(10)
1856	Loyal Duke of Lancaster Lodge of Odd-fellows' F.S.	M.	9	28	228	—	120	(10)
1858	"314" Mutual Help Socy.	M. & W.	325	323	701	—	460	(10)
1859	Mytre A.S.	M. & W.	145	137	504	—	327	(10)
1863	Truro Works Health Socy.	M. & W.	190	214	178	—	108	(10)
1865	Independent Order of United Brothers, Midland Unity.	M. & W.	388	378	847	—	—	(10)
1868	Stapleford Good Samaritan Oddfellows' F.S.	M. & W.	29	45	444	—	240	(10)
1872	Shipley Temperate F.S.	M.	258	315	490	—	325	(10)
1873	Medstead F.S.	M.	34	85	233	—	159	(10)
1876	Amalgamated Textile Warehousemen	M. & W.	66	66	1,834	—	—	(10)
(2057)	Nelson & District Clothlookers', &c. A.S.	M.	88	59	713	—	1,828	(10)
(2446)	Blackburn & District Clothlookers', &c., Assn.	M. & W.	1,358	1,497	225	—	56	(10)
1877	North of England Brass, &c., Moulders' Trade & F.S.	M.	175	252	343	—	249	(10)
1879	Wolverhampton Progressive A.S.	M.	299	317	362	—	211	(10)
1880	Stand Lane New Jerusalem, &c., Sick Socy.	M. & W.	70	38	299	—	211	(10)
1881	Yorkshire Twisters & Drawers-in Trade & F.S.	M.	156	152	1,535	—	1,098	(10)
			87	86	(7)	(8)	(9)	(10)
			87	86	(7)	(8)	(9)	(10)
			1,306	1,497	(7)	(8)	(9)	(10)
			57	91	(7)	(8)	(9)	(10)
			461	560	(7)	(8)	(9)	(10)
			203	254	(7)	(8)	(9)	(10)
			2	2	(7)	(8)	(9)	(10)
			576	563	(7)	(8)	(9)	(10)
			175	168	(7)	(8)	(9)	(10)
			81	79	(7)	(8)	(9)	(10)
			58	57	(7)	(8)	(9)	(10)
			762	688	(7)	(8)	(9)	(10)

Approval No. of Society.	Name of Society.	Sex Admitted.	Type of Society.	No. of Members.		Result of Valuation.			Contingencies Fund.
				1913.	1918.	Surplus.	Deficiency.	Disposable Surplus.	
1882	Nelson & District Weavers' Assn. I.S.	M. & W.	U.T.	5,274	5,493	£ 8,799	£ —	£ 6,159	£ 4,609
1884	Putney United Slate Club A.S.	M.	F.	6,067	6,460	8,744	—	6,036	101
1885	Loyal Peace & Harmony F.S., &c.	M. & W.	F.	214	239	426	—	291	290
1889	Tavistock Sick B.S.	M. & W.	F.	521	505	1,410	—	969	52
1894	Bierley School Health I.S.	M. & W.	U.F.	47	76	191	—	124	264
1895	Garden St. Congregational Sick, &c., Socy.	M. & W.	U.F.	88	102	862	—	616	76
1896	St. Paul's Road Mission Tontine A.S.	M. & W.	F.	378	360	738	—	72	41
1899	Wortley Clothiers' Benevolent Socy.	M. & W.	F.	195	203	395	—	267	50
1902	United Order of General Labourers, &c.	M.	T.	140	138	227	—	140	896
1904	Hampton F.S.	M. & W.	F.	77	29	12	—	—	76
1905	Dover Beck F.S.	M. & W.	F.	66	67	230	—	875	33
1908	Stock Exchange Clerks' Health I.S.	M. & W.	U.T.	22	23	148	—	64	1,122
1911	Dusty Miller A.S.	M. & W.	F.	98	94	154	—	115	143
1913	British Xylonite Co.'s Sick, &c., Socy.	M. & W.	X.	2	3	7,445	—	3,555	556
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1918	Highfield Chapel Approved Friendly Assn.	M. & W.	U.F.	82	75	331	—	190	55
1922	Louth Working Men's Conservative A.S.	M.	U.F.	40	38	990	—	710	189
1923	Blamires F.S.	M. & W.	U.F.	358	399	152	—	80	80
1924	St. Peter's Hall Permanent Sick, &c., A.S.	M.	F.	42	93	148	—	106	35
1926	Manchester Hebrew Tontine Socy.	M.	F.	72	168	67	—	—	56
1927	East Kent Britons' F.S.	M.	F.	69	68	132	—	85	31
1928	"Besses o' th' Barn" Congregational Sick Socy.	M. & W.	U.F.	167	149	550	—	377	146
1929	Harpurhey and Moston I.S.	M. & W.	U.F.	208	191	418	—	215	170
1930	Bardsey F.S.	M.	U.F.	127	177	87	—	54	27
1932	Birkenhead Pleasant Sunday Afternoon F.S., &c.	M.	U.F.	279	276	134	—	94	33
1933	Duke's Club F.S.	M.	F.	97	116	352	—	229	125
1934	Louth Liberal B.S.	M. & W.	U.F.	53	73	373	—	271	95
1939	Chance and Hunt, Ltd., Works Provident Socy.	M.	F.	67	67	659	—	426	175
1940	Sellindge United B.S.	M. & W.	U.F.	229	267	295	—	180	47
1945	Shelton Iron, Steel & Coal Coy., Ltd., F.S.	M.	U.F.	152	170	723	—	345	273
1949	Harwood F.S.	M. & W.	U.F.	17	32	639	—	414	180
1951	Liverpool & Vicinity Operative Painters' Old Socy.	M.	T.	385	300	2,299	—	1,385	341
1952	Whitwick District Amal. Funeral Fund F.S. of Oddfellows.	M. & W.	F.	88	82	175	—	—	146
				7	9	4			
				602	643	19			

Approval No. of Society.	Name of Society.	Sex Admitted.	No. of Members.	Result of Valuation.			Contin-gencies Fund.		
				1913.	1918.	Surplus.		Defici-ency.	Dispos-able Surplus.
1953	Hall Lane Mutual B.S.	M.	39	41	150	—	75	19	
1956	Shrewsbury Works Health Socy.	M. & W.	154 126	129 99	474	—	321	107	
1961	Vickers' River Don Works Socy.	M. & W.	1,301 45	1,934 338	2,521	—	1,526	814	
1962	United Order of Free Gardeners, Stockport, A.S.	M. & W.	998 359	1,010 370	1,778	—	969	616	
1964	Bridge Inn A.S.	M. & W.	1,211 948	1,176 944	1,553 802	—	852 478	973	
(1917)	Brimrod United Methodist Church Sick, &c., Socy.	M. & W.	62 67	64 60	65 98	—	—	—	
1968	Beaconsfield Approved Section	M.	41	46	82	—	53	21	
1969	Stratford Works, G.E.R., Employees' A.S.	M. & W.	136	125	212	—	139	68	
1971	Reddal Hill Church B.S.	M. & W.	109 48	119 78	313	—	213	80	
1973	Railway Signalmen's United Aid and Sick Socy.	M.	195	177	465	—	292	107	
1977	Cannock Chase Miners' Health Insurance F.S.	M.	316	464	398	—	159	209	
1984	The Textile Daymen's Union Approved Sec-tion.	M.	121	109	268	—	170	62	
1985	Kingsley Rechabite Socy.	M. & W.	116 20	149 40	239	—	165	76	
1987	Lily in the Dale Independent Society of the Golden Fleece.	M. & W.	79 29	75 29	170	—	113	52	

(1)		(3)	(5)	(6)	(7)	(8)	(9)	(10)
(4)		(3)	(5)	(6)	(7)	(8)	(9)	(10)
1990	New Connexion Sick, &c., Socy.	M. & W.	325 44	340 47	516	—	303	184
1991	Hucknall Torkard United Methodist A.S.	M. & W.	504	522	291	—	—	279
1992	Unity Lodge of Independent Oddfellows' F.S.	M. & W.	30 203	52 218	70	—	—	119
1999	Wybourn Sick, &c., Socy.	M. & W.	16 105	13 141	151	—	70	71
2000	Gillingham Slate Club and Sick B.S.	M.	20 171	42 229	376	—	243	105
2003	Loyal Gladstone B.S.	M.	191	198	234	—	127	102
2008	Peace and Unity Lodge, No. 1, of the Dewsbury Independent Order of Oddfellows.	M. & W.	255 28	237 37	543	—	371	133
2010	Heart That Can Feel For Another F.S.	M.	116	110	281	—	178	62
2013	Italian Mutual Aid Socy.	M.	685	555	1,882	—	825	102
2014	Lovers of Justice and Peace A.S.	M.	141	150	276	—	184	62
2016	Bentley Colliery Sick and Accident Socy.	M.	581	596	—	57	—	275
2017	Cornish Place Health Socy.	M. & W.	134 185	136 166	562	—	381	131
2018	Brightside Works Health Socy.	M. & W.	580 13	644 19	605	—	259	301
2019	Selborne (Old Club) F.S.	M. & W.	195 9	193 8	579	—	365	94
2021	Mutual Progressive B.S.	M.	365	352	708	—	482	172
2022	Forest Row Equitable Assn.	M.	116	111	289	—	210	54
2023	Ashburnham Provident and F.S.	M.	115	109	343	—	195	57
2028	Jardine Approved Sick and Provident Socy.	M. & W.	603 246	498 243	929	—	478	333

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	Defici-ency.	Dispos-able Surplus.	
2029	Dewsbury Circuit Methodist New Connexion F.S.	M. & W.	F.	517 735	486 732	1,107	—	750	£ 316
2033	Redfield Slate Club for Youths and Men	M.	U.F.	55	60	104	—	70	23
2040	Barlestone Church A.S.	M.	F.	175	183	120	—	—	100
2042	George Street Primitive Methodist, Approved Section.	M.	F.	132	130	320	—	190	64
2044	Hillhouse Congregational Provident Union Socy.	M. & W.	U.F.	278 209	286 207	749	—	548	222
2046	South Metropolitan Gas Coy's. Employees' Provident Socy.	M. & W.	U.F.	5,879	5,155	7,148	—	3,823	2,722
2048	Continental and Novo Steel Works (Sheffield) Health Socy.	M. & W.	U.F.	519 25	639 55	674	—	371	299
2053	East Kent F.S.	M. & W.	U.F.	291 4	279 12	444	—	247	149
2058	Love to the United Brotherhood Lodge (F.S.).	M. & W.	U.F.	172 11	166 17	310	—	210	94
2060	Brunswick St. Free Wesleyan Sunday School Sick, &c., Socy.	M. & W.	U.F.	80 102	81 115	338	—	253	85
2062	Ship in Full Sail Lodge, No. 56, Oddfellows	M. & W.	U.F.	119 15	124 24	92	—	—	69
2063	Station Hotel Tradesmen's A.S.	M.	U.F.	78	86	241	—	145	42
2064	Brace I.S.	M. & W.	U.F.	23	27	76	—	50	31
2065	Cropwell Bishop F.S.	M. & W.	U.F.	135 7	145 15	307	—	211	79

(1) 2068	United Brethren Sick and Funeral F.S.	(3) M. & W.	(4) F.	(5) 131 60	(6) 132 66	(7) 168	(8) —	(9) 69	(10) 86
2070	British Thomson-Houston Employees' F.S.	M. & W.	X.	1,897 793	2,087 842	4,435	—	3,170	1,152
2072	St. Mary's Hall United Order of Catholic Brethren.	M. & W.	F.	640 842	650 743	770	—	—	571
2073	Westminster Men's Own Approved F.S.	M.	F.	87	87	238	—	145	41
2077	Cuckfield Society of Oddfellows	M.	F.	150	129	378	—	225	61
2078	Bradford & District Power Loom Over-lookers' Health I.S.	M.	U.T.	551	527	1,513	—	1,040	295
2079	Marmion Oddfellows' F.S.	M. & W.	F.	157 20	156 22	583	—	320	88
2080	Gift Fund of the Hand-in-Hand Lodge of Oddfellows.	M.	U.F.	162	159	526	—	375	86
2082	Bolton Prosperity Oddfellows' F.S.	M. & W.	F.	83	95	98	—	52	43
2083	Hydraulic Packers' A.S.	M.	U.T.	782	883	1,693	—	1,160	406
2084	Court "Hope-in-Friendship" F.S.	M. & W.	F.	367 24	368 37	1,067	—	760	216
2085	Humber A.S.	M. & W.	U.F.	276 19	263 76	522	—	357	128
2086	Birmingham and District Law Clerks' Assn.	M.	U.T.	53	57	140	—	75	25
2087	Western Great Warsaw Hebrew Socy.	M. & W.	F.	72	49	127	—	65	17
2089	Brethren of Justice Socy.	M. & W.	F.	34	40	44	—	23	13
2090	Bradford-in-Airedale F.S.	M. & W.	F.	203 49	184 50	532	—	368	117
2091	Oddfellows' Olive Branch F.S.	M. & W.	U.F.	423 145	435 167	1,073	—	752	265
2093	Chelmsford Provident Socy.	M.	F.	692	617	1,495	—	948	350

Approval No.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Continuances Fund.
				1913.	1918.	Surplus.	Deficiency.	Disposable Surplus.	
2094	"Rising Star" Lodge F.S.	M. & W.	F.	149	175	£ 22	£ —	£ —	£ 87
2096	Bridgnorth F.S., &c., Female Approved Section.	W.	U.F.	365	456	548	—	383	160
2097	Croydon Slate Club & Continuous B.S.	M. & W.	F.	389 762	387 794	1,178	—	839	254
2099	Imperial Oddfellows' Approved F.S.	M. & W.	U.F.	292 50	276 74	587	—	376	163
2100	The Wool, Yarn and Warehouse Workers' Union.	M.	T.	734	717	897	—	488	359
2103	Loyal Strangers Welcome Lodge of Independent Oddfellows' A.S.	M. & W.	F.	214 33	228 33	355	—	228	119
2104	Amalgamated Stevedores' F.S.	M.	T.	1,928	1,668	1,645	—	624	733
2108	Northern F.S.	M.	F.	137	135	304	—	216	67
2110	Pudsey Congregational Mutual F.S.	M. & W.	F.	78 37	83 44	230	—	169	57
2111	Astley Bridge Church Mutual Benefit A.S.	M. & W.	U.F.	224	226	307	—	152	128
2112	Shepherds' Care Lodge of Free and Independent Shepherds.	M. & W.	U.F.	106 17	129 39	302	—	227	68
2113	Elastic Braids, Cords & Small Fabric Makers' Trade & Sick B.S.	M. & W.	U.T.	48	49	96	—	56	24
2115	True Blue B.S.	M. & W.	U.F.	395 20	413 55	909	—	658	216
2117	Spital Hill Works Health Socy.	M. & W.	U.F.	65 2	57 5	82	—	47	30

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(1)	2118	Rockingham Works, Sheffield, Health Socy.	M. & W.	U.F.	25 48	24 55	119	—	73	30
	2119	Broadfield Mills I.S.	M. & W.	U.F.	153 749	154 766	342	—	165	135
	2120	Waltham F.S.	M. & W.	U.F.	97 17	96 29	309	—	210	56
	2122	Newlyn East F.S.	M. & W.	U.F.	165 53	190 88	400	—	261	108
	2123	Grantham Wesleyan Congregational Provident Socy.	M.	256	237	501	—	305	128	
	2125	Sir Moses Montefiore F.S.	M. & W.	46 23	31 74	94	—	50	17	
	2126	Leeds & District Willeyers and Fettle's Union.	M.	147	136	315	—	222	72	
	2128	Calverley Victoria Benevolent Oddfellows' F.S.	M. & W.	169 29	166 34	454	—	306	97	
	2130	Pelsall District Miners' Health Insurance Section.	M.	224	321	33	—	—	134	
	2135	Shakespeare Sick and Free Gift Socy.	M. & W.	139 74	145 30	130	—	57	74	
	2136	Ramsden Street Chapel Provident Union	M. & W.	144 76	136 74	387	—	249	106	
	2138	Durham Miners' Assn.	M.	18,545	28,071	—	22,045	—	11,880	
	2144	Sincere and Humane Perseverance A.S.	M. & W.	5,589 2,427	5,661 2,355	8,269	—	4,148	3,664	
	2145	"Reindeer Court," No. 268, of the Ancient Order of the Royal Foresters' F.S.	M.	174	170	353	—	255	89	
	2148	Airedale Oddfellows' Approved F.S.	M.	83	87	247	—	150	42	
	2150	United Ladies' Tailors' Trade Union	M. & W.	1,169 253	1,305 446	159	—	—	192	
	2151	Lomzer Friendly A.S.	M. & W.	266 43	215 80	291	—	—	98	
(2690)	Hebrew Mutual Sick B.S.	M.	40	16	59	—	—	117	—	

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	Deficiency.	Dispos-able Surplus.	
2153	Amicable Sick and Burial Socy.	M. & W.	F.	328	331	£ 481	—	£ 204	£ 218
2154	United F.S.	M.	F.	140	160	43	—	—	80
2158	A.B.C. Insurance Society	M. & W.	X.	360	372	927	—	403	421
2159	Franklin Institute Permanent B.S.	M.	F.	721	644	185	—	95	32
2161	Imperial Order of Blue Marines, South Somerset.	M. & W.	U.F.	473	548	1,375	—	937	341
2162	Ossett Friendship Lodge	M. & W.	F.	280	306	184	—	114	53
2166	Golcar Britons Health I.S.	M. & W.	F.	82	89	703	—	417	243
2167	Farsley Mutual Provident F.S.	M. & W.	F.	18	22	1,252	—	775	373
2168	Princess Royal F.S., No. 89, of the Ancient Order of the Golden Fleece, Bradford Unity.	M.	F.	436	464	332	—	200	51
2170	Loyal St. George Sick Benefit and F.S.	M.	U.F.	32	107	757	—	448	258
2173	Anlaby and District Pioneer Independent B.S.	M. & W.	U.F.	513	518	234	—	150	38
2174	Wellington Mills Provident Socy.	M. & W.	X.	304	299	1,051	—	702	310
2175	Great Ponton Amicable Society	M.	U.F.	149	148	283	—	197	77
2180	Union of Peace Benefit, &c., Separate Section	M. & W.	F.	176	131	279	—	139	65
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
2185	New Friendly Socy., Great Witchingham	M.	F.	78	80	104	—	55	39
2187	Tamworth Friendly Institution	M. & W.	F.	181	194	281	—	158	119
2188	Cumberland Iron Ore Miners', &c., Assn.	M.	T.	2,061	2,243	—	765	—	1,100
2195	"New Inn," Winchelsea, Benevolent Friendly B.S.	M.	U.F.	87	93	265	—	170	43
2196	Cheam Mutual F.S.	M. & W.	F.	36	35	143	—	90	22
2197	Yorkshire Rural F.S.	M. & W.	U.F.	15	14	15,589	—	10,729	3,800
2198	Pett & Fairlight Benevolent Socy.	M.	U.F.	6,103	7,065	86	—	58	20
2199	Quorn Mills Works Society	M. & W.	X.	1,422	1,887	448	—	298	141
2202	Bolton & Dist. Warehousemen's, &c., Assn.	M. & W.	F.	37	58	358	—	242	120
2207	Saffron Walden Prov. & Friendly Institution	M. & W.	F.	235	228	833	—	512	218
2208	Lea Mills Works Society	M. & W.	X.	2	18	812	—	525	160
2212	Ebenezer Female F.S.	W.	F.	412	402	66	—	35	23
2216	Grove Chapel, Gomersal, Provident Union Socy.	M. & W.	F.	13	14	200	—	138	50
2218	Frittenden Provident Society's Section	M.	U.F.	127	142	386	—	257	93
2219	Bibby's Approved Health I.S.	M. & W.	X.	237	229	1,257	—	597	570
2223	Philanthropic A.S., Hyde	M. & W.	F.	65	58	—	1	—	1,623
2224	Walkden Wesleyan Sick I.S.	M. & W.	U.F.	1,390	970	492	—	256	203
2227	United Newspapers' Provident Fund	M. & W.	X.	129	145	741	—	506	163
				2,087	2,489				
				1,578	2,035				
				336	317				
				78	64				
				364	312				
				21	27				

Approval No. of Society.	Name of Society.	Sex Admitted.	No. of Members.	Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	
2228	Paddock Congregational Friendly Assn.	M. & W.	191	183	£ 509	£ 362	£ 132
2231	Huddersfield & Dist. Co-operative F.S.	M. & W.	3,765	3,924	11,317	7,590	3,007
2232	Woodville & Dist. Mutual Aid Sick &c., B.S.	M.	3,018	3,050	237	—	170
2233	"Pied Bull" F.S.	M. & W.	52	50	120	70	34
2236	Hull Seamen & Marine Firemen's A.S.	M.	27	25	—	—	—
2237	Sheepbridge Iron Works Mutual Benevolent Socy.	M.	1,376	1,316	2,456	1,387	572
2238	Ancient Independent Order of Oddfellows, Kent Unity, F.S.	M. & W.	691	676	209	—	323
2243	North of England Railway Servants' Provident B.S.	M. & W.	4,207	4,343	6,659	4,070	2,199
2244	Liverpool Coopers' Friendly Trade & Burial Socy.	M.	275	455	148	95	22
2245	City of Hull B.S.	M.	34	31	—	—	—
2253	Reformed Shepherds' Lodge, Pride of the Wolds.	M. & W.	12	20	—	—	—
2254	National Arms Socy. of Oddfellows	M.	153	135	406	260	77
2258	Court Three Virtues of Independent Foresters' A.S.	M.	207	193	481	345	102
2259	Easterbrook's (Sheffield) Works' Socy.	M. & W.	83	123	91	48	54
2262	Ryedale Lodge, Royal Druids' F.S.	M. & W.	2	23	137	101	34

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
2263	Belfield Church of England Sick Socy.	M. & W.	83	95	154	87	—	87	62
2267	Bishop's Stortford F.S.	M.	47	42	774	501	—	501	161
2268	Grout's Mutual Prov. Socy.	M. & W.	319	296	433	207	—	207	203
2270	Worsley & Walkden Moor F.S.	M. & W.	41	72	359	164	—	164	159
2271	Royal Foresters' "Victoria" F.S.	M. & W.	497	529	492	349	—	349	103
2277	Sandiacre Wesleyan F.S.	M.	76	67	50	18	—	18	21
2282	Dale Abbey F.S.	M.	223	171	248	174	—	174	62
2283	Langsett Road Primitive A.S.	M.	16	15	89	65	—	65	28
2286	Harome Reform Socy.	M. & W.	40	39	252	165	—	165	53
2291	Phenix Ironworks Provident Socy.	M.	118	116	123	80	—	80	20
2293	Huddersfield & Dewsbury Power Loom Tuners' Socy.	M.	307	333	751	533	—	533	183
2296	Rallington United F.S.	M. & W.	297	304	754	528	—	528	174
2297	British United Order of Pioneers Approved Section.	M. & W.	50	83	216	165	—	165	50
2304	Milnsbridge Baptist F.S.	M. & W.	78	93	191	103	—	103	84
2310	Emberton F.S.	M. & W.	25	99	405	292	—	292	77
2311	Union F.S.	M. & W.	96	95	176	104	—	104	65
2313	Baildon Friendly Aid Socy.	M. & W.	152	137	395	277	—	277	93
2314	Plaistow Wharf A.S.	M. & W.	5	14	799	399	—	399	339

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contingencies Fund.
				1913.	1918.	Surplus.	Deficiency.	Disposable Surplus.	
2316	Cornholme Sick & Burial Socy. - - -	M. & W.	F.	98	104	£ 341	£ -	£ 245	£ 79
2317	Wordsley, Wolverhampton, Loyal Order of Oddfellows F.S.	M. & W.	F.	66	84	200	-	120	65
2318	Abingdon Provident Institution - - -	M. & W.	F.	81	103	740	-	527	166
2321	Morning Star A.S. - - -	M. & W.	U.F.	324	323	1,245	-	636	437
2322	Milton Church Provident Union A.S. - -	M. & W.	U.F.	29	36	305	-	224	85
2324	Norley Total Abstinence F.S. - - -	M. & W.	U.F.	562	400	210	-	152	57
2329	Hucknall Torkard Mill Sick Socy. - - -	M. & W.	U.F.	483	103	186	-	-	172
2330	Leicester Economic F.S. - - -	M. & W.	F.	100	90	110	-	78	32
2339	Cumberland Miners' Assn. F.S. &c. - - -	M. & W.	U.T.	86	9	-	825	-	1,210
(2416)	Lifeboat Union of Oddfellows F.S. - -	M. & W.	F.	56	222	27	-	-	-
2340	Cannock Parish Sick & Burial Socy. - -	M.	U.F.	126	112	245	-	112	137
2342	Leicester, &c., Amalgamated Hosiery Union	M. & W.	T.	241	280	2,813	-	1,881	742
2343	Bramley Golden Fleece Socy. - - -	M.	F.	528	532	226	-	156	50
2344	Reckitt & Sons, Ltd., I.S. - - -	M. & W.	X.	1,280	1,248	1,982	-	1,273	1,491
(1)	(2)	(3)	(4)	107	105	(7)	(8)	(9)	(10)
(7)	(2)	(3)	(4)	1,989	2,717	937	-	-	-
2346	Wykeham Benevolent Socy. - - -	M. & W.	F.	56	6	266	-	143	115
2351	Hurst Green United Permanent F.S. - -	M.	U.F.	173	184	264	-	120	34
2352	J. T. & J. Taylor, Ltd., Provident Fund Socy.	M. & W.	X.	63	88	1,413	-	839	407
2353	Forest of Dean A.S. - - -	M.	U.F.	73	63	992	-	420	521
2354	Miners' Protection F.S. - - -	M. & W.	F.	475	366	125	-	64	63
2357	Mersey Hall Permanent Sick & Burial Socy.	M.	F.	660	516	152	-	118	33
2359	Misson A.S. - - -	M. & W.	U.F.	936	1,195	148	-	94	38
2360	Adelaide Benefit F.S. - - -	M.	F.	112	119	288	-	213	66
2362	Horsmonden Benefit A.S. - - -	M. & W.	F.	59	64	1,258	-	876	307
2369	Ravenstone Druids F.S. - - -	M. & W.	F.	573	47	66	-	40	35
2374	East London Progressive F.S. - - -	M.	F.	20	57	256	-	178	58
2375	Duke of Edinburgh Lodge Modern Order of Foresters F.S.	M. & W.	F.	70	115	87	-	41	30
2377	Weavers Glory Lodge F.S. - - -	M. & W.	F.	113	54	300	-	121	142
2380	Lockwood United Methodist, &c., F.S. - -	M. & W.	F.	269	247	227	-	168	54
2382	Billingborough Indep. Sick and Dividing Socy.	M. & W.	F.	68	69	261	-	-	-
(2371)	Loyal Victoria Sickness Benefit and Dividing Socy.	M. & W.	F.	46	41	97	-	294	125
(2770)	Horbling F.S. - - -	M. & W.	U.F.	129	144	70	-	-	-
2389	Lambley F.S. - - -	M. & W.	F.	10	16	257	-	156	73
				53	45				
				6	8				
				39	40				
				2	6				
				127	161				
				-	8				

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	Defici-ency.	Dispos-able Surplus.	
2390	Washington Works Health I.S.	M. & W.	U.F.	317	324	£ 651	£ —	£ 432	£ 178
2400	St. Paul's Provident A.S.	M. & W.	F.	52	46	709	—	525	171
2402	St. James's Church, Gravesend, Slate Club	M. & W.	U.F.	298	312	590	—	410	159
2404	Live and Let Live Philanthropic Assn.	M. & W.	F.	47	69	241	—	143	76
2408	Hammersmith Progressive B.S.	M. & W.	F.	282	323	268	—	188	62
2412	Kirkpatrick, Ltd., A.S.	M. & W.	U.F.	21	37	122	—	76	36
2413	Lansdowne Sick & B.S.	M. & W.	F.	145	151	578	—	319	242
2417	Ossett Good Intent Lodge	M. & W.	F.	75	25	353	—	231	91
2419	London Electric Rly. Employees' Benefit A.S.	M.	X.	102	113	3,092	—	2,173	953
2420	London General Omnibus Employees' Ap-proved B.S.	M.	X.	78	34	15,433	—	9,560	5,276
2421	London United Tramways A.S.	M.	X.	63	78	1,489	—	788	608
2422	Star of Rookhope F.S.	M. & W.	F.	70	23	314	—	225	71
2426	Northumberland Colliery Enginemen's, &c., F.S.	M.	F.	431	476	1,013	—	660	197
2428	Vulcan Works Provident Socy.	M. & W.	X.	87	731	251	—	151	94

2429	J. B. Lewis & Sons, Ltd., Provident Socy.	M. & W.	X.	188	232	1,600	—	1,026	625
2435	Provident Socy., Gomersal	M. & W.	F.	7	8	97	—	—	78
2436	Hedon Loyal Oddfellows' Good Samaritan F.S.	M. & W.	F.	25	37	168	—	110	34
2437	Sawtry A.S.	M.	U.F.	55	66	267	—	155	43
2438	Waddesdon Provident B.S.	M.	F.	73	7	461	—	318	104
2440	Upper Tean Provident A.S.	M. & W.	F.	81	88	354	—	226	107
2443	Commercial Sick & Provident I.S.	M. & W.	U.F.	205	210	163	—	68	65
2444	Westwell Benevolent Assn.	M.	U.F.	108	125	248	—	175	50
2448	Hinckley Female Provident Socy.	W.	F.	706	733	777	—	738	32
2449	Bolton & District Federation of Non-conformists.	M. & W.	U.F.	109	130	1,959	—	828	927
2450	Holbeck & New Wortley Sick & Burial Socy.	M.	F.	30	52	229	—	141	61
2455	Mitford Lodge of Free & Independent Shepherds.	M. & W.	U.F.	81	90	181	—	90	67
2457	Hunmanby Shepherds' F.S.	M. & W.	F.	124	111	722	—	524	165
2462	Wolverhampton G.W.Rly. Locomotive, &c., Socy.	M.	F.	399	368	690	—	441	190
2464	Bayliss (Wolverhampton) A.S.	M. & W.	X.	1,312	1,195	1,134	—	674	399
2465	"Lord Milton Lodge, No. 1"	M.	U.F.	863	858	214	—	137	52
2468	Flash Loyal Union Socy.	M. & W.	F.	124	158	153	—	91	49
2470	Baptist Sick B.S.	M. & W.	F.	292	315	325	—	205	106

Approval No. of Society.	Name of Society.	Sex Admitted.	No. of Members.	Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	
2471	Cumberland Rural I.S.	M. & W.	1,666	1,613	3,994	£	£
(2323)	Border Chieftain Lodge F.S.	M. & W.	419	340	219	2,969	934
2472	Liverpool & District Carters', &c., Union	M.	63	57	4,787	3,325	1,307
2474	Bucks United A.S.	M. & W.	2,591	2,898	2,270	1,351	599
2479	Manchester Law Clerks' F.S.	M. & W.	1,176	1,104	992	485	170
2480	Leeds Pride of Israel Ind. F.S.	M. & W.	102	387	554	213	199
2482	Independent Order Lily of the Valley A.S.	M. & W.	396	101	238	158	61
2491	Donington Foresters' F.S.	M.	276	22	361	271	80
2493	Leicestershire Seraphic Order of Oddfellows	M.	317	165	271	—	267
2495	Shropshire Provident Socy.	M. & W.	462	528	807	315	420
2496	Oddfellows' Good Intent F.S.	M.	707	776	350	49	242
2497	Ancient Foresters' Court, Kilham, No. 604, Socy.	M. & W.	151	189	756	450	133
2499	Metropolitan District Rly. Mutual Provident Socy.	M.	496	472	2,531	1,794	660
2506	G.W. Rly. Locomotive & Carriage Dept., &c., Socy.	M. & W.	226	52	6,415	2,897	2,600
2509	East & West Ayton & Dist. F.S.	M. & W.	53	223	581	416	137

Approval No. of Society.	Name of Society.	Sex Admitted.	No. of Members.	Result of Valuation.			Contin-gencies Fund.		
				1913.	1918.	Surplus.		Deficiency.	Dispos-able Surplus.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
2511	Bramley Loyal F.S.	M. & W.	49	49	119	179	58		
(2504)	Bramley Methodist F.S.	M. & W.	4	6	146	—	—		
2516	Leeds, Halifax & Bradford Stuff Pressers' Trades' Union Socy.	M.	32	30	1,331	955	266		
2517	Elham A.S.	M. & W.	45	38	174	120	31		
2520	Dore & Tofley Sick & Funeral Socy.	M.	542	473	224	142	66		
2523	Sherborne A.S.	M. & W.	76	73	865	610	189		
2526	Heckington F.S.	M. & W.	312	372	608	445	133		
2528	Halliwell Caledonian F.S.	M.	43	104	89	52	28		
2530	Court Good Intent	M. & W.	253	13	256	170	49		
2532	Operative Calendermen's Sick & B.S.	M.	9	60	269	185	51		
2537	Bradford Municipal Officers' Health I.S.	M. & W.	78	88	1,577	880	237		
2538	Court Langley F.S.	M. & W.	20	24	499	364	115		
2539	Lamplugh F.S.	M. & W.	109	96	139	78	48		
2546	Amalgamated Socy. of Wool-comb, Hackle & Gill Makers.	M.	421	383	345	236	99		
2547	Brill & Dist. Friendly & B.S.	M. & W.	173	116	278	216	57		
2552	Ockbrook F.S.	M. & W.	204	213	129	69	52		
2554	St. John's Mutual B.S.	M.	21	40	539	380	129		
2556	South Shields Steam Tugboatmen's Provident Socy.	M.	78	83	250	148	88		

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	Defici-ency.	Dispos-able Surplus.	
2559	Cannon Street Provident Institution A.S.	M. & W.	F.	862	788	£ 2,658	£ —	£ 1,800	£ 438
2561	Winterton Provident F.S.	M.	F.	96	732	203	—	128	47
2562	Carlton Equitable F.S.	M. & W.	F.	110	106	47	—	—	47
2567	Borough Hop Trade Mutual Aid F.S.	M.	X.	85	9	576	—	345	90
2568	W. E. Yates, Ltd., F.S.	M. & W.	X.	6	167	351	—	257	85
2569	Independent Friendship Lodge of Odd-fellows F.S.	M. & W.	F.	69	69	145	—	—	148
2570	Didsbury Druids' F.S.	M. & W.	F.	263	259	143	—	—	57
2573	Kingstone F.S.	M. & W.	F.	30	29	223	—	147	47
2575	L. & S.W. Rly. New Provident & Sick B.S.	M.	F.	88	86	131	—	82	270
2576	Oving F.S.	M. & W.	F.	28	46	3,881	—	2,485	1,125
2581	West Surrey General B.S.	M. & W.	F.	67	84	110	—	71	25
2583	Burniston F.S.	M. & W.	U.F.	12	27	8,056	—	5,645	1,542
2585	Hugglescote Christian Relief Socy.	M.	F.	42	53	101	—	75	28
2588	Rock Mills Mutual Aid A.S.	M. & W.	X.	6	13	215	—	—	270
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

2591	Bedfordshire United I.S.	M. & W.	U.F.	4,717	4,547	10,021	—	6,325	2,593
(2773)	Denton Champion Sick B.S.	M. & W.	F.	679	844	157	—	—	—
2592	Old Leake Church End F.S.	M. & W.	U.F.	87	95	202	—	130	33
2595	Sheffield Adult & Juvenile Funeral Socy.	M. & W.	F.	6	15	275	—	133	117
2597	Selston Golden A.S.	M. & W.	F.	62	53	214	—	120	61
2598	Waterloo Lodge of Oddfellows F.S.	M. & W.	F.	6	6	1,941	—	1,397	483
2599	Tipton Green Blast Furnacemen's I.S.	M.	U.T.	131	203	400	—	297	101
2606	Sunny Bank F.S.	M. & W.	F.	73	176	185	—	126	59
2607	Cabus & Dist. Friendly A.S.	M.	F.	111	110	355	—	250	81
2611	Cheshire Rural Workers' F.S.	M. & W.	U.F.	2	2	357	—	243	89
2612	West Dean F.S.	M. & W.	F.	841	858	224	—	169	32
2613	Sledmere Working Men's B.S.	M. & W.	U.F.	127	175	122	—	83	30
2614	Ashford Men's F.S.	M. & W.	F.	191	187	222	—	145	61
2615	Eyewitness Health Socy.	M. & W.	U.F.	102	99	252	—	90	107
2622	Employees of B. Vickerman & Sons, Ltd., Sick B.S.	M. & W.	X.	11	16	395	—	303	64
2626	Smedley's Hydropathic Establishment Staff A.S.	M. & W.	X.	155	155	312	—	207	96
2629	Journymen Hairdressers' Approved Trade Socy.	M. & W.	F.	117	107	977	—	420	140
2630	Headcorn Benefit Health I.S.	M.	U.F.	102	106	432	—	225	45

Approval No.	Name of Society.	Sex Admitted.	No. of Members.	Result of Valuation.			Contin- gencies Fund.	
				1913.	1918.	1918.		Surplus.
2631	Denmark Place Church Slate Club A.S.	M. & W.	178	222	394	£	£ 125	
2634	Higham United Ancient Comical Fellows' F.S.	M.	42	98	—	£	266	
2636	Unanimous & Friendly Sick & Burial Socy.	M.	76	65	193	—	36	
2637	Old British Oak Free & Independent Odd-fellows' F.S.	M.	1,128	1,001	1,963	—	539	
2638	Amalgamated Assn. of Tape Siziers of Lancs., &c., Insc. Section.	M.	287	298	237	—	144	
2639	Yoxall Old F.S.	M. & W.	80	84	222	—	47	
2645	Low Moor St. Mark's Sick Socy.	M. & W.	79	81	254	—	52	
2648	E. S. & A. Robinson's Approved I.S.	M. & W.	30	42	46	—	49	
2649	Leek Benevolent Burial Socy.	M. & W.	41	55	345	—	679	
2650	South Suburban Gas Co.'s Employees' B.S.	M.	57	72	386	—	128	
2651	Bourne Christian Fund and F.S.	M.	779	873	1,866	—	391	
2653	Morton Victoria F.S.	M. & W.	678	809	255	—	51	
2657	Friskney B.S.	M. & W.	100	199	389	—	92	
2658	Hill of Glory Lodge	M.	139	268	395	—	73	
(1)	(2)	(3)	(5)	(6)	(7)	(8)	(9)	(10)

(1)	(2)	(3)	(5)	(6)	(7)	(8)	(9)	(10)
2659	Wilmslow Economical F.S.	M. & W.	369	407	866	—	607	225
2660	Surfleet Risegate F.S.	M.	79	170	64	—	24	25
2662	Juvenile Improved Order of the Total Abstinent Sons of the Phoenix, &c., F.S.	M. & W.	53	45	81	—	50	40
2665	United Brothers Health I.S.	M. & W.	66	38	790	—	451	314
2667	Provident Society	M.	511	559	207	—	115	31
2668	Seamer Unanimous F.S.	M. & W.	59	88	509	—	315	93
2669	J. S. Fry & Sons, Ltd., Sick B.S.	M. & W.	69	63	2,109	—	808	1,164
2672	Sibford Gower F.S.	M. & W.	169	175	209	—	136	56
2674	Debenham's Workers' A.S.	M. & W.	17	22	742	—	553	196
2675	Sheffield Clerks' Assn.	M.	615	619	731	—	375	170
2678	Sheffield Works Clubs' National Health I.S.	M. & W.	2,419	1,798	285	—	182	75
2681	Sporrans A.S.	M. & W.	83	86	803	—	580	151
2686	Leek & Moorlands Prov. Assn.	M. & W.	32	39	734	—	487	202
2687	Stand Unitarian A.S.	M. & W.	18	19	214	—	171	47
2688	Prince Alfred Royal Foresters' F.S.	M. & W.	267	448	485	—	321	132
2694	Buntingford Independent Foresters' F.S.	M.	396	300	519	—	370	107
2696	Firth's Works Socy.	M. & W.	133	148	956	—	569	314
2700	Walker, Ltd., A.S.	M.	55	50	87	—	38	42

Approval No.	Name of Society.	Sex Admitted.	No. of Members.	Result of Valuation.			Contin- gencies Fund.	
				1913.	1918.	Surplus.		Defici- ency.
2702	Newton Heath All Saints' Adult Sick, &c., Socy.	M. & W.	259	243	£ 712	£ 517	£ 141	
2703	Wat Tyler Comical Fellows' F.S.	M. & W.	37	37	100	63	34	
2713	E. Green & Son, Ltd., Workpeople's A.S.	M. & W.	56	28	784	473	280	
2717	Castle, Greenside, & Valley Mills Provident Socy.	M. & W.	6	533	734	452	201	
2719	Aetna Works A.S.	M. & W.	52	137	159	109	54	
2720	Norwich & Eastern Counties Law Clerks' Assn.	M.	185	171	205	125	39	
2725	Keighley Parish Church Sunday School F.S.	M. & W.	397	81	108	—	116	
2726	Burnley & East Lancs. Rural Deaneeries I.S.	M. & W.	67	80	5,682	—	2,252	
(1707)	Prosperity Lodge of the Independent Grand Order of Modern Druids.	M. & W.	220	217	411	3,267	63	
2728	Rudston F.S.	M. & W.	2,322	2,980	284	203	30	
2731	S. Russell & Sons' Provident Socy.	M.	255	227	138	94	50	
2732	Loyal Gisborne Allestree F.S.	M. & W.	115	713	208	160	55	
2733	Morton-cum-Hanthorpe F.S.	M.	121	133	215	145	55	
2734	Swingfield & District B.S.	M.	75	62	688	410	131	
(1)	(2)	(3)	(5)	(6)	(7)	(8)	(9)	(10)

2737	Trade Union Friendly A.S.	M. & W.	390	656	£ 453	—	—	£ 304
2738	National Engineers' Assn.	M.	150	545	881	640	177	
2739	Tyne Watermen's Assn.	M. & W.	322	303	615	385	102	
2740	G. & J. Stubley, Ltd., Provident Fund Socy.	M. & W.	211	182	1,219	735	410	
2744	National Union of Ships' Clerks' Health I.S.	M.	455	504	271	150	36	
2754	Helpringham Sick Club	M. & W.	571	70	293	170	44	
2756	Toledo Steel Works Society	M.	80	86	254	171	72	
2757	Burnley Municipal Officers' I.S.	M. & W.	2	14	860	560	161	
2758	Atlas Works Health Socy.	M. & W.	140	139	704	349	313	
2763	Blaby Benevolent F.S.	M.	233	198	436	295	102	
2766	Edgar Allen's Works A.S.	M. & W.	145	132	187	109	65	
2775	Bond of Friendship Lodge of Oddfellows	M.	3	14	271	140	89	
2778	Lancashire & Cheshire Miners' Federation	M.	179	167	3,982	—	7,075	
2781	Enfield Health I.S.	M. & W.	13,903	16,086	321	199	118	
2782	North of England Engineers' & Firemen's A.S.	M.	226	278	1,226	875	292	
2784	Monks, Hall & Co. Provident Socy.	M. & W.	33	59	563	266	256	
2788	Waterloo F.S.	M.	529	540	343	240	61	
2789	Pride of England Lodge of Oddfellows' A.S.	M. & W.	128	117	148	99	37	
(1)	(2)	(3)	(5)	(6)	(7)	(8)	(9)	(10)

Approval No. of Society.	Name of Society.	Sex Admitted.	No. of Members.	Result of Valuation.			Contingencies Fund.
				1913.	1918.	Surplus.	
2791	Managers' & Overlookers' Society	M.	1,127	1,072	£ 3,146	£ —	£ 621
2795	Archdeacon Lane F.S.	M. & W.	96	109	316	—	59
2798	Taylor Bros. & Co., Ltd., Insurance & Workmen's B.S., Leeds.	M.	263	210	320	—	104
2799	Taylor Bros. & Co., Ltd. (Manchester), Insurance and Workmen's B.S.	M.	127	170	250	—	73
2802	East Yorks United F.S.	M. & W.	2,397	2,597	5,958	—	1,488
(2519)	"Hopeful Friends" Society, Lodge of Oddfellows.	M. & W.	310	508	120	—	
(2776)	Hackness Benevolent Society	M. & W.	13	30	341	—	4,625
(2797)	Filey Foresters Society	M. & W.	90	97	90	—	75
2806	Moulton Chapel Health Insurance Club	M.	37	34	116	—	35
2808	Yorkshire Assn. of Engineers & Firemen	M.	5	3	612	—	142
2811	Gosberton Oddfellows' Society	M. & W.	271	253	768	—	149
2812	Countesthorpe Reliance F.S.	M.	264	274	107	—	34
2813	Wolverhampton Royal Star, &c., B.S.	M. & W.	32	60	662	—	366
2816	High Pavement Chapel Approved Prov. F.S.	M.	40	68	102	—	25
(27)			523	570	662	—	
			219	312	102	—	
			50	62	—	—	
2819	T. F. Firth & Sons, Ltd., Works A.S.	M. & W.	(8)	(6)	(7)	(8)	(10)
2826	Belliss & Morcom I.S.	M.	161	134	449	—	109
2831	Willan's Provident Society	M. & W.	89	94	1,084	—	401
2838	Churchbridge & Wedge's Mills' A.S.	M. & W.	897	807	277	—	107
2842	Skelmersdale Miners' Permanent Relief Society.	M.	173	265	131	—	75
2843	Love and Friendship Lodge of Oddfellows' F.S.	M. & W.	15	67	14	—	225
2848	Little Chart and Pluckley B.S.	M.	150	156	—	115	63
2850	Marden Provident Institution	M. & W.	2	23	403	—	96
2859	Spring Vale State B.S.	M.	333	460	264	—	77
2862	Earl of Dudley's Socy.	M.	126	140	1,881	—	439
2880	Church of England F.S.	M. & W.	171	209	1,522	—	302
2883	Butterley Co.'s Health Insurance Socy.	M.	147	153	182	—	46
2886	Lea Brook Ironworks Socy.	M.	826	838	352	—	152
2891	Sheffield Saw Makers' Protection Socy.	M.	627	598	264	—	86
2893	Loyal Cavendish Oddfellows' F.S.	M.	90	71	616	—	122
2905	United Friendly A.S.	M. & W.	20	27	53	—	30
2928	Swineshead & District B.S.	M. & W.	246	369	188	—	42
2929	Fern Street Wesleyan Sick Socy.	M. & W.	169	166	857	—	201
			4	4	77	—	74

Approval No. of Society.	Name of Society.	Sex Admitted.	Type of Society.	No. of Members.		Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	Defici-ency.	Dispos-able Surplus.	
2933	Royal Naval Firemen's Sick & Burial Socy.	M.	F.	2,554	2,466	£ 4,129	£ —	£ 2,630	£ 1,332
2934	Somerset County A.S.	M. & W.	U.F.	2,838 1,715	3,071 1,997	5,077	—	2,235	2,088
2935	Birmingham & Dist. Union A.S.	M. & W.	U.F.	3,206 218 530	3,603 4,266 1,985	4,878	—	2,958	1,737
2936	Nottingham & Midland Counties United A.S.	M. & W.	U.F.	4,269 2,098	4,266 1,985	8,594	—	5,274	2,867
(2101)	Chilwell Men's Old Sick Club	M.	F.	84	79	40	—	—	—
(2264)	Oxton United F.S.	M. & W.	U.F.	41 3	39 5	97	—	—	—
2937	Midland Counties Trades Federation for National Insurance, &c.	M. & W.	U.F.	3,797 86	3,753 236	3,303	—	1,331	1,840
2938	Winding & General Engineers' A.S.	M.	T.	657	725	1,512	—	1,072	386
2939	Oldham & Dist. Amalgamated A.S.	M. & W.	U.F.	1,065 564	1,073 546	639	—	—	640
2941	General Union of Association of Loom Overlookers' A.S.	M.	T.	—	—	—	—	—	—
(1333)	Nelson & Dist. Power Loom Overlookers' T.U.	M.	U.T.	723	829	1,725	—	—	—
(1434)	Oldham Assn. of Loom Overlookers	M.	T.	161	160	352	—	—	—
(1435)	Bolton and Dist. Power Loom Overlookers' Trade, &c., Assn.	M.	U.T.	284	292	479	—	—	—
(1436)	Skipton & Dist. Power Loom Overlookers' Health Insurance Section.	M.	U.T.	59	59	101	—	—	—
(1438)	Bacup & Dist. Power Loom Overlookers' Socy.	M.	U.T.	67	59	222	—	—	—
(1439)	Radcliffe & Dist. Power Loom Overlookers' Health Insurance Section.	M.	U.T.	106	106	233	—	—	—
(1440)	Colne & Dist. Power Loom Overlookers' Assn.	M.	U.T.	384	384	848	—	—	—
(1441)	Accrington & Dist. Power Loom Overlookers' Socy.	M.	U.T.	90	94	215	—	—	—
(1442)	Church, &c., Power Loom Overlookers' Socy.	M.	U.T.	74	106	263	—	—	—
(1443)	Hyde & Dist. Power Loom Overlookers' Assn.	M.	U.T.	106	118	217	—	—	—
(1476)	Ashton-under-Lyne, &c., Power Loom Overlookers' Assn.	M.	U.T.	176	161	463	—	8,894	3,059
(1477)	Bamber Bridge, &c., Power Loom Overlookers' Health Insurance Section.	M.	U.T.	48	72	165	—	—	—
(1478)	Burnley Loom Overlookers' Assn.	M.	U.T.	482	513	1,028	—	—	—
(1479)	Chorley & Dist. Power Loom Overlookers' Assn.	M.	T.	78	71	108	—	—	—
(1480)	Stalybridge & Dist. Loom Overlookers' Assn.	M.	U.T.	73	68	125	—	—	—
(1481)	Leigh Assn. of Power Loom Overlookers	M.	U.T.	52	47	149	—	—	—
(1556)	Heywood & Dist. Power Loom Overlookers' Socy.	M.	U.T.	75	78	161	—	—	—
(1557)	Haslingden & Dist. Power Loom Overlookers' Socy.	M.	U.T.	119	113	352	—	—	—
(1738)	Blackburn, &c., Power Loom Overlookers' Prov. Assn.	M.	U.T.	835	831	1,620	—	—	—
(1809)	Preston & Dist. Power Loom Overlookers' Assn.	M.	U.T.	525	571	1,106	—	—	—
(1936)	Darwen & Dist. Power Loom Overlookers' Prov. Assn.	M.	U.T.	221	208	505	—	—	—
(2061)	National Assn. of Power Loom Overlookers	M.	U.T.	454	440	888	—	—	—
(2069)	United Assn. of Power Loom Overlookers	M.	U.T.	518	511	1,099	—	—	—

III.—SCOTTISH SOCIETIES WITHOUT BRANCHES.

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contingencies Fund.
				1913.	1918.	Surplus.	Deficiency.	Disposable Surplus.	
(1)				(5)	(6)	(7)	(8)	(9)	(10)
(1)				(5)	(6)	(7)	(8)	(9)	(10)
1	Aberdeen & Northern F.S.	M. & W.	Coll.	5,781	7,009	10,724	—	£ 4,876	£ 4,560
3	Associated Women's F.S.	W.	F.	4,955	5,402	17,016	—	9,294	4,745
5	Dens Works' Benefit Fund Socy.	M. & W.	X.	385	403	2,440	—	1,567	685
6	Drapers' and Warehousemen's F.S.	M. & W.	F.	1,443	1,321	11,256	—	8,148	2,571
8	Edinburgh Drapery & Allied Trades' A.S.	M. & W.	U.F.	2,401	2,205	2,000	—	1,399	546
10	Glasgow & District Glass Bottleworkers' Trade Protection F.S.	M.	U.T.	4,587	3,719	588	—	335	207
11	Glasgow & West of Scotland Commercial F.S.	M. & W.	F.	282	253	2,550	—	1,115	625
12	Good Templar Health I.S.	M. & W.	U.F.	1,225	1,024	811	—	618	798
14	Highlands & Islands A.S.	M. & W.	U.F.	1,193	1,203	1,691	—	1,074	1,134
19	Peebles & District B.S.	M. & W.	U.F.	909	771	766	—	424	281
20	Scottish Domestic Servants' Association F.S.	W.	F.	2,070	1,763	4,494	—	1,205	5,714
21	Scottish Fruit & Allied Trades Employees' F.S.	M. & W.	U.F.	2,399	1,064	1,156	—	745	622
22	Scottish Meat Trades' F.S.	M. & W.	U.F.	468	459	278	—	201	392
				193	191	23,778	—	16,512	
				17,142	12,051	2,060	—	1,289	
				746	735	1,871	—	1,320	
				977	728		—		
				772	706		—		
				160	149		—		
(1)				(5)	(6)	(7)	(8)	(9)	(10)
(1)				(5)	(6)	(7)	(8)	(9)	(10)
23	Scottish Miners' Federation F.S.	M. & W.	F.	39,715	42,014	18,718	—	—	19,557
25	Scottish Shoe & Leather Trades' F.S.	M. & W.	U.F.	2,472	4,252	—	128	—	549
27	Scottish Typographical I.S.	M. & W.	U.T.	664	547	2,426	—	1,750	2,915
29	Servants' Institution	M. & W.	F.	764	704	11,711	—	8,345	1,941
30	Sons of Rechab (Glasgow Unity) Temperance F.S.	M. & W.	F.	5,582	5,333	8,605	—	5,744	1,354
31	South of Scotland Woollen Trades' A.S.	M. & W.	U.F.	1,149	1,063	3,328	—	2,105	2,166
32	Turnbull-Arnott Male & Female F.S.	M. & W.	U.F.	655	587	8,950	—	6,100	327
34	Ancient Order of Free Gardeners, Scotland, Insured Assn.	M. & W.	U.F.	2,432	2,463	879	—	608	4,568
38	Dundee and District Drapery and Selected Trades' Socy.	M. & W.	U.F.	2,786	2,897	349	—	183	575
40	Scottish Landed Estates F.S.	M. & W.	F.	447	464	18,331	—	11,855	3,681
41	Scottish Fishworkers' F.S.	W.	F.	375	355	3,356	—	2,495	530
45	Scottish Horse and Motormen's Assn.	M. & W.	T.	8,233	8,389	—	—	—	2,925
47	St. Andrews and Edinburgh Diocesan I.S.	M. & W.	U.F.	1,139	1,434	7,549	—	3,870	1,880
48	Richards, Ltd., Health I.S.	M. & W.	U.F.	284	272	4,653	—	1,685	702
50	Forfar Factory Workers' Union	M. & W.	U.T.	1,221	1,037	594	—	—	897
51	March Street & Caerlee Mills, Peebleshire, Socy.	M. & W.	X.	6,362	6,717	798	—	503	246
52	Walkerburn & Dist. Socy.	M. & W.	U.F.	1,718	1,605	1,289	—	920	329
53	Waverley Mill, Innerleithen, Socy.	M. & W.	U.F.	4,190	1,347	468	—	334	118

Approval No. of Society.	Name of Society.	Sex Admitted.	No. of Members.	Result of Valuation.			Contin-gencies Fund.	
				1913.		1918.		
				Surplus.	Deficiency.	Dispos-able Surplus.		
54	Scottish Licensed & Allied Trades' Socy.	M. & W.	1,300	2,327	—	£ 561		
55	Scottish Painters' Socy.	M.	4,336	7,657	—	1,876		
56	Aberdeen Diocesan Catholic I.S.	M. & W.	500	1,727	—	436		
58	Amalgamated Slaters' Society of Scotland	M.	1,127	2,112	—	500		
59	Dundee & Dist. Mill & Factory Operatives' Insurance Union.	M. & W.	1,090	4,370	—	1,659		
60	Dunkeld Diocesan Catholic I.S.	M. & W.	1,640	4,725	—	1,547		
61	Operative Bakers & Confectioners of Scotland I.S.	M. & W.	2,779	6,918	—	1,381		
62	Scottish Catholic I.S.	M. & W.	26,908	13,586	—	15,602		
68	Kilncraigs F.S.	M. & W.	339	1,646	—	430		
69	Scottish National Textile Workers' Federation.	M. & W.	864	1,166	—	732		
72	Aberdeen Comb Works F.S. for Men & Women.	M. & W.	393	133	—	245		
79	Scottish Farm Servants' Union F.S.	M. & W.	1,145	2,142	—	679		
85	Luncarty and Dist. F.S.	M. & W.	211	681	—	132		
86	Stanley Mills' B.S.	M. & W.	70	300	—	70		
87	Glasgow Operative Plasterers' I.S.	M.	392	1,065	—	169		

(1)	(2)	(3)	(4)	(5)			(6)	(7)	(8)	(9)	(10)	
				1913.		1918.						
				Surplus.	Deficiency.	Dispos-able Surplus.						
90	Perth & Perthshire Corporations Mutual Health I.S.	M. & W.	U.F.	214	218	218	739	—	450	109		
91	Border Union F.S.	M.	F.	163	167	167	310	—	228	75		
93	Denny's Provident Fund	M. & W.	X.	141	154	154	491	—	330	95		
94	Royal Blind Asylum & School, Edinburgh I.S.	M. & W.	U.F.	139	143	143	222	—	126	84		
95	Scottish Colliery Engine & Boilermen's Assn.	M.	T.	2,598	2,560	2,560	6,470	—	5,306	1,606		
(82)	Associated Free Enginekeepers of Fife & Kinross Labour, &c., Socy.	M.	T.	319	317	317	755	—	500	151		
96	Glasgow & Paisley, &c., Joint Lines' Servants' F.S.	M. & W.	F.	322	247	247	767	—	500	151		
97	Inverness County B.S.	M. & W.	U.F.	1,349	1,339	1,339	4,308	—	3,038	750		
98	National Bank of Scotland, Ltd., Health I.S.	M.	X.	410	358	358	1,008	—	400	160		
99	Johnstone Foresters' F.S.	M. & W.	F.	319	364	364	402	—	160	206		
101	Lumsden & Mackenzie's Employees' F.S.	M. & W.	X.	236	230	230	730	—	516	179		
103	North of Scotland Women's I.S.	W.	U.F.	181	177	177	1,524	—	968	783		
104	Caldwell Young Silk Workers' A.S. and Employers' Prov. Fund.	M. & W.	X.	42	35	35	247	—	152	92		
105	Scottish Shopkeepers' A.S.	M. & W.	T.	1,129	1,029	1,029	2,016	—	1,437	534		
107	Border Oddfellows' A.S.	M. & W.	F.	959	1,064	1,064	2,379	—	1,565	744		
108	Clydesdale Bank Health I.S.	M.	X.	669	789	789	851	—	605	210		
109	Union Bank of Scotland Health I.S.	M.	X.	517	536	536	1,200	—	590	210		
110	Commercial F.S. of Scotland	M. & W.	F.	920	733	733	2,391	—	985	501		

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contingencies Fund.
				1913.	1918.	Surplus.	Deficiency.	Disposable Surplus.	
111	Scottish United Reform A.S. for Men & Women.	M. & W.	Coll.	2,944	3,516	4,582	—	1,881	2,106
112	Scottish Life & Health F.S.	M. & W.	F.	1,949	2,287	1,366	—	985	312
113	Scottish Free Gardeners' Approved F.S.	M. & W.	U.F.	473	440	3,670	—	2,698	909
114	Scottish United Oddfellows' A.S.	M. & W.	U.F.	268	284	10,029	—	7,003	2,238
				1,442	1,394				
				649	718				
				3,912	3,990				
				1,649	1,582				
	IV.—IRISH SOCIETIES WITHOUT BRANCHES.								
(1)	St. Colman's Health I.S.	M. & W.	U.F.	8,742	7,718	9,379	—	3,469	5,090
2	St. Finbarr's Diocesan Health I.S.	M. & W.	U.F.	4,627	3,058	15,632	—	9,477	5,611
3	Presbyterian Health I.S.	M. & W.	U.F.	8,136	7,356	42,443	—	31,902	13,880
4	South Dublin Catholic I.S.	M. & W.	U.F.	7,330	5,157	8,568	—	6,427	2,624
5	St. Patrick's Catholic I.S. of the West	M. & W.	U.F.	16,359	17,197	2,746	—	—	1,652
6	Slainte Insurance Socy.	M. & W.	F.	14,212	14,212	10,336	—	—	—
(28)	Irish Mutual Assurance Coll. Socy.	M. & W.	Coll.	2,569	2,648	—	—	—	—
(84)	Drumconrath Labourers' F.S.	M. & W.	F.	4,068	3,393	—	—	—	—
(106)	Dublin Ironmongers' Assistants' Assn.	M. & W.	U.F.	4,427	4,753	12	—	—	—
(1)				1,719	1,683	284	—	—	—
				15,427	12,214	—	—	—	—
				8,925	6,416	—	—	—	—
				3,887	1,397	—	159	—	—
				1,318	557	—	—	—	—
				132	115	—	—	—	—
				16	12	—	—	—	—
				89	62	—	—	—	—
				5	9	—	—	—	—
				(5)	(6)	(7)	(8)	(9)	(10)

(1)	7	Columbian I.S.	M. & W.	U.F.	(5)	(6)	(7)	(8)	(9)	(10)
					1,099	905	—	—	—	594
					442	460	—	—	—	—
					2,851	2,959	1,053	—	—	1,334
					486	512	3,789	—	—	3,347
					4,765	3,880	—	—	—	—
					4,398	3,234	2,414	—	—	1,958
					2,610	2,568	930	—	1,338	—
					1,800	1,961	—	—	—	189
					343	346	384	—	630	—
					1,029	1,035	—	—	—	750
					796	892	3,001	—	—	2,089
					4,691	3,245	—	—	—	—
					1,939	1,411	176	—	—	203
					613	750	5,498	—	819	3,845
					6,212	6,008	2,896	—	—	7,499
					3,889	3,320	778	—	—	508
					8,566	8,855	481	—	115	—
					12,272	9,115	3,302	—	—	2,313
					767	842	7,467	—	4,893	2,708
					360	433	—	—	—	517
					4,887	3,898	—	1,134	—	—
					1,141	844	332	—	113	371
					4,357	3,707	5,718	—	4,216	2,592
					2,958	2,328	134	—	—	200
					685	632	—	—	—	—
					667	544	9,285	—	6,301	3,642
					594	533	—	—	—	—
					363	302	—	—	—	—
					5,004	4,515	—	—	—	—
					112	165	—	—	—	—
					470	423	—	—	—	—
					4,938	3,874	—	—	—	—
					4,210	3,401	—	—	—	—

Approval No. of Society.	Name of Society.	Sex Admitted.	No. of Members.	Result of Valuation.			Contingencies Fund.	
				1918.		Dispos-able Surplus.		
				1913.	1918.			
27	Linen Workers' I.S.	M. & W.	1,335	1,419	£ 3,338	£ 2,588	£ 1,459	
29	Catholic B.S. of the Diocese of Ossory	M. & W.	2,074	2,058	3,305	—	3,804	
30	County Galway I.S.	M. & W.	2,514	2,077	5,356	—	1,738	
31	Limerick Workers' B.S.	M. & W.	5,962	3,742	—	314	1,305	
32	Federation of Trade Unions of Cork & Dist. Health I.S.	M.	1,443	833	672	—	383	
33	St. Mel's Catholic Diocesan I.S.	M. & W.	2,543	2,653	1,974	—	1,164	
34	Cork Medical Benefit Assn.	M. & W.	769	838	478	—	177	
35	Lurgan Hemmers' &c. T.U.	W.	730	788	428	—	157	
36	Power Loom Tenters', &c., F.S.	M.	476	406	870	—	384	
37	Cork County Society	M. & W.	739	672	5,561	—	3,216	
38	County Tipperary South Riding I.S.	M. & W.	6,868	6,455	1,328	—	1,183	
39	Irish National Trade & Labour B.S.	M. & W.	1,322	1,956	5,328	—	3,100	
40	Irish Creamery Managers', &c., I.S.	M. & W.	2,264	2,095	2,497	—	2,649	
41	Sligo Temperance Socy.	M. & W.	604	630	1,023	—	434	
(1)	(2)	(3)	(5)	(6)	(7)	(8)	(9)	(10)

(1)	(2)	(3)	(5)	(6)	(7)	(8)	(9)	(10)
42	Clogher Catholic Diocesan B.S.	M. & W.	3,265	2,425	289	—	—	1,848
43	County Armagh Assurance F.S.	M. & W.	2,134	1,556	732	—	445	186
44	North Tipperary County Council I.S.	M. & W.	348	315	2,618	—	1,057	905
46	Irish Glass Bottlemakers' Health I.S.	M.	133	159	—	296	—	130
47	Cork Central F.S.	M. & W.	1,825	1,820	3,747	—	2,863	1,013
48	Dublin Protestant I.S.	M. & W.	549	604	3,987	—	2,966	1,643
49	Methodist Benefit Socy.	M. & W.	269	260	3,532	—	2,382	1,370
50	Textile Operatives', &c., F.S.	M. & W.	1,280	1,432	—	96	—	562
51	Irish Clerks' & Assistants' Assn.	M. & W.	921	1,163	3,594	—	2,595	953
52	Irish Transport & General Workers' Union	M. & W.	2,415	2,382	—	3,851	—	—
(61)	Moate Trade and Labour F.S.	M. & W.	1,415	1,424	79	—	—	—
(68)	St. Stephen's I.S.	M. & W.	1,499	1,462	157	—	—	6,231
(70)	Stonecutters' Union of Ireland I.S.	M.	1,839	1,637	92	—	—	—
(94)	United Builders', &c., of Dublin Trade Union	M.	106	73	553	—	—	—
(118)	Longford Labour Union	M. & W.	1,976	1,152	108	—	—	—
53	County Carlow I.S.	M. & W.	1,560	1,284	2,178	—	—	1,819
54	Irish Linen-lappers', &c., F.S.	M. & W.	522	644	207	—	155	65
56	Dromore Catholic Diocesan I.S.	M. & W.	10,813	12,584	902	—	400	506
			1,493	2,131				
			229	159				
			53	36				
			148	116				
			38	24				
			519	433				
			927	878				
			181	151				
			3,728	3,195				
			1,144	1,004				
			127	125				
			664	594				
			875	654				

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contingencies Fund.
				1913.	1918.	Surplus.	Deficiency.	Disposable Surplus.	
57	Irish Land & Labour B.S.	M. & W.	U.F.	7,696	5,875	£ —	£ 1,523	£ —	£ 3,121
58	Belfast and Dist. Allied Trades' Socy.	M.	F.	1,706	1,971	284	—	—	495
59	Queen's County I.S.	M. & W.	U.F.	1,087	914	—	—	—	797
62	City of Derry Slate Club I.S.	M. & W.	U.F.	2,089	1,557	—	223	—	—
64	Belfast Coopers' Trade Union	M.	T.	352	228	183	—	129	111
65	Athlone Trade & Labour F.S.	M. & W.	F.	112	133	219	—	765	57
69	United Trade Union I.S.	M.	U.F.	131	99	175	—	131	—
71	Wexford County I.S.	M. & W.	U.F.	113	332	175	—	112	173
72	Derry Diocesan Catholic F.S.	M. & W.	F.	335	37	596	—	462	244
73	Tipperary Health I.S.	M. & W.	U.F.	472	480	—	—	—	—
74	Dublin United Tramways' I.S.	M.	X.	1,067	1,014	1,802	—	995	673
75	Irish Printing, &c., Socy	M. & W.	U.F.	493	386	8,680	—	3,546	3,903
76	Dublin Typographical Prov. Socy.	M.	T.	5,722	4,816	—	—	—	—
79	Cork Railway Employees' F.S.	M. & W.	F.	5,267	3,690	3,952	—	2,512	1,463
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

82	Londonderry & Lough Swilly Rly. I.S.	M. & W.	U.F.	346	297	442	—	298	157
83	Ancient Guild of Incorporated Brick and Stonelayers' T.U.	M.	T.	880	768	180	—	—	337
85	Cork Operative Bakers' T.U.	M.	T.	198	189	184	—	136	103
86	Meath Labour Union	M. & W.	U.F.	1,343	1,709	494	—	—	760
87	County Limerick I.S.	M. & W.	U.F.	111	221	2,218	—	—	1,670
88	Operative Plasterers' Trade Socy., &c.	M.	T.	3,448	2,822	107	—	—	100
90	Irish Grocers, &c., Assistants' Health I.S.	M. & W.	U.T.	1,311	1,129	939	—	723	796
(60)	Purveyors' and Retail Grocers' Assistants', &c., Health I.S.	M.	U.F.	238	215	229	—	—	—
(81)	Dublin Pawnbrokers' Assistants' Assn.	M.	F.	157	142	251	—	—	—
91	Dublin Metropolitan, &c., Bread Van Operatives' Socy.	M.	F.	110	106	132	—	96	57
92	Irish Law Clerks' Mutual B.S.	M.	F.	206	167	396	—	250	106
95	Irish Stationary Engine Drivers', &c., T.U.	M.	T.	173	212	—	32	—	101
96	National Amalgamated Bakers', &c., Health I.S. of Ireland.	M.	U.F.	379	363	334	—	—	—
(67)	Irish Bakers' National Amalgamated Union	M.	T.	372	328	115	—	383	535
(89)	Belfast Operative Bakers', &c., Socy.	M.	U.F.	368	377	258	—	—	—
97	County Clare Insurance B.S.	M. & W.	U.F.	4,515	3,366	1,179	—	—	1,536
99	Dublin and S.E. Rly. F.S.	M.	X.	1,289	1,042	713	—	388	408
100	An Cumann Urradhais Gaodhalach	M. & W.	F.	879	693	361	—	134	181

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Contin-gencies Fund.
				1913.	1918.	Surplus.	Defici-ency.	Dispos-able Surplus.	
101	Metropolitan House Painters' T.U. - -	M.	T.	230	186	£ 374	£ -	£ 266	88
102	Operative Butchers' T.U. - -	M.	T.	74	149	132	-	100	65
104	Northern Counties Rly. Prov. Socy. - -	M. & W.	X.	1,773 106	1,693 80	2,929	-	2,444	960
105	G. S. & W. Rly. Employees' Health I.S. -	M.	F.	5,299	5,906	5,819	-	4,132	2,988
107	Catholic Girls' I.S., Ireland - -	W.	F.	3,101	4,118	2,454	-	1,176	1,371
109	Regular Tinsmiths', &c., Socy. of Dublin -	M.	T.	138	142	42	-	-	75
110	Dublin United Brass Founders', &c., Socy.	M.	T.	121	154	313	-	220	76
111	County Roscommon I.S. - -	M. & W.	U.F.	2,144 371	1,324 223	1,868	-	447	662
113	Varian's Sick & Benevolent Socy. - -	M. & W.	X.	116	114	134	-	103	93
114	Irish Banks' Health I.S. - -	M. & W.	F.	84 2,166	88 2,321	4,013	-	3,324	1,287
115	Dublin Silk Trade Health I.S. - -	M. & W.	T.	146 143	752 141	29	-	-	77
116	King's County I.S. - -	M. & W.	U.F.	38 3,363	52 3,439	2,815	-	1,298	1,686
117	Bannatyne-Russell Health I.S. - -	M.	X.	804 671	767 639	323	-	208	340
119	County Westmeath I.S. - -	M. & W.	U.F.	975 230	610 157	1,396	-	529	415
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

V.—WELSH SOCIETIES WITHOUT BRANCHES.

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(Wales) 1	Western Equitable A.S. - -	M. & W.	Coll.	582 17	441 20	450	-	159	204
4	Cardiff, &c., Working Men's Superannuation & Benefit A.S.	M. & W.	F.	1,123 43	1,134 75	1,368	-	809	624
7	St. Asaph Tontine A.S. - -	M.	F.	184	208	353	-	256	112
8	New Friendly Socy. of Rhayadr, &c. - -	M. & W.	F.	373 111	406 114	868	-	551	262
12	Wrexham Golden Tontine A.S. - -	M.	F.	149	184	363	-	261	95
19	Sirhowy & Ebbw Valleys A.S. - -	M. & W.	F.	1,468 197	1,577 199	1,722	-	673	818
23	National Amalgamated Labourers' Union -	M. & W.	T.	2,912	2,904	3,102	-	1,285	1,493
25	St. David's Unity of Ivorites - -	M. & W.	F.	9,016 367	9,210 529	5,993	-	-	4,948
26	Loyal Order of Alfreds - -	M. & W.	F.	2,378 98	2,470 204	1,477	-	-	1,340
27	Order of Ancient Britons - -	M. & W.	F.	2,195 87	2,187 100	959	-	-	1,187
29	Pontypridd Unity Imperial F.S. - -	M. & W.	F.	4,250 134	4,434 141	200	-	-	2,353
30	Wales Unity of Oddfellows' A.S. - -	M. & W.	F.	1,246 31	1,308 53	823	-	-	702
34	Merthyr Vale Colliery A.S. - -	M.	U.F.	1,761	1,775	383	-	-	906
48	South Wales, &c., Colliery Winding Engine-men's, &c., A.S.	M.	T.	118	118	469	-	278	69
54	Breconshire Assn. of Friendly Societies -	M. & W.	F.	4,452 697	4,187 643	5,224	-	2,156	2,455
55	Prestatyn and District Tontine A.S. - -	M.	U.F.	166	187	336	-	251	102

Approval No. of Society.	Name of Society.	Sex Admitted.	Class of Society.	No. of Members.		Result of Valuation.			Continuances Fund.
				1913.	1918.	Surplus.	Deficiency.	Disposable Surplus.	
58	W. Glamorgan Assn. of Independent Friendly Societies.	M. & W.	F.	1,685	1,782	£ 1,574	£ —	£ 630	£ 964
60	Cardiganshire Assn. of Friendly Societies	M. & W.	F.	1,609	1,827	2,741	—	1,360	1,184
62	Flintshire Assn. of Friendly Societies	M. & W.	F.	837	901	598	—	91	499
72	Merthyr District Miners' B.S.	M. & W.	U.F.	1,570	1,757	534	—	—	853
76	Merthyr Tydfil & District Assn. of Friendly Societies.	M. & W.	F.	517	488	456	—	62	275
77	Carnarvonshire Assn. of Friendly Societies	M. & W.	F.	4,096	4,286	2,361	—	—	2,397
87	Monmouthshire Assn. of Friendly Societies	M. & W.	F.	6,372	6,733	1,319	—	—	3,437
89	Monmouthshire Unity of I.O. of Herdsmen F.S.	M. & W.	F.	83	101	123	—	64	60
92	Carmarthenshire Assn. of Friendly Societies	M. & W.	F.	2,270	2,418	2,808	—	1,270	1,416
94	Denbighshire Assn. of Friendly Societies	M. & W.	F.	3,335	3,434	5,511	—	3,138	2,042
96	Flower of Glamorgan A.S.	M. & W.	F.	88	127	155	—	84	64
98	Independent Order of Oddfellows, Swansea Valley Unity.	M. & W.	F.	597	674	252	—	—	338
112	United Industrial Order of Oddfellows	M. & W.	F.	473	470	290	—	—	253
120	Monmouthshire C.C. Employees' Socy.	M. & W.	U.F.	364	365	2,280	—	1,451	584
147	Cardiff Gas Co.'s Employees' A.S.	M.	U.F.	360	343	775	—	559	199
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
148	Undeb Gweithwyr Môn A.S.	M. & W.	T.	813	881	1,241	—	693	523
149	S. Wales & Monmouthshire Clerks' Assn.	M. & W.	F.	169	184	2,300	—	1,310	570
152	Llanerch, Blaenserchan & Gwental A.S.	M.	U.F.	888	987	485	—	—	493
155	Monmouthshire and S. Wales Colliery Enginemen's, &c. A.S.	M.	T.	35	182	457	—	255	173
164	Press Benefit A.S.	M. & W.	F.	866	942	167	—	115	42
172	E. Glamorgan Amalgamated B.S.	M. & W.	U.F.	330	306	370	—	—	2,960
173	Pontypridd & District Assn. of Friendly Societies.	M. & W.	F.	72	66	1,965	—	—	3,009
174	Mid-Glamorgan Workmen's Socy.	M. & W.	U.F.	3	73	1,517	—	—	2,136
175	Merionethshire Assn. of Independent Friendly Societies.	M. & W.	F.	6,333	6,038	3,522	—	2,281	1,052
176	Rhondda & District Assn. of Friendly Societies.	M. & W.	U.F.	94	223	32	—	—	3,237

VI.—SOCIETIES WITH BRANCHES; SUMMARY OF VALUATION RESULTS OF BRANCHES.
HEAD OFFICE IN ENGLAND.

Approval No. of Society.	Name of Society.	No. of Branches.		No. of Members.		Results of Valuations.			Contin- gencies Fund. £
		With Sur- plus.	In Defi- ciency.	1913.	1918.	Surpluses. £	Defici- encies. £	Dispos- able Surpluses. £	
113	Grand United Order of Oddfellows' F.S.								
	England	16	—	68,198	69,057	92,822	—	48,589	46,724
	Wales	3	—	12,800 11,962 888	15,126 13,045 1,404	10,276	—	3,453	
122	Loyal Order of Ancient Shepherds' (Ashton Unity) F.S.								
	England	10	—	63,825 11,600	65,957 14,905	82,005	—	39,632	46,149
	Ireland	1	—	682 104	709 162	289	—	124	
	Wales	2	—	14,271 1,514	15,252 2,344	13,114	—	3,929	
	Scotland	6	—	67,889 16,106	71,783 20,868	107,165	—	62,254	
123	Independent Order of Oddfellows (Manchester Unity) F.S.								
	England	3,502	134	673,809 180,306	676,724 198,633	1,172,399	8,506	704,944	433,291
	Scotland	86	2	17,924 4,231	17,521 4,887	35,454	335	22,660	
	Ireland	8	—	959 126	827 126	1,305	—	882	
	Wales	300	56	51,168 7,207	52,816 9,674	55,348	3,784	26,537	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
127	National Independent Order of Oddfellows' F.S.								
	England	110	3	48,347 10,130	47,415 11,351	74,394	216	39,625	27,441
	Wales	1	—	386	366	425	—	194	
	Scotland	55	—	17,124 3,812	17,982 4,708	38,399	—	25,336	
133	Nottingham Ancient Imperial United Order of Oddfellows F.S.	122	4	32,549 7,431	32,447 7,996	52,962	210	29,194	18,746
135	Order of Druids F.S.								
	England	29	1	78,998 11,534	82,521 15,957	56,057	2,054	19,657	45,647
	Scotland	1	—	1,835 166	1,889 279	2,067	—	1,071	
150	Independent Order of Rechabites' (Salford Unity) F.S.								
	England	73	1	154,242 97,292	176,798 111,488	218,865	217	115,396	143,493
	Ireland	2	—	2,748 1,462	2,844 1,511	1,784	—	869	
	Wales	16	1	32,896 10,451	39,303 11,924	19,560	288	5,203	
	Scotland	11	—	52,505 22,617	59,995 26,144	67,537	—	36,065	
152	Ancient Order of Foresters' F.S.								
	England	2,463	101	502,771 105,671	506,952 122,236	901,345	6,679	538,527	302,377
	Ireland	6	3	854 248	791 270	1,080	43	760	
	Wales	110	13	26,081 2,298	26,415 3,099	30,192	722	13,464	
	Scotland	201	2	58,688 17,191	58,694 19,120	121,650	55	77,053	
									33,988

Approval No. of Society.	Name of Society.	No. of Branches.		No. of Members.		Results of Valuations.			Contin- gencies Fund.
		With Sur- plus.	In Defi- ciency.	1913.	1918.	Surpluses.	Defici- encies.	Dispos- able Surpluses.	
1983	Ancient United Order of Mechanics' F.S.	5	—	5,536 465	5,561 776	£ 7,740	£ —	£ 3,510	£ 3,007
2260	Lancashire Federation of Rural Friendly Soccs.	23	—	4,448 1,069	4,432 1,140	11,686	—	8,042	2,558
VII.—SOCIETIES WITH BRANCHES; SUMMARY OF VALUATION RESULTS OF BRANCHES. HEAD OFFICE IN SCOTLAND.									
181	British Order of Ancient Free Gardeners' F.S.	8	—	44,978 8,800	45,849 11,402	60,362	—	30,526	29,963
	England	2	—	6,067 1,853	6,104 1,920	6,241	—	2,773	
	Ireland	1	—	2,557 722	2,861 1,237	449	—	—	
213	General Alliance F.S.	1	—	1,054 284	877 788	2,571	—	1,615	2,758
	England	2	—	3,503 2,526	2,959 1,897	10,040	—	6,941	
235	St. Andrew Order of Ancient Free Gardeners' F.S.	2	—	13,556 2,798	12,872 3,277	23,594	—	14,279	7,492
33(S.)	Women's Friendly Society of Scotland	5	—	12,102	10,396	18,770	—	13,316	4,281
46(S.)	Scottish Professional Assistants' Socy.	2	—	5,221 1,875	4,858 2,719	13,334	—	9,330	2,650
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
49(S.)	Caledonian Order of United Oddfellows F.S.	47	2	8,514 1,857	8,453 2,203	14,242	22	8,638	4,654

* 17224

Approval No. of Society.	Name of Society.	No. of Branches.		No. of Members.		Results of Valuations.			Contin- gencies Fund.
		With Sur- plus.	In Defi- ciency.	1913.	1918.	Surpluses.	Defici- encies.	Dispos- able Surpluses.	
188	Orange & Protestant F.S.	109	1	54,339 28,669	50,332 24,754	73,150	45	48,400	43,217
	England	4	—	2,892 1,869	3,359 2,075	4,531	—	2,287	
	Scotland	4	—	9,796 1,526	10,425 2,115	9,274	—	3,909	
222	Irish National Foresters' B.S.	2	—	28,385 9,224	29,615 10,412	5,179	—	—	25,041
	England	(Particulars included in Part XI., page 150).	—	—	—	—	—	—	
	Wales	1	—	2,082 154	1,627 719	1,664	—	—	
	Scotland	1	—	25,507 7,236	26,380 7,628	13,414	—	—	
22(I.)	Union F.S. (Ireland)	33	—	6,061 5,917	5,828 5,563	20,640	—	15,995	5,338

VIII.—SOCIETIES WITH BRANCHES; SUMMARY OF VALUATION RESULTS OF BRANCHES.
HEAD OFFICE IN IRELAND.

IX.—SUMMARY OF VALUATION RESULTS OF SOCIETIES THE ENGAGEMENTS OF WHICH HAVE BEEN TRANSFERRED TO BRANCHES OF OTHER SOCIETIES.

Approval No. of Transferred Society.	Name of Transferred Society.	No. of Members.		Result of Valuation.*		Approval No. of Transferee Society.
		1913.	1918.	Surplus.	Deficiency.	
(1358)	Hockley Provident A.S.	2,091	2,186	£ 3,753	£ —	113 (England).
(1087)	Shoreditch Tabernacle A.S.	527	644	1,267	—	122 (England).
(1294)	Rectory Women's Friendly Sick Society	573	737	150	—	Ditto
(1761)	Independent Order of Shepherds, Stockton-on-Tees, F.S.	339	434	152	—	Ditto
(1871)	Rochester & District Sick Benefit A.S.	54	72	195	—	Ditto
(2338)	Hand-in-Hand, Newnham, Friendly Subscription Society.	149	154	212	—	Ditto
(2624)	Shipley & District Friendly Aid Society	85	79	59	—	Ditto
(2777)	Northern Counties Brewers, Wine and Spirit Merchants' Assistants' A.S.	5	7	268	—	Ditto
(351)	British Electrical F.S.	103	85	2,904	—	123 (England).
(1806)	Licensed & Allied Trades Sick & Benefit Society.	222	179	557	—	135 (England).
(1980)	Manchester University Insurance Society	243	140	303	—	Ditto
(2524)	Manchester "Argosy" Friendly B.S.	111	111	169	—	Ditto
(2830)	Church of England F.S.	74	152	439	—	162 (England).
(1768)	Fulneck Friendly Aid Society	109	88	290	—	1139 (England).
(1676)	Sons of Dobrin Benefit & Tontine A.S.	240	268	51	—	1955
(123)	Sincerity Lodge, No. 2501, Fylde District, I.O.O.F. (Manchester Unity) F.S.	67	86	166	—	2260
(Br. 2501)		77	67	(5)	(6)	(7)
(1)		16	20			
(2)		41	41			
(3)			(4)			
(4)						
(5)						
(6)						
(7)						

PART X.

X.—SUMMARY OF VALUATION RESULTS OF LOCAL SOCIETIES AND BRANCHES IN ENGLAND, GROUPED UNDER THE COUNTIES IN WHICH THEIR OFFICES (OR IN THE CASE OF BRANCHES THE DISTRICT OFFICES) ARE SITUATED.

Note.—This table does not include the large centralised Societies operating over wide areas. The membership shown against each county does not therefore represent the total number of persons insured in the county.

County.	No. of Valuations (Societies and Branches).	Number of Members.		Total Amount of Surpluses.	Total Amount of Deficiencies.	Average Net Surplus per Member.
		Men.	Women.			
London	943	370,286	105,794	£ 780,201	£ 485	£ s. d. 1 12 9
Bedfordshire	73	23,650	5,966	45,144	65	1 10 4
Berkshire	100	33,472	9,587	65,167	—	1 10 3
Buckinghamshire	59	15,865	3,839	30,995	87	1 11 4
Cambridgeshire and Hunts	95	17,636	2,763	34,764	—	1 14 1
Cheshire	252	62,016	18,303	104,282	126	1 5 11
Cornwall	82	25,962	8,624	33,022	74	19 0
Cumberland	67	19,536	6,035	24,887	1,975	17 11
Derbyshire	210	52,328	13,371	53,853	1,626	15 11
Devonshire	201	49,479	20,431	84,566	529	1 4 0
Dorset	121	21,491	6,384	38,829	80	1 7 10
Essex	93	28,123	6,622	51,698	—	1 9 9
Gloucestershire	162	71,799	32,736	125,331	194	1 3 11
Hampshire	305	92,094	20,698	176,283	79	1 11 3

Herefordshire	60	8,689	2,063	12,080	767	1 1 8
Hertfordshire	68	15,186	4,053	26,691	40	1 7 7
Kent	242	84,572	18,422	183,391	36	1 15 5
Lancashire	921	475,109	260,475	792,343	3,591	1 1 5
Leicestershire	224	43,001	20,607	76,583	193	1 4 0
Lincolnshire and Rutland	206	55,804	12,215	106,750	9	1 11 5
Middlesex	10	2,391	816	4,667	—	1 9 1
Norfolk	359	76,510	19,373	135,463	526	1 8 2
Northamptonshire	225	46,763	14,923	71,803	568	1 3 1
Northumberland and Durham	343	237,460	27,577	107,378	40,170	5 1 1
Nottinghamshire	189	59,815	17,907	91,100	1,397	1 3 1
Oxfordshire	96	26,569	8,168	47,528	13	1 7 4
Shropshire	161	30,148	8,190	46,964	447	1 4 3
Somerset	73	17,628	7,849	31,609	29	1 4 9
Staffordshire	381	123,293	32,220	144,890	967	1 18 6
Suffolk	127	39,274	10,707	73,535	112	1 9 5
Surrey	150	29,066	8,170	68,888	—	1 17 0
Sussex	199	36,218	8,218	86,765	—	1 19 1
Warwickshire	208	100,872	43,065	182,182	67	1 5 4
Westmorland	15	4,396	1,785	9,713	—	1 11 5
Wiltshire	118	54,353	17,053	90,165	132	1 5 3
Worcestershire	168	33,302	9,837	46,906	173	1 1 8
Yorkshire, E. Riding	90	56,898	16,454	96,020	56	1 6 2
Yorkshire, N. Riding	77	32,238	8,379	56,900	174	1 7 11
W. Riding	960	322,630	105,484	427,086	8,944	1 19 6
	8,433	2,895,922	945,163	4,666,432	63,731	1 4 0

XI.—RESULTS OF VALUATIONS OF CERTAIN BRANCHES WHICH HAVE BEEN COMPLETED SINCE THE COMPILATION OF THE STATISTICS AND THE PREPARATION OF THE REPORT.

Approval No. of Society.	Name of Society.	No. of Members.		Result of Valuation.		
		1913.	1918.	Surplus.	Deficiency.	Disposable Surplus.
				£	£	£
123	Independent Order of Oddfellows (Manchester Unity) F.S. 2 Branches	533	553	525	—	236
152	Ancient Order of Foresters' F.S. 5 Branches	1,672	1,571	2,790	—	1,283
195	United Ancient Order of Druids' F.S. 1 Branch	4,096 729	4,103 870	6,245	—	3,357
222	Irish National Foresters' B.S. 1 Branch	13,752 4,300	14,303 4,674	7,041	—	—
242	National Catholic Benefit and Thrift Society. 1 Branch	98 93	38 22	174	—	75

Returns are still outstanding in the following cases :—

I.O.O.F. (Manchester Unity)	2 Branches with about 1,600 members.
I.O. Rechabites	2 Branches with about 8,000 members.

APPENDIX B.

REPORT OF THE ACTUARIAL ADVISORY COMMITTEE ON THE BASIS OF VALUATION.

TO THE RIGHT HON. C. F. G. MASTERMAN,
Chairman, National Health Insurance Joint Committee.

SIR,

1. IN compliance with the desire of the Joint Committee we have considered the question of the basis to be adopted for the periodical valuations of the liabilities and assets of approved societies.

Valuation of Liabilities.

2. After full deliberation we recommend that a uniform standard of valuation of liabilities be applied to all societies alike, namely, the standard, based upon general average conditions, which was adopted in the calculation of the reserve values, as described in detail in our first and second Reports. The reasons which have led us thus to advise the use of a single standard of measurement for the liabilities of all societies, without regard to any special conditions affecting particular cases, result from a close consideration of the financial provisions of the Act taken as a whole. Our recommendation is not intended to indicate our opinion as to the principles upon which the valuation of societies providing sickness benefit should, as a general rule, be conducted, but applies only to approved societies and only to the business of those Societies under the Acts. These reasons are developed in the following paragraphs (3 to 10).

3. The contributions, which by the Act of 1911 are fixed at uniform rates, were calculated to be of a value equivalent, on a general average basis, to that of the benefits at the age of 16 last birthday; and the Act provides that reserve values shall be credited to societies in order to meet the obvious losses which otherwise would have resulted from the acceptance of persons who entered into insurance at ages over 16. It is clear from Section 55 that the reserve values have no other purpose than that of remedying the consequences of inequality of age. In connection with our work upon reserve values we, therefore, felt precluded from considering any scheme by which each society might have been supplied with credits corresponding with the probable liabilities which it had undertaken, so far as these depended upon the deviations from the general average risk, resulting from the occupations, environment, etc. of the particular persons or particular classes of persons whom it had accepted as members.

4. If in these circumstances the basis of valuation were such as to recognise, in the case of each society, the probable effect upon its liabilities of any conditions special to itself, the first valuation, in many cases, would bring out a large surplus, while in other cases deficiencies of serious extent would be disclosed. The surplus or deficiency so revealed would be due in a small degree only to the difference, up to the valuation date, between the actual experience of the society and the general average expectation according to the reserve value basis. The major part of it would represent the capitalised value of the difference between the estimated future expenditure of the society on benefits, as affected by its particular conditions, and the provision made for such expenditure by the contributions and the reserve values calculated upon the general average basis.

5. Were the provisions of the Act relating to deficiencies such as to enable a society to adopt a scheme enforcing upon the members a permanent reduction of benefits or increase of contributions, a basis of valuation which would give effect to the probable future experience of each society might still have been considered, notwithstanding that this would produce

such a variation of results, between the extremes of large surplus and large deficiency, as we have described above. Such a basis is proper in the case of the private funds of friendly societies, and of societies working independently of the scheme of National Insurance, where the discretion of the society in dealing with a deficiency or surplus is wholly unfettered by anything save its own rules—which, in general, it has complete power to amend as it may find that circumstances require. But in dealing with approved societies we are compelled to attach weight to the provisions of Section 38 of the Act which, as we are advised by the Legal Adviser to the Joint Committee, require, without discrimination, that every society and (subject to certain pooling provisions) every branch of a society which is in deficiency, shall adopt a scheme “for making good the deficiency within a period of three years from the date at which the valuation was made.” The application of this provision to a deficiency brought out on the assumption, for example, that a considerably higher rate of sickness than that provided for in the reserve value basis would be permanently experienced, might, in many cases, entirely suspend sickness benefit for the three years following the valuation date, and in some cases might also require a temporary increase in the contributions.

6. It is not so clear that a disturbance of corresponding magnitude would of necessity result in the case of surpluses, since the Act does not appear to direct that any surplus which is appropriated to additional benefits must be exhausted in the period assigned to the redemption of deficiencies. It is evident, however, that in the case of branches profound disturbance of the original conditions would result from the payment to the central body, under Section 37, of one-third of the relatively large surpluses arising from valuation upon the basis under discussion.*

7. Further, regard must be paid to the provisions of the Act relating to transfers of persons from one society to another or from one branch to another. Section 31 provides for the transfer in such a case of a sum “representing the liability” of the transferor society in respect of the member concerned “calculated in accordance with tables to be prepared by the Insurance Commissioners.” The obvious intention of the words quoted is that there shall be a common standard of transfer values, but it is evident that if transfer values for individuals were calculated on one basis, while the obligations of a society in respect of its members, taken collectively, were liable to be calculated on another basis, the whole financial machinery of transfers would be reduced to confusion.

8. These considerations lead us to the conclusion that it would not be consistent with the financial scheme of the Act to institute a system under which each society would be valued in accordance with its own particular conditions. We therefore recommend that the general average basis used in calculating the reserve values at the outset be prescribed, also, as the uniform basis for the valuation of all societies.

9. The result of this recommendation will be a system under which the first valuation of each society will show the financial effect of any peculiarities in the experience of that society between the commencement of the Act and the valuation date, and in which each valuation after the first will show the like effect in respect of the period since the previous valuation date. The amount of any surplus will be the measure of the net profit made by the society since it began to transact business under the Act, or since the previous valuation, as the case may be; while the amount of any deficiency will represent the net loss made by the society during the same period. In neither case will estimated future profits or losses, as compared with the general standard, be anticipated and brought into the valuation. It should be clearly understood, therefore, that under this method of valuation the rectification of a deficiency shown upon one valuation will not dispose finally of the question so far as that

*Sec. 37 was amended by the Act of 1918, and these remarks, therefore, no longer apply.

society is concerned. On the contrary, it may be expected that in cases where the result of the first valuation, whether that be a surplus or a deficiency, is due to particular causes that are permanently operative, future valuations will tend to show like results, surplus following surplus or deficiency following deficiency, as the case may be; and that consequently where, in such a case, a scheme has been adopted to deal with the surplus or deficiency arising on the first valuation, the occasion for a similar scheme, having the same purpose, will arise at each succeeding valuation.

10. The foregoing observations so far as they relate to the action required by Section 38 to be taken in cases of deficiency refer, of necessity, to the Act as it stands at present. We have observed that in recent Parliamentary debates concerning the working of the Act stress has been laid upon the effect of segregation of particular classes of risk in particular societies and that some measure of equalisation has been foreshadowed. If such a measure were directed to the avoidance or the diminution of a reduction of benefits resulting from a declared deficiency, no modification of our conclusions as to the appropriate basis of valuation would be called for; the result of the valuation would not be affected, but its consequences to the members, under the operation of Section 38, would be modified, probably to a considerable extent in some cases. We assume it to be possible, however, that there are alternative methods of treating the problem of segregation, and we, therefore, deem it necessary to emphasise the fact that our recommendations depend upon the existing provisions of the Act and that the whole question should be reviewed in connection with any change made therein.

11. *In connection with the valuation of the liabilities of a society it is necessary to refer to one point of detail. We have found a special difficulty in providing for the assessment of the value of the contingent charge connected with the future re-entry into insurance of members of societies who before the valuation date had ceased to be insured persons by reason of leaving insurable employment. We understand that in these cases the outstanding part, at the date of exit from insurance, of any reserve value originally credited to the society will have been cancelled under the authority of regulations made under (D) of the First Schedule to the National Insurance Act, 1913, and that, under the same regulations, appropriate new reserve values will be credited when any such persons again become employed. We have advised as to the reserve values which may be deemed appropriate in these cases of re-entry, and our recommendation involves the necessity for reserving in the valuation a sufficient proportion of the accumulations out of the contributions of all the persons who have left insurance, to provide for a defined part of the liabilities arising in respect of those who return. We have no means of estimating the probable proportion of re-entrants into insurance, and therefore of the aggregate provision which any society ought to make for this contingency. We recommend for the present, therefore, that the whole accumulations out of past contributions, as existing in each case at the date of the member's exit from insurance, shall be reserved in the valuation, but without further accumulation by interest for the period elapsed between the several dates of exit and the valuation date. The effect will be to release to societies the interest earned by the accumulations in respect of dormant insurances and to that extent to secure to them, year by year, a profit which, as it appears to us, the Act contemplates will be available as a margin of safety against the numerous contingencies to which any scheme of sickness insurance is necessarily subject. At a later date, when further experience of the working of the Act has been gained, this particular recommendation should be reconsidered with the view of periodically releasing, for the benefit of the societies concerned, such amount, if any, as it may then appear will not be likely to be required to meet future liabilities in respect of re-entrants.

*The Act of 1918 altered the position of persons re-entering insurance, and this paragraph consequently is no longer applicable.

12. We have given some consideration to the possible consequences of the present war upon the financial position of approved societies, particularly in regard to the valuations now approaching. It would appear probable that the first effect of the war will be to create apparent profits through the release of reserves held by the societies in respect of those of their members who may be killed or may die of wounds or disease contracted on active service. On the other hand, this experience may, and probably will, be followed by an enhanced rate of sickness among the men who return to civil life, a proportion of whom will be liable to suffer in health as the result of the hardships of active service; and a considerable amount of unemployment may be expected, leading to an enhanced proportion of arrears (within the limit of three weeks per annum) not counterbalanced by any reduction or suspension of benefit. The profits resulting from the war mortality, as indicated above, may be expected to be absorbed by these later losses, and it is accordingly a question for consideration whether any such profits disclosed in connection with the first valuation should not be retained as a special reserve, in which case an addition to the regulations would be necessary. We are not in a position to gauge either the extent or the relative importance of the financial question here involved, but the soundness of the principle of a special reserve, in the circumstances described, is evident.

13. It should be kept in view, in connection with this subject, that another effect of the war will doubtless be to increase, for a considerable period, the rate of interest obtainable on investments; and that the profits derived from this source should assist in meeting any additional cost of sickness and disablement benefits resulting from the war.

14. In concluding this section of our Report we may say that, so far as regards the valuation of the liabilities of societies, our discussions were far advanced during the lifetime, and under the Presidency of our late Chairman, Sir George F. Hardy, K.C.B., and we feel justified in stating, as a matter of record and for the satisfaction of the Joint Committee, that he was in complete accord with the recommendations we have made as to the principles on which the valuations should be based.

Valuation of Assets.

15. In dealing with the provisions relating to the valuation of the assets, we have considered separately each class of security in which the funds of a society may be invested. Under the Act the Commissioners are required to open an Investment Account and to retain in that account three-sevenths (or in the case of women one-half) of the funds available for investment in respect of each society, the other four-sevenths (or in the case of women one-half) of such funds being paid over to the society for investment or, at the request of the society, retained in the Investment Account of the Commissioners, or invested by them on behalf of the society. Sums paid to an approved society for investment are to be placed in trustee securities, in securities issued by local authorities and charged on rates, or in any other securities for the time being approved by the Insurance Commissioners. We note that the Investments Advisory Committee have recommended to the Commissioners that the wide range of trustee securities affords sufficient scope for the investment of societies' funds and that except in certain matters of detail no enlargement of the list of authorised investments such as the Act would allow is advised. We have accordingly considered only such investments as may be made in respect of the General Investment Account and investments to be made by societies in trustee securities or in securities issued by local authorities.

16. The first item is the credit of a society in the Investment Account of the National Health Insurance Commissioners. The Act provides that the moneys standing to the credit of this account are to be invested by the National Debt Commissioners under regulations made by the Treasury,

and are to carry interest at a prescribed rate, the regulations on this point being made by the National Health Insurance Joint Committee. The intended joint effect of these several regulations is apparently to make appropriate provision, out of interest income, for possible losses of principal while securing to the societies, on their current credits, a suitable rate of interest having regard to the actuarial basis of the scheme. The prescribed rate is now $3\frac{1}{4}$ per cent., and between this rate and that obtainable at the present time from securities in which the National Debt Commissioners are empowered to invest, there is such a difference as will enable the Commissioners to make a substantial beginning in the accumulation of an investment reserve. Having in view this fact, and the whole circumstances in which, under the statute, the investment of part of the accumulated funds of societies is controlled by the State, it appears to us that, so far as valuation is concerned, the possibility of losses to the societies by depreciation in respect of this part of the funds may be disregarded.

17. In regard to the investments to be made by societies, we have considered separately the case of mortgages and Stock Exchange securities. Our recommendations as to the former (as embodied in the draft regulations) do not call for lengthy comment; it is only necessary to draw attention to the provision requiring the valuer to satisfy himself that a mortgage which has been held for a considerable period remains well secured, and empowering him to call for such information as will enable him to form a proper judgment and to take such action as may appear necessary.

18. The position as to Stock Exchange securities is more complicated, inasmuch as the value of investments of this class is constantly changing, and the price at which a security was purchased cannot properly be regarded as affording any precise index to the sum at which it may be realised. It was our intention to recommend regulations for valuing securities of this nature, and we had made considerable progress in the consideration of the question when war broke out, and the value of all investments declined to a heavy and, what is more serious from the point of view of valuation, indefinite extent. It is obvious that the financial situation must continue to be uncertain for a long period, and some years may elapse before it will be possible, without unreasonably inflicting hardship, to value investments in accordance with principles which pre-suppose the existence of comparatively stable economic conditions.

19. Having regard to what has just been said, we find ourselves unable at the present time to make any definite recommendations of a permanent character, and we have accordingly concentrated our attention upon the course to be taken in connection with the first valuation (presuming that this will be made as at 31st December 1915). Subject to no serious change of circumstances occurring in the meantime, we think that on this particular occasion the necessities of the case would be fairly met by valuing the Stock Exchange securities held by societies at their cost prices less any accrued interest included therein, leaving for the consideration of the Joint Committee at a future time—when more clearly defined and stable economic conditions shall have become re-established—the method of dealing with any depreciation that may have occurred, and the general question of prescribing regulations of a permanent character as to the valuation of securities of this class.

20. If the Stock Exchange securities held by societies constituted a large part of their credits, or had been purchased at relatively remote dates, we should hesitate, even in the present circumstances, to make the recommendation contained in the preceding paragraph as to the course to be followed at the first valuation, involving as it does the absence of any provision for depreciation. But in view of the fact that, up to the present date (as we are informed), the amounts issued to societies for investment, or invested by the Commissioners in securities selected by

the societies, barely exceed one-and-a-quarter million pounds, a sum which is not likely to reach two per cent. of all the credits of societies (including reserve values) at the first general valuation, any depreciation in these securities which may have been sustained at that valuation date must be relatively unimportant. This conclusion applies even more strongly to any investments which may be made during the present year.

21. While thus advising the adoption of the cost prices for the main purpose of the first valuation, we think that where the valuation shows a surplus the valuer should make a reserve for any depreciation that may have occurred when giving the certificate as to the disposable amount of surplus which the Act appears to require him to furnish, and that in so doing he should keep clearly in view the distinction between the object of this reserve, and that of the reserve which a due regard for future contingencies would, in any circumstances, prompt him to make.

22. Finally, with regard to this subject we have approved of the insertion in the regulations of a provision which will enable effect to be given to any special conditions which may present themselves in regard to particular securities, or to any arrangements which have been made by particular societies for dealing with depreciation of investments and cognate questions, and which commend themselves to the valuer as reasonable and proper, having regard to the circumstances which he finds.

23. Draft regulations, giving effect to our conclusions, have been submitted to us. We have closely examined these regulations and approve them subject to the reservations contained in paragraphs 12 and 19.

24. In submitting this, the last of the series of reports in which are embodied the results of our labours, we desire to place upon record our appreciation of the services which have been rendered to the Committee by our Secretary, Mr. G. S. W. Epps, F.I.A. In addition to holding many meetings during the three years over which our work has extended, we have found it necessary to exchange numerous letters and memoranda dealing with technical points, and in these circumstances a considerable task has been imposed upon our Secretary. It is, therefore, specially due to Mr. Epps that we should record our warm appreciation of the zeal and ability which he has unfailingly displayed, and from which we have derived great assistance in the performance of the duties laid upon us.

We are, Sir,
Your obedient Servants,

GORDON DOUGLAS.
DUNCAN C. FRASER.
G. J. LIDSTONE.
ALFRED W. WATSON.

G. S. W. EPPS,
Secretary.
28th January 1915.

APPENDIX C.

MEMORANDUM ON THE PROCESS OF VALUATION.

For the information of those who are not familiar with the process of valuation it has been thought advisable to indicate briefly what is the nature of this process particularly in regard to the undertakings of approved societies.

The explanation given relates to the principles adopted and does not necessarily indicate the stages through which the work actually passes. In practice laborious calculations are obviated by the use of prepared tables, the results arrived at being the same as if the processes described below had been followed in detail.

Valuation, as applied to insurance institutions, is a measurement of future benefit payments on the one hand and of future contribution receipts on the other. It involves, in the first place, an estimate of the number of members of each present age who will survive to each future year until, with the lapse of time, the last survivor is dead, or has passed out of insurance from any other cause required to be recognised in the calculations. In the second place, when the number of persons surviving in insurance to each succeeding year has been estimated, it is necessary to calculate the amount of the claims these persons will make in the year and the amount of the contributions they will pay. In calculating the benefits to be drawn, note must be taken of the ages to which the insured will have attained, for, except in the case of medical benefit, age is an important factor in this connection. Resort must be had, for example, to tables of "sickness rates" to measure the charge for sickness and disablement benefits. Such tables show that the average amount of sickness increases steadily from about age 21 to age 70. At the one end of the scale it represents barely a week a year (in the case of men) while at the other extreme it represents about 15 weeks. As ages advance the average amount of claims for sickness and disablement benefit thus grows regularly, although the number of persons surviving to claim these benefits is as regularly diminishing. The same methods of calculation apply in regard to maternity benefit. The estimate of contributions receivable in future years is also subject to the age factor since contributions are not payable during incapacity for work.

It is not, however, sufficient to estimate the total of claims that will be drawn or of contributions that will be paid in each succeeding future year. What is required is the value of these amounts in present money; this is obtained by discounting at compound interest. On summarising the figures so produced the actuary obtains the "present value" of all the sums that will be paid in benefits and the "present value" of all the sums that will be received in contributions.

Having obtained these values he is now in a position to prepare his valuation balance sheet, and this he does by inserting on the one side the present value of the benefits to be drawn (including cost of administration), constituting the liabilities, and on the other side (i) the present value of the contributions to be paid in future, (ii) the present value of the State grants taken as a proportion of the benefits and (iii) the amount of the Benefit Fund on the valuation date. The sum of these three latter items constitutes the assets. If these are greater than the liabilities there is a surplus; if, on the other hand, the liabilities are the greater, there is a deficiency.

It should be noted that the valuation is directed to an estimate of the assets and liabilities of the Benefit Fund only. The financial arrangements of approved societies provide that a fixed sum per member shall be appropriated each year towards the cost of administration and carried to a

separate Administration Account. Any deficiency in this account, if not otherwise made good, has to be met by a special levy. This provision is to ensure that the Benefit Fund shall only be required to provide a given sum in respect of the costs of administration.

It may be thought that amounts such as the balance of the Contingencies Fund or of the Administration Account should be treated in the valuation as assets of the Benefit Fund. This course, however, would not be in order. It is true that the Contingencies Fund balance is transferable to the Benefit Fund immediately after the valuation date but, if the valuation shows a surplus, such balance cannot on that occasion be treated as additional surplus available for distribution. As regards the balance of the Administration Account, special steps have to be taken if it is desired to transfer back to the Benefit Fund any sums appropriated for purposes of administration. Such a transfer is at the option of the society and the balance does not become part of the Benefit Fund until the society makes a decision to that effect.

It follows that the contribution to be valued is that part thereof which falls to be credited to the Benefit Fund, *i.e.*, the full contribution, less the amounts appropriated respectively to the Contingencies Fund, the Central Fund and the Sinking Fund for the redemption of reserve values.

Although the balance of the Contingencies Fund cannot be treated as an asset in the valuation it is nevertheless true that it forms an additional source of strength to a society and, as such, is a factor of importance in estimating its financial position. In order, therefore, to bring the full resources of each society under notice, the Valuation Balance Sheets include the total funds as assets, such part thereof as is represented by the Contingencies Fund and administration balances being shown on the other side as liabilities. It should be added that on both sides of the Valuation Balance Sheet there frequently appear small adjusting items consisting of "late credits and debits," *i.e.*, sums which had not been brought to account at the date when the books of the societies were made up but which affect the funds as existing on the valuation date and the inclusion of which is necessary, therefore, to a correct statement of the position.

It will be seen that the process of valuation relates to the future and not to the past. This is a general truth, whatever the type of insurance organisation whose contracts are being valued. Past experience is relevant only in that it provides an index to what the future may be expected to produce; records of such experience indeed supply the basis for the tables of mortality, sickness, &c., used in actuarial valuations.

NATIONAL HEALTH INSURANCE.

REPORT BY THE GOVERNMENT ACTUARY
ON THE
VALUATIONS OF THE ASSETS
AND LIABILITIES OF APPROVED
SOCIETIES
as at 31st December 1918.

Presented to Parliament by Command of His Majesty.



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