

## THE FRIENDLY SOCIETIES ACT

REGULATIONS  
(under section 69)

## THE FRIENDLY SOCIETIES REGULATIONS, 1968

(Made by the Minister on the 17th day of July, 1968)

L.N. 289/68

[1st November, 1968.]

PART I. *Preliminary*

1. These Regulations may be cited as the Friendly Societies Regulations, 1968. Short title.

2. In these Regulations, unless the context otherwise requires— Interpreta-  
tion.  
 “the Act” means the Friendly Societies Act and includes these Regulations;  
 “the appointed day” means 1st November, 1968;  
 “auditor” means the person who audits the accounts of a registered society in accordance with section 23 of the Act,  
 and other expressions have the same meanings as in the Act.

PART II. *Matters to be provided for in the rules of a society*

3. The matters in respect of which every registered society shall make rules are the matters set out in the First Schedule. Matters  
for rules.  
First  
Schedule.

PART III. *Meetings*

4. Every society shall cause full and proper minutes of all proceedings of its general and special meetings and of all committee meetings to be entered in a book or books kept for the purpose. Minutes.

5. Notwithstanding anything in the rules of a society or branch to the contrary no meeting of any kind whatsoever shall take place or continue, and no subscriptions, levies or fines or other moneys shall be paid into the funds of a society or branch or to any officer thereof, between the hours of eleven o'clock in the night and six o'clock of the following morning. Hours of  
business.

When  
notice of  
meetings  
unnecessary.

6. It shall not be necessary to give or serve notice of any general or regular meeting, the time or times for the holding of which are specifically stated in the rules of a society or branch, upon any member respectively thereof, anything to the contrary in the rules or constitution of the society or branch notwithstanding.

Notice  
of special  
meeting.

7. Notice of a special meeting of a society or branch shall be deemed to have been given or served upon every member of the society or branch if a notification thereof be stuck up in a conspicuous place in the registered office of the society or branch, as the case may be, for at least fourteen clear days previous to such special meeting, or in the alternative, if notice thereof be published once a week in a daily newspaper circulating in the Island during at least two consecutive weeks immediately prior to such special meeting, anything to the contrary in the rules or constitution of the society or branch notwithstanding.

Member  
having  
interest.

8. A member of the committee of the society or branch shall not vote or take part in any matter before the committee or general body of the society or branch in which he has directly or indirectly any interest.

#### PART IV. *Voting at Elections*

Form  
of voting.

9. At all meetings of a society or branch voting shall be by ballot or show of hands as required by the rules of the society or branch.

Multiple  
elections.

10.—(1) Not more than one office may be voted for at one time.

(2) Officers shall not be elected *en bloc* save in the case of the election to office of the entire committee of management by acclamation, that is to say, without any dissentient vote or protest.

Proposing  
and  
seconding.

11. No member may propose or second more than one person for one office.

Who may  
not preside  
at election.

12. No member may preside at his own election or re-election to office.

Counting  
of votes.

13.—(1) Two or more tellers, as the case may require, shall be appointed by the chairman for the purpose of counting the votes.

(2) If the chairman thinks it necessary, votes may be counted in groups, that is to say, those supporting candidate A may be collected

into one group; those supporting candidate B may be collected in another group, and so on, with the formation of as many groups as there are candidates.

14. A member under the age of eighteen years shall not hold an elective office in a society or branch.

Age limit  
for elective  
office.

15. In the event of the failure of an election in respect of any office, those previously appointed shall continue in office pending the holding of a valid election as respects such office. Every officer shall remain in office until the installation of his successor.

Failure of  
election.

16. Where the rules of a society or branch are silent retiring members shall be eligible for re-election.

Re-election.

#### PART V. *Contribution Cards*

17. The committee of management of every society and branch shall issue to every member a contribution card, and it shall be the duty of the secretary to enter thereon from time to time all payments made by the member in respect of entrance fee, monthly or weekly contributions, as the case may be, anniversary subscription, levies, dues, fines, arrears and other payments made under the rules of the society or branch. Every entry shall be initialled by the secretary. Every card shall contain the necessary columns to provide for all the above entries from the 1st day of January to the 31st day of December in any one year. No card shall be issued to a member unless and until it is signed by the secretary and the chairman.

Contents of  
contribution  
cards.

18. Every contribution card whenever issued shall be returned to the secretary as soon as possible after the 31st day of December of the year of its issue but in no event later than the 31st day of January of the year following its issue, and no card for the following year shall be issued to a member until he shall have returned his card for the previous year or satisfactorily accounted for its loss. It shall be the duty of the secretary to furnish the committee of management with a list of those members who have failed to return their cards by the 31st of January as required hereunder and the committee of management of a society shall enquire into the reason or reasons for the failure of every member on the said list so to return his card, and may impose a fine not exceeding fifty cents on any member of the society who has failed so to return his card.

Return of  
contribution  
cards.

Contribution  
cards, to be  
submitted  
for audit.

19. All contribution cards returned by members shall be kept by the secretary and submitted for audit along with the said list showing the action taken in each case by the committee of management as respects those members who have failed to return their cards as hereunder provided.

List of  
contribu-  
tions, etc.,  
for auditor.

20. It shall be the duty of the secretary of every society or branch to supply the auditor for the purposes of the annual audit with a certified list of the amount of contributions, dues, levies and fines in arrear as respects every individual member in respect of every particular fund for the year under review; and it shall be the duty of the auditor to check and verify the items therein appearing with the register of members and contribution cards of the society or branch.

#### PART VI. *Discipline*

Enforce-  
ment of  
discipline.

21. Every society and branch shall under its rules have full power and authority to enforce discipline among its members and obedience to its said rules and to expel or otherwise discipline its members: Provided that notwithstanding anything to the contrary contained in the rules of a society or branch a member shall be entitled to be fully informed of any charges against him, with the opportunity to be heard in his own defence, before he can lawfully be suspended or deprived of membership.

#### PART VII. *Accounts*

Accounts  
to be kept.

22.—(1) The committee of management of every society and branch shall cause proper books of account to be kept, including a blotter, cash books for both the secretary and the treasurer, a register of members, a record of benefits paid to members and a general ledger so arranged as to exhibit on one side all the sums at the debit of the account of each particular fund or benefit assured by the society and on the other all the same at the credit of each account.

(2) Proper vouchers shall be obtained for every payment.

Instructions  
for keeping  
accounts  
correctly.

23. If, at any time, it appears to the Registrar that the accounts of a society or branch are not kept in such a manner as to show correctly the state and condition of the society or branch as required under the Act the Registrar may nominate a person to give such instructions as will enable the officers of the society or branch to keep the accounts correctly thereafter and the cost thereof shall be borne by the society or branch.

24. If the Registrar, upon inquiry or other examination, or from the returns, or from the special report of an auditor, or upon other evidence, finds that the receipts and funds of a society or branch are insufficient to justify the continuance of the current expenses of management and administration or of any other expenses, or that the rates of salaries or other allowances paid to its officers and members are excessive, unfairly discriminatory, or otherwise unreasonable, he may call upon the society or branch to reduce the whole or any item thereof and may fix a limit therefor which shall in no case be exceeded until further direction from him.

Restriction  
of expenses.

#### PART VIII. *Loan Fund*

25. The committee of management shall present yearly to the general body in general meeting a statement of accounts with respect to the operation of the society's loan fund, if any, showing the loans outstanding, deposits on hand, a report as to the instalments or repayments due and unpaid, the action proposed to be taken in each case and a general review of the operation of the said fund.

Account of  
loan fund.

26. Notwithstanding the functions or powers of any other committee under the rules of a society the committee of management shall satisfy itself that the provisions of the Act and all rules relating to the operation of a loan fund have been complied with, and shall consider whether there has been any alteration in the status of any borrower or his sureties, if any, which would justify special action being taken for the termination of any loan.

Control of  
loan fund.

27. If a loan be repayable by instalments the borrower shall be supplied with a card or book (for which he shall pay a sum not exceeding five cents) in which shall be recorded the amount and the terms of the loan and in which the instalments repaid shall be entered and initialled by the officer to whom the money is paid.

Loans  
repayable  
by instal-  
ments.

28. Except in the cases where the committee of management renews a promissory note at maturity so soon as the debt or moneys due in respect of any loan made from a loan fund become due and payable by a member to a society, the committee of management shall, except for good cause, forthwith take all reasonable and necessary steps to sue for recovery and receive such debt or moneys and all interest due thereon together with all legal, usual and customary costs, charges and expenses.

Recovery  
of moneys  
due in  
respect of  
loans.