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S. F. Williams

(training as D. Williams, Son & Co.)

ON LA DIMITTEL

8 DEC. 1916

Insurance Policif and East-Receipt Reta 12/26/19

PROPERTY LOSSES (IRELAND) COMMITTEE, 1916.

Inspector's Report.

Claim No. 1672 Name of Claimant 5.7. Williams mactions as D. Williams Occupation Occupation Occupation Situation of Property 8 Upper Tackwille 5t.													
Situation of Property	Upper Jack	buille 5t.											
Description	Claim	Insurance (if any)	Valuation of Buildings (Commissioner of Valuation)	Inspector's Valuation of full Damage	Loss Payable on basis of Insurance	Excess of Loss over and above amount payable under the Policies of Insurance							
Office Furnitive	£29. 6. 0	£100.		£22.0.0									
Stationery Reports re	18. 0.0	5		5.0.0									
Totals, £	47. 6. 0			27.0.0									

Interests in the buildings

De alkneho Report

la knowles

Award of Committee: Contents_

227 WA

Do.

Buildings

REPURTED ON BY COMMITTEE

TELEPHONE 3757

3 COMMERCIAL BUILDINGS, DUBLIN.

CLAIM No. 1672 - S. F. WILLIAMS.

The amounts put down in respect of Office Furniture etc. in this claim evidently represent the cost price, and I have therefore deducted a reasonable amount for depreciation.

With regard to the claim for Valuation Reports.

The Insurance Policy specially provides for the loss of such documents, and in their letter of November 30th are in their letter of Claimant's Solicitors state that it will be necessary to apply to the Registrar General for copies of these reports at a cost of 2/6 each. I find on enquiry, however, that all these Reports can be obtained by Claimant from the Head Office of the Irish National Foresters without having recourse to the Registrar, and consequently in my valuation of the loss I have merely put down what I consider to be a reasonable sum as representing the actual value of the unused report forms and stationery.

le Imouses.

GERAL BYRNE & C? SOLICITORS COMMISSIONER FOR OATHS

Telegraphic: "CRIME, DUBLIN." Telephone Nº 475, DUBLIN. " 19.KINGSTOWN.

GERALD BYRNE. EDWARD H. BYRNE, GERALD A.G.BYRNE, WM J. BYRNE, B.A.

M. Lower Ormond Quary. Dublin: 30th Nov. 191 6

J. J. Healy Esq., Property Losses Committee Stephens Green

Claim sent to I Knowles . 12/9/16. 1/12/16. Refer to les hundes.

Re/ Williams Son & Co. Dear Sir,

With reference to your letter enquiring re the above we have now heard from our blients.

They state they are unable to inform us as to the cost of the paper which was purchased in England from their then contractor Nr.A.R. Sutton. We enclose sheets which are similar in texture and form to that purchased. Ar Sutton has retired from business and now resides at Nottingham. There was also a quantity of forms for valuation data destroyed similar to that enclosed.

They say that the bumber of forms will be well oper \$500 and would in the ordinary course of business have been used in the present and next year

With regard to the Valuation reports, the reports destroyed were the office copy of reports made by them from the last Duinquennial Valuation of the Frish Branches of the Frish National Foresters and as they were the only copies in their possession they shall be unable to refer to the Documents

SOLICITORS
COMMISSIONER FOR OATHS.

Telegraphic: "CRIME, DUBLIN."
Telephone Nº 475, DUBLIN.
" 19,KINGSTOWN.

GERALD BYRNE, EDWARD H.BYRNE, GERALD A.G.BYRNE, WM J. BYRNE, B.A. M. Lower Ormond Quay.
Dublin, 304h Nov. 1916

2.

when perparing the Valuations of the Frish Branches now about to be made. In order to get coppes of these documents they must have recourse to the Registrar of Friendly Societies. The costs of obtaining copies will be 2/6 at least per copy and the number of branches are between 120 % 130. In addition the valuation reports of about 34 branches belonging to the Glasgow District same year were in one of the drawers of the Roll top desk and were consequently destroyed. The essential mature of the Documents will be appreciated owing to the fact that the findings of an actuarial Valuation of the assets and liabilities of a Society or branch should be compared with the results arrived at in a preceeding Valuation. At the present time the loss of the Valuation reports are worth much more than the amount of the Flaim

As to the loss re. annual reports and books, it is a difficult having matter to enumerate since many of the reports are now out of print. They were taken over to Ireland in the year 1912 from our blients London Establishment and were referred to by them in correspondence with blients in actuarial matters.

Should you require any further information we will be

GERALD BYRNE & C?

SOLICITORS

COMMISSIONER FOR OATHS.

GERALD BYRNE, EDWARD H. BYRNE, GERALD A.G.BYRNE, WM J. BYRNE, B.A. Telegraphic: "CRIME, DUBLIN."
Telephone Nº 475, DUBLIN.
" 19, KINGSTOWN.

M. Lower Ormond Quary.
Dublin

191

3.

only too happy to supply some it in our power

La Colone bruly,

		191
	To the Committee of Management of	
	District	
	held atin the County of	
	Gentlemen,	
	Pursuant to instructions, I have completed a Valuation of Liabilities of your Branch, as at Dec. 31st 1914, from particul your Secretary, and filled up the Abstract of Valuation required by the	ars supplied by
ts		Tabular Values.
4.	s. d. 10.0. per week during the first 26 weeks of Sickness.	£ 541
	I am informed, that it, is not the fractive of the Branch to grant any further sich Benefit duging the further followed to first feelings of Sickness, & someguently that liability has not been included, in, remainder of Sickness.	56
	And Funeral Benefits of £8 at death of Member, £5 Member's Wife, and £2=10/ at death of Member's Widow.	at death of
	The rate of Interest assumed in the Valuation is 3. This Interest percentage is less than that realised during the qui average rate of Interest received on your funds during that period being per cent. It is assumed that the Mortgages he Branch are "good" t that should it at any line	inquennium, the s. f. s. 14 s. Celd by the
	expedient to call in your mortgages you will back the whole of the principal sums outstan	receive

Valuation Tables. For the purpose of comparison and a basis of Valuation I have adopted the Tables deduced from the M. A. B. B. F. 1893-1897. A H. J. Area 1 Coperature These Tables are hereinafter referred to as the Standard Valle.

Sickness Experience.

An investigation has been made into the sickness experience of the Branch during the five years under observation, the results being summarized in the following Schedules, which show the Expected Cost of the Sickness Claims during the said period, according to the Tables used, and the Actual Cost.

EXPECTED AND ACTUAL COST OF SICKNESS (1910 -1914).

AGES.	EXPECTED COST.	ACTUAL COST.	ACTU	JAL.
	£	£	MORE.	LESS
			£	£
15-19				
20-24				
25-29				
30-34	8	1		7
35-39	5	4		1
40-44	19	18		1
45-49	16	4		9
50-54	17	15		2
55-59	22	34	12	
60-64	23	61	38	
65-69	//	2		9
70-74	14	40	26	
75-79				
80-				
All ages,	135	182	47	

	First 26 Weeks Sickness	Next 26 Weeks Sickness	Next Weeks Sickness	Remainder of Sickness.	Total
	£	£	£	£	£ 135
Expected cost Actual cost	127	8			182
Actual being favour-	177	2			102
able by					
Excessive by	50				47

It will be seen from the figures shown in the Schedules that the total cost of your sick claims during the five years has been £ 47 or 36 per cent. more than the expectation. I would call your attention to the excessive nature of
the claims made on the Rick I und in 1913 + 1914 + a very strict
supervision should be exercised on your sich claimants with
the object of keefing your sickness experience to within
the limits prescribed by the Valuation Tables. In accordance
with the practise of the Branch Rule 9 should be amended
so as to make it plain that a member shall not have more
than 26 weeks full + 26 weeks reduced pay during any one sickness
On an investigation being made into the Mortality experience of the Branch
during the Valuation period it was found that the number of death claims of Members

during the Valuation period it was found that the number of death claims of Members was / against an expectation as represented by the "Standard" Tables of 3

It has been assumed that all Members who have not already received the Benefit allowed under the Rules on death of Wife are, or will be married.

The Funeral Allowances are re-assured with the District Funeral Fund, which Fund is supported by periodical levies. The bakance standing to the credit of the District Funeral Fund is of a nominal character only

The cost of Management is provided for under Rule 29. During the five years the Contributions, etc., credited to the Management Fund have been sufficient to meet the expenses incurred and at Valuation date this Fund showed a credit balance of £ 56.9.3.

The cost of Medical Benefit is met from The Sich & Guneral Fa. I am informed that the cost of this benefit to members who are not insured persons under the N.I. Act, some in number, is at the rate of y/ per member per annum.

Juvenile Members assure under a temporary Scale of Contributions

+ Benefits + are not included

The membership of the Branch shows a decrease of I during the period under review, as I find that against a membership of 3/ at January 1st, 1910, the Branch had 30 Adult Benefit Members at Valuation date.

Apparently the Scheme adopted provided for the Continuance of the full contributions specified in the Rules.

The following comparison of the last and present Valuation is submitted for your consideration.

Date of	In	terest	No. of	Total	Total	Deficiency	Surplus	Worth in
Valuation	_ Used	Earned	Members	Liabilities	Assets	f.	7.	s. d.
				-	~	~	~	

Management.

Medical Aid

Membership.

as at December 31st 1914, according to the principles and data before referred to is as follows:—

VALUATION BALANCE SHEET.

Dr.				Cr.	
Tabular Values of Sickness Allowances	£	£	By Total Funds	829	£
payable throughout ife	597		Less Balance of Funds other than Sick and Funeral	56	773
Abatement for Light Sickness Cost			Value of Future Contributions applicable to Benefits	370	
cessive Sick Claims ss Remitted under	135		Less Negative Values	31	
Scheme		132	Less remitted under Scheme		401
Estimated Cost of Benefits payable under Scheme:— Cost first 3 days			Proportionate Share of Central Funeral Fund apparent according to number of members in each Local		
Benefits not payable under			Value of Suma reasoured with Central Funeral F	band	

Arrears of Interest
Deficiency \mathfrak{L}

The Valuation thus discloses a Surfelus of £ 256

The Assets working out at 25 s. 7 d. per £ of the Liabilities. The Surfelus is attributed to a favourable Sickness experience during former Valuation periods together with Good Management.

Becommendation etc.

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Less Sc.

То В

Lindly office: 62, MIDDLE ABBEY STREET.

TELEPHONE 6532 CENTRAL.

D. WILLIAMS, SON & C?

ACTUARIES,
ACCOUNTANTS & AUDITORS,
ARBITRATORS,&c.

8 Upper O Connell Lo-

4, SOUTH STREET, WINGE,
FINSBURY PAVEMENT,
LONDON, E.C.

Style of Gentlem of paper referred to

Dublin Office: 4. South Street London. E. C.
Dublin Office: 8, UPPER O'CONNEL STREET. D. WILLIAMS, SON & Co., Actuaries and Accountants, 4, SOUTH STREET, LONDON, E.C. Form A Particulars for the Valuation of the Assets and Liabilities of as at 31st December, 19 Please enter particulars of all persons whose names were on the Books of the Society, January 1, 19, and of all admitted since that date, Please enter the letter D in red ink or pencil opposite the initials of all Members who died during the five years. The number of Members on this Form, after deducting those who have left or died during the period, should correspond with the number at the end of the 5 years as stated on Form B, also with the Annual Return forwarded to the Registrar. Should your Society assure for more than one class of Sickness Benefits, kindly enter particulars of Members contributing to each class separately, and enter in the columns provided for that purpose the rate of Benefits payable according to the Class or Scale to which Members belong. *Enter M (Married), W (Widower) and those not entitled to Funeral Benefits on death of Wife S (Single). At what occupation are your Members mostly engaged. Kindly forward copy of last Valuation Report. If the Valuation was made by us it is not necessary to enclose a report. Year of *Whether Annual Net Contribu-Scale of AMOUNT PAID TO THE MEMBER AS SICK PAY DURING THE YEAR. Married or Contributions tions per annum Death or Benefits Name or Initials Year of Age at No. With-Admission Admission Single at of Member. Medical Aid Funeral Benefits Sick Death drawal. 191 191 191 191 £ s. d. £ s. d. £ s. d. £ s. d. s. d.

D. WILLIAMS, SON & Co., Actuaries and Accountants, 4, SOUTH STREET, LONDON, E.C.

No.	Name or Initials of Member.	Year of Admission	Age at Admission	Year of Death or With-	*Whether Married or Single at Present.	Annu Contribut for	ial itions	Net Co	ontribu- r annum ness and	d G	Scale of Benefi			NT PA			MEN		Sick		IE YEA		
				drawal.	Present.			£		S	ck D	eath	19 £	1.		91 s. d		91	d.	191	£	191	d.
			Tag in Street																				
		the broad	Description of the last of the																				
															. 250								
*																							
																				-			

Do Members who	joined the Soc	ciety prior to 1	913 have remi	tted to them	any portion of	of their contributions in lieu of their receiving Medical Benefit from the Voluntary side of the Society?	
If so, how much						and to how many members.	
How much per n				iety pay to i			
How many memb							
From which Fund							
Do members rece	ving Medical A	Aid pay an extr	a contribution.	, if so, how	much per annu	onum?	
Number of Rule							
Number of Rule i				s ?			
		Р	ARTICU	LARS	OF BI	BENEFITS NOW PAID BY SOCIETY.	
Rule No.		Full Si	ck Pay of	-		s. d. per week for first weeks' continuous illness	
		Reduce	ed Sick Pa	y of -		nowt	
			r Reduced		of -		
			nent Reduc			, " next " " "	
Rule No.			nt paid on o			per week during remainder of illness.	
Marc No.		Amoun				into the part of active of internet of the control	
		"	,, 1	<i>Member's</i>	Widow,	£ ,, ,, ,, Child, £	
		NUMBI	ER OF MEM	BERS.		£ s.	d.
Year Ending.	At beginning of year.	Admitted.	Died.	Left.	At End of year.	Total Capital, December 31, 191	
						Cash in Post Office Savings Bank	
31 Dec. 191						Other Investments to be specified separately: %	
,, 191						., ,, ,, ,, %	
,, 191						,, ,, ,, %	
,, 191						Cash in hands of Treasurer	
,, 191						Arrears of Contributions to Sick and Funeral Fund	E. 11
Total						,, ,, Interest ,, ,,	077
						77-4-1	
	m					Total	1.
NOTE. —	The number of membership	members show entered on the	wn above shoul e Annual Retu	ld agree with	n the		*

Particulars for the Valuation of

TOTAL AMOUNT RECEIVED ON ACCOUNT OF

Year ending.	Total Funds at End of Year	Amour	nt Rec Intere		S	ick Fun	d.		neral l	Fund.	TIONS Medic	ΓΟ al Aid	Fund.	Man	agemen	t Fund	(to be	Levies e specif	fied).	Ho Subs	onorary	15.	Oth to 1	er Rec	eipts ified.
	£	£	S.	d.	£	S.	d.	£	S.	d.	£	S,	d.	£	S,	d	£	S,	d.	£	S,	d.	· £	S,	d.
31 Dec., 191																									
,, 191																									
,, 191																									
,, 191																									
,, 191																									
TOTAL				,																					
								+1																	

TOTAL AMOUNT PAID ON ACCOUNT OF

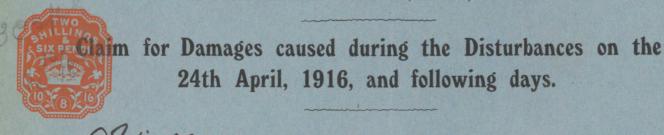
Vear						SI	CKNESS	BEN	EFITS	5,					SUMS AT D	EATH	Г.			Medic	al	Other 1	Pavmen	ts	N	Ianage	ment
Year ending	F	ull Pay	7.	Re	Pay.	l	Red	Further duced H	Pay.	R	Permaned l	ent Pay.	Members.	No.	Members' Wives,	No.	Members' Children.	No.		Aid.		Other I to be sp	pecified.			Expens	ses,
	£	s.	d.	£	S.	d.	£	S.	d.	£	S.	d.	£		£		£		£	S.	d	£	s.	d.	£	S.	d.
31 Dec., 191																											
												1															
,, 191																											
,, 191																											
" 191																											
" 191																											
TOTAL																											

Kindly enter the letters "M B" against the particulars of members receiving Medical Benefit from the Society on the accompanying form "A."

D. WILLIAMS, SON & Co., Actuaries, etc., 4, South Street, London, E.C.

Property Losses (Ireland) Committee, 1916.

51 ST. STEPHEN'S GREEN, EAST, DUBLIN.



Secretary of the Committee, 51 St. Steph n's Green, East, Dublin.

I Sthill aires probaty (D. Williams Son & Co) now residing	
at 4 South Street, Finsbury in the City of London	
do hereby solemnly and sincerely declare that on or about the 24th day of April	
1916, damage was done to the undermentioned Property, namely: _* Furniture &	*State
papers in office situate 8 Upper O'Connell Street, Dublin	situation of property damaged.
and such damage was occasioned to the best of my belief by** fire caused	** Here state cause of damage.
directly through riots or rebellion	
And We further declare that the Property and Articles specified on the other side were so destroyed or damaged; that the Cost Price of same was as shown in each case; that at the time of the destruction or damage they were respectively of the Values specified under the head "Value of Property at time of Destruction or Damage"; and that, in consequence of such destruction or damage, claim is hereby made for the sums specified under the head "Amount Claimed"; that the Claim is made by me us owners of articles & documets for; and that no person is interested in	†Insert "Owner," "Lessee,"
the said property except; ourselves	"Mortgagee," as the case may be.
and that it is not insured by me us or any other person, § except as follows, namely:— Welsh Insurance Company, Policy No. 6/53, Amount £ 100	i Insert "myself," or "ourselves," and the names of Mortgagers, Mortgages, Lessons, Lessees, or joint owners (if any). Strike out the words following if the property is not insured,
,,, ,, £	
And We wirtue of the provisions of the Statutory Declarations Act, 1835. Made and subscribed the Main day of	9,
Eustern Rous in the said City, County,	tome
Signature Claimant A William before me, a Justice of the Peace for the said	of
Note—This Claim is to be furnished in duplicate, and should be accompanied by the Policies of Fire Insurance and the last receipt in each case or certified copies of same. When completed it is to be torwarded to the	+

PARTICULARS OF THE CLAIM.

(TO BE GIVEN IN DETAIL.)

DESCRIPTION OF PROPERTY DESTROYED OR DAMAGED.	Cost Price.			Value of Property at time of Destruction or Damage.			Value of Salvage.			Amount Claimea		
	£	e. d.		£		d.	£	8.	d.	£	3.	d.
Oak roll Top desk				9	9	-				9	9	-
Axminster Carpet				3	-	-				3		
6 Bentwood Arm Chairs (upholster	ced											
in red morocco leather)		nce		4	10					4	10	_
1 Oak Arm chair with leather sea	t	sturban		1	5					1	5	_
Letter press on stand		1		2	10	_				2	10	-
Brass name plates		n d		1		_				1	_	_
Umbrella Stand & hat & coat rack	2 1	ed i		1	1_	-				i		500
book case shelving & pigeon hole	S			2	5	- :				2	5	
Coal scuttle & fender		destroy		1	-					1		-
Stationery Stand (large)		성		Ŧ	15	_					15	
Waste paper basket		p.o			2						2	
Wire blinds (2)		ccount		2	1.0					2	To	
Writing paper & stationery		BCCC									TO SECOND	
business books, Annual Reports	e .	and									,	
original copies of actuarial	17 19 19 19				75.1						11 ,1	
Valuation Reports relating to the	90	receipt		18_	-					18	-	
last quinquennial valuation of	the	re										
Irish National Benefit Society.		-										
			4	17	6	-				47	6	
								200				
16	10	7				9						
from	IN	Te	0		es	0	2					
Michael Sold Sold Sold Sold Sold Sold Sold Sol	11		0	7	a	200						
/ 1	"		7				/					
									7 . 513			
Carried forward,												
Anakasa a haraya - marka					1, (-	- 3/10	la t	ben	
was and not be about the desired to the second					11							

1672

Property Losses (Ireland) Committee, 1916.

51 ST. STEPHEN'S GREEN, EAST, DUBLIN.

Claim for Damages caused during the Disturbances on the 24th April, 1916, and following days.

I S7 Wellais fraching as (D. Williams Son & Co) now residing	
at .4 South Street, Finsbury in the City of London	
do hereby solemnly and sincerely declare that on or about the 24th day of April	
1916, damage was done to the undermentioned Property, namely:—* Furniture &	* State situation of property damaged.
papers in office situate 8 Upper O'Connell Street, Dublin	· ·
and such damage was occasioned to the best of my belief by** fire caused	** Here state cause of damage,
directly through riots or rebellion	
And We further declare that the Property and Articles specified on the other side were so destroyed or damaged; that the Cost Price of same was as shown in each case; that at the time of the destruction or damage they were respectively of the Values specified under the head "Value of Property at time of Destruction or Damage"; and that, in consequence of such destruction or damage, claim is hereby made for the sums specified under the head "Amount Claimed"; that the Claim is made by me	
ast owners of articles & documents for and that no person is interested in	† Insert "Owner," "Lessee,"
the said property except; ourselves	"Mortgagee," as the case may be.
the said property except;	! Insert "myself," or "ourselves,"
and that it is not insured by me us or any other person, § except as follows, namely:— Welsh Insurance Company, Policy No. 6/53, Amount £ 100	and the names of Mortgagors, Mortgages, Lessors, Lesses, or joint owners (if any). Strike out the words following if the property is
,, ,, £	not insured.
ϵ	
And We wirtue of the provisions of the Statutory Declarations Act, 1835.	
Made and subscribed the Muith day of	
a Rugger for 1916 at Smite	France.
Eustru Road in the said City, County,	
before me, a Justice of the Peace for the said	
City County.	a
Signature of Claimants Fractions as Thelemy of Mallerer	· fn
Note—This Claim is to be furnished in duplicate, and should be accompanied by the Policies of Fire Insurance	

PARTICULARS OF THE CLAIM.

(TO BE GIVEN IN DETAIL.)

							1		
DESCRIPTION OF PROPERTY DESTROYED	Cost Price.	Value of Property at time of Destruction or Damage. £ s d.			Value of	Salvage.	Amount Claimea		
OR DAMAGED.	£ s. d.				£	s. d.			
Oak roll Top desk		9	9				9	9 .	
Axminster Carpet		3					3		
6. Bentwood Arm chairs (upholster	be be								
in red morocco leather)	ed garanta	4	10				4	10 .	
1 Oak Arm chair with leather se	at P	1	5				1	5 .	
Letter press on stand		2	10				2	10 .	
	*1	1					1		
Brass name plates Umbrella Stand & hat & coat rack	o Ao	1					1		
book case shelving & pigeon holes	77	2	5				2		
Coal scuttle & fender	9		3					5 .	
in although	1000	1					1		
Stationery Stand (large)	1	•	15					15 .	
Waste paper basket	noe		2	•				2 .	
Wire blinds (2)	8 9 9	2	10				2	10 .	
Writing paper & stationery	and								
business books, Annual Reports &									
original copies of Actuarial	roceipt								
Valuation Reports relating to the		18		•			18		
last quinquennial valuation of the	ne H								
Irish National Foresters Benefit									
Society.		477	6				4 17		
		47	6				47	6 .	
					7				
	N		-						
fired	Dece	to of	· —						
110	1	00			2				
YK.	Ola	va	40)-6	le	9			
						/			
Carried forward,									
Agencia I all passibility and a second									