

Register No. *2898*. R. *London*.

Complete Amendment.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

Acknowledgment of Registry of Amendment of Rules.

The foregoing Amendment of the Rules of the *National and*
Local Government Officers' Mutual Insurance Association Limited,

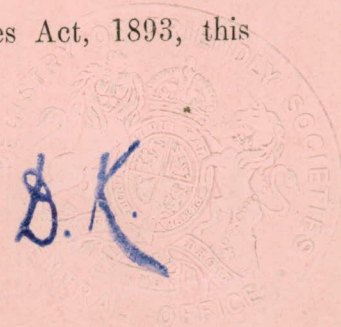
is registered under the Industrial and Provident Societies Act, 1893, this

24th day of *August* 1926.

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All Previous Rules Rescinded.

RULES

OF THE

National and Local Government Officers' Mutual Insurance Association, Limited.

(Registered under the Industrial and Provident Societies Acts, 1893 to 1913.)

Register No. 2898 *R. Low.*

Complete Amendment of Rules.

NAME AND OBJECT.

The Society shall be called "The National and Local Government Officers' Mutual Insurance Association, Limited," and its object is to carry on the business of providing Life and Endowment assurances, Fidelity Guarantee, Fire, Accident and Employer's Liability insurances, and such other forms of insurance as may be determined by the Board from time to time for:—

- (a) Government, Local Government and Poor Law Authorities in Great Britain;
- (b) Persons holding appointments under any such Authorities; and
- (c) Such other Authorities or persons, or bodies of persons, as the Board of Management may, from time to time, determine.

OFFICE.

2. The Registered Office of the Association is No. 3, Upper Montague Street, Russell Square, London, W.C. 1, or such other place as the Board may for the time being appoint.

3. In the event of any change in the situation of the Registered Office, notice of such change shall be sent within 14 days thereafter to the Registrar of Friendly Societies in manner and form provided by the Treasury in that behalf.

4. The Registered Office of the Association shall be open at such times as the Board may from time to time appoint.

5. The registered name of the Association shall be kept painted or affixed on the outside of every office or place in which its business is carried on, in a conspicuous position, in letters easily legible, and shall be engraven in legible characters on its seal, and shall be mentioned in legible characters, in all notices, advertisements, and other official publications of the Association, and in all bills of exchange, promissory notes, endorsements, cheques

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and orders for money or goods, purporting to be signed by or on behalf of the Association, and in all bills of parcels, invoices, receipts, and letters of credit of the Association.

SHARE CAPITAL.

6. Until the thirty-first day of December, 1926, the capital of the Association shall consist of shares of £5 each, of which amount £1 shall, in the first instance, be called up, payable in two instalments, viz.: 10s. on allotment and 10s. two months afterwards; but on and after the first day of January, 1927, the capital of the Association shall consist of shares of £1 each, of which amount 10s. shall, in the first instance, be called up.

On the thirty-first day of December, 1926, every £5 share then in existence shall be cancelled and there shall be issued to the Member holding such £5 share, in place thereof, two £1 shares and in respect of each such £1 share it shall be deemed that 10s. has been called up and paid.

7. The Board may make further calls on the Members if it shall be deemed necessary, and every Member shall pay the same to the person and at the times and places appointed.

8. The Board shall give at least one calendar month's notice to each member of any call, and in the event of the amount of such call remaining unpaid on the day appointed for the payment thereof, the holder of the share or shares shall pay interest for the same at the rate of 1s. per share per month.

9. A member failing to pay any call on the appointed day shall receive a notice requiring him to pay such call within 7 days at the office of the Association, together with any interest and expenses which have accrued in consequence of his neglect. In the event of non-payment within the time specified, the shares, in respect of which such call was made, may be forfeited by resolution of the Board, in which case the amount recorded as paid up on such shares, together with the amount of any bonus allocated to the member holding such shares under the provisions of Rule 22, which may be standing to his credit in the books of the Association, shall become the property of the Association and form part of its general funds.

Upon the Association paying any sum in respect of a Fidelity Guarantee in consequence of a member's default, the shares of such member shall be forfeited, and he shall cease to have any claim on or interest in the Association in respect thereof, unless the actual amount recorded as paid up on such shares, together with the amount of any bonus allocated to him under the provisions of Rule 22, which may be standing to his credit in the books of the Association, exceeds the sum paid by the Association in consequence of his default, in which case he shall be entitled to receive a sum equivalent to such excess.

Forfeited shares shall be cancelled, and, except as provided herein, the amount paid thereon shall become the property of the Association and form part of its general funds.

Provided that in the event of the subsequent repayment to the Association of the full amount paid by the Association in con-

sequence of a member's default, the Board may, in their discretion, allow such sum as they think fit to such member in respect of his forfeited shares.

10. A member desirous of withdrawing his shares shall be entitled to do so, and to receive from the funds of the Association, at the expiration of not less than three calendar months, the actual amount recorded as paid up on the shares in the Association held by him, together with the amount of any bonus allocated to him under the provisions of Rule 22, which may be standing to his credit in the books of the Association, provided always that all liability of the Association in respect of any Fidelity Guarantee given on his behalf has ceased.

The Board shall determine to which account or fund any payment under this rule shall be chargeable.

Withdrawn shares shall be cancelled.

11. The shares of the Association shall not be transferable.

12. No Registered Society or Company shall be permitted to hold shares in this Association.

BORROWING POWERS.

13. The Board may obtain advances of money from members and others for the purposes of the Association and may secure the repayment thereof by mortgages or charges on any of the Association's property. The total amount so obtained shall not at any time exceed the limit of £10,000. The terms of repayment, rate of interest and any other conditions of such advances shall be determined by the Board from time to time.

The Board may also, within the said limit, receive money on deposit from members and others upon such conditions as they may determine from time to time, provided that the deposits shall not exceed 10s. in any one payment nor £20 from any one depositor and not be withdrawable on less than two clear days' notice.

INVESTMENTS.

14. The capital and funds of the Association may be invested by the Board in or upon any security in which trustees are for the time being authorised by law to invest; and in and upon any mortgage, bond debenture, debenture stock, corporation stock, annuity, rent-charge, rent or other security (not being securities payable to bearer), authorised by or under any Act of Parliament passed or to be passed of any local authority as defined by section thirty-four of the Local Loans Act, 1875; but not in any Society registered under the Industrial and Provident Societies Acts, 1893 to 1913, or the Building Societies Acts, or any Company registered under the Companies Acts.

15. The Board of Management may, in their discretion, make advances of money to members on the security of freehold or leasehold property.

16. A receipt in full, signed by two members of the Board, and countersigned by the Secretary, for all moneys secured to the Association on the security of any property to which such receipt

relates, and being in the Form (D) appended to these rules, if endorsed on or annexed to any mortgage, shall vacate the same and vest the property therein comprised in the person entitled to the equity of redemption thereof without any formal re-conveyance or surrender.

RESERVE FUND.

17. A reserve fund of £10,000, or such larger amount as the Board may from time to time determine, shall be maintained from the surplus profits.

18. The income derived from the investments of the reserve fund shall be added to and form part of the fund, unless the members at a General Meeting, on the recommendation of the Board, otherwise determine.

19. The reserve fund may be drawn upon to meet any deficiency which the ordinary income of the Association for the time being and the amount standing to the credit of the profit distribution account is unable to discharge, but the amount so withdrawn shall be refunded from and form a first charge on any future surplus income.

PROFIT.

20. In the event of there being a surplus of income over expenditure on the closing of the accounts for any year, after due allowance has been made for outstanding claims upon the funds of the Association, any refund under Rule 19 and payments under Rule 10, the members present at an Annual General Meeting, or at any adjournment thereof, or at any Special General Meeting, may transfer a proportion of such surplus to a "Profit Distribution Account," which account, prior to the reserve fund, shall be drawn upon to meet any deficiency the ordinary income of the Association in any year is unable to discharge.

21. At an Annual General Meeting, or at any adjournment thereof, or at any Special General Meeting, an allocation or distribution of surplus profits, as shown by such "Profit Distribution Account," may be made amongst the members whose shares have been issued at least twelve months prior to the end of the year next preceding that in which such allocation or distribution of profits is made.

22. The allocation or distribution of profits shall be made in proportion to the number of shares held, and shall be by way of bonus, payable only to a member on his withdrawing the shares held by him, or to be applied for the purpose of meeting calls on shares or in issuing further shares (either fully or partly paid), unless the members at a General Meeting, on the recommendation of the Board, otherwise determine, provided always that, in the case of a member who, at the time of such allocation or distribution of profits, has or claims any interest in the shares of the Association exceeding £200, such bonus shall be paid to him in cash.

MEMBERS.

23. The Board shall, in their discretion, grant or decline applications for membership.

24. Persons holding appointments under Government/Local Government/and Poor Law/Authorities in Great Britain, and such other persons as the Board may, from time to time, determine shall be eligible for membership, and on admission to membership, such persons shall take and hold one or more shares as may be determined by the Board, but/before the first day of January, 1927, no member shall hold more than/forty shares, or, on and after that date, more than/two hundred shares; and no member shall at any time have or claim any interest in the shares of the Association exceeding £200.

25. Every person on making application for membership shall pay an entrance fee of 2s. per share, subject to the total amount of the entrance fees of any member being limited to 10s. where more than five shares are taken.

26. Every member shall be furnished gratis with a copy of the rules of the Association, and with additional copies upon payment of 6d. per copy. Other persons shall be entitled to receive a copy of the said rules upon payment of 1s.

27. The Board may, in their discretion, and without assigning any reason for their action, cancel the membership of any member, upon giving him notice thereof, in which case the provisions of Rule 10 shall apply.

NOMINATIONS.

28. (1) Every member of the Association not being under the age of 16 years may, by writing under his hand delivered at or sent to the registered office of the Association during the lifetime of such member or made in any book kept thereat, nominate any person or persons to or among whom there shall be transferred at his decease such property in the Association as may be his at the time of his decease (whether in shares, loans or deposits, or otherwise), or so much thereof as is specified in such nomination, if the nomination does not comprise the whole. If on the death of the nominator the amount of his property in the Association comprised in the nomination exceeds one hundred pounds the nomination shall be valid to the extent of the sum of one hundred pounds, but not further or otherwise:

Provided that a person so nominated shall not be an officer or servant of the Association unless such officer or servant is the husband, wife, father, mother, child, brother, sister, nephew or niece of the nominator.

(2) A nomination so made may be revoked or varied by a subsequent nomination signed and delivered or sent or made as aforesaid, or by any similar document in the nature of a revocation or variation under the hand of the nominator so delivered, sent, or made as aforesaid, but shall not be revocable or variable by the will of the nominator or by any codicil thereto.

(3) The Association shall keep a book wherein the names of all persons so nominated and all revocations or variations (if any) of such nominations shall be recorded, and the property comprised in any such nomination to an amount not exceeding one hundred pounds shall be payable or transferable to the nominee although the rules of the Association declare the shares not to be transferable.

(4) The marriage of a member of the Association shall operate as a revocation of any nomination made by him before such marriage, provided that in the event of an officer of the Association having transferred any property of a member to a nominee, in ignorance of a marriage contracted subsequent to the date of the nomination, the receipt of the nominee shall be a valid discharge to the Association, and the Association shall be under no liability to any other person claiming such property.

(5) Nominations and revocations or variations thereof shall be in the forms respectively appended to these rules.

(6) The member shall pay for recording every nomination, or any revocation or variation of a nomination, 3d., and one fee only shall be charged for the entry of all the names in any nomination, revocation or variation if more than one.

PROCEEDINGS ON THE DEATH OF A MEMBER.

29. (1) On receiving satisfactory proof of the death of a nominator, the Board shall, subject to the limitation on amount hereinbefore mentioned, either transfer the property comprised in the nomination in manner directed by the nomination, or pay to every person entitled thereunder the full value of the property given to him, unless the shares comprised in the nomination, if transferred as directed by the nominator, would raise the share capital of any nominee to a sum exceeding two hundred pounds, in which case they shall pay him the value of such excess.

(2) Where a nominee who is nominated under the provisions of the Industrial and Provident Societies (Amendment) Act, 1913, is under 16 years of age, the Association may pay the sum nominated to either parent, or to a guardian of the nominee, or to any other person of full age, who will undertake to hold the same on trust for the nominee or to apply the same for his benefit and whom the Association may think a fit and proper person for the purpose, and the receipt of such parent, guardian or other person shall be a sufficient discharge to the Association for all moneys so paid.

(3) If any member entitled to property in the Association in respect of shares, not exceeding in the whole, at his death, £100, dies intestate without having made any nomination thereof then subsisting, the Board may, without letters of administration, distribute such property among such persons as appear to them, on such evidence as they deem satisfactory, to be entitled by law to receive it.

If any such member is illegitimate, and leaves no widow, widower or issue, the Board shall deal with his property in the Association as the Treasury shall direct.

(4) If any member entitled to property in the Association not exceeding £100 dies leaving a will, and without having disposed

of the whole thereof by any nomination then subsisting, or if any member entitled to property in the Association exceeding £100 dies, such property or the excess not disposed of by nomination shall be transferable or payable only to his executors or administrators.

DEATH DUTIES.

30. (1) If the principal value of the estate, in respect of which estate duty is payable, of any deceased member of the Association exceeds one hundred pounds, any property or money to be transferred or paid as aforesaid, without probate or administration, shall be liable to estate duty as part of the amount on which that duty is charged; and the Board, before making any such transfer or payment, may require a statutory declaration by the claimant or one of the claimants that such principal value, including the property or money in question, does not, after deduction of debts and funeral expenses, exceed one hundred pounds.

(2) If the principal value of the property or money to be so transferred or paid exceeds eighty pounds the Board shall, before making any transfer or payment to any person other than the legal personal representative of the deceased member, require production of a certificate from the Commissioners of Inland Revenue of the payment of the estate duty, and a duly stamped receipt for the succession or legacy duty payable in respect of the property or money so transferred or paid, or a certificate that no estate, succession or legacy duty is payable thereon.

BANKRUPTCY OF MEMBERS.

31. The Board shall, subject to the rules relating to share capital, Nos. 6-12, pay to the trustee of a member who becomes a bankrupt, the actual amount recorded as paid up on the shares in the Association held by such member, together with the amount of any bonus allocated to him under the provisions of Rule 22, which may be standing to his credit in the books of the Association.

INSANE OR LUNATIC MEMBER.

32. The Board shall, subject to the rules relating to share capital, Nos. 6-12, pay to the legally appointed committee or guardian of a member who becomes a lunatic, the actual amount recorded as paid up on the shares in the Association held by such member, together with the amount of any bonus allocated to him under the provisions of Rule 22, which may be standing to his credit in the books of the Association.

PAYMENT TO PERSONS APPARENTLY ENTITLED.

33. All payments or transfers made by the Board, under the above provisions with respect to payments or transfers to or on behalf of a deceased or insane member, to any person who at the time appears to the Board to be entitled thereunder shall be valid and effectual against any demand made upon the Board or Association by any other person.

BONDS AND POLICIES.

34. The Association's bonds and policies may, in the discretion of the Board, be issued to or on behalf of members, who shall be required to take and hold one or more shares as may be determined by the Board, having regard to the total amount insured under the bond or policy, and pay a premium, annual or otherwise, the amount of such premium to be fixed by the Board.

35. The Association's bonds and policies may also, in the discretion of the Board, be issued to or on behalf of any persons who are not members of the Association on payment of a premium, annual or otherwise, the amount of such premium to be fixed by the Board, but no privilege of membership will be conferred thereby.

CLAIMS.

36. The capital and funds of the Association shall be liable to make good all moneys which may become payable under any bond or policy issued by the Association in accordance with the provisions of Rule 1, and the Board shall be empowered to pay all claims as directed by and in accordance with the terms of such bond or policy.

MEETINGS.

37. An Ordinary General Meeting shall be held annually at such time and place as the Board may determine for the transaction of, inter alia, the following business:—

- i. To receive the Annual Report of the Board, duly signed by at least three members of the Board and the Secretary.
- ii. To receive the audited statement of accounts for the year ended the 31st December, last preceding the date of the meeting.
- iii. To elect members of the Board.
- iv. To elect auditors.
- v. Alteration of rules (if any).
- vi. Any other business appropriate to a General Meeting.

38. The Board may of their own authority, or the Secretary shall upon the requisition in writing of 50 members, call a Special General Meeting. Such requisition shall state the purpose for which the meeting is required, and no other business shall be permitted to be transacted thereat.

39. The proceedings of any Ordinary or Special General Meeting may be adjourned from time to time, as may be determined by the members present at the meeting.

40. At least seven days' notice by circular through the post shall be given to each member of any Ordinary or Special General Meeting. Such circular shall specify the time, place and object of the meeting.

41. No proceedings at a meeting shall be valid unless at least ten members are present.

42. At any General Meeting, unless a poll is demanded in writing by a majority of the members present at such meeting, a declaration by the chairman that a resolution has been carried, and an entry to that effect in the book of proceedings of the Association, shall be sufficient evidence of the fact, without proof of the number or proportion of the votes recorded in favour of or against such resolution. In the event of a poll being demanded, it shall be taken by ballot at such time, at such place or places, and generally in such manner as the chairman may direct, and the result of such ballot shall be deemed to be the resolution of the Association in General Meeting.

43. Every member shall have one vote on a show of hands; but on a poll being taken he shall have one vote for every share held by him. No member shall, however, be entitled to vote unless all calls on his share or shares and expenses thereon (if any) which may be due from him have been paid. Votes must be recorded personally, or, if the member is unable to be present at the meeting, by the appointment of another member of the Association as proxy.

44. The instrument appointing a proxy shall be in writing, under the hand of the appointer, attested by one or more witnesses, and shall be deposited with the Secretary at the Registered Office of the Association at least 48 hours before the time of holding the meeting or adjourned meeting at which the person named in such instrument proposes to vote, and shall be in the following form:—

“National and Local Government Officers’ Mutual Insurance Association, Limited.

“I _____, of _____,
 “being a member of the above named Association, hereby appoint
 “_____ of _____,
 “as my proxy to vote for me and on my behalf, at the Ordinary
 “(or Special, as the case may be) General Meeting of the Associa-
 “tion to be held on the _____ day of _____, and at any
 “adjournment thereof, as also at any ballot directed at such
 “meeting or any adjournment thereof to be taken.

“As witness my hand this _____ day of _____

“Signed by the said _____

“In the presence of _____

45. The Chairman of the Board shall, when present, preside at all meetings, or if he be not present, the Vice-Chairman, but, in the absence of both of them, a Chairman shall be elected, who shall be one of the Board—if any are present. If at any meeting the votes are equal, the Chairman for the time being shall have a second or casting vote.

BOARD OF MANAGEMENT.

46. The Board of Management (in these Rules referred to as “the Board”) shall consist of nine members. Three members of the Board shall retire annually by rotation, but shall be eligible at the Annual General Meeting for re-election.

47. The Board shall elect annually from their own body a Chairman, and also a Vice-Chairman, who, in the absence of the Chairman, shall preside at meetings of the Board. In the event of the voting at any meeting of the Board being equal, the Chairman for the time being shall have a second or casting vote.

48. The Board—three members of which shall form a quorum—shall have charge of the general management of the business of the Association, and all their acts and orders shall have a like effect as the acts and orders of the majority of the members assembled at a General Meeting.

49. The Board may appoint committees for the exercise of any powers which in the opinion of the Board can be properly exercised by committees, but a committee shall not hold office beyond the next Annual General Meeting of the Association.

50. A member of the Board shall be chargeable only for such money as he may have personally received on account of the Association, notwithstanding his joining in or signing any receipt for the sake of conformity, and he shall not be responsible for any loss or deficiency which may arise from the act or default of any officer or servant of the Association, nor shall he be responsible for any money deposited with a banker or other person, or involuntary loss or damage whatsoever.

51. If any member of the Board dies or resigns, the Board may forthwith appoint a person to fill the vacancy. If any member of the Board is absent from meetings of the Board or committees for more than six months consecutively, except in case of illness or some reason approved by the Board, his office shall on the expiration of those months become vacant, and the Board may appoint a person to fill the vacancy. Every appointment made by the Board to fill a vacancy on the Board shall be subject to the approval of the next Ordinary General Meeting of the Association, and any member of the Board so appointed shall go out of office at the time when the person in whose room he was appointed would have had to retire if he had remained in office.

52. The members of the Board shall be paid all travelling and other expenses necessarily incurred by them whilst engaged on the Association's business. The remuneration of the Board shall be the sum of £750 annually, or such greater sum as shall from time to time be fixed by the members at the Annual General Meeting. All payments made to the members of the Board in respect of remuneration shall be made free of income tax.

The remuneration of the Auditors and Arbitrators shall be fixed from time to time by the members at the Annual General Meeting.

53. Any member of the Board appointed under these Rules may be removed from office by a majority of three-fourths of the votes recorded, including proxy votes, at a Special General Meeting of the Association convened for the purpose.

AUDIT.

54. The Board shall once at least in every year submit the accounts of the Association together with the annual return for

audit to one or more of the public auditors appointed under the Industrial and Provident Societies Act, 1893, who shall be elected at every Annual General Meeting or in default thereof by the Board, and shall not hold any other office in connection with the Association. Such auditor or auditors shall have access to all the books, deeds, documents and accounts of the Association, and shall examine the accounts and the annual return of the Association, and shall verify them with the books, deeds, documents, accounts and vouchers relating thereto, and shall either sign them as found by him or them to be correct, duly vouched and in accordance with law, or shall specially report to the Association, in what respect they are found incorrect, unvouched, or not in accordance with law.

The Board shall lay before the Annual Meeting the accounts as audited as aforesaid, and any report of the auditor or auditors.

55. The Association shall keep a copy of the last balance-sheet for the time being, together with the report of the auditor or auditors, always hung up in a conspicuous place at its registered office.

INSPECTION OF BOOKS.

56. Any member or person having an interest in the funds of the Association shall be allowed to inspect his own account and the books containing the names of the members at all reasonable hours at the registered office of the Association or at any place where they are kept, subject to such regulations as to the time or manner of such inspection as may be made from time to time by the general meetings of the Association.

ANNUAL RETURNS.

57. Every year not later than the 31st March the Secretary shall send to the Registrar the annual return, in the form prescribed by the Chief Registrar of Friendly Societies, as required by the Industrial and Provident Societies Acts, 1893 to 1913, of the receipts and expenditure, funds and effects of the Association. The annual return shall be made up to the date of the Association's last published balance-sheet, provided that the date is not more than four months before or one month after the 31st December then last, or otherwise to the 31st day of December inclusive, as audited and laid before the Annual Meeting, showing separately the expenditure in respect of the several objects of the Association. The Secretary shall send to the Registrar together with the annual return a copy of any report of the auditors, and a copy of each balance-sheet made during the period included in the return.

Such return shall state that the audit has been conducted by a public auditor or auditors appointed under the Industrial and Provident Societies Act, 1893, and by whom, and shall state the manner in which and the authority under which he is or they are appointed.

58. The Board shall provide the Secretary with a sufficient number of copies of the annual return for supplying gratuitously every member or person interested in the funds of the Association, on his application, with a copy of the last annual return of

the Association for the time being; and it shall be the duty of the Secretary to supply such gratuitous copies on application accordingly.

TRIENNIAL RETURNS OF SHAREHOLDERS.

59. The Secretary shall, once at least in every three years, make out and send to the Registrar, together with the annual return for the year, a special return signed by the auditor or auditors, showing the holding of each person in the Association (whether in shares or loans) at the date to which the annual return is made out:

Provided that where such persons are in the list of members kept by the Association distinguished by numbers it shall be sufficient if they are distinguished in the special return by such numbers, and in that case it shall not be necessary to specify their names

STATUTORY APPLICATIONS TO THE REGISTRAR.

60. Any ten members of the Association, each of whom has been a member of the Association for not less than twelve months immediately preceding the date of the application, may apply to the Registrar in the form prescribed by the Treasury Regulations to appoint an accountant or actuary to inspect the books of the Association and to report thereon, pursuant to Section 18 of the Industrial and Provident Societies Act, 1893.

It shall be the right of one-tenth of the whole number of members, or if the number of members shall at any time exceed 1,000 it shall be the right of 100 members, by an application in writing to the Chief Registrar, signed by them in the forms respectively prescribed by the Treasury Regulations:—

- (a) To apply for the appointment of an inspector or inspectors to examine into the affairs of the Association and to report thereon, or
- (b) To apply for the calling of a special meeting of the Association.

Any application under this Rule shall be made upon such notice to the Association, and be supported by such evidence for the purpose of showing that the applicants have good reason for requiring such inspection to be made, or meeting to be called, and that they are not actuated by malicious motives in their application, as the Chief Registrar shall direct.

SEAL.

61. The Board shall take joint charge with the Secretary of the Seal of the Association, which said Seal shall only be used when directed or authorised by resolution of the Board, a minute of which resolution shall be duly recorded by the Secretary.

BANKING ACCOUNT.

62. The Board shall open an account in the name of the Association at some bank approved by them, and pay by cheque thereon, signed by two members of the Board and countersigned by the Secretary, all accounts which amount to £5 and upwards.

ARBITRATORS.

63. Three arbitrators, not members of the Association, shall be appointed at an Annual General Meeting, whose duty it shall be to decide all disputes arising between the Association and any member or person claiming through a member or under the rules, and whose decision, or the decision of any two of them, shall be binding and conclusive on all parties to the dispute.

In this rule the term "member" includes a person aggrieved who has ~~not~~ for more than six months ceased to be a member.

SECRETARY AND STAFF.

64. The Board shall appoint a Secretary of the Association with such clerical staff as may from time to time be considered necessary, such appointments to be held at the will and pleasure of the Board, who shall fix the remuneration to be paid.

SECRETARY'S DUTIES.

65. The Secretary shall give such security to the Association for his fidelity as the Board shall deem sufficient and in the performance of his duties shall act generally under the control and direction of the Board.

66. He shall receive all moneys on behalf of the Association, and within 48 hours of the receipt thereof pay the ~~same~~ into the Association's account at the appointed bankers.

67. A members' share register book shall be kept by the Secretary, in which shall be entered the following particulars, viz.: the Christian name and surname of each member with his place of residence, calling, or profession, date of admission, the shares allotted, with their respective numbers, and the amount paid thereon, and, on his retirement or death, the date on which he ceased to be a member.

MAKING, ALTERING, OR RESCINDING OF RULES.

68. These Rules may from time to time be altered, amended, or rescinded, and any new Rules may be made by a resolution passed by a majority of three-fourths of the votes given and recorded at a meeting convened for the purpose, after due notice.

No proposal to alter, amend, or rescind any Rule, or to make any new Rule, shall be considered at any meeting, unless notice of such proposal, alteration, amendment, rescission, or new rule, shall have been given in writing to the Secretary, not less than 28 clear days before the meeting, for the purpose of being notified by him to the members, provided that this notice shall not be necessary where the alteration, amendment, rescission, or new rule is recommended by the Board.

No amendment of rules is valid until registered.

NOTICES TO MEMBERS.

69. Notices to members shall be issued by the Secretary on behalf of the Association, and be deemed duly served, whether delivered personally or at the address of the members, or by putting such Notices into a post-office, directed to such members at their last known places of abode.

DISSOLUTION.

70. The Association may at any time be dissolved by the consent of three-fourths of the members, testified by their signatures to an instrument of dissolution in the form provided by the Treasury Regulations, or by winding-up in manner provided by the Industrial and Provident Societies Acts.

APPENDIX.

(A) FORM OF NOMINATION.

The National and Local Government Officers' Mutual Insurance Association, Limited, registered under the Industrial and Provident Societies Acts, 1893 to 1913.

I, _____ of _____ in the
 county of _____ a member of the above-
 named Association, hereby nominate
 of _____ in the county of _____
 as the person to whom there shall be transferred at my decease
 such property in the Association as may be mine at the time of my
 decease, whether in shares, loans, or deposits or otherwise, not
 exceeding £100.

Dated _____ 19 _____

Signature.

Witness (Signature, address and occupation).

Notes.

The above form should be filled in and dated and then signed at the end by the member.

It is convenient, though not essential, that his signature should be attested by a witness, who should write his name and address at the foot.

The nomination should be forthwith delivered at or sent to the Registered Office of the Association, and should then be recorded by the Secretary.

A nomination is valid only to the extent of £100.

The person nominated must not be an officer or servant of the Association, unless such officer or servant is the husband, wife, father, mother, child, brother, sister, nephew or niece of the nominator.

A nomination may be revoked or varied by another nomination or similar document in the nature of a revocation or variation, but it is not revocable or variable by will or codicil.

The marriage of a member operates as a revocation of any nomination made by him before marriage.

A nomination may be made in favour of more than one person, if desired, and it may be restricted to a definite sum, or to one or more sorts of property, such as to shares only, or to loans or deposits only. In that case the restriction should be stated clearly in the nomination and the above form should be altered accordingly.

(B) FORM OF REVOCATION.

I hereby revoke the nomination made by me on the _____ day
of _____, 19 _____

Dated _____ 19 _____

Signature.

Witness

NOTE.—This revocation must be forthwith delivered at or sent to the Registered Office of the Association.

(C) FORM OF VARIATION.

I hereby vary the nomination made by me on the _____ day
of _____ 19 _____, as follows:—

[Here state the variation desired.]

Dated _____ 19 _____

Signature.

Witness

NOTE.—This variation must be forthwith delivered at or sent to the Registered Office of the Association.

F.B. 27 AUG 1926

Form C.

Regs. 3, 4.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893,
56 & 57 Vict., c. 39.

Declaration in support of an Amendment of Rules.

Name of Society *The Port Forward Local Government Officers' Mutual Guarantee Association* Limited.

Register No. *2898 R.*

County of *London* to wit.

I, *John Remonds* of *3, Upper Montague Street, Russell Square, London,*

an officer of the above-named Society, do solemnly and sincerely declare that the amendment of the rules of the said Society, a copy of which is hereto annexed *+ marked "J.S.!"* has been duly made by the Society, and that to the best of my knowledge and belief the same is not contrary to the provisions of the Act above referred to.

Haw.

And I make this solemn declaration conscientiously believing the same to be true, and by virtue of the provisions of the Statutory Declarations Act, 1835.

John Remonds Secretary

Signature of Declarant.

* Taken and received before me, one of His Majesty's Justices of the Peace for the said county of at in the said county, this day of 192

* This is to be altered as the case requires where any declaration is made before a Borough Magistrate or Commissioner for Oaths.

*Declared at 47 Bloomsbury Square
in the County of London this ninth
day of August 1926 Before me
H. Arnold Woodley
A Commissioner for Oaths.*

With this application are sent:—

- (a) A printed copy of the registered rules, marked A;
- (b) Two printed copies of the new rules proposed by way of complete amendment, each marked P, and signed at the end by the applicant and three members of the Society;
- (c) A statutory declaration of an officer of the Society, that the amendment now submitted for registry has been duly made by the Society, and that to the best of his knowledge and belief the same is not contrary to the provisions of the above-mentioned Act in that behalf;
- (d) The fee prescribed by the Treasury Regulations.

Signed.....

John Edwards

Secretary.

Registered Office.....

3, Upper Montague Street, Russell Square, London.

Dated.....

9th

day of

August

192*6*.....

The name of any central body or organisation to which the Society either is, or intends to become affiliated, should be stated below and the word "unaffiliated" deleted. Where the Society is not nor will be affiliated the words "affiliated to" should be struck out.

~~Affiliated to~~
Unaffiliated

Form D.
Reg. 4.

"752"
"IS!"
Haw.

330 This is the exhibit marked "J.S." referred to in the Declaration made by J.S.
R 10 AUG 1926
Haw.

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893,
56 & 57 Vict., c. 39.

Regulation of
Society, 1925).

Application to Register a Complete Amendment of Rules.

Name of Society *Mutual Guarantee Association,
The Poor Law and Local Government Officers',* Limited.
Register No. *2898* R (County) *London*

TO THE REGISTRAR OF FRIENDLY SOCIETIES.

Application to register a complete amendment of the rules of the *Poor Law and
Local Government Officers' Mutual Guarantee Association*, Limited, is made
by the person whose name is subscribed at the foot hereof.

- The object, name and registered office of the Society are provided for in Rules No. *1 to 5* [state numbers].
- The terms of admission of Members, including any society or company investing funds in the Society under the provisions of the Act, are provided for in Rules No. *6, 7, 12, 23 to 27* [state numbers].
- The mode of holding meetings, scale, and right of voting, and the manner of making, altering, or rescinding rules, are provided for in Rules No. *37 to 45 and 68* [state numbers].
- The appointment and removal of a Committee of Management (by the name of *the Board of Management*) of managers and other officers, and their respective powers and remuneration, are provided for in Rules No. *46 to 53* [state numbers].
- The determination of the amount of interest, not exceeding £200 sterling, in the shares of the Society which any member other than a registered society may hold, is provided for in Rule No. *24* [state number].
- The determination whether the Society may contract loans or receive money on deposit subject to the provisions of the Act, from members or others, and if so, under what conditions, on what security, and to what limits amount, is provided for in Rule No. *13* [state number].
- The determination whether the shares or any of them shall be transferable, and the form of transfer and registration of the shares and the consent of the Committee thereto and the determination whether the shares or any of them shall be withdrawable, and the mode of withdrawal, and the payment of the balance due thereon on withdrawing from the Society, are provided for in Rules No. *10 and 11* [state numbers].
- The determination whether and how members may withdraw from the Society, and the claims of the representatives of deceased members or the trustees of the property of insane and bankrupt members, and the payment of nominees, are provided for in Rules No. *10, 28 to 33* [state numbers].
- The mode of application of profits is provided for in Rule No. *20 to 22* [state number].
- The custody and use of the seal of the Society are provided for in Rule No. *61* [state number].

11. The determination whether and by what authority and in what manner any part of the capital may be invested, and whether any part of the capital is forbidden to be invested in or upon any security or in any shares provided by Section 38 of the Act, is provided for in Rule No. ~~14 and 15~~ ^{14 and 15} [state number].

12. The inspection of the books of the Society by order of the Registrar in Rule No. ~~58~~ ⁵⁸ [state number].

13. The appointment of an inspector to examine and report on the affairs of the Society, and the calling of a special meeting by order of the Registrar in Rule No. ~~58~~ ⁵⁸ [state number.]

14. The Voluntary dissolution of the Society in Rule No. ~~70~~ ⁷⁰ [state number.]

15. The statutory duties of the Society are set out in the following rules (state number in each case):—

(a) The delivery on demand of copies of the rules and the sum to be paid for the same in Rule No. ~~26~~ ²⁶.....

(b) The publication and use of the name of the Society in Rule No. ~~5~~ ⁵.....

(c) The annual audit of accounts, the appointment of a public auditor for the purpose, and the keeping of a copy of the last balance sheet and the auditor's report always hung up at the registered office in Rules No. ~~54 and 55~~ ^{54 and 55}

(d) The sending to the Registrar of an annual return of the receipts and expenditure funds and effects of the Society, with copies of the auditor's report and balance sheets, and the supplying on application of a copy of the last annual return in Rules No. ~~57~~ ⁵⁷.....

(e) The inspection of a member's account and the books containing the names of the members in Rule No. ~~56~~ ⁵⁶.....

(f) The sending to the Registrar of a triennial return of the holding of each person in the Society whether in shares or loans in Rule No. ~~59~~ ⁵⁹.....

[Where a Society carries on the business of banking:—

(g) The making and keeping hung up of the half-yearly statement required by the Act in the registered office and other places of business in Rule No.].

(The Association does not carry on the business of banking)

[16. If the Society desires to provide in its rules for any of the following matters, the number of each rule in which provision is made for them should be stated:—

(a) Additional rights of inspection of the Society's books (Section 17 (3)) in Rule No.

(b) Charging a sum not exceeding 3d. for registering nominations or revocations or variations thereof (Treasury Reg. 13) in Rule No. ~~28(6)~~ ²⁸⁽⁶⁾..

(c) Exclusion of persons between 16 and 21 years of age from membership (Section 32) in Rule No.

(d) Exclusion of power to hold and deal with land (Section 36) in Rule No.

(e) Power to advance money to members (Section 40) in Rule No. ~~15~~ ¹⁵.....

(f) Special form of receipt endorsed for discharge of mortgages (Section 43) in Rule No. ~~16~~ ¹⁶.....

(g) Giving of security by officers (Section 47) in Rule No. ~~65~~ ⁶⁵.....

(h) Decision of disputes (Section 49) in Rule No. ~~63~~ ⁶³.....]