

2495.  
26. July 1854  
Chas Dickens  
Guild of Literature  
rwb



And Stephen H.  
of the Guild of  
Literature  
London

91.

Villa du Camp de droite, Doulogne.

Wednesday next Sixth July 1854

Dear Sir

I write to you (from a little  
cottage I have here on the top of a heery hill)  
to beg the favor of your allowing me to call  
your attention to the accompanying prospectus  
of the Guild, now incorporated by act of  
Parliament, and regular at work. Since I  
forwarded to you the first rough draught  
of the Institution, its scheme has been  
matured, and very positive details of  
principles established. If you will be so

6/6

kind as to read the short address with which  
the pamphlet opens, you will see exactly why  
the prospective Foundation is not yet made a  
subject of detail. You remarked upon this  
circumstance when I last had the pleasure  
of communicating with you, and I am  
naturally anxious to present to you, this year, the  
real purpose and object with which detail  
on that head is at present avoided.

I am always Dear Sir

Yours faithfully

and much obliged

Charles Dickens

Colonel The Hon. C. D. Shipps.

[ROUGH PROOF—CONFIDENTIAL.

GUILD  
OF  
LITERATURE AND ART.

*Enclosure*

*26 Sept 54*

# Guild of Literature and Art.

PRESIDENT—Sir Edward Bulwer Lytton, Bart., M.P.

VICE-PRESIDENT—Mr. Charles Dickens.

TRUSTEES OF THE GUILD INSTITUTION FUND—His Grace the Duke of Devonshire, K.G., and Professor John Wilson.

TRUSTEES OF THE ASSURANCE PROVIDENT AUGMENTATION FUND—The Right Honourable Earl Granville, and Professor Owen, F.R.S.

TRUSTEES OF THE PROVIDENT SICKNESS FUND—Sir Charles Eastlake, President of the Royal Academy of Arts, and Sir William Hamilton.

TREASURER—Mr. Charles Knight.

AUDITORS—Mr. George Clowes, and Sir Alexander Duff Gordon, Bart.

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HONORARY SECRETARY—Mr. William Henry Wills.

HONORARY SOLICITOR—Mr. Frederic Ouvry, F.S.A.

BANKERS—Messrs. Coutts and Co., Strand.

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NOTE.—The President and other Officers of THE GUILD (except the Actuary and Solicitor) are constituted by the Rules, Members of the Council *ex officio*.

OFFICES—WELLINGTON CHAMBERS, 10, LANCASTER PLACE, STRAND.

## DONORS AND SUBSCRIBERS.

HER MAJESTY THE QUEEN AND HIS ROYAL HIGHNESS  
PRINCE ALBERT, £150.

	£	s.	d.		£	s.	d.
Acting and publishing copyright of the comedy, "Not So Bad As We Seem," presented to the Society by its au- thor, Sir Edward Bulwer Lytton, and which pro- duced .....	550	0	0	J. Adshead, Jun. Esq., Manchester ( <i>an.</i> )	1	1	0
Amateurs of the GUILD OF LITERATURE AND ART; the pro- ceeds of their per- formances of the comedy of "Not So Bad As We Seem," written by Sir Ed- ward Bulwer Lyt- ton, and the farce of Mr. "Night- ingale's Diary;" written by Mr. C. Dickens and Mr. Mark Lemon..	3065	11	11	E. Buckley, Esq., Man- chester ( <i>an.</i> )	2	2	0
M. Allan, Esq., Man- chester .....	5	0	0	Ditto ditto ( <i>don.</i> )	3	10	0
G. Arkle, Esq., Liver- pool .....	3	3	0	E. T. Bellhouse, Esq., Manchester ( <i>an.</i> )	1	1	0
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				Mr. T. Eeles .....	2	2	0
				Sir Charles Eastlake..	5	5	0
				Robert Ferguson, Esq., Carlisle ( <i>an.</i> )	1	1	0
				Thos. Fairbairn, Esq., Manchester ( <i>an.</i> )	2	2	0
				J. W. Gilbert, Esq. ..	10	10	0
				The Hon. W. B. Grey	5	0	0
				Lady Grey .....	5	0	0
				G. T. Gollop, Esq., Berminster .....	5	0	0
				Henry Hallam, Esq. . .	5	0	0
				G. M. Hicks, Esq. ..	5	0	0
				Henry Howe, Esq. ..	5	5	0
				Messrs. Hinks & Wells, Birming- ham .....	2	2	0

£	s.	d.		£	s.	d.
			J. C. Harter, Esq., Manchester ( <i>an.</i> )	2	2	0
			Oliver Heywood, Esq., Manchester ( <i>an.</i> )			
			Dr. J. W. Hudson, Manchester ( <i>an.</i> )	1	1	0
			Mr. Thomas Johnson, Manchester.....	6	6	0
			John Kenyon, Esq. ...	5	0	0
			Lieut.-Gen. Sir Edwd. Kerrison, K.C.B., M.P., and Lady Kerrison .....	10	0	0
			Sir Fitzroy and Lady Kelly.....	5	0	0
			E. R. Langworthy, Esq., Manchester	3	17	0
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			Nicholas Mitchell, Esq.	1	1	0
			Horace Mayhew, Esq.	1	1	0
			Charles Moxon, Esq. ( <i>an.</i> ) .....	1	0	0
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			J. Barnes, Esq., the Mayor of Man- chester .....	20	0	0
			John Mayson, Esq., Manchester .....	2	2	0
			Ditto ( <i>an.</i> ) .....	1	1	0
			John Noble, Esq. ....	10	10	0
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			Samuel Rogers, Esq. .	5	0	0
			Francis Robinson, Esq., Manchester ( <i>an.</i> ) .....	1	1	0
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			F. B. Sharp, Esq., Manchester ( <i>an.</i> )	1	1	0
			Salis Schwabe, Esq., Manchester ( <i>an.</i> )	2	2	0
			George Tomline, Esq.	100	0	0
			G. M. Tracy, Esq. ...	2	0	0
			Edmund Tootal, Esq., Manchester ( <i>an.</i> )	2	2	0
			The Dowager Countess of Westmoreland	5	0	0
			The Hon. R. Watson, Rockingham Cstl.	10	0	0
			"A Well-Wisher," by Mr. Dudley Cos- tello .....	2	2	0
			"A Gentleman," by Mr. Mitchell ....	2	2	0

*Subscriptions and Donations are received by the TREASURER,  
and by the HONORARY SECRETARY at the Office of the GUILD OF  
LITERATURE AND ART, 10, Lancaster Place, and by its Bankers,  
Messrs. COUTTS and Co., Strand.*

## ADDRESS.

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THE Council of the GUILD OF LITERATURE AND ART submit the following pages to their brethren and to the public, in the confidence that the objects they have in view will be respected, and that the means by which it is sought to attain them will be at once justly and generously examined.

The objects of the Society are these:—To encourage Life and Annuity Assurance among its members on more favourable terms than such insurers could obtain without its aid; to assist its members in temporary distress to pay their premiums when they become due; to establish a Provident Sickness Fund; to endow an Institution which shall have at its disposal certain residences and annuities, to which only members (and, as to annuities, only the widows of members) shall be eligible to be elected; which shall not be an Institution of an eleemosynary character, but with which some popular service shall be associated, and from which the public shall derive educational advantages.

The Council, having these ends in view, have endea-

voured to make the Rules and Tables so plain as that they shall express themselves. They have been framed with a careful desire to combine the experience of the best existing Institutions, and to avoid all hazardous enterprise, however promising. In adhering to the original intention of by no means erecting the Guild into a new and separate Life Assurance Office, the Council have been confirmed by the best practical advice.

It is hoped that the eligibility of members is defined in terms not inconsistent with the comprehensive spirit of the Arts; and also that, in the division of the Society's Funds, and the *prospective* establishment of the Guild Institution, it will be seen that the Association is content to pursue its highest object through a course of steady and patient usefulness.

The merits of such a scheme as that which is now propounded, can only be tested by a calm inquiry into the soundness of its details, and the good results that may come of them. Forbearing to appeal to the feelings either of their own order or of the public, the Council submit the result of their best consideration to both.

10, LANCASTER PLACE,  
October 10, 1853.



## RULES.

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### I.—NAME.

It having been determined to establish a society under the 48th section of the act of Parliament entitled, An Act to Consolidate and Amend the Laws relating to Friendly Societies (13 and 14 Victoria cap. 115),

1. It has been also determined that the Association shall be called The Guild of Literature and Art.

### II.—PLACE OF BUSINESS.

2. That the business of the society shall be conducted, for the present, at Wellington Chambers, No. 10, Lancaster Place, Strand, in the County of Middlesex.

### III.—MEMBERS.

3. That the members of the society shall consist of elected members and honorary members.

4. *Elected Members.*—Candidates for election into the society must be followers of literature as a profession; that is to say, writers of either sex, of books not being translations, (translations from the ancient and Eastern languages excepted), and writers in periodicals. Also writers of dramatic and other theatrical pieces, not being translations or adaptations from any foreign language. The right of exclusion in any individual case is reserved to the council; but, if exercised, the reason for its exercise shall be expressly

stated in the minutes of the day. Also, followers of Art as a profession ; that is to say, exhibitors of either sex, of works of original design in painting or sculpture, or architecture at any public exhibition in the United Kingdom ; designers of approved merit for engravers, and engravers. The right of exclusion in any individual case is reserved to the council ; but, if exercised, the reason of its exercise shall be expressly stated in the minutes of the day. It is imperative that candidates included in these definitions, unless assured in other offices before Christmas, 1853, shall effect assurances through this society in one or other of the three classes enumerated. In the event of candidates being so assured elsewhere, they must subscribe to The Guild Provident Sickness Fund.

The minimum of assurance to qualify a candidate for election is fixed at £100. Members not assured through this society shall produce their receipts of premiums paid, whenever called upon by the council to do so. All members allowing their policies to lapse from non-payment of premiums, shall forfeit by such failure all claim to the benefits of the society, and shall cease to be members of it. The names of persons applying to become members to this society with a reference to at least one member of the Guild, shall be entered in a candidates' book at least one month before the council proceed to election.

Each candidate is required to pay, on being elected, an entrance fee of two guineas.

5. *Honorary Members* shall consist of subscribers of not less than one guinea annually, and of donors of not less than ten guineas to the object of the society, without being participators in any of the pecuniary benefits it offers to elected members. They will, however, have the privilege of attending an annual meeting of the members of the Guild for the purpose of receiving a report of the year's proceedings. Each honorary member will be further entitled to a free admission to any lectures or meetings for popular instruction that may take place under the direction of the Institution. Under the same conditions physicians not being subscribers or donors, whose gratuitous advice and assistance may be

granted in connexion with the Sickness Provident Fund, may also be appointed honorary members.

#### IV.—OBJECTS.

6. That the Society shall carry out three objects ; Firstly, Life and Annuity Assurance ; Secondly, Provision for its Elected Members during Sickness ; Thirdly, The Endowment of an Institution to be called “ The Guild Institution.”

7. *Assurance.*—The Society will obtain Assurances on Lives, Assurances for securing deferred Annuities, and Assurances for Endowments at all ages, according to tables hereunto annexed (pp. 16, 17, and 18). Although all proposals for assurance in connexion with the Guild will be submitted to its secretary ; and although all premiums will be paid through him ; the Society itself will not assure Lives, Deferred Annuities, or Endowments ; but will confide the whole management and responsibility of those branches of its business to The National Provident Institution, as a mutual Assurance Office, the profits of which are divided among the Assurers. Upon such assurances the Guild will receive a commission of five per cent., without any cost to the Assurer ; who could not, it is to be understood, obtain such allowance for himself or herself. This item of receipt will be carried to the credit of the Society, and a form a part of the general fund to be appropriated as hereafter-mentioned.

8. *The Guild Provident Sickness Fund.*—The Society will receive payments from elected members, according to tables hereunto annexed (page 19), for provision in sickness, the ratio of such provision to be governed by the condition of this special fund at the time an invalided member may apply to receive it : no such member to be entitled to draw from the fund until he has subscribed to it two years ; unless the sickness on account of which the claim is made shall have arisen from accident.

9. *The Guild Institution.*—The Society will at a future time, hereinafter specified, establish and endow an Institution, having at its disposal annuities to which only members

(and as to annuities only, the widows of members) shall be admissible; of which the object will be to associate an honourable rest from arduous labours with the discharge of congenial duties in connexion with popular instruction. It will also erect a limited number of free residences, on land to be presented for this purpose by the President of the Guild, and which will be occupied by the male annuitants elected on this foundation.

#### V.—FUNDS.

10. That the Society's fund,\* derivable from invested capital, from future donations and subscriptions, from members' fees, from per centages on Life Policies, from Bequests, or from any other source, except contributions to the sickness fund, be divided into two equal portions, the first to be called The Assurance and Provident Augmentation Fund; the second to be called the Guild Institution Fund, subject to the exceptional condition to be stated.

11. *The Assurance and Provident Augmentation Fund.*—The first moiety of the Society's Funds shall be appropriated to three objects; Firstly, to render temporary assistance to members by way of loan without interest, towards the payment of their premiums of assurance when they themselves shall be proved to be unable to meet those demands.

Secondly, to aid payments similarly, to The Provident Sickness Fund.

Thirdly, to allot once in every seven years all the Society's residuary profits under these heads, in augmentation of the several advantages originally proposed to be secured by the tables of premiums.

12. *Provident Sickness Fund.*—That the fund specially formed as a provision in case of sickness be kept distinct from the other funds of the Society and be self-supporting. That it be disbursed when claimed upon in such proportions (based upon the table set forth in page 19) as its condition will, at the time the claim is made, prudently warrant; such allowance always being subject to increase out of the Augmentation Fund.

\* See balance-sheet, page 15.

13. *The Guild Institution Fund.*—The second moiety of the gross funds of the Society shall be carried for accumulation during the term of seven years (subject to the exceptional condition to be presently stated) to the credit of the Guild Institution proposed to be established as aforesaid. At the expiration of the seven years it shall be left to the discretion of the council for the time being, to continue or to vary these dispositions of the Society's funds; the power of the council to act upon this discretion being restrained within the objects already set forth in section IV.

14. *Exceptional Condition.*—But if at any earlier period than seven years, the fund invested to the separate credit of the Guild Institution shall have attained the amount of four thousand pounds, then it shall become the duty of the council for the time being immediately to apply the interest of that sum to the purposes of the said Guild Institution; and also to reconsider the aforesaid proportionate dispositions and investment of the Society's fund; always subject to their being restrained within the limits defined in section IV.

#### VI.—ADMINISTRATIVE BODY.

15. That the management of the Society's affairs be confided to a council consisting of not fewer than ten, nor more than twenty elected members; one half of whom shall be literary men, and one half artists. To whom shall be added, in virtue of their office, the President, Vice-president, six Trustees, the Actuary, the Treasurer, and the Secretary.

16. *Officers.*—That the gentlemen named in the second page of these rules, hereunto annexed, shall be, and shall remain, the President, Vice-President, Trustees, Auditors, Treasurer, Honorary Secretary and Council of this Society until their respective offices become vacant by death or resignation; and that vacancies occurring from either of those events shall be filled up by election at a general meeting of the members. That all elections take place by ballot; and that Members of Council being absent from Council Meetings during twelve months, be considered as having resigned their office; but that they may be eligible for re-election.

17. *Council.*—That the meetings of the council take place

at the offices of the Society, No. 10, Lancaster Place, Strand, (or at such other house as the offices may hereafter be removed to) on the last day of \_\_\_\_\_ during the year. That three members of the council shall at such meetings constitute a quorum, and be an effective council for the transaction of the allotted functions of the entire body : including the power of making such bye-laws for the conduct of their meetings as they may deem fit. Notice of proposed bye-law to be sent to the whole council ; it cannot be made a law by the quorum unless a description of it form part of the general summons. That the board so constituted shall conduct the general business of the Society, shall receive applications for loans, shall issue orders for paying premiums or for making other payments out of the Augmentation fund. That all bankers' cheques shall be signed by the Treasurer of the Society, and counter-signed by the Secretary, upon the authority of a minute of the council. The council shall also decide on claims for the Provident Sickness Fund ; and shall, at least once in every half year, apportion and set aside the Society's fund ; causing and ordering one moiety of it to be invested in the public securities by and in the names of two Trustees to increase the Augmentation Fund ; and causing and ordering the other moiety to be invested in the public securities in the names of two other Trustees for the increase of the Guild Institution Fund ; the interest on the said Guild Institution Fund to be regularly reinvested to accumulate at compound interest, according to the provisions set forth in Rules 11 and 13. The council shall also, at least once in every half-year, cause and order all monies paid by contributing members into the Provident Sickness Fund to be invested in public securities separately to the credit of that fund in the names of two Trustees associated with this particular trust.

18. *Trustees.*—That the monies now funded in the  $3\frac{1}{4}$  per cents government annuities in the names of Charles Dickens and William Henry Wills, be transferred to the names of His Grace the Duke of Devonshire, the Right Honourable Earl Granville, Sir William Hamilton, Sir Charles Eastlake, Professor Owen, and Professor John

Wilson, so to stand in trust for the sole use and benefit of this Society in the manner set forth in Rule 17. That the trustees shall further comply with all the lawful requests of the council in regard to the investing, or taking up or changing the stocks of the securities in which such funds shall be invested, or transferring such funds into the names of other Trustees; but that they shall be exonerated from all personal liability for any act done in conformity with the minutes of the Council.

19. *Treasurer*.—That the Treasurer shall receive all entrance fees, premiums, donations, subscriptions and payments to the Sickness Fund, and, as soon as they shall amount to twenty pounds or upwards, shall pay them to the account of the Society with its bankers. That he shall supply the council with a cash account once in every month, submitting his books to them, and, if required, producing vouchers. That he shall on the \_\_\_\_\_ day of \_\_\_\_\_ in every year, produce an abstract of the accounts of the Society, shewing the balance in his hands, the balance at the banker's, or money of the Society in the hands of any other persons; the amount of money due to the Society, with the amount of its funded capital and of any other assets on the one side; and the particulars of the disbursements throughout the year, on the other. That this abstract or balance-sheet be rendered up to the last day of the Society's financial year. That the Treasurer sign all the bankers' cheques in accordance with the minutes of the council as set forth in Rule 17.

20. *Auditors*.—That the Auditors shall examine and audit all the accounts of the Society, and verify them by vouchers.

21. *Secretary*.—That the Secretary, being *ex officio* present at all council meetings, shall record the names of the members there present, take minutes of their proceedings which he shall transcribe into a book, in order that they may be authenticated by the signature of the Chairman. That he shall receive all proposals for membership, and apprise the members of council, by written notice, of the name and description of each applicant, with the name of his referee at least one week before the day appointed for the election.





BALANCE SHEET, FROM APRIL 3, 1851, TO APRIL 30, 1853.

Dr.	£ s. d.		Cr.	£ s. d.
To Donations from the Amateur performers of the Guild of Literature and Art, as per account .....	3,615 11 11		By Expenses on account of Guild Fund, for advertisements, printing, stationery, rent, law expenses, salaries, furniture, and sundry petty expenses .....	393 11 0
Donations and Annual Subscriptions. ....	532 0 0		Balance, being total amount received on account of Guild of Literature and Art, less expenses incurred. ....	3,790 16 11
Dividends, &c., on Donations and Annual Subscriptions invested in 3¼ per cents. ....	36 16 0			
	£4,184 7 11			£4,184 7 11
	£4,184 7 11			£4,184 7 11

15

J. HUTTON, *Accountant*,  
12, Moorgate Street.

(Signed)

GEORGE CLOWES,  
ALEX. DUFF GORDON, } *Auditors.*

TABLE OF PREMIUMS FOR  
**DEFERRED ANNUITIES OF £10 PER ANNUM,**  
 To be secured from the National Provident Assurance Office by previous  
 Annual Payments at and after the Age of Fifty.

Premiums to commence at the Age (Last birthday)	Annuities payable until Death from the Age of 50.		Annuities payable until Death from the Age of 55.		Annuities payable until Death from the Age of 60.		Annuities payable until Death from the Age of 65.		Annuities payable until Death from the Age of 70.	
	Single Payments.	Annual Payments.	Single Payments.	Annual Payments.	Single Payments.	Annual Payments.	Single Payments.	Annual Payments.	Single Payments.	Annual Payments.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
21	2 9 2	2 9 6	29 14 9	1 12 3	19 15 5	1 0 2	12 4 4	0 12 0	6 16 3	0 6 6
22	4 4 0	2 12 7	30 19 2	1 14 1	20 11 8	1 1 5	12 14 4	0 12 8	7 1 10	0 6 10
23	4 6 0	2 16 0	32 4 9	1 16 1	21 8 9	1 2 7	13 4 10	0 13 4	7 7 9	0 7 2
24	4 7 19	2 19 7	33 11 9	1 18 3	22 6 8	1 3 10	13 15 11	0 14 0	7 14 0	0 7 7
25	4 9 19	3 3 6	34 19 9	2 0 6	23 5 4	1 5 2	14 7 5	0 14 10	8 0 4	0 7 11
26	5 2 1	3 7 10	36 9 5	2 3 0	24 5 0	1 6 8	14 19 7	0 15 7	8 7 0	0 8 5
27	5 4 5	3 12 6	38 0 0	2 5 8	25 5 6	1 8 2	15 12 3	0 16 6	8 14 2	0 8 10
28	5 6 11	3 17 9	39 12 5	2 8 7	26 7 0	1 9 10	16 5 6	0 17 5	9 1 7	0 9 3
29	5 9 0	4 3 6	41 6 2	2 11 10	27 9 5	1 11 8	16 19 5	0 18 5	9 9 4	0 9 10
30	6 1 10	4 9 10	43 1 7	2 15 4	28 13 0	1 13 7	17 14 0	0 19 5	9 17 5	0 10 4
31	6 4 3	4 17 0	44 18 7	2 19 1	29 17 7	1 15 8	18 9 2	1 0 7	10 5 11	0 10 11
32	6 6 18	5 4 10	46 17 5	3 3 3	31 3 4	1 18 0	19 5 0	1 1 10	10 14 9	0 11 7
33	6 9 16	5 13 9	48 18 0	3 7 10	32 10 4	2 0 5	20 1 9	1 3 2	11 4 0	0 12 3
34	7 2 17	6 3 10	51 0 0	3 12 10	33 18 7	2 2 1	20 19 2	1 4 6	11 13 10	0 12 11
35	7 6 0	6 15 4	53 5 0	3 18 6	35 8 2	2 6 0	21 17 6	1 6 0	12 4 0	0 13 8
36	7 9 7	7 8 7	55 11 9	4 4 9	36 19 3	2 9 2	22 16 8	1 7 8	12 14 9	0 14 6
37	8 2 17	8 4 0	58 0 0	4 11 9	38 11 9	2 12 8	23 16 9	1 9 6	13 5 11	0 15 5
38	8 6 10	9 2 0	60 11 9	4 19 7	40 5 11	2 16 7	24 17 10	1 11 5	13 17 8	0 16 4
39	9 0 7	10 3 4	63 5 9	5 8 7	42 1 10	3 0 10	26 0 0	1 13 7	14 11 0	0 17 4
40			66 3 0	5 18 9	43 19 9	3 5 7	27 3 6	1 15 10	15 3 2	0 18 6
41			69 2 9	6 10 5	45 19 6	3 10 10	28 8 0	1 18 5	15 16 10	0 19 8
42			72 5 7	7 4 0	48 1 3	3 16 9	29 13 10	2 1 2	16 11 3	1 1 0
43			75 11 5	8 0 0	50 5 1	4 3 5	31 1 0	2 4 3	17 6 4	1 2 5
44			79 0 0	8 19 0	52 11 2	4 11 0	32 9 5	2 7 8	18 2 3	1 4 0
45					54 19 8	4 19 8	33 19 4	2 11 5	18 18 11	1 5 8
46					57 10 7	5 9 7	35 10 10	2 15 8	19 16 6	1 7 6
47					60 4 3	6 1 2	37 4 0	3 0 5	20 15 0	1 9 7
48					63 1 2	6 14 8	38 19 2	3 5 9	21 14 7	1 11 10
49					66 1 2	7 10 9	40 16 2	3 11 10	22 15 3	1 14 4

Deferred Annuities to any amount can be secured. Premiums can be made half-yearly or quarterly. Annuities on falling due are susceptible of increase, at the discretion of the Council, out of the Guild Provident Augmentation Fund.

**TABLE OF PREMIUMS FOR DEFERRED ANNUITIES  
OF £10 PER ANNUM,**

*The whole of which Premiums are to be re-paid without Interest by the National Provident Assurance Office to survivors; but, with additions from the Guild Provident Augmentation Fund at discretion of the Council, in the event of the Decease of the Annuitant before attaining the Age agreed on.*

Age next Birthday.	Annual Payments, to commence at the Age of				
	FIFTY.	FIFTY-FIVE.	SIXTY.	SIXTY-FIVE.	SEVENTY.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
21	3 3 6	2 4 0	1 9 11	1 0 3	0 13 3
22	3 6 10	2 6 2	1 11 3	1 1 1	0 13 9
23	3 10 6	2 8 5	1 12 8	1 2 0	0 14 3
24	3 14 6	2 10 10	1 14 2	1 2 10	0 14 10
25	3 18 9	2 13 5	1 15 9	1 3 10	0 15 6
26	4 3 5	2 16 3	1 17 5	1 4 11	0 16 1
27	4 8 6	2 19 3	1 19 3	1 6 0	0 16 9
28	4 14 0	3 2 6	2 1 2	1 7 2	0 17 6
29	5 0 0	3 6 0	2 3 3	1 8 5	0 18 3
30	5 6 10	3 9 9	2 5 5	1 9 9	0 19 0
31	5 14 4	3 13 10	2 7 10	1 11 0	0 19 10
32	6 2 8	3 18 4	2 10 4	1 12 8	1 0 9
33	6 12 0	4 3 3	2 13 1	1 14 3	1 1 8
34	7 2 6	4 8 8	2 16 1	1 16 0	1 2 8
35	7 14 5	4 14 8	2 19 3	1 17 10	1 3 9
36	8 8 1	5 1 3	3 2 9	1 19 10	1 4 10
37	9 3 11	5 8 7	3 6 7	2 2 0	1 6 1
38	10 2 5	5 16 10	3 10 10	2 4 3	1 7 4
39	11 4 3	6 6 2	3 15 5	2 6 9	1 8 9
40	..	6 16 9	4 0 5	2 9 5	1 10 2
41	..	7 8 10	4 6 1	2 12 4	1 11 9
42	..	8 2 10	4 12 4	2 15 6	1 13 5
43	..	8 19 3	4 19 5	2 19 0	1 15 3
44	..	9 18 7	5 7 3	3 2 10	1 17 3
45	..	..	5 16 3	3 7 0	1 19 5
46	..	..	6 6 7	3 11 8	2 1 8
47	..	..	6 18 6	3 16 11	2 4 3
48	..	..	7 12 5	4 2 9	2 7 0
49	..	..	8 8 10	4 9 4	2 10 1

TABLE OF PREMIUMS FOR THE ASSURANCE BY  
THE NATIONAL PROVIDENT OFFICE, OF EACH  
£100 PAYABLE AT DEATH.

Age next Birthday.	Annual Premiums.			Age next Birthday.	Annual Premiums.			Age next Birthday.	Annual Premiums.		
	£	s.	d.		£	s.	d.		£	s.	d.
15	1	15	2	34	2	15	10	53	5	1	1
16	1	16	0	35	2	17	5	54	5	4	9
17	1	16	9	36	2	19	0	55	5	8	8
18	1	17	7	37	3	0	9	56	5	12	9
19	1	18	5	38	3	2	6	57	5	17	1
20	1	19	4	39	3	4	4	58	6	1	9
21	2	0	3	40	3	6	3	59	6	6	7
22	2	1	2	41	3	8	4	60	6	11	10
23	2	2	2	42	3	10	5	61	6	17	5
24	2	3	2	43	3	12	7	62	7	3	5
25	2	4	3	44	3	14	11	63	7	9	10
26	2	5	4	45	3	17	4	64	7	16	9
27	2	6	6	46	3	19	10	65	8	4	2
28	2	7	8	47	4	2	5	66	8	12	1
29	2	8	11	48	4	5	2	67	9	0	9
30	2	10	2	49	4	8	0	68	9	10	0
31	2	11	6	50	4	11	1	69	10	0	1
32	2	12	11	51	4	14	3	70	10	11	0
33	2	14	4	52	4	17	7				

For example: At the age of forty years, an Assurance of 1000*l.* may be effected by paying 33*l.* 2*s.* 6*d.* annually; or, in proportionate smaller sums, half-yearly or quarterly. All these Premiums **Include Profits**; which at the last valuation of Policies issued by the National Provident Assurance Office ranged from 6 to 89 per cent., (according to the age of the Policies), in reduction of Premiums, or in increase of sums assured. Besides such Profits secured by the National Provident Office, the sums assured may be further increased at the discretion of the Council, out of the Guild Provident Augmentation Fund.

TABLE OF PREMIUMS FOR THE ASSURANCE BY  
THE NATIONAL PROVIDENT OFFICE OF LONDON

### GUILD SICKNESS FUND.

—◆—

Annual Premiums for £2 per week during Sickness, up to Age 70.

Age next Birthday.	Annual Premium up to Age 70.			Age next Birthday.	Annual Premium up to Age 70.		
	£	s.	d.		£	s.	d.
24	3	4	11	40	5	3	5
25	3	6	5	41	5	7	5
26	3	7	10	42	5	11	6
27	3	9	8	43	5	15	6
28	3	11	6	44	6	0	4
29	3	13	8	45	6	5	5
30	3	15	11	46	6	11	3
31	3	18	1	47	6	17	6
32	4	0	4	48	7	4	10
33	4	2	6	49	7	12	6
34	4	4	8	50	8	1	8
35	4	7	3	51	8	11	7
36	4	9	10	52	9	0	0
37	4	12	9	53	9	9	2
38	4	16	1	54	10	0	2
39	4	19	5	55	10	12	8

#### OBSERVATIONS.

The sum of provision in sickness is not due until the Assurer shall have been sick, so as to be incapable of following his avocations, during six weeks; but it is due, after this preliminary term of sickness, weekly and payable monthly. RELAPSE, after one or two intervening weeks of seeming recovery, is reckoned as a continuation of sickness.

The Council reserves power to reduce the amount of provision in sickness, in every case where the assured member shall have received the sum assured by him for 78 weeks; whether in succession or otherwise. Also to reduce the amount of provision in the

case of the fund being—on account of a small number of contributors to it, or by reason of the occurrence of a greater number of cases of sickness than was calculated upon—too low to admit of claims being paid in full. After any such reduction shall have been made, the Directors have power to increase payments, if, by additional contributions to it, or a diminution of the number of cases of sickness, the proportion of the funds to the claims upon it, shall have increased. In all conditions of this fund, payments out of it can be enlarged at the discretion of the Council, out of the Guild Provident Augmentation Fund.

Nothing will be due to an Assurer, although he be sick, until two years after he shall have made his assurance, unless his illness be occasioned by an accident.

None but Members in sound health, and free from infirmities, are allowed to make this assurance.