villa residences, a Kurhaus, sanatorium, &c. In the immediate neighbourhood is the beautiful ducal hunting seat of Reinhardsbrunn, built out of the ruins of the famous Benedictine monastery founded in 1058.

FRIEDRICHSDORD, a town of Germany, in the Prussian province of Hesse-Nassau, on the southern slope of the Taunus range, 3 m. N.E. from Homburg. Pop. 1300. It has a French Reformed church, a modern school, dyeworks, weaving mills, tanneries and tobacco manufactures. Friedrichsdorf was founded in 1687 by Huguenot refugees and the inhabitants still speak French. There is a monument to Philipp Reis (1834-1874), who in 1860 first constructed the telephone while a science master at the school.

FRIEDRICHSHAFFEN, a town of Germany, in the kingdom of Wurttemberg, on the east shore of the Lake of Constance, at the junction of railways to Breiten and Lindau. Pop. 4500. It consists of the former imperial town of Buchhorn, their Residences, and the monastery and village of Hofen. The principal building is the palace, formerly the residence of the provosts of Hofen, and now the summer residence of the royal family. To the palace is attached the Evangelical parish church. The town has a hydropathic establishment and is a favourite tourist resort. Here are also the natural history and antiquarian collections of the Lake Constance Association. Buchhorn is mentioned (as Buachihorn or Puchihorn) in documents of 837 and was the stock of the Bismarck family. The house is a portion of the famous Sachsenwald, are attractive. Close by, on a knoll, the Schneckenberg, stands the mausoleum in the immediate vicinity of the grave of King Rudolph I. In 1802 it was the first constructed the telephone while a science master at the school.

FRIEDRICHSHUR, a village in the Prussian province of Schleswig-Holstein, 15 m. S.E. of Hamburg, with a station on the main line of railway to Berlin. It gives its name to the famous country seat of the Bismarck family. The house is a plain unpretentious structure, but the park and estate, forming a portion of the famous Sachsenwald, are attractive. Close by, on a knoll, the Schneckenberg, stands the mausoleum in which the remains of Prince Otto von Bismarck were entombed on the 16th of March 1899.

FRIENDLY SOCIETIES. These organizations, according to the comprehensive definition of the Friendly Societies Act 1865, which regulates such societies in Great Britain and Ireland, are "societies of the purpose of providing by voluntary subscriptions of the members thereof, with or without the aid of donations, for the relief or maintenance of their husbands, wives, children, fathers, mothers, brothers or sisters, nephews or nieces, or wards being orphans, during sickness or other infirmity, whether bodily or mental, in old age, or in widowhood, or for the relief or maintenance of the orphan children of members during minority; for insuring money to be paid on the birth of a member's child, or on the death of a member, or for the funeral expenses of the husband, wife, or child of a member, or of the widow of a deceased member, or, as respects persons of the Jewish persuasion, for the payment of a sum of money during the period of confined mourning; for the relief or maintenance of the members when on travel in search of employment, or in case of shipwreck, or loss of damage, or to boats or nets, for the endowment of members or nominees of members at any age; for the insurance against fire to any amount not exceeding £15 of the tools or implements of the trade or calling of the members"—and are limited in the case of the burial club. It has been the policy of every society to provide, and what should be the contributions of the members of the society in the port of Borrowstounness on the Firth of Forth, and for the relief or maintenance of the members when on travel in search of employment or when in distressed circumstances, or in case of shipwreck, or loss of damage, or to boats or nets; for the endowment of members or nominees of members at any age; for the insurance against fire to any amount not exceeding £15 of the tools or implements of the trade or calling of the members, and are limited in the case of the burial club.

1 The word "friend" (O.E. freond, Ger. Freund, Dutch vriend) is derived from an old Teutonic verb meaning to love. While used generally as the opposite to enemy, it is specially the term which connotes any degree, but particularly a high degree, of personal regard, affection or regard, from which the element of sexual love is absent.

Friendly Societies Act 1908 the sum was £50, and for insurance of a gross sum to £200 (previous to the act of 1908 the sum was £200). They may be described in a more popular and condensed form of words as the mutual insurance societies of the poorer classes, by which they seek to aid each other in the emergencies arising from sickness and death and other causes of distress. A phrase in the first act for the encouragement and relief of friendly societies, passed in 1793, designating them "societies of good fellowship," indicates another useful phase of their operations.

The origin of the friendly society is, probably in all countries, the burial club. It has been the policy of every religion, if indeed it is not a common instinct of humanity, to surround the disposal of a dead body with circumstances of pomp and expenditure, often beyond the means of the surviving relatives. The appeal for help to friends and neighbours which necessarily follows is soon organized into a system of mutual aid, that falls in naturally very in rural districts, by the honour is done to the dead. Thus in China there are burial societies, termed "long-life loan companies," in almost all the towns and villages. Among the Greeks the έπαυος combined the religious with the provident element (see CHARITY and CHARITIES). From the Greeks the Romans derived their fraternities of a similar kind. The Teutons in like manner had their guilds. Whether the English friendly society owes its origin in the higher degree to the Roman or the Teutonic influence can hardly be determined. The utility of providing by combination for the ritual expenditure upon burial having been ascertained, the next step—to render mutual assistance in circumstances of distress generally—was an easy one, and we find it taken by the Greek έπαυος and by the English guilds. Another modification—that the societies should consist not so much of neighbours as of persons having the same occupation—soon arises; and this is the germ of our trade unions and the Teutonic influence can hardly be determined. The utility of providing by combination for the ritual expenditure upon burial having been ascertained, the next step—to render mutual assistance in circumstances of distress generally—was an easy one, and we find it taken by the Greek έπαυος and by the English guilds. Another modification—that the societies should consist not so much of neighbours as of persons having the same occupation—soon arises; and this is the germ of our trade unions and the Teutonic influence can hardly be determined. The utility of providing by combination for the ritual expenditure upon burial having been ascertained, the next step—to render mutual assistance in circumstances of distress generally—was an easy one, and we find it taken by the Greek έπαυος and by the English guilds. Another modification—that the societies should consist not so much of neighbours as of persons having the same occupation—soon arises; and this is the germ of our trade unions and the Teutonic influence can hardly be determined. The utility of providing by combination for the ritual expenditure upon burial having been ascertained, the next step—to render mutual assistance in circumstances of distress generally—was an easy one, and we find it taken by the Greek έπαυος and by the English guilds. Another modification—that the societies should consist not so much of neighbours as of persons having the same occupation—soon arises; and this is the germ of our trade unions and the Teutonic influence can hardly be determined. The
At the same time, it seems probable that the friendly society of the present day owes its revival to a great extent to the Protestant refugees of Spitalfields, one of whose societies was founded in 1703, and has continued among descendants of the same families, whose names proclaim their Norman origin. This society has distinguished itself by the intelligence with which it has adapted its machinery to the successive modifications of the law, and it completely reconstructed its rules under the provisions of the Friendly Societies Acts 1875 and 1876.

Another is the society of Lintot, founded in London in 1708, in which the office of secretary was for more than half a century filled by persons of the name of Levesque, one of whom published a translation of its original rules. No one was to be received into the society who was not a member, or the descendant of a member, of the church of Lintot, of recognized probity, a good Protestant, and well-intentioned towards the queen [Anne] and faithful to the government of the country. No one was to be admitted below the age of eighteen, or who had not been received at holy communion and become member of a church. A member should not have a claim to relief during his first year's membership, if he fell sick within the year a collection should be made for him among the members. The foreign names still borne by a large proportion of the members show that the connexion with descendants of the refugees is maintained.

The example of provision given by these societies was so largely followed that Rose's Act in 1793 recognized the existence of numerous societies, and provided encouragement for them in various ways, as well as relief from taxaton to an extent which in those days must have been of great pecuniary value, and exemption from removal under the poor law. The benefits offered by this statute were readily accepted by the societies, and the vast number of societies which speedily became enrolled shows that Rose's Act met with a real public want. In the county of Middlesex alone nearly a thousand societies were enrolled within a very short time of the passing of the act, and the number in some other counties was almost as great. The societies then formed were nearly all of a like kind—small clubs, in which the feature of good fellowship was in the ascendant, and that of provident assurance for sickness and death merely accessory.

This is indicated by one provision which occurs in many of the early enrolled rules, viz. that the number of members shall be limited to 61, 81 or 101, as the case may be. The odd 1 which occurs in these numbers probably stands for the president or secretary, or is a contrivance to ensure a clear majority. Several of these old societies are still in existence, and can point to a prosperous career based rather upon good luck than upon scientific calculation. Founded among small tradesmen or persons in the way to thrive, the claims for sickness were only made in cases where the sickness was accompanied by distress, and even the funeral allowance was not always demanded.

The societies generally not being established upon any scientific principle, those which met with this prosperity were the exception to the rule; and accordingly the cry that friendly societies were failing in all quarters was as great in 1819 as in 1869. A writer of that time speaks of the instability of friendly societies as “universal”, and the general conviction that this was so resulted in the passing of the act of 1819. It recites that “the habitual reliance of poor persons upon parochial relief, rather than upon their own industry, tends to the moral deterioration of the people and to the accumulation of heavy burthens upon parishes; and it is desirable, with a view as well to the reduction of the assessment made for the relief of the poor as to the improvement of the habits of the people, that encouragement should be afforded to persons desirous of making provision for themselves or their families out of the fruits of their own industry. By the contributions of the savings of many persons to common fund the most effectual provision may be made for the casualties affecting all the contributors; and it is therefore desirable to afford further facilities and additional security to persons who may be willing to unite in appropriating small sums from time to time to a common fund for the purposes aforesaid, and it is desirable to protect such persons from the effects of fraud or miscalculation.” This preamble went on to recite that the provisions of preceding acts had been found insufficient for these purposes, and great abuses had prevailed in many societies established under their authority. By this statute a friendly society was defined as “an institution, whereby it is intended to provide, by contribution, on the principle of mutual insurance, for the maintenance or assistance of the contributors thereto, their wives or children, in sickness, infancy, advanced age, widowhood or any other natural state or contingency, whereof the occurrence is susceptible of calculation by way of average.” It will be seen that this act dealt exclusively with the scientific aspect of the societies, and had nothing to say to the element of good fellowship. Rules and tables were to be submitted by the persons intending to form a society to the justices, who, before confirming them, were to satisfy themselves that the contingencies which the society was to provide against were within the meaning of the act, and that the formation of the society would be useful and beneficial, regard being had to the existence of other societies in the same district. No tables or rules connected with calculation were to be confirmed by the justices until they had been approved by two persons at least, known to be professional actuaries or persons skilled in calculation, as fit and proper, according to the most correct calculation of which the nature of the case would admit. The justices in quarter sessions were also by this act authorized to publish general rules for the formation and government of friendly societies within their county. The practical effect of this statute in requiring that the societies formed under it should be established on sound principles does not appear to have been as great as might have been expected. The justices frequently accepted as “persons skilled in calculation” local schoolmasters and others who had no real knowledge of the technical difficulties of the subject, while the restrictions upon registry served only to increase the number of societies established without becoming registered. By the law relating to friendly societies was entirely reconstructed by an act of that year, and a barrister was appointed under that act to examine the rules of societies, and ascertain that they were in conformity to law and to the provisions of the act. The barrister so appointed was John Tidd Pratt (1797–1870); and no account of friendly societies would be complete that did not do justice to the remarkable public service rendered by this gentleman. For forty years, though he had by statute really very slight authority over the societies, his name exercised the widest influence, and the numerous reports and publications by which he endeavoured to impress upon the public mind sound principles of management of friendly societies, and to expose those which were managed upon unsound principles, made him a terror to evil-doers. On the other hand, he lent with readiness the aid of his legal knowledge and great mental activity to assisting well-intentioned societies in coming within the provisions of the acts, and thus gave many excellent schemes a legal organization.

By the act of 1829, in lieu of the discretion as to whether the formation of the proposed society would be useful and beneficial, and the requirement of the actuarial certificate to the tables, it was enacted that the justices were to satisfy themselves that the tables proposed to be used might be adopted with safety to all parties concerned. This provision, of course, became a dead letter and was repealed in 1834. Thenceforward, societies were free to establish themselves upon what conditions and with what rates they chose, provided only they satisfied the barrister that the rules were “calculated to carry into effect the intention of the parties framing them,” and were “in conformity to law.”

By an act of 1846 the barrister certifying the rules was constituted “Registrar of Friendly Societies,” and the rules of all societies were brought together under his custody. An actuarial certificate was to be obtained before becoming registered “for the purpose of securing any benefit dependent on the laws of sickness and mortality.” In 1850 the acts were again repealed and consolidated with amendments. Societies were divided into two classes, “certified” and “registered.” The certified societies were such as obtained a
FRIENDLY SOCIETIES

Certificate to their tables by an actuary possessing a given qualification, who was required to set forth the data of sickness and mortality upon which he proceeded, and the rate of interest assumed in the calculations. All other societies were to be simply registered. Very few societies were constituted of the "certified" class. The distinction of classes was repealed and the acts were again consolidated in 1875. Under this act, which admitted of all possible latitude to the framers of rules of societies, 21,875 societies were registered, a large number of them being lodges or courts of affiliated orders, and the act continued in force till the end of 1875.

The Friendly Societies Act 1875 and the several acts amending it are still, in effect, the law by which these societies are regulated, and are still, in effect, the law by which these societies are regulated, under the control of a chief registrar, among other things, to require from every society a certificate from the order that it had seceded from its publications all affectation of mystery. Under this central body, the country is (in most cases) divided into districts, and these districts again consist each of a number of independent branches, called "lodges," "curses," "tenters," or "divisions," having a separate fund administered by themselves, but contributing also to a fund under the control of the central body. Besides these great orders, there were smaller affiliated bodies, each having more than 1000 members; and the affiliated form of society appears to have great attraction. Indeed, the name of the "Lodge," although it implies that it is still a branch of the order. The orders generally, of course, excepting in the colonies, in which they are still under twenty-one years of age. In order to promote the disinclination of this anomalous proceeding of creating societies under the Friendly Societies Act, which, by the conditions of their existence, are unable to be self-governing, the act provides an easy method of amalgamating juvenile societies and ordinary societies or branches, or of distributing the members and the funds of a juvenile society among a number of branches. The liability of schoolboys and young working lads to sickness is small, and these societies frequently accumulate funds, which, as they are membership is temporary, remain unclaimed and are sometimes illicitly applied.

The legislation of 1875 and 1876 was the result of the labours of a royal commission of high authority, presided over by Sir Stafford Northcote (afterwards Lord Iddesleigh), which sat from 1870 to 1874, and recommended an act which assigned a special function and condition of the various classes of friendly societies. Their reports occupy more than a dozen bluebooks. They divided registered friendly societies into 13 classes.

The first class included the affiliated societies or "orders," such as the Manchester Unity of Oddfellows, the Ancient Order of Foresters, the Rechabites, Druids, &c. These societies have a central body, either situated in some large town, in the case of the Manchester Unity, or moving from place to place, as in that of the Oddfellows (under the conditions in cases of inapplicability). They are parcellled out into districts, and these districts again consist each of a number of independent branches, called "lodges," "curses," "tenters," or "divisions," having a separate fund administered by themselves, but contributing also to a fund under the control of the central body. Besides these great orders, there were smaller affiliated bodies, each having more than 1000 members; and the affiliated form of society appears to have great attraction. Indeed, the name of the "Lodge," although it implies that it is still a branch of the order. The orders generally, of course, excepting in the colonies, in which they are still under twenty-one years of age.

The second class included the "county societies." These have been but feebly supported by those for whose benefit they are instituted, having all exacted rates of contributions, in order to secure financial soundness.

Class 4, "local town societies," is a very numerous one. Among some of the larger societies may be mentioned the "Chesterfield Provident," the "Brighton and Sussex Mutual," the "Cannon Street, Birmingham," the "Birmingham General Provident." In
this group might also be included the interesting societies which are 
established among the Jewish community. They differ from ordinary 
friendly societies partly in the nature of the benefits granted upon 
death, which are intended to compensate for loss of employment 
at that time. "Cherem" is the Hebrew word, or a reserve which is 
called "sitting shiva." They also provide a cab for the mourners and rabbi, and a tombstone for the departed, and the 
same benefits as an ordinary friendly society during sickness. Some 
also provide a home for the aged, and by the act of 1875, which (enrolled in December 1797), the "Bikur Cholim, or Visitors of the Sick" (April 1798), the "Hozier Holim" (1804), may be 
mentioned.

Class 5 was "local village and country societies," including the 
small public-house clubs which abound in the villages and rural 
districts, a large proportion of which are unregistered. This 
number of unregistered societies is partly accounted for by the 
fact that they are not interested in the benefits of insurance, and 
that they are not interested in raising their own capital. A large 
proportion of them are unregistered because they are not 
interested in the benefits of insurance, and that they are not 
interested in raising their own capital. A large proportion of them 
are unregistered because they are not interested in the benefits of 
insurance, and that they are not interested in raising their own 
capital.

Class 6 was formed of particular trade societies. The trade or 
calling at least in the same extent as the society, before 1875 un-
authorized by law, though they were very attractive to the 
members. Their practice is usually to start afresh every January, paying a 
subscription somewhat in excess of that usually charged by an 
ordinary friendly society, out of which a sick allowance is granted 
to any member who may fall sick during the year, and at Christmas 
the balance not so applied is divided among the members equally, 
with the exception of a small sum left to begin the new year with. 
The mischief of the system is that, as there is no accumulation of 
funds, the society cannot provide for prolonged sickness or old age, 
and must either break up altogether or exclude its sick and aged 
members at the very time when they most need its help. This, 
however, is not the only flaw in the system. The society, which is 
authorized by the friendly societies act of 1875, was intended to be 
the model of a friendly society, that is, the protection of the 
law should not be withheld from any form of association, enables a 
society to be registered with a rule for dividing its funds, provided 
only that the principal objects of the society remain upon the 
people to be met before a division takes place.

Class 7, "deposit friendly societies," combine the characteristics of 
a savings bank with those of a friendly society. They were 
developed from societies, which were authorized by the act of 
1855, framed on the sound principle that the protection of the 
law should not be withheld from any form of association, enables a 
society to be registered with a rule for dividing its funds, provided 
only that the principal objects of the society remain upon the 
people to be met before a division takes place. These were the subject of much laborious investigation 
and close attention on the part of the commissioners. They deal 
with the larger airs of the community, both with respect to means 
and to intelligence, than that from which the members of ordinary 
friendly societies are drawn. The large emoluments gained by 
the officers and collectors, the high percentage of expenditure (often ex-
ersive of the income), the percentage of examinations (sometimes 
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its funds, provided only that the principal objects of the society remain
assured for all these benefits, viz. a weekly payment if at any time sick before attaining a certain age, a weekly payment for the remainder of life after attaining that age, and a sum to be paid upon his death. Of course the object of the allowance in sickness is to provide him with the necessaries of life, and so enable him to be independent of poor relief. There is every reason to believe that, when a large group of persons of the same age and calling are observed, there will be found to prevail among them, taken one with another, an average number of days' sickness, as well as an average rate of mortality, in passing through each year of life, which can be very nearly predicted from the results furnished by statistics based upon observations previously made upon similarly circumstanced groups. Accordingly, it is necessary to arrive at the computation of suitable rates of contribution to be paid by the members of a society in return for certain allowances during sickness, or upon attaining a certain age, or upon death; and, in so far as is made by an actuarial expert. Accordingly, to furnish these statistics, the act of 1875, in continuation of an enactment which first appeared in a statute passed in 1829, required every registered society to make quinquennial returns of the sickness and mortality experienced by its members. By the year 1880 ten periods of five years had been completed, and at the end of each of them a number of returns had been received. Some of these had been tabulated by actuaries, the latest tabulation being of those for the five years ending 1855. The returns for the five earliest years were returned for five subsequent quinquennial periods. It was resolved that these should be tabulated once for all, and it was considered that they would afford sufficient material for the construction of tables of sickness and mortality that might be adopted for the future as standard tables for friendly societies; and that it would be inexpedient to impose any longer on the societies the burden of making such returns. This requirement of the act was accordingly repealed in the result of the investigation of the sickness and mortality of a large group of persons of the same age and calling are observed, when a large group of persons of the same age and calling are observed, that more than 3,000,000 years of life. These tables showed generally, as compared with previous observations, an increase of sickness and a decrease of mortality. This increase was, so far as the observations of Mr. Alfred W. Watson, actuary to the Manchester Unity, and the registry office in the workman's country until the higher ages, when greater sickness appears to result from lower mortality. The average funds per member are £10,10s. Nearly four-fifths are invested in the purchase of real estate.

In Cape Colony no society is allowed to register unless it be shown to the satisfaction of the registrar that the contributions which it proposes to charge are adequate to provide for the benefits which it undertakes to grant. The consequence is that little more than one-third of the existing societies are registered.

In the Dominion of Canada, province of Ontario, extensive powers of control are given to the registrar, and societies are not admitted to register without strict proof of their compliance with the conditions of registry imposed by the law. Very full returns of their transactions are required and published, and the condition of any society is observed; these conditions apply not only to societies existing in Ontario, but to foreign societies transacting business there.

In several of the West Indian States statutes have been passed on the model of British legislation and registries have been appointed.

European Countries. In foreign countries the development of friendly societies has proceeded upon different lines. Belgium has a Commission royale permanente des sociétés de secours mutuel. Under laws passed in 1831 and 1849 societies are divided into two classes, recognized and not recognized. The recognized societies were in 1886 only about half as many as the unrecognized. There were in 1893 nearly 10,000 recognized societies with 700,000 members. They enjoy the privileges of incorporation, exemption from stamp duty, gratuitous announcement in the official Moniteur and may have free postage.

In France under the second empire a scheme was prepared for assisting friendly societies by granting them collective insurances under government security. The societies have the privilege of investing their funds in the Caisse des Dépôts et Consignations, corresponding to the English National Debt commission. The dual classification of societies in France is into those “authorized” and those “approved.” By a law of the 1st of April 1848 a friendly society may be established by merely depositing a copy of its rules and list of officers with the sousprefet. Approved societies are entitled to certain state proof of their compliance in the purchase of old-age pensions and otherwise. A higher council has been established to advise on their working. In Germany a law was passed on

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![Table](https://example.com/table.png)

<table>
<thead>
<tr>
<th>Number of Returns</th>
<th>Number of Members</th>
<th>Amount of Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ordinary Friendly Societies (classes 2 to 8, 10 and 11)</td>
<td>6938</td>
<td>£1,132,065</td>
</tr>
<tr>
<td>Societies having Branches (class 1)</td>
<td>20,423</td>
<td>£4,746,315</td>
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<tr>
<td>Collecting Friendly Societies (class 9)</td>
<td>45</td>
<td>£74,849</td>
</tr>
<tr>
<td>Benevolent Societies (class 12)</td>
<td>75</td>
<td>£26,590</td>
</tr>
<tr>
<td>Working Men's Clubs (class 12)</td>
<td>913</td>
<td>£256,289</td>
</tr>
<tr>
<td>Specie-savings Societies (class 12)</td>
<td>75</td>
<td>£75,086</td>
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<tr>
<td>Specially Authorized Loan Societies (class 12)</td>
<td>517</td>
<td>£115,511</td>
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<tr>
<td>Medical Societies (see last paragraph)</td>
<td>95</td>
<td>£324,145</td>
</tr>
<tr>
<td>Cattle Insurance Societies (class 13)</td>
<td>57</td>
<td>£3,739</td>
</tr>
<tr>
<td>Shop Clubs (under act of 1902)</td>
<td>20,588</td>
<td>£13,978,790</td>
</tr>
</tbody>
</table>

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British Empire. In many of the British colonies legislation on the subject similar to that of the mother-country has been adopted. In those forming the Commonwealth of Australia and in New Zealand the affiliated orders hold the field, there being few, if any, independent friendly societies. The state of Victoria has more than 1000 lodges with more than 100,000 members and nearly £1 ½ million pounds funds, averaging nearly £14 per member. Besides the registrar there is a government actuary for friendly societies, by whom the liabilities and accounts of all societies are valued every five years, a method which ensures uniformity in the processes of valuation. The friendly societies in the other Australasian states are no numerous nor so wealthy, but are in each case under the supervision of vigilant public officials. In New Zealand a friendly society was established at New Plymouth in 1841, the first year of that settlement. The formation of a society at Nelson was resolved upon by the emigrants on board ship on their passage over.

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In a statute passed in 1829, required every registered society to make quinquennial returns of the sickness and mortality experienced by its members. By the year 1880 ten periods of five years had been completed, and at the end of each of them a number of returns had been received. Some of these had been tabulated by actuaries, the latest tabulation being of those for the five years ending 1855. Therefore out of these five sets of returns five subsequent quinquennial periods. It was resolved that these should be tabulated once for all, and it was considered that they would afford sufficient material for the construction of tables of sickness and mortality that might be adopted for the future as standard tables for friendly societies; and that it would be inexpedient to impose any longer on the societies the burden of making such returns. This requirement of the act was accordingly repealed in the result of the investigation of the sickness and mortality of a large group of persons of the same age and calling are observed, when a large group of persons of the same age and calling are observed, that more than 3,000,000 years of life. These tables showed generally, as compared with previous observations, an increase of sickness and a decrease of mortality. This increase was, so far as the observations of Mr. Alfred W. Watson, actuary to the Manchester Unity, and the registry office in the workman's country until the higher ages, when greater sickness appears to result from lower mortality. The average funds per member are £10,10s. Nearly four-fifths are invested in the purchase of real estate.

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In the Dominion of Canada, province of Ontario, extensive powers of control are given to the registrar, and societies are not admitted to register without strict proof of their compliance with the conditions of registry imposed by the law. Very full returns of their transactions are required and published, and registry is cancelled when any of the conditions of registry cease to be observed. These conditions apply not only to societies existing in Ontario, but to foreign societies transacting business there.

In several of the West Indian States statutes have been passed on the model of British legislation and registries have been appointed.

European Countries. In foreign countries the development of friendly societies has proceeded upon different lines. Belgium has a Commission royale permanente des sociétés de secours mutuel. Under laws passed in 1831 and 1849 societies are divided into two classes, recognized and not recognized. The recognized societies were in 1886 only about half as many as the unrecognized. There were in 1893 nearly 10,000 recognized societies with 700,000 members. They enjoy the privileges of incorporation, exemption from stamp duty, gratuitous announcement in the official Moniteur and may have free postage.

In France under the second empire a scheme was prepared for assisting friendly societies by granting them collective insurances under government security. The societies have the privilege of investing their funds in the Caisse des Dépôts et Consignations, corresponding to the English National Debt commission. The dual classification of societies in France is into those "authorized" and those "approved." By a law of the 1st of April 1848 a friendly society may be established by merely depositing a copy of its rules and list of officers with the sousprefet. Approved societies are entitled to certain state proof of their compliance in the purchase of old-age pensions and otherwise. A higher council has been established to advise on their working. In Germany a law was passed on
the 7th of April 1876 (amended on the 1st of June 1884) which prescribed for registered friendly societies many things which in England are left to the discretion of their founders; and it provided for an amount of official interference in their management that is wholly unknown here. The superintending authority had a right to inspect the books of every society, whether registered or not, and to give formal notice to a society to call in arrears, exclude defaulters, pay benefits or revoke illegal resolutions. A higher authority might, in certain cases, order societies to be dissolved. These provisions related to voluntary societies; but it was competent for communal authorities also to order the formation of a friendly society, and to make a regulation compelling all workmen not already members of a society to join it. Since then the great series of imperial statutes has been passed, commencing in 1883 with that for sickness insurance, followed in 1884 by that for workmen's accident insurance, extended to sickness insurance in 1885, developed in the laws relating to accident and sickness insurance of persons engaged in agricultural and forestry pursuits in 1886, of persons engaged in the building trade and of seamen and others engaged in the fishing trade in 1894, and by the law relating to infirmary and old-age insurance in 1889. Mr H. Unger, a distinguished actuary, remarks that the whole German workman's insurance and its executive bodies (sickness funds, trade associations, insurance institutions) are constantly endeavouring to improve the position of the workmen in a social and sanitary aspect, to the benefit of internal peace and the welfare of the German empire.

In Holland it is stated that the number of burial clubs and sickness benefit societies appears to be greater in proportion to the population than in any other country; but that the burial clubs do not rest upon a scientific basis, and have an unfavourable influence upon infant mortality. Half the population are insured in some burial club or other. The sick benefit societies are, as in England, some in a good and some in a bad financial condition; and legislation follows the English system of compulsory publicity, combined with freedom of competition.

In Spain friendly societies have grown out of the religious gilds. They are regulated by an act of 1887. Their actuarial condition appears to be backward, but to show indications of improvement. (E. W. B.)

United States.—Under the title of fraternal societies are included in the United States what are known in England as friendly societies, having some basis of mutual help to members, mutual insurance associations and benefit associations of all kinds. There are various classes and a great variety of forms of fraternal associations. It is therefore difficult to give a concrete historical statement of their origin and growth; but, dealing with those having benefit features for the payment of certain amounts in case of sickness, accident or death, it is found that their history in the United States is practically within the last half of the 19th century. The more important of the older organizations are the Improved Order of Red Men, founded in 1771 and reorganized in 1834; Ancient Order of Foresters, 1836; Ancient Order of Hibernians of America, 1836; United Ancient Order of Druids, 1839; Independent Order of Rechabites, 1842; Independent Order of B'nai B'rith, founded in 1843; Order of the United American Mechanics, 1845; Independent Order of Free Sons of Israel, 1849; Junior Order of United American Mechanics, 1853. A very large proportion of probably more than one-half, of the societies which have secret organizations pay benefits in case of sickness, accident, disability, and funeral expenses in case of death. This class of societies grew out of the English friendly societies and have masonic characteristics. The Freemasons and other secret societies, while not having benefit features in their distinctive organizations, have auxiliary societies with such features. There is also a class of secret societies, based largely on masonic usages, that have for their principal object the payment of benefits in some form. These are the Oddfellows, the Knights of Pythias, the Knights of Honour, the Royal Arcanum and some others. Many trade unions have now adopted benefit features, especially the Typographical Union, while many subordinate unions and great publishing houses have mutual relief associations purely of a local character, and some of the more important newspapers have such mutual relief or benefit societies. The New York trade unions, taken as a whole, have paid out large sums of money in benefits where members have been out of work, or are sick, or are on strike or have died. The total paid in one year for all these benefits was over $300,000.

It is impossible to give the membership of all the fraternal associations in the United States; but, including Oddfellows, Freemasons, purely benefit associations and all the class of the larger fraternal organizations, the membership is over 6,000,000. Among the more important, so far as membership is concerned, are the Knights of Pythias, the Oddfellows, the Modern Woodmen of America, the Ancient Order of United Workmen, Improved Order of Red Men, Royal Arcanum, Knights of the Maccabees, Junior Order of United American Mechanics, Foresters of America, Independent Order of Foresters, &c. These and other organizations pay out a vast amount of money every year in the various forms.

Since about the year 1870 a new form of benefit organization has come into existence. This is a life insurance based on the assessment plan, assessments being levied whenever a member dies; and it is based on the principle that the advance of death, as post-mortem assessments have proved a fallacious method of securing the means of paying death benefits. There are about 300 mutual benefit insurance companies or associations of the United States, the summation of which is attractive to many people, and in small places, the local societies paying assessments in the model way. Thus, the members of a lodge or a club constitute a resort where members can give play to their various talents. In most of them the features of the Masonic ritual are prominent. The amount of insurance which a single member can carry in such associational capacity varies from the Knights of Honour, one of the first of this class, policies ranging from $1000, the Royal Arcanum the maximum is $3000. This form of insurance may be called co-operative, and has many elements which make the organizations practising it stronger than the ordinary assessment insurance companies and associations. These co-operative insurance societies are organized on the federal plan—as the Knights of Honour, for instance—having local assemblies, where the lodge-room element is in force; state organizations, to which the local bodies send delegates and the state organization which conducts the business of the state and national offices, and while originally they paid death assessments, as called for, they now pay monthly assessments, in order to avoid the weakness of the post-mortem assessment. The difficulty which these organizations have in conducting the insurance business is in keeping the average of assessments low enough at a point where members pay regular assessments increase, and many such organizations have had great trouble to convince younger members that their assessments should be increased to make up for the heavy losses among the older members. The operation of the collective and of the individual assessments have not been sufficient enough to demonstrate their absolute soundness or desirability, but they have enabled a large number of persons of limited means to carry insurance at a very low rate. They have not materially interfered with regularity in the conduct of the business, for they have stimulated the people to understand the benefits of insurance, and have really been an educational force in this direction.

A modern method of benefit association is found in the railway relief departments of some of the large American corporations. These departments are organized upon a different plan from the benefit features of labour organizations and secret societies, providing the members not only with payments on account of death, but also with assistance of definite amounts in case of sickness or accident. They contribute to the funds, partly from philanthropic and partly from financial motives. The principal railway companies in the United States which have established these relief departments are the Pennsylvania, the Ohio, the Chicago, Burlington & Quincy, and the Plant System. The relief department benefits the employees, the railways, and the public, because it is based upon the sound principle that the benefits and welfare of labour, capital and society are common and harmonious, and can be promoted more by co-operation of effort than by antagonism and strife."
The railway employees support one-twentieth of the entire population, and most of their associations maintain organizations to provide their members with relief and insurance. The Brotherhood of Locomotive Engineers, the Order of Railway Conductors of America, the Brotherhood of Locomotive Firemen, the Brotherhood of Railroad Trammen, the Brotherhood of Railroad Trackmen, the Switchmen's Union, the Brotherhood of Railway Carmen, and the Order of Railway Telegraphers, all have relief and benefit features. The oldest and largest of these is the International Brotherhood of Locomotive Engineers, the Order of Railway Conductors of America, and partly educational, but in addition to these great purposes they proved successful and beneficial.


Friends, Society of

The name adopted by a body of Christians, who, in law and general usage, are commonly called Quakers. Though small in number, the Society occupies a position of singular interest. To the student of ecclesiastical history it is remarkable as exhibiting a form of Christianity widely different from that of any other religious fellowship which has no formulated creed demanding definite subscription, and no liturgy, priesthood or outward sacrament, and which gives to women an equal place with men in church organization. The student of English constitutional history will observe the success with which Friends have, by the mere force of passive resistance, obtained, from the legislature and the courts, indulgence for all their scruples and a legal recognition of their customs. In American history they occupy an important place because of the very prominent part which they played in the colonization of New Jersey and Pennsylvania.

The history of Quakerism in England may be divided into three periods:—(1) from the first preaching of George Fox in 1647 to the Toleration Act 1689; (2) from 1689 to the evangelical movement in 1833; (3) from 1835 to the present time.

1. Period 1647-1689.—George Fox (1624-1691), the son of a weaver of Drayton-in-the-Clay (now called Fenny Drayton) in Leicestershire, was the founder of the Society. He began his public ministry in 1647, but there is no evidence to show that he set out to form a separate religious body. Impressed by the formalism and deadness of contemporary Christianity (of which there is much evidence in the confessions of the Puritan writers themselves) he emphasized the importance of repentance and personal striving after the truth. When, however, his preaching attracted followers, a community began to be formed, and traces of organization and discipline may be noted in very early times. In 1652 a number of people in Westmorland and north Lancashire who had separated from the common national worship, came under the influence of Fox, and it was this community (if it can be so called) at Preston Patrick which formed the nucleus of the Quaker church. For two years the movement spread rapidly throughout the north of England, and in 1654 more than sixty ministers went to Norwich, London, Bristol, the Midlands, Wales and other parts. Fox and his fellow-preachers spoke whenever opportunity offered, sometimes in churches (declining, for the most part, to occupy the pulpit), sometimes in barns, sometimes at market crosses. The insistence on an inward spiritual experience was the great contribution made by Friends to the religious life of the time, and to thousands it came as a new revelation. There is evidence to show that the arrangement for this "publishing of Truth" rested mainly with Fox, and that the expenses of it and of the foreign missions were borne out of a common fund. Margaret Fell (1614-1702), wife of Thomas Fell (1598-1658), vice-chancellor of the duchy of Lancaster, and afterwards of George Fox, opened her house, Swarthmore Hall near Ulverston, to these preachers and probably contributed largely to this fund.

Their insistence on the personal aspect of religious experience made it impossible for Friends to countenance the setting apart of any man or building for the purpose of divine worship to the exclusion of all others. The operation of the Spirit was in no way limited to time, or individual or place. The great stress which they laid upon this aspect of Christian truth caused them to be charged with unbelief in the current orthodox views as to the inspiration of the Scriptures, and the person and work of Christ, a charge which they always denied. Contrary to the Puritan teaching of the time, they insisted on the possibility, in this life, of complete victory over sin. Robert Barclay, writing some twenty years later, admits of degrees of perfection, and the possibility of a fall from it (Apology, Prop. viii.). Such teaching necessarily brought Fox and his friends into conflict with all the religious bodies of England, and they were continually engaged in strife with the Presbyterians, Independents, Baptists, Episcopalians and the wilder sectaries, such as the Ranters and the Muggletonians. The strife was often conducted on both sides with a zeal and bitterness of language which were characteristic of the period. Although there was little or no stress laid on either the joys or the terrors of a future life, the movement was not infrequently accompanied by most of those physical symptoms which usually go with vehement appeals to the conscience and emotions of a rude multitude. It was owing to these physical manifestations that the name "Quaker" was either first given or was regarded as appropriate when given for another reason (see Fox's Journal concerning Justice Bennet at Derby in 1650 and Barclay's Apology, Prop. 11, § 8). The early Friends definitely asserted that those who did not know quaking and trembling were strangers to the experience of Moses, David and other saints.

Some of the earliest adherents indulged in extravagances of no measured kind. Some of them imitated the Hebrew prophets in the performance of symbolic acts of denunciation, foretelling or warning, going barefoot, or in sackcloth or undress, and, in a few cases, for brief periods, altogether naked. George Fox and others in some cases disguised themselves by extravagance of conduct. The case of James Nayler (1617-1660), who, in spite of Fox's grave warning, allowed Messianic homage to be paid to him, is the best known of these instances; they are to be explained partly by mental disturbance, resulting from the undue prominence of a single idea, and partly by the general religious excitement of the time and the readiness of manners prevailing in the classes of society from which many of these individuals came. It must be remembered that at this time, and for long after, there was no definite or formal membership or system of admission to the society, and it was open to any one by attending the meetings to gain the reputation of being a Quaker.

The activity of the early Friends was not confined to England or even to the British Isles. Fox and others travelled in America and the West India Islands; another reached Jerusalem and preached against the superstition of the monks; Mary Fisher (fl. 1652-1697), "a religious maiden," visited Smyrna, the Morea and the court of Mahomed IV. at Adrianople; Alexander Parker (1628-1689) went to Africa; others made their way to Rome; two women were imprisoned by the Inquisition at Malta; two men passed into Austria and Hungary; and William Penn, George Fox and several others preached in Holland and Germany.

It was only gradually that the Quaker community clothed itself with an organization. The beginning of this appears to be due to William Dewsbury (1621-1688) and George Fox; it was not until 1667 that a complete system of church organization

1 At the time referred to, and during the Commonwealth, the pulpits of the cathedrals and churches were occupied by Episcopalians of the Richard Baxter type, Presbyterians, Independents and a few Quakers. It is these, and not the clergy of the Church of England, who are continually referred to by George Fox as "priests."