distance (it has to be remembered that there are hundreds of places in New Zealand where there are no Public Auditors available) would at once raise the expense difficulty. To overcome this it has been decided to constitute the Registrar and the Actuary licensed Auditors whose services will be available only in such cases. If on requiring a lodge to submit its books and accounts to a Public Auditor the expense and impracticability is urged as an excuse by the lodge for not doing so, then the Registrar or Actuary is authorised to require the accounts, books, &c., to be sent to his office for examination. It is hoped that by this method it will be possible to prevent such extensive irregularities as have come under notice within the last few years.

The right of a member or person interested in the funds of a society to demand a copy of the last annual return or balance-sheet is now modified in so far as a copy may be produced for *inspection only*, in terms of section 39.

In section 41 authority is given to allocate surplus moneys under certain conditions, and the purposes to which such appropriations may be applied are set out. In the cases of societies who have authority to appropriate over 5 per cent. interest earned by their benefit funds it is now enacted that the Sick and Funeral Fund during each of the two preceding years must have been credited with not less than 5 per cent. net interest.

There is a new and express power given to societies or branches to remove a trustee by resolution; and trustees are prohibited from holding the additional office of secretary, treasurer, or auditor.

Section 49 places a restriction on the improper investment of funds, whereby moneys advanced in on mortgage shall not exceed a fixed proportion of the value of the securities. It is further enacted that any benefit funds invested in the purchase of land, buildings, or halls must receive at least 4 per cent. interest in return; and if this rate is not payable out of the investment itself the Management Fund must make good the shortage. No branch can invest its funds in this mode without the consent of the central body. It is unnecessary, perhaps, to repeat the warnings against hall-investments, but the operation of this section of the Act should have the effect of bringing before lodges more sharply the responsibilities they incur by placing benefit funds in this form of investment.

The law relating to payments on death is slightly amended in regard to the proof required in certain cases. Where the usual certificate is not available the Registrar of Friendly Societies is empowered, on being satisfied of the fact of death, to grant an exemption from the production of the usual certificate.

The provisions governing payments on nomination are enlarged on the lines of the British Act.

For the amalgamation or transfer of engagements of friendly societies a special resolution may now be passed by two-thirds in value of the members, instead of five-sixths as under the old Act. Any person dissatisfied with the provision made for him in an amalgamation or transfer of engagements may apply for redress to the Registrar, who has power to deal with the application as in a dispute under the Act; and similar rights are granted to persons dissatisfied with the provision made for them in a voluntary dissolution. Formerly redress could be obtained only by recourse to a Magistrate.

An important power is given to central bodies when granting consent to the dissolution of a branch, whereby the former may impose their own terms and conditions.

The number of members required to sign an application for an investigation into the affairs of a society or branch is less than under the old Act.

The conversion of societies into branches may now be carried by a bare majority, in place of by a three-fourths majority as formerly.

For the settlement of disputes the reference has been considerably widened to extend the right to persons who have ceased to be members, and the reference may also apply to disputes between societies and between branches or both.

Special power is given the Registrar to appoint, without application, an inspector to examine into the affairs of a society.

Any trustee or officer of a society who wilfully takes part in any expenditure or investment contrary to the provisions of the Act commits an offence thereunder, and the trustees of friendly societies are now deemed to be trustees within the meaning of section 25 of the Crimes Act, 1908.

The restriction as to the age of persons who may be members of societies has been removed, and members may be admitted at any age.

Every officer in receipt of money shall in all cases give the security of a guarantee society, the former provision for personal bonds being no longer acceptable.

Section 95 enables a society to obtain, on application to the Registrar, an actuarial certificate of the adequacy of its rate of contributions.

A valuable privilege is granted by section 99, which exempts from attachment by legal process, or assignment in bankruptcy, any moneys payable by a society to a member or payable on the death of a member.

It should be noted that anything in the present rules of societies that is contrary to the provisions of this Act is voided thereby (section 108 (3)), and the earliest opportunity should be taken of submitting all rules for revision and complete amendment.

It has been decided to compile the new Act, and regulations thereunder, into booklet form with suitable index and notes for the guidance of those working under the Act.

The law in this form will be more easily and conveniently handled, and a small charge will be made for copies. Societies will be notified as soon as the publication is ready for issue.

### Hospital Treatment.

By section 71 (4) of the Hospitals and Charitable Institutions Act, 1909, specific power is given to Boards to enter into agreements with friendly societies or their branches for the relief and treatment of members.