

CONTRIBUTIONS.—The benefits on account of these contributors are provided from a weekly contribution on the following basis :—

Men employees	..	..	..	..	..	..	..	4d.
Women employees	..	..	..	..	..	..	..	3d.
The employer	..	..	..	..	..	..	..	3d.

representing seven-ninths and three-fourths respectively of the value, the State providing for the remaining two-ninths and one-fourth of the benefits.

COLLECTION.—The employer pays the full contribution of 7d. and 6d. by means of special stamps, which he affixes every week to the employees card, and deducts the latter's portion of 4d. and 3d. from wages. The cards are presented at the Post-office, by whom the amounts are credited to the funds.

The rate is the same for all ages up to sixty-five years, but the proportions payable on account of the employer and employee vary if the wages of the worker fall below 15s. per week. In this case the employer is required to make up the difference—as, for instance, a worker earning 9s. a week would himself pay only 1d. and his employer 6d.

An "employed contributor" is entitled to relief in respect of arrears of contributions during a certain period of unemployment.

VOLUNTARY CONTRIBUTORS.—This class comprises all other persons, irrespective of income, who wholly or mainly depend on some regular occupation for their livelihood, and includes any person who has been an "employed contributor" for five years.

These contributors, up to age forty-five, and if they join within six months of commencement of scheme, pay the employer's portion of the contribution as well as their own—that is, 7d. for men and 6d. for women per week, the State providing two-ninths and one-fourth of their benefits, as in the case of the "employed contributors."

Persons who exceed age forty-five, or do not join within prescribed time, will be required to pay such rate for age as may be fixed upon.

All of these persons, both compulsory and voluntary contributors, are required to attach themselves to one of the "approved" societies which are to be intrusted with the payment of the principal benefits, and entry into these societies is to be governed by much the same conditions as obtain at present, except as to age.

BENEFITS.

The benefits for all classes are, —

First three months' sickness—Men, 10s. ; women, 7s. 6d. per week.

Second three months' sickness—Men and women, 5s. per week.

Permanent disablement, 5s. per week.

Free medical treatment and medicines for life.

Maternity payment of £1 10s.

Sanatorium treatment for consumptives.

The sick and disablement allowances, which cease at age seventy, are reduced for persons under twenty-one years and over fifty years of age. The sick and medical benefit is not due until six months after insuring, and the disablement allowance not until two years after. The allowances are not payable if due to disease or disablement commencing prior to above-mentioned periods.

The sick-allowance payable under the scheme is not to exceed two-thirds the usual rate of wages ; nor, together with any allowance from an independent source, is it to exceed the wages.

Sick-allowances are subject to any sums or allowances payable under the Workers' Compensation Act.

Where the benefits are reduced or suspended (which they may be through misconduct), the contributor is in any case entitled to medical treatment and medicines.

ADMINISTRATION BY SOCIETIES.

FRIENDLY SOCIETIES.—The principal part of the scheme—that is, the administration of the sickness, disablement, and maternity benefits, and partially the medical—is to be in the hands of what are termed "approved societies," the definition of which, it is considered, will enable the principal existing friendly societies to qualify.

An approved society is a body of persons, corporate or incorporate, registered or established under any Act of Parliament, and which complies with the requirements of this Act.

QUALIFICATIONS.—The societies are to have a minimum membership, which is provisionally fixed at ten thousand, and must give such security as is required by the Commissioners against malversation or misappropriation of officers, such security to be equal to one-half of the aggregate of the annual contributions payable by insured persons.

ADMISSION OF MEMBERS.—The admission of members may be governed by their rules as at present, except as to age.

RULES.—The rules must preclude the distribution of the fund otherwise than by way of benefits to members.

The society must be self-governing in constitution, and provide for election by the members of committees, representatives, and officers.

Provision must be made by rules to the satisfaction of the Commissioners for the—(1) government of the society ; (2) determination of disputes ; (3) administration of benefits by branches ; (4) keeping proper books of accounts ; (5) depriving any branch of the right of administering benefits where there is maladministration.

Centralized societies are to establish local committees.

Approved societies may apply present rules or make fresh rules for administering the funds and the enforcing of penalties for imposition, &c. All rules are to be registered under the particular Act providing for registration.