

H.A.C.B. SOCIETY

THIRTY-FIRST ANNUAL MEETING.

The annual meeting of the N.Z. District of the H.A.C.B. Society was held in the Hibernian Hall, Auckland, on Wednesday evening, February 28. Very Rev. Chancellor Holbrook (district president) presided. Bros. E. J. Higgins, D.V.P., W. Kane, D.S., and M. J. Sheahan, D.F., and the Rev. Father Murphy were also present, and delegates representing 60 branches throughout the Dominion were in attendance. The presiding officer heartily welcomed the delegates, and before commencing the business referred to the untimely death of Bro. A. J. Woodley, whose demise was a great loss to the society, and to whom was mainly due the inauguration of the juvenile branch in Auckland. A vote of condolence was carried in silence to Mrs. Woodley and family, all the members standing.

District Officers' Report.

Funeral Fund. It is with deep regret we announce the demise of 14 members, 8 of whom died on active service, 8 members' wives and one widow. May their souls rest in peace. We are sure you all unite with us in offering to their grief-stricken relatives the heartfelt sympathy due by us, to them, in their bereavement. Funeral benefits amounting to £370 have been paid to branches. Of this sum £180 has been received from the Australasian T. and G. Mutual Life Assurance Society, Ltd., being the insurance of nine members deceased at £20 each. The balance to credit of the fund is now £14,069 6s 3d, showing an advance on last balance of £593 0s 6d.

Supplementary Sick Fund. It was found necessary to make a grant to St. Joseph's Branch, No. 421, of £20, to enable it to pay its sick members, affording evidence that branches established in mining districts experience a higher rate of sickness and can not expect to succeed without paying extra contributions. This fund shows an advance of £314 10s for the half-year.

Investment Fund for Branches. It will be seen that some of the branches are wisely taking advantage of this fund, thereby earning a much higher rate of interest than is obtainable from the banks. The responsibility of carefully lending the money and collecting the interest thereon is saved and the security is beyond doubt. It is therefore surprising that more of the branches, having only small sums to invest, do not avail themselves of this means, so easy and so safe to increase their interest earnings.

Guarantee Fund.—In respect to this fund it may be profitable to explain that when negotiating for the insurance of members on active service it was found that £25 was the lowest sum we could get a member insured for, and £20 being the amount of the death benefit it was but just that this fund which bore the sole expense should get the surplus, the surplus being £45. The next item, £7 15s, comprises premiums of members who—(a) being insured did not leave New Zealand; (b) were insured or reinsured after death. It will be seen that we have received from the Government assistance to insure members with the Expeditionary Forces to the extent of £199 9s. In view of the fact that the T. and G. resolved to charge double, or 10 per cent. for the insurance of members with the Expeditionary Forces, the Government decided to insure members against death while on active service outside New Zealand for £20, at the rate of 16s per capita (member). However, as the Government system did not come into operation until the 1st of October the policies expiring before that date were renewed with the T. and G. The increased cost of insurance being one of the main reasons why we proposed the cessation of taking out new policies, to which the district meeting agreed, we reconsidered the position, and in view of the grave dangers to which our brothers on active service abroad are exposed, your officers resolved to insure with the Government at the very low rate referred to

compared to that we were paying. As the policies issued by the T. and G. expire it is intended to insure with the Government.

Suspense Account.—It was with sincere regret we had to accede to the repeated requests of the Charleston branch to close, the membership being reduced to three—the secretary, who for years stood by the few remaining old members, and two very old men. We were pleased indeed that the establishment of the Supplementary Sick Fund enabled us to take over those three worthy members, two of whom are among the early pioneers of Hibernianism in New Zealand, otherwise although the rules did provide for the taking over of worthy members under circumstances warranting it, as district members, there was no fund out of which the District could legally pay sick benefits.

The St. Joseph's Branch, No. 606, Te Aroha, also closed. Repeated endeavors and entreaties failed to induce this branch to comply with the rules. The war, however, made the position still worse and the remaining few decided to close the branch. These events disclose the reason why this fund has increased.

The active and enthusiastic Hibernians of Christchurch have established a new ladies' branch, and in respect to the kindly assistance and patronage of his Lordship Bishop Brodie it has been called St. Matthew's Branch. We sincerely thank his Lordship for the work he has done and still continues to do, for the society; Bro. O'Shaughnessey, district deputy, who on behalf of your officers ably opened the branch; and the other officers and members who assisted. We congratulate the officers and members of the new branch and wish it every success.

National Provident Fund in its Relation to Friendly Societies.—As you are aware, the Government grants a subsidy of 25 per cent. towards the contributions of a contributor to the National Provident Fund, and consequently it was thought by friendly societies officers and members that this was very like competing with friendly societies, to get persons to contribute to the National Provident Fund who would otherwise become members of friendly societies. Therefore representative bodies of friendly societies approached the Government and impressed the Ministers and others with their ideas of the matter, with the result that Cabinet considered the question, and a conference was held consisting of the Minister in charge of friendly societies, Hon. J. A. Hanan; the Minister in charge of the National Provident Fund, Hon. A. M. Myers; the Superintendent of the National Provident Fund, and the Registrar of the Friendly Societies, Mr. Hayes, together with representative members of friendly societies, and it was decided to offer certain inducements to members of friendly societies to become subscribers to the National Provident fund—viz., a maternity bonus of £1 free, and a reduced scale of contributions to the National Provident Fund subsidised by the Government to the extent of 50 per cent. to apply to members of approved Friendly Societies from the 1st January, 1917, special inducement being offered to members who joined before that date, up to 55 years of age, for the year ending 31st December, 1917. In order to enable the members to avail themselves of the maternity bonus from the earliest date, your officers applied to the National Provident Board for provisional approval, and it was granted, therefore the H.A.C.B. Society is an approved Friendly Society subject to the confirmation of this meeting, which consists in carrying the motion No. 8 on the order paper—viz., the 'Adoption of the Model Rules,' copies of which have been forwarded to all branches, by the superintendent of the National Provident Fund, who is the Registrar of Friendly Societies. Several applications have been already made for the maternity bonus and some branches have paid them, but pending your decision regarding the motion referred to the district has not paid any, and the fact of the society being provisionally approved does not compromise you at all.

The National Directory's Appeal for Subscriptions in Aid of the Distress in Dublin.—The response to this