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1672

S. F. Williams

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

REPORTED ON BY COMMITTEE

8 DEC. 1916

Insurance Policy
and Last-Receipt Retd 12/26/17

PROPERTY LOSSES (IRELAND) COMMITTEE, 1916.

Inspector's Report.

Claim No. 1672

Name of Claimant S. J. Williams practising as D. Williams, Son & Co. Occupation Actuaries Accountants

Situation of Property 8 Upper Sackville St.

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 Furniture	£29. 6. 0	£100.		£22. 0. 0		
Stationery Reports etc	18. 0. 0			5. 0. 0		
TOTALS, £	47. 6. 0			27. 0. 0		

Interests in the buildings

See attached Report

to knowles.

Award of Committee: Contents £27 6/6

Do. Buildings

REPORTED ON BY COMMITTEE

TELEPHONE 3757.

,INSPECTOR'S REPORT.

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 ~~and 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.

L. J. Moulden

Encl.

1672.

GERALD BYRNE & CO
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.

17 Lower Ormond Quay,

Dublin. 30th Nov. 1916

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

Claim sent to J. Knowles
12/9/16.

Refer to Mr Knowles.

£36.
1/12/16.

Re/ Williams Son & Co.

MJL
1/12/16

Dear Sir,

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

They state they are unable to inform us as to the cost of the paper which was purchased in England from their then contractor Mr A. R. Sutton. We enclose 3 sheets which are similar in texture and form to that purchased. Mr 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 number of forms will be well over £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 Quinquennial Valuation of the Irish Branches of the Irish National Foresters and as they were the only copies in their possession they shall be unable to refer to the Documents

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

17 Lower Ormond Quay,
Dublin. 30th Nov. 1916

2.

when preparing the Valuations of the Irish Branches now about to be made. In order to get copies 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 nature 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 preceding Valuation. At the present time the loss of the Valuation reports are worth much more than the amount of the Claim

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 Clients London Establishment and were referred to by them in correspondence with Clients in actuarial matters.

Should you require any further information we will be

GERALD BYRNE & CO
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GERALD BYRNE,
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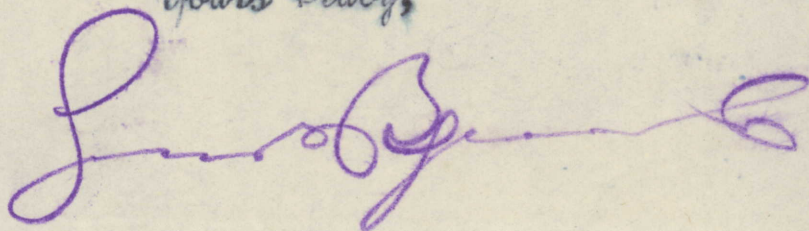
Telegraphic: "CRIME, DUBLIN."
Telephone No 475, DUBLIN.
" " 19, KINGSTOWN.

*17 Lower Ormond Quay,
Dublin.* 191

3.

only too happy to supply same if in our power

Yours truly,



To the Committee of Management of _____

District _____

held at _____ in the County of _____

GENTLEMEN,

Pursuant to instructions, I have completed a Valuation of the Assets and Liabilities of your *Branch*, as at Dec. 31st *1914*, from particulars supplied by your Secretary, and filled up the Abstract of Valuation required by the Chief Registrar.

Benefits provided.

The *Branch* provides a Sickness Benefit of— Tabular Values.

s.	d.		£
10	0	per week during the first 26 weeks of Sickness.	541
5	0	" " " " next 26 "	56

I am informed, that it is not the practice of the Branch to grant any further Sick Benefit during the further prolongation of "Sickness" & consequently that liability has not been included, in " remainder of Sickness.

And Funeral Benefits of £8 at death of Member, £5 at death of Member's Wife, and £2-10/- at death of Member's Widow.

Interest.

The rate of Interest assumed in the Valuation is 3 per cent. This Interest percentage is *less* than that realised during the quinquennium, the average rate of Interest received on your funds during that period being £3 : 14 s. per cent. *It is assumed that the Mortgages held by the Branch are "good" & that should it at any time be found expedient to call in your mortgages you will receive back the whole of the principal sums outstanding.*

Valuation Tables.

For the purpose of comparison and a basis of Valuation I have adopted the Tables deduced from the *M. H. B. C. F. 1893-1897* & *H. J. Area's Experience*. These Tables are hereinafter referred to as the *Standard Table*.

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).

SCHEDULE I.

AGES.	EXPECTED COST. £	ACTUAL COST. £	ACTUAL.	
			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	7		9
50-54	17	15		2
55-59	22	34	12	
60-64	23	61	38	
65-69	11	2		9
70-74	14	40	26	
75-79				
80-				
All ages.	135	182	47	

A Valuation Balance Sheet showing the financial position of the *Branch* as at December 31st 1914, according to the principles and data before referred to is as follows:—

VALUATION BALANCE SHEET.

Dr.

Cr.

Dr.		Cr.	
£	£	£	£
To Tabular Values of Sickness Allowances payable throughout life	597	By Total Funds	829
Less Abatement for Light Sickness Cost		Less Balance of Funds other than Sick and Funeral ...	56
Amount Reserved to meet Excessive Sick Claims	135	Value of Future Contributions applicable to Benefits	370
Less Remitted under Scheme	132	Less Negative Values	31
		Less remitted under Scheme	401
To Estimated Cost of Benefits payable under Scheme:—		Proportionate Share of Central Funeral Fund apportioned according to number of members in each Lodge ... }	
Cost first 3 days		Value of Sums reassured with Central Funeral Fund ...	
Benefits not payable under Section II N.I. Act		Proportionate share of Central Funeral Fund Surplus ...	
Extra Temporary Benefits to Members aged under 21.		Arrears of Interest	
To Present Value of Sums at death of Members	125	Arrears of Contributions to Sick and Funeral Fund (as per return made by Secretary)	
Do. do. Wives	42		
Do. do. Widows	19		
„ Value of Contributions for Re-assurances			
Proportionate share of Deficiency in Central Fund			
„ Reserved for Medical Aid Cost to Members			
SURPLUS	256	DEFICIENCY	
TOTAL £	1174	TOTAL £	1174

The Valuation thus discloses a *Surplus* of £ 256

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

Recommendations etc.

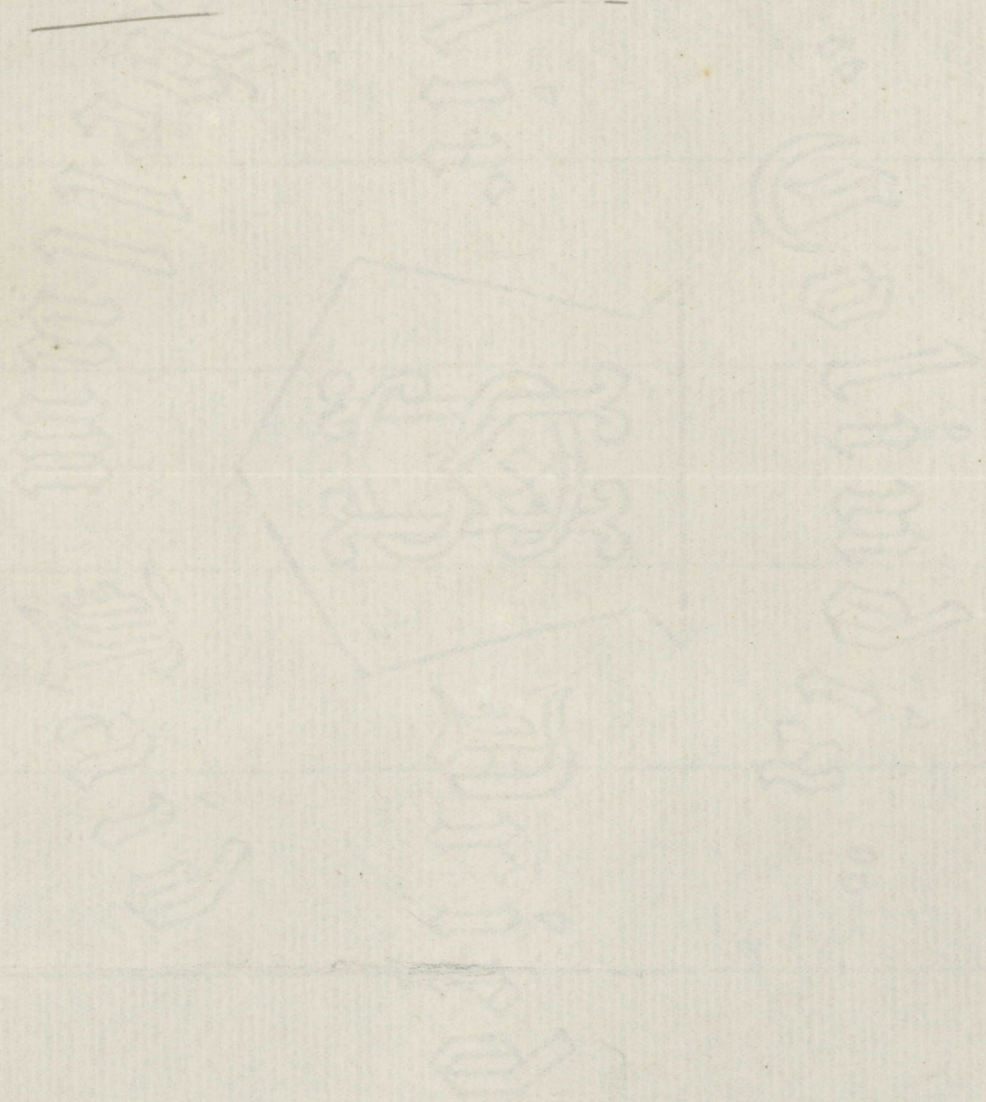
TELEPHONE 6532 CENTRAL.

London *H. Lamb St. - E.C.*
DUBLIN OFFICE:- 62, MIDDLE ABBEY STREET.

D. WILLIAMS, SON & CO
ACTUARIES,
ACCOUNTANTS & AUDITORS,
ARBITRATORS, &c.

8 Upper O'Connell St -
4, SOUTH STREET, *Dublin*
FINSBURY PAVEMENT,
LONDON, E.C.

Style & Text of paper referred to



Do Members who joined the Society prior to 1913 have remitted to them any portion of their contributions in lieu of their receiving Medical Benefit from the Voluntary side of the Society ?

If so, how much per member per annum is returned ? and to how many members.

How much per non-insured member per annum does the Society pay to its Medical Attendant ?

How many members are entitled to receive Medical benefit from the Society on the Voluntary Side ?

From which Fund is Medical benefit cost met ?

Do members receiving Medical Aid pay an extra contribution, if so, how much per annum ?

Number of Rule Fixing the Cost of Medical aid ?

Number of Rule fixing the Management Contribution or levies ?

PARTICULARS OF BENEFITS NOW PAID BY SOCIETY.

Rule No.	Full Sick Pay of - - -	s.	d.	per week for first	weeks' continuous illness
	Reduced Sick Pay of - - -			" " next	" " "
	Further Reduced Sick Pay of - - -			" " next	" " "
	Permanent Reduced Sick Pay of - - -			per week during remainder of illness.	
Rule No.	Amount paid on death of Member, £			Amount paid on death of Member's Wife, £	
	" " Member's Widow, £			" " "	Child, £

Year Ending.	NUMBER OF MEMBERS					Total Capital, December 31, 191	£	s.	d.
	At beginning of year.	Admitted.	Died.	Left.	At End of year.				
31 Dec. 191						Cash in Post Office Savings Bank			
" 191						Other Investments to be specified separately : - %			
" 191						" " " " %			
" 191						" " " " %			
" 191						Cash in hands of Treasurer			
" 191						Arrears of Contributions to Sick and Funeral Fund			
Total ...						" " Interest " "			
						Total			

NOTE.—The number of members shown above should agree with the membership entered on the Annual Returns.

Please send herewith a Copy of your Rules, Balance Sheets for the last Five Years, copies of Annual Returns, and a copy of Scheme under Section 72 adopted by the Society.

Particulars for the Valuation of

TOTAL AMOUNT RECEIVED ON ACCOUNT OF

Year ending.	Total Funds at End of Year.	Amount Received as Interest	CONTRIBUTIONS TO												Levies (to be specified).	Honorary Subscriptions.	Other Receipts to be specified.			
			Sick Fund.			Funeral Fund.			Medical Aid Fund.			Management Fund								
	£	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	
31 Dec., 191																				
" 191																				
" 191																				
" 191																				
" 191																				
TOTAL ...																				

TOTAL AMOUNT PAID ON ACCOUNT OF

Year ending	SICKNESS BENEFITS.												SUMS AT DEATH.						Medical Aid.	Other Payments to be specified.	Management Expenses.						
	Full Pay.			Reduced Pay.			Further Reduced Pay.			Permanent Reduced Pay.			Members.	No.	Members' Wives.	No.	Members' Children.	No.									
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
31 Dec., 191																											
" 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.
8 Upper O'Connell, Dublin.

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 *S. Williams* *practising as* *D. Williams Son & Co.* now residing
at *4 South Street, Finsbury* in the City of *London*
County 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 &*
papers in office situate 8 Upper O'Connell Street, Dublin

* State situation of property damaged.

and such damage was occasioned to the best of ^{my} _{our} belief by** *fire caused*
directly through riots or rebellion

** Here state cause of damage.

And ^I _{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} as† *owners of articles & documents for;* and that no person is interested in the said property except‡ *ourselves*

† Insert "Owner," "Lessee," or "Mortgagee," as the case may be.

and that it is not insured by ^{me} _{us} or any other person, § except as follows, namely:—

† Insert "myself," or "ourselves," and the names of Mortgagees, Lessors, Lessees, or joint owners (if any).

Welsh Insurance Company, Policy No. *653*, Amount £ *100*
" " " " £
" " " " £

§ Strike out the words following if the property is not insured.

And ^I _{We} make this solemn Declaration conscientiously believing the same to be true, and by virtue of the provisions of the Statutory Declarations Act, 1835.

Made and subscribed the *twisk* day of *August* 1916, at *Unity Home*
Easton Road in the said City,
County,

before me, a Justice of the Peace for the said
City
County.

Signature of Claimant } *S. Williams*
of Claimants } *practising as*
D. Williams Son & Co.

R. Williams JP for
the County of Middlesex

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 forwarded to the Secretary of the Committee, 51 St. Stephen's Green, East, Dublin.

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 Claimed		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
	Oak roll Top desk Axminster Carpet 6 Bentwood Arm Chairs (upholstered in red morocco leather) 1 Oak Arm chair with leather seat Letter press on stand Brass name plates Umbrella Stand & hat & coat rack book case shelving & pigeon holes Coal scuttle & fender Stationery Stand (large) Waste paper basket Wire blinds (2) Writing paper & stationery business books, Annual Reports & original copies of actuarial Valuation Reports relating to the last quinquennial valuation of the Irish National Benefit Society.	receipt and account book destroyed in disturbance.			9	9	-	9	9	-	9	9
				3	-	-	3	-	-	3	-	-
				4	10	-	4	10	-	4	10	-
				1	5	-	1	5	-	1	5	-
				2	10	-	2	10	-	2	10	-
				1	-	-	1	-	-	1	-	-
				1	-	-	1	-	-	1	-	-
				2	5	-	2	5	-	2	5	-
				1	-	-	1	-	-	1	-	-
				-	15	-	-	15	-	-	15	-
				-	2	-	-	2	-	-	2	-
				2	10	-	2	10	-	2	10	-
				18	-	-	18	-	-	18	-	-
				47	6	-	47	6	-	47	6	-

Frank Byrnes Esq
 Solicitor
 72, Market Street

Carried forward,

1672
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 S F Williams practising as (D. Williams Son & Co) now residing
We at 4 South Street, Finsbury in the City of London
County 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 &
papers in office situate 8 Upper O'Connell Street, Dublin
and such damage was occasioned to the best of ^{my}our belief by** fire caused
directly through riots or rebellion

* State situation of property damaged.

** Here state cause of damage.

And ^IWe 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 as† owners of articles & documents for and that no person is interested in the said property except‡ ourselves

† Insert "Owner," "Lessee," or "Mortgagee," as the case may be.

‡ Insert "myself," or "ourselves," and the names of Mortgagees, Lessors, Lessees, or joint owners (if any).

and that it is not insured by ^{me}us or any other person, § except as follows, namely:—

Welsh Insurance Company, Policy No. 6153, Amount £ 100

§ Strike out the words following if the property is not insured.

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

Made and subscribed the twentieth day of

August 1916, at Unity House
Custom Road in the said City,
County,

before me, a Justice of the Peace for the said

City
County.

Signature of Claimant } S F Williams
of Claimants } practising as
 } D. Williams Son & Co

S F Williams & Co for
the County of Middlesex

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 forwarded to the Secretary of the Committee, 51 St. Stephen's Green, East, Dublin.

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 Claimed		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Oak roll Top desk				9	9	.				9	9	.
Axminster Carpet				3						3		
6. Bentwood Arm chairs (upholstered in red morocco leather)				4	10	.				4	10	.
1 Oak Arm chair with leather seat				1	5	.				1	5	.
Letter press on stand				2	10	.				2	10	.
Brass name plates				1						1		
Umbrella Stand & hat & coat rack				1						1		
book case shelving & pigeon holes				2	5	.				2	5	.
Coal scuttle & fender				1						1		
Stationery Stand (large)					15	.					15	.
Waste paper basket					2	.					2	.
Wire blinds (2)				2	10	.				2	10	.
Writing paper & stationery												
business books, Annual Reports & original copies of Actuarial Valuation Reports relating to the last quinquennial valuation of the Irish National Foresters Benefit Society.				18						18		
				47	6	.				47	6	.

receipt and account book destroyed in disturbance.

James Byrne Esq
Solicitor
J. H. Russell Esq

Carried forward,