

Second Paper.

INSTRUCTIONS, prepared by JOHN TIDD PRATT, Esqr., the Registrar of Friendly Societies, in England, for the establishment of Friendly Societies; with Rules and Tables.

Adapted to the purpose of the "CHURCH INSTITUTION," for Nova Scotia, by the Chairman of the Committee of the Diocesan Synod, appointed to consider this project.

N. B.—Mr. Pratt, is not responsible for any part of these papers, which is printed in italics. It must also be noted that Mr. Pratt's instructions apply to societies open to all denominations, whereas the project now under consideration is a strictly Church Institution.

MEDICAL ATTENDANCE.

The contribution for medical attendance, as agreed to with the medical practitioner, (*In England this varies from 75 cents to \$1.25 per annum*), should be paid when the member is admitted, *Quarterly* in advance. This benefit is claimable from the time of admission.

SICKNESS BENEFIT.

Every industrious and provident person should, immediately he begins to seek a livelihood, insure against sickness.

Saving's Banks afford no provision against sickness: for suppose a man to have saved 25 cents per week for one year, and then to be assailed by accident or ill health, he will at the rate of \$2.50 per week, consume his savings in little more than a month. On the other hand, a member entering this Society between the ages of 16 and 23, may by a payment of 25 cents, per month only, secure to himself an allowance in sickness, of \$2.50 per week, according to the rules and tables.

The Society's allowances in sickness are assured, subject to its rules and tables.

Allowances of \$2.50., \$3.75, or \$5.00 per week are provided, the rates of payment for which are equitably adjusted according to the age of each member, on admission; and the period to which the benefits are issued for—until sixty years of age, but will in no case exceed two thirds of what he can earn in good health.

Male members can only be admitted to insure in this fund between the ages of 16 and 40. Members free twelve months after admission. Every member insuring for sick pay must also insure for medical attendance.

Of course this rule must be regulated according to the circumstances of this branch of the Church Institution, in relation to the place in which the medical practitioner may reside. D. C. M.

ANNUITIES.

Supposing it practicable, to obtain the guarantee of the English Government. Annuities, immediate or deferred, not exceeding \$150.00 per annum, may be contracted for and have the security of the Government, the Society merely acting as agents.