

R&T HEALTH

The Premier Fund

109th Annual Report AND Balance Sheet

YEAR ENDING 30th June, 1998

To be presented to the Members at the Annual General Meeting
on 23rd September 1998

Railway &
Transport
Employees'
Friendly Society
Health Fund

Registered as a
Hospital Benefit
Organisation
under
'The National Act'
(1953-1970)

The Pioneer of Health Funds
Founded 1889

Life Members of the Fund

- | | |
|-------------------|------------------|
| * W. A. CUNEO | * A. E. DANIELS |
| * W. H. CHINCHIN | * A. H. WATSON |
| * A. M. LAMBIE | C. J. ARNOLD |
| * E. C. CLEWETT | * T. P. FOLEY |
| * E. C. RIGG | * L. W. DYER |
| * F. W. HOOD | L. DOYLE |
| * F. B. MURRAY | R. A. RANGER |
| * J. S. KAVANAGH | * H. R. HYDE |
| * E. R. KIMBER | N. McCARTNEY |
| * C. E. SMALL | D. F. D. MUNRO |
| * D. O'CONNOR | * M. E. HAZELTON |
| * R. CAIN | V. J. WULF |
| * W. E. HAMILTON | F. W. EVANS |
| * A. B. BAIKIE | A. VACCARO |
| * A. DREW | R. H. WRIGHT |
| * P. R. KIRLEY | J. B. TREES |
| D. V. JOHNS | V. RUSSO |
| * A. P. DAWES | * J. M. KAVANAGH |
| * E. C. LAURENDET | K. G. WHITNEY |
| * J. MALONE | J. FENNELL |
| * N. J. ABEL | L. CAVALIERE |
| * L. C. NELSON | A. J. WILSON |

* Member Deceased

RAILWAY & TRANSPORT EMPLOYEES' FRIENDLY SOCIETY HEALTH FUND

The Pioneer of Health Funds – Founded 1889

OFFICERS

President:

V. J. WULF

Vice President:

F. EVANS

Directors:

D. F. MUNRO, H. LEWOCKI, J. B. TREES, V. RUSSO
K. G. WHITNEY, A. J. WILSON, L. CAVALIERE,
A. WHYTE

Auditor:

J. I. KAVANAGH, B.EC. A.C.A.

Returning Officer:

C. J. ARNOLD

Hon. Medical Officers:

Mr. T. CLAFFEY, M.B.B.S., F.R.C.S.
Dr. N. RAJENDRAM, M.B.B.S. (M'Asia), M.R.C.P. (UK)

Honorary Solicitor:

JACK RIGG, LL.B.
141 Elizabeth Street
Sydney

Honorary Dentist:

Dr. GABRIEL MARATHEFTIS, B.D.S. (Uni.Syd.)
249 Kingsgrove Road
Kingsgrove

Bankers:

NATIONAL AUSTRALIA BANK
Burwood

S. TIZZONE, J.P.
Chief Executive Officer/
Secretary

Head Office Address:

46 Burwood Road, Burwood 2134
(P.O. Box 1100, Burwood North 2134)
Phone: (02) 9745 3900 Fax: (02) 9744 7438
Deptl: 25 478

DIRECTORS' REPORT

The Directors present their report together with the Financial Statements of the Railway & Transport Employees' Friendly Society Health Fund for the year ended 30 June 1998 and the Auditors' Report thereon.

DIRECTORS

The Directors in office at the date of this report are:

Mr. V. J. Wulf (President)	Mr. H. Lewocki
Mr. F. Evans (Vice President)	Mr. K. G. Whitney
Mr. D. Munro	Mr. A. J. Wilson
Mr. J. B. Trees	Mr. L. Cavaliere
Mr. V. Russo	Mr. A. J. Whyte

PRINCIPAL ACTIVITIES

The principal activity of the Fund during the course of the financial year was the provision of Health Insurance. There were no significant changes in the nature of the activities of the Fund during the year.

RESULT

The operating (deficit) surplus amounted to \$1,295,130; 1997: - (\$1,903,948).

REVIEW OF OPERATIONS

The financial year ending 30th June, 1998, resulted in a healthy surplus in the performance by the Fund.

It was an encouraging result in comparison to last year's deficit.

Membership in N.S.W. is still decreasing, but the halt in the drop in interest rates and the understanding by contracting hospitals not to increase their charges has contributed to the surplus this financial year.

Unfortunately the decrease in membership is an industry wide problem. The quarter to June 1998 only 30.6% of the Australian population was in Private Health Insurance. Hopefully with further introduction of Federal Government assistance, membership of the Fund will show an increase in the next financial year.

MEMBERSHIP

The Fund's overall membership now totals 12,652, a decrease on last years count of 13,327

Queensland membership continues to grow. Membership in the Sunshine State now represents 20% of total membership.

MEMBERSHIP STATISTICS

	1998	1997	Loss / Gain
N.S.W. – Hospital	10,066	11,048	– 982
– Ancillary	3,754	3,667	+ 87
QLD. – Hospital	2,586	2,279	+ 307
– Ancillary	2,152	1,828	+ 324

FINANCES

Total income for the year represented \$19,856,880 including \$1,051,356 from invested funds. Expenditure for the year totalled \$18,561,750 resulting in a surplus of \$1,295,130.

Management expenses for the year were \$1,526,078 (net of Ambulance allowance) or 7.6% of the total operating revenue. In 1997 the figure was also 7.6%.

MEMBERS RESERVES

As the Fund is a not for profit organization, we continually monitor members reserves. This year, reserves increased from \$11,556,868 to \$12,851,998. The present level of 8 months reserves more than meets the statutory requirement, which is 2 months equivalent in contribution months. All efforts will be made to make sure that reserves will remain at the present level.

ANCILLARY

The membership of this table continues to grow. Total benefit of \$2,242,817 was granted for 61,657 services, representing an average benefit return of 59.25% per service.

EXECUTIVE MEETINGS

During the year, a total of 27 Executive Board meetings were convened. The number of meetings attended by each Board member is listed below. Non-attendance was due either to illness, annual leave or departmental duties.

V. J. Wulf	(President)	25	A. J. Wilson	(Director)	27
F. Evans	(Vice President)	25	L. Cavaliere	(Director)	25
D. Munro	(Director)	26	A. Whyte	(Director)	26
J. B. Trees	(Director)	25	J. I. Kavanagh	(Auditor)	9
V. Russo	(Director)	27	S. Tizzone	(Secretary)	26
H. Lewocki	(Director)	15	J. Walton	(Minutes Secretary)	22
K. G. Whiteny	(Director)	25			

APPRECIATION

We would like to thank the management and staff of the State Rail Authority, Urban Transit Authority and all the groups that assist in the smooth operation of collecting contributions from their respective employees.

At this time we would also like to record the appreciation of the Fund to the management and staff of the QRICU and also the Chief Executive Officer and staff of the Queensland Rail for their assistance for the smooth operation of the Fund in Queensland.

Appreciation is also extended to the Fund's many representatives. They together with the timekeepers render a consistent and valuable service to the Fund and it's members.

Acknowledgement must also be recorded for the assistance rendered by the Fund's Honorary Medical Officers, Mr. T. Claffey M.B.B.S., F.R.C.S., Dr. N. Rajendram, M.B.B.S. M.R.C.P. also to Mr. Jack Rigg LL.B., the Honorary Solicitor and to Dr. Gabriel Maratheftis BDS, the Honorary Dentist, for their valued assistance through the year.

Finally, a special word of thanks to the Fund's staff for their continued contribution to the efficient operation of this Organisation.

STATE OF AFFAIRS

In the opinion of the Directors, there were no significant changes in the affairs of the Fund that occurred during the financial year under review not otherwise disclosed in this report or the financial statements.

EVENTS SUBSEQUENT TO BALANCE DATE

There has not arisen in the interval between the end of the financial year and date of this report any item, transaction or event of a material and unusual nature likely in the opinion of the Directors, to affect significantly the operations of the Fund, the results of those operations, or the state of affairs of the Fund in subsequent financial years.

DIRECTORS' BENEFITS

Since the end of the previous financial year, no Director of the Fund has received or become entitled to receive any benefit (other than a benefit included in the aggregate amount of remuneration received or due and receivable by Directors shown in the financial statements) by reason of a contract made by the Fund with a Director or with a firm of which a Director is a member, or with an entity in which a Director has a substantial interest.

Dated at Sydney this 19th day of August, 1998.

Signed in accordance with a resolution of the Directors.

V. J. WULF, President

F. EVANS, Vice President

STATEMENT BY DIRECTORS

In the opinion of the Directors of the Railway & Transport Employees' Friendly Society Health Fund;

- (a) the financial statements set out on pages 6 to 14 are drawn up so as to give a true and fair view of the results and cash flows of the Fund for the financial year ended 30 June 1998 and the state of affairs of the Fund at 30 June 1998;
- (b) at the date of this statement, there are reasonable grounds to believe that the Fund will be able to pay its debts as and when they fall due.

Dated at Sydney this 19th day of August, 1998.

Signed in accordance with a resolution of the Directors.

V. J. WULF, President

F. EVANS, Vice
President

RAILWAY & TRANSPORT EMPLOYEES' FRIENDLY SOCIETY HEALTH FUND

Operating Statement for the year ended 30th June, 1998

	Note	1998 \$	1997 \$
Income			
Contribution income receivable	2	18,805,524	16,381,142
Investment and other income	2	1,051,356	1,161,647
Total Income		<u>19,856,880</u>	<u>17,542,789</u>
Expenditure			
Fund benefits paid to members	2	18,537,560	18,332,178
Amounts receivable from the Health Benefits Reinsurance Trust Fund		(1,691,255)	(1,271,287)
Increase/(decrease) in provision for unpresented and outstanding claims	2	(353,679)	598,154
Fund benefits payable		16,492,626	17,659,045
State levies	2	543,046	445,963
Management expenses	2	1,526,078	1,341,729
Total Expenditure		<u>18,561,750</u>	<u>19,446,737</u>
Operating (Deficit) Surplus		1,295,130	(1,903,948)
Accumulated surplus at the beginning of the financial year		11,556,868	13,460,816
Accumulated surplus at the end of the financial year		<u>12,851,998</u>	<u>11,556,868</u>

The accompanying notes form an integral part of these accounts.

RAILWAY & TRANSPORT EMPLOYEES' FRIENDLY SOCIETY HEALTH FUND

Balance Sheet as at 30th June, 1998

	Note	1998 \$	1997 \$
Current Assets			
Cash		0	0
Receivables	3	1,695,432	1,516,809
Investments	4	7,059,445	4,367,649
Total Current Assets		<u>8,754,877</u>	<u>5,884,458</u>
Non-Current Assets			
Investments	4	6,514,954	7,521,098
Property, plant & equipment	5	1,582,412	1,501,286
Total Non-Current Assets		<u>8,097,366</u>	<u>9,022,384</u>
Total Assets		<u>16,852,243</u>	<u>14,906,842</u>
Current Liabilities			
Creditors and borrowings	6	950,553	192,445
Provisions	7	2,983,734	3,103,438
Total Current Liabilities		<u>3,934,287</u>	<u>3,295,883</u>
Non-Current Liabilities			
Provisions	7	65,958	54,091
Total Non-Current Liabilities		<u>65,958</u>	<u>54,091</u>
Total Liabilities		<u>4,000,245</u>	<u>3,349,974</u>
Net Assets		<u>12,851,998</u>	<u>11,556,868</u>
Members' Funds			
Accumulated surplus		12,851,998	11,556,868
Total Members' Funds		<u>12,851,998</u>	<u>11,556,868</u>

The accompanying notes form an integral part of these accounts.

RAILWAY & TRANSPORT EMPLOYEES' FRIENDLY SOCIETY HEALTH FUND

Statement of Cash Flows for the year ended 30th June 1998

	Note	1998 \$	1997 \$
Cash flows from operating activities			
Cash receipts in the course of operations		20,693,316	17,444,073
Cash payments in the course of operations		(20,562,690)	(20,120,980)
Net cash provided by / (used in) operating activities	10(ii)	130,626	(2,676,907)
Cash flows from investing activities			
Interest received	2	913,474	1,091,081
Payments for property, plant & equipment	5	(112,895)	(194,446)
Payments for investments	4	(1,652,429)	587,067
Net cash (used in) / provided by investing activities		(851,850)	1,483,702
Net (decrease) / increase in cash held		(721,224)	(1,193,205)
Cash at the beginning of the financial year		994,350	2,187,555
Cash at the end of the financial year	10(i)	273,126	994,350

The accompanying notes form an integral part of these accounts.

RAILWAY & TRANSPORT EMPLOYEES' FRIENDLY SOCIETY HEALTH FUND

Notes to and forming part of the accounts

I Summary of significant accounting policies

The principal accounting policies adopted by the Fund are stated to assist in a general understanding of these accounts.

1.1 Basis of preparation of the accounts

The accounts have been drawn up in accordance with Australian Accounting Standards, and the provisions of the Friendly Societies Act 1989. The accounts have been prepared on the basis of historical costs, and except where stated, do not take into account current valuations of non-current assets.

1.2 Contribution income

Contributions have been calculated on an accruals basis, bringing to account contributions in arrears and in advance as at year end. The basis of calculation in each case has been an extraction of relevant amounts from member group records. For those amounts in arrears, collectability has been assessed.

1.3 Benefits payable

Benefits payable have been calculated on an accruals basis, bringing to account an adjustment for provision for outstanding claims.

1.4 Investments

Investments are stated at cost. Interest income is accrued and is included in operating surplus for the year. It is the practice of the Fund to hold investments until maturity.

1.5 Depreciation

Depreciation on plant, machinery and equipment is provided on a diminishing value basis over the estimated useful lives of the assets concerned. The profits or losses on sale of the plant and equipment are included in the operating result. Freehold land and buildings are not depreciated.

1.6 Income Tax

No income tax is payable by the Fund, as registered health benefits organisations are exempt from income tax under section 23(eb) of the Income Tax Assessment Act 1936.

1.7 Employee entitlements

The amounts expected to be paid to employees for their pro-rata entitlements to long service and annual leave are accrued annually at current wage rates.

The Fund contributes to an award based superannuation fund. Contributions are charged against income as they are made.

1.8 Comparative figures

Where necessary, comparative figures have been adjusted to conform with changes in presentation in the current year.

2 Operating Surplus

The operating surplus has been determined after taking account of:

	Hospital 1998 \$	Ancillary 1998 \$	Total 1998 \$
Contribution income receivable			
Contributions received	16,270,219	2,880,678	19,150,897
Adjustment to provision for:			
Contributions in arrears	(106,375)	(18,946)	(125,321)
Contributions in advance	(201,295)	(18,757)	(220,052)
Total	<u>15,962,549</u>	<u>2,842,975</u>	<u>18,805,524</u>
	Hospital 1997 \$	Ancillary 1997 \$	Total 1997 \$
Contribution income receivable			
Contributions received	13,470,020	2,751,655	16,221,675
Adjustment to provision for:			
Contributions in arrears	(3,908)	(795)	(4,703)
Contributions in advance	145,807	18,363	164,170
Total	<u>13,611,919</u>	<u>2,769,223</u>	<u>16,381,142</u>
		1998 \$	1997 \$
Investment and other income			
Interest income (including amortisation of investment premium)		1,030,493	1,136,485
Other income		20,863	25,162
Total		<u>1,051,356</u>	<u>1,161,647</u>
Fund benefits paid to members (Ordinary & Reinsurance accounts)			
Hospital tables		16,275,129	16,268,500
Ancillary		2,262,431	2,063,678
Total		<u>18,537,560</u>	<u>18,332,178</u>
State levies			
Ambulance levy		543,046	445,963
Total		<u>543,046</u>	<u>445,963</u>
Management Expenses			
Commission		155,829	150,677
Computer costs		57,547	26,346
Depreciation		31,980	19,541
Financial charges and taxes		77,815	65,881
Labour costs			
Director's honorarium		43,562	39,435
Salaries and wages		611,415	679,204
Provision adjustment – annual leave		13,923	(13,704)
Provision adjustment – long service leave		11,867	(37,703)

	1998 \$	1997 \$
Postage and telephone		
Postage	54,331	53,165
Telephone	37,356	32,238
Printing and stationery	59,325	27,882
Rental and property expenses	31,323	21,146
Research, advertising and publicity	3,751	3,400
Other expenses		
Accounting fees	23,040	23,040
Audit fees	18,000	18,000
Membership fees	64,463	50,850
Insurances	16,235	21,892
Office machine maintenance	9,101	4,520
Qld office management fees	140,623	113,946
Travel and accommodation	19,575	5,767
Other	45,017	36,206
	<u>1,526,078</u>	<u>1,341,729</u>

3 Receivables

Current

Contributions in arrears	336,437	461,758
Accrued investment income	636,906	502,661
Amounts due from Health Benefits		
Reinsurance Trust Fund	722,089	552,390
	<u>1,695,432</u>	<u>1,516,809</u>

4 Investments

Current

Credit union deposits	1,194,579	1,144,130
Government and semi-government deposits	0	1,199,480
Other deposits	5,864,866	2,212,437
Provision for amortisation of premium	0	(188,398)
	<u>7,059,445</u>	<u>4,367,649</u>

Non-current

Government and semi-government deposits	1,530,720	1,530,720
Other deposits	5,007,274	6,007,274
Provision for amortisation of premium	(23,040)	(16,896)
	<u>6,514,954</u>	<u>7,521,098</u>

5 Property, Plant & Equipment

	1998	1997
	\$	\$
Freehold land and buildings – at cost	1,413,735	1,384,115
Accumulated depreciation	0	0
	<u>1,413,735</u>	<u>1,384,115</u>
Plant and equipment – at cost	382,780	299,505
Accumulated depreciation	(214,103)	(182,334)
	<u>168,677</u>	<u>117,171</u>
	<u>1,582,412</u>	<u>1,501,286</u>

6 Creditors and Borrowings

Current

Bank overdraft	921,453	149,780
Other creditors	29,100	42,665
	<u>950,553</u>	<u>192,445</u>

7 Provisions

Current

Unpresented and outstanding claims	1,522,251	1,875,930
Contributions in advance	1,425,817	1,205,765
Employee entitlements	35,666	21,743
	<u>2,983,734</u>	<u>3,103,438</u>

Non-current

Employee entitlements	65,958	54,091
	<u>65,958</u>	<u>54,091</u>

8 Directors' remuneration

Income received or due and receivable from the Fund	<u>43,562</u>	<u>39,435</u>
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The number of directors included in these figures are shown in their relevant income bands.

	Number	Number
Income of: \$Nil to \$9,999	<u>10</u>	<u>10</u>

9 Related Party Disclosures

Directors

The names of each person holding the position of Director of the Fund during the financial year are Messrs V. Wulf, F. Evans, D. Munro, J. Trees, V. Russo, H. Lewocki, K. Whitney, A. Wilson, L. Cavaliere and A. Whyte.

Details of Directors' remuneration are set out in Note 8.

10 Notes to the Statement of Cash Flow

(i) Reconciliation of cash

For the purposes of the statement of cash flows, cash includes cash on hand and at bank and credit union deposits. Cash as at the end of the financial year as shown in the Statement of Cash flows is reconciled to the related items in the balance sheet as follows:

	Note	1998 \$	1997 \$
Cash		(921,453)	(149,780)
Credit union deposits	4	1,194,579	1,144,130
		<u>273,126</u>	<u>994,350</u>

(ii) Reconciliation of operating surplus to net cash provided by / (used in) operating activities.

Operating surplus		1,295,130	(1,903,948)
Add/(less) items classified as investing activities			
Interest received	2	(913,474)	(1,091,081)
Amortisation of investment premium	2	17,015	50,473
Add/(less) non-cash items			
Depreciation	2	31,980	19,541
Transfers to provisions	2	(107,837)	710,927
Net cash provided by / (used in) operating activities before change in assets and liabilities		322,814	(2,214,088)
Change in assets & liabilities during the year			
Contributions in arrears	3	125,321	4,703
Accrued investment income	3	(134,245)	(95,877)
Other current receivables	3	(169,699)	(402,390)
Other creditors	6	(13,565)	30,745
Net cash (used in) / provided by operating activities		<u>130,626</u>	<u>(2,676,907)</u>

11 Solvency calculation as at 30 June

	1998 \$	1997 \$
A. Amount debited to the fund for the last 2 months		
Fund Benefits		
Fund benefits paid to members	3,695,807	3,075,000
+/- Reinsurance payment for the period	(223,690)	(572,000)
Adjustment to provision for unrepresented and outstanding claims	(353,679)	399,000
Total fund benefits payable	3,118,438	2,902,000
State levies	86,301	73,000
Management expenses	370,786	303,000
Total of items debited to the fund	3,575,525	3,278,000
Less: Investment and other income	(342,753)	(177,000)
Breakeven income for the last 2 months	<u>3,232,772</u>	<u>3,101,000</u>
B. Share capital reserves		
Total share capital and reserves at 30 June	12,851,998	11,556,868
Less		
Prescribed company assets	0	0
Other assets not acceptable for solvency purposes	0	0
Reserves for the purposes of s73BAB of the NHA	<u>12,851,998</u>	<u>11,556,868</u>
C. Reserves equivalent in contribution months	8	7

12 Liquidity calculation as at 30 June

A. Assets		
Total current assets less assets not readily realisable	8,754,877	5,884,458
Readily realisable Non-current investments	6,514,954	7,521,098
Total readily realisable assets	<u>15,269,831</u>	<u>13,405,556</u>
B. Liabilities		
Provision for unrepresented and outstanding claims	1,522,251	1,875,930
Provision for contributions in advance	1,425,817	1,205,765
Other current liabilities less overdraft	64,766	64,408
Total short term liabilities	<u>3,012,834</u>	<u>3,146,103</u>
C. Liquidity ratio (A/B)	5	4

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE RAILWAY & TRANSPORT EMPLOYEES' FRIENDLY SOCIETY HEALTH FUND

Scope

I have audited the financial statements of the Railway & Transport Employees' Friendly Society Health Fund for the financial year ended 30 June 1998. The directors are responsible for the preparation and presentation of the financial report and the information contained therein. I have conducted an independent audit of the financial report in order to express an opinion on it to the members.

My audit has been conducted in accordance with Australian Auditing Standards to provide reasonable assurance as to whether the financial report is free of material misstatement. My procedures included examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial report, and the evaluation of accounting policies and significant accounting estimates. These procedures have been undertaken to form an opinion as to whether, in all material respects, the financial report is presented fairly in accordance with Australian accounting standards so as to present a true and fair view which is consistent with my understanding of the Fund's business, the results of its operations and cash flows.

The audit opinion expressed in this report has been formed on the above basis.

Audit Opinion

In my opinion, the financial statements of the Railway & Transport Employees' Friendly Society Health Fund are properly drawn up:

(a) so as to give a true and fair view of:

- (i) the state of affairs of the fund at 30 June 1998 and the results and cash flows of the fund for the financial year ended on that date; and
- (ii) the other matters required by Division 3 of the Friendly Societies Act to be dealt with in the financial statements.

(b) in accordance with applicable accounting standards.

Sydney
19th August 1998

JOHN KAVANAGH
Chartered Accountant

REPRESENTATIVES OF THE FUND

As at 30th June, 1998

STATE RAIL AUTHORITY

LOCALITY	NAME AND BRANCH SERVICES
Bathurst	P. Cole, Workshops K. Scharf, Regional Engineer, West S.C. & E.
Broadmeadow	T. Dawson, C.T.C. Operations
Central Chippendale Chullora	J.R. Wright, Guard Foremans Office H. Lewocki, C/- A.T.O.F. 35 Regent Street M. Sasim, Blacksmith, Manufacturing Centre J.W. Burns, Electrical Maintenance Centre L. Toth, Loco Maintenance Centre R. Glover, Bogie Maintenance Centre C. Foxe, C/- Station Master C. Haigh, C/- L.M.C. Airbrake Section
City	K. Herbert, Unit 34/301 Castlereagh Street M. Briggs, Special Trains, 7th Floor, 509 Pitt Street D. V. Pennings, 6th Floor, 509 Pitt Street
Clyde Coffs Harbour	P.A. Stapleton, R.E.M. South J.A. Long, Way & Works
Flemington	J. Player, Maintenance Centre
Grafton Goulburn	P.N. Gadd, Area Manager's Office R. Albrighton, C/- Railway Station J. Ings, Rostering Officer
Hornsby	D.W. Flanagan, Maintenance, Administration T. Mudie, Car Sheds
Lismore Lithgow	J. Marchant, Countrylink Travel Centre S. Hart, Locomotive Maintenance Centre
Mayne	L. Barlow, Mayne Workshops B. Buckel, Mayne Workshops
Newcastle	J. Tucker, C/- Infrastructure Manager, Harbour Park House
Parkes Parramatta	C.H. Harvey, Assistant Station Master R. Dennis, 11th Floor, 126 Church Street W.J. Biles, 4th Floor W/S 412, 126 Church Street

STATE RAIL AUTHORITY

LOCALITY	NAME AND BRANCH SERVICES
Redbank	S. Pointing, Redbank Workshops B. Dredge, Traffic C. Cooke, Redbank Workshops D. Ellis, Redbank Workshops
Sydney Signal Box	G.M. Morris, Signals & Communications
Transport House	J.R. Champion, Rail Estate, 4th Floor A.R. Hopkins, Room 203 R.J. Le-Andrews, 10th Floor
Werris Creek	K.W. White, Area Manager's Office

STATE TRANSIT AUTHORITY

LOCALITY

Bondi Junction
Burwood

NAME AND BRANCH SERVICES

L. Burtenshaw, C/- East Division
J.D. Clark, Body Repairer, Bus Maintenance Sect.
J. Fletcher, Trans Rail Credit Union, Bus Depot

Orta Recens Quam Pure Nites

CHARITABLE COLLECTIONS ACT

Certificate of Registration

No. 11839

I HEREBY CERTIFY that the RAILWAY & TRANSPORT EMPLOYEES' FRIENDLY SOCIETY HEALTH FUND has been registered under the provisions of the Charitable Collections Act, 1934-41.

(Signed) C.A. Kelly
Chief Secretary

SYDNEY 6th SEPTEMBER, 1963

The original registration was signed by the then Colonial Secretary on 27th June, 1939, and the above date, 6th September, 1963, covers changes only in the name of the Fund.

The Fund is also registered under the provisions of the National Health Act, 1953-1970, (Registration No. N1) (and as amended) and the Friendly Societies' Act, 1912-1963.

MEMBER PROFILE

It was a pleasure to meet the oldest member of the R. & T. Fund.

Mr. John Taylor was born on February 19, 1898. He is at present at Kamilaroi Retirement Centre.

Mr. Taylor is in good health, excellent spirits and has a lot of happy memories about his railway days. His father was a railway station master. John said that he was born when the Zig Zag railway was built. He joined the railway as an apprentice on the 1st day that the 1st World War broke out and joined the R. & T. Health Fund at the same time. John spent a total of 48 years on the railways and received a gold watch for his efforts of which he is very proud.

The Chief Executive Officer Mr. S. Tizzone and President Mr. V. Wulf on their visit to meet Mr. Taylor presented him with a history book of the R. & T., a Centenary Medal, and a beautifully illustrated book of N.S.W. Railways which his daughter Bronwyn says he is enjoying looking at the pictures of the trains.

To John Taylor, our oldest member, the R. & T. Health Fund salutes you.



UNITED TO ASSIST

...

EIGHTH

Annual Report

—AND—

Balance Sheet

—OF THE—

NEW SOUTH WALES

RAILWAY AND TRAMWAY EMPLOYEES'

Hospital Fund Committee.

1898.

Sydney:

CO-OPERATIVE PRINTING WORKS, 227 CASTLEREAGH STREET.

1898

Committee of Management,

1897-98.

President—

*W. H. SWAIN.

Vice-Presidents—

G. LAWRENCE

*G. H. KEDDIE

T. WILLIAMSON

Auditors—

R. GILL

H. TURNER

Treasurer—

J. SMITH

Secretary—

T. D. RICHARDS

Trustees—

J. HARRISON

E. MONK

*E. SILCOCK

RAILWAYS.

Loco. Work Shops.

*W. Clarke
J. Thomas
J. Taylor
T. Campbell
A. Mason

Traffic—

R. Pollard
T. McCarthy
*T. McPhail
R. Purvis
R. Davis

Per. Way.

A. E. Prentice
F. H. Callaway
*J. D. McCulley
R. Dews

Loco. Running Staff.

*W. Ellis
A. Percival
C. McBeath

Darling Harbor.

*J. B. Purkiss

Electrical.

F. Lind

Gas Works.

J. A. White

Interlocking.

*W. Tweedale
A. Watts

TRAMWAYS

Work Shops.

J. Doyle
W. Hewitt
A. Clarke
B. Dummer

Per. Way.

J. Mitchell
W. Cooper

Traffic.

*W. Brooks
H. Jessop
W. Walker
E. Wickham
J. Plowman

Ocean Street.

*A. Goodyer

North Shore.

G. Crossley.

Loco. Running Staff.

W. Bastian

*Hospital Certificate Holders.

COUNTRY REPRESENTATIVES

AND

Ex-officio Members of Committee.



Per. Way Dept.

*Inspector W. Pickin, Wollongong
 " J. Harvey, Penrith
 " F. Roby, Eskbank
 " G. Williams, Bathurst
 " J. Williams, Nyngan
 " W. T. Sorrell, Bourke
 " H. Austin, Dubbo
 " J. Cook, Orange
 " T. Miller, Young
 " G. Stanhope, Mittagong
 " R. Payne, Goulburn
 " C. Heiger, Queanbeyan
 " W. Layton, Cootamundra
 *Mr. R. H. Mitchell, Junee
 *Inspector P. Donohue, Wagga
 " T. Cambourne, Narandera
 " W. Smith, Hay
 " P. Roberts, Newcastle
 " T. Sprinks
 " — Crompton
 *Mr. J. Burns, Muswellbrook
 *Inspector T. H. Watson, Werris Crk
 " J. Cook, Glen Innes
 " J. King, Byron Bay
 " T. Lochrin, Gunnedah

Traffic Dept.

*Mr. F. McFadden, Clyde Sidings
 S.M., Campbelltown
 *Mr. C. Kendall, North Shore
 " G. Mabbott, Wallerawang
 *S.M., Nyngan
 *Mr. F. Armstrong, Goulburn
 " M. Levy, Newcastle
 *S.M., Ardglan

Loco Dept.

*Mr. J. Hyslop, Penrith
 " J. Dunn, Richmond
 " W. Hingley, Eskbank
 * H. Trueman, Wellington
 * J. Appleby, Bathurst
 " F. Best, Nyngan
 " H. Bennett, Clyde Works
 " J. Hancock, Liverpool
 " C. McAllister, Goulburn
 * R. W. Jones, Harden
 " F. Spratt, Picton
 " E. Will, Honeysuckle Point
 " W. H. Crossley, Singleton
 " A. Aitkenhead, Murrurundi
 " J. Bryant, Armidale
 " A. Watts, Hamilton
 " J. Howlett, Narandera.

*Hospital Certificate Holders.

LIST OF HOSPITALS IN AGREEMENT WITH THE FUND.

Prince Alfred	Yass	Wagga	Jerilderie
Sydney	Corowa	Wallsend	Kiama
St. Vincent's	Gunnedah	Forbes	Queanbeyan
Little Bay	Glen Innes	Cootamundra	Singleton
North Shore	Bourke	Tenterfield	Muswellbrook
Balmain	Newcastle	Tamworth	Cooma
St. George's, Kog'r'h	Junee	Armidale	Murrurundi
Western Suburbs,	Narandera	Narrabri	Wellington
[Ashfield]	Molong	Moree	Wollongong
Parramatta	Orange	Cobar	Nyngan
Thirlmere	Young	Lithgow	Dubbo
Nepean (Penrith)	Maitland	Cowra	Bowral
Bathurst	Albury	Goulburn	Lismore
Mudgee			

NEW SOUTH WALES RAILWAY AND TRAMWAY EMPLOYEES' HOSPITAL FUND.

REPORT OF COMMITTEE

For Year ending February, 1898.

FELLOW EMPLOYEES,—

We have much pleasure in presenting the eighth Annual Report and Statement for the year ending February 28, 1898.

We have to report a substantial increase in the number of members and the consequent additional amount of subscriptions received; also the extension of the Fund to the extreme ends of the Northern and Western Branches, together with many other important centres. Your Committee consider the figures submitted in last year's Report, showing the satisfactory increase in the Fund from 1893 to 1897, might well be supplemented with this year's figures:—

Amount Collected Year Ending 1893, £433				s 1			
"	"	"	"	1894,	357 6 2½	..	Decrease, £26 1 10½
"	"	"	"	1895,	377 15 2	..	Increase, 20 8 11½
"	"	"	"	1896,	425 15 11½	..	" 48 0 9½
"	"	"	"	1897,	619 17 10½	..	" 194 1 11
"	"	"	"	1898,	766 0 11	..	" 146 3 0½

The net increase for the past two years being £840 4s. 11½d., which is a very pleasing feature in the Fund's operations, and it is a noteworthy fact that the working expenses for the year is only 7 per cent. of the subscriptions, which is below that of any previous year.

During the year under review a large number of Hospitals have accepted our conditions; a complete list of which together with the names and location of representatives and certificate-holders will be found in other portions of these sheets.

Your Committee, on behalf of the members, take this opportunity of expressing their sincere sense of appreciation for the kindness and consideration extended to subscribers and patients by the Hospital authorities, the medical staff, and nurses, for one of the gratifying experiences of the year has been the many tokens received by the Committee from subscribers of the satisfactory and successful treatment received from the various Hospitals, while at the same time the most amicable relations exist between the Hospital authorities and your Committee.

As was anticipated in last year's Report, your Committee have every reason to believe that the circular defining the objects and aims of the Fund issued by them last year has proved all that was expected from it, and produced the most satisfactory results.

Having in view the praiseworthy efforts put forth by the citizens of this colony to raise funds to establish the Queen Victoria Homes for Consumptives, your Committee decided that as the object was a good one and deserving of support, and with the view of giving the large staff of the Railway and Tramway employees an opportunity of assisting the undertaking issued 664 subscription lists, but owing to the active canvass made by a number of private citizens for the same cause, and the taking up at the same time of subscriptions in aid of the Eddy Orphanage to perpetuate the memory of our late Chief, the amount realized by us, viz., £182 19s. 6d., fell far short of that expected, but we are pleased to mention the praiseworthy services rendered by Mr. A. E. Prentice, as one of the Hon. Secretaries taking up the collection.

At the last Annual Meeting of Subscribers it was resolved that the incoming Committee take steps to recognize the services rendered to the members and the Hospitals of the colony by the founder of this Fund, and after due consideration your Committee resolved to procure a framed illuminated address at a cost of £10 10s., same to be raised by taking up a penny collection as being demonstrative of general recognition of such services. The presentation will be made at the Annual Meeting on February 25th, and every subscriber that can put in an appearance will, it is hoped do so.

Your Committee desire to record their thanks to the Hon. Board of Railway Commissioners for their permission to take up the Consumptives Homes Collection, and the many other acts of courtesy and assistance rendered to the Committee in connection with the management of this Fund; also to the officers of the several Railway and Tramway Departments, and to the Council of the Railway Institute.

Your Committee have no hesitation in saying the large body of collectors and representative are deserving of the highest commendation for their untiring and disinterested labors on behalf of the Fund, to whom we feel it is due to say the Fund owes its rapid progressive state, the membership now being over 7000.

Yours fraternally,

THE COMMITTEE.



Railway and Tramway Employees' Hospital Fund.

Receipts and Expenditure for Year ending February 28th, 1898.

Dr.			Cr.		
	£	s. d.		£	s. d.
Subscriptions from March, 1897, to February, 1898	766	0 11	S. D. Townsend and Co., Printing and Stationery Account	28	3 6
Balance in Bank at Last Audit	17	17 4	A. Wall, Printing Account	0	17 6
Bank interest to 31st December, 1897	11	15 11	Secretary's Salary for 1896 and 1897	15	0 0
Petty Cash in Secretary's Hands Last Audit	0	10 5	Treasurer's	3	3 0
		786 4 7	Auditor's Fees	1	1 0
			Cheque Books (Two)	0	8 4
			Railway Institute, Rent	1	1 0
			Petty Cash Expended	3	19 3
			Petty Cash in Secretary's Hands	0	1 2
				53	14 9
PETTY CASH ACCOUNT.			Prince Alfred Hospital Maintenance Account		
Dr.	£ s. d.		Sydney	146	19 10
April 8th, 1897	1	0 0	St. Vincent's	54	8 5
June 6th, 1897	1	10 0	St. George's	37	12 0
September 9th, 1897	1	0 0	Narandera	0	11 0
From Last Audit	0	10 5	June	2	0 9
			Newcastle	9	12 9
			Goulburn	18	19 3
			Muswellbrook	16	12 5
			Bathurst	7	10 0
			Orange	4	6 9
			Singletown	0	15 0
			Yass	5	5 0
			Dubbo	2	5 0
			North Shore	2	2 10
			Molong	5	3 0
			Armidale	3	7 6
			Nyngan	6	19 3
				0	15 0

SUBSCRIPTIONS, AND BY WHOM COLLECTED.

COLLECTOR.	LOCATION.	DEPARTMENT.	AMOUNT.	COLLECTOR.	LOCATION.	DEPARTMENT.	AMOUNT.	COLLECTOR.	LOCATION.	DEPARTMENT.	AMOUNT.
W. Easterling	Sydney	Seet.'s Office	£2 0 0	F. Tolley	Pioton	Loco.	7 19 0	J. B. Forrest	"	Traffic	1 1 2
T. Hall	"	Ch. Acct.	1 8 6	S. Corbett	Balmoral	Traffic	0 10 0	A. R. Watt	Hamilton	Loco.	5 0 9
H. H. Huffam	"	Estate	0 11 0	H. Watson	Colo Vale	"	0 5 0	W. H. Morris	Hawkesbury	"	0 12 0
H. H. Fox	"	C. Trf. M.	1 18 0	J. Hearne & J. White	Mittagong	Per. Way	5 19 0	Spinks and Crompton	Newcastle	Per. Way	25 17 7½
H. Richardson	"	O.D.S.	0 2 0	Insp. Payne	Goulburn	"	4 8 2	T. H. Watson	Werris Ck.	"	5 14 6
J. Douglas	"	Dispatch	2 14 0	C. Heeger	"	"	4 5 3	T. Ishnood	Newcastle	Loco.	2 15 5
R. Pollard	"	Traffic	6 17 0	W. Randall	"	Traf. & Per. Way	3 13 5	T. Dornfield	"	"	2 13 0
A. S. Beaver	"	"	1 3 6	H. Lander & J. Brown	"	Loco.	15 16 1½	W. H. Phillips	"	"	5 5 0
S. Stainton	"	"	3 9 0	C. McAlister	"	Per. Way	7 14 9	E. Will	"	"	8 14 1
R. Davis	"	Ticket Coll.	1 17 6	J. Brown	"	Loco.	2 14 0	W. Lyne	"	"	3 10 0
R. Purvis	"	Traffic	13 13 2	T. Hudson	Harden	Per. Way	2 4 9	T. J. Percy	"	"	2 1 6
H. W. Stanton	"	Exam. Staff	3 9 6	F. Sutton	"	Traffic	3 11 11	M. Levey	"	Traffic	10 4 4
W. Fox	"	P.R. Way	22 8 6	A. Hudson	"	Interlocking	0 8 6	W. H. Crossley	Singleton	Loco. & P. Wy	2 9 9
J. McCulley	"	"	3 7 6	G. McDonald	"	Loco.	6 2 3	J. Burns	Muswellbrook	Per. Way	4 4 6
G. Smith	"	"	1 19 7	R. W. Jones	"	Loco.	2 18 0	A. Aikenhead	Murrumbidgee	Loco.	4 13 9½
J. Bendall	"	Interlocking	16 5 11½	G. H. Mitchell	Junes	Per. Way	11 4 11	G. Dora	"	Dist. Supt.	0 5 6
W. J. Weedale	"	Traffic	10 17 3	R. H. McDonald	"	Traffic	0 17 5	R. S. Burn	Arden	Traffic	5 1 6
J. Purkess	Darl Harbor	Loco.	1 10 6	J. McCook	"	Dist. Supt.	2 1 3	J. Bryant	Armidale	Loco.	3 19 8
C. Stone	"	G.M.E. Office	3 13 6	G. Bonstead	"	Loco.	12 14 9	J. Cook	Glen Innes	Per. Way	10 18 3
J. A. Conroy	Eveleigh	Wks. Mgr.	2 13 6	P. Donohue	Wagga	Per. Way	5 17 3½	T. Lockrin	Gunnedah	"	6 7 0
H. Howe	"	Sup. Car. Shp.	0 19 0	J. Scott	Cowra	Loco.	1 2 6	W. King	Lismore	"	2 5 1½
W. Elston	"	Car. Shop	13 6 5	D. McDowell	Narandera	Traffic	9 8 8½	T. Woods	Tram. Sydney	Trm En Office	12 14 6
W. Hattersley	"	Saw Mill	3 18 7½	J. O'Connor	Blacktown	"	0 18 6	E. Sillocks	"	Per. Way	6 19 6
J. Harrison	"	Wagon Shop	12 11 6½	W. Hooper	Rooty Hill	"	0 5 10½	J. Mitchell	"	Tr. Mgr Office	3 11 3
J. Thomas	"	Paint Shop	8 14 8	J. A. Beach	St. Mary's	Per. Way	2 0 0	Jesop and Wickham	"	Traffic	19 1 0
R. Wall	"	F.t. & Bsmh.	6 18 7½	J. Harvey	Penrith	Traf. & Loco.	18 3 5	A. Collins	"	Loco.	1 11 0
W. H. Swain	"	Bsmhs Shop	14 4 3	L. Beatty	Glenbrook	Traffic	0 2 0	H. Harris	"	"	4 15 0
J. Smith	"	Fitting	12 14 6	V. Jones	Springwood	"	0 2 6	E. Pres	Randwick	"	18 1 1
W. Clarke	"	Coal Stage	4 1 0	H. Tewksbury	Linden	"	0 2 6	J. Doyle	"	"	7 9 1
J. McGinnity	"	Top St re	0 10 6	A. Moss	Katoomba	"	0 10 0	W. Hewitt	"	"	2 18 3
J. J. Francis	"	Boiler Shop	6 6 3					J. Wysall	"	"	19 6 10
T. Williamson	"	"	8 3 7½								
T. Campbell	"	"									

W. McGann..	Foundry	5	9	6	T. Rodriguez	Blackbeath	0	11	0	W. Sproule	Ocean Street	4	14	0	
E. Hough	Tin & Copmth	2	14	6	W. Hingley	Est Bank	..	4	18	7	G. Crossley	North Shore	..	4	2
G. Burchmore	Turng. Shop	11	8	8	H. Brooks	Wallerawang	Traffic	..	5	1	J. Conn	Newcastle	..	0	8
R. Spence	Pattern	0	16	4	T. Roby	..	Per. Way	..	1	17	3	..	..	0	8
J. Edwards	For. Laborer	8	3	6	C. Baggs	..	Loco.	..	2	8	0	..	..	0	8
C. M'Beath	Rung. Sheds	11	3	9	J. Webb	..	Traffic	..	4	14	3	..	..	0	8
A. Percival	..	7	17	9	Div. Engineer	Bathurst	Per. Way	..	1	5	0	Grand Total	..	£786	0
W. Ellis	..	8	2	2	Insp. Williams	..	..	..	8	12	5	..	..	0	11
J. Payton	..	1	16	0	E. Lloyd	..	..	..	2	9	2	..	..	0	11
W. Thompson	..	1	15	6	J. B. Jones	..	Loco.	..	6	5	6	..	..	0	11
C. Hill	..	1	10	9	T. Smith	..	..	..	5	16	5	..	..	0	11
A. Alexander	..	2	11	6	D. Currie	..	..	..	1	13	5	..	..	0	11
J. White	Gas Works	5	0	9	T. Scone	..	Traffic	..	1	10	6	..	..	0	11
A. Ferguson	Sheeting Shd.	1	7	6	J. Cook	Orange	Per. Way	..	6	1	3	..	..	0	11
T. McCarthy	Traffic	2	16	0	G. Webster	..	Loco.	..	1	1	6	..	..	0	11
Cont. of Stores	Stores	0	7	6	G. Clift	..	..	..	1	5	9	..	..	0	11
F. Lind	Electrical	0	18	9	H. Trueman	Wellington	Loco.	..	4	14	9	..	..	0	11
G. Hodgkinson	McD'n'down Traffic	0	16	0	H. Austin	Dubbo	Per. Way	..	6	17	6	..	..	0	11
E. Taylor	Petersham	1	5	6	J. S. Williams	Nyngan	..	..	5	16	7	..	..	0	11
R. Cavanagh	Lewisham	0	18	0	F. Best	..	Loco.	..	3	11	0	..	..	0	11
W. Hayes	Croydon	0	8	6	W. Foster	Cobar	Traffic	..	0	4	0	..	..	0	11
C. Watson	Burwood	1	0	0	W. T. Sorrell	Bourke	Per. Way	..	5	18	0	..	..	0	11
T. Slade	Strathfield	1	3	9	J. Dunn	Richmond	Loco.	..	0	10	0	..	..	0	11
T. Bissett	Homebush	2	0	0	C. Westall	Malgrave	Traffic	..	0	2	6	..	..	0	11
W. Green	Flemington	1	15	0	J. B. King	Erskineville	..	..	0	4	8	..	..	0	11
E. Austin	..	0	13	6	J. Attwood	St. Peters	..	..	0	11	0	..	..	0	11
J. Morton	Rookwood	0	16	6	W. Morse	Sydenham	..	..	1	9	9	..	..	0	11
Bennett and	..	6	5	6	W. Marsden	Arndcliffe	..	..	0	8	6	..	..	0	11
M'Kenzie	Clyde	0	18	0	J. Thornton	Kogarah	..	..	1	1	3	..	..	0	11
E. Fegan	Anuburn	4	18	3	Stationmaster	Carlton	..	..	0	5	6	..	..	0	11
F. M'Padden	Clyde	0	11	0	T. Hall	Hurstville	..	..	0	12	2	..	..	0	11
Stationmaster	Granville	0	19	3	J. Allen	..	Loco.	..	2	6	6	..	..	0	11
G. Elliott	Liverpool	0	8	6	A. Cluico	Como	Traffic	..	0	4	3	..	..	0	11
H. J. Webb	Ingleburn	1	15	6	J. Turner	Sutherland	..	..	2	17	0	..	..	0	11
J. Hancock	Lpi. & C'twn. Loco.	0	5	0	J. Mollwaith	Waterfall	..	..	9	5	0	..	..	0	11
W. C. Witt	Campbelltown Traffic	0	7	6	W. Pickin	Wollongong	Per. Way	..	6	7	6	..	..	0	11
J. King	Minto	0	7	6	A. Keywood	Canterbury	Traffic	..	0	11	9	..	..	0	11
G. Mauley	Menangle	0	5	0	D. Nicholas	Carlingford	..	..	3	9	6	..	..	0	11
J. Williamson	Douglas Park	0	5	0	J. Tulley	Hornsby Jn.	Loco.	..	3	9	6	..	..	0	11

Subscribers who have received Hospital Treatment.

Prince Alfred Hospital.				St. George's Cottage Hospital.			
Names of Members.	Where Located.	No. Days.	£ s. d.	Names of Members.	Where Located.	No. Days.	£ s. d.
† J. Grierson	.. Sydney	80	8 11 4	J. Gallagher	.. Wollongong	5	0 11 0
T. Dodds	.. "	45	4 16 6				
J. Kelly	.. "	8	0 17 2				
R. Weldon	.. "	29	3 2 2				
H. Goodwin	.. "	29	3 2 2				
* J. Paskins	.. "	32	3 8 7				
A. Alexandria	.. "	27	2 17 10				
E. Hampshire	.. Goulburn	7	0 15 0				
C. C. Hodson	.. Sydney	4	0 8 8				
S. Mansell	.. "	26	2 15 10				
H. Allt	.. "	22	2 7 2				
C. Fernman	.. Bathurst	43	4 12 2				
H. Robinson	.. Sydney	21	2 5 0				
L. Byrne	.. "	8	0 17 2				
F. Shurly	.. "	32	3 8 0				
R. Raywood	.. "	8	1 8 0				
W. Elliott	.. "	7	0 15 0				
W. Grayham	.. "	9	0 19 4				
* J. Farrell	.. "	53	5 13 2				
J. Dodds	.. "	42	4 10 0				
* J. Moore	.. Bathurst	26	2 15 10				
C. Rivers	.. Wallerawang	28	3 0 0				
G. Feint	.. Sydney	20	2 2 9				
S. Russell	.. "	5	0 10 9				
G. Benfield	.. Goulburn	17	1 16 6				
† J. Nimmo	.. Sydney	34	4 2 6				
† A. Cooper	.. "	21	2 15 6				
A. Inglis	.. "	21	2 5 0				
A. Lewis	.. "	7	0 15 0				
T. Smith	.. "	9	0 17 2				
J. Gilm re	.. "	93	9 19 4				

Little Bay Hospital.				St. Vincent's Hospital.			
Names of Members.	Where Located.	No. Days.	£ s. d.	Names of Members.	Where Located.	No. Days.	£ s. d.
† P. Morris	.. "	49	5 15 6	J. McCaffery	.. Sydney	13	1 7 6
† J. Johnson	.. "	2	0 4 3	A. Dege	.. "	25	2 13 0
W. George	.. "	13	1 7 10	T. Barret	.. "	18	1 18 0
T. Brown	.. Hornsby	22	2 7 1	J. Booth	.. "	9	0 19 0
Mrs. M. Burns	.. Muswellbrook	50	5 7 2	J. Vintzenze	.. "	40	4 5 0
W. Ward	.. Sydney	16	1 14 4	C. Martin	.. Harden	41	4 7 6
A. Milton	.. Goulburn	53	5 13 6	T. Thompson	.. Sydney	41	4 7 6
			£54 8 5	J. Antill	.. "	22	2 7 0

North Shore Cottage Hospital.				Bathurst Hospital.			
Names of Members.	Where Located.	No. Days.	£ s. d.	Names of Members.	Where Located.	No. Days.	£ s. d.
M. Long	.. Sydney	48	7 4 0	R. Fitzgerald	.. "	18	1 17 6
W. Cruwys	.. "	13	1 19 0	J. Martin	.. "	23	2 9 3
			£9 3 0				£4 6 9

Muswellbrook Hospital.				Orange Hospital.			
Names of Members.	Where Located.	No. Days.	£ s. d.	Names of Members.	Where Located.	No. Days.	£ s. d.
T. Carroll	.. "	70	7 10 0	J. McCarthy	.. "	7	0 15 0

[illegible]

Annual Meeting

WILL BE HELD IN THE

RAILWAY INSTITUTE

—ON—

FRIDAY, FEBRUARY 25, 1898,

COMMENCING AT 7.45 P.M.

Subscribers to present their Cards at the door to obtain admittance.

BUSINESS:

Minutes, Correspondence, Balance Sheet and Report, Auditor's Report.

Presentation to Mr. G. Lawrence, Vice-President and Founder of the Fund.

Election of Officers and Committee for 1898-99.

SPECIAL BUSINESS, OF WHICH NOTICE HAS BEEN GIVEN—

Mr. J. Harrison to move,—“That all subscribers for five years prior to leaving the service may continue their membership to this Fund upon payment of $\frac{1}{4}$ days' pay at rate received when so leaving.”

COMMITTEE RECOMMENDATION—

“That resolution of last Annual Meeting, referring to Female Employees, shall not apply where husband and wife are both in the service, but to widows and single women only. Annual Subscriptions to be 2s.

Co-operative Printing Works, 227 Castlereagh-street, Sydney.

9282 3492

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(Outside Sydney Metro)

Brisbane Office

c/- Q.R.I.C.U. Office,
Central Station, Brisbane
P.O. Box 2614, Brisbane 4001
Phone: (07) 3221 4722
Fax: (07) 3221 4363
Rail: 81 2190
Freecall: 1 800 678 719
(Outside Brisbane Metro)

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