

cess shall not be so transferred but shall be carried to the credit of the Post Office Fund, and that (b) if that amount is less than such value he shall be treated as being in arrear to the amount of the deficiency :

And whereas by paragraph (c) of subsection (4) of Section 10 of the Act, in calculating arrears of contributions, no account shall be taken of any arrears accruing in the case of an employed contributor during the first twelve months after the 15th day of July, 1912 :

And whereas the value of the contributions paid by or in respect of a deposit contributor during any period, estimated as aforesaid, is equal to the average amount of the contributions paid by an insured person of the same age as the deposit contributor during that period, after deduction of the average amount payable to an insured person during that period in respect of sickness, disablement, and maternity benefit, together with the sums payable in respect of him for the purposes of medical and sanatorium benefit and towards the expenses of administration of the Approved Society of which the insured person is a member, with certain adjustments in the case of women unmarried at the date of entry into insurance :

And whereas in a large number of cases the sums payable to a deposit contributor in respect of the benefits aforesaid during the first year after the commencement of the Act will be in excess of the value of the contributions paid by or in respect of him, estimated in the manner aforesaid, but the Society, of which he may become a member, cannot, by reason of paragraph (c) of subsection (4) of Section 10 of the Act, treat him as being in arrear to the amount of the deficiency and will thereby incur a liability in respect of him, for which no provision is made in the Act :

And whereas, in the case of a deposit contributor who becomes a member of an Approved Society, the Society is not entitled, by reason of paragraph (a) of subsection (2) of Section 43 of the Act, to receive any amount standing to his credit in the Post Office Fund in excess of the value of the contributions paid by or in respect of him, estimated as aforesaid, and is thereby precluded from receiving such sums as might, upon an average, operate during the first year after the commencement of the Act to reduce or extinguish the liability in respect of the deposit contributors mentioned in the preceding paragraph hereof :

And whereas it is desirable that deposit contributors should become members of Approved Societies, but that Societies being willing to accept them as members should not incur in respect of them a liability for which by reason of paragraph (c) of sub-section (4) of Section 10 of the Act no provision has been made, and it is expedient therefore that provision should be made whereby a Society should not be deprived during the first year after the commencement of the Act of such advantages as might, apart from paragraph (a) of subsection (2) of Section 43 of the Act, accrue to it in the case of deposit contributors who have standing to their credit in the Post Office Fund amounts exceeding the value of contributions paid by or in respect of them, estimated as aforesaid :

And whereas, by reason of the premises, a

difficulty has arisen within the meaning of the said Section 78 ;

Now, therefore, the Welsh Insurance Commissioners, in pursuance of the powers conferred on them by Section 78 of the Act read with Section 82 of the Act and all other powers enabling them in that behalf, with the consent of the Treasury, hereby order as follows :—

1. Where, during the period of twelve months from the 15th day of July, 1912, any deposit contributor becomes a member of an Approved Society, there shall be transferred in respect of him from the Post Office Fund to the Society the amount (if any) standing to his credit in the Post Office Fund, after a deduction therefrom of any sums which, if he had been a member of an Approved Society, would have been retained for the purpose of discharging the liabilities of the Welsh Insurance Commissioners in respect of reserve values :

Provided that, for the purpose of ascertaining the amount standing to the credit of a deposit contributor who before becoming a member of an Approved Society has entered or enlisted as a seaman, marine or soldier after the commencement of the year 1913, there shall first be credited to him so much of any sum which has been credited to any Committee in respect of him for the expenses of medical and sanatorium benefit, as the Welsh Insurance Commissioners may, having regard to the date at which he ceased to be a deposit contributor, think fit, and such consequential adjustments shall be made as are appropriate to the case.

2. Where any deposit contributor becomes a member of an Approved Society during the period aforesaid, he shall for the purposes of Section 55 of the Act be deemed to have become a member of the Society as from the date of his entry into insurance, and any sums deducted as hereinbefore provided from the amount standing to his credit in the Post Office Fund shall be deemed to be the sums to be retained by the Welsh Insurance Commissioners out of the weekly contributions paid by or in respect of him for the purposes of subsection (3) of Section 55 of the Act, and shall be dealt with by them accordingly.

3. This Order shall apply in the case of every seaman, marine, or soldier who was at the date of his entry or enlistment a deposit contributor, and who becomes a member of the Navy and Army Insurance Fund, as if that Fund were an Approved Society.

4. This Order may be cited as the National Health Insurance (Wales) (Transfer of Deposit Contributors) Order, 1913.

Given under the Seal of Office of the aforesaid Welsh Insurance Commissioners this 22nd day of April, in the year one thousand nine hundred and thirteen.

(L. S.)

*Thomas Jones,*  
Secretary to the Welsh Insurance Commissioners.

We consent to this Order,

*William Jones,*  
*Wedgwood Benn,*

Two of the Lords Commissioners  
of His Majesty's Treasury.