and relating to the County Borough or any area to be affected, or of some of such Acts:

Notice is hereby given, that Major C. E. Norton, R.E., one of the Inspectors of the said Board, will attend at the Guildhall, Swansea, on Thursday, the fourth day of February, 1915, at ten o'clock in the forenoon, to hold a Local Inquiry into the subject-matter of the said proposals and all other matters relating thereto:

And notice is hereby further given, that any person interested may attend at such inquiry and be heard with reference to the said proposals and the other matters aforesaid.

As witness my hand this thirteenth day of January, 1915, at the Office of the Local Government Board, Whitehall, London.

*Noel T. Kershaw*,
Assistant Secretary.

---

## NATIONAL INSURANCE.

### NATIONAL HEALTH INSURANCE.

The National Health Insurance (Deposit Contributors, Adjustment of Accounts) Order, 1914, dated December 31, 1914, made by the Insurance Commissioners under Section 78 of the National Insurance Act, 1911 (1 & 2 Geo. 5, c. 55).

Whereas by paragraph (e) of Section 42 of the National Insurance Act, 1911 (in this Order called "the Act"), it is provided that the sums payable in respect of a deposit contributor for the purposes of medical and sanatorium benefit, and towards the expenses of administration shall be deducted at the commencement of each year from the amount standing to his credit in the Deposit Contributors Fund:

And whereas by sub-section (2) of Section 43 of the Act it is provided that where a deposit contributor becomes a member of an Approved Society, there shall be transferred to the Society the amount standing to his credit in the said Fund, or the value of the contributions paid by or in respect of him, whichever sum shall be the less:

And whereas it will not be practicable to ascertain what amount is standing to the credit of a deposit contributor who becomes a member of an Approved Society as at the date of such transfer, and delay will arise in ascertaining his position in insurance and in the administration of his benefits by his Society:

And whereas under the aforesaid Section 43, where the amount standing to his credit is less than the value of the contributions paid by or in respect of him, it is provided that he should be treated as being in arrear to the amount of the deficiency, and under Section 8 of the National Insurance Act, 1913, it is provided that insured persons in arrear are liable to such deduction, postponement, or suspension of benefits as shall be approximately equivalent to the loss by the failure to pay the contributions in arrear; and it is not practicable to recover such deficiencies as aforesaid otherwise than by way of permanent reduction of benefits, or to express in exact terms of such reduction the amount of the deficiency; and by reason of the premises a difficulty has arisen with regard to deposit contributors who become members of Societies, and in connection with the necessary transfer and adjustments in respect of such persons:

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

1. This Order may be cited as the National Health Insurance (Deposit Contributors, Adjustment of Accounts) Order, 1914.

2. For the purpose of ascertaining the amount standing in the Deposit Contributors Fund to the credit of a deposit contributor who becomes a member of an Approved Society, there shall first be credited to him so much of any sum which has been credited to an Insurance Committee in respect of him for the expenses of medical and sanatorium benefit, and towards the expenses of administration, as the Commissioners may think fit, having regard to the date on which he becomes a member of the Society (hereinafter called "the date of transfer"), and such consequential adjustments shall be made as are appropriate to the case.

3.—(1) In the case of a deposit contributor who becomes a member of an Approved Society on or after the 1st day of January, 1915, the balance standing to his credit as at the beginning of the half-year in which he becomes a member of the Society, shall be credited to a Suspense Account to be opened by the Insurance Commissioners in the Deposit Contributors Fund.

(2) Any contributions paid by or in respect of a deposit contributor for the period from the beginning of the half-year in which he becomes a member of an Approved Society to the date of transfer shall be credited to the Society, and dealt with as if the contributor had been a member of the Society from the beginning of that half-year.

(3) If the amount standing to the credit of a deposit contributor as at the beginning of the half-year in which he becomes a member of an Approved Society, together with such an amount as the Commissioners may determine to represent the average amount of contributions payable during a period equal to the period from the beginning of the half-year to the date of transfer (hereinafter called the "transfer adjustment"), is equal to or more than the value of the contributions paid by or in respect of him as at the date of transfer, there shall be transferred from the Suspense Account to the Society a sum equal to the value aforesaid after deducting the transfer adjustment, or if the transfer adjustment exceeds the value aforesaid, the excess shall be deducted from the contributions for the half-year credited to the Society and shall be transferred to the Suspense Account.

(4) If the amount standing to his credit as at the date aforesaid, together with the transfer adjustment, is less than the value of his contributions at the date of transfer, there shall be transferred from the Suspense Account to the Society—

(i) if the deficiency is less than 10s., a sum equal to the value of his contributions after deduction of the transfer adjustment;

(ii) if the deficiency is equal to 10s., or an exact multiple of 10s., a sum equal to the amount standing to his credit; and