

*Press Sick Fund.*

This can scarcely be termed a benefit society, being rather in the nature of a levy on occasion arising for the relief of a sick member. It therefore calls for no further remark.

*Lyttelton Lumpers' and Wharf-labourers' Association.*

This association provides allowances in cases of accidents, and also funeral grants. It, however, appears not to have been established primarily for this purpose, but rather to secure preference of employment, the society being subsidised by the Canterbury Stevedoring Association, which largely controls its management, and confines employment on the wharves, so far as that association is concerned, to members of the society. Although nominally a voluntary society, the element of compulsion is very clearly present, and a number of men who have declined to become or continue to be members have formed another association, known as the Casual Wharf-labourers' Union, registered under the Conciliation and Arbitration Act. Practically, the opportunity of employment, so far as members of the last-mentioned union are concerned, appears to be restricted to railway-work, unless or except when the amount of work on the wharves is too large to be undertaken by members of the Lumpers' Association.

*Bank of Australasia Officers' Provident Fund.*

There is a provident fund connected with this bank, but it is administered in London, and no documents are available to show how it is worked. It, however, appears to be on a much more liberal scale as regards the benefits to the officers than that of any other bank trading in the colony. Full pay for three to six months is given in case of sickness, and half-pay for three to six months thereafter. If an officer dies his widow or children receive his pension for five years. The bank subsidises the fund handsomely, and it is stated that the fund and its administration give great satisfaction to the large majority of the officers. No surrender value is provided.

*Bank of New South Wales Officers' Provident Fund.*

There is a provident fund in connection with this institution, a surplus above £25,000 of the guarantee fund being set apart as the nucleus of a provident fund. The latter provides only for pensions, the bank itself dealing liberally with its officers in case of sickness by paying full salary up to six months. In case of the death of an officer his widow or representative is entitled to his pension for five years. There is no surrender value in the provident fund.

*Union Bank of Australia Officers' Provident Fund.*

The rate of contribution to this fund on the salaries of officers is stated to be £5. 5s. per centum for the first five years and thereafter  $3\frac{1}{2}$  per cent., such contributions covering guarantee also. A pension accrues at fifty-five years of age, and in the case of death after ten years' service the widow is entitled to a pension allowance for five years. There is also in this case no surrender value, a fact that is much complained of in all similar cases.

*Australian Mutual Provident Society Officers' Provident Fund.*

The provident fund of the officers of this society was established at Sydney with an endowment of £25,000 voted by the policy-holders. The rate of contribution on the part of officers is  $2\frac{1}{2}$  per cent. of their salaries, and pensions accrue at the age of sixty, while in the case of officers becoming incapacitated after ten years' service an allowance equal to one month's salary for each year of service is granted. There is no surrender value, and no provision for widows and children.

*New Zealand Loan and Mercantile Agency Company's Officers' Provident Fund.*

As this fund is now in process of liquidation under an order of the English Court, it is not necessary to further refer to it.