



# SIXTH SUPPLEMENT TO THE FEDERATED MALAY STATES GOVERNMENT GAZETTE

OF FRIDAY, THE 27TH OF NOVEMBER, 1925.  
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SATURDAY, 5TH DECEMBER, 1925.

The following Notification is, by direction of the Chief Secretary to Government, published for general information.

C. W. H. COCHRANE,  
*Under Secretary, F.M.S.*

No. 7794.—The following Private Bill about to be introduced in the Federal Council by the Hon'ble Mr. R. C. M. Kindersley, M.F.C., is published for general information:

A BILL  
*intituled*

An Enactment to establish a Provident Fund for the benefit of employees engaged in the business of growing and producing tropical agricultural products in Malaya.

WHEREAS a number of persons and bodies corporate engaged in the business of growing and producing tropical agricultural products in Malaya are desirous of establishing a Provident Fund for the benefit of employees engaged in such business who may subscribe to such fund.

It is hereby enacted by the Rulers of the Federated Malay States in Council as follows:

1. This Enactment may be cited as "The Malayan Planters' Provident Fund Enactment 192," and shall come into force on the publication thereof in the *Gazette*.

Short title and commencement.

2. A Fund may be established to be called "The Malayan Planters' Provident Fund", hereinafter referred to as "the Fund".

Malayan Planters' Provident Fund.

3. The control and management of the Fund and the income arising therefrom shall, subject to the provisions of this Enactment and of the rules made hereunder, be vested in a Board of Trustees consisting of not less than five persons nor more than seven persons (hereinafter referred to as "the Board"), but the Board shall be at liberty by an instrument in writing under the common seal of the Board to delegate to any person or body in London such of their duties as it may be found necessary to perform outside Malaya, provided that any such person or body shall have no control over the Fund but shall act in all respects in accordance with the directions of the Board.

Control of Fund.

4. (i) The Board shall be a body corporate and shall by the name of "The Malayan Planters' Provident Fund Board" have continuous succession and shall and may have and use a common seal and may acquire, hold, dispose of, and deal with moveable and immoveable property and by the same name sue and be sued in all Courts and in all manner of suits and proceedings and may do all other matters and things incidental or appertaining to a body corporate and not inconsistent with the provisions of this Enactment.

The Malayan Planters' Provident Fund Board; membership; seal.

(ii) The members of the Board shall be such persons as may be nominated in that behalf by the Council of the Rubber Growers' Association (Incorporated), hereinafter referred to as "the Association", who shall have power to fix the term for which each member of the Board shall hold office and also by notice in writing to remove any member of the Board before the expiration of his period of office. The Chairman of the Board



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shall be a member nominated by the said Council as Chairman and in the absence of such nomination the Board shall themselves appoint a Chairman from their number.

(iii) The said Council of the Association shall have full power to fill up vacancies on the Board and shall when the number of members of the Board shall be less than the minimum number prescribed by section 3 as soon as possible fill up such vacancies so as to bring the number of members of the Board up to such prescribed minimum and shall appoint an additional member or members, but not so as to exceed the maximum number prescribed by section 3, at any time on the request in writing of all members of the Board for the time being.

(iv) If the number of members of the Board shall at any time fall below the minimum prescribed by section 3 the remaining members of the Board may nevertheless continue to exercise the functions of the Board in every respect, and all their proceedings shall be as valid and effective as if the number of members of the Board was not below the minimum prescribed number.

(v) The members of the Board shall be persons ordinarily resident in Malaya and upon any member of the Board ceasing to be ordinarily resident in Malaya, he shall cease to be a member of the Board upon a resolution being passed by a majority of the other members of the Board for the time being in Malaya that such member has ceased to be ordinarily resident in Malaya.

(vi) The common seal of the Board shall not be used except by the authority of the Board. Every document requiring the seal of the Board shall be sealed with its common seal in the presence of any one member of the Board and the Secretary to the Board, each of whom shall also sign such document, and such signing shall be sufficient evidence that the said seal was duly affixed by authority of the Board and that the same is the lawful seal of the Board.

(vii) Any question or resolution arising or put forward at any meeting of the Board shall be decided by a majority of votes, and in case of an equality of votes the Chairman (or in his absence the member of the Board presiding at the meeting) shall have a second or casting vote; any question or resolution so decided as aforesaid shall be deemed to be a decision or resolution of the Board.

Constitution of  
the Fund.

5. Subject to the provisions of this Enactment and of the rules made hereunder the Board shall be at liberty to receive contributions from persons and bodies corporate engaged in the business of growing and producing tropical agricultural products in Malaya and from their employees in Malaya, and the aggregate sum arising from such contributions, from interest received on investments thereof, and from all other moneys or assets received in accordance with this Enactment or the rules made hereunder shall constitute the Fund.



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6. It shall be lawful for the Board to take over the assets and liabilities or any part thereof of any Provident Fund or similar institution now existing or in the future to be formed for the benefit of persons who are eligible for membership of the Fund upon such terms as may for the time being be prescribed by the rules made under this Enactment.

Absorption of other Funds.

7. The Fund shall be utilised as a Provident Fund for the benefit of employees of persons and bodies corporate engaged in the business of growing and producing tropical agricultural products in Malaya who subscribe thereto subject to the rules of the Fund for the time being in force and in particular may be utilised in procuring insurance policies upon the lives of and for the benefit of such employees.

Objects of the Fund.

8. The Board shall cause full and true accounts of the Fund to be kept and shall as soon as possible after the 31st day of December of each year issue a report of the Fund together with a balance sheet and income and expenditure account during the preceding year calculated from the 1st day of January to the 31st day of December and a list of the investments of the Fund showing their cost price and value at that date. A copy of such report and accounts shall be sent to each contributor to the Fund, and to the Chief Secretary to Government.

Annual report and accounts of the Fund.

9. The said annual balance sheet, income and expenditure account, and list of investments shall prior to the issue thereof be audited and certified as correct by Auditors appointed by the Council of the Association who shall fix their remuneration, which shall be payable out of the Fund, and their term of office, provided that such Auditors shall first be approved by the Chief Secretary to Government.

Audit of accounts.

10. All costs, charges and expenses of administering the Fund or otherwise in relation to the Fund including all expenses incurred by the members of the Board in discharge of their duties and in attending meetings of the Board shall be chargeable to the Fund and may be properly paid therefrom from time to time by the Board.

Expenses of the Fund.

11. The Board shall invest the Fund

Investment of Funds.

- (a) in or towards the payment of premiums on the policies on the lives of contributors;
- (b) in trustee securities recognised by law as such in the United Kingdom, the Federated Malay States, or the Colony of the Straits Settlements;
- (c) on deposit with any Bank approved by the Board.

And the Board shall have power within these limits to vary the investments from time to time and to employ the Bankers of the Fund or any Trust Company or similar institution approved by the Board to invest the moneys of the Fund on their behalf. Such investments shall be registered either in the name of the Board or in the name of the Bankers of the Fund or the nominees of such Bankers or in the name of any Trust Company or similar institution approved by the Board.



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Protection of  
members of  
Board.

**12.** No member of the Board shall be liable for any loss arising from or contingent upon any investment made in accordance with section 11 unless such loss has been occasioned by his wilful negligence or fraud.

Power to make  
rules.

**13.** The Board may from time to time make rules not inconsistent with this Enactment to regulate

- (a) The general management of the Fund.
- (b) The proceedings of the Board.
- (c) The proceedings of meetings of contributors to the Fund.
- (d) The eligibility of contributors to the Fund.
- (e) The amount of contributions and the terms upon which they will be received, and paid out.
- (f) The insurance of the lives of beneficiaries under the Fund.
- (g) The absorption of other Provident Funds or similar institutions.
- (h) The carrying into effect of this Enactment generally.

And the Board may alter and repeal such rules or make additional rules provided that no such alteration repeal or addition shall have retrospective effect or shall affect the rights of employees contributing to the Fund under rules existing prior to the date of passing of such alteration repeal or addition. Provided further that no rule, additional rule alteration or repeal of existing rules shall have effect unless passed by a three-fourths majority of the Board and confirmed by the Council of the Association and by a majority of such employees at a meeting duly convened and subsequently confirmed by the Chief Secretary to Government and published in the *Gazette*. Until revised as hereinbefore provided the rules in the schedule hereto shall be the rules of the Fund.

Protection of  
individuals  
against legal  
proceedings.

**14.** No member servant agent or person acting under the authority of the Board shall be personally liable to any action or proceeding for or in respect of any act matter or thing *bona fide* done or omitted to be done in the exercise or supposed exercise of any of the rights or powers of the Board.

Winding up of  
Fund.

**15.** The Fund may be wound up at any time in the event of a general meeting of the employers who contribute to the Fund resolving upon such winding up by a three-fourths majority.

Substitution of  
powers of the  
Association.

**16.** (i) In the event of the Association being wound up for the purposes of reconstruction the powers rights and duties vested in the Council of the Association by this Enactment or the rules made hereunder for the time being in force shall be vested in the Council or Board of Management of the new Association formed on such reconstruction.

(ii) In the event of the Association being wound up for any other reason or for any other reason being unable or refusing to exercise the powers rights and duties vested in it by this Enactment or the rules made hereunder for the time being in



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force a general meeting of all employers who contribute to the Fund shall nominate some body to replace the Association in connection with the Fund and such powers rights and duties shall thenceforth subject to the approval of such body by the Chief Secretary to Government be vested in the Council or Board of Management of such body.

(iii) The provisions of sub-sections (i) and (ii) of this section shall apply to any body substituted for the Association thereunder.

17. For the purposes of this Enactment and of the rules made hereunder the expression "Malaya" means and includes the Malay Peninsula and all islands and territories in the Malayan Archipelago which are British Colonies or Possessions or are under British Protection. "Malaya" defined.

## SCHEDULE.

## THE MALAYAN PLANTERS' PROVIDENT FUND RULES.

1. These rules may be cited as "The Malayan Planters' Provident Fund Rules", and for the purposes of these rules the following words and expressions shall have the meanings hereinafter assigned to them unless the context otherwise requires:

"The Enactment" means "The Malayan Planters' Provident Fund Enactment 192 ."

"Members" or "Members of the Fund" means those employees who being eligible for membership of the Fund as provided by the rules made under the Enactment have been accepted as such members and have not ceased to be such members.

## PROCEEDINGS OF THE BOARD.

2. Meetings of the Board shall be held in Malaya as required but at least twice in each year.

3. The Chairman may at any time summon a meeting of the Board, and if any two members of the Board in writing call upon the Chairman to summon a meeting of the Board he shall thereupon do so.

4. Members of the Board may be represented and vote by proxy (who may or may not be a member of the Board) at any meeting at which they are unable to be personally present.

5. Three members of the Board at least two of whom shall be personally present shall constitute a quorum.

6. The Chairman shall preside at all meetings of the Board and in his absence the members of the Board present shall elect a Chairman for the purposes of such meeting.

7. A resolution signed by every member of the Board for the time being in Malaya shall have the same effect as a resolution passed at a meeting of the Board.

8. The proceedings at meetings and all resolutions passed by the Board shall be duly entered in a Minute Book to be kept at the office of the Board.



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## SECRETARY.

9. The Secretary shall be a person ordinarily resident in Malaya and he shall be appointed and be removable by the Board, and shall receive such remuneration payable out of the Fund as the Board may direct.

10. The Secretary shall, under the direction of the Board, have charge of the books and accounts of the Fund, conduct its correspondence and perform any other duties incidental to the management of the Fund.

11. The Board may in place of appointing a Secretary employ a firm of Chartered Accountants to be the Secretaries of the Fund at such remuneration payable out of the Fund as the Board may direct.

## BANKERS.

12. The Board shall appoint the Bankers to the Fund and shall make such regulations as it may think fit for the conduct of the banking operations of the Fund.

## MEMBERSHIP QUALIFICATION.

13. Subject to rule 15 the managers and all other members of the staff of plantations for growing and producing tropical agricultural products employed in Malaya whose fixed salary as hereinafter defined shall not be less than \$225 per month shall be eligible for membership of the Fund.

14. For the purposes of these rules the fixed salary of a member of the Fund shall be his substantive salary exclusive of any allowances, share of profits, commission in lieu of salary, temporary increases of salary, or other occasional receipts.

15. No person who is not ordinarily resident in Malaya shall be eligible for membership of the Fund and any member of the Fund who ceases to be ordinarily resident in Malaya shall *ipso facto* cease to be a member or eligible for membership of the Fund.

16. The decision of the Board as to whether or not a person is ordinarily resident in Malaya shall be final.

17. No person eligible for membership of the Fund shall be entitled to become a member unless his employer has agreed to contribute the employer's contribution as hereinafter provided.

18. Persons applying for membership shall sign such application form as the Board may approve. Any application for membership may be rejected by the Board in its absolute discretion.

## CONTRIBUTIONS.

19. Subject to any special provisions in the rules for the time being in force contributions to the Fund shall be at the rate of 10 *per cent.* (ten *per cent.*) of the member's fixed salary and shall be provided in equal shares by the member and his employer.



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20. The contribution to be provided by the member shall be deducted by the employer from the member's salary and shall be paid over by the employer to the Board on the last day of the month in respect of which the salary from which it is deducted is payable.

21. The contribution to be provided by the employer shall be paid to the Board on the last day of each month together with the member's contribution.

22. An employer who elects to contribute to the Fund shall do so in respect of all members of his staff who are eligible for membership of the Fund and willing to contribute thereto.

23. An employer who has agreed to contribute to the Fund in respect of the members of his staff may cease to make such contributions on giving twelve months' written notice to the Board (expiring on the 30th June or 31st December) but he shall still collect and forward to the Board the contributions of any of the members of his staff who may continue to contribute to the Fund. The Board in its discretion may allow such an employer to resume contributing to the Fund at a later date on such terms as the Board may think fit.

24. Until the expiration of such notice as aforesaid all contributions to the Fund not paid within seven days from the due date shall be recoverable by the Board from the employer with compound interest thereon calculated at the rate of 5 per cent. *per annum* with half yearly rests.

25. A member shall not be bound to continue to contribute to the Fund if any of the following events shall happen:

- (a) If his employer discontinues making contributions to the Fund;
- (b) If he enters the employment of an employer who does not contribute to the Fund;
- (c) If, being in Malaya, he is out of employment;

but any such member may continue to contribute to the Fund if he so desires and the Board shall have power to make such arrangements with him as in its opinion the necessities of the case may require.

26. The Board may receive from members additional contributions in multiples of \$50 and such additional contributions shall rank for a share of the income of the Fund as from the 1st days of July or January as the case may be next following their receipt by the Board.

27. If the Board shall take over any other Provident Fund or similar institution under section 6 of the Enactment the amounts standing to the credit of the beneficiaries of such Fund taken over by the Board shall be credited to such beneficiaries respectively as "additional contributions" provided that such beneficiaries are entitled to be members of the Fund and they agree in writing to become members of the Fund and be bound by its rules and their employers agree in writing to contribute to the Fund the employers' contribution as hereinbefore set forth.



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## MEMBERS' ACCOUNTS.

28. An account shall be kept in local currency for each member of the Fund.

29. Such account shall be credited with

- (a) the member's ordinary contributions
- (b) his additional contributions (if any)
- (c) his employer's contributions
- (d) his proportion of the income of the Fund as hereinafter provided
- (e) any amounts received by the Board in respect of his insurance policy as hereinafter provided.

30. Such account shall be debited with any premiums which may be paid out of the Fund in respect of such insurance policy.

31. A member shall be entitled to receive not more often than twice in every year a detailed statement of his individual account on making written application to the Board.

## LIFE INSURANCE.

32. Each member of the Fund who enters upon his first term of engagement in the plantation industry in Malaya after the inception of the Fund shall, after completing three years' membership of the Fund, be bound to effect with such insurance company or society as the Board may from time to time determine an endowment insurance on his life for £800 (sterling) with profits payable at the age of 50 with an option if desired by the beneficiary for conversion into an annuity. Provided that the Board may in exceptional circumstances and in its absolute discretion grant exemption from this rule on such terms as the Board may think fit.

33. It shall be optional for those members who are actually employed in the plantation industry in Malaya at the date of the inception of the Fund to effect insurance for such amount and upon such conditions as they with the approval of the Board may think fit.

34. The policies of all insurances as hereinbefore provided shall be taken out in the name of the Board and shall be kept at the office of the Board.

35. It shall be optional for members who have already taken out an endowment policy which is approved by the Board subject to the consent of the Board to assign the same to the Board.

36. The Board shall be responsible for the upkeep of all policies so taken out in the name of the Board or assigned to the Board so long as the account of the member is in credit sufficiently to meet the premiums as they fall due.

37. The premiums on such policies shall from time to time as paid by the Board be debited against the member's account.



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38. In the event of a member's account not being sufficiently in credit to meet any premium when falling due the Board may make such arrangements for the surrender of or dealing with the policy as it may deem advisable in the circumstances and may if it thinks fit apply the moneys of the Fund to prevent the policy from lapsing, but any sum so paid out of the Fund in excess of the amount standing to the member's credit together with compound interest thereon calculated at the rate of 5 *per cent. per annum* with half yearly rests shall be recoverable from the member and shall be a first charge on such policy.

39. Save as provided by rule 36 the Board shall be under no obligation to maintain any such policy.

40. All sums received in respect of any policy whether on its surrender or on its maturing or otherwise shall be credited to the account of the member as an "additional contribution."

## INCOME OF THE FUND.

41. At the end of each half-year ending the 30th June and 31st December the net income of the Fund received by the Board during such half-year (including any amount brought forward from the previous half-year) shall be placed to the credit of the accounts of the various members of the Fund, being distributed (subject to rule 26) in proportion to the amounts standing to the credit of each member in the books of the Fund at the end of such half-year.

42. Before arriving at the amount of such net income the Board shall have power to allocate to or from reserve such amount as it may think necessary to provide for variation in the values (whether realised or otherwise) of the securities of the Fund or for other contingencies and to carry forward such amount as it may deem advisable not exceeding an amount equal to a dividend at the rate of one-fourth of one *per cent. per annum* on the amounts in respect of which the net profits are to be distributed. For the purposes of this rule the Board shall cause all investments of the Fund other than life policies to be re-valued at the 30th June and the 31st December in each year at the closing mid-prices on those dates (taking London prices for British securities and Singapore prices for Malayan securities) and any investments sterling shall for this purpose be converted into local currency at the rate of exchange prevailing at the date of such valuation.

## MEMBERS' BENEFITS.

43. Subject to rules 49 and 50 a member who gives notice to and satisfies the Board that he is withdrawing permanently from the plantation industry in Malaya before completing five years continuous service in such industry and who has not attained the age of 60 years shall cease to be a member of the Fund and shall receive:

- (a) The policy (if any) on his life or the net proceeds thereof realised by its surrender or other disposal by the Board if not already credited to his account.
- (b) The net amount of his own contributions (both ordinary and additional).



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- (c) The proportionate share of income in respect of his said contributions.

But he shall not be entitled to receive his employer's contributions nor the proportionate share of income thereof and all premiums paid and other expenses incurred in respect of his said policy shall be deducted from the amount he is to receive.

44. Subject to rules 49 and 50 a member who gives notice to and satisfies the Board as aforesaid after completing five years' service but less than ten continuous years' service, but before attaining the age of 60 years shall in addition to the benefits to be received under rule 43 receive one-half (or at the discretion of the Board such larger proportion as it may decide) of his employer's contributions and the proportionate share of income thereon.

45. Subject to rules 49 and 50 a member who attains the age of 60 years or who before reaching that age satisfies the Board as aforesaid after completing 10 years' continuous service in the plantation industry in Malaya and the legal personal representative of any member who dies at any period of his service shall be entitled to receive:

- (a) The policy (if any) on his life or the net proceeds thereof realised by its surrender or other disposal by the Board, if not already credited to his account.
- (b) The full amount standing to his credit in the books of the Fund including his own contributions, his employer's contributions, and the income on both.

But all premiums paid on his said policy shall if not already debited against his account be deducted from the amount he is to receive.

46. Absence from Malaya on furlough shall be considered as service in Malaya.

47. In the event of the Fund being wound up each member shall be entitled to benefit in accordance with that rule which would apply to his case in the event of his withdrawing from the plantation industry in Malaya on the same date as that of the resolution for the winding up of the Fund. In the event of the assets of the Fund after payment of all liabilities being more than sufficient to provide such benefits the surplus shall be divided among the members in the proportions of the benefits received by each member.

48. If on winding up the Fund the assets are not sufficient to provide the benefits due to the members and to pay all liabilities in full such benefits shall be reduced proportionately so as to permit of payment of all liabilities in full and if a member's account is not sufficiently in credit to meet his proportionate share of such reduction he shall be personally liable for any deficiency which shall be a charge on his policy of insurance (if any).

49. Before a member shall receive his benefits out of the Fund the Board shall notify his last employer that on a specified date it will pay out to such member his share of the Fund and the Board shall effect settlement with such member on the date specified unless before such date the employer shall have satisfied



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the Board that he has commenced legal proceedings against such member whereupon the Board shall delay settlement with such member until such reasonable time after the conclusion of such proceedings in the Court of first instance as is necessary to enable the employer to issue execution against such member's interest in the Fund.

50. No member shall be entitled to transfer, charge or assign by way of security or otherwise any part of his interest in the Fund. In the event of any such transfer charge or assignment being made the whole interest in the Fund of such member shall forthwith be forfeited to the Fund. If any attachment, garnishee order, or process be served upon the Board or any officer of the Board resulting in the whole or any part of the interests of a member being thereby attached the whole of the interests of such member shall *ipso facto* be forfeited to the Fund; but this rule shall not apply to any attachment in execution levied by an employer as contemplated by rule 49. Provided always that the Board may in its absolute discretion at any subsequent date apply the whole of the interests so forfeited for the benefit of the member or his dependents.

51. Any amounts which may stand to the credit of members but which may not be paid to them in consequence of their only being entitled to receive partial benefits under rules 43 and 44 and any amounts which may be forfeited under rule 50 shall be transferred to Reserve Account to which account shall also be transferred profits or losses on the realisation of investments and any amounts which the Board may decide to transfer under rule 42. The amount standing at the credit of the Reserve Account from time to time shall not rank for any share of dividend other than the allocation aforesaid.

## MEETING OF EMPLOYERS.

52. All meetings of employers to be held under the Enactment or these rules shall be held in London, at such place as the Board shall direct.

53. The Board shall cause notice in writing specifying the purposes for which the meeting is convened and the date and place of the meeting to be served on each and every employer who is for the time being making contributions to the Fund.

54. Such notice shall be a three months' notice and shall be deemed to be sufficiently served if delivered to the postal authorities in a duly stamped cover addressed to the employer at his place of address registered with or last known to the Board.

55. Such notice shall if so delivered to the postal authorities be deemed to have been served on the date on which it would in the ordinary course of business have been delivered to the employer.

56. The accidental omission to give such notice to any employer shall not invalidate the meeting.

57. Employers may attend meetings of employers either in person or by proxy.

58. Three-fourths in number of the employers contributing to the Fund present in person or by proxy shall be a quorum for meetings of employers.



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59. The employers or their proxies present at any meeting shall elect from among their number a Chairman for the purposes of such meeting.

60. Any question or resolution arising or put forward at any meeting shall be decided by a majority of votes and in case of an equality of votes the Chairman of the meeting shall have a second or casting vote: any question or resolution so decided as aforesaid shall be deemed to be the decision or resolution of the meeting.

61. The Board shall convene a meeting of employers whenever in the opinion of the Board such meeting is necessary under the Enactment and shall convene such a meeting on the written requisition of the Council of the Association or on the written requisition of employers contributing to the Fund representing at least ten per cent. of the employers' contributions to the Fund for the time being.

62. If at any meeting the requisite quorum is not present within fifteen minutes from the time appointed for the meeting, the meeting shall stand adjourned to a day time and place to be fixed at the meeting by the Chairman and the employers present at such adjourned meeting whatever their number shall constitute a quorum for such meeting, and no notice of such adjourned meeting need be given, provided that such adjourned meeting shall be held not less than one month from the date of the first meeting.

#### MEETINGS OF MEMBERS.

63. All meetings of members to be held under the Enactment or these rules shall be held in Malaya at such place as the Board shall direct.

64. Rules 53, 54, 55, 56, 57, 59, 60 and 62 shall *mutatis mutandis* apply to meetings of members.

65. At a meeting of members the quorum shall be at least one half of the members for the time being contributing to the Fund present in person or by proxy.

#### GENERAL.

66. A copy of the Enactment and of these rules as amended from time to time shall be supplied to every member and every employer who contributes to the Fund and they shall in writing signify their assent to be bound thereby and by any alterations or amendments thereto duly made under the provisions of the Enactment.

#### OBJECTS AND REASONS.

The object of this Bill is to incorporate a Board of Trustees (to be appointed by the Council of the Rubber Growers' Association) to manage a Fund for the benefit of employees engaged in the Planting Industry in British Malaya. The Fund is created by subscriptions amounting to ten *per cent.* of the employee's salary of which half is paid by the employee and the remaining half by his employer. The money so subscribed, with such additional subscriptions as the Bill permits of, accumulates at interest for the benefit of employees. Provision is also made for the insurance of employees who subscribe to the Fund.



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The power of making and amending the rules of the Fund is vested in the Trustees, subject to confirmation by the Council of the Rubber Growers' Association and by a majority of employees at a duly convened meeting, and confirmed by the Chief Secretary to Government.

The Bill is an enabling Bill and casts no legal obligation on any person to take part in the Fund, but once an employer has agreed to contribute he continues to be liable to contribute and cannot divest himself from that liability until he has given twelve months' notice as provided by the rules; an employee who becomes a member of the Fund is bound to subscribe unless his employer does not contribute, or he is out of employment, or he withdraws permanently from the Planting Industry in British Malaya.

Dated at Kuala Lumpur this 25th day of November, 1925.

R. C. M. KINDERSLEY,  
*Member of the Federal Council.*