

apc file
2

9/a)

THE STAR JOHANNESBURG THURSDAY FEBRUARY 21

MOVE BY U.P. MEMBER GETS MORTGAGE RIGHTS FOR NATIVES WHO BUILD

Sapa's Parliamentary Service

House of Assembly, Thursday.

A CLAUSE MOVED BY DR. SMIT (U.P., East London City), which will enable non-Europeans to obtain first mortgages for the erection of houses—in spite of the fact that they do not possess freehold—was accepted by the Minister of Health, Mr. Viljoen, and adopted when the Assembly resumed in committee on the Housing Bill yesterday.

IT WAS AGREED that the Financial Organiser should contact the Society of African Artistes and advise the Natal Regional Office accordingly; the Natal Region to deal direct with Mr. Herbert if it were decided to proceed.

(b) that the Financial reports be adopted.

With the agreement of the meeting Item 6 (c) - Building Societies - was brought forward for discussion at this stage.

5. MATTERS FOR CONSIDERATION.

(a) BUILDING SOCIETIES - BONDS FOR AFRICANS. A letter from Dr. Hellman to the Director, RR. 46/1956, was considered. The Hon. Treasurer said that he would obtain a copy of the clauses in the Building Societies Act covering the types of property on which Societies could lend money; he thought that they could only lend on leasehold property with a lease above 20 years. He did not think that the present time was opportune for an approach to the Building Societies on this question as they were short of funds. He knew of two building societies - the Equity and the Apex - which lent almost exclusively to Africans, and understood that Africans were very good borrowers because their homes meant so much to them. A difficulty which would have to be overcome was the question of title in the event of default, if Europeans were not allowed to own property in certain areas.

The Assistant Director said that an inter-racial group in Kimberley, known as the Bantu Consultative Committee, which had been formed after the riots to help in the promotion of harmonious race relations, had investigated the establishment of a Bantu Financial Company to assist in financing the construction of housing. They had approached the Secretary for Native Affairs about the matter and he had pointed out that local authorities normally erected the necessary housing and that his department did not favour the formation of Bantu Financial Companies for this purpose, but considered that Building Societies, Commercial Banks and similar institutions must serve the needs of the Bantu community in urban areas, although the establishment of such financial companies in native areas would be in accordance with departmental policy.

The Field Officer said that Africans in the native territories were finding it difficult to obtain loans for those areas because of the difficulty of title. Mr. Mosaka said that he had had correspondence with the Department of Native Affairs on the question of building society loans for Africans in urban areas but the department did not appear sympathetic.

The Chairman suggested that the Hon. Treasurer might discuss the question with the two building societies he had mentioned.

IT WAS AGREED that the Hon. Treasurer should discuss the question of loans for Africans with the Equity and Apex Building Societies to ascertain how they dealt with the matter.

(b) REPORT OF THE RESEARCH SUB-COMMITTEE. The Director spoke to RR. 58/1956, minutes of the first meeting of the Research Sub-Committee:

(i) Group Areas. It had been decided that the Technical Officer should collect further factual information about the implementation of the Group Areas Act and she was at present visiting a number of Transvaal towns. He had recently accompanied the Field Organiser, Durban, on a brief visit to a number of towns in Natal and would report on his visit at a later stage of the meeting.

The Natal Regional office had also been asked to send Head Office copies of the material it had assembled on the position in Durban. It had been agreed that the Cape Western region would be asked to collect material on the situation in Cape Town.

The Committee planned to investigate the functioning of the Land Tenure Board and had adopted various suggestions for the carrying out of this work. It was proposed that Mrs. Felicia Kentridge should be asked to include this material in the analysis she was making of the group areas legislation and a fee of fifty guineas was proposed. Professor Pollak had also agreed to undertake, with the help of members of the legal profession, the preparation of a booklet on the rights and duties of persons affected under the Group Areas Development Act.

These proposals were noted and adopted.

- (ii) Farm Labour Surveys. The appointment of an interpreter/field worker to help Miss Craib in the survey she was to undertake later in the year in the Albany-Bathurst districts had been discussed. A salary of £20 per month plus expenses had been proposed and also the payment of a travelling allowance to Miss Craib. It had been agreed that Professor Hobart Houghton should be consulted on these questions.

The Director added that Professor Houghton had since written, proposing that Miss Craib should be attached to the Institute of Social Research, which would enable her to enjoy all the amenities of the Institute and closer co-operation with other field workers, and that the amount allotted for this survey should be transferred to the Institute of Social Research instead of being paid direct to Miss Craib and her assistant. The Research Sub-Committee had decided to amend the schedule prepared on the question of farm labour and would also discuss the extension of the survey on this problem at a later stage.

Noted.

- (iii) The Committee proposed to continue work on the budgets of African families when the C.S.I.R. studies were available.

Noted.

- (iv) It was felt that the surveys on African life and labour in the Western Province and the investigation into the efficiency of the Coloured labour force were beyond the Institute's resources.

In this connection the Assistant Director said that these projects had arisen from his visit to the Western Cape, and discussions which he had had with the Chamber of Commerce and farmers organisations who had thought such an investigation would be most valuable and who, he thought, would be willing to help financially. He had not thought that the Institute should undertake the surveys, but that it might initiate such research and help to sponsor the work.

The Chairman said that she understood that owing to its heavy programme it was very unlikely that the University of Cape Town would be able to undertake this research, but suggested that the matter be referred back to the Research Sub-Committee.

IT WAS AGREED that the question of African and Coloured labour surveys in the Cape Western area be referred back to the Research Sub-Committee for further consideration. }

- (v) The Director, continuing the report on the Research Sub-Committee, said that the Committee had proposed a digest by Professor Hobart Houghton on the Tomlinson Report, as reported to the previous meeting of the General Purposes Committee. A fee of seventy-five guineas was proposed.

In reply /.....

24 OCT 1966

THE SHIELD (PTY.) LTD.

DIRECTOR: S.A. CHAPMAN, F.C.I.S.

Phone 23-0255.



Room 407, 4th Floor,
Metro Centre,
266, Bree Street,
(opp. Metro Cinema),
JOHANNESBURG.

LEGAL - MEDICAL - INSURANCE - NON-EUROPEANS.

The Shield was started in 1958 and offers the following services to Non-Europeans for the small payment of only R1.75 (17/6) per month:-

- INSURANCE : Insures member's life for R200 (£100) up to the age of 70 years under a Group Master Policy, which money is payable to his/her next-of-kin or nominee in case of death. There is no medical examination; age is accepted as stated, within reason. The Policy is with the Crusader Insurance Company, and administered by Syfret's Trust.
- LEGAL AID : Defence is arranged at a low cost to members on most criminal charges, EXCLUDING deliberate contravention of the Pass, Trespass and Tax Laws, Liquor, Sabotage, Licensing and Motor Vehicle Insurance Acts. FINES are NOT paid.
- BAIL : Representation is made to try and arrange bail, or to reduce bail wherever possible. BAIL is NOT paid.
- FREE MEDICAL ATTENTION : Gives member, wife/husband and children, if living in Johannesburg or nearby townships, a doctor FREE, including injections, medicine and treatment supplied by the doctor. The doctors visit homes by arrangement. This medical Service does NOT include pregnancy, the treatment of chronic cases or venereal diseases. Eyes and teeth are EXCLUDED from this service.
- ADVICE : Gives the best advice FREE on all matters, e.g. housing, maintenance, divorce, debts, H.P. agreements, funeral arrangements etc. but no LOANS are made.

FEES ARE PAYABLE STRICTLY IN ADVANCE EVERY MONTH ACCORDING TO THE FOLLOWING TARIFF:-

Member (Male or Female).....	R1.75 (17/6) per month.
Husband and Wife	R2.25 (22/6) per month.
Husband, Wife, 1 Child (over 16).....	R2.75 (27/6) per month.
Husband, Wife, 2 Children (over 16).....	R3.25 (32/6) per month.
Husband, Wife, 3 Children (over 16).....	R3.75 (37/6) per month.

N.B.:- A CHILD may be insured from 6 YEARS OF AGE under the Group Life Insurance at special rates which will be given on request.

INSURANCE POLICIES take effect from the date of acceptance by the Insurance Company.

READ the terms of your Policy, and if you do NOT understand them call at our offices for an explanation immediately.

NOTE: THIS IS NOT AN ENDOWMENT OR SAVINGS POLICY.

THIS CIRCULAR CANCELS ALL PREVIOUS CIRCULARS.

9/3/66.

15 Vanette,
6 King Street,
EAST LONDON.

7 - MAR 1963

5th. March, 1963.

Mr. Quentin White,
Director I.R.R.,
P. O. Box 97,
Johannesburg.

Dear Mr. White,

The following resolution has been proposed by one of the Branches to be put to the Annual Conference of the National Council of Women of S.A.:-

"Aware that there is a considerable exploitation of ignorance amongst lesser priviledged people, N.C.W.S.A urges the Minister of Economic Development to appoint a Commission of Enquiry to investigate the operation of the Insurance Act with regard to Burial Premiums & Low Cost Life Insurance."

I do not feel happy about the wording and have suggested:-

"Aware that there is considerable exploitation of ignorance amongst the lesser priviledged people, N.C.W.S.A. urges the Minister of Economic Development to appoint a Commission of Enquiry to investigate the operation of the Insurance Act with regard to the responsibility of the Insurance Companies for policies contracted in their name especially with regard to Burial Premiums & Low Cost Life Insurance."

I believe the Institute has made some investigations into various aspects of life, burial & industrial insurance policies as operated and offered to less priviledged persons. I should, therefore, be grateful if that department or person/s would give me some comments on the above resolutions.

Thanking you and with all good wishes,

Yours sincerely,

Mary McHulligan (Mrs).
(Member I.R.R.)

on
PP
branch

24 OCT 1966

THE SHIELD (PTY.) LTD.

DIRECTOR: S. A. CHAPMAN, F.C.I.S.

Phone 23-0255

LEGAL, MEDICAL
INSURANCE FOR
NON-EUROPEANS



ROOM 407,

4th FLOOR,

METRO CENTRE,

266, BREE STREET,

JOHANNESBURG.

October 20th. 1966

The Director,
The S.A. Institute of Race Relations,
Auden House,
68 de Korte Street,
Braamfontein,
Johannesburg.

Dear Sir,

Legal, FREE MEDICAL and Insurance
for Non-Europeans

I have read the report in the newspaper about your investigation into the cost of living of the non-Europeans in Soweto and was particularly interested in the portion about medical expenses and felt that you would be interested in the efforts that this company ^{makes} towards relieving these expenses.

As you will see from the attached circulars we have been operating since 1958. Our doctors cover the Soweto complex and visit homes by arrangement. They also cover Johannesburg and Alexander Township.

I would welcome a discussion with you on the good work that we have done to assist the non-European in his difficulties and would add that the firms or employers who have enrolled their employees in our scheme are very happy with the service given. Perhaps you know other employers who may be willing to enrol their employees.

I look forward to hearing from you.

Yours faithfully,
The Shield (Pty) Ltd.

S.A. Chapman

S.A. Chapman
Director

i.e. does employees pay?

C/18/9/11
CONFIDENTIAL

RR. 46/1956.
17:4:56. JH.

SOUTH AFRICAN INSTITUTE OF RACE RELATIONS (INC.)
SUID-AFRIKAANSE INSTITUUT VIR RASSEVERHOUDINGS (INGELYF)

P. O. Box 97

JOHANNESBURG

Posbus 97

17th April, 1956.

BUILDING SOCIETIES - BONDS FOR AFRICANS

Memorandum dated 10th April 1956 from Dr. Ellen Hellmann
to the Director.

Mr. Richard Feldman wrote to me recently suggesting that the Institute should take the initiative in addressing a memorandum to the Association of Building Societies, to ask them to press the Government to alter existing legislation to make it possible for building societies to give bonds to Africans who wished to build homes in Native townships, i.e. on 30-year leasehold tenure.

Under the Building Societies Act of 1934, building societies can only grant loans where title to land is held.

I spoke (informally) to a secretary of a large building society to ascertain what he thought the reaction to an approach of this nature would be. He thought that the reaction would be very negative at the moment, because there is still a shortage of European dwelling houses and the building societies cannot at the present time meet ordinary middle-class applications for loans. He therefore thought an approach now would be ill-timed. He did not think that there would be any particular desire to meet the needs of Africans.

Further, he pointed out that the Association had approached the government on several occasions to have the Building Society Act of 1934 amended, but had always found the Government unprepared to do so.

He did not think that the present president of the Association, Dr. Louw, who is said to be highly regarded by the Government, would be sympathetic to such an approach. The next president was likely to be Mr. Henry Tucker.

I had an informal talk with Mr. W. Carr. He said that he thought informal or tentative approaches had been made to the Association (or building societies in Johannesburg) in the past. The

building /...

building societies were always reluctant to consider the matter because of the limited tenure, lack of title to land and lack of collateral security.

He believed that the Johannesburg City Council would support, in principle, efforts of this nature.

The actual position in Johannesburg at present is that the Council is permitted to lend up to a maximum of £250 to an African home builder provided the value of the proposed house does not exceed £450. The Government considers that loans should be used to help those who most need them and that if an African proposes to spend more on a home he should either be able to finance it himself, or build a home within available financial means. (I do not know the position in other centres.)

Mr. Carr considered that a memorandum to the Association would be worthwhile even though its success was extremely problematical.

I, myself, believe that it would be desirable to open up this question. The development at Dube shows that there is a middle-class African section anxious to put up good houses. The indications are that this section is developing an ordered pattern of life. The further settlement of such elements in a middle-class area, in houses in which a great deal of personal pride of possession is invested, should surely be encouraged. The lack of loan funds is a definite hindrance - as it would be to the European community were there no building societies. (The case Mr. Feldman quoted was that of an African husband and wife, both "earning very good money" who had saved up £500, wished to build a house for £1,000 and were seeking a loan for the balance of £500).

50
38

12
19
20

I suggest that this matter be brought to the General Purposes Committee (or Executive if you consider it necessary) to consider whether the Institute should make an approach to the Association.

* * * * *

SOUTH AFRICAN INSTITUTE OF RACE RELATIONS (INCORPORATED)

HEAD OFFICE: P.O. BOX 97, JOHANNESBURG.

11 & 12 COLONIZATION CHAMBERS,

TELEPHONE: 29210

355 WEST STREET,

DURBAN.

February 15, 1956.

The Director,
S.A. Institute of Race Relations,
P.O. Box 97,
Johannesburg.

FEB 17 1956

Dear Mr Whyte,

African Mutual Credit Association

As you know, Mr Bhengu is at present carrying out a fact-finding study of Africans and Insurance.

A large number of Africans are investing their money in credit associations, of which there are three operating in the Union, the largest being AMCA (African Mutual Credit Association).

It is impossible on the share certificates themselves or other papers we have been able to collect to discover exactly how these associations operate.

Mr Ian Allan has asked me to write to you to see whether there is some contact in Pretoria who would be prepared (either free or at a nominal charge) to obtain a copy of the memorandum and articles of association of the above Company from the Registrar of Companies. It will probably mean that the whole document will have to be typed out in the Registrar's office. Failing this, we will have to try enrolling a Non-European as a shareholder and seeing whether the Head Office of the Company would supply a copy. We do not want to apply if we can help it at the office of the local Branch.

The copy is required for two reasons :

- (a) Because we are unhappy about the manner in which it is operating but do not know enough about it to form any definite conclusions.
- (b) Because in any event Mr Allan wishes to include a section on 'Credit Associations' in the findings of the present study but we have insufficient data to fully understand the mechanics of these concerns.

I have written to Prof. Beinart in case he is able to obtain the memorandum and articles of the second largest Association whose Head Office is in Capetown.

Yours sincerely,

Mary Draper

Mary Draper
Field Organiser.

G. Daniel Mokoena,
P.O. Box 184.
Heidelberg
10-8-54.

S. A. Institute of Race Relations
21, Siemens Street,
Braamfontein. J.H.B

Dear Sir, May I draw your attention to the following complaint:-

Some time ago, I sent a sum of £2.4.6 to Anbaa Burial Society which is also known as the Goodwill Burial Society registered under the Insurance Act of 1943, per registered post to address 1515 Orlando East.

As I am the agent, I collected monies from clients for policies Nos 2337/53, 2160/53, 2162/53, and 475/51. Its a long time now and I have not had a reply. I have even written to Head Office and asked for the Directors address, still there has been no reply.

I wish ~~to~~ to ask the Institute to contact Mr Paul R. Mosaka phone 110 Kliptown in connection with this matter, on my behalf.

Thanking you Sir,

Yours humbly.

G. D. Mokoena.

C/A/9/1

10 June 1957.

Miss H. Pollak,
135A Marriott Road,
DURBAN.

Dear Hansi,

Have you seen the April number of "Africa X-Ray Report"?
There is an interesting article in it entitled "How some South
African insurance companies operate among Africans".

Yours sincerely,

M

Muriel Horrell (Miss)
TECHNICAL OFFICER

117

new file C/A/9/11

AFR
TRU

File

money-lenders, ~~and~~
loans to Africans, and
insurance for Africans

FJvW/EO.

27th May, 1949.

The Managing Director,
African Trust Estates (Pty.) Ltd.,
P.O. Box 5938,
JOHANNESBURG.

Dear Sir,

Re: Non-European Properties and Loans.

Thank you very much for your letter of the 10th May, 1949. I have to inform you that this Institute has no properties for sale or to let, nor does it lend money for the purchase of properties. I would advise you to approach the building societies in this connection as some of them make provision for loans of this nature to Non-Europeans.

Your desire to protect the Non-Europeans against exploitation by unscrupulous so-called private money lenders is greatly appreciated by the Institute.

Yours faithfully,

Mr. Ngahamu Wanjau
Pre discuss

23 APR 1954

CA/9/1

Fm 15 Mercury Court
26/4/54 744 Schoeman St
Arcadia
Pretoria

20th April

The Secretary,
S.A. Institute of Race Relations,
19 Stienens St,
Braamfontein,
Johannesburg.

Dear Sir,

On the advice of Mr T.B. Herold of Pretoria I am writing to you to ascertain your views on the following matter.

A native employed in this block of flats & who has been known to us for some time has been induced to subscribe monthly the sum of 8/8 to the African Mutual Credit Association of 813 Maritimo House Johannesburg. At the end of 18 1/2 years he is supposed to draw £180, but there does not appear to be any guarantee that the company will not go insolvent before that time.

I would like to know whether you know of this A.M.C.A. & whether it is reliable or if you think the boy should cut his losses & rather put his money into the Post Office or Building Society.

About a month ago I wrote to the Secretary for hat time affairs but have not received any reply up to date.

Thanking you,
I remain,

Yours faithfully
(Mrs) S. Buchan.

Mr. Whyte
He certainly does not
want a letter!
MS. He is in agreement with
his sub. - mem. (then
these members) RW

Nyabara
Nyabara Sec. School,
P. O. Idutyira
24/9/51 Idutyira

The Director,
Institute of Race Relations,
Johannesburg.
Dear Sir,

You have probably heard of the Prosperity Insurance Co. Ltd. recently registered. As one of its foundation members I am keen to get some literature for comparison purposes from 2 or 3 established Insurance Cos. one of which must be a purely European Co. i.e. selling policies to Europeans only - one free from possible competition.

The kind of information we want is the inside one - dealing with the salaries of officials, allowances to directors, fringe of Commission given to full workers and their basic salaries etc. Give us any other information you think will help us in our new venture. Our greatest worry is administration as we have no trained staff. We must employ services of Europeans to start with.

Yours faithfully
NATHANIEL HONONO.

27 SEP 1951.

TEL. 5101 EXTN. 228
P.B. T236



NATIVE ADMINISTRATION DEPARTMENT
CITY HALL
BULAWAYO
S. RHODESIA

OUR REF.

YOUR REF.

City of Bulawayo

EHA/HH.

c/a/a/1

13th December, 1950.

The Field Officer,
The S.A. Institute of Race Relations,
P.O. Box 97,
JOHANNESBURG.

Dear Sir,

BURIAL SOCIETY.

Thank you for your letter of the 29th November, 1950, and for the copies of burial policies. These arrived in the nick of time and are most useful.

Yours faithfully,

E.H. Ashton
E.H. Ashton.
DIRECTOR OF NATIVE
ADMINISTRATION.

15 DEC 1950

RULES AND REGULATIONS
of the
SPHINX MUTUAL AID AND BURIAL CLUB

----- oOo -----

SECTION 1 - BURIAL.

Twenty-four hours after delivery of the premium book to the owner, the Sphinx Mutual Aid and Burial Club undertakes to supply at the death of an adult member, a fully mounted coffin complete with fittings, name-plate, hearse and mourning coach. For children, the Club undertakes to provide a fully mounted white coffin together with mourning coach and hearse as above. Suitable arrangements are made for still-born children, the Club undertaking further to pay cemetery and burial fees in all cases.

SECTION 2 - ACCEPTANCE.

The acceptance of any application is in the absolute discretion of the Club. The issue of a numbered Subscription Book to an Applicant shall be deemed to be an acceptance by the Club.

SECTION 3 - COLLECTORS.

Collectors are appointed for the convenience of members but where no Collectors are appointed, and in the event of an appointed Collector not calling within the prescribed period of Grace, subscriptions must be remitted direct to the Head Office of the Club.

SECTION 4 - ENTRANCE FEES AND SUBSCRIPTIONS.

Each Member pays an Entrance Fee of 2/6 plus a first subscription of 3/- on enrolment and thereafter a monthly subscription of 3/- in advance. This covers the Member, his/her Spouse and their unmarried children excluding those who shall have reached the age of 21 years at entrance. Grandchildren may be included as beneficiaries under the policies of their grandparents on payment of an extra 6d. per child per month.

SECTION 5 - CASH IN LIEU OF FUNERAL.

Where it is impossible for the Club to carry out the above arrangements or undertake the funeral, the Club agrees to pay the funeral expenses on production of clear proof of death, namely, a death certificate; always providing that premiums are paid up to the month of Grace. The Club may pay and the Policy-owner may claim both at their discretion in lieu of funeral as follows:-

Age at Death	Cash in lieu of funeral
21 years and over	£14. 0. 0.
16 years but less than 21 years	£12. 0. 0.
3 years but less than 16 years	£10. 0. 0.
Day old but less than 3 years	£7. 0. 0.
Stillborn children	£5. 0. 0.

/Cont...

SECTION 6 - REPORT ADDITIONS TO FAMILY.

Forty days are given from the date of birth within which a newly born child should be reported for inclusion as a beneficiary under a Member's policy. Such report may be given to an agent of the Club who shall then inform the nearest branch office or the Head Office of the Club.

SECTION 7 - PAYMENT OF SUBSCRIPTIONS.

Subscriptions may be paid either monthly, quarterly, half-yearly or yearly in advance to the agents of the Club or to the Head Office. Members are advised to satisfy themselves that an agent purporting to act for and on behalf of the Club is duly authorised thereto before making payment. Members should examine their premium books to see if amounts paid are correctly receipted and bear the official stamp of the Club.

SECTION 8 - HEALTH OF APPLICANTS.

Applicants for membership must be in good health and not under Doctor's care or medical treatment at time of joining.

SECTION 9 - PAYMENT OF FUNERAL.

Where it is impossible to employ a hearse, the Club undertakes to forward a complete coffin, as stated in Section 1, to the nearest station or rail-head in the vicinity where the funeral is to take place. The Club undertakes to deliver such coffin by train and, in addition, undertakes to pay the sum of £4 in the case of adults and £2 in the case of children under fifteen years of age, to cover funeral expenses.

SECTION 10 - BENEFITS OF ORPHANED CHILDREN.

In the event of the death of both parents any surviving children under the age of 21 years of age shall continue to be insured under their parents' policy without payment until the eldest child reaches the age of 21 years when he or she shall be treated in accordance with the provisions of Section 4. The rest of the family will be treated similarly.

SECTION 11 - MARRIED CHILDREN.

Children living on their own and no longer under their parents or guardians, having taken wives or husbands as the case may be, cease to be members and separate policies should be taken out for them.

SECTION 12 - NON-RESPONSIBILITY AND PURCHASE OF GRAVES.

In the event of a death where the body is not available for the burial there shall be no claim against the Club.

In case of death by suicide under twelve months' membership no claim against the Club shall be allowed.

With regard to burial in the Non-European section of any cemetery the Club agrees to pay for the cost of a freehold grave for its members under Municipal Regulations.

SECTION 13 - NON-RESPONSIBILITY FOR UNAUTHORISED STATEMENTS.

The Club shall not be held responsible for any statement made by anyone or purporting to be acting for and on behalf of the Club if such statement is not embodied in these regulations.

SECTION 14 - MISAPPROPRIATION OF FUNDS.

Monies of the Club are not, under any circumstances, available for loans. Any person, agent, representative or official of the Club found and proved to have misappropriated monies collected for and on behalf of the Club shall be prosecuted in a Court of Law.

SECTION 15 - SPECIAL CONCESSION.

All persons in good health up to the age of 60 years, irrespective of sex, are eligible for membership. Special subscriptions for ages of over 60 years can be arranged on special application.

SECTION 16 - ARREARS AND GRACE PERIOD.

Contributions more than three months in arrears shall be out of compliance except in the case of members of over five years' good standing who shall be allowed four months' grace.

SECTION 17 - REPORTING OF DEATHS.

On the death of any life assured under this policy, notice of death shall immediately be given to the office of the Club, which notice shall be accompanied by the premium book of the deceased.

SECTION 18 - ENQUIRIES ON DEATH OF MEMBER.

It will be at the discretion of the Club to make whatever enquiries it deems fit on the death of any life assured under this policy in order to satisfy itself that the deceased person is one of the lives assured. Any attempt to transfer, cede or assign this policy will render it void.

SECTION 19 - MEMBERS OF TEN YEARS' STANDING.

Members of the Club whose contributions have been regularly paid for ten years without having had a death in the family cease to pay after the period until after the occurrence of death, when payment will be resumed as usual.

SECTION 20 - CHANGE OF ADDRESS.

Change of address should be immediately notified either to the agent or branch office of the Club.

SECTION 21 - GRANDCHILDREN.

Grandchildren may be included in the policy of a member on payment of an extra 6d. per child per month, providing that such children are under the age of 21 years.

SECTION 22 - DISTRICT COMMITTEES.

The Club will, in its option, appoint in such districts where it considers the membership warrants an honorary local committee, consisting of such members as the Club shall select, whose functions shall be to watch over the interest of members, and to see that the rules and regulations of the Club are observed both by the Club and the members. Such committees shall hold office for such periods as the Club may in its discretion determine. Any vacancy occurring through death or resignation within the membership of such committee shall be filled by the appointment of another person, suitable in the judgment of the directors of the Club.

/In no case...

In no case shall the members of an honorary committee exceed three in number in any district.

SECTION 23 - BASIS OF AGREEMENT.

These rules and regulations constitute the basis of agreement between the Sphinx Mutual Aid and Benefit Club and its members.

N.B. - PLEASE DO NOT DELAY THE AGENTS.

Safrican Association for Burial and Aid (Pty.) Limited.

DIRECTORS: J. R. RATHEBE ESQ., J. J. SERERO ESQ., MRS. I. KGAYE, MRS. E. MOROKE.

Manager: L. C. Mvuyana

Secretary: S. R. Mutshekwane B.A.

Telephone 35-9553 (Day & Night).

126, Victoria Road.

Sophiatown,

JOHANNESBURG.

SRM/SR

20th. November, 1950.

Mr W.B. Ngakane,
Institute of Race Relations,
Johannesburg.

Dear Sir,

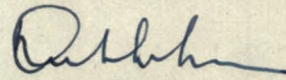
BURIAL SOCIETY CONSTITUTION.

I have been instructed to inform you that as this Association is a Private Company registered under the Companies Act of 1926 as amended, its constitution is actually its Memorandum and Articles of Association which are not available to non-shareholders.

In the Union, any one desiring to start a burial society must comply with the terms of the Insurance Act of 1943.

Yours faithfully,

SAFRICAN ASSOCIATION FOR BURIAL & AID (PTY) LTD.


SECRETARY.

22 NOV 1950

WBN



All communications
to be addressed to
~~XXXXXXXXXX~~

City of Bulawayo

Telephone No. 2797

Town Clerk's Department,
Town Office, Bulawayo

S. Rhodesia.

W.B.N.
9 in line for you?
Ashton
10/11

EHA/HH.

6th November, 1950.

The Secretary,
Institute of Race Relations,
P.O. Box 97,
JOHANNESBURG.

Dear Sir,

African Burial Society.

Thank you for your letter of the 22nd September, 1950. I will be grateful if you could let me know whether you have been successful in obtaining a copy of the constitution of the South African Burial Society. If you have been able to get one I will be grateful if you would let me borrow it for a short time, and if you will send it to me immediately.

Yours faithfully,

E.H. Ashton.
DIRECTOR OF NATIVE
ADMINISTRATION.

108 NOV 1950



Handwritten signature

City of Bulawayo

Telephone No. 2797

*Town Clerk's Department,
Town Office, Bulawayo*

S. Rhodesia.

All communications
to be addressed to
~~Form 2124~~

EHA/OL.

11th September, 1950.

*Mr. Ngaham
for discussion
with me.
JH*

The Secretary,
South African Institute of Race Relations,
P.O.Box 97,
JOHANNESBURG.

Dear Sir,

NATIVE BURIAL SOCIETY.

The Bulawayo City Council has decided to lease a Funeral Parlour to a local African Burial Society, provided that a suitable Constitution is drawn up. I have been asked to help this Society in drafting such a Constitution. I would appreciate it if you could let me have a copy of any suitable Constitution you may have, or inform me where I could get one.

Would you also kindly inform me what the position is generally with regard to African Burial Societies on the Rand and, in particular, whether the Funeral Parlour run by Mr. Paul Mosaka in Orlando is a private business venture or whether it has any co-operative features. If the latter I would be most grateful if you could get me a copy of the governing Constitution.

Yours faithfully,

Handwritten signature

E.H. Ashton.
DIRECTOR OF NATIVE
ADMINISTRATION.

*Funeral policy is based on
Insurance Act of 1943.
Constitution merely extracts
from Insurance Act. Will
write again.*

14 SEP 1950

Mr. W. Msilo,
P.O. Box 23,
Volksrust,
NATAL.

6th January 1949

Dear Sir,

With further reference to our letter of 15th December, I have looked up previous correspondence about your life insurance. It seems that the last letter from you was dated 17th October 1945 and I can find no trace of your Insurance Policy. Are you sure you sent it to this office?

Yours faithfully,

J.R. Altman,
TECHNICAL ASSISTANT.

14 Jan, 42
to 4/6 Jan
4/6 post
5/-
from 20...
to date
7/6

RECEIPT	✓
CARD	✓
STENCIL	
RECORD	
ENVELOPE	
LETTER	✓
CHECK	
NAME TO	

J.R.A

P.O. Box 23

Wolfsrust

7.12.48

The Secretary,
South African Institute of Race Relations
Johannesburg

Dear Sir,

This to acknowledge of your
letter of the 1st December 1948.

Enclosed please find 7/6 being my
subscription for the ensuing year.

In reference to your request to find
more members to join. I shall
do my best to forward names
of more people soon.

Could you please let me know how
long I have been a member of this
organisation?

Some time back I send you my
Insurance Policy. Please let me know
how far that case is.

Yours truly,
J.R.A

W. Msilo

I.F. St. 6.

Collection Number: AD1715

SOUTH AFRICAN INSTITUTE OF RACE RELATIONS (SAIRR), 1892-1974

PUBLISHER:

Collection Funder:- Atlantic Philanthropies Foundation

Publisher:- Historical Papers Research Archive

Location:- Johannesburg

©2013

LEGAL NOTICES:

Copyright Notice: All materials on the Historical Papers website are protected by South African copyright law and may not be reproduced, distributed, transmitted, displayed, or otherwise published in any format, without the prior written permission of the copyright owner.

Disclaimer and Terms of Use: Provided that you maintain all copyright and other notices contained therein, you may download material (one machine readable copy and one print copy per page) for your personal and/or educational non-commercial use only.

People using these records relating to the archives of Historical Papers, The Library, University of the Witwatersrand, Johannesburg, are reminded that such records sometimes contain material which is uncorroborated, inaccurate, distorted or untrue. While these digital records are true facsimiles of paper documents and the information contained herein is obtained from sources believed to be accurate and reliable, Historical Papers, University of the Witwatersrand has not independently verified their content. Consequently, the University is not responsible for any errors or omissions and excludes any and all liability for any errors in or omissions from the information on the website or any related information on third party websites accessible from this website.

This document forms part of the archive of the South African Institute of Race Relations (SAIRR), held at the Historical Papers Research Archive at The University of the Witwatersrand, Johannesburg, South Africa.