

## CHURCH INSTITUTION.

INSTRUCTIONS prepared by JOHN TIDD PRATT, Esq., the Registrar of Friendly Societies in England, for the establishment of Friendly Societies; with Rules and Tables. *Adapted to the purposes of the proposed "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.

The object of the following INSTRUCTIONS is to promote the general welfare of the WORKING CLASSES, by enabling them to establish, upon sound principles, Friendly Societies, to provide against the natural evils and exigencies of SICKNESS, OLD AGE and DEATH, and to act on those principles of mutual assurance and support which are now so generally adopted by the more opulent members of society, and to guard them against the many plausible but ruinous schemes by which they are too often deceived. In a society founded on the following tables, it is as certain, as it is possible to be, that the benefits subscribed for by the members will be received by them. The SICKNESS tables cease at 60, 65 or 70 years of age, up to which period the DATA upon which they are founded are well tested. The ANNUITIES, or OLD AGE PAY, commencing at 60, 65 or 70, will be guaranteed by the Government, and the sums payable at DEATH, by an insurance company of long standing, or by contributions according to the tables. No further certainty in these respects is attainable.

*On the subject of annuities, further information is expected from England, as it is uncertain how far a Colonial Institution could receive the guarantee of the English Government in this matter. Mr. Pratt kindly forwarded the enquiry to the proper quarter, but an answer has not yet been received.*—D. C. M.

Every member should be at liberty to subscribe to one or all of the objects, according to his ability or inclination, with the exception that persons insuring against SICKNESS, MUST also insure for MEDICAL ATTENDANCE, as long as they reside within the limits of the Society; and FEMALES, as well as MALES, may be members for any of the benefits, except RELIEF IN SICKNESS.

*It is proposed that, with regard to medical attendance, a rule should be inserted for the "Church Institution," to read somewhat thus: "As long as they reside within five miles of the medical attendant of the branch to which they belong; beyond which distance the insurance shall be voluntary." As otherwise the expense of journeys would be larger than the medical man would include in his ordinary fee, or than the Society could afford to pay extra for, and must become a matter of private contract with either or both.*—D. C. M.

All money received for sick pay, endowments, death and expenses of management, should be invested in a Savings Bank, on Government security, or on the securities authorized by the Friendly Society Act.

The management of the Society should be vested in a Committee consisting of Honorary and Benefit Members, or of Benefit Members only; and there should be Trustees, a Treasurer, Visitors, Secretary and Auditors. The only paid officers should be the Secretary and Auditors of the Central Institution:—D. C. M.